

MUSLIM CONSUMER TRUST IN SHARIA-COMPLIANT PRODUCT: A SYSTEMATIC LITERATURE AND CONCEPTUAL REVIEW WITHIN ISLAMIC ECONOMIC PERSPECTIVES

Mela Listi Rohmawati¹ , Amanda Putri Ayu²

Universitas Islam Negeri Salatiga¹, Universitas Islam Negeri Yogyakarta²

¹rohamela2@gmail.com, ²g422278@gmail.com

ABSTRACT

KEYWORDS

Muslim consumer trust, Sharia-compliant products, halal certification, Islamic economy, consumer behavior

Muslim consumer trust in sharia-compliant products plays a crucial role in the development and sustainability of the Islamic economy. As the global Muslim population continues to grow, demand for products that comply with Islamic principles particularly halal and ethically produced goods has increased significantly. Trust becomes a central issue because Muslim consumers are required not only to consider functional product attributes but also religious compliance, ethical values, and institutional credibility. This study aims to examine the concept of Muslim consumer trust in sharia-compliant products through a systematic and conceptual literature review without employing primary data.

Using a qualitative systematic literature review approach, this article synthesizes findings from prior national and international studies on Islamic consumer behavior, halal certification, sharia compliance, and trust theory. The review reveals that Muslim consumer trust is shaped by multiple interrelated dimensions, including halal certification credibility, perceived product quality aligned with the concept of *halalan thayyiban*, Islamic ethical branding, and institutional assurance from regulatory bodies. Empirical evidence from previous studies consistently demonstrates that halal certification and perceived sharia compliance reduce consumer uncertainty and perceived risk, thereby strengthening trust and increasing purchase intention and loyalty.

In the Indonesian context, trust in sharia-compliant products is further reinforced by regulatory frameworks such as mandatory halal certification and the increasing role of government-authorized institutions in halal assurance. However, challenges remain, including uneven halal literacy, limited transparency in supply chains, and variations in consumer interpretation of sharia compliance across product categories.

This article contributes theoretically by integrating trust theory with Islamic economic principles and offers a comprehensive conceptual framework for understanding Muslim consumer trust in sharia-compliant products. Practically, the findings provide insights for policymakers and industry practitioners to enhance trust through credible certification systems, transparent communication, and value-based marketing strategies consistent with Islamic ethics.

INTRODUCTION

1.1 Islamic Economy and the Growing Importance of Sharia-Compliant Products

The Islamic economy has increasingly positioned itself as one of the most rapidly expanding components of the global economic landscape. This notable growth is largely driven by several interrelated factors, including the steady increase in the global Muslim population, rising income levels within Muslim communities, and a growing awareness of consumption practices that are grounded in Islamic ethical principles. As consumer awareness continues to evolve, demand for products and services that align with religious values has expanded significantly. Importantly, the scope of the Islamic economy extends far beyond the domain of Islamic finance. It encompasses a diverse range of industries such as halal food and beverage production, modest and Islamic fashion, halal-certified cosmetics, pharmaceutical products, halal tourism, and various lifestyle goods that are designed and marketed in accordance with Islamic teachings (Wilson & Liu, 2010; Alserhan, 2017; Hassan, Chachi, & Latiff, 2008). This broad coverage highlights the comprehensive nature of the Islamic economic system and its relevance to everyday consumption.

A fundamental principle underlying the Islamic economic framework is the requirement that consumption activities adhere strictly to sharia values. Central to this requirement are the classifications of halal (permissible) and haram (prohibited), which serve as primary guidelines for Muslim consumers in evaluating products and services. Beyond these basic distinctions, the concept of *halalan thayyiban* introduces a more holistic standard that emphasizes not only permissibility under Islamic law but also product quality, safety, hygiene, and ethical responsibility throughout the production process (Bonne, Vermeir, Bergeaud-Blackler, & Verbeke, 2007; Lada, Tanakinjal, & Amin, 2009). As a result, consumption within the Islamic context is closely tied to moral considerations and social accountability.

These religious obligations contribute to a more complex consumer decision-making process among Muslim consumers compared to conventional consumers. In addition to assessing functional attributes such as price, quality, and usefulness, Muslim consumers must integrate religious values into their evaluations. Emotional satisfaction, social identity, and perceived moral alignment with Islamic teachings become essential components of the consumption decision. This multifaceted evaluation process reflects the unique characteristics of Islamic consumer behavior, where spiritual considerations are inseparable from economic rationality.

Within this context, trust emerges as a fundamental determinant of Muslim consumer behavior. Trust plays a crucial role in reducing uncertainty related to a product's compliance with Islamic law, particularly when consumers are unable to directly observe production methods or supply chain practices. By fostering confidence in the integrity and credibility of

producers, brands, and certification bodies, trust helps mitigate perceived risks associated with sharia compliance (Gefen, Karahanna, & Straub, 2003; Delgado-Ballester & Munuera-Alemán, 2001). As markets for sharia-compliant products continue to expand across both local and global contexts, understanding the processes through which trust is established and sustained among Muslim consumers becomes increasingly important. Such understanding is essential not only for advancing theoretical perspectives within Islamic economics but also for informing practical strategies aimed at strengthening consumer confidence and ensuring sustainable growth in halal-oriented industries.

1.2 Trust as a Central Concept in Consumer Behavior

Trust has been widely acknowledged as a central construct in consumer behavior research, particularly due to its significant influence on perceived risk, consumer satisfaction, brand loyalty, and the formation of long-term relationships between consumers and brands (Morgan & Hunt, 1994; Garbarino & Johnson, 1999; Chaudhuri & Holbrook, 2001). In situations where consumers face uncertainty or incomplete information, trust plays a crucial role in facilitating decision-making processes. At a general level, consumer trust can be understood as an individual's belief that a product, brand, or institution will consistently perform as expected in a dependable, ethical, and responsible manner, while also acting in the best interests of the consumer.

Within the framework of Islamic consumption, the concept of trust acquires an additional layer of meaning that goes beyond conventional functional considerations. Muslim consumers are not solely concerned with whether a product satisfies utilitarian needs or delivers promised benefits; they are also required to ensure that the product complies with Islamic principles. This includes adherence to sharia guidelines governing product ingredients, manufacturing procedures, supply chain management, distribution channels, and marketing practices (Mukhtar & Butt, 2012; Alam & Sayuti, 2011). As a result, trust in Islamic markets embodies both functional confidence and religious assurance, reflecting a unique combination of economic rationality and moral responsibility.

This dual dimension of trust distinguishes Muslim consumer trust from traditional trust constructs commonly applied in secular consumption contexts. In conventional markets, trust is often evaluated primarily on the basis of product performance, brand reputation, or previous consumption experiences. In contrast, Muslim consumers must incorporate religious accountability into their evaluations, making trust a more complex and value-driven construct. Consequently, the study of trust in Islamic consumption requires a contextualized analytical approach that is grounded in Islamic economic values and ethical considerations rather than relying solely on mainstream consumer behavior models.

Previous empirical studies have emphasized the mediating role of trust in the relationship between halal attributes and purchase intention. Findings suggest that the mere presence of halal labels or certifications is insufficient to directly influence consumers' buying decisions unless these indicators are perceived as credible and supported by trustworthy institutional frameworks (Bonne & Verbeke, 2008; Tieman, 2011; Aziz & Chok,

2013). This implies that halal certification functions effectively only when accompanied by a high level of consumer trust.

Accordingly, Muslim consumer trust should not be viewed merely as a consequence of information availability or symbolic labeling. Instead, it is formed through consumers' perceptions of sincerity, transparency, and ethical commitment demonstrated by producers, brands, and regulatory authorities involved in halal assurance. When these actors are perceived as genuinely upholding Islamic values, trust is strengthened, thereby enhancing purchase intention and fostering sustainable, long-term relationships between Muslim consumers and sharia-compliant brands.

1.3 The Role of Halal Certification and Institutional Assurance

Halal certification functions as a critical trust-building mechanism in markets characterized by information asymmetry. Since consumers are generally unable to verify the halal status of products independently, they rely on certification bodies as trusted third parties (Spence, 1973; Tieman & Ghazali, 2014). In Muslim-majority countries such as Indonesia, Malaysia, and Pakistan, halal certification is increasingly institutionalized through government-authorized agencies, reinforcing its legitimacy and authority.

Previous empirical research has consistently shown that halal certification positively influences consumer trust, perceived product quality, and purchase intention (Lada et al., 2009; Mukhtar & Butt, 2012; Elseidi, 2018). In Indonesia, the implementation of mandatory halal certification under national regulation has strengthened consumer confidence, particularly in processed food, cosmetics, and pharmaceutical products. Official statistical reports indicate that Muslim household expenditure on halal-certified goods continues to increase annually, reflecting the growing reliance on institutional halal assurance mechanisms.

However, trust in halal certification is not uniform across all consumer segments. Differences in religious commitment, halal literacy, and prior experiences with certification bodies can lead to varying levels of trust (Aji, Haq, & Sutikno, 2020; Bashir, Bayat, Oluase, & Latiff, 2019). This suggests that institutional trust must be continuously reinforced through transparency, consistent enforcement, and public education.

1.4 Indonesia as a Strategic Context for Muslim Consumer Trust Studies

Indonesia represents a particularly relevant context for studying Muslim consumer trust in sharia-compliant products. As the country with the largest Muslim population globally, Indonesia possesses both immense market potential and complex consumption dynamics. National consumption data show that food and beverage expenditure constitutes the largest share of household spending, followed by fashion, personal care, and lifestyle products sectors that are increasingly influenced by halal considerations.

Despite this potential, Indonesia faces challenges related to uneven halal awareness, regional disparities in certification access, and varying interpretations of sharia compliance

among consumers. While urban middle-class consumers tend to exhibit higher levels of trust in certified halal products, rural and lower-income consumers may rely more heavily on informal trust mechanisms, such as word-of-mouth and religious authority figures (Suryani & Hendryadi, 2015; Aji et al., 2020).

These conditions highlight the importance of examining Muslim consumer trust not merely as an individual psychological construct but as a socio-institutional phenomenon embedded within regulatory frameworks, cultural norms, and religious practices.

1.5 Research Gap and Objective of the Study

Although a growing body of literature has examined halal consumption and Islamic consumer behavior, existing studies are predominantly empirical and sector-specific, focusing on food, cosmetics, or tourism independently. There remains a lack of comprehensive conceptual reviews that integrate trust theory with Islamic economic principles across multiple product categories. Furthermore, systematic literature reviews addressing Muslim consumer trust as a multidimensional construct within sharia-compliant markets are still limited, particularly in the context of emerging Islamic economies.

Therefore, this article aims to fill this gap by conducting a qualitative systematic literature review to synthesize existing research on Muslim consumer trust in sharia-compliant products. Specifically, the study seeks to: (1) conceptualize Muslim consumer trust from an Islamic economic perspective; (2) identify key determinants influencing trust in sharia-compliant products; and (3) propose a conceptual framework to guide future empirical research and policy formulation.

By addressing these objectives, this study contributes to the theoretical development of Islamic consumer behavior literature and provides practical insights for stakeholders seeking to strengthen trust in sharia-compliant markets.

METHOD RESEARCH

Research Design and Approach

This study employs a qualitative systematic literature review (SLR) combined with a conceptual analytical approach to examine Muslim consumer trust in sharia-compliant products. The choice of a systematic literature review is appropriate because the objective of this research is not to test hypotheses or measure causal relationships empirically, but to synthesize, interpret, and integrate existing theoretical and empirical findings into a coherent conceptual framework. Systematic literature reviews are widely recognized as effective methods for consolidating fragmented knowledge, identifying research gaps, and developing theoretical insights, particularly in emerging and interdisciplinary fields such as Islamic economics and halal consumer studies (Tranfield, Denyer, & Smart, 2003; Snyder, 2019; Booth, Sutton, & Papaioannou, 2016).

A qualitative orientation is adopted because trust, religiosity, and sharia compliance are socially constructed concepts that require interpretative analysis rather than statistical

aggregation. Muslim consumer trust is deeply embedded in religious beliefs, ethical norms, and institutional arrangements, which cannot be fully captured through quantitative metrics alone. Therefore, this study emphasizes narrative synthesis, thematic categorization, and conceptual abstraction to explore how trust is defined, operationalized, and theorized within the existing literature (Creswell & Poth, 2018; Miles, Huberman, & Saldaña, 2014).

Systematic Literature Review Procedure

The systematic literature review follows a structured and transparent procedure adapted from established SLR guidelines in management and social science research. The review process consists of four main stages: (1) literature identification, (2) screening and eligibility assessment, (3) quality appraisal, and (4) data extraction and synthesis (Tranfield et al., 2003; Kitchenham & Charters, 2007; Snyder, 2019).

In the identification stage, relevant literature related to Muslim consumer trust, halal products, sharia compliance, and Islamic consumer behavior was identified through academic databases. The screening stage involved eliminating duplicate records and excluding studies that did not align with the research objectives. The eligibility stage focused on assessing the relevance and academic rigor of the selected articles. Finally, the synthesis stage integrated key findings into thematic and conceptual categories that form the basis of the discussion.

This systematic procedure ensures methodological rigor, transparency, and replicability, which are essential criteria for academic publications, including journals indexed in SINTA.

Data Sources and Search Strategy

To ensure the credibility and academic quality of the reviewed literature, this study relies exclusively on peer-reviewed journal articles, academic books, and official institutional reports relevant to Islamic economics and halal consumption. The primary academic databases used include Scopus-indexed journals, Web of Science collections, Google Scholar, and reputable regional journal repositories that publish research on Islamic economics and marketing.

The literature search was conducted using a combination of keywords and Boolean operators to capture variations in terminology across disciplines. The main keywords included "Muslim consumer trust," "halal products," "sharia-compliant products," "Islamic consumer behavior," "halal certification," and "Islamic marketing." These keywords were applied to article titles, abstracts, and author-provided keywords to ensure relevance. To capture contextual studies from Muslim-majority countries, additional terms such as "Indonesia," "Malaysia," and "Islamic economy" were also included.

The search was limited to articles published in English-language academic journals to maintain consistency in analysis and to ensure international comparability. However, selected high-quality conceptual and empirical studies from developing Islamic economies were included due to their contextual relevance and theoretical contribution.

Inclusion and Exclusion Criteria

Clear inclusion and exclusion criteria were established to enhance the reliability and focus of the review. Articles were included if they met the following criteria:

- 1) The study explicitly discusses consumer trust, halal products, or sharia compliance within the context of Muslim consumption.
- 2) The research is grounded in Islamic economics, Islamic marketing, or consumer behavior theory.
- 3) The article is published in a peer-reviewed academic journal or reputable academic book.
- 4) The study provides conceptual, theoretical, or empirical insights relevant to trust formation, certification, or consumer perception of sharia-compliant products.

Conversely, articles were excluded if they:

- 1) Focus solely on Islamic finance or banking without relevance to consumer products.
- 2) Do not address trust, perception, or consumer decision-making explicitly.
- 3) Are non-academic sources such as opinion pieces, blogs, or commercial reports without methodological clarity.
- 4) Present duplicated findings or lack sufficient theoretical grounding.

These criteria ensured that the selected literature was both relevant and methodologically sound, reducing the risk of bias and enhancing the analytical depth of the review (Booth et al., 2016; Snyder, 2019).

Quality Assessment of Selected Studies

Quality appraisal is a crucial step in systematic literature reviews to ensure that conclusions are drawn from robust and credible sources. In this study, each selected article was assessed based on several quality indicators adapted from qualitative research appraisal frameworks (Lincoln & Guba, 1985; Kitchenham & Charters, 2007).

The evaluation criteria included: 1) clarity of research objectives, 2) theoretical grounding and conceptual clarity, 3) appropriateness of methodology, 4) transparency of data collection and analysis (for empirical studies), and 5) relevance of findings to the research focus on Muslim consumer trust.

Studies that demonstrated strong theoretical integration, methodological rigor, and clear relevance to sharia-compliant consumption were prioritized in the synthesis process. Articles with limited methodological explanation or weak conceptual contribution were used only for contextual support and not as primary analytical references.

Data Extraction and Analytical Technique

Data extraction was conducted systematically by documenting key information from each selected study, including author(s), publication year, research context, theoretical

framework, methodology, and main findings related to Muslim consumer trust. This information was organized into analytical matrices to facilitate comparison and pattern recognition across studies (Miles et al., 2014).

The analytical technique employed in this study is thematic analysis, which involves identifying, analyzing, and interpreting recurring themes across the reviewed literature. Through iterative reading and coding, the literature was categorized into major thematic dimensions such as halal certification credibility, perceived sharia compliance, Islamic ethical values, product quality perception, and institutional trust.

Following thematic analysis, a conceptual synthesis was performed to integrate these themes into a coherent framework. Conceptual synthesis goes beyond summarizing existing studies by reinterpreting findings, identifying relationships among constructs, and proposing new theoretical linkages (Snyder, 2019). This approach allows the study to develop an integrative understanding of Muslim consumer trust that reflects both theoretical perspectives and contextual realities.

Trust Conceptualization within an Islamic Economic Framework

A distinctive feature of this methodological approach is the integration of conventional trust theory with Islamic economic principles. While mainstream trust theory emphasizes reliability, benevolence, and integrity (Mayer, Davis, & Schoorman, 1995), Islamic economics introduces additional moral and religious dimensions, such as amanah (trustworthiness), maslahah (public interest), and adl (justice).

During the synthesis process, the reviewed literature was analyzed through this dual lens to capture how trust in sharia-compliant products extends beyond transactional confidence to include spiritual assurance and ethical accountability. This analytical positioning enables the study to bridge Western consumer behavior theories with Islamic normative frameworks, thereby enhancing conceptual robustness and contextual relevance.

Methodological Limitations

Despite its systematic and rigorous approach, this study has certain limitations. First, as a literature-based study, the findings are inherently dependent on the scope and quality of existing research. Second, the exclusion of non-English publications may limit the representation of local perspectives, particularly from non-English-speaking Muslim-majority countries. Third, the absence of primary empirical data means that the proposed conceptual framework requires future validation through quantitative or mixed-method research designs.

Nevertheless, these limitations do not undermine the contribution of the study. Instead, they highlight opportunities for future research to empirically test and refine the conceptual insights generated through this systematic review.

RESULT AND DISCUSSION

3.1 Overview of Literature Review Findings

Based on the systematic literature review, the findings indicate that Muslim consumer trust in sharia-compliant products is a multidimensional construct shaped by the interaction of religious values, institutional mechanisms, and perceived product attributes. Across various sectors particularly food and beverages, cosmetics, pharmaceuticals, and modest fashion trust consistently emerges as a key mediating variable between sharia compliance and consumer behavioral outcomes such as purchase intention, satisfaction, and loyalty (Bonne & Verbeke, 2008; Mukhtar & Butt, 2012; Elseidi, 2018).

The reviewed studies demonstrate that Muslim consumers tend to evaluate sharia-compliant products through both cognitive evaluation (e.g., certification credibility, ingredient transparency, regulatory assurance) and affective evaluation (e.g., moral comfort, spiritual satisfaction, and emotional attachment to Islamic values). This dual evaluation process differentiates Muslim consumer trust from conventional trust models that primarily emphasize functional reliability and brand performance (Chaudhuri & Holbrook, 2001; Morgan & Hunt, 1994). The synthesis of findings reveals five dominant themes that recurrently appear across the literature:

- 1) Halal certification credibility
- 2) Perceived sharia compliance
- 3) Islamic ethical values and branding
- 4) Perceived product quality (*halalan thayyiban*)
- 5) Institutional and regulatory trust

These themes collectively form the foundation of Muslim consumer trust in sharia-compliant products and are discussed in detail in the following subsections.

3.2 Thematic Results of Muslim Consumer Trust

3.2.1 Halal Certification as a Trust Signal

One of the most consistently emphasized determinants of Muslim consumer trust is halal certification. The literature identifies halal certification as a credible signal that reduces information asymmetry between producers and consumers, particularly in modern supply chains where production processes are complex and opaque (Spence, 1973; Tieman, 2011).

Empirical studies across different cultural contexts show that halal-certified products are perceived as safer, more reliable, and more trustworthy than non-certified alternatives (Lada et al., 2009; Aziz & Chok, 2013; Elseidi, 2018). Certification issued by recognized authorities enhances confidence that products comply with Islamic dietary laws and ethical standards, thereby lowering perceived risk. In Muslim-majority countries, mandatory halal certification further strengthens this effect by institutionalizing trust through legal enforcement.

However, the literature also highlights that certification alone is insufficient if consumers question the credibility of certifying institutions. Trust is strongest when halal certification is supported by transparent procedures, government endorsement, and consistent monitoring (Tieman & Ghazali, 2014; Bashir et al., 2019). This finding underscores the importance of institutional trust as a complementary dimension to product-level certification.

3.2.2 Perceived Sharia Compliance beyond Labeling

Beyond certification labels, Muslim consumers assess perceived sharia compliance holistically, considering whether the entire production and marketing process aligns with Islamic principles. Several studies argue that consumers increasingly expect sharia compliance to encompass sourcing, manufacturing, logistics, labor practices, and promotional ethics (Wilson & Liu, 2010; Alserhan, 2017). This broader perception of compliance reflects the Islamic economic emphasis on *maqasid al-shariah*, which prioritizes social welfare, justice, and ethical conduct. Products perceived as merely “halal by label” but inconsistent in ethical practices may fail to build long-term trust (Hassan et al., 2008; Mukhtar & Butt, 2012).

The literature further indicates that consumers with higher levels of religiosity tend to apply stricter criteria when evaluating sharia compliance, thereby placing greater importance on transparency and moral consistency (Aji et al., 2020; Bashir et al., 2019). Consequently, perceived sharia compliance operates as a moderating factor that strengthens or weakens the trust-building effect of halal certification.

3.2.3 Islamic Ethical Values and Brand Trust

Islamic ethical values play a critical role in shaping Muslim consumer trust, particularly in branding and marketing communication. Trust is enhanced when brands demonstrate honesty (*sidq*), trustworthiness (*amanah*), fairness (*adl*), and social responsibility (*maslahah*) (Hassan et al., 2008; Wilson & Liu, 2010).

The reviewed literature suggests that Islamic branding strategies that emphasize ethical narratives, religious symbolism, and value-based messaging contribute positively to trust formation, provided they are perceived as authentic rather than opportunistic (Alserhan, 2017; Abror et al., 2020). In contrast, superficial use of Islamic symbols without substantive ethical commitment can generate skepticism and erode trust. This finding highlights the affective dimension of Muslim consumer trust, where emotional alignment with Islamic values reinforces confidence in product integrity and brand sincerity.

3.2.4 Perceived Product Quality and the Concept of *Halalan Thayyiban*

Another key theme identified in the literature is the relationship between trust and perceived product quality, particularly through the Islamic concept of *halalan thayyiban*. This concept emphasizes that halal products should not only be permissible but also wholesome, safe, and beneficial (Bonne et al., 2007; Lada et al., 2009).

Studies consistently report that Muslim consumers associate halal-certified products with higher quality standards, better hygiene, and greater safety, which enhances trust and satisfaction (Mukhtar & Butt, 2012; Elseidi, 2018). This association is especially strong in food, cosmetics, and pharmaceutical sectors, where health and safety concerns are salient. Importantly, perceived quality acts as a bridge between religious compliance and conventional consumer expectations, enabling sharia-compliant products to compete effectively in mainstream markets.

3.2.5 Institutional and Regulatory Trust

At a macro level, trust in sharia-compliant products is influenced by **institutional trust** in regulatory bodies, governments, and religious authorities. The literature emphasizes that effective governance, legal enforcement, and credible oversight mechanisms enhance consumer confidence and reduce uncertainty (Tieman & Ghazali, 2014; Bashir et al., 2019). In Indonesia, for example, the implementation of mandatory halal certification and the involvement of government-authorized institutions have strengthened consumer trust, particularly among urban consumers and younger demographics. However, disparities in institutional trust across regions and social groups remain a challenge, suggesting the need for continuous institutional capacity building and public engagement.

3.3 Synthesis of Findings: Literature Mapping Table

Table 1. Key Themes and Findings in Muslim Consumer Trust Literature

Dimension	Key Focus	Main Findings	Selected References
Halal Certification	Certification credibility	Reduces perceived risk, increases trust	Lada et al. (2009); Aziz & Chok (2013)
Sharia Compliance	End-to-end compliance	Trust depends on holistic compliance	Wilson & Liu (2010); Mukhtar & Butt (2012)
Islamic Ethics	Ethical branding	Authentic values enhance trust	Hassan et al. (2008); Alserhan (2017)
Product Quality	Halalan thayyiban	Quality reinforces religious trust	Bonne et al. (2007); Elseidi (2018)
Institutional Trust	Regulatory assurance	Governance strengthens confidence	Tieman & Ghazali (2014); Bashir et al. (2019)

Table 1 presents a synthesis of key themes and empirical findings derived from prior studies on Muslim consumer trust in the context of sharia-compliant products. The literature mapped in this table demonstrates that trust among Muslim consumers is a multidimensional construct shaped by religious principles, product attributes, ethical

considerations, and institutional mechanisms. Rather than being formed through a single factor, Muslim consumer trust emerges from the interaction of several interrelated dimensions.

One of the most frequently examined dimensions in the literature is halal certification, with a particular emphasis on certification credibility. Previous studies indicate that credible halal certification serves as an important trust signal that reduces perceived risk and enhances consumer confidence in product compliance with Islamic law (Lada et al., 2009; Aziz & Chok, 2013). Given that consumers generally lack direct access to production and processing information, halal certification functions as a proxy for assurance, thereby strengthening trust in both the product and the brand.

Another prominent dimension is sharia compliance, which is conceptualized as end-to-end adherence to Islamic principles throughout the entire value chain. Research suggests that Muslim consumer trust depends not merely on the final halal status of a product but on the belief that all stages of production, distribution, and marketing comply with sharia requirements (Wilson & Liu, 2010; Mukhtar & Butt, 2012). This holistic view underscores the importance of consistency and integrity in Islamic business practices, as partial or symbolic compliance may weaken consumer trust.

The dimension of Islamic ethics highlights the role of ethical branding and authentic value representation in trust formation. Studies have shown that brands perceived as genuinely embodying Islamic ethical values such as honesty, fairness, and social responsibility are more likely to be trusted by Muslim consumers (Hassan et al., 2008; Alserhan, 2017). Ethical congruence between a brand's identity and its actual business conduct reinforces the perception of sincerity, which is crucial for long-term trust development.

Product-related factors, particularly product quality as reflected in the concept of *halalan thayyiban*, also play a significant role in reinforcing religious trust. The literature emphasizes that halal compliance must be accompanied by high standards of quality, safety, and cleanliness to fully satisfy Islamic consumption principles (Bonne et al., 2007; Elseidi, 2018). High product quality strengthens consumers' belief that Islamic values are being implemented substantively rather than superficially.

Finally, institutional trust emerges as a critical supporting dimension, focusing on regulatory assurance and governance effectiveness. Strong regulatory frameworks and credible halal authorities enhance consumer confidence by ensuring consistent oversight and enforcement of halal standards (Tieman & Ghazali, 2014; Bashir et al., 2019). Trust in institutions thus serves as a foundation upon which trust in halal products and brands is built.

Overall, the synthesis presented in Table 1 underscores that Muslim consumer trust is constructed through a complex interplay of certification mechanisms, holistic sharia compliance, ethical branding, product quality, and institutional governance. This

multidimensional perspective provides a comprehensive foundation for understanding trust formation in Islamic markets and offers valuable implications for both academic inquiry and managerial practice.

3.4 Discussion: Integrating Trust Theory and Islamic Economics

The findings of this review suggest that Muslim consumer trust cannot be fully explained by conventional trust theories alone. While elements such as reliability and integrity remain relevant (Mayer et al., 1995), Islamic economics introduces additional moral and spiritual dimensions that reshape the trust construct.

From an Islamic perspective, trust (*amanah*) is not merely a transactional expectation but a moral obligation that binds producers, regulators, and consumers. This moral framing elevates trust from a market mechanism to a form of ethical accountability, aligning consumption with broader societal and spiritual objectives.

Furthermore, the interaction between institutional trust and individual religiosity highlights the socio-structural nature of Muslim consumer trust. Trust is co-produced by individuals and institutions, reinforcing the importance of governance and policy in Islamic market development.

3.5 Proposed Conceptual Framework of Muslim Consumer Trust

Based on the synthesis, this study proposes a conceptual framework in which:

- 1) Halal Certification and Institutional Trust function as foundational trust signals
- 2) Perceived Sharia Compliance, Islamic Ethical Values, and Perceived Product Quality act as mediating trust dimensions
- 3) Consumer Trust mediates the relationship between sharia-compliant attributes and behavioral outcomes (purchase intention, loyalty)

Table 2. Proposed Conceptual Framework Components

Construct	Role in Framework
Halal Certification	Exogenous trust signal
Institutional Trust	Structural reinforcement
Sharia Compliance	Moral legitimacy
Islamic Ethics	Affective alignment
Product Quality	Functional validation
Muslim Consumer Trust	Mediator
Behavioral Outcomes	Endogenous variables

Based on the synthesis of prior literature, this study proposes a conceptual framework that explains how trust is formed among Muslim consumers and how it subsequently

influences behavioral outcomes. The framework positions trust as a central mediating mechanism that links sharia-compliant attributes of products and institutions to consumers' behavioral responses, such as purchase intention and loyalty. This structure reflects the multidimensional nature of trust within the Islamic consumption context, where religious, institutional, emotional, and functional considerations interact simultaneously.

Within the proposed framework, halal certification and institutional trust are conceptualized as foundational or exogenous trust signals. Halal certification functions as an external assurance mechanism that communicates compliance with Islamic dietary and ethical standards, particularly in situations characterized by information asymmetry. Prior studies suggest that credible halal certification reduces perceived risk and strengthens initial trust by signaling legitimacy and reliability (Lada et al., 2009; Aziz & Chok, 2013). Similarly, institutional trust rooted in confidence in regulatory bodies, certification authorities, and governance systems serves as a form of structural reinforcement. Strong institutions enhance consumer confidence by ensuring consistency, transparency, and enforcement of halal standards (Tieman & Ghazali, 2014; Bashir et al., 2019).

The framework further incorporates perceived sharia compliance, Islamic ethical values, and perceived product quality as mediating trust dimensions that translate external signals into internalized consumer trust. Perceived sharia compliance provides moral legitimacy, as Muslim consumers assess whether business practices adhere holistically to Islamic principles throughout the value chain (Wilson & Liu, 2010; Mukhtar & Butt, 2012). Islamic ethical values contribute to affective alignment by fostering emotional resonance between consumers and brands that demonstrate sincerity, honesty, and social responsibility (Hassan et al., 2008; Alserhan, 2017). Meanwhile, perceived product quality particularly through the lens of *halalan thayyiban* offers functional validation by ensuring that halal products also meet high standards of safety, cleanliness, and performance (Bonne et al., 2007; Elseidi, 2018).

At the core of the framework lies Muslim consumer trust, which operates as a mediating variable. Trust integrates moral, emotional, and functional evaluations into a unified psychological state that reduces uncertainty and increases confidence in consumption decisions. Consistent with prior consumer behavior research, trust is expected to mediate the relationship between sharia-compliant attributes and behavioral outcomes, including purchase intention and loyalty (Morgan & Hunt, 1994; Chaudhuri & Holbrook, 2001). Behavioral outcomes are thus treated as endogenous variables that reflect the ultimate impact of trust formation.

Overall, this conceptual framework offers a comprehensive model for understanding trust formation in Islamic markets. By integrating certification, institutional assurance, ethical values, product quality, and behavioral consequences, the framework provides a solid foundation for future empirical testing and policy-oriented research in the field of Islamic consumer behavior.

CONCLUSION

This study set out to explore and conceptualize Muslim consumer trust in sharia-compliant products through a qualitative systematic literature review grounded in Islamic economic perspectives. By synthesizing findings from prior national and international studies, this article provides a comprehensive understanding of how trust is formed, maintained, and operationalized within halal and sharia-compliant markets. The absence of primary data does not weaken the contribution of this study; rather, it strengthens its theoretical value by offering an integrative and reflective analysis of existing scholarly work.

The findings confirm that Muslim consumer trust is a multidimensional and context-dependent construct that cannot be adequately explained by conventional consumer trust models alone. While traditional trust theory emphasizes reliability, competence, and integrity, trust in the Islamic consumption context incorporates religious, ethical, and institutional dimensions. This integration reflects the Islamic economic principle that consumption is not merely an economic activity but also a moral and spiritual act guided by sharia values.

One of the key conclusions of this study is that halal certification plays a foundational role in shaping Muslim consumer trust. As a formal signal of sharia compliance, halal certification reduces information asymmetry and perceived risk in markets characterized by complex production processes. However, the review also reveals that certification alone is insufficient to sustain long-term trust. The effectiveness of halal certification depends heavily on the credibility of certifying institutions, the transparency of certification processes, and consistent regulatory enforcement. Without these supporting elements, certification risks being perceived as symbolic rather than substantive.

Beyond certification, perceived sharia compliance emerges as a critical determinant of trust. Muslim consumers increasingly evaluate products holistically, considering whether the entire value chain from sourcing and production to distribution and marketing aligns with Islamic ethical principles. This finding underscores the relevance of *maqasid al-shariah* in contemporary consumption, where trust is closely linked to perceptions of justice, social responsibility, and ethical integrity. Products that meet formal halal requirements but fail to demonstrate ethical consistency may struggle to gain consumer trust, particularly among highly religious consumers.

Another important conclusion relates to the role of Islamic ethical values and branding in trust formation. Trust is significantly strengthened when brands communicate honesty, trustworthiness (*amanah*), fairness (*adl*), and social welfare (*maslahah*) in an authentic manner. The literature reviewed in this study indicates that Muslim consumers are increasingly sensitive to value-based branding and can distinguish between genuine ethical commitment and superficial religious symbolism. This suggests that trust is not only a cognitive assessment but also an affective response shaped by moral alignment and emotional resonance with Islamic values.

The concept of perceived product quality, particularly as articulated through *halalan thayyiban*, further reinforces Muslim consumer trust. The reviewed studies consistently

associate halal products with higher standards of quality, safety, and hygiene. This association allows sharia-compliant products to bridge religious obligations with conventional consumer expectations, positioning halal products as both ethically superior and functionally competitive. As a result, trust in sharia-compliant products contributes not only to religious satisfaction but also to broader market acceptance and brand loyalty.

At the institutional level, the study highlights the importance of regulatory and governance structures in sustaining consumer trust. Institutional trust serves as a macro-level reinforcement that legitimizes certification systems and ethical claims. In contexts such as Indonesia, where government involvement in halal assurance has increased, institutional trust has become a crucial factor in strengthening consumer confidence. However, the literature also points to ongoing challenges, including disparities in halal literacy, uneven regulatory capacity, and variations in institutional credibility across regions.

The conceptual framework proposed in this study integrates these dimensions into a coherent model in which halal certification and institutional trust function as foundational signals, while perceived sharia compliance, Islamic ethical values, and product quality act as mediating mechanisms that shape Muslim consumer trust. This trust, in turn, influences behavioral outcomes such as purchase intention, satisfaction, and loyalty. By synthesizing fragmented findings into a unified framework, this study contributes to the theoretical advancement of Islamic consumer behavior and trust literature.

Despite its contributions, this study acknowledges certain limitations. The reliance on English-language publications may limit the inclusion of localized perspectives, and the conceptual nature of the framework requires empirical validation. Future research is therefore encouraged to test the proposed framework using quantitative or mixed-method approaches, explore sector-specific variations, and examine the role of digital platforms and halal information technologies in trust formation.

In conclusion, Muslim consumer trust in sharia-compliant products is a complex phenomenon rooted in religious beliefs, ethical values, and institutional arrangements. Strengthening this trust requires not only credible certification systems but also holistic sharia compliance, ethical business practices, and effective governance. By offering a systematic and conceptual understanding of trust within the Islamic economy, this study provides a valuable foundation for future research, policy formulation, and practical strategies aimed at developing sustainable and trustworthy halal markets.

REFERENCES

- Abror, A., Patrisia, D., Engriani, Y., Evanita, S., Yasri, Y., & Dastgir, S. (2020). Halal tourism, trust, and loyalty: Evidence from Indonesia. *Journal of Islamic Marketing*, 11(4), 1193–1210. <https://doi.org/10.1108/JIMA-06-2019-0129>

- Aji, H. M., Haq, I. U., & Sutikno, B. (2020). The effects of subjective norm and knowledge about halal products on purchase intention. *Journal of Islamic Marketing*, 11(4), 807–823. <https://doi.org/10.1108/JIMA-01-2019-0022>
- Alam, S. S., & Sayuti, N. M. (2011). Applying the theory of planned behavior in halal food purchasing. *International Journal of Commerce and Management*, 21(1), 8–20. <https://doi.org/10.1108/10569211111111676>
- Alserhan, B. A. (2017). *The principles of Islamic marketing*. Routledge.
- Aziz, Y. A., & Chok, N. V. (2013). The role of halal awareness, halal certification, and marketing components in determining halal purchase intention. *Journal of Islamic Marketing*, 4(3), 321–335. <https://doi.org/10.1108/JIMA-01-2013-0004>
- Bashir, A. M., Bayat, A., Olutuase, S. O., & Latiff, Z. A. (2019). Factors affecting consumers' intention towards purchasing halal food in South Africa. *Journal of Islamic Marketing*, 10(4), 1008–1024. <https://doi.org/10.1108/JIMA-09-2018-0163>
- Booth, A., Sutton, A., & Papaioannou, D. (2016). *Systematic approaches to a successful literature review* (2nd ed.). Sage Publications.
- Bonne, K., & Verbeke, W. (2008). Muslim consumer trust in halal meat status and control in Belgium. *Meat Science*, 79(1), 113–123. <https://doi.org/10.1016/j.meatsci.2007.08.007>
- Bonne, K., Vermeir, I., Bergeaud-Blackler, F., & Verbeke, W. (2007). Determinants of halal meat consumption in France. *British Food Journal*, 109(5), 367–386. <https://doi.org/10.1108/00070700710746767>
- Chaudhuri, A., & Holbrook, M. B. (2001). The chain of effects from brand trust and brand affect to brand performance. *Journal of Marketing*, 65(2), 81–93. <https://doi.org/10.1509/jmkg.65.2.81.18255>
- Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry and research design: Choosing among five approaches* (4th ed.). Sage Publications.
- Delgado-Ballester, E., & Munuera-Alemán, J. L. (2001). Brand trust in the context of consumer loyalty. *European Journal of Marketing*, 35(11/12), 1238–1258. <https://doi.org/10.1108/EJM0000000006475>
- Elseidi, R. I. (2018). Determinants of halal purchasing intentions: Evidence from the UK. *Journal of Islamic Marketing*, 9(1), 167–190. <https://doi.org/10.1108/JIMA-02-2016-0013>
- Garbarino, E., & Johnson, M. S. (1999). The different roles of satisfaction, trust, and commitment in customer relationships. *Journal of Marketing*, 63(2), 70–87. <https://doi.org/10.1177/002224299906300205>
- Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping. *MIS Quarterly*, 27(1), 51–90. <https://doi.org/10.2307/30036519>
- Hassan, A., Chachi, A., & Latiff, S. A. (2008). Islamic marketing ethics and its impact on customer satisfaction in the Islamic banking industry. *Journal of Islamic Economics, Banking and Finance*, 4(2), 23–40.
- Kitchenham, B., & Charters, S. (2007). *Guidelines for performing systematic literature reviews in software engineering*. Keele University.

- Lada, S., Tanakinjal, G. H., & Amin, H. (2009). Predicting intention to choose halal products using theory of reasoned action. *International Journal of Islamic and Middle Eastern Finance and Management*, 2(1), 66–76. <https://doi.org/10.1108/17538390910946276>
- Lincoln, Y. S., & Guba, E. G. (1985). *Naturalistic inquiry*. Sage Publications.
- Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An integrative model of organizational trust. *Academy of Management Review*, 20(3), 709–734. <https://doi.org/10.5465/amr.1995.9508080335>
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). *Qualitative data analysis: A methods sourcebook* (3rd ed.). Sage Publications.
- Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58(3), 20–38. <https://doi.org/10.1177/002224299405800302>
- Mukhtar, A., & Butt, M. M. (2012). Intention to choose halal products. *Journal of Islamic Marketing*, 3(2), 108–120. <https://doi.org/10.1108/17590831211232519>
- Snyder, H. (2019). Literature review as a research methodology: An overview and guidelines. *Journal of Business Research*, 104, 333–339. <https://doi.org/10.1016/j.jbusres.2019.07.039>
- Spence, M. (1973). Job market signaling. *Quarterly Journal of Economics*, 87(3), 355–374. <https://doi.org/10.2307/1882010>
- Suryani, T., & Hendryadi. (2015). A developing model of relationship among service quality, consumer satisfaction, trust, and loyalty. *Journal of Marketing Management*, 3(1), 65–79.
- Tieman, M. (2011). The application of halal in supply chain management. *International Journal of Physical Distribution & Logistics Management*, 41(1), 63–77. <https://doi.org/10.1108/09600031111101478>
- Tieman, M., & Ghazali, M. C. (2014). Halal control activities and assurance activities in halal food logistics. *Procedia – Social and Behavioral Sciences*, 121, 44–57. <https://doi.org/10.1016/j.sbspro.2014.01.1104>
- Tranfield, D., Denyer, D., & Smart, P. (2003). Towards a methodology for developing evidence-informed management knowledge by means of systematic review. *British Journal of Management*, 14(3), 207–222. <https://doi.org/10.1111/1467-8551.00375>
- Wilson, J. A. J., & Liu, J. (2010). Shaping the halal into a brand. *Journal of Islamic Marketing*, 1(2), 107–123. <https://doi.org/10.1108/17590831011055851>