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DYNAMICS OF CONSUMER TRUST IN SHARIA-BASED MARKETPLACE PLATFORMS

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Abstrak

Penelitian ini mengkaji dinamika kepercayaan konsumen terhadap platform marketplace berbasis syariah dengan menggunakan metode studi pustaka. Kepercayaan konsumen diidentifikasi sebagai pilar utama keberhasilan platform ini, yang memerlukan keseimbangan antara jaminan kualitas dan kepatuhan yang ketat terhadap prinsip-prinsip syariah. Faktor utama yang membangun kepercayaan meliputi transparansi, kepatuhan terhadap hukum Islam, dan keamanan transaksi. Hasil penelitian menunjukkan bahwa konsumen dengan literasi syariah yang tinggi cenderung memilih dan setia pada platform yang menunjukkan kepatuhan terhadap prinsip-prinsip Islam, seperti menghindari *riba*, *maysir*, dan *gharar*. Selain itu, kejelasan proses transaksi, ketersediaan produk bersertifikasi halal, dan keamanan data pribadi yang kuat secara signifikan meningkatkan kepercayaan konsumen. Layanan pelanggan yang responsif dan sistem operasional yang transparan juga memperkuat hubungan dengan konsumen, memastikan kepercayaan dan loyalitas jangka panjang. Meskipun memiliki potensi besar, marketplace berbasis syariah menghadapi tantangan seperti persepsi negatif terkait daya saingnya, keterbatasan pilihan produk, dan keraguan terhadap konsistensi kepatuhan syariah. Untuk mengatasi tantangan ini, diperlukan upaya strategis, termasuk edukasi konsumen tentang prinsip-prinsip syariah, peningkatan kapabilitas teknologi, serta pelaksanaan audit syariah dan sertifikasi halal yang menyeluruh. Dengan mengatasi tantangan tersebut dan mendorong inovasi, marketplace berbasis syariah dapat memposisikan diri sebagai platform yang terpercaya, yang selaras dengan prinsip agama dan memenuhi harapan konsumen.

Kata Kunci : Kepercayaan Konsumen, Marketplace Syariah, Prinsip Syariah

Abstract

This study examines the dynamics of consumer trust in Sharia-based marketplace platforms using a literature review method. Consumer trust is identified as a critical pillar of success for these platforms, requiring a harmonious balance between quality assurance and strict adherence to Sharia principles. Key factors fostering trust include transparency, compliance with Islamic law, and transaction security. The findings highlight that consumers with higher Sharia literacy are more inclined to choose and remain loyal to platforms that demonstrate adherence to Islamic principles, such as avoiding *riba*, *maysir*, and *gharar*. Furthermore, clear transaction processes, the availability of halal-certified products, and robust personal data security significantly enhance consumer confidence. Responsive customer service and transparent operational systems also strengthen relationships, ensuring long-term trust and loyalty.

Despite their potential, Sharia-based marketplaces face challenges such as negative perceptions of their competitiveness, limited product offerings, and skepticism about consistent Sharia compliance. To address these issues, strategic efforts are necessary, including educating consumers about Sharia principles, improving technological capabilities, and ensuring comprehensive Sharia audits and halal certifications. By tackling these challenges and fostering innovation, Sharia-based marketplaces can position themselves as trusted platforms that align with religious principles while meeting consumer expectations.

Keyword: Consumer Trust, Sharia Marketplace, Sharia Principles.

A. INTRODUCTION

The development of digital technology has brought about significant changes in consumer patterns, including among the Muslim community. The emergence of sharia-based marketplaces has become one of the innovations in the e-commerce world, aiming to meet the needs for halal transactions in accordance with sharia principles. These marketplaces offer advantages such as clear contracts, transparency in transactions, and a guarantee of halal products. However, amidst the growth of sharia-based marketplaces, consumer trust in these platforms remains a significant challenge.

Consumer trust is a key element in the success of any marketplace, including sharia-based ones. However, various dynamics arise in building and maintaining trust among Muslim consumers. Some consumers feel uncertain about the consistency of sharia principles being implemented in every transaction process. Issues such as transparency of contracts, clarity of halal products, and the platform's commitment to avoiding elements of *gharar* (uncertainty), *riba* (interest), and *maysir* (speculation) can affect consumer loyalty to the marketplace.

In addition, in the digital era, consumers are becoming increasingly critical of the services they use. Factors such as service quality, data security, delivery speed, and dispute resolution mechanisms also influence consumer trust. Sharia-based marketplaces often face comparisons with conventional marketplaces that are more established in terms of technology and services. This competition requires sharia-based marketplaces to not only uphold Islamic principles but also provide a competitive and professional shopping experience.

On the other hand, the existence of sharia-based marketplaces has great potential to support the global growth of the Islamic economy. These platforms not only serve as a medium for transactions but also as a platform to strengthen the halal ecosystem and empower Muslim entrepreneurs, particularly small and medium-sized enterprises

(SMEs). Therefore, it is important to understand the factors influencing consumer trust in sharia-based marketplaces so that these platforms can develop sustainably and contribute significantly to the welfare of the community.

Based on the above explanation, this study aims to explore the dynamics of consumer trust in sharia-based marketplaces. The research will examine the factors influencing consumer trust, the challenges faced, and the strategies that can be applied to enhance trust and loyalty among Muslim consumers.

B. THEORETICAL FOUNDATIONS

1. Consumer Trust Theory

Consumer trust is a fundamental element in establishing lasting relationships between consumers and service or product providers, especially in digital transactions. According to Moorman, Zaltman, and Deshpande, trust is formed through positive consumer experiences, clear communication, and perceptions of the involved party's integrity. In the context of Sharia-based marketplaces, trust extends beyond the quality of the products or services offered to include the consistent application of Sharia principles. Clarity in transactional agreements, transparency regarding halal product information, and the platform's commitment to avoiding elements contrary to Sharia—such as *riba* (interest) and *gharar* (uncertainty)—are critical in building and maintaining consumer trust (Fataron & Rohmah, 2019). Therefore, Sharia-based marketplaces must demonstrate consistency in implementing these principles to assure consumers that their transactions align with Islamic teachings.

Furthermore, consumer behavior theory provides a vital perspective on understanding how trust influences consumer decisions in choosing Sharia-based marketplace platforms. Schiffman and Kanuk explain that consumer behavior is shaped by various internal and external factors, including religious values and confidence in the products or services chosen. For Muslim consumers, the decision to transact on a Sharia-

based marketplace is significantly influenced by their belief in the conformity of the products to halal principles and Islamic law (Wibowo, 2023). Marketplaces that offer products meeting clear and transparent Sharia standards, while ensuring the halal status and validity of their offerings, are more likely to gain consumer trust.

Consumer trust in online transactions is also affected by their perceptions of the platform's security and transparency. Gefen, Karahanna, and Straub highlight that in the realm of e-commerce, consumers tend to favor platforms that provide transparency in transaction processes, including clarity on pricing, payment mechanisms, and return policies. Sharia-based marketplaces that apply Islamic principles in every operational aspect—from sales contracts to dispute resolution—must ensure that all product and transaction-related information is accessible and understandable for consumers. This trust is further reinforced when these marketplaces avoid practices containing elements of *gharar* (uncertainty) or fraud that could harm consumers (Suhaimi et al., 2013).

Additionally, the theory of business ethics in Islamic economics underscores the importance of maintaining integrity in every transaction conducted by Sharia-based marketplaces. Al-Ghazali and other Islamic economic thinkers emphasize that every transaction in the Sharia economy must uphold principles of justice, transparency, and fairness, ensuring no harm to any party. Therefore, Sharia-based marketplaces must adhere to business ethics aligned with Sharia principles, such as guaranteeing the halal status of products and avoiding transactions involving fraud or uncertainty. Consequently, consumer trust will be strengthened if these marketplaces demonstrate their commitment to upholding and implementing Islamic business ethics, focusing not only on profit but also on consumer welfare and the sustainability of the Muslim economy (Muhayatsyah & Muhayatsyah, 2020).

2. Consumer Behavior Theory

Consumer behavior theory provides a profound understanding of how internal and

external factors influence purchasing decisions. Schiffman and Kanuk explain that consumer needs and motivations are the primary drivers behind purchasing actions. In the context of Sharia-based marketplaces, consumer needs extend beyond acquiring high-quality products to ensuring that the purchased products comply with Sharia principles. Muslim consumers are more inclined to choose platforms that offer halal products and transactions free from *riba* (interest) or *gharar* (uncertainty). Hence, the religious values reflected in Sharia-based marketplaces significantly shape purchasing decisions, surpassing mere functional needs (Karoui & Khemkhem, 2016).

In addition to internal factors, external factors such as brand perception and attitudes toward technology also play a critical role in consumer decisions. In e-commerce, perceptions of transaction security, service quality, and platform credibility are key determinants of consumer attitudes toward Sharia-based marketplaces. Ajzen's theory of planned behavior suggests that consumer attitudes toward a behavior—such as transacting on a Sharia-based marketplace—shape their intentions and decisions to act. Platforms that foster positive perceptions through transparency, clarity in contractual agreements (*akad*), and adherence to Sharia principles are more likely to earn consumer trust and loyalty (Santri, 2024).

In this context, spiritual and moral values also hold significant importance. Consumers not only consider economic benefits when choosing a Sharia-based marketplace but are also motivated by the desire to support a sustainable Sharia economy. Marketplaces that prioritize justice, transparency, and social welfare in line with Islamic teachings are more likely to resonate with Muslim consumers. These values influence not only purchasing decisions but also strengthen consumer commitment to continued transactions on the platform (Pradhita, 2024). Therefore, understanding consumer behavior within the context of Sharia-based marketplaces requires greater attention to the interplay between economic, social, and religious factors.

3. Islamic Business Ethics Theory

Business ethics theory in Islamic economics emphasizes that every business activity should be grounded in the moral principles reflected in Islamic teachings. Al-Ghazali and other Islamic economic thinkers assert that the main goal of every business transaction is to achieve *maqashid syariah*, which includes the welfare of the community, social justice, and legal certainty. In the context of Sharia-based marketplaces, the application of these principles is crucial to ensure that all transactions comply with Islamic teachings. A Sharia-compliant marketplace must not only sell halal products but also adhere to Sharia principles in all operational aspects, including clear contractual agreements (*akad*), avoiding transactions involving *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation), which could harm consumers and violate the principles of justice in Islam (Eva Andriani et al., 2023).

These ethical principles are not only linked to the legalistic aspects but also to how Sharia-based marketplaces can provide broad social benefits. Such marketplaces should focus on developing the economy of the community, empowering small and medium enterprises (SMEs) in the halal sector, and ensuring fair transactions between sellers and buyers. Consumers are more likely to trust marketplaces that demonstrate their commitment to Islamic ethical values, such as honesty in product information, price transparency, and fairness in dispute resolution. This trust will grow stronger if the marketplace consistently adheres to these principles in every business interaction (Agustian et al., 2023).

Moreover, the importance of transparency and accountability in applying Sharia principles becomes a key factor in building and maintaining consumer trust. A Sharia-based marketplace must provide clear evidence to consumers that the products sold meet halal standards and do not contain prohibited elements in Islam. Therefore, a marketplace that consistently implements these business ethics principles will gain

higher consumer trust. Consumer trust is significantly influenced by how well the marketplace can ensure that all transactions are not only economically beneficial but also in accordance with Islamic teachings, creating a shopping experience that is both safe and blessed.

4. Customer Satisfaction Theory

Customer satisfaction is a key indicator that determines the success of a marketplace, including a Sharia-based marketplace. According to Oliver, customer satisfaction is achieved when the products or services provided meet or even exceed customer expectations. In the context of a Sharia-based marketplace, customer expectations are not only focused on the quality of the products they purchase, but also on how the marketplace consistently applies Sharia principles in all its operational aspects. Consumers transacting in a Sharia-compliant marketplace expect transparency in contracts (*akad*), products that are truly halal, and transactions free from elements prohibited in Islam, such as *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation). If the marketplace can meet these expectations effectively, consumer satisfaction will be achieved, which in turn will strengthen their loyalty to the platform (Setiawan et al., 2020).

Additionally, consumer satisfaction is also influenced by other factors, such as service quality, delivery speed, and the security of personal data provided by the marketplace. A Sharia-based marketplace must offer a shopping experience that not only adheres to Sharia principles but also remains competitive in terms of services and facilities provided to consumers (Dewantara et al., 2024). For instance, consumers expect an easy payment system, timely delivery, and assurance that their personal data is protected from misuse. Satisfaction gained from this positive experience will reinforce consumer trust in the platform and turn them into loyal customers who return for further transactions. Therefore, it is essential for a Sharia-based marketplace to

maintain a balance between meeting Sharia standards and providing professional and responsive services.

High consumer satisfaction has a significant impact on loyalty and the sustainability of a Sharia-based marketplace. Satisfied consumers are likely to recommend the platform to others, which can increase the number of customers and expand market share. Furthermore, high satisfaction will boost consumer trust in the platform, which is crucial in the context of a Sharia-based marketplace, where trust is a key element in business relationships. Thus, maintaining customer satisfaction not only impacts short-term success but also contributes to the long-term sustainability and growth of a Sharia-based marketplace. A marketplace that continues to improve the quality of products, services, and implementation of Sharia principles will thrive and contribute to the global growth of the Islamic economy (Tamamudin et al., 2022).

C. METHOD

The method used to analyze the dynamics of consumer trust in Sharia-based marketplace platforms is library research. Library research, as described by Moleong, involves systematically collecting data from various written sources, such as books, journal articles, research reports, and other relevant documents. This method serves as a foundation for gathering comprehensive theoretical insights and empirical evidence that have already been published by experts and researchers in the field of e-commerce, Sharia law, and consumer behavior. It is particularly beneficial for studies focused on understanding complex topics like consumer trust, especially within the context of Sharia-based marketplaces, as it allows access to diverse viewpoints and well-established knowledge (Murdiyanto, 2020).

One of the primary benefits of library research is its capacity to provide a holistic view of the existing literature. By reviewing a wide range of written materials, researchers can identify trends, gaps, and inconsistencies in the research, which can

then serve as a foundation for developing new understandings. For example, when examining consumer trust in Sharia-based platforms, researchers can explore studies on factors like transparency, honesty, and the assurance of halal products. This approach helps to build a conceptual framework for understanding how these factors influence trust and, ultimately, consumer behavior in online marketplaces. Moreover, it ensures that the study is grounded in credible and thoroughly documented evidence (Sugiyono, 2008).

Furthermore, library research enables a critical analysis of previous studies, allowing researchers to expand on existing theories while offering fresh perspectives. In the case of this research, the method supports an exploration of how trust is developed and maintained in Sharia-based marketplace platforms, based on principles of Sharia law and consumer expectations. It provides valuable insights into best practices and challenges faced by these platforms, as well as how they align with Islamic ethical standards. By synthesizing information from multiple sources, library research ensures that the exploration of consumer trust in Sharia-based platforms is both detailed and well-supported by prior research, contributing to a thorough understanding of the topic.

D. RESULTS AND DISCUSSION

Consumer trust is one of the most critical factors determining the success of a marketplace. In the context of a Sharia-based marketplace, this trust is not only related to the quality of the products but also to the Sharia principles underlying the platform's operations. This trust is built through transparency, adherence to Sharia law, and the assurance of secure transactions. From the results of literature studies, it was found that consumers with a good understanding of Sharia economic principles are more likely to choose and remain loyal to marketplaces they deem trustworthy in terms of compliance with Islamic law. For example, avoiding practices such as *riba* (usury), *maysir* (gambling), and *gharar* (uncertainty) significantly influences the level of consumer trust

in Sharia-based marketplaces. Additionally, high Sharia literacy among consumers enables them to be more selective in choosing marketplaces aligned with their religious values.

Clarity in every stage of the transaction process becomes a crucial factor in building trust. Consumers tend to feel more secure if they know exactly what will happen during the purchasing process, including cost details and product delivery. Sharia-based marketplaces that transparently explain how products are sold, the prices charged, and the return processes are more likely to earn consumer trust. Another important finding is that consumers seeking Sharia-based marketplaces place great importance on assurances that the products they purchase comply with halal principles. With clear halal certifications and transparent oversight, marketplaces can demonstrate their commitment to Sharia compliance, strengthening consumer trust.

In the digital era, personal data security is a major concern for consumers. Marketplaces that can ensure the protection of consumers' personal data are more likely to be trusted. Data encryption and clear privacy policies serve as key indicators for consumers when choosing a secure platform. Prompt and responsive customer service in addressing issues or complaints further strengthens the relationship between consumers and the marketplace. Sharia-based marketplaces with efficient customer service systems and a commitment to consumer satisfaction can more easily maintain consumer trust.

Despite having significant potential for growth, Sharia-based marketplaces face various challenges in building and maintaining consumer trust. Some consumers still hold negative perceptions of Sharia marketplaces, viewing them as less competitive compared to conventional platforms in terms of convenience and technology. Sharia-based marketplaces are often perceived as having a more limited range of products and services and as being less appealing to consumers who prioritize ease and convenience

in transactions. While many Sharia marketplaces are committed to adhering to Sharia principles, some consumers remain skeptical about consistent compliance. Certain Sharia-based marketplaces may struggle to maintain product quality or verify the products being sold, potentially eroding consumer trust. Additionally, Sharia-based marketplaces often face difficulties competing with larger conventional e-commerce platforms that have more resources. This intense competition necessitates continuous innovation by Sharia-based marketplaces to offer added value that differentiates them from others.

To address these challenges, Sharia-based marketplaces need to implement several strategies to enhance consumer trust. Proper education about the concept of Sharia in digital transactions can increase consumer understanding of the values applied in Sharia marketplaces. This can be achieved by providing clear information on Sharia principles, including how the marketplace ensures that its transactions are free from elements contrary to Sharia. Sharia-based marketplaces should enhance their technology to make transactions more accessible and secure. Investing in robust encryption systems and using technologies that ensure the protection of consumer data will help consumers feel safer and more comfortable in their transactions. Responsive and friendly customer service systems will be a key factor in maintaining good relationships with consumers. Sharia-based marketplaces that can deliver excellent service, including fair and swift problem resolution, will be more trusted by consumers. To boost consumer trust, Sharia-based marketplaces must ensure that the products sold genuinely comply with Sharia principles. The implementation of regular Sharia audits and collaboration with credible halal certification bodies will strengthen the marketplace's credibility in the eyes of consumers.

E. CONCLUSION

Consumer trust is a fundamental pillar of success for Sharia-based marketplaces,

requiring a balance between quality assurance and strict adherence to Sharia principles. Transparency, compliance with Islamic law, and transaction security play pivotal roles in fostering this trust. Consumers with higher Sharia literacy are more inclined to choose and remain loyal to platforms that demonstrate adherence to Islamic principles, such as avoiding *riba*, *maysir*, and *gharar*. The clarity of transaction processes, availability of halal-certified products, and robust personal data security further enhance consumer confidence in these platforms. Additionally, responsive customer service and a transparent operational system strengthen relationships with consumers, ensuring long-term trust and loyalty.

However, Sharia-based marketplaces face challenges such as negative perceptions regarding their competitiveness, limited product offerings, and skepticism about consistent Sharia compliance. To overcome these hurdles, strategic steps are needed, including increasing consumer education about Sharia principles, improving technological capabilities, and ensuring comprehensive Sharia audits and halal certifications. By addressing these challenges and maintaining a commitment to innovation, Sharia-based marketplaces can position themselves as trusted platforms, offering unique value that aligns with both religious and consumer expectations.

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