

**CUSTOMER RELATIONSHIP MARKETING IN THE UK
MUSLIM SMEs: AN ISLAMIC PERSPECTIVE**

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ABSTRACT

This research is to investigate the influence of Islam on the practice of customer relationship marketing (CRM) in UK Muslim SMEs. Due to the very limited number of studies available, which interrelate ‘customer relationship marketing’ (CRM) and UK Muslim SMEs, there is a need to address the gap in the literature through comprehensive and extensive research, in these two areas.

The research examines the understanding of CRM from the Islamic perspective, and the influence of Islamic belief in the practice of CRM amongst UK Muslim SMEs. Moreover, the research examines the factors needed for developing CRM for UK Muslim SMEs as well as the behaviours and expectations of UK Muslim SMEs regarding CRM.

The literature research in the subject areas: Islamic view of customer, customer relationship-marketing, UK SMEs and Muslim UK SMEs retrieved six important relational factors (trust, equality, brotherhood, greetings, ethics, and honesty) that are currently absent in the existing CRM literature. Furthermore, justice, commitment and communication have been discussed considerably in both conventional marketing literature as well as in the Islamic literature from the “sayings of prophet Muhammad (peace be upon him)” and from the holy “Quran”.

Adopting qualitative research methodology, this study conducted twenty-five semi-structured interviews with UK Muslim SME owners to achieve the aim and seek answers to the research questions. Applying thematic analysis techniques, the research findings revealed that amongst the Muslim SME owners, partial understanding of theoretical CRM exists of both the conventional and Islamic perspectives of CRM. Nevertheless, in reality the factors retrieved through Islamic literature were appreciated, influenced and practiced by Muslim SME owners for building and developing CRM. This study also expands the body of knowledge in the field of CRM from the perspectives of Islamic teachings and values. Finally, a conceptual framework is proposed consisting of the related factors as relevant for UK Muslim SMEs.

Key Words: Relationship Marketing, CRM, Islamic Marketing, CRM factors

CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION

The purpose of this introductory chapter is to present the research introduction, background to the study in order to provide rationale for pursuing the issue of customer relationship marketing from the Islamic perspective in the context of UK Muslim SMEs. The aim, research questions, and objectives are established and the contexts of UK SMEs are presented.

1.2 RESEARCH CONTEXT

To satisfy customers more effectively and efficiently than competitors is the basis for the superior performance of a firm (Alderson and Cox, 1948; Kotler, 1967; and Osborne and Ballantyne, 2012). This necessitates identifying the needs and wants of the target customer. The principles of marketing are also crucial to implementing effective marketing programs in place to attract these target customers (Kim, 2012). A review of the literature highlights that a number of scholars (e.g Payne and Frow, 2005; Prahalad and Ramaswamy, 2004; Prahalad *et al.*, 2000; Shah *et al.*, 2006; Sheth *et al.*, 2000; and Woodruff, 1997) recommend that marketing should be more customer-centric.

Building and maintaining customer relationships is one of the key goals of marketing (Bagozzi, 1995); De Wulf *et al.*, 2001; McKenna, 1991). Accordingly, a number of authors (e.g. Gummesson (1999) and Bruhn 2003) identified the changing marketing practices from transactions to relationship marketing with their customers. Hence to develop products and services according to the needs and wants of a customer is vital for developing relationship marketing (RM) (Lagrosen, 2005; and Negi and Ketema, 2010). Furthermore, the effectiveness of RM depends on the degree of customer involvement in the development of goods and services (Leverin and Liljander, 2006). Additionally, empirical research also reflects on RM investment in relational mediators to make the customer's behavior favourable to the host company (Palmatier *et al.*, 2009; Bagozzi, 1995; De Wulf *et al.*, 2001; and McKenna, 1991). But, it is not the teaching of RM to value all customers equally. However, according to the research of Lagrosen (2005) relationship marketing should be organized and managed properly.

Islamic philosophy encourages the development of a relationship between consumers

and producers (Adnan, 2011) through a more just and ethical approach towards customer relationship marketing (Adolphus, 2010). The Islamic religion not only guides Muslims in relation to specific acts of worship but also in every aspect of their lives, including business transactions. For instance, Islam guides Muslims in relation to ‘how’ and ‘what’ to trade; how to communicate with others as part of business transactions, and what to consume (Alam *et al.*, 2011).

According to Islam, whatever Muslims do should be based on Islamic principles (Qur’an, 1:208) including all commercial dealings and business activities. Therefore, it would not be surprising that the principles and practices of marketing would also be according to Islamic teachings (Hosseini and Aidi, 2013). Confirming this point, Sandikci (2011) notes that the relationship between Islam and customer relationship marketing has only emerged recently, even though Muslims have been engaged in trade and consumption for centuries.

It may be plausible to argue that through the practice of contemporary marketing, some customers may be disappointed with the way they are treated by some organizations. At the same time, customers are far more knowledgeable than ever before, and they seek out organizations that will demonstrate an excellent level of service, integrity and care (Adolphus, 2010). It can be argued that Muslims as a consumer group, are no different compared to other consumers in demanding excellence in business transactions, but it is principally Islamic teaching that could influence their behavior and that of their suppliers and consequently influences the relationship between them (Adolphus, 2010; Marinov, 2010).

Existing Islamic literature related to business and customers provides Islamic teachings that propose some factors: personal integrity (honesty), transparency, equal consumer rights, justice, ethics, and brotherhood as the drivers of customer relationship marketing. However, Western customer relationship marketing literature proposed the six most common customer relationship drivers (trust, commitment, co-operation, keeping promises, shared values, and communication).

In the light of the above discussion, the aim of this study is to investigate the influences of Islam on the practice of customer relationship marketing (CRM) in UK

Muslim SMEs. Accordingly, the research will further investigate customer relationship marketing (CRM) and factors that contribute to building customer relationship marketing, the Islamic view of relationship marketing, the situation of UK Muslim SMEs, and apparent adaptations.

1.3 RESEARCH BACKGROUND

This study intends to investigate whether Islamic teachings influence the development of relationship marketing with customers in UK Muslim SMEs. Due to the very limited number of studies available, which interrelate ‘customer relationship marketing’ and UK Muslim SMEs, there is a need to address the gap in the literature through comprehensive and extensive research, which interrelates these two aspects.

1.3.1 Present condition of UK SMEs

There are 4.8 million SMEs in the UK (Rhodes, 2012) and they generate the greatest employment (59%) in the UK and moreover the economic growth of the UK is directly influenced by the success or failure of this sector (Lauder *et al.*, 1994, Parkin and Parkin, 1996, and Simply Business, 2011). However, rising confidence of SMEs in the UK economy has dropped from 58% in April 2012 to 49% in May 2012 (PR Newswire, 2012). UK SMEs are also facing a double-dip recession at present and 81% of the SMEs did not attain any improvement in their credit availability (*ibid*). The above scenario indicates that UK SMEs are going through a challenging period but the UK Government remains keen for the growth and development of this sector (Rhodes, 2012). A study by Huges (2009) and Moore and Manring (2009) revealed that UK SMEs need to develop relationships with their customers in order to develop and grow the sector. Arrighetti *et al.* (2001; cited in Abdullah and Hoetoro, 2011) highlighted that there is indeed a need to set Islamic principles and motivational process for the development of SMEs.

1.3.2 Increasing Muslim population in the UK

According to a recent report in The Telegraph and The Daily Mail (February 2017), the Muslim population in the UK as of 1991 was less than one million (950,000), representing about 1.9% of the total UK population (telegraph.co.uk, 2017 and dailymail.co.uk, 2017). The Daily mail (February 2017) further added that the Muslim population rose to 1,546,626 just after a decade in 2001 – making up about 3% of the total population (dailymail.co.uk, 2017). Ferguson (2011) stated that the Muslim population represents about 5% of the UK population and according to; it is increasing at the rate of 6.7% annually. Based on a report from the Office for National Statistics, The Daily mail (February 2017) mentioned that the Muslim population in the UK in 2011 compared to 2001 represented a 75% jump in the space of a decade (dailymail.co.uk, 2017). The guardian (February 2017) reported that the Muslim population in England and Wales has nearly doubled in the last ten years (theguardian.com, 2017). Across the country, there are now 3,114, 992 Muslims and they now make up 5.4% of the population of Great Britain and in some parts of London, almost half the population are now Muslims according to the Office for National Statistics (telegraph.co.uk, 2017 and dailymail.co.uk, 2017). Ahmed (2008, p. 657) further added that the type of businesses with which Muslims are mostly associated with are also evolving dynamically and according to the author: “Muslim business activities in the UK are characterized by strong monopolistic features, due to the strong religious imperatives with which most of their products trade”.

1.3.3 Benefit the business through useful Islamic teachings

A review of the literature highlights that religion has a significant effect on workplace behaviour (Mellahi and Budhwar, 2010). Islamic values influence consumer behaviour, preferences and relationships (Adolphus, 2010; and Marinov, 2010). The Islamic perspective encourages a more ethical and humane approach to marketing, for instance, in terms of customers getting a fair deal and sellers making a reasonable profit (Adolphus, 2010). However, according to Adolphus, (2010) customers generally expect to be treated as humans, not as wallets to drain and they look for companies who care about their health and wellbeing.

1.3.4 Dearth of research on CRM from Islamic perspective in UK Muslim SMEs

Through analysis of the literature on relationship marketing, it is clear that there is a lack of empirical studies directed towards studying customer relationship marketing in UK SMEs, and more specifically in UK Muslim SMEs. However, Simpson and Taylor (2002) pointed out that SMEs have to face the biggest problem in the market if marketing is not well focused.

Based on the above discussion, the intention of this research is to investigate whether Islamic teachings and values influence the development of relationship with customers in UK Muslim SMEs.

1.4 RESEARCH AIM

To investigate the influence of Islam on the practice of customer relationship marketing (CRM) in UK Muslim SMEs.

1.5 RESEARCH QUESTIONS

- 1) What is the understanding of CRM from the Islamic perspective?
- 2) What factors are needed for developing CRM for UK Muslim SMEs?
- 3) Does Islamic belief influence the practice of CRM amongst UK Muslim SMEs?
- 4) What is a contextually appropriate framework for practicing CRM in UK Muslim SMEs?

1.6 RESEARCH OBJECTIVES

- 1) To critically analyze the literature on Customer Relationship Marketing (CRM) from the perspective of Islam and examine it in light of primary research.
- 2) To determine the factors required for developing CRM in UK Muslim SMEs from the perspective of Islam.
- 3) To investigate the behaviors and expectations of UK Muslim SMEs regarding CRM.
- 4) To develop a conceptual framework for UK Muslim SMEs regarding CRM.

1.7 CONTEXT OF UK SMEs

1.7.1 Defining SME

Defining Small and medium enterprises (SMEs) is problematic because it differs based on geographies or industries (Bruce, Cooper and Vazquez, 1999). For example, a study conducted by International Labour Organisation (ILO), identified more than fifty definitions in 70 countries with considerable ambiguity in the terminologies used (De Silva and Walton, 2013). Some of the definitions focus on common features to differentiate SMEs from their large counterparts, while others use certain criteria to identify or categorise the SMEs (Bruce, *et al.*, 1999); such as quantitative criteria, in which the number of employees or annual turnover is used to determine the scope of SMEs (Analoui and Karami, 2003). The Department of Trade and Industry (DTI) for example, defined the SMEs as those having less than 250 employees (Lukács, 2005). The scope of SMEs is also seen to be determined by using financial criteria: for example, a small business is one which generates less than £6.5 million turnover with a balance sheet total £3.26 million, while the turnover boundary for medium enterprises is £12.9 million (The companies act, 2006). The quantitative features of SMEs in European Commission (EC) are shown below:

Company category	Staff	Turnover	Balance sheet Total
Medium-sized	<250	≤ € 50 million	≤ € 43 million
Small	<50	≤ € 10 million	≤ € 10 million
Micro	<10	≤ € 2 million	≤ € 2 million

Table: 1.1 : EC definition of SME, Source: EC (2016)

Abor and Quartey (2010) argued that the definition of SME suffers from a lack of universal acceptability. Critics also argue that defining an SME using quantitative criteria can be problematic as the figures require adjustment over time, and the number of employees may differ based on industry (Bruce, *et al.*, 1999). Consequently, SMEs are also defined in terms of being independent and partially or fully managed by the owners, and having a small market-share (Abor and Quartey, 2010). Analoui and Karami (2003) have also categorized SMEs that are operated

locally, with employees and owners coming from one community. However, the qualitative definition of SMEs can also be problematic because of absence of precision (Abor and Quartey, 2010).

1.7.2 Overview of UK SMEs

Small and medium enterprises (SMEs) are generally regarded as the engine of economic development and equitable development (Agwu and Emeti, 2014). As SMEs represent 99% of all businesses in Europe, they have a substantial impact on GDP growth and employment (EC, 2016). In the UK, the number of SME businesses is around 4.8 million, which is nearly 99.9% of all businesses (BIS, 2010).

Since SMEs are labour-intensive, they contribute substantially to employment generation (Abor and Quartey, 2010). The majority of the jobs in UK were created by small firms with SMEs' share of the employment market becoming threefold in 2010 compared to that of 1998 (Wright *et al.*, 2015). In 2015, the total employment of SMEs was 60% of all private businesses in the UK, and the category generated jobs for 15.6 million (Gov.uk, 2016). The contribution of SMEs to the economy is also well-documented in different statistics (Abor and Quartey, 2010). For example, the combined annual turnover of SMEs in UK in 2015 was £1.8 trillion, which was 47% of all private sector turnovers in the UK (Gov.uk, 2016).

Wright *et al.*, (2015) mentioned that SMEs have a good track record of innovation. Tomlinson and Fai (2013) found in their study, that the close cooperation among the supply-chain network helps the firm to be innovative. Love and Roper (2015) also found that SMEs have a positive contribution to innovation and export, as these firms can make quick decisions when reviewing products or services to keep pace with customers' needs. In spite of a lack of funding for research and development, it is evident that many spectacular innovations came from small firms (Decker, Schiefer and Bulander, 2006). Farsi and Toghraee (2014) mentioned that SMEs have good internal communication as well as dynamic and entrepreneurial management style; hence the owners take the responsibility of taking the firms ahead. Therefore, a continuous effort in bringing sophisticated changes in products, services and

processes can be seen, despite the lack of finance in research and development, as these play a detrimental role in innovation (Bruce *et al.*, 1999).

The owners of small firms can also enhance the performance of the businesses with social networking and by focusing on the particular community as a small segment (Farsi and Toghraee, 2014).

The UK government is highly conscious of the growth of the SME sector. The government in March 2011 established a number of policies intended to benefit SMEs. These included minimizing regulatory burdens, helping SMEs to access finance, reduction in fixed costs for SMEs, easier access to public sector procurement, encouragement to export, encouragement to innovate, and easier planning consent for SMEs. These included: setting up of a new enterprise zone and access to apprenticeships (*ibid*). Furthermore, Hughes (2009) encourages UK SMEs to develop their relationships with their stakeholders. Criteria including product safety, quality, value for money, customer satisfaction, and marketing information for UK SMEs set up by 'UK fair trade organizations' emphasize the importance of taking care of customers (Moore and Manring, 2009).

1.7.3 Challenges of SME

In spite of the economic importance of SMEs, this sector of business faces multiple challenges. According to BIS (2010), SMEs face difficulties with access to finances, in comparison to their large counterparts; hence their entrepreneurs without a previous sound credit history, need to rely solely on internal finances in most cases. There are also some factors that create barriers for SMEs to access external sources of funds; these include: stringent conditions set by financing institutions, lack of adequate collateral and credit information and costs of accessing the funds (Abor and Quartey, 2010). Although there is a lack of evidence of discrimination in loan allocation, the risk factors often work as an impediment when trying to access a loan (Wright *et al.*, 2015). However, Irwin and Scott (2010) found that entrepreneurs from ethnic minorities face comparatively more difficulties in raising funds while banks remain the main source of financing for SMEs.

These research studies give the evidence that a substantial number of SMEs can survive for a long-term; for example, Abor and Quartey, (2010) stated that most of the small firms in Nigeria die within one year of their formation. Farsi and Toghraee (2014) found in their study that inadequate skilled, experienced human capital, along with the incapability of arranging sophisticated technologies and employing effective research and development, play a detrimental role in innovativeness and competitiveness of the SMEs. Moreover, globalisation has contributed to intensifying the competitive pressure, by allowing multinational giants to expand their businesses on every corner. Because of economies of scale, the large firms can offer competitive prices that their small and medium counterparts cannot (Analoui and Karami, 2003).

Research studies show that SMEs often face inadequacy of skilled and educated human resources and leaders (Farsi and Toghraee, 2014). It is also found in the research that the downfall of 90 percent of the businesses that fail is largely due to the lack of experience and competence. The inefficiency in overall management leads to production problems, misapplication of funds and poor decision-making (Abor and Quartey, 2010). Because of inexperience and inadequate education, it is unlikely to make strategic plans; as a result, the survival of these firms in the long run can be at a risk. Wright et al (2015) stated that SMEs tend to invest less in management development than their large counterparts; moreover, these firms pay insufficient attention to setting broad direction.

SMEs also face a lack of market information; hence, it is difficult to understand the trend in the marketplace to keep pace with the dynamic customers' needs (Farsi and Toghraee, 2014). Along with information technology, the SMEs also face challenges of adopting operational technology. This results in them lagging behind in efficiency and productivity, while there is a trend of focusing on expansion rather than employing sophisticated technology (Singla, 2010). Consequently, the firms are likely to face difficulties in the long run. Farsi and Toghraee, (2014) identified a number of obstacles in adopting technologies, such as funding, the high costs of technology, and an absence of knowledge about technology.

1.7.4 UK Muslim SMEs

Among the UK population Muslims represent about 5.4% (telegraph.co.uk, 2017 and dailymail.co.uk, 2017), and the Muslim population is increasing in the UK, which induces investment in businesses and industries (Ahmed, 2008). Ferguson (2011) states that in the UK the Muslim population is increasing at the rate of 6.7% and will become 50% of total population by 2050. Ahmed (2008) states that businesses with which Muslims are associated are evolving dynamically. According to Ahmed (2008, p. 657) “Muslim business activities in the UK are characterized by strong monopolistic features, due to the strong religious imperatives with which most of their products trade”.

A 2016 publication by the Department for Business Innovation and Skills specifies some details about UK SMEs including: employment size, sector, number of sites, whether businesses are run from home, legal status, registered charity status, age of business, number of contractor/agency staff not on payroll, number of owners/partners, number of temporary/casual staff, number of working partners/directors, family-owned businesses, women-led businesses, Minority Ethnic Group (MEG)-led businesses, types of customers, and location of customers. However, SMEs based on religious ethnic group is not presented (Gov.uk, 2016a). As the Muslim population in the UK is considered an ethnic minority grouping, SMEs led by Muslim owners should be part of MEG-led SMEs. Furthermore, MEG-led SMEs are categorised into the following sub groups: mixed white and black Caribbean, mixed white and black African, Mixed White and Asian, any other mixed background, Indian, Pakistani, Bangladeshi, any other Asian background, Black Caribbean, Black African, any other Black background, Chinese, Arab, Gypsy or Irish Traveller, and any other ethnic group. However, the sub-groupings of MEG-led UK SMEs also do not include SMEs owned by Muslim ethnic groups or any other religious group (Gov.uk, 2016b). Thus, there is the absence of sectors which may be referred to as SMEs led by religious group (for example, Muslim-led SMEs, Christian-led SMEs, Buddhist-led SMEs, Jewish-led SMEs, Hindu-led SMEs, Sikh-led SMEs, and other religion-led SMEs). As a result, the percentage of SMEs covered by Muslim people or their contribution in overall UK SMEs is quite vague.

According to a research report provided by the Department for Business Innovation and Skills, only 5% of SME owners are from MEG-led SMEs that also include Muslim-led SMEs (Gov.uk, 2016a). It could be said that Muslim-led SMEs are very insignificant compared to the overall UK SMEs, in terms of number and its contribution to the national economy. It is also unfortunate that only 5.5% of the Muslim population are engaged in higher professional occupation, compared with 7.6 per cent of the overall population; and 21.3% of the Muslim population are full time un-employed compared with 4.3 per cent of the overall population. However, Muslim people are found to widely engage in SMEs. It is quite appreciable that some 9.7% of Muslims have been traced as “small employers and own account workers” compared with 9.3 per cent of the overall population (Theguardian.com, 2017).

Arrighetti *et al.*, (2001) cited in Abdullah and Hoetoro (2011) highlight that there is a need to establish Islamic principles for the development of SMEs. This is also important as Muslims’ inclination to follow Islamic principles in business rises significantly. In addition, Arrighetti *et al.*, (2001) cited in Abdullah and Hoetoro (2011) suggest that the application of Islamic principles could bring about changes in SMEs.

Abdullah and Hoetoro (2011), suggest that as Islam focuses attention on individual and social stability, it is important to adopt Islamic principles to empower SMEs. They argue that Muslim entrepreneurs need to have a vision of producing high quality products and set competitive prices, in order to achieve their objectives in the SME sector, because the rest of the SME sector is trying to improve product quality at minimum cost. Mohtsham (2007) cited in Abdullah and Hoetoro (2011) that Islam influences the vision of SMEs, because Islam not only teaches about the development of SMEs, it also urges them not to set goals only for profit, but also to show respect to customers.

Arrighetti *et al.*, (2001) cited in Abdullah and Hoetoro (2011) talk about social capital beside other factors in the development of SMEs. They said that social capital is an individual resource. Social capital secures benefits through being a member of a particular social group. In this respect they pointed to the need to establish Islamic

principles and motivational processes for the development of SMEs. That means they are urging SMEs to become members of an Islamic social network and to follow or adapt Islamic principles for the development of SMEs. In support of the statement, it is also mentioned that the rise of Muslims' consideration to follow the Islamic principles in business but it was simply a conceptual statement.

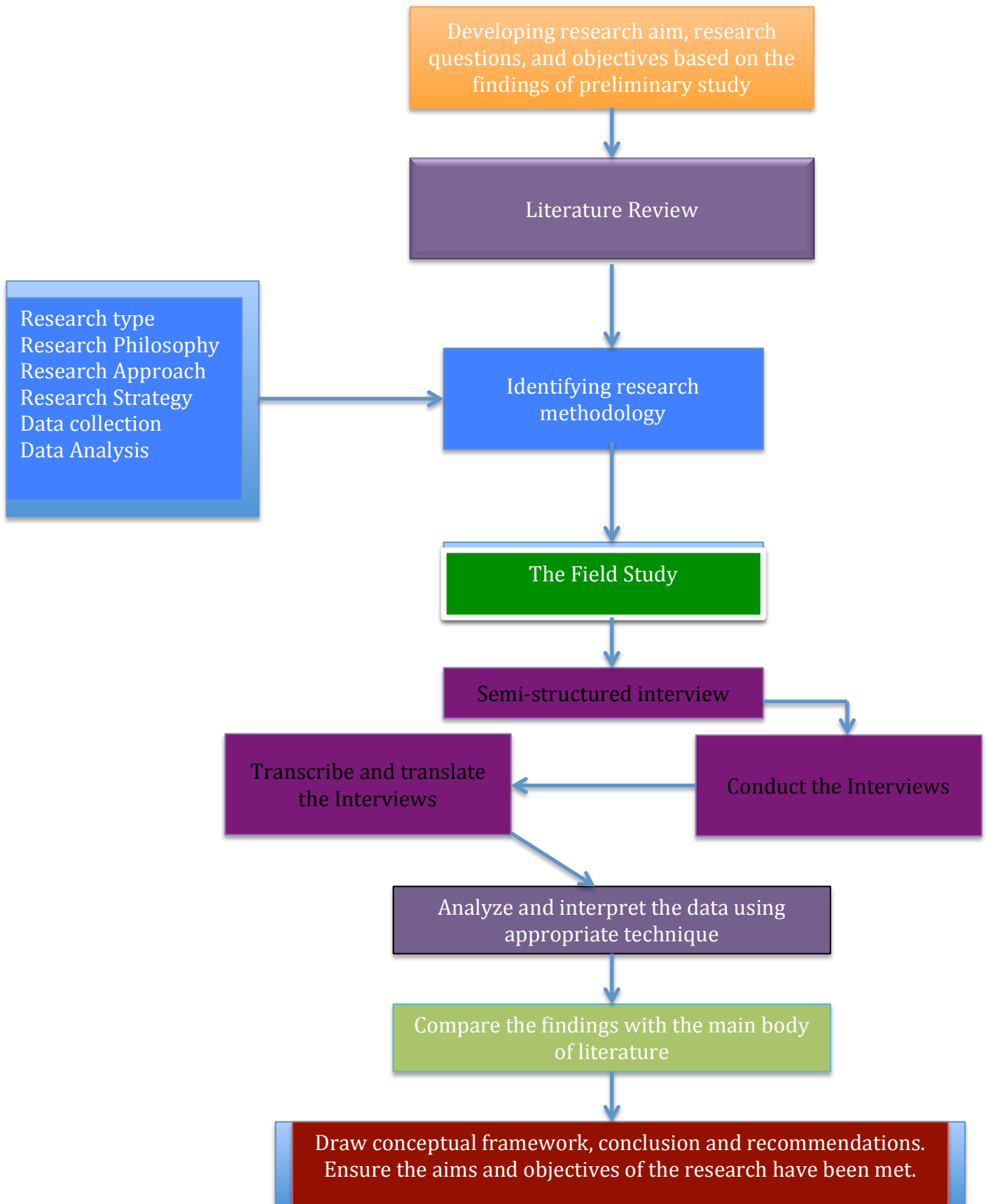
Mohtsham (2007) talks about empowering SMEs through the setting of elements of Islamic vision. Islam also instructs entrepreneurs to have clear vision. According to the Holy Quran regarding clear vision, Surah al-Fatihah in verses 5-6 state that: "Thee do we worship, and Thine aid we seek, show us the straight way". Furthermore, here regarding customers and truthfulness it is stated that:

The success of an enterprise depends on the truthfulness and transparency in the dealings. As al- Qur'an Surah as-Sad 38: 24 stated: "Truly many are the partners (in business) who wrong each other: Not so do those who believe and work deeds of righteousness.

Islamic vision also emphasizes on social interdependence, as it is a significant part of the Islamic teaching which aims at the development of a secure, united, and peaceful society. As the Prophet (pbuh) said: "A faithful believer to other faithful believers is like the bricks of wall, strengthening each other." (Bukhari).

Further analysis of Mohtsham's (2007) research on 'elements of Islamic vision to empower SMEs by Abdullah and Hoetoro (2011) stated that Islam affects the vision of SMEs. Islam not only talks about the development of SMEs but also every member of society as a whole, and urges SMEs not to set goals only for profit but also to respect the customers.

1.7.5 THE RESEARCH PROCESS



1.7.6 STRUCTURE OF THE THESIS

CHAPTER NO.	TITLE	DESCRIPTION
1	Introduction	This chapter has covered a preface to the study's context, background, aim, research questions, and research objectives and the context of UK SME.
2&3	Literature Review	A critical review of the existing literature has been presented along with details of research terms. It discusses relationship marketing (RM), customer relationship marketing (CRM), major areas of CRM, factors of CRM, Islamic perspective of CRM, factors of CRM from an Islamic perspective.
4	Research Methodology	This chapter covered the methodological framework in detail. It explains the philosophy applied in this research followed by the method used for data collection and ending with explaining how the primary data would be analyzed.
5	Findings and Analysis	This chapter describes findings and their analysis together. Eighteen interview transcripts have been analyzed for this thesis. The analysis process was presented in the previous chapter along with an example.
6	Discussion	The chapter will discuss the findings of the current study in the light of previous studies.
7	Contribution to Knowledge and Conclusions	This chapter will discuss and justify the contribution to knowledge as well as presenting the researcher's conclusions.

The researcher develops the above table

CHAPTER 2
LITERATURE REVIEW

**THEORETICAL UNDERPINNING OF CUSTOMER RELATIONSHIP
MARKETING**

2.0 INTRODUCTION

The following section is presented as an indication of richness of the previous empirical research, how the articles were selected, and to justify the quality of the literature based on characteristics of the articles that are cited in this literature review. The literature search focuses on Islamic perspectives on customers, customer relationship-marketing, UK SMEs, and Muslims in UK SMEs. Published articles were given preference on the basis of their high relevance-high rigor, high relevance-low rigor, and low relevance-high rigor sequentially. Articles published before 1990 were only included if they had a high relevance and high rigor. A few articles were also retrieved through the ‘Google Scholar’ search engine.

2.1 RELATIONSHIP MARKETING (RM)

The Wall Street Journal (2004) suggests that RM can be considered as a weapon or an option within marketing strategy, especially when a firm has plans to extend the business or has the intention to go for a merger (Richey Jr. *et al.*, 2008). A firm seeks ongoing relationships with customers from the RM perspective as they deliver additional value and generate a greater number of transactions (Gengler and Leszczyc, 1997). The term ‘relationship marketing’ was coined by Berry in 1983 and grew in popularity in the 1990s, intending to gain customers through word-of-mouth rather than through advertising and promotion and turn them into repeat customers through quality of goods and better service (Christopher *et al.*, 1991; Gro'nroos, 1994a cited in Osborne and Ballantyne, 2012). Word-of-mouth is also known as non-transactional behavior, and the transactional side of the relationship has been given more attention by firms (Verhoef *et al.*, 2010). Transactional relationship marketing seeks to establish and maintain successful relational exchanges and good customer relationships (Berry & Parasuraman, 1991). On the other hand, non-transactional relationship marketing behavior is considered to be the key component gained through trust and commitment established between both parties (Morgan and Hunt, 1994 and Harwood & Garry, 2006).

Relationship marketing is universalistic in nature (Wang, 2005). However, Hofstede (1980) argued that it is not always easy to establish or practice relationship marketing by management universally. Recognizing the variety of cultural contexts globally, this

concept's effectiveness may be influenced by culturally defined values. For this reason Standifird & Marshall (2000) advise Western businessmen to adapt local contexts rather than following a global context if they want to do business successfully and avoid suffering setbacks in entering new markets.

Moreover, non-transactional relationship marketing principles have found to vary between Asian societies and Western marketing (Wang, 2005). The word "*guanxi*" is popular in Chinese marketing as the principle of non-transactional relationship marketing (Ambler, 1994; Davies *et al.*, 1995; and Lovett *et al.*, 1999). Although *guanxi* and Western relationship marketing share some characteristics such as cooperative behaviour, mutual understanding and long-term orientation, they are found to exhibit different mechanisms in relational exchange (Wang, 2005). For example, the principles of relational exchange in Western society are guided by legality and organizational rules whereas in *guanxi* is guided more by morality and norms (Arias, 1998).

The performance of RM often disappoints the firm. It is also pointed out that RM sometimes negatively affects the performance of firms (Colgate & Danaher, 2000 and Palmatier *et al.*, 2007). However, Palmatier *et al.*, (2007) find that RM can generate positive financial consequences for a firm and six years earlier. Wulf (2001) found that RM could generate positive outcomes through trust, commitment and satisfaction. So, it is observed by the researcher that financially RM is challenging, as identified by Berry (1995) cited in Palmatier (2007, p. 220); and financial RM "may flunk the profitability test" because it is easy for competitors to cope with and easily catches the attention of deal-prone buyers.

Creating value in RM is important, as well as being aware of how value is being added in the business (Harwood and Garry, 2006). Studies have revealed that there are numerous factors associated with relationship development. The five most common factors identified by Conway and Swift (2000) are commitment, trust, sellers' customer-orientation/empathy, experience, and communication. Oliver (2004) proposes trust, honesty, benevolence, reliability, commitment, and diligence as properties of RM. Pressey and Mathews (2000) consider customer involvement (psychologically) to be axiomatic in relationship marketing and focus on the contact

between the customer and the business as a key factor; Kumar *et al.*, (2006) and Verhoef *et al.*, (2010) support this view. Coercive power over the customer/seller and power imbalances are identified as causes of loss of value in relationship marketing (Wilson, 1995; Hunt and Morgan, 1994; and Garry, 2005 cited in Harwood and Garry, 2006). Reciprocity has been considered a driver of relational exchange (Becker, 1986, Gouldner, 1960, Homans, 1958, and Thibaut & Kelley, 1959 cited in Pervan *et al.*, 2009). Belussi's (2005) research showed that the use of ICTs (information and communication technologies) is an important means of developing customer relationships for SMEs. Moreover, Shih (2009) highlighted the role of social media in building relationships and trust for SMEs. Kumar *et al.*, (2010) mentioned customer engagement so that the customer's value is not misinterpreted and can therefore help to reduce the misallocation of resources and accurate concentration might be given to the appropriate customer (Verhoef *et al.*, 2010).

Harwood and Garry (2006) also discussed power imbalances between the parties (buyers and sellers) as being a cause of reduced value of relationship marketing. There cannot be a relationship if one party coerces the other (Wilson, 1995; Hunt and Morgan, 1994; and Pressey and Mathews, 2000). Cooperation between parties will not be effective when there is an absence of mutual cooperation, when one party dominates, or when one party's domination is accepted without objection (Pressey and Mathews, 2000).

Reciprocity is recommended by Palmatier *et al.*, (2006) as a known interpersonal construct fundamental to social stability and considered a driver of relational exchange (Pervan *et al.*, 2009). However, Palmatier *et al.*, (2006) found insignificant disagreement on reciprocity as a driver of stability in relational marketing because it has not been fully examined in the field of relationship marketing, and Bagozzi's (1995) study supports this.

Relationships may break down due to interpersonal disagreements that cause relational instability (Pervan, 2009). On the other hand, conflict is one of the five variables in relational exchange (Palmatier *et al.*, 2006). Authors, including Morgan and Hunt (1994) and Pressey and Mathews (2000) state that two parties (customer and seller) in a relationship will maintain an interest in continuing and strengthening their

relationship for the long run as long as it remains profitable. This means that a company may abandon the relationship if there is no profit in their cooperative exchanges.

Finally, Harwood and Garry (2006) argue that there is no universally acceptable definition of Relationship Marketing (RM). Existing definitions from Gummesson (2008), Boedeker (1997), Shani and Chalasani (1992), Christopher *et al.*, (1991), Shi *et al.*, (2008), and Gronroos (1990) indicate that RM mostly focuses on building long-term relationships with customers. Reichheld and Kenny (1990) include employee satisfaction and employee retention along with customer retention. Moreover, Moller and Halinen (2000) discuss inter-organizationally oriented relationships in addition to the consumer-oriented relationship. Sheth and Parvatiyar (1995) propose that relationship marketing makes marketing more effective by better addressing the needs of customers.

As the focus of this research is to understand customer relationship marketing (CRM) from the perspective of Islam, the following section of the literature review will move closer to this topic and develop a critical discussion.

2.2 CUSTOMER RELATIONSHIP MARKETING (CRM)

Payne (1994) states that marketing is not all about clinching a deal with customers; rather it is the duty of marketing itself to maintain and improve the relationship with the customer. Today's strong competition within business sectors is characterized by the building of strong firm-customer relationships (Ndubisi, 2007 cited in Jesri *et al.*, 2013).

The relationship marketing literature includes consideration of relationships with various stakeholders including: suppliers, employees, intermediaries, government, buyers or customers. In fact Gummesson (1999) proposes a network approach to relationship marketing and classifies thirty relationship types. Nevertheless, many studies focus on the relationships between organizations and their customers (Payne, 1994; Boedeker, 1996; Christopher *et al.*, 1991; Gummesson, 2008; Shani and Chalasani, 1992). Ultimately the reason for developing relationships with

stakeholders is to add value at different points in the process so that relationships with customers are enhanced. This is further supported by the existing definitions of relationship marketing (RM) from Boedeker (1996), Christopher *et al.*, (1991), Gronroos (1990), Gummesson (2008), Rapp and Collins (1990), Shani and Chalasani (1992), and Shi *et al.*, (2008) that the definition of RM points to a focus on building long-term relationships with customers. Moreover, Crueru and Moise (2014) divide relationship marketing into two sets of activities in which one is attracting the customer and the other is building relationships; this indicates that the central task of relationship marketing is dealing with customers.

Reinforcing the above discussion Mellory and Barnett (2000, p. 347) state that: “Enhancing relationships with customers means treating them fairly, enhancing core service by adding extra value and, perhaps most importantly, providing a highly customized service for each individual”. Similarly, Sheth and Parvatiyar (1995) propose that relationship marketing makes marketing more effective by better addressing the needs of customers.

2.2.1 Stages of Developing Customer Relationship

Levitt (1983) cited in Tynan (1997) introduced a marriage analogy for the buyer-seller relationship, seeing it as consisting of the following stages: meeting, going out, going steady, marriage and divorce. Based on the Levitt’s (1983) model Dwyer *et al.*, (1987) developed a buyer and seller relationship model, which comprises the stages of awareness, exploration, expansion, commitment and dissolution. Payne (1994) presents a customer loyalty ladder showing the progression of the customer relationship with the firm. The ladder proceeds through the following steps: prospect, customer, client, supporter, advocate, and partner. The final rung of the ladder is presented as the ideal relationship where both the customer and firm come close to each other and create a bond for long-term transactions. Ford *et al.*, (1998) propose three different levels of relationships specifically with customers, which are distinct from the previous models; transactional relationships, facilitative relationships, and integrative relationships. Similar to Payne’s model, Kotler and Keller (2006) propose a buyer-seller relationship ladder. Their approach to the buyer-seller relationship consists of suspects, prospects, first-time customers, repeat customers, clients,

members, advocates, and partners. Furthermore, Johnson and Selnes (2004) theorize several stages of the customer-firm relationship in which customers progress from acquaintances, to friends, to partners. Building the firm's competency in turning customers into partners and continuing this relationship in the long-term has several benefits.

McElroy (1995) advocates developing close relationships with a few partner-customers who will actively participate in the business. However, Hannah *et al.*, (1995) and Lagrosen (2001) discuss the mass customer relationship for new product development rather than relationships with partner-customers. The framework proposed by Lagrosen (2005) presented below, shows customer involvement in different levels of the relationship:

Level of Relationship	Longitudinal Customer Involvement
Transactional	Only in the early phase
Facilitative	In the early phases, in the testing phase and occasionally in the other phases
Integrative	In all phases

Table: 2.1: Adopted from Lagrosen (2005)

Payne (1994), Ennew and Binks (1996), and Harmozi and Giles (2004) note that keeping existing customers is more profitable than finding new customers. However, Payne (1994) also states that while new customers are essential for the business they should not be the sole focus of marketing efforts. Kotler (2000) suggests devoting greater attention to attracting new customers rather than retaining old customers. The ways in which retaining customers contribute to profitability are:

- “Sales and marketing and set-up costs are amortized over a longer customer lifetime
- Customer expenditure increases over time;
- Repeat customers often cost less to service;
- Satisfied customers provide referrals;
- Satisfied customers may be prepared to pay a price premium.” (Payne, 1994, p. 31)

Two areas found to be important in developing firm-customer relationships are customer dynamics and customer buying behavior (Mark *et al.*, 2013). Kumar *et al.*, (2009) and Sweeney and Morrison (2004) recommended looking to new technologies. Payne and Frow (2005) recommend using technology efficiently in customer relationship management, as a means of building strong relationships with customers. The advancement of information and communication technology enables businesses to collect information about their customers and the market in order to offer richer experiences to customers and improve firm-customer relationships (Kumar *et al.*, 2009).

Customers also engage in relationship building (Leverin and Liljander, 2006). O'Malley and Tynan (2000) suggest attracting customers to engage in RM through enhancing customers' perceived benefits, and it is argued by O'Loughlin *et al.*, (2004) that not all customers are interested in developing a relationship. In the customer asset management of services model from Bolton *et al.*, (2004) further developed by Mark *et al.* (2013) the relationship between a firm and customer is influenced by the customer's perception about the service provider's offerings. These perceptions lead them to buy more than before, to buy more frequently, and are the basis for decisions whether or not to continue the relationship with the service provider. Many retailers are found to be investing in improving customers' perception of value in the relationship (Kim *et al.*, 2006). Moreover customers' experiences of positive emotions improve their perceptions of relationship value, which in turn results in loyal long-term relationships between parties and marketing success (De Wulf *et al.*, 2003).

2.2.2 Why CRM Is Important?

The customer relationship is treated as one of the important tenets of RM (Leverin and Liljander, 2006). Relationship marketing with customers is important as a means of understanding what product factors influence customer satisfaction. Relationship marketing helps the marketer to interact actively with customers about their needs and wants, which ultimately supports the process of product development (Lagrosen, 2005). Customer-oriented RM develops information flows between organizations and customers, and increases the positive mindset of customers towards the company.

Priluck (2003) suggests that a buoyant relationship with customers may protect a low performing product from a dreadful situation. It also helps to increase customer satisfaction and make relationships longer lasting (Barnes and Howlett, 1998; Ennew and Binks, 1996).

It is RM that reduces the distance between customers and seller through interactions between parties, which is also an important source of market knowledge (Gummesson, 1999). Knowledge about customers is important for enriching the product, which demands an active relationship with customers (Ford *et al.*, 1998). The literature also indicates that the customer relationship is important in achieving the organization's marketing objectives, and attracting and maintaining long-term relationships with beneficial customers (Crukeru and Moise, 2014).

CRM is beneficial as it costs less to acquire new customers and turn them into partners or friends (Reichheld and Teal, 1996). Additionally, relationship marketing commits customers to long-term transactions that reduce transaction costs (Crosby *et al.*, 1990) and are marginally profitable (Reinartz and Kumar, 2002).

Kumar *et al.* (2009) conclude that customer satisfaction is the path to profitability through relationship marketing. A satisfied relationship generates customer loyalty (Leverin and Liljander, 2006) and a loyal customer patronizes a firm willingly over a longer period (Lovelock, 1996). Loyal customers offer opportunities to cross-sell and up-sell (Kumar *et al.*, 2009). Leverin and Liljander (2006) found that customers who are behaviorally loyal to a firm show more favorable attitudes towards their products in comparison with those of competitors. Kotler (2000) argues for providing good value to the customer as a means to achieve a high degree of customer loyalty, although not all loyal customers are profitable (Storbacka, 1994, 1997) and Bridson *et al.*, (2008) point out that loyalty programs do not always improve firm-customer relationships.

Research by Clark (1997) and Yavas *et al.*, (2004) found out that the degree of customer orientation creates significant importance for the firm-customer relationship. Several authors Hasan *et al.*, (2014), Ashton and Ashkanasy (2008) asked the retailer to concentrate on loyalty programs in order to strengthen firm-customer relationship.

Also, Arbore and Estes (2013) and Reinartz and Kumar (2002) found that many firms have made huge investments in relationship marketing, such as loyalty programs. Ndubisi (2004) suggested the company make sacrifices and worthwhile investments in order to find and create loyal customers to build relationships with. A firm also could offer additional benefits to the customers such as exclusive discounts, service upgrades, and customized special offers in order to maintain loyalty with the customers and to maintain the relationship (Arbore and Estes, 2013).

In the end, Ford *et al.*, (1998) state that it is neither viable nor desirable to have close relations with too many customers. The chief marketing officer at Sobeys (the second largest Canadian grocery retailer) talked about targeting the right customer at the right time in order to develop the relationship and be profitable (Mark *et al.*, 2013). Reichheld and Teal (1996) further state the importance of developing a closer relationship with certain customers who would be flexible about accepting new products as well as paying a premium price. The research of Carson *et al.*, (2004) and Zeithaml *et al.*, (2001) on retail banking, highlights that a bank's RM should not be directed towards all customers, as not all customers are profitable or valuable. Abratt and Russell (1999) suggest directing RM based on customer income and wealth. Anderson and Mittal (2000) note that to acquire and retain 'high quality' customers with low maintenance costs and high revenue is necessary in order to make the customer relationship profitable.

Table 2.2: Importance of CRM

Importance of CRM	Authors
To understand what product factors influence customer satisfaction	Lagrosen, 2005
Relationship with customers may protect a low performing product from a dreadful situation.	Priluck, 2003
To increase customer satisfaction and make relationships longer lasting.	Barnes and Howlett, 1998; Ennew and Binks, 1996
Reduces the distance between customers and seller	Gummesson, 1999
Achieving the organization's marketing objectives and attracting and maintaining long-term relationships with beneficial customers.	Cruceru and Moise, 2014
Costs less to acquire new customers	Reichheld and Teal, 1996; O'Malley, 2003; Reinartz et al., 2005
Reduce transaction costs	Crosby <i>et al.</i> , 1990
Increase customer loyalty	Reinartz and Kumar (2002); Leverin and Liljander, 2006; Kotlar, 2006; Ashton and Ashkanasy (2008); Arbore and Estes (2013); Hasan <i>et al.</i> , (2014)
Offer opportunities to cross-sell and up-sell	Kumar <i>et al.</i> , 2009

Based on the above discussion and further analysis of the existing literature two important aspects of CRM were highlighted. These two aspects of CRM are mostly researched and analyzed based on the findings of my research. These two aspects are customer centricity (CC) and customer relationship management, which are discussed below in relation to CRM.

2.2.3 Customer Centricity (CC) And Customer Relationships

All customers are not equal. So there should be some strategies to find out valuable customers and align the company's products and services according to the needs and wants of those valuable customers. Thus the company will be able to gain strategic advantage. More specifically, "customer centricity is a strategy that aligns a company's development delivery of its products and services with the current and future needs of a select set of customers in order to maximize their long-term financial value to the firm" (Fader, 2012, p. 39). Frankenberger *et al.* (2013, p.673) stated that CC could be placed at the center of the business model. This demonstrates the need to emphasise on CC, which "reflects management's hypothesis about what customers want, how they want it, and how the enterprise can organise to best meet those needs, get paid for doing so, and make a profit" Loshin and Reifer (2013) also nurture a similar ideology regarding CC.

Customer centricity is not a new concept. It was introduced by the Nobel Prize winner, inventor and CEO of the AGE Corporation Gustav Dalen in the early 1900s (Gummesson, 2008). The famous American management thinker Peter Drucker also used the concept in his book "*The Practice of Management*" (Gummesson, 2008, and Shah *et al.*, 2006). "Previously, it was thought to be customer satisfaction but it's not" (Jones, 2011, p. 234). However, it is a combination of a number of some well-established marketing topics including segmentation, customer lifetime value, and customer relationship management (Fader, 2011 cited in Harris, 2012).

A company needs to adopt this strategy in order to bring about change to prioritize consumers' needs (Ross, 2009); and sometimes a rapidly changing market environment may force a company to adopt the strategy for its survival and to gain competitive advantage (Jacobson, 2002). Moreover, Sheth *et al.*, (2000) cited in Shah *et al.*, (2006, p. 114) there are specified reasons that may tend to make a firm customer-centric: "(a) intensifying pressures to improve marketing productivity, (b) increasing market diversity, (c) intensifying competition, (d) demanding well-informed customers and consumers, and (e) accelerating advances in technology".

Ross (2009) suggested that customer centricity is a proven strategy that can bring sustainable competitive advantage for manufacturers and retailers and Shah *et al.*,

(2006) cited in Gummesson (2008) that customer centricity would have a positive impact if it was maintained consistently. A survey on retailers and manufacturers ranked customer centricity as one of the top three success factors and identified it as an increasingly important area of focus for the near future for organizational success (Ross, 2009). Frankenberger *et al.* (2013) treated CC as a solution provider for manufacturing companies facing problems in solving customer problems. They have suggested developing links with partner organisations and providing all relevant services and products by bundling them together.

Bingham's (2009) study found that in the past the attitude to customer centricity was that companies developed products whilst ignoring customer feedback and this is considered to have caused failure for many companies. Furthermore, customer centricity was also treated as a strategic challenge (Shah *et al.*, 2006, Gummesson, 2008) as it incurred cost but contributed no revenue (Gummesson, 2008). Ross (2009) argues that challenges to implementing and optimizing customer centricity include budget constraints, organizational resistance to change, and a lack of training and poor access to data. Accordingly, resistance to organizational change and being product-centric is a significant hindrance to establishing customer centricity and for losing the best way of making profit (Kumar *et al.*, 2006). According to Loshin and Reifer (2013, p.79) "some organisations are so profit oriented and driven by their immediate expectations for profitability that they lose sight of the long-term benefits that can be achieved by treating their customers". Gradually, the company starts deemphasising customer centric initiatives that negatively impacts on company's ability to attract new customers as well as the interest of existing customers.

The Director of the Institute of Service Excellence, Singapore, proposed that customer centricity is important and also hard to establish as it needs to be extended beyond the frontline smile and the handshake (Ning, 2011). Chakrabarthy and Lorange (2007) opined that a customer-centric firm has to be fast, cheap and flexible, and employees need to be empowered and motivated. Also, Biggs (2015) somewhat restated this in his research. He stated that front line server has to be integrated with the backroom decision. This will help employees engaging with customers to conduct meaningful conversation at the point of sale. They could respond flexibly to their customers by hearing their (customers) demand. He also recognises the importance of faster

decision making in response to customer demands. This way, customers become more satisfied through the process, and responsiveness to their individual needs.

Gummesson (2008) and Ross (2009) suggest that being quick-sighted and a fast-mover enables a firm to be customer centric. Moreover, incorporation of 'health and environment' friendliness and corporate social responsibility within the business strategy is also considered to be an important step towards establishing customer centricity (Kumar *et al.*, 2006).

Loshin and Reifer (2013) highlighted on the nature of data collection in order to adopt customer centric strategies. According to their research, it will not be the target to collect data, which are only sufficient for the execution of the transaction. The acts of data collections also have to focus on customers' profile development. For instance, customers' demographic data, information about relationships, as well as connectivity could be used for analysis, and may not be needed to execute the transaction. Similarly, Nenonen and Storbacka (2015) also sought to understand how companies could be more customer centric in nature. They suggested listening to the customers carefully and undertaking appropriate customer research as highly imperative. The research of Leary (2014) earlier mentioned the importance of finding out the "changing customer expectations". It has been suggested to join chief officers with front-line service providers together for a few days in order to understand what is on the mind of their customers. However, World Retail Banking Report (2013), cited in Taylor and Ros (2013) found that the level of personal connections with customers has declined in retail banking sector, even though the extent of customer interactions with seller has increased because of the development and the use of technology. Simultaneously, there exists the idea of becoming more technology centric, both by the organisations and customers. The report concludes that present organisations have more data access than before and they could best use those structured and unstructured data to build better customer relationships.

Reviewing the literature on customer centricity reveals that a vast number of studies emphasize the building of relationships with customers as a means to develop customer centricity. This issue is discussed below:

The existing literature reveals that customer centricity is the key to relationship

development (Gummesson, 2008). Lamberti (2013, p.598) stated that, “customer centricity looks at establishing more intimate customer relationships aimed at favoring a real integration in the firm”. Customer centricity helps to develop close and profitable relationships with customers (Shah, *et al.*, 2006). “Enhancing relationships with customers means treating them fairly, enhancing core services by adding extra value and, perhaps most important, providing a highly customized service for each individual” (McIlroy and Barnett, 2000, p. 347) since customer centricity nurtures the needs and desires of valuable customers (Fader, 2012).

Review of the existing literature also reflected on aspects that could facilitate establishing customer centricity by building relationships with customers, for example, product/service quality and trust (Chiou and Cornelia, 2006; Sharma and Patterson, 1999 cited in Eisingerich and Bell, 2008; Gummesson, 2008; Richey Jr. *et al.*, 2008). Furthermore, World Retail Banking Report (2013) cited in Taylor and Ros (2013) stated that retail bankers could adopt the strategy of being customer centric in order to forge better relationships with customers. According to the report, an organisation could become customer centric by leveraging vast amounts of customer data and through more personal interactions. Moreover, “quality of service” is the most important attribute of “customer centric” nature of the organisation.

Surprisingly, companies have hardly understood what customer-centricity truly means (Nenonen and Storbacka, 2015). They have commented that:

It may sound curious, but we have found that many companies struggle to define who their customer is. Unfortunately, if you don’t know who your customer is (and who it is not), it is mighty difficult to know around whom you are supposed to centre your thinking and operations (Nenonen and Storbacka, 2015, p.26).

That means, the key to success is to find out the focal customers and develop the strategy for them (Fader, 2012 and Nenonen and Storbacka, 2015).

Bingham (2009) stated that focusing on a particular group of customers can develop repeat and loyal customers and that may encourage customers to be more generous towards the company's weaknesses which might otherwise cause damage to relationships. A Harvard professor, V. G. Narayanan mentioned that it is important to understand and measure the profitability of individual customers. He suggested doing this by building relationships with valuable customers (Read, 2000). The research of Shah *et al.*'s, (2006) found that establishing customer centricity is one of the key strategic challenges for customer management. Ramaseshan *et al.*, (2006) cited in Kumar *et al.* (2006) were eager to establish relationships with customers in order to meet these challenges.

Customers may seek effective relationships with professionals who care, listen, and relate to their ideas, feelings, and concerns (Sheth and Sobel 2002; and Weisinger 1998 cited in Eisingerich and Bell, 2008). In addition, Barta (2009) suggested that 21st century customers want the best deal from the company and that is why they demand personalized service and want to speak to the person in charge so that they can get the best deal from the company. Therefore, the relations between the firm and its customers go beyond value creation where value is simply understood as economic surplus (Osborne and Ballantyne, 2012).

Reviewing the literature has also revealed that companies such as Coca-Cola, Sears, Sun Microsystems, Kelloggs, Alcoa, Campbell Soup Company, and NuEdge Systems are well known for their customer-centric strategy, and in order to focus on all aspects of their customers they have created a position at the executive level called Chief Customer Officer (CCO). They cultivate customer-centric culture in their organizations, where they also gather all customer-centric experiences under one umbrella. Furthermore, by creating the organizational post of CCO (Chief Customer Officer), HP, Cisco, Sun and Pacific Gas & Electric achieved advantages around 2005 and within four years, 300 companies had created a position where performing customer centricity was one of the main three roles (Bingham, 2009). Moreover, the CCO of Alcoa emphasized the adoption of technology as a means to develop customer relationships and a customer-focused culture (CRM Trends and News Analysis, 2004). Boulding *et al.* (2005) also showed interest in technological

integration for the same reason.

This argument highlights that although it is an old concept, many firms are still struggling to fully align themselves to the customer centric paradigm (Shah *et al.*, 2006; Gummesson, 2008). Though Bingham (2009) named several companies (mentioned in earlier discussion), which are benefitting from CC, nonetheless, there are more hopes and opportunities for companies to be benefitting through CC but “executing the customer centric strategy requires commitment from key stakeholders and skilled team members in the organization” (Loshin and Reifer, 2013, p.79), but there is a lot of rhetoric but little practice, more “talk than walk” (Gummesson, 2008).

Furthermore, customer relationship management has been highlighted as one of the important areas for practicing customer centricity (Fader, 2011 cited in Harris, 2012; Payne and Frow, 2005; and Reinartz *et al.*, 2004). More interestingly, Negi and Ketema (2010) stated that the philosophical view of relationship marketing to develop relationships with targeted customers had given birth to customer relationship management.

2.2.4 Customer Relationship Marketing and Customer Relationship Management

According to Neal (Key note speaker of DMA Pan Pacific Marketing Conference) when interviewed by Smith (2004), ninety percent-plus of companies are operations or product-centered. Customer centric firms focus on meeting current and future customer needs. For example, Microsoft spends billions in their research and development project developing new customer solutions and Apple develops products based on future customer needs. These types of initiatives are known as hybrid product or customer-focused initiatives. It is also the case that marketing is integrated with corporate strategy, and marketing activities are no longer limited to advertising and promotions. Firms are responsible for increasing loyalty and customer satisfaction as well as increasing the rate of customer retention. Companies including Coca-Cola, Amazon.com, and Procter & Gamble have embraced this approach. Customers are the lifeblood (Dubinsky, 1999 cited in Kim, 2012) and the key factor of any firm because they nourish the firm financially as well as keeping a firm operating effectively. To

satisfy customers more effectively and efficiently than competitors is the foundation of superior performance (Alderson and Cox, 1948; Kotler, 1967; McCarthy, 1960 cited in Osborne and Ballantyne, 2012).

Studies from a number of authors including Barta (2009), Gummesson (2002), Vargo and Lucsh (2004 and 2008), Payne and Frow (2006), Boulding *et al.* (2005), and Kim *et al.* (2012) argue that customer relationship management is a marketing tool, which works to build and maintain long-term relationships with customers. Furthermore, the view of Boulding *et al.* (2005) regarding customer relationship management is that it is integrated with marketing approaches, which ultimately helps to maintain long-term relationships with target customers and acts as the link to customer relationship management.

It has been further argued that customer relationship management is one of the dominant frameworks of the database that boost relationship marketing (Osborne and Ballantyne, 2012). Their research focused on four influential marketing frameworks in order to be customer-centric, which are as follows: 4Ps of marketing mix, market-based assets, relationship marketing, and customer equity. Indeed, in relation to relationship marketing, the authors suggested that it is the means of gaining customers through word-of-mouth communications, rather than only through advertising.

The importance of adapting information technology to create a customer portfolio that could ease the task of establishing and maintaining good relationships with valuable customers is proposed by Read (2000). Read (2000) and Kincaid (2003) came out with a similar idea whilst describing customer relationship management. Adaptation also forces creativity and engenders a culture that encourages “adaptive” operating procedures. Adaptation to the technology, for instance, entering into online communities and social-networks is one of the success factors (Trainor *et al.*, 2013 and Millstein, 2007), which was effective for BestBuy.com’s revenue boost (Millstein, 2007). Companies including Minicabit.com, Phones4U, Exact Target and the Carbon Trust praise social media, and the Marketing Director of Just Go Holidays suggested that social media is the voice of the customer that can reach the marketer. He also warned marketers that the use of data should be customer centric and

suggested markets might influence the customer to gain more knowledge about use of the latest technology (Jones, 2011).

The last two paragraphs reflect that there are ample consensuses by relevant researchers regarding the use of information technology to upgrade organisational data management and communication systems. In turn, this will help build and maintain enduring relationships with customers (Gummesson, 2008). However, an organisation should assign the right individuals to the right place for better outcome. Also, it is important to know the target customers so that relevant information would be gathered by the organisation for a smoother future communication with customers. Ross (2009) also suggested that it is important to gather relevant customer information as well as to interpret that customer information in an accurate manner. Moreover, disseminating that information across the organisation is also important so that all employees of the organisation can employ similar approaches whilst acting for a particular purpose (for instance, to become customer centric). However, Ross (2009) showed his interest for the retail sectors to adopt this model, whereas Jones (2011) showed his disagreement with Ross (2009). He (Jones, 2011) indicated that selecting appropriate customer and gathering accurate customer information is important – the industry or market someone is heading to implement this model is insignificant.

However, customers may also seek effective relationships with professionals who care, listen and relate to their ideas, feelings, and concerns (Sheth and Sobel 2002; Weisinger 1998 cited in Eisingerich and Bell, 2008). In addition, Barta (2009) states that 21st century customers want the best deal from the company and therefore demand personalized services, for example, demanding to speak to the person in charge so that they can get the best deal from the company. Relations between the firm and its customers go beyond value creation, where value is simply defined as economic surplus (Osborne and Ballantyne, 2012).

Jacobson (2002) proposes four different stages (roughly) involved in moving from being company centric to being customer centric. It is notable that the author mainly focused on marketing and relationship-driven activities. For instance, in stage one he wants the company to concentrate on marketing and sales; in stage two he wants the

company to start marketing personalized products and services; next, he wants the company to use different ways to maintain long-term relationships with customers, and finally, he considers the customer as a value provider which necessitates interacting directly with them.

A trustworthy company representative is also treated as an important factor in successful implementation of customer relationship management. That ultimately underpins the ultimate goal of customer centricity according to a study by Kim *et al.*, (2012). They argue that a person with less experience but greater trustworthiness is more favorable than an experienced person with less trustworthiness to the customers. Further it has been found that an individual with long experience and least disaffected throughout his/her experience can contribute towards the customer's positive attitude towards the company.

Further studies suggest that sellers need to take the initiative in keeping the customer's interests at heart, for example, by developing products and services that provide additional value compared with competitors' offerings. However, adhering to a policy that retains customers rather than finding new customers is argued to be more cost-effective (Pressey and Mathews, 2000). Moreover, employees are required to engage in reciprocity-based exchange between themselves and their customers for customer retention. Reciprocity is considered a relational driver and identified as a key process within relational marketing (Pervan *et al.*, 2009).

2.3 RELIGIOUS PERSPECTIVES OF BUSINESS

Religion is one of the most influential social institutions that have a significant association with people's attitudes, values, and behaviors (Rafiki and Wahab, 2014). Weber (2009) considered religion as one of the important factors in the rise of capitalism, whereas Harpaz (1998) previously emphasized the importance of religious values for economic development. On the other hand, Pine and Gilmore (2011) argued that religion is an inner matter and has no place at the workplace as well as in private activity that has no place in economic life. Moreover, it is unnatural to incorporate religion in to the work place (Zaidman *et al.*, 2009), as it is an individual's internal connection with God (Carroll, 1998). Nevertheless, the research of Ash

(2007), Wilson (2006), and Kim *et al.* (2009) argued that business with transparency and honesty is not condemned in religion, though spiritual life is given superiority over material life. Rafiki and Wahab (2014) further added that religion specifically affects the organizational matters that include managers' and employees' approaches and decisions. Their research also unveiled the impact of religious elements in an organization, which are as follows:

Category	Impact
Religion (Individual level)	Creativity, honesty and trust, personal fulfillment, commitment, motivation and job satisfaction, and organizational commitment.
Religion (Firm level)	Emotional development and spiritual competence, encouraged holistic ways of working, developed community at work, empowered the workforce and human society, risk aversion and ethics, stress management and career development.

Table 2.3: Impact of religious elements in an organization (Adopted from Rafiki and Wahab, 2014)

It is a tremendously difficult task to get inside into specific situations based on the religious application, as Johnson mentioned in his book named “*Can the Businessmen apply Christianity*”. Johnson also argues and figures out that there is no tool kit that will ease jobs for the executives according to the Christian scripture. However, a universal frame of reference could be retrieved that might help to overcome difficult situations or lift the business upwards. On the other hand, Mark was highly criticized for *The Gospel of St. Mark* as his writing is least concerned about marketing and promotion (Walle, 1988). A similar situation could be expected in case of Judaic religion, as the foundation of Christian scripture is Jewish Old Testament (Qudduset *al.*, 2009).

Islam views commerce as the vital source for a person to make a living as long as it is parallel to the Islamic teachings pertaining to the proper ways of doing business (Hashim and Hamzah, 2014). In support of the previous statement Antonio (2007) and Trim (2009) proclaimed that the prophet (pbuh) has previously been a successful businessman before his prophetic life by the almighty God.

In the verses of Quran and the Saying of Islamic Prophet (pbuh), the ethics of trading, selling, transaction, and business contracts are mentioned many times, which gives an indication that business is encouraged in the religion (The Quran 2:282, 4:29, and 17:35). In spite of misconception that Islam is an impediment to business, it has seen to be depicted as virtuous and desirable in the holy Quran (Wilson, 2006). However, the main concern of trade in the religion is regulation that ensures honesty, integrity, transparency, and which is wholesome for society (Zainalet al., 2004). In the Holy Quran (2:275) for example, the permission of trade is clearly mentioned while usury is forbidden. The encouragement of business in Islam is clearly evident in the Hadith of Prophet (pbuh) where the honest merchants are equated to the martyrs (Alserhan, 2011).

Reference from Al-Quran as the guidance on the adoption of Islamic practices in business is summarized below in **Table 2.4:**

Reference	Subject
Al Quran. An-Nur 24:37, Fatir 35:29	The importance remembrance of Allah, do prayers while in trade and sales engagement
Al Quran. Ad-Dzariyat 51:57	Obligation of mankind for an ibadat
Al Quran. Al-Qasas 28:77	Seeking of wealth, not to mischief and the aim of the Hereafter.
Al Quran. Ghafir 40:58; Al-Baqarah 2:30-33; Al-Mujadila 58:11; Luqman 31:20	The importance of training, learning and development
Al Quran, An-Nisaa' 4:58-59	Implementation of human resources in the way of God with trust and responsibility
Al Quran. Al-Baqarah 2:286	Doing job based on capacity and competency

Al Quran .Al-Ahqaf 46:19	Grading the employee’s work based on quality and quantity of their work
Al Quran. Al-Araf 7:85	Understanding the contract and meet the conditions
Al Quran. Al-Kahf 18:87-88	Economic/Business Performance
Al Quran. Al-Baqarah 2:42, At-Taubah 9:16	Accurate information and prohibited false assertions, unfounded accusation and false testimonies
Al Quran. Al-Furqan 25: 67	Balance between those (extremes)
AlQuran.Al-Qasas 28:26-28	Mutual consultation and consent

Adapted from Ali (1988), Ahmad (2006) and Rivalet *et al.* (2012) cited in Rafiki and Wahab (2014)

Although Buddhism recognizes spiritual happiness is the highest form of happiness, obtaining wealth lawfully for economic security and generous spending is considered blameless (Ash, 2007). According to Gould (1995) and Nanayakkara (1992) one can notice a positive relationship between Buddhist teaching and economic activity. Buddha describes a work ethic which is based on good behaviour, persistency, initiative-driven mentality and striving for betterment (Niles, 1999). Similarly, Christianity values one’s work as the fulfillment of spiritual life (Kim et al., 2009). Judeo-Christians belief in the God who rewards constructive initiatives. This also gives ‘the ability to produce wealth’ (Wood and Heslam, 2014). Christianity also endorses moral and ethical standards set by the Old Testament in regards the business activities (Matthew 5:17). Christianity discourages lies and deception, laziness, and giving more attention to self-interest in comparison to social welfare in business practices. Moreover, Jesus has given people the understanding of the just dealings in business interactions in the short stories with moral lessons (Parboteeah *et al.*, 2009).

Judaism preaches that its followers should combine its teachings with work. “Whoever does not teach his son a trade, it is as though he taught him to commit robbery” (Kiddushin 29a); “All Torah that is not combined with work will eventually cease and lead to sin” (Avot 2:2). In Torah of Jewish tradition, issues such as morality and ethics during transactions are advised to ensure transparency (Friedman, 2001). Torah also emphasizes the value of justice, equality, dignity, mutual trust and respect

among both employers and employees and urges them to express these values not only in theory but also in practice (Case and Smith, 2012). A positive relationship is also found between Hinduism and work values (Parboteeah et al., 2009). One of the most prominent books on Hinduism, *Bhagavad-Gita*, informs the reader that work is one of the ways to become closer to God (Fisher, 2005).

2.3.1 Religious views on marketing

According to Hashim and Hamzah (2014), because Islam is the only way of life for Muslims, all the marketing code of conduct should be according to the guidance of the holy Quran and Hadith. Alserhan (2011) argued that marketing and consumer behavior in Islam could be influenced by the Shari'a (Islamic jurisprudence) and Islamic beliefs. Marketers are now found to be crucial in delivering products and services to the customers in a very sophisticated, and a very morally acceptable way to meet the customer's expectation. Therefore, Islamic marketing also provided an avenue for the implementation of morally acceptable ways of doing marketing (Hashim and Hamzah, 2014). Although Arham (2010) mentioned earlier that Islam is the comprehensive way of life that includes commercial dealings. Regarding this, Allah (God) issues the Quranic verse as follows:

O you who believe! Eat not up your property among yourselves unjustly except it to be a trade amongst you, by mutual consent. And do not kill yourselves (nor kill one another). Surely, Allah is Most Merciful to you (Quran 4:29).

Jafari, A. (2012), however, mentioned that Islamic society is simultaneously homogenous and heterogeneous; and although the ethical principles of the religion are static, the geographic culture and changes in external environment can reshape the practices within the boundaries. Alserhan (2011) mentioned the product in Islam could fall in a continuum between Halal (not-prohibited) and Haram (prohibited). Anwar (2013) mentioned that promotional activities with a view to inform the customers are allowed in Islam, within Islamic principles. The Prophet (pbuh) cautioned that concealing the faults of products in trade, and misleading with exaggerating messages is not allowed in Islam (IbnMajah, 2247). Anwar (2013)

argued that product promotion to enhance trading activities are encouraged, as people are ordered in the Holy Quran (62:10) to disperse in the land in order to seek the bounty of Lord after the prayer. Hence, promotional activities in Islam are not prohibited; rather, they are encouraged as long as they are consistent with the principles of the religion (Saeed et al., 2001).

Guidance for pricing is clearly mentioned in the Sayings of the Prophet (Peace and Blessing upon Him). For example, it is warned in the Hadith not to raise price in the competition (Zarabozo 2009, p. 200). However, pricing based on market competition is approved in Islam, while state control of pricing is forbidden (Bashar, 1997). Obviously, unethical competition is strictly prohibited in the religion; for example; the second caliph of Islam, Umar-ibnKattab, on one occasion found a trader selling raisins with much lower than the market price. The intention was to lose competitors and he was ordered to raise the price or leave the marketplace (Alserhan, 2011).

Gibbs *et al.* (2007) argued that both Christianity and Islam try to make sense of the world of commerce within the canons of their specific faith. “For both faiths, the nature of others as neighbours (with the obligations that neighbourliness brings), are important drivers of their relationships in all aspects of life including commercial transactions” (Gibbs *et al.*, 2007, p. 681). In Christianity, on the other hand, discriminatory pricing based on income and wealth in providing church service was used to practice in 1100 AD (Ekelund and Tollison, 2011). Elegido (2003) described that Christianity has conceptualized the selling process as an act of charity, for it is the responsibility of a Christian to ensure that goods or services gives real value to the buyer. Aquinas (II-II, 77.1), cited, in Gibbs *et al.* (2007) argues that the price of a product ought to bring advantage to both parties involved in the transaction. Buddhism, however, focused on overcoming selfishness in determining price; instead of considering profit making, business in the religion is considered as humanistic activity (Anand, 2006).

Some business values from the Islamic perspective have been found in the existing literature, although it has not always been discussed from the marketing perspective. From research on the “sayings of prophet Muhammad (pbuh)” and from the holy “Quran” as related to sales and transactions, the following factors were found: justice,

ethics, honesty, trust, equal rights, brotherhood, greetings and adaptation. Nevertheless, based on literature research, some business factors (justice, ethics, honesty, trust, equal rights) have been found to be the most relevant to Abrahamic religion as well as Hinduism and Sikhism. The factors will be discussed and analyzed in greater detail in comparison to religion in the later section of literature review.

2.4 CUSTOMER RELATIONSHIP MARKETING: ISLAMIC PERSPECTIVE

The previous section highlighted customer centricity, customer relationship management, the association between customer relationship and customer centricity, and the association between customer relationship and customer relationship management. As shown in the above review customer relationships are mainly addressed within the relationship marketing literature (Gummesson, 2008; Boedeker, 1996, Shani and Chalasani, 1992, Christopher *et al.*, 1991), and the existence and/or importance of customer centricity, and customer relationship management in customer relationship marketing, becomes highly noticeable (Harwood and Garry, 2006), therefore this section will review relationship marketing from the customer's perspective, with a view to evaluating its relevance to the Islamic business concept in order to make relevant progress towards the research aim.

The holy Quran and the Sunnah (the saying and practices of the Prophet) are the roots of Islamic law where instructions for developing relationships in business were outlined. However, if it is analyzed deeply, it can be seen that marketing is focused more and more on maintaining long-term relationships with customers (Hussnain, 2011). He further added that organizations use marketing as a tool for organizational success where marketing has been very keen to create, communicate, and deliver value to customers. Interestingly, the author found that Islamic scripts contain similar ideas from about fourteen hundred years ago. Surprisingly, the concept of 'Islamic Marketing' was not highly developed, as most researchers working on marketing research were American, European or non-Muslims who have little knowledge about Islamic business principles. Therefore, it would be better to do further research on areas related to 'Islamic Marketing' in order to unfold the mysteries, resolve problems, and find solutions (Hussnain, 2011).

Islam strongly emphasizes that organizations should look after their customers and formed the idea of developing and maintaining relationship with customers fourteen hundred years ago. In Islam, the Holy Quran and the sayings and practices of the Prophet Muhammad (peace be upon him; abbreviated as *pbuh*) as recorded, known in Arabic as *Sunnah*, are the roots of Islamic law (*Shariah*), where instructions for developing relationships in business are outlined. Prophet Muhammad (pbuh) strongly warned the Muslim business community that Allah's angels would curse businessmen who do not take care of their customers. This is because Muslims believe that in a business it is through customers that Allah provides their sustenance (Rashid *et al.*, 2013).

Like the Western view of dyadic relationship marketing, Islam also mainly considers relationships in terms of two parties such as buyers and sellers, employers and employees, or lenders and borrowers (Keller, 1994 cited in Rice, 1999). However, in Islam Muslims are instructed to develop, maintain and enhance relationships, whether in business or personal, to please Allah and for the betterment of the whole society (Alserhan, 2010 cited in Adolphus, 2010; Arham, 2010). This is in sharp contrast to the western thinking of business, where profit maximization is the ultimate goal and relationship marketing is just one more way of achieving that goal. In fact, Western proponents of relationship marketing advocate that relationships between organizations and their customers should be terminated if an organization stops making profit from them (Gummesson, 2008).

It can be concluded that Islam strongly influences the role of marketing and the various relationship issues associated within it. Consequently, Muslim marketers have to ensure the interest of every party involved in the transaction is safeguarded, in particular that of their consumers in terms of providing safe and good quality products by regularly communicating with them to keep them updated, not misleading or cheating them (Hanafy and Salam, 1988 cited in Abdullah and Ahmad, 2010).

It is widely accepted that CRM has benefits for both organizations and their customers and the factors required to create and develop successful relationship with customers have been covered extensively in the literature (Rashid, 2003; Rashid and

Raj, 2006a). However, there is relative paucity of literature that concentrates on the relational factors from the Islamic viewpoint (Hussnain, 2011; Sandikci, 2011).

2.5 CUSTOMER RELATIONSHIP MARKETING AND SMEs

According to Reijonen and Laukkanen (2010) marketing in the small firm context has not been extensively researched. Marketing is the biggest problem faced by the SME owners. Researchers of the SME agree that marketing in the SME differs from marketing in large firms. Marketing in the SMEs are characterized as haphazard, informal, loose, unstructured, spontaneous, and reactive. Small firms have certain limitations like finance, time, marketing knowledge and expertise. Complex theories and sophisticated processes are inappropriate for the SMEs. However, the basic marketing concepts such as segmentation, customer orientation, targeting, positioning and seeking for competitive advantage are similar for both SME and large companies (Reijonen and Laukkanen, 2010).

Harwood and Garry (2006) highlighted the importance of RM. However, the empirical research of McAdam and Reid (2001; cited in Harwood and Garry 2006) found that small firms are less sophisticated and have fewer options to develop RM, although they did not mention how important it is or how they can implement RM. Whereas, Reijonen and Laukkanen (2010) argue that customer information-gathering and segmentation creates value by differentiation and managing customer profitability, and could be utilized by SMEs to develop relationships with customers.

Lapierre and Denier (2005) and Falk (2005) state that in the case of SMEs, the use of information and communication technologies (ICTs) is widely accepted for innovation and cooperation, and expenditure on ICTs are therefore considered in terms of productivity improvement. Redoli *et al.* (2008) state that for innovation and entrepreneurship the use of ICTs is a key factor and in SMEs the use of ICTs must be innovative. Belussi (2005) cited in Redoli *et al.* (2008) that the use of ICTs by SMEs is important in the development of customer relationships.

Customer segmentation is one of the important cornerstones of marketing for SMEs. Customer segmentation is a process of segmenting customers into homogenous groups from a large population. This can be used later, to find out which segments will best fit to the organization's operations and offerings. There is a dearth of research in the field of customer segmentation for SMEs; however, prodigious studies have found that customers were segregated based on price, quality and social group. Differentiated market segmentation was found in the SMEs who run their operation internationally (Reijonen and Laukkanen, 2010).

Another important aspect for SMEs is to create and add value to the product, which affects the customer's consumption behavior. It is a complex task for the manager because customers' perceptions of value differ from one person to another (Holbrook, 2005). It could be expected that an organization could differentiate the offerings, so that all products can create value for their customers. However, it would not be profitable to offer everybody everything. So, organizations could target a customer segment, which would be more profitable or which would be the best suited to the purpose of the organization (Reijonen and Laukkanen, 2010). Furthermore, creating value by differentiating between customers could create customer loyalty and satisfaction (Lam et al., 2004), as well as repurchase behavior of customers (Petrick, 2004). Wood (2005) commented that through differentiation an organization could show a reason why the customer chose to stay with them or spend more with them. But it is very important to know the needs and wants of the customer in order to successfully segment the customer group, and appropriately choose the target customer group (Reijonen and Laukkanen, 2010).

Customers are an asset to the firm and the most important source of revenue. An organization can grow their business by getting new customers as well as keeping its existing customers (Reijonen and Laukkanen, 2010). Gronroos (2000) stated that not all customers are profitable, and 30% of a firm's customers are unprofitable. Bowman and Narayandas (2004) have suggested that managers should use their efforts more effectively and target high potential customers accurately; they should also satisfy customer needs, wants and aspirations (Blankson *et al.*, 2006). An SME could increase profitability by keeping the customer information, and by gathering, analyzing, and acting on that customer information (*ibid*), and successfully manage

customer relationships that are valuable both for customers and organizations. It is also important to increase more valuable and loyal customers over time by providing them with customized products and services (Storbacka *et al.*, 1994).

Nuissl (2005) citing in Redoli *et al.*, (2008), pointed out that positive relationships help to build further trust, leading to engagement of both SMEs and customers to do business together. Trust is an important component in SME, as argued by Boxer *et al.*, (2012). A number of studies for example, (Dirks *et al.* (2009), Tomlinson and Mayer (2009), Ren and Gary (2009), Van Es *et al.* (2008), and Mole (2007),) have acknowledged that trust is important for SMEs in order for them to develop their relationships with customers. Therefore, the understanding of trust needs to be developed, and mentioned that the process of repairing trust has been under research or missing within governance regarding small business guidance and generic contexts.

Sasi and Arenius (2008) establish that increased trust and commitment are at the root of evolving social exchange in SMEs. Social exchange is the process of exchanging valuable resources between two parties until both parties have benefitted. In this way SMEs are able to establish long-term relationships with customers. The social exchange process is developed in the internationalization of social network theory, as demonstrated by Homans (1958) and Blau (1968) cited in Sasi and Arenius (2008). Furthermore, according to Sasi and Arenius' (2008), according to the internationalization of network theory, networks are the result of increased levels of trust and commitment that develop slowly.

CHAPTER 3
LITERATURE REVIEW

CUSTOMER RELATIONSHIP MARKETING FACTORS

3.0 INTRODUCTION

Studies have revealed that there are numerous factors associated with relational development (Conway and Swift, 2000). Hunt *et al.* (2006) identified eight basic types of factors to make RM strategy successful, however, only relational factors serve the interest of this research paper as they tie in with customers rather than stakeholders (Palmatier *et al.*, 2006). Wilson (1995) mentions thirteen factors of RM based on theoretical and empirical support and urges one to focus on the factors that capture the relationship situation. According to Conway and Swift (2000) there are five factors to develop RM with most parties in an international context. Furthermore, Rashid (2003), and Rashid and Raj (2006a) state about nine relational factors for the service industry, where most factors replicate relational factors of Hunt *et al.* (2006).

3.1 FACTORS OF CRM

Table 3.1: list of CRM factors is presented below on the basis of literature research

Factors	Authors
Commitment	Anderson and Weitzl (1992); Moorman <i>et al.</i> (1992); Morgan and Hunt (1994); Storbacka <i>et al.</i> (1994); Day (1995); Henning and Klee (1997); Garbarino and Johnson (1999); Geyskens <i>et al.</i> (1999); Henning (2000); Henning and Hansen (2000); De Wulf <i>et al.</i> (2001); Conway and Swift, (2000); Wong and Sohal (2002); Odekerken <i>et al.</i> (2003); Roberts <i>et al.</i> (2003); Mousa and Zoubi, (2011); Oliver (2004); Ndubisi (2004); Palmatier <i>et al.</i> (2006); Rashid (2003, 2006a, 2006b); Wang <i>et al.</i> (2006); Liang and Wang (2007); Moliner <i>et al.</i> (2007); Liang <i>et al.</i> (2009); Vesel and Zabkar (2010); Cruceru and Moise (2014)
Trust	Crosby <i>et al.</i> (1990); Palmer and Bejou (1994); Henning and Klee (1997); Garbarino and Johnson (1999); Henning (2000); Henning and Hansen (2000); Shamdasani and Balakrishnan (2000); De Wulf <i>et al.</i> (2001); Conway and Swift (2000); Kim and Cha (2002); Wong and Sohal (2002); Odekerken <i>et al.</i> (2003); Roberts <i>et al.</i> (2003); Hess and Story (2005); Dwyer <i>et</i>

	<i>al.</i> (1987); Mousa and Zoubi (2011); Morgan and Hunt (1994); Palmatier <i>et al.</i> (2006); Rashid (2003); Rashid and Raj (2006a, 2006b); Wang <i>et al.</i> (2006); Liang and Wang (2007); Moliner <i>et al.</i> (2007); Sividas and Dwyer (2000); Smith and Barclay (1997); Wilson (1995); Liang <i>et al.</i> (2009); Vesel and Zabkar (2010); Cruceru and Moise (2014)
Seller's Customer Orientation	Conway and Swift (2000)
Cooperation	Anderson and Narus (1990); Morgan and Hunt (1994).
Communication	Crosby <i>et al.</i> (1990); Morgan and Hunt (1994), Conway and Swift (2000); Mohr and Nevin (1990); Mohr <i>et al.</i> (1996); Mousa and Zoubi (2011); Rashid (2003); Ndubisi and Chan (2005); Sin <i>et al.</i> (2002) cited in Rezvani <i>et al.</i> (2011), Cruceru and Moise (2014)
Honesty	Oliver (2004)
Benevolence	Oliver (2004)
Reliability	Oliver (2004); Rashid (2003); Sin <i>et al.</i> (2002) cited in Rezvani <i>et al.</i> (2011)
Diligence	Oliver (2004)
Customers' Psychological Involvement	Belussi (2005); Kumar <i>et al.</i> (2006); Pressey and Mathews (2000); Verhoef <i>et al.</i> (2010)
Reciprocity	Sin <i>et al.</i> (2002) cited in Rezvani <i>et al.</i> (2011); Thibaut & Kelley (1959) cited in Pervan <i>et al.</i> (2009)
Information and Communication Technologies	Belussi (2005)
Mutual Values	Sin <i>et al.</i> (2002) cited in Rezvani <i>et al.</i> (2011).
Sympathy	Rashid (2003); Sin <i>et al.</i> (2002) cited in Rezvani <i>et al.</i> (2011)
Social Relations	Rashid (2003)

Keeping Promises	Gronroos (1990 and 1994)
Shared Values	Morgan and Hunt (1994); Yilmaz and Hunt (2001)
Conflict Handling	Dwyer <i>et al.</i> (1987); Ndubisi & Chan (2005)
Gratitude	Palmatier <i>et al.</i> (2009); Hasan <i>et al.</i> (2014)
Ethics	Palmer and Bejou (1994); Bejou <i>et al.</i> (1996)
Satisfaction	Crosby <i>et al.</i> (1990); Storbacka <i>et al.</i> (1994); Bejou <i>et al.</i> (1996); Henning and Klee (1997); Garbarino and Johnson (1999); Henning and Hansen (2000); Shamdasani and Balakrishnan (2000); De Wulf <i>et al.</i> (2001); Kim and Cha (2002); Odekerken <i>et al.</i> (2003); Roberts <i>et al.</i> (2003); Hess and Story (2005); Wang <i>et al.</i> (2006); Liang and Wang (2007); Moliner <i>et al.</i> (2007); Liang <i>et al.</i> (2009); Vesel and Zabkar (2010)
Bonds	Storbacka <i>et al.</i> (1994)
Quality perception	Henning (2000)
Relationship quality	Henning <i>et al.</i> (2002)

Trust and commitment are the two mediators that have been mostly used by the RM for relational research since the last decade (Palmatier *et al.*, 2009). Moreover, as evident from the above table customer satisfaction and customer and seller communication have also significantly been identified and discussed by many researchers. However, Palmatier *et al.* (2006) pointed out seller's performance has direct impact on RM investment, which has significant influence than trust and commitment as RM mediator. Their research also proposed 'gratitude' as the mediator of RM, which had shown as more influential than trust and commitment for increasing sellers' performance.

On the other hand, existing literature rarely discussed the relationship factors from the perspective of Islam. However, business values from the Islamic perspective have

been found in literature, though not always discussed from the marketing perspective. A **table 3.2** is presented below where Islamic business values & some Islamic values are mentioned:

Authors	Islamic Business Values
Abuznaid (2009)	Goodness, righteousness, justice, truth, piety
Uddin (2003)	Unity, justice, productive work, trusteeship
Akhtar (1992)	Brotherhood, justice, benevolence, honesty, trustworthiness
Rice (1999)	Unity, justice, trusteeship, the need for balance
Wilson (2006)	Honesty, trust, brotherhood, equality, justice, altruism
Badawi (2003)	Justice, consultation (shura), moral conduct
Sadeq (2001)	Brotherhood, benevolence, justice, fairness, co-operation, trust, honesty
Naqvi (2001)	Unity, equilibrium
Ahmad (1991)	Truth, trust, sincerity, brotherhood, justice, knowledge

Table 3.2 adopted from Forster and Fenwick (2014)

Islam provides us numerous work principles. Quran and the Hadith are the best source of those principles. A research of Ali (1987) cited in Rafiki and Wahab (2014) listed some Islamic work principles retrieved from Al-Quran, where the Islamic working principles have coordination to the basic principles of CRM discussed earlier in the literature, presented in the following table:

Subject	Al-Quran verses
Agreements and promises	Ar-Rad 13:25, Al-Qasas 28:28, Yunus 10:71
Cooperation	Al-Hujraat 49:9, Maryam 19:96.
Equality and unity	Al-Isra' 17:35.
Fairness in dealings	Al-Anaam 6:152, Al-Mumtahina 60:8, An-Najm 53:32, Al-Maida 5:8.
Fairness in wages.	Al-Imran 3:57, Saba' 34:37.
Helping others	As-Saff 61:14, An-Nahl 16:97, Yunus 10:41
Honesty and justice.	Al-Baqara 2:177, Az-Zumar 39:2; 3
Humble.	Hud 11:23
Patience.	Hud 11:11
Truth.	Al-Imran 3:110, Al-Baqara 2:273 Al-Anfal 8:27, Yunus 10:61, An-Nur 24:8

Table 3.3: Islamic work principles; adopted from Rafiki and Wahab (2014)

Furthermore, from the literature research and research on the “sayings of prophet Muhammad (pbuh)” and from the holy “Quran” as related to sales and transactions, the following factors were derived: justice, ethics, honesty, trust, equal rights, brotherhood, greetings and adaptation concerning developing and maintaining relationships with people in all aspects of life; which is also applicable in marketing, as mentioned earlier, that the principles and practices of marketing would also be according to Islamic teachings (Hosseini and Aidi, 2013). In addition, all the above factors apart from ‘adaptation’, ‘greetings’, and ‘ethics’, have been given significance according to the Islamic business values as mentioned in the above table-2. However, how these factors (adaptation, greetings, and ethics) are related to relationship marketing will be discussed later in this chapter.

Based on the above two tables it is found that there are gaps in the literature of relevant relational factors from the view point of Islam. Table-1 shows that trust, commitment, satisfaction and communication were discussed in article numbers 30, 27, 17 and 11 sequentially, as the factors of relationship marketing in conventional marketing literature, where as other factors were discussed very insignificantly. On the other hand, table-2 shows that trust, justice, brotherhood, equality and honesty are discussed as the factors of relationship from the Islamic perspective in article numbers 7, 7, 5, 4 and 3. In between (table-1 and table-2) only 'trust' found in common and is the most important factor for developing relationship marketing.

Still, four important factors (equality, justice, brotherhood and honesty) retrieved from the table-2 are absent in the existing CRM literature. Furthermore, adaptation, greetings and ethics are mostly absent from the existing CRM literature. So, there is a dearth of research in finding the factors of CRM from the Islamic perspective. Nevertheless, for the purpose of this research, the relational factors (justice, ethics, honesty, trust, equal rights, brotherhood, greetings and adaptation) have found to be the most relevant in relation to Islam and will be discussed and analyzed in greater detail in the following section.

3.2 JUSTICE

An organization can develop relationships by establishing justice (Santos and Laczniak, 2009). "Justice" means fairness, righteousness, and equity, which is also considered as a part of the social nature of people that develops interconnectedness between them (Cousins and Menguc, 2006; Santos and Laczniak, 2009). Furthermore, several researchers, including Greenberg (1993); Lind and Tyler (1988); and Thibaut and Walker (1975) considered justice as the foundation of the relationship between buyer and seller. Consequently, the existing literature ensures that justice is very much part of relationship development in business and yet, as a topic related to RM, it is not rigorously researched.

Establishing justice is important for a long-term business relationship and unjust behavior can cause termination of a relationship (Liu *et al.*, 2012), and it can also

damage the quality of the relationship (Kumar *et al*, 1995). Previous marketing studies based on justice reveal that the perception of injustice develops negative affection, distress, and unsatisfactory factors among customers toward their suppliers (Patterson *et al*, 1997; Szymanski and Henard, 2001).

In contrast, justice-based relationship marketing culture directs employees to become more customer-centric, which increases their ability to tackle customers' complaints and reduces the possibility of customers engaging in negative word-of-mouth publicity (Priluck, 2003). Justice also paves the way for gaining trustworthiness among partners or customers to continue the relationship (Anderson and Weitz 1989 cited in Ting, 2011). Further research is needed to establish how and when justice needs to be involved in business transactions.

However, in Christianity, Jesus has given people the understanding of the just dealings in business interactions in the short stories with a moral lesson (Parboteeah *et al.*, 2009). The following quotes from Christian religious scriptures will provide a deeper understanding about the value of justice:

Deuteronomy 1:17: "You shall not respect persons in judgment. The small and the great alike you shall hear, you shall not be afraid of any man." (Cited in Kay, 2012)

Leviticus 19:15: "You shall do no unrighteousness in judgment. You shall not respect the poor person nor favor the mighty person." (Cited in Kay, 2012)

Torah of Jewish tradition also emphasizes the value of justice, equality, dignity, mutual trust and respect among both employers and employees and urges them to express these values not only in theory but also in practice (Case and Smith, 2012). A Jewish scripture regarding justice also says, "Ye shall do no unrighteousness in judgment; thou shalt not respect the person of the poor, nor favor the person of the mighty; but in righteousness shalt thou judge thy neighbor" (Leviticus 19:15, cited in Quddus *et al.*, 2009, p. 329). As well as "Thou shalt not pervert the justice due to the stranger, or to the fatherless; nor take the widow's raiment to pledge" (Deuteronomy 24:17, cited in Quddus *et al.*, 2009, p. 329).

As reported by Muslims and narrated by Jabir Ibn Abdullah, the prophet (pbuh) said, “injustice is darkness in the hereafter” (An-Nawawi, 1993, p. 143). Islam ensures justice (*Adalah*) in business transactions as well and preserves the customers’ rights. It emphasizes free and independent customer judgment and ensures equality and protects human rights (Arham, 2010; Branine and Pollard, 2010). For example, Islam encourages the smooth flow of goods and opposes price hiking through creating artificial crises in the market by hoarding. This damages interpersonal relationships both in society and between sellers and consumers. Elimination of hoarding paves the way for relationship development. Prevention of hoarding establishes justice within business (Arham, 2010). Niazi (1996) cited in Hassan *et al.* (2008), states that there should be no corner market, no hoarding and no price manipulation. In particular, artificial price hiking is unjust and has to be eliminated according to Islam, as the Prophet Muhammad (pbuh) said, ‘Do not raise your price in competition’ (Al-Nawawi 2.270 cited in Hassan *et al.*, 2008, p. 27).

Moreover, Islam does not allow one to put customers in a vulnerable position through misleading them or persuading them to buy based on their emotional needs. Therefore, exaggerating and applying psychological pressure in order to persuade customers to buy is not permissible in Islam, as customer confidence is important for the advancement of any business (Garahet *al.*, 2012).

Islam emphasizes the assessment of the validity of each business transaction and rejects the concept of *caveat emptor* (customer responsibility to check the product quality and suitability before purchase) (Garahet *al.*, 2012). For instance, in the case of selling, if the product has a defect that the seller was aware of but did not disclose to the customer, then the sale is considered to be null and void according to one the major interpretations of Islamic law (*Hanafi’s*) (Beekun, 1997; Garahet *al.*, 2012). The following saying (*Hadith*) of the Prophet Muhammad (pbuh) narrated by one of his companions, Anas Ibn Malik, supports the above statement:

“Allah’s Messenger (pbuh) forbade the sale of fruits till they are almost ripe. Anas was asked what is meant by “are almost ripe.” He replied, “Till they become red.”

Allah’s Messenger (pbuh) further said, “If God spoiled the fruits, what right would

one have to take the money of one's brother (i.e. other people)?" (Garahet *et al.* 2012).

The aforementioned literature review demonstrates that justice is important from a social, business, and religious perspective. More specifically, it is important in the eyes of Western and Islamic marketing perspectives in order to maintain long-term relationships with customers. However, there is no hard and fast rule to bind a Western marketer to practice justice unless any ruling from law that is enforced from authority exists. Thus, it is about personal interest and normally depends upon the motive to make profit. On the other hand, Islam appears to be very strict regarding justice; not only in the field of business, RM or CRM; but also in every sphere of life. There are strict rules for the followers of Islam to practice *Adalah*, based on the underpinning belief (*Iman*) that true followers will be rewarded and those who deliberately neglect this will be punished in the life hereafter.

Finally, according to the holy Quran (verse 16:90 cited in El-Bassiouny, 2013, p. 4) "God (Allah) orders justice, and good deeds, and giving to one's kindred. He forbids indecency, dishonor and insolence". This implies that Islam protects the vulnerable (for example, women, elderly, ethnic groups, minorities, the poor and children) and Islamic ideology promotes the wellbeing of humanity at large, not only Muslims. It also suggests that Islam does not consider unsustainable product/services /ideas which may be implicated in high CO₂ emissions, non-degradable materials, toxic chemicals (El-Bassiouny, 2013).

So too, prodigious studies of Abrahamic religion surprises by giving their similar and consistent support for justice that we found in the previous paragraphs and the earlier discussion. However, Islamic scripture is found to be quite practical relating to the concurrent state of business, as the Islamic scripture reveals that there should be justice in customer rights, this should ensure free and independent judgment, artificial price hiking and hoarding is injustice, exaggerating the product feature and applying psychological pressure on the customer is not a just approach of selling, and selling defective products at the original price of the product.

It is also found that ethics are closely related to the practice of justice and without being ethical, it is perhaps difficult to be just (Zainul, *et al*, 2004). Rafiki and Wahab (2014) referenced from the holy Qu’ran (Al-Baqara, 2:177 and Az-zumar, 39:2:3) argue that justice is the part of the Islamic work ethic.

The following table summarizes the Islamic and other religious views of business and marketing on the basis of justice:

Table 3.4: Islamic and other religious views of business regarding Justice

JUSTICE	
CRM in Islam	Reference
Islam forbids artificial price hiking and hoarding	Arham, 2010; Niazi (1996) cited in Hassan <i>et al.</i> (2008)
Islam forbids exaggerating and applying psychological pressure on the customer Islam rejects the concept of <i>caveat emptor</i>	Garahet <i>al.</i> , 2012
It is injustice for the customer if the seller hides the product defects. So Islam rejects that sort of transaction.	Beekun, 1997; Garahet <i>al.</i> , 2012
‘Injustice is darkness in the hereafter’	An-Nawawi, 1993, p. 143
“God (Allah) orders justice, and good deeds, and giving to one's kindred. He forbids indecency, dishonor and insolence”	Qu’ran, 16:90
Other religious views	
‘You shall do no unrighteousness in judgment. You shall not respect the poor person nor favor the mighty person’	Leviticus 19:15 cited in Kay (2012)
It is Christian to ensure that the good or service gives real value to the buyer	Elegido, 2003
The price of a product ought to bring advantage to both parties involved in the transaction.	Aquinas (II-II, 77.1) cited in Gibbs <i>et al.</i> , 2007
One should not abuse power and pass judgment on others in the organization, according to the Christianity	Ali and Gibbs, 1998
In Judaism, the <i>caveat emptor</i> theory is not acceptable	Khurshid <i>et al.</i> , 2014

3.3 ETHICS

Gundlach and Murphy (1993, p 39) articulate that “Ethics involves perceiving the difference between right or wrong. It requires an individual to behave according to the rules of moral philosophy”. Gundlach and Murphy (1993) further reveal that ethics have enormous importance in relational exchange between seller and the consumer to endure the relationship. Although ‘business ethics’ has received substantial attention from corporate, academic, and public sectors over the past several decades, an absence of agreement on the issue can be clearly seen in the research literature (Conroy and Emerson, 2004). Ebrahim (2014) conceptualised ethics as a set of moral principles by which human actions are determined to be good or bad, ethical or moral, and unethical or immoral. DesJardins and McCall (2014), on the other hand, explained business ethics as the customs, attitudes, values, and rules that operate within the business world. However, the theorists of ethics are fragmented into two different schools (Alas *et al.*, 2010). Firstly, deontology is the study of right action that needs to be carried out regardless of the consequences (Fisher *et al.*, 2013). Teleology preliminary focuses on the consequences of determining moral rightness and wrongness (Alas *et al.*, 2010). However virtue ethics, a third school, focuses on bringing a balance between the prior two schools (Alas *et al.*, 2010).

RM is not inherently an ethical activity but a solid moral foundation that can build an enduring relationship (Murphy *et al.*, 2007). Furthermore, Siems *et al.* (2010) considers ethics as the starting point of RM based on the psychological research into interpersonal relationships. Hence, it is argued ethical issues lie at the heart of RM (Murphy *et al.*, 2007). According to the research by Murphy *et al.* (2007) organizations seek ethical partners in order to manage sustainable relationships (Gundlach and Murphy, 1993; Murphy *et al.*, 2007; Perret and Holmlund, 2013). Being an ethical partner requires firms’ to commit themselves to being honest, fair, reliable, benevolent, and trustworthy (all these factors are treated as virtues) in the relationship (Laczniak and Murphy, 2006; Little and Marandi, 2003; Murphy *et al.*, 2007; Takala and Uusitalo, 1996; Perret and Holmlund, 2013).

Nevertheless, to professionals in the field of reality these virtues sometimes are

considered as the *ordinary virtues* such that ‘professional virtues serve the goals of the profession’ (Takala and Uusitalo, 1996, p 53). Subsequently, there is no guarantee that a professional will engage in activities that are ethical to make the business profitable. For example, a used car salesman must be a professional liar to be a successful businessman; businesses are found to defy honesty by the practice of offering and taking bribes (ibid).

It thus follows that a gap exists between moral considerations and professional duties. Moreover, the debate on what is ethical or not ethical is still occurring (Siems *et al.*, 2010; Takala and Uusitalo, 1996). Thus, ethical scandals and problems in marketing continue to appear, for example there are cases of ‘misleading advertising’ (Carson *et al.*, 1985; Jackson, 1990; cited in Siems *et al.*, 2010; Perret and Holmlund, 2013).

The extant literature also revealed that ethical issues in the field of RM have not been thoroughly explored (Perret and Holmlund, 2013; Siems *et al.*, 2010). For example, Murphy *et al.* (2007) found only one article published in Europe on the subject and Perret and Holmlund (2013) discovered only two articles that explicitly discussed ethics in RM.

On the other hand, as values and beliefs are codified in the religious scriptures, they give the foundation of ethical standard or moral obligation (Parboteeah *et al.*, 2008). Religion helps motivate people to act ethically (Conroy and Emerson, 2004). Interestingly, studies that explored the relationship between religions and ethics are fragmented (Parboteeah *et al.*, 2008). For example, some studies failed to find any relationship between religious commitment and unethical behavior, whilst others found a negative relationship between two constructs (Parboteeah *et al.*, 2008). Nevertheless, religion establishes a standard for interaction between people, society, and even nature that are fundamental in determining ethical standard in relation to the respective religion.

One of the earlier researchers that explored religion and ethics was Alexander Hill who postulated that Christian ethics encompasses three primary principles: holiness, justice and balance (Rae and Wong, 2004). However, the Ten Commandments provide the basis of the relationship with God and His creation in the Judeo-Christian

tradition (Carroll, 2009). For example, the first four stress the relationship with God, and the other six with other human beings. Three of the commandments are related to business ethics: 'not to steal', 'not bear false witness', and 'not covet others goods' (Exodus: 20). Carroll (2009) mentioned that 'not bearing false witness adheres to the promise to tell the truth; which compels today's business to give accurate information in advertisements, without misleading in the process. Similarly, the commandment 'not stealing' can deter customers, employees and employer from committing theft and deception while the commandment to not covet remind us not to have lust for others' possessions. However, there is an argument that the Bible is to be interpreted and applied in the context and reality of the present (Rae and Wong, 2004). For example, a firm that operates globally may need to use bribery to gain a contract because other firms do so. Hence, the argument of deontology and teleology can have an impact in Christian ethics in a cross-cultural context (Alas *et al.*, 2010). In Torah of Jewish tradition, issues such as morality and ethics during transactions must ensure transparency (Friedman, 2001).

The answer to the question 'why does a business need to operate ethically' can probably be explained by a fundamental theme of Hinduism, which argues that a person has choice in action but not outcome (Fernando, 2009). However, the ultimate goal of the Hindu faith is to attain salvation, which means endless eternal peace. Berger and Herstein (2014) mentioned that the key tenets of Asian ethics have been inspired by the Hindu and Confucian traditions; and national cultures in Asia, whose main determinant of business ethics emerged from religious etiquettes and guidance. Batt (2015) suggested that ethical norms in the sub-continent also emerged from a series of stories in the Hindu religion known as Pancatantra, whilst the religious scripture Gita sheds light on different aspects of business ethics. For example, Niskama Karma can be defined as the desired-less actions that go beyond personal goal to pursue greater interests. Hence, corporate social responsibility today, particularly, philanthropic activities, can be seen to be influenced by the Bhagabat Gita (Visser, 2006). The scripture focuses on helping the humanity and the nature by sacrificing company interests for the greater good. Varnasharma Dharma, on the other hand, reinforces the need to gain knowledge at different stages of the life, which helps one to become selfless in terms of helping the society (Visser, 2006). Therefore, the Hindu religion can be related to two aspects of business ethics (Berger and Herstein,

2014). The first one relates to individuals' ethics that prevent others from being harmed. And, the second aspect relates to corporate responsibility where the individual goes beyond the threshold requirement to help the greater environment.

Sikhism, one of the most recent religions, holds the belief that the human mind has the potential to feel God through the soul; however, five things can be barriers in attaining mental and physical peace. These are ego, attachment, greed, lust, and anger (Singh, 2013). Therefore, unethical practice in business out of greed can create distance from God. Kaur (2013) argued that Gurubani, the sayings of guru, described a moral person who treats every individual equally. Therefore, it can be argued that workplace equality is clearly evident in the Sikh religion. Vyllder (2015) mentioned that two theological aspects support Sikh's economic ethics. Firstly, Dharamsal is related to religious, ethical and social obligations; and also corresponds to good business, humanitarian and environmental conduct. Secondly, RehatMaryada is the Sikh code of disciplines that guides both individual and community ways of life. In essence, the Sikh religion can be judged to be compatible with today's corporate ethics. On one hand, the religion prevents individuals from being unethical in personal life; on the other hand, it guides the community and social life that does not cause harm or problems for others.

Buddhism and the Hindu religion are similar in one aspect, which is the attainment of 'Nirvana' (or endless peace through good actions). Therefore, the individuals' ethical behaviours can be influenced from the aspiration of achieving eternal peace (Case and Brohm, 2012). Buddhists are expected to lead a life of compassion, love, and kindness not only for humans, but also for any sentient beings (Mele 2009). Killing of any kind of animals, therefore, is strictly prohibited in Buddhism. Although it contradicts with some forms of businesses, it is consistent with today's desire to save wildlife. In the teaching of Buddha, the noble eightfold path enables human beings to remove themselves from worldly pains and sufferings; and is mostly related to ethics in business organisations (Case and Brohm, 2012).

Therefore, Buddha prescribes a work ethic, which is based on good behavior, persistency, initiative-drive, and a desire to strive to do better (Niles, 1999). Similarly, the Hindu religion can be related to two aspects of business ethics (Berger and

Herstein, 2014). The first one relates with individuals' ethics that prevent others from being harmed, and the second relates to corporate responsibility, where individuals go beyond personal threshold requirement to help the greater environment.

At the same time it is apparent from a review of the literature review that there is only a small amount of research which examines ethics within RM from the Islamic viewpoint. The ensuing section focuses on RM and ethics in Islam, which is argued that it is based on practical and idealistic concerns (Ali, 2009) whereas the Western perspective is normally discussed from the secular worldview and on material aspects (Ahmad, 2009).

The basis of Islamic ethics (*Akhlaaq*) is 'unity', elucidated as the relationships between God and man, man and man, and man and environment (Alhabshi, 1993 cited in Abuznaid, 2009; Hassan *et al.*, 2008). In Islam there are two dimensions of ethics. Firstly, there is ethics toward Allah; that is to say Muslims must believe in Allah or the creator. Secondly, ethics towards others; that is, a Muslim businessperson has to be ethical in all transactions and do their best to maintain positive relationships with the other party (Dewi and Dhewanto, 2012). According to Abuznaid (2009) being ethical when dealing with others is considered an antecedent of maintaining good relationships in business and this is one of the key ethical dimensions of a Muslim businessperson. Furthermore, Islamic marketing ethics encourages sellers and customer relationship advisors to demonstrate their honesty to customers in order to build good relationships with them (Ibn Al-Ukhuwwah, 1938 cited in Hassan *et al.*, 2008).

For example, Islamic ethical principles aim to provide actual measures and weight to buyers, along with explanations of any hidden defects in products (Rice, 1999). Islamic ethical principles also do not discriminate between people whether they are family members or not. So, influence on business by social behavior, nepotism and the traditional extended family structure is prohibited in Islam (Rice, 1999).

In spite of changes in the mechanisms and tools, the underlying concepts of the Islamic ethical system are constant because they are derived from the transcendental (Ismaeel and Blaim, 2012). Mohammed (2013) advised that due to Islam business

dealings have a distinctive value-based ethical system which is based on two notions which dictate business ethics: Halal (permitted), and Haram (not-permitted). The Islamic scripture, 'the Holy Qur'an', and saying of the Prophet (pbuh) give the basis of designing the ethical code, norms, and practices in operating business in line with Islamic jurisprudence, known as Shari'a (Ismaeel and Blaim, 2012). Ali (2014) argued that Islamic ethics are far reaching in today's socio-economic contexts. Ismaeel and Blaim (2012) also acknowledged the challenges of applying Islamic ethical systems in the contemporary business environment. Many contemporary studies on the Muslim world found discrepancies between Islamic ethics standards and practices of the Muslims.

Hashim (2012) argued that Islamic ethical standards in the marketplace could be clearly seen in the Islamic texts. In the Holy Qura'n, God warned people about the measure and weight; and the consequences of doing so (12:84 & 12:85). The extent of focus on ethical business can be clearly seen in the Hadith; for example, Prophet (pbuh) mentioned that the merchants would be resurrected as evildoers, except those who fear Allah, those who are honest and speak the truth (Tirmidhi and IbnMajah). However, the best sellers go far from the threshold requirement, and enable the poor buyers to purchase on credit (Ali, 2014). In the Hadith, it is also mentioned that the merciful individual will be shown mercy by the most Merciful (Sunan At-Tirmidhi, 1924); and hence, relieving debts from the incapable individuals is encouraged in Islam. Therefore, the threshold requirement in Islamic jurisprudence prevents people from the unethical behavior while attaining closeness to God; this can be achieved through going the extra mile, or philanthropic responsibilities.

Islamic rulings are not only restricted to interaction with human beings, but they also focus on paying to nature (Sajoo, 2012). Ismaeel and Blaim (2012) mentioned that the responsibilities for the natural environment are clearly evident in the Islamic texts. For example, prohibition of wasting water can clearly be seen in the Hadith of the Prophet (peace be upon Him). Similarly, God prohibits waste in the Holy Quran (2:30). In the Hadith other aspects of environmental responsibilities, such as plantation of trees and reviving of dead lands, are encouraged (Ahmad, 27401 and 14310). Therefore, Islamic rulings can be seen to have implications in regards to

business ethics that encompass ethics during transaction as well as paying due respect to environment during manufacture.

The Islamic marketing ethic also emphasizes not overpraising the product and not claiming the product has qualities that it does not. Furthermore, according to the Islamic system, buyers do not bear the full responsibility for a product after purchase. In case of selling, if the product has a defect that the seller was aware of but did not disclose then the sale is considered null and void, according to Hanafi's interpretation of Islamic law (Beekun, 1997 and Garah *et al.*, 2012). The interpretation of law is as below:

If the vendor sells property as possessing a certain desirable quality and such property proves to be devoid of such quality, the purchaser has the option of either canceling the sale, or of accepting the thing sold for the whole of the fixed price. This is called option for misdescription (Garah *et al.*, 2012, p. 995).

Previous discussion gives the understanding that ethics in RM has enormous importance from both a Western and Islamic perspective. But it is, once again, a religious obligation for Muslims to be ethical. Islam does not only encourage people to follow ethics, but also enforces they must follow it. Although research in this area from Islamic perspective is limited, Islamic scripts provide examples that are useful sources of deep understanding and area in needing of further research.

Accordingly, from the perspective of the different religions, it is clearly seen that business ethics are rooted within the principles; and hence, deontological worldview can be evident in the ethical practices in religions (Fisher *et al.*, 2013). However, the teleological ethics are to be underpinned in the Islamic ethics. For example, God will reward the good intention because He can see the in-sight (Ali, 2014). Hence, God will reward doing something that anticipates good outcomes.

The following table summarizes the Islamic and other religious views on business and marketing on the basis of ethics:

Table 3.5: Islamic and other religious views on business and marketing on the basis of ethics:

Ethics	
CRM in Islam	Reference
A Muslim businessman has to be good in his transaction and behavior to build relations with all parties	Dewi and Dhewanto, 2012; Abuznaid, 2009
Islamic ethic encourages honesty to build relationship with customers	Ibn Al-Ukhuwwah, 1938 cited in Hassan <i>et al.</i> , 2008
Provide actual measures and weight to the customers	Rice, 1999; Qu'ran, 12:84-85
Do not over-praise the product and do not claim that the product has qualities that it does not	Beekun, 1997 and Garahet <i>al.</i> , 2012; Garahet <i>al.</i> , 2012
Buyers do not bear the full responsibility for a product after purchase	Beekun, 1997 and Garahet <i>al.</i> , 2012
Not to discriminate against the customers	Rice, 1999
The merciful individual will be shown mercy by the most Merciful Unethical behavior prevents people attaining closeness of God	Sunan At-Tirmidhi, 1924
Other religious views	
Sikh holds the belief that unethical practice in business out of greed can create distance from the God.	Singh, 2013
Three out of the ten commandments, particularly, relate with business ethics, 'not steal', 'not bear false witness', and 'not covet others goods'	Exodus: 20 Cited in Quddus <i>et al.</i> , 2009

3.4 TRUST

Trust has been an issue of great significance in business literature for a long time, and has even become a central issue in an era of the virtual marketplace (Castaldo, 2007). Zikmund *et al.* (2003) defined trust as the willingness of customers to rely on the organization or brand to perform its stated function. Trust it can therefore be suggested is related to the marketer's integrity and honesty which in turn gives customers' confidence in conducting business transactions with the organization. Trust is essential in today's business world as a substantive number of customers now conduct online transactions without any physical interaction without face-to-face interaction with providers. Therefore, trust is the confidence that the provider will not be dishonest or unfair in the business transaction.

The following authors Hoqet *al.* (2010); Rousseau *et al.* (1998); Singh and Srideshmukh (2000); Harwood and Garry (2006); and Hunt and Morgan (1994) cited in Pressey and Mathews (2000) have extensively argued that in the existing western RM literature trust is considered as the basis for developing and maintaining long-term successful relationships between two parties. Marketing theory also states that trust is the basis for developing and maintaining long-term relationships within the market (Crosby *et al.*, 1990; and Doney and Canon, 1997).

Furthermore, it has been argued that "the purposes of business relationships are not uniform; different levels of trust are appropriate at different times and in different contexts" (Boxer *et al.*, 2012, p. 39). Accordingly, Lewicki and Bunker (1996), cited in Boxer *et al.* (2012, p. 39) suggested that "understanding how trust changes and evolves may also help us understand how relationships change and evolve". For instance, the research of Wang (2005) postulates that Western society is known as a high-trust culture, with trust existing beyond blood relations. In addition, to trust Western society desire written agreements that are necessary to ensure that both parties adhere to the rules, even in the case of long-term business relations.

The extant literature research reveals that trust is a fundamental issue in Christianity (Hodgson, 2001). Hodgson stated that faith is knowledge mediated by trustworthy persons, scriptures, testimonies and communities. It is, therefore, clear that

trustworthiness is important in every aspect of life in the Christian faith. For example, Psalm (22: 4-5) states that “in you our ancestors put their trust; they trusted and you delivered them.” Though the trustworthy virtue of God is mentioned in the verse, there is implicit direction for the followers for being trustworthy.

In Deuteronomy (25: 15-16), it is advised to be accurate and honest in weights and measures; and people are warned that God detests anyone who deals dishonestly. In Psalm (101: 7) it is mentioned that God doesn't accept a person who practices deceits. The research of Quddus *et al.* (2009) quoted a clear picture that fraud and cheating is abhorrent in the Jewish religious tradition.

Like other religions, Buddha also stressed the need to be honest in every aspect of life, including in business operations (Siderits, 2007). Sikh, one of the newest religions, holds the belief that unethical practice in business out of greed can create distance from the God (Singh, 2013). Finally, Gita xvii: 28 refer to “ASAT” (Easwaran, 1998) which stated that work done without faith is valueless, which also suggested that the sustenance of trust is important for managing honest business culture. Hee (2007, p. 81) explains the statement that “a business needs to maintain a culture of integrity in order to sustain trust, inside and outside”.

According to Islam, trust is one of the main concepts within the Islamic way of doing business and all sorts of transactions (Wilson, 1995; Hoq *et al.*, 2010; Iqbal and Mirakhor, 2007). This is reflected in the words of Prophet Muhammed (pbuh) who said that “the best ways of earning: a) when a person earn himself through his labour and b) when a person earns with trust” narrated by one of the companion Rafe Ibn Khadiza (Imam Ahmad, Vol. 2, Chapter. 4).

Before contextualizing trust in the light of Islamic tradition, the three core elements of Islam need to be highlighted. Three levels of faith can be seen in the Hadith. These are Islam, Iman, and Ihsan (El-Najjar, 2007). The first level relates to the acknowledgement of God's unity and faith on His Prophet (pbuh), while at the same time performing the obligatory actions ordered by God. The second level relates to articles of faith that a Muslim must believe in. The third level of faith is Ihsan, which relates with the belief that God sees all of your action.

The philosophy of Ihsan implies goodness and generosity in interaction and conduct, whether at the personal or organizational level (Ali, 2011). While Saria'h (legal obligations in Islam) prevents a trader from doing any illicit or deceitful activity that can be seen outwardly or explicitly, Ihsan plays a vital role to prevent traders from performing any harmful action (that usually cannot be seen outwardly) because of the faith that God is all-seeing (Al-Basir). In the Holy Quran (55:60), God asked the rhetorical question "Is there any reward for good (Ihsan) other than good (Ihsan)?" At the end, in the verse, God promises reward for Ihsan or good actions toward God and His creation.

The Prophet (pbuh) mentioned that truthfulness and transparency makes the transaction blessed, whilst concealing faults or telling lies makes the transaction obliterated (Ali, 2011). The Prophet (pbuh) also stressed transactions based on a mutual agreement with transparency where both parties are well aware of the attributes of the products; and the contract can also be cancelled because of disagreement. The Arabic word for trust is 'Amanah'; and in the Holy Quran (4:58), God commanded to deliver trust to their owner. Hence, it is obligatory for the believers or traders to deliver products as promised.

Furthermore, in Islam trust is considered to be an essential foundation for individual relationships with almighty God and individuals in society (Iqbal and Mirakhor, 2007). The example below shows the position of Islam regarding trust and fraudulent business activity taken from the source of Islamic law, developed by al Tin ilidhi cited in Rizk (2008, p. 250):

The Prophet passed a pile of grain. He put his hand into its midst and felt moisture. He exclaimed: 'Oh merchant, what is this?' The owner of the grain responded: 'It has been damaged by the rain, oh Prophet Muhammad.' The Prophet asked: 'If this is the case, why did you not put the damaged grain on top of the pile so that people can see it?' The Prophet concluded by making clear that "whoever practices fraud is not one of us.

In relation to trust in business transactions and in public administration, Prophet Muhammad (pbuh) also said: “Allah will bless the transaction in which the buyer and the seller are unambiguous and frank and have goodwill for each other” (Rizk, 2008). Rashid *et al.* (2013, p. 360) articulated that “The very source of business in the Prophet’s life was his trustworthiness while handling others’ money, which credited him (pbuh) the name ‘Al Amin (the most trustworthy)”. Furthermore, it is advised that one of the best ways of doing Islamic business is by developing partnership with trust. In addition, in order to be a ‘true’ Muslim, it is obligatory that he/she has to follow the principles of truthfulness and honesty, not only in matters related to business policy or strategy (Iqbal and Mirakhor, 2007 cited in Hoq *et al.*, 2010). This statement also implies that obtaining profit through fraudulent business transactions cannot be accepted by the Islamic trade principles (Siddiqui, 1992 cited in Hoq *et al.*, 2010). From the life of great prophet Muhammad (pbuh) it is known that he was a renowned merchant because of his personal integrity. He was also known as ‘the trustworthy’ (‘al amin’ in Arabic) and that made him a divine presence among the then Arab tribes (Rizk, 2008).

The following table summarizes the Islamic and other religious view on business and marketing on the basis of trust:

Trust	
CRM in Islam	Reference
Trust in Islam prevents the trader from taking any harmful action against the customer	Al-Basir
Truthfulness and transparency make the transaction blessed, according to Hadith	Ali, 2011; Rizk, 2008
The best earnings are the earnings of trustful trader	Imam Ahmad, Vol. 2, Chapter. 4
It is obligatory to follow the principles of truthfulness in every aspects of life to be a true Muslim	Iqbal and Mirakhor, 2007 cited in Hoq <i>et al.</i> , 2010
“The very source of business in the Prophet’s life was his trustworthiness while handling others’ money, which credited him (pbuh) the name ‘Al Amin (the most trustworthy) ”	Rashid <i>et al.</i> , 2013, p. 360

Other religious views	
It is mentioned that God doesn't accept a person who practices deceit.	Psalm, 101: 7
Trust is a fundamental issue in Christianity	Hodgson, 2001
Christianity believes that the trust of others facilitates business relations	Ali and Gibbs, 1998
Work done without faith is valueless, which also interprets that sustenance of trust is important for managing honest business culture.	Gita, xvii:28 cited in Easwaran, 1998
Sale of a product or service that is legal but dangerous (such as cigarettes or alcohol) is permitted in Judaism	Khurshid et al., 2014

Table 3.6: Islamic and other religious view on business and marketing on the basis of trust

3.5 HONESTY

Dewi and Dhewanto (2012, p. 57) maintain that “Honesty is the virtue of communicating the truth and creating trust in the minds of others”. Therefore, it can be deemed that honesty is the basis for trust. Accordingly, trust is the powerhouse of long-lasting business relationships that are beneficial for the business. Honesty is deliberated as one of the important prerequisites of Islamic business. From advertising to after-sales service across the spectrum of business activities, honesty is a necessary element (Dewi and Dhewanto, 2012). Honesty also stands between customers and sellers as a means to develop relationships (Hassan *et al.*, 2008).

Fraud and cheating activities are also abhorrent in Jewish religious activities. The Lord would punish anybody engaged in such type of activities. Few examples are cited from Qudduset *al.*, (2009, p. 327) are as follows:

In Leviticus 19:11 it says, “Ye shall not steal; neither shall ye deal falsely, nor lie one to another.” Leviticus 19:35–36 further commands that, “Ye shall do no unrighteousness in judgment, in meteyard, in weight, or in measure. Just balances, just weights, a just ephah, and a just hin, shall ye have: I am the

LORD your God, who brought you out of the land of Egypt.” This is echoed in Proverbs 11:1 which states that “A false balance is abomination to the LORD: but a just weight is his delight.

Christianity also deplores the practice of fraud, deception, and theft everywhere in life. As reflected in the following quote:

Stealing Is Addressed Bluntly In Ephesians 4:48 Which Says, “Let Him That Stole Steal No More: But Rather Let Him Labor, Working With His Hands The Thing Which Is Good, That He May Have To Give To Him That Needeth.” (Qudduset Al., 2009, P. 328).

In Deuteronomy (25: 15-16), it is advised to be accurate and honest in weights and measures; and people are warned that God detest anyone who deals dishonestly. In Psalm (101: 7) it is mentioned that God doesn't accept a person who practices deceitfully. Therefore, Christianity also advocates honest in business activities, and providing the right quality and quantity relative to the price.

With a view to gain ‘Nirvana’ (endless peace), three aspects are recommended in Buddhism: right action, right speech, and right livelihood. Karma (actions) determines the destiny of the people in the rebirth cycle (Siderits, 2007). Therefore, the degree of honesty and integrity in speech and action ultimately determines whether an individual will gain a peaceful life or pain in rebirth. Like other religions, Buddha also emphasizes the need to be honest in every aspect of life including in business operation (ibid).

In the Holy Quran (55: 8-9) God ordered people to observe the weights with justice, fairly, and not to skimp. Similarly, God ordered people not to eat up each other's property by unfair and dishonest means (The Quran, 4:29). Both of the verses have implications in business operation. Firstly, traders should ensure the right quantity; for example, the weight of product should be consistent with that indicated on the label. Secondly, the quality of the product should be at standard, and traders need to be transparent with the customers. The Prophet (pbuh) mentioned that cheats are excluded from religion, and that forgery leads people to hell (Bukhari). Similarly,

there is no place for hypocrisy in Islam. Truthfulness in speech is not enough, and actions have to be aligned with words. For instance, when “Hazrat Imam Bukhari (ra) visited a person for getting a hadith, he noticed that the person is deceiving his animal by expanding his lap without grains. He then refused to take hadith from him and said if a person deceives an animal, he can tell a lie to any one” (Abbasiet *al.*, 2010, p. 1876). It is also advised by the Holy Prophet (pbuh) to keep wet a portion of dry corn so that customers can see how much they will get before making a purchase (Bukhari). Therefore, the verses of the Quran as well as Hadiths of Holy Prophet (pbuh) give a clear indication that traders should be honest in business transactions in mentioning quality and quantity.

Muslim businesspersons have to practice with honesty and should intend to develop the quality of being honest within them (Abuznaid, 2009). There is a “common discussion that honest businessmen will stand beside the messengers, siddiqeens, and martyrs (Tirmidhi) on the Day of Judgment” (Rashid *et al.*, 2013, p. 360 and Zainulet *al.*, 2004). Arham (2010) states that Muhammad (pbuh) wanted to present himself as an honest trader in front of the customer, so that he could build a good impression and differentiate his product offering. In addition Prophet Mohammad (pbuh) considered trust and honesty as the basis of being a businessman.

Being an honest and fair seller in all-marketing activities is important according to Islamic business ethics. The Islamic marketing ethic encourages the seller or the customer relationship advisor to demonstrate their honesty to the customer as a means to build good relationships with customers (Hassan *et al.*, 2008).

The Islamic marketing ethic emphasizes not over-praising the product and not claiming the product has qualities which it does not. According to Islamic principles marketers have to “disclose all of the faults in their products, whether obvious or hidden; to do otherwise is to act... fraudulently” (Ibn al-Ukhuwwah, 1938, p. 42 cited in Hassan *et al.*, 2008, pp. 28-29). Accordingly, inappropriate packaging, such as unethical package design for example, inadequate product security and protection, or transporting hazardous products on public transport, are all kinds of behavior amongst marketers which is inexcusable (Hassan *et al.*, 2008). Furthermore, according to Hassan *et al.* (2008, p. 30) “society should not be deprived of honest,

free from coercion marketing information”. This includes giving customers the right to information regarding the product that they are going to purchase. Islam places higher emphasis to ensure that their hard earned money is not wasted.

Islam instructs a Muslim to be honest and train others to be honest. Honesty also keeps a person away from internal conflict, social conflict, and self-contradiction. The outcome is a healthy organizational environment along with a healthy self. This also develops into a trustable organizational culture (ibid). In a Hadith, reported in Sahih-al-Bukhari, the Prophet (pbuh) said:

Truthfulness leads to righteousness, and righteousness leads to Paradise. A man continued to tell the truth until he becomes a truthful person. Falsehood leads to wickedness, and wickedness leads to the Hell, and a man may continue to tell lies till he is written before Allah, a liar (Bukhari).

The following table summarizes the Islamic and other religious view on business and marketing on the basis of honesty:

Honesty	
CRM in Islam	Reference
Honesty stands between customers and sellers as a means to develop relationships	Hassan <i>et al.</i> , 2008
Islam asked the businessman to be honest with customers from advertising to after-sales service	Dewi and Dhewanto, 2012
There is a “common discussion that honest businessmen will stand beside the messengers, siddiqieens, and martyrs on the Day of Judgment”	Tirmidhi; Rashid <i>et al.</i> , 2013, p. 360 and Zainulet <i>al.</i> , 2004
Muhammad (pbuh) wanted to present himself as an honest trader in front of the customer	Arham, 2010
Islam directs the marketer to provide right to information regarding the product to the customer through advertising	Hassan <i>et al.</i> , 2008
Truthfulness leads to righteousness, and righteousness leads to Paradise	Bukhari

“Honesty is the virtue of communicating the truth and creating trust in the minds of others”	Dewi and Dhewanto, 2012, p. 57
Other religious views	
Fairness and due process are expected in the organization based on the Christianity	Ali and Gibbs, 1998
Advised to be accurate and honest in weights and measures; and people are warned that God detests anyone who deals dishonestly	Deuteronomy, 25: 15-16
Buddha also stressed on being honest in every aspect of life including in business operation	Siderits, 2007
Judaism, “Honesty is a virtue; matters of conflict should be dealt with in a frank and businesslike environment”	Ali and Gibbs, 1998, p.1552
“In Judaism, a seller is expected to inform the buyer about material faults in product quality”	Khurshid et al., 2014, p. 261

Table 3.7: the Islamic and other religious view on business and marketing on the basis of honesty

3.6 EQUAL RIGHTS

The following incident with second *Khalifa* (Muslim Ruler) Umar IbnKhattab (May Allah be pleased with him) indicates the importance of equal rights in Islam. The story narrates that once Umar (May Allah be pleased with him) was asked a question by a young boy while he was addressing the public. The audience was shocked and Umar (May Allah be pleased with him) paused for a moment. The young man said:

The other day each one of us obtained a piece of cloth from the Baitul Mal (Central treasury of an Islamic state). Today I find such two pieces of cloth on you. I want to know what right had the Khaliph to get a share double than the share of an ordinary Muslim” (IbnSaad, 1944 cited in Mowla, 2013, p. 208).

Abdullah (May Allah be pleased with him) the son of Umar (May Allah be pleased with him) replied before Umar (May Allah be pleased with him) that:

“Friends, the truth of the matter is that like every other person me and my

father obtained a piece of cloth each from the Baitul Mal. My father is so tall that the piece of cloth that he got from the Baitul Mal did not suffice him. So I gave him my piece of the cloth” (ibid).

The above incident reminds us the importance of equal rights in Islam. The example also teaches us that people would not be discriminated against based on their power. Establishing equality in every sphere of life is the teaching of Islam. Accordingly, Islamic teaching is not against establishing equality between buyers and sellers or among buyers by their seller.

Ferrell *et al.* (2005) identified that Abrahamic scriptures are generally consistent in their support for gender and racial equality and justice. According Quddus *et al.* (2009) Jewish scriptures do not support discrimination, while the New Testament ensures that we do not make distinctions between people’s wealth, whether real or imagined. According to Deuteronomy (10:17-19) cited in Quddus *et al.* (2009, p. 329):

For the LORD your God, He is God of gods, and Lord of lords, the great God, the mighty, and the awful, who regardeth not persons, nor taketh reward. He doth execute justice for the fatherless and widow, and loveth the stranger, in giving him food and raiment. Love ye therefore the stranger; for ye were strangers in the land of Egypt.

The above quote reflects how the God in Jewish scripture focused on discrimination. Kaur (2013) mentioned that Gurubani, the sayings of guru, described a moral person who treats every individual equally. Therefore, workplace equality can be clearly evident in the Sikh religion as well.

Establishing customer rights has been given importance in the contemporary marketing literature in order to maintain a good relationship with the other party in RM. Here, customer rights indicate the accurate allocation of resources to the appropriate customers. Establishing the correct rights of customers encourages customers’ interest in developing relationships with sellers (Verhoef, 2010 and Kumar *et al.*, 2010).

Garry (2005) cited in Harwood and Garry (2006) propose that a power imbalance between parties (buyers and sellers) causes the value of relationship marketing to be undermined. When one party coerces the other party it cannot be defined as a relationship (Hunt and Morgan, 1994; Pressey and Mathews, 2000; Wilson, 1995). Cooperation between parties is of little value when there is an absence of mutual cooperation, when one party dominates the other or when one party accepts the other party's command without any objection (Pressey and Mathews, 2000).

A number of authors, such as, Proctor and Cunliffe (1997), Morgan and Hunt (1994), and Pressey and Mathews (2000) propose that two parties maintain an interest in continuing and strengthening their relationship in the long term as long as it remains profitable for both parties and they can enjoy it accordingly. However, an interpersonal disagreement is treated as the relationship breaker (Pervanet *al.*, 2009) and reciprocity is also considered as a driver of stability in relational marketing by a number of authors (Becker, 1986; Pervanet *al.* 2009; Thibaut and Kelley, 1959). Palmatier *et al.* (2006) disagree about the role of reciprocity as a driver of stability in relational marketing, because it has not been fully examined in the field of relationship marketing (Bagozzi, 1995) support this viewpoint.

The above argument reinforces the equal rights of parties involved in business transactions specifically buyers and sellers. There are different opinions regarding the factors for establishing stability between parties but there is agreement that to successfully maintain a good relationship with the other party, arguments highlight the importance of equality in maintaining long-term business relationships.

According to Islam, everyone is equal and all consumers have equal rights (Arham, 2010). It is notable that it is against Islamic law to discriminate between Muslims and non-Muslims in commercial dealings. It is also illegal in Islamic business transactions to sell a product at a cheaper price by cancelling a previous deal with someone else (regardless of whether the deal was done with a Muslim or non-Muslim party or people) (Rice, 1999). Regarding the rights of humans, Prophet Muhammed (pbuh) stated in his last sermon:

Hurt no one so that no one may hurt you. Remember that you will indeed meet your LORD, and that HE will indeed reckon your deeds. All mankind is from Adam and Eve, an Arab has no superiority over a non-Arab nor a non-Arab has any superiority over an Arab; also a white has no superiority over black nor does a black have any superiority over white except by piety and good action (Mowla, 2013, p. 211).

Approved etiquettes of Islamic business ethics and law according to the Islamic jurists:

There must be equality of the prices for all customers. So there must be no difference between a haggler and others. So that one may charge less with the former and more with the latter (Hussnain, 2011, p. 102).

Furthermore, regarding sales promotions, Islam says that if rewarding, those rewards must be the same or proportionate for every customer of the product and under no circumstances should any group of customers benefit from higher expenditure (Yusuf, 2010).

The following table summarizes the Islamic and other religious view on business and marketing on the basis of equal rights:

Equal rights	
CRM in Islam	Reference
Islamic teaching is not against establishing equality between buyers and sellers or amongst buyers by their seller	IbnSaad, 1944 cited in Mowla, 2013
There must be equality of the prices for all customers	Hussnain, 2011
Rewards must be the same or proportionate for every customer	Yusuf, 2010
In Islam all forms of discrimination are considered as unjust	Quddus et al., 2009

Other religious views	
Abrahamic scriptures are generally consistent in their support for gender and racial equality	Ferrell et al., 2005
Mentioned that Gurubani, the sayings of guru, described a moral person who treats every individual equally.	Kaur, 2013

Table 3.8: Islamic and other religious view on business and marketing on the basis of equal rights

3.7 BROTHERHOOD

A fundamental principle of Islam is that all human beings are brothers and sisters to each other. Allah (SWT) mentioned in the holy Quran that:

And hold fast, all of you together to the Rope of Allah and be not divided among yourselves and remember Allah’s favor on you, for you were enemies one to another, but he joined your hearts together so that by his grace you became brethren (Quran, 3:103).

Allah further says “and the believers, men and women, are protecting friends of one another, they enjoin the right and forbid the wrong” (Quran, 9:71). Allah also says “The believers are naught else than brothers. Therefore, make peace between your brethren and observe your duty to Allah that hopefully ye may obtain mercy” (Quran, 49:10). Islamic principles urge marketers to develop a sense of brotherhood in business dealings with partners and consumers in order to maintain confidence and loyalty among customers (Abdullah and Ahmad, 2010).

Arham (2010) argues that relationship marketing and the rise in the use of social media in marketing are parallel with the Islamic concept of unity or brotherhood. As according to Rice (1999, p. 347) “The key to the business philosophy of Islam lies in a person’s relationship with God, His universe and His people.” Furthermore, Rice (1999) contends that Islam teaches that relationships between humans imply that all humans are equal partners and there is no discrimination. Accordingly, in Islam each

person is a brother or sister to the other person. In business, this concept is described as cooperation, contribution of equal labor and possession of equal opportunity.

The term ‘brotherhood’ reflects the ‘unity of Muslims’. Although differences among Muslims exist based on language, ethnicity, politics and social values. There are number of factors that bind Muslims from different cultural backgrounds, for example, common dietary and prayer routines (Richardson, 2013). Adebayo and Hassan (2013) stated that the wheel of the brotherhood is free from race, country and language. Unjust dealings, domination, lying, and misuse of another’s property hamper the sense of brotherhood. Khan (1996) argues that brotherhood suggests a relationship of mutual care and universal welfare where Muslims are treated as one nation and are responsible for ensuring the wellbeing of each individual.

Taking care of the needs of society is considered as the ‘extreme needs’ of Islam to the “brotherhood” (Hassan and Latiff, 2009). Adebayo and Hassan (2013) add that benevolent activities are of primary importance to brotherhood. Brotherhood also encourages the feeling of goodwill and friendliness between two parties. Furthermore, the sense of brotherhood is promoted as parallel to the verse of Quran (5:2) where almighty Allah directed people to cooperate with one another in a right manner, faithfully and not to engage in sinful activities and enmity. Regarding the reward of brotherhood the messenger of Allah (pbuh) said:

A Muslim is a brother to a Muslim: Neither he wrongs him, nor hands him over (to another). And whoso comes in need of his brother, Allah comes in his need; and whoso removes a calamity of a Muslim, Allah will remove a calamity from the calamities of the Resurrection Day, and whoso conceals the faults of a Muslim, Allah will conceal his sins on the Resurrection Day (Bukhari).

However, the concept of brotherhood is considered to be successful only when “the universal law is allowed to guide and bind them together” (Adebayo and Hassan, 2013, p.72). The sense of universal law in Islam is that the whole world and humankind is an object and subject of moral living and without exception Allah (God) is Lord and Master of all (Al Faruqi, 1998, p.78 cited in Adebayo and Hassan, 2013).

On the other hand, the Prophet (peace and blessings of Allah be upon him) explained that *salaam* (Islamic Greetings) spreads love and brotherhood (Muslim, 54; Ahmad, 2/391; and al-Tirmidhi, 2513 narrated from Abu Hurayrah (may Allaah be pleased with him)).

The following table summarizes the Islamic and other religious view on business and marketing on the basis of brotherhood:

Brotherhood	
CRM in Islam	Reference
Islam suggests marketer to develop the sense of brotherhood with customers along with other parties	Abdullah and Ahmad, 2010
RM is parallel to Islamic concept of unity or brotherhood	Arham, 2010
Brotherhood suggests a relationship of mutual care	Khan, 1996
Brotherhood also encourages the feeling of goodwill and friendliness between two parties	Adebayo and Hassan, 2013
Other religious views	
Dearth of research available	

Table 3.9: Islamic and other religious view on business and marketing on the basis of brotherhood

3.8 GREETINGS

‘Assalaamu Alaikum’ (the Islamic greeting meaning: “peace be with you”). Allah tells Muslims in the Quran, “And when you are greeted with a greeting, greet in return with what is better than it, or (at least) return it equally” (Quran, An-Nisaa, 4:86). Assalamu ‘Alaikum also means that ‘you are safe with me’, ‘you will not be hurt’, and ‘do not be frightened by me’, according to Prophet (peace and blessings of Allah be upon him) cited by Mufti Ismail Menk (2011, Online). It is one way of offering safety and security to another person, and eliminates suspicion and reduces the probability of betrayal (Al-Munajjid, 2015).

'Salam' fosters the relationship between the buyer and seller because they are considered Muslim brothers. For example 'Salam' is useful in icebreaker situations and when patching relationships. The Prophet (peace and blessings of Allah be upon him) said: "it is not permissible for a man to forsake his Muslim brother for more than three days, each of them turning away from the other when they meet. The better of them is the one who gives the greeting of salaam first." (Narrated by al-Bukhaari, 5727; Muslim, 2560). Allah's apostle (peace and blessings of Allah be upon him) also said that the best thing in Islam is "feeding others and giving the greeting of salaam to those whom you know and those whom you do not know" (Al-Bukhaari; Muslim; Ahmad, 2/169; Abu Dawood, 5494; al-Nisaa'i, 8/107). However this should not be done to impress anyone but rather to honor the symbol of Islam and to foster brotherhood (Ibn Hazar in Al Fath, 1/56).

The market is one of the best places to earn good deeds through *salaam* regardless of whether you are a customer or seller. According to the Hadith, narrated by At-Tufail bin Ubayy bin Ka'b (May Allah be pleased with him), he used to visit 'Abdullah bin 'Umar (May Allah be pleased with them) in the morning and accompany him to the market. Abdullah offered greetings of peace to everyone he met on the way, be they sellers of petty goods, traders or poor people. One day when At-Tufail went to him, he asked At-Tufail to accompany him to the market. At-Tufail said to him: "What is the point of your going to the market when you do not sell, nor ask about articles, nor offer a price for them, nor sit down with any company of people. Let us sit down here and talk." He replied: "O Abu Batn (belly)! (Tufail had a large belly), we go to the market to greet everyone we meet" (Riyad as-salihin, chapter 6 hadith no. 850).

It is important to greet Muslim brothers as Abu Hurairah (May Allah be pleased with him) narrated that Allah's messenger (peace and blessings of Allah be upon him) said: "When one of you meets a brother (in Faith) he should greet him. Then if a tree or a wall or a stone intervenes between them and then he meets him again, he should greet him" (Riyad as-salihin, chapter 6, hadith no. 860). However, Anas (May Allah be pleased with him) said that Messenger of Allah (peace and blessings of Allah be upon him) said, "When the people of the Book greet you (i.e. by saying 'As-Samu 'Alaikum,' meaning death be upon you), you should respond with: 'Wa 'alaikum' [The

same on you (i.e., and death will be upon you, for no one will escape death)]" (Riyad as-salihin, chapter 6, hadith no. 867).

Nevertheless, Prophet Muhammad (peace and blessings of Allah be upon him) said that "you will not enter paradise until you believe, and you will not believe until you love one another: 'spread salaam' (the greeting of peace) among you (Muslim)".

The following table summarizes the Islamic and other religious view on business and marketing on the basis of brotherhood:

Greetings	
CRM in Islam	Reference
As-Salaa-Mu-Alaikum (the Islamic greeting meaning: "peace be with you")	Quran, An-Nisaa, 4:86
It is one way of offering safety and security to another person, and eliminates suspicion and reduces the probability of betrayal	Al-Munajjid, 2015
Salam fosters the relationship between the buyer and seller Salam is useful in icebreaker situations and when patching relationships.	Bukhaari, 5727; Muslim, 2560
"you will not enter paradise until you believe, and you will not believe until you love one another: 'spread salaam' (the greeting of peace) among you"	Muslim
Other religious views	
Dearth of research available	

Table 3.10: Islamic and other religious view on business and marketing on the basis of brotherhood

3.9 ADAPTATION

Abdullah and Hoetoro's (2011) study suggested that Islam does not oppose 'adaptation' in order to compete with the modern business environment in order to be more productive for the betterment of *Ummah* (people living in society). Accordingly, the holy Quran relates the guidance and principles of all spheres of lives along with the domain of information technology (by analogy) for the betterment of *Ummah*. Furthermore, information technology is also considered to be knowledge that must be explored by Muslims and applied for good purposes (Zainul *et al.*, 2004). This area of knowledge affects business transactions with customers significantly (Rosydi, 2002 cited in Zainul *et al.*, 2004).

Rice (1999) argues the importance of adopting new techniques, ideas, and values in Islam that are more effective than the existing ones. Almighty God also expects us to choose our responses to the challenges in our lives (ibid). The following verse of the Holy Quran: "And when the prayer is finished, then you disperse through the land, and seek the Bounty of God, and remember God much, that you will prosper" (62:10) explains that Allah's servants are allowed to take part in any activities on earth unless they contradict Islamic principles (Zainul *et al.*, 2004).

A Muslim scholar, Al-Turabi, discusses the exercise of independent judgment in facing up to modernity that is found in classical Islamic Jurisprudence, known as '*ijtihad*' (Maguire, 2011). Prophet Muhammad (pbuh) also said that Islam is the 'middle way' and suggests adopting modernity in all of the associations (Rice, 1999).

The following table summarizes the Islamic and other religious view on business and marketing on the basis of adaptation:

Adaptation	
CRM in Islam	Reference
Islam does not oppose 'adaptation' in order to compete with the modern business environment	Abdullah and Hoetoro's, 2011
Information technology is also considered to be	Zainul <i>et al.</i> , 2004

knowledge that must be explored by Muslims and applied for customers	
Islam accepts adopting new techniques, ideas, and values in Islam that are more effective than the existing ones Almighty God also expects us to choose our responses to the challenges in our lives	Rice, 1999
Other religious views	
Dearth of research relevant information	

Table 3.11: Islamic and other religious view on business and marketing on the basis of adaptation

From the perspective of the different religions, few factors of CRM (trust, honesty, justice, equality, and ethics) have found in the different religious scripture. According to the researcher, the factors were not found together in one religion. All religions seem to be posing similar themes for the factors. However, the factors are discussed for the general purpose in all religious scripture apart from Islam. Islamic religious scripture found to be more straightforward in pointing its rules and regulations regarding business, marketing, as well as customer.

3.10 SUMMARY

After reviewing the existing literature it can be concluded that Islam has a strong interest in marketing and relationship issues in business, however, the amount of empirical research in this area is inadequate. Similarly UK Muslim SMEs is an area where there is little research regarding relationship marketing. Although the research on relationship marketing is generally relatively rich, nevertheless few studies have been found which focus on both issues together. Moreover, no evidence has been found that any research has been done to date which focuses on both issues at the same time concerning UK Muslim SMEs. This paucity of research increases the empirical value of this thesis.

CHAPTER FOUR
RESEARCH METHODOLOGY

4.0 INTRODUCTION

Hussey and Hussey (1997) stated that the research process of inquiry and investigation is a systematic way to build up knowledge. Likewise, the research must be carried out in such a systematic way using convenient methods for the collection and analysis of data, in which data and a research problem must be addressed. This chapter describes the research methodology adopted, which serves the research aim and objectives, which in turn forms the basis for the research questions. More precisely, this chapter makes reference to the overall research design and process. Additionally, it provides an account of the research philosophy, research strategy, methods for data collection and analysis. It concludes by evaluating the research outcomes.

4.1 UNDERSTANDING RESEARCH METHODOLOGY

According to Bryman (2008), the methodology is concerned with the methods that are going to be applied in the research. It is concerned with uncovering the practices and assumptions of the researchers who use the different approaches for crafting the research. Bryman (2008) further stated that methodology is the backbone of the research. According to Shepherd (2008) it shows the easiest way to gain information to achieve the research objectives and on the other side, it enables a researcher to find the best or least eroded result in an efficient way. It is the researchers' responsibility to choose the right methods for conducting the research.

Many different definitions of the concept of research methodology have been given. Saunders *et al.* (2012, p. 5) define research methodology as: "something that people undertake in order to find out things in a systematic way, thereby increasing their knowledge". Sekaran and Bougie (2010, p. 5) define research methodology as "simply the process of finding solutions to a problem after a thorough study and analysis of the situational factors". Collis and Hussey (2009) state that the methodology is the general approach to the research process, from the theoretical underpinning to the collection and analysis of the data. Thus, the research methodology is the systematic way a researcher works using the appropriate methods

to collect and analyse the data and to properly identify issues to be discussed, as well as the objectives of the study under investigation.

4.2 TYPES OF RESEARCH

According to Collis and Hussey (2009), there are different types of research, which could be listed as the following:

- 1) Exploratory research is conducted to examine a problem or issue when the research is unique or there are few studies, which can be referred to for information for it.
- 2) Descriptive research describes phenomena as they exist.
- 3) Predictive research aims to generalize from the analysis by predicting certain phenomena on the basis of hypothesized general relationships and
- 4) Analytical or explanatory research is a continuation of the descriptive research.

The present research is an exploratory study, which aims to analyze the influence of Islam on customer relationship marketing.

However, a different perspective was suggested by Easterby-Smith *et al.* (2008) to classify research. Research was categorized into: Pure, Applied, and Action research.

4.2.1 Pure Research

Pure research is intended to lead to theoretical development and there may, or may not be any practical implications. Theoretical implications may take at least three forms, which include discovery, invention, and reflection.

4.2.2 Applied Research

This type of research is intended to lead to the solution of specific problems, and usually involves working with clients who identify the problem and who may pay for their solutions. The results of applied research always need to be reported to the client, to evaluate the quality of the research in terms of usability.

4.2.3 Action Research

Easterby-Smith *et al.* (2008) view this as research that should lead to change, and therefore that change should be incorporated into the research process itself.

4.3 RECOGNIZING THE NATURE OF RESEARCH DESIGN

A research design refers to a framework of how a research will be conducted (Lee and Lings, 2008). Though the purpose of the research may change over time, the research has to choose one of the three (exploratory, explanatory or descriptive) or a combination of these to serve the purpose of the research. Basically, the nature of the way of asking the research question engages the research in exploratory, explanatory or descriptive research, leading to an answer that is also descriptive, explanatory or exploratory (Saunders *et al.*, 2012).

According to Saunders *et al.* (2012, p. 171), “an exploratory study is valuable means to ask open questions to discover what is happening and gain insights about a topic of interest”. This sort of research commences with a broader concept and becomes narrower as the research progresses. It is advantageous as it allows the researcher to change direction, as this exploratory study is flexible and adaptable to change.

As mentioned earlier, this research will follow exploratory study as the research is conducted through the following process; a literature review and conducting in-depth individual interviews, as mentioned by Saunders *et al.* (2012). More elaborately, the research will discuss and analyze the published articles in great depth, which represent the most up-to-date ideas, though they are often theoretical, and focus on the academic readers’ interests, with little consideration for practitioners. Furthermore, the research will conduct in-depth individual interviews with a small number of participants (25 persons) and regarding individual interviews Anandarajan *et al.* (2000, p. 302) stated that “given the exploratory nature of this study, coupled with the small sample size...the results...were encouraging enough to launch a more extensive project that will allow a robust testing of the research model”.

4.4 RESEARCH DESIGN

This section explains the phases of the research process, identifying the research philosophy, research approach, research strategy, data collection, and data analysis methods. Justifications were also made for each particular choice of these phases.

Table-4.1: Phases of research

1	Research Type	The present research is an exploratory study, which aims to analyze the influence of Islam on customer relationship marketing.
2	Research Philosophy	This research will be guided by interpretive epistemology.
3	Research Approach	It is an inductive approach, which has been chosen for the present research because it seeks to answer ‘why and how’, questions in order to gain an in-depth understanding of the research problem.
4	Research Strategy	The qualitative approach is the appropriate method to be used in this study as this research is interested in rich descriptions and a deep understanding of the natural setting of the phenomena related to the aim of this research.
5	Research Scope and Unit of analysis	The researcher has decided to choose a ‘qualitative empirical study’ for this research. The scope of the research is UK Muslim SMEs. The units of analysis are the owners of the every single organization under the UK Muslim SMEs.
6	Data collection method	The empirical data would be collected in this research through interviews to investigate, define, understand and describe phenomena. The semi-structured interview type has been chosen as the main method of data collection as its flexibility allows the researcher to modify the questions to understand the phenomena being investigated. The researcher will conduct a pilot interview in order to ensure the questions are understandable to the interviewees and comprehensive enough to cover the research issues.
7	Data analysis.	A manual and thematic process would be applied for analyzing primary data.

4.5 RESEARCH PHILOSOPHY

Guba and Lincoln (1994, p. 105) mentioned to focus on the importance of the research philosophy by stating, “Both qualitative and quantitative methods may be used appropriately with any research paradigm. Questions of methods are secondary to questions of paradigm, which we define as the basic belief system or world view that guides the investigation, not only in choices of method but in ontologically and epistemologically fundamental ways”. Saunders *et al.* (2012) stated that the research philosophy reflects the way the researcher thinks about the development of knowledge, which in turn affects the way he goes about doing the research. On the other hand, Collis and Hussey (2009, p. 55) define the term ‘paradigm’ by referring to the “progress of scientific practice based on people’s philosophies and assumptions about the world and the nature of knowledge; in this context, about how research should be conducted”.

There are two main paradigms; the main two are ‘positivism’ and ‘interpretivism’ where the interpretivism paradigm was developed as a result of criticisms of positivism. A phenomenon is “a fact or occurrence that appears or is perceived, especially one of which the cause is in question” (Allan, 1990, p. 893). Moreover, Creswell (1994, 1998, 2007, and 2012) points out that there are five key assumptions that research paradigms are based on, these being: ontological, epistemological, axiological, rhetorical and methodological. Collis and Hussey (2009) discussed about two main paradigms, which they refer to as the quantitative as positivism and qualitative as interpretivism paradigms and are presented below:

4.5.1 Positivism

Historically, the positivist paradigm in the social sciences is based on the approach used in the natural sciences, such as biology and physics. Easterby-Smith *et al.* (2008) describe positivism as assuming that “the social world exists externally, and that its properties can be measured through objective methods rather than being inferred subjectively through sensation, reflection or intuition”. Positivism seeks the facts or causes of social phenomena, with little consideration of the subjective state of the individual (Collis and Hussey, 2009).

Positivist studies normally test the relationship between one issue and another, for which the researcher develops a hypothesis to explain the relationship between the issues (Chang *et al.*, 2010; Ho *et al.*, 2003; Lin, 2010; Rouibah *et al.*, 2009; Shih and Huang, 2009). Gregor (2006) considers this as using the theory to test the relationship between constructs. However, Lee (1991), Trauth and Jessup (2000), and Walsham (1995a) mentioned that positivist research is lacking in providing the valuable insights that can be achieved through interpretive research, which provides a unique perspective to help strengthen positive research (Lee, 1991).

4.5.2 Interpretivism

Walsham (2006, p. 320) argued “interpretive methods of research start from the position that our knowledge of reality, including the domain of human action, is a social construction by human actors. Our theories concerning reality are ways of making sense of the world, and shared meanings are a form of inter-subjectivity rather than objectivity”. The assumption of interpretive research is that reality is socially constructed and the researcher is the vehicle through which this reality is revealed (Walsham, 1995a, 1995b). Furthermore, social construction contains language, consciousness, shared meaning, documentation, tools and other artifacts, which are the source of our knowledge of reality (Klein and Myers, 1999). Interpretive research focuses on the complexity of human-sense making as per demand of the situation, but does not predefine dependent and independent variables (Kaplan and Maxwell, 1994).

Interpretivism wants the researcher to understand and unveil the peoples’ own world from their (people) own point of view, rather than the researcher’s own point of view and to treat the task as demanding and essential (Saunders, *et. al.*, 2012). Further, Collis and Hussey (2003) added that this research philosophy focus is towards understanding human behaviour through their own frame of reference.

However it is a complicated and difficult job to understand the human mind because it is full of mystery, dynamism and sensitivity. For instance, an ordinary individual can play various roles on a particular policy based on the situation. So, human performance inside or outside an organization, based on company policy is

unpredictable. That is why Collis and Hussey (2009, p: 54) also stated “there is no reality independent of the mind”. Collis and Hussey (2009) discussed the key features of the Positivism and Interpretivism paradigms concerning the data collection methods, which are presented in the following table:

Table-4.2: Key features of Positivism and Interpretivism

Positivism tends to	Interpretivism tends to
Use large samples	Use smaller samples
Have an artificial location	Have a natural location
Be concerned with hypothesis testing	Be concerned with generating theories
Produce precise, objective, quantitative data	Produce ‘rich’, subjective, qualitative data
Produce results with high reliability but low validity	Produce findings with low reliability but high validity
Allow results to be generalized from the sample to the population	Allow findings to be generalized from one setting to another similar setting

Source: Collis and Hussey (2009, p. 62)

Cresswell (1994 and 1998) taught about some philosophical assumptions that underpin the above two main paradigms. Consequently, Collis and Hussey (2009) stated that understanding those assumptions are important when selecting the research paradigm. There are five assumptions; ontology, epistemology, axiology, rhetorical assumption, and methodological assumption (Cresswell, 1994 and 1998). According to Collis and Hussey (2009), among those five assumptions the first three assumptions are interrelated and researches can choose any one of them, whereas the other two assumptions are complimentary for that paradigm. Ontology and epistemology are illustrated below, as it is apparent both will be fit for this research.

4.5.3 Ontology

The existence of and relationship between people, society, and the world in general are the main concerns of ideas of ontological assumptions. The ontological philosophical concepts aim to answer ‘what is there in the world’ (Eriksson and Kovalainen, 2008). According to Collis and Hussey (2009), regarding the positivists,

ontological assumption is concerned with social reality being objective and external to the researcher, so there is only one reality. However, regarding the interpretivists, there are multiple realities and social reality is subjective and is socially constructed. Saunders *et al.* (2012), and Eriksson and Kovalainen (2008) taught about two aspects of ontology known as ‘objectivism’ and ‘subjectivism’. Here objectivism is considered as the starting point of ontology, which assumes that the social world existed with its own independent entity that is people, their actions and activities. On the other hand, subjectivism means that the interaction of social actors can change the social reality and it is all about the change of views and understandings of social actors. This also means that reality does not exist outside individuals. Reality develops through the interaction between individuals and groups.

4.5.4 Epistemology

The epistemological assumption is concerned with what constitutes valid knowledge in a field of study (Saunders *et al.*, 2012 and Collis and Hussey, 2009). Eriksson and Kovalainen (2008, p. 14) stated, “epistemology is concerned with the questions ‘what is knowledge and what are the sources and limits of knowledge?’”. They also discussed about two different views of epistemology known as objectivist and subjectivist. The objectivist view of epistemology dictates that the world is external and theory is neutral. The subjective epistemological view dictates that our own observations and interpretations make entry possible to the external world. Collis and Hussey (2009) taught about interpretivists alongside positivists, which dictate a similar explanation to subjectivism. According to them, it attempts to minimize the distance between the relationship between the researcher and what is researched from the interpretivist’s point of view. Myers (2013) presented epistemological assumptions of interpretivism that theory and data are closely related, and a good theory requires an inductive explanation, that is; there would be an understanding of meanings and intentions; facts are not separate from the meanings; and it is the language of human science which is not exact but adaptable, based on the changing circumstances.

However, this research will be guided by the interpretive epistemology. The above statement is well matched with the Saunders *et al.*'s (2008, P: 106) definition of interpretivism where it is stated that a researcher needs "to understand differences between humans in our role as social actors". In addition, this philosophy also focuses on conducting research among people rather than objects. The above theoretical statements will be clearly followed in this research as the research is entirely conducted among the owners of the UK Muslim SMEs and their intrinsic characteristics always take into consideration the Islamic principles related to customer relationship marketing (CRM). The research applies the interpretive technique, which is appropriate for the areas of business research according to Saunders *et al.* (2012) and Collis and Hussey (2009) stated that interpretive technique tends to create qualitative data, apprehensive with generating theories, where data is rich and subjective.

4.6 RESEARCH APPROACH

In order to reach the aim the researcher sets a group of objectives, which also supports the research topic. Furthermore, it is also very important to develop contextual data through the investigation and findings, which in turn will help to unveil new ideas and help the researcher towards achieving target. It is also a very crucial point to find out which research approach needs to be adopted by the researcher. Regarding the research approach, Saunders *et al.*, (2012) mentioned that the researcher should apply the deductive approach or inductive approach or combining research approaches.

The deductive approach is one in which the hypothesis is developed by the researcher, and a research strategy is designed to test such a hypothesis. In the inductive approach however, the researcher gathers data and develops a theory from his/her data analysis. The deductive approach relates to positivism, whereas the inductive approach pertains more to phenomenological philosophy (Saunders *et al.*, 2012). The deductive approach is also compared with the scientific research. However, inductive approach is, "collecting data to explore a phenomenon, identify themes and explain patterns, to generate a new or modify an existing theory" Saunders *et al.* (2012, p.145). Ghauri and Gronhaug (2002) said that a conclusion could be drawn from empirical

observation through this approach but that one could never be 100 per cent sure. Further they treat it as a first step in the scientific method.

The inductive approach places particular emphasis on events to seek a full understanding of the study's context, based on a small sample of subjects (Saunders *et al.*, 2012). In other words, its practitioners study certain phenomena in order to arrive at conclusions (Sekaran and Bougie, 2010). Yin (2009) stated that the inductive approach is generally an inquiry to develop an in-depth understanding of a social or human problem from various perspectives. It opens with an empirical investigation of the phenomenon and develops a theory in accordance with it, and then refers to the theory that has been established. In the case of a purely inductive approach, the researcher does not begin with a theory but attempts to develop one at the end in a systematic way, on the basis of the data gathered (Hammersley, 1992). Additionally, this approach encourages researchers to work with qualitative data collected by a variety of methods.

It is the qualitative or inductive approach, which has been chosen for the present research because it seeks to answer the 'why and how' questions in order to gain an in-depth understanding of the research problem. Moreover, it is an attempt to build theory as the research progresses, as themes are identified throughout the research process and the literature is used to explore different topics and generate background knowledge on the topic (Creswell, 2009). In order to gain further understanding of the research problem the difference between deductive approach and inductive approach is presented below:

Table-4.3: The differences between deductive and inductive approaches

Deductive Approach	Inductive Approach
Scientific principles	Gaining and understanding of the meaning humans attach to events
Moving from theory to data	A close understanding of the research context
The need to explain the causal relationship among variables	The collection of qualitative data

The collection of quantitative data	A more flexible structure to permit changes of research emphasis as research process
The application of controls to ensure validity of data	A realization that the researcher is part of the research process
The operationalization of concepts to ensure clarity of definition	Less concern with the need to generalize
A highly structured approach	
Researcher's independence of what is being researched	
The necessity to select samples of sufficient size in order to generate a conclusion	

Source: Saunders *et al.* (2000, p. 91)

4.7 RESEARCH METHODS

Most of the researches adopt either quantitative or qualitative research methods, however some researches follow a mixed method, where both qualitative and quantitative methods are applied. The quantitative method was developed to study natural phenomena with preference to the natural sciences and includes; survey methods, laboratory experiments, formal methods and numerical methods. On the other hand, the qualitative method was formulated to investigate the studies relevant to social sciences. In this method, with the help of questionnaires, interviews, participant observation, documentary analysis, and the researcher's own reactions and impressions, a research investigates cultural and social phenomena. Details of qualitative and quantitative methods are presented below as relevant to this research.

4.7.1 Quantitative research

According to Creswell (2007), a quantitative study is an inquiry into a social or human problem based on testing theory composed of variables, measured with numbers, and analyzed with statistical procedures, in order to determine whether the

predictive generalizations of the theory hold true. Similarly, Ragin and Griffin (1994) observed that quantitative methods concentrate directly on relationships among variables. Moreover, Naslund (2002) mentioned that quantitative researchers tend to abstract themselves from this world and consequently they seldom study it directly, being less concerned with the importance of the rich descriptions of the phenomena. Bryman (2008) stated that in quantitative research, researchers emphasize careful control and measurement by assigning numbers to measurements. In the same way, Johnson (1997) claimed that quantitative research is interested in the aggregation of data, most of which are assigned numerical values. However, Basit pointed out limitations of quantitative methods, as “while it may be interesting to know how many people feel positively or negatively about something, this is not the intention of qualitative inquiry. The idea is to ascertain ‘what’ they feel, and ‘why’ they feel that way. This will also, incorporate ‘who’ feel the way they do, and ‘where’, ‘when’ and ‘how’. Such a detailed scrutiny clearly cannot be carried out by using numbers, percentages and statistics” (Basit, 2003, p. 151).

4.7.2 Qualitative research

On the other hand, qualitative research has been “advocated as the best strategy for discovery or exploring a new area” (Miles and Huberman, 1994, p. 10). Denzin and Lincoln (2003) argued that the concept “qualitative” implies an emphasis on processes and meanings. These processes and meanings are not examined or measured in terms of quantity, amount, intensity or frequency. Equally, Strauss and Corbin (1998) mentioned that the strengths of such a qualitative approach lie mainly in their success to ascertain deeper underlying meanings and explanations of the phenomena. Also, Bell (1999) came up with the idea that research adopting a qualitative perspective is more concerned with the understanding of individuals’ perceptions of the world; they seek insight rather than statistical analysis.

According to Bryman (2012, p. 408), some common contrasts between quantitative and qualitative research are presented below in **Table-3.4**:

QUANTITATIVE	QUALITATIVE
Numbers	Words
Point of View of researcher	Points of view of participants
Researcher distant	Researcher close
Theory testing	Theory emergent
Static	Process
Structured	Unstructured
Generalization	Contextual understanding
Hard, Reliable data	Rich, Deep data
Macro	Micro
Behaviour	Meaning
Artificial settings	Natural settings

This research is interested in rich descriptions and a deep understanding of the natural setting of the phenomena related to the aim of this research. The qualitative approach is the appropriate method to be used in this study and is supported by Naslund (2002); Patton (2002); Hussey and Hussey (1997); Bell (1999); Denzin and Lincoln (1998); Arksey and Knight (1999); Moore (2000); Hakim (2000); and Ghauri and Gronhaug (2005).

This is an exploratory study that deals with an investigation process of meaning and experience that people bring and which may enable the researcher to dive into real life situation, to find out why and how the Islamic perspective is affecting CRM in the UK Muslim SMEs. The study focuses on words rather than numbers, sequences of events, interactive and behaviors, and transformation of culture rather than prediction.

In this research related information of relative data and materials will be collected from company's primary data sources, which will be relevant to the research objectives and will finally help to generate new ideas. Then the gathered data and information would be critically analyzed to find out to what extent each research

objective has been met. So, based on the above discussion, it could be postulated that the research is going to follow an inductive approach.

4.8 RESEARCH STRATEGY

Saunders *et al.* (2012) observe that adopting a research strategy is important because it helps the researcher to respond to specific research questions and hence achieve the study's objectives. Also, Saunders *et al.* (2012) say, "the choice of research strategy will be guided by the research questions and objectives, the extent of existing knowledge, the amount of time and other resources available, as well as the researcher's philosophical underpinnings". A research strategy can be described as a way in which a research question(s) will be answered in order to meet the research aim and objectives (*ibid*).

Several research strategies have been developed by researchers such as Creswell (2007), and McCaslin and Scott (2003), who opined that the interpretive research contains ethnography, biography, action research, and case study as the research strategies. In addition, Collis and Hussey (2009) added hermeneutics; participative inquiry; grounded theory; feminism gender and ethnicity studies as the strategies for interpretive research. Jabar (2009) and Myers (1997) stated four types of research strategies including grounded theory, action research, case study and ethnography. The five main research strategies, according to Yin (2009), are experiment, survey, archival analysis, history and case study.

Table-4.5: below indicates the various research strategies and characteristics

Strategy	Form of research question	Requires control over behavioural events	Focuses on contemporary events
Experiment	How, Why	Yes	Yes
Survey	Who, What, Where, How many, How much	No	Yes
Archival	Who, What, Where, How many, How much	No	Yes/No
History	How, Why	No	No
Case study	How, Why	No	Yes

Adopted from Yin (2009, p. 8)

However, one of the major factors that influence the selection of the primary research strategy is the type of research questions put forward. Therefore, it is important to review the research questions before embarking on choosing the research strategy. The research questions for this research are:

- 1) What is the understanding of CRM from the Islamic perspective?
- 2) What factors are needed for developing CRM for UK Muslim SMEs?
- 3) Does Islamic belief influence the practice of CRM amongst UK Muslim SMEs?
- 4) What is a contextually appropriate framework for practising CRM in UK Muslim SMEs?

Moreover, Yin (2008) suggests that in order to choose an appropriate strategy, three factors should be considered:

- a) The type of research question posed: Based on the above research questions, this study asks ‘what’ and ‘how’ research questions as pointed out above.

- b) The extent of control the investigator has over actual behavioural events: In this research, the investigator has no control of the behavioural events of the respondents from the sample organizations. This is a social science research where the researcher has no control over events, which could be found in physical science research. So, there is no control on the way sample respondents behave or the way they will answer the research questions.

- c) The degree of focus is on contemporary as opposed to historical events: This study addresses questions that investigate contemporary events based on the religious perspective, which is around 1400 years old. It focuses on Islamic influence on UK Muslim SMEs in order to reshape CRM. This is an attempt to adapt some religious concepts to contemporary events. These religious concepts seem to be old in the sense of the time frame but are relatively new in this arena.

Based on the above discussion, it could be postulated that the research is going to apply ‘what’ and ‘how’ words to find the facts, where the investigator has no control over the events or the sample respondents. The research questions are exploratory rather than explanatory or descriptive and likely to lead the research to case study research. In order to consider the research as case study work, the research has to consider UK Muslim SMEs as phenomena or the research has to split the UK Muslim SMEs into a number of phenomena. However, from the very beginning of the research it has been considering the UK Muslim SMEs as one phenomenon and has been trying to investigate the impact of Islam over the UK Muslim SMEs so that the research will come out with a complete picture of the UK Muslim SMEs and that is of intense interest to the researcher as well.

However, it is not always wise or worthy to get considerable or acceptable research outcomes by analyzing a single case and Collis and Hussey (2009) and Yin (2009) have recommended using more than one case. Collis and Hussey (2009) further added that it is necessary to check the generalizability of the theory and in the mean time they suggested using dissimilar cases in order to extend and modify the theory. In addition, a single case represents only one replication, which does not have enough support for theory building, where as multiple cases strengthen the newly developed

theory through replication (Yin, 2009). Therefore, the researcher should not be satisfied enough to use a case study strategy for this research. This study does not use action research or ethnography studies as the aim of action research is to solve current practical problems (Myers, 2009), whereas this research is trying to study the phenomena and bring about some changes through structural development in the area of CRM for the UK Muslim SMEs. Ethnography is also inappropriate for this research as ethnographic studies come from the discipline of social and cultural anthropology and look at specific contexts such as culture in the situation over the long term (Myers, 2013). Finally, the researcher decided to choose a ‘qualitative empirical study’ for this research. Here, the scope of the research is UK Muslim SMEs and the unit of analysis is the owner of every single organization under the UK Muslim SMEs. The researcher will interview the selected owners of the UK Muslim SMEs to get analyzable information or data to find the answers to the research questions (the selection process will be discussed in the following section).

4.9 UNIT OF ANALYSIS

The above discussion confirms that the research will be guided by interpretive epistemology, and an inductive approach would be adopted to achieve the appropriate progress of the research and a qualitative method would be applied for data collection and analysis. However, a question still not answered is ‘to whom’ the questions would be asked or which organizations will be considered as the sample representatives for data collection. This research will not follow any of the above-mentioned strategies but will adopt ‘qualitative empirical study’ as the primary research strategy. Here the researcher will collect information from the owners of the UK Muslim SMEs through face-to-face interview. However another question is derived from this, which is ‘what is the unit of analysis?’ This further generates a few more questions, such as ‘how will the unit of analysis be selected?’, and ‘what would be the number of units of analysis?’. These questions will be discussed later in this section. Finally, which process is going to be applied to collect information from ‘the unit of analysis?’ This is the data collection method/methods, and will be clarified in the following section.

According to Yin (2009), the ‘unit of analysis’ is identification of the firms where the research would be conducted and the respondents in those who will help to provide

the data required. This research is considering the UK Muslim SMEs as the scope of the research, where any organization and their owners will be considered as the unit of analysis. But, for ease of the information collection process, the research will follow a non-probability sampling technique, and more specifically, the research will apply two sampling techniques, haphazard and purposive non-probability sampling techniques. Saunders *et al.* (2012) stated that non-probability sampling is best suited for qualitative research where the elements of research search for subjective judgment. Purposive sampling is one type of non-probability sampling where “the goal is to sample cases/participants in a strategic way, so that those sampled are relevant to the research questions that are being posed. Very often, the researcher will want to sample in order to ensure that there is a good deal of variety in the resulting sample, so that sample members differ from each other in terms of key characteristics relevant to the research questions” (Bryman, 2012). So, considering the above facts, the researcher segregated the UK Muslim SMEs into the following order presented in the table below, according to the Department for Business Innovation & Skills (2013):

Table-3.6: Names of areas of overall UK SMEs

Agriculture and Mining
Utilities and Waste
Manufacturing
Construction
Retail and Wholesale
Transport and Storage
Food and Accommodation
Information and Communication
Finance
Real Estate
Professional and Scientific
Administrative Services
Education
Health
Arts and Recreation
Other Services

A few of the above sectors have been given higher preference when collecting information, according to the percentage of the people engaged in that area. Though no sectors exist (officially) in UK SMEs that are led by Muslim owners, the research will rely on the segments that are led by a 'minority ethnic group' (MEG). According to the report of the Department for Business Innovation & Skills (2013, p. 28) "MEG-led businesses were most common in transport, retail and distribution (ten per cent) and other services (nine per cent). Within these categories they were most likely to be found in transport/storage (12 per cent) and healthcare (ten per cent)". Also catering sectors would be given extra attention when collecting information, to get the answers to the research questions. All the information regarding UK Muslim SMEs has been collected from the Muslim Directory (2012/13) and websites of the UK based Muslim organizations. No online information would be accepted apart from face-to-face interview with the sample respondents. It is not necessary to interview all the UK Muslim SMEs, so it is extremely important to know the exact number of UK Muslim SMEs.

Furthermore, the research will adopt a haphazard non-probability sampling technique in order to choose interviewees from each sector. In order to select organizations from among these sectors, the researcher contact with owners of the organizations based on the information provided in the Muslim Directory and their website. Regarding a haphazard sampling technique, Saunders *et al.* (2012, pp. 290-291) stated, "haphazard sampling occurs when sample cases are selected without any obvious principles of organization in relation to your research question, the most common form being convenience sampling". They also added that this sort of sampling technique is used because it is convenient, however it is prone to bias and influences beyond the control of the researcher.

Next, how many 'unit of analysis' are needed for this research? According to Saunders *et al.* (2012), for all non-probability sampling techniques apart from 'quota sampling' the number is ambiguous and no rules exist for that. Further, Patton (2002) stated that the sample size is dependent upon the research questions and objectives and particularly on what the research is intending to find out, the quality of the data, and the availability of the resources. It is also postulated to continue to collect qualitative data by conducting interviews until data saturation is reached (*op. cit.*),

whereas Creswell (2007) suggested undertaking between 25-30 interviews for a general study. A chart of suitable sample size is presented below, based on the nature of the study:

Table-4.7: Minimum non-probability sample size

Nature Of Study	Minimum Sample Size
Semi structured/in-depth interviews	5-25
Ethnographic	35-36
Grounded theory	20-35
Considering a homogeneous population	4-12
Considering a heterogeneous population	12-30

Source: Saunders *et al.* (2012)

This is qualitative research, therefore only the interview method will be applied for data collection and a non-probability sampling technique has been chosen for selecting the unit of analysis. Therefore the research will interview 30 (approximately) owners of UK Muslim SMEs for collecting primary data. However, the number of interviews may be reduced if data saturation is reached earlier and the quality of the interviews will be focused on more than the quantity of the interviews.

Finally, the researcher interviewed twenty-five participants from different cities (London: 8, Bristol: 1, Oldham: 3, Bolton: 2, Manchester: 6, Birmingham: 3, and Liverpool: 2) in the UK. Saunders *et al.* (2012) suggested, it is ideal to take between 5-25 interviews, when interviews are semi structured/in-depth presented in the above table-4.7. However, there are options of taking more interviews if data saturation has not been reached. The researcher conducted thirty interviews altogether, of which, three were taken as pilot interviews which were not included in the analysis. Also, two interviews were excluded from the research as the interviewees left before the completion of the interview, to respond to certain unexpected emergencies. It was somewhat challenging for the researcher to manage every interviewee, as the researcher was unknown to them (interviewees), and many of them did not like to disclose any information to unknown person. Furthermore, a time limit was set by the researcher to conduct all interviews, however, the researcher spent almost double the

envisaged time to conduct the interviews. It was obviously not only time consuming but also expensive for the researcher to visit different cities, as he had to pay for transport, accommodation, and food. However, the researcher intended to take a few more interviews, but had to stop at this stage, having reached the data saturation stage.

The research attempted to cover as many interviewees as possible from different Muslim nationalities. Although according to Islam, whatever Muslims do should be based on Islamic principles (Qur'an, 1:208) including all commercial dealings and business activities. The holy Quran and the Sunnah (the saying and practices of the Prophet) are the roots of Islamic law where instructions for business were outlined (Hussnain, 2011). The above comments stated that Muslims are followers of a common religious script including the Quran and the sayings of the Prophet (pbuh), which are unchanged and cannot be altered based on personal interests. It is logical to say that all Muslims will react or answer the questions from their knowledge based on their religious script. However, in practice, it can be expected that not all Muslims are good followers of Islam. So, differentiations could be identified based on their practical implications, such that it does not matter which nationalities they belong to. Considering the above context, it is important to interview Muslim business owners from different nationalities. Still, the research tried to cover interviewees from different nationalities, considering that they might have some individual differences in religion and spirituality which can impact on their personal lives and way of thinking (Saroglou and Muñoz-García, 2008). Moreover, cooperation from interviewees are also important factors for the researcher, as most of the business owners do not like to spend their valuable time as well as to disclose their personal thinking to strangers.

Ultimately, the researcher interviewed eleven Bangladeshi SME owners from different sector of SMEs. This is a dominant number (i.e., eleven Bangladeshis among twenty-five interviews); the reason behind this was the relative ease of interviewing Bangladeshi SME owners, as the researcher is also of Bangladeshi ethnicity. The researcher took advantage of this through his friends and family members. Additionally, it was not illogical to choose a big number of Bangladeshi Muslim SME owners based on the explanation provided in the earlier paragraph. Furthermore, there is a big group of Bangladeshi SME owners in MEG-led SMEs in the UK, as stated by

the Department for Business Innovation and Skills (Gov.uk, 2016b). Next, the research conducted five interviews from Pakistani SME owners. This is one fifth of the total number of interviews. Again, it is not illogical from the Islamic religious perspective; meanwhile, Pakistani Muslim community is one of the largest ethnic communities in the UK MEG-led SME sector according to the Department for Business Innovation and Skills (ibid). Consecutively, two interviewees from Turkey, two interviewees from Iraq, two interviewees from Nigeria, one interviewee from Palestine, one interviewee from Jordan, and one interviewee from China were engaged with in order to conduct interview for this research.

4.10 DATA COLLECTION METHODS

Here the researcher will apply a qualitative method to carry out the research, but in some circumstances the research might get the help of a quantitative method to present and analyse data from its secondary source, as Ghauri and Gronhaug (2002, p: 86) stated, “Quantitative and Qualitative methods are not mutually exclusive”, which means there is no prohibition to applying both methods in one research. Moreover, research activities like data collection, analysing, reporting, and developing conclusions etc. are activities as well as the total project, which will be made easier by adopting both methods in the research. However, the research will give more attention to the qualitative method for data collection. This method is helpful when the research is exploratory and follows an inductive approach (Ghauri and Gronhaug, 2005). On the other hand, in support of using a quantitative technique where the dominating method is qualitative, Ghauri and Gronhaug (2005) also added that data could be quantifiable though the research analysis itself is qualitative. Further, Collis and Hussey (2009) have written about using frequency and scaling techniques to analyse qualitative data, which are known as informal methods of quantifying. Finally, the quantitative method might be applied in the research in some cases of data analysis. Some qualitative data will be converted to quantitative figures to be shown in a chart, which will help to develop a comparison among or between the research objects on a common statement. The researcher hopes that by using a qualitative method a logical and strong explanation could be developed in finding the research objectives. Data collection methods are the tools, which researchers use to explore, define, understand and describe phenomena, and analyze the relations among factors/elements of them

(Younis *et al.*, 1993). They can be considered as ways of collecting evidence during data gathering (Cawsey *et al.*, 1992). Various data collection methods are used in qualitative research; however, each one of these methods has advantages and shortcomings, as presented in the table below:

Table-4.8: Strengths and Weaknesses of Six Sources of Evidence

Source	Strengths	Weaknesses
Documentation	<ul style="list-style-type: none"> - Stable-can be reviewed repeatedly - Unobtrusive-not created as a result of the case study - Exact-contains exact names, references and details of an event - Broad coverage-long span of time, many events and many settings 	<ul style="list-style-type: none"> - Retrievability-can be low - Biased selectivity if collection is incomplete. - Reporting bias-reflects (unknown) bias of authors. - Access –may be deliberately blocked.
Archival Records	<ul style="list-style-type: none"> - (Same as above for documentation) - Precise and quantitative. 	<ul style="list-style-type: none"> - (Same as above for documentation) - Accessibility due to privacy reasons.
Interviews	<ul style="list-style-type: none"> -Targeted -focuses directly on case study topic. -Insightful -provides perceived casual inferences. 	<ul style="list-style-type: none"> - Bias due to poorly constructed questions. - Response bias. - Inaccuracies due to poor recall. - Reflexivity –interviewee gives what interviewer wants to hear.
Direct Observation	<ul style="list-style-type: none"> -Reality -covers events in real time. 	<ul style="list-style-type: none"> -Time consuming. -Selectivity –unless broad

	-Contextual -covers context of events.	coverage. -Reflexivity –event may proceed differently because it is being observed. -Cost –hours needed by human observer.
Participant Observation	-(Same as above for participant observations) -Insightful into interpersonal behaviour and motives.	-(Same as above for participant observation) -Bias due to investigator’s manipulation of events.
Physical Artifacts	-Insightful into cultural features. -Insightful into technical operations.	-Selectivity -Availability

Source: Yin (2009, p. 102)

However, the empirical data will be collected in this research through semi-structured interviews to investigate, define, understand and describe phenomena, and analyse the relations among their factors (Younis *et al.*, 1993). According to Cawsey *et al.* (1992), they can be considered as a way of collecting evidence during various data collection methods that are used in qualitative research, though there are some shortcomings in each method.

This research will apply one method for data collection, mainly semi-structured interviews and might get help from documents. These data collection methods are presented below:

- a) Interviews: considered as one of the most important sources of information in this research.

- b) Documents: these provide specific details that can support verbal accounts, and they could be letters, memoranda, agendas, administrative documents, newspaper articles, or any document related to the investigation.

4.10.1 Interviews

Saunders *et al.* (2012) mentioned that the interview method would help to collect valid and dependable data to solve the research questions. For the interviews, the researcher has chosen the semi-structured interview method for data collection. It was previously mentioned that this is a qualitative research so this semi-structured interview method will be appropriate for this process (King, 2004). The face-to-face semi-structured interview was chosen because the researcher gets chance close to the interviewee, which helps the researcher to react to the interviewees' body language and to probe with more searching questions in order to obtain more accurate and genuine responses (Bowie and Buttle, 2004). The usefulness of this interview method is that the researcher will be guided by a list of topics to be covered (Bryman, 2008). The topics will be derived from the literature and help to the researcher not to wasting the time of the interviewees (Bryman and Bell, 2007).

In this interview method a questionnaire designing technique is given extra attention so that handling bias will be easier (Ghauri and Gronhaug, 2005). Further, Ghauri and Gronhaug (2005) stated that a semi-structured interview is considered advantageous in the context of discovery, which means that a researcher may expect to collect plenty of relevant data through the process. But that might not above the expected limit because of the sample respondents' involvement with the full activity, for example shortage of time. After considering the above statements, the researcher planned to go with the semi-structured interview method so that the interviewees will get an opportunity to express their opinions by answering the unstructured questions. On the other hand, the structured questions will save time and help the researcher to find information which is actually relevant for the research (Ghauri and Gronhaug, 2005). The paper is going to present a brief explanation of interview and its phases before justifying the semi-structured interview in depth.

Amaratunga and Baldry (2002, p. 219) define the interview as one “whose purpose is to gather descriptions of the life-world of the interviewee with respect to

interpretation of the meaning of the described phenomena”. It is described also as a purposeful discussion between two or more people (Saunders *et al.*, 2012). This method provides rich data, which are relevant to the research purposes. Indeed, Yin (2009) states that interviews are one of the most important sources of information in research. The basic goal of personal interviews is to put the respondents at ease and allow them to express themselves. The interview is a valuable technique for obtaining data, particularly in the case of the qualitative approach.

According to Robson (2002), there are three types of interviews: fully structured interviews; semi-structured interviews; and unstructured interviews, which are further supported by Saunders *et al.* (2012).

- Structured interviews: the researcher mainly depends on questionnaires based on a predetermined and standard or identical set of questions.
- Semi-structured interviews: the researcher will have a list of themes and questions to be covered, although this may vary from one interview to another. In this research, the researcher will use this type of interview, as mentioned earlier.
- Unstructured interviews: these are used to explore in depth a general area of interest to the researcher.

4.10.2 Choice of Semi-Structured Interviews

Saunders *et al.* (2012) pointed out that the validity of in-depth semi-structured interviews is high. This refers to the flexible and responsive interactions which are possible between interviewer and respondents, allowing for meanings to be probed, the topic to be covered from a variety of angles and questions made clear to the respondents. Furthermore, Easterby-Smith *et al.* (2008) stated that semi-structured interview validity refers to the extent to which the researcher has gained full access to the knowledge and meanings of informants. The semi-structured interview method is used in this study. Ghauri and Gronhaug (2005) stated, “qualitative methods use relatively more qualitative techniques, such as conversation and in-depth semi-structured interviews”. The research of Patton (2002) suggested that the data in qualitative research might include transcripts of in-depth interviews. Of particular relevance to the present research are the assertions of Sekaran (2009) and Oppenheim

(2000) that in-depth semi-structured interviews can help researchers to understand the connotations of people's activities and that this allows them to explain the purpose of the study and to clarify any doubt or avoid any misunderstanding.

In contrast to an unstructured or conversational approach, a number of predetermined questions have to be explored, rather than leave the respondents to give more details about the research problem. Jankowicz (2005) indicated that semi-structured interviews are a powerful data collection technique. The semi-structured interview type has been chosen as the main method as its flexibility allows the researcher to modify the questions to understand the phenomena being investigated.

It is also argued that in-depth semi-structured interviews are used in qualitative research not only to reveal and understand the 'what' and 'how', but also to place more emphasis on explaining the 'why'. The present research focuses on words rather than numbers, on interactions and behaviour on people's experiences and attitudes (Saunders *et al.*, 2012). Jankowicz (2005) affirmed that the semi-structured interview allows the flexibility required for such study, as the researcher would not be able to use the same questions at each interview.

Finally, the above discussion postulates that the research is following the right path by adopting a semi-structured interview method, which is also supported by researchers such as Yates (2004), who considers the interview as a good way of exploring participants' subjective meanings. The interviewer can tailor questions to ongoing concerns of the participants, who can talk about things the interviewer might not have thought about before; this may be of particular benefit to the study.

4.11 GENERATING AND DEVELOPING THE INTERVIEW QUESTIONS

The purpose of developing questions and use it in interviews is to gather enough important and relevant data for the research. These data will help to achieve the research aim and objectives. The literature review is the main source of developing research topic, objectives, and research questions. For the interest of research the researcher developed and generated discussion on some relevant issues of that particular topic like RM, CRM, Islamic view on CRM, factors of CRM both from the light of conventional marketing and Islamic values, and the present condition and

future of UK SMEs. Moreover, along with the literature review research aim, research objectives, and research questions are also studied as the fundamental tools of generating interview questions.

Furthermore, the researcher's supervisor reviewed the interview questions and his comments were taken into consideration while finalizing the interview questions that enhance the validity and reliability of the questions. In addition, pilot study feedback also considered for further refinement of interview questions, which also support the validity and reliability issues of interview questions.

In order to develop interview questions with the help of literature review few tables were developed to justify the questions along with the area of literature that was reviewed for this research. The tables (4.9a, 4.9b, 4.9c, 4.9d; and 4.10) are presented below:

Table 4.9a: Linkage between Research Aim, Research Questions, Research Objectives, and Interview Questions along with Proposed Methods

Research Aim: To investigate the influence of Islam on the practice of customer relationship marketing (CRM) in the UK Muslim SMEs.			
Research Questions	Research Objectives	Method	Semi-structured Interview Questions
What is the understanding of CRM from the Islamic perspective?	To review and critically analyze the literature on CRM from the perspective of Islam	Literature and Interview	<p>Question: 1 What is your understanding of customer relationship marketing?</p> <p>Question: 2 How would you describe your relationship with your customers? Please explain.</p> <p>Question: 3 In your opinion is it important to enhance relationship with customers? If Yes, why? If No, why Not?</p> <p>Question: 4 Could you please express your opinion about application of Islamic teachings and values in business (unconsciously, subconsciously, or consciously)?</p>

Research Aim: To investigate the influence of Islam on the practice of customer relationship marketing (CRM) in the UK Muslim SMEs.			
Research Questions	Research Objectives	Method	Interview Questions
How Islamic teaching influences the practice of CRM amongst the UK Muslim SMEs?	To investigate the behavior and expectations of the UK Muslim SMEs regarding CRM.	Literature and Interview	<p>Question: 4 Could you please express your opinion about application of Islamic teachings and values in business (unconsciously, subconsciously, or consciously)?</p> <p>Question: 5 How do Islam influences your business practice?</p> <p>Question: 7 Do you believe religion has influence on how you develop and maintain relationship with your customers? If Yes, How?</p> <p>Question: 8 What are the things that basically driving you to follow Islamic concepts in building customer relationship?</p> <p>Question: 9 Could you explain how your non-Muslim customers react when you treat them with Islamic values?</p> <p>Question: 10 Have you faced any difficulties in applying the teaching of Islam in developing relationship with customers?</p>

Table 4.9b: Linkage between Research Aim, Research Questions, Research Objectives, and Interview Questions along with Proposed Methods

Research Aim: To investigate the influence of Islam on the practice of customer relationship marketing (CRM) in the UK Muslim SMEs.			
Research Questions	Research Objectives	Method	Interview Questions
Which factors are needed for developing CRM for UK Muslim SMEs from the perspective of Islam?	To identify the factors required developing CRM in UK Muslim SMEs from the perspective of Islam.	Literature and Interview	<p>Question: 12 What is your understanding of trust and how does it influence your relationship with your customers?</p> <p>Question: 13 What is your understanding of brotherhood and how does it influence your relationship with your customers?</p> <p>Question: 14 What is your understanding of honesty and how does this influence your relationship with your customers?</p> <p>Question: 15 What is your understanding of ethics (difference between right or wrong) and how does this influence your relationship with your customers?</p> <p>Question: 16 What is your understanding of justice and how does this influence your relationship with your customers?</p> <p>Question: 17 What is your understanding of greetings and how does this influence your relationship with your customers?</p> <p>Question: 18 In your opinion can non-Muslim business owners learn from Islamic teachings when dealing with customers? If Yes How?</p>

Table 4.9c: Linkage between Research Aim, Research Questions, Research Objectives, and Interview Questions along with Proposed Methods

Research Aim: To investigate the influence of Islam on the practice of customer relationship marketing (CRM) in the UK Muslim SMEs.			
Research Questions	Research Objectives	Method	Interview Questions
What could be the contextually appropriate framework to practice CRM for the UK Muslim SMEs?	To develop a conceptual framework for the UK Muslim SMEs regarding CRM.	Literature and Interview	Conceptual model will be developed after analysis and discussions.

Table 4.9d: Linkage between Research Aim, Research Questions, Research Objectives, and Interview Questions along with Proposed Methods

Table 4.10: Linkage between research questions, Literature, and interview questions

Research Questions	Key References	Interview Questions No.
What is the understanding of CRM from the Islamic perspective?	Alserhan, 2010 cited in Adolphus, 2010; Arham, 2010; Hanafy and Salam, 1988 cited in Abdullah and Ahmad, 2010; Hussnain, 2011; Keller, 1994 cited in Rice, 1999; Rashid, 2003, 2006a; Rashid <i>et al.</i> , 2013; Sandikci, 2011.	1/2/3/4
How Islamic teaching influences the practice of CRM amongst the UK Muslim SMEs?	Ahmed, 2008; Arrighetti <i>et al.</i> (2001) cited in Abdullah and Hoetoro (2011); Mohtsham's (2007) cited in Abdullah and Hoetoro (2011); Harwood and Garry (2006);	4/5/6/7/8/9/10/11/12
Which factors are needed for developing CRM for UK Muslim SMEs from the perspective of Islam?	Abdullah and Ahmad, 2010; Abuznaid, 2009; Arham, 2010; Branine and Pollard, 2010; Dewi and Dhewanto, 2012; Hoq <i>et al.</i> , 2010; Hussnain, 2011; Iqbal and Mirakhor, 2007; Rashid <i>et al.</i> , 2013; Rice, 1999; Sandikci, 2011; Wilson, 1997; Zainul <i>et al.</i> , 2004;	4/5/7/8/11/18
Which factors are needed for developing CRM for UK Muslim SMEs from the perspective of Islam? Example: Trust	Conway and Swift, 2000; Dwyer <i>et al.</i> , 1987; Hoq <i>et al.</i> , 2010; Iqbal and Mirakhor, 2007; Mousa and Zoubi, 2011; Morgan and Hunt, 1994; Oliver <i>et al.</i> , 2002; 2004; Palmatier <i>et al.</i> , 2006; Rashid 2003, 2006a, 2006b; Siddiqui, 1992 cited in Hoq <i>et al.</i> , 2010; Sividas and Dwyer, 2000; Smith and Barclay, 1997; Wilson, 1995; Wilson, 1997; Crueru and Moise, 2014.	1/2/5/7/8/11/12/18
Which factors are needed for developing CRM for UK Muslim SMEs from the perspective of Islam? Example: Brotherhood	Abdullah and Ahmad, 2010; Arham, 2010; Hassan, 2013; Hassan and Latiff, 2009; Khan, 1996; Richardson, 2013;	1/2/5/7/8/11/13/18
Which factors are needed for developing CRM for UK Muslim SMEs from the perspective of Islam? Example: Honesty	Abuznaid, 2009; Arham (2010); Dewi and Dhewanto, 2012; Hassan <i>et al.</i> , 2008; Ibn al-Ukhuwwah, 1938 cited in Hassan <i>et al.</i> , 2008; Oliver, 2004; Rashid <i>et al.</i> , 2013;	1/2/5/7/8/11/14/18

Which factors are needed for developing CRM for UK Muslim SMEs from the perspective of Islam? Example: Ethics	Abuznaid, 2009; Alhabshi, 1993 cited in Abuznaid, 2009; Gundlach and Murphy, 1993; Hassan <i>et al.</i> , 2008; Ibn Al-Ukhuwwah, 1938 cited in Hassan <i>et al.</i> , 2008; Murphy <i>et al.</i> , 2007; Perret and Holmlund, 2013; Rice, 1999; Siems <i>et al.</i> , 2010;	1/2/5/7/8/11/15/18
Which factors are needed for developing CRM for UK Muslim SMEs from the perspective of Islam? Example: Justice	Arham, 2010; Branine and Pollard, 2010; Garah <i>et al.</i> , 2012; Greenberg (1993); Lind and Tyler (1988); Liu <i>et al.</i> , 2012; Santos and Laczniak, 2009; Thibaut and Walker (1975); Zainul, <i>et al.</i> , 2004;	1/2/5/7/8/11/16/18
Which factors are needed for developing CRM for UK Muslim SMEs from the perspective of Islam? Example: Greetings		1/2/5/7/8/11/17/18

4.12 PILOT STUDY

Saunders *et al.* (2012, p. 677) define a pilot study as “a small-scale study to test a questionnaire, interview checklist or direct observation schedule, to minimize the likelihood of respondents having problems in answering the questions and of data recording problems as well as to allow some assessment of the questions’ validity and the reliability of the data that will be collected”.

Mason (2004) recommends that a pilot study case be conducted before the real one, and that the findings of the pilot study are subsequently analysed and reviewed in order to make forward decisions about the subsequent study.

A pilot study will be conducted to validate and improve the interview patterns, in terms of its format and layout, the wording of the statement and also the overall content (Yusof and Aspinwall, 2009)

The researcher will conduct a pilot interview in order to ensure that the questions are understandable to the interviewees and comprehensive enough to cover the research

issues. The pilot study will also be conducted to enable an estimation of the interview durations for the real case scenarios. Three interviews have been conducted as pilot interview. Moreover, the researcher has modified the interview protocol based on the comments.

Both pilot and final interview transcripts are available in appendices (B and C sequentially) and appendix ‘D’ along with answers.

4.13 CONDUCTING THE INTERVIEW

The field study for this research will be conducted in the UK. The interviews will take place in the interviewee’s office. The interviews will be conducted with the owners of the Muslim SMEs as they seem to be the head policy makers and more knowledgeable than other members of the organizations.

In light of the foregoing discussion, 25 Muslim SME owners have been interviewed. The following sectors of the SMEs have been given preference as units of analysis, sequentially:

1	Service Sector	Including retail and wholesale, transport and storage, hotels and restaurants, financial services, real estate, education and health.
2	Production Industries	Manufacturing
3	Construction	

Table 4.11: Adapted from Ethnic Minority Business Report (2006) and Report of the Department for Business Innovation & Skills (2013)

It is notable that there is no authentic source that publishes information and contributions of SMEs owned by Muslims in the UK economy. So, the selection of interviewees from several business sectors of SMEs will depend on the information provided by the UK government through the Ethnic Minority Business Report. The Ethnic Minority Business Report (2006) shows that 90.4% of UK ethnic minority business is covered by the service sector, and production and construction sectors cover only 6.8% and 2.8% respectively. So, service sectors will be the main source for choosing interviewees, whereas transport and storage, retail and wholesale, and

health care will come first according to the report by Department for Business Innovation & Skills (2013). The report has presented that these sectors cover a bigger proportion than other sectors (12%, 10%, and 10% of total SMEs led by MEG).

The researcher will contact the interviewees based on the Muslim business directory (2012/13), the UK based Muslim business website, and personal sources. The researcher will try to manage interviewees through personal sources for ease of access. The respondents will be approached prior to the interview to gain their consent to conduct the interview and they will be given a description of the research purpose. To develop the necessary mutual trust between researcher and the targeted respondents, the researcher has prepared a letter signed from the supervisor in order to develop the required trust with the organization.

The interview would be preferably conducted in English, but if any of the owners want to speak in Urdu (National Language of Pakistan), Hindi (National Language of India), and Bengali (National Language of Bangladesh), this would be acceptable as the researcher has fluency in those languages. This also enables interviewees to feel relaxed and comfortable while responding to the questions. All interviews will be tape-recorded; meanwhile the researcher will also take notes where necessary. All notes will be converted into a Microsoft Word Document on the same day or the very next day in order to avoid missing collected data. The time for each interview is not rigid. On average 45 to 90 minutes will be allocated for each interview. Once the interview has finished, the researcher will write notes immediately.

4.14 DATA ANALYSIS

The procedure of examining, categorizing, tabulating, and interpreting the evidence to support, reject or amend a theory or to generate a new theory is called data analysis (Yin, 2009). According to Myers (2013), the distinction between the stage of data collection and analysis in positivist research is very clear and identifiable, while it is not clear in interpretive research. Moreover, the assumptions of the interpretive researcher would have a certain impact on what kinds of data are to be gathered or questions to be asked, and consequently would stimulate the outcome of data analysis. Myers (2013) mentioned an interpretive mode of analysis that includes approaches

such as hermeneutics, semiotics, narrative, and grounded theory. Miles and Huberman (1994) and Saunders *et al.* (2012) agreed on some general procedures or stages for analysing qualitative data which are as follows:

- Data reduction: is the process of selecting, focusing, simplifying, abstracting and transforming the data obtained in order to focus on emergent constructs.
- Data display: is the organization of the compressed data. The organization and compression of the data is considered a means of making visible the themes that run through the data.
- Conclusion drawing and verification: involves the researcher's interpretation of the data, developing meaning out of the data presented, identifying patterns and themes and using strategy to develop theory.

However, Saunders *et al.* (2012) proposes five generic approaches for analysing qualitative data which are:

- Categorizing or coding the data: “a code can be a word that is used to describe or summarize a sentence, a paragraph, or even a whole piece of text, such as an interview” (Myers, 2013, p. 167).
- Unitizing or adding a number of words or sentences that fits with the code.
- Recognizing relationships and developing categories means engaging in the process of analysing the data.
- Develop testable propositions through revealing patterns within data and recognizing relationships between codes or categories. Then the propositions are tested which is to recognize important themes, patterns and relationships among the collected data.
- Finally, with the help of the research objectives, structure and present the analytical findings.

The above processes of analysis will help to consolidate the collected data as well as to display it so that conclusions can more easily be drawn. Miles and Huberman (1994) stated that the process of data analysis reduces the collect data and helps to

sharpen, sort, focus, discard, and organize the data in a way that allows final conclusions to be drawn and to be verified.

In this research, the researcher will use the pilot study as the early stage of the data reduction process. The pilot study will deal with the unnecessary information in order to keep a focused approach and to distinguish between relevant and irrelevant information. The researcher will read the interview transcripts frequently and carefully in order to gain familiarity with the data, which helps to improve awareness as well as deciding which data is more important. Based on the aim and objectives of this research, data would be organized and grouped into categories according to themes. The pilot study also helps to identify the expected themes in relation to the themes located in the literature review. Data display will also become easier with the help of research themes.

However, the idea of the analysis process for this research will also be taken from the following theoretical approach dictated by Clerk (2013), which is as follows:

- Familiarization: Read the interview transcript frequently and carefully, bracketing your own ideas.
- In-depth annotation:
 - (a) Make codes and make quotes in favor of codes, spotting themes, summarizing in margins.
 - (b) Note emerging themes or group the codes on pieces of paper.
- Identify dominant thematic areas:
 - (a) Sum up themes into broad thematic areas or develop common groups with the help of groups developed in each interview.
 - (b) Create folders with one file for each broad theme.
- Build a 'theme tree':
 - a) Transfer transcript notes to the appropriate file (including references and quotes).
 - b) Develop the broad thematic areas with the help of sub-themes as well.

- Findings: Join themes and concepts together with a critical commentary to form the story.

Finally, the researcher will pull the research into reality by adopting the following steps as the analysis process for this research:

- Develop questions on the basis of the literature review for interview.
- Make a pilot study with the initial transcript.
- Modification of qualitative questions.
- Write down notes after each interview.
- Turn every interview into word format.
- Continuously analyze the on-going interview transcripts.
- Read the transcripts and gauge the ideas into the types of responses.
- Re-read transcripts making pencil marks for highlighting quotes.
- Develop codes/themes with the help of quotes.
- Develop a table that presents the categories of quotes for each question.
- Make a group of codes/themes for each question and emerge with a theme.
- Improve on the common groups of codes/themes and develop one or more broad thematic areas for each interview question by skimming the primary knowledge from each interview transcript.
- Develop a table consisting of broad thematic areas, followed by group codes/themes and codes/themes sequentially for each interview question.
- Explore the analysis by joining the themes and concepts with the help of references and quotes.
- The above-mentioned analysis would be developed through a critical commentary of the collected relevant primary data.
- General comments will be presented after analysis.
- Conclusions will be drawn based on all the general comments.

In practice, the researcher followed five different steps to present and analyze the findings. At first step the researcher gathered the answers of a particular interview question from all interviewees. This step helps to see all answers of a question at a glance as well as the view of the interviewees. Step two contains the summary of answers of a particular question collected from all interviewees. In this step only the

relevant speech of the interviewees have focused and presented in a table under the heading of ‘summarizing the answers’. Another table has developed in step three which presents themes. Theme/themes have developed from the answer summary of each participant. Themes are summed up in step four and presented in a table format. The table represents the number of common themes and participants contain similar themes. In step five, themes are developed into several groups based on their commonality. Further, a big theme has developed for the each group of theme. Finally, under the heading of big theme all sub-themes (common themes under a particular group) are explained and analyzed in the “findings and analysis” chapter.

(Appendix ‘E’ presents an analysis process of interview question 1 in detail)

4.15 VALIDITY AND RELIABILITY

Validity is the extent to which the research findings accurately represent what is really happening in the situation. The validity in positivistic research is very low, while phenomenological research is aimed at capturing the essence of the phenomena and extracting data that is rich in its explanation and analysis, therefore, the validity is high under such a philosophy. And, validity receives more attention than reliability in qualitative research (Collis and Hussey, 2009).

Reliability is concerned with the findings of the research and is one aspect of the credibility of the findings. If anyone repeats the research they should be able to obtain the same results. The reliability in positivistic studies is usually very high, while in phenomenological studies it is very low and the researchers should follow a number of procedures to ensure reliability (Collis and Hussey, 2009). The problem with this is that no one can be sure that the individual, and other factors, have not changed between the two occasions. Ideally, a test for validity and reliability should be made at the pilot stage of an investigation, before the main phase of data collection (Easterby-Smith *et al.*, 2008).

Cavana *et al.* (2001) concluded that validity is concerned with whether the researcher measures the right concept, and reliability is concerned with stability and consistency in measurements. However, interpretive researchers do hold the value of ‘validity and

reliability’ as “in qualitative paradigms the terms credibility, neutrality or conformability, consistency or dependability and applicability or transferability is to be the essential criteria for quality” (Lincoln and Guba, 1985 cited in Golafshani, 2003, p. 601). The values of the statement indicate that the researcher has to provide an account of their background, to present the research context in illustrative form, and the data collection process in detail. Klein and Myers (1999) proposed a set of principles on the basis of hermeneutic orientation in order to improve the quality of research that would be conducted under an interpretive perspective. Those ‘principles of suspicion’ (Seven principles) make the researcher sensitive to bias and systematic distortion in the data provided by the participants.

4.16 ETHICAL CONSIDERATIONS

The researcher has to understand the impact of the research outcome on people before plunging into a project and that is very important as has been discussed by Babbie (2007). Saunders *et al.* (2008) said that it is important for the researcher to protect their rights of the subject of his/her research work. But they also declare that ethical concerns should come into practice as soon as the researcher plans to start the project, and then at every single step of the project, such as seeking access to the organizational or individual data, data collection, analysing and reporting. Here, the researcher is quite knowledgeable and concerned about ethical practices when conducting this project. The research will follow the university rules and not to do anything beyond these rules. It will also follow the code of practice for ethical standards in research involving human participants.

The researcher will ensure that all academic information will be collected by using the university provided Athens login and from the university library. Non-academic evidence/documentation such as organizational information will be collected from their own websites where everybody has open access. At the time of data collection through the interview method, a high level of confidentiality and anonymity will be followed. The participant selection process must be free from coercion. Appointments will be made prior to interview with the respondents so that the respondents can chose an appropriate time for them as well as to reduce hazards. All data and the research work will be preserved in the researcher’s own laptop which will require a password

to log in. Also, the interviews will be conducted according to the following conditions:

- They were held at convenient times.
- The approval of interviewees would be obtained before interviews took place.
- They had the right to halt the interview at any time.
- They would be informed of the purpose of the research before the interviews.
- The confidentiality of their personal data would be guaranteed in advance.

All data would be analyzed carefully so that risk of misinterpretation and error could be minimized. A one-way mirror would be avoided in case of analyzing information and no data would be analyzed based on the researcher's own beliefs, which was also explained by Ghauri and Gronhaug (2005). The researcher would ensure that nothing would cross-permissible boundaries in the case of data analysis and its documentation. The researcher will also ensure that the final research result will be disseminated among all appropriate parties and all data will be kept secure till the end of the research.

CHAPTER FIVE
ANALYSIS AND FINDINGS

5.0 INTRODUCTION

The aim of this chapter is to present the primary findings and analysis of the empirical investigation carried out within UK Muslim SMEs. The findings were produced from a source of evidence, particularly, data from face-to-face semi-structured interviews. Business owners were the only source of data for the interviews. As detailed in chapter 4 “Research methodology”, a total of 25 semi-structured interviews were completed for this research. To ensure confidentiality each interviewee was assigned with a unique identity code in order to facilitate analysis and to avoid repetition. The codes are presented in table 5.1.

The researcher believed that business owners were the most appropriate respondents for this research. The interviews took place during the time period November 2014 and April 2015. Each interview varied between 50 to 90 minutes. All interviews were conducted on premises of the respondent. Additional evidence of the interviews is provided in ‘table format’ consisting of ‘themes and sub-themes’ for each interview question and are enclosed in the appendix section ‘F’.

Table 5.1: Respondents codes

Relationship with business	Nature of business	Origin	Respondent's codes
Owner	Accounting firm	Bangladesh	X1
Owner	Coffee shop	Bangladesh	X2
Owner	Solicitor firm	Bangladesh	X3
Owner	Solicitor firm	Bangladesh	X4
Owner	Electronics Shop	Pakistan	X5
Owner	Vegetable Supplies	Iraq	X6
Owner	Catering supplies	Pakistan	X7
Owner	Travel Agent	Bangladesh	X8
Owner	Restaurant	Pakistan	X9
Owner	Fast food shop	Iraq	X10
Owner	Jeweler shop	Bangladesh	X11
Owner	Retail Accessories	Bangladesh	X12
Owner	Fruits and vegetable shop	Pakistan	X13
Owner	Hair cutting shop	Nigeria	X14
Owner	Food Takeaway	Palestine	X15
Owner	Mobile phone accessories	China	X16
Owner	Mobile phone accessories	Turkey	X17
Owner	Coffee shop and takeaway	Nigeria	X18
Owner	Scrap car parts seller	Pakistan	X19
Owner	Phone and convenient shop	Bangladesh	X20
Owner	Building construction	Bangladesh	X21
Owner	Mobile phone accessories	Turkey	X22
Owner	Convenient store	Bangladesh	X23
Owner	Restaurant	Bangladesh	X24
Owner	Construction material shop	Jordan	X25

5.1 INTERVIEW QUESTION 1

The big theme revealed from the question one is '**Understanding of customer relationship marketing**'. Some sub-themes also developed to support the big theme are discussed below:

5.1.1 Quality of goods and services:

All interviewees agreed on the importance of customer relationships. It is as a vital factor in growing their businesses. The majority of interviewees emphasized the provision of quality services as the basis of developing customer relationships. About quality services, one respondent, a lawyer, stated that, 'customer Relationship might... develop by providing good products and quality services even though final outcome [case result] goes against the customers' (X4).

But another interviewee X9 was more concerned about providing on time service. Interviewee X9 quoted that "*We have to be careful to ensure on time service to create a fantastic first impression*" (X9). Other interviewees suggested that providing assurance through a product warranty was important for relationship development according (X8, X9 and X25).

Furthermore, interviewee X4 added that some customers are only results oriented. Similarly, a good quality product is also a key factor along with service in building CRM according to one interviewee (X2), a fast food and coffee shop owner. A business can only supply products and services to customers that can be considered to be good quality only when the business becomes competent enough to identify the customer's desire and also meet the customer's demand. Regarding the previous statement, interviewee X3 mentioned that, 'we try to identify customer's problem and their desire first so that we can provide them accurate service which will satisfy them and thus to create a good relation with them' (X3).

On the other hand, interviewee X4 only concentrated on ensuring good product and quality services for relationship development. Interviewee X7 was keen to maintain quality in every facet of business. He emphasized his commitment to maintaining

quality not only in the product but also in managing commitment with customers in supplying goods. He stated that, ‘when your customer knows that you are honest and you do not compromise with quality then they will be satisfied and business will last long, then a relationship will develop’ (X7).

5.1.2 Understanding the customer

Most of the interviewees agreed that to build relationships with customers, service providers should ensure that all products and services have been developed to meet the customer’s actual needs. Interviewee X23 suggested, “Fulfilling the customer demand and their requirement are the basics to developing customer relationships”. In defining CRM, another interviewee (X8) stated that it is all about understanding the customer regarding their needs and wants as well as the promotion that is being offered to them. Good understanding between the customer and the seller increases their level of confidence in terms of the transaction.

A few interviewees pointed that it is crucial to give priority to listening to customers in order to understand their desires, and demonstrate that they are more important than any other business stakeholders. Besides understanding the customer, it is also important to make the marketing message clear so that customers can understand it. This will help to reduce the communication gap between both parties and ease the task of the seller in fulfilling the customer’s demand, thus enhancing the relationship. According to interviewee X3 “We clarify the service related criteria at the early stage so that we can work smoother towards the goal”. This was reinforced by interviewee X5:

If you are really engaged in business you have to behave well with your customers. Here, well behave means communicating well so that buyer can understand the seller, and seller can understand the buyer’s demand. The relationship will grow when you are able to fulfill their demand. (X5).

In short, understanding customers and their demands is important in order to ably satisfy them, and develop long-lasting business relationships with customers.

5.1.3 Concerned issues of CRM

Apart from goods and services almost all interviewees talked about various issues that could help to improve the relationship between sellers and customers. For instance, interviewee X1 and X14 firmly believe that increasing customers' 'faith' in sellers as a means to establish good customer relationships. Interviewee X2, X5, and X10 talked about demonstrating a 'good attitude and behaviour' as a means of building CRM. Specifically, interviewee X5 suggested that:

You should not argue with customers if even they are wrong in some instances. Try to manage them gently and to make them understand if it is possible. If you can do this you should not to lose the customers . . . Give good response to them and in return you will get good response. (X5).

Interviewee X11 also articulated that "There are lots of shops whose are selling similar product but the behavior will make the difference". Interviewees X4, X7, X14, X21, and X25 all highlighted that being honest with customers is important in developing long lasting relationships. Interviewee X14 said 'honesty' is important in order to build relationship with new customers as well as to continue the relationship with existing customers. Interviewee X25 added that:

It [honesty] is the root of making relationship and the value of honesty is much bigger than product value. Customers will not have an issue to pay a high price as long as you can please them by good quality product and honest behavior. (X25).

Interviewees X4 and X9 also emphasized the importance of building 'trust' in the business transaction for developing a relationship or a relational bond with the customer. Interviewee X7 further discussed fulfilling 'commitment' along with quality goods and services as key to CRM. X4 pointed to the importance of sincerity towards the customer as a factor in CRM. He explained that, 'whenever customer sees that I am sincere to my customers they will definitely build relationship though few customers are totally success-based and result oriented' (X4).

Interviewees X11 and X13 pointed out that greeting the customer is vital to creating a good impression about the business and the seller, which is important. Greetings could be the start-up of the conversation and reduces the barrier between the buyer and the seller. It was also found that interviewees X8 and X9 urged the sellers to treat their customer as brother/sister or as a family member based on the situation. However, interviewee X9 asked the seller for equal treatment so that all customers will get the same respect and equal service time, although it was noted that some customers are difficult to handle and often these are new customers.

Furthermore, interviewee X7 and X22 argued that it is also important to be well connected (through e-mail or postal mail) with customers so that both customers and sellers can help each other in an emergency. On the other hand, interviewee X13 encouraged sellers that to bind the relationship between buyer and seller it is best to know each other's family members to make the relationship stronger.

Interviewee X1 said that there is a need for CRM but there must be motivation for us to develop relationships with customers. Marketers need to further develop their knowledge regarding the benefits of CRM as well as understand the scope for developing the business-customer relationship.

5.2 INTERVIEW QUESTION 2

The big theme revealed from the question two is **‘Existing relationship with customers’**. Some sub-themes also developed to support the big theme are discussed below:

5.2.1 Dealing with customers

It is very important to welcome all types of customers when they enter into the store. A few interviewees urged that one must be patient if the customer behaviour is annoying. Since based on the business good behaviour he/she could turn as a good customer in future. Fulfilling the customer needs should be the highest concern of the seller in order to get them to return. Only a couple of interviewees were found to be conscious regarding ‘being patient’ (X25, X14). None of the other interviewees focused on patience. However, all the other interviewees tried to satisfy their customers through other ways like offering good quality product, service and good behavior. Interviewee X9 and X15 said that it is very useful to discover the customers liking or disliking before offering them any product. X9 emphasized that every customer acts differently, at times they might not be in a good mood or the particular situation makes them become critical. As such both interviewees X9 and X15 suggested starting a good conversation with them even if they are new customer.

Interviewee X15 added that the transaction between seller and customer should not be limited within product and payment based. For the development of relationship it is good for the seller to know their customers beyond this and in the case of new customers give them the impression that the seller is willing to get to know them. Besides, few interviewees (X8, X21, X22) said to be truthful whilst dealing with the customers. Interviewee X24 strongly mentioned that he has good relationship with his customer, which is developed based on trust. Some interviewees said that they talk to their customers with a smile, and this helps them to build relationship with them.

A large group of interviewees stated that it is very good idea to accept customer complaints very easily, listen to their complaints carefully, and replace the product immediately. Any sort of argument with customer might result in the customer being

unhappy to the extent that the business loses future business with that customer. One interviewee (X24) said he always agrees with customer's complaint and values the customer's opinion because he does not want to lose the customer. He emphasized said that he always thinks about the long run of the business and that's why in some cases he sells the product below cost price. The interviewee repeated it is important not to be rude and always try to compromise with customers. Another interviewee (X1) suggested one must be aware about inexperienced or impatient staff to ensure that all customers are treated equally or get justice.

5.2.2 Levels of Services

It is difficult to say the business-customer relationship is stable in all kinds of business or with all customers. There are no universal rules for measuring the standard of customer service provided by businesses. It was found that professional services organizations, such as accounting and law firms, adhere to the rules and regulations associated with their professional bodies. However, other firms are hardly aware of the rights and responsibilities of their customers. All of them are nevertheless concerned about managing good relationships with their customers. Most interviewees have set their own strategy, learned from their work experience, and accumulated from knowledge gained through education, family and friends, as well as, their religion. Additionally most of the business owners have grown up in Islamic society where religion (Islam) has a significant impact on their learning from family and society. Therefore, the ways in which they are managing their relationships with customers is influenced by the Islamic religion.

The point was also made relationships vary depending on the customer. All customers do not get equal service. There are different standards of service for different types of customer, which shapes the customer-seller relationship. It is noted by X1 that "Whoever it is, we provide standard service to all of them but the way of dealing is different" (X1).

It is noted that professional service organizations such as accounting and law firms follow the guidelines provided by their professional bodies. This constrains their ability to introduce or adopt religious values in order to attract new customers and

build strong relationships with existing customers. However interviewee X3 stated that “SRA (Solicitors Regulatory Authority) rules for a law firm are very good guidelines for making relationships with our customers” (X3). Nevertheless, such organizations still have some scope to improve quality of service through being nice, polite, and greeting customers when they interact. For example, interviewee X1 mentioned that beside general customers they have some customers known as ‘referred customers’ as they have friends who are already existing customers and recommended them to the firm. According to X1, referred customers are more important than any other customers, as they expect an optimum level of service, while friends are less important than referred customers. To interviewee X2, regular customers are the most important and they would be targeted for building relationships. However, it must be noted that The Solicitors Regulatory Authority (SRA) is against such favoritism as the SRA clearly states that they oppose discrimination between customers.

Another interviewee (X4), a lawyer believes that one should focus solely on building good customer relationships by making customers happy, and suggested serving customers with sincerity, honesty, truthfulness from the first day. In addition, interviewee X7 highlighted that he imagines himself as the customer, whilst dealing with customers. All customers have the right to know the product information and relevant details. Interviewee X16 believes that relational bonds would be stronger if the seller lets the customer know about the product details. A number of interviewees mentioned about good behaviour with all customers. It does not matter how you treat them or how you related to them but it is quite helpful to show utmost manner to the customers.

5.2.3 Existing Customers versus New Customers

Based on the responses to interview question two, customers were further divided into two categories: existing customers and new customers. The nature of the relationship and the behavior of the seller with these two particular customer groups depended on the strategic importance of these groups of customers. Among the 25 interviewees, most interviewees strongly supported the idea that existing customers are more important than new customers. For instance, interviewee X22 stated that:

It is strange to hear, but it is a reality that we sometime offer football match tickets to our valuable [existing] customers just to make a good relationship. This helps to keep them happy and keep in touch with them. (X22).

It is also beneficial because existing customers hardly make complain and they ignore minor mistakes. On the other hand, it is more difficult to manage new customers in most of the cases. It is suggested that one must provide careful care and faster service in case of new customers (X9). Regarding existing customers, interviewee X23 said “They will not go to tell my faults to outsiders”. A good customer always let you know your fault and your lacking that might suggest you how you can get rid off the problem. Besides the existing customers, new customers are also very important, especially for newly established businesses. Interviewee X24 suggested developing a customer database and its management to keep in contact with customers in order to build the relationship, as well as it enables the business to flourish.

A few interviewees, such as X5, X13, X18, and X23, showed strong interest in attracting new customers and to create some facilities for them. Interviewees X6 and X19 were undecided in commenting on the importance of new and existing customers. Regarding existing customers, interviewee X3 said that business owners have to be honest in order to maintain long-term relationships with existing customers since it brings positive word-of-mouth for the business. This is important because “They are important for bringing new customers for the company” (X1).

Many interviewees suggested that existing customers are the best advertisement. Interviewee X8 also found to be more existing-customer centric. He focused on existing customers because 52% (approximately) of their new customers are recommended by their existing customers. Interviewee X8 also moaned about the difficulties in managing new customers, as well as, indicated new customers is less cost effective for the business. However, interviewees X22 and X23 also complained about the behavior of existing customers, as being too fussy and frequently complain about the product, although interviewee X22 laid blame on a specific group of existing customers who make meaningless complaints. On the contrary, interviewee X18 was very complimentary about existing customers and stated that, ‘it is very

easily rectifiable when you make any mistake in food with existing customers but we have to be very careful about new customers because they are very sensitive' (X18).

Furthermore, interviewees X4 and X6 were interested in offering gifts and free products to existing customers in order to strengthen the relationships. Whilst agreeing the importance of existing customers, interviewee X2 (a coffee shop owner) stated that "We prepare [special] food for them whenever we see them. This is how we look after our customer and they become close to us". He also added that in order to develop a good relationship, sometimes he would go to the customer's table and have little chat with them, and try to be friendly.

Notably, for some firms there are legal restrictions on gift giving such as law firms whereas the strategy of gifts is acceptable for other retailers to do. Interviewee X3 showed respect for the SRC rules and expressed disinterest in discrimination between the firm's customers. However, interviewee X3 was later on found to be segregating between old and new customers and the services offered to the new and existing customers by his firm. Another problem that is faced by legal firms is a communication gap.

Some retailers demonstrated 'commitment to new customers', whereas service business firms were more oriented towards existing customers. Regarding the importance of new customers interviewee X5 (a retailer) stated that:

Whenever I get new customers I offered them extra facilities than repeating customers. I believe that if I could convince them from the very first day they will definitely return to me, as I am offering quality product at a very cheap price and I have availability of exceptional products. (X5).

Interviewee X18 and X23 uttered similar statements. They showed high interest on impressing new customers from the very first meeting. As they believe it would help to turn them into regular customers.

All participant firms were not bound by the rules of regulatory bodies apart from law firms and the accounting firms. However, it is the responsibility of all employees to

show respect and justice to all of their customers. It is very influential when an accounting firm is seen to be respecting his professional commitment through giving priority to the unknown [new] customers rather than friends who come as a customer. On the other hand, an adverse situation was found in one law firm where they were breaching professional commitment in helping some customers particularly if he/she is from the same locality. In this case they were found to be going beyond the professional commitment.

5.3 INTERVIEW QUESTION 3

The big theme revealed from the question three is **‘Enhancement of relationship’**. Some sub-themes also developed to support the big theme are discussed below:

5.3.1 Develop a Base of Regular Customers

Interviewees X8, X10 and X12 further commented that good relationship with customers provides momentum for the business. Furthermore, interviewee X12 added that it is important to realize the importance of increasing loyalty between the customer and the seller. Developing relationships with customers is important as this helps to build a base of customers (X9) on which the business can rely for a certain number of transactions. A regular customer group will develop when the company can increase the number of returning customers by satisfying them. However, it is difficult to satisfy all customers, because customers have different personal thought. X5 said that “There are some fussy customers whom you cannot satisfy at all.” There are some valuable customers as well. It is important to identify them and develop relationships with them. Interviewee X7 agreed on the importance of developing relationships with customers but pointed out that it is necessary to maintain relationships in the long-term. In support of developing relationships with customers interviewee X1 said that it is important to ensure long-term business. He stated that, ‘it is important to develop relationship with customers. Secret behind our customer relationship is to hold the existing customers for long period’ (X1).

It is also important to build and continue relationships with customers and develop a strong base of customers in order to ensure the business maintain safe gains in revenue. Interviewee X20 also realized that the relationship could turn to friendship in the long run which is safer for the business.

5.3.2 Increased Awareness of Customer Satisfaction

Experience in customer relationships helps the marketer to be more aware of and to influence customer care and satisfaction (X14, X17, X19). An interest in developing relationships with customers encourages the marketer to improve product and service quality, as agreed by all of the interviewees. Giving preference to the needs and demands of the majority of customers is valuable in ensuring good quality products and services. Again, an interest in developing relationships with customers is the basis of improving business, according to interviewees X5 and X2. Interviewee X16 asked the seller to keep the products available for the regular customers, as they know what their customer expects. Another important factor is to anticipate customer choice and get the product ready before they ask. Relationship marketing also broadens the business scope as sellers are better able to know the products that their customers want and therefore add to their existing product line. Doing so would likely ensure that the customer does need not to go another shop for one or more products.

Interviewee X16 urges sellers to introduce a hospitality culture. Since good relationships with existing customers are helpful for the business and poor relationships with customers may cause loss for business, as interviewee X1 observed, “Losing existing customers means your market is not growing”.

5.3.3 Marketing advantage

Relationship marketing does advertising for the seller (X11, X15, X18). It is a sort of direct marketing where the seller gets opportunity to meet with the buyer. X8 confesses that his business is still surviving because of its relationship with customers, which was developed through direct marketing. Relationship marketing also helps the firm to think differently in order to attract customers. In relational marketing as there have some loyal customers; the seller could introduce their new product to them, which in turn could make the product popular in the market.

Organizations that are wealthy in terms of having good relationships with their existing customers would not necessarily have to carry out large advertising campaigns in order to attract new customers (X1), since existing customers could be a valuable means of advertising goods and services. Interviewee X3 commented that, ‘though we do some advert for hunting new customers but our strategy is to build relationship with the existing customers through satisfactory service’ (X3).

Existing customers will recommend the service and expertise of the company to others if they are satisfied (X3). Therefore, existing customers are working just as the tools of advertising. Interviewee X7 supports this perspective:

I basically don’t do the marketing for myself. My customers do marketing for me. This is like voice of mouth communication marketing. When you get satisfied customers, they will maintain good relationship with you and they will tell about you to the others. (X7).

5.3.4 Business Expansion

Although all interviewees had an interest in maintaining and developing good relationships with existing customers by providing quality goods and excellent service, all talked about acquiring new customers through old customers. This was clearly articulated by interviewee (X2), ‘existing customers will bring new customers for us. And our business will definitely increase. So, it is quite positive for business’ (X2).

This indicates that old customers are a viable source for attracting new business. This does not only help to expand the business but also helps to establish a strong brand name (X25). Furthermore, these customers are considered as revenue-generators for the business by interviewees X2 and X5. X2 suggests that businesses should “take extra care of their new customers so that a relationship could be built so that the business starts to generate new customers”. A good relationship with customers helps the business, helps the seller to be motivated in order to attract customers; helps to get fit for the competition and get an advantage over rivals. In addition, this is one of the

easiest and less expensive ways of increasing business, because existing customers are advertising on behalf of their suppliers without payment. They are also to be more likely trusted by potential customers relative to the firm. None of the interviewees mentioned the cost or human resource requirements of this procedure apart from providing a good service and product. Finally, this finding may help entrepreneurs to reduce business owner's workload as existing customers bring in new business, as illustrated by interviewee X6, 'Previously I used to work alone and I had only one van. Now I only receive the phone call, people [existing customers] work for me and I have three vans' (X6).

5.4 INTERVIEW QUESTION 4

The big theme revealed from the question four is '**Islamic teachings and values in business**'. Some sub-themes also developed to support the big theme are discussed below:

5.4.1 Business/ Profession under professional guidelines

All organizations are subject to abide to legal obligations and professional organizations are bound by their body regulations. However, as a Muslim or as a good businessman, it is the responsibility of the business owner to respect and follow the rules and regulations of the regulatory authority. As a Muslim business owner he/she is representing himself/herself as a representative of the Muslim community. Although interviewee (X10) appears to disagree with this conception because he suggested there are lots of bad practicing Muslims around us. It is illegal and unethical to breach the professional law in order to establish religious values in business. However, to follow the legislative framework comes first, but still there might have some ways to express religious values in business. It is simply a matter of personal interest, as stated by X1 "I can show my religiosity through my external dealings." Furthermore, this is reinforced by interviewee X4 who stated that, 'though the law binds us in different way but still there are lots of paths to overcome those in order to get benefits from the business' (X4).

Additionally, one can practice the Islamic religion by abiding to the organizational policy, as well as, provide exactly what they have promised to their customers. Interviewee X15 explained how he practices his religion under organizational guidance, 'we always do what exactly what is written in the menu. We provide the halal beef in the burger, right weight, freshly bought meat, good quality ingredients, as exactly advertised inside the product' (X15).

Furthermore, interviewee X17 showed interest on being polite and humble with all customers and making fun and jokes with dearest customers. This will please customers and show the customers willingness to develop relationship with businesses. Interviewee X6 said that he supplies products to the stores of their customer on credit when customers are on holiday, and X4 offers hospitality to customers by offering tea and coffee in search of relationship development.

5.4.2 Businesses/ Professions not under professional guidelines

Islamic values have an impact on Muslim business owners' business transactions. However, religion guides individuals indirectly in most of the cases, although the businesses do not have any particular code of practice. According to interviewee X3 suggested "It is instinctive and behind all good deeds there have impact of religious values that comes automatically." Nevertheless, religious values guide Muslim business owners in various respects. For example, Islamic values prohibit marketers from engaging in unethical practice. Nevertheless customers may still be victims of malpractice. Both Muslims and non-Muslims engage in malpractice, however, according to interviewee X4 "A Muslim will think before they commit a sin compared to non-Muslim business owners."

According to a large number of interviewees they always disclose the hidden tricks, which they are not bound to explain to the customers in advance. They also like to tell the product's disadvantages to the customers, as they believe that it is the way to respect their religion and that will benefit them in their life hereafter, although they would miss out on some material benefit. Interestingly, among a couple interviewees said that they do not like to bring up religious facts with customers as they do not want to engage in religious preaching, but simply do business. However, somehow

they are engaged in practicing their religion unconsciously, as strongly suggested by interviewee X16 “Prophet (pbuh)... said that a good businessman will stay with SHAHEED in the Day of Judgment.” It is really a big reward for the Muslim businessman or any Muslim. Interviewee X16 is suggesting that one can achieve the reward by helping his customers by working under professional guidelines. Interviewee X17 was found to be practicing discriminatory behavior as he stated that he likes to help all customers but he becomes more helpful when the customer is his Muslim brother. On the other hand, an interviewee must treat it as the right of customer to know all about the product, whether they have asked or not and should be informed. Interviewee X22 suggested it is like torturing a customer to not let him know fully about the product he is buying. A business owner, interviewee X7 was happy to express that his customers are very happy the way he treats them and as a result on occasion they brought gifts for him.

5.4.3 Islamic values

Most of the interviewees mentioned values that they practice in the conduct of their business, although it was not stated whether those were Islamic or non-Islamic values. The values practiced by the Muslim business owners appear to have links with Islam. Most factors are apparently service-related as well as related to human behavior. Interestingly, there are some factors that are found in both Islamic and non-Islamic businesses. For example, Islamic values are now presented in the OISC (Office of the Immigration Services Commissioner) requirements, including ‘respect all’, and ‘preserve equal rights’. A list of factors retrieved from the responses of the interviewees is presented in the table 5.2 below:

Table 5.2 List of Business Values discussed by Interviewees

Factors (greetings)	X2
Factors (transparency, cheating)	X3
Factors (lying/hiding the truth, keeping your word, greetings)	X4
Factors (greetings)	X6
Factors (truthfulness, being honest, greetings)	X8
Factors (honest, trust)	X9
Factors (greetings)	X11
Factors (equality)	X13
Factors (honesty)	X14
Factors (honesty)	X14
Factors (honesty)	X18
Factors (truthfulness, honesty)	X21
Factors (honesty)	X22
Factors (honesty)	X25

Most importantly, all the above factors must be applied in practice in order to build good relationships with customers. Interviewee X7 commented that, ‘I believe in acting rather than showing off. Whatever the religious knowledge you have, just need to apply. Then you will become a good person in the eye of religion and customers at large’ (X7).

The researcher uncovered a lot about interviewees opinions regarding the application of Islamic values through their business dealings. Four interviewees appeared to be applying Islamic teaching in their business, although they were not sure about the impact of their application of the Islamic concepts in their business. However, all of them were found to be applying Islamic teachings in their business. One interviewee was found to have changed his Muslim name into an English one however; it was later revealed that he initially started up the business in the name Allah. A few others also start the day (morning when they open the store) in the name of Allah. They say Ma-Sha-Allah when something good happened, seeking the assistance of Allah when they face difficulties, and said ‘Jazakaaah’ when somebody helps them.

Some businessmen (interviewees) it was revealed do not like to make extra profit by charging more to the customers. They preferred to get reward from the creator rather than making profit, which is very common among the Muslim businessmen. An interviewee had stated that he does not like to lie, that he avoids backbiting, which he tries to respect others and help his customers for the sake of business, although these are teaching of Islam, this was unknown to him. Several interviewees showed interest in greeting their Muslim customer in an Islamic way and greeted others for the betterment of business as well as to make relationship with them gradually. Some of the interviewees were trying to be good human being by helping their elderly customers. In addition, some were found to be conscious about measuring or weighting the product, as this is a religious teaching in order to be a good business and to build relation with customers. Interviewee X15 and X18 tried to be humane by providing good quality food to the customer which is suitable to eat for them. Couple of interviewees strongly opposed food wastage, as to be a good Muslim there is a need for an individual approach to reduce the food wastage.

5.5 INTERVIEW QUESTION 5

The big theme revealed from the question five is **‘Islamic values in UK Muslim SMEs in practice’**. Some sub-themes also developed to support the big theme are discussed below:

5.5.1 General Islamic etiquette through family

Most business owners insist that their good behavior is inherited, as families are the source of basic learning on religious teaching. It was found that almost every interviewee was sincere in their behavior when they were dealing with customers, which they have learned from their family. Interviewee X9 was very determined that his behavior is nothing but family tradition and tried hard to apply his family values in everyday life. On the other hand, a few interviewees disagree with the idea that family behavior is not driven by religion. Interviewee X10 said there are lots of bad Muslims and that we cannot blame someone’s family or the religion for this. He agreed that most Muslims are polite and honest in their business transactions, which is part of their personality. Interviewee X21 agrees re-enforces this perspective and added that there are lots of non-Muslim businessmen who are honest as well. As a businessman or as a customer, Muslims are far away from their religious teaching. The interviewees also mentioned that they believe non-Muslim customers rather than Muslim customers. However, he wishes to regain the lost heritage of Islam by practicing Islamic teaching in business.

Moreover, findings also reveal that when they (Muslim businessman) behave well they are polite, calm, and gentle with their customers. One interviewee said “Our behaviors attract Muslim customers rather than non-Muslims customers” (X1). However, when non-Muslim customers realized the good behavior of Muslim businessmen they become delighted. The interviewee X1 also pointed out he does not discriminate between customers, and respect their customers as much as possible. According to many interviewees they are humble when dealing with non-Muslim customers; however, they show their respect to their religious values more when they are in transactions with Muslim customers. They try to win over pious Muslim customers by showing their respect to the religion through their use of words, their

manner, and religious oaths as the part of service. Another interviewee discussed how they show utmost respect to female customers. He mentioned that some sellers try to spend more time with attractive female customers, and try to make relationships with them. But, there is no option for that in Islam, as it might also disgrace other valuable customers. Not all the interviewees wanted to treat Muslim customers as brothers and sisters; however, as a Muslim they agreed that they are their brothers and sisters. The interviewed business owners seem to be more relaxed when dealing with Muslim customers than non-Muslims, as one of the interviewee said, ‘I treat him [a Muslim customer] as one of my Muslim brother. I think he/she [Muslim customer] will have some good feeling for me [Muslim seller]’ (X5).

The most often practiced etiquette is greeting customers robustly on reception and departure. The researcher also found out that fear of God always works among the Muslim businessman, as they would be asked about their good and bad deeds in the life hereafter. However, some bad Muslim businessman still could be found in the market. Interviewee X17 affirmed that his fear of God makes him be more trustworthy to his customers and helps him to have a sound sleep at night. Interviewee X13 also hinted to the search for good deeds through Islamic teachings applying in business, as well as, often seeks assistance from God at the time of difficulties.

There are a number of basic Islamic teachings that are applicable in every sphere of life. Interviewee X7 noted that being honest with customers, keeping commitment with customers, being transparent in business dealings, and working hard are some teachings of his religion to be practiced in the work place. He further stated that, ‘these sorts of teachings come from my religion but as a Muslim I need not to think about practicing of these in my business. These come automatically. These are diluted in our blood’ (X7).

Interviewee X22 elaborated about the incident of the Day of Judgment where every human being will be asked about their responsibility, inclusive of their business life. Believe in Islam by heart and practice could alleviate you from the punishment so being conscious about the customer is important from the Islamic business point of view as acknowledged by interviewee X22 “I don’t want to take any one’s rights that might through me to the Hell”.

5.6 INTERVIEW QUESTION 6

Question 6 was asked to determine the appropriate percentage of Muslim and non-Muslim customers. This data was used to formulate only discussion for the remaining questions

5.7 INTERVIEW QUESTION 7

The big theme revealed from the question seven is **‘Islamic influences in relationship development’**. Some sub-themes also developed to support the big theme are discussed below:

5.7.1 The quality of Islamic behavior

There have been behavioral impacts on the way the business deals with customers, more specifically the way Muslim businessmen manage and develop their relationships with customers. According to their statements almost every interviewee mentioned behavioral qualities that attract and are appreciated by their customers. Muslim business owners were found to be cordial with both Muslim and non-Muslim customers. Although Muslim customers could understand that being cordial in their behavior is a provision of every single Muslim, they appreciate this because not every Muslim businessman is a good follower of Islam.

Interviewee X4 stated that non-Muslim customers are surprised when they experience the behavior from the seller or service provider, and to them they are getting extra care from the service provider. Interviewee X8 intended to offer ‘extra service’ besides the good quality product in order to build relationship with customers. Regarding extra service, he stated that, ‘Beyond selling tickets... we help them to get visa, sending money to their country, providing extra luggage facilities, assist them in the airport if it is needed etc.’ (X8).

According to interviewee X10, being nice to customers’ is helpful to bring them back. A few interviewees focused on respecting all, but especially elderly people. This in return develops a bond between buyer and seller that pushes the business forward and spread the business reputation through positive word-of-mouth. Interviewee X7 suggested that businesses need to be flexible so they can do favour for the customers, even out of hours. For example, interviewee X7 indicated “I supply goods to my customers even during the time of Christmas vacation”. Furthermore, it was noted

that one businessman had prayed for his customer when he went on a pilgrimage and the businessman thinks this manner will certainly improve their (business and customer) relationship, according to the interviewee (This was done only for a very regular customers and although Allah knows his intention). On the other hand, a customer was reported to have prayed and brought gifts from the holy place for his supplier. These are common behaviors among Muslims, learned in the family.

However, interviewee X17 who tries to build relationships with Muslim customers through Islamic etiquette, and behaves toward non-Muslim customers the way they want because he thinks that non-Muslim customers will not understand the context of his behavior. Additionally, interviewee X8 came out with mixed customer feedback on applying Islamic etiquette to non-Muslim customers; whereas some customers were found to be happy but some of them felt uneasy throughout the transactions.

When they talk to customers they keep a smile on their face so that customers do not lose interest in revealing their needs according to some interviewees. For example, interviewee discussed the following regarding smiling:

A good smile to your customer is a charity which is the teaching of our religion and help you a lot to build relation with customers. I might be smiling for all sort of customers [of different religions] in order to gain good sales, however, ultimately it is the teaching of my religion and the ultimate target is to please Allah (SWT) and I am sure that I would be rewarded as it is mentioned in the holy Quran that ‘Inna mal amalu bin niyat (verily God knows your intention). (X22).

Besides smiling there are other important things such as providing helpful suggestions to the customer so that they feel they can rely on the business (X21) and listening to the customers’ opinion (X23 and X25). Interviewee X23 pointed out that because a customer complains does not mean he/she is a bad customer. Muslim business owners are strict about keeping promises and provide good quality goods and services so that they become trustworthy in the eyes of the customer. This also helps to grow customers’ confidence about the seller as well as not be downgraded by customers. In the eyes of Allah that means breaking one’s promise, which is a sin in Islam unless

there are certain terms and conditions. Interviewee X4 stated that he shares information with his customers from time to time as this helps to reduce misunderstandings between parties and increase the customer's faith in him as the service provider. Interviewee X8 further suggested learning Islamic knowledge from the learned customer if they are interested.

Muslim sellers also believe that it is their duty to provide good guidance to customers when it is necessary, although all customers might not take this positively. However, Muslim sellers are very positive about their activities and behavior as the God almighty guides it. Interviewee X8 also talked about showing respect to all customers and easing the service for elderly customers and women, which is a usual behavior for Muslims, often learned in the family. Interviewees believed that there is no doubt that the respect and behavior presented by Muslim businessmen would help to build and maintain good relationships with customers as reflected in the comments of two interviewees, 'Our way of dealing is clearly different than other religious group, for instance, we are more cordial and helpful than others' (X1). 'But, obviously our etiquette and manner reflects that we are Muslim' (X3).

Interviewee X8 suggested it is necessary to focus on increasing consciousness regarding their (sellers) duties and responsibility in order to get Halal income. Similarly, interviewee X25 urged others to stay away from Haram income; for instance, not to make extra profit or over charge for products. Conversely, according to X25, a few Muslim sellers who swear by God to the customer that they are making only a reasonable profit but in reality they are ignoring Islamic teaching and making profit beyond the limit.

5.7.2 Islamic teachings for business

Interviewees mention some specific factors apart from their behavior that are helping to build and manage their relationship with customers this includes the teaching of Islam. Islamic religious script elaborates the features of those factors in relation to doing business. Most interviewees mentioned two particular factors that they follow in their business practice, which are honesty and trustworthiness. Regarding honesty and trustworthiness interviewee X6 articulated the following:

I have learnt from my religion...being honest with people and winning trust of people is essential. I found that my customers want this and thus are willing to continue their relationship with me. That's how my business is growing. (X6).

Some interviewees said that they are honest because they have to face almighty one day and they would be asked about their bad deeds. An interviewee who is a halal takeaway owner said he keeps his heart clean by being honest with his customers. He explained, he feels good and becomes cheerful when he can serve the customer exactly what he has committed to them.

Another interviewee suggests not overcharging for products, as this is against the teachings of Islam. Additionally, product hoarding and overpricing during market shortages is not allowed in Islam (Prophet Muhammad pbuh) as pointed by interviewee X7. Beyond this, the product has to be worth the money otherwise big customer dissatisfaction is likely to arise. Product pricing has found to be as an important prerequisite of developing relationship with customers. Set up customer friendly price that is the price that is affordable by the customers, which is the teaching of Islam (X11, X19 and X25). Both interviewee X6 and X19 agreed one must charge reasonable prices. However, interviewee X20 advised you should make only a nominal profit and not to over charge for the product as one you would catch by the customers and that may cause you to lose their future business.

Interviewee X25 strongly emphasized that the seller must be concerned about the teaching of Islam regarding making high profit. There always should be a win-win situation the seller must maintain a sacrificing mentality for the betterment of other people. Interviewee X25 also elaborated that Islam stops him to be greedy, which means not to over charge the product or not to sieve the smile from the customer's face. However, he only expects Muslim business owners to act in this way and is not demanding of non-Muslim business owners in this regard. According to his understandings, he (as a Muslim) could be greedy but something/somebody is controlling him and there is a chance to redeem self by leaving those bad activities. Whereas, there is very little chance that greedy non-believers would come back to the right path. In addition, it was argued that engagement in good deeds depends on the

level of personal believe and his/her personality. According to interviewee X20, he has good relationship with his customers because he believes that:

I do not like that customers will come to my store and they will buy the product only in exchange for money. I like to talk to them with a smiling face even if it is a single word or he just came to spend 50 pence. It is important to behave well with them and give them a good impression. (X20).

Interviewee X4 wanted to assure customers that the business wants to provide efficiency, as well as, willing to do their best to provide a good outcome. In addition, interviewees X15 and X18 try to understand customers' desire in order to offer them the right product, which they believe is very important for building a good relationship with them. Interviewee X8 raises the issue of the ability of the seller to be knowledgeable about the product to explain to the customer. The seller has to explain the product in such a way that he is really talking the truth and also very eager to satisfy you and want you to return for future purchases. So, having the product knowledge is very important (X15).

Interviewees further revealed that there are a number of issues that require the attention in order for CRM to improve. They suggested improving communication skills in order to reduce the gap between buyer and seller, improving problem-solving skills in order to handle customer complaints, and learning to be friendly with customers. This point is reinforced by interviewee X16 who suggested:

People don't care about price like paying extra 50p or one pound for the product if you care about your customers, they will come back to you to buy the product. However, it is very important how you talk to the customers. (X16).

More specifically, when the customer comes to you with a product complain you must act appropriately (X13). Interviewee X15 advised that:

We should not to argue with customers even if they are wrong. Always stay calm and agree with their statement. After some time, they will cool down and try to listen to you, which will help you to come to a positive solution. (X15).

So long as businesses are good and nice whilst dealing with customers, they would be able to increase business.

A relationship is a bridge that reduces the gap between buyer and seller (X12). It is the marketing through relational development where we try to make ourselves attractive to our customers (X16). One way to build a relationship is through enhancing the services cape. Interviewee X18 feels the importance of a nice ambience for the customer along with the quality service and product is important. Other interviewees suggested it is necessary to create a comfortable environment for the customer. In this environment they will get homely feelings that are very free and frank so that they can express themselves (X8 and X9). However, we have to respect and acknowledge the customers' needs in this regard.

Another important point made by the interviewees was in relation to information sharing, that is, informing customers about the market situation so that they appreciate the product price and any upcoming shortages. Interviewees X7 and X13 asked to build a family like bond with customers through communications. Furthermore, it is worthy to know each other's family and sharing personal information from family life. But, it is not possible to develop such relationship with all customers. Some of the interviewees reminded that to treat all customers equally although some regular customers get more facilities than new customers. Interviewee X5 argued that some valuable customers with whom the business has good relationships inspire the business by providing useful ideas and information about opportunities and threats, so sharing is mutual.

Moreover, all facilities should be equal for all customers, which also mean that all activities should be transparent to customers. According to the interviewees' Islamic teaching regarding equality, all customers have to be charged similarly and customers from all religions will get a similar level of service. Practicing transparency in business ensures customers' confidence against any sort of misdirection by the seller or service provider. Although an interviewee said that some of his customers try

to avoid replying, he has not seen any offensive reactions by these customers. Another interviewee asked to do ‘hand shake’ with customers besides offering Salam as this is ‘sayings of Prophet Muhammad (pbuh)’. For example, interviewee X25 suggested that one should say ‘Salam’ to Muslim customers and to say ‘peace be up on you’ to the non-Muslim customers. He suggested that this made his non-Muslim customers feel better about him. In addition, the interviewee suggested taking time with customers in order to understand them, which will help to provide quality goods or appropriate services to them, and customers are happy when they are given proper attention. All of the above factors help interviewees to grow their business. Again, interviewee X7 noted the benefit and positive of religion and pointed out that “Any good thing we do you could link it with our religious teaching”.

5.8 INTERVIEW QUESTION 8

The big theme revealed from the question eight is ‘**Reasons to follow Islamic concepts**’. Some sub-themes also developed to support the big theme are discussed below:

5.8.1 Religious Attachments

Business owners expressed their religion is important in business even though it is not intentional. They are Muslim by birth; therefore, they hold some religious values and knowledge. According to the interviewees it is natural that business transactions reflect their religion. For instance, an interviewee said:

There are many things we act in our life come automatically. Like when you sit in a car you fasten the seatbelt. You never think that you would be penalized if you ignore it. Similarly, as a Muslim I try to follow my religion intentionally but lots of thing I perform in my day-to-day life without any particular thinking. But later on if we analyze the good things done by me are guided by the teachings of Islam. (X7).

Sometimes they are found to be practicing Islamic values for the benefit of business. On the other hand, as Muslims, they have an intention to lead a life with '*Halal Rizk*', which means earning money for living according to the way described in the Quran and Hadith. Therefore, it is not themselves but their inherited knowledge of religion guiding them to treat customers well, which in turn helps to build good relationships with customers. This is emphasized by one interviewee who suggested, 'we have a mindset to become helpful, to show respect to the elder, help the poorer, treat people fairly etc. Building and continuing relationship is good in the eyes of Islam' (X4).

Regarding inherited religious knowledge, one interviewee X25 added that the level of a person's believe and how they practice those in the real work will depend on the religiosity of his/her parents and the surrounding environments he/she was brought up in. It has been suggested by the same interviewee that no one should give up hope if you failed to achieve success. Everyone should attach to personal behavior that he/she inherited; this is because there are rewards from God for the people who hold patience. However, lots of Muslims are also gaining success in their business by following Islamic teaching. So, they are securing their place in heaven by doing good deeds along with enjoying material benefit. Moreover, it is a way of getting blessings through your customer or people with whom you are dealing with. Another interviewee X22 has got different perspective that you could create good impressions to their customers by sticking with religious (Islamic) values. The interviewee mentioned a reason why he follows religious values, 'to show the people that I am a real human being not an animal that you usually see among the people now a day. People are now becoming short tempered, harmful, selfish, and commercial' (X21).

Therefore, some Muslim business owners are simply applying a humane approach but this ultimately helps them to be good followers of Islam as well as stimulating relationship building with customers.

5.8.2 Beautify the life Hereafter

Most Muslims believe that there is life after death. If you do a good deed you will be rewarded and you will be punished for evil activities in the life hereafter; so, the believers of Islam have to strive to do good deeds in every sphere of life. This is only

possible through following the command of Allah written in the holy Quran, and following the guidelines of Prophet (pbuh), as narrated in the Hadith. They have accountability towards God on following his command. Fear of God and his reward for all good deeds can prohibit a person from being nasty and horrible to the people. The following quote from an interviewee provides a rational perspective on the above:

I believe other business owners also try to behave well with their customers. But the difference between them and me is I do all this to follow my religious guidance and to make my creator (Allah) happy not for the sake of business, like others. My morality has developed and controlled by religious teaching. So, every single transaction I do, I want to make it perfect. It is also helpful to make the customers happy and bring them back. (X11).

Although a few of the business owners said that their activities are unintentional and that they are unwilling to be open about being Muslims, they nevertheless expect to be rewarded for their good deeds on the Day of Judgment. However, most interviewees showed their intention to win this reward from God in the life hereafter. Interviewee X24 clarified his views on the above, which helps to build on earlier points above:

There are lots of other people who might practice the same approach like me. But the difference is purpose. Someone might practice good behavior for the sake of business or for being a good human being, where as some one for the sake of mercy of God. (X24).

According to one interviewee (X16) it is the teaching of the Prophet (pbuh) to know each other (means people around might be neighbors, colleagues, seller-customer, friends etc.), help each other, and pray goodness for each other. This approach to business will help the business to flourish through making good ties with customers. Moreover, it is also a way for them to practice Islam and to win reward in the afterlife. One businessman argued that he thinks about Allah and his reward first when he engages in business transactions (X25). This is his great inspiration for behaving well with his customers in every respect. Meanwhile, all interviewees also

demonstrated their anticipation of the life hereafter by showing an interest in guiding their family and children along the path of Islam.

5.9 INTERVIEW QUESTION 9

The big theme revealed from the question nine is '**Non-Muslim customers' reaction**'. Some sub-themes also developed to support the big theme are discussed below:

5.9.1 Positive/Negative Reaction

Participants do not have specific intentions to reveal themselves as Muslim or to represent the Muslim communities however, their attitude reflects their background. The CRM factors discussed earlier are attractive to the customers. Another important issue is behavior, in that non-Muslim customers are surprised at the overall behavior of Muslim sellers. Quite a big number of interviewees showed their positive attitude towards the Muslim seller's behavior. None of the UK Muslim SME owners had found any customers who responded negatively. More interestingly, some of their customers had found to be uttering Arabic words to the seller in order to surprise them. Interviewee X4 gave an example of the helpful behavior of Muslim sellers to customers:

It is seen in the Western culture that when an elderly people struggles to climb the stairs, people just ask them do you need help and wait for the reply 'no thanks' and then let them carry on. On the other hand we jump to help even if the person says 'no'. (X4).

In addition, business owners greet customers cordially when they meet, and customers also greet them in reply and that is appreciated by their customers. Sometimes sellers greet customers according to Islamic teaching and non-Muslim customers were found to appreciate and accept Islamic greetings positively. One interviewee (X17) reported that greetings improve the impression the seller gives not only among Muslim customers, but also among non-Muslim customers. However, it was also found that some sellers prefer to greet non-Muslim customers by saying 'hi' or 'hello'. They

simply prefer to greet them according to their particular rituals. Some owners doubted that non-Muslim customers might not realize their Islamic etiquette or behavior apart from 'Salam'. So, there could be a way to measure the customer response by giving them 'Salam'. However, there were no customers found who become irritated because they were greeted by giving 'Salam'. A few owners mentioned that most of the customers did not know what 'Salam' meant, because of their lack of knowledge. A few owners were anticipating that there could have been some negative response or more appreciated comments if the non-Muslim customers understand the meaning of greeting.

There are some businessmen who are still afraid of applying Islamic teachings with customers. They have a lack of understanding and knowledge about Islamic teachings on business and the use of Islamic teachings for marketing. One interviewee observed, 'We do not want to show the people that we are highly influenced by the Islam. There is a chance that people might mislead' (X3).

It was observed based on interviewee comments that customers' interest and attitude towards Islamic values in business is enthusiastic and positive in learning. Nevertheless, despite this seller were found to be less interested to expose non-Muslim customers to Islamic values and teachings in business interactions. One interviewee stated that he had bitter experience. In most of the cases it was a customer's habitual problem to misbehave with business owners. But, more annoying is that for a single person's mistake, few customers start blaming the whole nation.

Despite having some difficult customers, there are others who are very generous with hospitable mentality. Interviewee X23 indicated rude customers could be differentiated in several groups, but most of the customers are very charming and helpful to our children and the seller. They appreciate whatever you do and they may even give suggestions as well to improve the business. Another interviewee X25 said it is very rare that the customers 'ask me to know which religion I am belongs to'.

The interviewee (X25) reveals that most of the sellers are traditional, and only a small number of sellers could be seen as innovative and trying come out of an old mind set. There is generally not much practice of innovation and adaptation in order to bring changes among the sellers. On the other hand, some non-Muslim customers were

found to be more dynamic than the Muslim business owners. They (non-Muslim customers) are open to adapting to the changing business environment. Customers are now trying to learn the meaning of ‘Salam’, and some reply “Salam” to the sellers. Customers are appreciating the way that Muslims are running their business instead of complaining. Therefore, they are changing according to the demands of the situation. Although most of the interviewed organizations are not keen to bring about changes among customers, benefits await. Non-Muslim customers have started to accept the approach of Muslim businesses, for instance, an interviewee stated that, ‘As a follower of Islam I try to apply this in my business. All my customers appreciate this. These enhance my image among them as well as that of my religion. They respect me a lot’ (X7).

5.10 INTERVIEW QUESTION 10

The big theme revealed from the question ten is **‘Difficulties in relationship development through Islamic values’**. Some sub-themes also developed to support the big theme are discussed below:

5.10.1 Difficulties in relationship development

For this question all interviewees agreed that they have not faced any difficulties with customers when applying Islamic values to develop the customer relationship. Although a few interviewees stated that they do not apply any Islamic teaching to sway their customers. However, when interviewee comments are scrutinized more closely it appears they were more conscious and careful about customers’ likes and dislikes. They were found not to engage in any activities that could create problems with customers.

Almost every business owners showed a deep interest in making relationships with their non-Muslim customers. One interviewee stated that they are interested to make relationship with non-Muslim customers rather than Muslim customers. According to the interviewees most of the non-Muslim customers are very good and gentle; they are very flexible to make relationship with Muslim businesses rather than Muslim customers. Business owners were found to be very crucial to making their non-

Muslim customers happy at all times during business dealings and they realized that they might be in trouble if the customers are not happy. An interviewee said that they usually utter the words 'In-Sha-Allah' when they expect to do something in future and 'Ma-Sha-Allah' when they see anything good has happened when dealing with their customers. This is the teaching of Islam, that there should only be good wished for the people. The interviewee said they stop uttering those words with non-Muslim customers, because they fear that they might be disappointed or upset.

They prefer to comply with customers' preferences. One businessman did not greet customers in an Islamic way and instead greeted customers the way customers prefer. Interestingly, he said that he tried to discover the customer's religion on his first meeting and then greets them based on this. One interviewee was found to be cautious about religious and political conversations in the office (Law firm), although even if the customer he/she is a regular customer. Two interviewees stated that they do not like to apply Islamic values and teachings directly with their customers, as they are afraid of creating misunderstandings. They believe this will help to reduce disputes with customers and that they will gain the customer's faith. A few interviewees had experienced minor disputes with customers. The drunken people had created most of the disputes and it is not because of being Muslim or applying of Islamic values in business dealings. It is also experienced that at one stage of the argument, the drunken people start swearing directly to the Muslims and Asians. One interviewee suggested that it is best to follow the teaching of Islam, to remain gentle when people get angry with you for no reason.

Another interviewee stated that they concentrate on professionalism whilst dealing with customers rather than concentrating on being more religious as a means to attract customers. Their view is that "My service will promote me to build relationship with them" (X3). This does not mean that he is ignoring religious values, because religious values are sewn inside Muslim business owners, and their work is the best reflection of his religion. There is always a link between religion and work. On the other hand, one interviewee expressed their disappointment about relationships with Muslim customers. They also revealed that sometimes-Muslim customers cause problems because not all Muslims are good followers of Islam. Regarding making relationships interviewee X16 summarized that:

I haven't faced any difficulties to make relationship with non-Muslim customers. Moreover, it is easy to make relationship with them rather than making relationship with Muslim customers. If you give little favor to the non-Muslim customers, they become very happy and will appreciate that. On the contrary, Muslim customers want more favor than non-Muslim customers. But single mistake or dishonesty with non-Muslim customers might cause the breakup of relationship. (X16).

Many interviewees suggested it is important to be aware of Muslim customers whilst building relationships. Therefore, there are risks in applying Islamic values and teachings in the business context when dealing with customers and building relationships with them.

5.11 INTERVIEW QUESTION 11

The big theme revealed from the question eleven is '**Gaining competitive advantage through Islamic teachings**'. Some sub-themes also developed to support the big theme are discussed below:

5.11.1 Competitive advantages

All interviewee participants, apart from two, agreed that one could gain a competitive edge over rivals by developing relationships with customers with the help of Islamic values and teachings. One of the disagreeing interviewees argued that:

In the market the differentiable thing is whose product is better or which price is better not the person you are! It's not something to deal with religion. You will find lots of non-Muslim businessmen in the market who does the perfect dealing. (X25).

On the other hand, one interviewee stated that there is no doubt that you will get a competitive edge by following Islamic values in your business transactions. He firmly

believes that Allah will give *Barakah (blessings)* if you follow his directions but the Muslims are far away from the teaching of Islam. He anticipated that:

Interviewee X22 placed an example of getting Allah's blessings through following Islamic teachings. He stated that 'cleanliness is the half of Iman (faith)'. He believes and practices that the business will be blessed by attracting customers if you keep the place neat and clean before transactions has started. Interviewee X8 suggested you should not be disheartened if the business gets slow feedback. However, the interviews reveal a number of preconditions for achieving a competitive advantage. For instance, it is important to show off religiosity to the strong religious minded customer in order to win their heart. So, good behavior and showing sympathy could be one of the best weapons to get their kind attention. But, Muslim business owners have to do everything within the boundaries of rules and regulations of Islam. This is reflected in the view of one interviewee:

I see, my next door competitor, losing their customers only because of poor behavior, their behavior is harsh and not customer friendly, as well as, against the teaching of Islam. Although, they are Muslim but not good follower of Islam. (X13).

Interviewee X16 concluded that good behavior would definitely help to gain more customers than ones competitors. As Muslim run firms, interviewees articulated that they expected their main customers to be Muslim and expected that Muslims will choose them as their first preference. Interviewee X22 explained how he biases the Muslim customers:

I make joke and tell the Muslim customers to bring your money for your Muslim brother. They laugh but they like it and come back to me. But in the reality of business you have to maintain quality of the product as well as the price. There are some Sikh's people doing business who are selling the same product at the same price of me. But, the Muslim customers prefer me to spend their money at my business. (X22).

Moreover, one business owner explained that Muslim customers are seemingly happy to receive services from them (Muslim sellers) because they (Muslim sellers) are relatively exceptional than competing non-Muslim sellers in the business environment. However, the local English customers give preference to the quality of goods and services. Language also plays important role over religion. X17 well explained that:

In this market we see that Indian goes to the Indian shops, Pakistani goes the Pakistani shops, and Turkish goes to the Turkish shops. Although we are Turkish I see that everybody coming to us. However, I don't think we are getting competitive advantage. Language is more important than religion to the customers to be friendly. So customers come to my stores thinking that I am Pakistani but minutes after they run away when they know I am not Pakistani. But Muslim customers like to do shopping from the shop owned by the Muslim rather than non-Muslim. (X17).

In addition, satisfied customers return for repeat business, and in this way the number of returning customers increases and the business is able to develop a strong base in the market. Confirming this, one interviewee stated the importance of honoring customers, along with ensuring good quality products and services. Appearing religious to customers may indicate to the customer that you are an honest and trustworthy business person, and unlikely to act unscrupulously. By following the Islamic teachings a business can increase their Muslim customers as well as can beautify their life after death. Interviewee X1 advised that relationships built on Islamic values help the seller to create a solid group of regular customers that can help to ensure repeat sales and longevity of the business. This participant reported that regular, repeat sales makes business easier. Additionally, one interviewee, a lawyer preferred to focus on non-Muslims as the target customers. There is a common group of repeat customers for Muslim owners, and if they are able to attract non-Muslims this provides an additional advantage.

A few interviewee participants talked about the advantage of getting recognition as a good person. This means he is recognized as a good businessperson among customers

because he maintains a consistent standard of goods and services as well as appropriate post-transaction behavior. One interviewee elaborated that:

Greet them when we see them next time, anywhere, this sends the advertising message of giving them thanks. We also provide them information from back up file without any charge. Finally, it proves we are good human beings as well, as we do not forget them after the transaction is finished. (X3).

According to the interviewees, in order to gain a competitive advantage, it is a good idea to establish the business in the locality where the business owner is already known and respected. A majority of Muslim areas could also be a good location to gain an advantage, as it is easy to develop and manage relationships with Muslims as they are from the same faith. Measure the religiousness and the application of religious values in the competitor businesses then develop the strategy to compete. Try to win the customers' hearts through patient and gentle behavior, as well as, honor them, in return customers will provide positive recommendations to others. This is one of the best ways to gain more business and the route to success.

5.12 INTERVIEW QUESTION 12

The big theme revealed from the question twelve is **'Trust is a factor of CRM'**. Some sub-themes also developed to support the big theme are discussed below:

5.12.1 Understanding Trust

According to Muslim business owners trust is an integral part of business and is important in developing relationship with customers. It is about taking care of your business terms and conditions that have been delivered to customers, respecting customer confidentiality, fulfilling promises and commitments made to customers; and fulfilling customers' requirements or providing them with services as agreed and on time. Beyond this, the above fact can be considered '*Amanah*', which could also be treated as trust. '*Amanah*'—Arabic word that means 'fulfilling or upholding trust,' and in a broader sense 'fulfilling one's obligation to Allah'. Breaching '*Amanah*' is a

sin in Islam regardless of whom you are dealing with. Two lawyer interviewees suggested that the rules of the Solicitor Regulatory Authority in UK match those with Islamic teachings, that is, it is not only sin to breach '*Amanah*' but also a crime in the eyes of the law. As one of these interviewees stated, 'We have to be 100% trustworthy to the customers. You are not trustworthy that means you are losing the world as well as the life hereafter' (X2).

Interviewee X3, X15 and X23 agreed that trustworthiness is passing all sort of hidden information to the customers along with taking care of customer's information from outsiders. A few interviewees emphasized the importance of keeping promises to customers. According to them, you should present the product on time, start the contract on time, as well as, finish the contract on time; if you do these things it would show that you are trustworthy. A breach in commitment can cause a breach in trust. Regarding cheating, interviewee X18 explained that it is religiously binding to be trustworthy with your customer, which is also a worthy decision for the betterment of your business. A person might feel relaxed if his/her transactions are trustful.

It is also the duty of a Muslim businessman to encourage others to engender trust through their business activities, even if they are their customers. Although it was mentioned that fulfilling customer's demands on time is part of being trustworthy, this does not mean supporting the customers in illegal activities. Furthermore, it was found that for the sake of maintaining relationships and good service, some providers are engaging in illegal activities to meet the customers' demand. According to an interviewee this is also a way of creating trust in the eyes of customers as well as helping to build long-term relationships.

Interviewee X17 also articulated that being concerned about customers is also an important element of trustworthiness. In addition, interviewee X21 suggested trustworthiness depends on your behavior and your face value to the customers. On the other hand interviewee X17 noted from his experience Muslim customers tend to trust them more than non-Muslim customers do, while for non-Muslim customers the need to see clear evidence in order to begin trusting. Some interviewees suggested sharing their views and experiences with the customers in order to reduce the gap and

create trust with the customer. Overall, it is easier to make a relationship with Muslim customers.

5.12.2 Trust in Relationship building

Trust does not build itself; two parties are involved in this process. Accordingly, it is suggested that “Building trust means building relationship” (X5). Interviewee X5 believes that most responsibilities are those of the seller and it is also in their interests to build good relationships with customers, even though there may be exceptions. However, there are some stimulators that support relationship building with customers, as mentioned by one participant. These include: personal reputation, popularity among the community; and recognition by the community as a successful businessman.

In practice, almost every interviewee aims to use their interpersonal skills to prove themselves trustworthy to customers in order to build relationships. On the other hand, there are some customers who especially seek out Muslim firms and trust them more than non-Muslim firms (X17); therefore, it is easy to build trust and a good relationship with them. It is also easy to build relationships with pious Muslim customers through trust. Pious Muslim customers tend to be over-confident in getting good quality product and services from Muslim businessmen because Muslims believe in life hereafter and all Muslims have fear about the judgment day where they would be punished for bad deeds. Pious Muslim customers also strongly believe that cheating and being untrustworthy are sins in the eyes of Islam and therefore Muslim businessmen are unlikely to behave in these ways, as they are well aware of the punishment.

Two interviewees noted that religious oaths help to improve the customer’s confidence in businessmen if customers are pious. Overall, Muslim customers trust Muslim firms more than non-Muslim customers do, however trust could be developed through meeting customers’ requirements, fulfilling promises and commitments, being friendly with customers, and being honest. Lying to customers, overcharging, and cheating with regard to product quality are possible sources of breaches of trust.

Interestingly, trustworthiness could be gained by providing a favor to one person, which may result loss to another person. The person who is receiving the favor will consider you as a friend. However, this is not the sign of a good Muslim businessman as Islam prohibits harm in order to bestow favor on another person. However, for the sake of relationships this is quite common within Muslim business organizations. Interviewee X8 emphasized the importance of having good product knowledge in order to offer and recommend products to the customers along with having a reasonable price. It is also a wise way of gaining a customer's trust by identifying a customer's problem efficiently and offering them right solution, said interviewee X20. Interviewee X9 proposed that trusting the customers is a way of building trust with customers. He stated that customers are knowledgeable and quite informative; trust does not develop overnight, it is a slow procedure. You have to help customers to make the bond. For instance, X9 mentioned that:

You have to help customers, for instance, we let the customers to take out their food when they said that they forgot to bring the credit card. We take risk or trust them and this is how a bond starts to create. (X9).

Interviewee X9 advocates taking a risk by letting the customers go without paying their bill immediately. Similarly, interviewee X13 promotes establishing trust and selling a product on credit:

I trust the people and they trust me as well. I give them product on credit or let them to go when they are in short of money. They become very happy and keep coming back to me. Sometimes customer returns me with more love and loyalty than I have expected. (X13).

5.13 INTERVIEW QUESTION 13

The big theme revealed from the question thirteen is **‘Brotherhood is a factor of CRM’**. Some sub-themes also developed to support the big theme are discussed below:

5.13.1 Understanding of Brotherhood

There were mixed opinions among participants regarding brotherhood, where it concerned customer relationship marketing. As all of the participants were Muslim they shared some common knowledge about the concept of trusting the customers as a way of building a relationship with customers. However, according to the majority of the interviewees we cannot treat all customers as brothers. Interviewee X8 elaborated on this, ‘All Muslims are brothers and sisters to each other. But simply calling a person ‘brother’ does not mean that a brotherhood has been established’ (X8).

Interviewee X9 explained further, how a brotherhood could be established, suggesting that the seller has to first develop a friendly relationship with customers that leads to the brotherhood relationship with customers. However, it is not specifically mentioned to whom (Muslim or non-Muslim customers) it is appropriate. Various opinions were offered in relation to brotherhood as a tool for customer relationship marketing. Two business owners’ interviewees believed that brotherhood is a way of showing hospitality and respect to known people such as neighbors, family members, business partners and people from their home country when they become customers (X22, X15).

A few interviewees mentioned that RM is a technique to develop loyal customers. Nevertheless, a large number of business owners have sympathy for Muslim customers as reflected in the comments of interviewee X18:

I have a soft spot for my Muslim brothers and sisters even though they are my customers, which comes naturally. I feel happy when customers come to me say Salam, which make me to be generous to them and this comes naturally. I trust Muslim customers than non-Muslim customers although I know that

there are a lot of bad people among Muslim customers but over all, you will see Muslim customers are better than others. (X18).

However some interviewees, for instance, claimed that all customers (Muslim or non-Muslim) are similar (X9). They enter through the same door and they have only one introduction, which is 'customer'. Similarly, interviewee X23 suggested that we should not treat a customer differently based on religion, 'A Muslim preacher cannot expect extra care as customer than my non-Muslim customer' (X23).

Some business owner interviewees believed that brotherhood is an issue of personal belief. A majority number of business owners said that it is a religious concept and thus according to them the concept of brotherhood could only be developed between Muslims. The Islamic concept of brotherhood could not be established between Muslim and non-Muslims. However, one interviewee said he has some customers whom he treats as his brother although they are non-Muslim (X25). Another interviewee answered intelligently that he cannot say a non-Muslim is his brother but he can apply a similar sort of treatment for a non-Muslim customer for the benefit of the business. Additionally, interviewee X24 urged to develop brotherhood relationship with non-Muslim customers based on the social circumstances. However, a few business owners are totally uninterested in raising the issue of brotherhood for business purposes. For example, one interviewee said that, 'Customers outside my office, I consider them as my Muslim brother. Considering the customer as brother, and guide them like brother is not necessary to build relationship with customers' (X3).

Another group of interviewees suggest that this is a discrimination issue. They believe that they should not favor any single group of customers over another while they are paying an equal amount for goods and services, and they treat customers equally. They do not have any sympathy for Muslim customers, although being Muslim they might have some expectations. Interviewee X25 emphasized this viewpoint and stated, 'I don't deal with the people based on religion that's what the teaching of my religion says. We have to help and support each other (both Muslim and non-Muslim)' (X25).

On the other hand, some Muslim business owners do not have any experience of how non-Muslim customers will respond if they deal with them through the brotherhood concept in order to develop a relationship. Regardless, all interviewed business owners have an intention to build relationships with their customers. Some partly follow the brotherhood concept and some do so indirectly, therefore the purpose and benefits of this concept is not clear among Muslim business owners.

When relationship develops with non-Muslim customers, then we start calling them 'mate' but when a relationship develops with Muslim customers, we start calling them brother. I think the word brother breaks the most of the boundaries to share the ideas and thinking with our customers. (X22).

Nevertheless, whatever this closer relationship is called, this opens the door for a long term relationship with the customer.

5.13.2 Brotherhood in Customer Relationship Marketing

One participant businessman suggested creating opportunities for others in the same or interlinked business areas so that they can help each other by buying and selling each other's products. Certainly there must be a helpful mentality among businessmen in this case to develop brotherhood. However, building this relationship requires interest from both parties. If one party shows interest and the other do not, then a relationship will not develop. According to one respondent, brotherhood could also be developed with non-Muslim customers as well, 'Sometimes it is also nice to help and give favor to the non-Muslim customers. Still you will get reward for that' (X6).

From the practical experience of interviewee X15, the seller has to develop the concept of selling a product on credit in order to increase reputation and build relationships. They have a firm belief that they will gain the customer's loyalty and the customers will voluntarily provide positive word-of-mouth talk about the business to other people. Interviewee X12 also agreed on the previous statement although he added that he prefers to offer this facility to the Muslim customers rather than non-Muslims. Nevertheless, some have a more open perspective and suggests there are benefits to be derived from extending the benefit to Muslims and non-Muslims:

We are more generous, mannerly, and friendly towards the Muslim customers rather than non-Muslim customers, which are very helpful for making relationship with them. However, our way of dealing with English customers or behavior also making them happy and helping to build relationship with them. If we could behave with them the way we behave with our Muslim customers and if they understand us, definitely they will appreciate it and the relationship would be stronger, I believe. (X17).

On the other hand, it is noted that business owners are often not very happy in dealings with their Muslim customers by applying brotherhood concept. Since it is felt that some Muslim customers tend to be fussy and opportunistic, and often demand discounts on very insignificant issues and price conscious instead of quality focused.

Brotherhood teaches us to be helpful and trustworthy to all customers, therefore trying to develop brotherhood with every customer is recommended. It was found out that businessmen sometimes sell a product on credit for the sake of brotherhood. Unfortunately, some are fraudulent and the businesses end up losing money. Interviewees suggest being careful before developing a brotherhood relationship, regardless of whether they are Muslim or not, as anyone may be cheated. Interviewee X25 has requested to be wiser in decision-making, and provides an example for understanding:

You are on cliff and there are two persons that need help desperately but the closer person is non-Muslim and furthest person is Muslim. If you are wise you will save the first person then together you can save the second person. This is how we should think and this is how we should do business. This is not about who is Muslim/non-Muslim. (X25).

Above all, it is clear that brotherhood enriches relationships with customers.

5.14 INTERVIEW QUESTION 14

The big theme revealed from the question fourteen is **‘Honesty is a factor of CRM’**. Some sub-themes also developed to support the big theme are discussed below:

5.14.1 Understanding of Honesty

It is best to follow the teachings of the holy Quran and the sayings of the Prophet (pbuh) in order to be an honest businessperson (X7). There is no doubt that honesty can bring success in business. One interviewee argued that it is an integral part of Islam and that a dishonest person cannot be a proper Muslim, honesty is also a professional obligation. On the other hand, to adhere strictly to legal obligations can also be regarded as honesty towards the law. Although it is a religious prescription to be honest in every sphere of life, it was found that interviewed participants are honest in order to respect the laws related to their business and professional obligations. Matters of religious obligation are secondary, although one interviewee stated that: ‘Both professional obligation and religious influence have significant impact on being honest’ (X3).

According to interviewee X24 religious obligation is very strong. It drives the seller to meet the customer’s requirement, which they have been promised. It also pushes the sellers to be honest to the customers in every aspect of transactions. Several interviewees remarked that honesty is a teaching of Islam for every sphere of life, where one cannot lie to their customers in providing the product description, and cannot make a large profit by selling faulty and lower grade products. Honesty in Islam also suggested doing good things for people/customers. Interviewee X8 mentioned how they engage in good activities beyond professionalism:

We not only selling the product but also serving the society, like helping the single mom by offering ticket at a cheaper rate, women are allowed to get priority service, providing Bangladeshi visa by applying our personal relations etc. All these are good work and we love to do good work. Islam also teaches us to be involved in good activities. (X8).

Interviewees have a firm believe that it (honesty) is the path guided by Allah. There is no way out of being honest. The followers would be rewarded on the Day of Judgment. No one will fall in danger by following the path guided by Allah. Interviewees also talked about a type of honesty that goes against the customer's expectation known as 'rude honesty', which may cause businesses to lose customers. However, focusing on maintaining a high quality of products and services can turn a firm into an honest business organization. Interviewee X20 wants the seller to reveal the reason for price discounts and promotional offers, and also offer good quality products and improved services, to increase their acceptance among the customers as an honest businessman.

This would be beneficial since customers also prefer to build relationships with honest business organizations. The level of honesty between seller and customer can also be improved through making partners aware of the terms and conditions of the business from the start of the transaction so that nothing is hidden from the seller. The seller may mislead the buyer through hidden terms and conditions, but doing this would make them dishonest. An interviewee commented that you cannot trust other people if you are not personally honest, which is a quality of an honest person. Personal morality is important in order to implement honesty in business. Interviewee X15 exemplified his experience in the following way:

Sometimes things fallen on the floor, the floor is clean but our policy is; even if the floor is clean just put that in the rubbish and don't give it to the customer. Some places might not do that but that does save you much money. (X15).

A participant said that he feels upset and get afraid whenever he tries to defraud. As argued by one interviewee, although they may benefit in the short term, in the long run they will suffer as a consequence and emphasized:

Especially if you are Muslim and you are ripping people off and stealing, you might grow or some people do grow. But at the end of the day when you die you can take nothing with you. You have to face punishment for that. (X6).

The general perception amongst the participants was that Muslim firms are more honest than non-Muslim firms. Muslim families are the source of religious values, and this is helpful in developing relationships with customers.

5.14.2 Honesty in Customer relationships

Honesty is one of the factors in gaining a competitive advantage. The interviewees argued that existing customers are a source of competitive advantage; therefore, it is important to build relationships with existing customers using honesty to bridge the relational gap. However, according to business owners, you cannot develop a relationship with all your customers. One interviewee highlighted that a customer's personal honesty is more important in building a relationship. It is less important how much a business gains from a customer. Meanwhile, sellers have to trust their customers as well and allow them to buy products on credit. They would be treated equally as well in order to show the sellers honesty in establishing justice among customers.

There are many other factors involved in selecting customers. Customers also assess the firm's level of honesty and then decide whether or not to develop a relationship with them, because there are many firms that mislead and take advantage of customers. This could be controlled and better relationships could be developed if sellers do not cheat or over-price products out of greed. In this respect one interviewee underscored:

It is better to set a profit level so that we might not fall in the trap of 'evil'. It is the teaching of our religion as well. Customers really appreciate it and that also helps to build relationship. (X7).

There are other factors that contribute to the development of the seller-customer relationship such as not exaggerating product features and being transparent in dealing with customer. Additionally, clear product information and providing useful advice to the customers is important. In addition, showing respect to each other's (customers to sellers and sellers to customers) honesty may also be a starting point for CRM. Nothing can be gained from putting pressure on customers or abusing their

rights. Customer's preferences also have to be given consideration as an interviewee pointed out that customers like honest behavior and staff. They prefer to deal with the staff he/she can rely on more. Moreover, the sellers have to keep their promises to the customers; the product has to be value for money; and there must be transparency. Finally, it is important to attract customers and also retain them for future business as interviewee X25 suggested offering various product options and at reasonable prices and also employing completely honest people for business dealings.

5.15 INTERVIEW QUESTION 15

The big theme revealed from the question fifteen is '**Ethics is a factor of CRM**'. Some sub-themes also developed to support the big theme are discussed below:

5.15.1 Understanding and impact of Ethics

The interviewees believe that the term 'ethics' means providing good guidance to customers. More specifically it means telling customers directly what is right and what is wrong, and helping them to choose the right product for their needs. It also means guiding them about what they should and should not do, regarding their business dealings. This might mean suggesting ways that they can save time and money, as one's experience should be used to provide guidance, and to minimize the business risk.

However, the respondents repeatedly focused on some incidents such as not to guide them to expensive products for generating more revenue; not to offer something which is not affordable to them; in case of selling food, always show the utmost respect to the people's believe and taking care of their dietary needs; make them aware of product wastage; and finally, share full product information and explain to them about the pros and cons of the product. Some interviewees surmised that being honest and truthfulness are key prerequisites of being ethical.

An interviewee (X4) stated that ethics teaches us about personal thinking, quality and the responsibilities of being a good businessman. This requires an understanding of customers' needs. A business owner's professional experience and freedom can help

them to understand customers' needs. However there must also be an interest among the business owners in being ethical. Being ethical is a person's sole interest of showing morality and being more humane in the practical field. We can see lots of Muslim businesspersons who have engaged in unethical activities where as lots of non-Muslims are very honest and ethical in their business activities. Being ethical goes beyond religion according to one interviewee:

It is not just religion but also as a human being you have to be honest and avoid cheating. You cannot offer a veggie burger with animal fat to the vegetarian or you cannot offer pork. You can earn the money through cheating but at the end you are stealing people's money. (X15).

Furthermore, the teaching of Islam is very clear and straightforward and states that every human being (Muslim) should be honest and truthful where no one has chance to be unethical. It is illegal in Islam to make excessive profit and engage in fraudulent activities whilst dealing with customers. Interviewee X22 reflects on Islamic business ethics and accountability:

Islam clearly says that you have to be accountable for all sorts of your transaction especially when you weight the product and when you count the money. Always do it carefully so that customers will get their full right and you keep your position to the Almighty. (X22).

An interviewee clearly articulated how their business maintains its religious values in its business practice:

Customer satisfaction is our main priority. Even if we sell promotional products we explain all pros and cons of the product to the customers. When we sell a product we make reasonable profit. We never try to rip off a customer, which is very unethical and equivalent to breaching the Islamic rules. We try to ensure extra facilities to some customers like women travelling alone, women travelling with children without their husband, disabled people, elderly people etc. We find out their problems or identify what assistance do they might need. (X8).

Being problematic with customers in order to make profit is unethical and against the teachings of Islam. For instance, according to the interviewees/respondents, selling defective products under lucrative packaging, offering low quality product at the same price of high quality product, and mistreating customers are all unethical practices. It may cause the business to lose customers, and although this might generate profit for the business, this would only be in the short-term. On the other hand, some business owners had found to be showed their illegibility when they have asked to engage in any illegal practices by their customers. Something interesting is that although the business owners are advocating equal treatment for all, they are apparently more non-Muslim customer centric. Muslim business owners spend more time explaining the product to the non-Muslim customers rather than Muslim customers (X16, X17), although receiving additional explanation is also appreciated by Muslim customers too.

The above does not necessarily mean that Muslims are always ethical. The interviewees believed that Islamic business organizations are more ethical than other organizations. Nevertheless, non-Islamic business organizations are also showing an interest in being ethical and sometimes borrow Islamic terms to indicate this. For example, one interviewee observed that:

Some organizations are developing slogans with borrowed words like using the word 'EKIN'[Arabic word] instead of 'RELY/TRUST'. This Arabic word is a value of Islam. The word also assures customers that we are ethical, honest, and trustworthy. We are not engaging in 'give and take' based robotic transactions. And Muslims are more reliable in business dealings than others. (X4).

He suggested that customers will realize sooner or later how ethical the business is, and will become closer to you when they find you firm are ethical. Customers will also understand one day if you are not ethical or if you mislead them, which result in the breakdown of relationships (X6).

5.16 INTERVIEW QUESTION 16

The big theme revealed from the question sixteen is **‘Justice is a factor of CRM’**. Some sub-themes also developed to support the big theme are discussed below:

5.16.1 Understanding and impact of justice

According to interviewees Muslim business owners, practicing justice with customers is one means by which they can develop relationships, through establishing equality and information sharing with customers so that they all receive balanced and fair treatment. In relation to equality, this entails allocating equal time and expertise to all customers. It does not mean that a customer with a simple problem will be allocated equal time and expertise to a customer with more complicated problem. Here justice involves providing proportionate time to customers. However, a couple of respondents said that they do not bother who is a new or old customer. They always prefer to serve them on a first-come first-serve basis. Interviewees argue that neglecting the rights of customers, whether Muslim or non-Muslim, is not an option because Islam does not support this.

When a Muslim businessman deals with his customers he must be careful what he says to avoid offending the customer. This does not mean that the seller does not have the right to say what is right and what is wrong to customers. It is prohibited to help customers by fulfilling their unethical requests through illegal practice. An interviewee added that he likes to help Muslim customers rather than non-Muslim customers, but he is not sure whether he is right or wrong according to the rules of Islam. Another respondent was happy to sell product on credit to the Muslim customers but not to the non-Muslim customers, but he needs to be careful since there are lots of dodgy Muslims customers. The interviewees commented that there is a difference between non-Muslims and Muslims based on their dimension of thinking and assessing. The interviewees added that non-Muslims are more materialistic and worldly than Muslims.

It is thought that product price should be equal for all customers. However, it was found that some business owners like to serve regular customers with extra care,

whereas some interviewees like to help new customers. But, most of the interviewees were found to give preference to existing customers rather than new customers on the basis of justice. Interviewee X9 highlighted the preference for existing customers:

All customers supposed to get equal opportunity. However, regular customers are more valuable to me so they enjoy additional facilities, which they deserve. I might offer them a free dish that I cannot do for a new customer which you cannot say is injustice. (X9).

It was found important to most interviewees that one should give more facilities to the well-known customer than a new customer. An interviewee mentioned that he does not provide credit facilities to new customers. Non-Muslim customers also get priority over Muslim customers if they are very regular customer for the business. Not only that, but non-Muslim customers also receive priority if they have more transactions than Muslim customers.

Furthermore, a couple of interviewees said that they like to help or serve ladies and elderly people first, rather than young people. According to them we have to prioritize respect instead of justice in some minor cases. Moreover, some respondents are very happy to offer a priority service and low product price to friends and family members, than other existing/new customers. An interviewee explained the reason and situation significantly, which is stated below:

If my friend comes to buy something for personal consumption, I will not make profit but if it is for reselling then I will do the business dealings with him but at a cheaper rate than others. It is just to support him. But I am not going to do that with other customers. Because he is my friend and he need a little push in order to establish his business (just initially). But I am not going to favor them all the time. It is just with your family and friends. It is in the Quran. They deserve my help more than any strangers. (X25).

Interviewees also talked about not cheating customers as a means of establishing justice, for example, by disclosing hidden product faults without questioning. It is also justice to solve the customer problem without focusing on religiosity and racial

identity. Finally, the participants concluded that establishing justice would lead to stronger relationships.

5.17 INTERVIEW QUESTION 17

The big theme revealed from the question seventeen is **‘Greetings is a factor of CRM’**. Some sub-themes also developed to support the big theme are discussed below:

5.17.1 Understanding and impact of Greetings

Greeting is a polite way of welcoming customers in the initial stage of the business transaction, according to the interviewees. Muslim customers understand that greeting is a prayer for them where through greetings one person (seller-if he greets first) seeks favor of Allah (God) for another person (customer-if he is greeted by another person). Two ways of greeting people are found in the interviewee’s comments. First, the Islamic way by saying ‘As-Sala-Mu-Alaikum’ or second, the non-Islamic way by saying ‘hi’ or ‘hello’, ‘good morning’ or ‘good afternoon’. To Muslims greetings are a teaching of Islam, as well as religious obligation. According to them it is a way of breaking the barrier between customers and sellers. Islam suggests greeting everyone. Whoever enters the door, whether friend or enemy. Every one should to follow this for the sake of Allah though it gives you advantage in your material life as well. One interviewee stressed the benefits of greetings, ‘it is the initial stage of transaction. Greeting opens the door of transaction and creates good impression about sellers in customers mind’ (X2).

Another interviewee strongly agreed that greetings help to start a good conversation with customers, however, it is important to understand which ways are chosen by them to greet Muslim and non-Muslim customers (X8).

Greetings could vary based on the business location, culture, and the person you are dealing with. For instance, some sellers do not hesitate to say ‘Salam’ to the non-Muslim customers, whereas some sellers are very strict in saying ‘hi/hello’ only to the non-Muslim customers. A few interviewees articulated they often hesitated saying

‘Salam’ to their customers as their business site is in the hub of a non-Muslim populated area. Very few respondents like to greet customers of other religious denominations by their religious norm. On the other hand, interviewees are very keen to greet the customers by saying ‘Salam’ when they found them wearing Islamic religious outfits. Some respondents are not very interested to say ‘Salam’ to those who might not understand the meaning of it. Interviewee X9 explains some of the logic behind the greeting chosen:

Sometimes we say Salam to the regular non-Muslim regular customer and they appreciate it but I don’t know whether they actually like it. I greet the girl wearing Hijab by Salam just to show respect and I think Salam is more respectful than saying hi/hello. The intention is to make the person feel more comfortable. I don’t like to say Salam to the girl without Hijab. If I say Salam to the non-Muslim unknown customer they will not feel comfortable and I have to explain to them by wasting twenty minutes. (X9).

As all of the interviewees are Muslim, they expressed a preference to greet customers by using an Islamic greeting. Interviewees unanimously agree that there is no doubt that Muslim people appreciate greetings, particularly when you greet them in an Islamic way, although it is rare that Muslims do mind if you greet them by saying ‘hi’ or ‘hello’. Every interviewee agrees that they prefer to greet by saying ‘Salam’ to the Muslim customer, whereas they say ‘hi/hello’ to the non-Muslim customers. Greeting Muslim customers in an Islamic way creates positive impact on relationship, such as, pious Muslim customers are delighted and only these few words go a long way towards building good relationships with them. On the other hand, non-Muslim customers are not very keen about greetings but nevertheless appreciate them, such as their preference for being greeted with ‘hi’ or ‘hello’ rather than with ‘As-Sala-Mu-Alaikum’, although they do not mind if you greet them in an Islamic way. A number of interviewees mentioned that sometimes non-Muslim customers feel embarrassed because they do not understand the meaning of ‘As-Sala-Mu-Alaikum’ and do not know how to reply. A couple of interviewees suggested introducing and practicing greetings in English to non-Muslims, instead of in Arabic so that they can understand better. Some interviewees further mentioned that they have some regular customers or the customers with whom they have close relations, who try to impress them by

saying ‘Salam’ when we meet every time. Such greetings can have an impact on how the individual is perceived as emphasized by one interviewee:

Customer prefers to get service from whoever gives them Salam first. It is not quite helpful for building relationship but it helps to change the customer’s attitude instantly, this may help improve the relationship later...‘Salam’ categorizes you as different from a wider mass group of people to a narrower selected group of people of the society. Salam also reduces the misconception about the people. For instance, one day a black young lad came in but we thought that he could be a troublemaker. But, when he greets us by saying Salam this changed our attitude and we provided him the best possible service. (X8).

Without any doubt, interviewees rated greetings as an influential factor for relationship building. This creates a good impression about the seller to the customer and also the customer to the seller. They agreed that ‘Salam’ is more prestigious than any other greeting. Greeting (Salam) helps the seller to increase the customer’s patience during the busy business hour and ensure them a warm welcome. This interviewee reiterated the importance of a simple greeting, ‘a good greeting is a half friendship. Two/three words can change your thinking. A loud greeting is more preferable. A warm greeting is very important to develop the relationship’ (X7).

However, as one interviewee warned, it is more than just words it must be accompanied by the appropriate expression:

Your expression is also important. Even if you say hi/hello to your customer, your expression is important. But there is limit. Sometimes people give you a big greeting and present himself/herself as trustworthy, but, actually they may be trying to hide something from the customers that they don’t deserve. (X25).

This type of religious teaching has a good impact on religious-minded customers, although it can also create an impact on all other customers. A simple greeting such as Salam might cause them to start up a business conversation, which could lead to a good relationship. Using Islamic greetings increases the perception of honesty,

reliability, and trustworthiness of sellers in the eyes of Muslim customers. However, using any greetings improves an individual's (seller) personality amongst customers. Some interviewees preferred to greet the customers the way they are greeted based on their religions; however, there is the prospect of using an Islamic greeting in building relationships with all customers. One interviewee strongly suggested that the term 'Salam as greeting' influential for business and important for the Muslim society for the following reasons:

Especially, social life of this country is getting down. People are too busy around you. So, when you talk to them with smiling face and greet them nicely, they appreciate it highly. On the other hand, if you are not lively with your customers, they will think Muslims are very reserved which might cause them to lessen doing business transactions with Muslim people. (X16).

5.18 INTERVIEW QUESTION 18

5.18.1 Suggestions for non-Muslim SME (UK) owners

Every businessman wants to build a good relationship with customers. Non-Muslim business owners also want to do this. Although there are lots of business activities, which are common to both Muslim and non-Muslim SMEs, there are some recommendations for them guided by the data drawn from interviewees in this research. An interviewee requested the non-Muslim SME owners should practice Islamic teaching to build relationships in every sphere of life, as it is merciful and beneficial for both parties.

According to one interviewee, in most cases there is a lack of liveliness in their (non-Muslim SMEs) service delivery. They are quite robotic when they are in service or whilst dealing with customers. It seems that they are performing just for the sake of the job, as they are not driven by any values whilst they are in business. The respondent firmly believes that a Muslim businessman following the Islamic values and teachings is a true performer. Muslims are bound to perform their job beautifully and most tidy, as according to one respondent's quoted that 'Allah is beautiful and he loves being beautiful'.

Some interviewees have suggested that they should practice ethics, honesty, fairness, trust, and equality as much as possible. They have to focus more on gaining customer reliability through good behavior and respect. According to the interviewees, those are the similar values guided by the other religion (Christianity and Judaism) but whenever the issue of those values comes somehow the name of Islam comes first. A few respondents believe that they have to work more on looking after their organization beyond professionalism.

In non-Muslim sellers are compared to the Muslim sellers, the non-Muslim sellers are found to be struggling to serve the customer, although they seem to be fully devoted to their work. Meanwhile, the behavior varies based on the individual personality. The interviewees believed that a good follower of religion (any religion) could perform better than a non-believer, although there are some exceptions that exist. In most of the cases they (non-Muslim SMEs) are found to be reluctant, as they do not have any fear of God. Exceptions exist among the Muslims as well, but Muslim business owners or the sellers are more helpful to the customers than non-Muslim business owners or sellers.

Muslim businesses are found to be happy when they make profit. They do not get upset if they fail to make a big amount of profit, whereas non-Muslim businesses are highly profit-oriented. Non-Muslim businesses are quite impatience in this regard, as stated by a couple of interviewees, based on their personal experiences. Finally, some respondents have suggested to the non-Muslim business owners to increase their faith on customers or trust the people in first sight and not to talk to the customers with suspicion from the very beginning.

5.19 SUMMARY

Big Theme	Field theme	Finding
Understanding of customer relationship marketing	Quality of goods and services	Ensuring good product and good quality services. Managing commitment in providing quality goods and services on time.
	Understanding the customer	Understanding the customer demand to satisfy them
	Concerned issues of CRM	Increasing faith; good attitude and behaviour; honesty; building trust and commitment;
Existing relationship with customers	Dealing with customers	Being patient when dealing with annoyed customer. Being truthful and keep smile on face. Appoint experienced staff for customer dealing.
	Levels of Services	All customers will get the same level of service. Limited customers would be given more facility over others. Promotions and discounts should be offered proportionately.
	Existing Customers Versus New Customers	Existing customers are more important than new customers.
Enhancement of relationship	Develop a Base of Regular Customers	Increase the number of regular customer and mostly focus on customers who spend more money.
	Increased Awareness of Customer Satisfaction	Personal knowledge and Interest of salesman is very important.
	Marketing advantage	A loyal customer is a good medium of advertisement.

	Business Expansion	Existing customers are the source of new customer as well as revenue generator.
Islamic teachings and values in business	Business/ Profession under professional guidelines	Being loyal to the organizational rules and regulations. Islamic teachings are supportive to their organizational rules.
	Businesses/ Professions without under professional guidelines	Disclose the hidden tricks. Explain the product's pros and cons Being more helpful when the customer is his Muslim brother. Maintain neat and clean and friendly environment in the store.
	Islamic values	Honest, trustworthy, practice equality, transparent, greetings, committed, avoids backbiting, generous, avoid greediness.

Big Theme	Field theme	Comment
Islamic values in UK Muslim SMEs in practice	General Islamic etiquette through family	Being sincere in dealing with customers, polite, calm, honest, humble to the other religious customer, show more respect to the pious person, respect more to the female customer, not necessary to treat all Muslim customers as brother, greet the people, and finally fear the Almighty.
Islamic influence in developing and maintaining relationship	The quality of Islamic behavior	Their cordial behavior, generosity, and smiling face to attract non-Muslim customers.
	Islamic teachings for business	Islam very strict about practicing honesty and trustworthiness. Islam do not support making of excessive profit. Manage equality among customers. Being transparent in all transactions.

		<p>Greet the customers.</p> <p>Appoint efficient salesman.</p> <p>Sharing information with customers.</p> <p>Cultural Adaptation (changing name or adopt new name in order to be familiar among the local customers)</p>
Reasons to follow Islamic concepts	Religious Attachments	<p>Attachment comes naturally.</p> <p>For the benefit of business.</p> <p>In search of 'Halal Rizk'.</p> <p>Creating a good personal impression.</p>
	Beautify the life Hereafter	<p>To follow the command of God.</p> <p>Not to be punished in the life hereafter.</p> <p>Winning the reward on the day of Judgment.</p>
Non-Muslim customers reaction	Positive/Negative Reaction	<p>No negative reaction been detected so far.</p> <p>Some non-Muslim customers greet the sellers in Islamic way.</p> <p>Some non-Muslim customers use Arabic words in their conversation to surprise the seller.</p> <p>It is easier to make relation with non-Muslim customers.</p>
Difficulties in relationship development through Islamic values	Difficulties	<p>Disinterest of a few sellers.</p> <p>Non-Muslim customers do not understand Arabic words.</p> <p>Non-Muslim customers do not understand the meaning of 'Salam'.</p> <p>Only one seller shows disappointment about Muslim customers, as they always make complain.</p> <p>Non-Muslim customers do not compromise with mistakes, so relationship is vulnerable.</p>

Big Theme	Field theme	Finding
Gaining competitive advantage through Islamic teachings	Competitive advantages	<p>Gaining blessings of Almighty God.</p> <p>Gaining customer attraction because of cleanliness and tidiness.</p> <p>Easy to win the trustworthiness of pious Muslim customers.</p> <p>Good behavioural qualities like sympathy, calmness, and not to be greedy might give them additional advantage.</p> <p>Adaptation of local language that Islam encourages.</p> <p>Being a pious business owner could catch the attention of more Muslim customers.</p> <p>Their helping mentality to their existing customers without interest could increase their long-term relationship.</p>
Trust is a factor of CRM	Understanding Trust	<p>Respecting customer confidentiality, fulfilling promises and commitments made to customers; and fulfilling customers' requirements.</p> <p>Fulfilling one's obligation to Allah.</p> <p>It is not only sin to breach '<i>trust</i>' but also a crime in the eyes of the law.</p> <p>Opposite of trust is cheating.</p>
	Trust in Relationship building	<p>People trust Muslim firm rather than non-Muslim firm.</p> <p>Trusting the customers is a way of building trust with customers.</p>
Brotherhood is a factor of CRM	Understanding of Brotherhood	<p>All Muslims are brothers and sisters to each other.</p> <p>Friendly relationship leads to brotherhood.</p> <p>The Word brother breaks the most of the boundaries to share the ideas and thinking</p>

		with our customers.
	Brotherhood in Customer Relationship Marketing	New customers will feel heartfelt. Brotherhood teaches us to be helpful and trustworthy.
Honesty is a factor of CRM	Understanding of Honesty	It is a teaching of the holy Quran and the sayings of the Prophet (pbuh). Honesty is also a professional obligation. It is important to be honest to trust others.
	Honesty in Customer relationships	Honesty bridges the relational gap with customers. Customers would be treated equally in order to show the sellers honesty. Better relationships could be developed if sellers do not cheat or over-price products out of greed. Not to exaggerate product features. Clear product information and providing useful advice. To employing completely percent honest people for dealings.
Ethics is a factor of CRM	Understanding of Ethics	‘Ethics’ means providing good guidance to customers. Being honest and truthfulness as the prerequisites of being ethical. Being ethical is a person’s sole interest of showing morality and being more humane in the practical field. Every human being (Muslim) should be honest and truthful where no one has chance to be unethical.
	Understanding of justice	All customers should receive balanced and fair treatment.

		<p>Regular customer deserves additional facilities.</p> <p>Female and old customers should be served priority basis.</p> <p>It is not injustice if any relatives or friends received more facilities than other customers.</p>
Greetings is a factor of CRM	Understanding and impact of Greetings	<p>Greeting is a polite way of welcoming customers.</p> <p>Islamic religious obligation.</p> <p>It breaks the barrier between customers and sellers.</p> <p>Pious Muslim customers are delighted.</p> <p>It helps to change the customer's attitude instantly.</p> <p>Salam also reduces the misconception about the people.</p> <p>It increases the customer's patience.</p> <p>Non-Muslim customers appreciate it.</p> <p>Undoubtedly, non-Muslim customers prefer to say hi/hello.</p>
Suggestions for non-Muslim SME (UK) owners	Suggestions for non-Muslim SME (UK) owners	<p>Try to practice to be a true performer.</p> <p>Perform their job beautifully and most tidy way.</p> <p>They should practice ethics, honesty, fairness, trust, and equality as much as possible.</p> <p>Looking after their organization beyond professionalism.</p> <p>Non-Muslim businesses are highly profit oriented.</p>

CHAPTER SIX
DISCUSSION

6.0 INTRODUCTION

In this chapter, the empirical key findings from the in-depth interview are discussed in detail, in conjunction with the literature reviewed in Chapter Two and Chapter Three, in order to anchor the study in the existing body of knowledge. The basis of the discussion will be the similarities and the contradictions between the elements identified in the literature review and the corresponding findings revealed through the in-depth interviews. By relating the findings to the literature, the researcher hopes to achieve a better understanding of the similarities and differences of the issue of CRM (Customer Relationship Marketing) and its factors from an Islamic perspective on Muslim and non-Muslim customers in case of UK Muslim SMEs.

This research aims to investigate the influence of Islam on the practice of CRM in UK Muslim SMEs. The research also aims to achieve the following four objectives:

- 5) To critically analyse the literature on CRM from the perspective of Islam and to examine it in the light of primary research.
- 6) To determine the factors required for developing CRM in UK Muslim SMEs from the perspective of Islam.
- 7) To investigate the behaviours and expectations of UK Muslim SMEs regarding CRM.
- 8) To develop a conceptual framework for UK Muslim SMEs regarding CRM.

This chapter is organised into four sections as summarised below:

- Section 6.1 discusses the issues related to the CRM both from the conventional and Islamic points of view based on literature and key findings.
- Section 6.2 discusses the factors of CRM supported by the Islamic teachings as well as the factors practised by Muslim SME owners in the UK with the help of literature review developed in Chapter Three.
- Section 6.3 discusses the Muslim SME owner's individual behaviour with Muslim and non-Muslim customers as well as the behavioural expectations from their Muslim and non-Muslim customers.
- Section 6.4 develops a conceptual framework of CRM practised by UK

6.1 Objective 1: To critically analyse the literature on CRM from the perspective of Islam and to examine it in the light of primary research.

6.1.1 Understanding of CRM

Customer relationship marketing is about understanding the customer in terms of his or her needs and wants, as well as understanding the promotion that is being offered to him or her. Parvatiyar (1995) also proposes that relationship marketing makes marketing more effective by better addressing the needs of customers. To build relationship with a customer, a service provider should ensure that all products and services have been developed to meet the customer's actual needs, which triggers the definition of RM by Christopher *et al.* (1991) and Grönroos (1994a) (as cited in Osborne and Ballantyne (2012)).

It is the marketing through relational development where sellers try to make themselves attractive to customers. It is also considered as direct marketing as sellers meet customers face-to-face to demonstrate their product. Berry (1983) summarised this as gaining customers through word of mouth rather than advertising and promotion. However, a good understanding between the seller and the customer has been detected to increase the customer's level of confidence in terms of transactions. The transactional side of the relationship has been given more attention by firms (Verhoef *et al.*, 2010).

This is a big chance for the seller to think and act differently to add value to attract customers. Harwood and Garry (2006) were also concerned about adding value in RM to attract customers. The capability of the salesman is vitally important to understanding the customer's needs and wants. Good understanding between the customer and the seller increases the customer's level of confidence in terms of the transaction. It is also pointed out that RM sometimes negatively affects firms' performance (Colgate and Danaher, 2000; Palmatier *et al.*, 2007).

All SME owner respondents stated that it is important in Islam to meet the customer's demand by providing the goods and services. Everyone should to act in such a way that no one could hurt by your behaviour. If there is any lacking in the product,

customers should be made aware of this as the transaction would be nullified if the seller hides any product defects or misconducts the sale. Both parties should benefit from the transaction. Otherwise, income gained from the business transaction would not be 'Halal' or accepted according to the Islamic law and Allah's blessings would be set out from those business transactions. The seller could benefit in the short term, but in the long run he would not be able to succeed. Following the Islamic values and teachings could help to bring benefit in the material life as well as in the life hereafter.

Most UK Muslim SME owners have grown up in Islamic society where religion (Islam) has a significant impact on their learning from family and society. Therefore, the Islamic religion impacts the ways in which they manage their customer relationships. Islamic teachings, backed from 1,400 years, provided the indication that it is important to think about long-term business where customers are the most crucial factor (Hussnain, 2011). It is important to satisfy them for the benefit of business. Behave well with them and develop trustable understanding in order to ensure long-term business.

The emphasis of UK Muslim SME owners on creating good customer relationships not only benefits them in business, but also satisfies the God (Allah). Allah will reward the businessman when customers are happy with him. There is no doubt that sellers would benefit through business as well as in life after death. A good 'life after death' is very important matter for Muslims, for which satisfying Allah is very important, and that could be gained through making customer relationships as well as satisfying them. A businessman could achieve good deeds through that sort of business activity if the person really follows the rules of Islam, which results in rewards from Allah after death. The above discussions on Islamic ideas and teachings gained and practised by UK Muslim SMEs are positively related with the discussion raised by Tahir *et al.* (2013), who argues that Allah's angels would curse businessmen who do not take care of their customers. It is an Islamic belief that in a business it is through customers that Allah provides sustenance.

It is not as simple as the modern business thinking that to make the business profitable the customer relationship is important. According to Islam, it is obligatory because relationships with people or customers are the way of making a relationship with God.

Hence, the purpose of making relationship in Islam not only to make profit or turn the business success but also to satisfy the God through building good customer relationships. Alserhan (2010) (cited in Adolphus (2010) and Arham (2010)) also stated Islam instructs Muslims to develop, maintain, and enhance relationships, whether business or personal, to please Allah and for the betterment of the whole society.

6.1.2 Importance of CRM

A good customer relationship holds the momentum of business. Poor customer relationships may cause a loss of business. Relationship marketing also broadens the business scope. As sellers come to know the products that their customers want, so sellers can add those products to their existing product line so that the customer needs them. According to Lagrosen (2005), relationship marketing ultimately supports the process of product development.

Developing customer relationships is important because this helps to build a customer base on which the business can rely a certain number of transactions. A customer base will develop when a seller can increase the number of returning customers by satisfying them and by increasing loyalty between the customer and the seller. Conventional marketing literature also interprets that customers who are behaviourally loyal to a firm show more favourable attitudes towards their products in comparison with those of competitors (Leverin and Liljander, 2006).

Interest in developing customer relationships is the basis of improving business. Some valuable customers, with whom the business has good relationships, inspire the business by providing useful ideas and information about opportunities and threats. Similarly, Lagrosen (2005) stated that customer-oriented RM develops information flows between organisations and customers, and increases the positive mindset of customers towards the seller.

In RM, there are some loyal customers. The seller could introduce its new product to them, which in turn could make the product popular in the market. With the help of RM, the marketer also can introduce push business strategy in order to increase the

revenue. The literature also argues that a satisfied relationship generates customer loyalty (Leverin and Liljander, 2006) and a loyal customer patronises a firm willingly over a longer period of time (Lovell, 1996). Loyal customers offer opportunities to cross-sell and up-sell (Kumar *et al.*, 2009).

Organisations that are wealthy in terms of good relationships with existing customers should not to carry out large advertising campaigns to attract new customers. Existing customers should be the means of advertising goods and services. The following quote from the practice of UK Muslim SME's could make the above discussion more sensible.

I basically don't do the marketing for myself. My customers do marketing for me. This is like voice of mouth communication marketing. When you will get satisfied customers, they will maintain good relationship with you and they will tell about you to the others. (X7).

On the other hand, the relationship with new customers may be a source of new business, according to UK Muslim SMEs. Furthermore, CRM is beneficial as it costs less to acquire new customers and turn them into partners or friends (Reichheld and Teal, 1996). This not only helps to expand the business but also helps to establish a strong brand name. CRM may also help entrepreneurs to reduce the business owner's workload as interviewee X6 stated, 'Previously I used to work alone and I had only one van. Now I only receive the phone call, people work for me and I have three vans' (X6).

Both theoretical findings and findings from fieldwork accept the importance of CRM- there are no contradictions. However, the fieldwork revealed a couple of benefits not found in the literature research.

6.1.3 Developing CRM

All interviewees agreed on the importance of customer relationships. It is a vital factor in growing business. The majority of interviewees emphasised the provision of quality services as the basis of developing customer relationships, such as:

- Providing on time service;
- Assuring the product warranty;
- After sale service;
- Working hard and providing efficient services to customers; and
- Talking to the customers with a smiling face.

In no circumstances should the customer be displeased. Regarding good quality services, one respondent, who is a lawyer, stated that, 'Customer Relationship might... develop by providing good products and quality services even though final outcome [case result] goes against the customers' (X4).

There are no universal rules for measuring the standard of customer service provided by businesses. However, some firms are hardly aware of the rights and responsibilities of their customers. Islam always emphasises following organisational rules and responsibilities first. It is against the teaching of Islam to practice something that voids the regulations provided by the authoritative body of a particular organisation. It is found that organisations, such as accounting and law firms, follow the guidelines provided by their professional bodies. This constrains their ability to introduce or adopt religious values to attract new customers and build strong relationships with existing customers. Nevertheless, such organisations still have some scope to improve the quality of their service through being nice, polite, and greeting customers when they interact.

Good quality product is also a key factor for developing relationships. With respect to the product, the findings revealed a few other issues:

- The ability of product explanation by the seller;
- Product availability so that the customers might not get chance to visit other shops in the market;

- Products availability for the regular customers;
- Factors like offering differentiated products that are not imitated;
- Set up customer friendly price; and
- Product has to be valued to the money.

More importantly, it is crucial to allocate enough time for customers in order to understand them. This will help to provide quality goods or appropriate services to customers. In turn, customers would be happy when given proper attention.

Furthermore, the findings also revealed that:

- Everyone should emphasise his or her commitment to maintain quality, not only in the product but also in managing customer commitments in supplying goods;
- A nice ambience for the customer along with the quality service and product where as few interviewees suggested to create comfortable environment for the customer;
- Interviewees suggested treating customers as their friend as well as to build a family-like bond with customers;
- To be well connected (through e-mail or postal mail) with customers.

Goods and services are the two issues that need development and updating, according to UK Muslim SMEs. Primary data analysis focuses on some features of product development, along with product price, in order to build relationships. Similarly, some mentioned service standards developed customer service in order to build a good relationship with customers.

On the other hand, the literature merely focused on those issues to develop CRM, although the definition of CRM clearly mentions that it is to satisfy the customers by fulfilling their needs and wants through goods and services. Enough of the existing literature discusses the developing stages of CRM but those hardly trigger the issues for developing CRM as found in UK Muslim SMEs. However, according to UK Muslim SMEs, a large number of practical factors (discussed elaborately in Objective 2) related to goods and services for CRM development have been identified. Those

factors are not new in the field of marketing but in RM these factors need reconsideration.

However, the literature also agreed about some indications provided by UK Muslim SMEs for developing CRM. For instance, according to Johnson and Selnes (2004), treating the customer as a friend and continuing this relationship in the long term has several benefits. Some additional benefits that can be offered to customers include exclusive discounts, service upgrades, and customised special offers to maintain customer loyalty and the relationship. Arbore and Estes (2013), Kumar *et al.* (2009), and Sweeney and Morrison (2004) recommended looking to new technologies because the advancement of information and communication technology enables businesses to collect information about their customers and the market in order to offer richer experiences to customers and improve firm-customer relationships (Kumar *et al.*, 2009).

6.1.4 Building strong customer relationships

The previous section discussed the issues through which the company can develop its relationship and mentioned some common basic factors related to goods and services. Additionally, it is very important to build a long-term, strong relationship with customers so they will return repeatedly, spread the fame and reputation of the company, and bring new customers. In response to Islamic ideology, some UK Muslim SMEs are providing ‘additional services’ to the customers that cannot be treated as customer service or after sales service. This sort of ‘humanitarian’ activity is definitely benefiting them by building a strong relationship with customers. A few examples, which are quite unusual but very fruitful according to the respondents from UK Muslim SME owners, are presented below:

- A travel agent stated that, ‘beyond selling tickets ... we help them to get visas, send money to their country, provide extra luggage facilities, assist them in the airport if it is needed etc.’ (X8).
- With respect to after hour service, ‘Supply the stocks at the adverse condition such as I supply goods to my customers even during the time of Christmas vacation’ (X7).

- With respect to customers waiting, ‘When a person is waiting, we offer them tea/coffee not only that we make it for (basically for older person) instead of self-service. I will say this is rare in the non-Muslim firm and it is our religious teaching to be hospitable in general and generous to the older people. We do this for all customers not only for Muslims. We have seen that customers become very delighted before the core service started. Often we help customers to handle their luggage, drop them to the bus station basically when they elderly and new to the city.’ (X4).

Being helpful to the customer, especially to the elderly and women, is very important. Hospitality, like offering tea/coffee whilst a customer is waiting, is also very important to attract repeat business or to increase a customer’s relationship with the organisation. The findings also showed that, for example, a hairdressers shop offered fresh fruits and bottle mineral water for free to all customers, not only to forge customer relationships, but also to satisfy the Almighty by being good with people.

A good customer relationship makes the customers happy. It is also suggested by UK Muslim SMEs to serve customers with sincerity, honesty, and truthfulness from the first day. Numerous activities could develop strong bonds with customers, which are believed and practised by UK Muslim SMEs as follows:

- Meet the customers desire by identifying their needs;
- Increase the seller’s efficiency to find out the customer’s problem;
- Handle customer complaints; and
- Learn to be friendly with customers.

Furthermore, the respondents highly identified a communication gap because most UK Muslim SME owners are not native English, so they lack in speaking and understanding the language. Additionally, sellers have to concentrate more on customers rather than other stakeholders and listen to customers with great attention. This helps to increase customers’ faith in these sellers.

6.1.5 Target Customers

UK Muslim SMEs divide their customers into two groups: existing and new. UK Muslim SMEs treat all customers equally because this is the teaching of Islam. However, different attitudes have been detected while serving friends as customers. Unknown customers have been prioritised rather than friends who come as a customer. Friends are less important than other customers.

Unequal behaviour was not found whilst dealing with more valuable and less valuable customers. But it is logical and supported by Islamic teachings that valuable customers (those who spend more) deserve more service and advantages proportionately in comparison to the less valuable customers (those who spend less). Fader (2012) also confirms that all customers are not equal. Thus, there should be some strategies to find out valuable customers and align the company's products and services according to the needs and wants of those valuable customers. Abratt and Russell (1999) suggest directing RM based on customer income and wealth.

Products and services also are not categorised based on the different religions of customers, though the service might differ depending on the likes and dislikes of customers. There are different standards of service for different types of customer, which shapes the customer-seller relationship. The relationship of UK Muslim SMEs with existing and new customers in practice is as follows.

Regular or existing customers are the most important and they are targeted for building relationships. It is significant to acknowledge the existing customers to continue a good relationship. Payne (1994), Ennew and Binks (1996), and Harmozi and Giles (2004) also note that keeping existing customers is more profitable than finding new customers. This is one of the easiest and less expensive ways of increasing business because existing customers are advertising on behalf of their suppliers without payment. Existing customers are beneficial for almost every UK Muslim SME because existing customers hardly complain and they ignore minor mistakes. Priluck (2003) suggests that a healthy relationship with customers may protect a low performing product from a dreadful situation. To strengthen the relationships with existing customers, the seller offers them gifts and free products.

For instance, ‘It is strange to hear, but it is a reality that we sometime offer football match tickets to our valuable customers just make a good relationship. This helps to keep them happy and keep in touch with them.’ (X22).

Besides existing customers, new customers are also important, especially for the newly established business. Payne (1994) simply states that new customers are essential for business. Kotler (2000) suggests devoting greater attention to attracting new customers rather than retaining old customers. Kotler (2000) also argues that it is a good idea to develop a customer database and to keep in contact with customers to build a good relationship as well as to flourish the business. However, a few UK Muslim SMEs have found to be moaning for difficulties in managing new customers—and their new customers are less cost effectiveness. They have suggested providing a careful care and faster service in case of new customers.

Finally, according to UK Muslim SMEs, existing customers are more important than new customers. Business owners must be honest in order to maintain long-term relationships with existing customers. However, this does not mean UK Muslim SMEs are facilitating only the existing customers and ignoring new customers. As Islam does not discriminate among people, as well as customers, there is no option for UK Muslim SMEs to favour any particular group of customers. Meanwhile, some customers may enjoy extra facilities based on their proportionate amount of expenditure.

However, the reviewed literature has been found to be highly customer-centric and does not trust in treating all customers equally as well as worthy to build relationships. According to Ford *et al.* (1998), Mark *et al.* (2013), Carson *et al.* (2004), and Zeithaml *et al.* (2001), it is neither viable nor desirable to have close relationships with too many customers.

6.1.6 Gaining of Competitive Advantage

All participants, apart from two, agreed that one could gain a competitive edge over rivals by developing customer relationships with the help of Islamic values and teachings. They firmly believe that Allah will give *Barakah* (*blessings*) if you follow his directions but Muslims are far away from the teaching of Islam. As in the Holy Quran (2:275), the permission of trade is clearly mentioned while usury is forbidden. The encouragement of business in Islam is clearly evident in the Hadith of Prophet (pbuh), where the honest merchants are equated to the martyrs (Alserhan, 2011).

In Islam, 'cleanliness is the half of Iman (faith)'. UK Muslim SMEs beliefs and practices argue that the business will be blessed by attracting customers if you keep the place neat and clean before the transaction has started. Well behaviour and showing sympathy could be one of the best weapons to get the kind attention of a pious Muslim customer. But, you have to do everything within the boundaries of the rules and regulations and you cannot cheat with the customers.

Muslim customers are seemingly happy to receive services from Muslim sellers because the latter are relatively different in their attitude than most other non-Muslim sellers in the English environment. Specifically, Islamic marketing provides an avenue for the implementation of morally acceptable ways of doing marketing (Hashim and Hamzah, 2014). Similarly, Shari'a (Islamic jurisprudence) and Islamic beliefs have influenced marketing and consumer behaviour (Alserhan, 2011).

Being religious in front of the customer means being an honest and trustable person, which confirms to the buyer that the seller is unlikely to scams customers. A person could enjoy the advantage of his or her recognition as a 'good person'. This means he or she is recognised as a good businessperson among customers because he or she maintains a consistent standard of goods and services as well as post-transaction behaviour.

6.2 Objective 2: To examine the factors required for developing CRM in UK Muslim SMEs from the perspective of Islam.

6.2.1 Factors of CRM

There are some specific factors, apart from behaviour, that helps to build and manage customer relationships. The factors practiced by the Muslim business owners have links with Islam. Islamic religious script elaborates the features of those factors in relation to doing business.

Most factors are apparently service-related. Some other factors are found in the literature, which are practised by both Islamic and non-Islamic businesses. For example, Islamic values are now presented in the OISC (Office of the Immigration Services Commissioner) requirements, including ‘respect all’, and ‘preserve equal rights’. A list of most common factors retrieved from the responses of the interviewees are presented in the table below:

Table 6.1: The Most Common Factors of CRM Practiced by UK Muslim SMEs

Factors	Interviewees
Greetings	X2, X4, X6, X8, X11
Honesty	X3, X4, X8, X9, X14, X18, X21, X22, X25
Trust	X4, X8, X9, X21

A number of basic Islamic teachings also are practised and, according to the respondents, applicable in every sphere of life. Some teachings of the Islamic religion include keeping promises with customers, transparency in business dealings, and treating all Muslims as brother or sister. An interviewee mentioned that, ‘These sorts of teachings come from my religion but as a Muslim I need not to think about practicing of these in my business. These come automatically. These are diluted in our blood’ (X7). Most of the interviewees also agreed that it is the duty of all Muslims to follow the activities and guidelines given by the Prophet Muhammad (pbuh). For instance, you should not make more profit than you deserve, Islam is asked not to be greedy, and all facilities should be equal for all customers.

Moreover, in Islam everyone must be trusted in every sphere of their business transactions, including their use of words, their manner, and their actions. Several interviewees considered that other Islamic teachings have a great impact on their business, in terms of honesty and transparency. UK Muslim SMEs believe that Islam controls their businesses through these factors. Specifically, if you are not transparent in your transactions, if you cheat your customers, if you are not honest in your words and activities, if you lie to your customers, your revenue will not be ‘halal’ (income not accepted by Allah). Halal earning is an ‘Ibadat’ (prayer). An interviewee (X3) argued that there are many firms on the high street but their customers report that few bother about transparency and honesty. Therefore there is an opportunity to gain advantage over those competitors by following the teachings of Islam more intentionally.

Based on the existing conventional RM literature, several authors discuss many factors (see Table 3.1). Among those, only four factors—commitment, trust, communication, and customer satisfaction—are in the centre of discussion for relationship development. Each of the factors has been discussed more than 10 times by several authors in the article. Yet these factors have not been discussed all together in one article. The findings here show UK Muslim SMEs have mostly focused on three factors: greetings, trust, and honesty.

Revealed through the literature research and presented in Chapter Three, the factors, which UK Muslim SMEs practise widely and which Islamic literature suggests to build relationships with customers and people generally, form the basis of the views of UK Muslim SMEs along with the support of literature.

6.2.2 Trust

According to UK Muslim SME owners, trust is an integral part of business and important in developing customer relationships. The following authors also conveyed the similar message for the marketer: Hoq *et al.*, 2010; Rousseau *et al.*, 1998; Singh and Srideshmukh, 2000; Harwood and Garry, 2006; Hunt and Morgan, 1994 (cited in Pressey and Mathews, 2000); Crosby *et al.*, 1990; and Doney and Canon, 1997. In

Islam, trust is considered to be the foundation of relationships of individuals with almighty God and society (Iqbal and Mirakhor, 2007).

Trust is also about taking care of business terms and conditions delivered to customers, respecting customer confidentiality, fulfilling promises and commitments made to customers, and fulfilling customers' requirements or providing them with services as agreed and on-time. According to the definition provided by Zikmund, McLeod, and Gilbert (2003), this is not that different. This is not that different according to the definition provided by Zikmund, McLeod, and Gilbert (2003). According to these scholars and the UK Muslim SMEs, trust is also very important to build relationship for online marketing.

In order to be trustworthy, Islam and UK Muslim SMEs highly focus on passing all sorts of hidden information to the customers, which was hardly discussed in the conventional marketing literature. UK Muslim SMEs also emphasise keeping promises, delivering the product on time, and starting and finishing the contract on time. As the Prophet (pbuh) mentioned, truthfulness and transparency makes the transaction blessed, whilst concealing faults or telling lies makes the transaction obliterated (Ali, 2011). A breach in commitment can cause a breach in trust.

Some organisational rules (e.g. Solicitor Regulatory Authority in UK) also overlap with the concept of trust practised by UK Muslim SMEs. This gives an extra incentive to the Muslim businessman to be trustworthy. Otherwise, they would be punished or compensated in their present life as well as in the life hereafter. According to the respondents of UK Muslim SMEs, trust could also be treated as '*Amanah*' (an Arabic word). Breaching '*Amanah*' is a sin in Islam regardless of whom you are dealing with. It is also found in the Holy Quran (4:58) that the God commanded to deliver trust to their owner. Hence, it is obligatory for believers or traders to deliver products as promised.

There is no place for cheating with customers in Islam. As the Prophet Muhammed (pbuh) said, 'the best ways of earning is when a person earns with trust' narrated by one of the companion Rafe Ibn Khadiza (Imam Ahmad, Vol. 2, Chapter. 4). Personal satisfaction also was found among UK Muslim SME owners when they completed

transactions that were trustworthy. It is obligatory in Islam to encourage others, who might be customers, sellers, or competitor, to be trustworthy. This is because Islam describes that to be a 'true' Muslim, it is obligatory that he or she follow the principles of truthfulness and honesty and it is not only as matters to be followed in business policy or strategy (Iqbal and Mirakhor, 2007 cited in Hoq *et al.*, 2010).

Respondents expressed from their experience that it is easier to forge a relationship with Muslim customers. Muslim customers trust Muslim sellers more than non-Muslim customers do. A non-Muslim customer wants evidence to trust a Muslim seller, which is not always possible. Some sellers tried to share their experience with non-Muslim customers in order to reduce the gap and create trust with the customer. However, the owners of UK Muslim SMEs are trying their best, as they believe that 'Allah will bless the transaction in which the buyer and the seller are unambiguous and frank and have goodwill for each other' (Rizk, 2008). However, according to the understanding of UK Muslim SME owners, it is against Islam to help the customers in illegal activities in order to build relationships.

On the other hand, pious Muslim customers tend to be over-confident in getting good quality product and services from Muslim businessmen because Muslims believe in life hereafter. All Muslims fear the judgment day where they will be punished for bad deeds. They are very keen to make relationships with Muslim sellers rather than non-Muslim sellers. If customers are pious Muslims, then Islamic religious oaths help to improve the customer's confidence or trust in businessmen.

According to UK Muslim SMEs, trust does not build itself-two parties are involved in this process. The trustworthiness of the seller depends on his or her personal reputation, popularity among the community, and recognition by the community as a successful businessperson beyond his or her recognition as Muslim. Moreover, trust could be developed through meeting customers' requirements, fulfilling promises and commitments, friendliness with customers, and honesty. Lying to customers, overcharging, and cheating in product quality are possible sources of breaches of trust. Profit through fraudulent business transactions cannot be acknowledged by Islamic trade principles (Siddiqui, 1992 (cited in Hoq *et al.*, 2010)).

6.2.3 Brotherhood

All study participants were Muslim and they shared some common knowledge about the concept of brotherhood from the religious point of view. The fundamental principle of Islam is that all human beings are brothers and sisters to each other. Allah says ‘and the believers, men and women, are protecting friends of one another, they enjoin the right and forbid the wrong’ (Quran, 9:71). An interviewee well said that, ‘All Muslims are brothers and sisters to each other. But simply calling a person “brother” does not mean that a brotherhood has established’ (X8).

Islamic principles urge marketers to develop a sense of brotherhood in business dealings with partners and consumers to maintain confidence and loyalty among customers (Abdullah and Ahmad, 2010). In practice, UK Muslim SMEs understand the concept of showing hospitality and respect to neighbours, family members, business partners, and people from their home country when they become customers. So, a partial understanding and implementation of brotherhood has been found in UK Muslim SMEs because they have not shown brotherhood with all customers but rather a group of known customers. Meanwhile, Abdullah and Ahmad (2010) urged the development of a sense of brotherhood among all customers. However, a few respondents were clear about the concept by stating that developing a friendly relationship with customers could lead to the brotherhood relationship with customers. Here, they are found to be focusing on all customers. It is still not clear, based on the above discussion, to whom the concept of brotherhood should apply: only Muslim customers, or both Muslim and non-Muslim customers?

In the issue of brotherhood, UK Muslim SMEs practise three different opinions. First, a large portion of UK Muslim SMEs said that they couldn’t treat all customers as brothers. The concept they hold is that the brotherhood relationship could be developed only with Muslim customers and brotherhood could not be established between Muslim and non-Muslims. Muslim customers expect more facilities and favour from the Muslim seller. They think there is an unseen bond among all Muslims. As it is stated, ‘brotherhood’ means ‘unity of Muslims’. Although there are differences among Muslims based on language, ethnicity, politics, and social values, there also are a number of factors that bind Muslims together, such as common

dietary and prayer routines (Richardson, 2013). Adebayo and Hassan (2013) state that the concept of the brotherhood is free from race, country, and language.

Though UK Muslim SMEs hold a very strong conception of brotherhood, they are reluctant to practise the concept in business. According to UK Muslim SMEs, brotherhood is a religious concept. It is not possible to apply this concept to every Muslim customer because there are lots of Muslims who are not good followers of Islam. It is risky to behave like a brother with them and it is very difficult to identify them. However, it is the opinion and intention of UK Muslim SMEs to always favour the Muslim customers over customers of other religion.

A UK Muslim SME respondent stated that,

I have soft corner for my Muslim brothers and sisters even though they are my customers, which comes naturally. I feel happy when customers come to me say ‘Salam’, which make me to be generous to them and this comes naturally. I trust Muslim customers more than non-Muslim customers though I know that there are a lot of bad people among Muslim customers but over all, you will see Muslim customers are better than others. (X18).

Second, a few UK Muslim SME respondents stated they couldn’t say a non-Muslim is their brother but they could apply a similar sort of treatment for a non-Muslim customer for the benefit of the business. According to them, this is a discriminatory issue. They believe they should not favour any single customer group over another while they are paying an equal amount for goods and services. The customers should be treated equally. These UK Muslim SMEs follow the concept of ‘equality’ decrees by Islam and do not favour Muslim customers. An interviewee stated that, ‘A Muslim preacher cannot expect extra care as a customer than my non-Muslim customer’ (X23).

The above concept is credible as Rice (1999) mentioned, ‘the key to the business philosophy of Islam lies in a person’s relationship with God, His universe and His people’ (Rice, 1999, p. 347). Rice (1999) further adds that Islam teaches that relationships between humans imply that all humans are equal partners and there is no discrimination. Accordingly, in Islam each person is a brother or sister to the other

person. In business, this concept is described as cooperation, contribution of equal labour, and possession of equal opportunity. Moreover, Adebayo and Hassan (2013) state that unjust dealings, domination, lying, and misuse of another's property hamper the sense of brotherhood.

Third, a few business owners are totally uninterested in raising the issue of brotherhood for business purposes. They believe that all Muslims are brothers and sisters but there is no place to show that relationship in business. There are numerous ways to build and continue the Islamic brotherhood outside of business. Hassan and Latiff's (2009) 'understanding of Islamic brotherhood' supports the views of the third group, which clarified that taking care of the needs of society is considered as the 'extreme needs' of Islam to the 'brotherhood'.

Apart from Islam, the concept of brotherhood in building relationships is very rare in existing marketing and business literature. It is a totally a new idea to develop relationships and to make customer relationships stronger. However, UK Muslim SMEs are divided into three different groups regarding this issue. Everybody accepts the brotherhood as religious concept as well as good for making relationship with customers. Business owners are mainly segregated on the issue of implementing the concept.

None of the three groups are desperate to implement the concept in practice because the concept is unclear to them. Those who are blindly holding the concept of brotherhood in their mind were found to be reluctant to practise it. One group is confused regarding 'equality issue in Islam' and 'brotherhood' which one will come first or which one should be given priority over another. Finally, a few of them are totally disinterested to merge the concept with business though they did not find any disadvantages of brotherhood in business. They simply think that there are lots of other ways to help the Muslim brothers but not at the work place. There is nothing wrong in applying the sense of brotherhood in business with customers from all religious groups. In general, only Muslims are the brothers of Muslim and there are lots of rewards from Allah for maintaining this relationship as the messenger of Allah (pbuh) said,

A Muslim is a brother to a Muslim: Neither he wrongs him, nor hands him

over (to another). And whoso comes in need of his brother, Allah comes in his need; and whoso removes a calamity of a Muslim, Allah will remove a calamity from the calamities of the Resurrection Day, and whoso conceals the faults of a Muslim, Allah will conceal his sins on the Resurrection Day. (Bukhari).

6.2.4 Honesty

Honesty is an integral part of Islam. It is argued that a dishonest person cannot be a proper Muslim. Dewi and Dhewanto (2012) also agreed on the above statement. Honesty also is a professional obligation. It is a religious prescription to be honest in every sphere of life. In the Holy Quran (55: 8-9), God ordered people to observe the weights with justice, fairly, and not to skimp. Similarly, God ordered people not to take each other's property by unfair and dishonest means (The Quran, 4:29).

Both of the verses have implications in business operations. First, traders should ensure the right quantity. For example, the weight of a product should be the same as stated on the label. Second, the quality of the product should be of a good standard and traders need to be transparent with their customers.

Muslim businesspersons have to practise with honesty and should intend to develop the quality of honesty within them (Abuznaid, 2009). There is a 'common discussion that honest businessmen will stand beside the messengers, siddiqieens, and martyrs (Tirmidhi) on the Day of Judgment' (Rashid *et al.*, 2013, p. 360; Zainul *et al.*, 2004). The UK Muslim SME respondents said that the teachings of the Holy Quran and the sayings of the Prophet (pbuh) urge them to be honest and to meet the customer's requirement, which the latter have been promised. It also pushes sellers to be honest to customers in every aspect of transactions.

One cannot lie to their customers in explaining the product description and cannot make a large profit by selling duplicate products. Islam decrees that truthfulness leads to righteousness, and righteousness leads to Paradise. A man should continue to tell the truth until he becomes a truthful person. Falsehood leads to wickedness, and wickedness leads to Hell, and if a man tells lie, he is, before Allah, a liar (Bukhari).

By observing the importance of honesty, UK Muslim SMEs also said that one should disclose honesty to their customers even if there is a chance they might lose these customers.

A firm believes that honesty is the path guided by Allah. There is no way out of being honest. The followers would be rewarded on the Day of Judgment. No one will fall in danger by following the path guided by Allah. UK Muslim SME owners also mentioned that one may benefit in the short term by practicing dishonesty but in the long run they will suffer as a consequence. The Prophet (pbuh) mentioned that cheats are excluded from religion, and that forgery leads people to hell (Bukhari). Similarly, there is no place for hypocrisy in Islam. Truthfulness in speech is not enough, and actions have to be aligned with words.

Honesty is a way to bridge the relational gap with customers, according to UK Muslim SMEs, whereas, Hassan *et al.* (2008) stated that honesty stands between customers and sellers as a means to develop relationships. The Islamic marketing ethic encourages the seller or the customer relationship advisor to demonstrate his or her honesty to the customer as a means of building good customer relationships (Hassan *et al.*, 2008). Customers prefer to build relationships with honest business organisations. Customers assess the firm's level of honesty and then decide whether or not to develop a relationship with them, because there are many firms that misguide and take advantage of others. However, according to Islamic principles, marketers have to 'disclose all of the faults in their products, whether obvious or hidden; to do otherwise is to act.... Fraudulently' (Ibn al-Ukhuwwah, 1938, p. 42 (cited in Hassan *et al.*, 2008, pp. 28-29)).

Honesty can stand as the pre-requisite of building customer relationships when sellers do not cheat or over-price products out of greed. Clear product information and useful advice would be provided to the customer. In addition, showing respect to each other's honesty may also be a starting point for CRM. This would include honesty between customers to sellers and sellers to customers.

Finally, personal morality is also important in order to implement honesty in business along with fear of God. Muslim families are the source of religious values, and this is

helpful in developing customer relationships. Honesty is treated as an important aspect of developing customer relationships in conventional marketing, but it has not been developed. Only one article has been found so far where honesty is solely treated as a factor of RM. However, in Islam it is highly recommended as an important factor of developing customer relationships through the Islamic business literature as well as by the UK Muslim SME owners.

Muslims are highly obliged to be honest in all aspects of life. So, they try to be honest though they have some exceptions. Muslims, or UK Muslim SMEs, do not try to be honest for the sake of business or to make relationships with people. They have a fear of God as well as motivation for the benefits in the afterlife. Overall, they would be rewarded through the development of business as well as with good deeds for the Day of Judgment if they could follow honesty according to the guides of Islam.

6.2.5 Ethics

The interviewees believe that the term 'ethics' means providing good guidance to customers. More specifically, it means telling customers directly what is right and what is wrong, and helping them to choose the right product according to their needs. The above understandings reflect the definition of ethics provided by Gundlach and Murphy (1993, p. 39), whereby 'ethics involves perceiving the difference between right or wrong. It requires an individual to behave according to the rules of moral philosophy.'

Some interviewees focused on honesty and truthfulness as the prerequisites of being ethical, whereas Islamic marketing ethics also encourages sellers and customer relationship advisors to demonstrate their honesty to customers in order to build good relationships with them (Ibn Al-Ukhuwwah, 1938 (cited in Hassan *et al.*, 2008)). For example, Islamic ethical principles aim to provide actual measures and weights to buyers, along with explanations of any hidden defects in products (Rice, 1999). Similarly, the respondents of this research were found to be repeatedly focused on some incidents, such as: not to guide them to scrap a product or expensive product in order to generate more revenue; not to offer something which is not affordable to the customer; where food is being sold, the seller should always show the utmost respect

to the customer's belief and take care of his or her dietary requirements. The seller should also let the customer know about any potential product wastage. The product information and pros and cons of the product should be made clear.

The study found business owners must have an interest in being ethical. Being ethical is a person's sole interest of showing morality and being more humane in the practical field. However, in Islam, a Muslim businessperson has to be good in his or her transactions and behaviour with all parties (Dewi and Dhewanto, 2012; Abuznaid, 2009). It is further mentioned in Islam that 'the merciful individual will be shown mercy by the most Merciful' and 'unethical behavior prevents people attaining closeness of God' (Sunan At-Tirmidhi, 1924). On the other hand, lots of Muslim businesspersons have engaged in unethical activities whereas lots of non-Muslims are very honest and ethical in their business activities.

Though, in conventional marketing, there is no guarantee that a professional will involve activities that are ethical to make the business profitable. For example, a used car salesman must be a professional liar to be a successful businessman, or businesses are found to defy honesty by the practice of offering and taking bribes (Takala and Uusitalo, 1996, p. 53). Thus, ethical scandals and problems in marketing continue to appear. For example, there are cases of 'misleading advertising' (Carson *et al*, 1985; Jackson, 1990 (cited in Siems *et al*, 2010); Perret and Holmlund, 2013). However, according to the understandings of the UK Muslim SMEs, the teaching of Islam is very clear and straight forward, stating that every Muslim should be honest and truthful where no one has a chance to be unethical. It is not accepted in Islam to make excessive profit and engage in fraudulent activities whilst dealing with customers. The following statement might make the ethical view of UK Muslim SMEs clearer:

Customer satisfaction is our main priority. Even if we sell ... promotional products we explain all the pros and cons of the product to the customers. When we sell a product we make reasonable profit. We never try to rip off a customer, which is very unethical and equivalent to breaching the Islamic rules. We try to ensure extra facilities to some customers like women travelling alone, women travelling with children without their husband, disabled people, elderly people etc. We find out their problem or seek what assistance do they might need. (X8).

El-Bassiouny (2013, p. 4) also mentioned that Islam protects the vulnerable (e.g. women, elderly, ethnic groups, minorities, the poor, and children) and Islamic ideology promotes the wellbeing of humanity at large, not only Muslims.

According to the respondents, selling defective products under lucrative packaging, offering low quality products at the same price as high quality products, and treating customers unequally are all unethical practices. It may cause the business to lose customers and, although this might generate profit for the business, this would only be in the short term. Islam describes the above fact in the following way:

If the vendor sells property as possessing a certain desirable quality and such property proves to be devoid of such quality, the purchaser has the option of either cancelling the sale, or of accepting the thing sold for the whole of the fixed price. This is called option for misdescription. (Garah *et al.*, 2012, p. 995).

Relating to the respondent's ethical practice, Islamic marketing ethics also emphasises not over-praising the product and not claiming the product has qualities that it does not. Furthermore, according to the Islamic system, buyers do not bear the full responsibility for a product after purchase (Beekun, 1997; Garah *et al.*, 2012).

The study gives the understanding that Muslim organisations are not always ethical. However, in most cases, the interviewees believed that Islamic business organisations are more ethical than other organisations. Nevertheless, non-Islamic business organisations are also showing an interest in being ethical. One interviewee said that,

Some organizations are developing slogans with borrowed word like using the word 'EKIN' [Arabic word] instead of 'RELY/TRUST'. This Arabic word consists the value of Islam. The word also ensures the customers that we are more ethical, honest, and trustworthy. We are not engaging in 'give and take' based robotic transactions. And Muslims are more reliable in business dealings than others. (X4).

UK Muslim SMEs are highly committed to ethical behaviour with respect to customer relationships. The research found that being ethical is one of the best ways to get closer to the customer. Being unethical through misguiding the customer causes a

breakup of the relationship. In Islam, a Muslim businessperson has to be ethical in all transactions and do his or her best to maintain a positive relationship with the other party (Dewi and Dhewanto, 2012). According to Abuznaid (2009), being ethical when dealing with others is considered a critical element of maintaining good relationships in business and this is one of the ethical dimensions of a Muslim businessperson.

However, the conventional marketing literature revealed that ethical issues in the field of RM have not been thoroughly explored (Perret and Holmlund, 2013; Siems *et al.*, 2010). Murphy *et al.* (2007) found only one article published in Europe on the subject and Perret and Holmlund (2013) discovered only two articles that explicitly discussed ethics in RM. Moreover, Siems *et al.* (2010) considers ethics as the starting point of RM based on psychological research into interpersonal relationships. Hence, ethical issues lie at the heart of RM (Murphy *et al.*, 2007).

6.2.6 Justice and Equality

This research observed that practicing justice with customers is a means of developing relationships through establishing equality and sharing information so that all customers receive balanced and fair treatment. Several researchers, including Greenberg (1993), Lind and Tyler (1988), and Thibaut and Walker (1975), considered justice as the foundation of the relationship between customer and seller. Consequently, the existing literature ensures that justice is very much a part of relationship development in business and yet, as a topic related to RM, it is not rigorously researched. Establishing justice is important for a long-term business relationship, and unjust behaviour can cause termination of a relationship (Liu *et al.*, 2012) and also damage the quality of the relationship (Kumar *et al.*, 1995).

In relation to equality, justice entails allocating equal time and expertise to all customers. It does not mean that a customer with a simple problem will be allocated equal time and expertise over a customer with a more complicated problem. Here, justice involves providing proportionate time to customers. So, establishing equality in every sphere of life is the teaching of Islam. Accordingly, Islamic teaching is not against establishing equality between customers and sellers or among customers by their seller. Justice emphasises free and independent customer judgment, ensures

equality, and protects human rights (Arham, 2010; Branine and Pollard, 2010). Justice also ensures an equal product price for all customers. Islam clearly declared, ‘Do not raise your price in competition’ (Al-Nawawi 2.270 (cited in Hassan *et al.*, 2008, p. 27)). This illustrates that artificial price hiking is unjust and, according to Islam, must be eliminated.

The interviewees said that sometimes they choose customers who help them to make more profit over other customers. So, they prefer to provide extra care to those customers. However, a couple of respondents said that they do not bother about who is an old or young customer. They always prefer to serve them on a first-come, first-serve basis.

Interviewees argue that neglecting the rights of customers, whether Muslim or non-Muslim, is not an option because Islam does not support this. According to Islam, everyone is equal and all consumers have equal rights (Arham, 2010). It is notable that it is against Islamic law to discriminate between Muslims and non-Muslims in commercial dealings. It is also unacceptable in Islamic business transactions to sell a product at a cheaper price by cancelling a previous deal with someone else (regardless of whether the deal was done with a Muslim or non-Muslim) (Rice, 1999).

However, it was found that some business owners like to serve regular customers with extra care, whereas some interviewees like to help new customers. Most of the interviewees were found to prioritise existing customers, rather than new customers, on the basis of justice. Approved etiquettes of Islamic business ethics and Islamic jurisprudence states that ‘there must be equality of the prices for all customers. So there must be no difference between a haggler and others. So that one may charge less with the former and more with the latter’ (Hussnain, 2011, p. 102). Furthermore, regarding sales promotions, Islam says that if they offer rewards those rewards must be the same or proportionate for every customer of the product. Under no circumstances should any group of customers benefit from higher expenditure (Yusuf, 2010).

The respondents’ answers showed that Muslim business owners practice justice more with Muslim customers than with non-Muslim customers. An interviewee added that

he likes to help Muslim customers rather than non-Muslim customers, but he is not sure whether he is right or wrong according to the rules of Islam. Another respondent was happy to sell products on credit to Muslim customers but not to non-Muslim customers.

6.2.7 Greetings

A greeting is a polite way of welcoming customers in the initial stage of the business transaction, based on the findings of the study. UK Muslim SMEs utilise two forms of greeting. First, there is the Islamic way by saying ‘As-Sala-Mu-Alaikum’. Second, there is the non-Islamic way by saying ‘hi’, ‘hello’, ‘good morning’, or ‘good afternoon’. Every Muslim should follow this (saying ‘Salam’) for the sake of Allah, as it gives an advantage in his or her material life as well. This is well described by Mufti Ismail Menk (2011, Online) that ‘Assalamu ‘Alaikum’ also means that ‘you are safe with me’, ‘you will not be hurt’, and ‘do not be frightened by me’. It is one way of offering safety and security to another person, and eliminates suspicion and reduces the probability of betrayal (Al-Munajjid, 2015).

To Muslims, greetings are a teaching of Islam as well as religious obligation. According to them, it is a way of breaking the barrier between customers and sellers. Greetings help to start a good conversation with customers. ‘Salam’ is also helpful to rebuild the shaky relationship as the Prophet (pbuh) said,

it is not permissible for a man to forsake his Muslim brother for more than three days, each of them turning away from the other when they meet. The better of them is the one who gives the greeting of salaam first. (Narrated by al-Bukhaari, 5727; Muslim, 2560).

There is no doubt that Muslim people appreciate greetings, particularly when you greet them in an Islamic way. The teaching of Islam also is very influential regarding ‘Salam’ to each other as it is mentioned that Allah’s apostle (pbuh) also said that the best thing in Islam is ‘feeding others and giving the greeting of salaam to those whom you know and those whom you do not know’ (Al-Bukhaari, 12, 28 and 6236; Muslim, 39; Ahmad, 2/169; Abu Dawood, 5494; al-Nisaa’i, 8/107). However, based on the

findings of this research, it is rare that Muslims mind if you greet them by saying ‘hi’ or ‘hello’.

It is better to greet non-Muslim customers by saying ‘hi’ or ‘hello’ because they are not very keen about greeting non-Muslim customers in an Islamic way. Whatsoever, they appreciate to greet them by saying ‘hi’ or ‘hello’ rather than by saying ‘As-Sala-Mu-Alaikum’. Non-Muslim customers do not get aggressive or upset if they are greeted in an Islamic way. They were found to feel embarrassed, however, because they do not understand the meaning of ‘As-Sala-Mu-Alaikum’ and do not know how to reply.

Islam suggests greeting everyone—this means anybody who enters your door, whether friend or foe. Greetings could vary based on the business location, culture, and person with whom you are dealing. The research found that some sellers were wary about saying ‘Salam’ to their customers as their business site is in the hub of a non-Muslim populated area. Mixed actions and opinions were found in the research, as very few respondents like to greet the other religious customer through their (all other religious) religious norm. Some interviewees are very keen to greet the customers by saying ‘Salam’ when they found them wearing Islamic religious outfits or if they are sure that they are Muslim. A few like to greet the regular and friendly non-Muslim customers by saying ‘Salam’, whereas regular, but non-friendly customers, would be greeted by saying ‘hi’ or ‘hello’.

It is very important to greet the Muslim by saying ‘Salam’. However, Islam also permits and encourages greeting the people of the Book. Abu Hurairah (May Allah be pleased with him) narrated that Allah’s messenger (pbuh) said: ‘When one of you meets a brother (in Faith) he should greet him. Then if a tree or a wall or a stone intervenes between them and then he meets him again, he should greet him’ (Riyad as-salihin, chapter 6, hadith no. 860). According to Anas (May Allah be pleased with him) said that Messenger of Allah (pbuh) said, ‘When the people of the Book greet you, you should respond them back by saying “same on you”’ (Riyad as-salihin, chapter 6, hadith no. 867).

Greeting Muslim customers in an Islamic way creates a positive impact on the relationship. Pious Muslims are delighted with this and only these few words help to build good relationships with them, although this was not the intention behind saying ‘Salam’. In Islam, it is clearly mentioned that ‘Salam’ should not be done to impress anyone but rather to honour the symbol of Islam and to foster brotherhood (Ibn Hazar in Al Fath, 1/56).

Greetings create a good impression about the seller to the customer and also about the customer to the seller. The research found that in the field of UK Muslim SMEs ‘Salam’ is more prestigious than any other greeting as most of their customers are Muslims. Greeting (‘Salam’) helps the seller to increase the customer’s patience during the busy business hour and ensure him or her a warm welcome. ‘Salam’ also helps to find out the right people with, from a wider mass range of people whom to make relationships, This helps both the seller and the customer to find out the right person to make relation. ‘Salam’ also reduces the misconception about people as an interviewee stated that, ‘One day a black young lad came in but we thought that he could be the troublemaker. But when greet us by saying “Salam” we changed our attitude and provide him best possible service.’ (X8).

The findings also revealed that practicing greetings in English to non-Muslims, instead of in Arabic, could be wiser as this helps the Muslim sellers to fulfil the religious obligation and the non-Muslim customers could understand this. An Islamic greeting increases the perception of honesty, reliability, and trustworthiness of sellers in the eyes of Muslim customers. There is the prospect of using an Islamic greeting in building relationships with all customers.

6.2.8 New Factors Derived from Primary Research

The following factors have been found to be frequently practised by the UK Muslim SMEs, such as cultural adaptation, limited profit making, salesman’s efficiency, information sharing, keeping smiling face, business environment, and being helpful. There is dearth of research available in the Islamic marketing literature where these factors have discussed making customer relationships. Additionally, there is also a dearth of research available in conventional marketing literature where these factors

are analysed in order to develop a relationship with customers. However, UK Muslim SMEs believe these factors are closely related to the Islamic teachings and have close ties to building customer relationships. Based on these findings, UK Muslim SMEs do not evenly concentrate on all the factors. Some factors are more focused and some are less. The factors are discussed below:

6.2.8.1 Adaptation

In order to improve the business and increase more customer relationships, a few SME owners have changed their nickname so that it is easier for the local to pronounce by the local customer say ‘Alamgir changed to Adam’. According to them, there are myths that in some areas of business Muslim people or Asian people do not have adequate expertise, even though they have it. The customer sees the English name on the website and attracts him or her the most.

Additionally, the adaptation of a local/domestic language is also very important. The research found out that most UK Muslim SME owners are immigrant. A few of them can communicate well in English but most of them are very weak in local language. So, there exists a big barrier in communicating with native English customers and other immigrant customers who communicate in English language. They think it would be quite helpful if UK Muslim SME owners adopted the English language as soon as possible. In fact, Islam does not oppose ‘adaptation’ in order to compete with the modern business environment in order to be more productive for the betterment of *Ummah* (people living in society) (Abdullah and Hoetoro’s, 2011). Rice (1999) also argues the importance of adopting new techniques, ideas, and values in Islam that are more effective than the existing ones. Almighty God expects us to choose our responses to the challenges in our lives (Rice, 1999).

6.2.8.2 Altruism

Most interviewees stated they avoid making more profit than expected because it is not permitted in Islam. Most of them avoid overcharging for products, product hoarding, and overpricing during market shortages. They believe product pricing to be an important prerequisite in developing a relationship with customers. According to

their statement, UK Market set up customer friendly price, which is the teaching of Islam and make nominal profit. Additionally, there always should be a win-win situation. It is the message to hold the sacrificing mentality, which is to sacrifice himself or herself, for the betterment of other people.

Islamic marketing literature guidance for pricing is clearly mentioned in the Sayings of the Prophet (Peace and Blessing upon Him). For example, it is cautioned in the Hadith not to raise price in the competition (Zarabozo 2009, p. 200). However, pricing based on market competition is approved in Islam while state-controlled pricing is forbidden (Bashar, 1997). This is in sharp contrast to the Western thinking of business, where profit maximisation is the ultimate goal and relationship marketing is just one more way of achieving that goal.

6.2.8.3 Salesman's efficiency

Among twenty-five interviewees, almost half stated that appointing efficient sales men to deal with customers is very important in order to understand the wants and needs of the customer. Among these interviewees, everyone concentrated on his or her product knowledge. It is very important to them to offer the right product, which in turn is important for relationship building. Language efficiency is another important skill that a salesman must have. More clearly, the seller has to explain the product in such a way that he is really talking the truth and also very eager to satisfy you by his product. Another quality that is mentioned is 'complain handling capability'. It is the salesman's behaviour and how calm he can be in tough situations. An interviewee suggested the following statement to practise whilst dealing with an annoyed customer:

We should not to argue with customers even if they are wrong. Always stay calm and agree with their statement. After certain time they will cool down and try to listen to you, which will help you to come to a solution. (X15).

However, there is a dearth of research on this factor, both in Islamic and conventional relationship marketing. UK Muslim SMEs hold the belief that this is a teaching of Islam and everyone should to follow this in order to build relationship with customers.

6.2.8.4 Information sharing

Some UK Muslim SMEs believe that it is a teaching of Islam to share important information with their customers. Most UK Muslim SMEs believe in disclosing the facts about products to the customers. They also wanted to inform customers about the market situation so they can appreciate the product price and any upcoming shortages. In some cases, or with some customers they like to share personal information. Again, there is a dearth of research on this factor, both in Islamic and conventional relationship marketing.

6.2.8.5 Cheerfulness

This is one of the most important factors highlighted by almost all UK Muslim SMEs. According to their point of view, it is an Islamic obligation to practise in every sphere of life. They firmly believe it is one of the best ways to create and develop good customer relationships. Based on the primary research, it was clear that they love to serve customers with a smiling face and suggest others to do the same. They claimed that non-Muslim business owners hardly practise this factor, though some of the non-Muslim SMEs are keen to establish this factor.

UK Muslim SMEs also vowed that salesman in non-Muslim organisations work like machines, which means they have a tremendous workload and no liveliness in their service. However, there is a dearth of research on this factor, both in Islamic and conventional relationship marketing. On the other hand, an interviewee provided the following statement in support of applying the factor in order to build good customer relationships:

a good smile to your customer is a charity which is the teaching of our religion and help you a lot to build relation with customers. I might be smiling for all sort (all religious) of customers in order to gain good turnover however, ultimately it is the teaching of my religion and the ultimate target is to please Allah (SWT) and I am sure that I would be rewarded as it is mentioned in the holy Quran that ‘Inna mal amalu bin niyat (verily God knows your intention)’. (X22).

6.2.8.6 Internal business atmosphere

The research reveals that UK Muslim SMEs practise to make their shop and personal appearance lucrative to customers. They like and suggest others to keep the business place neat and clean so that customers receive a good impression. It is important for them to make the environment friendly or to develop a home-like feeling. They think this will help customers to ask their desire to sellers. They will willingly come to them to make the relationship.

Few UK Muslim SMEs were found to be providing additional facilities for their customers, such as lavatories, praying facilities, and free tea and coffee. A UK Muslim SME owner stated that he offers fresh fruits and mineral water to his customers and he is very happy to serve these. He believes that what he is doing is charity according to his religion and customers are delighted as a result. This is how he develops his customer relationships. However, there is a dearth of research on this factor, both in Islamic and conventional relationship marketing.

On the other hand, regarding cleanliness, an interviewee provided the evidence from the sayings of Prophet Mohammed (pbuh) that, 'Cleanliness is half the faith (Emaan)' (Sahih Muslim). This interprets that for our Emaan (faith) to be half complete we should to keep our dress, body, house, working place, etc. clean. This confirms that cleanliness is a religious obligation for all Muslim.

6.2.8.7 Being helpful

Some interviewees interestingly stated that they surprised their non-Muslim customers by showing generosity. From their point of view, this is very rare in non-Muslim organisations. Through their helping attitude, they easily attract non-Muslim customers and form relationships with them. However, they need to wait for the opportunity to help them. It is sometimes difficult to convince the Muslim customer, as they are well known regarding this Islamic etiquette. An interviewee set an example that, 'beyond selling tickets ... we help them to get visa, sending money to

their country, providing extra luggage facilities, assist them in the airport if it is needed etc.’ (X8).

UK Muslim SMEs believe that Allah will help them in return. It does not matter where you practise this, but it does matter what you are doing. If you do something good for people you will get good in return from Allah. This discussion also appeared in the sayings of Prophet Mohammad (pbuh), ‘Allah is helping the servant as long as the servant is helping his brother’ (Sahih Muslim). Similarly, it appeared in the Holy Quran, surah-al Maaidah, verse: 2 Allah commands us, ‘Help one another in acts of piety and righteousness. And do not assist each other in acts of sinfulness and transgression. And be aware of Allah. Verily, Allah is severe in punishment.’

Additionally, a few interviewees urged niceness with all customers, help the elderly people, and respect the women. About helping the elderly people, Prophet (pbuh) said, ‘He is not of us who does not have mercy on young children, nor honor the elderly’ (Al-Tirmidhi).

Still, there is a dearth of research on this factor, both in Islamic and conventional relationship marketing. However, UK Muslim SMEs confidently believe that this is an Islamic obligation, which they must have to practice in their business and in return they will receive reward from Allah in the life hereafter—and they are already achieving success in the business.

6.3 Objective 3: To investigate the behaviours of UK Muslim SMEs regarding CRM with their customers.

6.3.1 Introduction

There are no universal rules for measuring the standard of customer service provided by businesses. It was found that professional service organisations, such as accounting and law firms, adhere to the rules and regulations associated with their professional bodies. However, other firms are hardly aware of the rights and responsibilities of their customers. All of them are, nevertheless, concerned with managing good customer relationships.

Most interviewees have set their own strategy, learned from their work experience, and accumulated knowledge gained through education, family, and friends, as well as their religion. Additionally, most of the business owners have grown up in Islamic society where religion (Islam) has a significant impact on their learning from family and society. Therefore, their Islamic religion has impacted the ways in which they manage their customer relationships.

However, the research also reveals that some marketers do not like to apply Islamic values and teachings directly with their customers, as they are afraid of creating misunderstandings. They also were afraid of engaging in any activities that could create problems with customers. It is important to them to welcome all sorts of customers when they enter the store. On the other hand, a few organisations have to follow the guidelines provided by their professional bodies. This constrains their ability to introduce or adopt religious values in order to attract new customers and build strong relationships with existing customers.

An interest in developing customer relationships encourages the marketer to improve product and service quality, as agreed by all of the interviewees. So, discovering customer like or dislikes before offering any product is important. All UK Muslim SME owners marked good behaviour as the most important factor in developing customer relationships.

There are different standards of service for different types of customer, which shapes the customer-seller relationship. However, all customers receive a general standard of service. The respondents are well interested to develop customer relationships beyond the transaction of goods and services for money. The research found that almost every UK Muslim SME owner suggested that preference should be given to customer choice, and that arguments with customers should be avoided at all costs. It is important for them to establish justice and treat everybody equally as they have feared that any sort of injustice and misbehaviour could cause them to face punishment in the life hereafter.

Muslim business owners were found to be cordial with both Muslim and non-Muslim customers. However, it is easier to build relationships with Muslim customers rather than non-Muslim customers. Nevertheless, UK Muslim SMEs are very keen to build relationships with non-Muslim customers. Most UK Muslim SME respondents discovered the customer's religion on their first meeting. Thus, the UK Muslim SME owners can greet the non-Muslim customer in a manner he or she likes.

6.3.2 Islamic Values Practised by UK Muslim SMEs in General

They are Muslim by birth; therefore, they hold some religious values and knowledge. According to the interviewees, it is natural that business transactions reflect their religion. So, Islamic values have an impact on Muslim business owners' transactions. However, religion guides individuals indirectly in most of cases, although the businesses do not have any particular code of practice. This is simply applying a humane approach but this ultimately helps them to be good followers of Islam as well as stimulating customer relationships.

The research found that those who were against applying Islamic teaching in their business were not sure about the impact of application of Islamic concept in their business. A few UK Muslim SME owners stated they do not like to bring religious facts in front of the customers because they are not engaged in preaching but doing business. However, somehow they are engaged in practicing their religion unconsciously. Moreover, all UK Muslim SMEs were found to be applying Islamic teachings in their business. A few organisations have been practicing the Islamic religion by abiding the organisational policy as well as providing exactly what they have promised to their customers. As a Muslim or as a good businessperson, it is the responsibility of the business owner to respect and follow the rules and regulations of the regulatory authority.

The research unveils some usual etiquettes apart from the factors discussed in the earlier section practised by the UK Muslim SMEs with their Muslim and non-Muslim customers. According to the research respondents, these etiquettes are useful to come closer to the customer to make relationship, which are discussed below:

- Start the day (morning when they open the store) in the name of Allah. They say ‘Ma-Sha-Allah’ when something good happened, seeking the assistance of Allah when they face difficulties, and say ‘Jazakaaalh’ when somebody helps them.
- It is the teaching of Islam, as well as their belief, to practise good behaviour with all customers. It does not matter how you treat them or how you relates to them, but it is quite helpful to show courtesy to the customers. For example, Muslim sellers respect all customers and ease the service for elderly customers and women, which is a usual behaviour for Muslims. Almost every interviewee was sincere in their behaviour when they were dealing with customers, which they have learned from their family through religion.
- Most of the UK Muslim SMEs were acting to avoid greediness as this is strictly prohibited in Islam. For instance, they are strictly against of overcharging the products in order to make more of a profit. They make a nominal profit in most cases.

The findings showed that UK Muslim SMEs behave politely and humble with all customers and joke with their dearest customers. It is believed of a few interviewees that most Muslims are polite and honest in their transactions, which is part of their personality.

The research also found that UK Muslim SMEs disclose the hidden tricks, which they are not bound to explain to customers in advance. They also like to tell the product’s disadvantages to customers, as they believe it is the way to respect their religion and will benefit them in their life hereafter, despite missing some materialistic benefit. An interviewee stated that it is like torturing a customer to not let him known about the product he is buying.

UK Muslim SMEs are very keen to follow the teaching of the Prophet (pbuh) to know each other (means people around might be neighbours, colleagues, seller-customer,

friends, etc.), help each other, and pray goodness for each other. This approach to business helps the business to flourish through making good ties with customers. Moreover, it is also a way for them to practise Islam and to win reward in the afterlife. One businessman argued that he thinks about Allah and his reward first when he engages in business transactions.

The interviewees also urged patience if the customer's behaviour is annoying. It is also experienced that the drunken people start swearing directly to Muslims and Asians. The interviewees suggested that it is best to follow the teaching of Islam and to remain gentle when people get angry with you for no reason. Some interviewees were conscious about measuring or weighing the product, as this is an Islamic religious teaching. As Islam strongly opposed the wastage of food, some organisations were recommending their customers not to buy excessive product, although they might lose more revenue.

Muslims follow the rule of Islam to keep the shop neat and clean, as it is stated that 'cleanliness is the half of Iman (faith)'; keep a smile on their face whilst dealing with customers; to be very strict in keeping their promise; to accept customer complaints very easily and to listen to the customer complaint carefully, and replace the product immediately. Muslim sellers believe that it is their duty to provide good guidance to customers when necessary. UK Muslim SME owners search for 'halal' earnings as earning halal is an 'ibadat' (prayer).

Nonetheless, the researcher also found that Muslims over-praised their product and mislead customers by giving wrong information, though they know that they are working against the tide of Islam. For the interest of business they are engaged in this, but also trying to give up the personal interest for the sake of God. A few had changed their Muslim name into an English name to improve business relationships. The researcher also mentioned that they sell products at a cheaper price to family and friends. 'Referred customers' received extra care than some other customers and friends are treated as less important customer. So, business behaviour varied among the Muslim businessman in the UK SMEs.

Based on the types of behaviour of UK Muslim SMEs, customers are divided into four different groups, which are discussed below.

6.3.3 Behaviour with Existing Customer (Muslim-Non-Muslim)

Good relationships with existing customers are helpful for the business and poor customer relationships may cause a loss for the business. Developing customer relationships is important because this helps to build a customer base on which the business can rely a certain number of transactions.

The research has found that almost every owner of UK Muslim SMEs pays extra attention to existing customers. Among the existing customers, there are some valuable customers who are more important for business. Sometimes, the firm develops the product and services according to their choice, so that they would be satisfied. It is very crucial for the firm to identify and develop relationships with those valuable customers.

Regarding existing customers, owners are very careful to show them their honesty in order to maintain long-term relationships. It has been suggested, as well as found, to offer promotions and gifts to existing customers when new customers come through their recommendation. They also emphasised creating a friendly environment for the existing customers and allocating extra time to have a little chat with them, so that they would not feel lonely. It is the view of most of the respondents that handling an existing customer is easier than handling a new customer. However, a few respondents complained that existing customers are fussy and frequently complain about the product.

Lots of businesses would say that existing customers are the best advertisement. Organisations wealthy in terms of good relationships with existing customers should not to carry out large advertising campaigns in order to attract new customers. Existing customers should be a means of advertising goods and services.

6.3.4 Behaviour with New Customer (Muslim/Non-Muslim)

New customers are the source of new business. The findings also showed a strong interest in attracting new customers by a small group of UK Muslim SMEs, and the need to create facilities to take care of new customers along with existing customers. Taking care of new customers means generating new customers for the business according to the understanding of a few respondents.

For the development of relationships, it is good for the seller to know its customers and, in the case of new customers, to give the impression that the seller knows the customer. The research findings suggest starting a good conversation with them, even if they are new customer. Similarly, interviewees emphasised the need to create a free and frank environment for customers so that they will not hesitate to express their desires to the seller.

Few firms are reluctant about impressing or dealing with new customers interests, as they are found to be sensitive and create difficulties for the seller and are less cost effective. In the case of price offering, new customers are deprived of justice in comparison to existing customers. However, some business owners try to offer them additional facilities so that they will return. They believe that if they convince the new customers from the very first day, then the new customers will return as existing customers.

6.3.5 Differentiated Attitude Towards Muslim Customer

This is a discriminatory behaviour as the research stated that UK Muslim SMEs like to help all customers but they become more helpful when the customer is a Muslim brother. It happened when a particular group of customers became very loyal to the seller, trusted the seller blindly, reflected their good feeling about the seller, and when the seller felt very successful in attracting the customers through their habitual behaviour.

Most UK Muslim SMEs expected Muslim customers as their first preference. Muslim customers are seemingly happy to receive services from Muslim sellers because the

latter are relatively exceptional than most other non-Muslim sellers in the English environment.

UK Muslim SMEs have claimed that they are more generous, mannerly, and friendly towards Muslim customers rather than non-Muslim customers, which is helpful in building relationships. UK Muslim SMEs greet Muslim customers robustly on reception and departure. Muslim customers were found to be appreciated and accepted Islamic greetings positively. It has been reported that greetings improve the impression of the seller not only among Muslim customers, but also among non-Muslim customers. It is also part of their behaviour to offer reasonable prices to the customer. Muslim sellers swear by God to the Muslim customers in order to present themselves as trustable, which is quite acceptable by Muslim customers but meaningless to non-Muslim customers. On the other hand, Muslim customers have higher expectation from Muslim sellers. They expect Muslim sellers will make a reasonable profit from them. They also expect a friendly environment as well as brotherhood-like behaviour from the very beginning.

However, most of the business owners were less interested in favouring Muslim customers in accordance to the brotherhood concept. They discover the nature of some Muslim customers, which is that they are fussy and opportunistic. They demand a discount on a very insignificant issue and are more interested in price than quality. The research also revealed that sometimes-Muslim customers cause problems because not all Muslims are good followers of Islam.

Some good connections were also found between sellers and customers when both are good followers of Islam. It is notable that a businessman found to be prayed for the blessings of his customer when he went to pilgrimage. The businessman thinks this manner will certainly improve their (business and customer) relationship, according to the interviewee (This was done only for a very regular customers and although Allah knows his intention). On the other hand, a customer was reported to have prayed and brought gifts from the holy place for his supplier.

UK Muslim SMEs have been found to act differently with their pious Muslim customers or any Muslim customers with religious outfit. They try to win over pious

Muslim customers by showing their respect to the religion through their use of words, their manner, and religious oaths as the part of service. They show utmost respect to female customers with religious outfit. Still, not all the UK Muslim SME owners are interested to treat those pious Muslim customers as brothers and sisters. However, as a Muslim, they agreed that they are their brothers and sisters.

Overall, UK Muslim SMEs feel more comfortable and relaxed in dealing with Muslim customers than non-Muslim customers.

6.3.6 Differentiated Attitude Towards Non-Muslim Customers

The research revealed another discriminatory behaviour; namely, UK Muslim SMEs believe non-Muslim customers more rather than Muslim customers, though they expect Muslim customers as their first preference and feel comfortable in dealing with them. Though UK Muslim SMEs strictly support the concept of equal treatment for all, but strategically they are apparently more non-Muslim customer-centric. Muslim business owners were found to spend more time explaining the product to non-Muslim customers than Muslim customers.

They are interested in non-Muslim customers because they become very happy by getting little favour. On the contrary, Muslim customers want more favours than non-Muslim customers. The problem is that single mistake or dishonesty with non-Muslim customers might cause the breakup of relationship.

Non-Muslim customers like Muslim sellers because they keep our word and do not exaggerate when talking about product features. They also stay humble when dealing with non-Muslim customers, so, to them (non-Muslim customers) they are getting extra care from the service provider.

UK Muslim SMEs do not treat non-Muslim customers through the brotherhood concept as they have very poor knowledge or understanding of Islamic teachings and values. However, the research found out that the intention of most UK Muslim SMEs to apply the concept of 'brotherhood' over non-Muslim customers as the

‘brotherhood’ teaches to be helpful and trustworthy to all customers; therefore, trying to develop brotherhood with every customer is recommended.

UK Muslim SMEs also behave toward non-Muslim customers the way they want in certain situations, as non-Muslim customers might not understand the context of the Islamic behaviour. A mixed customer feedback on applying Islamic etiquette to non-Muslim customers has revealed that some customers were found to be happy but some of them felt uneasy throughout the transaction.

Quite a big number of interviewees showed their positive attitude towards the Muslim seller’s behaviour. None of the customers had found any customers who responded negatively because of their behaviour. More interestingly, some of their customers had found to be uttering Arabic words to the seller in order to surprise them. Non-Muslim customers are trying to adapt to the changing business environment. Customers are now trying to learn the meaning of ‘Salam’, and some reply ‘Salam’ to the sellers. Customers appreciate the way that Muslims run their business instead of complaining.

Non-Muslim customers have started to accept the approach of Muslim businesses. According to the interviewees, most of the non-Muslim customers are very good and gentle, they more interested to make relationship with Muslim businesses rather than Muslim customers. Business owners were found to be very crucial in making their non-Muslim customers happy at all times during business dealings and they realised that they might be in trouble if the customers are not happy.

Nevertheless, there remains a lack of interest amongst sellers in familiarising customers with Islamic values as well as encouraging non-Muslim customers in Islamic values and teachings.

6.4 Objective 4: To develop a conceptual framework for UK Muslim SMEs regarding CRM

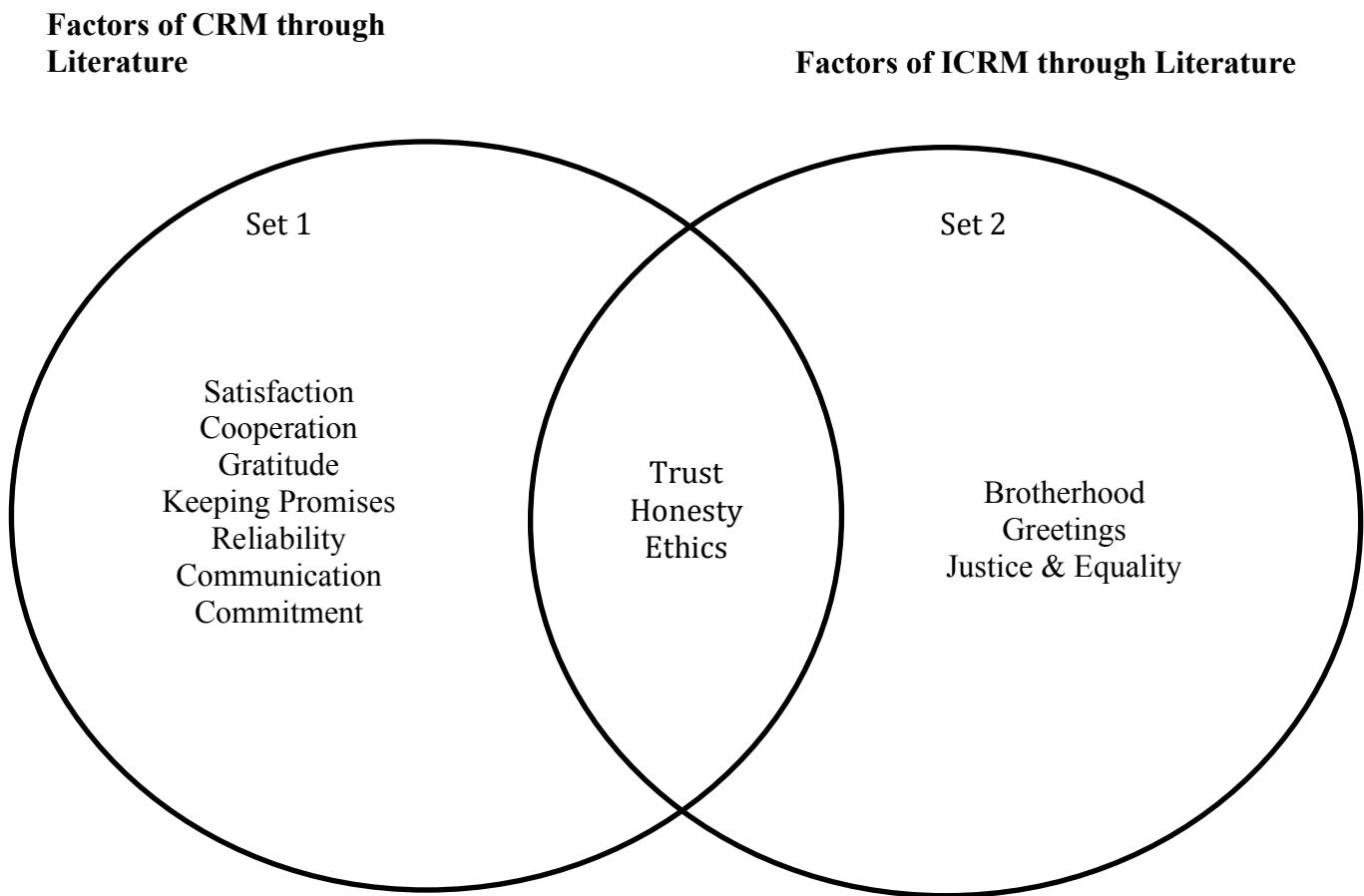
The conceptual model in this research would be developed based on the factors revealed through the conventional relationship marketing, factors guided by the Islamic rules and regulations relevant for the development of relationship with customers, and the factors revealed from the primary data collection over UK Muslim SMEs. The model of CRM factors based on UK Muslim SMEs will indicate the factors of CRM that exist in the literature, factors which are supported by Islam, factors absent in the literature but found in practice, and factors that are more important over others. The owners of UK Muslim SMEs could check the model and match the factors used by them to identify the missing factors in their practice whilst dealing with customers for relational development. The model also could help them to pick the factors which are more important for relationship development that might or might not be addressed in earlier practice.

There is dearth of relationship marketing factors model available based on the particular sector of business or a particular market or a particular country. One of the renowned relationship marketing factors model developed by Hunt and Arnett (2004) is what they have named ‘factors accounting for relationship marketing success’. The model of Hunt and Arnett (2004) discussed elaborately about eight major factors (relational factors, resource factors, competence factors, internal marketing factors, information technology factors, market offering factors, historical factors, and public policy factors), which are further sub-categorised into twenty-eight minor factors. The model is universal in nature but might not be suitable for all market or business sectors, as all the factors mentioned in the model are not matched with the other existing CRM factors discussed earlier or later by the authors in the field of RM (Table 3.1: List of CRM factors).

The literature research based on conventional CRM discovered twenty-four factors, whereas four factors (commitment, trust, satisfaction, and communication) have been given priority individually by more than ten authors (Table 3.1: List of CRM factors) for the CRM development. On the other hand, nine authors have pointed out twenty different factors as the factor of Islamic business (Table 3.2: Islamic business values). However, all of these factors are not relevant for the CRM development based on the

discussion available in the literature. Among these factors, justice & equal rights, ethics, trust, honesty, brotherhood, and greetings have been discussed explicitly for the relationship development from the Islamic point of view. By combining these two era of literature, a conceptual model could be developed for the businesses run by the Muslim owners as well as for the non-Muslim business owners.

Figure 6.1: Initial Conceptual Model based on literature



The above model represents two circles called set 1 and set 2, consisting the ‘factors of CRM through literature’ and ‘factors of ICRM (Islamic Customer Relationship Marketing) through literature’ simultaneously. Set-1 comprises of eight different factors of CRM revealed from literature research presented in chapter 3 (Table 3.1: List of CRM factors). Though the table (Table 3.1: List of CRM factors) contains twenty-four factors, the model chose only eight of them, as more than one author has not prioritised the remaining factors. However, this does not mean that the other factors are obsolete, but just to compare and show the importance; twenty-four factors

have been trimmed down to eight. Simultaneously, twenty business factors based on Islamic business rules and regulations have been trimmed down to six, based on the factors related to the relationship development explained in the existing Islamic literature.

Accordingly, the model presented in figure 6.1 have three different sections. The independent section of set 1, presenting seven factors revealed from conventional CRM literature. These factors have been identified and presented as the important factor for relationship development with customers according to several authors (chapter 3). However, customer satisfaction, communication with customers, and keeping commitment has been highly emphasised by more than ten articles individually, which means that these three factors are playing important roles for customer relationship marketing in the existing market. Among these three factors, the factor “commitment” has been discussed in the conventional marketing literature as an independent factor for CRM, whereas in Islam, it is considered the prerequisite for building honesty and trust with customers.

The independent section of set 2 consists of four factors. These factors have not been found in the conventional CRM literature as the factor of CRM, but are some important factors valued by the Islamic rules and regulations regarding business and development of relationship with customers (please refer to chapter three for discussion). These factors have been named as ICRM factors. A few more ICRM factors could be seen in the intersection area of set 1 and set 2.

The intersection area of set 1 and set 2 consists of three factors, trust, honesty, and ethics. These three factors have been recommended by both Islamic literature as well as conventional CRM in order to develop relationship with customers. Among these three factors honesty and ethics are merely discussed in the conventional CRM literature for relationship development. On the other hand, these factors have been highly encouraged and highlighted by Islam for relationship development in business with customers. The “trust” factor is the most favoured factor among the conventional CRM as well as in the Islamic business values for relationship development. About twenty-nine articles in conventional CRM articles considered “trust” as the important factor of CRM (please refer to table 3.1). Also, the highest number of authors (six out

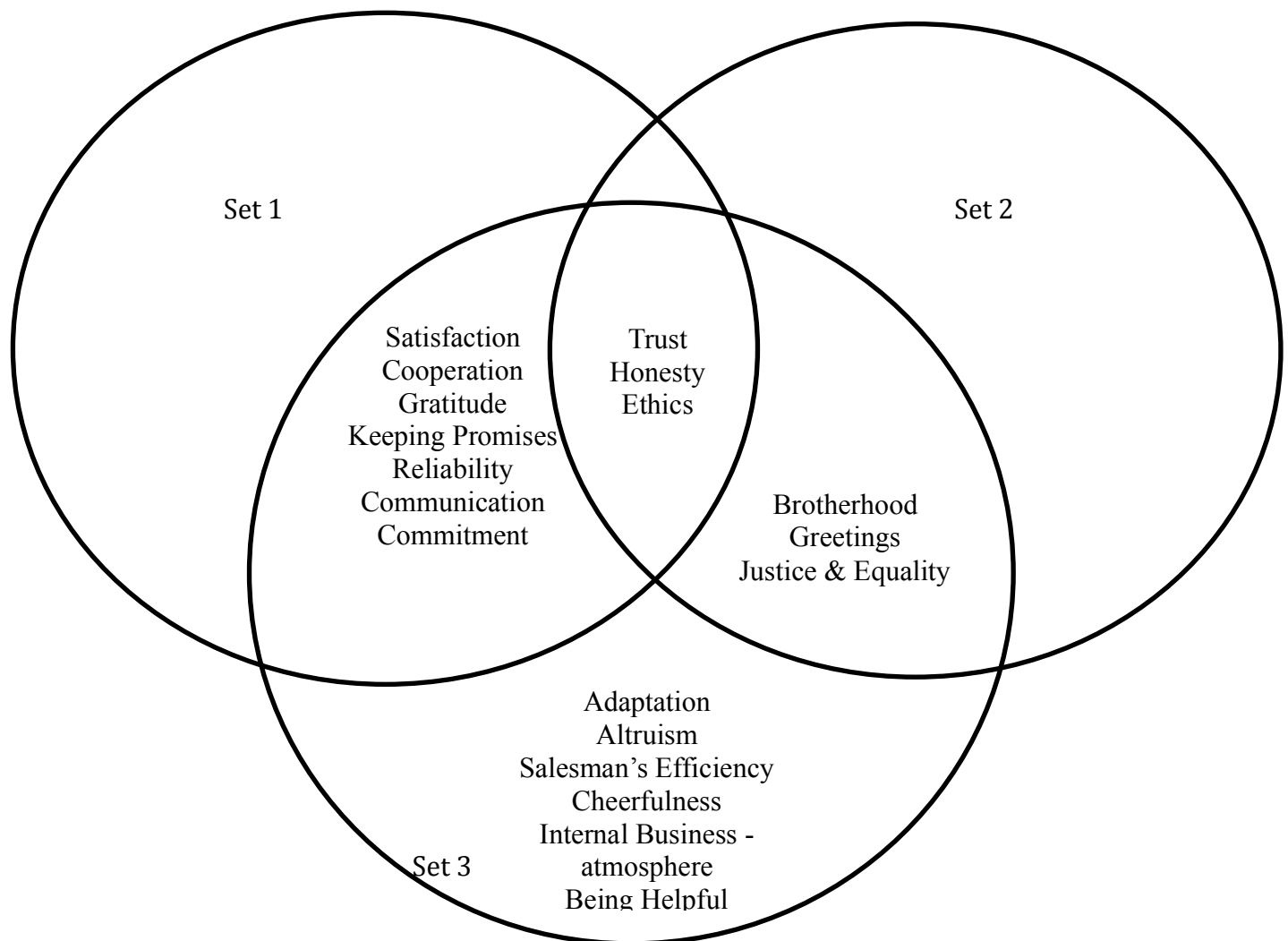
of nine) have identified “trust” as the important Islamic business value presented in chapter three in table 3.2.

According to the findings of the research, the researcher compiled the following framework of CRM factors for UK Muslim SMEs in order to achieve the research objective.

Figure 6.2: Final Conceptual Model

Factors of CRM through Literature

Factors of ICRM through Literature



Factors of ICRM through Field Work

The conceptual framework in Figure 6.2 has developed as the outcome of the research. Set 1 represents the whole circle named ‘factors of CRM through literature’.

Set 2 represents the whole circle named 'factors of ICRM (Islamic Customer Relationship Marketing) through literature'. Set 3 represents the factors of ICRM through fieldwork on UK Muslim SMEs.

The distinction between figure 6.1 and figure 6.2 is that a new circle called set 3 has been inserted in the previous figure 6.1. After insertion of set 3 some new sections have been existed and few previous sections merged with new sections in the figure 6.2. Most importantly, the circle set 3 overlapped all the existing factors of set 1 & set 2 and revealed some new factors and none of the factors existed in the independent area of set1 and set 2. Figure 6.2 has been illustrated as follows:

The literature research confirmed 24 customer relationship-marketing factors (presented in Table 3.1) have been discussed in the earlier conventional customer relationship marketing literature. However, the mostly discussed factors by the earlier researcher, which are found to be practicing by UK Muslim SMEs have presented in the circle, as one of the research intentions is to determine the factors to develop the CRM of UK Muslim SMEs through Islamic teaching and values.

Furthermore, the literature research (please refer to chapter three) further reveals the existence of a quite large discussion on Islamic business values and teachings. However, there is a dearth of research in the field of CRM from the perspective of Islam. This study found there still exists some Islamic teachings and values, which could be treated as 'factors' for the development of building relationships with customers as discussed in the earlier literature. Thus, Set 2 represents the factors of CRM from the perspective of Islam.

Set 3 consists of all factors found by the researcher through fieldwork. Some of these factors are discussed in the Islamic literature from the perspective of business and marketing. Some factors are also discussed in the conventional marketing literature. Some factors are only practiced by UK Muslim SMEs but are not yet discussed in the conventional marketing literature and the Islamic literature (especially from the CRM perspective).

In Figure: 6.2, the intersection point of Sets 1, 2, and 3 comprises three important factors highly recommended by the existing marketing researcher in order to develop and maintain good relationships with customers. Similarly, those factors are directly indicated in the Islamic business and marketing literature to be practiced for relationship development with customers and for maintaining strong faith in Islam.

The intersection of Sets 2 and 3 represents one of the crucial areas for the research because these factors are rare in the conventional marketing and CRM literature. The literature search revealed these four factors research and they were described in Chapter 3. Islamic teachings and values have a strong link to those factors in order to develop CRM. It is also important to incorporate these factors into the conventional CRM literature.

These factors have been found to well focused in the field of UK Muslim SMEs. However, research revealed a mixed opinion about the importance of these factors (as discussed in Objective 2 of Chapter 6). Additionally, ‘Justice & Equality’ have enriched the field in the conventional marketing and business literature but there is a dearth of research on these factors relating to CRM. On the other hand, in the findings, UK Muslim SMEs and the Islamic business and marketing literature highly focused for the development of CRM.

The intersection of Sets 1 and 3 accumulated the seven factors of CRM, which are discussed in the conventional marketing literature. Four of the factors—‘cooperation’, ‘gratitude’, ‘keeping promises’, and ‘reliability’—were merely focused in the existing CRM literature. ‘Satisfaction’, ‘communication’, and ‘commitment’ on the other hand, were found in the existing CRM literature. UK Muslim SMEs were found to be concerning about these factors though they were a bit reluctant about gratitude and mostly strong concentration on customer satisfaction among these factors.

Set 3 contains an independent area, which has some factors have rare existence in the conventional CRM literature and in the Islamic marketing or business literature that supports customer relationship. UK Muslim SMEs practise these factors. They are not only practicing these factors but also recommending others to practice because they

are benefitting through these factors. According to their statement, undoubtedly these factors are the teachings of Islam and everyone could apply these for the CRM.

Table: 6.3 Summaries of figure 6.2 and the discussion of the figure

Factors practiced by UK Muslim SMEs	
Trust	These three factors have been discussed in the conventional relationship marketing literature, Islamic literature regarding business and marketing relationship, and also found in practice by UK Muslim SMEs.
Honesty	
Ethics	
Brotherhood	These four factors have been discussed in the Islamic literature regarding business, marketing, or relationship marketing. They are also found in practice by UK Muslim SMEs. There is a dearth of research on these factors in conventional relationship marketing literature.
Greetings	
Justice	
Equality	
Satisfaction	These seven factors have been discussed in the conventional relationship marketing literature and also found in practice by UK Muslim SMEs. A dearth of research available on these factors in the Islamic business, marketing, or relationship marketing literature. However, the factor ‘commitment’ has been discussed as prerequisites of trust and honesty under Islamic marketing literature.
Cooperation	
Gratitude	
Communication	
Keeping Promises	
Reliability	
Commitment	
Adaptation	All these six factors have been found to be practicing by UK Muslim SMEs. A dearth of research available on these factors in conventional relationship marketing literature and in the Islamic business, marketing, or relationship marketing literature.
Altruism	
Salesman’s Efficiency	
Cheerfulness	
Business atmosphere	
Being Helpful	

The researcher has developed the table.

CHAPTER SEVEN
CONCLUSION

7.0 INTRODUCTION

This chapter brings the thesis to a close and consists of four major sections: conclusions to be drawn from the research project that also indicate how the study's aim, objectives, and research questions have been met; theoretical contributions to knowledge and practical contributions for UK Muslim SMEs; opportunities for further research; and limitations of the research. A final comment is presented at the end of the thesis.

7.1 Conclusions

This section provides an overview of the research project. The researcher revisits the research aim and objectives to demonstrate how they have been achieved.

7.1.1 Research aim

As indicated in Chapter 1, the aim of the study was '*to investigate the influence of Islam on the practice of CRM in UK Muslim SMEs*'. This aim has been fulfilled through the critical analysis of conventional marketing literature, and Islamic business and marketing literature along with Islamic religious script (the holy Quran and Hadith). Moreover, the study uses an interpretive epistemological approach and a thematic analysis method for discussing the data collected from 25 interviewees through in-depth interviews in order to arrive at a conclusion.

As a result of the study, there is a clear indication concerning the influence of Islam on UK Muslim SMEs. A few Islamic teachings, also identified as the factors of CRM, could be applied in UK SMEs in order to build relationships with customers. The research aim is elaborated in the research objectives set out below.

7.1.2 Research objectives

The first objective of this study was '*to critically analyse the literature on Customer Relationship Marketing (CRM) from the perspective of Islam and examine it in the light of primary research*'. This objective has been achieved through the critical

analysis of the literature review presented in Chapter 2 where RM, CRM, religious concept in business, concept of Islam in business and CRM has been discussed. Additionally, the literature research has been examined along with the data collected and analysed using interview Questions One, Two, Three, and Four presented in Chapter 6 under the heading of ‘Objective 1’.

Objective 1 reveals that ICRM considers CRM to be all about understanding the customer’s needs and wants. According to Parvatier (1995), conventional marketing also agrees on this point. Additionally, ICRM indicates that it is a way to attract customers by adding value through Islamic teachings. It is not an intention of mere profit-making but to achieve good deeds by serving not only the customer, but also society as a whole. They are seemingly achieving good deeds according to their view supported by Islam, which will satisfy almighty Allah, and in return they will get ‘*Barakah*’ (blessings) for the material life and for the life after death.

The second objective of this study was ‘*to determine the factors required for developing CRM in UK Muslim SMEs from the perspective of Islam*’. In order to achieve this objective, the study researches the literature (both conventional marketing and Islamic marketing, Islamic business, and the Islamic religious script (the holy Quran)). Additionally, the data collection included an in-depth interview in order to assist the findings of this study. Both the literature review and the data analysis together determined the factors used for UK Muslim.

Conventional marketing literature uncovers 24 CRM factors (presented in Chapter 3). However, Islamic business and marketing literature exposes six unique factors—brotherhood, greetings, justice and equality, trust, honesty, and ethics—that could be applied in UK Muslim SMEs. The data analysis revealed another six unique factors—adaptation, altruism, salesman efficiency, being helpful, cheerfulness, and internal business environment—though these factors have a dearth of research information within the body of literature.

The third objective of this study was ‘*To investigate the behaviours and expectations of UK Muslim SMEs regarding CRM*’. This objective was fulfilled through the analysis of data collected from UK Muslim SMEs through in-depth interview. The

objective has shown that most of the owner's behaviour is influenced by Islamic society. As they grow up in Islamic society, UK Muslim SME owners believe in God as the creator and try to follow the commandment of God. The owners give preference to customer choice and avoid argument. Most try to follow the teaching of Islam. They claim to be more cordial. They ease the services for women and elderly customers. All customers are equal but valuable customers will receive more benefit proportionately. Patience and calm are qualities of their behaviour. They are conscious about customer care. When they weigh the product, they weigh it very accurately as the obligation of their religion. They sell the product at a cheap price to family members and friends because it is their moral duty to help. They strongly believe that existing customers are very important to them but they like to increase their new customers through existing customers. They prefer Muslim customers because it is easier to serve them, even though they complained that some Muslim customers are fussy and opportunistic. Some UK Muslim SME owners did not agree to provide facilities in the name of brotherhood. However, they behave more mannerly when they realise that the customer is a good, pious Muslim. They are very keen to increase their non-Muslim customers. A little favour to non-Muslim customers makes them excited. According to the research, non-Muslim customers are also interested in building relationships with Muslim sellers. A large number of UK Muslim SMEs recommended applying the concept of 'brotherhood' with non-Muslim customers.

The fourth objective of this study was *'to develop a conceptual framework for UK Muslim SMEs regarding CRM'*. The literature research (Chapter 3) and the research findings and analysis (Chapter 5) have resulted in a conceptual framework. The framework shows the CRM factors supported by the conventional marketing literature and the Islamic marketing and business literature. The framework also represents the CRM factors practised by UK Muslim SMEs and whether or not they are supported by the literature. The framework indicates the most useful CRM factors and the new factors that UK Muslim SMEs mostly practise but are absent in other UK SMEs. The framework also reveals certain practices by UK Muslim SMEs for relationship development that are not yet very popular among all UK Muslim SMEs as they are not widely discussed in the Islamic business and marketing literature for relational development.

7.2 CONTRIBUTIONS TO KNOWLEDGE

Two significant issues have been dealt with throughout the study, both academically and professionally. The study attempted to address the gap in the current literature that empirically tests customer relationship marketing interrelated with an 'Islamic viewpoint', specifically, UK Muslim SMEs. The study investigates new arenas of empirical academic research related to UK Muslim SMEs. Moreover, this research will enhance the CRM theory, which is predominantly rooted in Western countries, by studying the Islamic religious views in accordance with statements by Palmer (1995 and 1997) and Sin *et al.* (2005) about the importance of validation and transferability of a theory in different contexts.

For the professionals, the study proposes an analytical and hybrid customer-centric relationship model for use by UK Muslim SMEs. The study will mainly be valuable to UK Muslim SMEs that have implemented or plan to implement the knowledge of customer relationship with customers. The research findings will help them gain a detailed understanding of the Islamic view of relationships with customers as well as CRM factors and why and how these factors affect the implementation of customer relationships. The findings of this study may also be helpful for other UK SMEs that have implemented or plan to implement CRM. The teaching of Islam is universal and not limited to Muslims. Nevertheless, non-Muslim organisations may also apply their religious teaching by replacing the Islamic values but following the guidelines brought about through this research.

7.2.1 Theoretical contributions to knowledge

- The study demonstrates that religions, more specifically Islam, has a significant impact on CRM. More or less every religion has supportive links with business. However, when the question relates to deeper issues or inner segment of business, apart from Islam, other religions have been found to be silent. For example, among other religions, Judaism and Christianity merely discuss or instruct concerning the issues of CRM. Buddhism and Hinduism have very insignificant links with CRM. The comparative study presented in the chapter three based on factors of CRM indicates that Christianity and Judaism have links with some factors (Justice, ethics, honesty, and trust) of CRM. Apart from Islam, none of the religions have links with factors like brotherhood, greetings, and adaptation for the development of CRM. The study ensures that religions, especially Islam, as well as Judaism and Christianity have significant links with CRM.
- The study has mixed the concept of CRM with Islamic teachings and values in order to develop relationship marketing with customers. The study concludes there is still a gap in conventional CRM to incorporate new values and teachings from the Islamic religion. The study also ensures that Islamic values and teachings are quite resourceful and helpful for the CRM based on the literature presented in Chapters 2 and 3. For instance, Islamic philosophy encourages the development of a relationship between consumers and producers (Adnan, 2011) through a more just, humane, and ethical approach towards customer relationship marketing, so that customers will get a fair deal and sellers can make some reasonable profits (Adolphus, 2010). It is principally Islamic teachings that could influence their behaviours and that of their suppliers and consequently influencing the relationship between them (Adolphus, 2010; Marinov, 2010). Surprisingly, all the above mentioned examples have been identified in the practice of UK Muslim SMEs, which were merely discussed in the conventional CRM literature.

- The study signifies there is an existence of ethnic SMEs in the UK. SMEs could be called ‘UK Muslim SMEs’ as they comprise a different ideology in the field of marketing or CRM. The study confirms that their knowledge in practice is not irrelevant. The factors applied by them for the development of CRM are well linked with conventional CRM literature and Islamic business or marketing literature though some of the new factors also identified. In essence, the UK Muslim SMEs have been found to be applying all the important factors of CRM in practice, as revealed through the conventional CRM literature research. Moreover, Islamic CRM factors revealed through the Islamic literature research also found within them in practice. Additionally, some new factors that have been identified by the primary research have certain logical connections with CRM. Unfortunately, the UK Government has not identified this sector of SME as one of the independent sectors, even though there are clear indications that the sector is growing. The study concludes that it is worthy to clarify UK Muslim SMEs and apply the Islamic principles practiced by them in terms of SMEs (Arrighetti *et al.*, (2001) cited in Abdullah and Hoetoro (2011). Additionally, it is important to adopt Islamic principles in SMEs, as Islam focuses on individual and social stability, which empowers SMEs (Abdullah and Hoetoro, 2011).

- With respect to the issue of CRM, the study confirms there is no contradiction between conventional CRM and Islamic values. Islamic values and teachings support the existing conventional CRM factors; however, Islamic literature and UK Muslim SMEs guiding additional factors (please refer to the factors of figure 6.2-intersection area of only set 2 and set 3 ; and independent area of set 3) in to implement for the betterment of CRM.

- The study ensures that developing relationships with customers is not a mandatory obligation for SMEs. It all depends on the personal interest of the SME owner. It is obligatory in Islam to manage good relationships with its customers (Alserhan, 2010 cited in Adolphus, 2010; Arham, 2010). There is no option for personal choice. If anybody denies it, he or she would be interrogated for these bad deeds and would be punished by the almighty God on the Day of Judgment. For example, the intention of CRM from Western

marketing perspective is to make more profit through relational development with customers. In Islamic marketing, however, profit-making could not be the only intention of CRM. There is a limit to making profitability in business, according to Islam. One cannot take the opportunity of making high profit as much as he or she wants (Mohtsham, 2007 cited in Abdullah and Hoetoro, 2011). In Islam, Muslims are instructed to develop, maintain and enhance relationships, whether in business or personal, to please Allah and for the betterment of the whole society. So, the idea of CRM from an Islamic point of view is slightly different from the conventional CRM. It is the choice of God to look after the customer not the choice of mankind whilst doing business. Thus, Islam is more customer centric rather than the conventional marketing view.

- Islam encourages businesses to increase their faith in God. Muslims believe that He is the only creator and sustainer who can reward you and also can take something away from you. It is wiser to follow his command whilst engaging in business and you will get ‘Barakah’ (blessings) in return for your material life and for the life hereafter. This is how and why the relevant UK Muslim SMEs conduct their business. It is important to think and compare the business dealings as forms of prayers, because, every single word delivered to customers are being monitored by the angels of God. He is the one who will allow you to make profit. So, fair dealing, good behaviour, not to hide product defects, talking to the customer with smiling face, helping the customers, avoiding hoarding, not to sell the product that harms the environment etc., altogether allow you to get ultimate rewards from God whether in the form of money, profit or blessings. This is Muslims ultimate thought regarding how to do business and desire at the end.

- There is a lack of definition of CRM that interrelates the concept of Islamic values and teachings practiced by UK Muslim SMEs. Based on the literature research in Chapters 2 and 3 as well as the data analysis, the study offers the following definition of ICRM, *‘Islamic Relationship Marketing is to identify, establish, maintain and enhance relationships with all stakeholders to serve*

GOD, through serving society, so that the objectives of all parties involved are met.'

➤ The study's main contribution to the literature is an 'empirically refined conceptual framework' presented in Chapter 6 (see Figure 6.2). The most important contribution to the literature is the factors of CRM revealed based on Islamic business teachings and values. Six CRM factors have been identified through the research, which are as follows:

- a) Brotherhood
- b) Greetings
- c) Justice & Equality
- d) Ethics
- e) Trust
- f) Honesty

Although, "trust" has been discussed widely in the conventional CRM, nonetheless, for the first time, the concept is unveiled as the factor of CRM from an Islamic point of view. Similarly, "ethics" and "honesty" are also unveiled as the factor of CRM from an Islamic point of view for the first time. Through this study, these two factors have been discussed in the conventional CRM literature. On the other hand, the three factors remaining are totally new for the CRM. The factor "justice and equality" is quite common in the existing business and marketing literature but it is rare that this factor has been discussed for relationship development with customers, whereas, in Islam "justice and equality" is one of the important factors for developing relationship with customers. "Brotherhood" and "greetings" are very exceptional for the CRM as well as not very explicitly discussed according to the Islamic business teachings and values. However, Islamic literature has enormous resources based on "brotherhood" and "greetings". Moreover, along with these two factors, all the factors (six) have been identified by the primary research of this study. The primary research of the study also revealed six new factors that are totally absent in the conventional CRM as well as in the Islamic marketing literature, though these are not factors that have never been discussed in the business literature. According to the primary data

sources, these factors are well matched with Islamic business values and teachings and described how they build and continue their relationship with customers with the help of these factors:

- a) Adaptation
- b) Altruism
- c) Salesman's Efficiency
- d) Cheerfulness
- e) Internal Business Atmosphere
- f) Being Helpful

7.2.2 Practical applications for UK Muslim SMEs/UK SME owners

There are many practical implications and operational recommendation to derive from the research findings. Essentially, these benefit the UK Muslim SME owners and all other SMEs in the UK.

- The research provides a clear framework of factors affecting the service quality and the level of relationship with customers for UK Muslim SMEs and other SMEs in UK. Along with the existing conventional CRM factors derived from the literature, SMEs could practice factors of CRM derived from Islamic values and teachings as well as factors derived from primary research. There are no restrictions in the model that non-Muslim SMEs would not be able to follow. Moreover, practicing these new factors by non-Muslim SMEs will allow them to get additional advantages.
- The study provides the Muslim and non-Muslim business communities to understand the factors of Islamic relationship marketing. More explicitly, this study will help to reduce the tension between religious business communities regarding CRM. The study has clarified CRM from a religious and non-religious point of view. In-depth understanding of this study could help on how to get competitive advantages over each other.
- The level of education on religion of Islam by the owners or the salesman of UK Muslim SMEs is critical because the more knowledgeable owners and the

salesman are, the more enthusiastic they are to service quality in their organisations and their intention to make relationship with customers. The study identified that religious (Islamic) knowledge could help the UK Muslim SME owners apply the ICRM factors (both from literature and primary research) in more advantageous ways, rather than a Muslim with poor Islamic religious knowledge. It is important to gain more Islamic knowledge for the best use of ICRM factors.

- The level of experience and fluency in the local language would be able to understand the customer's needs and wants as well as to understand the customer's complain and to solve them. Simply, salesman efficiency is very important. According to Islamic traditions, a person with a good attitude, patience, and humility could get the advantage of solving customer problems and resolve the dispute. Furthermore, Islam is not against adaptation, which will help ensure the betterment of people living in a society (Abdullah and Hoetoro's, 2011). In that sense, learning a new language and adapting to new cultures are not contradictory to Islamic principles. This is quite useful for understanding the customers' needs and wants in order to fulfill their demands.
- Neat and clean atmosphere of the shop and the well-dressed salesmen could catch the attraction of a new customer. Cleanliness is the part of "Iman" (Islamic religious faith) (Bukhari). The primary research explicitly revealed that any business can be prosperous if the atmosphere of the shop were nice, clean and tidy. The study also identified through the primary research that well dressed and smart companions always have been chosen by the Prophet (pbuh) (pbuh) as ambassador.
- Adding value for customers must become a main priority for the business owners as well because it is recommended to add a new product line if there is demand. However, it is against the Islamic religious value and teachings to exaggerate about the attributes of the product. There is no harm in adding value to the product according to the customers demand. However, it is illegal

in Islam to exceed a reasonable price limit, and encourage a customer to buy more products than actually intended.

- It is recommended to update the reward and recognition system among the salesmen so that they become motivated and enhance their performance to develop relationship with customers.
- It is recommended that UK Muslim SMEs develop their control system so the quality of the customer dealing process is regularly monitored to ensure customer satisfaction.
- It is recommended that UK Muslim SMEs adopt technological developments and provide adequate knowledge to their customers so the latter can benefit from such development and optimise their value. Thus, in line with the primary research findings, being educated and having adequate product knowledge is highly important for businesses. Furthermore, adopting new techniques, ideas, and values are important in Islam, especially those that are more effective than the existing ones. The Almighty God also expects us to choose our responses to the challenges in our lives (Rice, 1999).
- It is recommended to provide additional facilities in the store (e.g. lavatories, praying room) for Muslim and non-Muslim customers so they come to you at least to use these facilities.
- It is recommended to be generous to the customers. For instance, sell products on credit to the new entrepreneurs and the small vendors. Generosity is a key Islamic teaching and useful for relationship development, as highly prescribed by the owners of UK Muslim SMEs. According to the study, it is the duty of every Muslim to help his brother or family members, relatives, friends, and Muslim brothers when they are in need.
- Increase the hospitable facility in the store. For instance, make tea, coffee, and fresh drinking water available for all customers would potentially increase customer interactions with sellers; this may help convince such customers and

create good impression about the seller in the customer's mind. Ultimately, that will help forge better relationships with customers.

- Existing customers should be given priority to increase the attention and facilities for new customers than usual. This means that existing customers are important than new customers, though according to Islam, everyone is equal and all consumers have equal rights (Arham, 2010). However, existing valuable customers could be allowed to have more priority than a new person proportionately, as Islam says that if rewarding, those rewards must be the same or proportionate for every customer of the product (Yusuf, 2010).
- Serve the customer with a smiling face, provide on time service, assure the product warranty and after sale service. Islam asked the businessman to be honest with customers from advertising to after-sales service (Dewi and Dhewanto, 2012), and honesty stands between customers and sellers as a means to develop relationships (Hassan *et al.*, 2008).
- Do not show disinterest in serving the customers who are fussy or frequently complain about the product but they return to buy.
- To respect and follow the organisational rules and regulations.
- To check the availability of the product, especially to ensure you have all products for your existing customers.
- Recommend a good product to the customer according to his or her spending capacity and the product has to be valued to the money.
- Allocate enough time for the customers based on their demand, specifically, when you need to explain the product to a new customer though the Islam says not to discriminate against the customers (Rice, 1999). Specifically, it is important to show more interest to the non-Muslim customers, when they want some information from you about your product and facilities, and level of order (in terms of quantity) for the existing customers. This is not

discrimination according to the primary research, but a show of respect to the relevant customers.

- Not to breach the commitment with customers, especially when setting a time to the customers about the availability of product and when you set a date to deliver the product.
- Treat the customer as a friend based on his or her age and motive. Try to develop a family-like bond with them. Become well connected through by sending 'good wishing' e-mails or keep in touch with them through social media.
- Help the customers, based on your ability, such as deliver the product on public holiday, provide transport facility to the old customers, and assist the elderly and female customers when they need help that you observed.
- Be respectable to any religion and a good follower of religion (Islam) could catch the customer's attention, especially pious Muslim customers in order to develop and maintain relationships.
- Remembrance of God, his command, his punishment, and his reward could help you to stay away from malpracticing with customer and make a trustable profitable (for both party) deal with your customer. Truthfulness and transparency make the transaction blessed, according to Hadith (Ali, 2011; Rizk, 2008). It is obligatory to follow the principles of truthfulness in every aspects of life to be a true Muslim (Iqbal and Mirakhor, 2007 cited in Hoqet *al.*, 2010).
- Avoid greediness, talk respectfully, be humble with all customers, and let them to know about advantages and disadvantages of the product if necessary. Relatively, A Muslim businessman has to be good in his transaction and behavior to build relations with all parties (Dewi and Dhewanto, 2012; Abuznaid, 2009).

- Give additional attention and respect to customers (if possible) who are referred by existing customers. It is important because there is a chance of losing the existing customer along with the new customer if the latter is disappointed.
- Islam asks you to treat equally your entire customer base. However, some businesses, seemingly give priority to Muslim customers over non-Muslim customer; existing customer over new customer and vice-versa. It is recommended that to avoid this type of behaviour and establish the brotherhood like concept with entire customer in order to develop relationship if it is possible as brotherhood encourages the feeling of goodwill and friendliness between two parties (Adebayo and Hassan, 2013).
- Appreciate the non-Muslim customers if they utter any Arabic (Islamic) word. Reply the Salam robustly if they offer you Salam first. Explain the Islamic values and teachings if they are interested to learn.

7.4 Recommendations for further research

This research suggests many other directions for further research, which are indicated as follows:

- The aim of this research could be replicated in on UK SMEs of other religious perspectives, like Christianity, Judaism, Hinduism or Buddhism, etc..
- The conceptual framework developed by the researcher in Chapter 6 could be re-examined and tested for further research.
- The aim of this research could be replicated in a Muslim populated country and compared with this research.
- Further in-depth analysis could be conducted on in-depth analysis of UK Muslim SME owner's behaviour on Muslim customers and non-Muslim customers in order to develop and maintain relationship marketing.

- The influence of Islamic teaching and values over UK Muslim customers could be researched on UK non-Muslim SMEs.
- The reflection of UK non-Muslim SMEs regarding relationship building with Muslim customers could be investigated.
- Every single factor revealed through the research can be investigated individually on UK Muslim SMEs or non-Muslim SMEs from the perspective of customer or from the perspective of other religious sector of SMEs.
- To carry out empirical research to test the Islamic customer relationship marketing factors.

7.3 Limitations of Research

It is accepted that every research study has some limitations that can impede the researcher's ability to effectively achieve his or her research objectives. In this study, the researcher made every effort to overcome such limitations, but those remaining are indicated as being:

- Islamic literature has developed in the field of business, more specifically, in the area of finance but Islamic marketing literature is being developed or in the process of development. So it was a challenging task for the researcher to find out the relevant information from the other branch of Islamic literature, to find out the information from the Islamic religious script (the holy Quran and Hadith), or to later find out the appropriate explanation from an authentic source.
- The researcher had to spend much effort managing interviewees. The researcher travelled to several parts of the UK and found out the SMEs own by the Muslim People. The problem also the researcher faced that people were afraid of giving interview to the stranger. The researcher was refused from lots of stores (Muslim SMEs) around the UK. A few interviewees stop giving the

interview as they had something important to perform which occurred suddenly.

- Some more limitations on the data collection exist because of time, cost, and effort. It was inconvenient for the researcher to travel to several places in the UK by leaving the wife and child alone in another city, as the researcher is an international student and has no relative to support.
- The researcher had to refuse some interviews because the interviewees were not willing to let an unknown person record their voice.
- There may have been some interviewer bias caused by the researcher's non-verbal behaviour (facial expressions). However, the researcher found no evidence of this and tried to use all his interviewing skills to good (and objective) effect.
- Finally, the study was interrupted because of the severe illness of the researcher's parents and due to the birth of the researcher's son.

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APPENDICES

Appendix A

University of
Salford
MANCHESTER

College of Arts & Social Sciences
Room 631 Maxwell Building
The Crescent Salford, M5 4WT
Tel: 0161 295 5876

30 September 2014
Javed Kawsar
University of Salford

Dear Javed

Re: Ethical Approval Application – CASS130044

I am pleased to inform you that based on the information provided, the Research Ethics Panel have no objections on ethical grounds to your project.

Yours sincerely

Deborah Woodman On Behalf of CASS Research Ethics Panel

Appendix B

Pilot Interview Transcript



Research Topic

**CUSTOMER RELATIONSHIP MARKETING IN THE UK MUSLIM SMEs
(Small and Medium Enterprises): AN ISLAMIC PERSPECTIVE**

Introduction

1. Generic Back Ground of the Research
2. The expected time for the Interview
3. The confidentiality of information gathered
4. Health and safety or security issues

Demographic Information

Number of Interview:

Date:

Type of Business:

Nature of Business:

Number of Employees:

Origin of Interviewee:

Interview Duration:

Questions

1. What is your understanding of customer relationship marketing?
2. How would you describe your relationship with your customers? Please explain.
3. In your opinion is it important to enhance relationship with customers? If Yes, why? If No, why Not?
4. Do you apply Islamic teachings and values in your business?
5. If Yes, How do Islam influences your business practice?
6. Adopting Islamic concepts in your business, is it a strategic decision?
7. Are your customers mainly Muslims or non-Muslims?

8. Do you believe religion has influence on how you develop and maintain relationship with your customers (Muslim or non-Muslim customers)? If Yes, How?

9. What are the things that basically driving you to follow Islamic concepts in building customer relationship?

10. Does this serving your purposes? If yes, How, If not, why?

11. Could you explain how your non-Muslim customers react when you treat them with Islamic values?

12. Are there any situations when you may not apply Islamic concepts when dealing with customers?

13. Have you faced any difficulties in applying the teaching of Islam in developing relationship with customers?

Appendix C

Final Interview Transcript (Sample)



Research Topic

CUSTOMER RELATIONSHIP MARKETING IN THE UK MUSLIM SMEs (Small and Medium Enterprises): AN ISLAMIC PERSPECTIVE

Introduction

1. Generic Back Ground of the Research
2. The expected time for the Interview
3. The confidentiality of information gathered
4. Health and safety or security issues

Demographic Information

Number of Interview:

Date:

Type of Business:

Nature of Business:

Number of Employees:

Origin of Interviewee:

Interview Duration:

Questions

1. What is your understanding of customer relationship marketing?
2. How would you describe your relationship with your customers? Please explain.
3. In your opinion is it important to enhance relationship with customers? If Yes, why? If No, why Not?
4. Please express your opinion about application of Islamic teachings and values in business?
5. How does Islam influence your business practice?
6. Are your customers mainly Muslims or non-Muslims?

17. What is your understanding of greetings and how does this influence your relationship with your customers?

18. In your opinion can non-Muslim business owners learn from Islamic teachings when dealing with customers? If Yes How?

Thanks for Your Time and Contribution

Appendix D

Completed Interview transcript (Sample)



Research Topic

CUSTOMER RELATIONSHIP MARKETING IN THE UK MUSLIM SMEs (Small and Medium Enterprises): AN ISLAMIC PERSPECTIVE

Introduction

1. Generic Back Ground of the Research
2. The expected time for the Interview
3. The confidentiality of information gathered
4. Health and safety or security issues

Demographic Information

Number of Interview: 1

Date: 21-10-2014

Type of Business: SME

Nature of Business: Accounting firm

Number of Employees: 05

Origin of Interviewee: Bangladesh

Interview Duration: 56 Minutes

Questions

1. What is your understanding of customer relationship marketing?

Interviewee:

We highly focus on Customer Relationship. Because, this business is totally based on how good we are in providing quality customer service. If the customers have faith on us business turnover and goodwill will increase day by day. It is a vital factor for us to motivate and develop the relationship with customers. There is a need of customer relationship.

2. How would you describe your relationship with your customers? Please explain.

Interviewee:

Usually, the relationships vary based on the customer. We received customers from referees and based on our goodwill. Whoever it is we provide standard service to all of them but the way of dealing is different. When my friend come as customer will be treated not exactly like a refereed customer. A refereed customer will be given more than optimum level of service than any other customers. They are seemed to be important for bringing new customers for the company.

3. In your opinion is it important to enhance relationship with customers? If Yes, why? If No, why Not?

Interviewee:

Customer relationship is one of the important factors of marketing. It is important to develop relationship with customers.

Secret behind their customer relationship is to hold their existing customers for long period. Loosing existing customers means your market is not growing. For us it is easy and less expensive to growing business with the existing customers, which is expensive in attracting or bringing new customers. Because company need to go for several form of advertisement () in order to attract new customers.

Customer satisfaction through quality assurance and being efficient through providing optimum service in minimum time could attract the customers as well which also treating good sign for relationship development.

4. Please express your opinion about application of Islamic teachings and values in business?

Interviewee:

There are no written obligations to practice religious teachings whilst dealing with customers. But religious teaching creates impact on me when I am in front of my customer. But customers are from several platforms like Muslim, non-Muslim, and non-believers. Whenever I am in front of my customer I always think that I am a representative of Muslim population though I am in my profession and doing accountancy.

There have some legislative framework. The legislative framework binds me. I cannot go beyond that. So, following the framework is first but still I can show my religiosity through my external dealings. That well proves that I am a representative of Muslim platform and cannot do beyond that.

5. How does Islam influence your business practice?

Interviewee:

My trust- because my religion tells me to be trustable in every sphere of your business transactions such as wording, manner, activity etc. should be under the guideline of Islam. Meanwhile, I have to follow the rules and regulations of business.

Greetings or first impression.

Make the customer delightful through my behavior without violating the legislative regulations.

Muslim customers becoming more influenced than others through my behavior which are inherited from my religion or family. Non-Muslim customers hardly bother it but sometimes get flattered. However, Muslim customers become very pleased than others undoubtedly. Though, some non-Muslim customers become pleased in a sense that they are not trying to do something to attract me or they are behaving what really they are and nothing dodgy in their activity. Whatever it is we do not try to attract customers through the application of Islamic teachings but we always try to provide standard level of service. After all non-Muslim customer sometime considers it as the extra benefit.

I think this very important for me to keep following that sort of techniques in my business.

6. Are your customers mainly Muslims or non-Muslims?

Interviewee:

60% Muslim and 40% non-Muslim customers.

We treat our customer equally and we do not think we will get extra benefit or profit from Muslim or non-Muslim customers. We do not identify any particular group to develop relationship.

7. Do you believe religion has influence on how you develop and maintain relationship with your customers? If Yes, How?

Interviewee:

The way we are dealing with the customers, most of the cases non-Muslim customers become very excited than the Muslim customers. Because our way of dealing is clearly different than other religious group for instance we are more cordial and helpful than others (community and religious) people. That's why they think they are getting extra care from us. They might not recognize it instantly but later on they evaluate it and we get good return of it. On the other hand it is very normal and expected among the Muslim customers. However the non-Muslim customer think that how polite the gentleman is! Over all it helps to give good impression to the customer, which ultimately help to build a good relationship.

There are some common factors in all religions that to be trustworthy, honest, responsive etc. but still it is absent in practice.

8. What are the things that basically drive you to follow Islamic concepts in building customer relationships?

Interviewee:

Beside my professional activities I am also representing Islam as I am from Muslim community. It is very natural that there would have some reflection of Islamic principles in my behavior. We do not act intentionally to represent Islam or being beneficial for the life hereafter. Sometimes we react with the help of Islamic teachings if the customers are seemed to be pious but intention is always fair and not do fraudulent with the customers. It is simply to make them flexible with environment. That will help to turn him a good listener, at the end he would be satisfied on my service. If I fail to do so, I have to lose him.

Ultimately, whatever I am doing helping me to become honest and trustworthy. I know every one has to go one day. And I believe I would be rewarded on the Day of Judgment.

9. Could you explain how your non-Muslim customers react when you treat them with Islamic values?

Interviewee:

When we treat a non-Muslim customer through Islamic teaching, they might not evaluate it instantly but they can realize it later. But sometimes experience hands are needed to handle them. You have to use right word on right place. In some case we have to work beyond professional framework and that might attract them. Being politeness, gentlemen ship, trustworthiness, honesty, dependable etc. could help to make me more attractable to the customers.

10. Have you faced any difficulties in applying the teaching of Islam in developing relationship with customers?

Interviewee:

Not really, basically. We find our customers happy and we build good relationship with them though our behavior does not reflect the religious manner. We basically try to deal with the customer from the neutral cultural point. Like if a customer come tell his name (John) we became aware that he is a Christian. So, we greet him saying 'hi or hello'.

11. Do you believe that applying Islamic business teachings can give you a competitive advantage when developing relationship with customers?

Interviewee:

Probability 0.5. I think, this depends on business location. This business is locating where lots of Muslim and Asian community people are resided. We think that we are getting advantage than other competitors as we are directly or indirectly applying our religious teachings in our business, which is not very common to our competitors. Especially, Muslim customers become very flattered.

12. What is your understanding of trust and how does it influence your relationship with your customers?

Interviewee:

We always try to gain trust of our customer. That's why, if customers asked us not to declare certain amount of income or asked for tax avoidance etc. we, then encourage them not to do that without hurting them directly. That makes sense to them how trustworthy we are. Because we believe that proper declaration of income is the teaching of Islam as well as the government law. Though we cannot force them but we try our best get them on the track. We found that customers accept it positively and starts trusting us. This is simply our business policy to suggest our customers this way. But we do not ask or suggest them to be honest for the sake of Allah (to get the mercy of Allah or to gain advantage in the life hereafter). We try to insist them up to certain limit. We cannot interfere their personal world. On the other hand this might become a risk factor for me. Which means they will do whatever the customer wants if they failed to convince them in their way. For the sake of the relationship they don't want to mess with the customers demand. This also helps them become trustworthy in the eyes of customers.

13. What is your understanding of brotherhood and how does it influence your relationship with your customers?

Interviewee:

Mostly irrelevant in our practice of marketing. But according to me brotherhood is an ism. For instance, if I find any customer who is from my village, district or country would be provided more hospitality than an unknown customer. But there is no scope to use this concept directly in this business. As we have multicultural customers, applying brotherhood concept may raise the issue of racism or discrimination. But whenever we get Muslim customers, we try to convince them through our language or wording (might be religious or by communicating with them through same language). We give them a hint that we are from same root that is either from country or religion wise. But this does not mean that we are depriving other customers. This is simply a technique to make them a loyal customer. We never try to give any flavor of brotherhood to non-Muslim customers, though this is worthless. Whatever, there is a feeling of sympathy works toward the Muslim customers.

14. What is your understanding of honesty and how does this influence your relationship with your customers?

Interviewee:

Honesty is the main principle of my business. To gain the competitive advantage it is vital to being honest. Basically being honest in the expertise area is very important. This is more important than any form of marketing tools. It is important to hold the existing customers for the long run. And we try to prove myself honest to my existing customers. We also ask to our customers to be honest in their business. My honesty always represent my religion, the Jewish religion scripture does not back it. I always follow the honesty that is taught in my religion (Islam). I believe definition of honesty in my religion carries more value and weight than other religion. I am also very happy and sincere to be honest according to the guidance of holy Quran and Hadith. 60% of our customers are Muslim and customers also prefer the honest businessman. So, we always try to be honest with them to bring success for the business.

15. What is your understanding of ethics (difference between right or wrong) and how does this influence your relationship with your customers?

Interviewee:

We, concentrate both professional and religious ethics though Islamic ethics overcome the professional ethics. We always try to clear the consequences of their intentions. And help them with good suggestions for instance; we try to stop our customers when they want to conceal their income. We are very much fond of to comment right what is actually right. We

don't practice to comment right what is actually wrong. And we do not insist our customers to engage in dodgy activities for their benefit and that way to make tie with them. Interestingly it does not break the relationship but helps to build relationship.

16. What is your understanding of justice and how does this influence your relationship with your customers?

Interviewee:

Fairness discloses through our etiquette, behavior, wording etc. It also means not hurt anybody through any means of our comments. But this must not stop us to say right what is wrong in reality in order to please him/her. However, we apply passive voice instead of active voice whenever we need to say something that might upset customers. We try to practice fairness basically with the Muslim customers which going beyond the professional territory. We do not show that much fairness with the non-Muslim, as they will not evaluate us through that sense. They are more robotic and materialist than a Muslim.

17. What is your understanding of greetings and how does this influence your relationship with your customers?

Interviewee:

If I know a customer who is Muslim, then I greet him/her through Islamic rituals. When the customer is unknown to me or if he is from different religious background then I greet him/her by saying "hi/hello" which does not allowed in Islam. There is no doubt that greeting has significant influence on building relationship with customers. Most of the cases like customer's physical appearance, costume, and age help us to identify their religion. If he/she is seems to be Muslim we definitely greet them by saying 'As-Sala-Mu-Alaikum'. Sometimes we talk to few customers from religious ground when it is over confirmed that he/she is a very pious person. This might influence them to build up relationship. When we greet our Muslim customers they think that this people are practicing Muslim whose are more honest and reliable, I am noticed by them would be treated soon and don't bother to wait long. On the other hand if we greet the Muslim customer by saying hi/hello they will not accept it nicely. They might leave us. That means Islamic greetings has significant influence to build and hold the relationship with the customers in their business. If by mistake we say them hello, they do not accept it positively. They might not express it instantly but their face shows color. We think non-believers of Islam also do not accept it in very good manner though there are some exceptions. But we prefer to greet them the way they like. On the other hand, if we greet them Islamic way they might not reply me back, there is a chance that they may feel shy. So, it is wise to greet the Muslim through Islamic rituals to create a good impression and to develop the relationship.

Here to note that if I see any Muslim customer, I greet him by saying ‘Assalamualaikum’ or say ‘good day or good afternoon...’ when he is from other religious background. If the volume of business increases then we might develop some policy regarding that.

18. In your opinion can non-Muslim business owners learn from Islamic teachings when dealing with customers? If Yes How?

Interviewee:

From my point of view a non-Muslim business owner can increase their turnover and the number of customers if they apply Islamic teachings. Not only the Muslim customers will be attracted non-Muslim customers would be happy through his/her dealings. Because whatever is Islam saying is very good in practicing our life or business. Though there are some commons but it is rare that others following this intuitively than a Muslim business owner still there might have some exceptions.

Not only in business it necessary to apply Islamic teachings in every sphere of to build the relationship with the people which is merciful and beneficial for all parties.

Thanks for Your Time and Contribution

Appendix E

Primary Data Analysis (Sample)

1. WHAT IS YOUR UNDERSTANDING OF CUSTOMER RELATIONSHIP MARKETING?

Step 1: Accumulating answers of question 1 from all participants:

Interviewee: 1 or (X1)

We highly focus on Customer Relationship. Because, this business is totally based on how good we are in providing quality customer service. If the customers have faith on us business turnover and goodwill will increase day by day. It is a vital factor for us to motivate and develop the relationship with customers. There is a need of customer relationship.

(X2)

This is one of the main and important factors for business. To me, CRM is to give priority to the customers. Apart from the customers we have to build good relation with other stakeholders as well. But building good relationship with customers is the most vital factor. CRM could be build by ensuring good food, good attitude, and behavior etc. relevant things.

(X3)

We try to identify customers problem and their desire first so that we can provide them accurate service which will satisfy them and thus to create a good relation with them. To understand them clearly we brief them clearly as well as to make them understand about us, we clarify the service related criteria at the early stage so that a we can work smoother towards the goal. When we send any advertising tools we always try to assure our customer that this organization will work for you genuinely.

We categorize our client based on the service criteria.

(X4)

Customer Relationship might build in both circumstances like through gaining successful outcome without bothering quality of service, and through *providing good and quality service even though final outcome goes against the customers. Whenever customer sees that I am sincere to my customers they will definitely build relationship though few customers are totally success-based result oriented. Here sincerity means try heart and soul for the customers, save their time, save their money, and valued them where it is needed. Outcome always might not come as expected due to the impact of several independent variables. Once we can assure our honesty, trust, quality, and efficient services to the customers that are*

realized by them will ultimately develop relationship between the parties. Quality service, honest service, and sincere service are the main motive of our business. I am honest to my customers and never try to gain benefit by providing unrealistic hope.

(X5)

If you are really engage in business you have to behave well with your customers. Here well behave means communicating well so that buyer can understand the seller and seller can understand the buyer's demand. Relationship will grow when you would be able to fulfill their demand. You should not to argue with customers even they are wrong in some instances. Try to manage them gently and to make them understand if it is possible. If you can do this you should not to lose the customers. Even, if you know that he/she is not repeating or he/she is a new customer or he/she is a regular customer but still you have to treat them friendly. Give good response to them in return you will get good response. I think relationship with the customers have to be friendly not beyond that.

(X6)

All the business parties have to be connected as well as to look after each other. If any one of us face problem every one will come forward to help. This is a good thing in business.

(X7)

Maintaining quality in everywhere in business and fulfilling the commitment are the key issues in developing the business. All customers are very satisfied on me from the very first day. *When your customer known that you are honest and you do not compromise with quality then they will be satisfied and business will last long then a relationship will develop.* Another important issue is good service. For instance supply the stocks at the adverse condition such as I supply goods to my customers even the time of Christmas vacation.

(X8)

To me it is about maintaining relationship between airlines and the customers. We have to make both the airlines [supplier] and customers happy. There are different kinds of customers and situations we had to face. Sometimes I treat customers as brother or sister, and sometimes we become very strict with customers regarding terms and conditions. We try to create comfortable environment for the customers that is we did not create any embarrassing situation for customers though we understood that they are lying. We try to explain clearly about the product and services so that they will understand us. It is to build strong tie with them and we really want them to come back. Our main target is to make them happy. In order to build relationship with customers we offer them extra service beyond selling tickets such as we help them to get visa, sending money to their country, providing extra luggage facilities, assist

them in the airport if it is needed etc. We try to offer them services beyond their expectations.

(X9)

Relationship is a bond. You have to develop this bond through trust. You have to give 100% to your customer. We have to take care of them as family. Customers are always right. Even if they made any mistake we need to explain the product to them. We can make the place feel like home and comfortable to them. As long as you are good with your customers you can increase your business. But it depends individually because everybody is different.

After sales service and acknowledging the existing customers are important to make them happy. This will help to make good relation with customers. In return their word of mouth advertisement will bring lots of new customers. All customers have to get same respect, bond and time of service. But it's easier to handle the old customers and they don't mind if we do any mistake. On the other hand it is bit tough to manage the new customers. The main thing is that you have to keep your customers happy.

(X10)

For marketing it is very good to make relationship with customers. RM means good communication with customers that help for expanding the business. Everybody selling the same (more or less) product. Typically we have to be nice with our customers so that we can bring him back. The good relationship is a bond between boss and customers helps the business to carry forward. RM spreads the word of mouth about a particular place. Then, people looking forward to visit the place. You have to be helpful and good communicator to build the relationship.

(X11)

A good relationship with customer makes him return to my shop. It is very important for my business. Greeting the customer, good behavior, good price and talking with smiling face with your customers are very basic to develop relationship. Otherwise people will get bad impression and will not return. There are lots of shops whose are selling similar product but the behavior will make the difference. There is another most important factor that helps to build relationship with customers like offering a customer friendly price with quality product that also means not to over hyped the product price.

(X12)

It is good to make relationship with customers for the improvement of business. Relationship helps to increase sale. Relationship is one sort of advertising so that existing customers tell their friends and family members to become our customer.

Relationship is making a bridge between customer and the business.

(X13)

Its about speak nicely with customers. They might come with complain, listen them carefully and solve their problem the relationship will build up easily. I will repeat speak nicely with them, greet them, ask about their health and their life, and try to know about their family members.

(X14)

It is to know what is your customer want and need, and then satisfy them. It is very important for the business. It is important to maintain good relationship with both new and existing customers. But three things are very important honesty, integrity, and quality service.

(X15)

There are two elements to develop CRM. First, good quality product. That means we have to provide the product according to customer's desire. Second, make the product different than others. Do not imitate other products. Customer service comes after which is very important. Finally, we have to understand the customers because at the end of the day customers will make the business success. You must have to understand what your customer saying very perfectly. You must have knowledge about your product as well as your ability to recommend them and properly communicate with them. You have to present yourself in a pleasant way with smiling face. Everybody appreciate quality service and everybody will remember that for long. We should not to argue with customers even they are wrong. Always stay calm and agree with their statement. After certain time will cool down and try to listen to you, which will help you to come to a solution.

(X16)

CR means how you make attraction to customers. You are close to your customer's means speaking to the customers and put attention to the customers that will make them happy and they will come back to you. People don't care about price like paying extra 50p or 1pound for the product if you care your customers they will come back to you to buy the product. However, it is very important how you talking to the customers when you talk to them. It is helpful for the business. It is also note able that you have to be straightforward when you give them price and always you need to offer quality product. Maintaining the product quality is very important. they might buy from you two three times but the relationship will break if you don't maintain the product quality. So two things are important for making relationship with customers. First, quality of the product, second, how you developing relationship with them.

(X17)

It's basically start talking with customers about business, any news, might be sharing ideas about business, making joke etc. Basically start talking something nice that turns into friendly relationship. It is good for our business. But too much talking and irrelevant talking might

irritate them. So we should be careful about that. The purpose behind talking to customers to build a relationship so that business will be benefitted.

(X18)

It is an understanding regarding customer wants, what you have to offer, and offering the things that your customer wanted. You need to understand the customer psychology or understanding the mindset of your customer for building the relationship. We can make relationship with customers by providing better customer service, ensuring good quality product, and making a nice ambience for them.

(X19)

It's giving confidence to the customer. When talking to the customer you have to know what you are talking about and fulfill the customer requirement. It also develops through providing them right product with guarantee and assurance. If you provide right product and right price obviously you will be making customers.

(X20)

It is all about behaving well with your customers, for instance, ask them-how are you? How is your family etc.? Behavior also includes good service, which is vital to me. Talking to customers with smiling face that is highly appreciated by our customers. Later, try to turn this relation into family relationship. If you can manage your customer happy a good relationship will be developed ultimately.

(X21)

Being honest with the customer is the root of making relationship doesn't matter how much you are charging them because quality of work convince the customer to pay you. Another important thing for making relation with customers are giving them good suggestion and you have to present yourself as a good reliable person and for this honesty is very important.

(X22)

It is important and for that we have to keep contact with them through e-mail or through postal mail. Another important thing is availability of product. If customer ask for certain product but you are out of stock that means you are losing customer as the market is competitive and everybody know the tactics of attracting customers.

(X23)

Fulfilling the customer demand and their requirement are the basic to developing customer relationship. A complete customer satisfaction through product and service are also important to develop relationship with customers. Besides the quality product and service it is also important to listen the customer complaints carefully and solve their problem in order to build relationship with customers. Good customers will make complain whenever they find any

fault or they will give suggestion about your product and service. A good customer will always let you know about the lacking of your product. I think, the customers with whom I have good relation are making complain or suggesting me to improve my goods and services. They will not go to tell my faults to outsiders.

(X24)

Customer relationship is one of the most important parts of the business. It is important for the existence of the business and existing customers are more important in this regard. But, for the newly startup business new customers are very important to build up relationship. To minimize the business risk it is important to maintain customer database. Business is depending on word of mouth where social media is playing very important role. So if you can build good relation with your customers your business will flourish.

(X25)

It's a business approaches to build loyal customers so that your client will come back to you. They will buy again from and recommend you to another friends, family, and relatives. It is a win-win situation. You can develop relationship with your customer through honesty, good product, quality product with decent price, exact product what they want, after sale service, warranty, and listening their opinion as customers are always right.

Step 2: Findings of Themes

Themes	Participants
Ensuring Quality Service	X1
Establishing faith with customers	X1
Need of Self interest to motivate CR	X1
Giving Customer Priority	X2
Ensuring good product	X2
Good attitude or behavior	X2
Customer satisfaction	X3
Provide desired service	X3
Understanding the customers needs and desires	X3
Information sharing	X3
Show sincerity whilst dealing	X4
Good service	X4
Ensuring honesty	X4

Ensuring trust	X4
Ensuring total quality	X4
Providing efficient service	X4
Fulfillment of customer demand	X5
Good behavior	X5
Good communication whilst dealing	X5
Being nice whilst handling customer complain	X5
Behave friendly with customers	X5
Well connected with customers	X6
Helping each other	X6
Fulfilling your commitment	X7
Ensuring customer demand	X7
Being honest	X7
Good service	X7
Giving favor to customer	X7
Treat them as brother/sister	X8
Create comfortable environment	X8
Clear explanation of product	X8
After sales service and other assistance	X8
Being trustable to the customers	X9
Care them as family member	X9
Being patience	X9
Creating free and frank environment	X9
Acknowledge the old customers	X9
After sales service	X9
Respect all customers equally	X9
On time service	X9
Good communication	X10
To be nice with the customers	X10
To be helpful	X10
Greetings	X11
Talking with smiling face	X11

Offer customer friendly price	X11
Listening the customer problem and solve	X13
Greet the customers	X13
Get closer to their family life	X13
Fulfilling customer needs and wants	X14
Being honest	X14
Being reliable	X14
Ensure quality service	X14
Good quality product	X15
Differentiate product	X15
Customer service	X15
Understanding the customers	X15
Product knowledge	X15
Give proper attention to customer	X16
Quality product	X16
The way of talking to the customers	X16
Friendly talking to the customers	X17
Good prediction about customer desire	X18
Better customer service	X18
Good quality product	X18
Nice ambience	X18
Product guarantee	X19
Right product	X19
Good price	X19
Well behavior	X20
Talking with smiling face	X20
Being honest	X21
Good suggestion	X21
Keep connecting with customers	X22
Availability of product	X22
Fulfilling customer demand	X23
Quality product and services	X23

Listening the customer problem	X23
Listen their suggestion	X23
Build customer database	X24
Being honest	X25
Good quality product	X25
After sales service	X25
Decent price	X25
Listening the customers opinion	X25

Step 3: Sum up themes

Themes	Participants	Number of participants
Ensuring Quality Service	X1, X4, X7, X14, X15, 16, X18, X23	7
Establishing faith with customers	X1, X14	2
Need of Self interest to motivate CR	X1	1
Giving Customer Priority	X2	1
Ensuring good quality product	X2, X4, X15, X18, X23, X25	6
Good attitude or behavior	X2, X5, X10	3
Customer satisfaction	X3	1
Provide desired service	X3, X4	2
Understanding the customers needs	X3, X15, X18, X19	4
Show sincerity whilst dealing	X4, X16	2
Ensuring honesty	X4, X7, X14, X21, X25	5
Ensuring trust	X4, X9	2
Ensuring total quality	X7	1
Providing efficient service	X4	1
Fulfillment of customer demand	X5, X7, X14, X23	4
Good communication whilst dealing	X5, X10	2
Being nice and listen them attentively	X5, X9, X23	3

whilst handling customer complain		
Behave friendly with customers	X5, X17, X20	3
Well connected with customers	X6, X22	2
Helping each other	X6, X10	2
Fulfilling your commitment	X7	1
Giving favor to customer	X7	1
Treat them as brother/sister	X8, X9	2
Create comfortable environment	X8, X9	2
Clear explanation of product	X8	1
After sales service and other assistance	X8, X9, X25	3
Acknowledge the old customers	X9	1
Respect all customers equally	X9	1
On time service	X9	1
Greet the customers	X11, X13	2
Customer friendly price	X11, X19, X25	3
Talking with smiling face	X11, X20	2
Listening the customer problem and solve	X13	1
Get closer to their family life	X13	1
Differentiate product	X15	1
Product knowledge	X15	1
Nice ambience	X18	1
Product guarantee	X19	1
Good suggestion	X21	1
Product Availability	X22	1
Listen customer opinion	X23, X25	2
Build customer database	X24	1

Step 4: Making commonality of themes and developing broad thematic areas

Big Theme: Understanding of customer relationship marketing	
Commonality of Themes/Field sub themes	Sub theme
<p>Ensuring good quality product (X2, X4, X15, X18, X23, X25); Clear explanation of product, X8; Differentiate product, X15; Product knowledge, X15; Product Availability, X22; Product guarantee, X19; Customer friendly price, X11, X19, X25;</p> <p>Ensuring Quality Service (X1, X4, X7, X14, X15, 16, X18, X23); Provide desired services (X3, X4); Providing efficient services (X4); On time service, X9; After sales service and other assistance, X8, X9, X25; Ensuring total quality (X7);</p>	Quality goods and services
<p>Giving customer priority (X2); Understanding customers needs (X3, X15, X18, X19); Fulfillment of customer demand (X5, X7, X14, X23); Customer satisfaction (X3);</p>	Understanding the customer
<p>Establishing faith with customers (X1, X14); Good attitude and behavior (X2, X5, X10, X11); Ensuring honesty (X4, X7, X14, X21, 25); Ensuring trust (X4, X9); Fulfilling customer commitment (X7); Show sincerity whilst dealing (X4); Greet the customers (X11, X13); Treat</p>	Concerned issues of CRM

<p>them as brother/sister (X8, X9); Respect all customers equally (X9);</p>	
<p>Good communication whilst dealing (X5, X10); Being sincere whilst dealing with customers (X4, X16); Listening the customer problem and solve (X13, X15); Being nice whilst handling customer complain (X5, X9, X23); Behave friendly with customers (X5, X17, X20); Well connected with customers (X7, X22); Get closer to their family life (X13); Helping each other (X6, X10); Giving favor to customer (X7); Need of Self interest to motivate CR (X1)</p>	

Step 5: Findings and Analysis

Please refer to 5.1 for analysis and findings in details

APPENDIX F: Big theme, Sub theme, and field theme

Interview question 2: How would you describe your relationship with your customers? Please explain.

Big Theme: Existing relationship with customers	
Commonality of field Themes	Sub Themes
<p>Welcome the customers (X8), Be patience (X8, X21), Acting based on situation (X9), Fulfilling the customer needs (X8), Anticipate customer's liking and disliking (X9, X15), Create positive environment for the customers (X14, X24), Develop relationship beyond transaction (X15), Truthfulness (X8, X21, X22), Smile for the customers (X12, X17, X20) Product pricing (X6, X19), Limit the profit margin (X20), Accept customer complain happily and taking action (X5, X6, X19, X23, X25), Do not argue with customers (X5, X13), Appreciate customer's opinion (X13, X24), Be aware about the boring staff (X17),</p>	<p>Dealing with customers</p>
<p>Relationship varies (X1, X18), Guidelines of services (X3),</p>	<p>Levels of Services</p>

<p>Quality of Services (X3), Make product information clear to the customer (X16), Good behavior (X8, X11, X20), Respect the Customers (X8, X20), Standard service (X1), Optimum Level service (X1), Customer Happiness (X4, X8), Friend as Customer (X1), Refereed customers (X1), Treat customer as friend (X15, X11, X22, X23), Customers as family members (X7, X13, X20, X24), Share personal life with customer (X12), Treat the customers equally (X17, X19),</p>	
<p>Taking care of existing and loyal customers (X3, X14, X22), Relationship with existing customers (X4, X8), Easy to handle existing customers (X18), Chatting with customers (X2), Existing customer does advertisement (X25), Look after regular customers (X2), Presents for loyal customers (X4), Offer promotions for recommendation (X15), Gifts for staff (X6), Legal Restrictions (X4),</p>	<p>Existing Customers Vs. New Customers</p>

<p>Looking for new customers (X4, X18, X24),</p> <p>Importance of new customers (X5),</p> <p>Impress the new customers (X18, X23),</p> <p>Provide facilities to new customers (X5, X13, X14, X22),</p> <p>New customers are sensitive (X18),</p> <p>Adverse customers behavior (X22, X23),</p> <p>Hindrance of relationship (X4),</p> <p>Location of business (X4)</p>	
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Interview question 3: In your opinion is it important to enhance relationship with customers? If Yes, why? If No, why Not?

Big Theme: Enhancement of relationship	
Commonality of field Themes	Sub Themes
<p>To develop a customer base (X9)</p> <p>For the survival of business (X8, X10, X12),</p> <p>For a good establishment of business (X19)</p> <p>Ensuring long-term business (X1),</p> <p>Increase the number of returning customers (X3),</p> <p>It encourage you to trace valuable customers (X5),</p> <p>Continue the relationship (X6)</p> <p>Turn the relationship into friendship (X20)</p>	<p>Develop a Strong Base of Regular Customer</p>
<p>To increase the awareness of customer care (X14, X17, X19),</p>	<p>Increase the Awareness of Customer Satisfaction</p>

<p>Learn to respect the customers (X19), Alert marketer about adverse situation (X1), Increase the interest of excellent service (X3), Encourage to produce good quality product (X16), Boost the idea to ensure product availability (X16), Stimulate to consider the interest of mass people (X5, X2), Stimulate the seller to know the customer choice (X18), Give idea to add new product in product line (X18), Receiving Inspiring Ideas (X5), Give idea to launch hospitality culture for customers (X16),</p>	
<p>It does advertising (X11, X15, X18), Reduce the necessity of advertisement (X1), To compete with internet marketing (X8) A useful direct marketing (X8) Helps to introduce with advertising method (X15) Existing customers recommend others (X3, X4) Useful to think differently to attract customers (X16), Helps to collect customer for new product (X6, X16), Helps to apply push strategy (X16),</p>	Marketing advantage
<p>Easy way to growing business (X1),</p>	Business Expansion

<p>To build a valuable brand name (X25), Less expensive way of growing business (X1), To be motivational (X23), To increase the reputation (X25), Helps to fit for the competition (X12), To get advantage over rival (X12), Increase turnover (X2, X3), Increase new customers (X2, X3, X4, X5, X6), Reduce your work pressure (X6), Enlarge the business (X21, X24),</p>	
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Interview question 4: Could you please express your opinion about application of Islamic teachings and values in business?

Big Theme: Islamic teachings and values in business	
Commonality of field Themes	Sub Themes
<p>Business/professional obligations (X1, X4), Showing respect to the law (X1, X4), Individual approach (X6, X7, X8, X13), Feeling as a representative of Muslim (X1), One cannot represent all (X10) Follow the organizational policy (X15) Employee satisfaction (X16) Personal interest (X1, X4, X17),</p>	<p>Business/ Profession under professional guidance</p>
<p>Impact of religious knowledge (X1), Religious guidance (X2, X20, X22, X23, X25), Instinctive values (X3),</p>	<p>Business/ Profession without professional guidance</p>

Background knowledge (X4), Religious Obligation (X3, X8, X12, X14, X16, X17, X18, X19, X22, X23, X25) Customer's feedback (X3, X6) Personal behavior (X1, X19) Personal behavior and its connections (X10, X21)	
Showing respect to the Creator (X9) Factors (X3, X3, X4, X6, X8, X9, X11, X13, X14, X17, X18, X19, X22, X25), Common values (X3, X4, X7, X9, X11, X12, X18), Representing in practice (X7) Practicing humanity (X15) Give up personal interest (X8) Prioritize the personal interest Trained up the salesman (X8)	Islamic Values

Interview question 5: How do Islam influences your business practice?

Big Theme: Islamic values in UK Muslim SMEs in practice	
Commonality of field Themes	Sub Themes
Behavior (X1, X2), Family tradition (X9), Personal behavior and its connections (X10, X21), Respectful to the female customer (X11), Politeness (X7, X11), Greetings (X1, X5, X14), Prayer for each other (X4), Feeling of brother/sister (X5), Humbly talking (X5),	General Islamic etiquette through family to business

Showing respect (X5), Seeking assistance of Allah (X6), Fear of God (X10, X17), Searching good deeds (X13)	
Giving up material benefit for religion (X20), Give up greediness (X25), Dual benefit (X21), Being Trustable (X1, X2, X14, X17), Standard level of Service (X1), Being Honest (X3, X7), Transparent (X3, X7, X16), Feeling good about customer (X5), Holding promise (X7), Hardworking (X7), Believe in Day of Judgment (X22), Believe Islam by heart (X25)	

Interview question 7: Do you believe religion has influence on how you develop and maintain relationship with your customers? If Yes, How?

Big Theme: Islamic influences in relationship development	
Commonality of field Themes	Sub Themes
Good behavior (X11, X20, X24), Cordial behavior (X1, X6, X24), Helpful attitude (X1, X5), Extra care (X1), Politeness (X1, X7), Responsive (X1), Talk with smiling face (X4, X16, X20, X22), Patience (X4, X9, X11), Respect (X4), Ease things for others (X4),	The quality of Islamic behavior

<p>Hold the promise (X7, X8), Good guidance (X5), Learn Islamic knowledge from customer (X8), Being optimistic (X9), Aware about haram money (X25)</p>	
<p>Customer likings and disliking (X8), Efficient service (X4), Good product (X5), Product has to be valued to the money (X9), Hard working (X6), Information sharing (X4), Fair customer treatment (X5, X19, X20, X25), Greetings (X4, X8, X16, X20, X25), Transparent (X3, X18), Honesty (X1, X3, X6, X7, X8, X11, X15, X19), Trustworthy (X1, X5, X6, X14, X15), Fulfilling duties and responsibilities (X8)</p>	<p>Islamic teachings for business</p>

Interview question 8: What are the things that basically driving you to follow Islamic concepts in building customer relationship?

Big Theme: Reasons to follow Islamic concepts	
Commonality of field Themes	Sub Themes
Representing Islam (X1), Natural (X1, X7), Islamic family background (X12, X13, X14, X16), Personal behavior (X16), Being More Humane (X4, X21, X24), To win peoples supplication (X17), Mind set (X4), Halal Rizk (X7, X9), For personal marketing (X21)	Religious Attachments
Reward in life hereafter (X1, X3, X11, X12, X16), Respect to the Prophet (PBUH) (X2), Practicing Islam (X4, X18), Accountability towards God (X8), To make the creator happy (X11), Fear of God (X19), Winning reward from God (X5, X6), Obey the command of Allah (X6), For the mercy of God (X24), Create good generation (X7)	Beautify the Life Hereafter

Interview question 9: Could you explain how your non-Muslim customers react when you treat them with Islamic values?

Big Theme: Non-Muslim customers' reaction	
Commonality of field Themes	Sub Themes
<p>Factors of CRM (X1, X7), Customer appreciation (X1, X7), Positive response (X8, X11, X12, X17, X20, X21) Turn customer happy and pleased (X2), Appreciating good behavior (X10, X16) Appreciative character (X22, X24) Acceptance of greetings (X4, X5), Amazed customers (X4, X25), Building personal impression (X7) Lack of realization (X11, X12, X20) Lacking of understanding (X22) Seller's disinterest (X2), Fear of customer reaction (X2), Enthusiastic sellers (X3), Enthusiastic customers (X3, X4), Fear of misleading (X3), Static seller (X6) Habitual negative behavior (X14) Blaming the Ummah (X16) Generous customer (X21) Customers get rude in different aspects (X23) Dynamic Customers (X5), Static seller (X6), Enthusiastic sellers (X3), Enthusiastic customers (X3, X4)</p>	<p>Positive/Negative Reaction</p>

Interview question 11: Do you believe that applying Islamic business teachings can give you a competitive advantage when developing relationship with customers? If Yes, How?

Big Theme: Gaining competitive advantage through Islamic teachings	
Commonality of field Themes	Sub Themes
<p>Delighted Muslim customers (X1), Ease of running business (X2), A base of regular customers (X2, X25), Recognition as good person (X3, X22), Returning customers (X5), Slow feedback (X8), Showing off (X8), Getting more customers (X16), Wining Allah’s favour (X16), Getting Allah’s favour by being Cleanliness (X22), Heaving of Muslim customers (X23), Being benefitted in the other life (X24) Business Location (X1), Muslims majority area (X1), Less religious minded competitor (X1), Ease the product differentiation (X3), Develop post transaction behavior (X3), Set a target group (X4), Winning customers heart (X5), Honor the Customer (X5), Respect the customers as early as possible (X8), Good behavior and sympathy towards the customer (X11, X19, X20, X21), To know the language (X17),</p>	<p>Competitive Advantages</p>

Maintain limit in relationship (X6)	
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Interview question 12: What is your understanding of trust and how does it influence your relationship with your customers?

Big Theme: Trust is a factor of CRM	
Commonality of field Themes	Sub Themes
Obey the religious bindings (X18), Individual's face value (X21), Encourage others (X1), Take care of information (X3, X15, X23), Fulfilling Promise (X4, X16, X21), Take care of commitment (X4, X5, X20), Concern about customer satisfaction (X17), Sharing personal experience (X21, X24), Respect the customer's belief Managing time (X5), Accuracy in transaction (X6, X22, X25), Cheating (X7, X23)	Understanding Trust
Fulfilling customer demand (X1), Having a good product knowledge (X8), Problem identification (X20), Offering a good price (X10), Keep offering good quality product and price (X11) Risk taking (X9), Selling product on credit (X13), Legal compliance (X3), Interpersonal skill (X3), Religious Oath (X3, X4), Pious customers (X4), Intelligent customer (X9), Factors (X4): Overcharging (X6), Lying (X6),	Trust in Relationship Building

Being friendly (X24), Being honest (X25)	
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Interview question 13: What is your understanding of brotherhood and how does it influence your relationship with your customers?

Big Theme: Brotherhood is a factor of CRM	
Commonality of field Themes	Sub Themes
Brotherhood is an Ism (X1, X5), Real friend is brother (X9), Brotherhood is a technique (X1), Issue of discrimination (X1, X2, X4, X17, X25), Feeling of sympathy (X1, X16), Favour to Muslim customers (X17), Natural feelings for Muslim customers (X18), Personal belief (X2), Religious Issue (X2, X3, X20, X22, X23), Home sickness (X5), Opens the door for relationship (X22)	Understanding of Brotherhood
Create opportunity for others (X7), Being helpful (X5), Impressing new customers (X8), Reputation building (X15), Muslim customers enjoy brotherhood (X12), Understanding of non-Muslim customers (X17, X24) Equality (X2, X5, X14, X21), Losing Authority (X3), Customer faith (X3), Muslim customer's expectation (X4), Customer's Interest (X5), Interest of brotherhood (X7), Trust (X5, X18), Sell product on Credit (X6, X15),	Brotherhood in Customer Relationship Marketing

Opportunist customer (X7, X8, X9, X19, X20, X22), Interfering (X10), Being wiser in decision making (X25)	
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Interview question 14: What is your understanding of honesty and how does this influence your relationship with your customers?

Big Theme: Honesty is a factor of CRM	
Commonality of field Themes	Sub Themes
Concentrate on core product/service (X1), Customer preference (X1), Thinking about customer welfare (X20), Follow the holy Quran and Hadith (X1), Religious obligation (X24), Teaching of Islam (X8, X9, X12, X20), Fear of the day of Judgment (X20), Reward of Allah (X18), Legal obligations (X2), Knows about 'Iman' (X2), Obey the laws (X2), Personal morality (X13, X15), Keeping promise (X3), Teaching of family (X4, X10), Understandable terms and conditions (X7)	Understanding of Honesty
Gaining competitive advantage (X1), Focus on existing customers (X1), Repeat purchase (X14), Equal service for all (X8), Honest customer (X1), Trust the customer (X22), Sells on credit (X16), Do not exaggerate (X3), Providing product information (X23),	Honesty in Customer relationship

Helpful customer advice (X22), Experiment with customers (X3), Clear the deal (X3), Opportunist businessperson (X4), Respect to others (X5), Customer's disliking (X17), Pressurize on customers (X6), Stealing (X6), Do not cheating (X7), Cheating and lying (X24), Keeping promise (X21), Greediness (X7), Product valued to money (X10), Online selling (X16), Being customer friendly (X25), Being reliable to others (X25)	
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Interview question 15: What is your understanding of ethics (difference between right or wrong) and how does this influence your relationship with your customers?

Big Theme: Ethics is a factor of CRM	
Commonality of field Themes	Sub Theme
Prohibits illegal activities	Ethical understanding of RM through Islam and UK Muslim SMEs
Good guidance	
Being free and fair	
Avoid trickiness	
Respect customers choice	
Good guidance	
Causes of threat	
Good guidance	
Owners intention	
Robotic transaction	
Reliability	

Good guidance	
Islamic Knowledge	
Understanding customer's demand	
Good guidance	
Personal thinking	
Misguidance	
Making reasonable profit	
Helping the helpless	
Being humane	
Equal behavior	
Being fair	
Showing morality	
Teaching of Islam	
Limited profit	

Interview question 16: What is your understanding of justice and how does this influence your relationship with your customers?

Big Theme: Justice is a factor of CRM	
Commonality of field Themes	Sub Theme
Behave well with everyone	Understanding and impact of Justice
Justice for all	
Equality	
Follow OISC rules	
Allocation of time	
Allocation of expertise	
Neglecting of right	
Not to cheat	
Product disclosure	
Limit the profit margin	
Favor the local customers	
Limiting the profit margin	

Favor the regular customer	
Equality in product pricing	
Priority customer	
Follow the organization's rules	
Favour the friends and family	
Fair customer assessment	
Prioritise respect than justice	
Teaching of Islam	
Balanced advice	
Morality	
Priority service	
Clarify the product	
Prioritize the Muslim customer	

Interview question 17: What is your understanding of greetings and how does this influence your relationship with your customers?

Big Theme: Greetings is a factor of CRM	
Commonality of field Themes	Sub Theme
Greeting is influential	Understanding and impact of greetings
Greeting with pious Muslims	
Greeting with non-Muslims	
Greeting pushes relational factors	
Consider customer preference	
Greeting pushes relational factors	
Impression builder	
Open the door of transaction	
Impression builder	
Greeting is personality developer	
Convince the customer	
Preference of English instead of Arabic	
Open the door of transaction	

Greeting varies	
Salam is more prestigious	
Increase the customer confident	
Teaching of Islam	
Greetings differ based on location	
Cultural barrier	
Greeting gives advantage	
Preference of English instead Arabic	
Increase the customer patience	
Customer's endeavor to impress the seller	