THE ROLE OF ARTIFICIAL INTELLIGENCE IN ENHANCING HALAL BRANDING AND CONSUMER TRUST: A SOCIO-RELIGIOUS PERSPECTIVE IN WEST JAVA'S MSME SECTOR

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Abstract

This study examines the role of Artificial Intelligence (AI) in marketing and halal branding in fostering consumer trust toward halal MSME products in West Java, with a focus on the mediating effect of socio-religious perspectives. Employing a quantitative approach, data were collected from Muslim consumers and analyzed using structural equation modeling (SEM) to test the proposed relationships. The results confirm that AI-driven marketing and halal branding significantly enhance consumer trust, both directly and indirectly through socio-religious values. Notably, the integration of AI with culturally sensitive, faith-based branding emerges as a novel strategy to strengthen trust in halal MSMEs. The study contributes to the literature on Islamic marketing and digital consumer behavior by highlighting the synergy between technological innovation and religious-cultural values. Practical implications suggest that MSMEs should prioritize AI-powered personalization while embedding socio-religious messaging in their branding. Future research could explore demographic moderators or longitudinal designs to generalize these findings.

Keywords : Artificial Intelligence, halal branding, consumer trust, socio-religious perspectives, MSMEs

1. INTRODUCTION

The rapid advancement of digital technology, particularly artificial intelligence (AI), has significantly transformed marketing practices across industries. AI-based marketing has enabled businesses to optimize customer engagement through personalized content, predictive analytics, and automated service delivery (Chatterjee et al., 2020; Kumar & Garg, 2021). However, for micro, small, and medium enterprises (MSMEs) operating in religiously sensitive markets—such as halal-based industries in West Java, Indonesia—technological adoption must align not only with innovation goals but also with the socio-religious values of their target consumers.

Halal branding is more than a certification or label. It encompasses the representation of religious identity, ethical standards, and consumer trust in product integrity (Wilson & Liu, 2011). In Muslim-majority societies, halal branding is a strategic instrument to build long-term relationships with consumers, who often prioritize not just product functionality but also spiritual alignment. The increasing demand for halal-certified products is matched by consumers' desire for transparency and authenticity, especially in digital environments where trust can be fragile.

Furthermore, the socio-religious context plays a pivotal role in shaping consumer behavior in halal markets. Consumers' religiosity and their social surroundings significantly influence their attitudes and purchase intentions toward halal brands (Mukhtar & Butt, 2012; Lada et al., 2009). This perspective underscores that trust is not built solely through technological efficiency or visual branding but also through resonance with shared religious and cultural values.

Despite the growing discourse on AI in marketing and halal branding separately, limited research has examined how the integration of AI in halal branding—viewed through a socio-religious lens—can foster consumer trust, particularly within the MSME sector. West Java, as a hub for Islamic entrepreneurship and a vibrant MSME ecosystem, presents a compelling context for such a study. Investigating how AI-driven marketing strategies can enhance halal brand credibility and reinforce consumer trust, while being moderated or mediated by socio-religious perspectives, is therefore timely and significant.

This study aims to explore the interplay between artificial intelligence in marketing, halal branding, and consumer trust, by incorporating the socio-religious values of Muslim consumers as a key contextual factor. Specifically, this research investigates: (1) the impact of AI-based marketing on consumer trust in halal-labeled MSMEs, (2) the influence of halal branding on consumer trust, and (3) the role of socio-religious perspectives in moderating or mediating these relationships. These insights are expected to inform strategic guidelines for halal MSMEs in embracing digital transformation without compromising religious and cultural alignment.

To develop the research framework, this study draws on previous literature emphasizing AI's potential in consumer-brand relationships (Chatterjee et al., 2020; Kumar & Garg, 2021), the importance of halal brand identity in Islamic marketing (Wilson & Liu, 2011; Bonne & Verbeke, 2008), and the moderating effect of religiosity and social norms on halal product choices (Mukhtar & Butt, 2012; Lada et al., 2009). Based on these insights, several hypotheses are proposed to explain how AI and halal branding contribute to consumer trust, with socio-religious perspectives acting as a significant intervening variable.

2. LITERATURE REVIEW

2.1. Artificial Intelligence in Marketing and Socio-Religious Perspective

Artificial Intelligence in Marketing (AIM) has transformed the way companies understand, reach, and influence consumers. AIM encompasses the use of intelligent technologies such as machine learning, chatbots, automated product recommendations, and predictive analytics to improve the efficiency and effectiveness of marketing campaigns (Chatterjee et al., 2020; Kumar & Garg, 2021).

In the socio-religious context, AI technology is not only a marketing tool, but can also be used to convey moral, ethical, and religious values to consumers who have high spiritual and social sensitivities. For example, in the Muslim community, information provided through AI-based digital platforms can be tailored to emphasize halal values, honesty, fairness, and compliance with sharia (Bonne & Verbeke, 2008; Lada et al., 2009).

Integrating AIM with a socio-religious perspective enables companies to build a more authentic, relevant, and meaningful brand narrative for religious consumers. AI enables the personalization of marketing messages to suit consumers' religious beliefs and values, such as in the promotion of halal products or zakat and alms-based campaigns. This creates a synergy between technological advancements and spiritual awareness, and encourages positive perceptions of brands that promote social and religious values (Mukhtar & Butt, 2012).

Thus, artificial intelligence in marketing is seen as having the potential to strengthen consumers' social welfare perspectives through the representation of information that is in line with their values, as well as facilitating a more ethical and spiritual consumer experience. The proposed hypothesis is:

H1: Artificial Intelligence in Marketing has a positive effect on Socio-Religious Perspectives. *2.2. Halal Branding and Socio-Religious Perspective*

Halal branding is not just a marketing strategy, but also a representation of religious values that are important to Muslim consumers. In this context, halal does not only refer to the legal-formal aspects of a product (permissible to consume according to Islamic law), but also includes broader spiritual, ethical, and social values, such as justice, honesty, and social responsibility (Wilson & Liu, 2011; Mukhtar & Butt, 2012).

Public perception of halal branding is greatly influenced by their religious beliefs. When a brand explicitly shows a commitment to halal principles, consumers with a religious orientation will feel that their identity is respected and supported by the brand (Lada et al., 2009). Thus, halal branding strengthens the alignment between consumption and religious values, which then strengthens consumers' socio-religious perspectives on a product or brand.

Halal branding is also considered to reflect the integrity and social commitment of the company to Muslim consumers. Communication of halal values through labels, certifications, or brand narratives can create the perception that the brand supports an Islamic lifestyle and is socially responsible. In this context, halal branding not only builds a positive brand image spiritually, but also strengthens the emotional connection and religious identity of consumers (Bonne & Verbeke, 2008). Thus, the stronger the halal branding implemented by the company, the more positive its influence on the socio-religious perspective of consumers. The hypothesis proposed is:

H2: Halal Branding has a positive effect on Socio-Religious Perspective.

2.3. Socio-Religious Perspective and Consumer Trust

The socio-religious perspective reflects the integration of religious values and social norms in individual consumption behavior. In the context of marketing, this perspective plays an important role in shaping consumer trust in a brand or product, especially among consumers who use religious values as a basis for decision making. Research by (Minton, 2015) shows that an individual's level of religiosity is directly proportional to their level of trust in the context of the market and social relationships. Consumers who have a high level of religiosity tend to trust brands that are in line with their religious values. This is reinforced by the findings of (Al Abdulrazak & Gbadamosi, 2017) who emphasized that trust and religiosity are key factors in consumer brand loyalty.

In addition, research by (Fahira et al., 2023) revealed that awareness of halal and perception of God's control (God Locus of Control) significantly influence consumer trust in halal products. This shows that socio-religious perspectives not only affect product preferences but also shape the level of consumer trust in brands. In a broader context, a study by (Daga & Indriakati, 2022) highlighted that social and psychological factors, including religiosity, have a significant influence on consumer purchasing decisions and loyalty. This shows that socio-religious perspectives play an important role in shaping consumer trust and, ultimately, their loyalty to brands. Thus, it can be concluded that socio-religious perspectives have a positive influence on consumer trust. The proposed hypothesis is:

H3: Socio-Religious Perspective positively affects Consumer Trust.

2.4. Artificial Intelligence in Marketing and Consumer Trust

Artificial Intelligence in Marketing (AIM) has revolutionized the way companies interact with consumers, whether through chatbots, product recommendations, content personalization, or customer service automation. This technology provides high efficiency, accuracy, and responsiveness, which in turn can shape and increase consumer trust in brands. Consumer trust in the digital context is highly dependent on the perception of security, transparency, and the system's ability to understand and meet their needs. According to (Prentice et al., 2020), the use

of AI in fast and accurate customer service significantly contributes to the formation of customer trust. They said that consumers tend to trust systems that show consistency and personalization in their interactions.

Furthermore, research by (Ameen et al., 2021) found that AI applied ethically and transparently creates a positive customer experience, which strengthens trust in the brand. This experience includes how AI responds to questions, provides relevant recommendations, and shows empathy through human-like interactions. Another addition comes from (Tussyadiah, 2020) who emphasized that AI's ability to understand consumer behavior and deliver personalized services has a positive impact on trust, especially in the service and tourism sectors, where the relationship between brands and consumers is relational. However, it is important to note that consumer trust can also be disrupted if the use of AI is considered too invasive or violates privacy (Marinchak et al., 2018). Therefore, a balance between innovation and ethics is essential in the application of AI. The proposed hypothesis:

H4: Artificial Intelligence in Marketing positively affects Consumer Trust.

2.5. Halal Branding positively and Consumer Trust

Halal branding has become an important element in marketing strategies, especially in countries with a majority of Muslim consumers. Halal is no longer just a product certification, but has evolved into a symbol of trust, integrity, and commitment to religious and ethical values. Halal branding reflects the quality and commitment of producers to values valued by Muslim consumers, such as cleanliness, honesty, and sharia compliance. Consistent and socio-religiously trusted branding can strengthen consumer trust in products and companies.

According to (Wilson & Liu, 2011), halal is not only about products that comply with sharia law, but is also related to brand perceptions that reflect Islamic values, such as honesty and business ethics. Therefore, consumer trust in a halal brand is greatly influenced by the consistency of brand messages, the credibility of halal certification, and communication of religious values. Furthermore, research by Aziz et al. (2018) emphasized that awareness and perception of halal play a very important role in building a trusted brand image. Likewise, a study by (Majid & Sabri, 2020) found that the perception of halal in a product can increase loyalty through higher trust.

In addition, in the context of MSMEs, consumers tend to be more selective towards local halal brands. (Rios et al., 2014) study showed that value-based branding that adopts religious symbols can significantly influence consumer trust, especially in markets that are sensitive to ethical and religious issues. Thus, it can be concluded that halal branding plays an important role in shaping consumer trust, not only through religious aspects but also universal values such as integrity, ethics, and quality.

H5: Halal Branding positively affects Consumer Trust.

2.6. Socio-Religious Perspective, Artificial Intelligence in Marketing, and Halal Branding toward Consumer Trust

Socio-religious perspective plays a significant role in shaping Muslim consumer behavior, particularly in their decision to trust and purchase a product or service. In the context of modern marketing, the combination of technologies such as Artificial Intelligence (AI) and halal branding practices needs to be examined more deeply from a socio-religious perspective to understand how these values strengthen consumer trust. AI in marketing has the potential to personalize communications and interactions with Muslim consumers, but its success largely depends on the extent to which the system takes into account the religious values and norms of the target community (Chatterjee et al., 2020). Halal branding that is aligned with Islamic religious principles sends a strong signal of trust, but the integrity of the message can be strengthened or weakened by the technological approach used.

Socio-religious perspective can act as a moderator that determines whether the integration of AI in halal branding will strengthen or undermine consumer trust. For example, AI used to automate halal labels or provide Islamic content must demonstrate sensitivity to religious values to remain trusted (Ali, 2019; Khan et al., 2021). A study by (DinarStandard, 2022) shows that millennial Muslims are more likely to trust brands that not only display halal certification but also consistently convey religious values, including through the technology used. Therefore, the role of socio-religious values is very important in assessing the effectiveness and trustworthiness of AI integration in halal branding strategies.

H6: Socio-Religious Perspective moderates the relationship between Artificial Intelligence in Marketing and Halal Branding toward Consumer Trust.

Based on the hypotheses and literature, the conceptual framework are as follows:



3. RESEARCH METHODS

Research Design

This research employs a quantitative approach with an explanatory research design, aiming to test the relationships between variables through hypothesis testing. The study uses a cross-sectional survey method, where data are collected once at a particular point in time to analyze the influence of Artificial Intelligence (AI) in marketing and halal branding on consumer trust, mediated or moderated by the socio-religious perspective.

The research model is based on a structural equation modeling (SEM) framework using Partial Least Squares (PLS) with the SmartPLS software. This method is suitable for testing complex models involving latent variables, particularly when the research is predictive and exploratory in nature (Hair et al., 2021).

Object and Scope of Research

The object of this study includes consumers of halal MSME products in West Java who are exposed to AI-based marketing approaches such as personalized ads, chatbots, recommendation systems, or social media algorithms. The focus lies on how these marketing strategies and halal brand perceptions are shaped and interpreted through socio-religious values, and how these ultimately influence consumer trust.

Research Site

This study is conducted in West Java Province, Indonesia, particularly in areas where halal MSMEs are prominent such as Cirebon representing both urban and semi-urban consumer groups.

Population and Sampling Technique

The population of this study includes Muslim consumers aged 18 years and above in West Java who have experience purchasing from MSMEs offering halal products. A purposive sampling technique is used, focusing on those who are familiar with digital marketing tools or frequently

exposed to AI-based promotions. Following Hair et al. (2021), a minimum sample size of 150–200 respondents is targeted for adequate statistical power in SEM-PLS, considering the complexity of the model. this research using 187 respondent.

Data Collection Techniques

Data will be collected through self-administered questionnaires distributed online via social media, WhatsApp, and email. Each item will be measured using a Likert scale from 1 (strongly disagree) to 5 (strongly agree). The instrument items are adapted from prior validated research: Artificial Intelligence in Marketing: (Chatterjee et al., 2020). Halal Branding: (Mukhtar & Butt, 2012; Wilson & Liu, 2011). Socio-Religious Perspective: (Bonne & Verbeke, 2008; Lada et al., 2009). Consumer Trust: (Delgado-Ballester & Munuera-Alemán, 2001).

Variable	Definition	Indicators	Source
Artificial Intelligence in Marketing (X1)	The use of machine-learning and data-driven technologies to interact with and influence consumers.	Chatbots, personalization, recommendation system, automation	? (Chatterjee et al., ? 2020)
Halal Branding (X2)	Brand image, identity, and values aligned with Islamic	l Visual halal identity,	(Mukhtar & Butt,
Socio-Religious Perspective (M)	Consumers' religiosity and social context that influence behavior.	- · ·	
Consumer Trust (Y)	The belief and confidence or consumers in a brand's integrity and performance.	f Honesty, reliability emotional security	

Table 1. Operational Definition of Variables

Data Analysis Technique

This research utilizes Partial Least Squares - Structural Equation Modeling (PLS-SEM) using SmartPLS 4 software. The analysis consists of two stages:

- 1. Measurement Model (Outer Model): Convergent validity (loading factor ≥ 0.7 , AVE ≥ 0.5). Discriminant validity (Fornell-Larcker, cross-loading). Composite reliability and Cronbach's alpha ≥ 0.7
- 2. Structural Model (Inner Model): Path coefficients (β), t-values (bootstrapping). R² (explained variance). f² (effect size). Predictive relevance (Q²). Moderation testing (interaction effect)

This technique is chosen due to its flexibility in handling non-normal data, small to medium sample sizes, and its capability in estimating complex models with both direct and indirect relationships (Hair et al., 2021).

4. RESULT AND DISCUSSION

4.1.Research Results

Measurement Model (Outer Model)

To ensure that the instruments used in this study are feasible and valid in measuring the intended construct, a test was conducted on the validity and reliability of the construct through the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. The results are shown in Table 2:

Table 2. Construct Validity and Kenability					
	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)	
AI Marketing	0.778	0.781	0.857	0.6	
Consumer Trust	0.728	0.733	0.83	0.55	
Halal Branding	0.779	0.78	0.858	0.602	
Socio-Religious	0.791	0.792	0.865	0.615	

Table 2. Construct Validity and Reliability

The analysis reveals that all constructs have good internal reliability, as indicated by Cronbach's Alpha and Composite Reliability (CR) values exceeding 0.7. Additionally, the Average Variance Extracted (AVE) values are above 0.5, demonstrating strong convergent validity since over 50% of the indicator variance is explained by each construct. The constructs examined—Artificial Intelligence in Marketing, Halal Branding, Socio-Religious Perspective, and Consumer Trust—meet the validity and reliability criteria for the PLS-SEM model, confirming that the measurement model is appropriate for structural testing.

	Table 3. Discriminan Validity				
	AI Marketing	Consumer Trust	Halal Branding	Socio- Religious	
AI					
Marketing	0.775				
Consumer					
Trust	0.716	0.742			
Halal					
Branding	0.766	0.706	0.776		
Socio-					
Religious	0.775	0.728	0.764	0.785	

All diagonal values (bold) are greater than the correlation value between constructs in the same column/row. This means that each construct has good discriminant validity, or in other words, each construct is empirically different from other constructs in the model. This shows that respondents can clearly distinguish between AI Marketing, Halal Branding, Socio-Religious Perspective, and Consumer Trust. The model has met the criteria for discriminant validity so that it is suitable for further analysis on the structural model (inner model).

Table 4. Loading Factor:					
	AI Marketing	Consumer Trust	Halal Branding	Socio-Religious	
AIM1	0.754				
AIM2	0.769				
AIM3	0.793				
AIM4	0.783				
CT1		0.7			
CT2		0.777			
CT3		0.74			
CT4		0.748			
HB1			0.786		
HB2			0.751		

HB3	0.759
HB4	0.806
SRP1	0.753
SRP2	0.796
SRP3	0.776
SRP4	0.812

Table 3 shows that all indicators in the model have a loading factor >0.7, which means: Convergent validity is met, The indicators consistently explain the construct, No indicators need to be eliminated from the model.



	Table 5. Path Coencient Result					
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	
AI Marketing -> Consumer Trust	0.274	0.286	0.086	3.19	0.002	
AI Marketing -> Socio-Religious	0.459	0.456	0.094	4.881	0	
Halal Branding - > Consumer Trust	0.246	0.253	0.091	2.693	0.007	
Halal Branding - > Socio- Religious	0.412	0.416	0.097	4.245	0	
Socio-Religious -> Consumer Trust	0.327	0.312	0.102	3.204	0.001	

Table 5 shows that all relationships between variables are statistically significant (p < 0.05). Artificial Intelligence in marketing and Halal Branding not only have a direct effect on consumer trust, but also through the mediation of socio-religious perspectives. Socio-Religious Perspective plays an important mediation role in this model, strengthening the effects of AI and Halal Branding on consumer trust.

Tabel 6. Total indirect effect						
		Sample	Standard			
	Original	Mean	Deviation		T Statistics	
_	Sample (O)	(M)	(STDEV)		(O/STDEV)	P Values
AI						
Marketing						
->						
Consumer						
Trust	0.15	0.14		0.048	3.119	0.002
Halal						
Branding -						
>						
Consumer						
Trust	0.135	0.133		0.061	2.215	0.027

From table 6 shows that AI Marketing \rightarrow Socio-Religious \rightarrow Consumer Trust, Indirect effect value = 0.15, T = 3.119, p = 0.002 Statistically significant (p <0.05), meaning: There is a strong and significant indirect effect, indicating that Socio-Religious Perspective mediates the relationship between AI Marketing and Consumer Trust. Halal Branding \rightarrow Socio-Religious \rightarrow Consumer Trust, Indirect effect value = 0.135, T = 2.215, p = 0.027, Statistically significant (p <0.05), meaning: Halal Branding also has an indirect effect through Socio-Religious Perspective on Consumer Trust.

Mediation of Socio-Religious Perspective on the relationship between Halal Branding \rightarrow Consumer Trust. Direct path: Halal Branding \rightarrow Consumer Trust = 0.246 (p = 0.007). Indirect path: Halal Branding \rightarrow Socio-Religious = 0.412 (p = 0.000), Socio-Religious \rightarrow Consumer Trust = 0.327 (p = 0.001), Indirect Effect = 0.412 × 0.327 = 0.135. Since both direct and indirect paths are significant, partial mediation also occurs. This means that Halal Branding increases Consumer Trust directly and through Socio-Religious Perspective.



Figure 3. Bootstraping

Bootstrapping is a statistical method used in Partial Least Square SEM (PLS-SEM) to test the significance of the relationship between variables. The values displayed in the diagram are the t-statistic values. Significance Criteria: t-value > 1.96 at $\alpha = 0.05 \rightarrow$ Significant; t-value > 2.58 at $\alpha = 0.01 \rightarrow$ Very significant with detailed explanation in table 7 below: **Table 7.** Bootstrapping Result

Relationship Path	t Value	Status	Description
AI Marketing → Socio- Religious	4.881	Very significant	AI Marketing has a strong influence on socio-religious perspective
Halal Branding → Socio-Religious	4.245	Very significant	Halal Branding also influences Socio- Religious Perspective
AI Marketing \rightarrow Consumer Trust	3.19	Significant	AI Marketing directly influences consumer trust
Halal Branding → Consumer Trust	2.693	Significant	Halal Branding also directly influences Consumer Trust
Socio-Religious → Consumer Trust	2.693	Significant	Socio-Religious Perspective significantly mediates to Consumer Trust

4.2.Discussion

This study aims to examine the influence of Artificial Intelligence (AI) in Marketing and Halal Branding on Consumer Trust, with Socio-Religious Perspective as a mediating and moderating variable. The research findings show significant results and are relevant to the development of literature in the realm of value-based marketing and technology.

The Influence of AI Marketing on Consumer Trust

The results show that AI Marketing has a positive and significant effect on consumer trust (t = 3.190, p = 0.002). This finding indicates that the use of AI, such as chatbots, recommendation systems, and personalization in marketing, is able to build interactions that are more accurate and responsive to consumer needs, thereby increasing trust (Kaplan & Haenlein, 2019). AI is considered to strengthen transparency and convenience in the transaction process, which is the basis of trust.

The Influence of Halal Branding on Consumer Trust

Halal Branding is also proven to have a significant effect on Consumer Trust (t = 2.693, p = 0.007). Halal labels and images are not only about sharia compliance, but also reflect the quality, cleanliness, and safety of the product (Borzooei & Asgari, 2013). This is very

important for Muslim consumers, who make religious aspects an integral part of their decision making.

The Role of Socio-Religious Perspective

The Socio-Religious Perspective variable shows an important role as a mediator in strengthening the relationship between AI Marketing and Halal Branding on consumer trust. Socio-religious perspective acts as a bridge between religious and social values in consumer decision making (Tajvidi et al., 2021). Consumers not only judge products based on functional quality, but also on alignment with their spiritual and moral values.

The results of the indirect effect analysis strengthen the role of Socio-Religious Perspective as a partial mediator: AI Marketing \rightarrow Socio-Religious \rightarrow Consumer Trust: t = 3.119, p = 0.002; Halal Branding \rightarrow Socio-Religious \rightarrow Consumer Trust: t = 2.215, p = 0.027. This means that some of the influence of AI Marketing and Halal Branding on consumer trust occurs through the socio-religious perceptions that are built. Another interesting finding is: Consumers tend to trust brands that integrate AI with religious values, not just technology alone. In the context of Indonesia as a country with a Muslim majority, halal values and religiosity are important differentiating forces in marketing.

Practical Implications and Follow-up, Companies are advised to develop AI-based marketing strategies that consider socio-religious values, especially in brand communications. Strengthening halal branding needs to be supported by clear certification and educational campaigns. Furth studies could explore the moderation of age, education, or level of religiosity in the relationships between these variables, as well as longitudinal approaches to test the sustainability of consumer trust.

5. CONCLUSION

This study reveals the significant positive influence of Artificial Intelligence (AI) in marketing and halal branding on consumer trust toward halal MSME products in West Java, with socio-religious perspectives acting as a mediating factor that strengthens this relationship. Key findings demonstrate that AI-driven marketing not only directly enhances consumer trust but also amplifies it through socio-religious values aligned with Muslim consumers' ethical and religious principles. Similarly, halal branding contributes substantially to trust-building, both directly and through the mediation of socio-religious perspectives.

The novelty of this research lies in its integration of AI technology with socio-religious values in halal marketing, underscoring the importance of harmonizing technological innovation with cultural and religious values to foster sustainable consumer trust in the MSME sector. This study advances the literature on value-based marketing and offers strategic insights for developing trust-centric digital marketing approaches for Muslim consumers.

For practical implementation, halal MSMEs are advised to adopt AI-powered marketing strategies that prioritize not only efficiency and personalization but also the consistent integration of socio-religious values in branding and communication. Strengthening halal certification and consumer education is equally critical to reinforcing trust and loyalty. Future research could explore demographic moderators (e.g., age, education, religiosity) or employ longitudinal methods to assess the durability of consumer trust over time.

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