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Relationship Marketing Ethics from an Islamic Perspective: An Exploratory Study

أخلاقيات التسويق العلاقات من منظور إسلامي: دراسة استكشافية

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Abstract:

Objectives: The aim of this study is to provide a review of opportunities and challenges to contribute to knowledge about relationship marketing ethics from an Islamic perspective. There is an attempt to precisely address these two areas in the current context of marketing.

Methods: Focuses on the current state of ethics in marketing research and provides directions for future research to enhance knowledge. The authors also propose personal viewpoints regarding relationship marketing ethics from an Islamic perspective. The historical approach was used through which solutions and a critical approach to relationship marketing are developed through an authentic perspective in which the rules and principles of Islamic marketing ethics and marketing theories are used to enhance knowledge and practice.

Results: The authors developed a different discipline in Islamic marketing, which is termed Islamic relationship marketing ethics. The new concept has been reviewed critically in terms of practices to determine its unique features.

Conclusion: The current study is considered a starting point for future academic discussions on this discipline that can offer guidelines to improve relationship marketing practices for Muslim-dominated societies and help relationship marketing practitioners to promote Islamic values.

Keywords: *relationship marketing; ethics; Islamic marketing.*

الملخص:

الأهداف: تهدف هذه الدراسة إلى تقديم مراجعة للفرص والتحديات للمساهمة في المعرفة حول أخلاقيات التسويق العلاقات. هناك محاولة لمعالجة هذين المجالين بدقة في السياق الحالي للتسويق.

المنهجية: تركز الدراسة الحالية على الحالة الراهنة للأخلاقيات في أبحاث التسويق وتقدم اتجاهات للبحث الجديد لتعزيز المساهمات في المعرفة. يقترح المؤلفون أيضًا وجهات نظر شخصية فيما يتعلق بأخلاقيات التسويق العلاقات من منظور إسلامي. تم استخدام المنهج التاريخي الذي يتم من خلاله تطوير حلول ونهج نقدي للتسويق العلاقات من منظور أصيل يتم فيه استخدام قواعد ومبادئ أخلاقيات التسويق الإسلامي ونظريات التسويق لتعزيز المعرفة والممارسة.

النتائج: قام المؤلفون بتطوير تخصص جديد في التسويق الإسلامي يسمى أخلاقيات التسويق العلاقات الإسلامي. تم مراجعة هذا المفهوم الجديد بشكل نقدي من حيث الممارسات لتحديد ميزاته الفريدة.

الخلاصة: تعتبر الدراسة الحالية نقطة انطلاق للنقاشات الأكاديمية المستقبلية حول هذا التخصص، والتي يمكن أن تقدم إرشادات لتحسين ممارسات التسويق العلاقات في المجتمعات التي يهيمن عليها المسلمون.

الكلمات المفتاحية: *تسويق العلاقات؛ الأخلاقيات؛ التسويق الإسلامي.*

1 Introduction

Marketing ethics have become more significant to customers as well as other stakeholders. The risks allied with unethical conduct or actions with social and economic costs cannot be ignored (Wade, 2020). Currently, with the digital age, technology delivers challenges to traditional ethical decisions and generates new social concerns. As the regulatory environment attempts to catch up, the social costs and ethical issues related to new technologies have not been sufficiently addressed (Martin et al., 2019). This article emphasizes the current state of ethics and customer relationships in marketing research and provides directions for new research to advance contributions to knowledge on marketing ethics. The COVID-19 pandemic and social turbulence in 2020 formed new matters and challenges and diverse work atmospheres that entail raising the importance of ethics in marketing. The mentioned period of time was a surprise to the marketing environment. New issues associated with global connectivity, sustainability, health, and safety appeared that marketing has to address in serving customers. Businesses are anticipated to help and protect the health and welfare of customers (Ferrell & Ferrell, 2021). Thus, competition has shifted in the last couple years to an emphasis on inventing new approaches to providing value to customers. relationship with customers involves engaging them in interactive relationships to enable a business to explore customers' individual needs further. This interaction will enhance the knowledge of the business to enable it to produce products that are suitable for individuals' needs on a one-to-one basis and therefore create a differential marketing strategy (Ayşenur Erdila, 2016; Nguyen & Mutum, 2012). However, there are some problems related to relationship marketing implementations in the service provider sector. Nguyen & Mutum (2012) and Nguyen & Simkin (2009) advocate that there are some unfair aspects that are concerned with customer tracking systems, the information storing in customer databases, dynamic pricing, and hidden fees and surcharges that may terminate the relationship between customer and organization. Therefore, a good understanding of what constitutes a good relationship with customers is required to achieve marketing goals. McGovern (2007, p. 80) stated that many firms infuriate customers by intentionally “binding them with contracts, bleeding them with fees, and confounding them with fine print.” The struggle in achieving a good relationship with the customer is about how to achieve the balance between interests of contracting parties. As Fournier, Susan, Susan Dobscha (1998) stated that "Ironically, the very things that marketers are doing to build relationships with customers are often the things that are terminating those relationships. Why? Perhaps we are skimming over the fundamentals of relationship building in our rush to cash in on the potential rewards of creating close connections with our customers” (p.135). All these issues raise the interest in the role of ethics in marketing implementations, in other words, how and why customers connect with products and how those relationships enable customers to be connected to each other. Apart from the economic conceptualization of marketing relationships as exchange based, companies must focus on understanding of consumer-products bonds and highlights the core processes that drive customer relationship development. (Avery, J. 2020).

In contrast, Islam is considered a universal faith that encourages good morals, unity, social equality and fairness in economic activities for the welfare of humankind (Chapra, 1985). A few years ago, researchers were interested in applying Islamic rules in some organizations such as banks and insurance firms, among others (Hunt & Vitell, 1986; Hashim, 2012; Helmy, Labib, & AbouKahf, 2014; Kadirov, 2014). Al-Khater and Naser (2003) argued for the importance of honoring ethical rules and actions to increase customers' trust in and commitment to organizations. Islam provides a parallel paradigm for conducting business which suits not only Muslim markets, it also suits non-Muslim markets as the principles of value maximization, and justice are fundamentals in building a welfare society (Wilson & Grant, 2013). Moreover, in Islamic environment Islamic virtues or Mahasen Akhlaq are required to apply in all aspects of an individual's life including transactions, worship, international relationships. And the main goal of implementing such virtues is to purify the Muslim's soul and its pity as Allah (SWT) emphasized in Quran "That is better for you and purer” (Surah Al-Mujadilah: Ayah: 12). Which is different from the western legal system (Chapra, 1992; Yousaf Al-Qardawi, 1999). For instance, “God does command you to render back your trusts to those to whom they are due.” (Surah An-Nisaa: Ayah: 58), this ayah stressed the importance of fulfilling obligations and trust in business relationships and the workplace. In other words, Islamic practices enable organizations to avoid unethical or opportunistic behaviors that may influence the relationship with the customer through promoting good morals and Islamic rules that regulate the relationship between seller and buyer.

This research intends to provide a review of opportunities to contribute to knowledge about how Islamic practices concerning the relationship between seller and buyer may contribute to marketing development. There is an attempt to precisely address these two areas in the context of marketing. The objectives include: (1) providing an overview of the theoretical frameworks used in relationship marketing; (2) providing a review of the problems and challenges related to relationship marketing; (3) explaining the role of ethics in marketing; (4) providing the new concept "Islamic Relationship Marketing"; (5) providing new directions for future research. Our concern is to provide guidelines to advance research. We make several contributions: (1) provide an overview of relationship marketing and theoretical frameworks in order to provide a better understanding related to research; (2) identify the issues and challenges related to ethics in companies; (3) provide the role of ethics in relationship marketing that could be applied to research; (4) provide the new concept of Islamic relationship and discuss it critically; and (5) finally, the interpretation of the current state and future research opportunities of ethics is related to practical challenges in relationship marketing.

1.1 Problem Statement

There is a gap between literature and the actual practice of relationship marketing. Practitioners seem to have borrowed the language without adopting the underlying values of relationship marketing. Thus, relationships between customers and organizations are suffering from the unclear, stressful, insensitive, and manipulative marketplace where the customers feel locked in and victimized. This is due to a lack of understanding of the fundamentals of building the relationship; most of the companies are in a rush to maximize their profits generated from a closer relationship with customers (Fournier, Susan, Susan Dobscha 1998; Tynan & Malley 1999; Crosby 2002). Malley et al. (1999) advocate that more focus is required in those situations involving a high degree of interpersonal interaction. Other researchers extended the argument by discussing several of the relationship marketing weaknesses that may influence negatively the relationship with customers instead of empowering it. For instance, unfairness issues related to customer information, such as hidden fees and surcharges (Nguyen, 2009; Nguyen & Mutum, 2012), exploit the knowledge irregularity between the customer and the bank through complex agreements (Elsharnouby & Parsons, 2013).

Concerning communication, the misuse of resources by service providers leads them to manipulate information flows for their own interests and against those of the customer or other stakeholders (Frow et al., 2011). This concern has attracted the attention of researchers to consider the role of ethics in relationship marketing implementations. Murphy, Patrick, and Laczniak (2007) claimed that “relationship marketing is inherently an ethical activity, since enduring relationships cannot be built or sustained without a solid moral foundation (p. 38). However, a group of researchers advocate that, while the language and rhetoric of relationship marketing seem to be ethically comprehensive, practically, relationship marketing does not always evidence to be ethical (Elsharnouby & Parsons, 2013; Frow, Payne, Wilkinson, & Young, 2011; Nguyen & Mutum, 2012). The field where the current research belongs is Islamic marketing literature; in this field, marketing concepts are integrated with Islamic principles and ethics. Wilson (2012) stated that there is a limited availability of theoretical and practical studies on Islamic marketing; there is a necessity to explore other marketing approaches that observe Islamic principles and practices. Wilson (2012, 2013) proposed many arguments as starting points for the development of Islamic marketing; one of these points is related to the current research, which is to determine the prescriptive religious practices and guidelines derived from holy texts that are related to marketing. Researchers such as Arham (2010), Gerrard & Cunningham (1997), Sandikci (2011), Wilson (2012), and Wilson & Grant (2013) encourage researchers to develop other marketing aspects under Islamic observation. The current study postulates that Islam has the concept of ‘Al-Din Al-muamala’ which means religion is found in the way one deals with other people and relates with them (Ali & Al-Aali, 2015). Muslims are encouraged to practice this concept to enhance relationships between individuals. As stated by one holy Hadith reported by Al-Bukhari and Muslim, from the Hadith of Anas ibn Malik, “one cannot be a true Muslim until one like for his brother what one likes for himself" (Morals in Islam, 2011). Therefore, Islam offers principles and ethics perspectives on marketing practices and guidelines that are suitable for improving moral conduct and protection the interests of marketing actors (Abdullah & Ahmad, 2010; Ali & Al-Aali, 2015; Gibbs & Ilkan, 2008; Dusuki & Abdullah, 2007; Wilson & Grant, 2013). Hashim (2012) stated that understanding Islamic ethics helps Muslims to identify and review all the business activities which are unlawful or harm for society and organizations. Therefore, there is an actual need for a comprehensive and holistic ethical business strategy that is focused on customers. The current research intends to address this problem through introducing Islamic relationship marketing which encompasses some of the Islamic practices and values that are necessary to customized communication, enhance customer experience and consequently build a good relationship with customers.

1.2 Overview and Definition of Relationship Marketing

Current literature offers various definitions of relationship marketing (RM) (Berry, 1995; Malarvizhi, Nahar, 2018; Grönroos, 1996; Gummesson, 2002, 2017; Larentis, Fabiano, Antonello, 2018; Luu, 2019; Morgan, & Hunt, 1994). Embracing an appropriate definition of RM is essential. Thus, there is a necessity for an acceptable definition of RM, which captures all aspects of it (Sheth, 1996; Parvatiyar & Sheth, 2001; Payne, & Frow, 2005). After thorough reviews of the literature, a range of definitions for RM have been identified. RM is viewed as pursuing customer retention by implementing various marketing tactics. Those tactics lead to customer retention or keeping in touch with the customer after purchasing (Ang & Buttle, 2006; HoekstraPete, Leeflang & Wittink, 1999). According to RM theory, Seminal contributors have defined RM as a process of attracting, maintaining, enhancing and, when necessary, terminating relationships with customers and stakeholders at a profit (Berry, 1995; Gronroos, 2007; Luu, 2019; Morgan, & Hunt, 1994; Zineldin, Mosad, 2007). The aim is that the objectives of all stakeholders involved are achieved through mutual exchange and the fulfilment of promises. Hougaard & Bjerre (2002) claimed that relationship marketing has three main goals that should be deliberated: beginning of the relationship should be managed, developing and enhancing the existing relationships, and determining when the relationship should end. Wulf, Schröder, & Iacobucci (2001) stressed RM relies on the variance in the extent of the relationship with customers and accordingly the frequency of consumption, the involvement of various products, and levels of satisfaction and loyalty results from relationship marketing. In the same context, Peppers & Rogers (1999) specified that RM is considered as an implementation of one-to-one marketing; RM required dealing with the customer based on what he states and what is acknowledged about him. Liang, Ju, Chen (2008) stated that relationship marketing comprises "two-way communication‟ and accentuates "strong personal relations, interaction, and social exchange in order to succeed.” Other researchers defined RM as a firm’s activity that enables from developing and retaining customers through boosted satisfaction, trust, loyalty, and commitment (Chinnasamy Malarvizhi, Nahar, 2018; Kassim et al., 2009). Mutual trust, cooperation, and mutual commitment between provider and customer are essential in relationship marketing. Therefore, the whole relationships are considered as the key to competitive advantage (Hougaard & Bjerre, 2002). Trust, commitment, and cooperation are some of the main elements of the relationship (Gummesson, 2017; Palmatier & Gopalakrishna, 2006). Trust represents the firm's belief about each other's trustworthiness and benevolence, which makes partners more likely to provide information, enhance security, and decrease opportunism (Palmatier & Gopalakrishna, 2006). Commitment is the long-term willingness to sustain a relationship. Furthermore, relationships are formed by a social environment that permits for cooperation, when past interactions are viewed positively, and future actions are considered productive. Commitment certainly impacts cooperation; both are positively influenced by trust (Larentis, Fabiano, Antonello, 2018; Morgan, & Hunt, 1994; Palmatier & Gopalakrishna, 2006). In terms of value creation, relationship marketing considered as a tool to develop marketing productivity and generates mutual values for both customer and firm through increasing marketing effectiveness (Halimi, Bagherzad, Chavosh, 2011; Nakhleh, 2012; Solangi, Benazir, Talpur, Shaikh, Mushatque, 2019). The concept of ''relationship marketing'' can be though as a philosophy of performing business effectively, or as a different organizational culture/value that considers the buyer-seller relationship as the center of the firm's strategic or operational thinking (Sin, Tse, & Yim, 2005). Effective relationships enable stakeholders to manage uncertainty and dependency, enhance efficiency through cost reduction, and increase market orientation through a better understanding of customers (Cannon & Joseph, 1999). Relationship marketing purposes of creating profitable long-term relationships between partners (Emine, 2018; Larentis, Fabiano, Antonello, 2018). Similarly, Kotler reported that RM is about processes of building and maintaining long and profitable customer relationships through delivering exceptional customer value and satisfaction (Kotler & Armstrong, 2018). On the whole, the variety of definitions of RM supports the argument that RM is the integration of processes and tools which enable companies to create profitable long-term relationships with customers, dual value creation, boost customer loyalty and satisfaction, trust, commitment, and cooperation. Therefore, and based on the above definitions, RM can be categorized according to its goals or what is RM is up to. Precisely, RM is classified based on relationship stages, for instance, how to create, maintain, enhance, and terminate relationships. Also, RM can be categorized based on its elements, which enhance relationship quality, such as customer satisfaction, trust, loyalty, commitment, Mutual trust, and cooperation. Besides, RM considered a tool which helps to create binary value and as a competitive advantage. Service companies can establish relationships with their customers (Morgan, & Hunt, 1994), and as a result, relationship marketing practices have been widely studied within the services marketing field (Brodie, 2017). Berry (1982;1995), added that companies practicing relationship marketing should focus on the delivery of a core service and should certify that the relationship is customized based on the individual's needs. Additionally, the core service must be improved with more benefits and should be appropriately priced to raise customer loyalty. Consequently, relationship marketing is considered a feasible tool for obtaining a sustainable competitive advantage (Tonder & Petzer, 2018; Jones, Michael, Reynolds, Arnold, Gabler, Stephanie, Gillison, 2015). The current research will adopt (Morgan, & Hunt, 1994; Berry 1982;1995) RM definition which stated that RM is a process of attracting, maintaining, enhancing and, when necessary, terminating relationships with customers and stakeholders at a profit. This definition is relevant to the current research because its definition covers all aspects of relationship quality, which helps the banks to provide a satisfactory level of service quality and provides products and services based on customer needs and expectations.

1.3 Relationship Marketing Framework

Peng & Wang (2006) stated that customers are bombed with an excess of marketing tactics ranging such as aggressive sales tactics, telemarketing, radio and TV ad, direct mail via internet to customer loyalty schemes. Nevertheless, there is slight evidence regarding the usefulness of these marketing tactics in achieving customer loyalty. Their study focused on the impact of relationship marketing tactics (service quality, values offer, reputation, price, communication on customer retention. Nakhleh (2012) investigated the impact of relationship marketing tactics on customer satisfaction, trust, and customer loyalty; their main focus was on mobile service providers in Vadodara, India. A cross-sectional relationship between relationship marketing tactics, relationship quality (trust and satisfaction), and customer loyalty was studied. The findings revealed that there is a positive relationship between the variables included in the study. Their main finding was that service quality, price, and customer trust are more associated with customer loyalty, where brand image, value offered, and customer satisfaction display low integration-ship with customer loyalty. In the same context, Niko, Abasi, Askarinia, Khalafi (2015) examined the impact of the relationship marketing tactics on the customer’s loyalty. The study was descriptive using a survey with the staff of the State University of Ilam. Their findings showed that the more the level of relationship marketing tactics, the more the quality of relations with customers, which finally leads to customer loyalty. Ogungbade (2015) studied the impact of quality service, price perception, brand image, and value offer on customer satisfaction and satisfaction effect on customer loyalty of business operations. Their data was collected from pre-paid mobile subscribers, and a self-administered survey questionnaire was used. The findings indicated that service quality, price perception, brand image, and value offers are predictors of customer satisfaction. The results likewise showed that customer satisfaction has a highly robust impact on customer loyalty. However, it was though determined that customer satisfaction only could not lead to loyalty unless it is supported with trust concerning both the service and the service provider. Akrofi, Yaw, Akrofi (2013) assessed the effect of relationship marketing tactics on customer loyalty in the Ghanaian mobile industry. The study adopted four relationship marketing tactics (service quality, price perception, brand image, and value offered) typical of a service industry and studied their effect on customer loyalty in the Ghanaian mobile industry using a self-administrated questionnaire. The findings disclosed that there exists a significant positive relationship between each of the four relationship marketing tactics (namely service quality, price, value offered, and brand image) and customer loyalty. Nguyen & Li (2012); Nguyen (2012) and Nguyen & Simkin (2013) stated that the literature discloses a number of elements which can be used to assess the interaction and achievement variables of a certain buyer-seller exchange relationship. It is significant to focus on the goal of CRM which is to "establish, develop and maintain successful relational exchanges" (Morgan and Hunt, 1994). Following this definition, there are various marketing activities which may be relevant. They used the term CRM offerings to represent the factors that support and strengthen organization-customer relationships. In particular, Nguyen (2009) developed a CRM offering model, the term 'CRM offerings' is relevant as it comprises the offerings and relationship marketing tactics of the CRM strategy. This framework, thus, contains: pricing offers, service quality, marketing communications, customization and reputation. These constructs represent the mechanisms of the relationships between a customer and a company (Peng & Wang, 2006). They also reflect essential aspects of marketing in understanding and managing customers on an individual basis (Nguyen & Li, 2012). Those concepts are discussed in details in the next section.

Price Perception Perceived price is what a customer provides or sacrifices in order to gain a product (Zeithaml, 1988). Lichtenstein and Ridgway (1993) propose that the perception of price positively correlate with the price seeking. The negative role of price perception includes three dimensions: price consciousness, value consciousness, and sale proneness. Price is considered as undeniably one of the most important marketplace indications due to its presence in all purchase situations. Higher prices negatively influence purchase possibilities. 'Price consciousness' explains the degree to which the customer focuses completely on paying low prices; 'value consciousness' points out how price paid is relative to quality received; while 'price proneness' stands for the increased tendency to react to a purchase offer because the sale positively influences purchase evaluations (Peng & Wang, 2006).

Service quality in the customer experience with the organization, the Customer forms his/her opinion on whether the organization provides a quality that encourages him/her to continue doing business with this organization. Zeithaml, Parasuraman and Berry (1993) define service quality as customer's perception or beliefs about a company's superiority. Service quality has four dimensions: (1) reliability; (2) responsiveness; (3) assurance and; (4) empathy. Reliability denotes the ability to achieve the promised service consistently and accurately; Responsiveness represents the willingness to help customers and provide quick service; Assurance denotes the knowledge and courtesy of employees and their capability to stimulate trust and confidence, and finally, Empathy denotes the concerned, individualized attention the company provides to its customers.

Communication is important in sharing information and managing buyer – seller relationships as it enhances the exchange dialogue and builds personalized customer experiences. Information reciprocity is the view of customers providing a company their information in return for customized offerings and it considered as the center of marketing because it produces a win-win situation for both company and customers (Jayachandran et al., 2005).

Customization or personalization concerns present special deals to particular groups of customers or tailoring offerings appealing to particular sets of customers. In other words, customization considered as the practice of one-to-one marketing through the implementation of mass customization. Customization usually denotes to the tailoring of the marketing mix to customers in the market (Payne & Frow, 2005; Sin et al., 2005). Customization of CRM offerings contain tracking procedures which enable the organization to collect data from past purchase. These data can then be interpreted into how and what will be directed to match the individual customer needs (Nguyen, 2009). Reputation of a specific company is a vital aspect in creating good relationship because it provides customers a sense of confidence with their relationship with the company (Morgan and Hunt, 1994).

Reputation has three dimensions #: (1) emotional appeal, (2) products and services, and (3) social environmental responsibility. Emotional appeal represents how much the company is adored, admired and respected; Products and services explains customer's perceptions of quality, innovation, value and reliability of the company's products and services; finally, Social environmental responsibility denotes to how a company is a good citizen in its transactions with communities, employees and the environment (Fombrun & Gardberg, 2000). This framework is adopted in the current study considering that it offers a tested framework, which relays on a relational concept. In addition, this framework reflects the mechanism of interaction between the customer and the organization in a relevant context to the current research. In addition, the above frameworks are relevant to the current research because they discussed the relationship phases and the role of information and customer knowledge which is very crucial in achieving good and on-going relationships. As the current research aims to explore relationship marketing from Islamic perspective based on the mentioned frameworks, other relationship marketing models or frameworks are beyond the scope of this research.

1.4 Challenges and problems related to relationship marketing

Where other authors, for instance Storbacka, Strandvik, & Grönroos (1994) stressed relationships are strategic, where, the dynamic nature of relationship with customers has to be understood to empower organizations to capitalize on accessible customer relationship economics opportunities and to manage their customer relationships. They elaborate further that there is a necessity to search about how to build strong relationship with customers as strength of the relationship is of the ultimate importance when designing programs for customer relationship enhance in other words, a good understanding of what constitutes relationship strength and how it can be affected. Therefore, employee's particularly Frontline salespeople need to understand CRM initiatives deeply in order to ever accurate information to the customers (Weitz & Bradford, 1997; Yim et al., 2004).

Marketing exploitation and Unfairness In conducting any relationship, achieving the balance of power defines the constancy of a relationship. The degree of equality between relationship members denoted as relationship symmetry. There are various relationship elements such as information sharing, dependence and power. In a symmetric relationship, members have equal stakes in the relationship (Nguyen & Mutum, 2012). Various s studies discussed issues of fairness associated with relationship marketing. Bolton, (2003) defined perception of fairness has been defined as "a judgment of whether an outcome and/or the process to reach an outcome are reasonable, acceptable, or just" (p.474). Some studies advocated that the extensive research into relationship marketing from the company's perspective led to create more value for them without considering the role of customers in this value creation process (Boulding et al., 2005; Fang et al., 2011). Thus, understanding the role of equality between interests of customer and the company helps to describe how a companies' relationship marketing is practiced to learn more about the customer in order to take a bigger slice of the created value (Nguyen & Mutum, 2012). Nguyen & Simkin (2013) investigated how relationship marketing offerings may treat customers in a different way, intentionally favoring some customers whereas purposely disadvantaging others based on a specified set of criteria determined by the organization such as profitability. **Favoritism** leads to an unequal distribution of outcomes. The favored group of customers are the "advantaged" where the customers who are not clearly addressed in the relationship marketing strategy considered as the "disadvantaged" customers. Usually, customers have expectations about to what they are entitled because of their situation. For instance, a senior citizen may think that the bus ticket is unfair because s/he is enabled to lower prices due to reduced income (Xia, Monroe, 2004). The findings indicate that in a condition of unfairness, customers perceive the impact of relationship marketing offerings in a different way. Additionally, the results showed that relationship marketing offerings such as communication, service quality, and price are the main offerings to enhance and maintain long-term profitable relationships. Nguyen (2012) discussed relationship marketing implementation with regard to unfairness issues and trust. He proposed that when customers perceive themselves as being exploited by company's relationship marketing schemes if it is excessively used and misused. Additionally, he anticipated many forms of exploitation and unfairness issues such as following: Implementing a one-to-one strategy, rises the issue of favoritism as some customers treats better than others, consequently, generating negative consumer feelings. For instance, providing promotional deals to new customers over loyal customers. Customers often have negative inferences towards a company which is increasing prices without justification. Technological advances are progressively emerging sophisticated ways for the organizations to understand individual needs and behaviors in order to provide suitable marketing offerings. Nevertheless, as relationship marketing systems get more advanced, there are chances of unfair treatment of customers. privacy of customer information is the core of collaboration between a company and its customers, this is because of the sensitivity in using customer data that often relates with exploitation and unethical behavior. Some customers tend to hide their information if they think that there no return by giving such information and anticipate negatively towards the company and they consider that company are using it to make excessive profits. As a result, long term successful implementation of relationship marketing entails that companies consider the issues of trust, privacy implications and perceptions of fairness. relationship marketing needs cautious consideration to analyzing and using customer data and privacy. It recommended that managers should consider the fairness in relationships in order to avoid feelings of distrust and that implementation of fairness and ethical behavior in CRM is essential. Few studies focused on customer management activity that can harm customer relationships and meaningfully or purposely exploit customers. The term "relationship marketing pitfalls", as used here, does not comprise all the problems and costs that ascend in the ordinary course of conducting business, such as service and product, time and money costs, except when they are operated by the service provider for their own interest and in contradiction of the interests of customers and other parties (P. Frow et al., 2011). McGovern, (2007) stated that many companies such as cell phone service, banking, and credit card industries find that their transparent, customer-centric strategies for creating dual value have changed into opaque, company-centric strategies for extracting it. He explained that firms can profit from customers' misunderstanding, ignorance, and poor decision making in two related methods. **The first** develops out of the genuine attempt to create value by offering customers a broad set of offerings. Though, customers benefit from such variety merely when they are guided to choose the offering that best fit with their needs. A firm is less possible to help customers to take good decision if it can produce more profits when they make poor ones. Complex offerings can confuse customers with a lack of clearness (hotels, for example, often don't disclose information about discounts and upgrades); they can make it difficult for customers to differentiate between products, even when whole information is accessible (as is often the case with banking services); and they can benefit from customers' struggle in defining their needs (for example, how many cell phone minutes they'll use each month). **The second** occurs from the decision to impose fees and penalties to cover costs and discourage unwanted customer behavior. As the banks have realized that the profit from potential fees and penalties, they have progressively adjusted their tactics to take advantage of customers. For example, customers using ATMs are gradually permitted to overcharge their accounts without being informed that they are doing so, where the notification come later, in the form of a large penalty. Frow, Payne, Wilkinson, & Young (2011) discussed the same idea particularly with a focus on service providers. They advocated that in order to maximize profits services providers may intend to confuse and deceive customers to take poor purchase decisions by using of complex and detailed procedures and conditions of sale. Their study explained in details the main forms of what they call it as "dark side" behavior linked to relationship marketing.

- One of these forms is related with communication as the main aspect of CRM applications: Information flows are considered as crucial element of any communication process. buyers and sellers need to obtain sufficient information about each other, this information enable them to identify and evaluate alternate market offerings. They are the means where the relationships are established and developed. In-time and reliable. In contrast, poorly timed, unclear and prejudiced information can mislead decision-making process, leading to misuse of resources. service providers should not manipulate information flows for their own interests and against those of the customer or other stakeholders. For example, selling Information about customers to other companies to use without the customer's permission (Fournier, Susan, Susan Dobscha, 1998). Service providers may provide ambiguous or unclear information or even relevant information sometimes are hidden from customers; this information motivate customers to take decisions which can affect service provider negatively. For example, complex pricing alternatives caused by relationship marketing systems, which make comparison between service providers very tough (Jagdish & Sheth, 2006).
- Another tactic of confusing the customer is by frequently changing price and rate where the customer does not have sufficient time to fully adapt to the new tariffs (P. Frow et al., 2011). Dishonesty: relationship marketing systems often cause pressure on staff to up-sell and cross-sell. relationship marketing performance measurement systems and employee reward programs lead customers to purchase products or services that they do not really need. For example, car servicing companies charge for replacement parts and repairs not needed (Varzhabedian, 2007). relationship marketing includes customers segmentation according to some characteristics of their purchasing behavior and their economic appeal. Profitable customers have a high priority and then offered with additional and superior services.
- Additional example of dark side behavior is the financial exploitation of customers and the practice of unfair financial penalties as a source of profits. For instance, individuals returning rental cars who are not able to pay a road toll are charged a large fine for not paying the road toll, plus the toll, here service providers stand to maximize their profits from these penalties (Mcgovern, 2007). Organizations should be aware of fairness issues which may affect relationships with customers (Nguyen, 2009; Boulding et al., 2005; Nguyen, 2012; Nguyen & Simkin, 2013).
- Also, as recent research shows that treating customers differently for example different prices without justification may cause perception of fairness which may contributes in damaging relationships with customers (Xia, Kent, Monroe, 2004). As conclusion, the current research intends to understand how relationships should be conducted under Islamic practices in order to overcome these criticisms and empower relationship with customers.

1.5 The Role of Ethics in relationship marketing

The pervious discussion led us to the question "what is the role of ethics in relationship marketing implementations". A group of researchers advocate that, while the language and rhetoric of RM seems to be ethically comprehensive, but practically relationship marketing does not always evidence to be ethical (Elsharnouby & Parsons, 2013; Frow, Payne, Wilkinson, & Young, 2011; Nguyen & Mutum, 2012). Marketing ethics is shifting as well as the marketing practice changes. The academic concept of marketing and tactics to studying marketing ethics are developing but will need to "pivot" to catch up and be applicable. During the 2020 pandemic, there were main changes in how marketing was applied and ever-changing business models changed, also, the increase in e-commerce is serving larger companies to grow more rapidly and take a greater share of customers. Apple, Facebook, Amazon and Walmart are more significant for customers nonetheless it is essential to sustain high levels of trust to continue the growth and respect gained throughout the pandemic. (Ferrell & Ferrell 2021). Elsharnouby & Parsons (2013) investigated the role of ethics in relationship marketing in the context of bank–customer relationships in Egypt. They discussed how RM applications fail to raise honest relationships with consumers in many situations through opportunistic behavior and unethical ways. They found that there are two sets of opportunistic behaviors arise as possibly unethical: providing different levels of service to customers according to their profitability and exploiting the knowledge irregularity between the customer and the bank through complicated agreements. The findings also indicated that most of the interviewed customers consider that they have slight or no control over their interaction with the bank and that they are the passive party in the relationship. In addition, the analysis reveals that banks spoil in three key opportunistic behaviors: imposing hidden charges, changing the terms of an agreement, and breaking the terms of an agreement.

In the first practice, banks may exploit customers through their lack of information and knowledge by charging hidden bank charges. **The second practice** involves when banks change the interpretation of an agreement made previously with the customer. For example, when the banks alerting the means by which they calculate interest without informing the customer. **The third practice** is banks' tendency to break customers agreements. In some countries, government regulators keep monitoring and providing pressure to manage compliance with laws to protect customers. The Federal Trade Commission (FTC) has taken robust stands on price fixing, product/health claims, deceptive advertising and privacy. The Department of Justice (DOJ) remains to make bribery its highest concern. Bribery can result in extreme penalties and continuing government oversight of operations known as monitoring. For instance, due to abuses of the Foreign Corrupt Practices Act (FCPA), Ericsson, a global telecommunications firm, approved to pay more than 1 USD billion in penalties, enter into a delayed prosecution agreement, and permit 3 years of compliance monitoring of its operations. The Securities and Exchange Commission (SEC) and DOJ in a year's long investigation found bribery in China and other regions in Southeast Asia (Chopping, 2020). Another concern in the legal and regulatory field is that firms will cut their internal ethics and compliance initiatives in light of important budget cuts. When firms are under pressure to achieve, the risk of financial and other forms of misconduct rises (Ferrell & Ferrell 2021).

2 Discussion

The Islamic approach to commercial ethics has been ruled by the Quran and sunnah. Islamic practices, as well as marketing, are based on divinity and faith. Islam does not separate worldly and spiritual affairs. Sometimes these two aspects frequently happen in the conflict in a Western perspective based on the principle of maximizing profit. This is in contrast to Islam, which emphasizes the maximizing of values (Al Hadi, Cahyo, & Budi, 2021). Inspection Option (Khyar Al-ru'yah) The Hanafis supported the validity of the inspection option in sales of objects that were not inspected by the customer. Therefore, when the customer has inspected the goods, he has the option to purchase the merchandise at the full asked-for price, or return it to the seller (Khan, 2004). The Hanafis' proof of the legality of the inspection option is in the hadith, narrated on the authority of Abu Hurayrah and Ibn Abbas: "if someone buys an item without seeing it, then he has an option until he sees it" (Al Zuhayli, 2003). This type of option is also useful when the customer is absent or when the subject of the matter is absent, for example, in the purchase of a house in another town. If the customer inspects the house and he finds that it does not fit his expectations, he has the right to cancel the contract. In conclusion, all types of options are established to avoid positioning the customer in a confusing situation or unconsciously engaging him in fraudulent dealings. Thus, Islam is an honorable religion as it involves all aspects of a Muslim's life. In addition, Islam provides several alternatives to the customer. Mahasen Al-In Valuesakhla in Arabic are significant in shaping an individual's behavior. Islam does not condone any central authority because each Muslim is supposedly free to practice his or her personal efforts to achieve the interpretation of scripture (ijtihad) (Dean, 2014). Regarding Islamic environment, Islamic virtues are required to apply in all aspects of an individual's life including transactions (Hashim, 2012), worship, international relationships (Yousaf, 2014). And the main goal of implementing such virtues is to purify the Muslim's soul and its pity as Allah (SWT) emphasized in Quran "That is better for you and purer" (Surah Al-Mujadilah: Ayah: 12) (Al-Qardawi, 1999). As Amr Ibn Shu'ayb reported from his grandfather, the Prophet, may Allah bless him and grant him peace, said, "Shall I tell you about who among you I love the most and the one who will be seated closest to me on the Day of Rising? The people were silent, so he repeated that two or three times. Then the people said, "Yes, Messenger of Allah." He said, "The one among you with the best character" (AlBukhari, 1990). Prophet (PBUH) educated us comprehensively on good morals, deeds, and how individuals conduct such morals and etiquette in social life (Dusuki, 2008), and he (PBUH) confirmed his teachings by practicing them (Al-Bukhari, 2011). As Abu Hurayra reported, the Messenger of Allah, may Allah bless him and grant him peace, said, "I was sent to perfect good character" (Helmy et al., 2014). In addition, there are many virtues taught in the Qur'an, including justice, benevolence, piety, honesty, integrity, gratitude, and chastity. According to Yusuf Al-Qaradawi, he categorizes Akhlaq into six categories, representing the variety of moral values expected in the life of a Muslim. There are Akhlaq relating to self, Akhlaq relating to family, Akhlaq relating to society, Akhlaq relating to the animal world, Akhlaq relating to the physical environment, and Akhlaq relating to the Creator (Halstead, 2007). Beikzad, Chaharborj, & Maleki (2012) investigated the relationship between Islamic values and marketing affairs in the field of alimentary industries. The findings indicated that Islamic values considerably influence trust, commitment, and communication among members of business units, and it could be assessed in resolving conflict management. Hassan (2014) discussed the drivers that allow or influence the Muslim customer's purchase intention towards green products. The findings revealed potential significant connections between religious values as an antecedent green purchase intention. There is a clear link between religiosity and pro-environmental behavior. Hashim (2012) discussed the basics of business ethics in Islam, such as trust, zakat, and honesty in business dealings, mutual esteem, purchasing, and buying justly. They argued that Islamic business ethics are useful and relative to all humans, and that comprehending Islamic ethics helps Muslims to identify and review all the business activities that are unlawful or harmful for society and organizations. Ali & Al-Kazemi (2007) investigated the Islamic Work Ethics (IWE) and loyalty of managers in Kuwait and the relationship between the two scales. The findings of this study display those Kuwaiti managers endorsed work ethic, hard work, and loyalty. Specifically, the outcomes show that the IWE index is correlated with loyalty. This study emphasized the necessity of measuring work ethic in order to comprehend and to compare, over time, changing work beliefs to achieve social and economic development. Hassan, Chachi, & Latiff (2008) identified the features of Islamic marketing ethics and analyzed the role of Islamic ethical sales behavior as may be observed by the customers of Islamic banking. They found that Islamic ethical behavior was considered a main effect on the development and maintenance of the buyer-seller relationship. Marketing studies have put forward a number of key underpinnings of relationship marketing, namely, trust (Gullett et al., 2009; Morgan & Hunt, 1994), benevolence (Coelho & Henseler, 2012; Fang et al., 2011), commitment (Uhrich & Benkenstein, 2014; De Ruyter, Moorman, & Lemmink, 2001), altruism (Barbara, 1997; Fernandes & Proença, 2013), justice (Wetsch, 2008; Ting, 2011), and reciprocity (Coelho & Henseler, 2012; Fang et al., 2011). For instance, Fernandes & Proença (2013) found that some of the emotion-based motivations that produce high commitment to the service provider, such as altruism, switching intentions, and acquiescence, in addition, in any exchange relationship, a significant indicator for future performance potential of the relationship is the degree to which efforts into the relationship are reciprocated. As mentioned before, reciprocity is the notion of customers providing a company their information in turn for customized offerings and is at the heart of relationship marketing, as it generates a "win-win" situation both for the company and its customers (Jayachandran et al., 2005). Reciprocity includes mutual exchange of favors and is characterized by mutual reinforcement and help by the two parties (Miller & Kean, 1997). Reciprocity is affected by benevolence in the relationship. Some researchers have defined benevolence as the extent to which the one partner comforts its exchange partner to enrich the well-being of the partner and is not encouraged by egocentric needs (Jarvenpaa, 1998). Wetsch (2008) discussed the role of justice to investigate the impact of customer involvement in relationship planning implementation. They argued that "organizations' actions are evaluated by customers or employees on the basis of justice (fairness), and customers or employees respond according to their fairness perceptions" (p. 31). They argued that understanding justice enables organizations to better customize services and products, perceived value will be better understood, and customer satisfaction and loyalty will improve. Duffy, Fearne, Hornibrook, Hutchinson, & Reid (2013) argued that the concept of fairness or justice influences the strength of buyer-seller relationships. Benevolence is defined by Hoy & Tarter (2004) as trustee faith that the trustee will seek to emphasize the trustee's benefit. In other words, it is a person's perception that the other party is good and willing to help him. Schwartz (2012) stated that benevolence values endorse cooperative and supportive social relations. Nevertheless, benevolence values offer an internalized motivational base for such behavior. Benevolence, as one of trust's dimensions, occurs when the customer believes that the seller would treat him friendly and have sincere concern for him (Ting, 2011). An honest relationship partner is defined as reliable, capable, truthful, fair, responsible, cooperative, and benevolent (Morgan & Hunt, 1994). In Islam "Ihsan" has two meaning one of them is excellence of worship, which is defined in the well-known hadith as "worshipping Allah as if you can see him, and if you cannot see him, being totally aware that he sees you." This hadith illustrated that ihsan implied that Allah (SWT) is watching Muslim's actions and that he will be the account on it (Al-Geyouchi, 1970). Thus, if a Muslim behaves appropriately, Allah will reward him both here and hereafter; in contrast, if he behaves in an unlawful manner, he will be prevented from Allah's blessing and get punishment as well. The second one, as Allah (SWT) commanded Muslims to be good in everything and to work in the appropriate manner to deliver high-quality services, as Prophet (PBUH) said: "Allah (SWT) loves that if any of you performs an action, he should do it with perfection." Narrated by Maharani, Hathami, and Al-Siyouti (AL-Nawawi, 2009). However, the difference between the concepts of Ihsan (benevolence) and adl (justice) is elaborated by Al-Qurtubi (1966) based on the Qur'anic verse, "Indeed, Allah orders justice and good conduct and giving to relatives and forbids immorality and bad conduct and oppression. He admonishes you that perhaps you will be reminded" (Surah An-Nahl: Ayah: 90). And he proposes that justice is obligatory, whereas benevolence is what is beyond the obligatory. Muhammad (PBUH) represented benevolently. And that Muslims have diverse levels of ethical consciousness and commitment, rendering to the richness and wisdom of their religious knowledge (Blaim, 2012). In Islam, being benevolent means encouraging Muslims to be good in everything and to work in the appropriate manner. Benevolence (Ihsan) has been discussed as one of the main dimensions of trust (Fang, Chang, & Peng, 2011; Neu, Gonzalez, & Pass, 2011; Ting, 2011; Tuija, 2013; Usman, 2015). Nevertheless, few studies discussed Islamic benevolence in business (Blaim, 2012; Helmy et al., 2014; Khan, 2004; Moad, 2007). For instance, Maali et al. (2006) discussed the importance of how a bank deals in an ethical way that is consistent with Islamic principles. According to Ghazali, Ihsan can be describing the degree of the seller's adherence to the faith. In some cases, even though the competitive market may allow a higher price, a seller, directed by ihsan, may consider the state of the customers and decide to charge them a price that they can afford (Ali & Al-Aali, 2015). Altruism (Ithar): Muslims are encouraged to be among those who favor others to themselves (Helmy et al., 2014). Altruism is considered a noble value and an honorable Qur'anic virtue, as Allah (SWT) mentioned, "And [also for] those who were settled in al-Madinah and [adopted] the faith before them. They love those who emigrated to them and found not any want in their breasts of what the emigrants were given but give [them] preference over themselves, even though they are in privation. And whoever is protected from the stinginess of his soul—it is those who will be the successful" (Surah At-Taubah: Ayah: 59). Ibn al-Qayyim (2003) stated that depending on an individual's desire to achieve high standard values, his altruism will take place; he continued that altruism is considered a noble virtue. Where Shimizu (1989) stressed that Islam endorses self-sacrifice or altruism because it provides prosperity to the community. The essence of altruism, which improves social relations, is very significant in encouraging contractual relations. However, Ibn Miskawaih (201 the concept of altruism from different points of view by defining it as the individual's willingness to concede one of his rights to provide it to whom in the necessity for them. Altruism, in general, means the behavior that gives the individual the opportunity to satisfy and serve people. We choose to discuss this particular virtue due to the fact that altruism and selfishness ignorance empower the relationship between people and enhance cooperation (Sabeq, 1983). And according to Shatibi, he identified altruism as the situation where a Muslim leaf something for another Muslim and endures all difficulties to seek Allah's blessings through helping his brother in Islam (Abu Zid, 1997). Consequently, Qurtubi (2007) specified some standards that must be considered in following the altruism concept. One of them is the strength of certainty (Qwat Yaqin), which implies that Muslims should have robust faith that Allah will reward them for applying such concepts. Rewards are either here in this life through maximizing his profits due to Allah's blessings (Baraka) or hereafter by maximizing good deeds and also to emphasize the benevolence, and finally to endure the sufferings.

3 Conclusion

Many ethical issues and risks are related to the development of marketing strategies and implementation. Current technologies are creating challenges as machines are more complex in customer engagement. Discovering problems, risks, and decision-making through relevant marketing research can advance knowledge to address difficulties and opportunities. Despite the fact there are frameworks established for both normative and descriptive research, there is an opportunity to involve in more marketing ethics theory development. Although there are well-settled philosophical theories on ethics, there need to be more descriptive models to capture the changing dynamics of marketing ethics. It is significant to advance both theory and research that addresses real-world problems and opportunities (Ferrell & Ferrell 2021). The field that integrates marketing with ethics, particularly Islamic ethics, is "Islamic Marketing." This field of research is relatively new, and it intends to explore marketing concepts based on Islamic principles and ethics. Thus, there is an actual need for more scholarship in this field, as there are opportunities for innovative thinking and new marketing approaches (Wilson & Grant, 2013). The aim of this research is to help to build a new concept, which is Islamic relationship marketing; this concept is based on general rules of Islamic teachings in enhancing relationships between the seller and the buyer, as well as the options system and Mahasen Al-Akhlaq. It was found in this research that Islamic rules and teachings are serving the main goal of relationship marketing, as Islamic ethics differs from non-Islamic ethics in the context of behavior and manner that serve societal interests. Furthermore, it emphasizes generosity and honesty in relation to others. Islam pays significant attention to the role of relationships and on serving societal interests. As this research did not relay on any qualitative or quantitative basis, more exploratory research is needed in this area, perhaps by applying it among Islamic banks as the most suitable sector for implementation of Islamic ethics and teachings. Moreover, the constructs of Islamic relationship marketing can be used to form attitudinal scales by administering it to a larger population and applying statistical analysis to validate the questions. Such a scale would be very useful in finding attitudes towards Islamic relationship marketing, which would not only be a step further into the development of the Islamic relationship marketing concept but also be helpful to the practitioners in various sectors. As a conclusion, this study contributes to the Islamic marketing discipline by proposing a unique field that has been termed "Islamic relationship marketing." Although many studies have been done on Islamic marketing, the study of relationship marketing based on Islamic marketing principles remains clearly dearth. The current study is considered a starting point for future academic discussions on this discipline that can offer guidelines to improve relationship marketing practices for Muslim-dominated societies and help relationship marketing practitioners to promote Islamic values.

3.1 Future research direction

Development of Islamic relationship marketing models. Since the concept of Islamic relationship marketing is relatively new, there is a significant opportunity to develop comprehensive models that integrate Islamic ethical principles into relationship marketing. Future research could focus on creating frameworks that address the unique needs of Muslim-majority societies while aligning with Islamic teachings. Creation and Validation of Attitudinal Scales: The text suggests developing attitudinal scales to measure perceptions and attitudes towards Islamic relationship marketing. Future research could involve designing, testing, and validating these scales across different populations. This would help in understanding how Islamic relationship marketing is perceived by consumers and could provide valuable insights for practitioners. Comparative Studies on Islamic and Non-Islamic Marketing Ethics: Research could compare the outcomes of marketing strategies based on Islamic ethics with those based on non-Islamic ethical frameworks. Such studies could explore how different ethical foundations impact consumer trust, engagement, and long-term relationships. Theory Development in Marketing Ethics: There is a need for more theory development in marketing ethics, particularly in the context of Islamic marketing. Future research could focus on creating descriptive models that capture the evolving dynamics of marketing ethics in the digital age. This could involve interdisciplinary studies that combine insights from Islamic ethics, philosophy, and marketing theory. Technological Challenges in Marketing Ethics: The text mentions that current technologies are creating challenges in customer engagement due to increased complexity. Future research could investigate the ethical issues and risks associated with the use of advanced technologies in marketing, particularly within the framework of Islamic ethics. This could involve exploring how Islamic principles can guide ethical decision-making in the use of AI, big data, and other emerging technologies. Application of Islamic Relationship Marketing in Various Sectors: While Islamic banks are identified as a key area, future research could also explore the application of Islamic relationship marketing principles in other sectors, such as retail, hospitality, and healthcare. This would help in understanding the broader applicability and impact of these principles across different industries.

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