

Trusting the Algorithm: How Artificial Intelligence Chatbots Influence Halal Purchase Decisions Among Malaysian Generation Z

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ABSTRACT

Artificial intelligence (AI) chatbots have transformed modern e-commerce, evolving from simple information tools into complex environments that significantly shape consumer choices. While current literature covers general technology acceptance extensively, a major gap remains regarding how algorithmic trust affects highly sensitive choices, such as halal consumption. This conceptual paper addresses this gap by proposing a framework to explore how algorithmic trust influences halal purchasing behaviors of Generation Z in Malaysia. This demographic is highly skilled with digital tools but remains deeply skeptical of AI regarding privacy, bias, and decision-making independence. Grounded in the Technology Acceptance Model and Algorithmic Trust Theory, this conceptual study proposes a model examining how perceived reliability, transparency, responsiveness, recommendation credibility, and value alignment shape ethical purchase decisions. As a conceptual paper, no empirical data collection has been conducted; rather, it outlines a proposed cross-sectional survey design and Structural Equation Modelling approach for future empirical testing. By connecting digital trust, youth consumer behavior, and religious values, this conceptual framework provides theoretical insights. The proposed model offers a foundation for businesses and policymakers to design responsible AI solutions that respect cultural differences and engage young consumers.

Keywords: Algorithmic Trust, AI-Chatbots, Halal Consumer Behavior, Generation Z, Purchase Decision, Conceptual Framework.

INTRODUCTION

Artificial Intelligent (AI) chatbots have become central to online shopping, changing how consumers find product details and receive post-purchase support. Studies by Gao et al. (2025) and Joshi (2025) highlight that when chatbots solve problems well, users find them more useful and satisfying, which drives adoption. Furthermore, Wang et al. (2026) established that trust in these systems grows through emotional and logical pathways, relying on natural conversation, accuracy, and reliability. These basic elements of trust are essential for understanding consumer interactions in digital markets.

This digital shift deeply impacts Generation Z shoppers, who integrate mobile technologies into their daily socializing and shopping routines. Despite their tech-savviness, Bunea et al. (2024) noted that these young consumers remain highly critical of AI, especially concerning privacy and decision autonomy. Kim and Priluck (2025) further demonstrated that computer-guided reviews change how products are perceived rather than merely speeding up the search process. As Pham et al. (2024) confirmed, these algorithms are growing from simple information channels into complex systems where crucial buying decisions are made.

Cultural and religious nuances add extra layers of scrutiny, especially for halal purchases. Halal choices go beyond basic usefulness and are heavily driven by religiosity, certification awareness, and specific product knowledge, as shown by Nogueira et al. (2025) and Khan et al. (2026). Sboui et al. (2024) and Dang and Li (2026) emphasized that initial user trust is strongly influenced by the cultural backgrounds and human-like tech features. Therefore, relying on an algorithm for Shariah-sensitive products requires a unique mix of technical confidence and religious judgment, as highlighted by Ismail (2025) and Susanty et al. (2025).

A significant gap has emerged in current academic literature due to these intertwined requirements. Most adoption studies focus on general services, while research on halal intentions usually ignores AI and looks at traditional information sources instead (Liew et al., 2025). Although Sudarsono et al. (2024) explored youth buying habits for ethical cosmetics, their work missed the role of algorithms. This presents a great opportunity to explore whether users actually trust AI advice for products that hold deep moral and religious meaning.

To address this gap, this conceptual study focuses on the Malaysian market, which combines a mature halal economy with a highly digital Generation Z. The main objectives are to explore the algorithmic trust, propose its impact on ethical purchase outcomes, and identify which specific trust factors are most influential. By integrating these different research areas, this conceptual paper offers theoretical insights and a framework for businesses and policymakers to build ethical AI tools for younger demographics.

LITERATURE REVIEW

Evolution of Trust in Technology

Historically, building trust in organizations relied on human accountability and predictable rules to reduce risks (Wang et al., 2026; Florea et al., 2025; Shafiai, S., & Engku Ali, E. R. A., 2018). However, as activities moved entirely online, the way we build trust changed fundamentally. This shift is clearest with Generation Z, who grew up in a connected world with early exposure to mobile technology and AI (Abdullah et al., 2026). Since traditional human trust theories do not fit independent machines, scholars like Qi and Chen (2025) recognize that digital natives need a new framework. Gen Z users adapt quickly to new tech and use online platforms heavily, but their trust is fragile and relies more on instant usability than established reputations (Kington et al., 2021).

This moves from human relationships to system reliance leads to the era of algorithmic trust, where users let machines make choices for them. For Gen Z, this fits their desire for fast, smooth, and highly personalized experiences (Srivastava and Gurme, 2025). These digital users quickly adopt new tools if they seem useful and efficient (Mustofa et al., 2025; Xue et al., 2025). Platforms that mix mathematical precision with simulated empathy keep users engaged, showing that tailored recommendations heavily influence modern buying behavior (Karel, 2025; Wang, 2025). By making these tools part of their daily routines, young consumers boost their decision-making speed and show how comfort with digital systems drives tech use.

Despite being tech-savvy, young consumers still demand psychological safety, revealing a highly critical side. While they use automated tools, Gen Z also demands honesty and strict ethical alignment, often doubting data privacy, algorithm bias, and manipulative designs (Afroogh et al., 2024; Joshi et al., 2025). When tech is hard to understand, users either trust it blindly or doubt it entirely, and a lack of transparency causes anxiety and lowers adoption (Saxena and Thakur, 2024). Furthermore, constant exposure to online content causes information fatigue, making people use mental shortcuts instead of critical thinking (Kaur, 2024). Therefore, just offering working technology is not enough; securing real algorithmic trust requires respecting the user's strong ethical boundaries (Aquilino et al., 2025).

Theoretical Foundations and Acceptance Models

This conceptual paper adapts traditional human behavior models to the unique landscape of AI. Instead of relying on one concept, this study synthesizes three perspectives to explain how user trust drives consumer choices. First, it adjusts traditional Trust Theory for machines. It moves away from human traits like competence

and kindness, focusing instead on system factors like algorithmic transparency and ethical alignment. In this setup, trust connects technical features to technology adoption.

Next, the research utilizes standard adoption frameworks like the Technology Acceptance Model and the Unified Theory of Acceptance and Use of Technology. While these models are excellent at measuring practical usefulness and social pressure, they miss the emotional details of trusting a machine. To fix this, the study places trust as a foundational precursor to these models. This successfully bridges basic technical usefulness with deeper user perceptions of ethics and risk.

Finally, because AI chatbots operate autonomously, the study applies Algorithmic Trust Theory to look at the specific risks of human-computer interaction. This theory explains how technical skills interact with social feelings like perceived fairness to build user confidence. This is crucial for understanding why users might over-trust a bad system due to tricky design, or under-trust a good one. The proposed model implements these theories as an integrated ecosystem, proposing how proven tech performance and perceived fairness work together to guide consumer adoption

Perceived Reliability

In academic literature, perceived reliability is the foundation of trustworthy AI. This means the system remains stable and predictable across different situations (Wu, Lib, and Bouvry, 2023; Ahangar, Farhat and Sivanathan, 2025). In this conceptual study, this variable focuses on whether consumers believe chatbot recommendations for halal products are consistent. Research by Dogru and Krämer (2025) and Wang et al. (2026) shows that steady performance directly increases user reliance. However, this connection is fragile. Kovari (2024) and Becker and Fischer (2024) note that even small mistakes can cause massive doubt and avoidance. This means a solitary mistake hurts trust more than many successes help it. As Chen et al. (2023) and Galindez Acosta and Giraldo Huertas (2026) argue, measuring reliability for sensitive topics like halal goes beyond basic performance to represent a delicate psychological barrier.

Perceived Transparency

Perceived transparency means users can see and understand the rules, data, and choices an algorithm uses (Yu, Li and Fan, 2023; Blake, 2024). This variable looks at whether users find the chatbot's reasons for halal suggestions logical and clear. Studies by Hamida et al. (2024) and Wang et al. (2022) agree that transparency lowers confusion and helps users make informed choices by showing fairness. However, a paradox exists. While Yu, Li and Fan (2023) link explainability to higher confidence, Cetinkaya and Krämer (2025) and Blake (2024) argue that giving too many technical details can overwhelm users. This overload lowers usability and trust. Bozkurt and Sharma (2024) also note that transparency fails if the user lacks the literacy to understand the data. Ultimately, Kim et al. (2026) summarize this as a delicate balancing act between offering clarity and causing cognitive overload.

Perceived Responsiveness

Perceived responsiveness is how quickly and appropriately a system reacts in context (Rita et al., 2026; Hang et al., 2026). This study conceptually measures this through the promptness and usefulness of chatbot answers for halal items. Fast replies and conversational engagement generally drive user confidence and perceived service quality (Nugraheni, 2025; Mashaabi et al., 2022). However, speed without substance is a problem. Although Rita et al. (2026) link quick responses with loyalty, Hale (2025) and Kagan et al. (2025) argue that speed fails if it lacks emotional intelligence or relevance, leading to frustration. Rapid timing cannot fix generic or robotic answers. When mechanical replies feel wrong, users prefer human representatives, as noted by Chen et al. (2023) and Becker and Fischer (2024), exposing a weakness in current AI conversation skills.

Recommendation Credibility

Recommendation credibility depends on how believable and useful the system's output is, based on its competence and fit with user preferences (Kovari, 2024; Wang et al., 2025). This variable looks at how dependable chatbot advice is for halal goods. Dominant research suggests reliable suggestions are key to

building consumer trust and encouraging purchases (He, Liu, and Jung, 2024; Srivastava and Gurme, 2025). However, scholars debate where this credibility comes from. While Kovari (2024) emphasizes strict technical accuracy, Milmo (2024) and Chen et al. (2023) argue that feeling manipulated or lacking explanations destroys credibility. Raw accuracy does not work if the advice seems biased. Furthermore, Ehasan et al. (2026) and Galindez Acosta and Giraldo Huertas (2026) warn that a single sign of algorithm bias can cause total rejection in sensitive areas. Credibility is a complex mix of good information and ethical transparency.

Perceived Value Alignment (Halal Perspective)

Perceived value alignment is how well algorithm outputs match the user's personal, cultural, and religious beliefs (Elmahjub, 2023). This variable assesses how closely chatbot advice follows Shariah rules and strict halal standards. Research frequently shows that consumer trust relies heavily on strict adherence to Islamic guidelines (Suhartanto, Setiawan and Safitri, 2025; Florea, Croitoru and Diaconeasa, 2025). However, the penalties for noncompliance spark debate. While Arif et al. (2025) focus on trust built through proper alignment, Dey (2026) and Rachmiani et al. (2024) note an unforgiving dynamic: any disconnect between digital advice and religious expectations causes immediate rejection. This shows a major vulnerability in modern algorithms, where small halal errors create massive doubt (Arif et al., 2025). Ultimately, as Ehasan et al. (2026) argue, value alignment is a strict requirement, and any suspicion can dismantle trust in the entire system.

Consumer Decision Making and Halal Consumption

These variables collectively change how consumers shop online, moving from simple logic to dynamic platform-driven processes (Abdullah et al., 2026). Halal consumption involves following Islamic rules when buying products to ensure strict Shariah compliance and ethical integrity. Scholars view this as a strict rule for sourcing (Arif et al., 2025), a value-driven behavior based on religious knowledge (Suhartanto et al., 2025), and a system of trust managed by official guarantors (Florea et al., 2025). In this framework, halal purchasing is a critical choice driven by perceived Islamic compliance, personal devotion, and trust in information sources. Strong halal rules and traceable supply chains increase consumer confidence and lower risks online (Handoyo, 2024; Saxena and Thakur, 2024). A person's dedication to their faith increases their need for product compliance, while official certifications build trust in the product (Elmahjub, 2023; Florea et al., 2025; Igwe Nmaju and Anadozie, 2022; Suhartanto et al., 2025).

Despite relying on official credibility, modern research shows rising doubt that complicates this trust. Online misinformation often damages consumer faith in standard certifications (Ehasan et al., 2026). This shift is very clear among young people, who prioritize peer reviews and digital signals over official endorsements, challenging traditional halal methodologies (Rachmiani et al., 2024). Consequently, mixed global halal standards and hidden regulatory processes create consumer doubt, threatening trust in certified products everywhere (Arif et al., 2025).

Generation Z and Digital Behaviour

Generation Z is a unique demographic born into a connected world, shaped by early exposure to AI, social media, and mobile networks. Scholars recognize them as digital natives who easily adapt to new tech and heavily use online platforms to make daily choices (Abdullah et al., 2026). Their online behavior is driven by an expectation for fast, tailored experiences across different devices (Srivastava and Gurme, 2025). However, this generation balances their tech fluency with strict demands for honesty, ethical standards, and privacy (Joshi et al., 2025).

Current research frames these consumers as deeply immersed in digital spaces, but highly picky about the tools that they use. Because they grew up with these systems, their comfort level naturally encourages technology adoption. Their willingness to use platforms heavily depends on how useful, easy, and trustworthy they seem (Mustofa et al., 2025; Xue et al., 2025). When these needs are met, smart algorithms heavily shape their buying habits by making choices more engaging and efficient (Karel, 2025; Wang, 2025).

Despite this enthusiasm, young users have major concerns. They strongly doubt digital systems regarding data security, algorithm bias, and manipulation (Afroogh et al., 2024). If a platform seems intrusive or lacks

transparency, their anxiety increases, lowering adoption (Joshi et al., 2025; Saxena and Thakur, 2024). Additionally, the massive volume of daily digital content causes information fatigue, forcing these consumers to use quick mental shortcuts instead of deep critical thinking (Kaur, 2024).

Integrating Algorithmic Trust and Halal Consumer Behavior

There is extensive literature on technology adoption and halal shopping, but a significant gap exists where these two fields meet. Previous AI studies focus heavily on technical metrics in general industries like e-commerce, often ignoring contexts requiring high moral or religious sensitivity (Afroogh et al., 2024; Mustofa et al., 2025). Conversely, traditional halal studies focus on official certifications while neglecting the rising power of AI as a guide (Suhartanto et al., 2025; Arif et al., 2025). This oversight is problematic because automated tools are becoming active agents in buying choices (Rita et al., 2026; Wang, 2025). The lack of a conceptual framework is very clear for Generation Z in Malaysia. While they heavily use digital tools, they simultaneously harbor a unique skepticism toward automated systems (Joshi et al., 2025; Afroogh et al., 2024). There is an urgent need for a combined model that connects algorithmic reliance with religiously sensitive buying.

To address this gap, this conceptual paper proposes a targeted framework to explore how AI features shape the buying choices of young consumers. The proposed model views algorithmic trust as a multifaceted concept comprising four main independent variables: perceived reliability, perceived transparency, perceived responsiveness, and recommendation credibility. In this theoretical structure, these four factors are expected to shape how consumers evaluate digital chatbots. The model identifies the halal purchase decision as the central dependent variable, representing the final outcome when a consumer finds the AI open, capable, and trustworthy. Ultimately, this framework provides a structured lens to understand how trust components work together to guide choices in a value-sensitive digital space.

Stemming directly from the functional relationships in this conceptual model, a series of hypotheses are formulated for future empirical testing:

Hypothesis 1 (H1): Perceived reliability is proposed to influence the halal purchase decision.

Hypothesis 2 (H2): Perceived transparency is proposed to influence the halal purchase decision.

Hypothesis 3 (H3): Perceived responsiveness is proposed to influence the halal purchase decision.

Hypothesis 4 (H4): Recommendation credibility is proposed to influence the halal purchase decision.

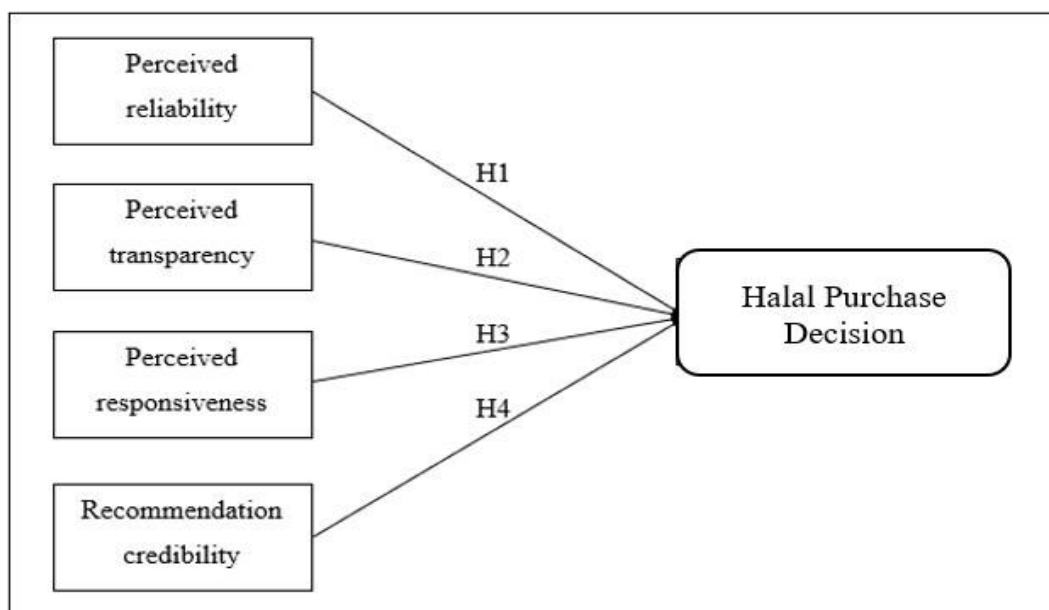


Figure 1: Conceptual Framework of Algorithmic Trust Dimensions and Halal Purchase Decisions

METHODOLOGY

As a conceptual paper, this study does not include primary data collection. Instead, it adopts a theoretical approach to propose a methodology for objectively examining how dimensions of algorithmic trust influence halal purchase decisions among Generation Z consumers in Malaysia. Rooted in deductive reasoning, the proposed framework draws upon the Technology Acceptance Model and Algorithmic Trust Theory to formulate specific testable hypotheses.

For future empirical research, this conceptual model proposes a cross-sectional survey design, enabling efficient examination of latent constructs at a single point in time. Future studies aiming to test this framework should target a representative dataset of Malaysian Generation Z consumers who actively use online shopping platforms and AI chatbots. Based on current demographic estimates of approximately 8 million individuals, researchers should utilize simple random sampling and target a minimum of 384 respondents to ensure statistical validity.

The proposed framework suggests executing data collection through a structured online questionnaire distributed via a relevant social platform, utilizing a five-point Likert scale. To guarantee construct validity, future measurement items should be carefully adapted from previously validated academic studies concerning digital reliability and consumer behavior. The collected data would then be suited for rigorous evaluation using Structural Equation Modelling (SEM) to test the hypothesized causal relationships, ensuring that future conclusions drawn regarding AI trust and halal consumption are both scientifically robust and ethically sound.

Timeline Conceptual Development

The development of this conceptual framework is scheduled over a comprehensive period, beginning with intensive planning and literature synthesis.

Phase	Key Activities and Deliverables
Phase 1: Planning and Literature Review	Synthesize existing models on technology acceptance and halal consumption.
Phase 2: Conceptual Framework Design	Refine the conceptual framework and clearly define the study variables based on current academic discourse.
Phase 3: Proposition Development	Formulate theoretical propositions linking AI trust dimensions to halal purchase intentions.
Phase 4: Synthesis and Formatting	Draft the comprehensive report discussing the theoretical implications of the proposed model.
Phase 5: Final Review and Submission	Complete formatting adjustments, execute a final proofreading phase, and prepare the manuscript for official academic publication.

CONCLUSION

This conceptual paper proposes a theoretical framework to understand the structural relationships between key dimensions of sociotechnical trust, namely perceived reliability, transparency, responsiveness, recommendation credibility, and value alignment, and halal purchasing intention. By proposing this analytical approach, the study outlines how future empirical evidence using Structural Equation Modeling (SEM) can measure the extent to which these dimensions build trust in artificial intelligence driven recommendation systems and influence ethical purchasing decisions. Beyond setting up hypotheses for future testing, this conceptual model advances the understanding of how algorithmic trust shapes consumer behavior in halal electronic commerce, specifically for Generation Z.

The conceptual insights provided can support policymakers and regulatory authorities in formulating governance frameworks for responsible artificial intelligence. By highlighting how artificial intelligence intersects with religious values and consumer trust, this paper contributes to the development of artificial intelligence policies that promote transparency, accountability, and ethical decision making while safeguarding consumer privacy. For organizations in digital commerce, this proposed framework offers theoretical insights into developing trustworthy artificial intelligence technologies. Because artificial intelligence systems act as

active influencers rather than just information tools, the framework helps businesses identify the trust attributes most critical for gaining consumer acceptance.

From a marketing perspective, this conceptual research adds to the knowledge on digital trust by blending sociotechnical trust with the purchasing behavior of Gen Z in the halal market. The study highlights the unique traits of this generation, who are technologically skilled but remain cautious about relying on artificial intelligence generated recommendations. Ultimately, the proposed framework informs the future development of marketing strategies that emphasize transparency, recommendation credibility, responsiveness, and value alignment to successfully build consumer trust.

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