

Building Gen Z Trust Through Syariah User-Generated Content

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Abstract

Purpose: This study explores the influence of Sharia-compliant User-Generated Content on social media on Generation Z consumer trust, focusing on students at Universitas Panca Sakti Bekasi as a representation of Indonesian Gen Z.

Research Methodology: The research applies a quantitative method by distributing questionnaires to ninety-seven respondents. The purpose of this study is to understand how Islamic values reflected in digital content shape trust among young Muslim consumers.

Results: The analysis using multiple linear regression revealed that the intensity of interaction with Sharia UGC and the credibility of content creators had a significant positive influence on consumer trust, while content quality showed no significant effect. Altogether, these three variables contribute to explaining the dynamics of consumer trust among Gen Z.

Conclusions: Sharia UGC plays a vital role in shaping trust, highlighting that industry players should prioritize engagement and credibility rather than focusing solely on content quality.

Limitations: This study suggests the need for broader future studies. This research contributes to the literature by providing references for sustainable exploration in Sharia digital marketing.

Contributions: This study highlights the importance of encouraging engagement and credibility in digital marketing strategies to increase Gen Z's trust in halal products in the digital era.

Keywords: *Consumer Trust, Credibility, Generation Z, Sharia, User-Generated Content*

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1. Introduction

The era of digital transformation has fundamentally changed the global marketing paradigm, especially in the context of halal products that require a high level of trust from Muslim consumers. The phenomenon of Sharia User-Generated Content (UGC), as a convergence between Islamic values and social media technology, has become an increasingly relevant marketing strategy to reach Generation Z, a cohort that not only masters digital technology but also lives by Islamic values in their consumption behavior. Digital transformation not only presents new opportunities but also poses serious challenges to the sustainability of Islamic marketing. Modern Muslim consumers, especially Generation Z, are increasingly critical in assessing the authenticity of a brand and demanding tangible evidence of a company's commitment to Islamic values.

In this context, Sharia UGC plays a strategic role in bridging the gap between brands and consumers. User-generated content is considered more credible because it is born from personal experience, thus increasing the level of trust and emotional connection compared to one-sided promotional claims (Ezekiel & Nanfa, 2023). In addition, the existence of Sharia UGC emphasizes the participatory

dimension in the digital ecosystem, where consumers are not only marketing objects but also active actors who produce collective narratives in accordance with halal principles, transparency, and Islamic morals. Thus, Sharia UGC functions not only as a promotional tool but also as a means of cultural da'wah that strengthens the relevance of Islamic values in daily consumption practices.

In the context of Indonesia, which has the largest Muslim population in the world, the dynamics of Sharia digital marketing are becoming increasingly complex and interesting to study. Recent data show that Indonesia has a Muslim population of 244.7 million (87% of the total population of 281.3 million), making it the world's largest halal market with tremendous potential. Indonesia's halal market, which has reached a value of USD 279.26 billion in 2023, is projected to jump dramatically to USD 807.86 billion by 2031, with an annual growth rate of 14.2%. These data reflected an impressive growth momentum, especially when associated with the digital behavior of Indonesia's Generation Z. This generation, born in the digital era and growing up with social media technology, has very unique characteristics as consumers who demand authenticity, transparency, and conformity with Islamic values in their every interaction with brands and products ([Ali & Sainy, 2025](#)). Data show that 68.9% of Indonesia's population (191.4 million people) are actively using social media by 2025, with an average time spent reaching 3 hours and 17 minutes every day.

The digital dominance of Indonesia's Generation Z is evident from the high penetration of social media platforms ([Wang, Wang, & Calantone, 2021](#)). WhatsApp dominates with a penetration rate of 88.7% (181.57 million users), followed by Instagram with 84.8% (173.59 million users), Facebook 81.3% (166.42 million users), and TikTok with 63.1% of the total internet users. Interestingly, data shows that mobile phones will be the main device with a share of 62.76% by 2025, reflecting the mobile-first behavior that is characteristic of Generation Z. The growth of the global halal industry shows impressive and promising momentum ([Li, 2025](#)). Based on the latest projections, the global halal market is estimated to reach USD 9.45 trillion by 2034 at a CAGR of 12.42%, a significant increase from USD 2.93 trillion in 2024. Global halal product consumption is also showing a positive trend, with a CAGR of 7.5%, which means that total consumers will reach USD 2.8 trillion by 2025, up from USD 2.4 trillion currently.

Indonesia's strategic position in the global halal ecosystem is further strengthened by halal product exports worth USD 41.42 billion in the January-October 2024 period, resulting in a surplus of USD 29.09 billion, which reflects the competitiveness of the national halal industry in the global market. As a country with a Muslim population of 231 million (87% of the total population), Indonesia is the largest consumer of halal products and a significant global producer. Generation Z, who were born between 1997-2012, have unique characteristics as digital natives who spend more than 8 hours every day on social media. This generation has made digital platforms the main channel for product exploration, recommendation search, and purchasing decision-making ([Francis and Hoefel \(2018\)](#); [Udodiugwu, Eneremadu, Obiakor, Okeke, and Njoku \(2023\)](#)).

The latest data reveal an interesting fact: 89% of Gen Z social media users are active on Instagram, 84% on YouTube, and 82% on TikTok, for a total of 139 million active social media users in Indonesia (49.9% of the total population). More interestingly, Generation Z's digital consumption behavior shows a pattern that is highly relevant to Sharia values ([Mangla & Govindarajan, 2023](#)). Thus, Indonesia's strong position as a consumer and global producer of halal products is strengthened by the characteristics of digital native Generation Z, who are regularly active on social media. The combination of the competitiveness of the national halal industry and Gen Z's consumption behavior, which is in line with Sharia values, opens strategic opportunities for the development of Sharia UGC as a relevant and effective marketing medium.

Research shows that 70% of Gen Z prefer to buy from companies they consider ethical, and 90% argue that companies should actively address environmental and social issues, values that are in line with Islamic principles of justice, social responsibility, and sustainability ([Mangla & Govindarajan, 2023](#)). This creates a perfect convergence between consumer preferences and Sharia values. A surprising digital phenomenon is that the average Indonesian user spends 6 hours and 3 minutes per day using

their mobile phones, with 28.7% of that time (approximately 1 hour and 44 minutes) spent on social media apps. More specifically, 35.6% of mobile time is spent on entertainment applications, including audio and video streaming (approximately 2 hours and 9 minutes), indicating a high appetite for multimedia content consumption related to UGC. Indonesia's halal digital economy data also shows an encouraging trend.

The Indonesian halal food and beverage market is projected to grow at a CAGR of 6.78% during the 2023-2030 period and is estimated to generate revenue of USD 258.02 billion by 2030. Indonesia's halal packaging sector is showing more aggressive growth, with a CAGR of 9.1%, and is projected to reach USD 50.04 billion by 2030, up from USD 27.23 billion in 2023. With internet penetration reaching 66.5% (185.3 million users) and continuing to grow by 0.8% annually, Indonesia provides a solid basis for developing Sharia UGC strategies. The fact that 75% of Indonesia's total internet users use at least one social media platform shows the tremendous reach potential of content that aligns with Islamic values.

The data shows that there is a strong intersection between Generation Z's ethical preferences and Sharia values, while being supported by Indonesia's highly potential digital ecosystem ([Suryawan, Madjid, Pahala, Kamsariaty, & Putra](#)). High Internet penetration, dominance of social media use, and rapid halal economic growth are strategic foundations for developing Sharia UGC. This confirms that Sharia UGC-based marketing strategies have a great opportunity to build the trust of Muslim consumers, especially Generation Z, through authentic, ethical, and Islamic content that aligns with Islamic principles.

Table 1. Key statistics of the halal market, the Muslim population, and social media use of Gen Z Indonesia

Indicator	Value	Projections/Trends	Source
Indonesian Halal Market			
Indonesian halal market value 2023	USD 279.26 billion	USD 807.86 billion (2031)	Data Bridge Market Research
CAGR Indonesian halal market	14.2% (2024-2031)	Highest global growth	Data Bridge Market Research
Export of halal products (Jan-Oct 2024)	USD 41.42 billion	Surplus USD 29.09 billion	KNEKS.go.id
Halal market food & beverage	CAGR 6.78%	USD 258.02 billion (2030)	Inkwood Research
Halal packaging market	USD 27.23 billion (2023)	USD 50.04 billion (2030)	Grand View Research
Population and Demographics			
Indonesia's Muslim population	244.7 million (87%)	Largest in the world	Sragen.inews.id
Total population of Indonesia	278.7 million	+0.8% YoY	DataReportal
Median age of the population	30.0 years	Digital native majority	DataReportal
Digital and Social Media Penetration			
Indonesian internet users	185.3 million (66.5%)	+1.5 million YoY	DataReportal
Active social media users	191.4 million (68.9%)	+12.6% YoY	The Global Statistics
Projected social media users 2029	251.36 million	+23.18% growth	Statista
Daily time on social media	3 hours 17 minutes	Global average	Meltwater
Daily time using mobile	6 hours 3 minutes	28.7% for social media	Meltwater

Popular Social Media Platforms			
WhatsApp penetration	88.7% (181.57 million)	Platform #1 Indonesia The Global Statistics	
Instagram penetration	84.8% (173.59 million)	Dominant among Gen Z	The Global Statistics
Facebook users	81.3% (166.42 million)	174 million actives	NapoleonCat
TikTok penetration	63.1%	Product discovery leader	The Global Statistics
LinkedIn users	33.27 million (11.7%)	Professional network	NapoleonCat
Consumer Behavior of Generation Z			
Gen Z Instagram users	89%	Video content preferred	Sprout Social
Gen Z daily mobile usage	6+ hours	75% prefer mobile	Various Sources
Trust in influencers	+40% vs last year	Authenticity focus	Crop Ink
Prefer ethical companies	70%	Values-driven purchasing	Analyzify
Social issue concern	90%	Environmental/social	Analyzify

Table 1 illustrates the strong growth potential of Indonesia’s halal market, supported by a large muslim population, rapid digitalization, and changing consumer behavior. Indonesia’s halal market was valued at USD 279.26 billion in 2023 and is projected to reach USD 807.86 billion by 2031, with significant growth also occurring in halal food, beverages, packaging, and exports. As the country with the world’s largest Muslim population, Indonesia benefits from a young and digitally connected society, with more than 185 million internet users and 191 million active social media users. Platforms such as WhatsApp, Instagram, TikTok, and Facebook play an important role in shaping consumer behavior, especially among Generation Z, who prefer mobile-based, video-oriented, and value-driven consumption. The data indicate that the expansion of the halal industry in Indonesia is connected to digital transformation, social media influence, and the increasing demand for ethical and socially responsible products.

Although research on conventional UGC and Sharia marketing has grown rapidly in the last decade, there is still a significant research gap on how Sharia UGC specifically affects Generation Z's consumer confidence in the context of social media. Recent research confirms that digital native consumers are reshaping the way brands engage their audiences, driving innovation in marketing through their demand for transparency, personalization, and high social awareness ([Bulante, Catalan, Miranda, Torres, & Sabaulan, 2025](#); [Priya & Agrawal, 2025](#)). Most previous research has tended to focus on conventional UGC separate from the context of religiosity or, conversely, examine Islamic marketing without considering the complex dynamics of user-generated content. Existing studies have not analyzed the dimensions of Sharia UGC, which include the intensity of interaction based on Islamic values, the quality of content in accordance with Sharia principles, and the credibility of content creators from an Islamic perspective on the consumer trust of Generation Z.

The urgency of this study is even more prominent when looking at the context of Indonesia as a country with the largest muslim population in the world and one of the most active social media users globally. Indonesia's Generation Z, who were born and grew up in the digital ecosystem, are not only passive consumers but also active producers of content that influences public perception of brands and products. However, in the Sharia marketing landscape, there are still doubts about the extent to which user-generated content truly reflects Islamic values or simply follows digital trends. This poses a challenge for academics and practitioners in understanding how Gen Z negotiates its religious identity with digital consumption practices. Therefore, it is important to further examine how Sharia UGC can play a dual role as an effective marketing medium and an instrument for the representation of authentic Islamic values in the digital space.

A unique phenomenon that has not been widely explored is how Sharia values such as *shiddiq* (honesty), *amanah* (trustworthiness), *tabligh* (communicative), and *fathanah* (intelligent) are integrated into user-generated content and affect the perception of trust. Data show that 70% of Indonesian Gen Z prefer to buy from companies they consider ethical, and 90% argue that companies should actively address environmental and social issues values that are strongly aligned with Islamic principles. Furthermore, no research has comprehensively integrated the SCT, Consumption Values, and Islamic Compliance Theory into one framework to explain the phenomenon of Sharia UGC. This study also did not explore how the unique characteristics of Generation Z Indonesia as religious digital natives, interact with Sharia content on social media and how it affects their trustworthiness perception. Based on the background and research gaps that have been identified, this study seeks to answer the fundamental question: "How does Sharia User-Generated Content on social media affect the consumer confidence of Generation Z Indonesia?" This question is then broken down into several sub-research questions:

1. To what extent does the intensity of Sharia UGC interaction affect the confidence of Gen Z consumers?
2. How does the quality of Sharia UGC content contribute to trust-building?
3. How significant is the role of the credibility of Sharia content creators in influencing consumer trust?

Specifically, this study aims to analyze the influence of Sharia User-Generated Content on social media on Generation Z consumer trust, focusing on Panca Sakti Bekasi University students as a representation of Generation Z Indonesian consumers. Population selection: Students were selected based on their characteristics as early adopters of digital technology, who have a high level of social media literacy and intense exposure to various forms of UGC. This research is expected to make a significant theoretical contribution to the development of the Sharia UGC model that integrates Social Cognitive Theory, Theory of Consumption Values, and Islamic Compliance Theory. This integration is expected to produce a more comprehensive theoretical framework for understanding Muslim consumer behavior in the digital era, especially in the context of trust in halal brands and products. From a practical perspective, this research provides valuable insights for halal industry players to optimize digital marketing strategies based on Islamic values. The findings of this study are expected to help marketers understand the preferences of Generation Z Muslims in consuming and responding to Sharia UGC, so that they can develop more effective and authentic communication strategies to build consumer trust in the digital era.

Although research on conventional User-Generated Content (UGC) and Sharia marketing has grown rapidly, there is still a research gap regarding how Sharia UGC specifically affects Generation Z consumer confidence in the context of social media. Most previous studies have tended to discuss UGC without paying attention to the religiosity aspect or have examined sharia marketing without linking it to the dynamics of UGC. There have not been many studies that have in-depth explored how the intensity of interaction based on Islamic values, the quality of content in accordance with sharia principles, and the credibility of content creators affect consumer trust. In addition, the integration of Islamic values such as *shiddiq* (honest), *amanah* (trustworthy), *tabligh* (communicative), and *fathanah* (intelligent) in user content and their impact on the trustworthiness of Gen Z consumer perception has also not been widely studied.

The novelty of this research lies in the integration of three theoretical frameworks, Social Cognitive Theory, Theory of Consumption Values, and Islamic Compliance Theory, in explaining the phenomenon of Sharia UGC on social media platforms. This study not only analyzes the influence of Sharia UGC on Gen Z consumer trust but also highlights the unique characteristics of Indonesian Gen Z as religious digital natives. Thus, this study offers a new and more comprehensive framework for understanding Muslim consumer behavior in the digital age. From a practical perspective, this study's novelty provides strategic guidance for halal industry players to develop marketing communications based on Islamic values that are more authentic, effective, and in accordance with the preferences of Generation Z.

2. Literature Review and Hypotheses Development

2.1 *The Dynamics of User-Generated Content in the Context of Sharia*

The development of digital media has changed how consumers interact with brands ([Theocharis & Tsekouropoulos, 2025](#)). Consumers are not only recipients of information but also play an active role in creating and disseminating content. This change has given rise to the phenomenon of User-Generated Content (UGC), which is increasingly important in forming trust and influencing purchasing decisions in the modern marketing era ([Niu, 2025](#)). User-Generated Content (UGC) is content created voluntarily by consumers or external parties without direct intervention from the brand. This content often spreads organically on social media because it is considered authentic and relevant to users' real experiences ([Santos, 2022](#)). This phenomenon is in line with Albert Bandura's Social Learning Theory, which asserts that individuals learn through observation and imitating the behavior of others, especially figures that are considered credible or relevant ([O'Hern & Kahle, 2013](#)).

Meanwhile, User-Generated Content (UGC) is defined as the expression of internet users in the form of opinions, information, and promotional materials that are disseminated directly on online platforms such as websites, blogs, review forums, e-commerce, and social media. This content emphasizes the active participation of consumers in shaping the public perception of a brand or product ([Niu, 2025](#)). Thus, it can be interpreted that UGC is content that is voluntarily created by consumers or parties outside the company, which is considered authentic and relevant, so that it can easily spread organically on social media. In line with the Social Learning Theory, UGC plays an important role in shaping public perception, increasing trust, and influencing consumer decisions regarding a brand or product.

The digital revolution has brought a new phenomenon in marketing through User-Generated Content (UGC), which has been shown to have a stronger influence on consumer trust compared to brand-created content because it is perceived to be more objective and trustworthy ([Geng and Chen \(2021\); Mayrhofer, Matthes, Einwiller, and Naderer \(2020\)](#)). Cutting-edge research shows that 93% of marketers who utilize UGC in their marketing strategies claim that the content performs better than traditional branded content, with an increase in conversion rates of up to 29% ([Prasanna & Priyanka, 2024](#)). In the context of Sharia, UGC undergoes a significant transformation by integrating Islamic elements such as halal certification, transparency of the production process according to Islamic teachings, and ethical values that reflect noble morals. User-generated content with a sharia-based basis can increase perceived authenticity and stronger social proof among Muslim consumers ([Al-Abdallah & Wright, 2025](#)).

This is in line with *MUI fatwa No. 24/2017* concerning the Law and Guidelines for Muamalah Through social media, which stipulates the principle of tabayyun (verification of truth) as a crucial aspect of receiving and disseminating information. Based on Bandura's theory of social cognition, perceived interactivity as an environmental factor affects user behavior through human cognitive factors ([Mangla & Govindarajan, 2023](#)). In the context of Sharia UGC, the interaction that Muslim consumers build through content that aligns with Islamic values can promote their purchase intention more effectively. Recent empirical research confirms that UGC has a significant positive impact on user emotions and purchase intent, with user emotions acting as mediators in the relationship between UGC and purchase intent ([Sang et al., 2024](#));([Ibrahim, Aljarah, Hazzam, Elrehail, & Qalati, 2024](#)).

Thus, UGC has an increasingly central position in building consumer trust in the digital era, especially when framed from a Sharia perspective. The advantages of UGC, which lie in the perception of authenticity, objectivity, and social proof, show that the current generation of consumers values the narrative that emerges from the community more than from the brand itself. When Sharia values such as halal, transparency, and Islamic ethics are attached to content, moral legitimacy is not only maintained but also creates differentiation that is relevant to the identity of Muslim consumers. The principle of tabayyun, as affirmed in the *MUI Fatwa No. 24/2017*, provides a normative framework that directs UGC to remain sharia-compliant while suppressing the potential for misinformation. Thus, Sharia UGC can be understood not only as a promotional tool but also as a holistic approach that

integrates spiritual, social, and psychological aspects to strengthen trust, increase purchase intention, and build consumer loyalty in the halal digital ecosystem.

2.2 Trust in the Digital Era and Sharia Compliance

The complexity of building consumer trust in the Sharia digital ecosystem presents challenges for halal industry players. From an Islamic perspective, e-commerce activities must comply with comprehensive Sharia principles, including freedom from *riba* (interest), *maysir* (gambling), *gharar* (excessive uncertainty), *ikrah* (coercion), and all aspects that are prohibited in Islam ([Ardiansyah, Yunizar, & Harsanto, 2016](#)); ([Handyanto, Astuti, & Ajiputra, 2021](#)). Contemporary studies reveal an interesting phenomenon: although Sharia compliance has a positive influence on trust, its impact on online purchasing decisions has not been statistically significant for Generation Z in some regions of Indonesia. On the other hand, factors such as interpersonal trust, ease of use of the platform, and conformity with current trends show a positive and statistically significant effect on online purchase decisions ([Subagyo, Tukidi, & WV, 2019](#));([Adula, Kant, & Birbirs, 2022](#));([Nisa & Hutagalung, 2022](#)). In-depth research reveals that trust can directly result in the adoption of Islamic digital financing, while Sharia compliance results in indirect adoption through the mediation of other factors.

In the context of halal products in particular, empirical findings show that beliefs and religiosity have a significant effect on the intention to purchase halal products, with consumer attitudes acting as crucial indirect mediators ([Koc, Ozkan, Komodromos, Efendioglu, & Baran, 2025](#)). This indicates that building trust in the Sharia digital ecosystem requires a holistic approach that integrates spiritual, functional, and emotional aspects. Thus, building trust in the Sharia digital ecosystem is not a simple process but rather the result of a complex interaction between spiritual, functional, and emotional dimensions.

Sharia compliance provides a strong normative foundation for creating a sense of security and legitimacy in digital transactions, but its impact on Generation Z's purchasing decisions still requires the role of other intermediary factors. In the context of halal products, the existence of the consumer's attitude as a mediator emphasizes that sharia compliance needs to be communicated effectively so that it is translated into purchase intention. Thus, the strategy of building trust in Generation Z must be holistic, emphasizing not only compliance with Sharia principles but also paying attention to user experience, social relevance, and emotional values that are in harmony with their identity. This integrative approach is believed to strengthen the sharia digital ecosystem while increasing consumer trust and loyalty in the digital era.

2.3 Unique Characteristics of Generation Z as Digital Natives

Generation Z shows very distinctive characteristics in their digital consumption behavior, especially regarding skepticism toward artificial intelligence content ([Savale, Rahul, Medhekar, & Deshmukh, 2024](#)); ([Priya & Agrawal, 2025](#)). Recent research reveals that 63% of Gen Z respondents view AI-generated content as potentially inauthentic, with more than 70% expressing concerns about their ability to trust the information they see or hear due to the development of AI ([Booker, 2025](#)). This paradox reflects the dilemma of a generation that grew up with technology but still prioritizes authenticity in its interactions. Generation Z's social media consumption behavior shows incredible intensity, with them spending an average of more than 3 hours per day on social media platforms, and 74% prefer to shop using mobile phones over other devices ([Subagyo et al., 2019](#)). Comprehensive data show that 89% of Gen Z social media users are active on Instagram, 84% use YouTube, and 82% use TikTok as their primary platform.

Notably, the trend of trust in influencers has increased, with 40% of Gen Z consumers reporting a higher level of trust in influencers than in the previous year. As many as 98% of them prefer video content for marketing purposes, especially short-form formats such as TikTok and Instagram Reels. This phenomenon creates a golden opportunity for Sharia UGC, which is packaged in authentic and engaging video formats. Furthermore, 70% of Gen Z prefer to buy from companies they consider ethical, and 90% of them argue that companies should actively address environmental and social issues. These characteristics are particularly relevant to Sharia values, which emphasize justice, social responsibility, and sustainability. Of the Gen Z social media users, 89% were on Instagram, 84% on YouTube, and

82% on TikTok. Surprisingly, 40% of Gen Z consumers trusted influencers more than the previous year, with 98% preferring video content for marketing (Savale et al., 2024).

Based on the characteristics that have been described regarding the digital behavior of Generation Z, this generation has complex characteristics. On the one hand, they are digital natives who are fluent in utilizing technology and social media, but on the other hand, they show a high level of vigilance against content that is considered inauthentic, especially artificial intelligence-based content. This paradox underscores the importance of trust in every digital interaction. For Gen Z, authenticity is more valuable than technological sophistication; therefore, they respond more positively to human-generated content, especially from communities or fellow users. In this context, User-Generated Content (UGC) based on Sharia values can be a strategic medium for building trust. This is in line with the preferences of Gen Z, who tend to prioritize ethical values, justice, social responsibility, and sustainability.

2.4 Integration of Theory in the Context of Sharia UGC

The theoretical framework underlying this research integrates several complementary perspectives as follows. Based on the Theory of Consumption Values, contemporary research proposes that the overall perceived value of UGC is conceptualized as a second-order multidimensional formative construct, consisting of functional, social, and emotional values as first-order reflective dimensions (Bigne, Ruiz, Cuenca, Perez, & Garcia, 2021). In the context of Sharia, the spiritual dimension and religiosity become additional components that cannot be ignored and even become the main differentiators. Social Cognitive Theory, developed by Bandura, provides a foundation for understanding how interactions in Sharia UGC affect consumer behavior through the social learning process. This theory explains that perceived interactivity as an environmental factor influences user behavior through human cognitive factors, especially in the context of Islamic values that emphasize learning by example.

Recent empirical studies have shown that Islamic Sharia compliance positively and significantly influences service quality and customer satisfaction in various sectors, including Islamic banking services and e-commerce. The findings also indicate that service quality partially mediates the relationship between Islamic Sharia compliance and customer satisfaction, which ultimately contributes to the formation of long-term trust. This research conceptual framework is shown in Figure 1 below.

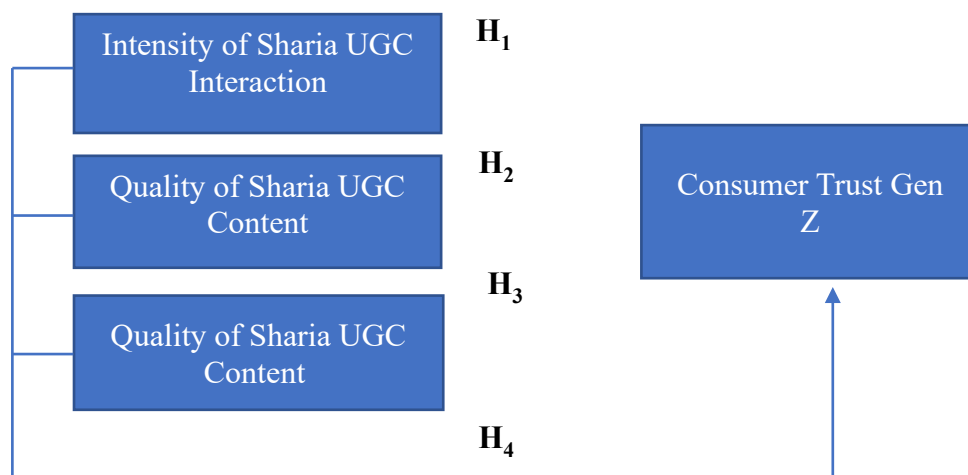


Figure 1. Research conceptual framework

Hypotheses:

- H₁*: The intensity of sharia ugc interaction has a significant positive effect on gen z consumer trust
- H₂*: The quality of sharia ugc content has a significant positive effect on gen z consumer trust
- H₃*: The credibility of sharia content creators has a significant positive effect on gen z consumer trust

H_4 : Sharia user-generated content (sharia ugc interaction intensity, sharia ugc content quality, sharia content creator credibility) has a significant positive effect on gen z consumer trust

3. Research Methodology

3.1 Research Approach

This study uses a quantitative approach to obtain a measurable and objective picture of the influence of the variables studied, especially in the context of sharia-based User-Generated Content (UGC) on social media on Generation Z (Gen Z) consumer confidence. The quantitative approach was chosen because it could provide statistically testable results, so that the research findings had a higher level of reliability and validity. Through this approach, relationships between variables can not only be identified but also analyzed in depth to determine their level of significance.

Primary data were obtained by distributing a closed questionnaire to respondents belonging to the Generation Z category. This scale was chosen because it can capture respondents' perceptions, attitudes, and levels of approval of statements that represent indicators of research variables, so that the data obtained are more structured and easier to analyze. The collected data were processed using the SPSS software. Thus, the results of this study are expected to provide strong empirical evidence of how Sharia UGC can affect the level of trust of Gen Z in the digital realm.

3.2 Location, Population, and Research Sample

This research will be conducted at Panca Sakti University Bekasi, which is in Bekasi City. In other words, the population of this study is students of Panca Sakti University Bekasi, with a total of 3066 students. The population of this study was large; therefore, so the determination of the sample size was determined using the Taro Yamane technique, and 97 samples were found. The results of the calculations are as follows:

$$n = \frac{N}{1+N(e^2)} \quad (1)$$

$$n = \frac{3066}{1+3066(0,1^2)} = \frac{3066}{31,66} = 96,84 \text{ (rounded up to 97 Samples)}$$

Information:

- n : Sample
- N : Population
- e : Margin of error (10% = 0,1)

3.3 Data Analysis Techniques

In this study, data analysis was performed by analyzing the validity and reliability of the instrument, followed by statistical descriptive analysis. This study uses multiple linear regression analysis with three predictors to measure the influence of independent variables on the bound variables. There are three predictor variables for the dimensions of Sharia User-Generated Content as independent variables: Sharia UGC Interaction Intensity (X_1), Sharia UGC Content Quality (X_2), and Content Creator Credibility (X_3), and a bound variable, namely Gen Z (Y) Consumer Trust. The following three-predictor regression function was used:

$$\hat{Y} = b_0 + b_1 X_1 + b_2 X_2 + b_3 X_3 \quad (2)$$

Information:

- \hat{Y} : Regression function
- b_0 : Konstanta
- $b_{1,2,3}$: Variable regression coefficients $X_{1,2,3}$
- $X_{1,2,3}$: Independent/predictive variables in regression models

4. Results and Discussions

4.1 Validity and Reliability Tests

The validity Test is an important part of the research process. This test was conducted to ensure that the instrument could measure what should be measured so that the item was effective and suitable for use. With these criteria, if r counts the $> r$ of the table and if $\text{Sig.} < 0.05$, the item was considered valid and could be used as a measuring tool. Based on the results of the validity test of this study, Pearson's correlation analysis between each item and the total score of the variables of Sharia UGC Interaction Intensity (X_1), Sharia UGC Content Quality (X_2), and Content Creator Credibility (X_3) obtained a value of r calculated $> r$ -table (0.51,) with a significance value of < 0.05 . Therefore, it can be concluded that all items are valid and suitable for use in this study.

After the validity test is carried out, a reliability test is conducted to show how far the UKUT tool can be trusted or reliable, and if the test is repeated, the results remain consistent, then the measuring tool is in the form of a reliable item statement. The results of reliability testing for each variable in this study showed positive results, with each Cronbach's alpha value of 0.934 (X_1), 0.866 (X_2), 0.922 (X_3), and 0.922 (Y) > 0.70 , which means that the items of each variable have excellent internal consistency values and are reliable for use in this study.

4.2 Descriptive Statistics

The results of the statistical descriptive analysis showed that the variable of Sharia UGC Interaction Intensity (X_1) had an average value of 14.44, with a standard deviation of 3.764. The Sharia UGC Content Quality Variable (X_2) has an average of 16.12, while the Content Creator Credibility (X_3) has an average of 15.54. The Gen Z (Y) Consumer Confidence variable showed the highest average, 16.56, with a standard deviation of 3.743. The four variables have the same minimum value of 4 and a maximum of 20 each. Based on the results of the descriptive analysis, it can be concluded that, in general, the four research variables are in the fairly high category with a relatively balanced data distribution range. This shows the significant potential of Sharia UGC in shaping consumer confidence and loyalty.

4.2.1 Double Linear Equation and Regression Coefficient Significance Test

		Coefficients ^a								
		Unstandardized Coefficients		Standardized Coefficients			Correlations			
Model		B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part	
1	(Constant)	1.091	1.008		1.083	.282				
	Intensity of Sharia UGC Interaction (X1)	.272	.082	.275	3.318	.001	.691	.325	.193	
	Quality of Sharia UGC Content (X2)	-.036	.120	-.036	-.301	.764	.711	-.031	-.017	
	Credibility of Content Creation (X3)	.641	.114	.648	5.607	<.001	.805	.503	.326	
2	(Constant)	1.006	.962		1.045	.299				
	Intensity of Sharia UGC Interaction (X1)	.265	.078	.268	3.402	<.001	.691	.331	.197	
	Credibility of Content Creation (X3)	.616	.078	.623	7.909	<.001	.805	.632	.457	

a. Dependent Variable: Generation Z Consumer Trust (Y)

Figure 2. Test coefficients results

From the Figure 2 of the coefficients above, in column B Model 1, the constant $b_0 = 1.091$ is obtained, the regression coefficient $b_1 = 0.272$ and $b_2 = -0.36$, and $b_3 = 0.641$. In this model, it was found that the X_2 result had a regression coefficient with a negative value, and a significance that was too far from the limit of 0.05. Then, a backward analysis was carried out, which directly excluded X_2 automatically, so that Model 2 emerged with the results of the double linear regression equation:

$$Y = 1.006 + 0,265X_1 + 0,616X_3 \quad (3)$$

Hypothesis 1:

$$H_0: \beta_1 \leq 0$$

$$H_1: \beta_1 > 0$$

From the results of the analysis presented in Table 2 for Model 2, the price was obtained: $t_1 = 3.402$, $db = 94$, $p\text{-value} < 0.001 < 0.05$, or H_0 minus. Thus, the Intensity of Sharia UGC Interaction (X_1) has a partial positive influence on Gen Z (Y) Consumer Confidence.

Hypothesis 2:

$$H_0: \beta_1 \leq 0$$

$$H_1: \beta_1 > 0$$

From the results of the analysis presented in Table 2 on Model 1, the price was obtained: $t_2 = -0.301$, $db = 93$, $p\text{-value} 0.764 > 0.05$, or H_1 was rejected. Thus, the Quality of Sharia UGC Content (X_2) does not have a positive influence on Gen Z (Y) Consumer Trust.

Hypothesis 3:

$$H_0: \beta_1 \leq 0$$

$$H_1: \beta_1 > 0$$

From the results of the analysis presented in Table 2 for Model 2, the price was obtained: $t_3 = 7.909$, $db = 94$, $p\text{-value} < 0.001 < 0.05$, or H_0 minus. Thus, Content Creator Credibility (X_3) positively influences Gen Z (Y) Consumer Trust.

The results of the analysis presented in Table 2 also show the partial correlation coefficient as follows:

$$r_{\gamma,123} = 0,331$$

$$r_{\gamma,213} = -0,031$$

$$r_{\gamma,312} = 0,609$$

Both X_1 and X_3 have a p-value of < 0.05 , so it can be concluded that the variables of Sharia UGC Interaction Intensity (X_1) and Content Creator Credibility (X_3) have a significant partial relationship with Gen Z Consumer Trust (Y). Meanwhile, the previous variable X_2 had a negative correlation value with a p-value of $0.764 > 0.05$, so it was considered insignificant and excluded from the final regression model.

4.2.2 Test the Significance of Multiple Regression Equations

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	912.355	3	304.118	67.831	<.001 ^b
	Residual	416.964	93	4.483		
	Total	1329.320	96			
2	Regression	911.949	2	455.975	102.694	<.001 ^c
	Residual	417.370	94	4.440		
	Total	1329.320	96			

a. Dependent Variable: Generation Z Consumer Trust (Y)

b. Predictors: (Constant), Credibility of Content Creation (X3), Intensity of Sharia UGC Interaction (X1), Quality of Sharia UGC Content (X2)

c. Predictors: (Constant), Credibility of Content Creation (X3), Intensity of Sharia UGC Interaction (X1)

Figure 3. ANOVA test results

Hypotesis 4:

$$H_0: \beta_1 = \beta_2 = \beta_3 = 0$$

$$H_1 \neq H_0$$

From the results of the analysis in Figure 3, the price of F_{hit} 67,831 (Model 1), $db = (3, 93)$, $p\text{-value} < 0.001 < 0.05$, and H_0 was rejected. Thus, there is a significant influence between the variables of Sharia UGC Interaction Intensity (X_1), Sharia UGC Content Quality (X_2), and Content Creator Credibility (X_3) on Gen Z (Y) Consumer Trust.

4.2.3 Double Correlation Coefficient Significance Test

Model Summary^c

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change
						F Change	df1	df2	
1	.828 ^a	.686	.676	2.117	.686	67.831	3	93	<.001
2	.828 ^b	.686	.679	2.107	.000	.091	1	93	.764

a. Predictors: (Constant), Credibility of Content Creation (X3), Intensity of Sharia UGC Interaction (X1), Quality of Sharia UGC Content (X2)

b. Predictors: (Constant), Credibility of Content Creation (X3), Intensity of Sharia UGC Interaction (X1)

c. Dependent Variable: Generation Z Consumer Trust (Y)

Figure 4. Model summary

Hypothesis Statistics:

$$H_0: \rho_{\gamma \cdot 123} \leq 0$$

$$H_1: \rho_{\gamma \cdot 123} > 0$$

From the results of the analysis presented in Figure 4 above, it was obtained that the price $R^2 = 0.686$ $F_{hit} = 67.831$, $db = (3.93)$, $p\text{-value} < 0.001 < 0.05$, or H_0 was rejected. Thus, the influence of Sharia user-generated content on social media on Gen Z consumer trust was 0.686 or 68.6%.

5. Conclusions

5.1 Conclusion

The results of this study with multiple regression data analysis consisted of three predictors, namely the Intensity of Sharia UGC Interaction, the Quality of Sharia UGC Content, and the Credibility of Content Creators from the main variable of Sharia User-Generated Content to the bound variable of Gen Z Consumer Trust showed the results of the research on the variable Intensity of Sharia UGC Interaction with Trust Gen Z consumers have influence ($p\text{-value} < 0.001 < 0.05$). Meanwhile, the quality of Sharia UGC content had no effect on Gen Z consumer trust ($p = 0.764 > 0.05$). Then, Content Creators' Credibility on Gen Z Consumer Trust has an influence ($p\text{-value} < 0.001 < 0.05$).

The results of this study indicate that the trust of Gen Z consumers is more influenced by the intensity of their engagement with the content and the identity of the content creator, rather than simply the quality or appearance of the content. The three predictors had a combined influence on Gen Z Consumer Confidence ($p\text{-value} < 0.001 < 0.05$), with a determination coefficient value (R^2) of 0.686. This means that Sharia User-Generated Content, t which includes interaction intensity, content quality, and credibility of the content creator, explains 68.6% of the variation in consumer trust. s Thus, it can be concluded that Sharia User-Generated Content plays an important role in shaping Gen Z consumer trust, especially in terms of interactivity and credibility. The findings of this study are an important input for halal industry players to focus more on approaches that build user engagement and strengthen credible message conveyors rather than just highlighting the quality of content.

5.2 Research Limitations

This study was limited to respondents from Universitas Panca Sakti Bekasi, so the findings may not fully represent all Generation Z consumers in Indonesia. In addition, this study only examined three predictors, namely the Intensity of Sharia UGC Interaction, the Quality of Sharia UGC Content, and the Credibility of Content Creators. Other factors that may influence consumer trust were not included in this study.

5.3 Suggestions and Directions for Future Research

Future research is recommended to involve broader respondents from different regions or institutions in order to obtain more representative findings. Further studies may also examine additional variables related to consumer trust and digital marketing behavior. Continuous research is important to deepen understanding of how Sharia User-Generated Content can strengthen Gen Z trust in halal products in the digital era.

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Author Contributions

RI was responsible for conceptualization, research design, data collection, data analysis, interpretation of findings, and manuscript drafting. HCN contributed to methodology development, critical review of the theoretical framework, validation of research results, and substantive revision of the manuscript. LH was responsible for supervision, coordination of the research process, final manuscript editing, and approval of the final version for publication. All authors have read and agreed to the published version of the manuscript.

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