# The Needs of Muslim Consumers Through Islamic Advertising

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# Abstract

This study aims to analyse the needs of Muslim consumers through Islamic advertising in the context of the Malaysian consumers market. The phenomenological research design is used as the methodology for this study. The researcher collected the data using Round Table Discussion attended by seven expert informants. As for the data analysis, the study used Constant Comparative Analysis by utilizing Atlas t.i 8.0 software. The findings showed that the informants agreed that there is a promising future for Islamic advertising, especially in infusing positive social values among the consumers in Malaysia, especially in providing a valuable reference for the religious and social values of Malaysian consumers. Five themes from the study outcomes demonstrate the crucial needs of Muslim consumers through Islamic advertising, which are preserving the interest of *imān*, being just and fulfilling taste and courteousness reasonably, differentiating between needs and desires, avoiding waste, and providing correct information. The results help local advertisers prepare a better opportunity for Muslim consumers' needs regarding the advertisement's content. The findings also assist advertisers in designing more sound advertisements based on the needs of Muslim consumers. It is a small contribution towards the research on Islamic advertising comparing with advertising in general. The study contributes in the context of consumers' needs from advertising relating to their religion and social value.

Keywords: Advertising, Islam, needs, Muslim consumer, Malaysia

## Introduction

Understanding consumer needs are essential to encourage them to respond as well as to undertake purchasing activity. Consumers have the right to choose the goods they want to purchase. They are the entities that perform an essential role in determining the change of price of goods. In fact, according to Khalid (2017), advertisers often use several efforts and strategies to persuade consumers to purchase goods that are being sold in the market. Consumers refer to advertisements during their decision-making process, whether to purchase a product or otherwise. According to Weber and Schweiger (2017), advertising is a marketing tool that can influence consumers. Meanwhile, Korenkova et al. (2020) explained that the function of advertisement is for product marketing and brand priority, and consumers' loyalty development. Therefore, advertising production is essential as it can be a good marketing strategy for selling products and services.

The advertisements of products and services shown locally or globally can attract and persuade consumers regarding purchasing decisions. Ramzan (2019) stated that through advertising and promotion, consumers are aware of the existence of a new item. Therefore, before consumers decide whether or not to buy an item, they should examine many determining factors, including differentiating between the needs and wants. However, Baack et al. (2016) suggested that advertisements designed and created in a particular country could not be directly made into uniformity if they highlight different cultures. Hence, in the effort taken by the advertisers and manufacturers to market their products and services through advertisements, they should consider incorporating religious, social, and local cultural values in their ads.

According to Baack (2016), culture and religion significantly impact global brands' image and marketing practices. Advertisers should take responsibility to ensure that their advertising campaigns abide by and respect the social norms or laws, despite many of the advertisement campaigns in the Muslim countries reflect the western society's freedom values, which affect the social norms of other societies (Shafiq, 2018). Among the rights as a Muslim consumer is to choose decent, high quality and halal goods. Indeed, the discussion about Islamic advertising must be based on a clear halāl (permitted) and harām (prohibited) principles according to the authentic teachings of Islam. Besides that, the process should not ignore the agreed Malaysia Advertising Practice Code (2008). Therefore, from the Islamic perspective, an advertisement is not only about placing the halāl logo without concurrently preparing and producing marketing content that comply with religious sensitivity and shariah. Hence, Islamic advertising offers an organised feature and process that can serve as a reference for manufacturers and consumers in the advertising industry. Therefore, this preliminary study aims to analyse the needs of Muslim consumers through Islamic advertising in Malaysia from the experts' point of view.

## **Literature Review**

#### Advertising consumers

The markets and consumers that exist are not homogenous (Korenkova et al., 2020). Abd. Rahim et al. (2019) suggested that in developing marketing and advertising strategy, advertisers frequently use consumers' perceptions to attract new consumers and maintain the existing ones. According to Yahya and Rasit (2019), in discussing consumers' rights, consumers choose based on their needs or desires. Meanwhile, Korenkova et al. (2020) stressed that consumers' attitude towards certain products is not only shaped by events that have taken place, but the process of change during decision making has also gradually and continuously shaped the attitude. According to Bukhari et al. (2020), consumers have the freedom of choice, possess information about the goods and services that they will buy, and obtain prices that are at par with their demands in the market (Bukhari et al., 2020).

Nevertheless, from an Islamic perspective, consumers can be regarded as individuals who consume goods or services to meet their needs or wants without exceeding the boundaries outlined by the religion (Ruslan et al., 2018). Islam dignifies consumers who use goods or services that do not violate the commands of Allah SWT. Among the consumer characteristics which are in line with the Islamic teaching are believers who prioritise halal goods. These halal goods are products that have been proven to be free from illegal content, which is forbidden by religion. Muslim consumers are exposed to the marketing of deceptive products. There are marketing methods through 'fake review.' Even in the name of product promotion, marketing activities should not be carried out with a makeup story (Kusumawardhini et al., 2016). Islam recognises the concept of marketing to be legal.

Nonetheless, if implemented fraudulently, such actions are prohibited and forbidden in Islam. Consumers frequently face the high prices of goods that cause them to feel unjust in consumer-related information. Criticisms about the price of goods, particularly during the festive seasons, have motivated consumers to fix higher budgets. Such a situation also influences the higher cost of living. According to Mohd Aqmin et al. (2018), the rising cost of living leads to lower purchasing power among consumers. As a result, consumers suffer from a higher cost of living, which results in multiple predicaments in running expenses.

Meanwhile, Apdi (2019) stated that many sellers had shifted their advertising campaign via the internet. The change to another platform will enable better information to be spread and attract the attention of more people around the globe. Nonetheless, this situation is worrying as consumers will now directly purchase without proper research before buying specific goods or services. Some entrepreneurs employ overclaim techniques that cause consumers to feel cheated. Ramli et al. (2018) reported that overclaim in product advertising and promotion is the alleged points in the marketing promotion which do not exist in the sales product.

The feature of overclaiming in marketing consumer products and services through advertising mediums is usually done by unscrupulous people in the marketing industry. In pursuing product promotion, some manufacturers or entrepreneurs are willing to advertise their product displays through fraud and even fake guarantees to influence consumers to purchase their products. Advertising is one of the vital parts of marketing in conveying promotional and sales messages to consumers. Nonetheless, there is manipulation in product marketing that influences consumers to buy their product even though it is not an urgent need. In addition, product marketing through advertisement also frequently exploits specific individuals to drive sales.

#### Islamic advertising

Hasan et al. (2016) defined *Islamic advertising* as an advertisement that does not propagate wasteful practices as suggested by the previous researchers. From an Islamic perspective, Mohd Zaid (2018) stated that self-satisfaction needs to be limited by the manners outlined by the religion because the goal of Muslim consumers to carry out economic activities and purchases is ultimately to achieve success in this world the hereafter (Mustafar, 2018).

In addition, Muslim consumers are also required to be modest in their spending. Islam inspires its believers to be modest when carrying out purchasing activities. This simple nature manifests the right attitude. Muslim consumers do not spend at will without looking at the needs of each purchase. Therefore, every consumer should be able to control their desire to buy unnecessary goods, which will lead them to be wasteful and extravagant. There is a wasteful purchasing activity when the consumer cannot distinguish between the needs or wants behind the activity. Therefore, prioritising the essential matters is far-reaching to lavishness in purchasing matters.

Islamic advertising must also be truthful and should not conceal any fact from consumers' knowledge (Rasit et al., 2019). The same applies to elements of exaggeration of testimonies (Shafiq et al., 2017). Islamic advertising is also free from false promises (Mokhtar and Samsudin, 2015). It is also known as marketing communication that centers on complying with shariah law. Islam and Alam (2013) stated that advertising must have value, security, stability, and transparency from the Islamic viewpoint that will not jeopardise social values where its presence is not to destroy society's moral basis. Therefore, this discussion is crucial to reinforce the Islamic advertising notion for the practice of the commercial industry in order to provide decent advertisements and complying with religious law and values.

According to Ghani and Ahmad (2015), Islamic advertising must comply with Shariah Laws related to Islamic business ethics. Like the contemporary advertising concept, the Islamic commercial approach also has the promotional role of introducing products and services via providing information and creating a long-lasting impact on consumers' minds. The difference, however, lies in the form and content of the advertisement, where they comply with shariah. Furthermore, Mokhtar and Samsudin (2015) argued that Islamic advertising could serve as a method of *da'wah* when it complies with shariah, which is following the Islamic laws and teachings. Islam has defined a guideline that must be complied with by every level of the parties involved. The parties involved are namely graphic designers, sponsors, advertising agencies as well as the mass media. The guideline aims to implore all the parties involved to undertake their roles according to Islam's encouragement (Shafiq, 2018). According to Beekun (2003), the arguments about *halāl* and *harām* are evident in every aspect such as;

- 1) The scenes that portray harām matters as halal are forbidden.
- 2) Good intentions shall not overwrite matters that Islam deems as harām.
- 3) Harām matters concern what Islam deems as harmful for all parties involved, for whatever reasons resemble harām matters is also considered to be harām.
- 4) Harām matters are forbidden for all Muslims.

The explanation on the argument of *halāl* and *harām* has, in a way, helped to strengthen the Islamic economic system from the advertising standpoint. Islam establishes great emphasis on *halal* and *haram* aspects in the manufacturing of the product. It is principally applicable to the product related to food and beverages, which should be based on the concept of *halal* and its suitability. The aspects of *halal* and *haram* have been well explained in the teachings of Islam, which is closely related to the faith as a Muslim. *Halal* and *haram* matters have been determined in the Islamic text through the recitation of the Qur'an and Hadith. The consumption of all *halal* goods is a command of Allah to every Muslim. All *halal* goods in the market require the manufacturing companies to adhere to the Islamic ruling. It is an Islamic requirement that needs to be borne as a *kifayah* obligation. According to Abdul Razif and Rosfazila (2020), using the *halal* logo is a cultural standard. The *halal* logo is used to help consumers choose *halal* food products.

Niazi et al. (2019) explained the details of a product as consumers have the right to know all information about a product or service because they will decide on the next purchase based on the information obtained. Nonetheless, according to Abdul K and Al-Hassan (2015), Islamic advertising must avoid exaggerating elements in testimonies. Meanwhile, Rasit et al. (2019) also suggested that Islamic advertising should be free from false promises. Islamic advertising must be truthful and does not conceal any fact from consumers' knowledge (Shafiq, 2018).

According to Abd. Rahim (2004), Islamic advertising guideline has outlined 20 elements, which are:

- 1) *Truth* all shared information is of significant facts, accurate, and absent of fraud elements.
- 2) Content authentically proven on the advertisement content by advertising agency before promotion via the media.
- 3) Comparison absolutely no unfair comparison with other competitors by disseminating false facts, guarantees, and claims.
- 4) *Enticement* selling products at a higher price than other competitors and concealing the act by offering gifts/prizes.

- 5) Guaranty and warranty each advertised product must have an explicit guaranty and warranty appropriately prepared in the complete text before consumers choose a product.
- 6) *Price claim* advertisers must not make any misleading price claim and baseless limited stock claim.
- Testimony shared testimonies must be of those by witnesses who give an accurate account of their experiences and honest opinions to avoid fraud towards the consumers.
- 8) Taste and courteousness advertisements must be free from any statement and claim that is against the impression of the majority Muslim society over the taste of a product which will tarnish the courteous value of Islam and Muslim society.
- 9) *Extravagance* no overclaimed product is allowed with subjective, superlative elements and others without presenting supporting facts.
- 10) Social value advertising must be free from elements incompatible with Islamic and Asian social values.
- 11) Social exploitation Islamic advertising does not contain the exploitation of women, children, senior citizens, disabled people, and race discrimination.
- 12) Preservation of *imān* products/services offered must originate from halāl sources, conveying piety and good values.
- 13) Subliminal message avoid messages that could influence consumers' subconscious minds negatively.
- 14) Unbiased the conveyed messages within an advertisement must be fair as the consumers have full rights to consider a product/service.
- 15) *Responsible* apart from profit gaining, advertisers must embed elements of responsibility within the society for economic development and well-being.
- 16) Economic ambition focuses on fairness and comprehensive economic development for people from all walks of life.
- 17) Compliance the produced advertisements must comply with all the acts, laws, and ethics related to consumerism and society determined by the government.
- 18) Globalisation Advertisements must have the image of globalisation minus the marginalisation of the principles of religion, local culture, and social values.
- 19) Second message advertisement must have at least a second message that induces the instilling of ethical values, virtuousness, and supporting the government social campaigns (i.e., preaching through an advertisement).
- 20) Foreign culture an advertisement that portrays foreign culture is permissible as long as the portrayed culture is universal and does not contradict the local cultures.

### **Theoretical framework**

The foundation of reference for the discussion that serves as the study's theoretical framework is found in the Quranic verse of Surah an-Nisa (Al-Quran, 4:29) that means:

"O you who have believed, do not consume (use) one another's wealth in unlawful ways (lies, gambling et cetera), unless via business manner by mutual consent, and do not kill yourselves or one another. Indeed, Allah is to you ever Merciful."

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According to Ibn Kathir (2000), in this verse, Allah prohibits believing men from consuming wealth in an unlawful manner such as that involving interest, gambling, and in multiple ways that contain deceptions, except in businesses that are run based on mutual agreement or consent from both parties, sellers, and buyers. Thus, the best businesses are the ones that conduct their transactions in a manner that involves the consent of both parties, who mutually accept the transaction without the element of coercion. Meanwhile, Sayid Quttub (2000) stated in the Tafsir Fi Zilalil Quran that Allah SWT prohibits His servants from unlawfully consuming wealth. Nevertheless, Allah SWT provides the solution to His servants by showing the right ways in conducting businesses.

The existence of advertising which fulfils the criteria of the shariah laws used in Islamic advertising should be highlighted and promoted as the new marketing strategy to consumers. The primary purpose of complying with shariah in every form of business conducted is to avoid harming the consumers, especially the Muslims. Therefore, all parties involved in advertising must ensure that all advertisements produced shall not corrupt the Muslim consumers' minds by following Allah SWT's command.

According to Abdul Halim et al. (2013), the goal of consumerism in Islam is to achieve usefulness (maslahah) and to avoid uselessness (mafsadah) in this world and the hereafter, as well as to meet the purposes or intentions of the Islamic divine law (maqasid shariah). Nonetheless, extravagant consumerism is a shameful practice because it is an *israf* (waste) and *tabthir* (wasteful expenses) (Bakir and Othman, 2017). Indeed, the advertising industry in Malaysia should consider the needs of Muslim consumers, who are the majority of the population, by acquiring a decent advertising manual and preparation process (Shafiq et al., 2017).

### **Methods**

This study used a phenomenological research design. The researcher collected the data through a discussion with participation by a group of experts. There were seven expert informants in a Round Table Discussion (RTD) for the data collection process. Experts were asked to state the needs of Muslim consumers and the scenario of Islamic advertising in Malaysia. The study used a purposive sampling method to select the samples based on the determined criteria. The appointed specialist was an expert who met the following criteria:

- 1. Proficient in the field studied, which signifies having a Bachelor's degree in Media, Communication, and religion.
- 2. Experienced in the field for at least five years and above.
- 3. Deliver total commitment until the completion of the study.
- 4. Not biased and has personal interests.

As for the data analysis, the researcher used Constant Comparative Analysis. This analysis best fits the needs of the study with the construction of the themes from the data. The study used Cohen Kappa analysis to acquire the reliability of the data and referred to two experts to obtain the Cohen Kappa value.

K= fa – fc	
N-fc	
<ul> <li>K = coefficient value</li> <li>Fa = agreement unit</li> <li>Fc = 50% estimated agr</li> <li>N = Number of units th</li> </ul>	reement at is tested for agreement value
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# Results

The findings were obtained via data management using an atlas. ti. application. Five core themes were discovered that highlight the needs of Muslim consumers through Islamic advertising from experts' viewpoints. Meanwhile, the commercial function of advertisement should not marginalise the dealings (*muamalat*) and principles of religious law.

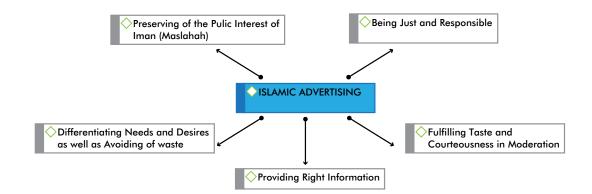


Figure 1: Five Themes from Roundtable Discussion

#### Preserving the Interest of Imān (Maslahah)

As the primary audience who can decide to purchase or otherwise, consumers have the rights to the advertising content as such that it shall not temper with their  $im\bar{a}n$ . Hence, Muslim advertisers need to consider and adopt Islamic advertising methods before launching their marketing and promotional strategies. Informant 5 mentioned that Islam is the basis of human life and every action must be based on Islam. According to Informant 5:

"Islam is a way of life so, even when we want to sell a product, we need to think of Islam anyhow."

(Informant 5)

Similarly, Informant 4 also mentioned:

"Advertising must consist of goods and services that are *halāl* which uphold the attributes of piety and honourable values to ensure consumers gain all the goodness from it."

(Informant 4)

According to Informant 7, in the effort to promote their product, manufacturers must undertake specific measures in order to comply with *shariah*:

"We want to promote our products without exploiting human models. Consumers love looking at products with human models displaying it. Therefore, the utilization of the human models is the one that we should be paying attention to. In many samples of commercial produced by various advertisers, we have to reject them because they mostly portray women who do not cover the *aurah* properly such as wearing fake eyelashes and not wearing hand socks; thus, we have rejected that kind of samples. Even though we have paid for the advertisement samples."

(Informant 7)

The responsibility to preserve the interest of *imān* falls on both consumers and manufacturers, where they should complement each other in overcoming their weaknesses. Manufacturers are the leading player; hence, they have the absolute power to determine the type of products or services to be produced and ascertain the most suitable type of advertising and marketing strategy to be implemented. Therefore, the preservation and prevention measures begin with them.

#### Being just and responsible

The advertising production process must be just and responsible. Informant 2 agreed that good advertising must be responsible for conveying good advertisements to the public. Similarly, Informant 4 also mentioned that:

"Advertisers should demonstrate great responsibility towards every aspect of life in the society, always with the intention to develop the society collectively and aim towards facilitating the society's economic wellbeing."

(Informant 4)

Every manufacturer and consumer must have a just and responsible attitude within themselves. From the manufacturers' or sellers' standpoint, they must provide information to the consumers and be responsible for their business undertaking. Meanwhile, from the consumers' standpoint, they have to be responsible for selecting products or services, choosing the ones that offer usefulness, and avoiding ones that can harm themselves or their religion.

Meanwhile, Informant 5 stated:

"The members of the society must be aware of their respective roles whether as a Muslim, manufacturer or advertising agency owner. They should understand the responsibility as Muslims who have good values within themselves."

(Informant 5)

Informant 3 explained that:

"Each advertiser and advertising agency must have its own self-regulation in order to be responsible towards the welfare so that it can ensure the wellbeing of the consumers' as well as the nation's prosperity."

(Informant 3)

#### Fulfilling taste and courteousness in moderation

Even though each consumer has a different taste, they should spend in moderation to avoid waste. Informant 1 explained that consumers should pay according to their financial ability due to their diverse taste. The informant said:

"Based on the taste, because there are people who have different taste, we could not restrict it. Meaning, in order to satisfy his or her taste, one would be willing to purchase pricey goods. So, what is important for the medium and low [economic] status groups, they need to tailor their taste according to their own financial state. For instance, before this, when the government established the so-called Kedai Rakyat 1 Malaysia, and Kedai Rakyat 1.0, there were complaints – we can hardly read the labels, blurred and so on, tasteless, and we can safely say the sardines sold in the 1Malaysia (shop) is different when we compare to the 'Ayam brand' sardines sold elsewhere and so on. Thus, in order to spend according to our own budget, we must forgo branded goods as we can still find the same goods with no brand and with slightly lower quality yet at a cheaper price."

(Informant 1)

Informant 2 gave an example of an advertisement that influences consumers through illustrations or photos that are different from the actual product:

"The use of excessive illustrations and photos, [which are] exaggerated and false, is a deception towards the consumers."

(Informant 2)

Advertising should avoid exaggerated and extravagant elements. Informant 4 stressed that advertising should disassociate itself from making excessive presentations that lack authentic facts.

"An overstated statement, for instance, a photo of a burger, the photo shows thick meat, if you want it, you drool, you want to eat it, right? However, when you got it, it is [actually] very thin, I could understand the thin piece of meat, I am a consumer myself. I always complain to people, hey, why the photo is nice but when I got it, the food is too small. Underneath they wrote 'For illustration purpose only'. An advertisement that is way too exaggerated, which advertisers use, is prohibited when it does not match the actual goods or services."

(Informant 4)

#### Differentiating needs and desires as well as avoiding waste

A tremendous amount of goods and services offered in the market have compelled consumers to own many products or services produced by the manufacturers. However, in Islam, every consumer must differentiate between needs and wants; not all wants must be met. Islam has also determined needs according to priority, whether it is *dharuriyat* (basic), *hajiyyat* (competency needs), *tahsiniyyat* (comfort), or *kamaliyyat* (luxury). Excessive spending causes waste. Waste among consumers is the effect of the advertisers producing commercials that have improper and false elements. Waste is an act that Islam prohibits and forbids its followers to commit. According to Informant 2, smart consumers can differentiate between needs and wants in their spending to avoid waste.

#### **Providing right information**

The primary function of advertising is to relay information and explanation to consumers. Informant 4 stated:

"Advertising that fulfils consumers' rights is advertising that supports truth, significant facts and steer away from misleading and deceiving the consumers. Every consumer has the rights to obtain information about products or services starting from the manufacturing process until purchasing."

(Informant 4)

Informant 1 said:

"The rights to obtain [information] is one of the most important rights because

consumers need information. Consumers can obtain the information in various ways for instance, [through] catalogues, leaflets, labels, manuals etc."

(Informant 1)

Meanwhile, Informant 3 stated that the society needs to be smart consumers:

"[We] must be a smart consumer society, who is able to self-cultivate, informative, provocative and responsible, able to influence the advertisers/ manufacturers' activities, and become an influential movement so that we can influence our social and economic condition."

(Informant 3)

### **Discussion And Conclusions**

The function of advertisement is to be a medium to promote products and services. However, consumers should choose advertising media that is honest and truthful and absent of the sole purpose of gain and deception. Advertisement has been proven to help the sale of products and services. Furthermore, the images portrayed through the advertisement are capable of creating effective positioning. The involvement of all parties, including production agencies, TV stations, and advertisers, provides a good investment and opportunities in the advertising industry. Therefore, our results revealed consumers' needs through Islamic advertising, which considers aspects such as preserving the public interest of *imān*, understanding the concept of fairness and responsibility, spending in moderation, avoiding waste, and providing accurate information as these could bring them to a better decision-making process.

However, in enhancing the role of Islamic advertising, several aspects must be considered, such as *halāl* and *harām*, the local social and cultural values portrayed within the advertisement, and the acceptance of Muslim consumers towards them. Advertising plays a significant role in leading and influencing consumers, especially Muslims, towards the message of kindness. Therefore, there is a link between advertising and religion regarding consumers' decision-making process, whether selecting or purchasing a product or service. The informants have linked advertising with religion, which they consider to play an essential role in consumers' daily lives. Thus, this idea explains that religion plays a crucial function in human life (Bukhari et al., 2020), including matters related to Muslims' purchasing, marketing, and economic affairs. Abdul K and Al-Hassan (2015), who studied cultural values and advertising in Malaysia from the perspective of the advertising industry, found that culture and religion play a pivotal role in shaping advertising in this country.

Shafiq (2018) stated that the nature of advertising is subjective, and based on the Quran, there is no restriction. However, the advertising context needs to promote Islamic values, which will benefit the consumers. Islam is the guideline in life, which also includes advertising and marketing as it needs to be in tandem with the teaching of Islam. As a result, from a religious viewpoint, sound advertising can condition and shape the mindset of the consumers (Islam and Alam, 2013). Therefore, the role of Islamic advertising in its effort to market products or services should not abandon the needs of preserving the consumers' interest in *imān*. It is pivotal for every Muslim to oblige and preserve the gift of guidance and *imān* that Allah SWT has bestowed upon them. They should hold onto the religion steadfastly by persevering, caring, and observing their faith. They should also seek help from Allah SWT to strengthen their belief until death comes. Allah SWT said, which means:

"Allah keeps firm those who believe with the firm word in the life of the world and the hereafter, and Allah lets the wrongdoers astray, and Allah does what He wills."

#### (Al-Quran, 14:27)

Advertising that centres on religious values can produce positive impacts on individuals, including both consumers and manufacturers. Understanding this notion can help to preserve the interest of  $im\bar{a}n$  in order to obtain goodness and avoid the hideousness that lies within advertising. Mokhtar and Samsudin (2015) explained that every work carried out, including advertising, should position religion as the central foundation so that the advertisements produced are not against the principles of shariah. Therefore, manufacturers must be honest, free from fraud, and not conceal facts (Niazi et al., 2019).

Abdul Halim et al. (2013) further stressed the importance of this, where according to the Islamic consumerism ethics, all parties must be responsible for everything they use even though it can cause benefit or harm, especially to oneself, society, and the environment. So, both parties – manufacturers and consumers – must always act rationally in evaluating, assessing, and deciding responsibly, whether in manufacturing goods or services or making choices, and acting within the consumerism ethics. Therefore, parties that understand the importance of the consumers' rights in contributing their ideas in producing sound advertisements will continue to exist.

According to Abd. Rahim et al. (2019), advertising should be fair and responsible to society to promote economic growth, generate revenue, and develop a nation by producing creative advertising and conveying the right messages. Therefore, fairness in conveying information through advertisement is crucial as the consumers can make a sensible purchasing judgment and decision. Apart from that, advertisers are responsible for producing advertisements that meet the consumers' needs by not unduly influencing them via factual manipulation of the advertised goods or services.

In chapter Al-Furqan, Allah SWT mentioned the moderate and steadfastness in consumerism. The translation of the verse is:

"And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate."

(Al-Quran, 25:67)

Ethical and moderate spending is a good attitude that Muslim consumers must-have. Manufacturers and consumers play an essential role in fulfilling consumers' needs and desires as well as in ethical spending. Advertising that lives up to consumers' taste and courteousness will liberate itself from statements, illustrations, photos, and implications that are offensive towards society's upright courteousness. According to Abdul K and al-Hassan (2015), understanding tastes and desires is different in the advertising context. Advertising can inculcate society's ethical values according to society's needs and not put them at a loss. However, advertising to deceive the consumers is to be considered poor advertising. Therefore, a society can have a different taste and level of financial ability, yet at the same time, as consumers, they have to spend wisely and according to their needs. Furthermore, Haque and Maulan (2017) stressed that consumers must not overspend, which will cause a habit of waste.

The urge of desire will not influence smart consumers easily and lead them to buy goods that they do not need, even more, so spending in waste (Ruslan et al., 2018). In this context, al-Ghazali (2000) reminded the Muslims not to follow their desires, leading them to sin and disobedience to Allah. According to Afzalur (1994), an accomplished need is a valid desire. In the economy, desire is the primary foundation in fulfilling consumer satisfaction—all forms of wealth function as a means to satisfy humans' desires. There are reminders by Allah SWT about being sensible, not spending unreasonably, and that waste is the act of Satan. Allah SWT said, which means:

"And give the relative his right, and [also] the poor and the traveller, and do not spend wastefully. Indeed, the wasteful are brothers of the devils, and ever has Satan been to his Lord ungrateful."

(Al-Quran, 17:26-27)

Ibn Kathir (2000) discussed waste as an act of misusing the gifts from Allah for sinful matters and being disobedient towards the command of Allah SWT. In other words, the waste habit belongs to a group of people who do not know how to be grateful for the gifts from Allah SWT. Based on the verse above, Islam prohibits spending that inclines towards wastage. In Islam, waste is one of the forms of using wealth in the har $\bar{a}$ m way (Haque et al., 2017). It is precisely following the hadith of Prophet Muhammad SAW, which means:

"Verily Allah has forbidden for you from disobeying your mothers, burying alive daughters, to refuse others (their dues), and to demand things from others and has forbidden for you three things: engaging in gossip, asking too many questions and wasting wealth."

(Hadith narrated by al-Bukhari)

Islam encourages the concept of moderation in managing spending. The yardstick of moderation lies between extravagant spending and frugality (Bakir and Othman, 2017). Spending according to one's financial ability is one of the

practices that Islam necessitates. Advertising is one of the means of communication to promote products or services to consumers. Therefore, the advertisement is also a communication approach by spreading the benefits of the product and services and conveying information to consumers (Yahya & Rasit, 2019).

Furthermore, Shafiq (2018) stated that permissible advertisement is the one that has realistic and authentic information and does not contain any fraud element. A good advertisement places things in their rightful position, which influences manufacturers and consumers. According to Beekun (2003) and Haque et al. (2017), the concept of just in advertising exposes the defect and flaw so that there is no deception towards consumers.

Further explanation of this aspect is that advertising is a mode to convey valuable information to consumers, which is permissible under the Islamic system (Haque et al., 2017). Hence, consumers can compare the information obtained from the advertising. Apart from that, the information conveyed in advertising must be truthful and free from deceiving elements. Therefore, in using advertisement to promote a product or service, Shafiq et al. (2015) suggested that advertising should root in the truth and comprehensiveness, giving all the correct information about a product. In addition, savvy consumers have to be vocal and act sensibly in voicing their rights.

Every consumer must have all the skills and education about consumerism, not to be passive consumers. Islam and Alam (2013) placed an emphasis where he suggested that consumers must know the way to obtain information about goods and services, know how to differentiate the sources of information, and understand the psychology of sales and advertising so that they are wise in spending as well as able to differentiate between needs and desires. Shafiq et al. (2015) also explained that to comply with Islamic principles, advertisers have to adhere to the requirement of not using an advertisement that can compromise consumers' values and religion. They must also not conceal the weaknesses and flaws of the advertised products or services to encourage healthy and fair competition.

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