

Enhancing Customer Trust and Satisfaction through Sharia-Compliant Digital Marketing Strategies: A Managerial Economics Perspective on Indonesian SMEs

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ABSTRACT

The advancement of digital technology has transformed marketing practices for small and medium-sized enterprises (SMEs), offering new opportunities for outreach, cost efficiency, and strategic positioning. In Indonesia, where the majority of consumers are Muslim, the effectiveness of digital marketing is not only shaped by technological adaptability but also by alignment with Islamic ethical values. Integrating sharia-compliant principles—such as transparency, justice, and trustworthiness—into digital marketing strategies is increasingly seen as a pathway to fostering stronger consumer trust and enhancing post-purchase satisfaction. This study aims to examine how sharia-compliant digital marketing influences customer trust and satisfaction within the SME marble industry and to assess the managerial-economic efficiency of such strategies. Adopting a mixed-methods approach, the research combines a case study of a marble SME that applies halal-themed digital campaigns with a survey of customers familiar with these practices. The findings suggest that embedding Islamic ethical values into digital marketing communications positively shapes consumer perception, reinforces brand credibility, and contributes to greater satisfaction. From a managerial economics perspective, these strategies demonstrate enhanced cost-effectiveness and greater market responsiveness compared to traditional offline methods. In conclusion, the integration of sharia-compliant values within digital marketing offers dual strategic advantages: fulfilling the ethical and spiritual expectations of consumers while simultaneously delivering sustainable and competitive economic outcomes for SMEs.

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1. INTRODUCTION

The development of digital technology has revolutionized the global marketing landscape, creating new opportunities as well as structural challenges for businesses across sectors, including Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. In an increasingly digitized economic ecosystem, the ability of MSMEs to adapt to the dynamics of technology-based marketing is crucial to maintain competitiveness and optimize long-term business performance.

Especially in the marble industry, which has the characteristics of a sector with high added value, significant export potential, and a market that is highly demanding of quality and reputation, the need for innovative, credible, and customer-satisfaction-oriented marketing strategies is becoming increasingly urgent. However, MSMEs in this sector still face various limitations in managing online consumer perceptions, building trust, and maintaining loyalty across geographically and culturally diverse markets. (Gomes Rickardo & Gomes Valdeck, 2023) To address these challenges, MSMEs must leverage sharia-compliant digital marketing strategies that resonate with their target audience's values and preferences, thereby enhancing customer trust and satisfaction. (Syihabudin & Gumelar, 2019)

As a country with the largest Muslim population in the world, the religious dimension plays an important role in shaping consumer preferences in Indonesia. In this context, the application of a digital marketing strategy based on sharia principles is not only an ethical alternative, but can also serve as a value- and emotionally relevant differentiating advantage. (Ramadhanti et al., 2022) Principles such as honesty (*sidq*), transparency (*tabligh*), and fairness (*'adl*) in marketing are in line with the aspirations of Muslim consumers who are increasingly value-conscious. (Hamzah et al., 2018; Hassan et al., 2008) As stated by Grace and Nusrath (2009), the integration of Islamic values in business practices contributes significantly to the formation of consumer trust, which is the main foundation for the long-term relationship between companies and customers. (Wijaya et al., 2020) This alignment not only fosters loyalty but also enhances the overall competitiveness of MSMEs operating within the framework of Sharia financial economics. (Azis et al., 2025)

Although the effectiveness of digital marketing in general has been extensively researched in the marketing literature (Omar et al., 2020), there is still a conceptual and empirical vacuum in terms of integration between managerial economic frameworks and Islamic marketing ethics, especially in the specific context of marble MSMEs. This creates a substantial research gap, considering the importance of cost-benefit analysis, measuring the efficiency of marketing strategies, and formulating optimal policies in dealing with the limited resources that MSMEs commonly have.

This research is intended to bridge the gap with three main objectives. First, evaluating the influence of sharia-based digital marketing strategies on customer trust and satisfaction in the Indonesian marble industry. Second, analyzing cost efficiency and return on investment (ROI) from a managerial economic perspective, in order to assess the sustainability of the strategy implemented. Third, to prepare practical and applicable guidelines for marble MSME owners in adopting a digital marketing approach that is not only market-effective, but also in line with Islamic values and ethical governance principles.

By combining managerial economic approaches and Sharia principles, this study is expected to make a theoretical and practical contribution to the development of contextual, sustainable, and value-added MSME marketing models in Indonesia's increasingly complex and competitive digital business ecosystem.

2. METHODS

This study adopts a mixed-methods design, integrating a qualitative case study with a quantitative survey to thoroughly examine the effectiveness of Sharia-based digital marketing strategies in enhancing customer trust and satisfaction within the marble MSME sector. By combining these methods, the research captures both the strategic operational context of digital marketing initiatives and the perceptions of customers simultaneously (John W. Creswell, 2014). This dual approach ensures that neither the broader strategic environment nor individual customer experiences are overlooked, providing a comprehensive perspective on how Islamic values influence digital marketing outcomes.

The qualitative component focuses on UD Bintang Antik Sejahtera, an MSME specializing in marble production and marketing, located in Tulungagung Regency, East Java. This enterprise was

purposefully selected due to its active implementation of a marketing website and digital campaigns featuring halal and ethical narratives since early 2023. The firm's strategy emphasizes transparent product information, content rooted in Islamic principles, and online interactions that reflect the values of justice (*'adl*) and trustworthiness (*amanah*). Through an in-depth examination of this case, the study explores how Sharia principles are translated into digital marketing practices and identifies contextual factors, such as local consumer expectations and competitive pressures, that affect market reception.

The quantitative survey was administered to 120 customers of UD Bintang Antik Sejahtera, selected via purposive sampling based on the criterion of having completed at least one transaction within the previous six months. The survey instrument employed a five-point Likert scale (1 = strongly disagree to 5 = strongly agree) to measure three primary constructs: Sharia-based digital marketing strategy, customer trust, and customer satisfaction. The first construct—Sharia-based digital marketing strategy—was assessed with five items addressing perceptions of informational honesty, price transparency, and the halal integrity of digital content, yielding a reliability coefficient of $\alpha = 0.89$. The second construct—customer trust—involved five items measuring perceptions of the company's integrity, reliability, and ethical reputation, with a reliability coefficient of $\alpha = 0.92$. The third construct—customer satisfaction—comprised five items reflecting customers' evaluations of transactional and post-purchase experiences, achieving a reliability coefficient of $\alpha = 0.91$.

Quantitative data analysis was conducted using the Statistical Package for the Social Sciences (SPSS) and Structural Equation Modeling (SEM) based on Partial Least Squares (PLS). This analytical strategy allowed for rigorous testing of relationships among variables and estimation of effect sizes, while convergent and discriminant validity tests ensured the adequacy of the measurement model. Concurrently, qualitative data from the case study were analyzed thematically to uncover strategic narratives and implementation challenges, thereby contextualizing the quantitative findings and elucidating how Sharia-based digital marketing practices are operationalized in practice. By integrating these methodological strands, the study offers a holistic understanding of the role that Islamic values play in shaping digital marketing effectiveness in the marble MSME sector.

3. FINDINGS AND DISCUSSION

The Influence of Sharia Marketing Strategy on Customer Trust

The results of the correlation analysis showed a strong and significant positive relationship between the implementation of sharia digital strategies, especially halal and ethical content, and the level of customer trust ($r = 0.65$, $p < 0.01$). These findings reinforce a theoretical argument in the Islamic marketing literature, which states that the transparency of halal values and sharia compliance in marketing communications has a direct influence on the perception of corporate integrity. (Wilson & Liu, 2010)

Respondents tended to show higher levels of trust in brands that explicitly convey religious values, such as including halal certification, the use of trusting promotional language, and consistency between online messaging and actual product quality. In the context of the marble industry, this trust is strengthened by the visual credibility of the product as well as the value narrative built through digital channels. This trust is an important reputational capital in building long-term loyalty, even beyond the functional aspects of the product itself.

The presence of a digital marketing strategy based on Sharia principles has become an important foundation for the development of SMEs in Indonesia, especially in building customer trust. Halal value transparency and sharia compliance consistently displayed in digital content minimizes information asymmetry and strengthens the perception of corporate integrity (Mahyarni et al., 2020). Through the perspective of social exchange theory, clarity about halal certification serves as a commitment tool that leads consumers to reciprocate it with loyalty, given that reciprocal norms are very strong in the context of Islamic marketing (Wilson & Liu, 2010)

In the theoretical realm, the application of justice theory explains that distributive and procedural justice, which are expressed through honesty and price clarity, are key in fostering customer trust (Zhan, 2012). Early studies show that Muslim consumers tend to view companies that are committed to marketing honesty as reliable parties in the long run (Saeed & Azmi, 2018).

Empirically, the correlation analysis in this study revealed a significant positive relationship between the implementation of sharia-based digital marketing strategies and the level of customer trust ($r = 0.65$, $p < 0.01$). These findings are in line with the study of Najmudin (Najmudin et al., 2020), which shows that the clarity of halal labels in e-marketplaces increases confidence levels by lowering consumer uncertainty. Tri Ratnasari (Tri Ratnasari et al., 2019) also emphasized that halal SMEs in Indonesia that utilize digital platforms with explicit religious signals obtain a higher trust index than conventional methods.

Not only certification, visual credibility—through consistent product image quality and displays depicting Islamic symbols—is a key driver of trust. Cochrane and Adams argue that visual narratives that are aligned with Islamic cultural symbols (e.g., calligraphy or images of mosques) serve as cognitive heuristics that validate halal authenticity. (Cochrane & Adams, 2018) Davids and Sabrain add that the mix of credible visual content with halal badges reinforces customers' belief that digital quality reflects real quality. (Davids & Sabrain, 2022)

The Influence of Sharia Marketing Strategy on Customer Satisfaction

The relationship between Sharia ethics-based digital marketing strategies and customer satisfaction was also found to be significant, with a high correlation ($r = 0.72$, $p < 0.01$). These results support the theoretical assumption that fair, honest, and non-misleading promotions contribute significantly to post-purchase satisfaction, as has been put forward by Hassan. (Hassan et al., 2008)

Customers rated that the unexaggerated promotional message, clarity of price and quality information, and the company's commitment to religious values provide a calmer and spiritually satisfying consumption experience. This shows that marketing plays a role not only as a tool of persuasion but also as a form of ethical interaction that can increase the symbolic and psychological value of consumption itself.

The shift to the realm of customer satisfaction in this study also showed a high correlation between Sharia ethics-based digital marketing strategies and satisfaction levels ($r = 0.72$, $p < 0.01$). The clarity of an honest and not overly promotional message is able to create significant post-purchase satisfaction. (Guan et al., 2023) Mehfooz and Siddiqui found that ethical marketing consistently contributes to affective and cognitive satisfaction in consumer behavior models. (Mehfooz Khan & Siddiqui, 2019)

Practically, customers report that the company's unexaggerated promotional message, price clarity, and commitment to Islamic values result in a calm and spiritually satisfying consumption experience. Nabila emphasizes that honest communication in the context of Islamic marketing significantly improves satisfaction metrics, lowering customer dissatisfaction and complaint rates. (Nabila, 2019)

In addition to the functional aspect, the psychological and spiritual dimensions are also important factors in customer satisfaction. When consumers know that their consumption is in accordance with religious norms, a deep intrinsic satisfaction is formed, in line with *maqasid al-Shari'ah*, especially *hifz al-nafs* (Abbas et al., 2019). Arli's studies show that consumers who feel alignment between religious values and consumption actions report higher levels of satisfaction on both the utilitarian and hedonic dimensions. (Arli et al., 2021)

Ethical storytelling also plays a role in raising the symbolic value of products, where narratives about the origin of ingredients, halal production processes, and alignment with local workers add their meaning to consumers. Lizarazo affirm that digital content that prioritizes ethical storytelling can create a sense of depth and pride, resulting in ongoing emotional satisfaction. (Lizarazo et al., 2017) Settani and Marengo add that social media campaigns featuring community well-being initiatives increase

meaningful emotional engagement, leading to satisfaction and word-of-mouth recommendations. (Settanni & Marengo, 2015)

Managerial Economic Analysis: Cost Efficiency and Return on Investment (ROI)

From a managerial economy perspective, the results show that the implementation of sharia digital marketing strategies provides high returns (ROI) and significant cost efficiency. An average monthly investment of IDR 5 million in digital channels (including SEO, social media, and halal advertising optimization) resulted in a revenue increase of IDR 15 million in one quarter, equivalent to a 200% ROI.

Furthermore, the cost per lead from sharia-based digital marketing is recorded to be 40% lower than conventional marketing methods such as exhibitions or brochure distribution. This finding is in line with the results of a study by Hassan (Hassan et al., 2008), which shows that digital marketing is able to provide efficiency in the allocation of promotional resources, especially in the MSME sector with limited budgets.

Analysis from a managerial economic perspective then reveals a high ROI, which is 200% of the average investment. IDR 5 million per month in sharia digital marketing. These data are in line with the findings of Basrowi (BASROWI & UTAMI, 2020), which states that measured digital strategies tend to have a higher ROI than conventional methods. Wang Lu also found that batik SMEs in Java that allocated funds to SEO and social media recorded a revenue multiplier of 1:2.5 in three months, confirming their cost efficiency and effectiveness. (Lu et al., 2021)

Furthermore, the cost per lead through sharia-based digital marketing is recorded to be 40% lower than traditional methods such as exhibitions or brochure distribution. These findings are in line with Rajendran and Kamarulzaman, which reports that digital halal campaigns are able to reduce customer acquisition costs by up to 35%. (Devi Rajendran & Hirawaty Kamarulzaman, 2019) The ability of digital platforms to conduct demographic segmentation based on religious indicators facilitates SMEs in optimizing limited promotional budgets. (Gaivoronski et al., 2023)

In comparison to conventional methods, traditional marketing often incurs large fixed costs (renting space, printing materials) with low flexibility. Meric and Gercil note that these costs tend to be a burden for SMEs. On the other hand, "pay-per-click" digital advertising and social media allow for real-time budget adjustments as well as instant performance monitoring (Meric & Gercil, 2018) and optimization, enabling SMEs to respond quickly to market changes and consumer preferences. This adaptability is essential for maintaining competitiveness in the dynamic digital landscape. The integration of Sharia principles in digital marketing not only enhances customer trust but also positions MSMEs to effectively navigate the competitive landscape of the marble industry in Indonesia. This adaptability fosters resilience and encourages innovation, ultimately contributing to the long-term sustainability and growth of MSMEs in Indonesia's evolving digital economy.

Integration of Islamic Perspectives and Managerial Economics

The findings of this study show that sharia-based marketing strategies are not only morally and spiritually relevant but also economically effective. The application of the principles of trust and fairness does not hinder business efficiency, but instead strengthens the value proposition to consumers and expands the customer base organically through the effect of reputation. This approach resonates with the goals of *maqashid al-shariah*, particularly in the aspects of *hifz al-mal* (protection of wealth) and *hifz al-nafs* (psychological comfort of the consumer). In other words, the sharia marketing approach can bridge the gap between profitability orientation and social sustainability values, thereby creating a superior strategic foundation in the long term. (Chapra, 2000)

The integration of Islamic perspectives and managerial economics confirms that the values of trust and justice do not hinder business efficiency, but rather strengthen the value proposition to consumers. The concept of *maqashid al-Shari'ah*—especially *hifz al-mal* (wealth protection) and *hifz al-nafs*—provides a normative framework in which sharia marketing strategies protect the interests of consumers while supporting economic growth. (Chapra, 2000)

In the context of *hifz al-mal*, the application of fair pricing and transparent fee structures is a tangible manifestation of the protection of consumer wealth. Mittal and Agrawal show that honest and transparent pricing reduces post-purchase regrets, thereby preserving consumers' financial capital and reducing product return rates. (Mittal & Agrawal, 2016) Malik even recommends the integration of profit-sharing schemes or *zakat* in marketing narratives to encourage equitable distribution of wealth. (Malik, 2016)

Meanwhile, the aspect of *hifz al-nafs* is realized through the psychological comfort of customers who know that their consumption is following the *sharia*. Frank found that alignment between personal values and purchasing behavior lowers consumer anxiety, increasing repurchase intent. (Frank et al., 2015) This study emphasizes that integrating *Sharia* principles into digital marketing not only enhances customer trust but also aligns with the ethical expectations of Muslim consumers, fostering long-term loyalty. The findings underscore the critical role of ethical marketing in fostering not only customer trust but also long-term loyalty among Muslim consumers in Indonesia's MSME sector.

A value proposition strengthened by *Sharia*'s reputation opens up opportunities for organic growth. This organic growth can lead to enhanced market penetration and increased brand loyalty, ultimately contributing to the sustainable development of Indonesia's MSME sector in the digital age. The integration of ethical marketing practices rooted in *Sharia* principles can significantly enhance the overall sustainability and growth of MSMEs in Indonesia's digital economy, fostering deeper customer relationships and market resilience. (Juliana et al., 2019)

In the context of Indonesian SMEs, the synergy between ethical alignment and economic efficiency is crucial. This research highlights the necessity for MSMEs to adopt *sharia*-compliant practices to not only meet ethical standards but also to achieve economic success and consumer loyalty in a competitive market. The findings suggest that *sharia*-compliant digital marketing strategies not only foster customer trust but also enhance overall satisfaction, reinforcing the importance of ethical practices in the MSME sector. This study underscores the necessity for Indonesian MSMEs to embrace *sharia*-compliant digital marketing strategies as a means to build consumer trust and achieve sustainable growth in a competitive landscape. (Aspiranti & Amaliah, 2019)

In terms of managerial implications, there are several strategic recommendations. First, allocate at least 60% of the digital budget to activities that highlight *halal* certification, for example, by placing *halal* badges on websites and social media content prominently. (Kurniawan et al., 2020; Masnita et al., 2021) to attract Muslim consumers. Second, invest in content that emphasizes ethical storytelling, showcasing the origins and production processes of products, which can enhance emotional engagement. Lastly, prioritize transparency in pricing and marketing communications to build trust and loyalty among customers, ensuring alignment with *Sharia* principles. Furthermore, these strategic recommendations aim to not only enhance customer loyalty but also ensure that MSMEs can thrive in a competitive digital marketplace while adhering to *Sharia* principles.

While it offers significant insights, this study has limitations due to the use of cross-sectional designs that make causal linkages difficult to draw. Future studies are expected to utilize a longitudinal design to elucidate the dynamics of the relationship between trust, satisfaction, and profitability over time and explore the evolving impact of *sharia*-compliant digital marketing strategies on MSMEs in Indonesia. Such investigations could provide deeper insights into consumer behavior and the long-term effects of ethical practices in the digital economy. The integration of *Sharia*-compliant digital marketing strategies is essential for MSMEs to thrive in Indonesia's competitive landscape, as it fosters trust and aligns with consumer values. This research highlights the critical need for MSMEs in Indonesia to adapt their marketing strategies to align with both ethical standards and market demands, ensuring sustainable growth and competitiveness.

4. CONCLUSION

This study provides empirical evidence that *sharia*-based digital marketing strategies have a significant and positive influence on customer trust and satisfaction in the context of marble MSMEs in

Indonesia. The survey results showed a strong correlation between the implementation of halal content and increased customer trust, as well as a higher relationship with customer satisfaction. These findings support the theory that ethical, fair, and honest promotion not only increases the effectiveness of marketing communications but also creates a more morally and spiritually meaningful consumption experience.

From a managerial economy point of view, the digital marketing strategy implemented shows a high level of efficiency. With a monthly investment of IDR 5 million, the company managed to generate additional revenue of up to IDR 15 million per quarter, which shows an ROI rate of 200%. In addition, the cost per customer acquisition through digital channels has proven to be lower than conventional marketing methods, reinforcing the argument that this approach is not only ethically valuable but also economically superior.

Thus, it can be concluded that sharia digital marketing is not just an instrument of symbolic religiosity, but an integrative strategic model between Islamic values and managerial rationality. This strategy can strengthen long-term relationships with customers, increase cost-effectiveness, and create a credible and sustainable brand reputation.

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Conflicts of Interest: The authors declare no conflicts of interest related to this study, ensuring that the research findings are objective and unbiased. The findings highlight the necessity for MSMEs to embrace ethical marketing practices that resonate with their target audience, ultimately fostering a sustainable competitive advantage in the digital marketplace.

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