

The Effects of Islamic Marketing Mix on Consumer Satisfaction and Consumer Loyalty

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Abstract: Customer satisfaction is one of the essential factors for success of a company. To achieve high customer satisfaction, companies must know when and how their customers are satisfied about the products and services. At present, different companies follow various types of marketing strategies based on target market demand. Most companies follow conventional marketing strategies, but some companies choose to follow religious or spiritual marketing strategies such as Islamic marketing strategies. Conventional marketing strategies satisfy customers based on current customer needs, whereas, Islamic marketing strategies satisfy customers based on human values, marketing culture, and Islamic rules and regulations (sharia law). Apart from conventional marketing strategies, Islamic marketing strategies focus more on religious and ethical rules that are not in conventional marketing. Thus, this study discusses the marketing mix (product, price, place and promotion). There are many ways that can be done such as by applying sharia principles that have been taught by the Prophet in marketing. For example honesty, whether marketing goods or services always apply this principle. The Prophet got the nickname Al-Amin of his honesty. In addition to honesty, there are still many basic principles of Islam that must be maintained in the course of business, namely *Siddiq, Amanah, Tabligh, and Fathonah*. These principles must be applied in marketing management. By improving Islamic marketing management, it is hoped that it can attract customers to buy and use goods and services. In addition to feeling comfortable with the application of Islamic principles, buyers also feel calm and not worried about the halalness of goods and services. Furthermore, customers will also be loyal to the goods or services because of the practice of *Siddiq, Amanah, Tabligh, and Fathonah* in every sales activity that is in accordance with the Sharia.

1 INTRODUCTION

The concept of marketing from an Islamic perspective is different from the conventional one. The conventional marketing concept, as many authors have attempted to define, can be explained in many different ways. According to Kotler and Armstrong (2004) the marketing concept as “the process of planning and executing the conception, pricing, promotion, and distribution of ideas, goods, and services to create exchanges that satisfy individual and organisational objectives”. In 2004, Philip Kotler defined modern marketing as “a social and managerial process whereby individuals and groups obtain what they need and want through creating and exchanging products and value with others” (Alom and Haque, 2011).

Kartajaya and Sula argue that sharia marketing is a strategic business discipline that leads to the process of creating, offering and changing the value of an initiator or its stakeholders in the whole process in accordance with the principles and principles of muamalah in Islam. The definition of Kertajaya and Sula is refined by Ratnasari which says that sharia marketing is an organizational function and a set of processes for creating, communicating and provide sharia value to customers by benefiting the organization and stakeholders, which in its entirety should be in accordance with the principles of muamalah to get ridha from Allah SWT.

According to Alom and Haque (2011), Islamic marketing is a process and strategy (*Hikmah*) of fulfilling needs through *Halal (Tayyibat)* products and services, with the mutual consent and welfare

(*Falah*) of both parties (i.e. buyers and sellers) for the purpose of achieving material and spiritual wellbeing in this world and the hereafter. They also mention that Islamic marketing must never compromise with unethical practices such as charging high prices, deceptive practices, misleading information about the products and services, hoarding, poor services to the disadvantaged customers/consumers, and selling unsafe products to the customers without informing them. Islamic marketing strategy always motivates the businessmen or business organisations to avoid these unethical practices to ensure the highest level of morality with satisfaction. If the Islamic marketing concept can be established in business organisations, then all stakeholders will benefit by getting pure products and services with good conduct on the part of the marketers or businessmen. The forthcoming part of this paper is a comprehensive discussion about the impact of customer satisfaction through Islamic marketing mix (product, price, place, and promotion).

2 ISLAMIC SERVICE WORK ETHIC

Islamic ethics start with the Tawhid (the oneness) of Allah swt, which is the highest and most important concept in Islam. Brotherhood and social justice are other significant elements of the ethics of Islamic marketing that are established by prohibiting the practice of hoarding in Islam (Arham, 2010). In Islamic marketing ethics there is an amalgamation between the principle of value maximisation and that of the equity and justice for the welfare of the society (Hassan et al., 2008). The analysis of Mohiuddin and Haque (2012) indicates that ethical behaviour has two dimensions: one is conventional and the other is religion-based and Islamic. Only the religion-based ethical behaviour can lead to the utmost satisfaction of the customers and all stakeholders. The interests of all parties in a transaction, such as buyers, sellers, business partners, the community and so forth, are ensured in Islamic teachings and guidelines. Businesses, from an Islamic perspective, are able to manage a balance among their responsibilities: to the company, in terms of profits; to the consumers, in terms of providing safe and quality products; and towards ensuring the welfare of society, in terms of safeguarding moral and ethical levels of those involved. Thus, there are six categories of ethical

principles that could be applied to marketing activities.

These are the principles of truthfulness, trust, sincerity, brotherhood, science and technology, and justice (Abdullah & Ahmad, 2010). Religion has a huge influence on consumption, particularly in the example of Islamic marketing, through consumer choices and decisions. The link between religion and personal consumption (perishable and non-perishable goods) is not difficult to find. Ethics deal with the moral issues that embody the values of a society and address the rightness or wrongness of behaviour. Islam, on the other hand, gives directions for a Muslim on how he/she should conduct his/her life. Thus, Islam influences the ethics of Muslim employees and managers (Koku & Jusoh, 2014). In the next section, we discussed the effects of marketing mix on customer satisfaction according to the Islamic marketing ethics. Moral value in the concept of work and business of Islam that can be translated in the form of work ethic application that is the existence of faith that the purpose of man in doing the work is worship to Allah and prosper life by managing the earth and its contents.

We already know that the Messenger of Allah is a model. By following his behavior or actions, God willing, we will be safe. Therefore, to know what he is like, we must recognize it first. Well, one of us is by recognizing the qualities that are in the Messenger of Allah. As stated by Jamilatun (2011):

1. *Shiddiq* or Honest / Right
Siddiq means right. Right is a noble trait that adorns the morality of someone who believes in Allah and to unseen things. It was the first trait that must be possessed by the Prophets and Apostles sent by God to this world to bring their revelations and religion. In the Messenger of Allāh SWT, not only his words were true, but his actions were also correct, which was in line with his words. So it is impossible for the Messenger of Allāh is to be liars, deceivers and so on.

What is meant by *Shiddiq*, which means honest/true, is seen not only in terms of words but also in terms of deeds. Prophet Muhammad SAW gave an example not only to speak but also to implement it.

" So that Allah will reward those who are righteous for their righteousness, and torture the hypocrites if He wills or accepts their repentance. Verily Allah is the most forgiving and merciful". Source: QS. Al Ahzab, 24

2. *Amanah* or Trustworthy

The Prophet Muhammad SAW received the title Al Amin since he was little, long before being

appointed as the Messenger of Allah. Whatever business is entrusted to him, he always runs it. The whole Mecca residents also believes it because he is not a liar and is always a person who can be trusted.

" O ye who believe! Do not betray Allah and the Messenger (Muhammad) and (also) do not betray the messages entrusted to you, while you know." (Surah al-Anfal: 27).

3. *Tabligh* or Deliver

When he became Rasulullah SAW, he always delivered every revelation he received even though there was a revelation that touched him. As his people, of course we also have to convey good teachings to the people around us, moeslemates. Being a good friend means also to remind, even though often the truth is painful.

Tabligh nature means talking with other people with something that is easily understood and accepted by the mind, including discussing and making presentations with other people in easy-to-understand language (Kartajaya and Sula, 2006: 134-135).

"Then speak to both of you with gentle words, hopefully he will remember or fear." (Surah Thohaa:44).

4. *Fathonah* or Smart

The Messenger of Allah maintained good relations with various types of people and was able to organize his community as well as possible. As his people, being an intelligent person means being able to lead ourselves to become a believer who is able to carry the good name of Islam. For that we must be able to adjust to the situation. There is no perfect human being in this world, but that does not mean we cannot learn from mistakes.

Based on the reviews above, *fatanah* is not only smart, but must be able to be smart in dealing with many things, smart at reading opportunities, smart in acting, saying, including also must be creative and innovative, and clever in completing their obligations properly (professional).

" A smart person is a person who subdues his passions and acts for life after death" (HR At-Tirmidhi: 2383).

Islamic marketers must be able to develop humanistic characters in order has a balancing relationship between fellow human beings. In work a marketer even humanistic aspects must be implemented in appreciation for glorifying humans, not just learning human characteristics to be able to influence consumers to do non-normative and realistic consumerism behavior. To be able to build

the character of soul marketers who are in accordance with sharia, development of sincerity and self development is needed to carry out the entity halal business. Islamic marketers must build themselves with various kinds characters such as having the personality of *Siddiq* (right), *Amanah* (trustworthy), *Tabligh* (Delivering), and *Fathonah* (Smart).

3 ISLAMIC MARKETING MIX

In 1965, Borden first established the concept of marketing mix with a set of 12 elements, namely: product planning, pricing, branding, channels of distribution, personal selling, advertising, promotions, packaging, display, servicing, physical handling, and fact finding and analysis. Later Borden regrouped these 12 elements into four elements, or 4Ps, namely product, price, place (distribution), and promotion to satisfy the target market (Goi, 2009). Customer satisfaction can be influenced by the marketing mix (4Ps) based on the Islamic sharia perspective.

Islamic marketing is not only viewed in terms of belief, but also need to look from the side of the worldly and doing activities by Moslem or non Moslem as part of a natural phenomenon, where marketing also changes through the evolutionary and revolutionary phases of its meaning and practice to maintain its relationship and relevance to the new environment.

3.1 Product

Service products according to Kotler (2000) are all things that can be offered by producers to be considered, asked, sought, purchased, used or consumed by the market as meeting the needs or desires of the market. Products offered include physical goods, services, people / personal, places, organizations and ideas. So the product can be tangible or intangible which can satisfy customers. For example, a luxury product should create just the right image for "customers which have everything" (Goi, 2009). Many researchers suggest that the basic product must be positioned for better quality and price-conscious consumers. Other important aspects of product may include: an appropriate product range, design, warranties, or a brand name. Everyone buys products for their own personal benefit, and they buy a product with some expectations. For example, consumers buy books with the expectation of enjoyment and knowledge.

There are four types of products. These are as follows:

1. Formal product: This product refers to the physical item which is bought by the consumers for their own benefit; for example, mobile, computer, and etc.
2. Core product: The core benefit is associated with using the formal product; what the customer is actually buying from the companies; for example, knowledge or status.
3. Augmented product: The totality of benefits that the customer receives from the formal product; for example, time saved or quick access to information.
4. System product: This product refers to the expansion of the augmented product – the attendant add-on and extras that come with the formal product; for example, manuals, training support (Kotler et al., 2009).

3.1.1 Product in Islamic Marketing

In Islamic marketing, product must be pure and permissible (*halal*). This includes the fact that there should not be any harmful ingredients in the product which can affect the consumers and the society negatively. This, in effect, means that the production of the product must be guided by the Islamic code of conduct, which is driven by the Islamic sharia laws. According to the Islamic sharia laws, the exchange of products or services, such as alcohol, gambling, prostitution, magic, etc. are not allowed to be sold, even if they reap high profits (Alom and Haque, 2011). From an Islamic perspective, marketers should not hide anything from the buyers, even if the product has some defects, nor should they add attributes to the product that do not exist. Regarding product selling, Prophet Mohammad (SAW) said the following:

The seller and the buyer have the right to keep or return goods as long as they have not parted, or till they part; and if both the parties spoke the truth and described the defects and qualities (of the goods), then they would be blessed in their transaction, and if they told lies or hid something, then the blessings of their transaction would be lost. (Narrated Hakim bin Hizam, Arham, 2010).

Based on this, we can understand that the seller must inform the buyer about the quality and any defects of the product before making any transaction. If the seller or buyer lies or hides

something from the other, then it will not be considered a *halal* (permissible) business transaction. Therefore, firms and companies must be honest and ethical in order to provide the best quality of products or services. This will therefore fulfill their 'consumers' expectations in accordance with Islamic rules and regulations (*shariah* laws).

Prophet Mohammad (SAW) also mentioned that if you are selling a product, then you must not mix good quality products with bad quality products. As an example, there is a *hadith* (narration) where the Prophet went to the bazaar and saw that one person was selling some dates in a basket. At the top of the basket all the dates were shining and looked to be high quality. However, once the Prophet put his hand into the basket, he found that all of the dates were wet and were of very poor quality compared to those at the top. After that Prophet said that a person should not to sell a product to anyone unless they know everything about its quality. From the above example, we can understand that businessman and marketers must be honest and provide the best quality product in order to achieve the customer's complete satisfaction, from the Islamic perspective.

3.2 Price

Pricing is one of the important decisions that need to be made by a firm which would affect its revenue and profitability. In determining the price of a product, a company or marketing manager needs to consider not only the costs it takes to produce the item, but also the customer's perception on the value of the product (Hanna and Dodge, 1995). Moreover, companies strive to get the maximum margin by looking at a whole range of possibilities to set the right price to certain types of customer. In economics, Adam Smith gives the notion of price as "value in exchange". Moreover, price is determined by the intersection of supply and demand in the market, or the so-called market mechanism (Stiglitz & Walsh, 2006). While from a marketing perspective, price is defined as "The amount of money charged for a product or service, or the sum of the values that consumers exchange for the benefits of having or using the product or service" (Kotler and Armstrong, 2004).

With respect to the types of market, companies face different conditions in order to set the price for its products. In a perfect competition market, companies become only a price taker, which means that it could not (freely) set its own price(s). Instead it has to follow the market price. Given many sellers and no information asymmetry, a perfect

competition market would mean that there would be no room for each seller to earn abnormal amounts of profit, and instead it entitles each company to get a normal or equal profit only. Whether they like it or not, companies have to set their price equal to market price. If it is more than market price, the consumers would not buy from them and find other sellers instead. Meanwhile, if it is less than market price, the company would receive many demands and would not be able to meet this expectation as their stocks would be limited. The other feature of perfect competition market is that there would be no product differentiation, as all sellers would supply the generic, or perfect substitutions of, goods.

According to Kotler and Armstrong (2004), price is one important element of marketing mix. In determining price, firms should consider other marketing mix elements, due to any decision made pertaining to those elements would affect the price too. Thus, firms have to think comprehensively with regards to the marketing mix strategy, especially when considering the price. In the product development stage, instead of analysing the product features first, firms can set the ideal selling price first for particular customers, then develop the product to suit that price. This technique is called 'target costing' (Kotler and Armstrong, 2004).

3.2.1 Pricing in Islamic Marketing

Islam is a complete and comprehensive way of life. It covers all aspects of human activities including society, politics, economy, education, spirituality etc. and does not tolerate any attempts to secularise human activities (Abdullah and Ahmad, 2010).

Moreover, Islam puts more emphasis on the life in the hereafter. In other words, any human activities in this current life would determine a person's status in the hereafter, and whether they would end up in paradise or hell. Given the totality of Islam, it can be applied in all areas including, but not limited to, the social sciences, physics, biology, law, and, notably, marketing (Saeed et al., 2001). Moreover, Saeed et al. also propose using Islamic marketing ethics as an alternative to secular approaches, for three reasons which include: (1) the absoluteness of Islamic teachings, (2) the transcendental aspect of absoluteness and non-malleable nature, and (3) the emphasis on value-maximisation instead of profit-maximisation.

With regard to the value-maximisation, Saeed et al., (2001) explain that it is based on the concept of justice. In the holyur'an, Allah orders the believers to do justice.

O ye who believe! Stand out firmly for justice, as witnesses to Allah, even as against yourselves, or your ... lusts (of your hearts), lest ye swerve, and if ye distort (justice) or decline to do justice, verily Allah is well-acquainted with all that ye do. (Annisa, 4:29)

Based on the above verse, Muslims should practice justice under any condition, even if it may be against their own self, family or group interests. Moreover, Muslims should avoid bias when judging or dealing with others. Finally, in the business and marketing context, justice relates to "fair play" and "just dealing" (Saeed et al., 2001).

The application of justice can be found in many business examples. In trade, sellers must inform customers of the features of the products, including the defects if any to ensure that the price paid is equal to the quality and value perceived by customers. In the service sector, restaurants have to be transparent by informing customers the prices of foods and beverages. In Surah Annisa verse 49, Allah orders the believers to practice justice, fair play, and just dealings:

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

To assure that just dealings and fair play exist in a trade contract, the features of the goods (subject matter) must be precisely defined by both contracting parties (seller and buyer). Prophet Muhammad SAW encourages the parties to a contract to mention all aspects of the agreement to avoid misunderstanding which can lead to legal dispute as mentioned in the hadith narrated by Ibn Abbas below:

"Allah's Apostle came to Medina and the people used to pay in advance the price of fruits to be delivered within one or two years. (The sub-narrator is in doubt whether it was one to two years or two to three years.) The Prophet said, "Whoever pays money in advance for dates (to be delivered later) should pay it for known specified weight and measure (of the dates)." (Book #35, Hadith #441, Sahih Bukhari)

Islam does not view pricing solely from the business perspective but also from the interest of society. According to Abdullah and Ahmad (2010), all parties' (buyers, sellers, society, etc.) interests are

protected in Islam. The idea here is that any self-interest should not sacrifice the other higher objectives. In other words, business organisations have to move beyond the narrow-minded objective of profit-maximisation. Saeed et al. (2001) argued that too much reliance on profit-maximisation would create problems of moral hazard. Consequently, companies would create ways to maximize profits that sometimes may harm the society.

The case of the sub-prime mortgage crisis in US in 2008, for instance, was mainly driven by speculative actions of financial institutions for more profits by creating complicated financial products. They engaged in trickery to improve the products features. In financial markets, to attract more demand for securities, they should obtain a triple A rating. The conflict of interests persisted as the issuer of securities paid rating agencies huge funds for high ratings. When the crisis started, many securities buyers, mortgage borrowers and people on the street did not know what was going on. The sub-prime crisis was escalated by the financial and economic crisis with the middle and low income earners badly affected. Many of them become homeless, lost savings, jobs, and futures.

In the case of any threats that could potentially damage the market mechanism, the authority could interfere in the market by imposing penalties upon parties that deliberately harm the public interest (Saeed *et al.*, 2001). For instance, a seller or group of sellers conspire to increase the market price by hoarding products. To safeguard the public welfare, the government or market authority could impose severe punishments on the sellers involved in such a scheme. Moreover, the market authority could continue interfering in the market by increasing the supply of the goods. Once the supply of goods returns to normal, the market authority should withdraw their intervention in the market and let the market players engage in free trade.

3.3 Place (Distribution)

A place or distribution channel is a way of transporting the product to the customer and the level of accessibility of the product to customers. This element of marketing mix is like the vehicle for the other elements of marketing (product, price, and promotion). Without place, the customer will not have access to products. Distribution channels can be defined as “*a path through which goods and services flow in one direction (from vendor to the consumer) and the payments generated by them that*

flow in the opposite direction (from consumer to the vendor)”.

There are some basic channel decisions that a marketer must make before venturing to make the products accessible to the customers. These decisions are direct or indirect, single or multiple, cumulative length of the multiple channels, types of intermediary and the number of intermediaries at each level. A channel is said to be direct when the distribution is from the company to the customer and the payment is paid directly to the company. When a channel is indirect, the company sends the products to a distribution center and the distribution center distributes to their major distributors and each distributor will send the products to retailers which will be made accessible to the local or global customers depending on how big the company is. The two types of distribution channels discussed above are for physical and tangible products. For services, a service channel will ensure the accessibility of the services to customers.

3.3.1 Place (Distribution) in Islamic Marketing

As mentioned earlier, Hassan et al. (2008) described Islamic marketing principles as a way of combining value-maximisation with the principle of justice for a broader scope of public welfare. As such, conventional marketing looks deep into value maximisation of products and services, while Islamic marketing adds the principle of justice so that the welfare of the customers are properly considered and not overtly concerned with value maximisation. ‘Marketing’ is fundamentally based on the concept of capitalism and sociological theories of the growth of consumerist culture (Alom and Haque, 2011). Marketing and the elements pertaining to it focus directly on increasing wealth and abandoning the social effect of customer’s beliefs and culture. In the case of distribution, there are different issues. Some of the unethical practices that pertain to distribution channels are listed below:

- Manipulating the availability of a product with the aim of exploiting the customers
- Coercing customers in the distribution channel
- Exerting undue pressure over the resellers’ choice to handle a product
- Using packaging designs without proper security and safety for the product
- Inappropriate packaging of the product
- Transporting dangerous and toxic products through public highways

- Distributing haram products together with halal products (Hassan et al., 2008).

All of these practices are against Islamic marketing ethics for distribution channels. The ethical behaviour of an Islamic marketer should be of a fair and just person without exploiting customers or deceiving them in any manner.

3.4 Promotion

According to the definition of the Chartered Institute of Marketing (2004), 'promotional mix' is "a term used to describe the set of tools that a business can use to communicate effectively the benefits of its products or services to its customers". Thus, promotional mix is said to include tools such as advertising, public relations, sales promotion, direct marketing, and personal selling. Businesses need to inform customers of the products and services they provide in order to facilitate the firm's survival in the very competitive business environment. In addition, "effective communication with your customers is vital to ensure that your business generates sales and profits". This latter part of the explanation given by the Chartered Institute of Marketing (CIM) is where promotion in Islamic marketing would beg to differ, since generating sales and profits is not the main objective or goal of businesses implementing Islamic marketing. Promotional mix activities can be beneficial in terms of social and economic progression by encouraging "healthy competition", however from the lens of an Islamic marketer, these activities should not encourage wasting or overspending of resources (Abdullah & Ahmad, 2010). Furthermore, the concept of promotion in Islamic marketing focuses more on providing customer satisfaction, rather than satisfying one's (the firm's) own goals alone.

3.4.1 Promotion in Islamic Marketing

Due to the lack of written literature specifically on 'promotion' in Islamic marketing, or 'promotion' from an Islamic perspective, this section looks at the various literature that is in one way or another related to this topic, such as those written on Islamic marketing in general, Islamic economics, and the like. This allows us to make inferences as the basis of Islamic perspective lies on the same two main sources, i.e. the Quran and Sunnah.

Muslim marketers must ensure that all aspects of marketing activities, such as planning of goods and services, pricing and distribution strategies, as well as

the promotional techniques used, are in accordance with the regulations stipulated in the Quran and the Sunnah. (Abdullah and Ahmad, 2010)

Abdullah and Ahmad (2010) outlined six categories of ethical principles (Islamic perspective) which are applicable to marketing activities i.e. truthfulness, sincerity, trust, justice, brotherhood and science and technology. On similar grounds, Ibn al-Ukhuwwah mentioned that over-praising or exaggerating of qualities and attributes that the product or service does not have, is in fact unethical, particularly under Islamic marketing ethics (Hassan et al., 2008). Thus, when dealing with such marketing activity as 'promotion', "all aspects of communication to the consumers, whether through advertising or personal selling, must be done in a truthful manner without any intentions of misleading them or cheating them." (Abdullah and Ahmad, 2010).

In Islamic ethics, promotional techniques must not use sexual appeal, emotional appeal, fear appeal, false testimonies, and pseudo research appeal, or contribute to the dullness of the mind or encourage extravagance. Within the Islamic framework, these promotional techniques are unethical since these methods can be utilised purely to exploit the basic instinct of consumers worldwide with a view to gain profits and greater market share (Hassan et al., 2008).

In addition, Hassan et al. (2008), further mentioned that "Prophet Muhammad SAW expressly condemned all manipulative promotional behaviour stating that, "One who cheats us is not one of us" (al-Nawawi 2: 770)".

4 CONSUMER SATISFACTION, CUSTOMER LOYALTY AND MARKETING MIX

Tjiptono & Chandra (2011: 292) the word satisfaction comes from the Latin "satis" (meaning sufficient) and "facio" (doing or making). So it can be concluded that satisfaction is an effort to fulfill something or make something adequate. Satisfaction itself is a picture or feeling of someone or customer about what he has achieved or gained. The existence of a sense of satisfaction experienced by customers will produce good meaning that the customer will make a repeat purchase. According to Kotler & Keller (2009: 139), satisfaction is a feeling of pleasure or disappointment that arises because of comparing the perceived

performance of the product (or outcome) to their expectations. For business customer satisfaction is very important as stated by Tjiptono, et al. (2008: 42) customer satisfaction is crucial for the survival and competitiveness of every organization, both business and non-profit.

According to Griffin (2003) consumer loyalty is a strong commitment from consumers, so they are willing to repurchase products and/or services that are consistently preferred in the long run. Loyalty consumers are formed from achieving satisfaction felt by consumers in connection with their activities to consume goods and or services without being affected by the situation and marketing efforts of other products trying to make him switch to buying another product. So loyalty consumer is an attitude that can make consumers do consistent repurchase of certain company products.

Rachmawati (2011) also stated that consumer satisfaction with a product can be realized, one of which is the support of a good marketing system through a marketing mix that includes products, prices, promotions and places. Factors that exist in the marketing mix are variables that are expected to create customer satisfaction and lead to customer loyalty.

5 CONCLUSIONS

It is indeed very true that Islam provides a complete way of life. It parcels all features and safeguards human kind for unnecessary 'evils' of society. A lot of the issues and problems faced in society nowadays are a result from the lack of ethics in our daily lives. People tend to be overridden by greed and self-satisfaction, i.e. competition and profit maximisation rather than looking at cooperation and moderation, which the latter pair are what forms the basis of Islamic worldview. When talking from an Islamic marketing perspective and comparing 'competition and profit maximisation' versus 'cooperation and moderation', the latter pair provides a "win-win" situation in that it facilitates 'satisfaction' to both the consumers and the sellers, as opposed to the former pair which serves to only satisfy the sellers. Thus, in order to avoid promoting 'toxins' towards society, businesses should implement Islamic marketing through all their marketing mix strategies to gain not only better 'rewards' in this world, but also for the hereafter.

Consumer satisfaction towards a product and service can be realized one of them with the support of a good marketing system through a marketing

mix that includes products, prices, promotions, and places as well as Islamic values (*Siddiq, Amanah, Tabligh, Fathonah*) so that the Moslem community emotionally touches especially in determining repeated purchases and uses of an item or service. Factors that exist in the marketing mix and coupled with the practice of Islamic values are variables that are expected to create customer satisfaction and lead to customer loyalty.

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