

## THE FACTORS THAT INFLUENCE MUSLIM TOURISTS' DECISIONS IN CHOOSING HALAL TOURISM DESTINATIONS

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**Abstract.** The halal tourism industry has experienced rapid growth as a strategic segment of the global economy. This study identifies and synthesizes the factors that influence Muslim tourists' decisions in choosing halal tourism destinations. A systematic literature review (SLR) approach will be employed. A comprehensive review of 16 articles indexed in Garuda, Scopus, ScienceDirect, and SINTA was conducted between 2016 and 2025 to analyze the relevance of topics, methods, and variables related to Muslim tourist behavior. The study found seven primary categories of factors that influence travel decisions: religious, social, cultural, psychological, perceptual, economic, and accessibility factors. Religious factors predominantly influence tourist preferences, while social, psychological, and economic factors reinforce travel decisions. The study proposes a conceptual model in which religiosity is the central variable, with the other three factors functioning as complementary moderators. These findings contribute to the development of halal tourism theory and practice by emphasizing the importance of a holistic approach that integrates spiritual, social, and economic values to enhance the competitiveness and sustainability of halal destinations at the global level.

**Keywords:** Halal tourism, muslim traveler behavior, destination choice factors, religious tourism, consumer decision-making.

**Abstrak.** Industri pariwisata halal telah berkembang pesat sebagai segmen strategis dalam perekonomian global. Studi ini mengidentifikasi dan mensintesis faktor-faktor yang mempengaruhi keputusan wisatawan Muslim dalam memilih destinasi pariwisata halal. Pendekatan tinjauan literatur sistematis (SLR) akan digunakan. Sebuah tinjauan komprehensif terhadap 16 artikel yang terindeks di Garuda, Scopus, ScienceDirect, dan SINTA dilakukan antara tahun 2016 dan 2025 untuk menganalisis relevansi topik, metode, dan variabel yang terkait dengan perilaku wisatawan Muslim. Studi ini menemukan tujuh kategori utama faktor yang mempengaruhi keputusan perjalanan: faktor agama, sosial, budaya, psikologis, persepsi, ekonomi, dan aksesibilitas. Faktor keagamaan secara dominan mempengaruhi preferensi wisatawan, sementara faktor sosial, psikologis, dan ekonomi memperkuat keputusan perjalanan. Studi ini mengusulkan model konseptual di mana keagamaan menjadi variabel pusat, dengan ketiga faktor lainnya berfungsi sebagai moderator komplementer. Temuan ini berkontribusi pada pengembangan teori dan praktik pariwisata halal dengan menekankan pentingnya pendekatan holistik yang mengintegrasikan nilai-nilai spiritual, sosial, dan ekonomi untuk meningkatkan daya saing dan keberlanjutan destinasi halal di tingkat global.

**Kata Kunci:** Pariwisata halal, perilaku wisatawan muslim, faktor pemilihan destinasi, pariwisata religi, pengambilan keputusan konsumen.

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## INTRODUCTION

The Halal tourism industry has grown rapidly as one of the strategic segments in the global economy (Fadhlan, 2020). The growth in the number of Muslim tourists worldwide shows significant economic potential, where religious aspects are a major consideration in travel behaviour (Bustamam & Suryani, 2022). The Global Muslim Travel Index (GMTI) report notes that the spending value of global Muslim tourists continues to increase every year, reflecting the high interest in destinations that can provide services in accordance with Sharia principles (Mastercard-Crescentrating, 2024). In the context of the modern economy, halal tourism not only fulfills the spiritual needs of Muslim tourists but also serves as an instrument for inclusive, sustainable, and ethical economic development.

As the country with the largest Muslim population in the world, Indonesia has a great opportunity to become a centre for global halal tourism development. The government, through the Ministry of Tourism and Creative Economy (Kemenparekraf), is actively promoting the certification of destinations, accommodations, and halal tourism products that comply with Sharia standards (Hermawan, 2019). However, despite the vast potential of the domestic and international markets, the level of understanding of Muslim tourists' preferences and motivations still varies across regions (Mastercard-Crescentrating, 2024). This condition shows that the success of halal tourism development depends not only on the provision of religious facilities and services but also on how well destinations understand the factors influencing tourists' decisions when choosing travel destinations.

Researchers have conducted numerous studies on the factors that influence Muslim tourists' decisions in choosing halal destinations, employing diverse contexts and approaches. Sodawan & Hsu (2022) posit that halal-friendly attributes, including the provision of halal food, designated worship facilities, and services that align with Islamic values, exert a substantial influence on perceived value and destination trust. This, in turn, leads to an enhancement in Muslim tourists' inclination to visit. In accordance with this, Han et al. (2021) discovered that travel experiences that contravene Islamic principles, such as difficulties in locating worship facilities and halal food, can diminish satisfaction and even affect the psychological well-being of tourists. Concurrently, Moshin et al. (2020) emphasise the pivotal role of local community perceptions and community support in the implementation of halal tourism. This is attributed to the significance of social and environmental factors in shaping the image of a destination that aligns with Sharia values. The study demonstrates that the provision of religious services does not solely determine the success of a halal destination; rather, it is

also influenced by the extent of social and cultural acceptance within the local community.

Furthermore, Papastathopoulos et al. (2020) Emphasise that Muslim tourists tend to prioritise services that cater to their religious needs, such as halal food, prayer rooms, and staff who understand Islamic values. These factors directly influence tourist satisfaction and loyalty. In the context of tourist behaviour, Suro & Armiani (2024) integrated the Theory of Planned Behaviour to demonstrate that attitudes, subjective norms, and beliefs about halal destinations are the primary determinants in tourism decision-making. Conversely, Slamet et al. (2022) Emphasise the cultural and political dimensions in the interpretation of the concept of halal tourism, demonstrating that perceptions of halal values are frequently socially constructed and can vary between regions. Furthermore, Tangvitoontham & Sattayanuwat (2022) Identify that a combination of push and pull factors, such as spiritual motivation, destination image, halal facilities, and economic factors, significantly influences the selection of halal destinations by Muslim tourists. In a related study, Boğan et al. (2023) Emphasised the pivotal role of education, enhanced information transparency, and stakeholder engagement in mitigating misunderstandings and ameliorating negative perceptions of halal tourism practices, particularly in non-Muslim communities.

Despite the seminal contributions of preceding studies to the understanding of the behaviour of Muslim tourists, several limitations in these studies require further review. The majority of extant studies are empirical and limited in scope, focusing on one or two factors determining travel decisions, such as religiosity, destination image, or halal service attributes, without incorporating other factors. The approaches adopted by preceding researchers have also tended towards fragmentation, with insufficient attention paid to integrating perspectives from both consumers and service providers. This has failed to develop a comprehensive conceptual framework that elucidates the intricate interplay amongst internal and external factors that influence Muslim tourist decision-making. Moreover, most studies focus on specific countries, such as Malaysia, Turkey, and the United Arab Emirates, which limits their ability to describe the broader characteristics of the halal market, including potential and dynamics in Indonesia.

In this context, the present study is innovative in that it systematically synthesizes the results of previous studies on the factors influencing Muslim tourists' decisions in choosing halal destinations over the past decade (2015–2025). The objective of this study is to undertake a systematic literature review (SLR) to map trends and patterns of empirical findings and to classify dominant factors based on religious, social, psychological, and economic dimensions. It is anticipated that the findings of this synthesis will yield a more comprehensive conceptual

model of Muslim tourist decision-making behaviour. This will provide a theoretical foundation for developing globally competitive halal destination policies and strategies, particularly within the context of Indonesia's rapidly expanding tourism industry.

## **METHOD**

The study employs a systematic literature review (SLR) approach to identify and synthesise empirical findings on factors that influence Muslim tourists' decisions in choosing halal tourism destinations. The research procedure consists of four main stages, namely identification, selection, eligibility, and inclusion. A range of reputable databases were utilised to source the data, including Garuda, Scopus, ScienceDirect, and SINTA, with the publication period spanning from 2016 to 2025. The search terms employed included "halal tourism," "Muslim tourist behaviour," "destination choice," and "decision-making factors." The inclusion criteria encompassed articles in English or Indonesian that focused on the behaviour or preferences of Muslim tourists towards halal destinations. In contrast, the exclusion criteria included non-scientific articles, proceedings, and studies that were not pertinent to the topic of tourist behaviour. The articles that successfully passed the selection process were then subjected to a qualitative analysis to identify patterns, trends, and classifications of dominant factors influencing Muslim tourist decisions. The study was conducted through a thematic process and categorisation of factors based on religious, social and cultural, psychological and perceptual, and economic and accessibility dimensions.

## **RESULTS**

A systematic review of various indexed scientific publications, including Garuda, Scopus, ScienceDirect, and SINTA, was conducted in the period 2016–2025. This review yielded 16 articles relevant to the topic of factors influencing Muslim tourists' decisions in choosing halal tourism destinations. It was established that all selected articles met the inclusion criteria. These criteria relate to the behaviour, perceptions, and preferences of Muslim tourists concerning halal destinations. Furthermore, the articles employed empirical and conceptual methods that support a comprehensive mapping of factors.

The results of the literature synthesis demonstrate that the factors determining Muslim tourists' decisions can be categorised into four main groups: religious, social and cultural, psychological and perceptual, and economic and accessibility factors. A synopsis of these studies is presented in Table 1.

**Table 1.** Literature Summary

No	Titel	Author (Year)	Method	Variabel	Results
1	Halal-Friendly Attributes and Muslims' Visit Intention	(Sodawan & Hsu, 2022)	Quantitative (PLS-SEM)	Halal attributes, perceived value, destination trust, visit intention	The presence of Halal attributes has been demonstrated to increase perceived value and trust, with these factors then mediating the relationship between attributes and visit intention.
2	Exploring halal-friendly destination attributes in South Korea	(Han et al., 2019)	Qualitative study	Worship facilities, halal food, services, and social environment	It is imperative to ascertain the halal-friendly attributes that shape the image and influence visitation intent. These attributes may include food, facilities, services, residents and staff, and the social environment.
3	Which hotel services really matter to Muslim travelers?	(Papastathopoulos, 2022)	Questionnaire scale & Exploratory Structural Equation Modeling framework (ESEM)	Hotel services (prayer room, segregation, halal food)	The development of a multidimensional scale of hotel services is particularly important for Muslim tourists, as religious facilities significantly impact satisfaction levels.
4	Halal Tourism: Concepts,	(Battour & Ismail, 2016)	Conceptual study	Halal concept (practice, policy, facilities)	The establishment of a conceptual framework for halal tourism is imperative, with a

	Practices, Challenges				particular emphasis on sharia compliance and religious attributes as determinants of the Muslim market.
5	The contestation of the meaning of halal tourism	(Slamet et al., 2022)	Qualitative/Critical Study	Community perception, cultural politics, branding	The interpretation of halal tourism is shaped by local actors, with community support and cultural framing influencing its implementation.
6	Exploring halal tourism-related factors that mitigate negative perceptions	(Boğan et al., 2023)	Quantitative / perception analysis	Misperception, suspicion, stakeholder engagement	Measures such as education, label transparency, and stakeholder participation have the capacity to mitigate negative perceptions associated with halal tourism.
7	Developing a Muslim tourism market: the perspective of travel agencies	(Hsu et al., 2020)	Qualitative study	Customer orientation, social relations, and marketing practices	The role of industry players and the relationships between key parties are important for developing the Muslim market.
8	Muslim Tourist Behaviour and Intention to Revisit	(Hanafiah et al., 2021)	Survey/SEM	MFT attributes, satisfaction, revisit intention	Muslim-friendly attributes have an impact on satisfaction and intention to revisit.

	non-Muslim Countries				
9	An Integrative Model Analyzing Revisit Intentions	(Abror et al., 2025)	Quantitative	Religiosity, digital halal literacy, destination features, trust	Religious strength and halal digital literacy influence satisfaction and trust → reconsider intentions.
10	Factors influencing Muslim tourists' decision-making on choosing a destination	(Tangvitoontham & Sattayanuwat, 2022)	Gravity model (cross-country econometric)	GDP, exchange rate, direct flights, visa, distance, halal amenities	The flow of Muslim tourists is significantly influenced by economic factors and accessibility
11	Development of Halal Tourism: Analysis of Determining Factors and their Impact on the Global Economy	(Rizkitama et al., 2024)	Review	Infrastructure, market size, policies	The enhancement of economic potential is facilitated by infrastructure and policies, with accessibility being a pivotal factor in this regard.
12	Halal Tourism Industry in Indonesia: Potential and Prospects	(Jaelani, 2017)	Literature Review	Economic contribution, employment, and religious tourism	The economic impact of halal tourism is positive, with infrastructure and access being particularly important.
13	Halal tourism	(Kurniawan et al., 2025)	Bibliometric review	Market size, GDP per	The attraction of Muslim tourists is

	research in the Indonesian context: a bibliometric analysis			capita, accessibility	contingent on economic factors and access.
14	13 Years of Halal Tourism Research using Scopus Database	(Kim Lalisan et al., 2023)	Bibliometric review	Tren publikasi, topik populer	The present study aims to map halal tourism research trends, with a particular focus on service attributes, image, and policies.
15	The role of religiosity in enhancing tourist loyalty through halal tourism	(Martaleni et al., 2025)	Quantitative	Religiosity, service quality, loyalty	Religiosity strengthens tourist loyalty through halal services.
16	Muslim-Friendly Tourist Destination Image Measurement	(Hamdy & Eid, 2024)	Qualitative research and Literature review	Destination image, MFTDI	Developing the construct and dimensions of a Muslim-friendly destination image.

Source: Processed data (2025)

A systematic review of sixteen scientific articles indicates that research on halal tourism has grown exponentially over the past decade, coinciding with the rise in global awareness concerning the economic potential of the Islamic-based tourism sector. As indicated by the synthesis results, the majority of studies emphasise the elements of Muslim consumer behaviour and the factors that determine halal-based travel decisions, with a predominant focus on the dimensions of religiosity, socio-culture, psychology, and economics (Moshin et al., 2020; Papastathopoulos, 2022; Sodawan & Hsu, 2022). Research trends demonstrate a general

shift from descriptive studies to more complex conceptual and empirical approaches, including the integration of behaviour models based on planned behaviour theory and consumer decision-making processes, to understand Muslim tourist preferences (Hsu et al., 2020; Slamet et al., 2022).

Moreover, the synthesis results demonstrate that religious dimensions constitute the primary foundation in shaping Muslim tourists' decisions, with socio-cultural, psychological, economic, and accessibility factors functioning as complementary supporting elements (Han et al., 2019; Slamet et al., 2022). As demonstrated in previous studies (Boğan et al., 2023; Sodawan & Hsu, 2022). A strong correlation exists between halal perceptions, destination image, trust, and tourist satisfaction in determining loyalty to halal tourist destinations. However, several studies have emphasised the importance of non-religious factors, such as ease of access, infrastructure, and government policies, in strengthening the competitiveness of halal destinations at the global level (Abror et al., 2025).

## **DISCUSSION**

### **Religious Factors**

Islamic values are foundational elements that influence Muslim tourists' preferences in selecting halal tourism destinations. The fulfilment of spiritual needs, such as the availability of worship facilities, halal-certified food, and an environment that complies with Islamic law, is the main determinant in travel decisions (Satriana & Faridah, 2018). Research indicates that Muslim tourists tend to evaluate a destination not solely on its natural beauty or service, but also on its ability to guarantee compliance with halal principles (Sodawan & Hsu, 2022). Furthermore, the presence of government regulations and halal certification policies serves to reinforce tourists' trust in destinations, thereby increasing their intention to visit and their loyalty (Battour & Ismail, 2016; Han et al., 2019). The religious dimension assumes a dual role in this context. Firstly, it functions as an indicator of spiritual identity. Secondly, it operates as a competitive differentiator, thereby reinforcing the position of halal destinations in the global market.

Adherence to Sharia principles in destination management significantly influences the perceptions and decision-making processes of Muslim tourists regarding visiting a particular destination. The formation of halal perceptions is influenced by indicators such as certification clarity, product transparency, and the ethical behaviour of destination managers. These factors can foster a sense of security and trust among tourists (Papastathopoulos, 2022). Empirical studies demonstrate that halal assurance not only fosters initial visitation intentions but also

strengthens tourist loyalty, encouraging repeat visits and word-of-mouth recommendations (Boğan et al., 2023; Suro & Armiani, 2024). This finding underscores the notion that religious factors are not static entities but dynamic processes that profoundly influence the formation of long-term emotional and trust-based relationships between Muslim tourists and halal destinations (Hsu et al., 2020).

Personal religiosity has been shown to play a significant role in mediating the relationship between a destination's halal attributes and tourists' perceptions of satisfaction. Tourists with a high level of religiosity have been shown to exhibit greater sensitivity to the halal attributes and Islamic ethics of a destination (Han et al., 2021). Thereby influencing their image and assessment of their travel experience. It is evident from the findings of numerous studies that perceptions of the alignment of destination values with religious principles are pivotal in enhancing the satisfaction and revisit intentions of Muslim tourists (Boğan et al., 2023; Hanafiah et al., 2021). Consequently, religiosity functions not only as a determinant of Muslim consumer behaviour but also as a psychological variable that strengthens the emotional bond between tourists and halal destinations.

The results of the literature synthesis indicate that religious factors play a pivotal role in the decision-making process of Muslim tourists. Islamic values, compliance with Sharia law, and individual religiosity form the basis of trust and perceptions of halal destinations. The findings of this SLR demonstrate that, in the absence of halal guarantees and provisions for religious activities, destinations encounter significant challenges in attracting Muslim tourists on a sustainable basis (Boğan et al., 2023; Papastathopoulos et al., 2020). Consequently, enhancing the halal certification system, improving worship facilities, and promoting spiritual values are strategic initiatives to foster the development of competitive halal tourism in the global market.

### **Social and Cultural Factors**

The attitudes of the local community and cultural values in tourist destinations play a significant role in determining the comfort level of Muslim tourists. A convivial, tolerant, and respectful social environment is a pivotal indicator of the success of halal destinations in attracting global tourists (Han et al., 2021). It has been demonstrated by prior research that positive interactions between local communities and Muslim tourists have the capacity to enhance perceptions of safety and satisfaction during travel (Kurniawan et al., 2025). Furthermore, a culture of service that respects the religious needs of tourists – such as the provision of halal food and places of worship – has been shown to contribute to an improved positive image of the destination (Boğan et al., 2023).

Posit that positive perceptions of halal destinations are facilitated by cultural inclusivity, which in turn fosters social acceptance of the diverse lifestyles of Muslim tourists. When local communities exhibit a degree of acceptance towards religious practices, such as modest dress, prayer times, or halal consumption patterns, this fosters a sense of acceptance and safety among tourists (Adnan & Tohri, 2024). Research also indicates that destinations exhibiting multicultural characteristics are often perceived as more appealing to Muslim tourists from other countries, as they offer a balance between religious values and cultural experiences (Hamdy & Eid, 2024). Consequently, destinations that promote tolerance and cultural accommodation will be more appealing in the competitive halal tourism market (Suhandi, 2023).

Effective cross-cultural communication between destination managers, tourism industry players, and local communities is a key factor in building understanding and acceptance of the concept of halal tourism (Pratiwi et al., 2023). Through public education, the community can understand that halal tourism does not constitute a form of religious exclusivity; rather, it is an endeavor to provide ethical, hygienic, and universally accessible travel experiences. A substantial body of research has demonstrated that the implementation of educational programmes focused on cultural and halal literacy within the tourism industry can enhance the professional capacity of industry personnel to cater to the needs of Muslim tourists (Yasin et al., 2024).

### **Psychological and Perceptual Factors**

The psychological factors that influence Muslim tourists' decisions in choosing halal destinations have been identified as perceptions of halal, destination image, and emotional experiences (Rostiani et al., 2023). The concept of halal encompasses not only physical attributes of a destination but also the emotional experiences engendered during interactions with tourism services. Research indicates that a favourable image of a destination can enhance travellers' trust and emotional well-being, thereby strengthening their inclination to visit (Jaelani, 2017). Furthermore, emotional experiences consistent with Islamic values, such as hospitality, cleanliness, and tranquility, serve to reinforce the perception that the destination is in alignment with the religious identity of tourists (Hamdy & Eid, 2024).

Psychological factors also operate through the mechanisms of trust, perceived value, and attitude toward halal destinations (Primadona et al., 2025). Trust is established when tourists believe that the destination provides services genuinely in accordance with halal principles. Perceived value is derived from a comparison between the spiritual and material benefits obtained. Several studies have indicated that positive attitudes towards halal destinations are

formed through strong perceptions of halalness, as well as experiences that meet tourists' religious and emotional expectations (Arta & Fikriyah, 2021). The combination of trust, perceived value, and positive attitudes serves as a psychological bridge that connects perceptions of halal attributes with actual intentions to visit.

The advent of digital technology has precipitated a paradigm shift in how Muslim tourists formulate their perceptions of halal destinations. Digital halal literacy, defined as the capacity of tourists to seek, evaluate, and verify halal information online, has emerged as a pivotal factor in the decision-making process (Supiani et al., 2025). Research indicates that Muslim travellers with a high level of digital literacy are better able to evaluate the credibility of halal information provided by destinations (Rifauddin & Ardiyawin, 2024). Furthermore, online reviews, social media, and halal travel platforms have been shown to influence the psychological image and perception of destination reliability (Andzani et al., 2024). Digital literacy has been demonstrated to have a dual impact on Muslim tourists. Firstly, it has been shown to increase access to information. Secondly, it has been demonstrated to strengthen Muslim tourists' perceptions and trust in halal destinations in the modern era.

### **Economic and Accessibility Factors**

Economic factors and accessibility play a strategic role in determining the attractiveness of a halal destination. This is particularly evident through ease of transportation, travel cost efficiency, and visa policies that support Muslim tourists. As demonstrated in previous research (Hsu et al., 2020). Effective transportation access and affordable travel costs are pivotal in determining halal destination choices. Furthermore, the presence of adequate infrastructure, including halal-certified hotels, restaurants, and Muslim-friendly public facilities, has been demonstrated to influence tourists' perception of comfort (Romadon & Parwito, 2025). It has been demonstrated that nations or destinations that implement visa policies that are accommodating to Muslim travellers tend to be more competitive in their appeal to international visitors, particularly those hailing from countries with significant Muslim populations.

The intensity of cross-border halal tourism is influenced by several macroeconomic factors, including, but not limited to, gross domestic product (GDP) growth, purchasing power, and exchange rate stability. Research indicates that an increase in purchasing power among Muslim populations is a key driver of the growth in demand for premium halal tourism products, particularly in destinations with a strong reputation for halal (Fadhlan, 2020). Furthermore, exchange rate fluctuations and the fiscal policies of destination countries can influence tourists' decisions when planning their trips. The sustainability of the halal tourism

market is also directly impacted by global economic factors, such as fuel costs and airfare prices (Satriana & Faridah, 2018).

The development of an integrated halal infrastructure has been shown to enhance the competitiveness and sustainability of halal tourist destinations significantly. The presence of infrastructure such as airports with worship facilities, certified halal accommodations, and sharia tourism services serves as an indicator of a destination's readiness to meet the demands of global Muslim tourists (Baedowi et al., 2025). As demonstrated in extant literature on the subject, government and private sector investment in halal infrastructure development has been shown to increase market confidence and create a multiplier effect on the local economy (Brillyandra & Syahrial, 2024). Conversely, the advent of information technology and the advent of halal digital services have been shown to expand the marketing reach of destinations to the more dynamic young tourist segment (Stafrezar, 2024).

The interaction between economic factors and accessibility, as well as religious preferences, in halal tourism demonstrates a mutually reinforcing relationship. The implementation of economic policies that demonstrate a preference for Muslim tourists has been demonstrated to yield several notable outcomes. These policies may include tax reductions for service providers certified as halal, financial subsidies for businesses specializing in Sharia-compliant tourism, or streamlining visa procedures to be more accommodating for Muslim travelers. The efficacy of these policies is twofold: first, they enhance the economic competitiveness of destinations, and second, they serve to reinforce the country's or region's religious dedication in ensuring that the tourism environment aligns with Sharia principles (Ruiz-Muñoz et al., 2025). Currency stability and affordability also play a crucial role in ensuring inclusive tourism access for Muslim tourists from various socioeconomic backgrounds. When these economic factors align with religious values, such as price transparency, fairness in transactions, and the avoidance of usury, tourists' decisions to choose a halal destination become stronger, both spiritually and rationally (Primadona et al., 2025). Consequently, the integration of economic incentives and adherence to Sharia principles fosters market efficiency, thereby reinforcing the moral legitimacy and trust of tourists in these halal destinations.

## **CONCLUSION**

The study posits that the implementation of blockchain technology and smart contracts holds considerable strategic potential in fortifying the Islamic fintech ecosystem. This is achieved through enhanced transparency, efficiency, and accountability in financial

transactions, all of which are in accordance with the tenets of shiddiq, amanah, and adl as defined within the Islamic framework. The study's findings demonstrate the potential of this technology to facilitate the development of innovative Islamic financial instruments, including smart sukuk, Islamic crowdfunding, and inclusive and transparent peer-to-peer lending. However, various fundamental challenges still need to be overcome, particularly those related to digital sharia law regulations, technological infrastructure readiness, public digital literacy, and the strengthening of ethics and data security so that its implementation is truly in accordance with maqasid al-shariah. Furthermore, the study identifies seven primary categories of factors that influence the development and implementation of Islamic fintech innovation: religious, social, cultural, psychological, perceptual, economic, and accessibility factors. These categories collectively shape both the opportunities and the constraints faced by stakeholders in ensuring that blockchain-based Islamic fintech solutions remain ethical, inclusive, and sustainable within the principles of Islamic economics.

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