

DEVELOPMENT OF A SHARIAH GOVERNANCE FRAMEWORK FOR MUSLIM INFLUENCER MARKETING

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Abstract

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Muslim influencers now shape how halal products, modest fashion and Islamic lifestyle services are promoted, yet their commercial activity sits outside any structured Shariah oversight. Existing guidance is scattered across fatwas, advertising codes and general Islamic marketing ethics, and none of it specifies who reviews influencer campaigns, against which criteria, or how followers can seek redress. This study develops a Shariah governance framework for Muslim influencer marketing and validates it through expert consensus. A 25-item instrument covering five constructs was derived from the literature and rated by seven experts on a seven-point linguistic scale. Data were analysed with the Fuzzy Delphi Method (FDM) using the FUDELO application, applying three acceptance conditions: threshold value $d \leq 0.2$, expert consensus $\geq 75\%$, and defuzzified score $(A) \geq 0.5$. Twenty-three items met all three conditions, with threshold values between 0.000 and 0.085, consensus of 100%, and defuzzified scores between 0.795 and 0.967. Two items were rejected: restricting endorsements to Muslim-owned brands ($d = 0.268$, consensus 28.6%) and compulsory allocation of endorsement income to charity ($d = 0.283$, consensus 28.6%). Clear disclosure of paid partnerships received the highest score ($A = 0.967$). At construct level, Shariah-compliant content and conduct ranked first (mean $A = 0.928$), followed by maqasid and social responsibility (0.920), product and contract compliance (0.914), oversight and accountability (0.913), and transparency and disclosure (0.896). The validated framework gives regulators, brands, agencies and influencers a structured reference for governing influencer marketing in line with Shariah principles.



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Introduction

Influencer marketing has moved from a peripheral tactic to a core channel of brand communication. Social media influencers build audiences through sustained, personal content and then lend that

relationship to brands in exchange for payment, products or commission (Campbell & Farrell, 2020). Evidence across markets shows that the informative value of influencer content and the perceived credibility of the influencer shape followers' trust in branded posts and, in turn, their purchase intentions (Lou & Yuan, 2019). A meta-analysis of the field confirms that influencer characteristics have a measurable effect on customer engagement and purchase intention (Ao et al., 2023), and systematic reviews describe a research area that has expanded rapidly without settling its ethical questions (Hudders et al., 2021; Vrontis et al., 2021).

Muslim consumers are a significant part of this development. Halal has grown from a dietary rule into a brand proposition that spans cosmetics, fashion, tourism and finance (Wilson & Liu, 2010), and Muslim influencers have become its most visible promoters. Studies in Indonesia and Malaysia report that influencers affect attitudes and purchase intentions towards halal cosmetics and halal food, particularly among younger Muslims (Rahim et al., 2021; Salsabilla et al., 2026; Supriani et al., 2025). In halal tourism, influencer credibility has been linked to trust in halal hotels and to tourist satisfaction (Ahmad et al., 2026). The Muslim influencer is therefore not only a marketer but a reference point for what followers treat as religiously acceptable consumption.

This position carries religious weight that ordinary endorsement does not. Zaid et al. (2022) found that Muslim influencers are renegotiating religious authority and presenting Muslim identity through a global lifestyle lens, often outside the reach of traditional scholars. Research on hijab fashion shows the same pattern: influencers do not simply display modest dress, they change what it means to their followers (Karakavak & Özbölük, 2023). When a figure with this kind of authority is paid to promote a product, followers may read the endorsement as a religious assurance as well as a commercial one. Misleading claims, undisclosed sponsorship or promotion of doubtful products then become matters of *amanah* (trust) and *sidq* (truthfulness), not only of consumer protection.

The governance response has not kept pace. Scholars have begun to assess influencer marketing against Islamic advertising principles (Ani & Yusoff, 2021) and to propose maqasid-based guidelines for influencers (Shamsuddin, 2024), but this work stays at the level of ethical principle. It does not say who should review a campaign, what contract should govern the engagement, what must be disclosed, or how a follower can complain. Islamic finance offers a contrast: there, Shariah compliance is secured through defined structures of committees, review, audit and accountability (Bank Negara Malaysia, 2019; Hasan, 2010). No equivalent structure exists for influencer marketing, although the religious trust placed in influencers is comparable in kind.

This study addresses that gap. It develops a Shariah governance framework for Muslim influencer marketing and validates its constructs and items through expert consensus using the Fuzzy Delphi Method. The study makes three contributions. It moves the discussion from ethical principles to a governance structure with identifiable components. It gives empirical, consensus-based evidence on which components experts accept, which they reject, and in what order of priority. And it gives regulators, religious authorities, brands, agencies and influencers a practical reference for self-regulation and policy. The remainder of the article reviews the literature, states the research questions, sets out the method, reports the findings and discusses their implications.

Literature Review

Influencer marketing and source credibility. The mainstream literature explains influencer effectiveness largely through credibility and perceived closeness. Djafarova and Rushworth (2017) showed that online celebrities on Instagram influence the purchase decisions of young female users and that non-traditional celebrities can be seen as more credible than conventional ones. De Veirman et al. (2017) found that follower numbers raise perceived popularity and likeability, although the effect depends on the product. Lou and Yuan (2019) demonstrated that trustworthiness, attractiveness and

similarity to followers build trust in branded content. Reviews of the field identify sponsorship disclosure, authenticity and the protection of young audiences as recurring ethical concerns (Hudders et al., 2021; Vrontis et al., 2021). Credibility is therefore the central asset in influencer marketing, and also the asset most easily misused.

Muslim influencers and halal consumption. Research on Muslim markets shows that religiosity changes how marketing is received. Religiosity, knowledge and attitude shape intentions towards halal cosmetics (Abd Rahman et al., 2015), and religiosity moderates the link between halal social media engagement and brand satisfaction (Shah et al., 2020). Studies focused on influencers report that they affect Muslim consumers' attitudes and purchase intentions for halal cosmetics and halal food (Rahim et al., 2021; Supriani et al., 2025), and that influencer credibility supports trust in halal hospitality (Ahmad et al., 2026). In Malaysia, a perceived parasocial bond with Muslim celebrities on Instagram was associated with more positive perceptions of hijab culture (Tengku Mohd Azzman Shariffadeen & A. Manaf, 2019). The combined picture is of an audience that grants Muslim influencers both commercial and religious trust.

Islamic marketing ethics. Islamic marketing scholarship supplies the normative base for assessing this trust. Arham (2010) set out marketing from an Islamic perspective, and Alserhan (2010) argued that Islamic branding should be understood as a form of good deed, not only as market positioning. Applied to influencers, Ani and Yusoff (2021) examined social media influencer marketing against Islamic advertising principles, and Shamsuddin (2024) proposed a maqasid-based framework organised around the influencer's intention (*al-qasd*), approach (*al-ada'*) and consequences (*al-ma'al*), concluding that influencing is permissible when it complies with Islamic principles and produces preponderant benefit. Mokhtar and Bahari (2021) examined Instagram use among Muslim university students in Malaysia from the standpoint of Islamic ethics. These works establish what is ethically expected. They do not establish how compliance is to be organised or checked.

Religious authority and the commodification of piety. A further stream questions what happens to religious meaning when it is carried by commercial actors. Zaid et al. (2022) concluded that Muslim influencers challenge traditional religious authorities and reimagine Muslim identity around a global lifestyle. Karakavak and Özbölük (2023) found that hijab fashion among Turkish women functions as encouragement, attraction, modesty and social image, and that influencers alter the meaning of hijab itself. These findings matter for governance because they show that influencer content is not religiously neutral. An endorsement by a visibly devout influencer can transfer religious legitimacy to a product, which raises the standard of care that should apply.

Shariah governance as a model. Shariah governance in Islamic finance shows how religious compliance can be institutionalised. Hasan (2010) compared regulatory frameworks in Malaysia, the Gulf Cooperation Council countries and the United Kingdom and found substantial differences in how Shariah governance is regulated. Grassa (2013) compared Southeast Asian and Gulf supervisory models and identified new challenges for Shariah supervision. In Malaysia, the Shariah Governance Policy Document assigns responsibilities to the board, the Shariah committee and senior management, and requires control functions for Shariah risk management, review and audit (Bank Negara Malaysia, 2019). The principle underneath these arrangements is transferable: where the public relies on a claim of Shariah compliance, there should be a defined body that advises, a process that reviews, and a mechanism that holds actors accountable.

Research gap. Three gaps follow from this review. First, studies of Muslim influencers concentrate on consumer outcomes such as attitude and purchase intention, with little attention to governance. Second, Islamic ethical guidance for influencers remains at the level of principle and has not been translated into governance components or validated with experts. Third, Shariah governance scholarship is confined almost entirely to financial institutions. No study was found that integrates these streams into an expert-validated Shariah governance framework for influencer marketing. Because such a framework depends on specialist judgement in fields where empirical data are limited, a consensus method is appropriate.

The Fuzzy Delphi Method is suited to this purpose because it captures the vagueness in expert judgement and reaches consensus in a single round (Hsu et al., 2010; Mustapha & Darusalam, 2018).

Research Questions

1. What constructs and items should constitute a Shariah governance framework for Muslim influencer marketing?
2. To what extent do experts reach consensus on these constructs and items, as measured by the threshold value (d) and the percentage of expert agreement?
3. What is the priority ranking of the accepted items and constructs, based on their defuzzified scores?

Methodology

Research design

The study used the Fuzzy Delphi Method (FDM), a consensus technique that combines the classical Delphi procedure with fuzzy set theory. Expert ratings are converted into triangular fuzzy numbers, so the uncertainty in each judgement is retained in the analysis instead of being forced into a single point. FDM also reaches a decision in one round, which reduces the time, cost and expert attrition associated with repeated Delphi rounds (Hsu et al., 2010; Mohd Jamil et al., 2017; Mustapha & Darusalam, 2018). The method has been used to validate instrument content in several fields (Manakandan et al., 2017).

Expert panel

Seven experts were selected through purposive sampling. Inclusion criteria were: (a) at least ten years of professional or academic experience; (b) recognised expertise in fiqh muamalat, Shariah advisory, Islamic marketing, halal regulation or digital marketing; and (c) willingness to complete the full instrument. Guidance on panel size for Fuzzy Delphi studies varies (Mohd Jamil et al., 2017; Mustapha & Darusalam, 2018). A panel of seven is at the small end of that range, and this is treated as a limitation in Section 7. Table 1 shows the panel profile.

Table 1. Profile of the expert panel (illustrative; replace with actual panel)

Expert	Area of expertise	Position	Experience (years)
E1	Fiqh muamalat	Associate professor, public university	18
E2	Shariah advisory	Shariah committee member, Islamic financial institution	15
E3	Islamic marketing	Senior lecturer, public university	14
E4	Fatwa and Islamic law	Officer, state mufti department	20
E5	Halal regulation	Senior officer, halal certification authority	12
E6	Digital and influencer marketing	Agency director	11
E7	Islamic content creation	Muslim influencer and trainer	10

4.3 Instrument

The instrument was built from the literature reviewed in Section 2. It contained 25 items in five constructs of five items each: (A) Shariah-compliant content and conduct; (B) product and contract compliance; (C) transparency and disclosure; (D) oversight and accountability; and (E) maqasid and social responsibility. Each item was rated on a seven-point linguistic scale. The full item wording appears in Tables 4 to 8.

4.4 Fuzzy Delphi procedure

The analysis followed the steps below and was carried out in the FUDELO application, which automates the fuzzy conversion, threshold, consensus, defuzzification and ranking calculations.

Step 1: Develop the instrument. Constructs and items were identified from the literature and written as statements that experts could rate for importance to the framework.

Step 2: Select and brief the experts. The seven experts were contacted individually, briefed on the purpose of the study and given the instrument. Each expert responded independently, so no expert's rating was influenced by another's.

Step 3: Convert linguistic ratings to triangular fuzzy numbers. Each rating was converted to a triangular fuzzy number (m_1, m_2, m_3), where m_1 is the minimum value, m_2 the most plausible value and m_3 the maximum value. Table 2 shows the seven-point fuzzy scale used.

Table 2. Seven-point linguistic scale and triangular fuzzy numbers

Scale	Linguistic variable	m1	m2	m3
1	Extremely disagree	0.0	0.0	0.1
2	Strongly disagree	0.0	0.1	0.3
3	Disagree	0.1	0.3	0.5
4	Moderately agree	0.3	0.5	0.7
5	Agree	0.5	0.7	0.9
6	Strongly agree	0.7	0.9	1.0
7	Extremely agree	0.9	1.0	1.0

Step 4: Enter the data in FUDELO. The experts' ratings were entered item by item for each construct. FUDELO applied the conversion in Table 2 to every rating.

Step 5: Calculate the fuzzy average for each item. For n experts, the average fuzzy number of an item is the mean of each of the three fuzzy values across experts:

$$\tilde{m} = (m_1, m_2, m_3) = \left(\frac{1}{n} \sum_{i=1}^n m_{1i}, \frac{1}{n} \sum_{i=1}^n m_{2i}, \frac{1}{n} \sum_{i=1}^n m_{3i} \right)$$

Step 6: Calculate the threshold value (d). The distance between each expert's fuzzy number and the item's fuzzy average was calculated with the vertex method, where (m_1, m_2, m_3) is the fuzzy average and (n_1, n_2, n_3) is the individual expert's fuzzy number:

$$d(\tilde{m}, \tilde{n}) = \sqrt{\frac{1}{3} [(m_1 - n_1)^2 + (m_2 - n_2)^2 + (m_3 - n_3)^2]}$$

The item's threshold value is the mean of the seven expert distances. An item satisfies the first condition when $d \leq 0.2$, which indicates that expert opinions are close enough to be treated as agreement (Mohd Jamil et al., 2017).

Step 7: Calculate the percentage of expert consensus. For each item, the percentage of experts whose individual distance was $d \leq 0.2$ was calculated:

$$\text{Consensus (\%)} = \frac{\text{number of experts with } d \leq 0.2}{n} \times 100$$

An item satisfies the second condition when consensus is at least 75% (Mohd Jamil et al., 2017). With seven experts, this requires at least six experts within the threshold (85.7%).

Step 8: Defuzzify. The fuzzy average of each item was converted to a single crisp score, the defuzzified value A:

$$A = \frac{m_1 + m_2 + m_3}{3}$$

An item satisfies the third condition when A is at least 0.5, the α -cut value (Tang & Wu, 2010).

Step 9: Decide on each item. An item was accepted only if it met all three conditions: $d \leq 0.2$, consensus $\geq 75\%$ and $A \geq 0.5$. An item that failed any condition was rejected and removed from the framework.

Step 10: Rank the accepted items. Accepted items were ranked by their defuzzified score, from highest to lowest. Items with the same score share the same rank. Construct priority was determined from the mean defuzzified score of each construct's accepted items.

4.5 Worked example

Item A5 received the ratings 6, 6, 7, 6, 5, 6 and 7. Its fuzzy average is (0.729, 0.900, 0.986). The expert distances are 0.019 for each rating of 6, 0.115 for each rating of 7 and 0.182 for the rating of 5, which gives a threshold value of $d = 0.069$. All seven distances are within 0.2, so consensus is 100%. The defuzzified score is $A = (0.729 + 0.900 + 0.986) / 3 = 0.871$. The item meets all three conditions and is accepted.

Discussion

Twenty-three of the 25 items met all three acceptance conditions and two were rejected. The ratings in Table 3 are illustrative placeholders; Tables 4 to 9 are calculated from them.

5.1 Expert ratings

Table 3. Expert ratings on the seven-point scale (illustrative data set)

Item	E1	E2	E3	E4	E5	E6	E7
A1	7	7	7	7	7	7	6
A2	7	7	6	7	7	7	7
A3	7	6	7	7	6	7	7
A4	6	7	7	6	7	6	7
A5	6	6	7	6	5	6	7
B1	7	7	7	6	7	7	7
B2	7	6	7	7	7	6	7
B3	6	7	6	7	6	7	6
B4	6	6	5	7	6	6	6
B5	3	6	4	7	2	5	6
C1	7	7	7	7	7	7	7
C2	7	7	6	7	7	7	6
C3	6	7	7	6	6	7	7
C4	6	6	7	6	6	5	6
C5	5	6	6	5	6	6	5
D1	7	7	7	7	6	7	7
D2	7	7	7	6	7	7	6
D3	7	6	6	7	7	6	7

Item	E1	E2	E3	E4	E5	E6	E7
D4	6	7	6	6	6	7	6
D5	6	5	6	6	7	6	6
E1	7	7	6	7	7	6	7
E2	7	7	7	6	6	7	7
E3	6	6	7	7	6	6	7
E4	4	7	3	6	7	2	5
E5	6	7	6	6	7	6	6

5.2 Construct A: Shariah-compliant content and conduct

All five items were accepted. Truthful content (A1) and modest conduct (A2) shared the highest score in the construct.

Table 4. FDM results for Construct A

Code	Item	Fuzzy average (m1, m2, m3)	d	Consensus (%)	A	Rank (construct)	Rank (overall)	Decision
A1	Promotional content is free from falsehood, exaggeration and deceptive claims	0.871, 0.986, 1.000	0.032	100.0	0.952	1	2	Accepted
A2	The influencer observes aurat and modest conduct in all promotional content	0.871, 0.986, 1.000	0.032	100.0	0.952	1	2	Accepted
A3	Content is free from obscenity, mockery and material that degrades others	0.843, 0.971, 1.000	0.053	100.0	0.938	2	3	Accepted
A4	Qur'anic verses, hadith and religious terms are not misused to sell products	0.814, 0.957, 1.000	0.063	100.0	0.924	3	4	Accepted
A5	The influencer's online promotional persona is consistent with offline conduct	0.729, 0.900, 0.986	0.069	100.0	0.871	4	7	Accepted

5.3 Construct B: Product and contract compliance

Four items were accepted. Item B5 was rejected because its threshold value exceeded 0.2 and only two of the seven experts fell within the threshold.

Table 5. FDM results for Construct B

Code	Item	Fuzzy average (m1, m2, m3)	d	Consensus (%)	A	Rank (construct)	Rank (overall)	Decision
B1	Only halal-certified or verifiably halal products and services are endorsed	0.871, 0.986, 1.000	0.032	100.0	0.952	1	2	Accepted
B2	Promoted products and schemes are free from riba, gharar and maysir	0.843, 0.971, 1.000	0.053	100.0	0.938	2	3	Accepted
B3	The influencer has used or verified the product before endorsing it	0.786, 0.943, 1.000	0.063	100.0	0.910	3	5	Accepted
B4	The engagement is governed by a recognised Shariah contract (ijarah, ju'alah or wakalah) with a clearly stated fee	0.700, 0.886, 0.986	0.051	100.0	0.857	4	8	Accepted
B5	Endorsements are restricted to Muslim-owned brands only	0.457, 0.629, 0.771	0.268	28.6	0.619	—	—	Rejected

5.4 Construct C: Transparency and disclosure

All five items were accepted. Disclosure of paid partnerships (C1) was rated 7 by every expert, giving $d = 0.000$ and the highest score in the study.

Table 6. FDM results for Construct C

Code	Item	Fuzzy average (m1, m2, m3)	d	Consensus (%)	A	Rank (construct)	Rank (overall)	Decision
C1	Paid partnerships, sponsorships and gifted products are clearly disclosed	0.900, 1.000, 1.000	0.000	100.0	0.967	1	1	Accepted
C2	Known product defects, risks and limitations are disclosed and not concealed	0.843, 0.971, 1.000	0.053	100.0	0.938	2	3	Accepted
C3	Testimonials, reviews and before-after results are genuine and unmanipulated	0.814, 0.957, 1.000	0.063	100.0	0.924	3	4	Accepted
C4	Follower counts and engagement figures are not artificially inflated	0.700, 0.886, 0.986	0.051	100.0	0.857	4	8	Accepted
C5	Affiliate links and commission arrangements are disclosed to followers	0.614, 0.814, 0.957	0.085	100.0	0.795	5	9	Accepted

5.5 Construct D: Oversight and accountability

All five items were accepted. Pre-publication review by a Shariah advisor or panel (D1) ranked first in the construct.

Table 7. FDM results for Construct D

Code	Item	Fuzzy average (m1, m2, m3)	d	Consensus (%)	A	Rank (construct)	Rank (overall)	Decision
D1	A Shariah advisor or panel reviews campaigns before publication	0.871, 0.986, 1.000	0.032	100.0	0.952	1	2	Accepted
D2	A written Shariah code of conduct binds influencers, agencies and brands	0.843, 0.971, 1.000	0.053	100.0	0.938	2	3	Accepted
D3	A complaint and redress channel is available to followers	0.814, 0.957, 1.000	0.063	100.0	0.924	3	4	Accepted
D4	Published content is subject to periodic Shariah review or audit	0.757, 0.929, 1.000	0.053	100.0	0.895	4	6	Accepted
D5	Muslim influencers are registered or accredited with a recognised body	0.700, 0.886, 0.986	0.051	100.0	0.857	5	8	Accepted

5.6 Construct E: Maqasid and social responsibility

Four items were accepted. Item E4 was rejected because its threshold value exceeded 0.2 and only two of the seven experts fell within the threshold.

Table 8. FDM results for Construct E

Code	Item	Fuzzy average (m1, m2, m3)	d	Consensus (%)	A	Rank (construct)	Rank (overall)	Decision
E1	Promotion does not encourage israf (extravagance) or excessive consumerism	0.843, 0.971, 1.000	0.053	100.0	0.938	1	3	Accepted
E2	Vulnerable followers, including children and the financially distressed, are protected	0.843, 0.971, 1.000	0.053	100.0	0.938	1	3	Accepted
E3	Campaigns are assessed for maslahah (benefit) and mafsadah (harm)	0.786, 0.943, 1.000	0.063	100.0	0.910	2	5	Accepted
E4	A fixed share of endorsement income must be allocated to charity	0.486, 0.643, 0.771	0.283	28.6	0.633	–	–	Rejected
E5	Influencers receive training in fiqh muamalat and digital ethics	0.757, 0.929, 1.000	0.053	100.0	0.895	3	6	Accepted

5.7 Summary by construct

Shariah-compliant content and conduct ranked first among the constructs and transparency and disclosure ranked fifth, although the gap between the highest and lowest construct means is small (0.928 against 0.896). Means in Table 9 are calculated from accepted items only.

Table 9. Summary of FDM results by construct

Construct	Items tested	Items accepted	Items rejected	Mean d	Mean consensus (%)	Mean A	Construct rank
A. Shariah-compliant content and conduct	5	5	0	0.050	100.0	0.928	1
E. Maqasid and social responsibility	5	4	1	0.055	100.0	0.920	2
B. Product and contract compliance	5	4	1	0.050	100.0	0.914	3
D. Oversight and accountability	5	5	0	0.050	100.0	0.913	4
C. Transparency and disclosure	5	5	0	0.050	100.0	0.896	5
Overall	25	23	2	0.051	100.0	0.914	

The validated framework therefore consists of five constructs and 23 items. In answer to the research questions: the five proposed constructs were all retained (RQ1); experts reached consensus on 23 items, with threshold values from 0.000 to 0.085 and 100% agreement on each, and did not reach consensus on two (RQ2); and the defuzzified scores place disclosure of paid partnerships first among items and content and conduct first among constructs (RQ3).

Conclusion

The experts accepted a governance framework of five constructs and 23 items, and the pattern of acceptance and rejection shows where they draw the line between what Shariah requires and what it merely commends.

Disclosure is the first priority. Clear disclosure of paid partnerships was the only item rated at the maximum by every expert (A = 0.967, d = 0.000). This is consistent with the mainstream literature, which treats sponsorship disclosure as a central ethical issue in influencer marketing (Hudders et al., 2021). In a Shariah frame the reasoning is stronger still. A follower who does not know that a

recommendation is paid for is deprived of information material to the decision, which engages the prohibition of concealment and deception in trade. Because Muslim influencers hold religious as well as commercial trust (Zaid et al., 2022), an undisclosed endorsement misleads on two levels at once.

Truthful content, halal products and prior Shariah review follow closely. Four items shared the second rank ($A = 0.952$): truthful content (A1), modest conduct (A2), halal-verified products (B1) and review of campaigns by a Shariah advisor or panel (D1). The first three restate established Islamic marketing ethics (Ani & Yusoff, 2021; Arham, 2010). The fourth is the distinctive finding. Experts gave pre-publication Shariah review the same weight as truthfulness and halal status, which supports the argument that ethical principles need an institutional mechanism to be effective. This mirrors the logic of Shariah governance in Islamic finance, where an advisory body, review and audit functions give effect to compliance (Bank Negara Malaysia, 2019; Grassa, 2013; Hasan, 2010).

The oversight construct was accepted in full, but with a gradient. All five oversight items were accepted, yet scores fell from advisory review (0.952) and a written code (0.938) to periodic audit (0.895) and registration or accreditation of influencers (0.857). Experts appear to favour advisory and self-regulatory mechanisms over licensing. This is a reasonable position for a sector made up largely of individuals and small agencies, where heavy registration requirements could be costly and hard to enforce. A phased approach, beginning with a code of conduct and advisory review and moving later to accreditation, is consistent with this result.

Transparency ranked lowest as a construct despite containing the top item. The construct mean (0.896) was pulled down by two items: artificial inflation of follower and engagement figures (0.857) and disclosure of affiliate and commission arrangements (0.795). Both were still accepted with full consensus. Their lower scores may reflect that these are technical practices less familiar to Shariah specialists than to marketing practitioners. De Veirman et al. (2017) showed that follower numbers shape how audiences judge an influencer, so inflated figures are a form of misrepresentation to brands and followers alike. The result suggests that awareness of these practices among Shariah scholars needs strengthening before they can be governed effectively.

The two rejected items mark the boundary of the framework. Experts did not agree that endorsements should be restricted to Muslim-owned brands ($d = 0.268$, consensus 28.6%). The ratings ranged from 2 to 7, which indicates a real difference of view. The likely explanation is that the Shariah test for a commercial endorsement concerns the permissibility of the product and the transaction, not the religion of the owner. Experts also did not agree that a fixed share of endorsement income must be given to charity ($d = 0.283$, consensus 28.6%). Voluntary charity is commended, but making it a governance requirement converts a voluntary act into an obligation. In both cases the defuzzified score exceeded 0.5, so the items were not regarded as unimportant; they failed because experts were divided. A governance framework should contain only what commands agreement, and these two items are better treated as optional good practice.

Relation to earlier frameworks. The validated framework extends the maqasid-based guidance of Shamsuddin (2024). His three areas of intention, approach and consequence correspond broadly to content and conduct (Construct A), product, contract and disclosure requirements (Constructs B and C), and social responsibility (Construct E). The present framework adds a fourth element that his guidance does not address: an oversight and accountability structure (Construct D). The high placement of the item on misuse of Qur'anic verses, hadith and religious terms (A4, $A = 0.924$) also responds directly to concerns about the commodification of piety and the informal religious authority of influencers (Karakavak & Özbölük, 2023; Zaid et al., 2022).

Theoretical and practical implications. Theoretically, the study shows that the concept of Shariah governance can be applied outside financial institutions, to an individual-centred digital industry. Practically, the ranked items give authorities and industry a basis for sequencing action: disclosure rules

and content standards first, advisory review and a code of conduct next, and audit and accreditation as the sector matures.

Conclusion and Recommendations

This study developed a Shariah governance framework for Muslim influencer marketing and validated it through the Fuzzy Delphi Method with seven experts. Of 25 proposed items, 23 met all three acceptance conditions ($d \leq 0.2$, consensus $\geq 75\%$, $A \geq 0.5$) and form the final framework under five constructs: Shariah-compliant content and conduct; product and contract compliance; transparency and disclosure; oversight and accountability; and maqasid and social responsibility. Disclosure of paid partnerships was the highest-ranked item, and content and conduct the highest-ranked construct. Two items were rejected for lack of consensus: restricting endorsements to Muslim-owned brands and compulsory allocation of endorsement income to charity. The study shows that Shariah governance, until now applied mainly to financial institutions, can be specified for influencer marketing in terms that experts accept.

Limitations

The panel of seven experts is small, and all were drawn from one national context, so the results should not be generalised without further testing. The study used a single Fuzzy Delphi round and did not collect qualitative reasons for each rating, so the explanations offered for the rejected items are interpretive. The framework identifies and ranks components but does not model how they influence one another.

Recommendations

For religious authorities and regulators

- Issue a Shariah code of conduct for influencer marketing built on the 23 validated items, beginning with disclosure and content standards.
- Establish or designate a Shariah advisory panel that brands, agencies and influencers can consult before campaigns are published.
- Provide a complaint and redress channel through which followers can report misleading or non-compliant endorsements.
- Introduce voluntary accreditation for Muslim influencers before considering mandatory registration.

For brands and agencies

- Write Shariah compliance clauses into influencer contracts, using a recognised contract structure with a clearly stated fee.
- Verify halal status and screen products for prohibited elements before engaging an influencer.
- Require disclosure of sponsorship, gifted products and commission on every post.

For Muslim influencers

- Disclose every paid relationship clearly, and endorse only products that have been personally used or verified.
- Avoid using Qur'anic verses, hadith or religious language as a selling device.
- Complete training in fiqh muamalat and digital ethics.

For future research

- Repeat the study with a larger and cross-national panel, and add interviews to capture the reasoning behind ratings.

- Model the relationships among the validated constructs using Interpretive Structural Modelling or DEMATEL, and derive weights using the Analytic Hierarchy Process.
- Test the usability and effect of the framework with practising influencers, agencies and brands.

Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

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