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TRANSFORMING PERSONAL SELLING THROUGH QUR'ANIC ETHICAL PRINCIPLES IN MARKETING COMMUNICATION

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ABSTRACT

Personal selling plays a central role in marketing communication, particularly in building long-term relationships with customers. However, existing approaches often emphasize transactional goals over ethical engagement, creating a gap between persuasive communication theory and its practical application in the field. This study aims to address this gap by integrating Qur'anic ethical principles, *qaulan baligha* (effective speech), *qaulan layyina* (gentle speech), and *qaulan karima* (noble speech) into personal selling strategies. Using a qualitative approach based on library research and thematic interpretation of selected Qur'anic verses, the research constructs an ethical framework for communication in marketing. The findings demonstrate that each principle offers distinct communicative value: *qaulan baligha* enhances clarity and emotional depth, *qaulan layyina* fosters empathy and polite persuasion, and *qaulan karima* emphasizes dignity and respect. These values are mapped systematically to the stages of the personal selling process, from prospecting to follow-up, offering a structured and ethical alternative to conventional selling tactics. The study concludes that integrating Qur'anic principles into personal selling not only improves communicative effectiveness but also aligns marketing practices with spiritual and ethical values. This contributes to the development of Islamic marketing theory and offers practical guidance for marketers seeking to establish trust, foster customer loyalty, and cultivate sustainable business relationships founded on ethical communication. Future research is recommended to validate the proposed model empirically across various market contexts.

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INTRODUCTION

In the business world, personal selling currently plays a crucial role in the marketing process (Inayatuzzahra et al., 2024). Personal selling not only involves the sale of products (Morissan, 2015) but also focuses on building

strong relationships between sellers and potential consumers. Although modern communication techniques have been widely used to enhance the effectiveness of personal selling (Kotler & Armstrong, 2012), there is a need for an approach that is more grounded in ethical principles and universal values. Empirical evidence suggests that meaningful interactions aligned with ethical principles often lead to stronger long-term customer relationships and higher levels of satisfaction (Ahli et al., 2024). However, this practice is often overlooked in marketing strategies that are more oriented toward short-term results (Knapp et al., 2025).

As stated in the Quran, Surah An-Nisa verse 63: "They are the ones (whose true intentions) Allah knows what is in their hearts. So turn away from them, but admonish them and speak to them a word that reaches their souls". Surah Taha verse 44 states: "And speak to him (Pharaoh) with gentle words so that he may be mindful or fearful." Surah Al-Isra verse 23 states: "...If one of them or both of them reach old age in your care, never say to them 'ah' (a word of disrespect), nor rebuke them, but speak to them with noble words."

Based on these three surahs, the Quran provides profound guidance on practical and ethical communication (al-bayān) (Rahmat, 2021) through the concepts of *qaulan baligha*, *qaulan kariman*, and *qaulan layyinan*. The concept of *qaulan baligha*, according to Al-Buruswi (1997), refers to an expression that reaches and is deeply felt by the recipient of the communication. The concept of *qaulan kariman*, as stated by Katsir (1994), represents speech delivered by a person with good manners and a polite and respectful demeanor. Meanwhile, the concept of *qaulan layyinan*, according to Maraghi (1988), refers to a gentle expression that touches the heart, making the listener feel attracted and willing to accept the message.

These concepts emphasize the importance of communication that is heartfelt, polite, and rational (Omar, 2004). In the context of communication theory, this approach aligns with the theory of persuasive communication (Nida, 2014), which emphasizes the importance of establishing strong relationships and conveying messages in a manner that appeals to the audience's emotional, cognitive, and rational aspects (Suryanto, 2015). However, these theories are often not directly linked to the actual practice of personal selling in the field (Aziz, 2020).

Although communication theories support ethical principles (Philipus, 2018) and persuasive communication (Nida, 2014), a gap remains between these theories and their practical implementation in personal selling. Many studies and modern personal selling practices focus more on transactional and results-oriented sales techniques (Anjani & Hartono, 2022), neglecting a more holistic and ethical approach. This gap includes the lack of integration of Quranic communication principles into personal selling strategies, which could serve as a more ethical and sustainable alternative for engaging with potential consumers.

This study offers novelty by linking Quranic communication principles (Dzulhusna et al., 2022), *qaulan baligha*, *qaulan kariman*, and *qaulan layyinan* with personal selling practices. The novelty lies in the direct application of these principles within the context of modern promotional communication, an area rarely explored in marketing literature. By examining how these principles can be integrated into personal selling strategies, this research has the potential to bridge theoretical gaps and provide

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a new perspective on more ethical and effective communication in the business world.

This research is significant as it provides new insights into how communication principles derived from religious teachings can be applied in contemporary business practices. By integrating *qaulan baligha*, *qaulan kariman*, and *qaulan layyinan* into personal selling strategies, salespeople can enhance their communication effectiveness, build stronger relationships with customers, and prioritize ethical values in business. This approach benefits not only sellers and consumers but also contributes to the development of more sustainable and ethical marketing strategies in the future.

LITERATURE REVIEW

The Concept of Qaulan Baligha, Karima, and Layyina

The term qaulan baligha, as found in Surah An-Nisa, verse 63, is interpreted by various scholars as a form of speech that carries emotional power, capable of touching the soul and awakening moral consciousness. Hamka (2004) describes this expression as speech that is articulated with eloquence and precision, thus able to penetrate deeply into the hearts of its listeners. Meanwhile, Al-Maraghi (2008) emphasizes that qaulan baligha is closely related to the communicative traits of the Prophet Muhammad (peace be upon him), particularly his ability to convey messages that are deeply touching and profoundly rooted in meaning. Al-Buruswi (1997) places greater emphasis on the technical aspects of communication, particularly how messages are delivered effectively. Katsir (2000a) interprets this phrase as powerful advice that can prevent a person from committing wrongdoing (Ash-Shiddieqy, 2012) highlights the impressive style of expression, while (Rakhmat, 2013) describes it as communication that is straightforward, clear, calm, yet still impactful.

According to Al-Alusi (1994), qaulan baligha reflects speech that goes directly to the heart of the matter, is rich in meaning, and aligns with the objectives of communication. Shihab (2002), in his Tafsir Al-Misbah, also emphasizes the ethical dimension of communication, where advice should be given privately to avoid harming the recipient's dignity. Meanwhile, Ar Razi (1995) views it as a form of counsel that is profound, lengthy, elegantly structured, and full of profound meaning. In Surah Taha, verse 44, Allah commands Prophet Musa and Harun to speak to Pharaoh with qaulan layyina, that is, speech marked by gentleness. Al-Maraghi (2008) notes that this context entails a soft approach when dealing with a tyrannical ruler. Katsir (2000a), along with Ash-Shiddieqy (2012), interprets the phrase as a gentle and hopeful appeal intended to reach the listener's conscience and sense of responsibility.

Ath-Thabari (2008) adds that qaulan layyina refers to kind and courteous speech, while Az-Zuhaili (1994) associates it with pleasant words that are free from violence and capable of capturing the listener's attention. Asyur (1997) describes this manner of speaking as a form of persuasive communication that conveys respect, thereby preventing others from feeling demeaned. Az-Zamakhsyari (1998) highlights the gentle tone and empathetic delivery in communication, while Ath-Thabari (2008) notes that addressing Pharaoh politely by name is an example of qaulan layyina. Abdurrahman bin Nashir as-Sa'di (2015) emphasizes that this type of communication reflects politeness, avoids harshness, and conveys a non-condescending tone. The concept of qaulan karima in Surah Al-Isra', verse 23, is used in the context of how children should speak to their parents. Al-Maraghi (2008) cites Ibn Musayyab, who

illustrates this speaking style as the humility of a servant towards a harsh master, as an expression of deep respect. Katsir (2000a) interprets qaulan karima as gentle, respectful, and courteous speech that honors the status of one's parents.

An-Nasafī (2019) and As-Sam'ani (1997) emphasize the importance of refinement and aesthetic value. Az-Zamakhsyari (1998) views it as a noble and beautiful speech, while Qurtubi (2010) asserts that such words should reflect a deep sense of respect and uphold ethical standards. Hayyan (1993) considers this form of speech to embody virtues such as sincerity, honesty, and gentleness of heart. According to As-Suyuti, the word *karim* refers to expressions that are full of appreciation, courteous, and indicative of high etiquette.

Marketing Communication

Marketing communication is a strategic element of the marketing mix that serves to convey information, persuade, and remind consumers about products and brands (Kotler & Keller, 2016a; Pride et al., 2022). This strategy is systematically designed to elicit audience responses through various channels, including advertising, promotion, public relations, direct marketing, and personal selling (Chitty et al., 2018; Kennedy & Soemanagara, 2009; Kotler & Armstrong, 2012).

As market dynamics evolve, marketing communication has transformed into a means of creating value, differentiating brands, and strengthening consumer relationships through a combination of rational and emotional messaging (Fill & Jamieson, 2011). Its essence lies in the ability to shape consumer perception and drive sustainable purchasing decisions (Cacciolatti & Fearne, 2013; Kallier & Cant, 2016). As a key component of modern marketing, marketing communication plays a role in shaping public perception and building brand equity through the integration of various communication forms, including word of mouth and brand experience (Buil et al., 2013; Keller, 1996; Kitchen & Proctor, 2015; Šerić et al., 2014).

Personal Selling

Personal selling is a marketing communication strategy based on direct interaction between the salesperson and prospective customers, characterized by a persuasive approach aimed at influencing purchase decisions (Cron & DeCarlo, 2008; Stanton et al., 1993). This activity focuses not only on transactions but also on customer satisfaction and the development of long-term business relationships (Basu, 2005; Kotler & Keller, 2012). With the advancement of technology, personal selling interactions have extended into digital platforms, enabling more flexible and emotionally resonant approaches (Alma, 2018; Ginting, 2012; Kusnaidji, 2017).

Its effectiveness depends on a combination of technical and interpersonal skills, such as product knowledge, negotiation abilities, and relationship management (Tjiptono, 2019). The sales process is systematic and includes activities such as prospecting, presentations, service delivery, and gathering market intelligence (Ginting, 2012; Tjiptono, 2019).Various experts have outlined the stages of the personal selling process using different terms and emphases, though they generally follow a similar sequence. Dubinsky (2013) details seven core stages: prospecting, pre-approach, approach, presentation, overcoming objections, closing, and follow-up. Anyadighibe et al. (2014) add pre-sale preparation and after-sales decision-making to strengthen the process both before and after the transaction.

Jaramillo and Marshall (2004), as well as Moncrief and Marshall (2005), emphasize the importance of prospect evaluation at the beginning and post-sale service as integral

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components of the sales cycle. Firmansyah et al. (2019) introduce the stages of identifying, cross-questioning, and needs assessment to deepen the understanding of customer needs. Kotler & Keller (2016c) outline steps that begin with prospect selection and proceed through product demonstration, followed by closing and follow-up. Meanwhile, Weitz & Bradford (1999) expand the scope of personal selling by including long-term relationship building as the final stage. In general, all these approaches affirm that personal selling is a structured process, beginning with prospect identification and ending with follow-up, with the ultimate goal of creating sustainable and valuable customer relationships.

RESEARCH METHOD

The research employs a qualitative approach to collect and analyze data extensively through library research, aiming to achieve a comprehensive understanding of the topic. Data analysis is conducted using the thematic interpretation (*tafsir maudhui*) method. The thematic interpretation method (*tafsir maudhui*) focuses on specific issues by compiling relevant Quranic verses (Shihab, 2019). The application of this method follows a surah-by-surah approach, as referenced in *Al-Burhan fi Ulum al-Quran* (Zarkasyi, 2006), *Al-Itqan fi Ulum al-Quran* (Syafi'i, n.d.), and *Tafsir Al-Quran al-Karim* (Syaltut, 2009).

This study focuses on the content of Quranic verses related to personal selling communication within marketing strategies. Verses containing communication phrases are categorized as foundational principles, rules, or ethics of communication, such as *qaulan baligha*, *qaulan karima*, *qaulan layyina*, and others.

Primary data is derived from the Quran, specifically Surah An-Nisa (4:63), Surah Thaha (20:44), and Surah Al-Isra (17:23). Meanwhile, secondary data is obtained from books, journals, and other sources related to this study.

RESULT AND DISCUSSION

Integrating the Communication Principle of 'Qaulan Baligha' into Personal Selling Strategies

Surah An-Nisa verse 63 contains the significant phrase "qaulan baligha", which conveys the meaning of communication that profoundly affects the soul. This verse emphasizes a communicative approach that is not merely informative but also transformative, touching on the spiritual and emotional dimensions of human beings. Shihab (2002) explains that qaulan baligha represents a form of wise communication that touches the heart, while Al-Mahalli & As-Suyuti (2015) highlight its power to influence the soul. Az-Zuhaili (1994) asserts that such words must penetrate deeply into the soul, and Katsir (2000) states that this type of communication can quell malicious intentions.

Etymologically, the phrase baligha derives from the root word balagh, meaning "to reach" (Baqi, 2007). In terminology, it is understood as communication that is targeted, eloquent, transparent, and efficient (Afifi & Nuryana Kurniawan, 2021) and Sayyid Qutb (1967) adds that this type of communication must be able to touch the heart and penetrate the soul of the listener not merely reach the ears. Katsir (2000) even relates qaulan baligha to the effort of influencing someone's thoughts and emotions, making it particularly relevant in persuasive contexts, including marketing strategies like personal selling.

This concept is highly relevant when integrated with personal selling strategies, which involve direct communication between a seller and a buyer aimed at building relationships and influencing purchasing decisions (Kotler & Keller, 2016; Stanton et al., 1993).

The values of qaulan baligha can enhance the ethical quality, effectiveness, and emotional

depth of the personal selling process. This integration can be explained through three main approaches as illustrated in Table 1 below:

Table 1. The values of qaulan baligha in personal selling

Values of Qaulan Baligha	Personal Selling Approach	Description and References
Audience Understanding (*Fi Anfusihim*)	Tailoring the message to customer needs, conditions, and characteristics	Delivering messages relevant to the customer's background, as reflected in QS. An-Nisa: 63 (Amin, 2014; Shihab, 2002).
Combination of Rational and Emotional (Logos & Pathos)	Merging logic (data, benefits) with emotions (feelings, personal values)	Sellers use data and facts (Chrismardani, 2014; Kaigere et al., 2022) while also appealing to emotions (Aisyah, 2022).
Speech Style Adaptation (Personalization)	Adapting language, tone, and delivery based on audience comprehension and context	In line with QS. Ibrahim: 4, the seller adjusts the communication style to ensure better audience receptivity (Afifi & Nuryana Kurniawan, 2021).
Influential and Motivating Communication	Persuasive and transformative communication to shape intentions and buying behavior	Katsir (2000) and Sayyid Qutb (1967) state that *qaulan baligha* can penetrate the heart and inspire change.
Clarity and Message Precision	Delivering messages that are direct, concise, and goal-oriented	Baqi (2007) explains *baligh* as words that effectively reach the intended goal, aligning with the principles of efficient messaging in personal selling.

The values of qaulan baligha, as outlined in Table 1, offer a meaningful foundation for enhancing the stages of personal selling. Each value, such as understanding the audience (fi anfusihim), combining rational and emotional appeals, adapting communication style, ensuring message clarity, and delivering transformative persuasion, can be mapped onto specific phases of the personal selling process.

This alignment is consistent with the structured personal selling strategies developed by experts. Dubinsky (2013) proposed seven core stages: prospecting, pre-approach, approach, presentation, overcoming objections, closing, and follow-up. These stages were later extended by Anyadighibe et al. (2014) to include pre-sale preparation and post-sale decision-making. Additionally, Firmansyah et al. (2019) and Moncrief and Marshall (2005) highlighted the importance of needs assessment and relationship building in better addressing customer expectations and

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fostering trust. Integrating qaulan baligha into these stages reinforces the process with ethical communication, persuasive messaging, and emotional resonance. Such integration not only increases marketing effectiveness but also fosters a more humane and spiritually grounded approach to long-term customer engagement.

Integration of Qur'anic Ethics into Personal Selling Strategy through the Principle of Qaulan Layyina *for Marketing Communication*

The principle of *qaulan layyina*, as stated in Surah Taha verse 44, *"…speak to Pharaoh with gentle words; perhaps he may be reminded or fear [God],"* serves as a strong spiritual foundation for building effective and ethical communication. Firdaus (2023) emphasizes that the use of gentle rhetoric is part of a message delivery method that fosters a positive and conducive communication atmosphere. This is supported by Ibn Kathir's (2000) interpretation, which states that softness in communication leads to goodness and can reduce resistance in dialogue. Similarly, Asyur (1997) notes that gentle words can generate joy and ease message comprehension, as they reflect the communicator's thoughtful mindset. Meanwhile, As-Sa'di (2006) explains that *qaulan layyina* refers to persuasive and soft speech, free from harshness in both words and actions.

In the context of modern marketing communication, particularly through the personal selling approach, these values are highly relevant. Personal selling is a form of interpersonal communication that enables salespeople to build direct emotional connections with potential customers (Amsyari, 1993; Tjiptono, 2008). Communication in personal selling not only requires technical skills but also ethical sensitivity and empathy toward customers (Setiawati, 2020). Therefore, the principle of *qaulan layyina* makes a significant contribution by guiding the sales process to proceed with respect, persuasiveness, and consideration for the customer's emotional comfort (Bimantoro, 2019; Ilham Muchtar et al., 2023).

In its implementation, various models of personal selling stages have been formulated by experts, which generally consist of systematic steps to establish effective sales communication. Differences in the naming and grouping of these stages reflect diverse theoretical approaches, though they share similar substance. Various scholars have developed models that illustrate the dynamics and complexity of the direct selling process. Dubinsky (2013) formulated seven stages of personal selling: prospecting, pre-approach, approach, presentation, overcoming objections, close, and follow-up, emphasizing a logical progression from identifying prospects to post-transaction follow-up. Anyadighibe et al. (2014) introduced a model that encompasses pre-sale preparation, prospecting and qualifying, approach, presentation and demonstration, handling objections, sales decision, and after-sales decision, with a focus on readiness before interaction and the management of post-sale decisions.

Meanwhile, Moncrief and Marshall (2005) proposed similar stages consisting of prospecting and assessing quality, pre-approach, approach, presentation, overcoming objections, closing the sale, and follow-up, with an emphasis on evaluating prospect quality from the outset. Firmansyah et al. (2019) added the dimension of *needs exploration* through stages such as identifying and cross-questioning, as well as needs assessment, aimed at gaining a deeper understanding of customer needs before the presentation.

Kotler and Keller (2008) formulated a model that includes: selecting and assessing the prospects, pre-approach, approach, presentation and demonstration, overcoming objections, closing, and follow-up—highlighting the importance of early prospect selection and compelling product demonstrations. Jaramillo and Marshall (2004) also proposed a similar structure, focusing on sales presentation and follow-up service as part of strengthening post-transaction relationships. Weitz and Bradford (1999) complemented the traditional model with a relational dimension, focusing on the stage of building a long-term relationship and emphasizing the importance of maintaining long-term customer loyalty.

Based on these various models, it can be concluded that the personal selling stages generally include a process that starts with prospecting, initial approach, presentation, handling objections, and culminates in closing and follow-up. The following table presents an integrative mapping between the principles of *qaulan layyina* and the stages of personal selling based on the aforementioned literature. The goal is to demonstrate how Islamic ethical values can be concretely internalized at every stage of marketing communication, thereby building more sustainable and trust-based relationships between sellers and customers (Raihani et al., 2021).

Table 2. Integration of Qaulan Layyina Principles into the Personal Selling Stages

Personal Selling Stage	Stage Description	Application of *Qaulan Layyina* Principles
Prospecting	Identifying and locating potential customers	Begin prospecting with sincere intention and friendly initial communication, avoiding a pushy impression
Pre-approach	Gathering information about the prospect before making contact	Demonstrate empathy and thorough preparation to understand the prospect's background and needs in an ethical manner.
Approach	The first direct contact with the prospect.	Use gentle language, politeness, and a pleasant tone when greeting the customer.
Presentation	Delivering product or service information to the customer.	Explain using clear, simple language; avoid criticizing competitors or sounding domineering.
Handling Objections	Responding to customer questions or concerns.	Respond with patience, emotional control, and respect for the customer's perspective.

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Personal Selling Stage	Stage Description	Application of *Qaulan Layyina* Principles
Closing the Sale	Encouraging the customer to make a purchase decision.	Gently persuade without pressure, prioritizing the customer's comfort and willingness.
Follow-up	Maintaining the relationship after the transaction, including after-sales service.	Demonstrate genuine care and maintain consistent communication post-purchase to foster loyalty through kindness.

Table 2 above illustrates the integration of the *qaulan layyina* principle into each stage of personal selling. As a form of gentle communication, the *qaulan layyina* value has strategic relevance throughout the entire personal selling process. This principle emphasizes the importance of using soft, empathetic, and polite language to build emotional closeness and trust with prospective customers. In the early stages, such as the approach and presentation, the use of courteous communication has been shown to increase message acceptance and reduce psychological resistance, as highlighted in QS. Thaha: 44. At the follow-up stage, the use of soft language reflects the seller's sincerity and attention to customer satisfaction, which is the essence of the relational approach in modern personal selling.

Meanwhile, when handling objections and closing the transaction, the *qaulan layyina* principle serves as an ethical communication strategy that supports persuasive dialogue without aggressive pressure. Thus, the application of this principle emphasizes that Islamic ethical values do not conflict with professionalism in marketing communication. On the contrary, it has the potential to strengthen the effectiveness of ethical, civilized, and sustainable personal selling strategies. This reflects how values from Islamic teachings can be seamlessly integrated into business practices, making them more humane and customer-centric, while still maintaining high standards of professionalism and business ethics.

Integrating the Ethical Principles of Qaulan Karima into Marketing Strategies and Personal Selling Practices

Qaulan Karima, which is interpreted as "noble speech," embodies the principles of communication that are gentle, respectful, and considerate of others' positions. In the context of marketing communication and personal selling, this principle can be integrated into every stage of interaction between salespeople and customers to foster relationships based on mutual respect and trust-building. Below is a formulation of the integration of *qaulan karima* with the stages of personal selling, while still referring to related theoretical sources.

Table 3. An Integrative Framework of the Relationship Between the Concept of *Qaulan Karima* and Personal Selling Strategies

Concept of *Qaulan Karima*	Concept of Personal Selling	Relevance and Relationship
Core Meaning: Noble, polite speech embodying high ethical standards,	A form of direct persuasive communication between a	Highly ethical communication is

Concept of *Qaulan Karima*	Concept of Personal Selling	Relevance and Relationship
particularly in addressing one's parents (Al-Mahalli & As Suyuti, 2015; Al-Qurtubi, 2010; Ibnu Katsir, 1999)	salesperson and a potential buyer (Cron & DeCarlo, 2008; Stanton et al., 1993)	essential for building strong customer relationships.
Speaking Style: Humility in speech, likened to that of a servant toward a stern master, reflecting deep respect (Al-Maraghi, 2008)	Salespeople should adopt a polite, non-aggressive tone and exhibit emotional sensitivity (Kotler & Keller, 2012)	An empathetic and respectful approach strengthens customer engagement and receptivity.
Aesthetic of Language: Gentle, refined, and aesthetically pleasing expressions (As-Sam'ani, 1997; Az-Zamakhsyari, 1998)	Emotionally appealing presentations that foster positive experiences (Ginting, 2012; Tjiptono, 2008)	Elegant language helps establish trust and opens negotiation opportunities.
Communication Values: Truthfulness, gentleness, and respectful expression (Hayyan, 1993).	Emphasis on long-term customer relationship development (Basu, 2005; Weitz & Bradford, 1999)	Ethical communication reinforces the principles of relationship-based selling.
Social Responsibility: Recognized and valued within Islamic social and moral frameworks (Al-Qurtubi, 2010)	Customer perception is significantly influenced by the salesperson's character and behavior (Jaramillo & Marshall, 2004)	Perceived integrity plays a pivotal role in determining the success of the sales process.
Goal Orientation: Aimed at achieving familial harmony and relational well-being.	Focused on cultivating long-term customer loyalty and retention (Moncrief & Marshall, 2005)	Both emphasize sustainable, value-driven relationships rather than mere transactional goals.

Based on Table 3 above, there is a strong conceptual alignment between the principle of *qaulan karima* as stated in QS. Al-Isra' verse 23 and various aspects of the personal selling concept. Values such as politeness, humility, linguistic elegance, honesty, and respect embedded within *qaulan karima* are in harmony with the ethical and relational communication approaches employed in personal selling. Furthermore, social responsiveness and goal orientation that emphasize relationship sustainability represent significant points of convergence between the two concepts, ultimately contributing to the establishment of strong and enduring customer relationships. The following table presents the correlation between the key elements of *qaulan karima* and the stages and principles of personal selling.

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Table 4. Stages of Personal Selling and the Application of *Qaulan Karima* Values

Stage of Personal Selling	Application of *Qaulan Karima*	Communication Principle
Prospecting	Salespeople are expected to communicate politely, empathetically, and without haste, avoiding any forceful or intrusive behavior toward prospects (Kotler & Keller, 2016a; Pride et al., 2022)	Respectful language, non-coercive interaction, and sensitivity to potential customers' needs reflect the core of *qaulan karima*.
Pre-approach	Information gathering should be conducted with full respect for the prospect's privacy and comfort, demonstrating patience and regard for individual autonomy (Kotler & Armstrong, 2012; Tjiptono, 2019)	Employing a tactful and personalized approach honors both the psychological and ethical dimensions of communication.
Approach	Initial contact must be established with gentle and respectful language, ensuring a comfortable interpersonal atmosphere (Dubinsky, 2013; Weitz & Bradford, 1999)	Using empathetic and dignified expressions aligns with *qaulan karima* to facilitate trust-building from the first interaction.
Presentation	Product or service presentations should avoid demeaning comparisons or offensive language toward competitors, emphasizing fairness and clarity (Al-Qurtubi, 2010; Az-Zamakhsyari, 1998; Kotler & Keller, 2016a)	Respectful delivery of content maintains integrity and honors the customer's intelligence and choice.
Handling Objections	Customer objections should be addressed with patience, calmness, and sincerity, maintaining emotional sensitivity and mutual respect (Hayyan, 1993; Stanton et al., 1993)	Responses must be composed and empathetic, avoiding argumentative or defensive tones.
Closing	Marketers should gently encourage decisions without pressure, expressing full respect for the customer's autonomy in decision-making (Al-Maraghi, 2008; Dubinsky, 2013)	A soft-closing approach ensures the customer feels empowered and honored, consistent with the values of *qaulan karima*.
Follow-up	One-sale interactions must reflect gratitude and sincere care, ensuring continued engagement and emotional	Maintaining respectful and appreciative communication fosters long-term, mutually

Stage of Personal Selling	Application of *Qaulan Karima*	Communication Principle
	connection (Basu, 2005; Kotler & Keller, 2012; Tjiptono, 2008)	beneficial relationships with customers.

Based on Table 4 above, there is a significant conceptual correlation between the principle of *qaulan karima* as stated in QS. Al-Isra' verse 23 and the ethical approach in personal selling strategies. Communication values such as politeness, respect, honesty, and gentleness inherent in *qaulan karima* are reflected in every stage of the personal selling process, from prospect identification to post-sale follow-up. The integration of this Qur'anic communication principle not only strengthens interpersonal relationships between sellers and customers but also supports the development of long-term loyalty oriented toward sustainable business relationships.

CONCLUSION

This study examined the integration of Qur'anic communication principles *qaulan baligha*, *qaulan layyina*, and *qaulan karima* into marketing communication practices, with a specific focus on personal selling. Employing a qualitative, literature-based approach, the study sought to construct an ethical communication framework grounded in Islamic teachings, aimed at enhancing the moral quality and relational depth of persuasive marketing strategies.

The findings suggest that these Qur'anic principles offer substantial value in guiding ethical and effective salesperson customer interactions. *Qaulan baligha* supports clarity and emotional depth; *qaulan layyina* fosters empathy and politeness; while *qaulan karima* promotes dignity and mutual respect. Together, these principles can be systematically aligned with the stages of personal selling, offering a spiritually grounded alternative to conventional persuasive techniques.

This integration contributes significantly to the theoretical development of Islamic marketing by demonstrating how faith-based communication values can enhance trust, customer satisfaction, and loyalty in business practices. Practically, the application of Qur'anic principles in personal selling enables marketers to adopt more ethical, relationship-oriented strategies, while also reinforcing the alignment of commercial activities with Islamic ethical norms.

However, the study has several limitations. As a conceptual and interpretive work, it lacks empirical validation, which restricts the ability to generalize the proposed framework. Moreover, the scope is limited to personal selling and does not extend to broader marketing communication channels, such as digital media or integrated campaigns, where these ethical principles may also hold relevance.

Future research should explore the empirical testing of this model through field observations, surveys, or experimental studies involving businesses that implement Islamic communication strategies. Comparative research contrasting Qur'anic-based and conventional communication models would further clarify their respective impacts on customer behavior. Interdisciplinary studies that combine Islamic ethics, communication science, and consumer psychology are recommended to advance the development of holistic and value-based marketing approaches.

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