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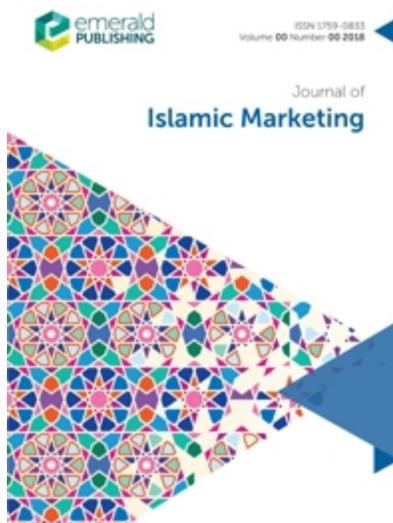
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Technology acceptance model in halal industries: A systematic literature review and research agenda

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Technology acceptance model in halal industries: A systematic literature review and research agenda

Abstract

Purpose - The continued relevance of technologies in halal industries requires managers to understand the factors contributing to such technologies' acceptance. The technology acceptance model (TAM) is dominant in the literature that predicts user acceptance and behaviour toward technology. Despite the model's significance, there has yet to be a systematic review of studies featuring halal sectors that use TAM. The purpose of this study is to systematically review the existing literature on TAM in halal industries to understand the research trends as well as TAM modifications and research opportunities in halal industries.

Design/methodology/approach – Guided by the preferred reporting items for systematic review and meta-analysis (PRISMA) protocol, a framework-based review using the theories, contexts, characteristics, and methods (TCCM) framework was conducted. The Scopus and Web of Science databases were used to retrieve English journal articles which investigated TAM in the context of halal markets. 44 eligible articles were reviewed in terms of the developments and extensions of TAM in their studies across the halal industries.

Findings – The first study related to the use of TAM in the context of halal industries was published in 2014. The most prominent halal industry in the review which used TAM was Islamic Finance. Indonesia was the leading economy in halal studies using TAM. Perceived usefulness was found to be a more significant factor than perceived ease of use for technology acceptance in TAM studies on halal industries. The significance of religiosity on TAM was inconsistent. Most research was done using quantitative surveys with consumers as the target sample.

Research limitations/implications – The studies in this review are based on the Scopus and Web of Science databases which may be perceived as a study limitation. The study also only considered English journal articles and research in which the focus was on the use of TAM in halal industries rather than general industries with Muslim consumers.

Practical implications – Halal industries will continue to rely on technology for the provision of goods and services. With the rise of emerging technological innovations, this review will provide managers with an appreciation of technology acceptance across different contexts. Researchers can use the results of this review to guide future studies and contribute toward the development of this research area.

Originality/value – This review contributes to the Islamic marketing literature by being the first to comprehensively review the TAM model in the context of halal industries using the TCCM framework-based review approach. A research agenda is proposed to advance research on technology acceptance and TAM in halal industries.

Keywords technology acceptance model; TAM; technology adoption; systematic literature review; halal

Paper Literature review

1. Introduction

Halal industries including Islamic finance, halal food, modest fashion and Muslim-friendly travel continue to drive a global halal economy worth US\$2.29 trillion in consumer spending in 2022 with a 9.5% annual growth (DinarStandard, 2023). Islamic finance leads the growth trajectory with an estimated compound annual growth rate (CAGR) of 9%, followed by halal cosmetics (8.9%), media and recreation (6.8%) and the remaining halal sectors of halal food, modest fashion, Muslim-friendly travel and halal pharma with CAGR between 5.7% to 6.1% (DinarStandard, 2023).

One of the key drivers for this positive growth is the use of technology in these industries (DinarStandard, 2023). In all halal industries, technology continues to affect how products and services are created and consumed. In particular, emerging technologies from the fourth and fifth industrial revolutions (Noble et al., 2022) will disrupt the nature of multiple halal industries. For instance, the advent of the metaverse has resulted in the launch of the world's first shariah-compliant metaverse to offer Islamic finance in a virtual ecosystem, while in the same vein, the metaverse is now being experimented in the Muslim-friendly travel sector to communicate heritage sites and information with richer experiences to travellers (DinarStandard, 2023). Indeed, the importance of technology has not been lost in the Islamic tradition, with Muslims being encouraged to continuously explore the various benefits of the use of different technologies (Hosseini et al., 2014).

In the use of technologies in delivering products and services, a key research priority is to understand technology adoption and specifically technology acceptance by users, with a dominant model being the technology acceptance model (TAM) (Venkatesh & Davis, 2000). Developed by Davis over three decades ago and based on the theory of reasoned action (TRA), TAM predicts that the key adoption drivers of technology are perceived ease of use (PEOU) and perceived usefulness (PU) (Davis, 1989; Davis et al., 1989, 1992). Originally based on the use of information systems in organizational contexts, TAM has since been extended into other contexts including the consumer acceptance of artificial intelligence in services (Wirtz et al., 2018). Accordingly, to better understand the development of the theory and application, researchers have also comprehensively reviewed the use of TAM in the literature (Legris et al., 2003; Marangunic & Granic, 2015).

One research method that allows for such a comprehensive review is the systematic literature review (SLR). SLRs as a research methodology allow for a state-of-the-art understanding of a knowledge domain as well as identify research gaps and opportunities (Paul et al., 2021). In terms of SLRs on technology adoption models, while there are reviews on other more recent models such as UTAUT (Blut et al., 2022), TAM continues to gain attention due to its adaptability across various industries and technologies (Mogaji et al., 2024). Accordingly, SLRs on TAM have improved the understanding of the model's progress (Legris et al., 2003; Marangunic & Granic, 2015) including its use in research concerning specific industries (Granic & Marangunic, 2019). In a recent critical review of the relevance of TAM in the age of artificial intelligence, Mogaji et al. (2024) encouraged the continued research of TAM including investigating the impact of cultural contexts on technology adoption.

Despite the model's prominence, there has yet to be a comprehensive review of the use of TAM in research related to halal industries. The topic of technology acceptance in various halal industries has been given considerable attention in the Islamic marketing literature,

beginning with the works by Amin et al. (2014), Goh and Sun (2014) and Ngadiman et al. (2014) over a decade ago in the area of Islamic finance. Recently, Alsmadi et al. (2023) and Sukmana et al. (2023) further investigated technology acceptance in Islamic finance through the lens of the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2016) which is one of the latest technology adoption models in the literature. In the latest positive development, the book “Technologies and Trends in the Halal Industry” published by Routledge further consolidates research concerning the influence of Islam and religion on technology adoption (Rahman et al., 2023). However, despite discussing theories such as TRA, there is a noticeable absence of a comprehensive discussion of the TAM model. In the Islamic marketing literature, such comprehensive discussions in the form of SLR contributions have deepened our research insights in diverse halal sectors including halal food (Iranmanesh et al., 2022; Naeem et al., 2020), Muslim-friendly travel (Abdul Shukor & Kattiyapornpong, 2024; Rasul, 2019) and even halal cosmetics (Isa et al., 2023). However, SLRs around technology and the use of models to explain technology acceptance remain absent in the literature and studies concerning halal industries.

In line with the above research gaps and directions, this article intends to offer a better knowledge of the use of TAM in halal industries through an SLR and aims to answer the following research questions:

RQ1. What are the publication trends of research on TAM in halal industries?

RQ2. What are the modifications of TAM in research on halal industries?

RQ3. What are the research opportunities on the use of TAM in halal industries?

Through this research, this paper aims to fill a critical gap in the literature by providing an updated and comprehensive understanding of the state of TAM research in halal industries. This paper becomes more imperative given the emerging technologies that are fast affecting halal industries, in which there is a greater need to have a firmer foundational understanding of the drivers that would lead to the customer acceptance of these technologies in the halal industries. The results of this paper will enable practitioners and researchers to have a more accurate understanding of technology acceptance and TAM in halal industries and lead to the design of better technological platforms as well as open avenues for more research directions on technology acceptance in halal sectors.

Similar to the article structures of recent SLRs in Islamic marketing (Liew & Karia, 2024) and technology adoption literature (Kumar et al., 2023), the next section proceeds with the methods used in conducting the SLR. This is followed by the results of the SLR. The paper then discusses the findings and conclusions of the study, before presenting a research agenda to advance the study of TAM in halal industries.

2. Methodology

A systematic literature review (SLR) guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) protocol (Moher et al., 2010) was used to address the research objectives. Figure 1 summarises the key SLR research phases.

Insert Figure 1

In the identification phase, conceptual and theoretical journal articles were searched in the Scopus and Web of Science (WoS) databases. Both Scopus and WoS are appropriate journal quality databases for SLR (Paul et al., 2021) and have been used in past SLR studies in Islamic marketing (Liew & Karia, 2024). Keywords were selected based on the scope of the review and included the following terms: 'halal', 'Muslim*', 'Islam*' AND 'TAM', 'technology acceptance model'. The keyword search was done on the title, abstract and keywords of journal articles. Upon further filtering for only English-language articles, a total of 133 articles were retained in the identification phase.

In the screening phase, 34 duplicates were found. Subsequently, in the eligibility phase, only articles that featured TAM as a theory underpinning the research, used the TAM model or its variations and were situated in the context of halal industries were included. Hence, articles in which TAM had been discussed but not applied to the research model or had TAM substantially changed (e.g., Alenizi, 2023; Kasim et al., 2022) were excluded. To this, studies by Alsmadi et al. (2023) and Sukmana et al. (2023) were excluded as the TAM models used had not clearly included the key TAM variables of PEOU and PU. In addition, studies in which it was unclear if the industry in focus was a generic industry or a specific halal industry, for instance in the case of general banking services as opposed to specific Islamic banking services (e.g., Sadeghi & Heidarzadeh Hanzaee, 2010), were excluded.

The eligibility screening was done manually by the paper author. After the eligibility assessment, the total number of articles was 44 and satisfied the recommended threshold of 40 articles for SLR (Paul et al., 2021). Finally, in the inclusion phase, in-depth analyses were performed by extracting content based on the theories, contexts, characteristics and methods (TCCM) framework (Paul & Rosado-Serrano, 2019). SLR frameworks such as TCCM have been advocated in the literature due to their robustness and usefulness (Paul et al., 2021). TCCM would also allow the SLR to capture the characteristics related to the modifications of TAM. The following section discusses the results of the SLR analysis.

3. Results and discussion

3.1 Bibliometric characteristics

This section focuses on the descriptive statistics related to the journal publications and year of publications of the 44 articles analysed in this paper.

3.1.1 Publication outlets

Table 1 depicts the 25 journal publications based on the articles considered in this study. Journal of Islamic Marketing has the greatest number of publications with 11 out of the 44 articles or 25.00%. Seven journals, namely the Journal of Islamic Marketing, Journal of Islamic Monetary Economics and Finance, International Journal of Islamic and Middle Eastern Finance and Management, Banks and Bank Systems, Foresight, International Journal of Data and Network Science and Journal of Islamic Accounting and Business Research have published a minimum of two articles in the area under review. Seven out of the 25 journal publications, namely Journal of Islamic Marketing, Journal of Islamic Monetary Economics and Finance,

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3 International Journal of Islamic and Middle Eastern Finance and Management, Journal of
4 Islamic Accounting and Business Research, Ahkam: Jurnal Ilmu Syariah, ISRA International
5 Journal of Islamic Finance and Jurnal Pendidikan Islam, are focused on halal or Islamic
6 industries. Journal publications also span several industry domains including finance,
7 education, and technology.
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12 ***Insert Table 1***
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14 15 16 *3.1.2 Publishing trends*

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18 Figure 2 displays the publication trends of the articles considered in this study. Overall, since
19 the first studies of TAM in halal industries by Amin et al. (2014), Goh and Sun (2014) and
20 Ngadiman et al. (2014) in 2014, research in this area has increased, with a spike in 2020. This
21 reflects the increasing integration of technology in services and the growing interest in
22 technology acceptance using TAM in halal industries among researchers. In this review, two
23 publications were recorded in 2024: one investigating the acceptance of charity recipients to
24 use e-wallets (Shaikh & Amin, 2024) and another on the intention to use financial technology
25 (Fintech) services in Islamic banking (Irimia-Diéguez et al., 2024).
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32 33 34 *3.2 TCCM framework-based review*

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36 The following section analyses the 44 articles in the review using the TCCM framework as
37 advocated by Paul et al. (2021) and used in SLRs related to technology adoption (De Keyser
38 & Kunz, 2022; Kumar et al., 2023).
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40 41 *3.2.1 Theories*

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43 As shown in Table 2, a total of eight different theoretical combinations of TAM were used in
44 the literature under review, with 33 articles or 75.00% mentioning TAM as the only
45 underpinning theory of their papers. The theory of planned behaviour (TPB) was introduced
46 with TAM in five or 11.36% of the articles, while TRA and Diffusion of Innovation (DOI)
47 were introduced in one of the articles respectively. These findings are significant due to the
48 derivation of TAM from TRA (Davis et al., 1989), a later modification of TAM with TPB
49 (Marangunic & Granic, 2015; Venkatesh & Davis, 2000) as well as the close alignment of
50 TAM with DOI (Mogaji et al., 2024). Only two theories in the list, represented by two articles,
51 offer theoretical variations which are focused on religion and Islam, namely the Religiosity
52 Intention Model (Suhartanto et al., 2020) and the Taqwa Model (Yusoff et al., 2019).
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3.2.2 Contexts

In this study, context refers to the country, halal industry, user and technology types as featured in the articles of this review.

Table 3 provides the list of countries in which this review was conducted. 17 of the 44 articles or 38.64% were conducted in the Indonesia context, while a close 16 of the 44 articles or 36.36% were in the Malaysia context. These two countries are representative of the top Islamic economies (DinarStandard, 2023). All of the identified countries in the list of studies under this review are Muslim countries and part of the Organisation of Islamic Cooperation (OIC) (DinarStandard, 2023).

Insert Table 3

Based on the halal industry categorisations from the State of the Global Islamic Economy report (DinarStandard, 2023), Table 4 provides the list of halal industries in the articles reviewed. 33 out of the 44 articles or 75.00% were focused on the use of TAM in the Islamic finance industry. This is reflective of Islamic finance being the key sector driving the halal economy (DinarStandard, 2023). Out of these 33 articles on Islamic finance, the sub-sector of Islamic banking was the most popular with 43.18%. In addition, there were only three articles related to the use of TAM in the halal food industry (Al-Banna, 2019; Kamarulzaman et al., 2022; Yunan et al., 2020). In a recent positive development, there has been a diversification of TAM research into other industries including one article on halal cosmetics (Naseri et al., 2023), modest fashion (Rehman & Zeb, 2023) and Muslim-friendly travel (Berakon et al., 2023) respectively. Three out of the six main sectors in Table 4, namely Islamic finance, media and recreation and Muslim-friendly travel, are in the service industries, signifying the importance of services in the halal economy (Noor, 2022). Finally, all key halal sectors were represented in the review except for halal pharma.

Insert Table 4

While TAM was originally developed for the use of technology in organisational settings, studies have adopted TAM to understand the technology acceptance behaviour of consumers (Mogaji et al., 2024). This is reflected in Table 5 in which there are 30 more articles written in the context of consumer adoption as opposed to organizational adoption of technologies in the articles under review.

Insert Table 5

The use of TAM has been used in the literature to describe the acceptance of diverse systems, technologies and innovations (Mogaji et al., 2024). Accordingly, Table 6 lists the variety of

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3 technologies in this review. Out of the 44 articles, a majority of nine articles or 20.45%
4 highlighted the use of TAM on mobile platforms, followed by seven articles or 15.91% on
5 Fintech and four articles or 9.09% on crowdfunding platforms. Mansour et al. (2016) studied
6 the applicability of TAM on multiple technological platforms, namely mobile, internet banking
7 and ATM. In terms of key emerging technologies, only one article featured the use of TAM in
8 virtual reality innovations (Yusoff et al., 2019) while another focused on blockchain
9 technology (Mohd Nor et al., 2021). None of the articles reviewed studied the use of TAM in
10 halal industries in the context of artificial intelligence, which is an important technology from
11 the fourth industrial revolution requiring continued investigation (Noble et al., 2022).
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21 3.2.3 Characteristics

22 The characteristics section of this review will analyse the articles based on the relationships of
23 the core components of the TAM model and its variations.
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26 TAM has undergone several variations, from the original model in which attitude
27 towards using the technology was measured (Davis et al., 1989) to an updated version in which
28 the attitude construct was removed (Venkatesh & Davis, 2000). Based on Marangunic and
29 Granic (2015), the components of TAM can be described as consisting of external predictors
30 (EP) which are the antecedents to TAM, PU, PEOU, factors from other theories (OF),
31 contextual factors (CF) which are the moderators to any of the relationships between the factors
32 in the TAM model (i.e. moderating any of the relationship arrows in the dotted box in Figure
33 3) and usage measures (UM) such as attitude, acceptance, intention to use and actual use of the
34 technology. This study also presents the outcomes (OM) of TAM from the articles reviewed.
35 These components are illustrated in Figure 3.
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45 Accordingly, based on Legris et al. (2003), this study categorises the core components of TAM
46 and their relationships as featured in the 43 empirical papers in review. The categorisations are
47 “Yes” indicating at least one significant and positive relationship, “No” indicating none of the
48 relationships were significant and blank indicating the relationship was not measured in the
49 study. Excluding the single conceptual paper in the review by Yusoff et al. (2019), Table 7
50 maps these components and relationships and further categorizes them by halal industry. Table
51 8 shows the accompanying frequency of relations based on the analysis.
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55 PU was tested in many of the studies and found to have a positive relationship with UM
56 at 86.05%. There were more instances of the relationship between PEOU and UM which were
57 not significant as compared to the relationship between PU and UM. Similar to Legris et al.
58 (2003), while there is a high proportion of positive relationships for PU and PEOU to UM, the
59 results are not consistent. Further, there is a high proportion of positive relationships from OF
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3 to UM or 76.74%. In addition to the extension of TAM with the subjective norm construct from
4 TPB (Berakon, Aji, et al., 2022; Niswah et al., 2019) which was proposed in a modified version
5 of TAM by Venkatesh and Davis (2000), other extensions include perceived trust (Berakon et
6 al., 2023; Mohd Nor et al., 2021) and shariah compliance (Baber & Billah, 2022; Usman, Projo,
7 et al., 2022). These findings indicate that TAM needs to be further investigated with other
8 variables to predict technology adoption in halal industries. Another notable finding was that
9 the significance of religiosity on TAM was found to be inconsistent across several studies
10 (Amin et al., 2014; Berakon, Mutmainah, et al., 2022; Berakon et al., 2023). Finally, seven
11 articles studied possible moderators to TAM while only two papers found significant outcomes
12 to TAM in the review.
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18 ***Insert Table 7***
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22 ***Insert Table 8***
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24 25 26 *3.2.4 Methods*

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28 Table 9 shows the dominance of quantitative surveys as a research methodology in articles
29 which investigate the use of TAM in halal industries with 93.18%. Only two articles used a
30 mixed-method approach (Mohd Nor et al., 2021; Siregar, 2023) while one article was a
31 conceptual paper (Yusoff et al., 2019).
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38 39 **4. Conclusion**

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41 Technology acceptance will continue to remain an important research area. For companies,
42 insights from this review provide an understanding of the factors that influence technology
43 acceptance in different halal industries. In this endeavour, the positive growth of the Islamic
44 finance industry is well supported by a rich research stream of studies focused on better
45 facilitating the acceptance of technologies used in the Islamic finance sector. However, as the
46 research on TAM has also spread to other industries, other halal sectors can take comfort in the
47 insights that have been provided on how best to increase the customer adoption of technologies
48 afforded in each halal industry.
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51 Accordingly, practitioners can use the insights from Table 7 to have a more nuanced
52 and strategic understanding of the relationships in TAM as categorized by the different halal
53 industries. For instance, it would be advisable for hospitality managers designing the next
54 technology platform (e.g. metaverse for halal tourism) to ensure that Muslim travellers find the
55 platform easy to use, that they understand the benefits of the platform, and that they trust the
56 application to fulfil their travel needs as per insights from Berakon et al. (2023). Overall, the
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3 findings from this SLR provide managers with a critical understanding of the importance of
4 technology adoption and its consolidated significant factors across different halal industries.
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7 For researchers, this review illustrates the state of research on TAM in halal industries
8 as well as uncovers areas for future research. As discussed in this review, a quarter of all the
9 publications on TAM in halal industries have been concentrated in the Journal of Islamic
10 Marketing which is one of the premier and top journals in the field of Islamic marketing.
11 However, data reported in this SLR has been taken from the articles of all 25 journal outlets
12 identified in this SLR. This SLR has also highlighted urgent research calls including the need
13 for more research into the acceptance of technologies in the halal pharma industry as well as
14 more studies on other technological platforms. Based on these and other research opportunities
15 identified from this SLR, this paper proposes the following research agenda in Table 10 to
16 advance the understanding of technology acceptance and TAM in halal industries:
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Figure 1: Flow diagram of SLR using the PRISMA protocol

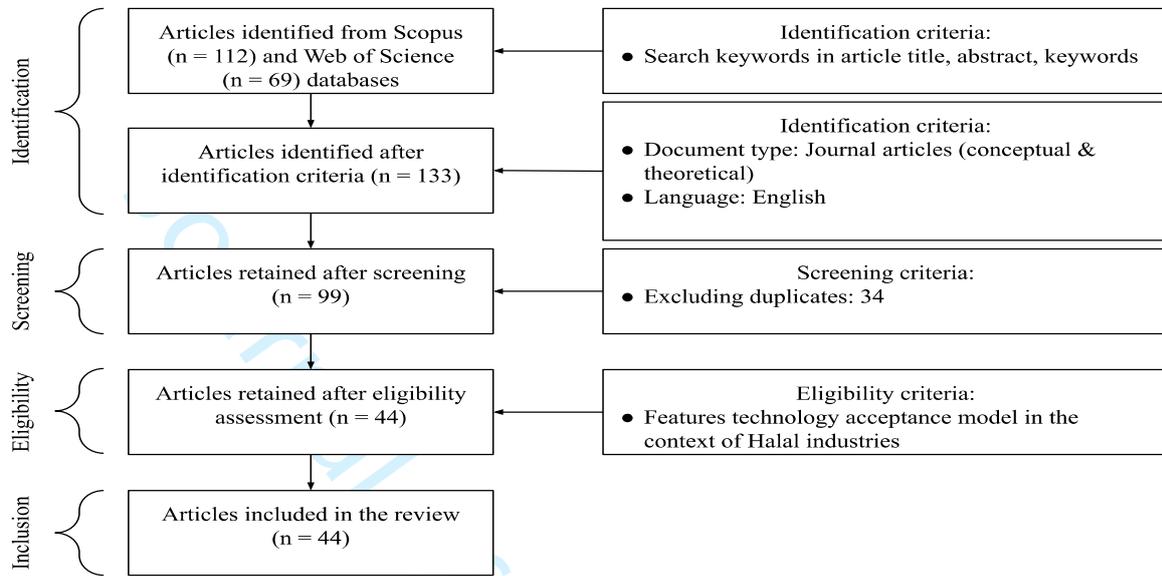
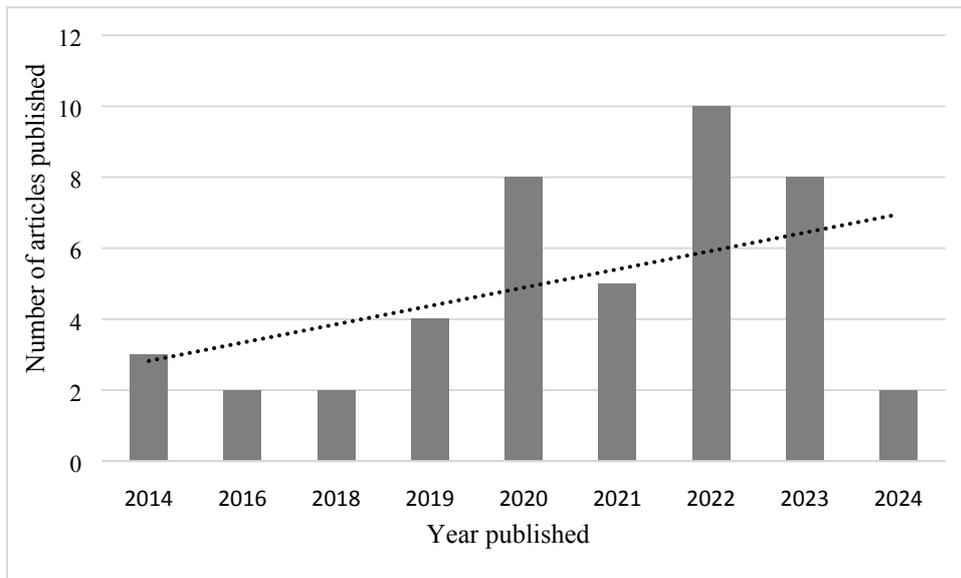


Figure 2. Publishing trends



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Figure 3. Major components of TAM and its variations

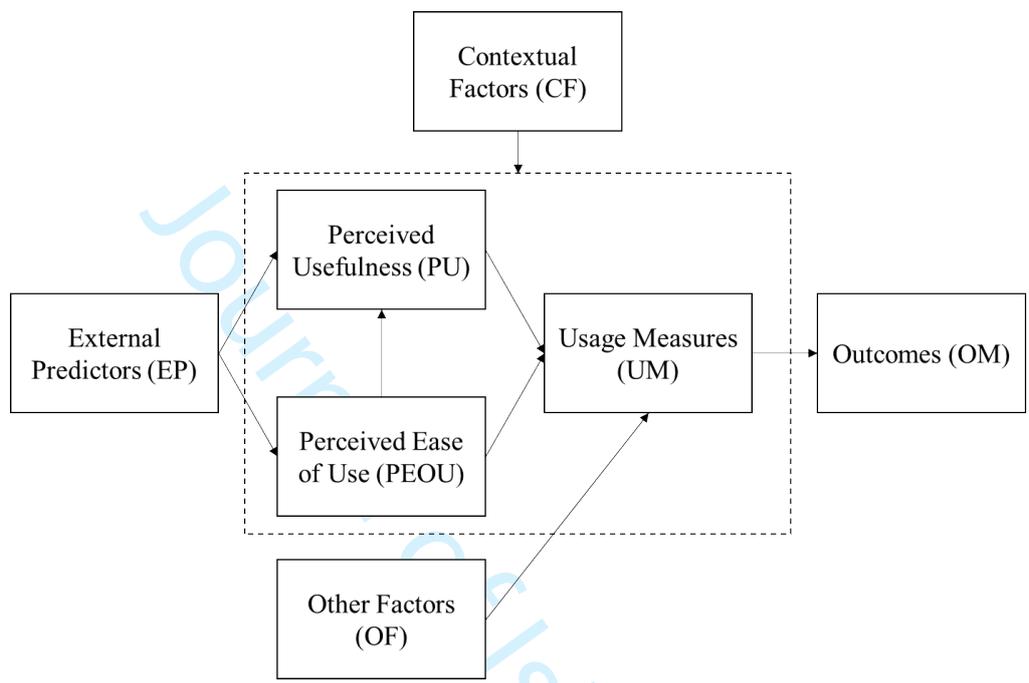


Table 1. Journal publication distribution

Journal title (n = 44)	# articles	% articles
Journal of Islamic Marketing	11	25.00%
Journal of Islamic Monetary Economics and Finance	4	9.09%
International Journal of Islamic and Middle Eastern Finance and Management	3	6.82%
Banks and Bank Systems	2	4.55%
Foresight	2	4.55%
International Journal of Data and Network Science	2	4.55%
Journal of Islamic Accounting and Business Research	2	4.55%
Ahkam: Jurnal Ilmu Syariah	1	2.27%
Asian Social Science	1	2.27%
Electronic Commerce Research	1	2.27%
Electronic Journal of Information Systems in Developing Countries	1	2.27%
ICIC Express Letters	1	2.27%
Institutions and Economies	1	2.27%
International Journal of Business and Society	1	2.27%
International Journal of Ethics and Systems	1	2.27%
International Journal of Recent Technology and Engineering	1	2.27%
International Journal of Services, Economics and Management	1	2.27%
ISRA International Journal of Islamic Finance	1	2.27%
Journal of Asian Finance, Economics and Business	1	2.27%
Journal of Education and e-Learning Research	1	2.27%
Jurnal Pendidikan Islam	1	2.27%
Malaysian Journal of Consumer and Family Economics	1	2.27%
Pakistan Journal of Commerce and Social Science	1	2.27%
Review of Applied Socio-Economic Research	1	2.27%
Review of International Business and Strategy	1	2.27%

Table 2. List of theories

Theories (n = 44)	# articles	% articles
Technology Acceptance Model	33	75.00%
Technology Acceptance Model + Theory of Planned Behaviour	5	11.36%
Technology Acceptance Model + Alignment Theory	1	2.27%
Technology Acceptance Model + Diffusion of Innovations	1	2.27%
Technology Acceptance Model + Religiosity Intention Model	1	2.27%
Technology Acceptance Model + Taqwa Model	1	2.27%
Technology Acceptance Model + Technology-Organization-Environment Framework	1	2.27%
Technology Acceptance Model + Theory of Reasoned Action	1	2.27%

Table 3. List of contexts by country

Context: Country (n = 44)	# articles	% articles
Indonesia	17	38.64%
Malaysia	16	36.36%
Jordan	2	4.55%
Pakistan	2	4.55%
Bangladesh	1	2.27%
Nigeria	1	2.27%
Saudi Arabia	1	2.27%
Sudan	1	2.27%
Unspecified	3	6.82%

Table 4. List of contexts by halal industry

Context: Halal industry (n = 44)	# articles	% articles
Islamic finance: Islamic banking	19	43.18%
Islamic finance: Social financing	8	18.18%
Islamic finance: Crowdfunding	5	11.36%
Media and recreation: Islamic education	5	11.36%
Halal food	3	6.82%
Halal cosmetics	1	2.27%
Islamic finance: Islamic microfinancing	1	2.27%
Modest fashion	1	2.27%
Muslim-friendly travel	1	2.27%

Table 5. List of contexts by user type

Context: User type (n = 44)	# articles	% articles
Consumer	37	84.09%
Organisation	7	15.91%

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Table 6. List of contexts by technology type

Context: Technology type (n = 44)	# articles	% articles
Mobile	9	20.45%
Fintech	7	15.91%
Crowdfunding platform	4	9.09%
Digital learning technologies	3	6.82%
Internet banking	3	6.82%
Mobile + Internet banking	2	4.55%
New media	2	4.55%
Accounting information system	1	2.27%
Blockchain	1	2.27%
HRM system	1	2.27%
Islamic credit card	1	2.27%
Logistics system	1	2.27%
Mobile + Internet banking + ATM	1	2.27%
Traceability system	1	2.27%
Virtual reality	1	2.27%
Unspecified	6	13.64%

Table 7. Types of TAM relationships found categorized by the halal industry

Halal Industry	Author (n = 43)	EP→ PU	EP→ PEOU	PEOU→ PU	PU→ UM	PEOU→ UM	OF→ UM	UM→ OM	CF
Halal cosmetics	Naseri et al. (2023)			Yes	Yes	Yes	Yes		Yes
Halal food	Al-Banna (2019)				Yes	Yes	Yes		
	Kamarulzaman et al. (2022)	Yes	Yes						Yes
	Yunan et al. (2020)					No	Yes		
Islamic finance: Crowdfunding	Kassim (2021)			Yes	Yes	Yes	Yes		
	Kazaure et al. (2021)				Yes	Yes	Yes		
	Mohd Thas Thaker et al. (2018)			Yes	Yes	Yes			
	Niswah et al. (2019)				Yes	No	Yes		
	Rahman et al. (2020)				No	Yes			
Islamic finance: Islamic banking	Al-Alwan et al. (2022)	Yes	Yes		Yes	Yes		Yes	
	Alnsour et al. (2023)				Yes	Yes	Yes		
	Amin et al. (2022)				Yes	Yes			
	Ayyub et al. (2020)				Yes		Yes		
	Baber (2021)			Yes	Yes	No	Yes		
	Baber and Billah (2022)				Yes	Yes	Yes		
	Goh and Sun (2014)				Yes		Yes		Yes
	Haider et al. (2018)				Yes		Yes		
	Irimia-Diéguez et al. (2024)	Yes	Yes		Yes	Yes	Yes		
	Jamshidi and Hussin (2016)	Yes		Yes	Yes	Yes	Yes		
	Mansour et al. (2016)				Yes	Yes	Yes		
	Mohd Thas Thaker et al. (2019)				No	Yes	Yes		
	Mulia et al. (2021)	Yes	Yes		Yes	Yes	Yes	Yes	
	Riptiono et al. (2021)			No	Yes	No	Yes		
	Rizqi Febriandika et al. (2023)				Yes	No	Yes		
	Shaikh et al. (2020)				Yes	Yes	Yes		
	Sudarsono et al. (2020)				Yes	No	Yes		
Suhartanto et al. (2020)	Yes		Yes	Yes	Yes	Yes			
Usman, Projo, et al. (2022)				Yes	Yes	Yes		Yes	
Islamic finance: Islamic microfinancing	Ngadiman et al. (2014)	Yes	Yes	Yes	Yes	Yes	Yes		
Islamic-finance: Social financing	Amin et al. (2014)				Yes	Yes	Yes		
	Mohd Nor et al. (2021)				Yes	No	Yes		
	Muflih (2023)				No	Yes	Yes		
	Shaikh and Amin (2024)				Yes	No	Yes		
	Usman, Mulia, et al. (2022)	Yes	Yes		Yes	Yes	Yes		Yes
	Berakon, Aji, et al. (2022)	No	Yes	Yes	Yes	Yes	Yes		
	Berakon, Mutmainah, et al. (2022)			Yes	Yes	Yes	Yes		No
	Faturohman et al. (2020)	No	Yes	Yes	Yes	Yes	No		
Media and recreation: Islamic education	Mazrur et al. (2023)			Yes	Yes	Yes			
	Siregar (2023)				Yes	Yes			
	Subchi et al. (2022)	Yes	Yes	Yes	Yes	Yes			
	Subiyakto et al. (2022)	Yes		Yes	Yes	Yes			

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Modest fashion	Rehman and Zeb (2023)					Yes	Yes		No
Muslim-friendly travel	Berakon et al. (2023)			Yes	Yes	Yes	Yes		

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Table 8. Relationship count

Relationship (n = 43)	EP→PU		EP→PEOU		PEOU→PU		PU→UM		PEOU→UM		OF→UM		UM→OM		CF	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Positive	10	23.26%	9	20.93%	14	32.56%	37	86.05%	31	72.09%	33	76.74%	2	4.65%	5	11.63%
Not significant	2	4.65%	0	0.00%	1	2.33%	3	6.98%	8	18.60%	1	2.33%	0	0.00%	2	4.65%
Not tested	31	72.09%	34	79.07%	28	65.12%	3	6.98%	4	9.30%	9	20.93%	41	95.35%	36	83.72%

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Table 9. List of research methods

Data collection methods (n = 44)	# articles	% articles
Quantitative survey	41	93.18%
Mixed-method	2	4.55%
Conceptual	1	2.27%

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Table 10. Research questions on TAM in halal industries

Area	Research question
Theory	<ul style="list-style-type: none"> • Which version(s) of TAM (i.e. TAM, TAM2, TAM3) are more applicable for halal industries? • What is the role of the consolidated Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2016) and its relevance with TAM in the context of halal industries? • How can TAM be combined with theories unique to halal markets to produce more novel theoretical TAM variations for the Islamic Marketing Literature?
Context: Country	<ul style="list-style-type: none"> • While research focused on Muslim countries such as Indonesia and Malaysia dominate TAM-halal industry studies, more research is required to understand technology adoption for thriving halal industries in non-Muslim countries such as Singapore (DinarStandard, 2023). • How does TAM interact with the different Muslim cultures across different countries? • How does TAM interact with transnational Muslim consumers?
Context: Industry	<ul style="list-style-type: none"> • There is much focus on TAM in Islamic finance. With technology permeating all sectors, more research is required to understand the relevance of TAM in other key halal economies including halal pharma, halal food, modest fashion, media and recreation, Muslim-friendly travel, halal pharma and halal cosmetics. • With most TAM-halal research concentrated on specific journal outlets, more research across the spectrum of top journal publications and disciplines is encouraged. • How does TAM interact with product-dominant businesses versus service-dominant businesses in halal economies?

Area	Research question
Context: User	<ul style="list-style-type: none"> • Given the increased use of emerging technologies in halal industries, while it is important to continue investigating technology adoption in the context of consumer acceptance, emphasis is also needed to investigate how organisational adoption can be aligned and synergized with consumer adoption of technology. • With the emerging phenomenon of AI as customers (Bagozzi et al., 2022), how well can TAM explain the acceptance of technology by AI in halal industries? • How can technologies including AI be used to increase technology acceptance among different profiles of Muslim users?
Context: Technology	<ul style="list-style-type: none"> • How will emerging technologies, including artificial intelligence and the metaverse, affect the application of TAM in halal industries? • In what technological contexts would the role of perceived ease of use be less significant in TAM in halal industries? • How can more research be encouraged on TAM across different technology types in halal industries?
Characteristics	<ul style="list-style-type: none"> • In which halal industries and technology contexts would the perceived ease of use and perceived usefulness be significant to technology adoption? To this, what is the role of religiosity in TAM? • What antecedents to technology acceptance are unique to halal industries and markets? • How does technology acceptance in halal industries affect the well-being and religiosity of consumers?
Method	<ul style="list-style-type: none"> • With the increased use of emerging technologies in halal sectors, more conceptual papers are encouraged to theorize how technology adoption can be affected by these rapidly changing innovations. • What are the attitudes of different stakeholders toward artificial intelligence used in different halal industries? Qualitative studies can be used to uncover rich insights and potential gaps across various stakeholders. • With the increased use of technology, will the attitudes toward technology change for users in halal industries? Longitudinal studies can be used to investigate such a phenomenon. Experiments can also be encouraged for more precise empirical measurements.