Build Trust Consumer in Sharia E-Commerce Ecosystem : A Study Exploring the Young Indonesian Muslim Market

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| Keywords:	ABSTRACT
Keywords: trust consumers , sharia e-commerce , young Muslims , marketing value , digital loyalty	The rapid growth of e-commerce in Indonesia has included the rise of platforms adopting Sharia principles, driven by the global halal consumption trend and rising religious awareness among young Muslims. Trust is a critical factor in sustaining Sharia-based digital marketplaces, yet limited studies have explored its formation in the context of Indonesia's young Muslim consumers. This study investigates the key drivers of trust toward Sharia-compliant e-commerce platforms among Muslim users aged 18–30. Using a qualitative exploratory approach through in-depth interviews with 15 active users, the study identifies four core factors shaping trust: adherence to Sharia principles, information transparency, business integrity, and consistent digital experiences. Additional emotional drivers include halal certification, zakat/infak features, and religious narratives that foster user loyalty. These findings offer theoretical contributions to trust in Islamic marketing and practical insights for platform developers to design culturally adaptive strategies that resonate with young Muslim consumers.

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1. INTRODUCTION

The global acceleration of digital transformation has fueled the rapid expansion of e-commerce across various markets, including the rise of platforms that integrate Islamic or Sharia principles. In Indonesia, the world's largest Muslim-majority country, this trend is gaining momentum alongside growing global demand for halal-certified products and rising religiosity among digitally connected youth (Aji et al., 2020; Hassan et al., 2022; Rahman & Nasution, 2021). Sharia-compliant e-commerce not only fulfills functional needs but also bridges spiritual and ethical consumer expectations, positioning trust as a central pillar of platform sustainability.
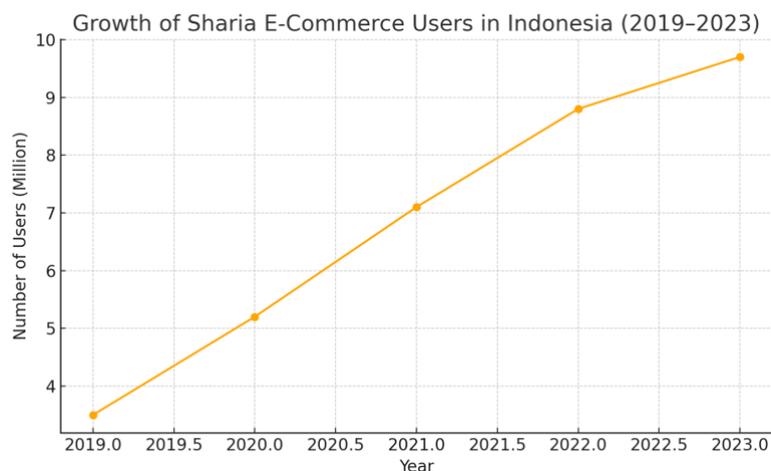
Figure 1. Growth of Sharia e- Commerce Users in Indonesia (2019-2023)

According to the State of the Global Islamic Economy Report (2023), Indonesia ranks fourth globally in Sharia economic potential, with Sharia e-commerce transactions exceeding USD 2.5 billion. This momentum is reflected in the rising number of Sharia e-commerce users, particularly among the 18–35 age group, which increased from 3.5 million in 2019 to 9.2 million in 2023 (BPS; iPrice, 2023) as visualized in Figure 1. These statistics highlight the urgency of developing culturally relevant and trust-based marketing strategies to meet the values-driven preferences of young Muslim consumers.

Despite this promising landscape, establishing trust in Sharia digital platforms remains a challenge. While many platforms claim compliance, inconsistencies persist in the transparent application of Islamic principles, limited halal certification coverage, and insufficient involvement of religious authorities in system oversight (Rohman et al., 2021; Abdullah & Fauzi, 2022; Setiawan, 2023). At the same time, Gen Z and millennial Muslim consumers are the most critical and discerning demographic—well-versed in digital technologies and highly attentive to brand authenticity and ethical alignment.

Previous studies have explored trust in conventional e-commerce. Gefen et al. (2003) emphasized reputation and data security, while Pavlou (2003) linked trust to perceived credibility and ease of transaction. In the Sharia context, Prasetyo et al. (2022) identified religious content, platform reputation, and Sharia-compliant payment systems as key trust factors. However, there is limited research that focuses on the distinct behavior, expectations, and lifestyle of young Indonesian Muslims as a growing digital market segment.

The literature gap lies in the lack of exploratory, consumer-centric studies that address how trust is formed within this demographic—especially considering their evolving relationship with technology, spirituality, and ethical consumption (Hasanah et al., 2021; Maulana & Rizky, 2022; Karim & Dewi, 2023). Unlike prior generations, young Muslim consumers demand not only product compliance but also integrated digital experiences that reflect Islamic values in both form and function.

This study offers a novel perspective by adopting a qualitative-exploratory approach to examine not just observable behaviors, but also the subjective meanings and emotions tied to trust in Sharia e-commerce platforms. This includes examining user perceptions toward halal labeling, zakat/infak features, religious narratives, and the overall digital atmosphere of authenticity and spiritual resonance (Azra et al., 2020; Harahap & Fadilah,

2022; Rizal, 2023). In this ecosystem, trust is shaped by both rational evaluations and spiritual-emotional alignment.

Therefore, it is crucial for Sharia e-commerce developers to holistically understand the psychological, social, and spiritual foundations of trust among young Muslim users. Only by addressing these dimensions can platforms build strong digital loyalty and long-term engagement (Kurniawan et al., 2023; Alfian & Fitri, 2021; Syamsuddin, 2022).

This study aims to explore the core factors that shape the trust of young Muslim consumers (aged 18–30) in Indonesia toward Sharia e-commerce platforms. The findings are expected to contribute both theoretically to Islamic marketing literature and practically to the development of adaptive, value-driven digital strategies.

2. METHOD

This study employs a qualitative exploratory approach to investigate the perceptions, interpretations, and lived experiences of young Muslim consumers regarding Sharia-compliant e-commerce platforms in Indonesia. The exploratory design is particularly suitable for understanding subjective meanings and context-bound trust formation, especially in under-researched areas like Islamic digital marketplaces.

The population of this study comprises Muslim consumers aged 18–30 who have actively used Sharia-based e-commerce platforms such as Tokopedia Salam, Evermos, and Hijup. A purposive sampling technique was used with the following inclusion criteria:

1. Identifies as Muslim,
2. Aged between 18 and 30 years,
3. Has conducted at least three transactions on a Sharia-compliant e-commerce platform in the past six months.

A total of 15 informants were selected to capture diverse perspectives across geographic regions, educational backgrounds, and usage intensity. While the sample size is relatively small, it aligns with the depth-oriented nature of qualitative research, which prioritizes data saturation over statistical generalizability (Creswell, 2018). The decision to limit the sample to 15 was based on the point at which thematic redundancy began to emerge and no new significant insights were found.

The primary data collection instrument was a semi-structured interview guide, developed based on literature on consumer trust and Islamic marketing values. The interview covered themes such as:

- Perceptions of halal assurance and platform credibility,
- Experiences with Islamic narrative features (e.g., zakat tools, religious messaging),
- Digital security and ease of Sharia-compliant transactions,
- Emotional and spiritual alignment with platform values.

Interviews were conducted online via Zoom and WhatsApp Call to accommodate geographical diversity and participant convenience. Each session lasted 30–45 minutes, was recorded with consent, and transcribed verbatim. Additional data included archival promotional content and visual materials from the platforms, which served as supporting sources for triangulation.

The research procedure consisted of the following steps:

1. Formulation of research design and interview protocol,
2. Recruitment of informants through purposive selection,
3. Conducting in-depth online interviews,
4. Transcription and initial data cleaning,
5. Validation through member-checking,

6. Data analysis using thematic analysis.

Thematic analysis followed the Braun and Clarke (2006) six-phase framework:

1. Familiarization – repeated reading of transcripts and notes,
2. Initial coding – identification of semantic and latent codes using NVivo software,
3. Searching for themes – clustering codes into potential overarching categories,
4. Reviewing themes – refining and validating against the data set,
5. Defining and naming themes – ensuring thematic clarity and distinction,
6. Producing the report – integrating themes into a coherent narrative aligned with the research objectives.

To enhance data validity, triangulation of sources (interviews, documents) and techniques (observation, member-checking) was employed. Coding reliability was maintained through peer review and iterative refinement of the coding scheme.

3.   RESULTS AND DISCUSSION

Commitment to Sharia Principles as a Main Pillar of Trust

Most informants emphasized that the platform's commitment to Sharia principles was a key factor influencing their trust in transactions. This included clarity regarding the halal product selection process, content screening, and the use of contracts in transactions (Aji et al. al. , 2020; Rohman et al. , 2021; Yusuf & Nawawi, 2022). The consistent presence of Islamic narratives on the platform also strengthens the brand's identity as part of the Islamic ecosystem.

Interestingly, several respondents stated that a "sharia face" alone is not enough, but must be proven by a payment system and services that comply with the fatwa (Fahmi & Harahap, 2022; Azra et al. , 2020; Maulana & Rizky, 2022). They place more trust in platforms that include clerics on their supervisory boards or cite MUI fatwas as references.

This is in line with the study of Prasetyo et al. (2022) who stated that sharia elements are the main differentiator for Muslim consumers in choosing a marketplace . Meanwhile, a study by Hasanah et al. (2021) added that consumer perceptions of religiosity will be more positive when the system and content are Sharia-compliant, not just labeled. This is an important foundation for building long-term trust.

Information Transparency and Platform Credibility

The second dominant factor identified in this study was information transparency, particularly regarding pricing, product details, and manufacturer information. Thirteen of the 15 informants reported feeling uncomfortable when product information was incomplete or questionable, even when the platform claimed to be Sharia-compliant (Ningsih & Wahyuni, 2020; Syamsuddin, 2022; Karim & Dewi, 2023).

The following figure shows the frequency distribution of the main themes raised by informants regarding trust factors:
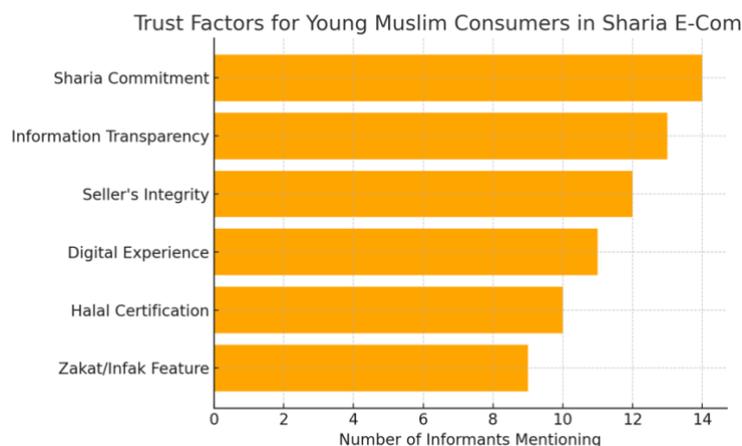
Figure 1. Factors Forming Young Muslim Consumer Trust in Sharia E- Commerce

This transparency factor is especially important in a digital context, as consumers cannot directly touch the products on offer. They rely on narratives, images, and reviews from other buyers (Wijayanti, 2023; Taufik & Hamid, 2022; Syafrina et al. al. , 2021). Therefore, the rating and feedback system becomes a significant validation tool for measuring the platform's credibility.

Informative and honest visual support, without exaggeration, is also a major draw. Platforms that fairly convey product advantages and disadvantages are more likely to receive trust (Alfian & Fitri, 2021; Hasan & Ulya, 2020; Kurniawan et al. , 2020). al. , 2023). Transparency is not only seen in product descriptions, but also in refund policies and responses to complaints.

Seller Integrity and Identity

A clear and traceable seller identity is another key factor in building trust. Some informants prefer to buy from sellers who display their business profile, address, and even personal testimonials on their store pages (Nurfadillah & Siregar, 2021; Ridwan et al. al. , 2022; Firdaus & Amalia, 2021).

This is closely related to the concept of interpersonal trust in online business . Young Muslim consumers tend to trust sellers who not only sell products but also build social and emotional relationships with buyers (Hidayat et al. al. , 2020; Rahmatullah & Fauzan, 2021; Ismail & Hassan, 2022). Therefore, seller involvement in Islamic discussions or halal education is a strategy that strengthens consumer loyalty.

commerce platforms even integrate seller verification systems based on halal certification or sharia economic training. This feature has been proven to increase trust by providing evidence that sellers understand and implement sharia principles (Nasution et al., 2019). al. , 2022; Fajri et al. , 2023; Latifah & Widodo, 2020). This can be a competitive advantage in an increasingly saturated e- commerce market.

Digital Experience and Transaction Convenience

Trust is also built from a pleasant and safe digital experience. Platforms that have users simple interface , features hassle-free checkout and customer support Fast service is considered more trustworthy (Puspitasari & Yuniarti, 2021; Kusuma & Wulandari, 2022; Santoso et al. , 2021). Young consumers tend to avoid platforms that are slow, error-prone , or not mobile. friendly .

Informants also mentioned that the existence of additional features such as a zakat calculator, alms payments, and opening prayers for transactions creates a spiritual impression that strengthens positive emotions towards the platform (Harahap & Fadilah, 2022; Syafira et al. , 2021; Subagyo, 2020). This shows that digital experiences are not just technical, but also emotional and spiritual.

Excessive transaction complexity can erode trust. Therefore, Islamic e- wallet systems , halal QRIS (Qualifying Transaction Recognition System), and Sharia-compliant order tracking significantly improve transaction convenience (Rizal, 2023; Fauzan & Arifin, 2021; Amin & Sofyan, 2022). A good digital experience strengthens emotional engagement and fosters loyalty.

Islamic Certification and Features

Finally, the emotional and symbolic aspects of Islam are additional factors in building trust. Features such as halal label displays and inspirational stories Muslim sellers , as well as the integration of light preaching content, provide a nuance of spiritual belief (Ismail et al. , 2021; Setiawan & Rahman, 2022; Fadhilah & Yusuf, 2020).

Some informants stated that they felt "calmer and more confident" when purchasing from platforms that displayed the MUI label, Quranic quotations , or light Hadith on their product displays. This reinforced their belief that their consumption was not only rational but also religiously meaningful (Rahimah & Rachmawati, 2021; Syukur & Nurhayati, 2022; Zahra & Mustaqim, 2023).

In an increasingly automated world, spiritual symbols serve as a bridge connecting technology with religious values. Therefore, Sharia-compliant e- commerce platforms that understand this dynamic will be better able to build and maintain consumer trust in the future (Yusron & Pratama, 2022; Karim & Huda, 2023; Musyafak , 2021).

4. CONCLUSION

This study aims to explore in-depth the factors shaping trust among young Muslim consumers in the sharia-compliant e- commerce ecosystem in Indonesia. Based on findings from in-depth interviews with 15 informants actively using sharia-compliant e- commerce platforms , it can be concluded that consumer trust is not only built on technical aspects but is also strongly influenced by the integration of sharia values throughout the shopping experience. Five key factors that consistently emerged as determinants of trust are: the platform's commitment to sharia principles, transparency of product information, seller integrity, a consistent and secure digital experience, and the presence of emotional value through religious symbols such as halal certification and digital da'wah features . These findings indicate that the younger generation of Muslims has high expectations for authenticity and ethics in digital services and demonstrates a tendency to form loyalty based on alignment with spiritual values. They assess not only the ease of transactions but also the extent to which the platform strengthens their Islamic identity. Therefore, sharia-compliant e- commerce developers need to consider the multidimensional dimensions of trust—rational, emotional, and spiritual—in designing marketing strategies and service development. This research contributes to the strengthening of the literature on value - based marketing. marketing) in the digital era, while also opening up opportunities for the development of more inclusive sharia business policies based on the needs of the younger Muslim generation .

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