



The role of religious brand community support to increase value co-creation in market religio-centric

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Article History

Received : 2024-01-19

Revised : 2024-03-25

Accepted : 2024-04-30

Published : 2024-08-08

Keywords:

Customer ethical perceptions; religious brand community support; trust; market religio-centric; religious value co-creation.

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DOI:

10.20885/AMBR.vol4.iss2.art1

Abstract

This study analyzes the effect of religious brand community support (RBCS) in strengthening customer ethical perceptions (CEP) to establish trust and readiness for religious value co-creation. 212 Islamic clothing brand community members were the respondents in this study. They are involved in the purchasing interaction through online media, both consumer to consumer and consumer to the online shop owner. SEM was used to analyze and examine the empirical model. This study found that the role of RBCS in forming ethical perceptions regarding online shops can provide a sense of security, keep promises, and provide good service recovery. All of these impacts strengthen trust both with brands and online shop owners. Strengthening ethical perceptions and trust will increase consumer interest in the interaction of knowledge, experience, and religious belief that online shops can sell clothing products that are in accordance with religious law. The results of this study are beneficial for online shops that offer religious products, especially Islamic clothing, to manage a religio-centric market and strengthen a virtual community based on religious beliefs that are the same as the product value. This will strengthen the virtual halal ecosystem and provide a virtual *da'wah* space for religio-centric consumers who base all their activities on worship according to their religious values.

Introduction

Marketing activities will create customer value, including functional, social, emotional, economic, epistemic, and conditional values (Sheth et al., 1991). Delivering value, initially one way from producers to consumers has now developed into a form of value co-creation, describing customers' activities as economic value-creation actors. In contrast, value co-creation requires two or more economic factors, such as customers and providers (Kleber & Volkova, 2017), the business-to-customer (B2C) (Vargo et al., 2017), business-to-business (B2B) (Golooba & Ahlan, 2020), as well as customer-to-customer (C2C) via digital platforms (Nadeem et al., 2021). Increasing consumer interest in creating shared value, such as company resources and market dynamics, is essential in business. Thus, companies cannot rely solely on internal resources. Involving external resources such as customers in creating value can better understand and optimize what they want.

Due to the value co-creation strategy that is important, some empirical studies discuss it (Merz et al., 2018; Zhang et al., 2018; Kim et al., 2020; Nadeem & Al-Imamy, 2020; Busser & Shulga, 2018). However, research on value co-creation is still narrow, considering that most focus on the religio-centric market segment, namely the market segment with characteristics of compliance with regulations and codes of ethics set by religious doctrines. A religio-centric approach to marketing strategy is the key to success in a business. In this market segment, marketers can form a value proposition based on religion and serve customers according to religious principles (Hendar et al., 2020).

Consumers in a religio-centric market strongly adhere to religious values and base all their activities on that, including the product's value. In this market segment, Sheth et al. (1991)

proposed the six values, but they did not cover all values as customers expected, as they do not include religious values. Differences between products and the process of obtaining them from religious values will not be accepted in this market segment because people with a high level of religiousness tend to obey the rules and codes of ethics established by their religion.

Religious value co-creation (RVCC) of C2B in a religio-centric market becomes even more vital when online transactions occur. The characteristics of online purchases have different consequences from offline transactions. Offline transactions are a means where buyers and sellers meet face to face, thus enabling consumers to obtain product and service information by delivering information simultaneously through verbal, nonverbal, social, personal, and paralinguistic (Hult et al., 2019). In contrast, if consumers transact online, it will give rise to more dominant uncertainty factors, and the occurrence of asymmetric information will only benefit sellers by increasing consumer awareness (Yan & Cao, 2017). It indicates virtual communities can maintain quality long-term relationships (Akrouf & Nagy, 2018). A company will develop a sense of virtual community so that customer information can be exchanged, opening up opportunities for consumers to provide feedback, suggestions for product use, and opinions regarding purchasing decisions. A sense of virtual community is an individual's perception of ownership, identity, and attachment to a particular community with information and communication technology (ICT)-mediated communication.

Community groups are an alternative to consider in online transactions because having many product choices makes it easy for consumers to get substitute goods by comparing product values. Customer behavior was triggered by the influence of other community members for a short period but did not persist in influencing sustained intention over time. Through groups, consumers can have a bond to share values. In religio-centric markets, similar religious values strongly influence their purchasing intentions. Religious, emotional, and informational support is an antecedent variable that can shape customers' ethical perceptions and trust.

The high interest of consumers in interacting with other consumers to create mutual value through this virtual group will benefit them. C2C interactions can enhance brands and religious values more efficiently and effectively for companies. Customers will gain reinforcement of product values and religious values through interactions with people who have the same religious values in the community. The values created must be obtained, strengthening knowledge and belief in religious values. Consumers with a high religious centrality consider their products to support their religious life (Hendar, 2019). Thus, this study offers a model for enhancing religious value co-creation driven by customers' perceived ethics, trust, and community support of religious brands in religion-centric markets. The results of this research will contribute to strengthening the virtual halal ecosystem if this cause-and-effect relationship can be applied consistently.

Literature Review and Hypotheses Development

Religious Brand Community Support (RBCS)

The social support theory -which takes religious values into account- is where RBCS got its start. This hypothesis first appeared in the psychological literature from the 1980s (Barrera Jr., 1986). According to social support theory, social interactions or relationships give people access to real help or a sense of attachment to a person or group they believe to be compassionate or kind (Mishra, 2020). According to Cobb (1976), social support is the degree to which people feel sensitive, compassionate, and eager to help others in their social network or group. According to social identification theory, when people belong to the same group -including religious groups- their desire to give services becomes even more critical.

Emotional, informational, belonging, tangible, and appraisal support can measure the multidimensional construct of social support (García-Martin et al., 2016). Nadeem et al. (2021) used more specific dimensions: emotional and informational support. Emotional support is associated with emotional communication, which includes feelings like empathy, concern, and focus. Customers who received emotional support felt taken care of and understood. The transmission of messages containing information, such as suggestions, guidance, and problem-solving knowledge, is known as information support.

However, according to Nadeem et al. (2021), the dimensions of social support are incomplete when used to manage religio-centric markets. Support for a community that contains people with similar strong religious beliefs will certainly provide religious support because religion is a cultural element that influences a person's attitudes, values, and behavior (Ariffin et al., 2016). Bimaruci et al. (2020) also emphasized that consumer behavior highly depends on religious commitment. Religio-centric customers care deeply about the morality and well-being of their religious group. Religio-centric customers care deeply about the morality and well-being of their religious group (Hendar et al., 2017). Religious brand community support was adopted from Nadeem et al. (2021) and internalized from religious values interpreted as religious communities' support for purchasing Muslim clothing in online stores.

Customer Ethical Perceptions (CEP)

CEP is the term used to describe how customers view a company's accountability and moral character on an internet platform (Nadeem et al., 2020). According to Bleier et al. (2020), businesses must safeguard customer privacy while fostering a culture of security, justice, and honesty. Some authors have proposed methodically looking into the moral dilemmas connected to business success in tech-based platforms.

Given that customers will receive information assistance from various sources during online transactions, ethics is a factor worth considering. Ultimately, the website allows users to post testimonials, recommendations, and reviews. Information flow consequently becomes extremely dense due to the high capability of many sources. This may result in morally dubious, favorable, or unfavorable opinions about a brand or owner.

There is disagreement about how many factors influence consumers' ethical impressions of e-commerce regarding ethical dilemmas. The aspects of reliability/fulfillment, non-fraud, non-deception, seller behavior, communication, share value, service recovery, privacy, and security have all been examined in some prior research (Agag, 2019; Nadeem et al., 2021; Nadeem et al., 2020; Hajli, 2014). This study only considers security, reliability, and service recovery. Reliability includes how consumers can place orders as accurately as possible (Murray et al., 2019). This relates to an accurate display and description of the services offered, confirmation of orders, and the provision of good tracking services. What has been served is what should be served. Managing data breaches that result in losses of transactional, personal, and financial data is related to security. Customers' impression of security concerns how uneasy it is to spend money while using online platforms for transactions. In their attempts to resolve customer issues, service recovery concerns how customers view owner justice (Nadeem et al., 2021).

Trust (TR)

In e-commerce, trust is one factor that receives much attention (Agag, 2019). This relates to the features of online buying when direct interaction between manufacturers and consumers is not possible. Customers may evaluate a product's performance to a limited extent. One of the critical components that determine the quality of a relationship is trust. The closeness and intensity of a connection that influences behavior are referred to as relationship quality (Yadav et al., 2013).

According to Chetioui et al. (2021), when a seller is viewed as fair, honest, friendly, and responsible, customers are likely to trust them. When customers think the supplier can satisfy their wants, they will believe. According to the idea of consumer behavior, marketing initiatives serve as a stimulus, influencing consumers' ethical judgments and eliciting reactions, one of which is trust. This study uses the definition of trust from Kwon et al. (2021), which states that trust is the buyer's conviction that the seller will provide the promised service.

Benevolence (sincerity), ability, integrity (honesty), and willingness to depend are elements that makeup trust. Benevolence demonstrates the extent of a person's faith in a seller to treat customers fairly. Ability reflects the buyer's evaluation of the seller's capacity to persuade customers and offer assurances of happiness and security throughout the transaction. Integrity, or honesty, demonstrates the degree to which a customer's faith in a seller's integrity is necessary for the seller to uphold and carry out prior commitments. The willingness of customers to rely on the seller is

demonstrated by their acceptance of risk and potentially unfavorable outcomes. The trust construct in this research refers to the statement of Kwon et al. (2021), defined as the consumer's belief that they can rely on the seller to give the promised service, while relational value is defined as the consumer's perception of the benefits enjoyed compared to the costs incurred in maintaining an on-going exchange relationship.

Religious Value Co-Creation (RVCC)

The concept of RVCC is based on the theory of value (TOV). This concept serves as the foundation for Service-Dominant Logic (SDL), from which Value Co-Creation (VCC) is generated as a value construct. According to SDL, customers who actively provide meaning to a process increase its value (Pareigis et al., 2011). This is because they share values with the process.

Consumers and businesses connect and work together to obtain mutual benefits, which creates value (Rahman, 2012). A person's level of religious devotion reveals how deeply they hold their beliefs and live out their religious principles. It encompasses the intention to perform *da'wah* by way of purchasing. *Da'wah* can unite people and foster a sense of community (Kashif & Zarkada, 2015).

RVCC, or "giving and accepting religious values" through online platforms, is the degree to which consumers reinforce each other's attitudes and knowledge about eating halal brands. According to Busser and Shulga (2018), RVCC refers to the value-forming components - meaningfulness, collaboration, contribution, recognition, and affective response- necessary for value co-creation activities. RVCC uses the sincere accepting dimension to represent the partnership aspect and the sincere giving dimension to represent the contribution element. Almsgiving is mandated by *Surah An-Nisa* verse 114 of the Holy Qur'an. Furthermore, giving knowledge openly is one of the most essential alms. According to the words of the Prophet Muhammad, narrated by Ibn Majah: "*The most important charity is when a Muslim learns the knowledge, then teaches it to other Muslim brothers*". Knowledge occupies a critical position in Islam. This can be seen from the many verses of the Holy Qur'an that put knowledgeable people in a high position.

Religious Brand Community Support (RBCS) and Customer Ethical Perceptions (CEP)

Social support is a crucial factor in consumers' decision-making in online transactions. The concept behind social support is that people can share their experiences, connections, ideas, and thoughts online. Strong social support is necessary to ensure consumers' confidence in their decisions and convince them to be open to forming long-term connections (Hofenk et al., 2019). The quality and speed of decision-making are impacted by consumers' knowledge sharing, even though their motivations for doing so vary (Zhang et al., 2023). These motivations include mind formation and enhancing one's reputation.

The psychology of social support examines what happens to people when they interact with social networks where they can find support, acceptance, love, and validation (Hajli, 2018). This then progresses to connections formed online. When people encounter difficulties, they will likely feel favorably about the platform and choose wisely when addressing the issue (Hajli, 2018). This can be understood as follows: when customers participate in an online brand community and receive support from community members -such as emotional, informational, and support for religious values- their opinion of the online store becomes stronger. The degree and ability of support received from community members significantly impact the strength of both positive and negative opinions.

Since most customer information is based on personal experiences, community members' endorsement of information is seen as having greater validity than advertising content. Because users can post evaluations, recommendations, and testimonies on the platform, consumers will receive information support throughout online transactions. Customers who are having issues will receive comprehensive information and feel emotionally fulfilled. In light of this explanation, it makes perfect sense to put out the following theory:

H₁: RBCS positively affects CEP.

Customer Ethical Perceptions (CEP) and Religious Value Co-Creation (RVCC)

Cooperation is a component of value co-creation because the customer must fulfill specific tasks to receive the desired service. When people cooperate, they want to accomplish a common objective (Huber et al., 2014). They cooperate with other businesses or customers because they believe the primary service is valuable. When customers feel that the core service is operating well and eliciting a response, they are compelled to co-create value. Customers will feel more equipped and inclined to assist others in obtaining the required service information if they have more expertise.

People believe that purchasing goods online is safe and dependable. Because this viewpoint originates from one's personal experience and the experience of others in the community, it manages service recovery well and will be more robust (Nadeem et al., 2020). Any favorable review about a product's performance may encourage customer interest in telling others about their positive experiences. Their shared religious beliefs and fraternal relationship bolster their desire to ensure community members access accurate information while purchasing online. Based on this explanation, the proposed hypothesis is:

H₂: CEP positively affects RVCC.

Customer Ethical Perceptions (CEP) and Trust (TR)

The systematic study of marketing ethics examines how moral principles are applied to actions, choices, and establishments (Nadeem et al., 2021). The fastest way to ruin a relationship is through the internet, which makes online interactions important. Thus, it is critical to understand how customers view online retailers' ethical behavior (Eryandra et al., 2018). According to the idea of consumer behavior, marketing initiatives serve as a stimulant to enhance response by molding consumers' ethical perceptions. Trust is one of the answers (Elbeltagi & Agag, 2016). Customers trust online merchants when they believe them to be reasonable, truthful, compassionate, and accountable, according to Chetioui et al. (2021). Attitudes and ideas regarding websites are significantly influenced by ethical notions (Elbeltagi & Agag, 2016). According to previous studies, trust is impacted by customers' perceptions of ethics (Elbeltagi & Agag, 2016).

Virtual communities aid in lowering consumer risk and boosting brand trust psychologically. Customers will think that sellers can satisfy their wants, according to Crosby (1990). Because religiosity has been utilized to predict, explain, and influence a variety of consumer behavior processes, it is highly likely that this relationship also exists in religio-centric marketplaces (Ahmad et al., 2015). A common understanding of what is permitted and banned under Sharia law is the main factor influencing religio-centric consumer behavior (Alserhan, 2012).

Customers will feel greater confidence in a company's responsibility, honesty, and ability to keep its commitments when they believe it can manage complaints, keep its promises, and give them a sense of security throughout transactions. Because the purchasing and selling process is deemed halal when the participants are reliable and do not mislead one another, these values are crucial for religious shoppers. It has been discovered that Muslims from different countries have different views and ethical standards when it comes to Islam. They also choose different consumer services and products depending on Islamic Sharia law (Floren et al., 2019). Based on this explanation, the proposed hypothesis is:

H₃: CEP positively affects TR.

Trust (TR) and Religious Value Co-Creation (RVCC)

TR is a critical element that forms relationship quality (or the closeness and intensity of a relationship that will impact behavior) (Yadav et al., 2013). Ghorbani and Azadi (2021) state that social networks facilitate coordination and communication to nurture mutual trust among community members. Mutual trust among people in a social network is proven to strengthen norms of helping each other, thus leading to positive implications for consumer behavior. Consumers are motivated to create shared values by helping others, as stated by Busser and Shulga (2018).

Cooperation is a key component of value co-creation, as all stakeholders strive toward a common objective (Vargo et al., 2017). When customers who prioritize religion believe that an online store is trustworthy, capable of providing the things it sells, and has moral principles that align with those of its merchandise. They do not think twice to impart to other customers their expertise and firsthand information about the goods and services offered by an online store. Therefore, the proposed hypothesis is as follows:

H₄: TR positively affects RVCC.

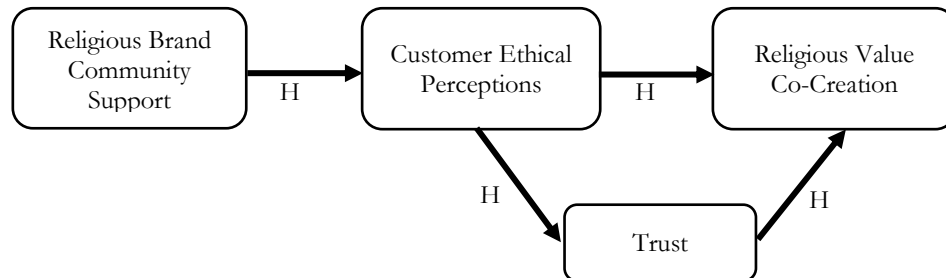


Figure 1. Theoretical Framework

Research Methods

Sample and Data Collection

This study used the respondents from religio-centric consumers who are involved in an online-Muslim clothing brand, are Muslim, and have purchased at least 3 (three) times with purposive sampling as a sampling technique. This research is classified as explanatory research.

Using the religious market as an object is very important, especially in countries with a specific religious majority. Following social identity theory, every community member will identify with his religious group. The 300 questionnaires were distributed to respondents via Google Form covering Java Island, Indonesia. However, respondents who gave responses were 258 (86%), and only 212 (82.2%) filled in completely. All of them are women with strong religious values, as indicated by their active involvement in online and offline Islamic religious study assemblies, aged 22 to 58. This age range is not the basis for in-depth analysis because virtual community members do not recognize age, gender, educational background, or area of origin. Most join virtual communities because of similar concerns, tastes, hobbies, and religious values.

Measurement

The data collection technique used a questionnaire via Google Form. It used a Likert scale of 1 to 5, with 1 for disagree, 2 for disagree, 3 for quite agree, 4 for agree, and 5 for strongly agree. Furthermore, this study adopts the constructs from previous research literature to suit the research context.

The construct of RBCS refers to Nadeem et al. (2021) with the internalization of religious values. It is defined as the support from religious community members regarding purchasing Islamic clothing in an online shop. The construct of customer ethical perceptions in online settings following Nadeem et al. (2020) that consumer perceptions of the responsibility and integrity of online shops in dealing with consumers in a safe, honest, fair, and confidential manner, which ultimately protects the benefit of consumers. Chetioui et al. (2021) defined trust as the expectations and beliefs of consumers that online shops behave honestly, cooperatively, and obey mutually agreed norms. Construct of religious value co-creation, as adapted from Busser and Shulga (2018); Gura'u (2015); and Rahman (2012) is the intention of consumers to engage in resource exchange interactions with online shops related to products and services.

Data Analysis and Measurement Model

Several criteria were used to test the model in SEM. Model testing shows that the goodness-of-fit index follows the criteria recommended by SEM. The test results show the value of chi-square =

314.843 and not significant at 0.000, GFI index: 0.878; AGFI: 0.839; TLI: 0.940; CFI: 0.950; RMSEA: 0.068, which is smaller than 0.08 so that all values are suitable for the standard of SEM.

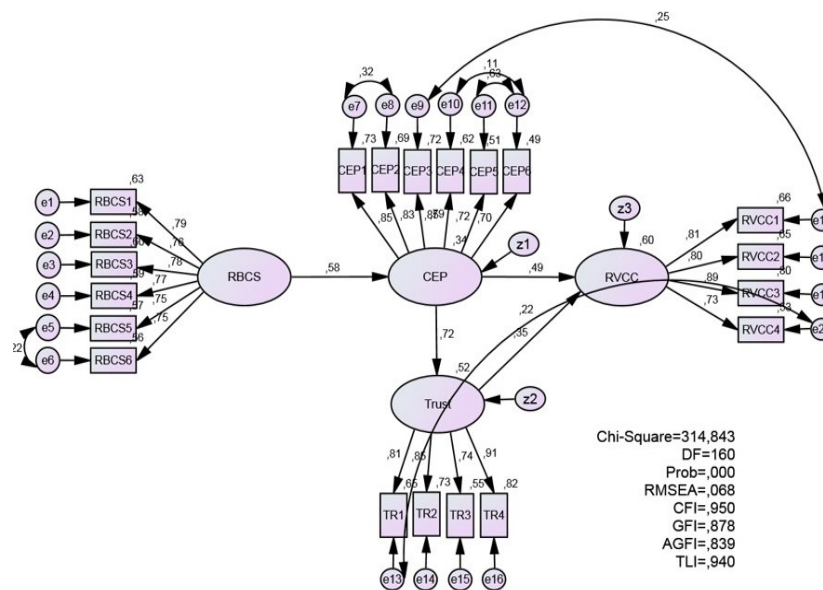


Figure 2. Full Model

Figure 2 shows that there is a covariance error correlation. This was done to modify the model resulting from previous data processing, which still had a reasonably high chi-square value. It is necessary to correlate the covariance errors to derive it. This correlation is carried out on covariance errors within one variable or among variables and has a positive correlation value (Ghozali, 2015).

Table 1. Confirmatory Factor Analysis Results for the Measurement Model

Variable and Indicators	Item Code	Loading Factors	p-value
Religious Brand Community Support (RBCS)			
When I encountered difficulties related to online transactions, community members gave me reinforcement of religious values.	RBCS1	0.793	0.000
When I encounter difficulties regarding online transactions, community members give religious knowledge to me.	RBCS2	0.765	0.000
When I face difficulties related to online transactions, community members provide a reassuring solution.	RBCS3	0.776	0.000
When I face difficulties regarding online transactions, community members always support me.	RBCS4	0.769	0.000
When I face difficulties with online transactions, community members provide scarce information.	RBCS5	0.753	0.000
When I face difficulties regarding online transactions, community members provide transparent information.	RBCS6	0.747	0.000
Customer Ethical Perceptions (CEP)			
I feel safe transacting with my favorite Islamic clothing online shop.	CEP1	0.855	0.000
I do not have to worry about transacting with my favorite Islamic clothing online shop.	CEP2	0.831	0.000
My favorite Islamic clothing online shop handled my complaint immediately.	CEP3	0.848	0.000
The online shop notifies directions when a transaction fails.	CEP4	0.789	0.000
The product I get is exactly what I ordered.	CEP5	0.716	0.000
The product I received corresponds to the description.	CEP6	0.697	0.000
Trust (TR)			

Variable and Indicators	Item Code	Loading Factors	p-value
I believe that my favorite online shop can create clothes according to religious values.	TR1	0.808	0.000
I am willing to accept any risk related to my relationship with the online shop.	TR2	0.852	0.000
I believe that the online shop owner is a religious person.	TR3	0.745	0.000
I believe that the online shop owner is an honest person.	TR4	0.906	0.000
Religious Value Co-Creation (RVCC)			
I am willing to be involved in creating the best service with the online shop owner in a virtual space.	RVCC1	0.811	0.000
I am willing to be involved in creating Islamic clothing models in a virtual room with the online shop owner.	RVCC2	0.804	0.000
I am willing to be involved in creating Islamic clothing materials with the online shop owner in a virtual room.	RVCC3	0.893	0.000
I am willing to be involved in creating promotional methods with the online shop owner in a virtual space.	RVCC4	0.730	0.000

Based on Table 1, all indicators indicate having a loading factor value of > 0.7 and p-value of < 0.05 . Therefore, all indicators have valid results. Table 2 explains that the average variance extracted (AVE) value is more significant than 0.50, the construct reliability (CR) value shows more significant than 0.70, and the value is greater than the correlation between constructs. This means that the results of measurement of all indicators have internal consistency (Leguina, 2015).

Results and Discussion

Table 2. Construct Reliability (CR) and AVE

	1	2	3	4
Religious Brand Community Support (RBCS)	0.896^{b)}			
Customer Ethical Perceptions (CEP)	0.532	0.909		
Trust (TR)	0.570	0.705	0.844	
Religious value Co-Creation (RVCC)	0.708	0.708	0.701	0.885
Average Variance Extracted (AVE) ^{a)}	0.589	0.627	0.645	0.659

N = 212

Note. ^{a)}AVE is marked in italics, horizontally, and bold; ^{b)}Construct Reliability is diagonal

Table 3. Hypothesis Testing

Relationship between Constructs	Unstandardized Coefficient	Standardized Coefficient	SE	CR	Result
H ₁ : RBCS → CEP	0.581	0.685	0.090	7.621**	Accepted
H ₂ : CEP → RVCC	0.485	0.476	0.091	5.208**	Accepted
H ₃ : CEP → TR	0.723	0.554	0.057	9.674**	Accepted
H ₄ : TR → RVCC	0.348	0.446	0.112	3.967**	Accepted

Note. SE = Standard Error; CR = Critical Ratio; ** = p-value < 0.01

Based on Table 3 and Figure 2, RBCS positively affects CEP (Std. = 0.685; CR = 7.621; p-value < 0.01), so that CEP positively affects RVCC (Std. = 0.476; CR = 5.208; p-value < 0.01). Furthermore, CEP positively and significantly affects TR (Std. = 0.554; CR = 9.674; p-value < 0.01). Finally, TR has a positive and significant effect on RVCC (Std. = 0.446; CR = 3.967; p-value < 0.01), so all hypotheses proposed by this study are supported.

This study examines the role of RBCS in shaping CEP toward strengthening trust and willingness to carry out Religious Value co-creation. The religious values shared by the group further strengthen their belief in the assessment of an object, including how to perceive the ethical behavior of the object (Eryandra et al., 2018). The perception of Muslim females in Indonesia who

are members of a virtual community becomes more robust when they are in a virtual group that shares similar values with them.

The perception of Muslim females in Indonesia who are in a religio-centric market will be more robust when consumers are in a group with similar values because of the strengthening of many people with similar responses. In practice, community members ask questions related to religious values, especially about how to make transactions in online shops, and other members provide answers/information to all group members. When they encountered difficulties related to online transactions, community members reinforced religious values, giving religious knowledge, providing a reassuring solution, and providing scarce and transparent information. Therefore, supporting each other is an important part of virtual communities. According to Othmani and Bouslama (2015), there are multiple ways to evaluate a virtual community's utility, including the role's effectiveness, the relevancy of the information exchanged, and the strength of the information flow.

Fulfilling the religio-centric market segment in Indonesia is a unique attraction due to its members' solid relationship (*ukuwah*). This study succeeded in reinforcing the conclusions of Nadeem et al. (2021) that the support provided by the social environment has a significant effect on creating a positive perception of an online platform. Never meeting consumers and owners directly and lacking information makes consumers hesitate to engage in online transactions to rely on social support for their assessment. However, religio-centric consumers who are going to make religious-based product transactions need additional support based on the religious values of their group members. Indonesian females will feel safe in a group with the same religious values. Religious teachings that are believed together will strengthen the inner bond between group members. Therefore, this group of consumers should have stronger religious and emotional ties to encourage their desire to help each other provide information and create a sense of security when sharing information about religious-based products.

Ethical perceptions formed in the minds of religio-centric consumers of Indonesian females have also been shown to strengthen their desire to engage in value creation with online shops that sell Muslim clothing. In other words, Muslim females in Indonesia who are in a religio-centric market perceive that online shops consistently deliver Islamic clothing according to the description and make consumers not feel worried. They believe that the online Muslim clothing store will immediately handle the complaint and inform them immediately if a transaction fails. The product they received is exactly what they ordered, and the product they received corresponds to the description. These responses do not hesitate to allocate their time and thought to create products and services more aligned with their religious values. Muslim females in Indonesia who are in the religio-centric market are willing to do these things because fulfilling their need to worship God is more important to them. Transactional reciprocal relationships are not very prominent in this market, so shared value creation is based on selfless sincerity (Sudarti et al., 2021).

Customer ethical perception of religio-centric consumers is also proven to increase trust. When Indonesian women who are in a religio-centric market have the perception that the online shop for Muslim clothing can fulfill all its promises and always provide assistance when consumers fail to transact online, they increasingly believe that the online shop owner is a religious and honest person. Consumers will increasingly believe online shops can create Muslim clothing when the goods they receive match the product description. This trust arises because consumer needs are met (Crosby, 1990).

Furthermore, trust in online shops is proven to encourage consumer interest in being involved in creating RVCC. When Muslim females in Indonesia who are in a religio-centric market strongly believe, online shops are committed to providing clothing according to religious principles, they will be more intensively involved in creating models and services. The trust that arises because of the owner's religious and honest character makes them feel like siblings (Abuznaid, 2012). When their siblings need exposure to the information, their brotherly spirit appears and is reflected in their intention to strengthen products and services.

In terms of the relationship between trust and interest in value co-creation, the results of this study contradict the results of Nadeem's study, which concluded that millennial trusts in the

US could not encourage them to engage in shared value creation online platforms. The individualist culture in the US has molded millennials into individuals who do not feel responsible for other people's affairs. This differs significantly from religio-centric consumers, especially in countries that adhere to collectivism, such as Indonesia. Indonesian culture emphasizes cooperation and kinship with Islamic values that teach brotherhood, a motivator to reinforce religious values mutually. Islam teaches us to help each other in the faith as brothers and sisters. “*And those who believe, male and female, some of them (are) helpers for others. They order to do what is right and prevent what is evil...*” (HQ. *At-Taubah*: 17). So, the nature of believers is to be united and loyal and guarantee each other in realizing goodness. “*Verily the believers are brothers (ikhwah)*” (HQ. *Al-Hujurat*: 10).

Implication and Conclusion

This study has proved that the support provided by the brand community consisting of consumers with similar religious values can shape their perception that online shops behave ethically. Religious support, emotional support, and information support from community members further strengthen their perception that online shops are committed to providing products as promised, creating a sense of security in transactions, and performing service recovery if an error occurs during the transaction process. Even though the current literature has proven that brand community support can encourage customer ethical perception and value co-creation, value co-creation is still very rare and focuses on the religio-centric market segment, namely the market segment with characteristics of compliance with regulations and codes of ethics set by religious doctrines.

These findings show that the Islamic clothing market has great potential and promises a significant profit for companies that enter it (Hendar et al., 2018). The relationship between consumers is very close. Therefore, managing religiously based brand groups in a religio-centric market is a challenge for business people. Companies must strive to strengthen the support of virtual groups with the same religious values to ensure that online shops can provide a sense of security and comfort in shopping. Companies must also open the broadest possible access and provide space for religio-centric consumers to exchange their experiences and knowledge of Islamic clothing products.

Given the importance of the findings of this study, policymakers need to consider several things. First, a virtual community is an electronic platform that offers media for people who do not know each other but have the same interests and interact. This information is related to halal products and services as a consumption base for religio-centric customers. This connection between religio-centric consumers can help each other answer questions asked by other customers regarding service procedures or direct others to obtain satisfactory service results. Second, marketers can also create an environment that facilitates the exchange of opinions and information. In this way, marketers can respond quickly to consumer desires. This happens because people interact, build social relationships in virtual communities, and share values to satisfy their curiosity and solve problems.

This research focuses on managing online stores with a religio-centric market that is guided by Islamic teachings. It would be more interesting if a comparative study was carried out taking the perspective of values based on religions other than Islam. Strong support from different religions might lead to different conclusions. In addition, this research used an online Muslim clothing store, thereby limiting the generalization of the research results. Future research should take a different aim but focus on faith-based products or services, such as health and education services.

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