

# Beyond Products: Trust, Value, and Digital Strategy as Drivers of Muslim Consumer Loyalty

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## Abstract

The halal economy is undergoing rapid digital transformation, where Muslim consumer loyalty is shaped not only by product attributes but also by a dynamic interplay of institutional trust, perceived value, and digital engagement. While prior studies have examined these factors independently, few have provided an integrated framework that explains how they jointly influence loyalty within online halal markets. This conceptual paper addresses this gap by proposing a model grounded in the Commitment-Trust Theory of Relationship Marketing. The framework highlights that trust—rooted in halal certification, brand credibility, and online transparency—and perceived value—encompassing functional, emotional, social, and religious dimensions—serve as primary drivers of loyalty. Digital marketing strategy is positioned as a moderating factor that amplifies these relationships through personalized content, trusted influencer engagement, and e-WOM mechanisms. The paper contributes theoretically by bridging fragmented literature streams and offers actionable insights for halal brands operating in Southeast Asia and other Muslim-majority digital markets. It also provides a foundation for future empirical validation using PLS-SEM.

**Keywords:** Halal Marketing, Muslim Consumers, Customer Loyalty, Trust, Perceived Value, Digital Strategy, Relationship Marketing, Commitment-Trust Theory

## Introduction

The global halal economy has grown rapidly, moving from a small religious niche to a major part of the global consumer market. According to the State of the Global Islamic Economy Report (DinarStandard, 2023), Muslim consumer spending on halal products and services has reached over USD 2.2 trillion. This spending covers a wide range of industries, including food,

cosmetics, travel, finance, and pharmaceuticals. What is more, this growth is not limited to Muslim-majority countries. It is also taking place in multicultural and digital-first societies, where ethical values and religious beliefs increasingly influence what people buy.

In this changing landscape, halal marketing plays a key role in how Muslim consumers view and trust a brand. With the rise of digital platforms, people now turn to the internet to find halal information, check product credibility, and follow content that matches their faith and values (Wilson and Liu, 2010; Ismail et al., 2020). But while digital branding is becoming more important, research on how these strategies affect Muslim consumer loyalty is still limited and scattered.

Previous studies have explored important ideas like trust (Tieman, 2011; Mukhtar and Butt, 2012), perceived value (Awan et al., 2015; Sweeney and Soutar, 2001), and digital marketing (Qizwini and Kaban, 2024). However, these studies often look at each topic separately. This makes it hard to understand how they work together to influence loyalty. Trust that comes from certification, values based on religion and usefulness, and the digital tools that shape consumer choices are all connected, but rarely studied as one system.

According to Ali et al. (2022), halal certification can strengthen consumer trust and influence purchase behavior when it is clearly communicated to the market. This finding is relevant for halal-certified businesses, including small and medium-sized enterprises (SMEs), seeking to use digital platforms while maintaining religious standards. Without clear online explanations of certification, even properly certified halal brands may face doubt among Muslim buyers.

In places like Terengganu, Malaysia, where Muslim values are strong and digital use is increasing, there is a clear need for focused research. This region offers a unique chance to study how digital trust and engagement affect loyalty, with lessons that could apply to other Muslim markets in Southeast Asia and beyond.

This paper introduces a conceptual model that integrates trust, perceived value, and digital marketing strategy to provide a more comprehensive understanding of how consumer loyalty is established within the halal economy. By combining these constructs into a single framework, the study contributes theoretical depth while also offering practical insights for halal brands seeking to build authentic and enduring connections with Muslim consumers in an increasingly digital marketplace. Central to this effort is the guiding research question: how do trust, perceived value, and digital marketing strategy interact to influence Muslim consumer loyalty in the halal digital economy?

### *Background of the Study*

The global halal economy is growing rapidly and is changing the way brands connect with Muslim consumers. Today, halal is not only a religious requirement but also a reflection of values that shape how people choose, trust, and stay loyal to a brand (Wilson and Liu, 2010). Muslim consumers are now looking for more than just halal labels. They want products and services that are transparent, authentic, and in line with Islamic principles. As digital technologies become more central in everyday life, brands must adjust their halal marketing strategies to connect with a new generation of consumers who are both digitally active and ethically aware.

In this changing environment, trust plays a key role in halal consumption. Muslim buyers often depend on halal certification and brand reputation to guide their choices (Tieman, 2011; Mukhtar and Butt, 2012). At the same time, perceived value—which includes practical use, emotional connection, social meaning, and spiritual alignment—has become a strong reason why consumers return to the same brand (Awan et al., 2015). Digital platforms make these expectations even stronger. Consumers not only want good products, but also clear, accurate, and culturally relevant messages that match their beliefs.

Although halal marketing has received more attention in research, most studies still look at trust, value, and digital marketing separately. There is a clear need for a complete framework that shows how all three factors work together to influence consumer loyalty, especially online. This is important because younger Muslim consumers are now using social media, mobile apps, and online shopping platforms more than ever in their buying decisions.

This study aims to fill that gap by developing a conceptual model that brings together trust, perceived value, and digital marketing strategy. The model offers a new way to understand what drives loyalty in the halal market. It also gives practical guidance to halal businesses that want to grow and stay competitive in today's digital world.

### **Literature Review**

As the halal market continues to move into the digital space, brands face new challenges in how they build and maintain relationships with Muslim consumers. In this context, trust, perceived value, and digital marketing strategy are closely connected and play a key role in shaping consumer loyalty. Although these elements have been studied individually in the fields of Islamic marketing and consumer behavior, there is still a major gap in understanding how they work together to influence purchasing decisions and long-term brand commitment. This paper examines these three factors in detail, highlighting their importance in the digital development of halal commerce.

#### *Trust as the Cornerstone of Halal Consumption*

Bachtiar et al. (2025) show that a strong halal traceability system plays an important role in building consumer confidence by ensuring openness about the source and handling of halal products. Such transparency not only strengthens trust between consumers and businesses but also assures buyers that the halal status is genuine, encouraging long-term loyalty. This emphasis on trust connects closely with the principles of Islamic commerce, where trust is rooted in ethical, spiritual, and social values. In halal consumption, trust is more than product quality or usefulness; it reflects the belief that a product fully follows Islamic law from ingredient sourcing to production and presentation. As Wilson and Liu (2010) explain, this trust relies on religious compliance, credible institutional assurance, and a strong brand reputation, with consumers expecting both halal certification and a process that upholds Islamic ethical standards.

In digital settings, the way consumers build trust changes because they cannot physically inspect products and must rely on online information, certifications, and peer feedback. Trust in digital halal markets can include confidence in secure payments, privacy protection, accurate product details, and the reliability of halal certification bodies. Ali et al. (2022) found that halal certification and clear product features can positively influence consumer trust,

which suggests that elements such as trusted halal logos, full ingredient lists, and transparent supply chains may help strengthen trust in online platforms.

Tieman (2011) noted that a lack of trust in the halal supply chain can lead to reduced customer loyalty. Even if certification is shown, unclear or inconsistent details about sourcing or production can create doubt. This concern is greater in digital commerce, where consumers are far removed from producers. To earn trust, brands must offer clear and verifiable information about their halal practices. If not, Muslim consumers may choose to buy from more familiar or locally trusted brands instead.

#### *Perceived Value and Halal Consumer Decision-Making*

Recent research by Miftahuddin et al. (2022) reveals that halal perceived value and trust are central in shaping Muslim consumers' purchase intentions, especially within a digital environment. Their findings indicate that building genuine trust through clear value and reduced perceived risk requires more than offering basic product benefits. In an online halal marketplace, when consumers encounter transparent halal certification, detailed product information, and a respectful digital space that aligns with their values, they perceive greater worth in the products they buy. This heightened sense of value naturally strengthens trust, making customers more confident that their purchases truly meet halal standards. Consequently, a thoughtfully designed halal e-commerce experience not only drives sales but also fosters lasting relationships between brands and Muslim consumers, encouraging repeat purchases and loyalty grounded in shared faith-based principles and authentic digital engagement.

Perceived value is an important factor that influences how consumers decide what to buy and whether they remain loyal to a brand. In general, value has been understood as the balance between what a person gives, such as money, time, or effort, and what they get in return, such as product quality or satisfaction (Zeithaml, 1988). In halal markets, however, value means more than just price and performance. It also includes emotional, social, and religious meaning (Sweeney and Soutar, 2001).

According to Awan et al. (2015), Muslim consumers often judge products based on Islamic values. This means that value includes not just how useful a product is, but also whether it provides peace of mind, supports moral beliefs, and follows Islamic guidelines. For example, a product may be seen as more valuable not only because it tastes good or costs less, but because the company clearly shows that it follows halal standards, uses ethical practices, and cares about social responsibility in line with Islamic principles.

In digital shopping, it becomes harder to judge value because people cannot touch or test products. There is no direct smell, feel, or face-to-face talk with a seller. Because of this, Muslim consumers depend on online information such as product details, customer reviews, visible halal certification, and brand messaging that reflects Islamic values. A positive online experience—like a well-organized website, fast service, helpful support, and personal responses—can improve how much value a consumer sees in the buying process.

Also, digital platforms that allow customers to share their opinions play a big part in shaping value. Reviews and comments from other Muslim buyers can build or weaken trust in a

product more effectively than traditional advertising. So, the value of a halal product comes not only from what it is, but also from how it is explained, presented, and supported by the community online.

#### *Digital Marketing Strategy in Halal Contexts*

Alserhan (2020) emphasizes that halal branding is more than a marketing label; it is a reflection of deeply rooted Islamic principles that guide how businesses should communicate with their audiences. In today's fast-moving digital world, brand messages can spread globally within seconds, making it essential for halal brands to ensure every word, image, and interaction stays true to the values they claim to uphold. A brand that communicates with honesty, maintains transparency, and upholds Islamic principles not only protects itself from negative reactions but also earns authentic trust from Muslim consumers. When shoppers encounter digital content that feels authentic and consistent with their faith, they are more likely to connect emotionally with the brand and develop lasting loyalty. Alserhan's work reminds marketers that in a connected age, halal branding is not simply about certification but about telling a story that resonates with ethical, spiritual, and cultural expectations of the Muslim market.

As Muslim consumer behavior becomes more influenced by online engagement, digital marketing strategies must be sensitive to the religious, cultural, and social values of this audience. Unlike conventional marketing, which often focuses on visibility and persuasion, halal digital marketing requires honesty, transparency, and alignment with Islamic principles. This includes creating content that respects modesty, avoids misleading messages, and strengthens the halal image of the brand.

Halal digital marketing includes various strategies such as social media advertising, working with Muslim influencers, mobile shopping apps, and search engine tools designed for consumers who actively seek halal products (Qizwini and Kaban, 2024). These strategies are important for shaping how consumers view the brand and whether they see it as credible and consistent with Islamic values. For example, Ismail et al. (2020) found that Muslim consumers respond more positively to digital messages that feel religiously authentic and consistent with their personal values. Collaborating with Muslim influencers who are trusted for their religious character and honesty can help build trust, increase relatability, and motivate consumers to try and repurchase products.

In addition, mobile apps developed for halal users—such as those that locate halal food outlets, offer ethical shopping guides, or include spiritual tools—add both practical and emotional value. These apps do more than assist with shopping; they help build a meaningful relationship between the brand and the consumer. They also serve as tools for education and support, allowing consumers to make informed choices that are in line with Islamic ethics.

Even with this progress, there is still a clear gap in research on how digital marketing strategies interact with consumer trust and perceived value in building loyalty. While digital tools can help create awareness and promote products, their real success in halal markets depends on how well they support trust and enhances the value consumers attach to the brand. Digital marketing that ignores these deeper elements may capture attention briefly but is unlikely to lead to long-term loyalty.

In conclusion, trust, perceived value, and digital strategy should be seen as connected parts of an effective halal marketing approach. Trust gives the ethical foundation. Perceived value motivates consumer choices. Digital strategy is the method through which these ideas are shared and experienced. As the halal market grows globally and shifts further into digital spaces, it is essential to understand how these factors work together.

Future research should focus on building and testing models that show how these factors interact. This approach will improve academic understanding of Muslim consumer behavior and give practical guidance for brands that want to grow with sincerity and success in the halal economy.

Table 1  
*Constructs, Dimensions, and Supporting Literature*

Construct	Key Dimensions	Supporting Articles
Trust (TR)	Competence Integrity Benevolence Halal certification credibility	Tieman (2011), Journal of Islamic Marketing Wilson and Liu (2010), Journal of Islamic Marketing Ali et al. (2022), Journal of Halal Studies
Customer Loyalty (LO)	Repurchase intention Word of mouth (WOM) Brand preference Resistance to switching	Morgan and Hunt (1994), Journal of Marketing Ismail et al. (2020), Journal of Islamic Marketing Hasmi et al. (2025), <b>International Journal of Islamic Studies</b>
Perceived Value (PV)	Functional value Emotional value Social value Religious value Monetary value	Awan et al. (2015), Management Research Review Zeithaml (1988), Journal of Marketing Sweeney and Soutar (2001), Journal of Retailing
Digital Marketing Strategy (DMS)	Content quality Personalization Influencer marketing Platform engagement e-WOM facilitation Mobile/social media optimization	Qizwini and Kaban (2024), Islamic Economics and Business Review Ismail et al. (2020), Journal of Islamic Marketing Dwivedi et al. (2021), International Journal of Information Management

The table presents the main concepts used in the proposed model: trust, customer loyalty, perceived value, and digital marketing strategy. Each concept is divided into important parts that can be measured. For example, trust includes elements like competence and honesty, while loyalty includes actions such as repeat purchases and brand preference. These parts combine both general marketing ideas and values that are important to halal consumers, such as religious fit and the credibility of halal certification.

The digital marketing section includes modern tools like influencer marketing and online word-of-mouth, which shows how the model applies to today's digital world. The information

in the table is supported by research from respected journals like the Journal of Islamic Marketing, the Journal of Marketing, and the Management Research Review. This gives a strong academic base for each concept. Overall, the table helps guide the development of research tools and offers a clear way to study key ideas in halal marketing.

### Proposed Conceptual Model

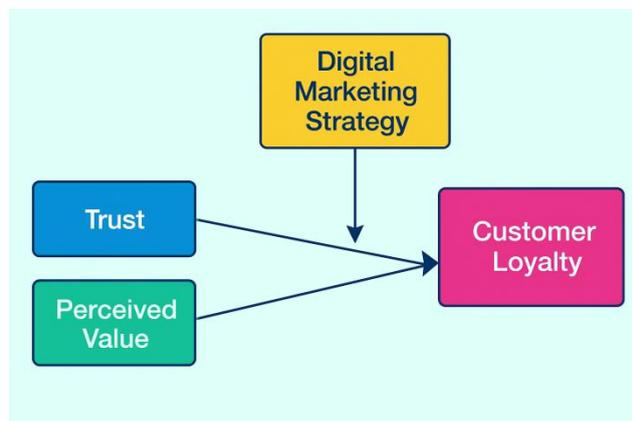


Figure 1. Conceptual Model of Muslim Consumer Loyalty in Halal Digital Markets

*This model conceptualizes Muslim consumer loyalty in halal digital markets as driven by trust and perceived value, with digital marketing strategy acting as a moderator that amplifies these relationships.*

### Significance of the Study

This study provides meaningful insights for professionals such as marketers, brand managers, and business owners working in the halal industry. It introduces a conceptual model that explains how trust, perceived value, and digital marketing strategies work together to influence customer loyalty. As Muslim consumers increasingly turn to digital platforms, halal brands need to adjust their marketing strategies to meet both the spiritual and practical expectations of their audiences.

One important area is building trust through clear and reliable digital content that highlights halal certification. It is essential for businesses to produce and share content that confirms the product's halal status. This includes using videos, visual guides, or clear certification displays. The content should come from trusted sources and should be easy for consumers to verify. Updates from well-known halal certification bodies like JAKIM or MUI can be shared through websites, mobile apps, or online stores. Since customers cannot inspect products directly online, the ability to trust what they see becomes a major reason they return to a brand.

Another key point is showing the deeper value of products, especially values that relate to Islamic beliefs and ethics. Muslim consumers today look beyond basic halal labels. They are also interested in how the product was made, whether it follows ethical practices, and if it aligns with Islamic teachings. Businesses can show these values through product descriptions, brand stories, and social media content. When brands talk about ethical sourcing, fair treatment of workers, environmental care, and Shariah compliance, they connect with both

the practical and emotional needs of consumers. This helps build stronger and longer-lasting customer relationships.

The role of digital marketing is also highlighted in the model, especially through the use of trusted Muslim influencers. These influencers, including halal food experts, modest fashion bloggers, or Islamic lifestyle advocates, can help build confidence in the brand. Their support shows real-life use of the product and provides reassurance to consumers who rely on trusted voices. Their recommendations also lead to word-of-mouth promotion, which is powerful in tight-knit Muslim communities where trust and reputation matter greatly.

Overall, this study encourages halal brands to move away from traditional advertising and focus on marketing strategies that are guided by trust, values, and real digital engagement. When marketing is shaped by Islamic ethics, clear communication, and respect for the digital habits of Muslim consumers, brands can earn lasting loyalty, improve their reputation, and stand out in the growing halal market.

### **Future Research Directions**

The conceptual model presented in this study offers a useful framework for understanding how trust, perceived value, and digital marketing strategy influence customer loyalty in halal markets. However, the model is theoretical and requires empirical testing to validate its structure and applicability. Future research is encouraged to use Partial Least Squares Structural Equation Modeling, or PLS-SEM, which is a suitable method for testing complex models and building theory. This approach is well suited for models focused on prediction and works effectively with constructs such as trust, loyalty, and perceived value.

PLS-SEM allows researchers to test both direct and moderating relationships, assess the quality of measurement tools, and examine how the various components of the model are linked. Validating the model through this method would not only strengthen its theoretical contribution but also offer practical insights for marketers in halal industries. These insights could guide more effective marketing strategies across different countries and sectors.

To begin, it is recommended that the model be tested in Terengganu, Malaysia. This state provides a culturally rich environment with a strong Muslim population, making it ideal for studying halal consumer behavior. Expanding the study to other Muslim-majority countries such as Indonesia and Saudi Arabia would offer valuable comparisons. These countries have different cultural traditions, regulatory frameworks, and consumer preferences, which could influence how trust, value, and digital strategy affect customer loyalty.

Future research can also explore how this model applies across cultures. The way consumers understand trust and value may differ based on their cultural background. A comparative study could show whether the model can be applied in various settings or if it needs adjustment to reflect local beliefs and behaviors. Another area for further study is the use of this model in specific halal industries. Each industry, such as food, cosmetics, or fashion, has its own challenges and consumer expectations. For example, halal food may require strict certification and supply chain transparency, while halal cosmetics may depend more on safe ingredients and endorsements from trusted influencers.

Future empirical work may employ validated measurement scales such as the multidimensional trust scale (Mayer et al., 1995), the perceived value scale (Sweeney & Soutar, 2001), and established loyalty measures (Morgan & Hunt, 1994) to ensure rigorous testing of the model.

An additional direction for future work is the integration of Islamic consumer psychology. Concepts such as religious motivation, spiritual well-being, and commitment to a halal lifestyle can help explain how Muslim consumers form trust and perceive value, especially in digital spaces. Adding these psychological and spiritual dimensions to the model would provide a deeper understanding of consumer behavior and allow for a more complete analysis of loyalty in halal markets.

By taking these steps, future research can improve the strength and relevance of the model. This will make it more useful in a wide range of settings and help marketers respond better to the needs of Muslim consumers in the global halal economy.

### **Conclusion**

As the halal economy evolves within an increasingly digital landscape, understanding the multidimensional drivers of Muslim consumer loyalty is both theoretically significant and practically urgent. This paper responds to this need by proposing an integrated conceptual model that connects trust, perceived value, and digital marketing strategy in shaping loyalty outcomes. While each of these constructs has been extensively studied in isolation, this framework offers a novel synthesis that reflects the complex realities of Muslim consumer behavior in online halal markets.

By grounding the model in the Commitment-Trust Theory of Relationship Marketing, the paper bridges gaps in existing literature and highlights how trust, derived from halal certification credibility and ethical brand conduct, and perceived value, encompassing functional, emotional, social, and religious dimensions, jointly underpin loyalty. Importantly, the moderating role of digital marketing strategy is emphasized as a critical amplifier of these relationships—offering brands a strategic lever to enhance consumer engagement and foster enduring loyalty.

This integrated perspective offers actionable guidance for halal marketers and brand managers operating in digitally active Muslim-majority markets such as Southeast Asia, while providing a flexible framework applicable to other cultural contexts. Future empirical validation of this model, using robust techniques such as PLS-SEM, will further advance understanding and inform best practices in halal digital marketing.

In sum, this study contributes a theoretically grounded and managerially relevant framework that aligns Islamic ethical values with contemporary digital marketing strategies. It sets the stage for richer academic inquiry and more informed, value-driven marketing practices in the expanding global halal economy.

### **Theoretical and Contextual Contribution**

This research makes a valuable contribution both to theory and to context. Theoretically, it advances the Commitment-Trust Theory by integrating trust, perceived value, and digital

marketing strategy into a single framework that explains Muslim consumer loyalty in halal digital markets. This integration moves beyond fragmented studies and offers a holistic view that captures the interplay of ethical, emotional, social, and technological dimensions shaping consumer behavior. Contextually, the study sheds light on Southeast Asia, especially Malaysia, where halal consumption is deeply tied to cultural and religious identity while digital platforms are rapidly transforming consumer interactions. By linking trust derived from certification and ethical conduct with value rooted in faith and experience, and showing how digital strategy can amplify these effects, the research provides insights relevant to both local and global halal markets. Its significance lies in bridging academic knowledge with real market practices, offering a model that is both academically rigorous and practically useful for halal businesses seeking to thrive in a digital economy. It also opens a pathway for future empirical studies to test, refine, and adapt the model across industries and regions.

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