

**UBUDIYYAH  
BUSINESS  
MODEL (UBM)**

# **Marketing and Sales (MAS) Guidelines**

**UBM-MAS-002**

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<b>Ubudiyah Business Model</b>	<b>Function: Marketing and Sales</b>	<b>Document Number: UBM-MAS-002</b>
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## INTRODUCTION

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

*Al-Hamdulillah*, all praise be to Allah *Ta'ala*, and the choicest salutations on His Slave and Messenger Muhammad, thereafter;

Among the major paradigm/perception shifts that the UBM system seeks to facilitate is in the field of Marketing and Sales.

The materialist model basically sees the functions of Marketing & Sales (M&S) as the main drivers towards revenue generation, which is the ultimate goal of the model. The whole and sole objective is to create 'demand' in minds and hearts of "consumers" (as they have been curiously labeled by modern marketing), that translate into sales-profits, regardless of whether any real need or function actually exists in the product or not. Does the product or service actually hold any real benefit for the end user, or add value to his life? That question would be a consideration in the mind of very few in the modern marketplace.

The basis of the UBM perception of marketing and sales is the Hadith: "*The best of Mankind are those who benefit mankind.*" Therefore the M/S function in its market research should identify real 'Ja'iz' needs of the public which could be fulfilled by the development of products and services that would benefit both the end user in the form of beneficial products, and the developer and seller in the form of Halal *Rizq* replete with *Barakah* as a result of his good intention, truly a win/win proposition for all in both the worlds, *insha* Allah.

Thereafter the M&S function in the UBM context is simply about the development of such products and services, their promotion focusing on the functionality of the product, and finally facilitating its availability in the market through honest and ethical means of distribution, placement and sales, far from the psychological manipulation, gimmickry and unethical means commonly employed in modern material based M&S.

For those who have been groomed in the materialist system of M&S, the application of the UBM paradigm will definitely require a concerted and conscious effort of debriefing and relearning. The so to say 'Islam'/submission of the M&S dept. of an organization is going to be one the major challenges of the implementation of the UBM system, and at the same time one of the most significant and attractive of its dimensions. We hope from Allah *Ta'ala* that the manifestation of a truly *Ubudiyyah* based M&S dept. in organizations will not only further align them to Allah's pleasure and reward, but will also prove a powerful and positive element of 'Da'wah' towards the beauty, practicality and compassion of the truly Islamic way of life, *Ameen!*

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## MARKETING FROM THE MATERIALIST PERSPECTIVE

Philip Kotler defines marketing as 'satisfying *needs* and *wants* through an exchange process'.

The Chartered Institute of Marketing (CIM) defined it as '**Marketing is the management process that identifies, anticipates and satisfies customer requirements profitably**'.

We will note the statements: "satisfying needs and wants..., customer requirements..." Whether or not those "needs and wants" are Halal, Haram, beneficial, detrimental, people/environment friendly...are definitely not issues of priority if considered at all!

Similarly, if we will reflect on the '4Ps' of the materialist version of marketing, we will find nothing of substance that points to any higher objective than revenue/profit generation. A summary of their '4Ps' is basically as follows:

1. **Product:** Products are the goods and services that your business provides for sale to your target market. When developing a product you should consider quality, design, features, packaging, customer service and any subsequent after-sales service.
2. **Place:** Place is in regards to distribution, location and methods of getting the product to the customer. This includes the location of your business, shop front, distributors, logistics and the potential use of the internet to sell products directly to consumers.
3. **Price:** Price concerns the amount of money that customers must pay in order to purchase your products. There are a number of considerations in relation to price including price setting, discounting, credit and cash purchases as well as credit collection.
4. **Promotion:** Promotion refers to the act of communicating the benefits and value of your product to consumers. It then involves persuading general consumers to become customers of your business using methods such as advertising, direct marketing, personal selling and sales promotion.

Note: The 'four Ps' subsequently branched out into more 'Ps' but the above mentioned are the most basic and the most referred to.

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## MARKETING: AN UBUDIYYAH PERSPECTIVE

خير الناس من ينفع الناس

“The best of mankind are those who benefit mankind”

The above hadith, which identifies the spirit of Islamic marketing and the UBM perspective which in summary is; *developing beneficial products and services to fulfill the permissible needs and wants of the people*. And in so doing one qualifies to be included in the ranks of “The best of Mankind!”

In the Ubudiyah Model and in the light of the above hadith the ‘P’ that is considered to be of foremost importance is: **People**. Anyone working with the spirit of *Ubudiyah* would first consider the needs of the people. He would enter the product development phase only after he has given due consideration to ‘What is beneficial for the people and adds value to their lives and environment within the context of the current circumstances’.

Thereafter, the consideration of the various phases of *product development, price-setting, product availability* and *promotion* would be considered in the light of Islam and alignment of Shari’ah.

We will now discuss in detail the following 5 Ps of *Islamic / UBM Marketing*:

1. People
2. Product
3. Price
4. Place
5. Promotion

### PEOPLE

هُوَ الَّذِي خَلَقَ لَكُمْ مَا فِي الْأَرْضِ جَمِيعًا

“It is He Who hath created for you all things that are on earth”

(*Surah Al Baqarah, Ayah 29*)

Man was created for the supreme expression of the ‘*Ibaadah* of Allah *Ta’aala*, therefore man by this definition is Allah’s supreme creation “*Ashraful Makhluqaat*” and everything else in the universe was created for man – some of which directly satisfy his physical needs like food, shelter, clothing etc., while others serve him indirectly such as sun, moon, stars etc. And all, nay every atom of the creation hymn the Glory and Magnificence of their Creator by the tongues of their existence which can be felt and experienced by those who open the eyes and ears of their hearts and minds, creating a state of awe that furthers their submission “Islam” to the One who has created all there is for them, *Subhan Allah!*

At the same time, we observe another amazing manifestation of Allah’s Magnificence in the diverse distribution of wealth and skills from person to person. Among the multi-faceted wisdom of this system, the creation of interdependence which mandates us to cooperate and interact to build an economic system that facilitates the material provisions for the journey of life towards our Creator. The establishment of an equitable economic system based on the guidelines of *Deen* is considered a great virtue. At the same time it is neither an insignificant nor an easy task. Those who endeavor therein as per the teachings and requirements of Islam are promised not only a beautiful and blessed life in this world, but an immense reward in the next!

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***“The Honest and truthful trader will (be raised) with the Prophets, the Truthful, the Martyrs and the Pious.”<sup>1</sup>***

A trader acquires this high status only when he is honest and truthful with *people*. For example, if there is a defect in his product he is required to disclose it to the interested party, anything harmful to the people or the society like usury/interest, gambling, deceit is completely forbidden.

The needs of the community related to their essentials such as food, shelter, clothing and transport at economical prices are of far greater importance and virtue than items of lesser importance and necessity. Again, the benefit of the society takes precedence over the benefit of the individual, regardless of who he is and what his position may be. Our Pious Ancestors have set the precedence in these matters.

*Sayyidina* Abu Bakr رضي الله عنه acceptant a stipend from the public treasury for his full time engagement as *Amirul Mumineen* (Head of State) only to the extent of his and his family’s basic needs. Even so, he left instructions at the time of his death that the entire amount received should be given back to the treasury after his death<sup>2</sup>!

*Sayyidina* Umar رضي الله عنه during his *Khilafah*, refused a nice meal on the basis that not every person in his constituency could afford such a luxury!<sup>3</sup>

Another critical dimension of the *people* proposition, based on our belief that our provisions are preordained, although juxtaposed to the materialist model, is that we do not perceive other companies in similar lines of trade or service as our competitors, rather as our brothers and neighbors, sincerely wishing for their well-being as we would our own<sup>4</sup>.

***“None of you can be a true believer until you love for your brother what you love for yourself.”***

*Al-Hamdulillah*, to this day you will still find in the Muslim world a shop keeper directing a customer to another shop saying; “I have made several sales today, whereas my Brother (in Islam and market) hasn’t secured a sale yet, kindly go to him and purchase as we both have similar products!”

In summary, the welfare of people is the foundation of the Islamic economic system. While discussing the remaining four Ps we will witness *insha* Allah, how this principle is maintained in all aspects of the marketing process,

### Shari’ah Guidelines

- i. Products should benefit humanity and not cause them detriment.
- ii. Needs of the society in general should take priority over needs and wants of individuals regardless of their affluence and influence.
- iii. No one can compete for another’s rizq, therefore we are not to perceive anyone as a competitor nor a threat towards its acquisition.

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## PRODUCT (OR SERVICES)

Allah Tabarak wa Ta'aala has ordained that we partake of that which is “*Halal*” and “*Tayyab*”:

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

*ye people! Eat of what is on earth, Lawful and good; and do not follow the footsteps of the Satan, for he is to you an avowed enemy.*

*(Surah Al Baqarah, Ayat 168)*

*Halaal* translated as ‘Lawful’ is derived from *Halla* which literally means to untie a knot. The correlation here is that what has been made *Halaal* can be likened to something previously bound by restrictions which were subsequently removed.<sup>5</sup>

It refers to all such things which:

- Allah and His Messenger ﷺ have clearly permitted
- That has not been declared forbidden (*Haraam*) by Shari’ah
- That is not disliked (*MakroohTanzihi*) or abominated (*MakroohTahreemi*).<sup>6</sup>

*Tayyib* basically means pure, which includes being *Halaal*, and which human nature (if unadulterated) is inclined.<sup>7</sup> It could be said of all that is wholesome, becoming, beneficial and pure.

It is mentioned in *Tafseer Jalalayn* that the addition *tayyiban* emphasises the meaning of *Halaal*, and points towards foods beneficial for and becoming to human beings.<sup>8</sup>

It also refers to all such things which are free from outward and inward impurity (*Najasat Zahiriah* and *Batiniah*), acquired in a lawful manner, without violating the rights of any of Allah’s servants, such as theft, bribery, usurpation, etc<sup>9</sup>.

It also has been mentioned that *Tayyib* refers to something that is pleasing to the senses and the soul. And in relation to food, it refers to coming from a permissible source, obtained in a permissible manner, in a permissible quantity, not unwholesome or detrimental to health. Such food shall have short-term as well as long-term benefits. Otherwise, in spite of short-term enjoyment and pleasure, it will carry long term anxiety and harm<sup>10</sup>.

From the above it can be concluded that such things which Allah has made *Halaal*, are good for us, while that which is *Haraam* is predominantly harmful to us, even though it may contain certain beneficial aspects. The principal in Shari’ah is that if the harm of something outweighs its benefit, its benefits are discounted and the use thereof forbidden.

There is another dimension of *Tayyib* in respect to foodstuffs from the standpoint of nutritional value and benefit. Some are high in this regard such as lawfully slaughtered meat, fresh vegetables, fruits, legumes, whole grains, natural honey, and other such “natural” products. In contrast to these, there are items which are *Halaal* by definition but carry little or no nutritional value. Moreover excessive consumption would generally have a negative impact on human health, as is the case with most ‘fast foods’ rightly labelled ‘junk foods’. Similar is the case with highly refined flour products and products containing high levels of refined sugar, or chemical preservatives, Transfats etc. The list is exhaustive, in fact such “unnatural unhealthy” products far outnumber the “natural healthy” counterparts.



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Consistent with the principle of 'benefitting the people', developing and dealing in products like tobacco, beetle nut, soft drinks, junk food, wouldn't be options.

Would we consider the use of artificial production enhancers known to be detrimental like the use of steroids and chemicals in meat and vegetables?

Would we continue to mass produce and promote petro-chemical based products extremely harmful to the environment?

The principle of "benefitting people" should take such options, and the like thereof, off the table.

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## Shari'ah guidelines

- i. **The product to be developed / offered must be permissible (Halal).**<sup>11</sup>This would entail ensuring that the ingredients of the product taken/extracted/obtained are also from lawful sources (free from any *Haram* elements).
- ii. **The product to be developed / offered must be pure and wholesome (Tayyab).**<sup>12</sup> Products associated with harmful consequences such as tobacco, must be avoided.
- iii. **Any market offering that intentionally involves or promotes adultery, obscenity and immorality of any manner is also prohibited.**<sup>13</sup>
- iv. **Products harmful to the community / environment must be avoided.** For example if use of polythene bags is harmful to the community or environment measures should be taken by all concerned to minimize use of this product. Another example: cows and buffalos are injected with hormones to enhance milk production. Such injections are not only harmful to animals, but the milk may be dangerous to human health. As for products/practices that evidence suggests they are harmful but there is not conclusive proof, such practices should be avoided. *"Leave that which is doubtful for that in which there is no doubt"*.<sup>14</sup>
- v. **Products which are permissible but do not offer any form of benefit to the society as a whole should be avoided.** Examples could include luxury cars or expensive clothing in a poor society.<sup>15</sup>
- vi. **Product should not be an object, or contain elements of Israaf (extravagance).**  
*Israaf*, although quite subjective and varies according to persons, place and circumstances, can generally be defined as: *spending more than necessary on a Ja'iz objective, without acceptable justification*. Wealth is a blessing, favor and trust from Allah and should be earned and spent as per His pleasure. Allah *Ta'aala* has categorically stated that He does not love the extravagant.<sup>16</sup>  
For example: A car manufacturer should not incorporate components in the makeup of a car that merely add cosmetic appeal and have no practical value addition, like fancy wheel rims.
- vii. Using market research for hidden agendas is to be avoided. It is inconsistent and contrary to the basic principle of '*Naseehah*' (benevolent intent towards everyone that you deal with). For example; the researcher covertly seeks to reveal one's financial and/or social status, buying patterns, religious inclination, etc. This is akin to "*Tajassus*" (seeking to uncover confidential information, spying) forbidden in the Quran and *Sunnah*.<sup>17</sup>
- viii. **Treating animals with kindness:** Animals are Allah's creation. Those in the business of livestock should treat their animals with kindness. They should be fed their natural diet and on time (unnatural diet is harmful to the animal and consequently harmful to humans). They should be accommodated properly and their natural requirements should be fulfilled. Substances which enhance production (for example milk production) but are harmful to the animal and / or humans should be avoided.  
They should not be beaten.  
If an animal falls sick it should be given required medical treatment and be separated from the healthy livestock.

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## PRICE

In Islam the market is to be free and permitted to respond to the natural laws of supply and demand. Thus, when the prices became high in the Prophet's time and people asked him to fix prices for them, he replied. <sup>18</sup>

“Allah is the One Who fixes prices, Who withholds, Who gives lavishly, and Who provides! And I hope that when I meet Him none of you will have a claim against me for any injustice with regard to blood or property.”

With these words the Prophet of Islam ﷺ declared that unnecessary interference in the freedom of individuals and compelling them to sell their goods at a price which is not acceptable to them or denies them the reasonable profit permitted by Allah, is injustice and therefore prohibited.

However, if hoarding and manipulation of prices by certain merchants interfere with a free market, particularly in respect to commodities of basic necessities, public interest takes precedence over the freedom of such individuals. In such a situation, forcing sellers to accept a price equal to that commanded by other comparable commodities and restraining them from taking more than this, is allowed, indeed necessary, to protect society from greedy opportunists and establish equity among the people.

The *hADITH* cited above relates to the first type of situation. Accordingly, if merchants are selling a commodity in the customary fashion without resorting to any unlawful manipulation, and the price subsequently rises due to the scarcity of the commodity or due to an increase in population (indicating the operation of the law of supply and demand), this circumstance is from Allah, in which case to force them to sell the commodity at a fixed price would be unjust compulsion.

In relation to the second type of situation, should the dealers in a necessary commodity refuse to sell it unless they secure a price higher than its known value, despite the dire need of the people for it, they should be compelled to sell it at a price equal to the price of an equivalent commodity. Price control here means nothing more than establishing comparable prices for equivalent commodities and it is therefore in conformity with the standard of justice demanded by Allah *Ta'aala*.<sup>19</sup>

It is understood that business by nature must be profitable, and Shari'ah does not fix profit margins gained by legitimate, Shar'ee compliant transactions. However, again the principal of the Hadith “The best of mankind is he who benefits mankind” should be the guiding light. Excellence lies in placing the common good and society's welfare over and above our own personal gains.

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### Shari'ah guidelines

Pricing decisions should be formulated according to Islamic laws of contract. Any profit earned by unjustified prices is unethical and prohibited:

- i. Prices are determined through the laws of demand and supply.
- ii. Excessive profit in basic foodstuffs is discouraged.<sup>20</sup>
- iii. Price control is permissible if the situation so warrants. For example; State control on prices of medicines in a poor society.
- iv. Pricing should be presented openly and clearly free from any deceitful, misleading or ambiguous statements.<sup>21</sup>

#### **Example:**

- a. Shopkeeper makes false statements about his own purchase price giving the impression to the buyer that he is making a very small profit.
- b. Not including tax in the price, or obscuring the additional charges customer may have to bear.
- c. A generally accepted unit is changed to give a false impression of low price. For example cell phone companies generally advertise per minute call charges. One company offers half the rates. People are attracted by this claim; however the charges were actually for every 30 seconds and not for one minute. This was written in fine print which usually the customer does not notice.
- v. It is not liked that companies form cartels and jointly fix high prices for their products, agreeing that none will sell below a specific price.
- vi. Price war to eliminate competition is not permissible.<sup>22</sup>

#### **Example:**

- a. Company sets its product's price lower than its competitor's product's price with the intention to damage its competitor's sales volume, or force him out of that market.
- b. The price of a product should be set with the intention to benefit people rather than eradicating competition.

### PLACE (DISTRIBUTION)

A marketer should first consider the places where the product or service should be available, then consider the channels and outlets that would provide the product (or service) at the expected time and quality.

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### Shari'ah guidelines

- i. In the process of making the product available, the company must ensure that the product reaches the customer as per the product specification, whether the company distributes itself or appoints an agent.  
  
For example, some products are damaged if the required cooling standards are not maintained, as in the case of drugs. If the medicine loses its efficacy as a result of high temperature, the placement of such a product is not permissible.
- ii. If expired, defective or damaged products have been delivered; they must be replaced or refunded.
- iii. Offering a bribe to shop owners to change the display (location) of competitors' products is not permissible on two counts:
  - a. Bribe.
  - b. Intent of harming competitor.
- iv. Islam does not prohibit agency representation as a link in the market to facilitate sales and purchases, provided its activities are Shar'ee compliant. However, the main aim of distribution channels should be to benefit the market by providing easy availability of ethically acceptable products and services.<sup>23</sup>As long as an agency doesn't interfere, complicate or corrupt this process, theoretically there shouldn't be an issue. However since there are a host of non-compliant practices prevalent in the market in this regard, a Shar'ee advisor should be consulted and he should audit such activities.
- v. Product display at the place of sale should not be misleading or deceitful.<sup>24</sup>  
**Example:** The quality of goods being sold is inferior to the quality of goods displayed. Web based sales portal often perpetrate such practices.
- vi. Product should be delivered with full measurement and quantity.<sup>25</sup>  
**Example:** If the master carton is supposed to contain 10 packs, the same must be ensured.
- vii. Delivery of product should be made on predetermined date and time.<sup>26</sup>  
**Example:** Order with 15 days delivery time should be delivered within agreed time.
- viii. Marketing and promotional activities for a product in a place where non Shar'ee compliant activities take place should be avoided. This should also be considered at the time of selection of place of sale.  
  
**Example:** One should not offer his products or services at an online portal that offers non Shar'ee compliant products or services, or displays vulgar content.

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## PROMOTION

Promotion is basically introducing and presenting products to potential customers. It includes the following functions: advertising, publicity, personal selling, and sales promotion.

*The materialist model of promotion generally plays upon psychological/emotional manipulation to create demand in the minds and hearts where no demand or even real need previously existed!* The basic concept being: to promote wanton consumerism that keeps the wheels of profit generation rolling at ever increasing speed and momentum. After all, the ultimate MBM objective is ‘maximization of shareholder value’, nothing more nothing less! Statements like: “*We care for the public..., We care about the environment..., We are here to serve...*” (The kind of stuff you usually find in “Mission statements”), is with few exceptions, nothing more than just part of that manipulation process.<sup>27</sup>

The UBM perspective of promotion on the other hand, is merely to create awareness of products and services based on genuine “*Ja’iz*” needs without resorting to the psychological/emotional gimmickry of the MBM. With the focus on the ultimate objective; Allah *Ta’aala’s* Pleasures, hope for His reward while seeking His *Halaal* and Mubarak bounty, we would only employ *Ja’iz* methods of promotion with honest, straight forward content highlighting *real* product features, advantages and functionality. “The best of Mankind is he who benefits Mankind” should be our beacon and path towards promotion development and achievement of our higher objectives.

As any Islamic objective, the key driver in performance is *Taqwa* Allah. A seller who is consciously aware of his accountability will be motivated to be honest and trustworthy in his marketing activities, providing only authentic and accurate information to the prospective customer.<sup>28</sup>

Along with *Taqwa*, marketing and sales people must have sufficient knowledge not only of the products they deal in, but also the relevant Shar’ee issues related to their work, and receive appropriate training therein.

### Shari’ah guidelines

- i. **Islam requires that a seller must disclose any of his product’s defects or harmful effects.**<sup>29</sup>
- ii. **Islam forbids any and all forms of lying, fraud and deceit.** Promotion campaigns must be free of all forms of *lies, fraud, deception, unfounded claims and fake testimonies*.<sup>30</sup>
- iii. **Excessive / exaggerated promotion or praise of one’s product or service** is highly discouraged and smacks of *arrogance* and *conceit*, both of which are reprehensible and forbidden in Islam.
- iv. **Promotional activities must not utilize or incorporate:**
  - a. **Sexual appeal;**
  - b. **Emotional appeal, value proposition based on appealing to emotions;**<sup>31</sup>
  - c. **Fear appeal;**<sup>32</sup>
  - d. **Fantasy;**<sup>33</sup>
  - e. **Pseudo/misleading research appeal;**<sup>34</sup>
  - f. **Promoting inappropriate values.**<sup>35</sup>
- i. **Islam strictly prohibits the exploitation of anyone.** One of the most prevalent as well as degrading and damaging forms of exploitation is of women and using their beauty along with

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suggestive and seductive language and behavior to lure and attract customers. This is totally forbidden in Islam.

- ii. **Unnecessary interaction between non-*Mahram* males and females must be avoided**, such as unnecessary conversation with the opposite sex at the workplace, or with customers. Similarly, market offerings introduced to males should not be done through females and vice versa.
- iii. **Islam forbids vulgarity**,<sup>36</sup> as opposed to the MBM where vulgar material and language has become a norm, the only real criteria for its use or non-use would be public acceptance and promotional effectiveness. **Islam forbids harming anyone**. Therefore *promotion* of any product proven to be harmful is also forbidden.
- iv. **Islam also forbids causing annoyance to anyone**. Promotional activities which annoy people must be avoided. These days it has become very common that companies use emails or text messages for mass advertising of their products. Consequently people get annoyed by unwanted and unsolicited messages. Such activities should be avoided.
- v. **Promotional activities intended to discourage the sales of others in the same industry** is totally contrary to the principles and spirit of Islam / UBM and must be avoided.<sup>37</sup>
- vi. **Promotion of a haram product while portraying it to be halal is obviously forbidden and moreover is “cloaking falsehood in the garb of truth” about which the Quran has repeatedly condemned and warned against.**<sup>38</sup>
- vii. **Promotion which seeks to give the false impression that the product is mandatory (a “must have”)** for that particular targeted class is yet another trickery and treachery that must be avoided.<sup>39</sup>
- viii. **Any claims made about the product must be substantiated**. Particularly claims regarding measure, such as *weight* of the product, or its *specifications*.
- ix. **Product must be delivered with expected quality and what it promises to be or do.**<sup>40</sup> For example soap is promoted with Aloe Vera as an active ingredient. The soap however contains a very nominal quantity which would not really benefit the customer nor meet his expectations. This is also an example of deceit.
- x. **A product should be sold according to market practices**. Any exception should be communicated to the customer before the sale has taken place. For example: a readymade shirt generally comes with buttons and a cell phone is always sold with battery inside.
- xi. **Marketing products for un-Islamic occasions**: It is not permissible to promote products for un-Islamic occasions such as Christmas, Diwali etc. This also holds true for innovated sectarian occasions which have no basis in deen.
- xii. **Greetings / Promotional messages on non-Islamic occasions**: Muslims should not greet others on non-Islamic occasions such as Christmas, Diwali etc. Similarly. This also holds true for innovated sectarian occasions which have no basis in deen.

[Reference: MKT-001]

## Marketing plan

The *contemporary marketing plan* generally presents data related to product or service feasibility, market research and strategy to be adopted in marketing and promoting the product. The plan also

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indicates how much investment it assumes will be required to generate the desired sales and profits. There is usually a detailed discussion on competitors' strategies and their market shares. A SWOT (Strengths, Weaknesses, Opportunities & Threats) analysis is carried out in which the product is assessed in terms of its strengths, weaknesses, opportunities and threats. During the process, extensive attention is given to the competition mainly because it is considered a threat. The strategies of the competitor, their strengths and weaknesses are all analyzed in depth. Strategies are thereupon developed to "capture" the competitor's market share. Since an attitude of war has been created based on the materialist perception of business, no wonder terms like 'cut throat competition', 'eliminate competition' have become standard marketing jargon.

The root of this perception is the false belief and shallow perception that:

- a. There is a scarcity of resources;
- b. Resources are acquired by one's intellect and effort alone;
- c. The ultimate purpose of business is to maximize profits. As a result, the modern marketer spends most of his energy struggling to win by defeating others.

From the Islamic/UBM perspective, a marketer needs to understand that:

- a. We are here in this world to worship Allah. Our worldly pursuits are merely to support this objective and should engage us only to the extent necessary. At the same time, such engagement remains defined, aligned and confined to Islam and its teachings.
- b. The primary intent of the marketer should be to please Allah *Ta'aala*, benefit His creation and earn Halal *Rizq* (sustenance) in the process. *This intent should be reflected in all components of the marketing plan.*
- c. Market share, as all things, is Muqaddar (predestined) by Allah Subhanahu. We can neither increase nor decrease it. No one can compete for someone else's *Rizq*, therefore the whole premise of so called 'competition' in reality is baseless and non-existent, much less a threat! The fact that multiple parties deal in a particular product will have no effect on any one's Muqaddar. However in the wisdom of Allah, the dynamics of this arrangement produce better and more economical offerings benefiting the end user and ultimately the entire economy.
- d. Islam promotes general welfare. According to Hadith: "None of you can be a true believer until you love for your brother what you love for yourself".<sup>41</sup> We should therefore wish for our fellow businessmen (so called competition) wellbeing and prosperity just as we wish for ourselves, as opposed to MBM which calls for 'capturing their market share' if not eliminating them altogether.
- e. Moreover, collaboration and cooperation with our fellow businessmen will ensure 'Khair and Barakah' not only for the businessmen, but for their customers as well, while we hope for Allah Ta'ala's acceptance and entrance into the ranks of those who "assist one another in works of righteousness and piety (*Birr wa Taqwa*)".<sup>42</sup>
- f. If, despite our best efforts, the expected results are not achieved we should accept the fact that outcomes are from Allah Subhanahu wa Ta'ala. Thereafter we should re-analyze our efforts searching out not only physical/material shortcomings/mistakes in operations, but



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spiritual lapses in Shari’ah, Sunnah. As Hadith tells us that we might be deprived of ‘Rizq’ as a result of a sin committed! <sup>43</sup>

- g. Considering the spiritually detrimental effects of the marketplace, those working therein must constantly maintain and strengthen their contact with Allah Ta’aala, seeking His protection from its ‘sherr’ and His Tawfiq to perform therein ‘khair’. Wa Allahu Al Musta’aan

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## SALES

The exchange of any goods or services for compensation is a sale. A businessman of the smallest scale may engage in hundreds of sales transactions every day. In fact it would be hard to imagine any adult who would not engage in some form of sales on a daily basis. Therefore, not only traders and business people, but every Muslim must be conversant with the basic rules of Shari’ah regarding sales transactions. This area is generally grossly neglected, although the consequences of lapses here are dire! Many existing practices in the market place are illegitimate as per Shari’ah, and the possibility of contravention and violation as a result of ignorance may render our earnings and those we deal with Haraam!

Sayyidina Umar رضي الله عنه forbade anyone to do business in the markets of Al Madina Al Munawwarah unless he had learned the Shar’ee injunctions regarding business in the Masjid.<sup>44</sup>

Following shariah guidelines should be read very carefully.

### Shar’iah guidelines

- i. Business or sales activities must not prevent us from the remembrance of Allah Ta’aala in general and Salah in particular.<sup>45</sup>
- ii. Business transactions must be free from *Gharar* (excessive uncertainty), *Qimaar* (gambling / speculation which resembles gambling).
- iii. *Ihtikar* (hoarding-of staple items such as grain, flour, cooking oil etc.) is not permissible as it creates artificial shortage, increases demand and eventually increases prices.<sup>46</sup>
- iv. While negotiating the price one should not unnecessarily take oaths.<sup>47</sup>
- v. **It is not permissible to charge customers for services not provided.** For example, an internet service provider’s services remain suspended for 20 days in a month, yet they send bill for the whole month. Similarly schools do not provide service during two months of summer vacations yet they charge fees for the said period.
- vi. For a Muslim, the most appropriate measure of “Rizq” (sustenance) is that which is sufficient for his basic needs. His Qina’ah (contentment) with this will save him from many trials and tribulations in both the worlds. This is obviously juxtaposed to the materialist model which propagates unharnessed greed and the aspiration to acquire more and more in the attempt (that can never succeed) to fulfill unlimited worldly desires.<sup>48</sup>
- vii. As our Rizq is predetermined, resorting to unethical or unlawful means, greed, enmity and animosity (as in competition) will not increase Rizq, but it will definitely increase the sin of transgressing Allah *Ta’aala’s* commands, and a source of self-destruction in both the worlds!<sup>49</sup>
- viii. Extensive unnecessary involvement in business activities, and the effort of making money, will most definitely have an adverse spiritual effect, and deter from the primary objective of Ubudiyah and the development of its *Sifaat* (characteristics/qualities).
- ix. If, Allah forbid, a sin is committed in business dealing, promptly seek Istighfar (forgiveness) and give Sadaqah as expiation. Examples of such sins could be lying, excessive praise of a product etc.<sup>50</sup>

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- x. Allah Ta'aala will place Barakah in wealth acquired in accordance with the teachings of Shari'ah and light of *Sunnah*.<sup>51</sup>
- xi. Barakah and Khair is taken away when worldly matters are given priority over *Deeni* (religious) matters.<sup>52</sup>
- xii. Sleeping after Salatul Fajr is strongly discouraged. The Sunnah of our Prophet ﷺ is to engage in the Thikr (remembrance) of Allah until sunrise and then proceed to seek one's livelihood. In Hadith "My Ummah is blessed in the early hours of the day".<sup>53</sup>
- xiii. One must stop business or work after first call of Salatul Jumu'ah and proceed to Masjid for Khutbah and Salah. (SuratulJumu'ah:9)<sup>54</sup>
- xiv. Stolen goods must not be purchased. In doing so knowingly, it is as if you have become a partner in the crime.<sup>55</sup>
- xv. We are not to enter into negotiations over a specific item with a party who is already engaged in serious negotiations over the same item with another party, until and unless they fail to come to an agreement and discontinue their negotiations. In Hadith: "None of you should offer (for sale) over the offering of his brother (Muslim), and none of you should propose marriage over the proposal of his brother (Muslim).<sup>56</sup> Although the word "brother" connotes a brother Muslim, the same holds for non-Muslims as well.
- xvi. It is not permissible to take financial advantage of someone's adverse circumstances. For example, someone is urgently selling his house, as he has to pay for the medical treatment of a family member. A buyer, taking advantage of his situation, tries to buy at lower than market rate. On the contrary, we should try to help a person in distress. Our gain should not be someone else's loss. On the other hand, in the month of Ramadhan for example, sellers should not raise the prices of essential items taking advantage of the dire need of the public.<sup>57</sup>
- xvii. It is disliked to offer a higher than normal price keeping a buffer margin in anticipation that the customer may bargain. This practice gives rise to the false satisfaction of the customer that he got a good deal only to discover later that he was fooled. However, keeping a reasonable margin, which the seller may reduce if he so chooses, is fine. On the other hand, the customer should not offer an unreasonably low price with the intent of bringing it down to his desired level. Such practices, although unfortunately very common, are displays of mean Akhlaq contrary to the spirit of Islamic dealings that should reflect the Akhlaq of mutual respect and good will.<sup>58</sup>
- xviii. It is praiseworthy and moreover Sunnah to add something above and beyond the exact measure or weight. For example if the customer has asked for 1 kg, one may add a few grams, say 5-10, extra for example. This practice also applies to the buyer, who may add something to the agreed purchase price. Our Prophet ﷺ upon purchasing something told Sayyidina Bilal رضي الله عنه to pay the seller and add a bit to the payment price.<sup>59</sup>
- xix. The blanket policy of: 'Goods once sold will not be returned' although permissible and appropriate in certain cases, is again, generally a reflection of selfish attitudes and practices far from the spirit of Islamic dealings. A Hadith states that if someone accepts the return of goods sold (for whatever reason, or even without reason), Allah Subhanahu will 'accept the return' (i.e. forgive) his misdeed on the Day of Judgment!<sup>60</sup>

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- xx. It is praiseworthy to sell at a lower profit margin. Keeping higher profit margins, although permissible, reduces the benefit to the people, while it may actually decrease the turnover thereby reducing the overall profitability and *Barakah*. On the other hand, by reducing the profit margin and price, more people benefit from the product, and this may also bring more profit to the seller through increased turnover and higher sales quantities and *Barakah*.<sup>61</sup>
- xxi. In some professions maintaining privacy of the customer is very important. For example, privacy of patient in a doctor-patient relationship. Such information is an *Amanah* with the relevant staff and confidentiality should therefore be ensured.
- xxii. Bribing in order to get a sales order (which on merit, would have gone to some other supplier) is not permissible. Companies should have policies in place to prevent such unethical conduct.
- xxiii. **Dealing with customers / external parties:** Following should be kept in mind while dealing with customers and other external parties:
- a. Organizing or participating in events, parties, functions etc that are clearly not permissible in Islam is to be avoided. This would include unnecessary and indiscriminate intermingling of people of the opposite gender, presence of music (with musical instruments) or haram food/drink.
  - b. Offering unlawful food and drinks to clients is not permissible.
  - c. *Khalwah* must be avoided (*Khalwah* means a man being alone with one woman who is not of unmarriageable kin (mahram) within an enclosed area)
  - d. Shaking hands with the opposite gender other than spouse or *mahram* is not permissible.
- The organization should have a document ‘Business conduct guidelines’ which should be shared with all employees for compliance. Educational programs should also be conducted.
- xxiv. If the employer or the concerned manager asks a new employee to have his customers shifted to his new company, it is not permissible under the following conditions:
- a. The previous employer has stipulated that he may not do so.
  - b. Products / services of this company are not up to mark.
  - c. The intent is to harm the competitor.

[Reference: HDS-015]

Note: Please also see guidelines of ‘Islamic Contract & Sale’

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## APPENDIX

1

**PEOPLE:**

التاجر الصدوق الامين مع النبيين والصديقين والشهداء- (ترمذى ٩٢٢ / دارمى ٣٤٢) مشكوة

2

**PEOPLE:**

وأخرج أحمد في الزهد عن عائشة رضي الله عنه قالت: مات أبو بكر رضي الله عنه فما ترك ديناراً ولا درهماً، وكان قد أخذ قبل ذلك ماله فألقاه في بيت المال. (الطبرانى فى الكبير 38\1، طبقات ابن سعد 2\170)

3

**PEOPLE:**

وذكر لنا أن عمر بن الخطاب لما قدم الشام صنع له طعام لم يَرَ قبله مثله، قال: هذا لنا، فما لفقراء المسلمين الذين ماتوا وهم لا يشبعون من خبز الشعير؟ (حياة الصحابة 2 / 561)

4

**PEOPLE:**

لَا يُؤْمِنُ أَحَدُكُمْ، حَتَّى يُحِبَّ لِأَخِيهِ مَا يُحِبُّ لِنَفْسِهِ» (صحيح البخاري 1 / 12)

5

**PRODUCT (OR SERVICES):**

(Cf. Ma'ariful Qur'an, Vol. 1/411)

6

**PRODUCT (OR SERVICES):**

(Dars-e-Qur'an, annotation to 2/168)

7

**PRODUCT (OR SERVICES):**

(Cf. Ma'ariful Qur'an, Vol. 1/411)

<sup>8</sup> Jamalayn Sharh Jalalayn, vol 1, pg 262

9

**PRODUCT (OR SERVICES):**

(Dars-e-Qur'an, annotation to 2/168)

10

**PRODUCT (OR SERVICES):**

(Al Mufradat by Al Raghīb Al Isphahani)

11

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**PRODUCT (OR SERVICES):**

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ [البقرة/168]

12

**PRODUCT (OR SERVICES):**

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ [البقرة/168]

13

**LEGALITY OF MATERIAL:**

{وَمِنَ النَّاسِ مَنْ يَشْتَرِي لَهْوَ الْحَدِيثِ لِيُضِلَّ عَن سَبِيلِ اللَّهِ بَعِيرٌ عِلْمٌ وَيَتَّخِذَهَا هُزُوًا أُولَئِكَ لَهُمْ عَذَابٌ مُهِينٌ (6)} {لقمان: 6}  
وَقَالَ الْحَسَنُ الْبَصْرِيُّ: أَنْزَلَتْ هَذِهِ الْآيَةُ: { وَمِنَ النَّاسِ مَنْ يَشْتَرِي لَهْوَ الْحَدِيثِ لِيُضِلَّ عَن سَبِيلِ اللَّهِ بَعِيرٌ عِلْمٌ } فِي الْعِنَاءِ وَالْمَزَامِيرِ: تَفْسِيرُ ابْنِ كَثِيرٍ تَسْلَامَةً (6 / 331) (مَكْتَبَةٌ شَامِلَةٌ)

14

**SHARIA'H GUIDELINES:**

دَعُ مَا يَرِيْبُكَ إِلَى مَا لَا يَرِيْبُكَ: (صحيح البخاري 3 / 53)

15

**SHARIA'H GUIDELINES:**

لَا يُؤْمِنُ أَحَدُكُمْ، حَتَّى يُحِبَّ لِأَخِيهِ مَا يُحِبُّ لِنَفْسِهِ» (صحيح البخاري 1 / 12)

16

**SHARIA'H GUIDELINES:**

وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ [الأعراف/31]

17

**SHARIA'H GUIDELINES:**

وَلَا تَجَسَّسُوا وَلَا يَغْتَبَ بَعْضُكُمْ بَعْضًا [الحجرات/12]  
وَلَا تَجَسَّسُوا، وَلَا تَحَسَّسُوا، وَلَا تَبَاغَضُوا، وَكُونُوا إِخْوَانًا: (صحيح البخاري 7 / 19)

18

**PRICE:**

فَقَالُوا: يَا رَسُولَ اللَّهِ، سَعَزْنَا، فَقَالَ «إِنَّ اللَّهَ هُوَ الْمُسَعِّرُ، الْقَابِضُ، الرَّزَّاقُ، وَإِنِّي لَأَرْجُو أَنْ أَلْقَى رَبِّي وَلَيْسَ أَحَدٌ مِنْكُمْ يَطْلُبُنِي بِمَظْلَمَةٍ فِي دَمٍ وَلَا مَالٍ»: هَذَا حَدِيثٌ حَسَنٌ صَحِيحٌ: (سنن الترمذي ت شاكر 3 / 598)

19

**PRICE:**

(Refer to *Risalat al-hisbah* by Ibn Taimiyyah, as well as to *Al-TURUQ al-hikmiyyah* by Ibn al-Qayyim, p. 214 ff) **Source: "The Lawful and the Prohibited in Islam" - Yusuf Al-Qardhawi,**  
**Courtesy: www.everymuslim.net**

20

**PRICE:**

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(Islami Tariqa e Tijarat part #3, chapter # 21, page# 167-168)

21

**PRICE:**

عَنْ عَبْدِ اللَّهِ بْنِ أَبِي أَوْفَى رَضِيَ اللَّهُ عَنْهُ أَنَّ رَجُلًا أَقَامَ سَلْعَةً وَهُوَ فِي السُّوقِ فَخَلَفَتْ بِاللَّهِ لَقَدْ أُعْطِيَ بِهَا مَا لَمْ يُعْطَ لِلْيَوْعِ فِيهَا رَجُلًا مِنَ الْمُسْلِمِينَ فَتَرَلْتُ {إِنَّ الدِّينَ يَشْتَرُونَ بِعَهْدِ اللَّهِ وَأَيْمَانِهِمْ ثَمَنًا قَلِيلًا} (صحيح البخاري)

22

**PRICE:**

عَنْ عَطِيَّةَ بِنْتِ قَيْسٍ، عَنْ أَبِيهِ أَنَّ رَجُلًا جَاءَ بِرَيْبٍ فَوَضَعَهُ فِي السُّوقِ، فَجَعَلَ يَبِيعُ بِغَيْرِ سِعْرِ النَّاسِ فَقَالَ لَهُ عُمَرُ رَضِيَ اللَّهُ عَنْهُ: "إِنَّمَا أَنْ تَبِيعَ بِسِعْرِ السُّوقِ، وَإِنَّمَا أَنْ تَرُحَلَ عَنْ سَوْقِنَا، فَإِنَّا لَا نُجْبِرُكَ عَلَى سِعْرِ قَالٍ: فَخَاهُ عَنْهُمْ" (تاريخ المدينة لابن شبة)

23

**PLACE (DISTRIBUTION):**

{وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ} [المائدة: 2]

24

**PLACE (DISTRIBUTION):**

عن أبي هريرة أن رسول الله صلى الله عليه وسلم مر على صبرة طعام فأدخل يده فيها، فالت أصابعه بللا فقال: «ما هذا يا صاحب الطعام؟» قال أصابته السماء يا رسول الله، قال: «أفلا جعلته فوق الطعام كي يراه الناس، من غش فليس مني» (صحيح مسلم)

25

**PLACE (DISTRIBUTION):**

{وَيْلٌ لِّلْمُطَفِّفِينَ (1) الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ (2) وَإِذَا كَالُوا لَهُمْ أَوْ وَزَنُوا لَهُمْ يُخْسِرُونَ} [المطففين: 1 - 3]

{فَأَوْفُوا الْكَيْلَ وَالْمِيزَانَ وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ} [الأعراف: 85]

26

**PLACE (DISTRIBUTION):**

{يَا أَيُّهَا الَّذِينَ آمَنُوا أَوْفُوا بِالْعُقُودِ} [المائدة: 1]

عَنْ أَبِي هُرَيْرَةَ، عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: " آيَةُ الْمُنَافِقِ ثَلَاثٌ: إِذَا حَدَّثَ كَذَبًا، وَإِذَا وَعَدَ أَخْلَفَ، وَإِذَا أُؤْتِمِنَ خَانَ (صحيح البخاري)

27

**PROMOTION**

**Ref:** <http://www.advergize.com/advertising/40-best-advertising-slogans-modern-brands/>

**Harley Davidson – American by Birth. Rebel by Choice.**

**Volkswagen – Think Small.**

**Porsche – There is no substitute.**

**Aston Martin – Power, beauty and soul.**

**Walmart – Save Money. Live Better.**

**Reebok – I am what I am.**

**Nike – Just do it.**

**Adidas – Impossible is Nothing.**

**Calvin Klein – Between love and madness lies obsession.**

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**Marks & Spencer – The customer is always and completely right!**

**Levis – Quality never goes out of style.**

**Tag Heuer – Success. It’s a Mind Game.**

**3M – Innovation.**

**IBM – Solutions for a smart planet.**

**Sony – Make Believe.**

**IMAX – Think big.**

**DuPont – The miracles of science.**

**Energizer – Keeps going and going and going.**

**PlayStation – Live in your world. Play in ours.**

**EA – Challenge everything.**

**Blogger – Push button publishing.**

**Canon – See what we mean.**

**Nikon – At the heart of the image.**

**Kodak – Share moments. Share life.**

**Olympus – Your vision. Our future.**

**FedEx – When there is no tomorrow.**

**Red Cross – The greatest tragedy is indifference.**

**Disneyland – The happiest place on earth.**

**Holiday Inn – Pleasing people the world over.**

**Hallmark – When you care enough to send the very best.**

**Fortune – For the men in charge of change.**

**Ajax – Stronger than dirt.**

**Yellow Pages – Let your fingers do the walking.**

**McDonalds – I’m loving it.**

**KFC – Finger lickin’ good.**

**Burger King – Have it your way.**

**Coca Cola – Twist the cap to refreshment.**

**M&Ms – Melts in your mouth, not in your hands.**

**Nokia – Connecting people.**

**Vodafone – Make the most of now.**

**Coca Cola – Open Happiness.**

**Solex – It’s Style.**

28

**PROMOTION:**

عن أبي سعيد ، عن النبي صلى الله عليه وسلم قال (التاجر الصدوق الأمين مع النبيين والصديقين والشهداء)(سنن الترمذي)

29

**PROMOTION:**

عن أبي هريرة أن رسول الله صلى الله عليه وسلم مر على صبرة طعام فأدخل يده فيها، فنالت أصابعه بللا فقال: «ما هذا يا صاحب الطعام؟» قال أصابته السماء يا رسول الله، قال: «أفلا جعلته فوق الطعام كي يراه الناس، من غش فليس مني»(صحيح مسلم)

Example: selling a machine without disclosing its defects, selling medicine without disclosing its side effects.

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**PROMOTION:**



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من غش فليس مني» (صحيح مسلم)  
وَعَنْ صَفْوَانَ بْنِ سَلِيمٍ أَنَّهُ قِيلَ لِرَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: أَيُّكُونُ الْمُؤْمِنُ جَبَانًا؟ قَالَ: «نَعَمْ». فَقِيلَ: أَيُّكُونُ الْمُؤْمِنُ بَخِيلًا؟  
قَالَ: «نَعَمْ». فَقِيلَ: أَيُّكُونُ الْمُؤْمِنُ كَذَابًا؟ قَالَ: «لَا» (موطا امام مالك)

Examples:

A celebrity claims, 'I use xyz shampoo, and found it be the best hair care solution ever!  
An ad says "70% off". But hardly anyone would notice the asterisk below saying: "up to" in super fine print.

Similarly a shampoo claims 'up to 100% dandruff free'. Again 'up to' is illegible.  
Many ads say 'FREE'. Very few people notice that there is a tiny asterisk alongside 'FREE'.  
The footnote explanation/catches of 'FREE' is written in an illegible font size.  
Terms and conditions of a contract written in such fine print that one cannot read with naked eye. The customer is left with no choice but to sign without reading.  
Attributing qualities to products which they do not possess.

31

**PROMOTION:**

Example: Using such words that target children and lead them to compel their parents to buy the product.

32

**PROMOTION:**

Example: if a certain medicated soap, or a certain brand of mineral water is not used one will fall sick etc

33

**PROMOTION:**

Example: a biscuit brand enables a kid to do homework in seconds; energy drinks that give supernatural ability

34

**PROMOTION:**

Example: 90% of people prefer Pepsi over Coke (survey conducted among Pepsi employees)

35

**PROMOTION:**

Example: a detergent brand encouraging children to dirty their clothes by claiming that "some stains are good!", food chains inviting people to gluttony especially during the month of Ramadhan

36

**PROMOTION:**

إِنَّ الَّذِينَ يُجْبُونَ أَنْ تَشْبَعَ الْفَاحِشَةُ فِي الَّذِينَ آمَنُوا لَهُمْ عَذَابٌ أَلِيمٌ فِي الدُّنْيَا وَالْآخِرَةِ وَاللَّهُ يَعْلَمُ وَأَنْتُمْ لَا تَعْلَمُونَ [النور/19]

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**PROMOTION:**

Example: Companies promote their product and services resorting to derogatory/negative comments directly or indirectly towards their competitors.

38

**PROMOTION:**

Example: Banks offering an interest based account in the name of ‘Profit & Loss’ account, conventional insurance being offered as halal.

39

**PROMOTION:**

Example: a particular brand of fabric, clothing, shoes, mobile phone, etc.

40

**PRODUCT (OR SERVICES):**

{يَا أَيُّهَا الَّذِينَ آمَنُوا لِمَ تَقُولُونَ مَا لَا تَفْعَلُونَ} [الصف: 2]

41

**MARKETING PLAN:**

«لَا يُؤْمِنُ أَحَدُكُمْ، حَتَّىٰ يُحِبَّ لِأَخِيهِ مَا يُحِبُّ لِنَفْسِهِ» (صحيح البخاري 1 / 12)

42

**MARKETING PLAN:**

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ [المائدة/2]

43

**MARKETING PLAN:**

قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: «لَا يَزِيدُ فِي الْعُمُرِ إِلَّا الْبِرُّ، وَلَا يَزِدُ الْقَدَرَ إِلَّا الدُّعَاءُ، وَإِنَّ الرَّجُلَ لَيُحْرَمُ الرِّزْقَ بِالدَّنْبِ يُصِيبُهُ» (سنن ابن ماجه 2 / 1334)

44

**SALES:**

لا يبيع في سوقنا الا من تفقه في الدين- ( )

45

**SALES:**

رجال لا تلهيهم تجارة ولا بيع عن ذكر الله وإقام الصلاة وإيتاء الزكاة يخافون يوماً تتقلب فيه القلوب والأبصار [النور/37]

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**SALES:**

عَنْ عَبْدِ بَنِي الصَّامِتِ، «أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ، قَضَى أَنْ لَا ضِرْرَ وَلَا ضِرَارَ» (سنن ابن ماجه)

47

**SALES:**

{وَلَا تَجْعَلُوا لِلَّهِ عُزُومًا يَتَمَنَّوْنَ وَأَوْتَقُوا وَأَوْتَقُوا أَبْنَاءَ النَّاسِ} قال تحت تفسير هذه الآية وفي "الشرعة" ولا يروجس لعتهاي :  
متاعها بالحلف لصادقاً ولا كاذباً لأنها إن كان كاذباً فقد جاء باليمين الغموسو هي من الكبائر التي تتردد في الديار بلا قعود إن كان صادقاً فجعل الله لعنة إلهيما نهو أساء فيها إذ الدنيا أخصمنا يقصدت ويجهل بذكر اللهم غير ضرورة تفسير روح البيان لا سيما عيلاً إستانبولي - (ج 1 / ص 286)  
عن أبي قتادة الأنصاري أنه سمع رسول الله صلى الله عليه وسلم يقول لا يأكمو كثرة الحلف في البيع فإنهم يفتنهم حتى (المجتبى من السنن للنسائي)  
حدثنا أبو إسحاق السبيعي، قال : كان علي بن أبي طالب في السوق، فيقوم مقامه، فيقول : «  
السلام عليكم يا هلال السوق، اتقوا الله في الحلف، فإن الحلف في البيع كالسنة، وبمحق البركة (تهذيب الآثار للطبري)

48

**SALES:**

قال رسول الله ﷺ خير الذكر الخفي وخير الرزق ما يكفي- (ترغيب: 537)

49

**SALES:**

قال رسول الله ﷺ ان الرزق يطلب العبد كما يطلبه اجله- (بزار، موارد الظمآن: 1087)

50

**SALES:**

عن قيس ابن ابي غرزة رضى الله عنه يامعشر التجار ان هذا البيع يحضره الكذب واليمين فشوبوه بالصدقة- (ابن ماجه: 156، مستدرک حاكم)

51

**SALES:**

عن حكيم ابن حزام رضى الله تعالى عنه قال قال رسول الله ﷺ ان هذا المال خضرة حلوة فمن اخذه بطيب نفس بورك له فيه ومن اخذه باسراف نفس لم يبارك فيه وكان كالذى يأكل ولا يشبع واليد العليا خير من اليد السفلى- (بخارى: 953\2)

52

**SALES:**

عن انس رضى الله عنه قال قال رسول الله ﷺ لا تزال الاله الا الله تدفع عن الخلق سخط الله ما لم يؤثروا صفقة دنياهم على آخرتهم- (ابو يعلى، تحاف الساده: 478)

53

**SALES:**

قال رسول الله ﷺ باكروا طلب الرزق فان الغدو بركة ذونجاح: (مجمع الزوائد، 4\64)

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**SALES:**

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا نُودِيَ لِلصَّلَاةِ مِنْ يَوْمِ الْجُمُعَةِ فَاسْعَوْا إِلَىٰ ذِكْرِ اللَّهِ وَذَرُوا الْبَيْعَ [الجمعة/9]

55

**SALES:**

عن ابى بريرة رضى الله عنه قال رسول الله ﷺ من اشترى سرقة وهو يعلم انها سرقة فقد شرك فى عارها واثمها. (ترغيب: 548\4، مستدرک حاکم- کنز: 13)

56

**SALES:**

ان رسول الله ﷺ نهى ان يستام الرجل على سوم اخيه: (مسلم، 3\2)

57

**SALES:**

عن على رضى الله عنه قد نهى رسول الله ﷺ عن بيع المضطر- (ابو داود: 480)

58

**SALES:**

عن قبيلة رضى الله عنها قالت اتيت رسول الله ﷺ فى بعض عمره عند المروة فقلت يا رسول الله انى امرأة ابيع واشترى واذا اردت ان ابتاع الشئى سمت به اقل مما اريد ثم زدت حتى ابلغ الذى اريد واذا اردت ان ابيع الشئى سمت به اكثر من الذى اريد ثم وضعت حتى ابلغ الذى اريد. فقال رسول الله ﷺ لا تفعلى يا قبيلة اذا اردت ان تبتاعى شيئا فاستامى به الذين تريدون اعطيت او منعت فقال اذا اردت ان تبيعى شيئا فاستامى به الذى تريدون اعطيت او منعت. (ابن ماجه: 120)

59

**SALES:**

جاء بلالٌ إلى النبي صلى الله عليه وسلم بنمر برني، فقال له النبي صلى الله عليه وسلم [ص: 102]: «من أين هذا؟»، قال بلال: كان عندنا تمر ردي، فبعثت منه صاعين بصاع، لنطعم النبي صلى الله عليه وسلم، فقال النبي صلى الله عليه وسلم عند ذلك: «أوه أوه، عين الربا عين الربا، لا تفعل، ولكن إذا أردت أن تشتري فبع التمر ببيع آخر، ثم اشتره» (صحيح البخاري 3 / 101)

60

**SALES:**

قال رسول الله صلى الله عليه وسلم: «من أقال مسلماً أقاله الله عثرته» (سنن أبي داود 3 / 274)

61

**SALES:**

عن على رضى الله عنه قال لا تردو قليل الربح فتحرمو كثيره. (شرح احياء، 7، 4)