

## Muslim Consumer Rights Based on Islamic Advertising Principles

### Hak Pengguna Islam Berdasarkan Prinsip Pengiklanan Islamik

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#### ABSTRACT

*The advertising industry is one of the biggest contributors to the nation's Gross Domestic Product (GDP) and helps the local agencies in developing the nation's economy. However, the Islamic advertising has not been clearly discussed in the National Advertising Policy. This creates a scenario where advertisement aired does not comply with the Muslim consumer rights as they are misleading and endangering consumer's safety as well as overclaiming. There is also the abuse that occurred in relation to use of the halal logo and the use of models in the ads that do not meet the Sharia that can influence the behaviour of consumer, especially Muslim consumer. Therefore, this study was undertaken with the aim to examine Muslim consumer rights based on the Islamic advertising principles. The study used a descriptive qualitative approach by using semi-structured interview data collection method, while for selecting the informants it used purposive sampling. The data analysis was done using constant comparative analysis. The findings showed that there are eight important aspects in preserving Muslim consumer rights based on the Islamic advertising principles. Advertisers and consumers play an important role to this eight important aspect to safeguard the Muslim consumer rights. The findings discussed that the Islamic advertising principles help shape smart and bold Muslim consumers who are vocal enough standing for personal, cultural and religious wellbeing. The implications of this study to make those advertisers and consumers as individuals who are very meticulous about their right and responsibility in creating the market more transparent.*

*Keywords: Consumer rights; advertising; principles; Islamic advertising; the consumer*

#### ABSTRAK

*Industri Iklan merupakan salah satu penyumbang terbesar kepada Keluaran Dalam Negara Kasar (KDNG) negara dan membantu agensi tempatan dalam membangunkan ekonomi negara. Walau bagaimanapun, pengiklanan Islamik masih tidak dibincangkan secara jelas dalam Dasar Pengiklanan Negara. Senario ini mewujudkan iklan yang disiarkan yang tidak memenuhi hak pengguna Islam seperti iklan yang mengelirukan dan membahayakan keselamatan pengguna serta membuat dakwaan yang berlebih-lebihan. Terdapat juga penyalahgunaan yang berlaku berhubungan penggunaan logo halal dan penggunaan model di dalam iklan yang tidak memenuhi syariat Islam yang boleh mempengaruhi tingkah laku pengguna khususnya pengguna Islam. Justeru, kajian ini dijalankan bertujuan untuk mengkaji hak pengguna Islam berdasarkan prinsip pengiklanan Islamik. Kaedah deskriptif kualitatif digunakan melalui kaedah pengumpulan data temu bual semi berstruktur. Kajian ini menggunakan pensampelan bertujuan dalam memilih informan kajian. Data dianalisis menggunakan analisis perbandingan konstan. Hasil kajian menunjukkan terdapat 8 aspek penting dalam menjaga hak pengguna Islam berdasarkan prinsip pengiklanan Islamik. Pengiklan dan pengguna memainkan peranan penting kepada 8 aspek penting ini bagi memelihara hak pengguna Islam. Hasil kajian juga membincangkan prinsip pengiklanan Islamik yang membentuk pengguna Islam yang bijak, berani melontarkan pandangan demi kemaslahatan diri, budaya dan agama. Implikasi daripada kajian ini dapat menjadikan golongan pengiklan dan pengguna Islam sebagai individu yang sangat teliti tentang hak-hak mereka serta bertanggungjawab dalam mewujudkan pasaran lebih telus.*

*Kata kunci: Hak pengguna; iklan; prinsip; pengiklanan Islamik; pengguna*

#### INTRODUCTION

Advertising plays an important role in the growth of the Malaysian economy. In 2001 and 2007, a rapid growth took place in the advertising industry (Andreas & Halina 2016). Nevertheless, in 2007 the gross advertising expenditure saw a total of 9%

decrease from year to year, but in monthly terms it increased for about 6% and it is expected that in 2018 the gross adex growth will increase due to Malaysia's 14<sup>th</sup> general election and World Cup (Anon 2018). Advertising is seen as a marketing tool in promoting products and providing information to the consumers through various media (Mohamad &

Kamaliah 1999; Dyer 1999; Mohamad Noorizzuddin et al. 2014). From the economic perspective, marketing is a form of strategic communication to fulfil consumers' needs and desires, which is used by businesses (Wells, Burnet & Moriarty 2001; Mohd Helmi 2009). Besides, advertising is also used to attract the attention as well as persuading consumers with the information provided. However, today's advertising is centred on profit making while ignoring the perspective on consumer rights. The consumer is also one of the contributors in developing the nation's economy whose rights must be preserved and protected (Asma 2004). Hence, the consumer has the freedom to choose, to have the information on goods and services that they plan to purchase as well as to obtain prices that are in accord to the market demand (Ahmad Sobri 2004). Recognition of the rights of consumers were expressed by former US President, John F. Kennedy (Mohd Hamdan 1990), but still there are those who ignore some of these rights. Issues such as misleading advertising, information manipulation, exploit users such as the use of women and abuse of halal certification poses a threat to people, especially Muslims. In addition, users are also dealing with issues related to halal products confusing and distracting users. Therefore, the question arises whether the rights of Muslim consumers in advertising is still maintained by the rights of consumer. Thus, the need for Muslim consumer rights should be guided by the principles of advertising according to Al-Quran, Sunnah and Islamic law. Advertising based on Islamic advertising principles sources from Quran and Sunnah has the potential to curb the contemporary advertising ill-practices and protect the rights of Muslim consumer.

### CONSUMER RIGHTS ISSUES

According to the general statistic released by the Ministry of Domestic Trade, Cooperative and Consumerism (MDTCC) (2017), 752 reports were made on misleading advertisements. The consumer report on misleading advertisements have increased little by little and it reflects that there are advertisements that do not comply with the advertising ethics in a real sense as well as consumer rights. According to Renald Kasali (2007), the consumer is having a decision-making problem in choosing a product due to today's advertising method that impedes information clarity. A similar view was also discussed by Akhter et al. (2011) where advertisers and manufacturers use extravagant advertising method in attracting the

consumer to buy unnecessary goods such as by using extravagant language and information manipulation (Akhter et al. 2011; Ima Ilyani et al. 2016). The early concept of advertising that is supposed to be alongside with the consumer has changed its course over the last decades as it follows after the consumer cultural change (Kenway & Bullen 2001). Therefore, it is obvious to see that many advertisements have gradually focused less on the core information of the goods and services compared to the manipulation of elements within the advertisement itself.

In fact, advertising has taken over the consumer's decision-making role when products are advertised to meet the consumer's desire (Andrews 1989; Arens et al. 2013) by taking advantage of strong advertisement influence such as by using celebrities' testimonial to draw the consumer's attention. However, there are also advertisements that deceive the customer such as the use of celebrities who are paid to give good reviews of products that they don't even use (Wells et al. 2008). There are many issues in breaching the consumer rights such as products containing prohibited ingredients for instance pharmaceutical products that are encased in swine-based gelatine capsules (Utusan Malaysia 2011). Besides, advertising is also perceived as a tool to manipulate information and commit deception (Saeed et al. 2011) by using overclaim as well as persuading the impulsive or less smart buyers through the use of catchy phrases (Abdullah & Ismail 2011). Thus, this study was undertaken to examine the Muslim consumer rights based on the Islamic advertising principles.

### CONSUMER RIGHT

In 1962, the United States of America President, John F. Kennedy had declared four rights for the consumer, which were the rights to obtain safety, the rights to obtain information, the rights to choose and the rights to express an opinion (Mat Pauzi 1985; Mohd Hamdan 1990). Later, Consumers International had identified and expanded six more consumer rights, among them are the rights to obtain basic needs, the rights to obtain safe environment, the rights to obtain compensation or indemnity, the rights to obtain consumer education and the rights to obtain representative (Mohd Hamdan 1990). These rights are in accordance with the speech delivered by the President of IOCU, Anwar Fazal:

...In particular, it is about promoting and protection seven specific consumer rights; the right to have our basic needs met efficiently and equitably...the right to compensation against damage...

the right to consumer education, to enable you to be informed consumer throughout your life, the right to a clean environment that permits a life of dignity and wellbeing...

According to the Consumer Protection Act (1999), a consumer is one who obtains or uses goods or services from the kind that can be generally obtained for the purpose of personal, home or household use. However, Mohd Hamdan (2005) stated, the rights to compensation in Malaysia is still at a moderate level. Hence, Mohd Hamdan (2012) argued that basic human rights and consumer education are the most crucial matter that must be included in the national education so that humans understand the human basic rights as well as consumer rights, and to make this world a better place, not only through good governance but also through local market fairness. Other than that, the concept of rights in Islam as debated by Noor 'Ashikin et al. (2014), must be from the revelation from Allah and shall be within the boundary of the Shariah law of which differs from the rights according to the civil law, the concept of rights in Islam that prohibits the abuse of rights (ta'assuf) is suitable to be implemented in the mould of the civil law legislation in Malaysia, even the Islamic mannerism and regulations. Meanwhile, Mohd Nasran et al. (2008) discussed the protection of consumer rights according to Islam by presenting the methods and concept of protecting Muslim consumer rights based on the Shariah and Islamic legislation. Mustafa 'Afifi and Mohd Mahyeddin (2012) added by explaining the consumer rights in halal products that have been embodied in the Quran, Sunnah and Law Statute Consumer rights according to Sharia law put forward is the right to get good food and quality (halalan toyyiba), manufacturers should produce the best products to consumers, the right to obtain accurate information about the product or service and the right to exchange defective goods (khiyar). Based on the view from the consumerism aspect and according civil law, the consumer, supposedly has eight rights to receive; the rights to obtain safety, the rights to obtain information, the rights to choose, the rights to express opinion, the rights to obtain basic needs, the rights for compensation, the rights to obtain consumer education and the rights to obtain healthy and safe environment (Aaker & Day 1982).

#### ISLAMIC ADVERTISING PRINCIPLES

Mohd Helmi (2009) requires there are 20 principles of Islami advertising that need to be on every advertising

so that users are especially Muslim users awake. The principle of the Islamic advertising presented by Helmi (2009) is simply divided to what needs to be in the Islamic advertising and needs to be kept away from Islamic advertising. As a advertising of Islamic requires to clear the truth, the correct content, the untidy, the comparison that blocks the false charge, the honest testimony, the advertising that satisfy the taste and decency of users especially Islamic users, having social values and maintains faith. Besides that, Islami's advertising needs to stay out of this thing to keep the user's constituency away from the price of overflowing prices, stay away from social exploits and use subliminal messages. Amrul Mutaqin (2013) explained that the concept of advertising in Islamic economy must comply with the principles of *tawheed*, caliphate and morality as part of developing Islamic economy and principles of honesty (siddiq), and trustworthiness (amanah) as exemplified by the Prophet Yusuf AS, as told in the Quran. The principles of *Siddiq* and *Amanah* are also part of the norms within Islam. Islamic advertising can be developed if the industry could comply well with the four highlighted principles. Aida (2016) stated that Islamic advertising is important as it encompasses the Islamic worldview that is appropriate for the Islamic market. The Lavidge and Steiner Model from the Islamic perspective was highlighted, and it produced an Islamic way of advertising framework. The Model needs Islamic dimension to guide the production of effective advertising for the sake of Muslims. Mohd Helmi (2009) explained that the difference between Islamic advertisement and the conventional one is that Islamic advertising policy is based on the Islamic law and regulations.

The latest study on Islamic advertising examined the advertising content that is guided by the dimension of Islamic advertising (Islam & Alam 2013), viewers' perception on advertising from the Islamic perspective or suggestion on advertising framework. The study presented the characteristics of Islamic advertising ethics that are against deception and unfairness. Alserhan (2011) outlined several rules related to advertising, which are it should not exploit the consumer's basic instinct and it should avoid unfulfilled desire. Next, it should be based on the truth and exposes completely all products' traits. The products must not be of the *haram* (prohibited) ones and must not be dangerous. It must encourage the purpose of usage as a form of worship (ibadah) and also promotes moderation in the usage. Besides that, Aida and Sofiah (2015) found that responsible advertisements originate from advertising that adheres

to the principles of the Quran and Sunnah, which promote the practice of encouraging goodness and prohibiting badness, protecting the women through dignified manners, promoting products by promoting the values of Islam and spreading true messages. In addition, Islamic advertising should be beneficial in increasing viewers' knowledge. Commercial and quality advertisements are advertisements that remind the viewers to implement Islamic values and increase positive attitude and strong emotion within themselves that can bring about good behaviour.

## METHODOLOGY

This research employed a descriptive qualitative approach by using semi-structured interview data collection method. The data collection process involved semi-structured interview based on the appointment made previously. The interview was conducted based on semi-structured questions set as guidelines. Afterwards, the interview findings were copied in writing and coded into a set of themes. The interview took between 30 to 45 minutes per-informant. The study selected seven informants by using purposive sampling method based on the selection criteria that may also include expert knowledge on research issues or the ability and readiness to take part in research. To analyse the collected data, the study used constant comparative analysis method. The method best fit the needs of this study, which it had enabled the construction of the themes from the data collected from the interview.

## DISCUSSION

The findings obtained from the interviews with the selected informants in answering the objectives of the study produced eight main themes.

### MAINTAINING THE BENEFITS TO PRESERVE IMAN

The issue of misuse of halal logo and counterfeiting of halal certificates is very widespread in Malaysia especially in social media. Muslim consumers are often victims of producers who deliberately use halal logo labels and halal certificates that are not recognized by certain parties (Mstar 2010). This causes confusion to Muslim consumers about the status of products and services whether halal or not. The concept of halal according to (Sazelin Arif 2012) is not merely halal and purified by the

mere elemental merely, but it should be able to preserve the five *darūri* matters namely religion, life, intellect, heredity and wealth from *mafsadah*. Religion plays an important role in the daily life of the consumer as well as the advertiser. Therefore, most of the informants connect advertising with religion to ensure that consumer rights are protected and preserved (Informant 5):

...Islam is the everyday practice so, even we want to sell a product we need to think Islam anyway...

Informant 5 also stated that all areas of human life must be based on Islam. This is further asserted by Rice and Al-Mossawi (2002), and Haque et al. (2011), which stated that based on the Quran, advertising is not prohibited but it recommends that it promotes Islamic values. Meanwhile, Informant 4 explained that:

...Advertising must be for goods and services that are halal, uphold the traits of taqwa and positive attributes so that the consumer obtain all the benefits from them...

Fam et al. (2004) placed an emphasis on this where he stated that religion plays a vital role among the consumer as it influences the consumer to use certain products and services. Informant 7 gave examples from the standpoint of product manufacturer that comply with the Islamic regulations that should be preserved by every manufacturer. He (Informant 7) said:

...We want to promote our products minus a model. People like to see products and someone with them, a model. Therefore, we need to take care of this model side actually. There were many reviews received that we rejected because they were not covering their aurah such as like wearing fake eyelashes, not wearing arm cover, so we rejected such reviews. Despite we have paid them to review the product...

This is in line with the obligations of every Muslim where Allah SWT has bestowed faith (iman) and guidance (hidayah) through this religion in becoming the strongest people who are holding steadfastly on faith, preserving and observing it, as well as seeking help from Allah SWT to continuously make the faith strong until death comes. Allah SWT said in surah Ibrahim (14:27) Meaning: "...Allah keeps firm those who believe, with the firm word, in worldly life and in the Hereafter. And Allah sends astray the wrongdoers. And Allah does what He wills...". Besides, advertising should be sourced from halal goods, have good values, *taqwa*, honesty in business and promoting the values of Islam and spreading true messages. (Mohd Helmi 2009; Amrul 2013; Aida & Sofiah 2015). Thus, the advertiser must protect the Muslim consumer rights by making

the advertisement that can preserve the benefits of religion and faith of the consumer as well as the advertiser themselves. The advertising that meets with the Muslim consumer rights can portray the level of their own sensitivity towards the needs of the Muslim consumer.

#### OBTAINING COMPENSATION AND GIVING A GUARANTEE

Implications of extreme allegations cause users to get damaged goods or not meet producer claims. Therefore, in Islam, the buyer is granted a *khiyar* right to either return the goods, change the old goods with new or accept the contract of sale and purchase even if there is an excessive indictment on the product. This is confirmed by Mustafa 'Afifi and Mohd Mahyeddin (2012) that users have the right to change the goods due to defects. The consumer has rights in obtaining compensation from the purchase of goods or services. Therefore, Informant 1 stated:

...In Malaysia, there are several solution bodies that solve the consumer's issues, among them, are Federations of Malaysians Consumers Associations (FOMCA) and other non-governmental bodies. FOMCA has a complaint body that is National Consumer Complaints Centre, which receives complaints from the consumer, and also channels the complaints to related parties...

Meanwhile, Informant 2 stated:

...The Malaysian Consumer Claims Tribunal handles cases of damages experienced by the consumer starting with a value less or up to RM25,000 only...

According to Mohd Hamdan (1990) the rights to obtain compensation is the rights to obtain claim solution and involving the rights to receive compensation for goods or services of no quality. Informant 4 explained that every guarantee and warranty must be stated clearly with sufficient information, and in full-text nature. The informant 4 said:

...In a warranty, there must be full text where it can be seen before a purchase is done. This is because there is still fraud and vagueness regarding the guarantee given by the manufacturer...

In Islam, committing fraud is something against the Quran and the Sunnah. Based on a hadith narrated from Abu Hurairah, Rasulullah SAW said, (the meaning):

From Abu Hurairah, that Rasulullah SAW said: Whoever carries swords to us, and whoever lies thus they are not among us (Muslims). (Muslim, Sahih Muslim, Kitab al-Iman, Chapter qaulinnabiyyi SAW man hamala 'alaina alsilaha falaisa minna, no 101).

On the other hand, Informant 7 gave the example of the sale and purchase where there is a guarantee for the consumer. The informant said:

...We have money guarantee, if the goods are damaged. This thing we display it in the system, sale conditions, sale and purchase contract...

Therefore, it is obvious that the effort to preserve the consumer rights is good and Islam has provided the solution that is outlined by Islam itself. If the civil law and the rights outlined by Islam can be harmonized, it can be the best effort towards strengthening the rights of the Muslim consumer.

#### GIVING THE RIGHT INFORMATION

The abundance of products and services in the market is a competition between producers to outline the products produced. However, there are many cases that occur to users where the products and information displayed are incorrect and confuse the user. For example, a beauty product promises a very fast impression and does not explain the material in it (Berita Harian 2017). Advertising must abstain from making sales presentations that complement the goods or services using a subjective opinion, superlatives and mechanisms similar without specific factual (Mohd Helmi 2009). Each consumer has the rights to know the information about a product or service since the early stage of the manufacturing process until the final purchase. Informant 1 stated that:

...The rights to obtain is one of the most important rights, because the consumer needs information. The information can be obtained in a various way such as catalogues, brochures, labels, manuals etc...

In relation to that, the concept of justice in advertising is by exposing the flaws (Beekun 2003; Haque et al. 2011) so that the consumer is not confused. Informant 4 stated that:

...Advertising that fulfils the consumer rights is an advertising that upholds the truth, significant facts and steers away from confusing and lying to the consumer...

This notion is supported by Alserhan (2011), who mentioned about the regulations in the promotion relating to advertising among them is it should be based on the truth and gives all the right and complete product information. Meanwhile, Informant 3 stated that the society must become a smart consumer. The informant said:

...Needs to be a smart consumer society, then works on self-cultivating, being informative, provocative and responsible, able to influence the activities of the advertiser/producer, to

be a strong movement so that our social economic situation can be influenced...

This is asserted by Bishan Singh (2001) that the consumer needs to know how to get the information about goods and services, know how to differentiate sources of information, understand the sales and advertising psychology so that the consumer is wise in spending and distinguishing between needs and desires. Informant 7 provided an example of the manufacturers of cosmetic products. They need to be responsible for the products they manufacture, the ones they produce that contain the organic blackseed (*habbatussauda*). Thus, they have the special certificate of approval that their products contain organic blackseed. Therefore, it is obligatory for the manufacturers and sellers to reveal all these information on the product packaging as Informant 2 stated:

...Advertisers or manufacturers are fully responsible for any advertisement released besides ensuring the released advertisements receive the approval from the authorities and they do not produce fake and deceiving advertisements. The consumer reserves the rights to obtain as much as possible information on the goods or services and makes a decision based on the information obtained...

This is further asserted by Hussnain (2011), explaining that to comply with the Islamic principles, the advertiser or marketer cannot conceal the setbacks or flaws of the advertised products or services. As to encourage a healthy and fair competition, the advertiser must avoid using the advertisement that could pose danger to the consumer and religion.

#### MANUFACTURING PRODUCT OR SERVICE THAT IS SAFE

Industrial revolution causes manufacturers and manufacturers are less sensitive to the safety and quality of the manufactured products. Therefore, there is a consumer law for protecting users from hazardous and non-hazardous products (Nazatul & Zalina 2016). Product safety is an important aspect in safeguarding the consumer welfare and rights. Therefore, Informant 1 explained that every product or service produced must be verified by the authorities. The informant 1 said:

...We see these product advertisements – the Islamic products, where people would say excessive, extravagant in terms of the claim and such. And if we heard the advertisements on the radio, there are also advertisement that is, especially food, food product in terms of the regulations by the Ministry of health, they don't need the declaration from the ministry of health, because it is food products, but, when they made claim that these products

can cure certain illness and such. They should be categorized as a supplement. A supplement must be registered with the ministry of health...

According to Bishan Singh (2001), the consumer has rights to obtain safety that is the rights to be protected from goods that are marketed or supplied that endanger health and life. Informant 2 gave the example of actions taken in handling the problem regarding product and service safety. The informant 2 said:

...MDTCC has launched a battery safety compliance standard guideline, it's a good thing for us to emphasize safety, such as exploded power bank, burned power bank, burning while charging and so on. This is a guideline that must be complied with by those who manufacture power bank, we are actually working with SIRIM. When we collaborate, SIRIM also helps MDTCC to ensure that the battery is in a safe condition...

In fact, the government must act by adapting or encouraging the use of the precise measures including the legal system, safety guideline, international or national standard and the preservation of safety records to ensure that a product is safe for use and for regular use (Bishan Singh 2001). This is supported by Mustafa 'Afifi and Mohd Mahyeddin (2012), they stated that each product manufacturer must always ensure the standard, quality and content of the product manufactured use ingredients that are permitted. Muslims must guard against falsehood and fraud in every aspect of life including trade and financial affairs with others and avoid being overwhelmed. This has direct implications for the advertiser as to not overdoing it in the advertising messages because they may mislead potential consumers (Rice and Al-Mossawi 2002).

#### THE ADVERTISER MUST BE RESPONSIBLE AND FAIR

An advertiser's attitude is one of the important things in the advertising industry because advertisers must be responsible for all the outcomes they produce. Every advertiser may not be biased or unfair to the user. Therefore, Informant 2 said that the advertiser is fully responsible for the advertisements that have been released. According to Rosninawati et al. (2015) an advertisers, they need to understand the attitude and behaviour of consumers to ensure that they can successfully market their products and services. Then, Informant 4 states that:

...Advertising should show a high level of responsibility for the community in every aspect of their life, always aspiring to develop the society collectively and aiming to assist the well-being of the people's economy...

Therefore, producers must be honest and free of any fraud, and should not conceal facts (Rice and Al-Mossawi 2002; Haque et al. 2011). Meanwhile, Informant 5 also said that:

...The society needs to be aware of their role either as a Muslim, an advertiser, who owns advertising agencies and understands the responsibility of being a Muslim who has good values in themselves...

This is asserted by Abdul Halim et al. (2013), in the ethics of Islamic consumerism all parties must be responsible for everything that is used even if it is beneficial or harmful especially to oneself, the community or the environment. Informant 3 explained that:

...Every advertiser and advertising agency must have a self-regulatory role that is responsible for welfare in order to ensure the well-being of the consumer, and the prosperity of the nation...

According to Amrul Mutaqin (2013) concept of advertising in Islamic economy must comply to all advertisers with the principles of honesty (siddiq), and trustworthiness (amanah). Thus, both parties, producers and consumers, should always act rationally to evaluate, assess and decide responsibly in manufacturing goods or providing services, making choices within the ethics of use. Thus, there will be a party that understands the importance of thinking about consumerism in the right way in the advertising production.

#### SATISFYING THE TASTE AND DECENCY IN MODERATION

The existence of advertising is to attract consumers to buy what has been produced by the manufacturer. Hence, manufacturers need to launch products or services that meet the needs and needs of consumers. However, the overwhelming increase in productivity has resulted in wastage due to the fact that it does not fit in the proper tastes and politeness. Producers should research the needs and fulfil the consumer imagery of producing products or services. Informant 4 defined that advertising that fits the consumer's tastes and decency is:

...Advertising that is free from statements, illustrations, photographs and implications that act offensively towards the public's good taste or decency...

This is asserted by Fadhil and Anya (2017) need for marketers and advertisers to really understand the target market that they are trying to reach so that the consumers would not dislike or be offended by their advertisements. Thus, Informant 2 provided an

example of a product that attracts the consumer by using illustrations or images that are different from their products.

...The use of excessive, extreme and fake illustrations and images is a deception towards the consumer...

Informant 4 asserted that advertising should steer away from making an excessive presentation without the facts. The informant said:

...An extravagant reality, for example a picture of a burger, the picture shows a thick meat, if you want to eat it, you drool, you want to eat it, right? But when you got it, it is thin, the burger's meat is thin, but I understand, I'm the consumer myself. I always complain to the people, eh why the picture is nice but the food, when I got it, so small. Beneath that, it was stated for illustration purpose. Advertisements that are too excessive, which are used by the advertiser are not allowed if they do not meet the real images of the product/service...

Informant 1 explained that each consumer has a different taste and it is based on their means. He said:

...Based on taste, because people have different taste, we cannot limit ourselves from the taste. That is, if one feels by buying something that is expensive, it can satisfy the taste. So, what is important, for those within the low and middle status, there is a need for taste. For instance, let's us take an example, before this we have the kedai rakyat 1 Malaysia established, then we have kedai rakyat 1.0, then we say the labels were unclear, blurry and so on, taste bad, if we say the sardine from that 1 Malaysia is different, it's because we use the low brand sardine and so on...

Allah SWT said in surah al-Furqan (25:67) discussing the moderate and consistent usage, meaning: "...And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate..." Thus, the society can be seen to have a variety of taste and level of means, but at the same time as the consumer, they must spend wisely and according to their needs. This is emphasised by Haque et al. (2011) that the consumer cannot spend too much that results in wastage.

#### MAKING CHOICES

Informant 1 said that each consumer has the rights to choose. According to the informant, the rights to make choices as to allow the consumer to be given the choice in terms of purchasing goods and of course it is based on the consumer's needs or desire. According to the informant 1:

...The choice must be given to the consumer, it needs to be based on ability, so, it is not possible for any party to continue giving certain options to the consumer without giving the option. It is something that violates, denies the right...

According to Rahmah Ismail (2000) the rights to choose is for the consumer to choose the offered products that are of good quality and assurance. The consumer needs to be responsible and can differentiate in making choices and decision. In Islam, there are several forms of *khiyar* concept that help protect consumer rights such as *khiyar 'aib*, which is the rights to choose whether to cancel or continue the contract when there is a defect on the product purchased, where the buyer does not know about it at the time of the contract took place (Mustafa' Afifi & Mohd Mahyeddin 2012). Informant 2 explained that from the government side, the Ministry of Domestic Trade, Consumerism and Cooperatives (MDTCC) always reminds the consumer to be wise in making choices, whether to choose either expensive or cheap goods. This is emphasised by Yusairah & Al-Aidaros (2015), the consumer must be responsibility to make good choice and wise to recognize the rights available to it with knowledge of consumerism. Thus, the consumer must have knowledge of consumerism or know about rights as consumers for everyday use from basic necessity, make good choices and making decision in life.

#### AVOIDING SOCIAL EXPLOITATION

The use of subjects such as women and men in advertising creates a form of negative stereotypes in society. The involvement of women in the advertising is described as being adorable, sexy and masculine men build a negative perception of society (Ayunni et al. 2016). Besides that, Informant 4 stated that in advertising there should not be elements of social exploitation in which the informant 4 said:

...Advertising should avoid exploiting children, women, senior citizen, disabled people and race in order to achieve high sales figures of the goods and service...

This is seconded by Alserhan (2011) stating that the promotional guideline related to advertisement should not have the exploitation of human basic instinct. Mohd Helmi (2009) explains that the principle of Islamic advertising should keep away from social exploits that use children, women, golden age, special people and people in order to leverage the sale of goods and services. Aida and Sofiah (2015) also pointed out that good advertising should protecting the women through dignified manners. Later, Informant 5 stated that the repetitive nature of advertisement is the goal of advertising in influencing the consumer. Informant 5, he said:

...Because the nature of advertising is repeated, isn't it? They want you to remember their ads, right? They want to influence you to purchase more advertise so you don't want them to be you know featuring Islamic elements for it is I told my class, gay you know by gap two men and shirts, I told my students not to be like this, , so we got to draw the line. Isn't it, right? So, we learned from the model behaviour and we will impossibility influence and feel it is normal to have this isn't it right? But is not...

This is confirmed by Kotler and Armstrong (2010) mentioning that the purpose of advertising is to provide information, persuade and remind the consumer about the products being sold. Within the Malaysian Code of Advertising Practice, it is clearly stated that advertisements should not contain visual statements or demonstrations that may be considered a violation of the common courtesy among those who are likely to be exposed to them. According to Ayunni et al. (2016), today, women are used in the advertisement as icon or model for certain products as well as services for the marketing purpose. This is not only seen as neglecting moral values, but there are also elements of exploitation in the current advertising practice without the consumer being aware of it.

#### CONCLUSIONS

In ensuring the Muslim consumer rights is always being preserved, each human being whether the consumer or producer must play an important role in advertising practice and centre on the pleasure of Allah SWT as the ultimate core goal before profits making. The Islamic advertising principles are the fundamental matter that must be harmonized within the advertising practice so that by exercising the principles shall give birth to knowledgeable consumers, where indirectly they become the major contributor to the protection of consumers wholly. In fact, the Islamic advertising principles highlighted has a good ability to shape, protect and preserve the Muslim consumer rights. From issues surrounding the consumer, which have taken place until today are due to the consumer's ignorance towards the rights that are universal in nature. Therefore, the Islamic advertising principles serve as the foundation in curbing the issues and must be practised by all product manufacturers and service providers. Besides handling the consumer's issues, the Islamic advertising principles can transform each consumer to becoming more sensitive and knowledgeable of their rights. Only knowledgeable consumers know their rights, subsequently, they are also the ones who will uphold the rights from any violation.

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