

Exploring Nazāhah's Mediation in Reinforcing Consumer Trust among Micro Scale Nasi Kuning Enterprises

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Histori Naskah

ABSTRACT

This study investigates the mediating role of nazāhah conceptualized as integrity, honesty, and purity of intention in strengthening consumer trust among micro-scale nasi kuning enterprises in Bone Regency, Indonesia. Grounded in Islamic Business Ethics Theory and Consumer Trust Theory, the research examines how ethical selling behavior, compliance with Islamic values, and business social responsibility influence consumer trust through the internalization of nazāhah. Using a quantitative explanatory design, data were collected from 150 respondents and analyzed using PLS-SEM. The results demonstrate that nazāhah has a strong and significant direct effect on consumer trust, while also fully mediating the relationships between social responsibility and trust, as well as indirectly linking ethical and religious values to trust formation. These findings indicate that ethical awareness and Sharia compliance alone are insufficient to generate trust unless they are transformed into consistent moral conduct through nazāhah. The study contributes to the literature by empirically positioning nazāhah as a strategic ethical mechanism that bridges spiritual values and market behavior. Practically, the findings highlight the importance of integrity-based education and socially responsible practices in fostering sustainable trust within Islamic micro-enterprises.

Keywords : Nazāhah ; Consumer Trust; Islamic Business Ethics, Business Social Responsibility; Ethical Selling Behavior

ABSTRAK

Penelitian ini bertujuan menganalisis peran mediasi *nazāhah* yang dimaknai sebagai integritas, kejujuran, dan kemurnian niat dalam membentuk kepercayaan konsumen pada usaha mikro *nasi kuning* di Kabupaten Bone, Indonesia. Berlandaskan Teori Etika Bisnis Islam dan Teori Kepercayaan Konsumen, penelitian ini mengkaji pengaruh sikap etis berjualan, kepatuhan terhadap nilai Islam, dan tanggung jawab sosial usaha terhadap kepercayaan konsumen melalui internalisasi *nazāhah*. Penelitian menggunakan pendekatan kuantitatif eksplanatori dengan pengumpulan data dari 150 responden yang dianalisis menggunakan SEM-PLS. Hasil penelitian menunjukkan bahwa *nazāhah* berpengaruh langsung dan signifikan terhadap kepercayaan konsumen, serta berperan sebagai mediator penuh dalam hubungan antara tanggung jawab sosial usaha dan kepercayaan konsumen, sekaligus menjadi jalur tidak langsung yang menghubungkan nilai etika dan religius dengan pembentukan kepercayaan. Temuan ini mengindikasikan bahwa kesadaran etis dan kepatuhan syariah belum cukup membangun kepercayaan tanpa diwujudkan dalam perilaku jujur dan konsisten melalui *nazāhah*. Secara teoretis, penelitian ini menempatkan *nazāhah* sebagai mekanisme etika strategis yang menjembatani nilai spiritual dan perilaku pasar. Secara praktis, hasil penelitian menekankan pentingnya penguatan integritas dan tanggung jawab sosial dalam membangun kepercayaan berkelanjutan pada usaha mikro berbasis syariah.

Kata Kunci : Nazāhah; Kepercayaan Konsumen; Etika Bisnis Islam, Tanggung Jawab Sosial Usaha, Sikap Etis Berjualan

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INTRODUCTION

Nazāhah serves as a central ethical construct shaping consumer trust in traditional nasi kuning enterprises, particularly amid the growing public awareness of integrity and transparency in the culinary sector (Rahman, Salehuddin, et al., 2021). Community-driven initiatives such as the “UMKM Amanah” campaign, promoted by pesantren and local religious leaders, have strengthened ethical literacy among micro-entrepreneurs by providing training on halal compliance, hygiene standards, and honest pricing practices, thereby fostering a trustworthy business ecosystem (Changalima, 2025). Concurrently, the digital amplification of ethical culinary practices especially businesses that openly disclose production processes and ingredient sourcing illustrates a shifting consumer preference toward vendors who demonstrate cleanliness, authenticity, and moral accountability (Sungnoi & Soonthonsmai, 2024; Susanty et al., 2025). This trend aligns with Islamic ethical principles that position honesty as a foundational element of commercial conduct, reinforcing the reputational benefits and long-term sustainability of ethically oriented food businesses (Khoirudin & Azzaki, 2024). As transparency, hygiene, and integrity become increasingly valued in purchase decisions, nazāhah emerges not only as a normative religious value but also as a strategic managerial approach capable of enhancing credibility, strengthening consumer loyalty, and ensuring competitive advantage within the contemporary culinary marketplace (Rahman, Zahari, et al., 2021).

Existing scholarship on nazāhah remains limited in its application to consumer trust, even though substantial studies have been conducted in adjacent domains such as personal ethics, leadership and responsibility, as well as economics and muamalah (Ceyhan et al., 2024). Within the field of personal ethics, (Firdous et al., 2024) identifies nazāhah as a foundational moral construct shaping sincerity and honesty, complemented by (Faizah et al., 2024) emphasis on prophetic ethics and (Adamson, 2024) philosophical analysis of Islamic virtue across theological and mystical traditions, collectively positioning nazāhah as both a moral anchor and an epistemic bridge within contemporary Muslim ethical thought. In leadership-focused studies, (Hayati & Caniogo, 2025) highlights integrity-based leadership grounded in Qur’anic and prophetic values, while (Zakaria et al., 2025) underscore truthfulness and responsibility as the pillars of ethical leadership that advance transparency and trust; similarly, (M. Usman et al., 2025) affirm that ethical and accountable leadership strengthens credibility and organizational integrity. In the sphere of economics and muamalah, (Abidin & Muzadi, 2022) demonstrates the alignment between nazāhah and principles of justice, honesty, and accountability in fiqh-based transactions, (Akbar et al., 2024) reinforce the role of ethical transparency in strengthening consumer confidence, while (Ahmadi et al., 2024) highlight the pursuit of equitable and halal economic practices, and Sumarta together with (Sandikci, 2020) emphasize nazāhah’s potential to enhance fairness, reputation, and long-term consumer loyalty within Islamic economic systems.

Despite these diverse contributions, academic inquiry explicitly examining nazāhah as a mediating mechanism that links ethical attitudes, Islamic value adherence, and social responsibility with consumer trust remains underdeveloped, leaving a substantive conceptual and empirical gap (Koc et al., 2025). This gap is particularly relevant in sectors such as traditional culinary micro enterprises, where trust, hygiene, transparency, and moral accountability form the core of consumer decision-making (Küchler & Herzig, 2021). The lack of systematic studies investigating how nazāhah functions as a transformational ethical instrument restricts the understanding of how spiritual values can be operationalized to reinforce consumer confidence, shape ethical business conduct, and strengthen relational

credibility between entrepreneurs and their markets (Koburtay et al., 2023). Thus, further research is necessary to articulate a comprehensive conceptual framework capable of explaining the strategic role of *nazāhah* in cultivating ethically grounded, sustainable, and trustworthy business practices consistent with the principles of Islamic economics that prioritize justice, dignity, and societal well-being (Panakaje et al., 2025).

In examining the mediating role of *nazāhah* in strengthening consumer trust, this study employs two interrelated theoretical foundations (Macready et al., 2020). The first is the Islamic Business Ethics Theory, which emphasizes core values such as honesty, justice, and responsibility in economic activities values that directly reflect the essence of *nazāhah* as moral integrity and the avoidance of fraudulent or manipulative practices (Kader, 2021). The second is the Consumer Trust Theory, which posits that trust emerges from consumers' perceptions of a firm's integrity, competence, and benevolence (Mazuki et al., 2025). Within this framework, *nazāhah* operates as an ethical bridge connecting Sharia-guided business conduct with consumers' rational evaluations of reliability and credibility (Pozelli Sabio & Spers, 2022). When business actors consistently embody *nazāhah* in their operations, consumers perceive greater safety, respect, and assurance regarding the products or services offered (Liu et al., 2022). Consequently, *nazāhah* functions not only as a normative ethical principle but also as a strategic instrument for cultivating long-term trust that contributes to consumer loyalty and business sustainability (Rangkuti, 2023).

Overall, this study seeks to address gaps in prior research that has given limited attention to the mediating role of *nazāhah* in enhancing consumer trust (Macready et al., 2020). The central focus is to examine how *nazāhah* conceptualized as integrity, purity of intention, and honesty mediates the relationships among three key variables (Wu et al., 2021). The first variable, Ethical Selling Attitude, reflects business behavior grounded in honesty, fairness, and non-deceptive practices toward consumers. The second, Islamic Value Compliance, captures the extent to which entrepreneurs uphold Sharia principles in their business activities (Mainardes et al., 2023). The third, Business Social Responsibility, represents the enterprise's contribution to community welfare and its surrounding environment. This study investigates how these three variables operate through the mediating construct of *nazāhah* to strengthen Consumer Trust, with the expectation of providing deeper insights into the role of Islamic values in contemporary business practices (L. Li & Li, 2024). Conceptually, this research contributes to the development of Islamic business ethics literature, particularly in advancing the understanding of spiritual-value mediation. Accordingly, *nazāhah* can be positioned as an ethical and sustainable strategy for entrepreneurs seeking to build reputation and consumer loyalty, especially within the culinary and retail sectors (Bag et al., 2024).

Theoretical Background

This study is grounded in the integration of Islamic Business Ethics Theory and Consumer Trust Theory to explain the mediating role of *nazāhah* in enhancing consumer trust among *nasi kuning* micro entrepreneurs (Anwar, 2025). Islamic Business Ethics Theory provides a normative framework that emphasizes honesty, justice, trustworthiness, responsibility, and integrity as the moral foundations of business conduct, while Consumer Trust Theory posits that trust is formed through consumers' perceptions of a seller's integrity, competence, and benevolence (Barlas et al., 2023). In this context, *nazāhah* functions as a conceptual nexus that aligns Islamic ethical principles with the rational expectations of contemporary consumers (H. Usman et al., 2024). When entrepreneurs consistently embody *nazāhah* through honest pricing, transparent production processes, and social responsibility, consumer trust and loyalty are strengthened, particularly within the local culinary sector (Schäfer, 2023).

Hypothesis development

Nazāhah is a central concept in Islamic business ethics that emphasizes moral integrity as the foundation of sustainable entrepreneur–consumer relationships (Fauzi, 2023). Through honesty, transparency, and responsibility, nazāhah fosters positive consumer perceptions, particularly in the culinary sector where hygiene and halal assurance are critical. Consistent application of nazāhah enhances business credibility, consumer confidence, and loyalty, leading to the expectation that nazāhah positively influences consumer trust (Harsanto et al., 2025). H1: Nazāhah has a positive effect on consumer trust.

The relationship between business social responsibility and nazāhah is grounded in entrepreneurs' ethical awareness of the broader social and environmental consequences of their business activities (Marzuki et al., 2023). Nazāhah, encompassing honesty, responsibility, and moral integrity, motivates business actors to move beyond profit maximization and to actively contribute to societal and environmental well-being through practices such as environmental stewardship, community engagement, and consumer protection (Le Breton-Miller et al., 2024). As an outward manifestation of ethical commitment, business social responsibility represents a concrete institutionalization of nazāhah within business operations. Accordingly, a higher level of social responsibility is expected to strengthen the internalization and implementation of nazāhah in entrepreneurial practices (Hanic & Smolo, 2023). H2: Business social responsibility positively influences nazāhah.

Ethical selling behavior, grounded in principles of honesty, fairness, trustworthiness, and empathy, reflects merchants' moral commitment in conducting market transactions (Kumar & Kaushal, 2023). Drawing on Islamic Business Ethics Theory and Stakeholder Theory, ethically oriented sellers demonstrate heightened awareness of the social consequences of their business practices, which in turn motivates the adoption of business social responsibility (Tasnia et al., 2023). By prioritizing consumer welfare, avoiding deceptive practices, and maintaining ethical standards in daily operations, ethical selling behavior fosters concern for community well-being and environmental stewardship. Accordingly, stronger ethical selling behavior is expected to enhance the implementation of business social responsibility. H3: Ethical selling behavior positively influences business social responsibility.

Compliance with Islamic values, encompassing *ṣidq*, *amanah*, *'adl*, and *mas'ūliyyah*, positions business activity as both economic and spiritual in pursuit of *falāh* (Sulaeman et al., 2025). Guided by *taqwā*, Sharia compliance promotes social accountability and responsible business conduct, leading to stronger implementation of BSR (Shahid et al., 2022). H4: Compliance with Islamic values positively influences business social responsibility.

Nazāhah is expected to mediate the relationship between BSR and consumer trust by ensuring that socially responsible actions are perceived as sincere and ethically grounded, thereby enhancing trust and loyalty (Castro-González et al., 2021). H5: Nazāhah mediates the relationship between business social responsibility and consumer trust.

Business social responsibility mediates the relationship between ethical selling behavior and compliance with Islamic values toward nazāhah by translating internal ethical and religious principles into observable moral actions (Chi & Phan, 2025). Ethical selling and adherence to Islamic values encourage entrepreneurs to engage in socially responsible practices such as charity, environmental care, and ensuring halal products which reflect honesty, integrity, and spiritual commitment (Ahmad et al., 2024). In *nasi kuning* enterprises in Bone Regency, these behaviors demonstrate the integration of ethics, Sharia compliance,

and nazāhah in daily operations. Thus, business social responsibility serves as a key mechanism that strengthens the influence of ethical conduct and Islamic compliance on the realization of nazāhah (Raimi et al., 2025). In this framework, business social responsibility functions as a behavioral translation mechanism through which ethical selling behavior and Islamic value compliance are transformed into observable moral practices, thereby strengthening the realization of nazāhah as internalized integrity rather than symbolic religiosity. H6: Business social responsibility mediates the relationship between ethical selling behavior and compliance with Islamic values toward nazāhah.

RESEARCH METHOD

This study employs a quantitative explanatory research design integrated with an Islamic economics perspective to examine the determinants of consumer trust among micro scale nasi kuning enterprises in Bone Regency, Indonesia. The study involved 150 micro scale nasi kuning business actors as research respondents. Although consumer trust is positioned as the outcome variable, business actors were selected because they engage directly with consumers on a daily basis and possess experiential knowledge regarding trust formation derived from repeated transactions, customer feedback, and long-term relational interactions. In the context of micro-culinary enterprises, consumer trust is continuously reflected through repeat purchases, customer loyalty, and verbal feedback that are directly observed by business actors. Accordingly, consumer trust in this study is operationalized as entrepreneurs' perceived consumer trust, representing consumers' responses as interpreted through sustained transactional experiences rather than direct consumer self-reports.

The analytical model of this study is designed to explain the ethical mechanism underlying consumer trust formation in Islamic micro-scale enterprises. Consumer trust is conceptualized as the endogenous variable influenced by ethical selling attitudes, compliance with Islamic values, and business social responsibility, with nazāhah positioned as an intervening variable. Ethical selling attitudes represent honesty, hygiene, and transparency in business conduct; compliance with Islamic values reflects adherence to halal processes and Islamic trading principles; and business social responsibility captures social, environmental, and ethical commitments. Nazāhah serves as an internalized ethical integrity construct that translates these ethical and religious dimensions into perceived credibility, integrity, and trustworthiness of business actors. Overall, consumer trust is framed as the outcome of ethical, spiritual, and social values that are internalized and manifested through nazāhah.

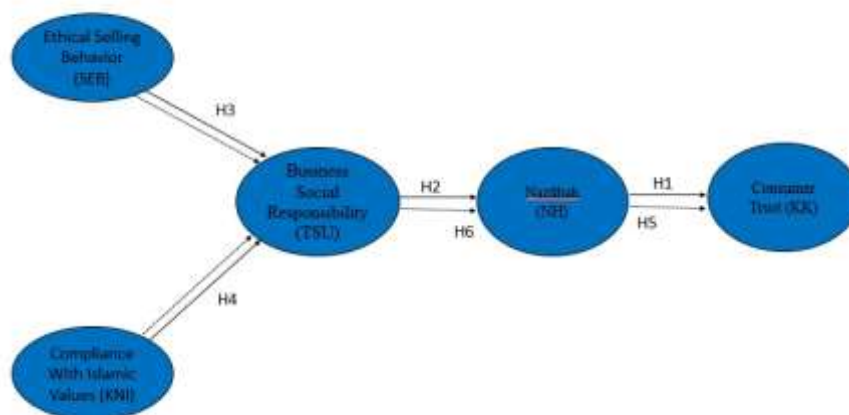


Figure 1. The analytical model of study

Data were collected using a structured questionnaire consisting of two sections. The first section gathered general respondent information, while the second section contained 15

measurement items assessed using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The questionnaire measured five constructs: Ethical Selling Attitudes (3 items), Compliance with Islamic Values (3 items), Business Social Responsibility (3 items), Nazāhah (3 items), and Consumer Trust (3 items). The indicators were developed based on Islamic business ethics and consumer trust literature (Kartasasmita & Kurniawati, 2024).

The study was conducted over a three-month period in 2025 through an online survey administered via Google Forms. A cluster sampling strategy was utilized, focusing on the South Sulawesi region, with Bone Regency designated as the primary sampling cluster. A total of 150 yellow rice business actors participated as respondents, meeting the minimum sample adequacy requirement for PLS-SEM analysis with a 10:1 ratio between sample size and estimated parameters (Jhantasana, 2023). Data analysis was performed using SmartPLS 4, following two main stages: (1) evaluation of the measurement model to assess convergent validity, discriminant validity, Composite Reliability, Cronbach's Alpha, and Average Variance Extracted (AVE); and (2) evaluation of the structural model to test hypotheses and mediation effects using R-square values and path coefficients with a significance threshold of $p \leq 0.05$ (Subhaktiyasa, 2024).

RESULTS AND DISCUSSION

Results

The demographic characteristics of the 150 respondents indicate that the majority were female (71%), aged between 20–25 years (49%), and unmarried (70%). Most respondents had completed senior high school or vocational education (77%), followed by bachelor's degree holders (11%) and junior high school graduates (7%). In terms of occupation, the respondents were predominantly traders (51%), followed by students (26%), entrepreneurs (10%), housewives, civil servants, and others in smaller proportions. Regarding monthly income, most respondents earned between IDR 1,000,000 and 2,000,000 (31%), with 19% earning below IDR 1,000,000, 17% between IDR 2,000,001 and 3,000,000, 9% above IDR 3,000,000, and 24% reporting no fixed income. Overall, the data suggest that the respondents were primarily young, productive individuals engaged in informal sectors, with moderate education levels and mostly without stable or high income.

Table 1. Demographic Profile of the Respondents

Criteria / Category	Frequency	Percentage
Gender		
Male	44	29%
Female	106	71%
Total	150	100%
Age (years)		
17–20	29	18%
21–25	73	48%
26–30	33	22%
31–35	13	9%
36–40	2	3%
Total	150	100%
Marital Status		
Married	45	30%
Single	105	70%
Total	150	100%

Education Level		
Primary School / Equivalent	4	3%
Junior High School / Equivalent	11	7%
Senior High School / Vocational	115	77%
Bachelor's Degree	16	10%
Others	4	3%
Total	150	100%
Occupation		
Civil Servant	3	2%
Housewife	5	3%
Trader	76	51%
Entrepreneur	15	10%
Student	39	26%
Others	12	8%
Total	150	100%
Monthly Income		
Below IDR 1,000,000	29	19%
IDR 1,000,000 – 2,000,000	46	31%
IDR 2,000,001 – 3,000,000	26	17%
Above IDR 3,000,000	13	9%
Not Specified / Others	36	24%
Total	150	100%

Table 2 shows that all constructs in the study meet the requirements for convergent validity and reliability. The Cronbach's Alpha and Composite Reliability values for Consumer Trust (CT), Compliance with Islamic Values (CIV), Nazāhah (NH), Ethical Selling Behavior (ESB), and Business Social Responsibility (BSR) all exceed 0.70, indicating strong internal consistency. The AVE values range from 0.707 to 0.834, well above the minimum threshold of 0.5, demonstrating that the indicators adequately capture the variance of each construct. Therefore, all constructs are considered valid and reliable for further analysis.

Table 2. Validity and Reliability Values

Variable	Cronbach's Alpha	Composite Reliability (rho_A)	Composite Reliability (rho_C)	Average Variance Extracted (AVE)
Consumer Trust	0.900	0.900	0.938	0.834
Compliance with Islamic Values	0.875	0.876	0.923	0.801
Nazāhah	0.893	0.893	0.934	0.824
Ethical Selling Behavior	0.793	0.799	0.878	0.707
Business Social Responsibility	0.879	0,879	0,925	0,805

Table 3. Outer Loadings

Indicator	Consumer Trust	Compliance with Islamic Values	Nazāhah	Ethical Selling Behavior	Business Social Responsibility
KK1	0.923				
KK2	0.917				

KK3	0.898			
KNI1		0.924		
KNI2		0.894		
KNI3		0.866		
NH1			0.906	
NH2			0.910	
NH3			0.908	
SEB1				0.863
SEB2				0.847
SEB3				0.812
TSU1				0.897
TSU2				0.904
TSU3				0.890

Table 3 presents the outer loading values of each indicator on its respective latent construct, demonstrating the convergent validity of the measurement model. All indicators exhibit outer loading values above the recommended threshold of 0.70, indicating strong contributions in explaining their corresponding constructs. Specifically, the indicators CT1–CT3 show loading values ranging from 0.898 to 0.923 for the Consumer Trust (CT) construct, while indicators CIV1–CIV3 display values between 0.866 and 0.924 for Compliance with Islamic Values (CIV). Similarly, the Nazāhah (NH) construct is represented by indicators with loadings between 0.906 and 0.910, Ethical Selling Behavior (ESB) ranges from 0.812 to 0.863, and Business Social Responsibility (BSR) shows values between 0.890 and 0.904. Overall, these results confirm that all indicators meet the convergent validity criteria and are suitable for construct measurement in the PLS-SEM model.

Table 4 Fornell–Larcker Criterion

Variable	KK	KNI	NH	SEB	TSU
Consumer Trust	0.913				
Compliance with Islamic Values	0.825	0.895			
Nazāhah	0.876	0.790	0.908		
Ethical Selling Behavior	0.607	0.630	0.647	0.841	
Business Social Responsibility	0.849	0.790	0.843	0.650	0.897

Table 4. demonstrates that all constructs satisfy the Fornell–Larcker criterion for discriminant validity. The square root of the AVE for each construct (diagonal values) exceeds its correlations with other constructs (off-diagonal values), indicating that each construct is empirically distinct. For instance, the square root of AVE for Consumer Trust (0.913) is higher than its correlations with Compliance with Islamic Values, Nazāhah, Ethical Selling Behavior, and Business Social Responsibility. A similar pattern is observed across all other constructs, confirming that discriminant validity is adequately established in the measurement model.

Table 5. R-Square and Adjusted R-Square Values

Variable	R-Square	Adjusted R-Square
Consumer Trust	0.767	0.766
Nazāhah	0.710	0.708
Business Social Responsibility	0.663	0.658

Table 5 demonstrates strong model explanatory power, with R² values of 0.767 for Consumer Trust, 0.710 for Nazāhah, and 0.663 for Business Social Responsibility. The corresponding Adjusted R² values confirm model stability and the absence of overfitting.

Overall, these results indicate high predictive accuracy and substantial contributions of the independent variables in explaining the key constructs in the model.

Table 6. F-Square Values

Variable	KK	KNI	NH	SEB	TSU
Consumer Trust					
Compliance with Islamic Values					0.711
Nazāhah	3.300				
Ethical Selling Behavior					0.115
Business Social Responsibility			2.453		

Table 6. summarizes the f-square (f^2) values, reflecting the effect sizes of independent variables within the model. Nazāhah (NH) exerts a very strong influence on Consumer Trust (CT) ($f^2 = 3.300$), while Business Social Responsibility (BSR) has a strong effect on CT ($f^2 = 2.453$) and Compliance with Islamic Values (CIV) shows a moderate effect ($f^2 = 0.711$). Ethical Selling Behavior (ESB) demonstrates a small effect ($f^2 = 0.115$). These values indicate the relative contribution of each predictor in shaping consumer trust within the framework of Islamic business ethics.

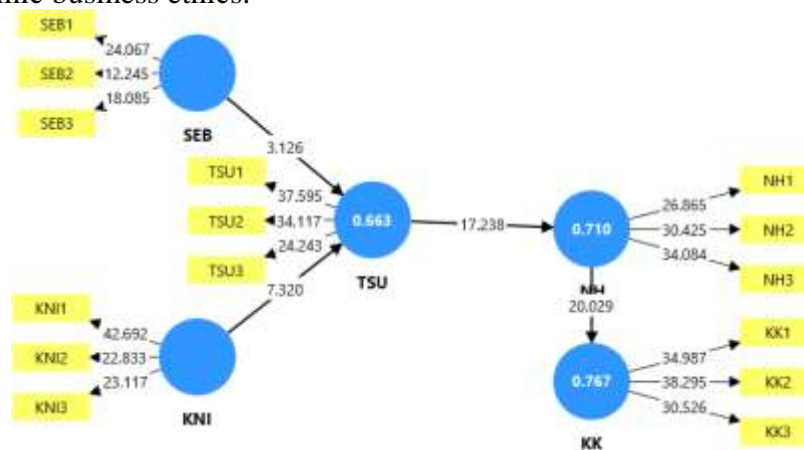


Figure 2. Output of the structural model testing

Table 7. SEM-PLS: Direct Effect Testing Results

Variabel	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values
Compliance with Islamic Values -> Business Social Responsibility	0.630	0.621	0.086	7.320	0.000
Nazahah -> Consumer Trust	0.876	0.869	0.044	20.029	0.000
Ethical Selling Behavior -> Business Social Responsibility	0.253	0.265	0.081	3.126	0.002
Business Social Responsibility -> Nazahah	0.843	0.834	0.049	17.238	0.000

Table 7 presents the direct effects among the main constructs in the model, highlighting four significant pathways. Compliance with Islamic Values (CIV) positively and significantly influences Business Social Responsibility (BSR) ($\beta = 0.630$, $t = 7.320$, $p < 0.001$), indicating that higher adherence to Islamic principles leads to greater social responsibility in business practices. Nazāhah (NH) exerts a very strong effect on Consumer Trust (CT) ($\beta = 0.876$, $t = 20.029$, $p < 0.001$), showing that integrity and honesty of business

actors strongly enhance consumer trust. Ethical Selling Behavior (ESB) also significantly impacts BSR ($\beta = 0.253$, $t = 3.126$, $p = 0.002$), suggesting that ethical conduct in transactions increases commitment to social responsibility. Finally, BSR significantly influences NH ($\beta = 0.843$, $t = 17.238$, $p < 0.001$), indicating that socially responsible practices reinforce integrity and honesty in business operations. These findings underscore the pivotal role of Islamic ethical values in promoting business conduct that balances profitability with trust, responsibility, and moral integrity.

Table 8. SEM-PLS: Indirect Effect Testing Results

Variabel	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Business Social Responsibility -> Nazahah -> Consumer Trust	0.738	0.727	0.074	9.973	0.000
Ethical Selling Behavior -> Business Social Responsibility -> Nazahah	0.213	0.221	0.071	3.017	0.003
Compliance with Islamic Values -> Business Social Responsibility -> Nazahah	0.531	0.518	0.079	6.696	0.000

Table 8 presents five significant mediation paths. First, Ethical Selling Behavior indirectly affects Nazāhah through Business Social Responsibility ($\beta = 0.213$, $t = 3.017$, $p = 0.003$), indicating that ethical selling strengthens social responsibility, which enhances honesty and integrity. Second, Business Social Responsibility influences Consumer Trust via Nazāhah ($\beta = 0.738$, $t = 9.973$, $p = 0.000$), showing that socially responsible actions foster consumer confidence. Third, Compliance with Islamic Values affects Consumer Trust through both Business Social Responsibility and Nazāhah ($\beta = 0.466$, $t = 5.814$, $p = 0.000$), highlighting that adherence to Islamic principles promotes social responsibility and integrity, thereby enhancing trust. Fourth, Compliance with Islamic Values impacts Nazāhah via Business Social Responsibility ($\beta = 0.531$, $t = 6.696$, $p = 0.000$), emphasizing social responsibility as a conduit for realizing Islamic ethical values. Fifth, Ethical Selling Behavior indirectly influences Consumer Trust through Business Social Responsibility and Nazāhah ($\beta = 0.187$, $t = 2.894$, $p = 0.004$), indicating that ethical conduct strengthens trust when mediated by social responsibility and integrity. Overall, Nazāhah and Business Social Responsibility serve as key mediators linking ethical and religious values to consumer trust in Islamic business contexts.

Discussion

A. The Role of Nazāhah in Building Consumer Trust

The structural relationships observed in the study reveal a coherent framework in which adherence to Islamic values, ethical business conduct, and corporate social responsibility (CSR) shape consumer trust through the internalization of Nazāhah. The strong direct effect of Nazāhah on consumer trust ($\beta = 0.876$, $t = 20.029$, $p < 0.001$) underscores the central role of honesty and integrity in Islamic Business Ethics Theory, confirming that ethical conduct grounded in Sharia principles cultivates trust in economic interactions. Recent studies highlight that internalized ethical values enhance consumer selectivity, foster long-term loyalty, and strengthen perceptions of transparency and fairness (Jung et al., 2024). Thus, Nazāhah functions as a primary mechanism through which ethical awareness translates into consumer confidence.

From a theoretical perspective, these findings extend Islamic Business Ethics Theory by empirically demonstrating that ethical compliance alone does not automatically generate consumer trust unless it is internalized into consistent moral conduct through *nazāhah*. This supports the argument that Islamic ethics function not merely as normative prescriptions but as transformational ethical processes that shape market behavior. By positioning *nazāhah* as a mediating construct, this study bridges spiritual values and consumer trust mechanisms, thereby enriching Consumer Trust Theory with a value-based Islamic ethical dimension.

The findings of this study are consistent with previous research emphasizing the role of ethical conduct and Islamic values in fostering consumer trust. Prior studies have shown that ethical selling behavior enhances consumer confidence by promoting honesty, transparency, and fairness in market transactions (Al-Aidaros et al., 2013; Jung et al., 2024). Similarly, compliance with Islamic values has been identified as a critical trust signal in halal-oriented culinary businesses, where religious adherence reassures consumers regarding product integrity and moral accountability (Fitrani & Bawono, 2024).

This study extends earlier research by demonstrating that *nazāhah* functions not merely as an ethical attribute but as a mediating integrity mechanism through which ethical and religious commitments are internalized into consistent moral conduct. Unlike previous studies that primarily examined direct relationships between Islamic ethics and consumer trust, the present findings highlight *nazāhah* as a transformative process that translates ethical awareness into perceived credibility and trustworthiness. These results strengthen Islamic Business Ethics Theory by empirically confirming that trust emerges from the internalization of ethical values rather than formal compliance alone.

B. Adherence to Islamic Values and Corporate Social Responsibility

The direct effect of adherence to Islamic values on CSR ($\beta = 0.630$, $t = 7.320$, $p < 0.001$) further confirms that Sharia compliance is a key driver of socially responsible practices. Entrepreneurs who internalize Islamic principles are more likely to implement CSR initiatives, including fair treatment of employees, contributions to the local community, and environmentally conscious practices. These findings align with (Heubeck, 2024), who argue that Islamic ethical norms provide both moral and practical guidance for balancing personal and societal interests, and with (Soediro et al., 2024), who emphasize that social responsibility is a moral obligation embedded in Sharia-compliant business practice.

C. Ethical Selling Behavior as a Driver of CSR

Ethical selling behavior also significantly influences CSR ($\beta = 0.253$, $t = 3.126$, $p = 0.002$), suggesting that ethical conduct in commercial activities such as honesty in transactions, product quality assurance, and fair customer treatment reinforces social responsibility. This observation aligns with prior literature indicating that ethical business behavior supports sustainable operations and strengthens organizational legitimacy (Kim et al., 2022). Moreover, CSR exerts a significant effect on *Nazāhah* ($\beta = 0.843$, $t = 17.238$, $p < 0.001$), demonstrating the interdependence between external social actions and internal ethical integrity. Businesses that consistently engage in CSR activities foster trustworthiness and strengthen consumer perceptions of reliability, in line with (Afzali & Kim, 2021).

D. Mediating Role of Nazahah in Indirect Effects

Empirical evidence further confirms the mediating role of *Nazāhah* in linking Islamic values, ethical behavior, and CSR to consumer trust. Indirect pathways reveal that adherence to Islamic values enhances CSR, which in turn strengthens *Nazāhah*, ultimately

increasing consumer trust. Ethical selling behavior similarly operates through CSR and *Nazāhah*, indicating that the integration of internal integrity and external social responsibility forms a mechanism for generating sustainable consumer trust. These results support the theoretical perspectives of Islamic Business Ethics and Consumer Trust Theory, which posit that religiously grounded ethical behavior and socially responsible practices jointly create credibility and loyalty among consumers (Jamaluddin et al., 2025; J. Li & Wang, 2023).

E. Practical Implications and Ethical-Spiritual Chain

Overall, the study highlights that consumer trust emerges from a sequential ethical and spiritual process: adherence to Islamic values and ethical business conduct → CSR → *Nazāhah* → consumer trust. This chain illustrates that trust is not merely a product of individual moral awareness but is reinforced through consistent social engagement and integrity in business operations. The findings have significant practical implications, suggesting that entrepreneurs, policymakers, and educators should promote Sharia-compliant ethical practices, strengthen CSR initiatives, and cultivate *Nazāhah* as a core value to enhance consumer confidence, particularly in modern digital economies where transparency and ethical standards are increasingly scrutinized.

CONCLUSION

This study confirms that Islamic values, ethical selling behavior, and corporate social responsibility collectively influence consumer trust through the mediating role of *Nazāhah*. Integrity rooted in Islamic ethics emerges as the central mechanism that connects religious commitment and social responsibility with the formation of trust. These findings strengthen Islamic Business Ethics Theory by demonstrating that trust is built not merely through formal compliance, but through the internalization of honesty, transparency, and moral accountability in business practices.

Practically, the results suggest that Islamic business actors should prioritize ethical education, transparency, and socially responsible initiatives to institutionalize *Nazāhah* as both a moral foundation and a strategic asset. Regulators and policymakers are encouraged to integrate ethical integrity indicators within Sharia compliance and CSR frameworks to enhance consumer confidence and long-term sustainability. Future research is advised to expand the analytical scope by employing longitudinal designs and comparative settings across sectors.

This study is subject to several limitations, including its cross-sectional design, reliance on self-reported data, and contextual specificity, which may constrain causal interpretation and generalizability. Subsequent studies should address these limitations by adopting longitudinal approaches, incorporating objective performance indicators, and examining diverse cultural and institutional contexts to further validate the ethical-trust framework.

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