

## The Influence of Trust and Service Quality on Halal Product Purchases (A Case Study of Shopee Users among Islamic Economics Students at Muhammadiyah University of Bima)

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### ABSTRACT

The practice of purchasing halal products through e-commerce platforms, including Shopee, has become an increasingly common consumption activity among university students. However, in practice, problems often arise related to the level of trust in sellers and the quality of services provided, which can influence consumers' purchasing decisions. This issue is important to examine from an Islamic perspective that emphasizes the principles of honesty, transparency, and justice in muamalah. This study aims to analyze the influence of trust and service quality on the purchase of halal products among Shopee users within Islamic Economics students at Muhammadiyah University of Bima. The method used is quantitative research with a survey approach, conducted through the distribution of questionnaires to students as respondents. The results show that trust and service quality have a significant influence on purchasing decisions for halal products. Nevertheless, there are still consumer doubts regarding the authenticity of halal products, discrepancies in product descriptions, and suboptimal service. From an Islamic perspective, this condition does not fully reflect the principles of honesty (ṣidq) and justice (‘adl) in transactions and has the potential to create elements of uncertainty (gharar). This study concludes that it is necessary to enhance trust through information transparency, improve service quality, and strengthen education on sharia values in order to establish online transaction practices that are secure, fair, and aligned with Islamic principles.

### INTRODUCTION

Economic activity in the form of buying and selling is one of the main pillars of society, both in conventional and digital contexts. Along with technological developments, transaction patterns have shifted from face-to-face systems to online-based systems through e-commerce platforms such as Shopee (Handayani et al. 2025). In this context, purchasing activities not only function as a means of fulfilling needs but also serve as a space for interaction between sellers

and consumers, which is rich in values of trust, service quality, and satisfaction. Particularly for Muslim consumers, the purchase of halal products becomes a primary concern that is not only related to economic aspects but also to religious values and compliance with Islamic law (Amory & Mudo, 2025).

However, the reality in the field shows that the practice of purchasing halal products through e-commerce platforms does not always run ideally. Issues such as low levels of trust in sellers, unclear halal product information, and suboptimal service quality are still frequently encountered (Rizky and Qadariah, 2025). From an Islamic perspective, buying and selling activities are not merely viewed as economic activities but also as part of worship that contains moral and spiritual dimensions (Fandiyanto et al. 2025). The principles of honesty (ṣidq), justice (‘adl), and transparency serve as the main foundations in every muamalah transaction. Islam also emphasizes the importance of avoiding elements of uncertainty (gharar) and fraud that may harm one of the parties (Mursidah, 2025). The online purchase of halal products should ideally not only be oriented toward convenience and profit but must also uphold ethical values in accordance with Islamic teachings (Rosandy, 2024).

A number of previous studies have examined consumer behavior in online purchasing and the factors influencing it using various approaches. During the 2018–2020 period, studies focused more on conceptual aspects related to the importance of trust in digital transactions and the role of service quality in increasing consumer satisfaction. Research in this phase tended to be theoretical by emphasizing consumer behavior models (Kurniati, Wahyu, and Daidan, 2025). Furthermore, in the 2021–2023 period, research began to shift toward empirical approaches by examining various cases of e-commerce usage, which showed that trust and service quality have a significant influence on purchasing decisions, although implementation challenges such as product mismatch and less responsive services were still found (Marniwati and Suryadi, 2025).

Meanwhile, research in 2023–2024 began to integrate consumer behavior approaches with the perspective of Islamic economics, highlighting the importance of product halalness, clarity of information, and services that align with sharia principles in creating fair and sustainable transactions (Sri, 2024). However, despite these studies, there are still fundamental limitations. Most studies remain general in nature and have not specifically examined the behavior of Muslim consumers in purchasing halal products on particular platforms within a distinctive local context (Lilis, 2025).

In addition, research that specifically examines the influence of trust and service quality on halal product purchasing decisions among university students, particularly Islamic Economics students, is still relatively limited. In fact, this group has a better understanding of sharia principles, making it interesting to analyze how these values are implemented in their consumption behavior. Muhammadiyah University of Bima, as an Islamic-based educational institution, has students who actively use e-commerce platforms such as Shopee to meet their needs, including halal products.

However, based on initial observations, there are still indications of problems such as a lack of trust in sellers, doubts about the authenticity of halal labels, and service quality that is not yet fully satisfactory. This condition indicates a gap between actual online purchasing practices and the ideal principles of Islamic economic law. This gap represents the research focus of this study, namely to provide a more specific, contextual, and integrated analysis between consumer behavior in digital transactions and the sharia perspective.

The urgency of this research lies not only in identifying the factors influencing purchasing decisions but also in fostering awareness among consumers and business actors regarding the values of honesty, trust, and service quality in online transactions. Purchasing practices that are not in accordance with sharia principles may not only result in economic losses but also reduce trust and moral values in muamalah activities.

Therefore, this study is expected to contribute to encouraging the development of digital transaction practices that are more transparent, fair, and aligned with Islamic values. Based on the above explanation, the objective of this study is to analyze the influence of trust and service quality on halal product purchases among Shopee users within Islamic Economics students at Muhammadiyah University of Bima and to assess its alignment with the principles of Islamic economic law, particularly those related to honesty, justice, and transparency in muamalah transactions

## **RESEARCH METHODS**

This study employs a quantitative research design with a survey approach that focuses on the influence of trust and service quality on the purchase of halal products among Shopee users within Islamic Economics students at Muhammadiyah University of Bima. This approach is chosen because it is capable of objectively measuring relationships between variables and producing data that can be statistically analyzed. The data sources in this study consist of primary and secondary data. Primary data are obtained directly through the distribution of questionnaires to respondents, namely Islamic Economics students who actively use Shopee to purchase halal products. The selection of respondents is carried out purposively, based on specific criteria such as having previously conducted transactions involving the purchase of halal products on the Shopee platform.

Meanwhile, secondary data are obtained from relevant literature, such as books, scientific journals, and documents related to consumer behavior, e-commerce, and Islamic economic law. Data collection techniques are conducted through two methods, namely questionnaires and documentation. The questionnaire is designed using a Likert scale to measure the level of trust, service quality, and purchasing decisions of respondents. Documentation is used to complement the research data in the form of theoretical references and other supporting data. Data analysis is carried out using statistical tests, such as validity and reliability tests, regression analysis, and hypothesis testing to determine the influence of trust and service quality variables on the purchase of halal products.

The data analysis technique is conducted through several stages, namely editing, coding, tabulation, and statistical analysis. The collected data are then analyzed using both descriptive and inferential approaches, by describing respondents' answers and examining the relationships and effects among trust, service quality, and purchasing decisions. The analysis is performed using validity, reliability, regression, and hypothesis testing. Thus, the results of the analysis not only explain the empirical conditions of consumer behavior in purchasing halal products but also provide an overview of the extent to which trust and service quality influence purchasing decisions on the Shopee platform.

## RESULTS AND DISCUSSION

### Students' Level of Trust in Purchasing Halal Products on Shopee

Based on the results of the questionnaire distribution, the level of trust among Islamic Economics students at Muhammadiyah University of Bima in purchasing halal products on Shopee is relatively high; however, there are still some doubts regarding product authenticity and the clarity of halal labels. Most respondents stated that they trust the Shopee system, particularly through features such as product reviews and ratings, but they still make careful considerations before making a purchase.

One respondent stated:

*"I usually check the reviews first before buying; especially for halal products, I have to be absolutely sure."* (Kuesioner, Januari 2026).

In general, this condition indicates that consumer trust is not formed automatically, but rather through available information and previous transaction experiences. However, upon deeper analysis, there is still potential for uncertainty (gharar) in transactions, especially when product information is incomplete or not transparent. From the perspective of Islamic economic law, trust is an essential element in muamalah as it is closely related to the principles of honesty (ṣidq) and trustworthiness (amanah) in transactions.

### Service Quality and Its Influence on Purchasing Decisions

The results of the study also show that service quality plays a significant role in influencing purchasing decisions for halal products. Service quality indicators such as the responsiveness of sellers, clarity of product information, timeliness of delivery, and conformity of products with their descriptions are the main factors considered by respondents.

As expressed by one respondent:

*"If the service is good and the seller responds quickly, I feel more confident to buy, especially for halal products."* (Kuesioner, Januari 2026).

This statement indicates that service quality not only affects satisfaction but also shapes consumer trust. From an analytical perspective, poor service quality has the potential to cause

dissatisfaction and reduce purchase intention. In Islamic perspective, good service is part of business ethics that reflects the value of *ihsan* (doing good) and responsibility in transactions. Therefore, optimal service quality becomes an important indicator in realizing fair and dignified transactions.

### **The Influence of Trust and Service Quality on Halal Product Purchasing Decisions**

The results of statistical analysis show that trust and service quality, both partially and simultaneously, have a significant influence on purchasing decisions for halal products among Shopee users. The higher the level of trust and the better the perceived service quality, the greater the likelihood that consumers will make a purchase.

However, several obstacles are still found, such as discrepancies between products and their descriptions, delays in delivery, and lack of clarity regarding halal labels, which affect purchasing decisions. This condition indicates that although e-commerce platforms provide convenience, there are still gaps that need to be addressed to align with sharia principles.

In the analysis of Islamic economic law, purchasing decisions based on unclear or misleading information may contain elements of *gharar*, which is prohibited. In addition, discrepancies between products and their descriptions can also be categorized as a form of dishonesty that contradicts the principles of *ṣidq* and *‘adl*.

The findings of this study indicate that trust and service quality are the main factors in determining purchasing decisions for halal products on the Shopee platform. Nevertheless, there are still fundamental issues related to information transparency, clarity of halal products, and consistency of service. If these conditions persist, they will not only impact the decline in consumer purchase interest but may also reduce the level of trust in online transactions.

From an Islamic perspective, transactions that are not based on honesty and clarity are not only economically detrimental but also diminish the value of blessings (*barakah*) in *muamalah*. Therefore, improvement efforts are required not only in technical aspects, such as enhancing service quality and halal product verification systems, but also in educational aspects through the internalization of Islamic business ethics values. Thus, the practice of purchasing halal products through e-commerce should not only provide convenience but also reflect the values of justice, honesty, and responsibility in accordance with sharia principles.

### **DISCUSSION**

The research findings indicate that the behavior of purchasing halal products among Shopee users within Islamic Economics students at Muhammadiyah University of Bima is strongly influenced by the level of trust and the quality of service provided by sellers. At a glance, the Shopee platform has provided various features that reflect transparency, such as ratings, product reviews, and item descriptions. However, upon closer examination, such transparency does not automatically guarantee that purchasing decisions are truly based on accurate and reliable information. This is due to the persistence of unclear aspects regarding the authenticity of halal labels, as well as service quality that is not yet fully consistent. Thus, the

relationship between sellers and buyers in online transactions is not always balanced, as buyers are highly dependent on the information provided by sellers.

From the perspective of Islamic economic law, this condition cannot be regarded as a practice that fully complies with the principles of muamalah. Islam places justice (*'adl*) as a fundamental principle in every economic transaction, which not only requires openness of information but also ensures honesty (*ṣidq*), clarity (*bayān*), and the absence of elements that harm any party (Junaidi et al. 2025). When product information, particularly regarding halal status, is not conveyed clearly and transparently, the transaction contains the potential for *gharar* (uncertainty). Furthermore, this condition may also lead to unethical practices if there is a discrepancy between the product received and the description provided (Hartono et al. 2025).

These findings indicate that in digital transaction practices, there is often a reduction in the meaning of trust to merely consumer perceptions based on appearance and reviews, without considering the substance of the truth of the information itself. In fact, within the framework of Islamic law, trust is not only subjective but must be supported by honesty and responsibility on the part of the seller. In other words, a transaction cannot be considered valid and fair solely because it is based on trust; it must also be ensured that the information provided is truly valid and not misleading (Harahap and Dinda, 2025). When compared with contemporary Islamic economic studies, these findings are in line with the thought of Muhammad Umer Chapra, who emphasizes that the Islamic economic system is not only oriented toward market efficiency but also toward distributive justice and the protection of consumers from harmful practices (Rantaprasaja and Fachrunisa, 2025).

In this study, consumer dependence on information provided by sellers indicates the presence of potential information asymmetry, where sellers have greater control over product details compared to buyers. This aligns with the view of Zamir Iqbal, who emphasizes the importance of clarity in the object of contract to maintain the validity of transactions in Islam (Yuliani, 2025). The lack of clarity in halal product information can be viewed as a form of uncertainty that may undermine the validity of the contract (Al Murtaqi, 2025). More broadly, this phenomenon can also be analyzed using a modern economic perspective, as proposed by Joseph E. Stiglitz regarding information asymmetry in markets (Lailia and Muthohar, 2026). In situations where one party possesses more complete information than the other, the potential for injustice becomes greater.

In the practice of purchasing halal products on Shopee, sellers have full control over how product information is presented, while buyers are in a position of acceptance without the ability to directly verify it. This condition creates information inequality that affects purchasing decisions. In addition, service quality factors such as seller responsiveness, delivery speed, and product conformity also play an important role in building trust (Saphira et al. 2025). When service quality is not fulfilled, consumer trust declines, which ultimately influences purchasing decisions.

Based on this analysis, this study contributes theoretically to the development of Islamic economic law, particularly regarding the concepts of trust and justice in digital transactions.

This study shows that trust cannot be understood merely as a psychological perception but must be supported by systems that ensure transparency and accountability. The concept of justice ('adl) in muamalah needs to be expanded to become more contextual, encompassing the alignment between information, service, and transaction outcomes in the digital environment (Yudha, 2025).

In addition, this study also contributes to understanding the position of 'urf (custom) in online transaction practices. Consumer habits that rely on reviews and ratings as a basis for trust represent a form of modern 'urf. However, this study emphasizes that not all such habits can serve as a basis for legitimacy in Islamic law if they are not supported by truthful information and seller honesty. Thus, the validity of 'urf remains conditional and must align with sharia principles.

On the other hand, the findings of this study also open space for criticism of e-commerce practices that tend to rely on trust systems without being balanced by strong verification mechanisms, particularly concerning halal products. Although trust is an important value in transactions, without clear monitoring and validation systems, such trust can become a loophole that disadvantages consumers. Therefore, a balance between trust and objective systems is required to create fair transactions.

Practically, the results of this study imply the need for both structural and cultural improvements. Structurally, there is a need to enhance halal product verification systems, improve information transparency, and strengthen service quality among sellers on e-commerce platforms. Meanwhile, culturally, there is a need to increase awareness among consumers and business actors regarding the importance of applying Islamic economic law principles in digital transactions. Education on the values of honesty, trust, and responsibility in muamalah is an important step toward creating more ethical economic behavior.

For future research, it is recommended that studies on consumer behavior in purchasing halal products should not be limited to a single platform or specific group, but expanded to broader social and digital contexts. In addition, future studies may also examine the role of technology in enhancing transparency and trust, such as the use of digital halal certification or technology-based verification systems. Thus, future research will not only be descriptive-analytical but also capable of providing concrete solutions in establishing digital transaction systems that are fair, transparent, and in accordance with sharia principles.

## CONCLUSION AND RECOMMENDATIONS

The practice of purchasing halal products through the Shopee platform among Islamic Economics students at Muhammadiyah University of Bima has procedurally been supported by various transparency features such as reviews, ratings, and product descriptions. However, these conditions do not fully reflect substantive justice in transactions. This is due to the persistence of unclear information regarding the halal status of products, discrepancies between product descriptions and the items received, and service quality that is not yet consistent. In addition, the dominance of sellers in providing information places consumers in a weaker

position in decision-making. From the perspective of Islamic economic law, this condition has the potential to contain elements of *gharar* (uncertainty) and dishonesty, and therefore is not fully aligned with the principles of justice (*‘adl*) and honesty (*ṣidq*). This study confirms that trust and service quality have a significant influence on purchasing decisions; however, justice in *muamalah* cannot be based solely on perceived trust, but must also be supported by transparency of information, clarity of halal products, and responsible service.

The first recommendation is that business actors on the Shopee platform need to improve honesty and transparency in providing product information, particularly regarding the clarity of halal labels, as well as enhance service quality for consumers. Second, the platform should strengthen halal product verification systems and supervision of sellers in order to minimize the potential for unclear information. Third, continuous education is needed for both consumers and business actors regarding the importance of implementing Islamic economic law principles in digital transactions. Fourth, future research may expand the scope of study to other e-commerce platforms and examine the use of technology, such as digital halal certification systems, to enhance trust and justice in online transactions.

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