2021- ISLAMIC LAW PERSPECTIVE ON DIGITAL MARKETING: PROSPECTS AND CHALLENGES

AHMAD MASUM

Senior Assistant Professor, Faculty of Shariah & Law, Sultan Sharif Ali Islamic University, Jalan Pasar Baharu, Gadong BE1310 Bandar Seri Begawan, Negara Brunei Darussalam. Email:ahmad.masum@unissa.edu.bn or medi24my@yahoo.com

YUSUF IBRAHIM AROWOSAIYE

Senior Assistant Professor, Faculty of Shariah & Law, Sultan Sharif Ali Islamic University, Jalan Pasar Baharu, Gadong BE1310, Bandar Seri Begawan, Negara Brunei Darussalam. Email: yusuf.arowosaiye@unissa.edu.bn or ibrahimyusuff@gmail.com

MUKHAMMAD NUR HADI

Lecturer, Faculty of Shariah & Law, Universitas Islam Negeri Sunan Ampel, Jalan Jenderal Ahmad 117 Surabaya, Jawa Timur, Indonesia. Email:mukhammad.nur.hadi@uinsby.ac.id

NUR LAILATUL MUSYAFAAH

Assistant Professor, Faculty of Shariah & Law, Universitas Islam Negeri Sunan Ampel, Jalan Jenderal Ahmad 117 Surabaya, Jawa Timur, Indonesia. Email:nurlailatul@uinsby.ac.id

ABSTRACT

The digital era has opened tremendous potential for businesses all over the world, allowing them to reach and engage with their target customers in novel and creative ways. These changes have ushered in a new era of opportunity for Muslim enterprises to connect with a rising and increasingly digitally sophisticated Muslim client base. Today, no aspect of human existence is unaffected by the usage of digital services. Islamic digital services can be found in a variety of economic sectors, including digital marketing. The term 'digital marketing' has become synonymous with marketing to potential customers in the 21st century. Using digital marketing techniques can help you grow your business by selling more goods and/or services to your target customers. The aim of this paper is to examine whether digital marketing is acceptable under Shariah law. If so, address the prospects and challenges of digital marketing to the Muslim world. The paper adopts a legal-library-based research methodology, focusing mainly on primary and secondary legal sources. The paper concludes that digital marketing, or e-commerce, is a very important concept in Islam. However, certain Shariah concepts and necessities must be achieved to certify its acceptability and validity. The paper recommends that all digital marketing or e-commerce transactions must be legitimate under Islamic contract law. For example, digital marketing or e-commerce transactions must be free from usury, uncertainty, and gambling, as well as confirm the profit and justice of the contracting parties. Hence, there is a need for buyers and sellers to screen the entire process of internet transactions, making sure the transactions are Shariah-compliant.

Keywords: Customers, digital marketing, e-commerce, Islamic contract law, Islamic digital services

INTRODUCTION

Doing business in Islam is highly recommended. Islam greatly encourages its followers to seek wealth and comfort in life, and business is a great example of this. However, at the same time, Islam sets guidelines for everything that we do so that it is in accordance with what Allah SWT asked from us. Buying and selling are permissible (*Qur'an* 2:275). This verse clearly states that Allah has permitted buying and selling, including economic activities such as marketing. This means that buying and selling or related marketing activities and

transactions can indeed be carried out as long as they follow Islamic teachings. Of course, what is meant is buying and selling offline, where customers meet face-to-face with merchants and see directly the products they want to buy. Buying and selling are essential forms of human economic activity. Then what about the rampant online buying and selling rampant today, where the buying and selling process is carried out electronically via the Internet and websites? In short, can Muslims employ digital marketing in their daily business operations without the fear of violating Islamic law? To put it another way, is digital marketing legal under Islamic law? With these pertinent questions in mind, the aim of this paper is to examine the position of Islamic law on digital marketing. Hence, the paper submits that it is necessary to understand the perspective of Islamic law regarding digital marketing and the implementation of digital marketing according to Islamic law. The paper adopts a legal library-based research methodology focusing mainly on primary and secondary sources in the quest to understand the position of Islamic law on digital marketing. The paper argues that digital marketing can be applied in accordance with an Islamic perspective, but its application must comply with the values in the *Qur'an* and *Sunnah*. The Internet remains a significant marketing strategy in the revolutionary economic era; people of all ages adjust their paradigms and then use services with Internet facilities to make ends meet (Tan, Chong, Lin, & Eze, 2009). The Muslim world cannot be left behind in adapting to the new business environment. Using digital marketing techniques can help Muslims grow their businesses by selling more goods and/or services to their target customers.

In order to examine the position of digital marketing under Islamic law, the paper is divided into five parts, excluding the introduction. The first part addresses the core position of Islamic marketing. This part of the discussion is very vital in terms of acknowledging the fact that, in the context of commerce in Islam, justice and honesty are the keys to success. Therefore, in Islam, the playing field for doing business must be fair and just to either party, whether such business is transacted online or offline. The second part addresses the Islamic law perspective on digital marketing. As Muslims, we need to know from the onset the position of Islam on digital marketing, i.e., is digital marketing permissible in Islam? As mentioned earlier, digital marketing can be applied in accordance with an Islamic perspective, but its application must comply with the values in the *Qur'an* and *Sunnah*. In other words, digital marketing does have a place from an Islamic perspective, but Shariah requirements must be obeyed. The third part addresses the prospects of digital marketing in today's business environment. Without any iota of doubt, digital marketing techniques can be used in the 21st century by Muslims worldwide to promote their products and services online in the course of doing business. The fourth part addresses the challenges of digital marketing. There is no doubt that the prospects of digital marketing cannot be underestimated. For example, advances in information technology have changed many aspects of business and marketing activities and given birth to online transaction methods. However, these advances in information technology are without challenges, especially in the business world today. Deception, fraud, non-delivery of services, and interest-taking, for example, are prohibited under Islamic law and are common in digital marketing, particularly when such online transactions are undertaken without according to Islamic precepts. The fifth part focuses on the conclusion. This part will embrace some recommendations in terms of the operation of digital marketing from an Islamic perspective.

ISLAMIC MARKETING

Marketing plays a big role in the progress of societies as well as institutions. Trade and business have always been acknowledged as fundamental components of human life in Islam. Prior to receiving revelation, the Prophet Muhammad made a living as a trader. The Prophet Muhammad PBUH was a well-known local and international businessman. As *al-Amin* (trustworthy), he devised a clever strategy and method of promoting himself and his items to the consumer. Islam is not just a religion; it's also a way of life. Therefore, it becomes pertinent that it also provide Muslims with guidelines on how to conduct business. Bearing this fact in mind, the need to understand the meaning of the phrase 'Islamic marketing' becomes inevitable, especially in the context of addressing the position of Islamic law on digital marketing. Islamic marketing is a concept that needs to be understood on several levels; the addition of religious factors makes it a more sensitive subject (Hussnain, 2011). Based on the literature review conducted in the course of this study, the phrase 'Islamic marketing' has been defined as follows:

Hussnain (2011) defines 'Islamic marketing' as the process of identification and implementation of value maximisation strategies for the welfare of stakeholders in particular and society in general, which is governed by the guidelines given in the *Qur'an* and *Sunnah*. Similarly, Alom and Haque (2011) define Islam marketing as processes and strategies (*Hikmah*) fulfilled through products and services that are *halal* (*Tayyibat*) by mutual consent and welfare (*Falah*) of both parties, the buyer and seller, for the purpose of achieving material and spiritual welfare in this world and hereafter. According to Abuznaid (2012), he defines 'Islam marketing' as wisdom satisfying customer needs through good conduct in providing products and services that are halal, healthy, holy, and legitimate by mutual consent of sellers and buyers for the purpose of achieving material and spiritual well-being in this world and hereafter and making consumers aware of it through the good behaviour of ethical marketers and advertising.

Based on the definitions of 'Islamic marketing' above, it would suffice to note that in general, there are four characteristics that surround the marketing concept in Islam: religious, ethical, realistic, and humanistic (Sula & Kartajaya, 2006). These four characteristics are: (a) The religious aspect, which means Islam marketers must fully believe that Islamic law is the supreme law and should be used as guidelines and the source for all goodness. (b) The ethical aspect, which means a spiritual increase in Islamic marketing, will establish Islamic ethics in business transactions. One of the characteristics of Islamic marketers is that they are full of ethical considerations. (c) The realistic aspect, which means Islamic marketers should not be so "rigid" in their Islamic marketing practices, as long as they do not violate Islamic law. The content is more important than the appearance. However, it should be noted that being realistic does not mean that, in the case of "emergency", the Muslim marketer can do something that violates the principles of Islamic law. (d) The humanistic aspect means that Islam, like other religions, comes to teach mankind the principles that set them apart from the other creatures that inhabit this earth; as a result, one should be able to avoid such inhumane greed.

Looking at the four general characteristics of Islamic marketing above, the paper submits that the goals of Islamic marketing cannot be divorced from the goals of Shariah. The Islamic approach to marketing is founded on the concept of greater benefit for a greater number of

people than the conventional approach, which is oriented primarily on profit maximisation (Barry & Shaw, 1992; Bayles, 1968; Ahmad, 1995; Abdullah et al. 2015). The Islamic marketing concept of value maximisation is primarily founded on the concept of justice (Jafari & Sandikci, 2016). Scholars like Siddiqi (1981), Asad (1993), and Belt (2002) recognised that the justice concept could be applied to marketing by labelling it as 'Fair Play' and 'Dealing Justly'. Fair play is defined as conducting business transactions in a way that maximises the interests of all the involved parties (Miskawayh, 1968; Ahmad, 1995; Rogers et al., 1995; Saeed et al., 2001; Abdullah et al., 2015). Furthermore, dealing justly is a virtue that may be instilled in oneself. It seeks to avoid offering something more 'useful' to oneself and less to others, as well as giving more of the 'risk' to others and less to oneself. In short, Islamic marketing is inextricably linked to Shariah teachings. In Islamic marketing, for example, every product that a company offers to consumers, particularly Muslim consumers, must be totally Halal, or permissible in Islam. Products in Islam must not cause any harm or dullness to the mind, must be asset-backed and deliverable, and must identify extra-cost-added features that might materially change the product or service's impact on the buyer's purchase decision (Abuznaid, 2012). All obligations should be discharged in good faith and should be based on principles of justice, fairness, and equity. Product obsolescence, as well as poor packing and misleading labelling, have no place in Islam. The *Qur'an* states: "O ye people, eat of what is on earth, lawful and good; And do not follow the footsteps of the evil one, for he is to you an avowed enemy" (*Qur'an*, 2:168). Islamic ethics imply that accurate product information should be provided not only when a good is sold but also in marketing literature and in advertising (Wilson, 2012).

ISLAMIC LAW PERSPECTIVE ON DIGITAL MARKETING

Digital marketing has become an essential component of modern business strategies, allowing businesses to promote their products and services via various online channels. The growth of digital marketing cannot be underestimated in the modern business world. Advances in information technology have changed many aspects of business and marketing activities and given birth to online transaction methods. According to Joseph (2000), the Internet enables access to a 24/7/365 electronic global marketplace with millions of clients. However, as with many elements of contemporary life, concerns have been raised concerning the ethical implications of digital marketing, particularly from a religious standpoint. Having said that, the issue that needs to be addressed is the position of Islamic law on digital marketing. However, before addressing the Islamic law position on digital marketing, it is vital to have a clear picture of the meaning of the phrase 'digital marketing'. Digital marketing, according to Amstrong and Kotler (2009), is a type of direct marketing that electronically connects consumers with sellers through interactive technologies such as email, websites, online forums and newsgroups, interactive television, cellular communications, and so on.

In addition, Pieiro-Otero and Martnez-Rolán (2016) define 'digital marketing' as a digital extension of conventional marketing, tools, and tactics on the Internet. Similarly, Chakti (2019) defines 'digital marketing' as a marketing activity that includes branding and involves the use of web-based media such as blogs, websites, email, ad words, social networks, or interactive audio videos (YouTube, video). According to the Digital Marketing Institute (DMI), digital marketing is the use of digital technology to develop integrated, targeted, and measurable communications that help to obtain and keep customers while building deeper

customer connections (Royle & Laing, 2014). Digital marketing uses the Internet and information technology to expand and improve traditional marketing functions, such as "interactive marketing," "one-to-one marketing," and "e-marketing," which are all closely related to "digital marketing".

Based on the definitions of 'digital marketing' provided above, the paper contends that digital marketing is the marketing of goods or services using digital channels to consumers. The primary goal is to promote the brand via various forms of digital media. Digital marketing has evolved into a new phenomenon that combines mass customisation and distribution to meet marketing objectives. The convergence of technologies and the proliferation of devices have resulted in a shift in how we think about marketing on the Internet, pushing the boundaries towards new conceptions of digital marketing that are more user-centred, scalable, omnipresent, and interactive. Organisations can greatly benefit from the creation of a digital marketing strategy.

Having established the notion of 'digital marketing' above, it is important to underline that the discussion must now shift to the position of Islamic law on digital marketing. We must ask ourselves a simple question: Is digital marketing acceptable under Islamic law? In other words, is digital marketing *halal* (permissible) or *haram* (forbidden) in Islam? In Islam, ethical conduct in doing business is highly valued. For example, honesty, transparency, and justice are fundamental characteristics in Islamic finance and business. The *Quran* and *Sunnah* provide guidance on trade, contracts, and business ethics. The paper submits that, from an Islamic point of view, digital marketing is permissible, provided it is conducted according to the Shariah. Worth mentioning, the following verse of the *al-Quran* presents an argument for digital marketing permissibility: "Allah has permitted trade and forbidden usury. Those who, after receiving direction from their Lord, desist shall be pardoned for the past; their case if for God; but those who repeat the offence are Companions of the Fire; the will abide therein forever" (*Qur'an* 2:275). Another verse which is related to recording or accounting is presented as follows: "O you who believe! When you deal with each other in transactions involving future obligations in a fixed period of time, reduce them to writing..." (*Qur'an* 2:282). Similarly, Allah also mentions, "O you who believe! Eat not up your property among yourselves unjustly except it is a trade amongst you, by mutual consent. And do not kill yourselves (nor kill one another). Surely, Allah is Most Merciful to you" (*Qur'an* 4:29).

In order to embrace digital marketing in Islam, we must respect the teachings of Islam regarding the way we should conduct business. For example, businesses run online must be free from usury (interest). It is important to note that "Allah destroys usury and fertilises alms. And Allah does not like everyone who remains in disbelief and always sins" (*Qur'an* 2: 276). In addition, the online business must not have an element of *Maisir* (gambling). Gambling has no place in Islam, as mentioned in the *Qur'an*: They ask you about wine and gambling. Say, "There is a great sin in it, and there are benefits to it for humans; but that sin is greater than the profit". They ask you how much they have to spend. Say, "What is beyond your needs" Thus Allah explains to you His signs: So that you can be silent" (*Qur'an* 2:219). The Prophet PBUH also prohibited activities that involved making and/or selling illicit products. The Prophet PBUH said, "Allah has set certain obligations for you, so do not ignore them; He has set certain limits, so don't go beyond them; He has forbidden certain things, so don't do them; and He has kept quiet about other things out of mercy to you and not because

of forgetfulness, so do not ask about them" (Reported by aI-Darqutni and classified as *hasan* (good) by al-Nawawi). Islam also prohibits transactions containing the element of *gharar* (uncertainty). Ibn Majah, on the authority of Abu Hurairah (r.a.), said that "The Prophet PBUH prohibited the sale of gravel and the sale of Gharar".

According to Yusof Qardawi (1960), he mentioned in his book entitled "The Lawful and Forbidden in Islam" that Islam does not prohibit any trade except that which involves injustice, deceiving, making exorbitant profits, or promoting something unlawful. By looking at the *Qur'anic* verses cited above and also the *Sunnah* of the Prophet PBUH and the great work of scholars such as the late Yusof Qardawi, the paper submits that digital marketing is permissible subject to fulfilling the Shariah requirements needed in terms of doing business. These Shariah requirements would include requirements such as: (1) Goods or services must be Shariah-compliant. It is important to ensure that the goods or services are permissible under Shariah. (2) Interest-free transaction, i.e., there should be no element of usury. (3) Free from *Gharar* (uncertainty). (4) Free from *Maisir* (gambling). Apart from the requirements mentioned above, it is equally important to note that digital marketing from the Shariah perspective must also embrace all the Islamic ethics required in doing business. Some of these Islamic ethics are: (a) Transparency must be practiced at all costs since digital marketing allows businesses to communicate openly with customers, thus the need to provide accurate and truthful information about products and services is vital in such a transaction. (b) Honesty is another important aspect of Islamic ethics in doing business. Digital marketers are expected to be honest in their dealings. It is important to avoid deceptive tactics, as such tactics are not permissible under Shariah (*Qur'an* 2:42). (d) Customer consent is also another important aspect to pay attention to in digital marketing. It is essential to obtain consent from customers before sending marketing materials or using their personal data for advertising purposes. Islam respects individual rights to privacy. Allah s.w.t. says, "O ye who believe! Enter not houses other than your own, until you have asked permission and saluted those in them" (*Qur'an* 24:27). In addition, the Prophet PBUH said: "O people who have professed belief verbally but faith has not yet entered your hearts, do not pry into the affairs of the Muslims, for he who will pry into the affairs of the Muslims, Allah will pry into his affairs, and he whom Allah follows inquisitively is disgraced by Him in his own house" (Abu Dawud). (e) Quality products and services have to be promoted since this fulfils the promises made in marketing materials, which are encouraged in Islam.

In a nutshell, to be legitimate under Islamic law, all digital marketing transactions must meet the relevant standards for Islamic contract (i.e., offer and acceptance), contracting parties (i.e., buyer and seller), and subject matter (i.e., object and price). These requirements include the following: mutual agreement of the contracting parties; capability of both parties to engage in transactions; legal ownership of the benefit being exchanged; permissibility of the benefit; deliverability of the asset; and the absence of anonymity. Furthermore, any digital marketing transaction must be free of usury (*Riba*), uncertainty (*Gharar*), and gambling (*Maisir*), as well as confirm the profit and justice of the contracting parties. Thus, buyers and sellers must "screen" the entire process of Internet transactions.

PROSPECTS OF DIGITAL MARKETING

The phrase 'digital marketing' has become synonymous with marketing to potential customers in the 21ˢᵗ century. Digital marketing encompasses a variety of techniques and

practices aimed at reaching and connecting with a specific audience via online platforms. Content marketing, Search Engine Optimisation (SEO), social media marketing, email marketing, and paid advertising (such as pay-per-click or PPC campaigns) are examples of these tactics. The goal of digital marketing is to raise brand awareness, increase website traffic, and ultimately increase sales and revenue. Therefore, it cannot be denied that digital marketing has great prospects for Muslims worldwide involved in business, but the Shariah requirements must be adhered to in order to make digital marketing permissible. Therefore, the digital marketer's intention must be sincere, and the product or service being promoted must be halal and lawful. Digital marketing transactions should not contain any element of deception or harm; otherwise, such transactions would be considered haram and unlawful for Muslims to engage in.

The development of digital marketing strategies offers a lot of potential for business organisations. Digital marketing provides opportunities for businesses to gain economic value through collaboration with stakeholders, customers and employees (Purkayastha & Sharma, 2016). Business leaders must incorporate digital marketing strategies into their business plans to reduce the likelihood of failure, grow their business, and be more profitable. Benefits of online marketing include (1) economic prices, (2) targeting various demographics at once, (3) providing products and services comfortably, and (4) allows customers to easily research products and services to speed up purchasing decisions (Durmaz & Efendioglu, 2016). Having said that, the following are some of the prospects of digital marketing:

First, Muslim businesses will witness economies of scale. The introduction of digital marketing would enable Muslim businesses to achieve economies of scale. By definition, economies of scale can be defined as the cost reduction as a transaction per se increases (Mishkin & Eakins, 2008). The advent of digital marketing will enable Muslim businesses to sell products or render services to many customers, which is expected to increase the size of transactions or the volume of transactions. In other words, by properly implementing digital marketing based on the teachings of the *Qur'an* and *Sunnah*, Muslim businesses will save costs and time while focusing more on profit maximisation.

Second, it will provide new markets for Muslim businesses. The introduction of digital marketing will aid Muslim firms because their target market may now be expanded into the cyber market. The cost of carrying out a transaction can be small. Digital marketing has a distinct edge in terms of overcoming geographical boundaries, allowing businesses to reach customers in remote places. By implementing digital marketing, Muslim businesses can tap previously unexplored markets, gain a competitive advantage, and considerably increase their market share. To put it another way, digital marketing allows for borderless commerce. A business transaction, for example, can be handled online, with sellers and buyers coming from different countries and meeting in one central area, most notably the Internet. Digital marketing is thought to be capable of reaching everyone, anywhere, at any time, and in any way (Ringold & Welzt, 2007).

Third, the growth of digital marketing in emerging markets will create employment opportunities throughout the value chain. From logistics and warehousing to digital marketing and customer service, digital marketing contributes to job creation, economic growth, and overall development. The digital marketing platform can serve as a melting pot to combat unemployment, particularly among the growing number of young Muslim intellectuals.

Fourth, Muslim businesses will find digital marketing to be a convenient commercial platform. Digital marketing is available 24 hours a day, seven days a week. This will allow Muslim-owned enterprises to sell goods or provide services to their clients. Similarly, customers may purchase from the comfort of their own homes or while on the go using their smartphones or tablets. This saves them time from driving to a physical store, looking for a parking area, and waiting in long lines. Furthermore, customers can shop at any time of day or night.

Fifth, while dealing with customers, Muslim businesses will gain from customisation and personalisation. There is no doubt that digital marketing platforms provide businesses with opportunities to tailor their products to the needs of their clients. This means that businesses can adjust their products and services to their consumers' specific needs, which is a considerable advantage in a highly competitive market. Similarly, digital marketing platforms enable businesses to tailor their products to particular clients. This means that firms can make customised recommendations, promotions, and offers based on their customers' browsing and purchasing habits. Not only does this improve the consumer experience, but it also boosts customer loyalty.

Sixth, digital marketing platforms will provide room for flexibility for Muslim businesses. Indeed, digital marketing platforms provide businesses with the flexibility to respond to changing market conditions. Based on market trends and customer behaviour, businesses can quickly adjust their offers, pricing, and marketing techniques. This means that businesses can remain competitive in a volatile economy. For example, the COVID-19 pandemic resulted in considerable changes, particularly in marketing, which led to increased digital usage.

Seventh, the adoption of digital marketing platforms by Muslim businesses will provide them with detailed analytics that will allow them to make informed decisions. Muslim businesses, for example, can track consumer behaviour, sales, and other analytics to help them enhance their offers and marketing tactics. In a highly competitive industry where data-driven decision-making is critical, this is a big advantage.

Regardless of the prospects of digital marketing, such as convenience, lower overhead costs, wider reach, flexibility, etc., discussed above, it is equally important to note that digital marketing poses some challenges to both Muslim sellers and buyers. The next part of the paper addresses these challenges.

CHALLENGES OF DIGITAL MARKETING

As previously stated, digital marketing has become an essential component of current business strategies, allowing Muslim businesses to promote their products and services via numerous online channels. However, like with many parts of modern life, concerns have been raised concerning the ethical implications of digital marketing, particularly from an Islamic standpoint. In other words, as much as we embrace digital marketing platforms in today's modern business environment, it is equally crucial to recognise that Muslims have a daunting task, i.e., not to cross the line in embracing digital marketing platforms. Some of the challenges associated with digital marketing are as follows:

First, there is a lack of appropriate branding strategies associated with digital marketing platforms. Digital marketers face branding problems. Islamic branding is defined by Ahmed and Jan (2015a, 2015b), Abdullah et al. (2015), Alserhan (2010), and Noor (2010) as branding that is Islamic-friendly and adheres to Shariah principles. However, depending on how branding is interpreted, the meaning of this Islamic brand can be refined further. The definition of branding has been hotly disputed and is continually evolving. As a result, Ahmed et al. (2015) offered a plethora of new dimensions of branding in Islam. In the same vein, *halal* issues will remain a mystery (Wilson & Liu, 2011). This is because, in the end, Allah SWT determines what is *halal* (permissible) and what is not.

Second, the challenge of unlawful products or services being sold on digital marketing platforms. Any product sold by the company to consumers, particularly Muslim consumers, on digital marketing channels must be totally halal or approved in Islam. Therefore, all processes, inputs, and everything involved in the manufacture and distribution of a product must be ecologically friendly. Hence, if a product or service being promoted is fundamentally haram, such as usurious financial instruments or forbidden foods, marketing it is equally haram. It is strictly forbidden in Islam to cause harm to the Islamic environment or anything created by Allah SWT. It must also be free of any aspects that violate the law, as this is forbidden in Islam (Arham, 2010). According to Jan and Wan (2018), products reduced to *Makrooh* (dislike or undesirable) or *Mushtabeh* (recommended) would be extremely difficult to sell to Muslim consumers. The same concept applies to organisations that manufacture products that contain unlawful ingredients that are prohibited by Shariah.

Third, there is the issue of establishing customer trust. Customers are frequently sceptical of using digital marketing platforms, particularly when it comes to revealing personal and financial information. It is impossible to deny that digital marketing platforms are vulnerable to fraud and misrepresentation. In Islam, any type of fraud, misleading advertising, or misrepresentation is severely forbidden (*Qur'an* 2:42). The Prophet PBUH disallowed the trader who makes fake promises to fool the customers. The Prophet PBUH once passed in front of a grain seller. The seller was captivated by the Prophet PBUH's decision to purchase the displayed product because it seemed to have high quality at first glance. Before proceeding with paying, the Prophet PBUH checked and inspected the product by putting his hand on the wheat; the wheat turned out to be wet, and then the Prophet asked the seller, "What is this?". The seller replied, "Oh, it is wet because of the rain". The Prophet PBUH exclaimed, "Whoever deceives us (the people), he does not belong to our group". The Prophet was disappointed with the seller because he was trying to deceive him and was immoral in business. Exaggerating product characteristics, creating bogus testimonials, or offering incorrect pricing information are all examples of haram digital marketing practices. According to Buerhan and Adam (2016), the sellers need to disclose the defects to the consumer and reveal the truth in the course of the transaction.

Fourth, cybersecurity is a major concern for digital marketing businesses as they deal with sensitive customer information and financial transactions. In other words, extreme intrusiveness, such as spamming, forceful pop-up adverts, or excessive targeting, can be considered invasive and may violate the values of respecting others' privacy and consent. Islam pays a lot of respect for the privacy of all individuals, including children. Allah SWT says, "O ye who believe! Enter not houses other than your own, until you have asked permission and saluted those in them" (*Qur'an* 24:27). In addition, Allah also says, "O ye

who believe! Avoid suspicion as much as possible, for suspicion in some cases is a sin. And spy not on each other behind their backs. Would any of you like to eat the flesh of his dead brother? Nay, ye would abhor it. But fear Allah. For Allah is Oft-Returning, Most Merciful" (*Qur'an* 49:12). The Prophet PBUH is reported to have said: "O people who have professed belief verbally but faith has not yet entered your hearts, do not pry into the affairs of the Muslims, for he who will pry into the affairs of the Muslims, Allah will pry into his affairs, and he whom Allah follows inquisitively is disgraced by Him in his own house" (Abu Dawud). Furthermore, Allah's Messenger PBUH stated in his farewell speech: "He will not enter Paradise whose neighbour is not secure from his wrongful conduct" (Sahih Muslim, Book 1, Number 74). Islam places a premium on privacy. Because invasion of privacy has a significant negative influence on society, Islam instructs us to respect others' rights.

Fifth, the availability of inappropriate content is another major challenge. The Internet, which can be a platform for digital marketers or any form of online transaction, provides human beings access to a large amount of data. Since the Internet is not controlled by anyone, the type of data cannot be controlled. Therefore, all types of positive and negative information and objects are available on the web, such as pornographic materials, online betting and gambling, etc. The promotion of content that is considered haram, such as alcohol, gambling, or adult content, is ethically and religiously unacceptable in Islam. Allah says: "When you received it with your tongues and said with your mounts that of which you had the knowledge and thought it was insignificant while it was in the sight of Allah, tremendous" (*Qur'an* 24:15). Allah warns those who conduct immoral behaviours, which are forbidden under Islamic law.

CONCLUSION

The challenges associated with digital marketing in today's world are many, and in order to overcome them, it is essential that we try to make digital marketing platforms more adaptive to the Islamic concepts of doing business. Like any other economic activity, digital marketing can be both *halal* (permissible) and *haram* (forbidden), depending on the precise practices and intentions involved. Islam places a premium on ethical behaviour in all parts of life, including business, and principles like honesty, transparency, and fairness should guide digital marketing activities. Muslims who engage in digital marketing should keep these ideas in mind. Finally, the ethical issues regarding digital marketing in Islam are complex, necessitating a careful examination of particular circumstances. The goal of marketing practices, whether Islamic or conventional, is to conduct business in an honest and moral manner (Flint & Maignan, 2015), which is consistent with Islamic ethical guidelines that design Islamic ethical marketing frameworks (Sacharow, 1995; Leaman, 2005). Marketers must recognise the importance of these norms and regulations in marketing (both conventional and Islamic) and Islamic ethical marketing practices. When Islamic ethics ideas are integrated into modern law within an Islamic framework, an environment of ethical behaviour is likely to emerge.

REFERENCE

Abdullah, J. B., Hamali, J. H., & Abdullah, F. (2015). Success strategies in Islamic marketing mix. *International Journal of Business and Society*, 16(3), 480-499.

Abuznaid, S. (2012). Islamic marketing: addressing the Muslim market. *An-Najah University Journal for Research–Humanities*, 26(6), 1473-1503. https://journals.najah.edu/media/journals/full_texts/islamic-marketing-addressing-muslim-market.pdf

Ahmad, M. (1995). *Business ethics in Islam*. Islamabad: IIIT & IRI Press.

Ahmed, M., & Jan, M. T. (2015a). An extension of Aaker's brand personality model from Islamic perspective: A conceptual study. *Journal of Islamic Marketing*, 6(3), 388-405.

Ahmed, M., & Jan, M. T. (2015b). Applying the factor analytical approach towards Aaker's brand personality model from an Islamic perspective. *Malaysian Management Review*, 50(1), 49-63.

Alom, Md. Mahabub., & Haque, Md. Shariful. (2011). Marketing: An Islamic perspective. *World Journal of Social Sciences*, 1(3), 71-81. https://www.researchgate.net/publication/285013751_Marketing_An_Islamic_Perspective

Al-Quran, The holy book of Islam.

Alserhan, B. A. (2011). The Principles of Islamic marketing. Farnham, England: Gower Publishing Limited.

Armstrong, G.M., & Kotler, P. (2009). *Marketing: An introduction*. New Jersey, USA: Pearson Prentice Hall.

Arham, M. (2010). Islamic perspectives on marketing. *Journal of Islamic Marketing*, 149-164.

Asad, T. (1993). The construction of religion as an anthropological category. Baltimore, MD.: Johns Hopkins University Press.

Barry, V., & Shaw, W.H. (2015). Moral issues in business. (13th ed.). London, United Kingdom: Cengage Learning.

Bayles, M. (1968). *Contemporary utilitarianism*. New York: Anchor Books.

Belt, D. (2002). The world of Islam. Retrieved February 23, 2011, from National Geographic: http://ngm.nationalgeographic.com/ngm/data/2002/01/01/html/ft_20020101.5.html.

Buerhan, U., & Adam A. (2016). Prohibited elements in Islamic financial transactions: A comprehensive review. *Al-Shajarah: Journal of Islamic Thought and Civilization*, 21(3), 139-158.

Chakti, Andi Gunawan. (2019). *The book of digital marketing*. Celebes Media Perkasa.

Durmaz, Y., & Efendioglu, I. H. (2016).Travel from traditional marketing to digital marketing. *Global Journal of Management and Business Research: E-Marketing*, 6(11), 173.https://doi.org/10.23956/ijermt.v6i11.60

Flint, J. D., & Maignan, I. (2015). The value of corporate citizenship to business customers: Research Directions. In M. Moore, & R. S. Moore (Eds.), New meanings for marketing in a new millennium. Mississippi, USA: Springer International Publishing.

Hussnain, S. A. (2011). What is Islamic marketing? *Global Journal of Business Research and Marketing*, 11(11), https://globaljournals.org/GJMBR_Volume11/10.What-Is-Islamic-Marketing.pdf

Jafari, A., & Sandikci, O. (Eds.). (2016). *Islam, marketing and consumption critical perspective on the intersections*. New York, USA: Routledge.

Jan, M. T., & Wan, H. L. (2018). Will Islamic marketing survive in today's world? *Journal New Business Ideas and Trends*, 16(2), 9–17. https://www.researchgate.net/publication/329933725_Will_Islamic_Marketing_Survive_in_Today%27s_World

Joseph, D. *A guide to E-Commerce*. Retrieved from http://www.ilr.cornell.edu/library/reference/guides/ecommerce/.

Leaman, O. (2005). *The Qur'an: an encyclopedia*. London: Routledge.

Mishkin, F., & Eatkins, S. (2008). *Financial markets and institutions*. (6th ed.). Addison Wesley, New York.

Miskawayh, I., & Muhammad, I. A. (1968). The refinement of character (Constantine, K. Zurayk, Trans.). Beirut: The American University of Beirut.

Noor, O. (2010). Brands and Muslim consumers. Oxford Global Islamic Branding and Marketing Forum. Oxford: Saıd Business School, University of Oxford.

Piñeiro-Otero, T., & Martínez-Rolán, X. (2016). Understanding digital marketing—Basics and Actions. In MBA theory and application of business and management principles (pp. 37–74).Springer International. https://doi.org/10.1007/978-3-319-28281-7_2

Purkayastha, A., & Sharma, S. (2016).Gaining competitive advantage through the right business model: analysis based on case studies. *Journal of Strategy and Management*, 9(2), 138–155.

Qardawi, Y. (1960). *The lawful and prohibited in Islam*. New York: Al-Falah Foundation.

Ringold, D.J., & Barton, W. (2007). The American marketing association Definition of marketing: Moving from lagging to leading indicator. *Journal of Public Policy & Marketing*, 26(2), 251-260. https://doi.org/10.1509/jppm.26.2.251

Rogers, H. P., Ogbuehi, A. O., & Kochunny, C. M. (1995). Ethics and transnational corporations in developing countries: A social contract perspective. *Journal of Euromarketing*, 4(2), 11-38.

Royle, J., & Laing, A. (2014). The digital marketing skills gap: Developing a digital marketer model for the communication industries. *International Journal of Information Management*, 34(2),65–73.https://doi.org/10.1016/j.ijinfomgt.2013.11.008

Sacharow, S. (1995). Islamic marketing opportunities opening up for converters. Retrieved February 23, 2011, from http://pffc-online.com/mag/paper_islamic_marketing_opportunities/.

Saeed, M. Ahmad, Z., & Mukhtar, S. (2001). International marketing ethics from an Islamic perspective: A value maximization approach. *Journal of Business Ethics*, 32 (2), 127-142.

Siddiqui, M. N. (1981). *Muslim economic thinking*: *A survey of contemporary literature*. Leicester: The Islamic Foundation

Sula, M.S., & Kartajaya, H. (2006). *Shariah marketing*. Bandung: Mizan.

Tan, K. S., Chong, S. C., & Lin, B. (2013). Intention to use Internet marketing: A comparative study between Malaysians and South Koreans. *Kybernetes: The International Journal of Systems & Cybernetics*, 42(6), 888–905. https://doi.org/10.1108/K-12-2012-0122

The Hadith, Sahih Bukhari No. 4965 Sunan Abi Dawud 4983. Beirut: Maktabah Asriyah.

Wilson, J. A. (2012). The new wave of transformational Islamic marketing: Reflection and definitions. *Journal of Islamic Marketing*, 3(1), 5-11. https://www.researchgate.net/publication/235277412_The_new_wave_of_transformational_Islamic_marketing

Wilson, J. J., & Liu, J. (2011). The challenges of Islamic branding: Navigating emotions and halal. *Journal of Islamic Marketing*, 2(1), 28-42.