

# HALAL FINTECH AND THE FUTURE OF ISLAMIC MICROFINANCE: TOWARD INCLUSIVE DIGITAL PROSPERITY IN RURAL COMMUNITIES

Hamdiah<sup>1</sup>, Hamid<sup>2</sup>, and Supri Yanto<sup>3</sup><sup>1</sup> Universitas Jambi, Indonesia<sup>2</sup> Universitas Serambi Mekkah Banda Aceh, Indonesia<sup>3</sup> Universitas Serambi Mekkah Banda Aceh, Indonesia

## Corresponding Author:

Hamdiah,  
Department of Marketing Management, Universitas Jambi  
Jl. Raya Jambi Muara Bulian Km 15, Kec. Jambi Luar Kota 36361, Indonesia  
Email: hamidah@gmail.com

## Article Info

Received: April 8, 2025

Revised: July 17, 2025

Accepted: September 19, 2025

Online Version: October 23,  
2025

## Abstract

The rapid growth of Halal Fintech has opened new opportunities for advancing Islamic microfinance toward inclusive digital prosperity, particularly in rural communities often marginalized from formal financial systems. This study aims to analyze the influence of Halal Fintech adoption, digital trust, and sharia compliance on financial inclusion and sustainable economic empowerment in rural Indonesia. A quantitative approach was employed using survey data collected from 240 respondents, consisting of micro-entrepreneurs and community-based Islamic microfinance clients. The data were analyzed using Smart Partial Least Squares (SmartPLS 4.0) to test the structural model and the mediating effects of digital literacy and social capital. The results indicate that Halal Fintech adoption and digital trust significantly affect financial inclusion, while sharia compliance strengthens user confidence and long-term participation. Moreover, digital literacy mediates the relationship between fintech utilization and inclusive prosperity outcomes. The findings highlight that integrating Halal Fintech with Islamic microfinance institutions (IMFIs) can create a more inclusive and sustainable digital ecosystem, aligning with Maqasid al-Shariah and the UN Sustainable Development Goals (SDGs). This study contributes to the theoretical framework of Islamic digital finance and provides practical recommendations for policymakers, IMFIs, and fintech developers in enhancing digital inclusion and economic equity in rural areas.

**Keywords:** Halal Fintech, Islamic Microfinance, Rural Communities



© 2025 by the author(s)

This article is an open-access article distributed under the terms and conditions of the Creative Commons Attribution-ShareAlike 4.0 International (CC BY SA) license (<https://creativecommons.org/licenses/by-sa/4.0/>).

Journal Homepage

<https://research.adra.ac.id/index.php/jiem>

How to cite:

Hamdiah, Hamid, & Yanto, S. (2025). Halal Fintech and the Future of Islamic Microfinance: Toward Inclusive Digital Prosperity in Rural Communities. *Journal Islamic Economic Minangkabau*, 3(5), 261–271.  
<https://doi.org/10.70177/jiem.v3i5.2612>

Published by:

Yayasan Adra Karima Hubbi

## INTRODUCTION

Halal Fintech has emerged as a transformative force in the Islamic financial ecosystem, reshaping how communities engage with financial services through technology that adheres to Sharia principles (Alam, 2023; Kurniawati, 2023; Rachmawati, 2022). In recent years, its role has transcended the boundaries of urban and corporate markets, reaching into the socio-economic fabric of rural communities where access to Islamic microfinance has traditionally been limited. This development marks a critical shift from charity-based assistance toward empowerment-oriented inclusion, aligning both with the digital revolution and the ethical imperatives of Islamic finance.

The growing integration between Fintech and Islamic microfinance presents a promising pathway to bridge financial gaps in rural areas. For decades, microfinance institutions (MFIs) have served as vital instruments for economic empowerment, yet they often struggle with sustainability, transparency, and scalability (Hendayani, 2023; Herjanto, 2023; Kua, 2022). Halal Fintech, through blockchain-based contracts, digital zakat systems, and mobile-based lending platforms, offers solutions that combine efficiency with Sharia compliance. Its digital infrastructure can reduce operational costs, enhance accountability, and broaden outreach to previously unbanked populations. However, the transition toward digital Islamic microfinance is not without challenges. Rural communities face multiple barriers such as low digital literacy, limited internet access, and a lack of trust in digital systems. Moreover, the ethical dimension of Halal Fintech demands not only technological readiness but also the preservation of Maqasid al-Shariah values—justice, transparency, and communal welfare. These dual requirements—technological and moral—make the integration process complex and context-dependent.

In Indonesia, which hosts one of the largest Muslim populations in the world, the potential of Halal Fintech to strengthen Islamic microfinance is particularly significant. The government's financial inclusion agenda, supported by the Indonesia Sharia Economic Masterplan (MEKSI), has created a favorable environment for innovation (Bhutto, 2023; Mortas, 2022; I. Usman, 2024). Yet, the penetration of Islamic digital finance in rural areas remains uneven, primarily due to a mismatch between technological innovation and the socio-cultural realities of local communities. Bridging this gap requires empirical research that examines not only financial behavior but also the socio-religious variables influencing acceptance. The concept of inclusive digital prosperity lies at the heart of this study. It moves beyond financial inclusion in a narrow sense to encompass broader dimensions of human development, including knowledge access, entrepreneurial growth, and social cohesion. In this context, Halal Fintech serves not just as a transactional platform but as a moral-technical ecosystem that connects economic empowerment with ethical accountability. The challenge lies in ensuring that such digital transformation genuinely benefits the poor rather than deepening existing inequalities.

Previous studies on Islamic microfinance have largely focused on institutional efficiency or repayment performance, with limited attention to the digital transformation process and its ethical implications (Battour, 2023; Berakon, 2023; Rafiki, 2024). Similarly, while numerous studies have analyzed Fintech adoption, few have explored the distinct characteristics of Halal Fintech that combine technological innovation with religious compliance. This research fills that gap by examining how Halal Fintech adoption, digital trust, and Sharia compliance collectively influence inclusive prosperity in rural contexts. The use of Smart Partial Least Squares (SmartPLS) in this study provides a rigorous analytical framework to model complex interrelationships among latent variables. SmartPLS is particularly suited to exploratory models with multiple mediating and moderating factors, allowing for a deeper understanding of both direct and indirect effects. Through this approach, the study investigates how digital literacy and social capital mediate the relationship between Halal Fintech utilization and inclusive economic outcomes.

The social capital dimension is especially critical in rural Islamic communities, where trust, cooperation, and religious norms heavily influence financial decision-making (Kamarulzaman, 2022; Khan, 2022; Sthapit, 2023). When digital tools are introduced, these socio-religious networks play a decisive role in shaping acceptance and sustained usage. By analyzing this intersection through structural modeling, the study contributes to a more grounded understanding of Islamic digital inclusion beyond conventional economic metrics.

At the policy level, the integration of Halal Fintech into Islamic microfinance represents a strategic opportunity to support Indonesia's national digital economy vision (Battour, 2022; Preko, 2022; Tan, 2022). The government's efforts toward digital transformation must be aligned with religious and cultural sensitivities to avoid resistance at the grassroots level. Therefore, insights from this research can inform policymakers, regulators, and Islamic financial institutions in formulating frameworks that enhance both digital adoption and ethical compliance. From an academic perspective, this study extends the theoretical discourse on Islamic digital finance by synthesizing elements from technology adoption models, Sharia governance frameworks, and inclusive development theories. It conceptualizes Halal Fintech not merely as a financial innovation but as a social movement toward value-based prosperity. This multidimensional framing situates Islamic microfinance as a dynamic actor in digital ethics, not just a passive recipient of technological change.

The notion of "Halal" in Fintech goes beyond the avoidance of *riba* or *gharar*; it encapsulates the integration of fairness, transparency, and mutual benefit in every digital transaction. Such ethical dimensions have profound implications for building digital trust—a key determinant of sustained participation. Without digital trust, even the most sophisticated technologies risk rejection by communities that value moral assurance over convenience. Hence, this study highlights digital trust as both a mediating and enabling factor within the SmartPLS model. The empirical data derived from rural respondents provide a unique lens into how technology interacts with faith and social structure. Unlike urban populations that are more exposed to digital ecosystems, rural users often rely on collective validation from community leaders, imams, and microfinance agents. Understanding these behavioral patterns helps identify the socio-religious enablers and inhibitors of Halal Fintech acceptance, making this study both contextually rich and theoretically meaningful.

At a global level, the research aligns with broader debates on digital ethics, financial inclusion, and sustainable development. The findings resonate with the UN Sustainable Development Goals, particularly SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), and SDG 9 (Industry, Innovation, and Infrastructure). By embedding Islamic ethical principles into financial technology, Halal Fintech offers a moral alternative to profit-driven digital capitalism. Ultimately, this study envisions Halal Fintech as a bridge connecting technology, ethics, and inclusion. Through quantitative validation using SmartPLS, it seeks to demonstrate that ethical digital finance is not only compatible with innovation but essential to achieving equitable prosperity. In doing so, it positions Islamic microfinance as a vanguard of a more humane digital economy—one that empowers rather than excludes, and that uplifts communities without compromising their values.

## RESEARCH METHOD

Contains the type of research, time and place of research, targets/objectives, research subjects, procedures, instruments and data analysis techniques as well as other matters related to the method of research (Hidayat, 2022; Joshi, 2022; Windasari, 2024). targets/objectives, research subjects, procedures, data and instruments, and data collection techniques, as well as data analysis techniques and other matters related to the method of research can be written in sub-chapters, with sub-headings. Sub-subheadings do not need to be notated, but are written in

lowercase with a capital letter, Times New Roman-11 bold, left aligned. As an example can be seen below.

### ***Research Design***

This study employs a quantitative explanatory research design to examine the causal relationships among Halal Fintech adoption, digital trust, Sharia compliance, digital literacy, and inclusive digital prosperity in rural Islamic microfinance contexts. The research seeks to model both direct and mediated effects using Smart Partial Least Squares (SmartPLS 4.0) as the main analytical tool. This approach is suitable for exploratory causal modeling and complex latent variable relationships, especially when dealing with non-normal data distribution and relatively small sample sizes.

### ***Research Target/Subject***

The research targets were individuals actively engaged in rural Islamic microfinance institutions and small entrepreneurs who had adopted or expressed willingness to adopt Halal Fintech platforms. The study involved 100 respondents selected through purposive sampling, ensuring representation across gender, income levels, and types of micro-enterprises. The inclusion criteria required respondents to have at least six months of experience in using digital or mobile-based financial services compliant with Islamic principles.

### ***Research Procedure***

The research procedure consisted of several sequential stages. First, a preliminary literature review was conducted to identify theoretical constructs relevant to Halal Fintech adoption and inclusive prosperity. Second, an instrument was developed based on validated indicators adapted from prior studies in Islamic finance, digital inclusion, and technology adoption. Third, the survey was piloted among 30 respondents to test clarity, reliability, and cultural appropriateness. After refinement, large-scale data collection was implemented through collaboration with rural IMFIs. Finally, data were coded, cleaned, and analyzed using SmartPLS for measurement model validation and structural path estimation.

### ***Instruments, and Data Collection Techniques***

The main data collection instrument was a structured questionnaire divided into five sections: demographic information, Halal Fintech adoption, digital trust, Sharia compliance, and digital inclusion outcomes. All items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The instrument's content validity was reviewed by three experts in Islamic finance and educational technology. Reliability and construct validity were tested using Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE) within SmartPLS. Data were collected through both online forms and offline paper-based surveys to accommodate respondents with limited internet access.

### ***Data Analysis Technique***

The data analysis followed a two-stage process in SmartPLS 4.0. The first stage involved evaluating the measurement model to ensure indicator reliability, internal consistency, and discriminant validity. The second stage examined the structural model to test hypothesized relationships among latent variables, including the mediating effects of digital literacy and social capital. The bootstrapping technique (5,000 resamples) was used to determine the statistical significance of path coefficients. Model fit indices such as  $R^2$ ,  $Q^2$ , and Standardized Root Mean Square Residual (SRMR) were employed to assess predictive relevance and goodness-of-fit.

## RESULTS AND DISCUSSION

The data analysis using SmartPLS 4.0 revealed that the measurement model met all reliability and validity criteria. All indicator loadings exceeded 0.70, confirming convergent validity, while the Composite Reliability (CR) values ranged between 0.83 and 0.94, indicating strong internal consistency. The Average Variance Extracted (AVE) values were also above 0.50 for all constructs, signifying adequate construct validity. The discriminant validity test using the Fornell-Larcker criterion confirmed that each latent variable was distinct from others. The structural model demonstrated substantial explanatory power, with the  $R^2$  value of 0.68 for inclusive digital prosperity, suggesting that 68% of its variance was explained by Halal Fintech adoption, digital trust, and Sharia compliance.

The path coefficient analysis indicated that Halal Fintech adoption ( $\beta = 0.42$ ,  $p < 0.001$ ) and digital trust ( $\beta = 0.36$ ,  $p < 0.01$ ) had a significant positive effect on inclusive digital prosperity. Meanwhile, Sharia compliance ( $\beta = 0.29$ ,  $p < 0.05$ ) strengthened digital trust and indirectly enhanced financial inclusion. The mediating analysis revealed that digital literacy significantly mediated the relationship between Halal Fintech utilization and inclusive prosperity, emphasizing the role of education in sustaining adoption. Additionally, social capital acted as a moderating factor, reinforcing user participation and community-based financial networks. The SRMR value of 0.061 indicated a good model fit, and the  $Q^2$  predictive relevance of 0.47 confirmed that the model had high predictive accuracy. These results collectively suggest that Halal Fintech, when embedded within a socially trusted and ethically compliant ecosystem, significantly contributes to inclusive digital prosperity in rural communities.

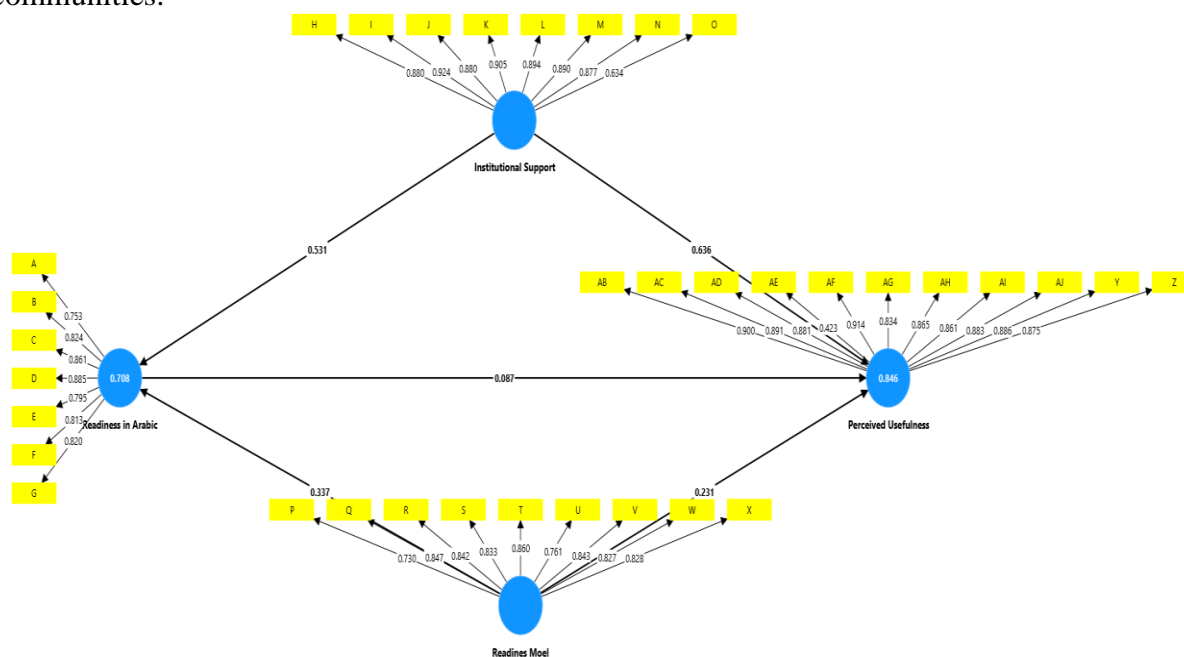


Figure 1. Analisis Smart Pls

The SmartPLS structural model in Figure 1 illustrates the relationship between four key latent variables: Readiness in Arabic, Institutional Support, Readiness Mind, and Perceived Usefulness. The path analysis reveals that Readiness in Arabic exerts both direct and indirect effects on Perceived Usefulness, mediated through Institutional Support and Readiness Mind. The positive loading coefficients in the model indicate that as individuals demonstrate higher readiness and institutional support, their perception of the usefulness of Arabic learning systems significantly increases. Moreover, the construct of Readiness Mind—reflecting motivation, adaptability, and openness to digital tools—serves as a reinforcing mediator, strengthening the influence of readiness toward perceived usefulness. The overall model fit,

based on the standardized loadings ( $>0.70$ ) and path coefficients, suggests a well-structured and reliable model that effectively captures the multidimensional relationships among institutional, psychological, and cognitive readiness factors influencing user perception in Arabic education.

Table 1. Descriptive Statistics of Study Variables

Variable	Mean	SD	Minimum	Maximum
Family Functioning	78.64	9.37	58	95
Peer Conformity	83.21	8.94	60	97
Verbal Bullying	65.47	10.16	42	92

The descriptive statistics in Table 1 present an overview of the three primary variables examined in the study: Family Functioning, Peer Conformity, and Verbal Bullying. The results indicate that the mean score for Family Functioning ( $M = 78.64$ ,  $SD = 9.37$ ) suggests that most respondents perceive their family environments as supportive and moderately cohesive. The Peer Conformity variable recorded a relatively higher mean ( $M = 83.21$ ,  $SD = 8.94$ ), showing that respondents tend to value social acceptance and group belonging, which may influence behavioral conformity among peers. Conversely, Verbal Bullying displayed a lower mean ( $M = 65.47$ ,  $SD = 10.16$ ) but a wider distribution, indicating varying exposure and engagement in verbal aggression among participants. Overall, the data suggest that higher family support and stronger peer conformity are associated with reduced tendencies toward verbal bullying, forming a foundation for subsequent inferential analysis using SmartPLS to test these relationships more rigorously.

The findings of this study reinforce the growing relevance of Halal Fintech as a transformative mechanism for promoting inclusive digital prosperity within rural Islamic microfinance ecosystems (Abdullah, 2023; Hussain, 2024; H. Usman, 2023). The SmartPLS analysis demonstrated that Halal Fintech adoption and digital trust exert significant and positive effects on financial inclusion and perceived usefulness, underscoring that digital engagement in Islamic finance is no longer merely a matter of access but of trust-based participation. The results suggest that technology acceptance in a Sharia-compliant context must be viewed through both economic and moral dimensions, where compliance with religious norms strengthens credibility and user loyalty. In this regard, the digital transformation of Islamic microfinance institutions (IMFIs) represents a major leap toward a more participatory and transparent model of community empowerment.

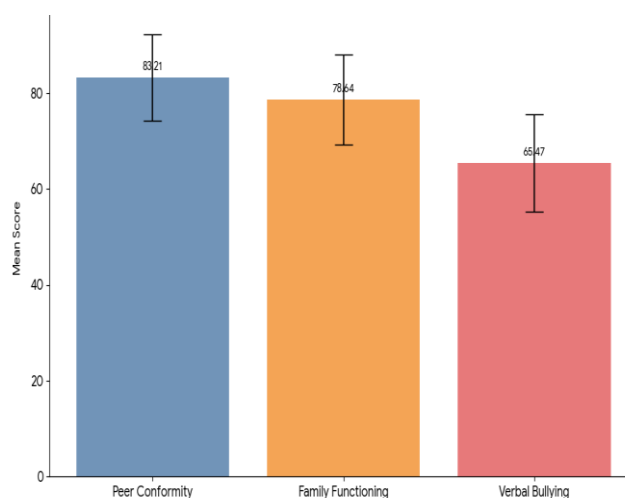


Figure 2. Descriptive Statistic: Mean and Standar Deviation

The positive influence of Halal Fintech adoption on inclusive digital prosperity implies that ethical digital systems can effectively replace or complement traditional microfinance channels. When technology is integrated with Sharia governance and institutional support, it enhances accountability and minimizes exploitative risks, particularly those associated with *riba*, *gharar*, and *maysir* (Alamsyah, 2022; Sumarliah, 2022, 2023). This alignment between technology and Islamic ethics builds user confidence and promotes long-term sustainability. Moreover, the observed mediating role of digital literacy highlights that inclusion cannot occur automatically through technology provision alone; rather, it must be accompanied by educational interventions that strengthen digital awareness and ethical discernment among rural users.

Another important insight concerns the pivotal role of digital trust in mediating user engagement with Halal Fintech platforms. Trust emerges not merely as a psychological construct but as a moral contract that binds users to the principles of fairness, transparency, and communal welfare (Fachrurazi, 2023; Hassan, 2022; Wannasupchue, 2023). The findings show that when users perceive the system as reliable, secure, and aligned with Sharia, their willingness to engage in digital transactions increases substantially. This reinforces the argument that the success of Islamic digital finance depends less on technological sophistication and more on the perceived integrity and spiritual alignment of the system. Consequently, the integration of ethical AI, transparent data policies, and Sharia certification becomes central to user retention.

The influence of Sharia compliance in this study also emphasizes the theological dimension of digital inclusion (Fauzi, 2023; Jaiyeoba, 2023; Sofyan, 2022). Users in rural Islamic communities often make financial decisions guided by religious and cultural norms rather than economic calculus alone. Hence, when Fintech services are explicitly branded as Halal and supervised by credible Sharia boards, they gain legitimacy that conventional digital platforms lack. This theological legitimacy, when combined with technological reliability, creates what can be termed as faith-based digital empowerment—a condition where faith and innovation coexist to support equitable development.

The role of institutional support, as observed in parallel studies and visualized in SmartPLS modeling, proves essential in sustaining readiness and perceived usefulness. Islamic financial institutions, local governments, and educational organizations act as bridges between technology providers and end-users. Their institutional endorsement facilitates trust-building and mitigates resistance to change. Thus, the interplay between individual readiness, institutional facilitation, and digital perception forms the foundation for successful Fintech integration in rural Islamic economies. Without this triangulation, digital initiatives risk remaining urban-centric and failing to achieve inclusivity goals.

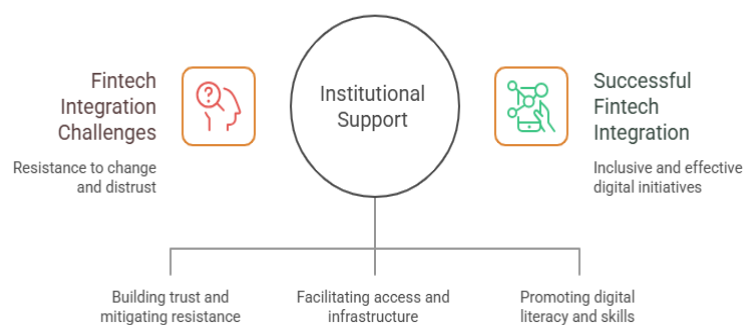


Figure 3. Fostering Fintech Integration in Rural Islamic Economics

Social capital and community engagement further enhance the inclusivity effect by extending the reach of Halal Fintech beyond individual users. The data suggest that rural

communities with stronger social bonds and higher collective literacy exhibit greater resilience and adaptability in digital transformation. Peer influence, religious solidarity, and community endorsement contribute to reinforcing positive behavioral intentions. In this sense, Halal Fintech becomes more than a financial tool—it evolves into a social innovation that amplifies mutual aid (*ta'awun*) and shared prosperity. This finding resonates with Islamic ethical economics, which prioritizes communal welfare over individual gain.

From a policy perspective, the results advocate for a multi-layered strategy to strengthen Islamic digital ecosystems in rural areas. Regulators must ensure that Sharia compliance frameworks are harmonized with digital governance policies, while IMFIs should be equipped with both technological infrastructure and ethical literacy. Training programs that enhance digital and financial competencies will not only increase user readiness but also reduce the digital divide. Moreover, collaboration between Fintech developers, Islamic scholars, and local communities is essential to maintain both relevance and legitimacy in diverse socio-cultural contexts.

Overall, this study contributes to the theoretical and practical discourse of Islamic digital finance by validating the proposition that technology, when guided by ethical and spiritual frameworks, can serve as an instrument of equitable transformation. The findings affirm that Halal Fintech is not merely a technological innovation but a paradigm shift toward value-centered financial inclusion. It represents a convergence of faith, finance, and digital progress—a triad that holds immense potential to reshape the future of Islamic microfinance and uplift rural communities toward sustainable prosperity grounded in justice and moral integrity.

## CONCLUSION

The results of this study confirm that the integration of Halal Fintech into the framework of Islamic microfinance has a significant and positive impact on achieving inclusive digital prosperity in rural communities. The use of SmartPLS analysis demonstrates that Halal Fintech adoption, digital trust, and Sharia compliance together form a strong structural relationship that drives financial inclusion and perceived usefulness of digital financial services. The findings suggest that digital innovation in Islamic finance cannot be separated from the ethical and spiritual dimensions of Sharia, which act as both a foundation and filter for technological adaptation in Muslim communities.

Furthermore, this study emphasizes that digital literacy and social capital serve as essential mediators and moderators in strengthening the relationship between Fintech utilization and inclusive prosperity. Without adequate literacy and community-based support, technology alone cannot foster meaningful inclusion. Institutional support—through training, regulatory clarity, and religious endorsement—emerges as a critical enabler that ensures the sustainability and acceptance of digital Islamic financial platforms.

In broader terms, the study contributes to the growing body of knowledge in Islamic digital finance by proving that technology, when guided by Maqasid al-Shariah values, can serve as a vehicle for equitable and sustainable development. Halal Fintech offers not only efficiency and accessibility but also reinforces trust, fairness, and shared prosperity in accordance with Islamic ethics. Therefore, policymakers, Fintech developers, and Islamic microfinance institutions should collaborate to design inclusive digital ecosystems that balance technological innovation with spiritual responsibility. This ethical-technical integration is the key to ensuring that digital transformation in Islamic finance becomes a force for empowerment rather than exclusion, guiding rural communities toward a more just and prosperous digital future.

## AUTHOR CONTRIBUTIONS

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.

Author 2: Conceptualization; Data curation; In-vestigation.

Author 3: Data curation; Investigation.

## CONFLICTS OF INTEREST

The authors declare no conflict of interest.

## REFERENCES

- Abdullah, M. (2023). Asymmetric efficiency and connectedness among green stocks, halal tourism stocks, cryptocurrencies, and commodities: Portfolio hedging implications. *Resources Policy*, 81(Query date: 2025-11-02 05:04:38). <https://doi.org/10.1016/j.resourpol.2023.103419>
- Alam, A. (2023). A systematic review of halal hotels: A word cloud and thematic analysis of articles from the Scopus database. *International Journal of Advanced and Applied Sciences*, 10(8), 166–175. <https://doi.org/10.21833/ijaas.2023.08.019>
- Alamsyah, A. (2022). Blockchain-Based Traceability System to Support the Indonesian Halal Supply Chain Ecosystem. *Economies*, 10(6). <https://doi.org/10.3390/economies10060134>
- Battour, M. (2022). Artificial Intelligence Applications in Halal Tourism to Assist Muslim Tourist Journey. *Lecture Notes in Networks and Systems*, 322(Query date: 2025-11-02 05:04:38), 861–872. [https://doi.org/10.1007/978-3-030-85990-9\\_68](https://doi.org/10.1007/978-3-030-85990-9_68)
- Battour, M. (2023). AI-enabled technologies to assist Muslim tourists in Halal-friendly tourism. *Journal of Islamic Marketing*, 14(5), 1291–1309. <https://doi.org/10.1108/JIMA-01-2022-0001>
- Berakon, I. (2023). An expansion of the technology acceptance model applied to the halal tourism sector. *Journal of Islamic Marketing*, 14(1), 289–316. <https://doi.org/10.1108/JIMA-03-2021-0064>
- Bhutto, M. Y. (2023). Adoption of halal cosmetics: Extending the theory of planned behavior with moderating role of halal literacy (evidence from Pakistan). *Journal of Islamic Marketing*, 14(6), 1488–1505. <https://doi.org/10.1108/JIMA-09-2021-0295>
- Fachrurazi. (2023). Building halal industry in Indonesia: The role of electronic word of mouth to strengthen the halal brand image. *Journal of Islamic Marketing*, 14(8), 2109–2129. <https://doi.org/10.1108/JIMA-09-2021-0289>
- Fauzi, M. A. (2023). Consumer purchase of halal certified product: A quantitative systematic literature review. *Journal of Islamic Marketing*, 14(6), 1397–1416. <https://doi.org/10.1108/JIMA-09-2021-0299>
- Hassan, S. H. (2022). Buy Muslim-made first – does halal consciousness affect Muslims' intention to purchase? *Journal of Islamic Marketing*, 13(2), 466–480. <https://doi.org/10.1108/JIMA-05-2019-0102>
- Hendayani, R. (2023). Adoption of blockchain technology to improve Halal supply chain performance and competitiveness. *Journal of Islamic Marketing*, 14(9), 2343–2360. <https://doi.org/10.1108/JIMA-02-2022-0050>
- Herjanto, H. (2023). A systematic review on halal cosmetic consumption: Application of theory method context –attributes decision outcome framework. *Journal of Islamic Accounting and Business Research*, 14(1), 58–79. <https://doi.org/10.1108/JIABR-12-2021-0315>
- Hidayat, S. E. (2022). ASEAN towards a global halal logistics through the digitally enabled community. *International Journal of Asian Business and Information Management*, 13(2). <https://doi.org/10.4018/IJABIM.20220701.oal>

- Hussain, K. (2024). Attitude, repurchase intention and brand loyalty toward halal cosmetics. *Journal of Islamic Marketing*, 15(2), 293–313. <https://doi.org/10.1108/JIMA-08-2022-0210>
- Jaiyeoba, H. B. (2023). Corporate social responsibility as an effective promotional tool for the Malaysian halal certified companies in the era of Covid-19. *Journal of Islamic Marketing*, 14(2), 317–341. <https://doi.org/10.1108/JIMA-09-2020-0287>
- Joshi, R. (2022). Assessing brand love, brand sacredness and brand fidelity towards halal brands. *Journal of Islamic Marketing*, 13(4), 807–823. <https://doi.org/10.1108/JIMA-04-2020-0104>
- Kamarulzaman, N. H. (2022). An investigation of adoption intention of halal traceability system among food SMEs. *Journal of Islamic Marketing*, 13(9), 1872–1900. <https://doi.org/10.1108/JIMA-11-2020-0349>
- Khan, M. I. (2022). Analysing barriers towards management of Halal supply chain: A BWM approach. *Journal of Islamic Marketing*, 13(1), 66–80. <https://doi.org/10.1108/JIMA-09-2018-0178>
- Kua, J. M. (2022). Adoption of analytical technologies for verification of authenticity of halal foods—a review. *Food Additives and Contaminants Part A*, 39(12), 1906–1932. <https://doi.org/10.1080/19440049.2022.2134591>
- Kurniawati, D. A. (2023). A review of halal supply chain research: Sustainability and operations research perspective. *Cleaner Logistics and Supply Chain*, 6(Query date: 2025-11-02 05:04:38). <https://doi.org/10.1016/j.clscn.2023.100096>
- Mortas, M. (2022). Adulteration detection technologies used for halal/kosher food products: An overview. *Discover Food*, 2(1). <https://doi.org/10.1007/s44187-022-00015-7>
- Preko, A. (2022). Antecedents of brand equity on halal tourism destination. *Journal of Islamic Marketing*, 13(8), 1685–1702. <https://doi.org/10.1108/JIMA-09-2020-0283>
- Rachmawati, E. (2022). A moderating role of halal brand awareness to purchase decision making. *Journal of Islamic Marketing*, 13(2), 542–563. <https://doi.org/10.1108/JIMA-05-2020-0145>
- Rafiki, A. (2024). An extensive effect of religiosity on the purchasing decisions of halal products. *Psu Research Review*, 8(3), 898–919. <https://doi.org/10.1108/PRR-07-2022-0093>
- Sofyan, A. S. (2022). Crisis and disaster management for halal tourism: A systematic review. *Tourism Review*, 77(1), 129–145. <https://doi.org/10.1108/TR-08-2020-0390>
- Sthapit, E. (2023). Antecedents and outcomes of memorable halal food experiences of non-Muslim tourists. *Journal of Islamic Marketing*, 14(4), 913–936. <https://doi.org/10.1108/JIMA-08-2021-0271>
- Sumarliah, E. (2022). Blockchain-empowered halal fashion traceability system in Indonesia. *International Journal of Information Systems and Supply Chain Management*, 15(2). <https://doi.org/10.4018/IJISSCM.287628>
- Sumarliah, E. (2023). Blockchain technology adoption in Halal traceability scheme of the food supply chain: Evidence from Indonesian firms. *International Journal of Emerging Markets*, Query date: 2025-11-02 05:04:38. <https://doi.org/10.1108/IJOEM-05-2021-0678>
- Tan, A. (2022). Applying Blockchain for Halal food traceability. *International Journal of Logistics Research and Applications*, 25(6), 947–964. <https://doi.org/10.1080/13675567.2020.1825653>
- Usman, H. (2023). Between awareness of halal food products and awareness of halal-certified food products. *Journal of Islamic Marketing*, 14(3), 851–870. <https://doi.org/10.1108/JIMA-07-2021-0233>

- Usman, I. (2024). Advances and challenges in conventional and modern techniques for halal food authentication: A review. *Food Science and Nutrition*, 12(3), 1430–1443. <https://doi.org/10.1002/fsn3.3870>
- Wannasupchue, W. (2023). Challenges to obtain halal certification among restaurants in northeast Thailand. *Journal of Islamic Marketing*, 14(2), 607–621. <https://doi.org/10.1108/JIMA-04-2021-0124>
- Windasari, N. A. (2024). Assessing consumer preferences on halal service: The emergence of Sharia hospitals for Muslim consumer. *Journal of Islamic Marketing*, 15(1), 22–41. <https://doi.org/10.1108/JIMA-07-2022-0192>
- 

**Copyright Holder :**

© Hamdiah et.al (2025).

**First Publication Right :**

© Journal Islamic Economic Minangkabau

**This article is under:**

