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the Fourth-Billion Consumer Segment?**

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Researching Muslim Consumers: Do They Represent the Fourth-Billion Consumer Segment?

....as they were not worthy of attention economically, they remained unknown scholarly.

(Pralhad 2004) in Sandiki 2011

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Abstract

Purpose - This paper aims to establish whether Muslim consumers qualify as a homogenous billion-consumer group and, if they do, have they been researched adequately in comparison to the other established three-billion consumer groups: China, India, and women?

Methodology - A review of articles and conference papers in the field of Islamic Marketing was used to indicate the homogeneity or heterogeneity of the Muslim consumer group. This was followed by counting all of the articles that have been published in marketing journals listed in Business Source Premier database which are related to the consumer groups mentioned above.

Originality - This is the first study of its kind that presents empirical evidence about the amount of research the Muslim consumers received within the last eight decades.

Keywords - Billion segments, demography, Muslim consumers, marketing journals

Paper type - Research paper

Introduction

The decade of 1990-2000 has shown the extraordinary effect that huge population segments like China and India can have when they are integrated into the global economy. The newly enabled consumer masses of these populations create enormous markets that act as engines for growth in periods of stability while acting as pockets of economic activity that soften the impact of decline in slower periods (DeAnne and Karim 2010). These huge population segments have been commonly referred to as the *Billion* segments. In addition to China, India, and women, researchers recently began mentioning Muslim consumers as a potential addition to the list.

Although estimates of the sizes of these populations vary significantly from one source to another, they are all composed of more than one billion consumers with India being the smallest of them at 1.195 billion followed by China at 1.342 billion, Muslims at 1.5-1.8 billion, and women (about 50% of the total world adult population). The Muslim consumer segment is the largest that has been identified so far with estimates of its size ranging between 1.5 and 1.8 billion consumers (Wikipedia 2011).

At a more detailed level, a study conducted by the Pew Forum on Religion and Public Life found that 60% of the population of Muslim-majority countries is under 30 years old. The median age, which will be 30 in 2030, will be much less than that of other significant consumer segments in the world.

The same report also reckons the world's Muslim population is expected to increase by about 35% in the next 20 years, rising from 1.6 billion in 2010 to 2.2 billion by 2030, or from 23.4% to 26.4% of the total world population. At a more detailed level, in 1990, Islam's share of the world's youth was 20%; in 2010 it was 26%. In 2030, it will be 29% of the world youth (15 to 29-year-olds). The median age in Muslim-majority countries will be 30 years by 2030 will be at least 10 years younger than the French, Germans, and Japanese whose median is 40 or over (Economist 2011).

Moreover, the Muslim population is forecast to grow at about twice the rate of the non-Muslim population until 2030– an average annual growth rate of 1.5%, compared to only 0.7% for non-Muslims (PewResearchCenter 2011).

These numbers clearly show the massive size of the Muslim consumer group in comparison to the other three segments. However, while it has been established that the Chinese, Indian, and women consumers can be aggregated into actual and targetable billion consumer segments each, no evidence has been provided thus far on whether Muslim consumers do indeed make up a similar homogenous billion consumer segment.

Such evidence will help answer two persistent questions related to both worthiness and research adequacy: (1) Is the Muslim consumer worthy of research? and (2) Has the Muslim consumer been researched adequately? In order to answer these questions we need to define what is and what is not worthy of study. The worthiness factor can be established by determining whether Muslims form or can be aggregated into a qualified segment or not. If the answer is yes then the second research question of whether this segment has been researched adequately becomes valid. In other words, if there is no such thing as a Muslim consumer segment then there will be no need to determine whether this 'segment' has been researched or not.

Research Objectives and Methodology

The purpose of this paper is to establish whether consumers who are classified as Muslims qualify as a new homogenous billion-consumer group that is worthy to be singled out and targeted by marketers and, if they do constitute such a segment, to determine whether they have been studied adequately by researchers in comparison to the other previously established three-billion consumer groups: China, India, and women.

In order to answer the first question, the researchers reviewed 50 articles and 242 conference papers in the field of Islamic Marketing. The review was used as an indicator of the uniformity - homogeneity or heterogeneity- of the Muslim consumer group. In other words, the review was carried out to understand how the authors of these papers viewed the Muslim consumer group. The 50 articles represent all of the articles that have been published so far in the Journal of Islamic Marketing, an Emerald journal specializing in publishing articles addressing Muslim consumers and Muslim markets. It is also the only publication in this field. The 242 conference papers included 65 from the International Islamic Marketing and Branding Conference which was held in Kuala Lumpur in Malaysia in 2010 and 177 from the Global Islamic Marketing Conference held in Dubai in the United Arab Emirates in 2011.

The second question was answered by counting all of the articles addressing the billion consumer groups that have been published in all Marketing journals appearing in the Business Source Premier database. The article count which was carried out using predetermined search terms yielded 920 articles from 77 Marketing journals in the period from 1935 to 2011. The count aimed to ascertain and compare the number of articles focusing on each billion consumer group and the comparison results were used as an indicator of the relative scholarly attention given to each group.

Critique of Investigating Journals as a Source of Evidence

Literature overview as basis for research is a common method among researchers. The study and analysis of the contents of top ranking journals continues to yield significant insights on various issues such as research trends, relationships, and methodology developments among others. However, the contents of journals have been used differently by different researchers. Aside from

direct referencing and quoting, the journals themselves and their contents many times were the subjects of numerous studies as units of analysis or as variables. For example, (Mittal, Feick et al. 2008) investigated the financial impact of publishing in top ranking Marketing journals. In their attempt to do that they used the number of articles published in high ranking journals as a measure of research productivity during the academic years 1999–2000, 2000–2001, and 2001–2002. Their study, which included 298 Marketing professors from 33 public universities in the United States, revealed that there is a positive relationship between research publications and salary. (Hult, Neese et al. 1997) evaluated scholarly journals and came to the conclusion that these journals played an important role in faculty recognition and promotion and tenure decisions, in addition to scholarly dialogue. (Gomez-Mejia and Balkin 1992) concluded after analyzing publications in top-tier journals that scholars are in fact rewarded financially for their scholarship. Researchers in other fields have also followed a similar approach in their investigation. In Management, (Certo, Sirmon et al. 2010) examined the evolution of the management discipline from 1988 to 2008. The researchers downloaded and analyzed all articles published in top tier Management journals including the Academy of Management Journal, Academy of Management Review, Administrative Science Quarterly, Journal of Applied Psychology, Organizational Behavior and Human Decision Processes, Organization Science, Personnel Psychology, and Strategic Management Journal between 1980 and 2008. In total, they analyzed 11,050 articles published by 10,083 authors. In Accounting, (Sandy, Shujun et al. 2009) examined authorship distribution in the premiere Canadian-based research accounting journal, Contemporary Accounting Research (CAR) between 1984 and 2006 and provided empirical evidence of a clear U.S. research dominance over a non-U.S. research community. Finally, in Information Systems (IS), (Chiasson and Davidson 2005) analyzed IS research publications in two top-tier IS journals, MIS Quarterly and Information Systems Research, over a period of eight years, 1997-2004. They found that the industry received little attention in Information Systems (IS) research and that authors seldom considered the influence of industry in their studies.

The above and numerous other examples of researchers analyzing journals as their main research method clearly demonstrate the validity of this method and the credibility of the generated results. Therefore, it is safe to assume that this method can be applied in this study as well, although only to ascertain the basic assumption underlying this research which is the lack of research that is specifically conducted on Muslim samples.

Questioning the Billion Segments: Do they Exist?

It is important to appreciate that the larger a so called segment is, the more heterogeneous it becomes, and thus failing to qualify for the basic conditions that specify what a segment is, unless a new and radically different definition of what is a segment is presented. If a segment is defined as a sub-set of a grand market and if that market is called 'human market' i.e. the market encompassing all humans, is it possible to say that this market is composed, at the outset, of super segments such as women vs. men, whites vs. colored, young vs. old, etc and will there be any practical implications for such segmentation taking into consideration that these super 'segments' are loose to the point where their individual members might as well originate from different planets. The differences between them are so great they do not even share common food requirements or basic hygiene practices. The beef consumed by Muslim women (and men, and children, of course) has to be Halal, Jewish women require kosher, while Hindus do not consume beef at all because the cow or the 'Gou' in Hindu tradition is a sacred animal. Muslims prefer and are encouraged to use water and tissues to clean body after using the toilet while in other cultures, water is not used at all. Also, while it is considered enough for a Muslim to use Miswak- a stick from a certain tree- to brush teeth, others will not accept anything less than a toothbrush and a toothpaste.

Examining these super consumer segments would lead us to question whether they fulfill the four common conditions that specify what a segment is i.e. (1) being different from other segments, (2)

being homogeneous within, (3) responding similarly to a Marketing program, and (4) can be reached by a market intervention (Dalrymple, William et al. 2004; Wikipedia 2011).

Women Segment as an Example

Indeed, women are different from men in many aspects, satisfying the first condition of the definition of a segment. However, the women segment is surely not homogeneous within. Consequently, marketing programs are specifically tailored to address different women audiences, since what might work wonders for some i.e. style of marketing of Tampons in the West could lead to stigma, divorce, and sometimes honor killings in some Arab countries.

The women consumer “segment”, albeit a multibillion one, suffers from all of the shortcomings associated with gender-based segmentation. Women represent roughly half of the world population which currently stands at nearly 7 billion. To claim that the individual women comprising this massive 3.5 billion (50% of world population) consumer segment are similar is far from true, since these women belong to numerous groups in terms of age, culture, religion, nationality, income, etc. Their backgrounds are extremely diverse and therefore, we can hardly describe their collectivity as a segment, unless, of course, men too, the other 3.5 billion, can be classified as a unified segment. An obvious example that demonstrates the flaws of such segmentation is that of the hygiene products used by women during their menstrual cycle. Although the cycle is experienced by all fertile female humans, how women deal with it differs greatly across cultures. To illustrate, a visit to the supermarket or pharmacy in the Western hemisphere will show you a wide range of pads and tampons, the two most commonly used measures. Although many women use tampons, Muslim women in particular, cannot automatically use them. Women in Islam are to keep their virginity until marriage and thus, they cannot use Tampons, which are inserted internally, before marriage. Using Tampons could cause the tearing of the hymen, the presence of which is considered to be an indication of virginity. Therefore, since only Muslim women who are married or have been married can use tampons-since they already lost their hymen rightfully, a large section of the Muslim women are automatically excluded from this segment.

Other examples that clearly discredit worldwide gender-based segmentation include different lifestyles, different perceptions of what is acceptable and what is not, different aspirations, and so on. Probably, the only two common characteristics the individual women comprising this super segment share are the need for water to drink and the need for air to breath. All other needs are defined, or at least moderated, by numerous factors that set these individuals worlds apart.

Is there Merit in Researching Muslim Consumers?

In order to answer this question, we need to define what is and what is not worthy of study. The worthiness factor can be established by determining whether Muslims form or can be aggregated into a homogenous segment or not.

The issue of heterogeneity or homogeneity of the Islamic Market has been approached slightly differently by academics and businesses. On one hand, despite the dearth of studies in this field, the few academic attempts that have been made thus far seem to refer to Muslims as a homogenous consumer group. This is true for *Islamic finance* (Chachi and Latiff 2008; Awan and Bukhari 2011), *Islamic logistics* (Wilson and Liu 2010; Alserhan 2011), *Islamic hospitality and entertainment* (Din 1989; Al-Hamarneh and Steiner 2004; Javed 2007; Bakr 2008; Jaffery 2009; Stephenson, Russell et al. 2010), *Islamic branding* (Williams and Sharma 2005; Frost 2007; Alserhan 2010), *Islamic diet* (Hussaini 1993; Kamaruzaman 2006; Minkus-McKenna 2007; Power and Gatsiounis 2007; Mullaney and Britton 2008; Mansoor 2010), and *Islamic dress and fashion* (Kilicbay and Binark 2002; Khalid NA), as well as numerous other aspects of Business and Economics. For example, an analysis of the contents of the Journal of Islamic Marketing, the first and only publication of its kind and now in its third year and seventh issue, shows that nearly all of its 50 articles published commonly address Muslims as a homogenous consumer group. Little references were made to heterogeneity in any of these articles. The discussions in all of them seem to take the homogeneity

proposition for granted. Also, in the First International Islamic Marketing and Branding Conference which was held in Kuala Lumpur in December 2010, all of the 65 papers that were presented did not pay any attention to the possibility of heterogeneity, and it seemed that homogeneity was undisputed. Moreover, in the Global Islamic Marketing Conference which was held in Dubai in March, 2011 and which attracted 177 papers from researchers who come from more than 30 countries and who have different religious beliefs including Christianity, Judaism, Sikhism and Hinduism, in addition to Islam, only one paper by Dr. Ozelm Sandiki, a Muslim from Turkey, talked about the heterogeneity of the Muslim consumer market and that that market is composed of numerous sub-segments (Sandıkçı 2011). However, this view was countered by Professor David Weir, a Christian from the United Kingdom, who talked at the same conference about the Islamic market as representing a super niche (Weir 2011).

Likewise, academics, both Muslim and non-Muslim, have maintained throughout their writings that the concept of Ummah (Arabic for nation) is central for businesses to consider when engaging Muslim markets. A nation by definition refers to “a community of people who share a common history, language, culture, ancestry and/or territory” (Wikipedia 2011) or “a tightly-knit group of people which share a common culture” (About.com 2011). On the other hand, using (Kotler 2009) popular definition (Press and Simms 2010), a segment consists of a group of customers who share a similar set of needs and wants. In turn, those needs, wants, behaviors, and values are shaped by the society in which customers live (Anderson and Vincze 2004), a view that is also supported by numerous writers. This society is governed by its culture which supplies the individual with enduring core values and boundaries for his or her behavior (Anderson and Vincze 2004).

However, it is not possible to bring the uniformity argument to a close before examining how Muslims themselves see this notion of Ummah. The two main sources of the Islamic religion i.e. the Quran and the Sunnah, life of the Prophet Mohammad, strictly refer to Muslims as Ummah and the members of this Ummah, whether individuals or groups, are required to behave in accordance to what the term Ummah denotes. These sources differentiate between Muslims, not based on color, wealth, or any other physical or material attribute, but only based on how righteous they are. It is clearly stated in the teachings of Mohammad, the prophet of Islam, that Allah doesn't look at pictures of people (how they look) but at their hearts. . . and that there is no difference between an Arab (where Islam originated) and a non-Arab (where Islam spread) except in righteousness. Therefore, the definition of a nation from an Islamic religious perspective clearly distinguishes Muslims as being different as a collective from other groups, i.e. they have deep spiritual and behavioral similarities among them that set them apart.

Of crucial importance here though is to stress that many groups, including Muslims, claim superiority based on faith, race, wealth, etc, but this is exactly what this study doesn't try to establish or even discuss. The key questions that the authors attempt to answer are whether Muslims can be aggregated into a segment or not, whether enough research has been conducted in this regard if the segment argument is established, and the worthiness of this segment for future research. This study and its contents fall not, by any means, within the superiority-inferiority field and the researchers hope that it is read and understood within this perspective.

Therefore, since academics seem to mostly agree that Muslims are a nation and since those Muslims see themselves as such, and since most writings in this regard refer to Muslim consumers as a segment, it would be reasonable to assume that Muslims do actually make up a market segment. However, the degree of homogeneity of this segment is not readily acceptable to some business practitioners. For example, Miles Young, the CEO of Ogilvy and Mather acknowledges that differences exist at some level and states that “A market of 1.8 billion people that has scarcely been tapped, Muslim consumers offer enormous potential to businesses around the world, but only if their values are fully understood. *While there are vast and colorful differences among the populations surveyed*, we identified behavioral trends and insights that would be valuable to marketers in developing meaningful relationships with this emerging global constituency.” (Hussain and

Dernaika 2010). Moreover, Michael Carney, Vice President, Fleishman-Hillard, Inc. emphasized during a series of emails and a telephone conversation with the authors regarding the preparation of a white paper on Islamic marketing and branding that he sees the Islamic market as heterogeneous rather than homogenous, although towards the end of the discussions, it was agreed that the homogeneity argument is also acceptable (Carney 2011).

Overall, it can be concluded that either way of looking at Muslim consumers is rewarding. Looking at Muslims as a billion-consumer segment represents huge potential but at the same time this might apply only to issues shared by Muslims as a collective, or to the basic religious requirements such as diet and finance, but to a lesser degree on the variety within each of these requirements. For example, although all food consumed by Muslims must be Halal according to the teachings of Islam, no restrictions are made on what to consume as long it satisfies this basic rule. Muslims have the choice to prepare meat in any way that pleases them as long as the meat and the way used to prepare it conforms to Halal principles. Therefore, it is acceptable for Muslims in India to consume very spicy food and it is also equally acceptable for a European Muslim to have a different taste preference. Moreover, a Muslim can wear whatever garments he wishes as long as these are not made from non-Halal ingredients or made using non-Halal processes, and at the same time fulfill the requirements of Islamic dress; it must cover the body adequately, be neither see-through nor tight fitting, provide adornment, establish Islamic identity, and it must avoid three deadly sins: showing off, arrogance, and self indulgence (Baig 2011). An Arab man may wear a long white robe called Thawb; a Muslim Chinese may wear the traditional Chinese clothing or the Changshan, and a Muslim from East Africa may wear a Kanzu. Moreover, the Saharan Muslims have very different finance requirements from those of a Muslim New Yorker, although both must fulfill the basic requirement of being interest-free and be in line with the concept of Maqasid Alshariah (the aims of the religion) which are to make life in its entirety better (al-Qaradawi 2002).

To conclude, companies willing to engage the Muslim consumer can, depending on the appropriateness of their offerings, target either the generic Muslim consumer segment or can choose to target the numerous smaller sub groups within this overarching segment provided it fulfills the conditions of a good segment i.e. being measurable, substantial, accessible and actionable. However, companies must note that such a process, identifying a smaller segment, does not render the use of the description *Islamic* useless. No matter how small an Islamic sub segment is, the decisions of its members must conform to the teachings of Islam first and then to the requirements of their particular circumstances, except, of course, in extreme cases where religious exceptions apply.

Researchers also can adopt a similar approach when working with Muslim consumers. The homogeneity argument in support of the generic Muslim consumer segment can still be investigated further in order to highlight salient segmentation similarity variables and study how to incorporate these variables into the strategies of businesses targeting those consumers. On the other hand, heterogeneity advocates can still segment the Islamic market into smaller sub segments that are more easily and readily *measurable, substantial, accessible and actionable* (Press and Simms 2010) and in a way that suits the offering of smaller or more specialized companies

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