

The role of Islamic marketing ethics towards customer satisfaction

Islamic
marketing
ethics

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Abstract

Purpose – Islamic marketing ethics focus on the principles of equity, justice and value maximization for the welfare of society. These ethics play a vital role in elevating the standards of customer behavior. The strategy of focusing customer is now considered as important element because of rapidly changing marketing trends in Islamic banks. Therefore, the purpose of this study is to find out the important features of Islamic marketing ethics and identify their effect on customer's satisfaction in Islamic banking.

Design/methodology/approach – This study is descriptive and quantitative. Data were collected from 1000 customers of Islamic banks by applying convenient sampling technique. Smart PLS was used to check the scale validation by confirmatory factor analysis. To test the hypotheses, structural equation modeling technique was used.

Findings – Results enlightened that Islamic marketing ethics play a significant role in enhancing the customer's satisfaction. Islamic banks should focus on marketing mix along with Islamic and ethical perspectives to improve the customer's satisfaction level.

Practical implications – This study highlighted that Islamic marketing ethics have great impact on customer satisfaction. Therefore, Islamic banks need to concentrate on the ethical perspective of Islamic marketing in order to develop long term customer relationships. Islamic banks need to revise their marketing practices, and they should align their marketing tactics with ethical Islamic boundaries. They need to design, communicate and enforce the code of Islamic ethics within organizations.

Originality/value – This paper fulfills an identified need to study how Islamic marketing ethics effect customer satisfaction.

Keywords Islamic banking, Ethical marketing mix, Islamic marketing ethics

Paper type Research paper



1. Introduction

Marketing is known as social process which enables individuals and group of individuals to offer, generate and exchange products and services freely with an ultimate goal of achieving desired demands. These products or services must have competitive value for exchange

(Kotler, 2000). Marketing is broadly defined as the strategic and competitive plan pursued by top management; this plan is supported by the set of functional activities performed by the line manager and customer-driven orientation practiced by the entire organization members with having the aim of profitable relationships (Loveloock, 2011). The role of religion in consumption and marketing has been seriously taken into consideration (Hirschman, 1989). Islam is among one of the religions which are essentially and intimately linked to morality. According to Islam, commerce is very important for the livelihood of a person and he/she can continue it as long as the business is done in parallel to Islamic teachings. Holy Prophet Muhammad (PBUH) was a successful businessman before his prophetic life (Antonio, 2007; Trim, 2008). If Muslims want to be successful in their lives and business, then they should follow the Quran and Hadith in their marketing activities. The topic of Islamic marketing remains a hot debate among students, customers, practitioners, and academicians that it has demand or interest in either Muslim majority countries or Muslim minority countries (Wilson, 2012). Islam set some dietary laws intended to enhance human wellbeing which comes from Allah (SWT) (Ch. 5 Verse. 48). Based on some basic assumption, Islamic marketing can be defined as:

The process and strategy (Hikmah) of fulfilling need through Halal (Tayyibat) products and services with the mutual consent and welfare (Falah) of both parties, i.e. buyers and sellers for the purpose of achieving material and spiritual wellbeing in the world here and the hereafter.

There is the great importance of marketers in delivering product or services according to expectations of the customer, and beside this, companies are also striving hard to deliver products or services in a morally and ethically acceptable way. The platform for the implementation of such marketing can be provided by Islamic marketing. Therefore, Islam being a comprehensive way of life also provide rules for commercial activities (Arham, 2010). Allah SWT stated issues regarding this in Quranic verse which is as follow:

O you who believe! Eat not up to your property among yourselves unjustly except it to be a trade amongst you, by mutual consent. And do not kill yourselves (nor kill one another). Surely, Allah is Most Merciful to you (Quran 4:29).

According to Islamic criteria, lifestyle should be chosen in which multiple aspects such as responsibility, honesty, accuracy, ethics, purposefulness and determination are considered to be Islamic position holder in the society. Today the society is facing the problem that scale of family lifestyle, social lifestyle and individual lifestyle is at far distance from Islamic ethics (Sohrabian, 2000). According to Arham (2010), the significant elements of Islamic ethics are brotherhood and social justice. Moreover, ethics of Islamic marketing also prohibit the practice of hoarding. On the basis of *Quran, Hadiths*, Islamic literature and the conferences conducted with religious Islamic scholars from different perspectives, Islamic marketing with reference to Islamic ethics can be defined as “the wisdom of satisfying the needs of customers through the good conduct of delivering *Halal*, wholesome, pure and lawful products and services with the mutual consent of both seller and buyer for the purpose of achieving material and spiritual wellbeing in the world here and hereafter and making consumers aware of it through the good conduct of marketers and ethical advertising” (Krasteva, 2016).

This definition can be enumerated by three keywords given below:

- (1) Wisdom: *Hikmah*. In Islam, the word *Hikmah* is very close to the strategy (Alom and Haque, 2011).
- (2) Needs: Islamic marketing is based on two basic needs as mentioned in the *Quran*: the physiological needs of food, water and clothing and need of safety (*Quran*,

20:118-119; 17:29) while conventional marketing is based on wants (Cooke *et al.*, 1992).

- (3) Muslim consumers: Muslim consumers can be defined by the dietary, lifestyle and financial rules of the Islamic faith (Kearney, 2006).

Islamic marketing can produce a significant role in all types of commercial activities. Wilson (2012) introduced 7P's from the Islamic perspective, and these are paradigm, patience, pertinence, palliation, peer-support, pedagogy and persistent. In a stiff marketplace, 7P's of service marketing (product, price, place, promotion, physical evidence, process, and people) are needed to create effective strategies for meeting customers' needs profitably (Lovelock, 2011). Islamic marketing's concept can produce more significant results, if it is incorporated with the modern concept of marketing (Arham, 2010). The strategies of Islamic ethics support the freedom of bankers and customers because both are very respectable. Moreover, these strategies never allow marketers to exploit their customers either by fraudulent behavior or dishonesty. The equality of humanity and brotherhood are the heart of Islamic vision, and any unethical marketing practice will be an injustice (Saeed *et al.*, 2001).

Islamic banking and conventional banking have two things in common, and these are; both acts as an intermediary and both are a trustee of people's money. The biggest difference found between them is related to profit and loss sharing (Dar and Presley, 2000). Ariff (1988) said that the Islamic banking is the difference from conventional banking because it is based on "interest-free principle" or "sharing of profit and loss" while acting as an intermediary but conventional bank works on the principle of the interest rate. Islamic Finance and Banking is boasting global assets in excess of 1 trillion dollars and is growing between 10 per cent-15 per cent per annum. One of the recent surveys indicated that in the world there are more than 160 Islamic financial institutions (Dar, 2003). According to different studies, it is anticipated that in Islamic banking a positive relationship can be built with customer trust and Islamic ethical sales behavior (Zeithaml and Bitner, 2000). In every bank, the customer-facing employees so-called "Customer Relation Advisors (CRA's) are the most noticeable and visible representatives of the company (Enis, 1980).

Furthermore, according to Crosby *et al.* (1990, p. 68) "frequently the service salesperson (customer relation advisor) is the primary – if not sole – contact point for the customer both before and after the purchase." Therefore, it can be concluded that the process of service delivery entirely depends upon the sales force of the company (Shepherd, 1999). People involved in sales or Customer Relation Advisors (CRA's) face more ethical pressure as compare to people in other designations because they generate revenue for the bank and mostly work in unsupervised settings. These employees are evaluated on short term objectives (Wotruba, 1990). The area of Islamic marketing, specifically Islamic marketing ethics and its role in Islamic banking is still lacking behind in terms of research and literature. Therefore, the main aim of this study is to find out the important features of Islamic marketing ethics and identifying their effect on customer's satisfaction in Islamic banking.

2. Literature review

Abundant approaches to investigate marketing's societal or socio-religious aspects and diversity in marketing thoughts have raised the critical questions around Islamic marketing. This growing field is rapidly capturing the attention of scholars toward its directions and foundational principles (El-Bassiouny, 2016).

It can be seen in literature that almost every study on Islamic marketing, particularly focusing ethics have discussed marketing mix from an Islamic perspective (Hassan *et al.*, 2008; Arham, 2010). There is a great need of well-defined framework of ethical Islamic

marketing mix form which actualization of international marketing ethics can be ensured (Ishak and Abdullah, 2012). The marketing mix is related to ethics and Islam because all elements of the mix have a separate identity and reflect the separate concept. If we add Islamic theme in marketing mix, then it would lead to value maximization by ensuring that marketer is not harming anyone and he or she is preventing unethical marketing practices (Abuznaid, 2012). Ethic is the foremost important characteristic of Islamic marketing (Kartajaya and Sula, 2006) and ethical conduct in marketing must follow the teaching of the Holy *Quran* and Hadith (Arham, 2010). Therefore, ethics following the directions of the *Quran* and Hadith are called Islamic ethics (Hussnain, 2011). Among several tools of marketing management, the ethical Islamic marketing mix is a new approach for optimizing the efficiency of marketing mix approach for Islamic business. This paradigm of the marketing mix can be implemented to improve the strategic approach of meeting challenges of starting a business within Islamic market context (Shafin and Kasim, 2018). Abbas *et al.* (2018) studied the effect of internal marketing on employee's commitment. They used marketing mix approach and targeted the Islamic banks. Their study found "internal price", "internal promotion", "internal physical evidence", "internal people", "internal product" and "internal place" as key influencers of affective commitment. Othman *et al.* (2019) studied the effect of services marketing mix on customer loyalty towards Umrah travel grants. Their study revealed that all elements of the marketing mix positively affect customer loyalty.

2.1 Islamic marketing ethics

Ethical dilemmas are associated with businesses, and the identification of these ethical dilemmas is a key aspect of Islamic marketing strategies (Murphy *et al.*, 2016). Hammad *et al.* (2014) studied the usage of ethical business strategies like the corporate social approach of Egyptian business. They found that moral judgment plays a mediating role in the relationship of motivational attribution and consumer's responses toward customer relationship management. A crucial perspective of Islamic marketing is its integral ethical strength imitative from the Shariah principles. The ethical framework in Islamic marketing serves as a true differentiator from conventional marketing practices. Abela and Murphy (2007) defined "marketing ethics as a systematic study of how moral standards are applied to marketing decisions, behaviors, and institutions". Application of Islamic marketing ethics in Islamic banking is helpful in attracting clients. The study of Riaz (2016) also highlighted the importance of ethical marketing practices by integrating marketing practices with ethical criteria defined in Islamic marketing ethics literature. He also concluded that there is a need to espouse ethical marketing practices by Islamic banks so that clients can be delighted. Islamic banks are designed on the ethical foundations directed by Islamic economic philosophies (Chapra, 2000).

Islamic marketing ethics are a lot different from secular ethics because their foundation is on the true Islamic principles of equity and justice. There are three characteristics of market ethics with respect to Islam among which the very first is that Islamic ethics are a reflection of pure Quranic principles and market executives have no room for ambiguous interpretations to suit their desires. Secondly, the absoluteness and non-flexible nature of Islamic ethics differentiate them from secular ethics. Thirdly, the Islamic approach is to emphasize value maximization with respect to boost up society rather than the selfish pursuit of profit maximization (Saeed *et al.*, 2001). Islam has its perspective for banking or any commercial activity which is governed by two principles:

- (1) preventing the unethical practices to spread which implies abstaining from doing harm to others, mercy and empathy to God's creation; and
- (2) fulfilling all the moral orders of God (Niazi, 1996).

Moreover, Islamic marketing ethics play a key role in enhancing brand credibility (Al-Nashmi and Almamary, 2017).

There are different studies which integrated marketing tactics with Islamic perspectives and enlightened the importance of Islamic marketing with consumer behaviors (Wilson *et al.*, 2013; Wilson and Liu, 2011; Wilson and Hollensen, 2013; Sandikci, 2011).

Few previous studies discussed the marketing ethics from an Islamic perspective that can be equally applicable to Islamic banks (Beekun and Badawi, 2005). Moreover, a study by Saeed *et al.* (2001) highlighted the new model of ethical marketing based on Islamic principles characterized by “value-maximization” as opposed to “profit-maximization” and argued that the application of the Islamic perspective to the field of international marketing is relevant and effective in developing and maintaining a strong culture of ethical behavior. The authors believe that shifting the thrust of marketing away from profit-maximization towards value-maximization will create a collaborative and value-laden global order that does not harm the competitive advantage of an organization. The current study focused on the 7P’s of marketing with respect to Islamic ethical marketing perspectives and integrated these ethical perspectives with customer’s satisfaction.

2.2 7P’s of marketing form perspective of Islamic ethical marketing

Traditionally 4P’s of marketing namely product, price, place, and promotion were called pillars of marketing but now a day as customers are becoming more and more sophisticated three more P’s are added mainly for service industries namely physical environment, people and process. This addition is known as the marketing mix or 7P’s of marketing (Lovelock, 2011). This section will explain these 7P’s of marketing ethics with the context of Islamic ethics.

2.2.1 Product/production process. The production practice in Islam is a part of *Ibadah* (worship) to God (Al-Faruqi, 1992). It is imagined in a different way while comparing it to western philosophy. In Islam, “the production decision making process is guided by the principles of lawfulness, purity, existence, deliverability, and precise determination” (Al-Misri, 1991). The principles of Islamic business ethics are stated by Al Ukhuwa (1983) as, first, the product should not be illegal, and it should not affect the mind of the person or cause dullness of mind. Second, the product should have an asset at its back. Third, the sale of the only deliverable product is valid, and if the product is non-deliverable, then its sale is invalid. Fourth, the cost added feature should only be added if the product’s material is changed. Fifth, it is the responsibility of all parties to fulfill their financial or any other obligations in good faith and all deeds should be based on true Islamic principles of justice, equity and fairness. The quality of products is of great importance in Islamic ethics (*Quran*:2:172, 7). In Islam, there is no product obsolescence (*Quran*, 2:168). According to Al-Faruqi (1992), the process of production under Islamic approach depends upon the value of the product and its impact upon the whole society because such an approach gives more importance to the welfare of society and human being. Every suitable product of banking or development of banking product has the objective of delivering and satisfying the basic human needs. The cost-conscious strategy has many forms and making sub-optimal products to earn a profit is also its form. Many business people do this unethical decision making just to make a profit, but Islamic perspective entirely focuses on welfare approach for society rather than profit maximization (Miller, 1996).

2.2.2 Product pricing. The pricing policy is the key element in the marketing mix because of its influence on human psychology. It can be witnessed by the practice of many retailers that they print more price on the product as compared to the price which actually customers pays so that they think they are getting a discount by the bargain. Such kind of practice is

totally banned according to Islamic law as Islam is against getting something easily without doing hard work or receiving profit without any work or effort (Shaw, 1996). Moreover, cheating the customer by changing the price of product or service without altering its quantity or quality for illicit gain is strictly prohibited in Islam (Taymiyah, 1982). For selling things on credit, Islam believes that:

Selling on credit must be documented and must be witnessed by others. Taking goods or items from buyers as a guarantee for payment is encouraged (Quran, Baqara,s.II.282).

There is the permission of price controls to meet the needs of the market in Islam. If there is a natural scarcity of a product or in its supply, then Islamic ethics allow the sellers to charge high prices. In the Islamic point of view, self-operating mechanism of price adjustment and healthy competition should be encouraged (Quran, 83:26). Self-operating mechanism can be operated successfully by some essential conditions as like no trade restrictions, no hoarding, no corner meetings and no unjustified price (Niazi, 1996).

The second Caliph of Islam Umer Ibn al Khattab was passing through the market, and while walking, he found that Hatib Ibn AbiBatta'ah was selling raisins at a very low price with the intention to put his competitors in the loss. After watching all this Caliph Umer Ibn Khattab said to him: "either enhance your rate or get away from our market" (Malik, 1989). Prophet Muhammad SAW sold his goods based on sales volume and market price (Trim, 2008). Al-Ukhuwwah (1983) concluded that contemporary "ethical lapses" in pricing have many types. He gave several examples, and one among them is that many owners of products do not show themselves as an owner while selling the product so that customer may think he/she is getting the product at a low price and the actual owner or real trader will charge more. Therefore, he emphasizes the importance and role of public welfare official to make sure that prices remain fair by reinforcing ethical lapses in price setting. Moreover, he observed that "the public welfare official must see that a broker receives his commission only from the seller and must not cause the price to be abated in collusion with the buyer" (Al Ukhuwa, 1983:4). Holy Prophet Muhammad (PBUH) said that.

"Do not raise the price in the competition" (Al-Nawawi, 2:270).

2.2.3 Product promotion rules. Islam is against all kind of deceptive promotional behaviors. Al Quran denounces all forms of false testimony, false assertion, concoction and unfounded accusation (Al- Quran, 43:19). According to Islamic marketing ethics, over-praising of any product by salesman or customer relation advisor is unethical when those praised features are not present in the product (Al-Ukhuwwah, 1983). Islam does not like over promising dealings so that customers do not get frustrated (Trim, 2008; Arham, 2010). Prophet Mohammad (PBUH) reprobated all the deceptive promotional behaviors and said: "One who cheats is not one of us." According to Islamic ethics, the seller should be honest and fair in his marketing activities and feels accountable to God. The documents containing detailed and accurate information of quality or quantity will only be considered valid or exchanging hands. Do not practice anything which leads to shameful, dishonorable, and disgraceful results through theft, pandering, and treachery (Miskawayh, 1968). Principles of Islam say that marketer should "disclose all the faults in their goods, whether obvious or hidden; to do otherwise is to act . . . fraudulently" (Al Ukhuwa, 1983: 42) and the seller must disclose all the defects of the product either they are on the surface or hidden (Niazi, 1996: 196). Moreover, it is dictated that "A sale without any stipulation makes it necessary that the thing sold should be free from defect" (Tyser et al., 1967). Niazi (1996:197) described that there are three ways by which marketing disclosure is manifested, one is by the assurance given in writing and other are assurance given by either keeping silence or by word of mouth (WOM). Prophet Muhammad (PBUH) said, "the swearing by the seller may influence

the buyer to purchase the goods but that will be destitute of God's blessings". The *Quran* states

Those who purchase the small gain at the cost of Allah's covenant and their oaths (they have no portion in the hereafter) (Quran 3:77).

Islam strictly prohibits the use of women in advertising and considering them object to lure and attract customer. Moreover, the use of suggestive language and behavior is also prohibited (Razzouk and Al-Khatib, 1993; Beekun, 1981; Erffmeyer *et al.*, 1993). Therefore, the use of false testimonies, sexual appeal, fear appeal and emotional appeal in promotion is totally unethical according to Islamic ethics (Hassan *et al.*, 2008).

2.2.4 Place: distribution channels. While focusing on distribution channels, the framework of Islamic marketing ethics must aim to provide ethically satisfying products and services which can uplift the living standards (Saeed *et al.*, 2001). In the area of marketing, there is great significance of ethical decision making process of distribution. The collection of people, organization, equipment and information can be viewed as physical distribution. It is not necessary that all decisions made for the profit maximizations should also be appropriate for the welfare of society. The transportation of any toxic product by public transport, lack of product security and inappropriate or rotten packaging of product on delivery are considered unethical practices in distribution process (Hassan *et al.*, 2008). Islamic principles are against creating a burden on a final customer by charging high prices and delays in delivery. Distribution channel following Islamic principles will never let this happen. For example, Al-Ukhuwwah (1983) found that ethical lapses in the distribution channel involve delaying delivery, compelling customer to return repeatedly and thus causing him inconvenience. Holy Prophet Muhammad SAW advised the merchants that while dealing with customers they should not conceal any small thing during transactions. Moreover, according to Trim (2008), Holy Prophet Muhammad SAW prohibited the sale of anything which does not exist physically. He also recommended the sellers that they should not deal with new seller until or unless the first negotiation is finished. Therefore, teachings of Prophet Muhammad SAW focused on prioritization of first customer/buyer which is true satisfaction and respect of everyone involved in deal.

2.2.5 People. Islam gives a lot of respect and importance to an independent judgment on the part of the customer, and they are also free to judge anything before purchasing. Islamic laws allow everyone to think rationally while making any decision related to global marketing activities (Ahmad, 1995). A customer has the right to information about the product they are buying and about his wealth. It is the seller's responsibility to sell a high degree product to the consumer, so the hard earned money of the consumer is not wasted. Coercion or '*ikrah*' (*Al-Qur'an* 23:7) means forcing someone (customer) to act without his consent (Tyser *et al.* 1967). Therefore, if some sort of coercive force is applied during any global marketing act, then the resultant deal will be unfulfilled and unlawful. Prophet Mohammad (PBUH) has strictly prohibited coercion in marketing (Ahmad, 1995). According to Islamic laws; sexual appeal, emotional appeal, fear appeal, lofty appeal, pseudo (fooling someone) during a marketing deal is unethical and unlawful. An ethical marketing-mix need the freedom of customer's decision-making sheltered from elements of coercion.

2.2.6 Process. Process means the best method of delivering the product to customers for their satisfaction (Lovelock, 2011). Islam advises its followers not to deal with such a customer where the process is difficult for you. Moreover, Islam teaches that there should be a mutual agreement between buyer and seller and if anyone will fail to meet the commitment, then delivery of process would fail (Ayub, 2007). The Islamic Bank can be differentiated from the conventional bank based on fatwa "religious and legal opinion" and

Islamic observance committee. A marketer should be the trusty worthy, honest, responsible and fair person who can give better advice to customers. Prophet Muhammad (PBUH) said that “The best employee to hire the one who is strongly fit and honest.”(Abuznaid, 2012).

2.2.7 Physical environment. Wilson (2012) described the concept for the integration of pedagogy and physical environment. The empowerment of stakeholder is termed as Pedagogy. The physical environment is the design of a service environment which leads the customers to recall for profit margin (Lovelock, 2011). There is no competitor of Holy Prophet Muhammad (PBUH) as His name has characteristics of integrity, honesty, and quality for everyone (Arham, 2010). Physical evidence is an absolute element which reflects the capability of service delivery. Moreover, it is an essential part of the service mix which welcomes the customers to judge the organization (Abuznaid, 2012). Other tangible items including stationery, business card, billing statements, reports, employee appearance, uniforms, and brochures are part of physical evidence (Bitner, 1992). In Muslim Countries, the pictures of business founders on wall is a sign of respect for everyone. Likewise, Surah and Hadith are also painted on the walls.

2.3 Customer satisfaction and Islamic banking

Metawa and Almosawi (1998) said that frontline employees like customer relation advisors are the representatives of organization in a customer’s eye. In many cases, it is seen that the attitude of frontline or contact employee is very important while providing service (Zeithaml and Bitner, 2000). There is a great influence of contact employees on customer’s satisfaction, and their efficient work can lead to customer satisfaction by leaving a good image of the company (Jamal and Naser, 2003). According to Solomon *et al.* (1985:100), “customer satisfaction and repeat patronage can be only determined by the quality of personal encounter”. Customers always make a comparison between expectations and performance of service or product and this comparison can lead them to confirmation or disconfirmation. If the performance meets the desired expectations, then it would result in confirmation, but when expectation regarding product or service does not match performance then it would be disconfirmation. Negative disconfirmation occurs when expectations exceed form performance while the positive disconfirmation occurs when the performance of product or service exceed the expectations. Negative disconfirmation leads to dissatisfaction whereas positive disconfirmation and confirmation result in customer satisfaction (Tse and Wilton, 1988; Oliver and DeSarbo, 1988).

Haron *et al.* (1994) explained that from a service perspective, it is impossible to differentiate between customer relationship advising and selling in the mind of Islamic banks customers.

In Islamic banks, it is seen there is strong linkage between sales behavior related to Islamic ethics and satisfaction of customer. From Islamic perspective, the customer satisfaction can be influenced by five core principles, namely cleanliness, purity, lawfulness, precise and determination.

All these five principles should be pure, permissible and ensure the customer that product ingredients have been acquired from legal and Islamic sources with a goal of health safety (Saeed *et al.*, 2001). In Islamic marketing, product differentiation can increase customer satisfaction. Additionally, the customer will be satisfied if the company would follow Islamic business laws, improve the quality of the product and sell at the same price. This motivates the customer to rebuy the same product or brand from the same seller (Ahmed, and Rahman, 2015).

3. Methodology

The purpose of this study is to examine the crucial role of Islamic marketing ethics on customer satisfaction in the banking sector of Pakistan. The study is descriptive, quantitative and cross-sectional.

3.1 Study design and setting

This cross-sectional study was conducted on customers of Islamic banking in Pakistan. The research is conducted among customers of different Islamic banks situated in Faisalabad, Pakistan. There are 69 branches of different Islamic Banks in Faisalabad.

3.2 Sample size and data collection

The target population of this study was the customers of Islamic banks. Data were collected from 1000 customers by applying non-probability convenient sampling technique. The minimum sample size needed to maintain a 5 per cent margin of error, 95 per cent confidence interval was calculated as 373 customers using a raosoft sample size calculator (Raosoft, 2004). A total of 1000 questionnaires were distributed among customers and out of 1000, 791 questionnaires were returned back. In all, 757 questionnaires were usable with a response rate of 75.5 per cent. Meanwhile, five-point Likert scales were adopted to measure the items of survey questionnaire ranking from very much to very low (1 to 5). Moreover, the instrument of this study is divided in two parts; Part one includes the demographic characteristics of participants and part two comprises questions regarding under study variables.

3.3 Measures

A four-item scale by Hunter and Garnefeld (2008) was used to measure customer satisfaction. This scale is widely used in previous studies. Moreover, this study focused on a relatively new streamline of marketing mix with ethical and Islamic perspectives. Previous studies used marketing mix scales to generally measure the 7P's in the marketing domain. A study by Abdullah *et al.* (2013) developed a scale to measure the Islamic marketing mix and this scale was derived by Churchill (1979). This study developed a scale particular for ethical 7P's with the help of previous scales. Pre-testing technique was used to assess the validity of this scale and it was modified in align with the opinions of the expert panel. Furthermore, the results of pilot testing also reported that there is no issue regarding the validity and reliability of this scale.

3.4 Operationalization

Customer Satisfaction: "Satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some needs, goals or desire" (Hansemark and Albinson, 2004).

Islamic Marketing: "The process and strategy of fulfilling need through Halal products and services with the mutual consent and welfare of both parties i.e. buyers and sellers for the purpose of achieving material and spiritual wellbeing in the world here and the hereafter" (Hussnain, 2011).

Marketing Ethics: "Marketing ethics is a systematic study of how moral standards are applied to marketing decisions, behaviors, and institutions" (Abela and Murphy, 2007). This study used 7P's of marketing with ethical values and Islamic perspectives with the following operationalization.

Ethical 7P's: Ethical product refers to the product development process to aligning with Islamic principles that dictate that this process must be innocent and pure from beginning to end. Meanwhile, "the production decision-making process is guided by the principles of lawfulness, purity, existence, deliverability, and precise determination" (Al-Misri, 1991). Furthermore, pricing with ethical standards refers to the self-operating mechanism of price adjustment that prevents unethical lapses in pricing. These unethical pricing lapses are equal to injustice (Riaz, 2016; Saeed *et al.*, 2001).

Moreover, based on Islamic principles, "distribution channels (places) are not supposed to create a burden for the final customer in terms of price hikes or delays in product/service delivery. It is further stated that such burdens, resulting in unnecessary visits to the distribution center and inconvenience to the customer, would be considered unethical." Additionally, an ethical promotion refers to the promotion of products/services with possessed attitudes and qualities with true impressions of any kind to sell the product. According to Islamic principles, "promotional approach should not use emotional, sexual, fear or false research appeal to attract customer and should not encourage extravagance." With regards to "people," A study by Saeed *et al.* (2001) refers that "Islamic ethics demand protection to enable free and independent judgment on the part of the customer. A marketer should not resort to any form of coercion and must make available all known information on a product or service to enable the customer to make an informed decision". Moreover, ethical process explains that business processes and marketing channels should be ethical and transparent. Similarly, based on Islamic values, physical evidence should be open for all customers without any false presentation of facts or manipulations (Saeed *et al.*, 2001; Riaz, 2016).

To investigate the effects of Islamic marketing ethics on customer satisfaction in Islamic banks, the following research question has been proposed:

RQ1. What are the effects of Islamic marketing ethics (Ethical 7P's) on customer satisfaction in Islamic banks?

This study used 7P's of marketing with ethical and Islamic perspectives. To find the answer to this question following hypotheses were formulated based on underpinning theory and previous studies.

- H1*. Ethical product has a positive effect on customer satisfaction.
- H2*. Ethical price has a positive effect on customer satisfaction.
- H3*. Ethical place has a positive effect on customer satisfaction.
- H4*. Ethical promotion has a positive effect on customer satisfaction.
- H5*. Ethical people have a positive effect on customer satisfaction.
- H6*. Ethical process has a positive effect on customer satisfaction.
- H7*. Ethical physical evidence has a positive effect on customer satisfaction.

4. Results and analysis

Table I showed factor loadings, alpha values, composite reliability (CR) and average variance extract (AVE) of all constructs that are used to access the convergent validity. Hair *et al.* (2010) mentioned that a construct is supposed to be convergent if items load high on the constructs (>0.50). Moreover, the convergent validity of all constructs is measured by using

Table I.
Measurement model assessment (confirmatory factor analysis)

Constructs	Items	Loadings	Alpha	CR	AVE
Customer Satisfaction	CS1	0.789	0.84	0.893	0.676
	CS2	0.829			
	CS3	0.845			
	CS4	0.826			
People	People1	0.824	0.838	0.88	0.599
	People2	0.757			
	People3	0.827			
	People4	0.846			
	People5	0.586			
Physical Environment	Phy.Env.1	0.846	0.724	0.823	0.547
	Phy. Env.2	0.522			
	Phy. Env.3	0.658			
	Phy. Env.4	0.875			
Place	Place1	0.873	0.776	0.845	0.53
	Place2	0.755			
	Place3	0.785			
	Place4	0.496			
	Place5	0.674			
Price	Price2	0.844	0.768	0.846	0.532
	Price3	0.764			
	Price4	0.715			
	Price5	0.463			
	Price6	0.798			
	Process1	0.838			
Process2	0.838				
Process3	0.696				
Process4	0.872				
Product	Product1	0.869	0.851	0.892	0.593
	Product2	0.812			
	Product3	0.882			
	Product4	0.852			
	Product5	0.719			
	Product6	0.349			
Promotion	Promotion1	0.893	0.743	0.838	0.541
	Promotion2	0.902			
	Promotion3	0.301			
	Promotion4	0.888			
	Promotion5	0.465			

composite reliability and average variance extract. The value of AVE for all constructs is above 0.50, and composite reliability is greater than 0.8, indicating that the convergent validity of all constructs has been established.

Table II divulged the HTMT ratio that is an effective approach to access the discriminant validity. Kline (2011) defined that HTMT ratio should be less than 0.85 to ensure the discriminant validity and according to this criterion, all the ratio values are greater than a minimum threshold that is the evidence of discriminant validity, (Figure 1).

The structural model analysis was conducted to examine the main relationship effects between the constructs. The study used a bootstrapping procedure to assess the significance of path coefficients. Findings identified that product has a significant and positive relationship with customer satisfaction ($\beta = 0.399, t = 11.17$) and supported to *H1*. Additionally, the price is also significantly and positively related to customer satisfaction

($\beta = 0.122, t = 3.57$) and supported to $H2$. Results also divulged that place is also significantly related to customer satisfaction ($\beta = 0.108, t = 2.82$) and supported to $H3$. Moreover, there is a significant relationship between promotion and customer satisfaction ($\beta = 0.088, t = 2.524$) and supported to $H4$. Moreover, results also identified that people, process and physical environment also has significant and positive association with customer satisfaction respectively ($\beta = 0.144, t = 5.47; \beta = 0.078, t = 2.279; \beta = 0.08, t = 2.646$), supported to $H5, H6$ and $H7$. Additionally, the effect size of all predictor is also highlighted in the table. Results also identified that there is no multicollinearity issue with data as VIF value is less than 5 as suggested by Hair *et al.* (2010) (Figure 2).

Table II.
Discriminant validity
(HTMT ratio)

	CS	People	Phy.Evi	Place	Price	Process	Product	Promotion
CS								
People	0.518							
Phy.Evi	0.557	0.271						
Place	0.728	0.401	0.429					
Price	0.728	0.363	0.422	0.853				
Process	0.661	0.43	0.699	0.648	0.581			
Product	0.834	0.465	0.558	0.731	0.701	0.632		
Promotion	0.708	0.51	0.388	0.779	0.757	0.591	0.67	

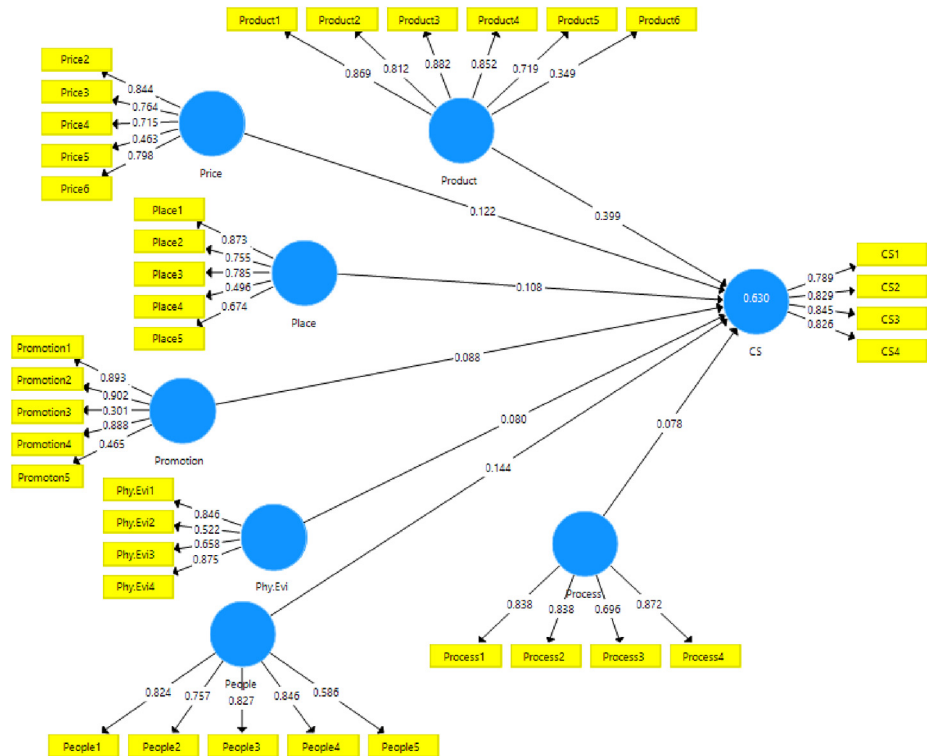


Figure 1.
Measurement model
assessment

This study shows the importance of Islamic ethical marketing criteria and their influence on customer satisfaction in Islamic banks of Pakistan. The research highlighted the effect of all 7P's namely product, price, place, promotion, people, process, physical evidence on customer satisfaction. Results found that Islamic marketing mix is positively and significantly related to customer satisfaction in the banking sector. These findings are aligned with a previous study by Hassan *et al.*, 2008 as they also proved that Islamic marketing ethics play significant role toward customer satisfaction. Similarly, another study by Ahmed and Rahman (2015) also supported this argument, and this study signified that marketing mix with Islamic perspectives is a crucial element to enhance customer

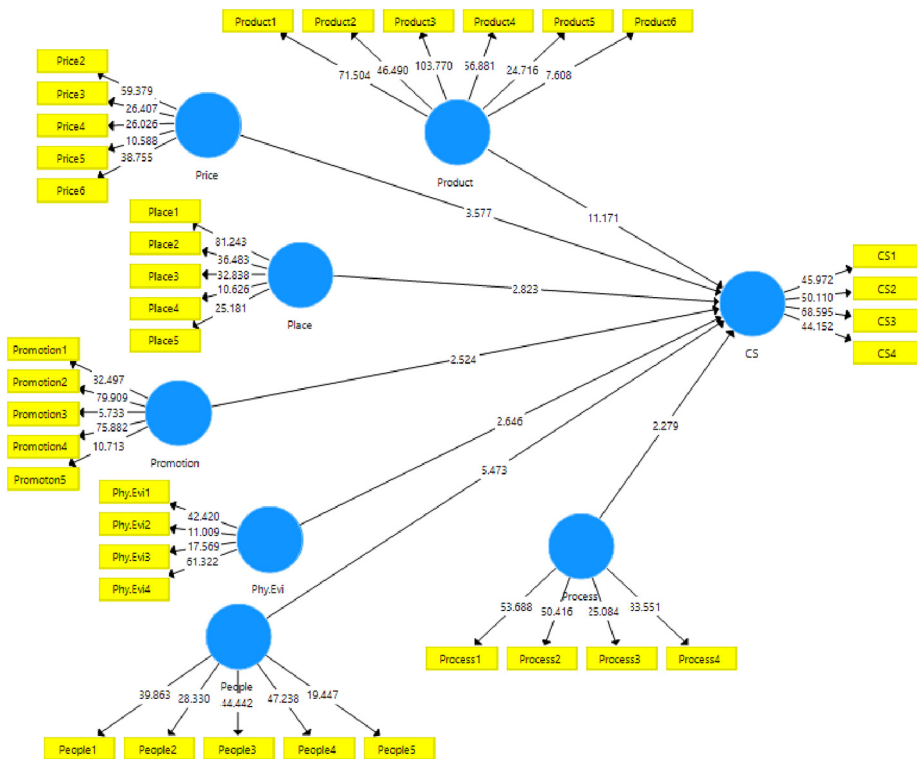


Figure 2. Structure equation modeling

Hypothesis	Relationships	Std. beta	Std. Error	t-value	Decision	R2	f2	VIF
H1	Product → CS	0.399	0.036	11.171	Supported	0.63	0.20	2.146
H2	Price → CS	0.122	0.034	3.577	Supported		0.02	2.049
H3	Place → CS	0.108	0.038	2.823	Supported		0.013	2.458
H4	Promotion → CS	0.088	0.035	2.524	Supported		0.011	1.913
H5	People → CS	0.144	0.026	5.473	Supported		0.041	1.375
H6	Process. → CS	0.078	0.034	2.279	Supported		0.008	1.984
H7	Phy. Env. → CS	0.08	0.03	2.646	Supported		0.011	1.595

Table III. Structure equation modeling (path analysis)

satisfaction. This study revealed that Islamic marketing ethics are the key players to improve the customers' level of satisfaction and these findings are aligned with previous studies (Damirchi and Shafai, 2011; Hassan *et al.*, 2008; Abdullah *et al.*, 2013; Ahmed and Rahman, 2015; Ahamedullah, 2015).

The products of Islamic bank should have the same or more popularity as compared to competitors, and those products should be sold at a comparatively reasonable price. Through recognition of effective criteria of Islamic ethical marketing on customer satisfaction managers in Islamic banks can adopt proper policies, allocate their resources more efficiently and perform their strategies as well as proper marketing plans more successfully. All 7P's if used as an Islamic ethical marketing approach then they can make the customers satisfied. Islamic banks have different customers, and they can only be satisfied with the Islamic ethical marketing.

5. Implications of the study

This study has several implications for practitioners of Islamic banks. This study purported that Islamic marketing ethics have a great impact on customer's satisfaction. Therefore, Islamic banks need to concentrate on the ethical perspectives of Islamic marketing to develop long-term relationships with their clients. It highlighted the importance of ethical consideration in Islamic marketing practices. Islamic banks need to revise their marketing practices, and they should align their marketing tactics with ethical Islamic boundaries. They need to design, communicate and enforce the code of Islamic ethics within organizations. This study further integrates 7P's of marketing with respect to Islamic perspectives and provides guidance to the marketing executives during policies formulation stage. Banks need to conduct training sessions to handle ethical dilemmas effectively. Moreover, management of Islamic banks should organize different training sessions for their marketing teams to apply the Islamic marketing ethics while designing the marketing mix strategies. Given the key importance of customer satisfaction in Islamic banks, it is suggested that Islamic banks should emphasize on their employee's Islamic ethical behaviors that lead to customer's trust. In addition, this study provides guidelines to focus on ethical practices of Islamic marketing for building long-term relationships with customers.

6. Limitations and future recommendations

This research has focused on Islamic banks in Pakistan and the generalization of the research findings to other banks in Pakistan requires further research. It is useful to replicate this research in other contexts. It is also suggested that future researchers can investigate other factors which might have an effect on enhancing customer satisfaction in conventional banks and comparing conventional banks with Islamic banks.

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