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The relationship between Islamic marketing ethics and brand credibility: a case of pharmaceutical industry in Yemen

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# **The relationship between Islamic marketing ethics and brand credibility: a case of pharmaceutical industry in Yemen**

## **Abstract**

**Purpose** – In an effort to build a useful conceptual framework that enhances understanding and permits practical application of Ethics, this paper is meant to understand the relationship and impact of Islamic Marketing Ethics on Brand Credibility. Nowadays, recognizing the ethical dilemmas associated with business is an important aspect of marketing strategy (Murphy, Laczniak, and Prothero, 2012). As known, the pharmaceutical industry has access to a deep pool of resources with the potential to maintain an esteemed reputation for offering innovative products that improve the public's health and well-being (Kim and Ball, 2013). However, recent years have yielded several high profile safety issues associated with particular medications along with a growing perception that pharmaceutical companies are unethical and drive up healthcare costs by prioritizing profits over consumer needs (USA Today/KFF/Harvard SPH 2008). As a result, the reputation of the pharmaceutical industry has been damaged with only eleven percent (11%) of individuals considering pharmaceutical companies to be trustworthy (Harris Interactive Poll 2010). Thus, Pharmaceutical Industry in Yemen was the target of this paper and the relationship between its Brands' Credibility and Islamic Marketing Ethics was highlighted.

**Design/methodology/approach** – In a study of one hundred and six (106) respondents, exploratory and confirmatory factor analysis were conducted in order to understand the relationship, between Brand Credibility and Islamic Marketing Ethics. Correlation and regression analysis were performed to evaluate the hypothesized relationships between the variables.

**Findings** – Significant and positive relationships were confirmed between Brand Credibility and Islamic Marketing Ethics namely, Annasihah, Al-Istiqamah, Al-E'etedal, Al-Ihsan, As-Sidq, Attaqwa, and Al-Amanah. The eighth Islamic marketing ethic, Attasamoh, has been rejected.

**Originality/value** – The paper evaluates Brand Credibility in relation to Islamic Marketing Ethics in the Pharmaceutical Industry in Yemen. Islamic marketing ethics have been confirmed as a new variable correlates with Brand Credibility and helps boosting the level of credibility.

**Keywords** – Islamic Marketing Ethics, Brand Credibility, Ethics, Brand, and Marketing.

**Paper Type** – Research paper.

## 1. Introduction

In the early years of the last century, many of western corporations have followed several marketing techniques to make their products, services and brands the most actively traded in the market and among customers (Lamb, Hair, and McDaniel, 2008).

Many of those corporations have spread their brands and products all over the globe and they could gain customers' trust and loyalty (Brandi, 2001). As a result, they could build their brands' credibility which is known as the amount of trustworthiness or expertise that a company has in the eyes of its clients, customers, business partners, and financial resources (Donovan, 2011).

In order to accomplish that level of success, western societies have created their own ethical marketing standards and policies which they are governed by (Vogel, 2006). Those standards and policies drew their intellectual root from laws, cultures, and families' values and, in many cases, from historical references (Lamb et al., 2010).

Recently, world's top brands used the inner emotion as a key driver for their brands' strategies which refers to adopt an emotional theme for their brands which in fact improves the self-image feelings of their customers; but at the same time; they assured the high extent of credibility of those themes. This is because, if they do not, they will lose their brands' image for ever. Ethics is not the only driver to boost the credibility of the brand but it is the most important one and without adopting ethics, firms cannot compete and have a position between worlds' top brands (Tempora, 2011).

Although, the flaws those standards have had; they have applied them in their personal and business lives, and they abided them (Ferrell, Fraedrich, and Ferrell, 2011). As known that most of western societies have embraced secularism as a way of life which is defined as "the principle of separation of government institutions, and the persons mandated to represent the State, from religious institutions and religious dignitaries. In one sense, secularism may assert the right to be free from religious rule and teachings, and the right to freedom from governmental imposition of religion upon the people within a state that is neutral on matters of belief (Kosmin and Keysar, 2007).

On the other hand, Moslems' societies have generated a set of ethics which were deduced from their intellectual root of Shari'ah's law that its root was drawn from 1) Quran, is "the most sacred source of law, embodying knowledge that God had revealed about human beliefs, about God himself, and about how the believer should conduct himself or herself in this world" and 2) Sunnah is "what the prophet had done or said, or even tacitly approved - took the form of

specific narratives that became known as Hadith (at once collective and singular noun, referring to the body of Hadith in general and to a single Hadith according to the context" (Hallaq, 2009).

This set of ethics is supposed to control all aspects of Moslems' life including marketing business and practices and it is known in this paper as the Islamic Marketing Ethics which are specific but not limited to the following, 1) Attaqwa, 2) As-Sidq, 3) Al-Amanah, 4) Al-Ihsan, 5) Al-Istiqamah, 6) Annasihah, 7) Attasamoh, and 8) Al-E'etedal (AlKhateeb and AlTurkistani, 2000).

So, marketing's business and activities in Islamic societies are governed by those Islamic behavioral ethics, and marketing practitioners are required to embrace them. For instance, they are required to seek Halal; is any object or an action which is permissible to use or engage in, according to Islamic law; in all their life and business' aspects; and acting honestly and giving the priority to the public interest rather than theirs (AlKhateeb and AlTurkistani, 2000).

In order to overcome all of the ethical problems especially in marketing, Islamic religion as a way of life warrants considerable importance in the field of global business ethics. The reasons have been stated that, 1) Islam provides the framework that shapes the moral and ethical behavior of a growing number of Muslim consumers around the globe, 2) an increasing number of Muslim countries represent some of the most affluent consumers in the world, 3) there has been an increasing level of foreign investment in Muslim countries in recent years, 4) there is a growing momentum towards the formation of a Muslim trading block, and 5) the current political mood indicates that there appears to be a definitive push towards greater Islamization of countries where Muslims are in the majority in the form of a return to the application of the Islamic law (Shari'ah) to all facets of life and thoughts (Saeed, Ahmed, and Mokhtar, 2001).

In addition, marketers in this modern world are going through numerous of challenges to keep their strong footstep in the market as the global market is full of diversity. The vast cultural diversity of about 1.5 billion Muslims worldwide; their different levels of religious commitment and practice pose a foremost challenge when one attempts to understand and practice business ethics from an Islamic perspective (Golam, and Shariful Haque, 2012).

So, marketers in Muslims' regions have to keep their footstep in the global market, and they need to be back to the two sources of normative business ethics in Islamic religion which cover all life and business aspects, Qur'an and Sunnah (Beekun and Badawi, 2005). They need to utilize those two sources, create their own marketing ethics' standard, abide this standard in their business life and finally share it with other cultures worldwide.

## ***1.1 Research Objectives***

The main objective of this research is to study the relationship between Islamic Marketing Ethics and Brand Credibility. In order to recognize this kind of relationship, the ethical practices of medicine's promoters in Yemen market will be surveyed. This is to answer a question that; do those ethical practices impact medicine's brand credibility? So, the above objective will be depicted as follows:

- Identify the relationship between Attaqwa and Brand Credibility.
- Identify the relationship between As-Sidq and Brand Credibility.
- Identify the relationship between Al-Amanah and Brand Credibility.
- Identify the relationship between Al-Ihsan and Brand Credibility.
- Identify the relationship between Al-Istiqamah and Brand Credibility.
- Identify the relationship between Annasihah and Brand Credibility.
- Identify the relationship between Attasamoh and Brand Credibility.
- Identify the relationship between Al-E'etedal and Brand Credibility.

## **2. Theoretical Framework**

This research was adopted from Islamic marketing ethics and the dependent variable was Brand Credibility that has to be impacted by many independent variables. This paper studied Islamic Marketing ethics as the independent variables and the following ethics have been highlighted, 1) Attaqwa, 2) As-Sidq, 3) Al-Amanah, 4) Al-Ihsan, 5) Al-Istiqamah, 6) Annasihah, (7) Attasamoh, and (8) Al-E'etedal. In order to answer the following questions, those ethics supposed to be practiced by marketers in the pharmaceutical industry. Do those ethics impact the medicine's brand credibility? Positively or negatively? Do those ethics help to boost medicine's brand credibility? Studying the relationship between dependent and independent variables will help to identify degree of impact and the following diagram (figure 1) will help illustrating the relationship between them.

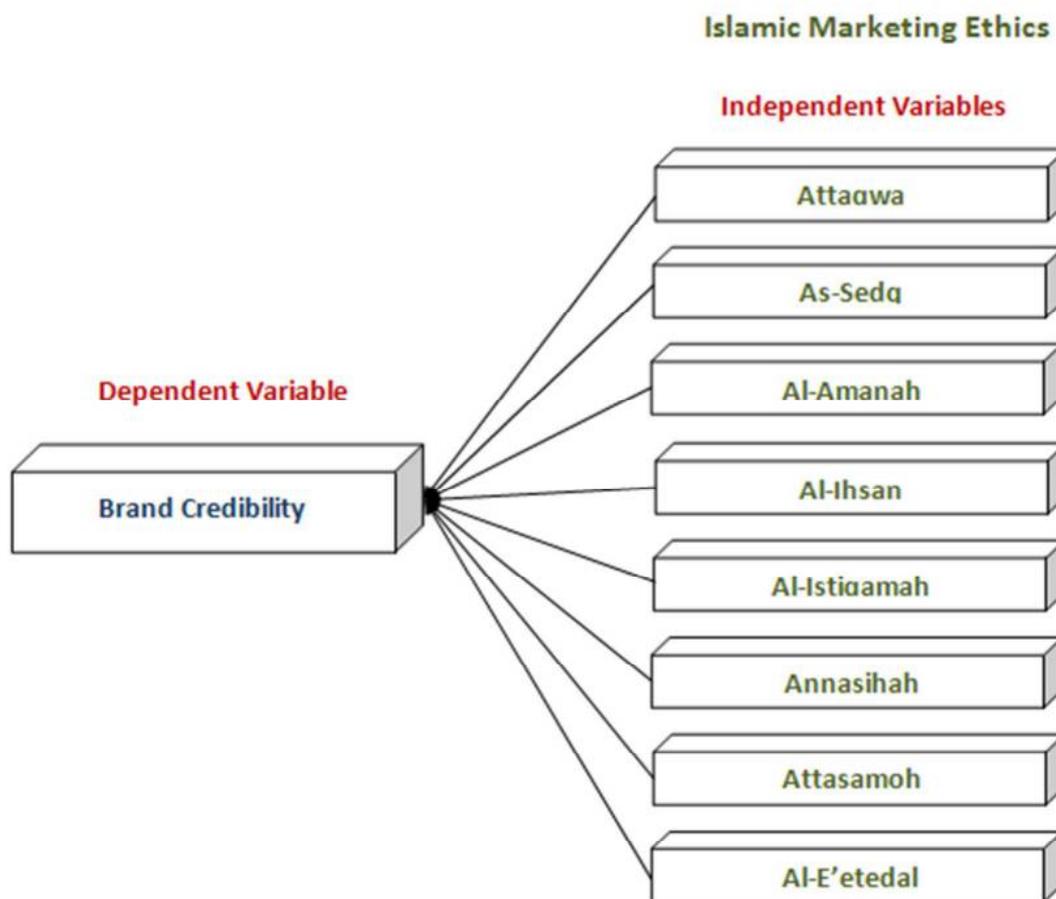


Figure 1: Illustrating the correlation between Islamic Marketing Ethics and Brand Credibility

### 3. Review of literature and hypotheses development

Nowadays, each firm tries hardly to gain a competitive advantage over competitors in the same industry, attracts and maintains enough customers through providing high quality of service which satisfies its customers (Thompson and Martin, 2010, Al-Nashmi and Almoliaki, 2015). However, in order to satisfy customers, companies have to pay special attention for their marketing techniques and strategies. This is to be able to provide customers with quality of services and improve the effectiveness of their brand's image (Paliwoda and Ryans, 2008). Practicing ethics in marketing activities is a perfect driver which can contribute to overall customer's satisfaction that will lead at the end to build a credible brand; on the contrary, poor ethical standard can damage a brand's credibility (Bull, 2013).

In western societies, most of marketing managers attempt only to meet the letter of the law in their marketing practices however, marketing managers that embrace ethical virtues are definitely deemed to win the market, acquire good market share and gain a competitive advantage over competitors (Murphy et al., 2012).

Throughout previous studies and researches, Brand Credibility and Marketing Ethics have been discussed thoroughly, and Ethics have been linked to all marketing aspects which will be highlighted in some details below.

### **3.1 Brand Credibility**

In order to understand the term, we need to know what brand refers to. A brand is a name, term, sign, symbol or design, or a combination of these, intended to identify the goods or services of one seller or group of sellers and to differentiate them from those of competitors (Kotler and Armstrong, 1999). Brands are like people and no matter what clothes they wear, others will see them for what they are through their behavior (Arnold, 2009). Furthermore, brand has to be thought of as a relationship with the customer (Khermouch, 2001). As an outcome of the pervious definitions and due to the rapid competition in the world of marketing, many organizations found that in order to be successful and have credible and reliable brands, they have to concentrate on their marketing strategies, tactics, and especially ethics' standards and policies (Knowles, Diamantis, and El-Mourhabi, 2004). Many of those organizations have concentrated on the strategies that lead to brand credibility; trustworthiness; the trait of deserving trust and confidence (Word Net Web, 2009), and expertise (Vincent, 2012).

What is Brand Credibility? Brand Credibility is defined as the believability of an entity's intentions at a particular time, and it is posited to have two main components: trustworthiness and expertise (Moore and Seymou, 2005).

From the definition conducted by Sternthal, Craig, Erdem and Swait, 2004; Brand credibility is defined as “the believability of the product information contained in a brand, which requires that consumers perceive that the brand has the ability (i.e., expertise) and willingness (i.e., trustworthiness) to continuously deliver what has been promised (in fact, brands can function as signals since, if and when they do not deliver what is promised their brand equity will erode)”. This definition has three main dimensions; trustworthiness, expertise and attractiveness (Erdem and Swait, 2004).

From the above definitions, trust is main player in brand credibility, especially when a brand behaves according to its promise; it develops a good reputation that leads to trust, which can make a brand more credible than competitors' brands (Vincent, 2012). The brand with the most trust usually wins and credibility is a very important ingredient in it. The more people contact with a brand, the more chances it has to showcase its credibility. The more credibility it has, the easier it is to be promoted (Morgan, 2012).

As a result of the importance of the brand credibility on the organizational level some firms gave it the corporation feature and they named it, the corporate-brand credibility and they have seen that three essential factors have to be existed a) corporate expertise; the extent to which a company is seen as able to competently makes and sells its products or conducts its services, b) corporate trustworthiness; the extent to which a company is seen as motivated to be honest, dependable and sensitive to customer need, and c) corporate likeability; the extent to which a company is seen as likable, attractive, prestigious, dynamic, and so forth (Glynn and Woodside, 2009).

In addition, marketing experts spent more intention to build the corporate-brand credibility and they considered it as a key factor to determine a firm's success (Goldsmith, Lafferty, & Newell, 2000). Furthermore, corporate-brand credibility refers to the extent to which consumer believe that a corporate brand can deliver its claimed benefits to satisfy their need and wants (Keller, 2003).

Thus, what matters is how others see a brand; therefore, shaping others' perception is the challenge that organization can face and one of the most important aspects of others' perceptions of your brand is its perceived credibility (Chisholm-Burns, Vaillancourt, and Shepherd, 2011). In other words, company's consumers are the people that can judge its business and brand, if credible or not. Thus, and in order to summarize the definition, Brand credibility can be defined as "a multi-characteristic term that imitates the integrity of the brand in the eyes of the customer. The characteristics of the term include the reliability of the brand in terms of claim-justification, truthfulness, trust-spreading and delivering what is advertised by the manufacturer" (Alam, Arshad, and Shabbir, 2012). The following section will go through the three terms in some details:

### *3.1.1 The Reliability of the Brand in Term of Claim-Justification*

Merriam-Webster (2010) defines reliability as the quality or state of being reliable; the extent to which an experiment, test, or measuring procedure yields the same results on repeated trials so the reliability of the brand is the first and the important sign of brand credibility which refers to brand ability that the brand requires, to be successful in the marketplace. In order to be reliable, in effect, is to be able to deliver on time every time. So, when a brand promises a customer that the product will perform in a certain manner, within a certain time frame, it must be consistently made sure that the promise is fulfilled or exceeded (Kapoor, 2007).

Famous brands are often expensive and they are usually justified, but, justifying the high price resulting from the benefits of the brand, is a problem faces all manufacturers (Giri, 2010). In order to solve this problem, marketers usually addresses it through advertising campaigns and different marketing activities to clarify all the issues related to the brand; like justifying a price premium via a unique selling proposition that is based on the brands' particular benefits; and using imagery that the new young target audiences would find motivating (Kapil and Mukherjee, 2011).

Furthermore, price changes always need to be justified, whether in economic or noneconomic terms (Velthuis, 2005). Manufacturers could charge high prices for their products and justify them by claiming high input costs and low economies of scale (Luzio, 1996). But in most cases they justify them by claiming the brands particular benefits that are not available in the competitors' products or brands (Kapil and Mukherjee, 2011).

From Islamic point of view, manipulating the consumers by changing the price of a product without a good reason like changing the quality to the better is forbidden (Sandikci and Rice, 2011). As known that Islamic marketing is led by the value-maximization approach. However, value-maximization is interpreted not only from a company and profit perspective but from consumer's interest perspective as well (Alihodzic, 2013).

Adding to the above, from Islamic perspective, a company's pricing strategies should be distanced from the fuzzy pricing range where a price might seem to be exploitive of consumers' needs or their unawareness (Alserhan, 2011).

### *3.1.2 The Reliability of the Brand in term of truthfulness*

Merriam Webster (1996) defines truthfulness as telling or disposed to tell the truth. Edward R. Murrow said in his quote that "to be persuasive we must be believable; to be believable we must be credible; to be credible we must be truthful" (as cited in Rowell, 2008).

Marketing experts say "if the message is not credible, if it doesn't conform to its brand's truth, it's meaningless". The audience needs to believe who is saying it (e.g. the brands' voice), what is being said, and how it is being said. Otherwise any connection previously established immediately begins to break down (Albanese, 2007).

According to Dwight Eisenhower "a person who values his/her privileges above his/her principles soon loses both" (as cited in Moscatelli, 2012). Your brand should reflect your true self and must adhere to a moral and behavioral code set down by your personal ambition. This will represent, who you really are, what you care about and your passions should come out in your brand and you should act and behave accordingly (Rampersad, 2009).

In fact both, truthfulness and honesty are similar in definition but truthfulness goes one step further in its definition as the key difference between them is the reliability of any documentation that can be identified (Truthfulness, 2011). In some cases the documentation is provided by news articles but can be in books or articles that relate to specific thing like person, brand, company etc (AuBuchon, 2003). Being truthful and honest as a brand truly differentiates it from its competitors (Den Bergh and Behrer, 2013).

### *3.1.3 The Reliability of the Brand in term of delivering what is advertised*

A breach of promise will result in the brand being viewed with suspicion (Kapoor, 2007). Delivering brand promise is paramount (Landa, 2006). Even the strongest brand will fall short, if its promise is not redeemed in the organization (Riesenbeck and Perrey, 2009). If brand promises are not delivered, consumers will have second thoughts about subsequent, purchases (Kapoor, 2007).

In order to win the brand war, you need to avoid the second place in the buyers' minds (Gagliardi and Tzu, 2007); and a real estate company must possess the weapon of reliability and a real estate brand will deliver and allow timely possession often be property (Kapoor, 2007).

Reliability is a strong weapon for the marketer (Kapoor, 2007); and part of the appeal and acceptability of a brand will depend on its ability to function satisfactorily over a period of time, and also with a measure of reliability (Beamish and Ashford, 2006).

In other words, reliability helps to build strong brand image which is a key weapon in fending off competitive threats (Ranchhod and Marandi, 2007). Thus, this weapon of reliability should be used by a brand to get into the consideration set of the relevant target audience (Kapoor, 2007).

## **3.2 Islamic Marketing**

In order to know Islamic marketing, we need to explore, how others define marketing, then, we discuss it from Islamic point of view. Marketing in short, means to deal with identifying and meeting human and social needs i.e. meeting needs profitability (Kotler and Keller, 2006).

The American Marketing Association Board of Directors on September 15th, 2004 approved the following definition: "Marketing is an organizational function and a set of

processes for creating, communicating, and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders”. Most notably things in the above definition are the following; it suggests that marketing is an organizational function which means the responsibility of everyone in an organization, not just the group of marketing experts. It is also a revenue-generator and it is responsible for providing adequate return to all stakeholders. Finally, marketing should meet a specific need or want for a particular customer. It is not about producing irrelevant goods and services (Burnett, 2007).

American Marketing Association has approved also the following definition on October 2007 “Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large”.

The latter definition is in agreement with the definition from Islamic point of view that Islamic marketing refers to “the process and strategy (Hikmah) of fulfilling need 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 the world here and the hereafter” (Alom and Shariful Haque, 2011).

Syed Ali has also defined Islamic Marketing as “The process of identification and implementation of value maximization strategies for the welfare of the stakeholders in particular and the society in general governed by the guidelines given in Quran and Sunnah” (as cited in Hussnain, 2011).

In fact, Islamic marketing addresses the current marketing thought and practice within the overall frame work of the religion of Islam which studies how Muslim markets’ behavior is shaped by various religious and cultural concepts affecting almost all economic decisions in these markets. Doing business successfully with Islamic markets requires that the prevalent conventional marketing knowledge be tailored to comply with the requirements of Islamic

markets i.e. overall operations, deals, and transactions should be conducted in line with Islamic instructions, in other words, no monopoly, no cheating, fair price, standard weight and measures, no exploitation of people, land or animals and so on (Alserhan, 2011).

The following section will go through the Islamic marketing characteristics that were mentioned in the above definitions:

### 3.2.1 *Strategy (Al-Hikmah)*

The word Al-Hikmah in Arabic language is very close to the English word, strategy which indicates wisdom. It signifies sound perception and sound judgment which is time befitting approach, adaptable to the particular situation (Alom and Shariful Haque, 2011). Ibn Al-Qay'im Al-Jawziyah in his book, *Madarij Al-Salikeen*, defined the Hikmah practically as "Doing what is required in the right manner, at the right time, and in the right place".

Baltes and Smith (1990) state that wisdom is a type of expertise: being an expert in knowledge involving good judgment and advice in the domain of the fundamental pragmatics of life (as cited in Sternberg and Jordan, 2005).

In addition, wisdom is academically defined as that "the essence of wisdom lies not in what is known but rather in the manner in which that knowledge is held and in how that knowledge is put to use. To be wise is not to know particular facts but to know without excessive confidence or excessive cautiousness. Wisdom is thus not a belief, a value, a set of facts, a corpus of knowledge or information in some specialized area, or a set of special abilities or skills. Wisdom is an attitude taken by persons toward the belief, values, knowledge, information, abilities, and skills that are held, a tendency to doubt that these are necessarily true or valid and doubt that they are an exhaustive set of those things that could be known" (Bleyl, 2009).

So, Islamic Marketing can achieve long term goals in this world and the hereafter through interacting with changing environment, situation and even it can purify the beliefs, outlook,

morals, habits, customs, and social, cultural, economic and political life of man in its totality (Alom and Shariful Haque, 2011).

### 3.2.2 *Mutual Consent*

Mutual Consent is particularly defined by the agreement of the parties involved to do something like doing business, trading...etc. (Sharm, 2007). Mutual Consent is required in order for the general terms proposed by one party to become part of the agreement (German Tax and Business Law, 2005).

From Islamic point of view and based on the statements of the Quran and the Sunnah. “O believers, trade by mutual consent” (4:29), and “who (Conduct) their affairs by mutual consultation...” (42:38). Abu Saeed Al-Khudri reported: prophet Muhammad (PBUH) said “The contract of sale becomes lawful with the consent of both parties” (Ibn Majah). “Mutual Consent means that the exchange must be operated on the free will of buyers and sellers and free of undue pressure, fraud and deception” (Alom and Shariful Haque, 2011).

### 3.2.3 *Need*

Marketing experts have different views in defining the human needs, many of them have defined the needs as those things that people must have to stay alive; in addition; and in order to differentiate human needs from human wants, they defined wants as those things people may like to have but that are not necessarily essential for life. Others have often called wants as acquired needs because people have become accustomed to having as part of their everyday life (Harrison, 2006).



Figure 2: Abraham Maslow's Hierarchy of Needs (Stuart, Sarow, and Stuart L., 2007)

Abraham Maslow's has ordered the human needs in a hierarchal order, from higher ordered needs to lower ordered needs as shown in figure 2; physiological, safety, social,, Esteem and finally the self actualization's needs (Stuart et. al., 2007).

When talking about needs from Islamic point of view, Islamic marketing is based on need "And, let not your hand be tied (like a miser) to your neck; nor stretch it forth to its utmost reach (like a spendthrift), so that you become blameworthy and in severe poverty" (17:29) (Alom and Shariful Haque, 2011).

### 3.2.4 Halal (Tayybat)

Halal and Tayybat together build the harmony of life, the balance of universe (Black, Esmaili, and Hosen, 2013). In Arabic, Halal generally means permissible or authorized according to Islamic Law (Zain, Wan Mohd, and El-Qawasmeh, 2011). Yusuf Al-Qaradawi defined Halal term in 1960 as that "which is permitted, with respect to which no restriction exists, and the

doing of which Law-Giver, Allah (Subhanahu Wa Ta'ala) has allowed” (Bahaldin, 2005). "Oh mankind! Eat from the earth that which is Halal (lawful) and (Tayyib) wholesome” (2:168).

A general rule in Islamic law is that everything is Halal, except if stated otherwise i.e. specifically mentioned as Haram; unlawful or prohibited (Zain et al., 2011). Halal is a paramount for every Muslim across the globe (Scott and Jafari, 2010).

Nowadays, the area of Halal covers not merely food, but has extended to cosmetics, pharmaceutical, and even services (Adamatzky, 2012). It has included in the area of business and trade; and the annual global market value for the entire Halal trade reached USD 2.1 trillion in 2005 (Oxford Business Group Malaysia, 2010); and even there is a rapid growth in the recognition of the Halal mark as a benchmark for safety and quality assurance (Lindgreen and Hingley, 2009). And, what contributed to the success story of the Halal mark that certified Halal products are generally acceptable by both Muslims and non-Muslim consumers (Alserhan, 2011).

### 3.2.5 *Falah (Welfare)*

Falah is an Arabic word and it is an equivalent to the English word success or win. From Islamic marketing point of view, Islamic marketing must ensure human Falah on the basis of cooperation and participation between producer and consumer, seller and buyer (Alom and Shariful Haque, 2011) and it means wellbeing as felicity derived in terms of the unity of being in the scheme of all things in light of Tawhid (Monotheism or Oneness of Allah (hence of the principle of Oneness of Allah) and Tawhid is the source of the absolute, perfect and complete knowledge that unifies all entities by the divine law (Sunnat Allah) (Choudhury, 2004).

Falah is meant by both-worldly concept, for the life in this world, which represents three things: Baqaa (survival), Ghena'a (freedom from want) and Izz (power and honor); and for the life in the hereafter which stands for: Baqaa Bila fanaa (eternal survival), Ghena'a Bila Faqr

(eternal prosperity), izz bila dhull (everlasting glory) (Khan, 1994). It ensures as "Our Lord, gives us what is good in this world and also what is good in the hereafter and saves us from the torment of Fire" (2:201).

In Islamic Marketing, Market is viewed as a mechanism or institution in which buyers and sellers interact with goods and services in establishing prices through balances the conduct of buyers and sellers in ensuring greater welfare in this world, as well as the greatest reward in the world hereafter and maximize profits (Alom and Shariful Haque, 2011).

### ***3.3 Humanizing Brands***

All of the ideas about ethics and its link to brands guide us to humanize brands and how to bring religion into branding (Wilson, 2015). Humanizing the brand is a shortcut taken by brands that are unwilling or unable to make the mire transformative changes that are inextricable from the authentic approach their customers demand (Johnson, 2015)

### ***3.4 Islamic Marketing Ethics***

Merriam Webster (2010) states that ethics is an area of study that deals with ideas about what is good and bad behavior; a branch of philosophy dealing with what is morally right or wrong. In a simple term, ethics refers to the code or set of principles by which people live (Popkin, and Stroll, 2007).

From another point of view, Ethics are the application of values to human actions and behaviors which deal with issues of right and wrong, morality of conduct and relationship in the marketplace. Ethics are moral standards that govern human conduct and individual relations with others (Sandikci and Rice 2011)

In addition, ethics is something not measurable but it can be indirectly measured, whether he or she is lying, stealing, harming others ... etc. We can capture whether a person is ethical or not, or, he or she has a conception of right or wrong. Furthermore, in order to know if somebody has an ethical background or not, we need to find out the reasons behind the actions he/she does like the upbringing of a person, the influences of the family, school, religion, friends, etc. In this case we can say that ethics is something can be learned, a belief system which guides moral judgments and actions (Schlegelmilch, 1998). So, Marketing Ethics can be defined as the

systematic study of how moral standards are applied to marketing decisions, behaviors, and institutions (Murphy et al., 2012).

In light of ethics definition, we can understand that law differs from ethics since Laws are defined as the rules of behavior sanctioned by governments that illustrate what people can or cannot do in the workplace. (Roesch, Hart, and Ogloff, 1999) and Laws can be morally wrong or unethical ( Lombardo, n. d.). In addition, the key difference between laws and ethics is that laws carry the authority of a government body, and ethics do not (Whitman and Mattord 2011)

Furthermore to the definitions related to marketing ethics; Ethical Marketing which refers to the practices that emphasize transparent, trustworthy and responsible personal and /or organizational marketing policies and actions that exhibit integrity as well as fairness to consumers and other stakeholders (Murphy et al., 2012).

When talking about marketing activities, it is notable to mention that applying ethics is the responsibility of everybody in the organization, especially at the top level of the organization. Based on the definition of Marketing conducted by American Marketing Association, any behavior governed by ethical principles involves all personnel involved in marketing, the CMO, sales, distribution, customer service, advertising and public relations i.e. all parties are ethically responsible because every single person within a firm will be impacted positively or negatively (Murphy et al., 2012). Robert Noyc said “If ethics are poor at the top, that behavior is copied down through the organization” (as cited in Michael and Lochrie, 2010).

Taking ethics into action, most of western companies have taken place in the world of ethics’ standards and policies and western marketing experts said that business ethics should be promoted not because ethics is good business, but because we are morally required to embrace ethics in all our dealings with other people and business is not excepted (Hoffman and Moore, 1990).

For instance, the Tylenol case, in 1982, when seven people died after taking Tylenol Extra-Strength capsules marketed by Johnson & Johnson. The company's market value declined by 29% amounting to \$2.3 billion as well as other implications, like company’s reputation. However, Tylenol case was a good example of the ethical values that Johnson & Johnson Company had adopted, and because of that J&J could overcome the problem and its revenue curve backup in about six months (Dowdell, Govindaraj, and Jain, 1992).

Another ethical example, A. G. Lafley, P&G x-president and chairmen said: “To conduct our business with integrity in a lawful and responsible manner, we have to be alert to situations that pose ethical questions. We need to have a good understanding of our values and the laws that are pertinent to the work we do and the decisions we make. And, most important, we must

use good judgment in deciding what course of action is most appropriate”. Procter and Gamble has created its own hierarchy of company ethics’ principle that starts with company’s purpose value principles, company policy statement, worldwide business conduct standards; operating policies, procedures, practices and implementing systems and internal controls (Lafley, 2009).

Consequently, P&G has been ranked 15<sup>th</sup> – 2013 by Fortune - Most Admired Companies, its brands ranked 5<sup>th</sup> – 2012 by marketing week - Brands Most Admired by Marketers in the UK and also ranked 13<sup>th</sup> – 2012 by The Talent Business - Brands That Creative’s Most Want To Work With (Rankings Per Brand, 2013).

To enrich marketing ethics from Islamic point of view, Paul Tempora stated that, for a good reason; I believe that brands should harness the values of the Islamic religion in order to build brands of universal appeal to both Muslims and non-Muslims audiences. This is because that Islamic values are drawn from unquestionable sources, including, 1) the Qur’an, 2) the practices of the prophet Muhammad peace be upon him, 3) the practices of other prophets, such as Ibrahim, Ismail, and Yusuf, for example and 4) the ninety nine (99) names of Allah. Those values and ethics can be seen in Arabic words, As-Sidq; true and honest, Al-Amanah; trusted, integrated, responsible and credible, Al-Fed.nah (intelligent and wise), Attabligh; communicative. There are other generic Islamic values with universal and emotional appeal that are not exclusive to Muslims, such as, purity and wholesomeness; honesty and consistency; and fairness and kindness (Tempora, 2011).

It is notable to mention that ethics have two approaches which are considerable in Islam; a) Descriptive ethical approach which refers to provide models and frameworks for handling ethical situations, that helps to describe the behavior of marketers in facing ethical situation. For instance, ethics leads us to consider whether one might judge the moral appropriateness of marketing decision based on the consequences for various stakeholders or on the basis of intention of the decision maker when a particular action is selected and b) Normative ethical approach which addresses the question: “what is the right thing to do?” When people say that someone is acting ethically, they mean, the person is doing what is morally correct (Murphy et al., 2012).

The following section here under will go through the Islamic Marketing Ethics in some details.

### *3.4.1 Attaqwa*

Attaqwa (piety) is the quality of being religious or reverent and it is the quality or state of being pious (Merriam Webster). But when we talk about piety (Attaqwa), from Islamic prospective; it

is the main source of all human nobility (Sachedina, 2009); and all aspects of life should be governed by *Attaqwa* "God consciousness" (Tempora, 2011). Writing about *Attaqwa* is easy but practicing it is the most difficult part, especially when Moslems are subjected to practice it twenty four hours a day, seven days a week (Athar, 2002). Ethical behavior of Moslems are governed by *Attaqwa* so he/she will not be succumbing to the self's evil (Neal, 2012).

Moslems are required to be consciousness not just in their business but also toward society, the environment and other creatures in such actions as truthfulness in dealings, and the maintenance of trust and promises; justice and fairness are essential ingredients of *Attaqwa* "God consciousness" (Khan, 2013).

#### 3.4.2 *As-Sidq*

*As-Sidq* (Honesty) means truth (Ali, 2011); Its synonyms in English language are as follows: accuracy, authenticity, correctness, fact, factualness, legitimacy, rightness, sincerity, truthfulness, validity, and veracity (Scott, 2010); It is the assertion about a thing as it really is and in accordance with its actual character (Hegedus, 2013); The refusal to pretend that facts of reality are other than what they are (Amann, and Stachowicz-Stanusch, 2013); It refers also to truthfulness and trustworthiness and to be honest is to tell the truth to the best of your knowledge without hiding anything (Ferrell et al., 2011); truth and honesty are defined as the quality of being honest and it is also the good faith as in fact in the conduct or transaction concerned (Merriam-Webster, 1996).

In Islam, honesty gains additional importance as a matter of faith. Believers are described as being truthful and upright; they must keep their promises and fulfill their trusts. "Oh, you who believe! Fear Allah and be with those who are truthful" (Qur'an 9:119) (Dodge, 2009). It is the absolute form of truthfulness and closely associated with it (Rafiabadi, 2003) and it has no levels like Confucius philosophy that has adopted several levels of honesty such as *Li*, *Yi* and *Ren* which depend on the transaction concerned (Amann, and Stachowicz-Stanusch, 2013).

Whereas Truthfulness means honesty in all things, words spoken as well as impressions communicated to others (Scott, 2010), Allah has ordered us to be honest in all our actions in both personal and business lives "Oh you who believe! Fear Allah and be with those who are truthful" (Qur'an 9:119) and The Prophet said; narrated Abdullah: "Truthfulness leads to righteousness, and righteousness leads to Paradise. And a man keeps on telling the truth until he becomes a truthful person. Falsehood leads to *Al-Fajur* (i.e. wickedness, evil-doing), and *Al-Fajur* (wickedness) leads to the (Hell) Fire, and a man may keep on telling lies till he is written before Allah, a liar." (Sahih Bukhari, Volume 8, Book 73, Number 116). Furthermore, honesty can be

understood in action like telling the truth regardless of the circumstances (Rafiabadi,2003), never deceiving others, never cheating, setting a good example for others, and being fair when participating in business etc. (Knowles and Smith, 2006).

### 3.4.3 *Al-Amanah*

The closest synonym of Al-Amanah in English language is the integrity and trustworthy which mean firm adherence to a code of especially moral or artistic values; incorruptibility an unimpaired condition; able to be relied on to do or provide what is needed or right : deserving of trust and its synonyms are as follows: calculable, good, reliable, responsible, safe, secure, solid, steady, sure, tried, tried-and-true, true, trustable, dependable, trusty (Merriam-Webster, 2010). Samuel defines it as “the steadfast adherence to a strict moral or ethical code, the state of being unimpaired and undivided in its contentious application, whilst constantly improving on this state (Blankson, 2005). The most important notable characteristic of Al-Amanah is the concept of incorruptibility which involves the concept of not being corrupted or subject to corruption or decay (AuBuchon, 2003).

Needless to mention the importance of ethical standards and practices in the workplace however, business history is full of unethical cases and one of those cases is the Fannie Mae case when its management was cheating and manipulating its earnings to create an unethical and arrogant culture, as a result its former CEO, Franklin Raines has been ousted in 2005. Michael Josephson said that “Dishonesty by government officials and employees not only cost us money, it undermines our faith in their integrity and that of our public institutions. Ethical breaches by government employees have far-reaching effects because they are so public” (as cited in Jennings, 2008).

So, Allah, the Most Exalted and High, said in Quraan “And said one of them (the two women: Shuaeeb daughters): "O my father! Hire him! Verily, the best of men for you to hire the strong, the trustworthy" (28:26) and Abu Said related that the Prophet PBUH said: “The truthful and trustworthy businessman will be in the company of Prophets, saints and martyrs on the Day of Judgment” (Darimi and Tirmidhi).

### 3.4.4 *Al-Ihsan*

Al-Ihsan is an Arabic term means “perfection” or “excellence” which is related to the word goodness (Burhan, 2001). It is about inner faith and how to apply it in both, words and actions (Yadav and Mandal, 2007). The philosophy of Al-Ihsan implies goodness and generosity in interaction and conduct, whether in a personal or organizational level. As a projection of

goodness and generosity, Al-Ihsan, particularly and spiritually, encompasses mercy, justice, forgiveness, tolerance and attentiveness (Sandikci and Rice, 2011).

Perfection (Al-Ihsan) is defined as the state or quality of being perfect whilst Merriam Webster (2010) defines perfection as the quality or state of being perfect; freedom from fault or defect; Flawlessness; Maturity; and the quality or state of being saintly. Al-Ihsan is also refers to excellence in what we do. In Islamic religion, Moslems worship God (Allah) by every single action they do as prophet Mohammad said “Allah has prescribed Al-Ihsan for everything” (Glassé, 2003). Furthermore, Al-Ihsan means to perform deeds, knowing that Allah is aware of one’s deeds, and it also means to be obedient to him. When one performs deeds, knowing that Allah is watching him, one will perform good deeds in a better way (Arfaj, 2002).

#### *3.4.5 Al-Istiqamah*

The closest words in English language to Al-Istiqamah are righteousness and steadfastness which mean acting in accord with divine or moral law; very devoted or loyal to a person, belief, or cause: not changing. Its synonyms are as follows: all right, decent, ethical, honest, honorable, just, moral, nice, right, good, right-minded, straight, true, upright, and virtuous (Merriam-Webster, 1996). Righteousness is also defined as the state of moral perfection required by God to enter heaven (Zavada, 2011). Another definition that it is to remain steadfast on the straight path with complete sincerity, outward and inward, to Allah, the Exalted, the Glorified (Hassan, 1982).

In Islam, Al-Istiqamah is one of the essential characteristics that Muslims must embrace “So stand (ask Allah to make) you (Mohammad PBUH) firm and straight (on the religion of Islamic Monotheism) as you are commanded and those (your companions) who turn in repentance (unto Allah) with you, and transgress not (Allah's legal Limits). Verily, He is All-Seer of what you do” (11:112); and when Sufyan b. Abdulla Al-Thaqafi asked the prophet Mohammad PBUH to tell him about Islam a thing which might dispense with the necessity of his asking anybody after him (the Prophet) “He (the Prophet) remarked: Say I affirm my faith in Allah and then remain steadfast to it” (Sahih Bukhari, book 001- number 62) (Badi, 2003).

#### *3.4.6 Annasihah*

Annasihah is an Arabic word and its synonym word in English language is “giving sincerity advice” which refers to seek goodness for the advised person (Religion is to give sincere advice); and it was also said that advice means: sincere love for the other through manifesting all what

implies good to him (Advice, 2001). Furthermore, it means an opinion that someone gives you about the best thing to do in a particular situation It also refers to truth in speech and in action (The Religious Magazine, 1828).

In Islam, Annasihah has been given a very high priority and all, prophets, messengers and all human being are responsible to convey a sincere advice “I convey unto you the Messages of my Lord and give sincere advice to you” (7:62); “Then he (The Prophet Salih ) turned from them, and said: O my people! I have indeed conveyed to you the Message of my Lord, and have given you sincere advice but you like not good advisers (7:79); the Prophet Mohammed BPUH considered the giving of sincere advice on a par with the religion as whole “Religion is Annasihah" We said: "To whom?" The Prophet (PBUH) said: "To Allah and His Book, and His messenger, and to the leaders of the Muslims and their common folks” (Narrated by Muslim). And, more than that, the Prophet PBUH considered that giving of sincere advice as one of the greatest rights that are due upon Muslims; he PBUH said: “There are six rights due upon a Muslim from his Muslim brother...” one of which was: “ ... giving him sincere advice if he asks for it”. The Prophet PBUH also said: “If any of you consults his [Muslim] brother, he [the latter] should sincerely advise him”.

### 3.4.7 *Attasamoh*

Attasamoh is an Arabic word means forgiveness in English language which refers to stop feeling anger toward (someone who has done something wrong) (Merriam-Webster, 2010); it is to stop feeling angry or resentful towards (someone) for an offence, flaw, or mistake. In simple words, it means not to take revenge from the person who has wronged you (Rafiabadi, 2003). So, Attasamoh is not just the forgiveness, it means also patience and tolerance (Tolerance In Islam, 2011).

In 1987, North has defined forgiveness as “If we are to forgive, our resentment is to be overcome not by denying ourselves the right to that resentment, but by endeavoring to view the wrongdoer with compassion, benevolence and love while recognizing that he was willfully abandoned his right to them”; and also Baumeister, Exline, and Sommer (1998) defined forgiveness as replacing negative feelings, such as anger and resentment, with positive thoughts (as cited in Brooks, 2007). According to Droll (1984), forgiveness is “the forgoing of further claims for restitution or revenge against the offender and the decreasing of negative affect or judgment against the offender” (as cited in Musekura, 2010).

To forgive is a major attribute of Allah, the Most Exalted and High, which He also likes to see in men particularly in those people who believe in His oneness and lordship (Rafiabadi,

2003). “And let not those among you who are blessed with graces and wealth swear not to give (any sort of help) to their kinsmen, Al-Masakin (the poor), and those who left their homes for Allah's Cause. Let them pardon and forgive. Do you not love that Allah should forgive you? And Allah is Oft-Forgiving, Most Merciful” (24:22).

#### 3.4.8 *Al-E’etedal*

Islam States quite clearly that profit optimization is acceptable, as long as it is in seeking with Shariah (Islamic Law) principles and the fulfillment of covenants and trust meets all of one’s social and religious obligations (Tempora, 2011).

Al-E’etedal is an Arabic word which is the equivalent for moderation word in English language (Islam Question and Answer, 2001). Al-E’etedal (moderation) is virtue, which refers to be able to sustain the claim that it seeks to strike a balance between excess and insufficiency, thus meeting the Aristotelian Golden Mean. Virtue ethics will encourage virtuous behavior by an individual in any context rather classifying a range of actions as virtuous in themselves (O’Sullivan, Smith, and Esposito, 2012).

The closest meaning to Al-E’etedal is what Allah, the Most Exalted and High, said “Do not be stingy, as if your hand were shackled to your neck; and do not be extravagant, as if your hand were stretched to utmost limit. If you avoid stinginess, you will not be reproached; if you avoid extravagance, you will not be reduced to penury” (17:29). For instance, a good Muslim will not design an advertisement by extravagant spending to exploit consumers and add extra margin over the product’s price. This is because Islam recommends Al-E’etedal (moderation) and good Muslim will not waste money by extravagant spending. It also encourages giving to charity. However, if a donor donates too much, leaving himself nothing for the necessities of life, it is considered equivalent to the wasting of wealth. A Muslim is expected to strike a balance between too much spending (squandering) and too little spending (greed and miserliness) (Khan, 2003).

### 3.4 *Research Hypotheses*

For a good reason; it has been believed that brands should harness the values of the Islamic religion in order to build brands of universal appeal to both Muslims and non-Muslims audiences (Tempora, 2011). From the above discussion about Islamic Marketing Ethics, interaction can be discerned between these ethics and brand credibility which leads to the following hypotheses:

*H1*: There is a significant and positive relationship between Attaqwa and Brand Credibility.

- H2*: There is a significant and positive relationship between As-Sidq and Brand Credibility.
- H3*: There is a significant and positive relationship between Al-Amanah and Brand Credibility.
- H4*: There is a significant and positive relationship between Al-Ihsan and Brand Credibility.
- H5*: There is a significant and positive relationship between Al-Istiqamah and Brand Credibility.
- H6*: There is a significant and positive relationship between Annasihah and Brand Credibility.
- H7*: There is a significant and positive relationship between Attasamoh and Brand Credibility.
- H8*: There is a significant and positive relationship between Al-E'tedal and Brand Credibility.

## **4. Method**

### ***4.1 Experimental Design***

The questionnaire was created using the two delivery modes, online and offline (hardcopy mode). They were distributed to all respondents, pharmacists and doctors in the middle and west zone of Sanaa capital city. The questionnaires have been collected manually and electronically too. One hundred and twenty pharmacists were the target of the survey that they own or work in pharmacies. The targeted pharmacies are located in downtown and the west zone of Sanaa capital city. This sample has been chosen carefully to represent the large number of pharmacists around Yemen and they are the right people that they have direct interact with medical promoters. Targeted segment represents educated people that graduated from famous universities abroad and inside Yemen who can response to the questionnaire responsibly and accurately. Outcome responses were one hundred and six (106) which were out of one hundred and twenty (120) distributed questionnaires (One hundred and three responses have been collected manually through the hard copy mode and only three responses have been reported back through the electronic survey mode).

### ***4.2 Profile of the respondents***

Table 4.1 exhibits the respondents' profile. The study reveals that 86 respondents of the study are male while 20 of the respondents are female. With regard to the education level, majority of the respondents (68 or 64.2 percent) possessed Bachelor's Degree and there are only 6 respondents (5.7 percent) possessed Doctorate Degree. There are also, 19 (17.9 percent) respondents possessed Master Degree and 13 respondents (12.3 percent) possessed Diploma Degree.

**Table 4.1**  
Personal Information of the Survey's Participants (Gender Type and Education Level)

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	86	81.1	81.1	81.1
	Female	20	18.9	18.9	18.9
	Total	106	100.0	100.0	100.0
Education Level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	13	12.3	12.3	12.3
	Bachelor	68	64.2	64.2	76.4
	Master	19	17.9	17.9	94.3
	PHD	6	5.7	5.7	
	Total	106	100.0	100.0	100.0

### 4.3 Brand Selection

As mentioned earlier that, this research will explore the role of Islamic Marketing Ethics on boosting the Brand Credibility. In order to do that, the medical brands have been generally highlighted which means that there is no specific brand to study but the medicine brands in general.

### 4.4 Measures and measurement

Attaqwa Islamic marketing ethic was assessed using three factors to measure how pharmacists perceive Attaqwa as an Islamic marketing ethic affecting the Brand Credibility, and the results show that out of three factors, "Medicine's promoter who says there is no Allah is likely to harm others" shows the highest mean value of (mean = 4.69, SD = 0.465), followed by "Medicine's promoter should have the sense of being afraid of Allah" (mean = 4.67, SD = 0.473) and finally,

“Medicine’s promoter should have the sense of being afraid of Allah” (mean = 4.65, SD = 0.479) with an  $\alpha$  coefficient of 0.776 .

Regarding As-Sidq Islamic marketing ethic, there are two factors to measure how pharmacists perceive As-Sidq as an Islamic marketing ethic affecting the Brand Credibility, and the results show that out of two factors, “Medicine’s promoter must run his business with honesty” shows the highest mean value of (mean = 4.50, SD = 0.707), followed by “Medicine’s promoter should admit immediate responsibility for his mistakes” (mean = 4.23, SD = 0.854), having an  $\alpha$  coefficient of 0.736.

For Al-Amanah, there are two factors to measure how pharmacists perceive Al-Amanah as an Islamic marketing ethic affecting the Brand Credibility, and the results show that out of two factors, “Medicine’s promoter must not promote any illegal drugs” shows the highest mean value of (mean = 4.67, SD = 0.473), followed by “Medicine’s promoter must run his business with integrity” (mean = 4.61, SD = 0.508) with an  $\alpha$  coefficient of 0.732.

Al-Ihsan Islamic marketing ethic, there are four items to measure how pharmacists perceive Al-Ihsan as an Islamic marketing ethic affecting the Brand Credibility, and the results show that two out of four factors, “If a medicine could harm an innocent other, then it should not be promoted” shows the highest mean value (mean = 4.47, SD = 0.807), followed by “Medicine’s promoters should never intentionally harm others even to a small degree” (mean = 4.61, SD = 0.545) having an  $\alpha$  coefficient of 0.710.

For Al-Istiqamah, three Items are used to measure how pharmacists perceive Al-Istiqamah as an Islamic marketing ethic affecting the Brand Credibility, and the results show that two out of three items, “If medicine’s promoter doesn’t do well all the time, customers will not trust him” shows the highest mean value (mean = 4.66, SD = 0.495), followed by “Medicine’s promoter should be honest, trustworthy, and acting with integrity” (mean = 4.55, SD = 0.537) with an  $\alpha$  coefficient of 0.742.

In regard with Annasihah Islamic marketing ethic , there are three factors to measure how pharmacists perceive Annasihah as an Islamic marketing ethic affecting the Brand Credibility, and the results show that two out of three factors, “Published information by a medicine promoter should be factual and verifiable” shows the highest mean value (mean = 4.43, SD = 0.569), followed by “Medicine promoter must not put pressure on customers to use his brand or service by arousing ill-founded fears for their future health” (mean = 4.08, SD = 0.806) with an  $\alpha$  coefficient of 0.736.

Attasamoh Islamic marketing ethic has used three factors to measure how pharmacists perceive Attasamoh as an Islamic marketing ethic affecting the Brand Credibility, and the results

show that two out of three factors, “Medicine promoter should easily forgive even if his consumer has not begged for forgiveness” shows the highest mean value (mean = 3.75, SD = 0.884), followed by “Medicine promoter should easily forgive even if his consumer has not apologized” (mean = 3.68, SD = 1.029) having an  $\alpha$  coefficient of 0.732.

With regard to Al-E’etedal Islamic marketing ethic, there are two factors to measure how pharmacists perceive Al-E’etedal as an Islamic marketing ethic affecting the Brand Credibility, and the results show that out of two factors, “A good medicine promoter is someone who lives virtuously – who possesses and lives the virtues” shows the highest mean value (mean = 4.23, SD = 0.734), followed by “A virtue medicine promoter would do the right action regardless of the different circumstances” (mean = 3.99, SD = 0.878), with an  $\alpha$  coefficient of 0.710

Finally, Brand Credibility which was assessed using five items to measure how Brand Credibility is correlated with Islamic marketing ethics and the results show that out of five items, “Service claims from my favorite medical brand are believable” shows the highest mean value” (mean = 4.40, SD = 0.629), followed by “Service claims from my favorite medical brand are believable” (mean = 3.99, SD = 0.627), with an  $\alpha$  coefficient of 0.742.

## 5. Results

Based on analysis, the mean of Attaqwa ethic is (4.67) which means that most of the respondents agree with Attaqwa as an essential ethic for medical promoter. The same also for As-Sidq (4.36), Al-Amanah (4.64), Al-Ihsan (4.39), Al-Istiqamah (4.48), Annasihah (4.26), Attasamoh (3.58); and Al-E’etedal (4.11), which means that from respondents’ point of view, Medical Promoters should embrace and practice Islamic Marketing Ethics in their personal and business life.

### 5.1 Correlation analysis and hypotheses testing

As mentioned earlier, there are eight hypotheses formulated for this research. To check the hypotheses, Pearson correlation coefficient test has been used. Out of the eight relationship hypotheses, all are supported except hypotheses number seven (H7: There is a significant and positive relationship between Attasamoh and Brand Credibility), which is rejected. In general, the results reveal a significant and positive relationship between Islamic Marketing Ethics and Brand Credibility.

Excluding independent variable number seven which is Attasamoh from analysis and based on the results found, they show the correlation matrix between dependent variable and independent variables which are represented in Table 5.1 below.

**Table 5.1**

Pearson Intercorrelations Matrix Results.

	Brand Credibility	Attaqwa	As-Sidq	Al-Amanah	Al-Ihsan	Al-Istiqamah	Annasihah	Al-E'etedal
Brand Credibility		.297**	.278**	.320**	.317**	.388**	.487**	.342**
Attaqwa			.342**	.349**	.312**	.321**	.126	.256**
As-Sidq				.869**	.326**	.195*	.251**	.245*
Al-Amanah					.361**	.237**	.299**	.197*
Al-Ihsan						.515**	.424**	.272**
Al-Istiqamah							.472**	.489**
Annasihah								.269**
Al-E'etedal								

\*\*. Correlation is significant at the 0.01 level (2-tailed).

\*. Correlation is significant at the 0.05 level (2-tailed).

**5.2 Result Linear Regression**

The table below 5.2 indicates that the R square = 0.336 i.e. the percentage of variability between Islamic Marketing Ethics is (33.6%) which means that Islamic Marketing Ethics have an influence on the Brand Credibility which is translated to a significant and positive relationship between them.

**Table 5.2**

Model Summary

<b>Model Summary</b>
----------------------

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.580 <sup>a</sup>	.336	.289	.43383

a. Predictors: (Constant), Al\_Eetedal, Alamanah, Al\_Nasihah, Attaqwa, Al\_Ihsan, Al\_Istiqamah, As\_Sedq

Table 5.3 below also confirms that all the independent variables are significantly correlated with Brand Credibility. The dominant ethic that has the strongest correlation with the Brand Credibility is Annasihah (0.487), followed by Al-Istiqamah (0.388), Al-E'etedal (0.342), Al-Amanah (0.320), Al-Ihsan (0.317), Attaqwa (0.297), then finally As-Sidq (0.278).

**Table 5.3**

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
Attaqwa	.420	.132	.297	3.171	.002
As-Sidq	.232	.079	.278	2.949	.004
Al-Amanah	.319	.093	.320	3.443	.001
Al-Ihsan	.290	.085	.317	3.411	.001
Al-Istiqamah	.463	.108	.388	4.295	.000
Annasihah	.440	.077	.487	5.688	.000
Al-E'etedal	.241	.065	.342	3.710	.000

Dependent Variable: Brand Credibility (mean)

## 6. DISCUSSION

### 6.1 Summary of the findings and their implications

As mentioned before that the main purpose of this research was to determine the relationship between Brand Credibility and Islamic Marketing Ethics (Attaqwa, As-Sidq, Al-Amanah, Al-Ihsan, Al-Istiqamah, Annasihah, Attasamoh and Al-E'etedal); and to determine if ethics can contribute on boosting brand credibility or not. Through the analysis, the existence of relationship and impact between dependent and independent variables has been confirmed.

Positive and significant correlation between Islamic Marketing Ethics and brand credibility indicates that highly ethical standard brands enhance their credibility in the eyes of the customers. The research findings indicate that seven of Islamic marketing ethics which are out of eight, have a significant and positive relationship with Brand Credibility. And, from analysis, we found that Annasihah Islamic Marketing Ethic ( $r = 0.487$ ) has the strongest correlation with the brand credibility followed by Al-Istiqamah (0.388), Al-E'etedal (0.342), Al-Amanah (0.320), Al-Ihsan (0.317), Attaqwa (0.297), then finally As-Sidq (0.278). Generally, the relationship between Islamic Marketing Ethics and Brand Credibility is ascending from moderate to strong.

With regard to Attasamoh as an Islamic Marketing Ethic, why it did not show strong relationship with brand credibility like other ethics in the Islamic Marketing ethics' set? The reason is not because survey participants do not believe in Attasamoh as an Islamic ethic but, from the field survey conducted in this research, the following reasons have been concluded, 1) Country Capitalist system which under a capitalist system, the profit motive is far greater than altruism (Ryan, 2012), 2) Most of the survey participants do not believe that Attasamoh is needed as a skill in their business practices and 3) Short-term vision of business owners, most of survey participants are not trained as marketers, in other words, business owners did not allocate any budget to train their medicines' promoters and encourage them to gain marketing skills and techniques. So they could not get the benefit from their religious background and employ it in their marketing practices when needed.

Regarding the outcomes of previous studies, there were many factors impacting brand credibility rather than ethics. Alam, Arshad, and Shabbir (2012) discussed the role of trustworthiness and perceived quality in the augmentation of brand credibility and customer loyalty, and outcomes of the study proved that; both variables, trustworthiness and perceived quality correlated significantly with brand credibility. From another perspective, their study indicated that Customer loyalty significantly correlated with religious orientation, indicating that religious orientation moderates the relationships between perceived quality and brand credibility.

Furthermore, Basgöze and Özer (2012) studied the Gender Effect on Brand Credibility and Purchase Relation. The outcomes of their study proved that brand credibility significantly and positively affects the consumer's technological product purchase intention and this effect differs according to the gender type. Adding to the point that Hanzae and Taghipourian (2012) studied the Effects of Brand Credibility and Prestige on Consumers Purchase Intention in Low and High Product Involvement, and they concluded that 1) Brand credibility is significantly and positively affects perceived quality, and 2) brand credibility's with low involvement product, the

total impact was stronger than brand prestige's total impact and for high involvement product, brand credibility's total impact was weaker than brand prestige's total impact.

The results of the data collection from this paper determined what degree of correlation exists among Islamic Marketing Ethics and Brand Credibility in Yemen Market. The study addressed the research questions as presented below.

RQ1: What is the relationship between Attaqwa Islamic Marketing Ethic and Brand Credibility? RQ1 result of the analysis indicated a statistically positive and intermediate correlation ( $r= 0.297$ ,  $n= 106$ ,  $P<0.01$ ) between Attaqwa Islamic Marketing Ethic and Brand Credibility. Thus, hypothesis 1 is accepted i.e. the result shows that Attaqwa Islamic Marketing Ethic has more effect and a major role in improving Brand Credibility.

RQ2: What is the relationship between As-Sidq Islamic Marketing Ethic and Brand Credibility? RQ2 result of the analysis indicated a statistically positive and intermediate correlation ( $r= 0.278$ ,  $n= 106$ ,  $P<0.01$ ) between As-Sidq Islamic Marketing Ethic and Brand Credibility. Thus, hypothesis 2 is accepted i.e. the result shows that As-Sidq Islamic Marketing Ethic has more effect and a major role in improving Brand Credibility. In line with Alam, Arshad, and Shabbir research study, and considering that trustworthiness is one of the synonyms of As-Sidq Islamic ethic (Ferrell et al., 2011), both studies have the same outcome that As-Sidq (trustworthiness) is significantly correlated with brand credibility.

RQ3: What is the relationship between Al-Amanah Islamic Marketing Ethic and Brand Credibility? RQ3 result of the analysis indicated a statistically positive and intermediate correlation ( $r= 0.320$ ,  $n= 106$ ,  $P<0.01$ ) between Al-Amanah Islamic Marketing Ethic and Brand Credibility. Thus, hypothesis 3 is also accepted i.e. the result shows that Al-Amanah Islamic Marketing Ethic has intermediate effect and a major role in improving Brand Credibility.

RQ4: What is the relationship between Al-Ihsan Islamic Marketing Ethic and Brand Credibility? RQ4 result of the analysis indicated a statistically positive and intermediate correlation ( $r= 0.317$ ,  $n= 106$ ,  $P<0.01$ ) between Al-Ihsan Islamic Marketing Ethic and Brand Credibility. Thus, hypothesis 4 is accepted too i.e. the result shows that Al-Ihsan Islamic Marketing Ethic has a major role in improving Brand Credibility.

RQ5: What is the relationship between Al-Istiqamah Islamic Marketing Ethic and Brand Credibility? RQ5 result of the analysis indicated a statistically positive and intermediate correlation ( $r= 0.388$ ,  $n= 106$ ,  $P<0.01$ ) between Al-Istiqamah Islamic Marketing Ethic and Brand Credibility. Thus, hypothesis 5 is accepted i.e. the result shows that Al-Istiqamah Islamic Marketing Ethic has more effect and a major role in improving Brand Credibility.

RQ6: What is the relationship between Annasihah Islamic Marketing Ethic and Brand Credibility? RQ6 result of the analysis indicated a statistically positive and significant correlation ( $r = 0.471$ ,  $n = 106$ ,  $P < 0.01$ ) between Annasihah Islamic Marketing Ethic and Brand Credibility. Thus, hypothesis 6 is accepted i.e. the result shows that Annasihah Islamic Marketing Ethic has more effect and a significant role in improving Brand Credibility.

RQ7: What is the relationship between Attasamoh Islamic Marketing Ethic and Brand Credibility? RQ7 result of the analysis indicated that, the relationship is not existed between the two variables ( $r = 0.064$ ,  $n = 106$ ,  $P < 0.01$ ). Thus, hypothesis 7 is rejected.

RQ8: What is the relationship between Al-E'etedal Islamic Marketing Ethic and Brand Credibility? RQ8 result of the analysis indicated a statistically positive and significant correlation ( $r = 0.342$ ,  $n = 106$ ,  $P < 0.01$ ) between Al-E'etedal Islamic Marketing Ethic and Brand Credibility. Thus, hypothesis 8 is accepted too i.e. the result shows that Al-E'etedal Islamic Marketing Ethic has more effect and a major role in improving Brand Credibility.

## ***6.2 Research Contributions and Implications***

The power of a brand is all about how customers associate their feelings with the brand. Long-term customer association can be built only through building emotional associations around a product (Chattopadhyay and Singh, 2012).

### ***6.2.1 Theoretical Implication***

From the outcomes of this study, the relationship between Islamic Marketing Ethics and Brand Credibility has been theoretically confirmed and embracing those ethics validated boosting and augmenting brand credibility. Actually, it is noticeable that ethics getting involved officially in business life from a very early time in the last century and even before. For instance, social responsibility; many firms and corporations have adopted it and considered it as an essential part of their ethical business of conduct. And, the need to update those codes of conduct gradually increases, and from time to time they become essential for business success.

This research paper proved the need to consider the Islamic Marketing Ethics and get them involved in managing business practices like other codes of ethics that are already applied. All the previous studies that discussed Brands Credibility, concentrated their efforts on studying other factors that are impacting Brand Credibility, like perceived quality, customer purchasing intention, prestige, celebrities...etc. But this paper is the first study that confirms the existence of relationship between ethics and Brand Credibility. This research was aimed at caring about the person who interacts with others, promotes the brand's idea, product, or service. Through the

analysis, the existence of relationship and impact between dependent and independent variables has been confirmed. Positive and significant correlation between Islamic Marketing Ethics and brand credibility indicates that highly ethical standard brands enhance their credibility in the eyes of the customers. Brands are living components that we have been holding in our minds for years. What go into them is both, logical and irrational. Products and services will continue to come and go but the residual experiences of customers who consume them will ultimately define the brand. These residual experiences of customers help brands develop an image (Chattopadhyay and Singh, 2012).

### *6.2.2 Managerial Implications*

As known that branding is nothing but positioning a product successfully in the minds of the customers and word of mouth is one of the successful ways of marketing, however, it depends on the brand's image that consumers have hold in their minds. As mentioned earlier that "If ethics are poor at the top, that behavior is copied down through the organization" (Michael and Lochrie, 2010). This research provides a guideline for top level of management and especially the marketing CEOs in the sense that they should adopt strategies that can build onto their ethical standards. This study has proved the relationship between Brand Credibility and Ethics and recommended the Islamic Marketing Ethics which theoretically helped improving Brand Credibility. So, the outcomes of this study put this kind of management in front of a new ethical business code that can be applied to improve the credibility of their brands in the market.

### **6.3 Limitations**

Since Islam is an important constituent in the everyday lives of Muslims, Islamic ethics and morality must be reflected in all walks of life of Muslims (Ward and Wasserman, 2010) and Muslims have to have a rudimentary knowledge of the Sharia's rules that govern business life (Cornell, 2007) and ethics can help the individual determine the right direction and then follow through on a decision to do the right thing (Trevino and Nelson, 2010). However, limitations of the research study are that, 1) translation gap between Arabic and English languages i.e. we may have two different Arabic words and both have one synonym word in English language. For instance, the Arabic words, As-Sidq and Al-Amanah may have the same synonym word in English which is (honesty) and sometimes the other synonym word which is (integrity). This translation gap between Arabic and English languages may mislead readers to misunderstand the meaning and think of contents' duplication, 2) the research's population was limited for a specific segment (pharmacists) and specific industry (Medicines' Brands) whilst, the research

issue is a concern for all of market segments and brands. Subjecting all the market segments and brands to the research's issue may lead to better results and findings, 3) the wide gulf between business professionals and Islamic religious scholars (Sachedina, 2009) which leads not to have an Islamic standard for business and marketing ethics against other global standards, and 4) the actual participants may have also been confused on what the survey questions were actually asking. A Likert-type survey has limitations. The different answer options allow each respondent to judge perceived intensity slightly differently. For example, the interpretations of the terms *strongly agree* as opposed to *agree* may differ from respondent to another. Such differences may lead to inaccurate measurements.

#### **6.4 Conclusion**

The correlation analysis concludes that the independent variables which are, Attaqwa, As-Sidq, Al-Amanah, Al-Ihsan, Al-Istiqamah, Annasihah, Attasamoh and Al-E'etedal are positively related to the dependent variable, Brand Credibility. Thus, there are indications that Brand Credibility increases when brand's promoters practice and embrace ethics; especially Islamic Marketing Ethics as ethics are essential for marketing and economic success (Kale, 2004). So, marketing experts in Moslems' countries are advised to make serious steps toward applying marketing ethics, values, principles and policies in their marketplaces. They have to create their ethical standards that organize and govern their different activities in the market.

#### **6.5 Recommendation**

This research is one of the few researches that study the relationship between Islamic Marketing Ethics and Brands Credibility. As a result, it has thrown up many questions in need of further investigation. Although the availability of outstanding Islamic resources for ethics, moral principles and values; why Islamic countries do not have the Islamic Ethical Standard which researchers can count on during their studies? The Islamic countries have uncountable brands but most of them are not successful, this is because poor ethical base which causes credibility failure. From Islamic point of view, what other factors rather than ethics can contribute to improve Islamic Brand's Credibility? In order to answer the above questions, the outcomes of this research recommend that 1) Islamic firms should start differentiating their brands from others by embracing Islamic ethical values, principles, and policies. Almost, most of western companies embrace ethical values and almost, there are no firm without ethical vision and mission statements. Thus, to be able to compete, Islamic firms have to simulate western firms and exceed expectations by embracing Islamic Ethics, 2) develop plans that would help to improve brands

credibility in the future and 3) Islamic Marketing Experts have to work to accomplish the ISLAMIC MARKETING ETHICS' STANDARD that can be used against other global standards. Furthermore, this research will contribute to the body of knowledge on marketing science. Corporations and firms can get the benefit from the outcomes of this research and work on their weaknesses and look for their opportunities to compete well within their industries.

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