A collection of Islamic advertising principles: revisited and detailed

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Abstract: This paper provides a detailed exposition of the principles of Islamic advertising, as found in the writings by religious and academic scholars and extracted from relevant verses of the Holy Qur’an. This paper is theoretical in nature and uses content analysis for the findings. The principles detailed here open newer and wider avenues for research in the area of Islamic marketing/advertising and will help in furthering the nascent concept of Islamic advertising. Islamic advertising concept stands contrary to the contemporary practices. As such this paper has great implications in terms of application of Islamic advertising to real-world practices too. With a growing concern for business ethics, the concept of Islamic advertising will not only eradicate the ill-effects of contemporary advertising, but will also provide sound evidence for revising advertising policies.

Keywords: Islamic advertising; Islamic marketing; un/ethical advertising; criticism on advertising; ethical marketing.


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1 Introduction

“Muslims have a huge advantage in being able to turn to their religious teaching for guidance in their business dealings. Belief in God not only provides the motivation, but the imperative for adhering to Shari'ah law, which is to be applied in all spheres of life. For Muslims moral conduct in their daily lives is part of their devotion. Revealed teaching provides moral certainty, and a set of standards to which the entire community of believers can adhere.”

[Professor Rodney Wilson in the foreword for Islamic Business Ethics by Hasanuzzaman (2003)]

Behravan et al. (2012) lay two basic characteristics of effective advertising: First, relevant message should be delivered to the target audience which should match both, the expectations of the target audience, and the company’s philosophy. Second, it should be able to achieve the company’s objectives. These objectives are typically achieved by a company, but an often by-product of such an achievement is offended audience (Behravan et al., 2012). Pertinent literature on this offensiveness has been detailed quite extensively in Shafiq et al. (2016), and discussing it again would actually digress from the main aim of this paper. In summary, the contemporary advertising is charged with all sorts of ill-effects, particularly pertaining to the ‘manner’ of the advertisements. These include deception (Andrews, 1989; Arens et al., 2013; Eze and Lee, 2012; Kumar, 2012; Kottman, 1969; Pollay and Mittal, 1993; Pratt and James, 1994; Saeed et al., 2011; Schlegelmilch, 2001; Shimp, 2010; Wells et al., 2008), ill-depiction of women (Alserhan, 2011; Al-Buraey, 2004; Haque et al., 2011; Rice and Al-Mossawi 2002; Saeed et al., 2001; Spence and Heekeren, 2005), promoting materialism, wasteful spending, and other ill-values (Al-Buraey, 2004; Anwar and Saeed, 1996; Arens et al., 2013; Clow and Baack, 2012; Dubinsky and Hensel, 1984; Eze and Lee, 2012; Fullerton et al., 2013; Kumar, 2012; Pollay and Mittal, 1993; Saeed et al., 2011; Schlegelmilch, 2001; Shah and Xianhong, 2011; Shimp, 2010; Spence and Heekeren, 2005; Wells et al., 2008), promoting controversial, unhealthy, or even harmful products (Arens et al., 2013; Clow and Baack, 2012; Kumar, 2012; Wells et al., 2008), targeting children (Arens et al., 2013; Clow and Baack, 2012; Kumar, 2012; Wells et al., 2008), and many others.

This paper explains in detail the specific guidelines of Islamic advertising, as summarised in Shafiq et al. (2016). This explanation is based on several relevant aayāt (verses) of the Holy Qur’an and ahadīth (sayings) of Prophet Muhammad (PBUH), as well as academic literature by scholars. It must be noted here that this paper is not an exhaustive attempt to list down all the verses of the Holy Qur’an, Prophet Muhammad’s (PBUH) ahadīth, or even the academic literature. Still a lot many references from these sources are possible which require further and deeper studies. However, it should not undermine the extensive literature for this paper, which is commendable and unique in its own nature.

2 General rules for Islamic promotion

When incorporating Islam into the contemporary promotional elements, Alserhan (2011) lays some basic rules, from which those that are relevant specifically to advertising are described below. Violating these rules is tantamount to transgressing a boundary:
There are some desires that can never be fulfilled; provoking such desires and basic human instincts is not allowed.

- All product attributes must be revealed with complete honesty.
- The advertised product (or service) should not be *harām* (prohibited in Islam). It should not be harmful (to consume) either, even if it is not *harām*.
- Consumption should be portrayed as a form of worship, and not for indulgence. In addition, the advertisements should promote moderation in consumption.

### 3 Specific guidelines for Islamic advertising

Islam has always encouraged commercial activities, and as such those advertising and promotional activities that are in line with Islamic injunctions also find support in Islam (Anwar and Saeed, 1996). In the limited research done on Islamic advertising a particular research paper by Shafiq et al. (2016) mentioned the specific guidelines for Islamic advertising, which are summarised as: not propagating wasteful practices or overspending; not (mis)using women or portraying attractive models, or revealing skin in a sensual manner to attract the audience; not using celebrities as users of the advertised product who actually do not use it; being honest and fair, free from any kind and form of deception, and revealing all facts, including disclosure of any faults or defects in the product advertised; not having any facts or statement that are either false or cannot be proved (including assertions, research, accusations, concoctions, testimonials, and even puffery); not containing any promises which cannot or are not intended to be fulfilled; not luring people to buy-in through gifts or discounts when there is none. Shafiq et al. (2016) also mentioned a few rules on how Islamic advertisements should be made. The authors here would like to disagree with some of those mentioned on the premise that Islamic advertising is not only for Muslims, but as a solution to the existing ethical problems with advertising. Detailing that would go beyond the scope of this paper and perhaps another is required for that.

The section that follows explains in details the principles as laid forward by Shafiq et al. (2016).

#### 3.1 Depiction of women

Women’s involvement in commercial activities is never restricted in Islam, but is subject to certain rules (Rice and Al-Mossawi, 2002; Bari and Abbas, 2011). For example, women should not be used in advertisements for emotional stimulation (Bari and Abbas, 2011). Anwar and Saeed (1996, p.25), Abuznaid (2012), Alserhan (2011), Bari and Abbas (2011), Hassan et al. (2008), Haque et al. (2017) and Shimp (2010) lamented that “displaying beauty, sexuality, nudity, body contours, and the free mingling of men and women in... advertisements, irrespective of their relevance to the advertised products or brands” are common ways of attracting audience’s attention which are exactly against what Allah Almighty has said in the Holy Qur’an (*an-Nūr*; 31–32):

> “Say to the believing men that they restrain their looks and guard their private parts. This is purer for them, and say to the believing women to restrain their looks and to guard their private parts.”
Islam lays great emphasis on modesty, and that too for the benefit of womenfolk themselves. The Holy Qur’an explicates modest dressing for females; although the religious scholars have differed in terms of its interpretations. Allah Almighty says in the Holy Qur’an (al-Ahzāb: 59):

“O Prophet (SAW)! Tell thy wives and daughters and the believing women that they should cast their outer garments over their persons (when outside); that is most convenient, that they should be known (as such) and not molested. And Allah is oft-forgiving, most merciful.”

Alserhan (2011) and Alserhan and Alserhan (2012) gave the following rules about dressing in Islam:

- Full body (with the exception of hands and face) for women and at least from navel to knee for men should be adequately covered. Furthermore, this clothing should neither be too thin to allow see-through nor should be so tight in fitting to reveal body contours, irrespective of the gender.
- The dress is meant to make a person respectful, hence it should depict nobility.
- Finally, one should not dress for showing off one’s wealth; neither should it make one arrogant or self-indulgent.

Islam allows any dress to be worn that is within these guides, which permits variations in cultures and taste [see Clow and Baack (2012) and Ahmad et al. (2014) for contextual details]. In general, wrote Haque et al. (2011), women should be dressed decently, portrayed with dignity as a positive contributor to the family and society.

Inclusion of opposite sexes and their gender portrayal in advertisements is based on divine injunctions and should not be devised on the basis of man-made rules. But alongside, advertising must also reflect one’s culture and its sex and gender norms (Clow and Baack, 2012; Fam and Waller, 2003; Haque et al., 2011; Phau and Prendergast, 2001). In this regard, Rice and Al-Mossawi (2002, p.86) found that “there is a large gap between the Islamic ideal and the real cultures” as at one extreme there is an open inter-mingling of opposite sexes, while on the other extreme is a total seclusion [see Al-Olayan and Karande (2000) for more details].

3.2 Truth in advertising

Islam does not forbid promotional activities, especially those which provide true information to the audience; there are some rules, however, the prime amongst which is that only true information should be provided. Allah the Almighty commanded truth to be at the foundation of a Muslim’s life (Haque et al., 2011) and hence all promotional activities should follow the suit (Haque et al., 2017).

There are several verses in the Holy Qur’an that relate to communication, which can effectively be applied to advertising – the latter being communication in nature (Anwar and Saeed, 1996). Allah Almighty commands people to speak the truth (al-Ahzāb: 70; an-Nisā: 9), and summons hellfire to liars (an-Nahl: 62). Allah Almighty says in az-Zumar: 3 from which the scholars derived the meaning: “what would be greater dishonesty than this that when you are talking with your brother he may be thinking that you are telling the truth whereas you are deceiving him by telling lies…” Furthermore,
loss of honesty is termed as one of the signs of the arrival of the Day of Judgement by Prophet Muhammad (PBUH). In another Hadith, the Prophet Muhammad (PBUH) said:

“Truthfulness leads to righteousness, and righteousness leads to Paradise. A man continued to tell the truth until he becomes a truthful person. Falsehood leads to al fujuūr (wickedness, evil-doing), and al fujuūr leads to the Fire, and a man may continue to tell lies till he is written before Allah, a liar.” (cited in Beekun, 2003)

The concept of honesty also encompasses false testimonials and research which, as suggested by Abdullah (2016), Abdullah and Ismail (2011), Abuznaid (2012), Hakim et al. (2011) and Haque et al. (2011), should not be used in Islamic advertisements. Beekun (2003) terms using such testimonials and research fraudulent practice. Abdullah and Ismail (2011) quote several verses of the Holy Qur’an such as az-Zakhrafi: 197 and 80, al-Ahzāb: 197 and 58, al-Mujādila: 17–19, at-Takathur: 810 and āl-Imrān: 1411 which condemn false assertions and testimonials, unverified accusations, and fabricated concoctions. In extending the concept of honesty, any sales/spokesperson hired for such purposes also comes under deception (Abdullah and Ismail, 2011).

3.3 Fulfilment of promises

Promotions are promises – promises to fulfil desires, deliver satisfaction, and provide benefits. It is believed that any promotional activity has three dimensions upon which it rests: promises by sellers, attracting customers, and mutual benefit of both the parties. It is plausible to think that the customers are often ignored in the promotion which proves nothing but empty promises. Hence, Islam adds extended accountability as a fourth dimension to protect consumers from being exploited (Alserhan, 2011). This dimension also helps in responsible execution of the other dimensions.

Promises should not be made if they cannot be fulfilled. Islam emphasises that promises should always be fulfilled. “The word ‘promise’ is deeply ingrained in Muslims’ psyche, regardless of how religiously observant they are” [Alserhan, (2011), p.90]. Allah SWT describes Himself in the Holy Qur’an as one who does not fail a promise (ar-Rūm: 6); He describes His apostles as honest and truthful (Maryam, 54); and He commands the believers to follow the same in everything that they do (al-baqarah: 177). This holds direct implications for marketers as they should not promise something which they cannot fulfil, or even worse, which they do not want to fulfil. It also means that the product which is being promoted is exactly the same in actuality as stated.

3.4 Disclosure of defects

Rice and Al-Mossawi (2002) define deception as concealment of non-obvious and non-prominent defects from the public, which means that all and any defect that is not obviously visible be disclosed in all sorts of promotional activities lest to work fraudulently. Furthermore, all terms, conditions, and other clauses should also be told (Abdullah, 2016; Abdullah and Ahmad, 2010; Abdullah and Ismail, 2011; Abuznaid, 2012; Anwar and Saeed, 1996; Damirchi and Shafai, 2011; Hakim et al., 2011; Hassan et al., 2008; Haque et al., 2017).
A. Shafiq

Prophet Muhammad (PBUH) is recorded to have said the following about trade: “If both the parties spoke the truth and describe the defects and qualities (of the goods), then they would be blessed in their transaction, and if they told lies or hide something, then the blessings of their transactions will be lost.” In the same line, an incident took place at the time of ‘Umar ibn al Khattāb when a man selling water-diluted milk was punished by ‘Umar, the reason not being that it was not safe for consumption, but because the ratio of milk and water was not revealed to the buyers, commented Beekun (2003). Arham (2010), following the framework by Kartajaya and Sula (2006) extracted instances from Prophet Muhammad’s (PBUH) life as a trader and commented that it is primarily the seller who should be positioned in the minds of the buyers, and not the product being sold. This made the sellers trust him (PBUH) more than the products. It shifts the emphasis from the wishful characteristics of products to actual characteristics of the seller. This stance was also affirmed by Hakim et al. (2011). Further, to differentiate his (PBUH) products, he (PBUH) self-imposed a moral obligation upon himself to disclose all the drawbacks of his (PBUH) products.

3.5 Praising the product

Justice has a vast array of meaning, one of which is treating something the way it deserves to be treated – nothing more or less. Justice has been emphasised many a times in the Holy Qur’an. It says, “and when you speak (make sure that you) speak with justice” (al-An’ām: 152). Over praising a product for some characteristics that are not found in it is not allowed in Islamic advertising, and is equivalent to injustice and cheating in Islam (Abdullah, 2016; Abdullah and Ismail, 2011; Abuznaid, 2012; Al-Buraey, 2004; Anwar and Saeed, 1996; Bari and Abbas, 2011; Behravan et al., 2012; Hakim et al., 2011; Hassan et al., 2008; Rice and Al-Mossawi, 2002; Saeed et al., 2001). Beekun (2003) and Haque et al. (2017) believe that the desire to make profits often tempts the sellers to magnify the attributes that a product possesses. There is a clear Hadith for these kinds of merchants. Prophet Muhammad (PBUH) is reported to have said, “the merchants will be raised on the Day of Resurrection as evil-doers, except those who fear Allah, are honest and speak the truth.”

Praising is only allowed for such qualities that exist in the product and about which the buyer is oblivious (Saeed et al., 2001). Interestingly, Behravan et al. (2012) commented that Islamic laws allow exaggeration if it does not result in deceiving the audience. In addition, Rice and Al-Mossawi (2002) also allow exaggeration if it is extremely obvious to people.

3.6 Product endorsement

Celebrity testimonials are an effective way of promoting a product. However, under Islamic advertising if a celebrity is non-user of the product being endorsed, then the celebrity and the advertiser both are acting deceptively. Allah Almighty warns those who have discrepancy between what they say and what they do, and are termed as under the Devil’s influence (ash-Shu’rā: 221–226). He (Almighty) says, “Why do you say what you do not profess?” (As-Saf: 2). Anwar and Saeed (1996, p.22) wrote, which is also endorsed by Abuznaid (2012) that “Muslim marketers should give or show only those testimonials that come from competent, honest, and real users of the products.”
3.7 Comparative advertising

Comparative advertising is one major form of advertising which is used to promote one’s product via comparison/degrading the competing product. Comparative advertising is prohibited in Islamic advertising (Hasanuzzaman, 2003). Typical tactic employed by comparative advertising is exaggeration in one’s claims and in belittling competitors’ products which resultantly misguides the audience (Williams and Page, 2013), something which Islam is against (Anwar and Saeed, 1996).

If looked from business dimension, Beekun (2003) says that comparative advertisements potentially undermine the competition which leads to financial hegemony, monopoly, and hoarding all of which are discouraged in Islam. Allah Almighty mentions in the Holy Qur’an (at-Takathur: 1–2) “The mutual rivalry for piling up (the good things in this world) diverts you (from the more serious things) until you reach the graves.” Mokhtar (2016) quotes Surah Luqman (18) of the Holy Qur’an in context of arrogance used for comparative advertising: “Turn not thy cheek in scorn toward folk, nor walk with pertness in the land. Lo! Allah loveth not each braggart boaster.”

3.8 Promulgating good practices

The Holy Qur’an mentions in al-Hadîd, verse 20: “Do not deceive yourself by taking this world as play, pastime, show off, boasting and piling up riches in rivalry with each other.” In Islamic theology man is sent with a purpose to this World which is to spend life according to what his Creator has ordained. Moreover, the worldly life is temporary while the Hereafter is permanent. Hence, the actions performed in this temporary life earn a man reward or punishment in the afterlife. There is a very interesting Hadith of Prophet Muhammad (PBUH) that if a man does a good act, he will get reward for it, and another reward for anyone who follows him in doing the good deed. Similarly, when a person commits a sin he will get a punishment for it, and another one for any other person who commits the sin by following him. This has deep relevance with advertising, for example it should always promulgate good practices and convey positive message, and it should target social issues and help in solving them rather than exploiting them more. In the same vein, the persona conveying the message should be portrayed positively too, especially women should appear in decent roles, children should be shown respectful towards elders, while family relationships should be emphasised (Clow and Baack, 2012; Haque et al., 2011, 2017). This concept gets fortification when Kotler et al. (2010) discusses the same purpose under the concept of marketing 3.0.

From this, one implication emerges, that of useless activities and, in case of advertising, any frivolous content within. Islam lays great emphasis on useful communication, and prefers silence over useless talk. The Holy Qur’an has in al-Mu’minûn (1–3): “Successful indeed are the believers. Who are humble in their prayers. And who shun vain conversation” and in Luqman (6) “and of mankind is he who payeth for mere pastime of discourse, that he may mislead from Allah’s way without knowledge…”

Islam permits instrumental materialism which adds importance to material possession in only reaching a goal (which again has to be positive and permitted). On the contrary, it forbids terminal materialism where material possessions are considered the end goals (Rice and Al-Mossawi, 2002). In this regard, wealth and progeny are often described as a test for this life and for human beings (al-Anfîl: 28; al-Kahf: 46; at-Taghabun: 15).
Hence, even though wealth is desirable, yet it should be desired for a higher moral purpose. Similarly, those who are given wealth in this world are also not to be envied as it also serves as a test for them in how they spent it.

Islam is termed as the middle (or balanced) way and as such it believes in moderation in every conduct, such as spending (Beekun, 2003). Several verses of the Holy Qur'an carry this message, like:

- “Believe in Allah and His messenger, and spend of that whereof He hath made you trustees; and such of you as believe and spend (aright), theirs will be a great reward.” (al-Hādi: 7)
- “Say (unto them): If ye possessed the treasures of the mercy of my Lord, ye would surely hold them back for fear of spending, for man was ever grudging.” (bani Isrāil: 100)
- “Who hoard their wealth and enjoin avarice on others, and hide that which Allah hath bestowed upon them of His bounty. For disbelievers We prepare a shameful doom.” (An-Nisā: 37)
- “And those who, when they spend, are neither prodigal nor grudging; and there is ever a firm station between the two.” (al-Furqan: 67)
- “Who believe in the unseen, and establish worship, and spend of that We have bestowed upon them.” (al-Baqarah: 3)
- “Make not your hand tied like a niggard to your neck, nor stretch it forth to its utmost reach, so that you become blameworthy and destitute.” (bani Isrāil: 29)
- “Waste not by excess, for Allah loveth not the wasters.” (al-An`am: 141)
- “Squander not (your wealth) like a spendthrift. Surely, spendthrifts are brothers of the devils, and the devil is ungrateful to his Lord.” (bani Isrāil: 26-27)
- “O Children of Adam! Look to your adornment at every place of worship, and eat and drink, but be not prodigal. Lo! He loveth not the prodigals.” (al-A`rāf: 31)

and finally, the very straightforward which nullifies terminal materialism:

- “Rivalry in worldly increase distracteth you. Until ye come to the graves.” (at-Takathur: 1–2)

There are two messages that can be extracted from these verses for the advertisers, say Anwar and Saeed (1996). First, the advertisers should observe moderation in advertising budget. Investment should be made on improving the product quality. There is no need of a very high budget advertisement if the product is of good quality itself. Similarly, testimonials and endorsements can be avoided as well, if the product is good, which also leads to moderation in spending. The ultimate beneficiaries of lower expenses are the customers, since the high cost of advertising is not passed on to them. Secondly, while advertisers practice moderation, they should also induce the same in their audience (Abuznaid, 2012). This can be done through creating a plot where moderation is the central theme. Luxurious lifestyle is never encouraged in Islam, though the term ‘luxurious’ has different interpretations in different societies.

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Allah Almighty says in the Holy Qur’an (al-Imrān: 14): “let there arise of you a group of people inviting to all that is good (Islam) enjoining al-Ma’rūf and forbidding al-Mūnkar and it is they who are successful.” In relation with the above, a famous Hadith
of Prophet Muhammad (PBUH) is: “I have been sent only for the purpose of perfecting good morals. When asked ‘which Muslim has the perfect faith?’ Prophet Muhammad (PBUH) replied “He who has the best moral character” (Haque et al., 2011).

### 3.9 Promoting Halāl and good products, in a good manner

The basic premise of all advertising is that the product/service be halāl and permitted for consumption/use. The concept of halāl extends beyond eatery; it is discussed sufficiently in Shafiq et al. (2015). Further, what it means in terms of promotions is also explicated in Shafiq et al. (2016). The advertised product should, at the first place, be lawful. In addition it should not become a source of something unlawful. Consider the display of illicit relationships in advertisements, which ultimately lead to pornography and major sins like adultery and crimes like rape (Anwar and Saeed, 1996; Beekun, 2003; Hasanuzzaman, 2003). Haque et al. (2017) say that the concept of halāl also includes that the product be pure and of good quality, which means that the advertised product should not be portrayed as something superior to pure and natural products, if it is otherwise. Anwar and Saeed (1996) and Hasanuzzaman (2003) made this logic a case against the promotion of junk food and artificial drinks in comparison with natural and healthy food.

Then, talking about the ‘manner’ of promoting a product, all and any form of sexual intonation, suggestion, whether it be hidden or manifest, is absolutely prohibited in Islamic advertisements. Advertisements that are even suggestive of any form of sexuality are considered forbidden under Islamic advertisement (Clow and Baack, 2012; De Run et al., 2009; Fam and Waller, 2003; Shimp, 2010; Ting and Run, 2012). In Surah an-Nur21 (15), Allah Almighty gives strict warning to all those who commit such acts. From a different view, Abuznaiid (2012), Alserhan (2011) and Anwar and Saeed (1996) comment that some of such advertisements may be beneficial especially when they are raising some controversial or sensitive issues, yet the way they are depicted causes more harm than good, and hence fall under the prohibited list.

A case in point is the controversial contents in an advertisement. The concept of ‘unmentionables’ has been a topic of research for many under the title ‘controversial products’ (Barnes and Dotson, 1990; Fam et al., 2002, 2004, 2009). Many controversial products, such as contraceptives, undergarments, AIDS and other sexually transmitted diseases, women sanitary products, bear controversial promotion. Many researches (Akhter et al., 2011; Bari and Abba, 2011; Clow and Baack, 2012; De Run et al., 2009; Fam et al., 2002, 2004; Fam and Waller, 2003; Shimp, 2010; Ting and Run, 2012) endorse this point that these products are of grave concern in Muslim countries.

### 3.10 Ridiculing others

Finally, Islamic advertising does not permit ridiculing or looking down upon any race, ethnicity, or gender (Haque et al., 2017). It is commonly seen in contemporary advertising that often stereotypical comments or actions spark controversy, the aftermath of which is a formal apology or a heated debate in trying to justify such actions. Ridicule, even for fun, can potentially change into arrogance (Riaz, 1992). Allah Almighty mentioned in the Holy Qur’an (al-Hujrāt: 11):
“O believers, let not some men among you laugh at others; it might be that the (latter) are better than the (former); nor let some women laugh at others; it may be that the (latter) are better than the (former); nor defame not be sarcastic to each other; nor call each other by offensive nicknames; ill-seeming is a name connoting wickedness, and those who do not desist are (indeed) doing wrong.”

Similarly is mentioned in An-Nisā (38) “… Lo! Allah loveth not such as are proud and boastful.”

4 Concluding thoughts

Islamic advertising is introduced as a solution to the ethical problems existing in contemporary advertising. As such, it should not violate any human values – Islamic or otherwise. Specifically, Islam is against the notion of ‘ends justifying means’, hence both ‘manner’ and ‘matter’ of the advertisement should be in compliance with the Islamic laws. It follows an all-encompassing approach that covers all aspects of advertising. Islamic advertising stands for ethical reconstruction of the advertising practices. In the words of Alserhan (2011, p.96), “what is being advertised must be entirely halāl, promoted via halāl channels, by halāl companies, using halāl promotional materials.” The principles revisited and explained via this paper clearly indicate the comprehensiveness of Islamic teachings. The following Hadith of Prophet Muhammad (PBUH) effectively summarises these principles of Islamic advertising. He (PBUH) said:

“If you guarantee me six things on your part I shall guarantee you Paradise. Speak the truth when you talk, keep a promise when you make it, when you are trusted with something fulfil your trust, avoid sexual immorality, lower your eyes, and restrain your hands from injustice.” (cited in Beekun, 2003)

References

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Notes

1 “O ye who believe! Guard your duty to Allah. And speak words straight to the point.”
2 “And let those fear (in their behavior toward orphans) who if they left behind them weak offspring would be afraid for them. So let them mind their duty to Allah, and speak justly.”
3 “And they assign unto Allah that which they (themselves) dislike, and their tongues expound the lie that the better portion will be theirs. Assuredly theirs will be the Fire, and they will be abandoned.”
4 “Surely pure religion is for Allah only. And those who choose protecting friends besides Him (say): We worship them only that they may bring us near unto Allah. Lo! Allah will judge between them concerning that wherein they differ. Lo! Allah guideth not him who is a liar, an ingrate.”
5 “And they make the angels, who are the slaves of the Beneficent, females. Did they witness their creation? Their testimony will be recorded and they will be questioned.”
6 “Or deem they that We cannot hear their secret thoughts and private confidences? Nay, but Our envoys, present with them, do record.”
7 “Being sparing of their help to you (believers). But when the fear cometh, then thou (Muhammad) seest them regarding thee with rolling eyes like one who fainteth unto death. Then when the dear departeth, they scold you with sharp tongues in their greed for wealth (from the spoil). Such have not believed. Therefore Allah maketh their deeds fruitless. And that is easy for Allah.”
8 “And those who malign believing men and believing women undeservedly, they bear the guilt of slander and manifest sin.”
9 “Their wealth and their children will avail them naught against Allah. Such are rightful owners of the Fire; they will abide therein. On the day when Allah will raise them altogether, then will they swear unto Him as they (now) swear unto you, and they will fancy that they have some standing. Lo! Is it not they who are the liars. The devil hath engrossed them to forget remembrance of Allah. They are the devil’s party. Lo! Is it not the devil’s party who will be the losers.”
10 “Then, on that day, ye will be asked concerning pleasure (of all the bounties bestowed upon you).
11 “Beautiful for mankind is love of the joys (that come) from women and offspring, and stored-up heaps of gold and silver, and horses branded (with their mark), and cattle and land. That is comfort of the life of this world. Allah! With Him is a more excellent abode.”
12 “It is a promise of Allah. Allah faileth not His promise, but most of mankind know not.”
13 “And make mention in the Scripture of Ishmael. Lo! He was a keeper of his promise, and he was a messenger (of Allah), a prophet.”
14 “It is not righteousness that ye turn your faces to the East and the West; but righteous is he who believeth in Allah and the Last Day and the angels and the Scripture and the Prophets; and giveth his wealth, for love of Him, to kinsfolk and to orphans and the needy and the wayfarer and to those who ask, and to set slaves free; and observeth proper worship and payeth the poor-du. And those who keep their treaty when they make one, and the patient in tribulation and adversity and in time of stress. Such are they who are sincere. Such are the God-fearing.”
“Shall I inform you upon whom the devils descend? They descend on every sinful, and false one. They listen eagerly, but most of them are liars. As for poets, the erring follow them. Hast thou not seen how they stray in every valley. And how they say that which they do not?”

“And know that your possessions and your children are a test, and that with Allah is immense reward.”

“Wealth and children are an ornament of the life of the world. But the good deeds which endure are better in thy Lord’s sight for reward, and better in respect of hope.”

“Your wealth and your children are only a temptation, whereas Allah! With Him is an immense reward.”

“And strain not thine eyes toward that which We cause some wedded pairs among them to enjoy, the flower of the life of the world, that We may try them thereby. The provision of thy Lord is better and more lasting.”

Rice (1999) has useful discussion on the four categories of goods in Islam: necessities, conveniences, refinements, and luxuries.

“Lo! Those who love that slander should be spread concerning those who believe, theirs will be a painful punishment in the world and the Hereafter. Allah knoweth. Ye know not.”