

The New Muslim Consumer:

How Rising Observance is Reshaping the Consumer Landscape in Southeast Asia and Beyond

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 VMLY&R

A report by Wunderman Thompson Intelligence in collaboration with VMLY&R Muslim Intel Lab

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Introduction

Across Southeast Asia today, generations of Muslims are living vastly different lives than their parents did, shaped by two potent forces: a resurgence of faith and the spread of Western-style consumerism.

Influenced by the Middle East—the birthplace of Islam—yet rooted in local culture and circumstances, they are fueling a rapidly evolving market for halal fashion, beauty, travel, finance, technology and food in the key markets of Indonesia, Malaysia, Singapore and Brunei.

The Muslim population here numbers some 250 million, or roughly 40% of the population, and is part of the 1.9 billion global

Muslim population, who spent a total of \$2 trillion in 2021, according to research firm DinarStandard—with expenditure forecast to reach \$2.8 trillion by 2025. Islamic financial assets stood at \$3.6 trillion globally in 2021, up 7.8% from a year earlier.

Malaysia ranks first and Indonesia fourth in DinarStandard's Global Islamic Economy Indicator, which looks at the robustness of sectors including Islamic finance, halal food, halal travel and modest fashion. Saudi Arabia and the United Arab Emirates rank second and third, respectively.

That makes Southeast Asia not just a mass market but also a test bed for new trends. Big brands and startups alike are entering this competitive

field, fronted by founders who blend the personal and the spiritual with commerce.

Connected by technology to the global ummah, or world community of Muslims, some local brands are making a leap to world markets—targeting Muslim minorities in North America, Europe and elsewhere, and leaving big global brands playing catch-up.

Our report, “The New Muslim Consumer: How Rising Observance is Reshaping the Consumer Landscape in Southeast Asia and Beyond,” is a collaboration between Wunderman Thompson Intelligence and VMLY&R Commerce's Muslim Intel Lab.

This study includes original consumer data from a survey of 1,000 consumers in Indonesia and Malaysia, conducted in May 2022 by SONAR™; new trends; interviews with experts, analysts and influencers; and five original case studies.

Enjoy.



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APAC Director
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Safa Arshadullah
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Glossary

For the Islamic terms in this report, we have used spellings that are most common in Southeast Asia rather than in the Middle East. Both *sharia* and *shariah* are spellings used in the region; we have gone with *sharia* throughout, for consistency.

A

Abaya

A loose-fitting, full-length robe worn by some *Muslim* women

Akhirat

The afterlife

Amanah

A trust/something God has entrusted to you

F

Fatwa

A legal opinion or decree from an Islamic religious leader

H

Hadith

A narrative record of the sayings or customs of Muhammad and his companions; the collective body of traditions relating to Muhammad and his companions

Haj

Pilgrimage to the holy sites of *Mecca* and *Madina*, which *Muslims* are

required to complete at least once in their lifetime, one of the five pillars of Islam

Halal

Considered permissible as determined by guidance in the *Quran* and *Hadith*

Haram

Considered impermissible as determined by guidance in the *Quran* and *Hadith*

Hijab

Traditional covering for the hair and neck worn by *Muslim* women

Hijabi

A *Muslim* woman or girl who wears a *hijab*

I

Ibadah

A broad term for worship that covers various religious duties

Iftar

The evening meal that ends the daily Ramadan fast

Imam

The prayer leader of a mosque

Insya Allah

Arabic phrase for “God willing”

M

Mecca

A city in Saudi Arabia that was the birthplace of Muhammad and is the holiest city of Islam

Glossary

Muslim

A follower of the religion of Islam, the religious faith that includes the belief in Allah as the sole deity and in Muhammad as his prophet

Muslimin

Muslims collectively

N

Nafkah

A husband's financial obligation to his wife according to Islamic law

P

Pesantren

Islamic boarding schools in Indonesia

Q

Quran

The holy book of the Islamic world, composed of sacred writings accepted by *Muslims* as revelations made to Muhammad by Allah through the angel Jibreel (Gabriel)

R

Riba

Interest (financial)

S

Salam

Literally means "peace" in Arabic; a shortened form of the Islamic greeting *assalamualaikum* (may peace be upon you)

Sharia

Islamic law based on the *Quran*

Surah

Chapter of the *Quran*

T

Tayyib

Not just *halal*, but also wholesome

Telekung

Prayer robes

U

Ummah

The *Muslim* community as a whole

Umrah

Optional pilgrimage to *Mecca* and *Madina*

Ustaz

A religious teacher or leader

W

Wudhu

Ablution or washing to prepare for prayer

Z

Zakat

Obligatory annual alms that must be given by *Muslims* earning more than the means to survive; one of the five pillars of Islam

A decorative border with intricate geometric patterns, including interlocking lines and star shapes, is located in the corners of the page. The background is a solid, warm orange color.

Halal Landscape

Halal Landscape

In Indonesia, the world's most populous Muslim country, Muslims make up 87% of its 276 million population. In neighboring Malaysia, 61% of the 32 million population are Muslim. Singapore has a smaller though still sizable Muslim population, at 14% of its 5.6 million population, and there are also significant Muslim minorities in Thailand, the Philippines and Myanmar.



Rising religious observance is reshaping the consumer landscape in Southeast Asia.

In a single generation, Muslim-influenced consumerism has gone from being mostly about food—primarily avoiding pork and alcohol—to include fashion, banks, travel and education, as well as personal spending, investment or donations.

This has led to the rise of phenomena such as modest-fashion districts, Muslim-themed gated communities, sharia-compliant banking apps, hijabi-only hair salons, and halal dim-sum restaurants, as Southeast Asians create a distinct yet globally relevant framework for what it means to be a modern Muslim. Brainy Bunch, a Malaysian chain of Islamic Montessori pre-schools with more than 100 branches, perhaps puts it best with its slogan: “Success in both worlds.”

“Urbanization is one of the reasons halal certification has become so important in Malaysia and Indonesia.”

**Hew Wai Weng, research fellow,
Universiti Kebangsaan Malaysia**



According to our survey, 33% of respondents in Indonesia and Malaysia say they are more observant than their parents were at their age, and another 45% say they are just as observant. Just 21% say they are less observant.

The result is a state of flux dubbed “liquid Islamism” by Hew Wai Weng, a research fellow at Universiti Kebangsaan Malaysia who studies the Muslim middle class in Indonesia and Malaysia. The term is a riff on the concept of “liquid modernity” coined by the late sociologist Zygmunt Bauman to describe constant change within contemporary society.



Halal Planet Coffee and Vala hijab store, Bangi Sentral

Stamp of approval

In Southeast Asia, the influences shaping this trajectory are historical, as well as economic and political.

In 1979, the Iranian Revolution inspired local student and political movements that saw Islam as an alternative to Western modernity. Two decades later, the world's response to the September 11, 2001 terrorist attacks in the United States helped solidify the notion of a global ummah—a community of Muslims that transcends national borders.

On a national level, government policies implemented in Malaysia and Indonesia to promote sectors such as halal food and Islamic banking as economic drivers have played a big part. Political parties vying for the Muslim vote have also helped bring religious observance, once personal and private, into the public sphere.

This has fueled the growth of Islamic stamps of approval such as halal certification for products and services. This



Shopfront, Bangi Sentral

is especially important for those who leave the familiarity of close-knit small towns and villages for cities, as they look for a network they can trust.

“Urbanization is one of the reasons halal certification has become so important in Malaysia and Indonesia,” Hew tells Wunderman Thompson Intelligence.

As society becomes more observant and businesses more inventive, whole new sub-sectors have emerged such as modest fashion, Islamic banking and halal food and travel. The Noor Hotel in Bandung, Indonesia, doesn’t just serve halal food and ban alcohol, it also provides praying facilities and has separate swimming pools for male and female guests.

Preachers, entertainers and business professionals alike have become entrepreneurs in the halal economy, boosted by social media and religious entertainment such as *Imam Muda*, a reality TV show where 10 young scholars vie to be crowned the best imam muda (young imam) in Malaysia.

Modest fashion

Modest-fashion brands have mushroomed in almost every mall around Malaysia and Indonesia.

In Bangi, a township south of Kuala Lumpur, an entire modest-fashion district called Bangi Sentral has emerged in the past few years, with dozens of modest-fashion boutiques including an outlet of hijab chain Naelofar, TudungPeople, and Creación by Siti Nurhaliza, Malaysia's best-known pop singer turned fashion and beauty entrepreneur. They cater to Muslim women who have almost uniformly adopted the hijab over the past decade, and want to do so fashionably.

There's also a branch of Siti Khadijah, which sells luxury, branded telekung (prayer robes) in silky, wrinkle-free, breathable and quick-dry fabrics. Vala is dedicated to Swarovski-studded chiffon scarves, while a Halal Planet Coffee outlet is on hand for shoppers looking for refreshment between purchases.





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were at their age, **45%** say they
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observant

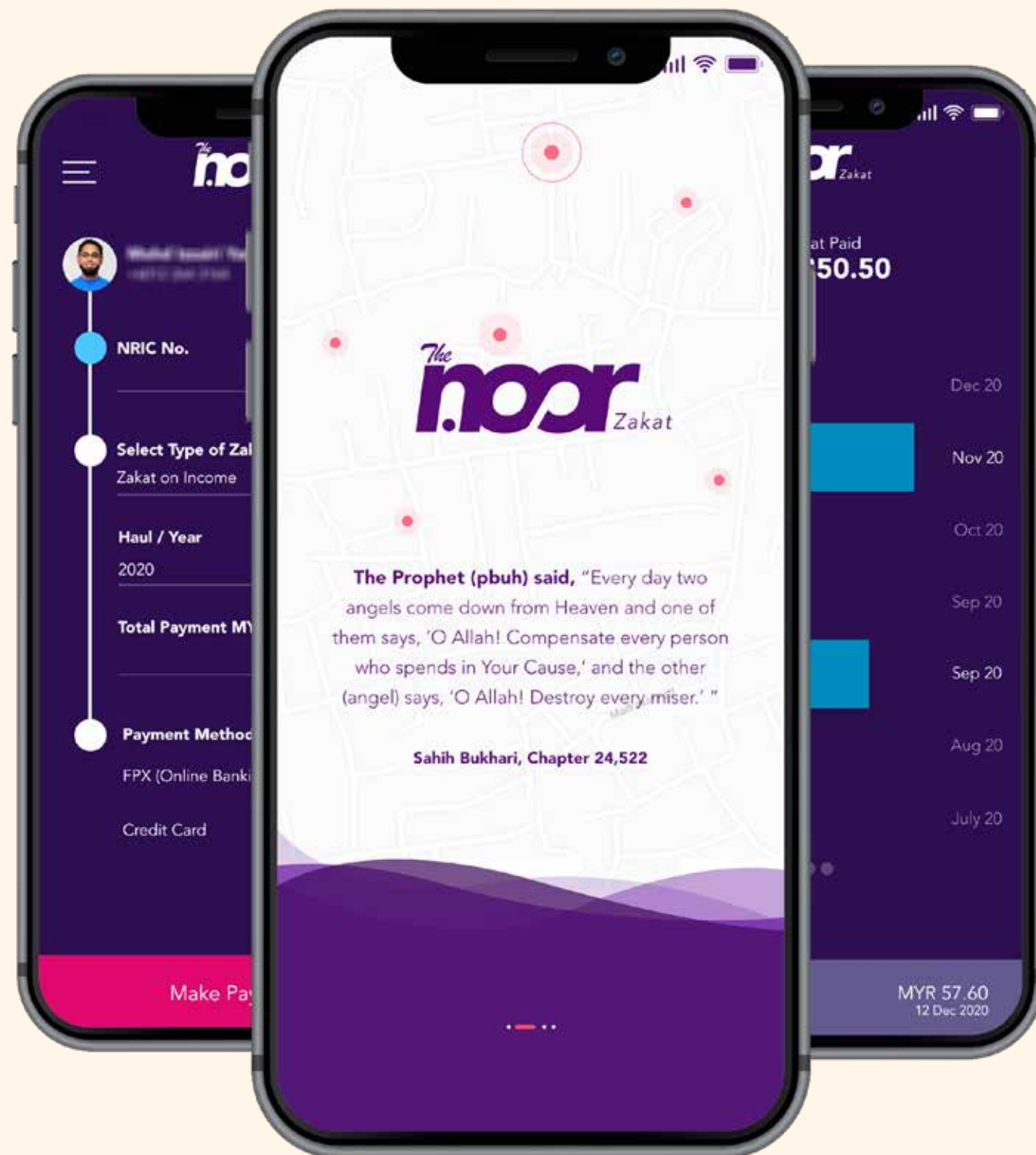
For men, celebrity preachers Ebit Lew, Aisy Asyraf—an *Imam Muda* winner—and others have opened stores offering robes in Arab, Indian and Malay styles, updated for the season.

Modest fashion is moving upscale. Far from Bangi Sentral, in the upmarket Bangsar neighborhood of Kuala Lumpur, scarf brand Duck's flagship store, complete with elegant purple sofas, a café, and a beauty section, features premium hijabs including collaborations with brands such as Disney and Barbie.

In Indonesia, Siriz Tentani, Senaz Nasansia and Sansa Enandera—the daughters of modest-fashion designer Merry Pramono—started the premium Si.Se.Sa modest-fashion brand, with the name sewn onto each piece in Swarovski crystals.

Duck flagship store, Bangsar



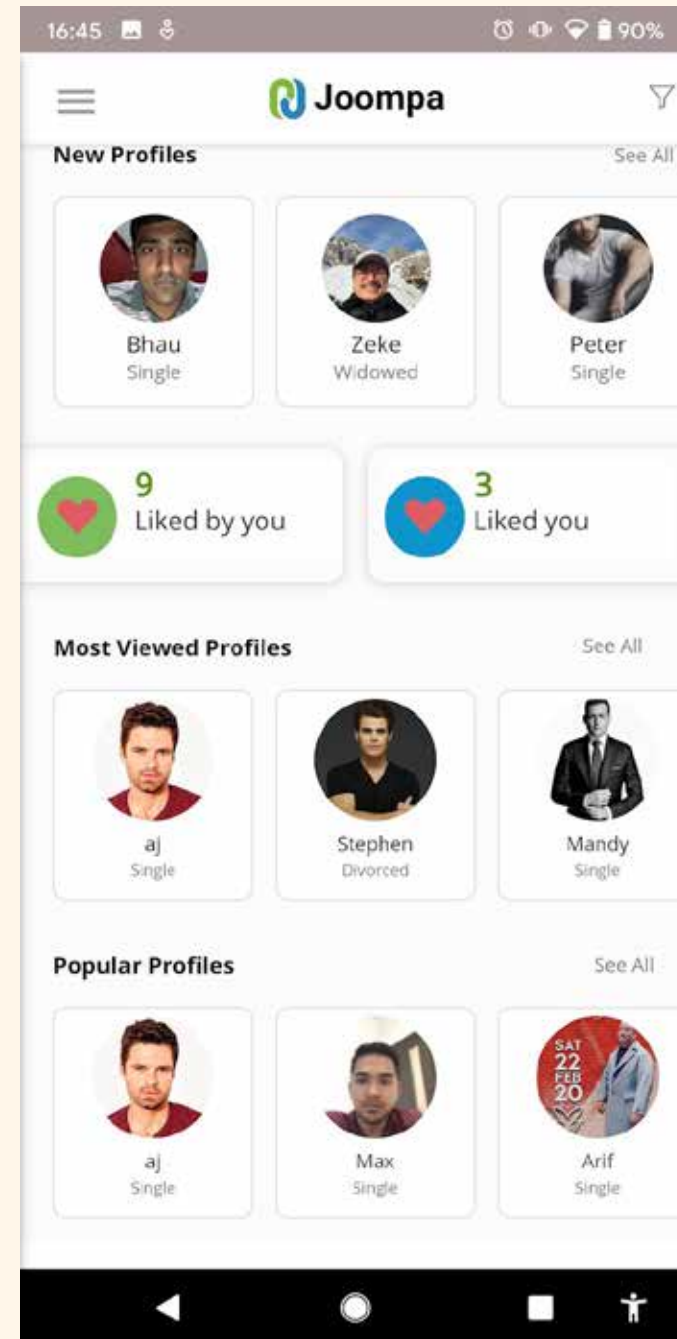
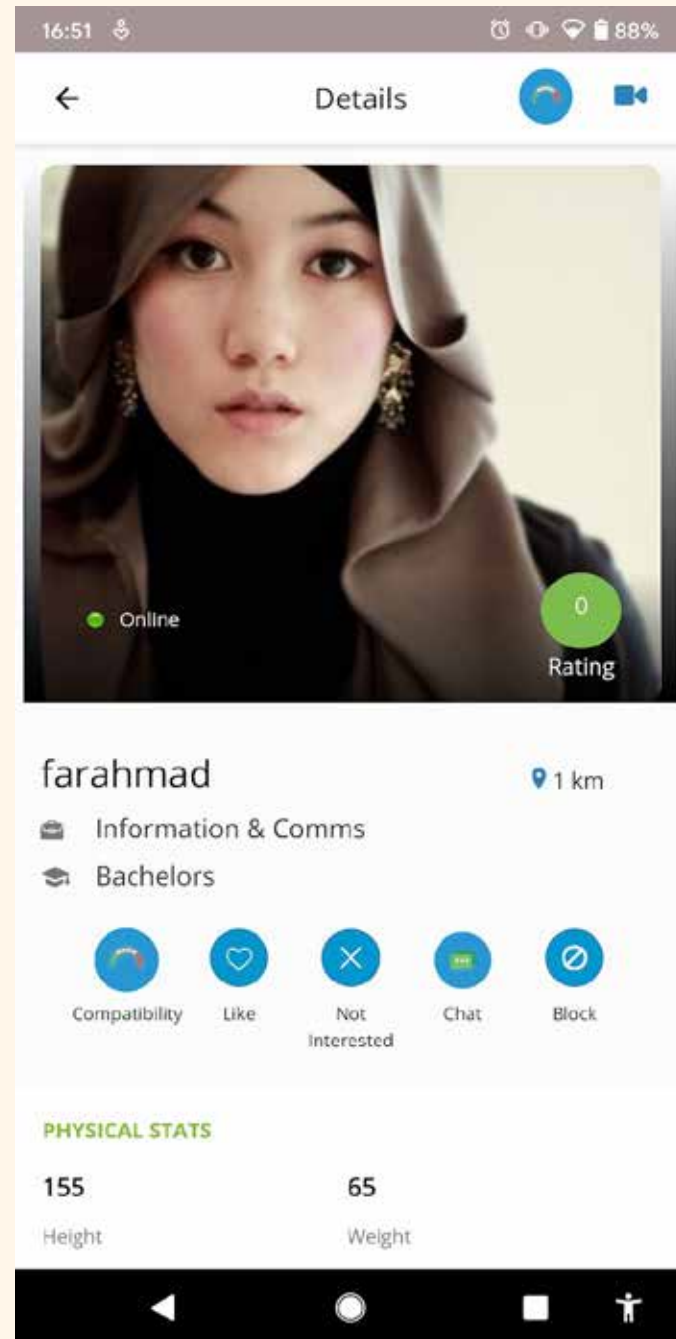


Halal lifestyle apps

The halal economy extends to mobile apps. In Indonesia, Dima Djani, a former VP at Western banks Société Générale and Citi, started Alami. The sharia-compliant fintech mobile app facilitates lending for small businesses, complementing a range of prayer apps with reminders of daily prayer times and daily Quranic verses.

In Malaysia, modest-fashion tycoon Noor Neelofa Mohd Noor launched TheNoor, an app that combines GPS-enabled prayer-time alerts based on location, a “vibrant and contemporary Al-Quran player,” TheNoor Pay Visa card, awaiting central bank approval at the time of writing, and a theme song.

Dating apps are also gaining traction. Malaysia’s Baituljannah, a Muslim matchmaking app that enables halal courtship, reported its users had almost doubled during the pandemic to one million users in late 2021 and announced plans to expand across Southeast Asia, *Malaysiakini* reported. Singapore matchmaker Anisa



85%
would like metaverse spaces to be created especially for Muslims

Hassan launched Muslim dating app Joompa, which measures compatibility based partly on degree of religious observance, with a view to also conquering the wider regional market.

Looking ahead, the halal economy is expanding its scope into the metaverse. In Indonesia, Citra Cantika is making waves as one of the first hijabi in the male-dominated world of gaming and live streaming. She won't be the last.

Joompa app



Rejoice, Follow Me and Sunsilk hair products for hijabis with “cool,” “fresh” and “anti-itch” properties; Bebimora diapers feature an illustration of a hijabi baby

Too much, too fast?

The rush of brands jumping on the halal bandwagon has sparked some backlash, especially for products and services that few would have dreamed would require halal certification.

In Indonesia, mattress-maker Royal Foam last year introduced the country’s first and (so far) only halal mattress, endorsed by popular preacher Ustadz Maulana. Malaysian brand Bebimora sells a halal diaper featuring a picture of an anime-style baby wearing a hijab.

When Malaysian modest-fashion tycoon Noor Neelofa Mohd Noor introduced a line of “Muslim-friendly” slippers in collaboration with flip-flop brand Fipper in 2021, at prices above the average for typical Fipper slippers, it sparked wide ridicule on social media. Fipper later put out a statement explaining that the slippers were suitable for Muslim women who wore socks.

**“We are a proud Muslim country.
It’s good to have a halal process.
But do you have to tag it to
everything?”**

Dina Zaman, founder, Iman Research

Some decry the commercialization of religion.

“We are a proud Muslim country. It’s good to have a halal process. But do you have to tag it to everything?” Dina Zaman, founder of Kuala Lumpur thinktank Iman Research, says to Wunderman Thompson Intelligence. “We have become overly was-was (cautious). I blame politics.”

Still, this wave is likely to continue unabated.

Governments regard halal businesses as an economic driver domestically and for export, actively promoting halal products at local and international trade shows and incorporating Islamic banking frameworks in national development plans.

“More people are tired of what we call penunggang agama (riders of religion),” says Amir Muhammad, a Malaysian book publisher and filmmaker, “but inevitably, there will always be a market.” As he points out, Muslims are “not a monolithic group.”



Halal vs Haram

Halal vs Haram

Halal simply means permissible or lawful in Islamic law, while haram means forbidden. Between the two, however, there is a substantial gray area that shifts depending on religious decrees, government policies and consumer marketing.



When it comes to food, pork and alcohol are definitely forbidden. Some Muslims are willing to eat at restaurants that are pork-free, even if they serve alcohol, while others are not. Others will only eat at outlets that have received halal certification by religious authorities, where ingredients and premises have been strictly vetted, including for cleanliness.

In banking, the concept of interest is haram so Islamic banking products use a different term. And Islamic funds eschew investments in businesses involved in haram activities such as gaming or serving alcohol. Many Muslims continue to use conventional banking services, however, and invest in conventional funds.

91%
of consumers say that an item being halal is very important when making purchase decisions

When it comes to the beauty industry, halal products are increasingly associated with organic, environmentally friendly or plant-based ingredients. Yet not all organic or natural products have received halal certification, sometimes because of the arduous process of vetting every single component.



Siti Khadijah telekung store

83%
say that being halal means
being certified by an
Islamic body

Brands that do not yet have halal certification sometimes use terms such as pure, holy, green and organic to market to the community. Another code for halal is wudhu-friendly or ablutions-friendly, most often used for makeup to indicate that the product is easily washed off before prayers.

To add more complexity, there is also tayyib—which is not just halal but also wholesome. And what’s halal may be permitted but not necessarily be wholesome.

“At the end of the day, is the service provider just trying to ride the wave of halal to sell more? Or are they really providing a product that suits?”

Fazal Bahardeen, CEO, CrescentRating

Modern challenges

The challenge for religious scholars is weighing the merits of modern-day products and services using ancient scriptures.

Towards the end of 2021, Indonesia’s National Ulema Council, the country’s top Muslim authority, declared that using cryptocurrency is haram due to elements of “uncertainty,” “wagering” and “harm,” *Al-Jazeera* reported. Around the same time, Malaysian religious authorities declared loot boxes in video and mobile games haram, because they “contain elements of gambling,” according to IGN Southeast Asia. The permissibility of lab-grown

Halal status is the main consideration when purchasing food (90%), pets (69%), and personal care products (68%), among other things

meat, an emerging sector on the cusp of commercialization, is also being studied. Kuwaiti academics say it may be permissible if derived from stem cells of animals Muslims are allowed to eat and grown without using blood, blood serum or plasma, reported *Al Bawaba*.

Halal and haram definitions also change with the times.



Shopfront, Bangi

“As long as you can be responsible for yourself and your activity is not against universal good values for the divine, like justice and compassion, that’s halal.”

Kalis Mardiasih, Muslim women’s rights advocate

“Thirty years ago, most scholars didn’t categorize smoking as haram,” Fazal Bahardeen, founder and CEO of CrescentRating, a Singapore-based halal travel consultancy, tells Wunderman Thompson Intelligence. “Now most do.”

Some are urging a more expansive definition of halal.

“As long as you can be responsible for yourself and your activity is not against universal good values for the divine, like justice and compassion,” Kalis Mardiasih, an Indonesian Muslim women’s rights advocate, tells Wunderman Thompson Intelligence, “that’s halal.”

“When you hear the word halal what does it mean to you?”

“That which is good and blessed, to be used in everyday life.”

Female, 18-24 years old, in a relationship, Indonesia

“Religious obligation that covers all aspects, including food, clothing and others.”

Male, 30-34 years old, single, Malaysia

“Alcohol-free.”

Female, 40-44 years old, married, Malaysia

“Everything that is allowed and free from doubt or misgivings.”

Male, 50-54 years old, married, Indonesia

“Pure.”

Female, 30-34 years old, married, Indonesia

“Good products that are clean and free from pork and dog hair.”

Female, 18-24 years old, single, Malaysia

“It’s just a label to sell products in the name of religion.”

Female, 55-59 years old, married, Malaysia

“Can be eaten.”

Female, over 65 years old, married, Indonesia

“Something that must be carried out according to God’s command.”

Male, 35-39 years old, in a relationship, Indonesia

“Road to paradise.”

Male, 30-34 years old, single, Malaysia

A decorative border with a repeating geometric pattern of interlocking lines and star shapes, rendered in a light tan color against a dark orange background. The pattern is most prominent in the corners and along the top and bottom edges, framing the central text.

Survey Findings

Survey Findings

**Who are the New Muslim Consumers?
To find out, we conducted a quantitative survey using SONAR™, Wunderman Thompson's proprietary online research tool. The survey covered 1,000 Muslims aged 18 and above in Indonesia and Malaysia (n=500 per market). It was conducted between May 9 and May 16, 2022.**

Here are the highlights. For full infographics, see [By The Numbers](#) on page 74.

Identity and religious observance

Islam is a significant part of daily life and becoming more so.

Spirituality is most important in life...

91% say having a strong relationship with Allah is very important, on par with health (**91%**) and followed closely by family (**89%**)

...with worldly concerns ranking last

Only **34%** say wealth is very important, **28%** rate following their passions as very important, and **12%** cite fame

Respondents are very observant...

84% of Muslims in Malaysia and Indonesia say they pray five times a day

...even more so than previous generations

33% say they are more observant than their parents were at their age, **45%** say they are just as observant, and just **21%** say they are less observant

This emphasis on spirituality applies to how they bring up their kids...

45% say they most want their children to be religious

...more so than happiness or success

32% say they most want their children to be happy and **20%** most want them to be successful

For most, a Muslim spouse is crucial...

86% say a Muslim spouse is very important; **60%** say a Muslim girlfriend or boyfriend is very important

...and a Muslim social circle is preferred

55% say it's very important to have Muslim friends and **54%** want a Muslim school or kindergarten for their children. Only a quarter say it's very important to have non-Muslim friends

Identity and religious observance

Most find their heroes close to home...

Family members are the most common personal heroes (**60%**), followed by teachers (**50%**) and ustaz or religious leaders (**48%**)

...rather than in the public sphere

Politicians (**3%**), celebrities (**3%**) and artists (**2%**) rank last as personal heroes

Hijabs have become de rigueur...

All women aged **18-39** own more than one hijab and only **3%** of women aged **40** and over don't own any at all. One-fifth of respondents own more than **50** headscarves

...and have crossed over to becoming fashion items

90% cite comfort as a top consideration, **76%** ease of washing and maintenance, **59%** ease of movement, **44%** style, **41%** fashion and **40%** coverage

For most women, hijabs are a personal choice...

80% of women say it's their choice to don a hijab

...though spouses and society also exert pressure

39% say spousal influence is a big factor, **34%** say family and friends play a big part, and **31%** cite expectations from workplace or school

Gender roles and responsibilities

Traditional roles are shifting, but maybe not fast enough for women's liking.

Most households continue to be male-led...

72% of male respondents describe themselves as head of the household

...but females are breadwinners in a significant minority of households

42% of females say they provide the most financial support in their household

Men tend to make bigger household financial decisions...

78% of men say they decide on their own employment (only **61%** of employed women say they are the decision-maker for their own jobs) and **71%** of men say they decide on large purchases

...while women have more sway over daily purchases and holiday destinations

83% of women say they decide daily purchases and **74%** say they decide where to go on holiday

Women feel they handle most household tasks...

89% of women say they typically handle housework, **83%** handle grocery shopping and **54%** handle childcare

...while men feel the tasks are more evenly split

54% of men say they typically handle housework, **57%** handle grocery shopping and **30%** handle childcare

Gender roles and responsibilities

Women are more likely to feel strongly that men should contribute equally at home...

72% of women (versus **53%** of men) feel that childcare should be shared equally between husband and wife; **73%** of women (versus **49%** of men) feel housework should be equally shared

...and women are almost twice as likely as men to think a woman can do any job she wants

51% of women strongly agree that a woman can do whatever job she wants; only **29%** of men feel the same

Most rally around education for young women...

65% of respondents overall strongly agree that young women should have more access to education

...but diverge when it comes to wider freedoms

51% of female respondents strongly agree that young women should have an equal voice in marriage/relationships (versus **37%** of men); **40%** of female respondents strongly feel young women should have a bigger voice in government (versus **26%** of men)

Halal consumer

Halal trumps in most consumer categories.

Halal is the most important factor when buying any product...

91% of respondents say halal is very important, ahead of good value for money (**68%**), being high quality (**61%**), and being good for the planet (**48%**)

...though women are more sensitive than men to price

71% of women say value for money is very important, versus **64%** of men

When consumers hear halal, they think certification...

83% of respondents think of certification by an Islamic body, while **81%** think pork-free and **74%** alcohol-free

...and cleanliness

70% of Malaysian respondents (versus **39%** of Indonesians) associate halal with a cleaner manufacturing process

Halal is most important for products that go in the body...

When buying food, halal is more important (**91%** say very important) than cost (**51%**), and even taste (**67%**)

...as well as on the body

When buying personal care products, halal is more important (**82%** say very important) than effectiveness (**73%**) and cost (**55%**)

Halal consumer

For more abstract services like banking, halal or sharia-compliant is also important...

61% of respondents say whether it's an Islamic banking or investment product is a very important consideration

...but it's not the most important thing

68% say responsiveness and reputation of the financial institution is very important, **65%** say ease of use for app or mobile website, and **57%** say a good interest rate or return on investment

Respondents overall feel most positive about brands from Japan, Europe, Korea and the United States...

90% of respondents have an excellent or good impression of Japanese brands

...and least positive about brands from Africa, India, South America and China

Only **32%** have an excellent or good impression of African brands

Malaysians are partial to their own brands...

86% of Malaysian consumers think Malaysian brands are excellent or good (only **53%** of Indonesian respondents think the same of Malaysian brands)

...as are Indonesians

84% of Indonesian consumers think Indonesian brands are excellent or good (only **59%** of Malaysians think so)

Travel

It's about more than finding halal food. Muslim travelers want to avoid countries where they will encounter discrimination.

Halal options and cost are top considerations for travel destinations...

77% of respondents say it factors a lot whether they can eat halal food, ahead even of cost (73%)

...as well as whether locals are friendly

About 63% say a major factor is how friendly the government and locals are towards Muslims

The majority want to expand their horizons, especially women...

67% overall travel to discover new things; 54% to learn about other cultures

...while others are influenced by faith and family obligations

66% travel for faith reasons such as to perform the haj and the umrah (mini haj); 63% to spend time with family

Some travel to grow social circles...

35% want to meet new people

... and solo travel is less important

About a quarter want to explore the world solo

Asia tops the list of target destinations...

56% would like to travel elsewhere in Asia on their next trip abroad

...followed closely by the Middle East, Europe, Australia and New Zealand

Women are more interested in visiting Australia and New Zealand than men (45% versus 33%) and men are more interested in seeing the Middle East than women (50% versus 44%)

Technology

They're online a lot to socialize and shop.

A chunk of their waking lives is spent online...

Two-thirds say they spend at least five hours online per day

...especially younger consumers

Three-quarters of **18-39**-year-olds spend more than five hours a day online

Everyone is on at least one social media platform...

96% use WhatsApp, **87%** use Facebook, and **81%** are on Instagram

...though there are preferences by gender

Women are more likely than men to use Instagram, TikTok, Pinterest and Snapchat, while men are more likely to use Twitter and Discord

Almost all consumers shop online...

42% of women and **39%** of men shop online at least once a week

...Indonesians more so than Malaysians

47% of Indonesians and **38%** of Malaysians shop online at least once a week

Clothing is the biggest online shopping category...

78% of respondents have bought clothes online

...led by younger consumers

82% of those aged **18-39** have bought clothing online compared to **73%** of those aged **40+**

Technology

Women are bigger online shoppers than men in almost all categories...

Women are more likely to buy clothing, household products, beauty products (**78%** of women versus **40%** of men), groceries and travel products online

...while men go for technology and music products online

65% of men buy technology products online versus **51%** of women

Payment apps are popular...

GoPay, Ovo and ShopeePay are the most popular in Indonesia while ShopeePay, Touch 'n Go and MAE (Maybank) are top in Malaysia

...including buy now, pay later apps

Almost half have used buy now, pay later apps such as Atome and GoPay PayLater, led by Indonesians and younger consumers

Prayer and Quran apps are also big...

About **53%** across all ages use prayer and Quran apps

...but less so dating and health-tracking apps

Only **6%** use dating apps and **19%** use health-tracking apps

Metaverse

There is interest in the metaverse but also trepidation.

A majority have heard of the metaverse...

74% of Indonesians have heard of it while **45%** of Malaysians have; men and younger people are more likely to have heard of it

...though most aren't quite sure what it is

Of those who've heard of it, only **20%** feel they can explain it well to someone else

Respondents want to see metaverse spaces created for the Muslim community...

85% would like metaverse spaces made for Muslims

...including spaces to practice their faith

49% would like an opportunity to attend prayer in the metaverse

The majority would like their avatars to reflect their values...

78% would like virtual religious accessories (hijabs, abayas) for their avatar; **72%** think it's important that their avatars properly represent their religion

...but are unsure if that's even possible

59% don't think the metaverse is compatible with Islamic lifestyle/teaching

Representation

Muslims give advertisers a middling grade on inclusion.

Most think advertising does an okay job of portraying Muslims...

36% think advertising reflects Muslims very well; **51%** think it does so somewhat well

...but the industry could do better

14% don't think it reflects Muslims very well or at all well

The majority think ads should be more inclusive...

87% would like to see brands feature more people from ethnic minorities and people with disabilities; **78%** would like to see more people from religious minorities portrayed

...with a significant minority urging for more visibility for the LGBTQ+ community

29% would like brands to feature more LGBTQ+ people; Malaysians are more open than Indonesians to seeing LGBTQ+ folks in advertising (**34%** versus **24%**)



Case Studies



Duck

Premium modest fashion
FashionValet

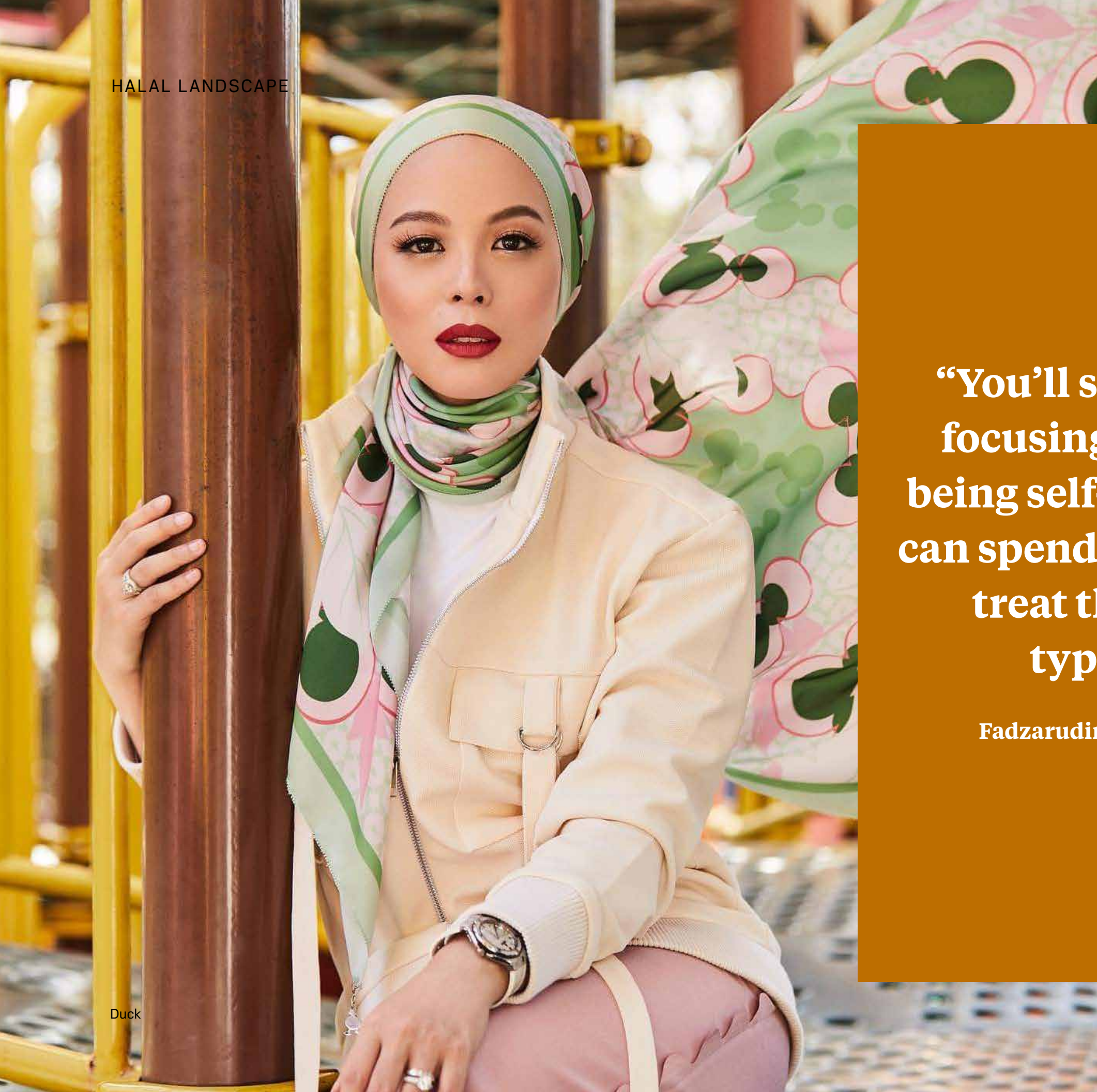
The branded hijab is a fairly recent phenomenon. Most Malaysians used to buy their headscarves in bazaars and street markets before the first hijab brands emerged in the 2010s with names like Ariani, Naelofar and Fareeda. Suddenly the headscarf became a fashion item, something desirable, instead of simply a religious observance.

FashionValet, launched in 2010, is the undisputed leader in the premium scarf category. Its Duck brand hijabs, shipped in distinctive purple boxes, start at 130 ringgit (around \$30) and go up to 800 ringgit (around \$180) for limited editions and over 2,500 ringgit (around \$590) for chiffon

and lace versions studded with Swarovski crystals.

The brand has 13 physical stores in Malaysia and two in Singapore, and is scouting a UK location in central London. The company says it ships between 40,000 and 50,000 online orders a month to more than 50 markets. Its goal is to expand to 100 physical stores in the next three years and to be the first global modest-fashion brand—something that doesn't yet exist.

Husband-and-wife cofounders Fadzarudin Anuar and Vivvy Yusof started FashionValet in 2010 straight after finishing university in the United Kingdom—Fadzarudin graduated with a master's degree in aeronautical engineering from Imperial College,



“You’ll see a lot more women focusing on their career and being self-sufficient. When they can spend on themselves, they’ll treat themselves to these types of products.”

Fadzarudin Anuar, cofounder, FashionValet



When buying a hijab, **90%** cite comfort as a top consideration, **76%** ease of washing and maintenance, **59%** ease of movement, **44%** style, **41%** fashion and **40%** coverage

Above top: Duck flagship store, Bangsar

Above: Vivy Yusof and Fadzarudin Anuar, founders of FashionValet and its Duck and Lilit brands

and Vivy with a law degree from the London School of Economics. They returned to Malaysia and noticed a dearth of the ecommerce fashion platforms they had been used to, such as Net-A-Porter and Asos.

“We felt there was a gap in market because there were obviously a lot of young Muslim women who were very active on Instagram,” Fadzarudin tells Wunderman Thompson Intelligence.

“They are professionals, they enjoy going to cafes and taking pictures, they enjoy traveling. And so it didn’t quite match up that you would dress yourself up in Zara with a designer handbag, traveling business class or first class, but your headscarf is 30 ringgit (around \$7). That’s when



we thought it's time for a premium brand to come in."

They started a Malaysian online site, aimed at taking local modest-fashion designers to the mass market, helping them with social media marketing and providing digital savvy. Vivy, who had experience in fashion blogging, became the face of the brand.

Vivy's Instagram posts project the lifestyle of a modern, urban Muslim woman—using her laptop for work, playing with her children at home, or shopping for delicacies to break the day's fast during Ramadan. Her recent posts show the couple performing the umrah—the mini haj—in Mecca. As of August 2022, she has 1.8 million Instagram followers,



Three-quarters of women own more than **10** hijabs; one-fifth of females own more than **50** hijabs

Lilit store

Duck has over half a million, while FashionValet has over 700,000. A single post by Vivy can cause a product to sell out in minutes.

As ecommerce in Malaysia grew, other brands began going direct to consumers themselves. In July 2022, FashionValet closed the original FashionValet ecommerce platform to focus on its own brands: Duck, its premium scarf brand, and Lilit, a more affordable modest-fashion line. FashionValet remains the name of the parent company.

Duck recently launched scarf collaborations with Disney and Barbie. The Disney Cinderella scarves have names such as Bibbidi-Bobbidi-Boo and Fairy Godmother, while Barbie scarves feature deck chairs and parasols.

As more women enter the workforce, “you’ll see a lot more women focusing on their career and being self-sufficient. When they can spend on themselves, they’ll treat themselves to these types of products,” says Fadzarudin.

Global high-street brands such as Zara, Uniqlo and Nike have all launched modest-fashion lines, but these are likely to remain a niche business for them. Fadzarudin thinks FashionValet—with modesty at its core—can be the modest-fashion equivalent of US sustainable fashion brand Reformation.



Duck influencers

Going global will mean localization for each market. In Malaysia and Indonesia, where Muslims are the majority, “you can wear the most heavily printed scarf in the brightest color and feel very secure going out,” he says. “But if you were living in France, you would almost need to ensure that the modest fashion you’re wearing down the street doesn’t make you stick out like a sore thumb.”

That awareness of local nuance informs the fictional personas that front Duck. In Malaysia, Duck’s social media presence features D, an illustrated influencer who is very rooted in Malaysian culture. Last year, for the UK market, the team created M, a multi-generational immigrant with an activist bent, who thinks nothing

of calling out discrimination against Muslim women.

Besides Vivy and the fictional M and D, the team also relies on a network of influencers—mostly nano or micro influencers who have 10,000 to 100,000 followers, picked because their lifestyle matches the brand’s image. Each year, 10 to 20 influencers are sent on a trip to visit Islamic heritage sites such as the Alhambra in Spain, or Istanbul, creating content along the way.

The team has also used its social media presence for social good, raising over 2 million ringgit (\$454,000) in the past two years for COVID-19 relief, flood aid, and donations for Palestine.

Sharia fintech startup **Alami**

The first wave of Islamic banking, starting from the 1990s, was carried out by big banks, aided by government policies and regulations that promoted the sector.

Now the next wave is coming from startups, including some founded by ex-bankers who are melding their financial and technology knowhow with religious principles.

One example is Indonesia's Alami, which provides peer-to-peer business financing for small and medium-sized businesses. Its cofounders are Dima Djani, formerly of Citi and Société Générale in Jakarta; Bembi Juniar, formerly of BRI Syariah, Bank

Muamalat and Emirates Islamic; and Harza Sandityo, a lawyer who has served at several major financial institutions in Indonesia.

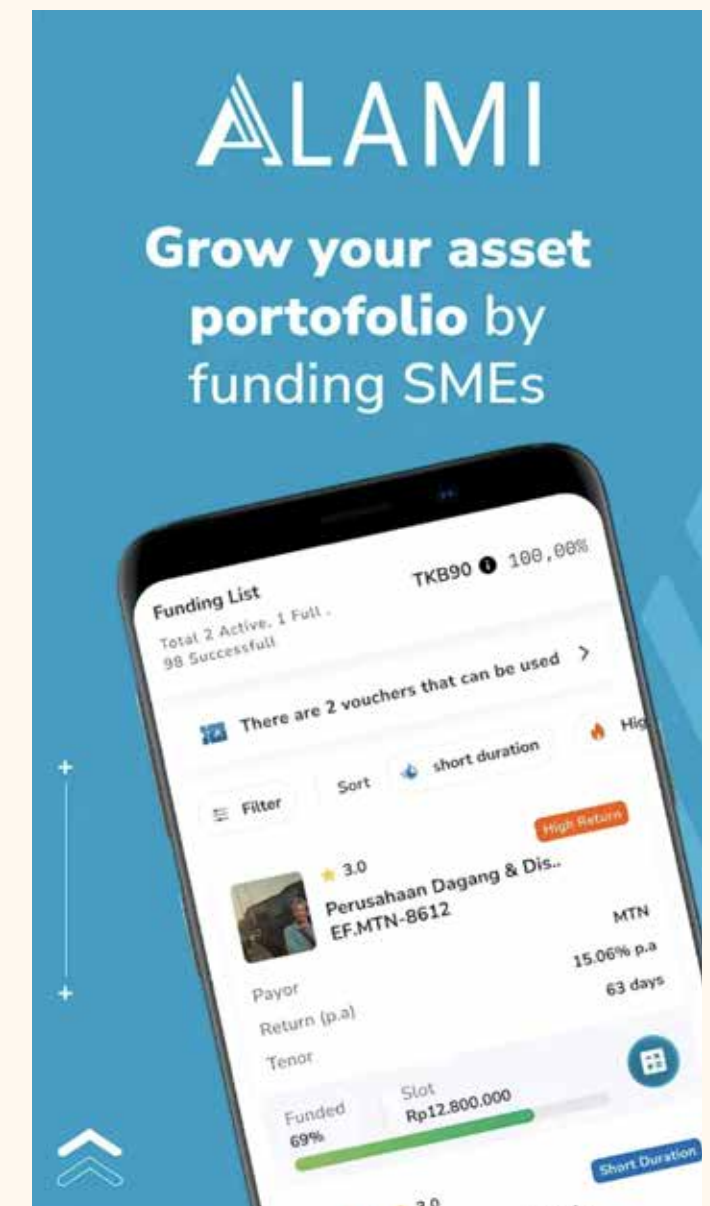
Since its inception in 2018, Alami has amassed 95,000 users on its platform—which includes an app, a website and live chat—and distributed over 3 trillion rupiah (\$201 million) with zero non-performing or bad loans. Business grew even in the pandemic.

It's a small ripple in a big pond, but Alami has lofty ambitions. Across Indonesia, there is demand for funds from small and medium-sized businesses of as much as \$165 billion, but only \$57 billion is currently fulfilled by the banking system, leaving a huge gap, according to Alami.

61%

say sharia-compliance is very important when choosing a banking or investment product

Alami's goal is to use technology to revolutionize sharia finance while helping society. "Whatever your profession, if your intention is ibadah (a form of worship), insya Allah (God willing), there will be a good pathway for you until akhirat (the afterlife)," Dima, Alami's CEO, tells Wunderman Thompson Intelligence. "For all Muslims, all activities that you do must be done within the corridors of sharia."



Profit-sharing model

Fintech firms are increasingly tailoring products for the Muslim market. GoPay, which is part of ride-hailing and ecommerce giant GoTo, has partnered with the Indonesian Mosque Council to enable digital donations, including zakat compulsory alms, across thousands of mosques. Bukalapak, another top ecommerce firm, offers a sharia-compliant investment app called BMoney in partnership with PT Ashmore Asset Management, with investments starting as low as 1,000 rupiah (less than a dollar).

The main difference between sharia-compliant and conventional finance is that sharia shuns the concept of riba, or interest, which is haram, and uses

instead a profit-sharing model. Speculation and gambling are also forbidden.

While the sharia financial system is a modern construct, it's based on sharia law, which is in turn based on the Quran, the Muslim holy book, and the Hadith, a source of moral guidance and religious law from the sayings of Prophet Muhammad. Modern-day sharia law—which covers everything from family to financial matters—is also guided by fatwa, or decrees issued by various religious authorities.



The Alami model

Alami was started in 2018 and the name is a portmanteau of the Arabic characters alif, lam and mim, which start key surahs, or chapters, in the Quran.

It provides various services, including invoice financing to small and medium-sized businesses—tiding them over late payments and ensuring reliable cash flow for those with typically tight margins. Alami also provides financial training for these entities.

The company uses multiple channels including a website, social media, and a live chat on its app, as well as offline outreach to the community.

Dima, who comes from a family of diplomats and entrepreneurs, attributes his shift from conventional to sharia banking to his background attending a religious boarding school, or pesantren, in Sukabumi, about 100km south of Jakarta. He later studied business management at the Royal Melbourne Institute of Technology, and obtained an MBA from the INSEAD business school.

He says that pesantren experience taught him “a lot about Islam that subsequently guided me to the point I established Alami Group.”

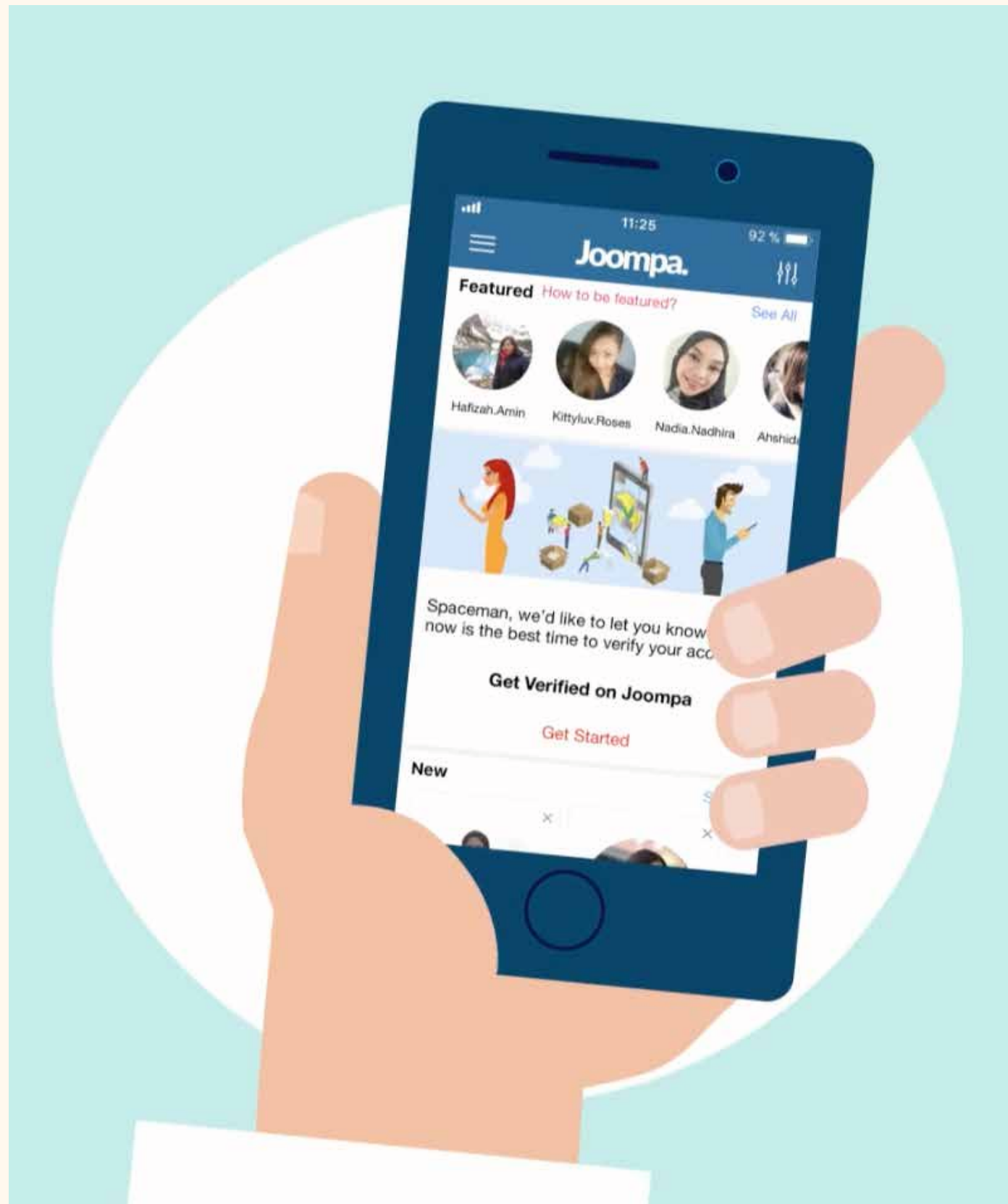
Alami is growing. Last year it acquired a bank, BPRS Cempaka Al-Amin, which it relaunched this year as Hijra Bank, a digital sharia banking app.



Governments in Muslim-majority countries are actively encouraging the building of a robust sharia financial economy. Indonesia and Malaysia have both rolled out banking policies and frameworks to encourage its growth.

Globally, Islamic financial assets stood at \$3.6 trillion globally in 2021, up 7.8% from a year earlier, according to DinarStandard.

Malaysia ranks first and Indonesia fourth in DinarStandard’s Global Islamic Economy Indicator, which looks at the robustness of sectors such as Islamic finance, halal food, halal travel, modest fashion, and others. Saudi Arabia and the United Arab Emirates rank second and third, respectively.



Joompa dating app

Muslim dating app
Joompa

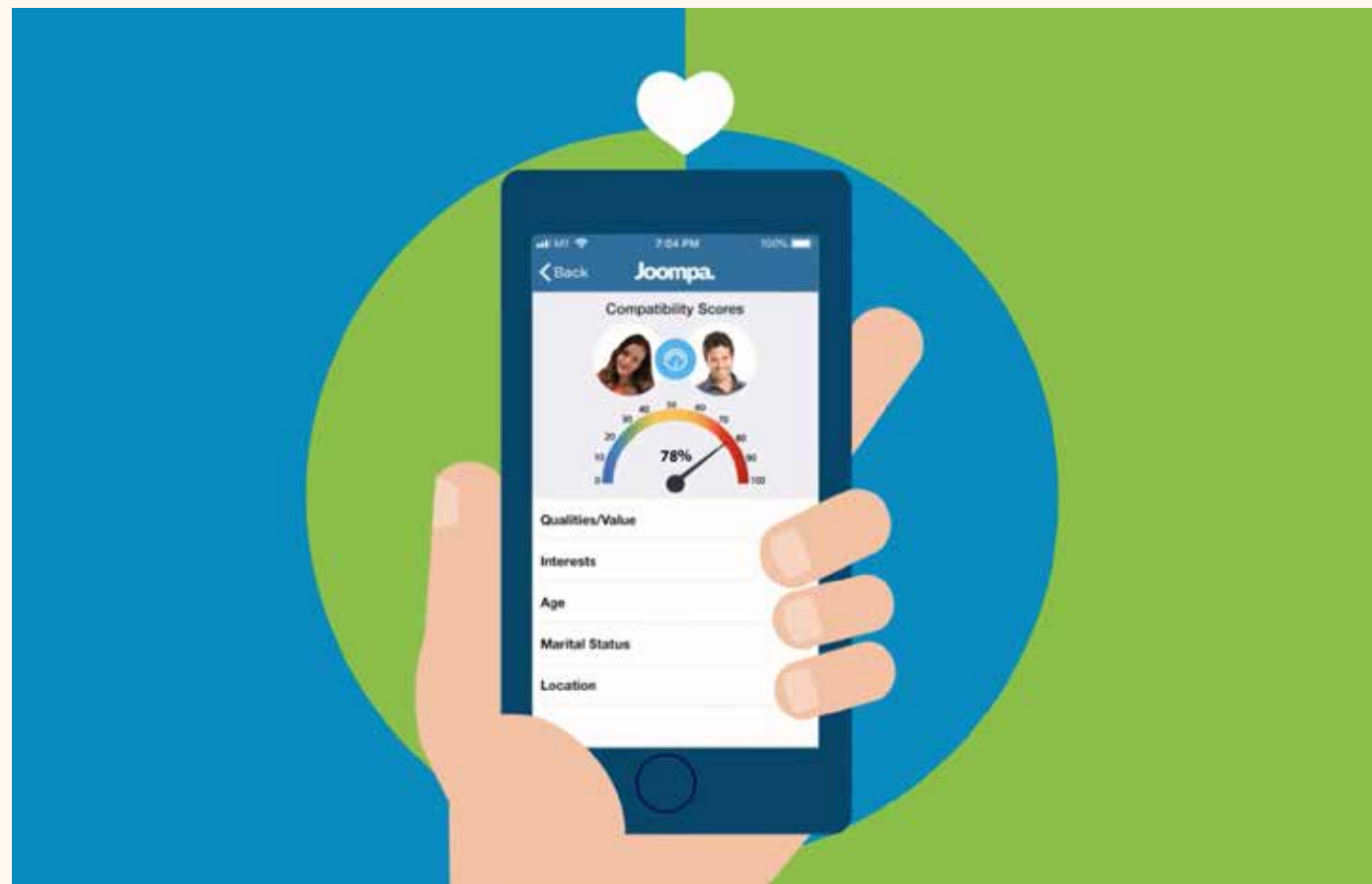
Most dating apps—for better or for worse—have a reputation for facilitating casual hook-ups. Anisa Hassan wants to build a dating app for Muslims who are focused on marriage, where dates were more likely to be over coffee than a cocktail, and where religious compatibility is determined by algorithm.

She launched Joompa, a play on the Malay word jumpa, which means meet, in Malaysia in 2020, with plans to expand to Indonesia and Singapore. Anisa was already running a bespoke matchmaking service in Singapore. Called Dating High Flyers, it matches professionals in their mid-30s and

above who have spent all their time building careers and are now keen to find a life partner. Dating High Flyers, which was founded in 2004, is not focused on Muslims.

When Anisa began thinking about venturing online, it occurred to her that current dating apps don't cater to the specific needs of Muslims.

72% of women and **53%** of men feel that childcare should be shared equally between husband and wife



73% of women and **49%** of men feel housework should be equally shared

Joompa dating app

“The hook-up culture that is so prevalent in the West doesn’t sit comfortably with Muslim singles in Southeast Asia,” she tells Wunderman Thompson Intelligence. “We don’t go out dating the way that Western singles do, where they can meet up over drinks, and there’s physical intimacy. I think we date with a view to a relationship leading to marriage.”

Muslims have varying levels of religiosity and Joompa helps figure that out. “I’m not talking about the ultra-religious or the ultra-modern,” says Anisa. “I’m catering to that sweet spot in between, where they are generally progressive modern Muslims but they also want to make sure the man or women they marry shares a certain level of religiosity.”

“The temptation is to say that men are looking for good-looking women and women are looking for stable, established men. But I think it goes deeper than that.”

Anisa Hassan, founder, Joompa

“How do you like to be loved? How do you feel? How do you receive love? What does respect mean to you? As these young singles make their foray into the dating scene, these are things that they don’t talk about. It is always whether they show confidence or kindness.”

Anisa Hassan, founder, Joompa

51% of female respondents strongly agree that young women should have an equal voice in marriage/relationships; only **37%** of men feel the same

To figure that out, app users are asked questions like how often they pray, whether they fast during Ramadan, whether they give alms to the poor. They’re also asked their views on having children, and whether they plan to perform the haj.

So far, unlike her Dating High Flyers offline matchmaking business, where clients tend to be above 35 years old, the demographic on Joompa tends to be younger than 35. The youngest is 18 and the oldest member is in his 60s. Eighty percent have never been married, while the remainder

are widowed or divorced. The ratio of men to women is five to one.

Do men and women look for different things in a partner?

“The temptation is to say that men are looking for good-looking women and women are looking for stable, established men. But I think it goes deeper than that,” says Anisa. “How do you like to be loved? How do you feel? How do you receive love? What does respect mean to you? As these young singles make their foray into the dating scene, these are things that they don’t talk about. It is always whether they show confidence, or kindness.”



Joompa founder Anisa Hassan

“We want it to be an app that even your mother would approve of.”

**Anisa Hassan, founder,
Joompa**

Joompa was launched in Malaysia in March 2020 and ran straight into the pandemic. The app has been downloaded 18,000 times but has only been used so far by 10,000 members. Downloading is free and Joompa charges for add-ons like chat and video.

Dating apps in general aren't as established here as in the West and Anisa says the pandemic meant she didn't get to do some of the public education she had planned to rev up usage. That would include encouraging more women to take the first step—many wait to be approached—and coaching men to craft a more personalized first

message that goes beyond a generic salam.

She's working on the next version of the app. It will include questions on extended family dynamics—asking whether the candidates are close to their parents, for example, since disputes over family obligations can cause stress—and questions on how someone approaches and solves conflicts. And she's eyeing the biggest market in the region: Indonesia.

Ultimately, Joompa wants to cater to a younger, digitally savvy generation who want the variety and choice a dating app offers, with an eye to finding a life partner rather than a bit of fun.

Anisa says: “We want it to be an app that even your mother would approve of.”

Halal travel guru **CrescentRating**

Like all global travelers, Muslim travelers were grounded during the pandemic. Now they're starting to travel again, with a fair number looking for meaningful or purposeful voyages, says Fazal Bahardeen, founder of Singapore-based CrescentRating.

"Meaningful travel is not just to see the sights and sounds but also for personal development or to give back," Bahardeen tells Wunderman Thompson Intelligence.

One example is a new week-long package to Uzbekistan, which contains many Islamic heritage sites, launched by

Bukhara, Uzbekistan

77% of respondents in our survey say it factors a lot whether they can eat halal food, ahead even of cost **(73%)**

CrescentRating's consumer arm, Halal Trip. The voyage is targeted at young professionals, and travelers are accompanied by a productivity coach and a historian. This mix of personal development and leisure travel is small but growing, says Bahardeen.

CrescentRating is a consultancy that audits hospitality brands on halal standards, helps market destinations, and publishes research reports on halal travel. It has published reports on Muslim



35%

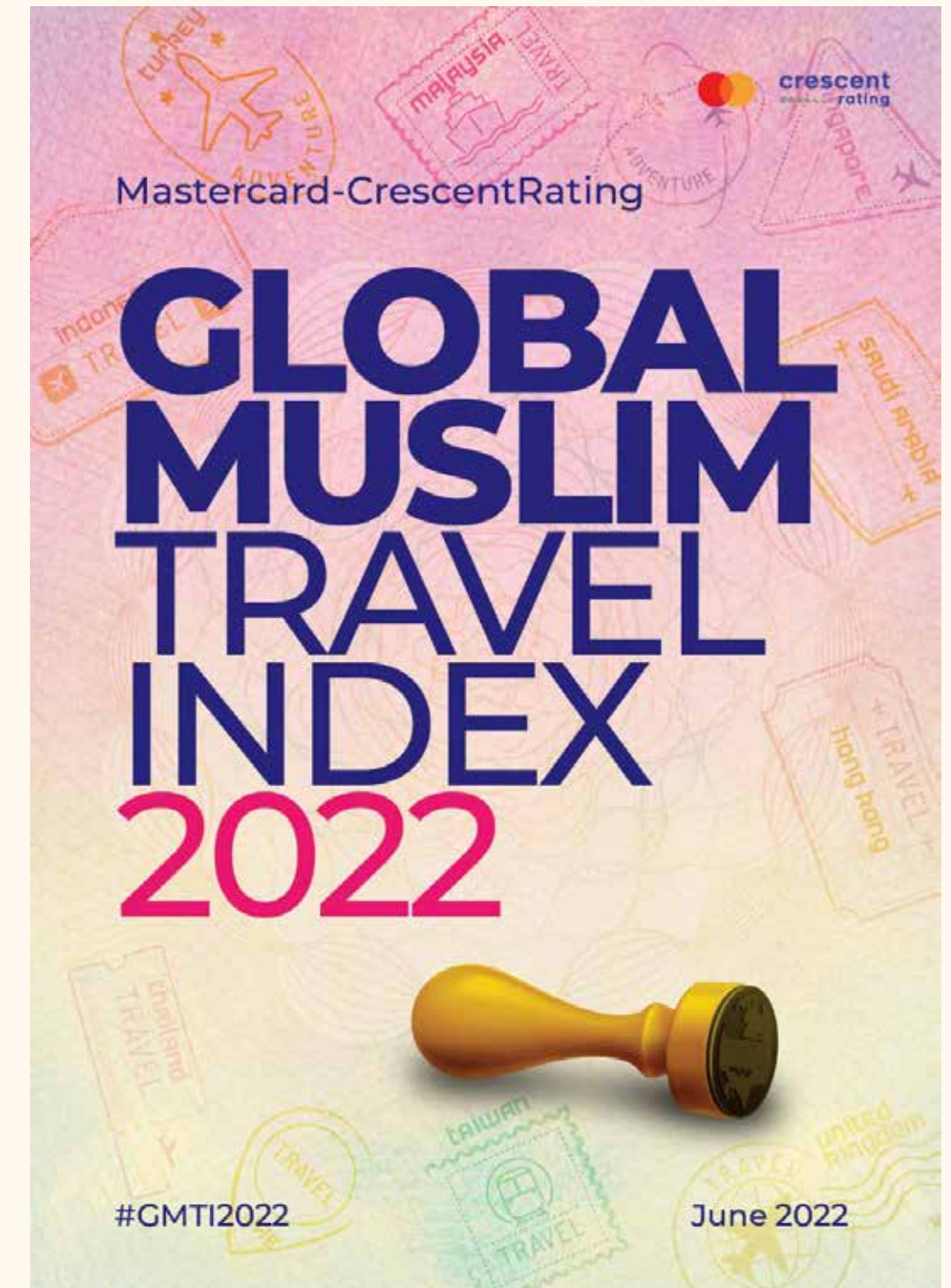
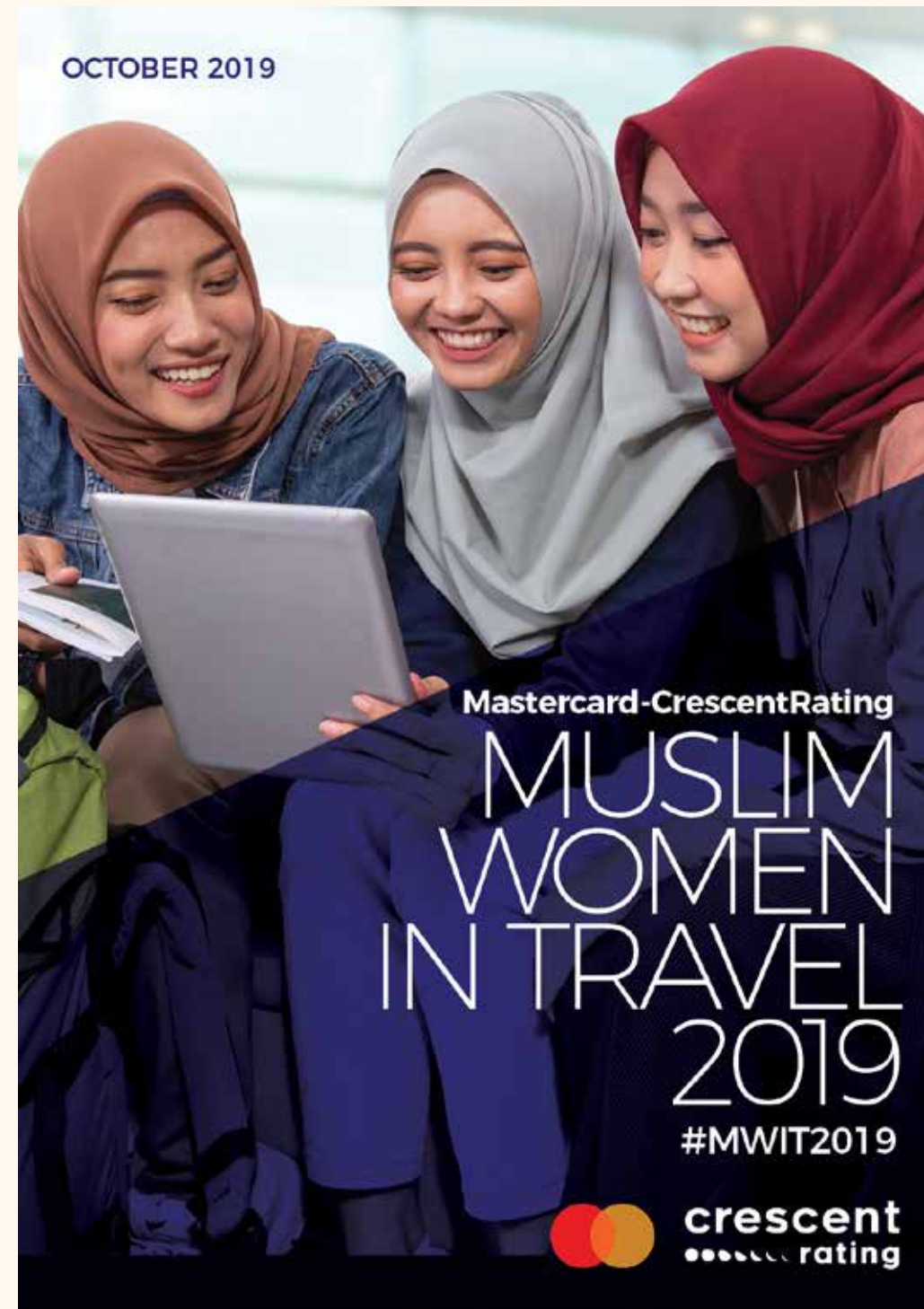
travel to meet new people

66%

travel for faith reasons such as to perform the haj and the umrah (mini haj)

millennial travel, generation Z Muslims, Muslim business travel and solo Muslim female travelers.

In 2015, CrescentRating collaborated with Mastercard to launch the Global Muslim Travel Index, which rates destinations on factors like safety, connectivity, availability of halal food and prayer facilities, and lack of hate crimes, as well as whether they actively market to Muslim travelers. Around the same time, more destinations were starting



“Meaningful travel is not just to see the sights and sounds but also for personal development or to give back.”

Fazal Bahardeen, founder and CEO, CrescentRating

63%

travel to spend time with family

to woo the Muslim market, partly because outbound Chinese tourists were so dominant at the time and destinations were worried about relying on one market.

Malaysia has ranked top of the index for Muslim traveler-friendly criteria every year since 2015. Turkey, Saudi Arabia, Indonesia, the United Arab Emirates and Qatar also rank highly, with Singapore the only top 10 destination that’s not part of the Organisation of Islamic Cooperation (OIC).

Among non-OIC countries, Singapore, Taiwan, the United Kingdom, Thailand and Hong Kong rate the highest for Muslim traveler friendliness.

According to the 2021 Global Muslim Travel Index report, Muslim arrivals dropped to 42 million in 2020 from a high of 160 million in 2019. That figure is projected to bounce back to 80% of 2019 levels in 2023.

In the same report, CrescentRating also surveyed changes in travelers’ attitudes post-pandemic. Seventy percent of 180 polled said they use more technology now than before COVID-19, 55% said they are more mindful of their spending, 59% said they are more religious, 63% said they have a stronger urge to perform the umrah and/or haj and 54% said they are more concerned about climate change.

Bahardeen says: “People are more and more looking for a purposeful life.”



Kalis Mardiasih

Women's rights advocate **Kalis Mardiasih**

Kalis Mardiasih makes no bones about the fact that she is “a proud Muslim feminist.”

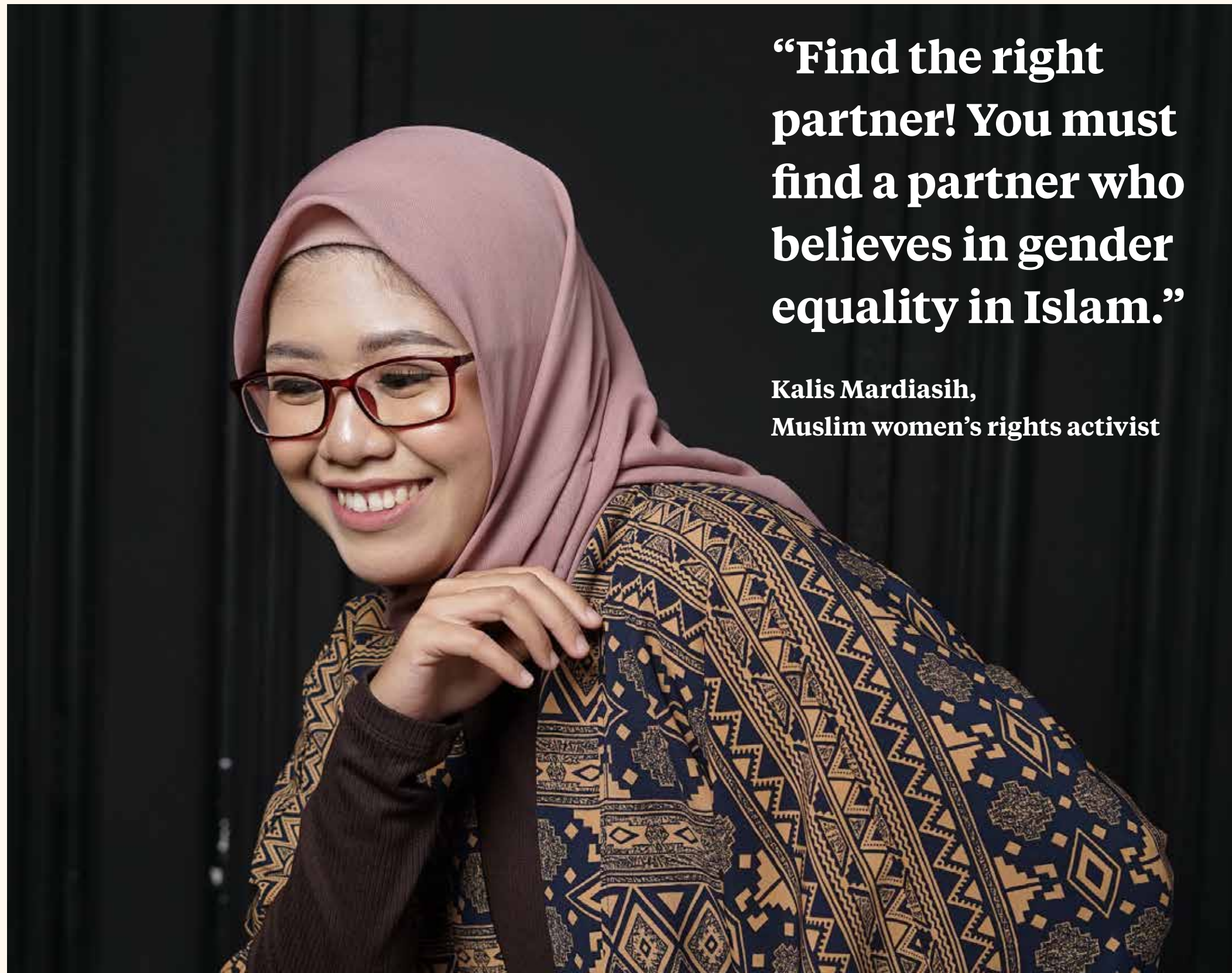
The Jogjakarta-based author of three books, including *The Debated Muslimah*, writes about issues like a woman's right to choose whether to wear a hijab, women's right to study and work, and the problem of domestic violence. She is spurred by the conviction that her writing can help women avoid getting hurt or inspire them to stand up to abuse.

Kalis used to write a regular column for national news outlet *Detik.com* and now reaches readers through her personal

website as well as Twitter and Instagram, where she has over 170,000 and 166,000 followers respectively, as of August 2022.

The messages from women she gets are proof she's striking a chord. “They say ‘Thank you very much, Miss. You've become our voice,’” she tells Wunderman Thompson Intelligence.

42% of females say they provide the most financial support in their household



“Find the right partner! You must find a partner who believes in gender equality in Islam.”

**Kalis Mardiasih,
Muslim women’s rights activist**

As a young girl, she remembers listening to lectures on Islamic doctrine in her religious school, but even then, she says, they didn’t always carry over into daily life in Indonesia. Growing up, she absorbed her brand of feminism from reading writers from the Middle East and South Asia, including Nawal El Saadawi, Fatema Mernissi, Elif Shafak and Amina Wadud.

“We are the best Muslim country to talk about feminism,” she says. She points to a history of progressive Islamic thought in Indonesia that goes back to when Abdul Wahid Hasyim, former religious affairs minister and father of former Indonesian president Abdurrahman Wahid, established a women’s religious

law school in the 1970s. And since the 1980s, Indonesians have been translating the works of Muslim feminists from Arab countries.

In the past 20 years, discussions over women’s place in Islam have spilled over from the rarified confines of Islamic universities and formal scholarly organizations such as Nahdlatul Ulama and Muhammadiyah into the public sphere.

Where once people had to join physical organizations to agitate for change, Muslim feminists are reaching the masses through social media like Twitter and Instagram. “Now feminism issues are everyone’s problem, right?” says Kalis. “It’s like how BTS fans can influence social change



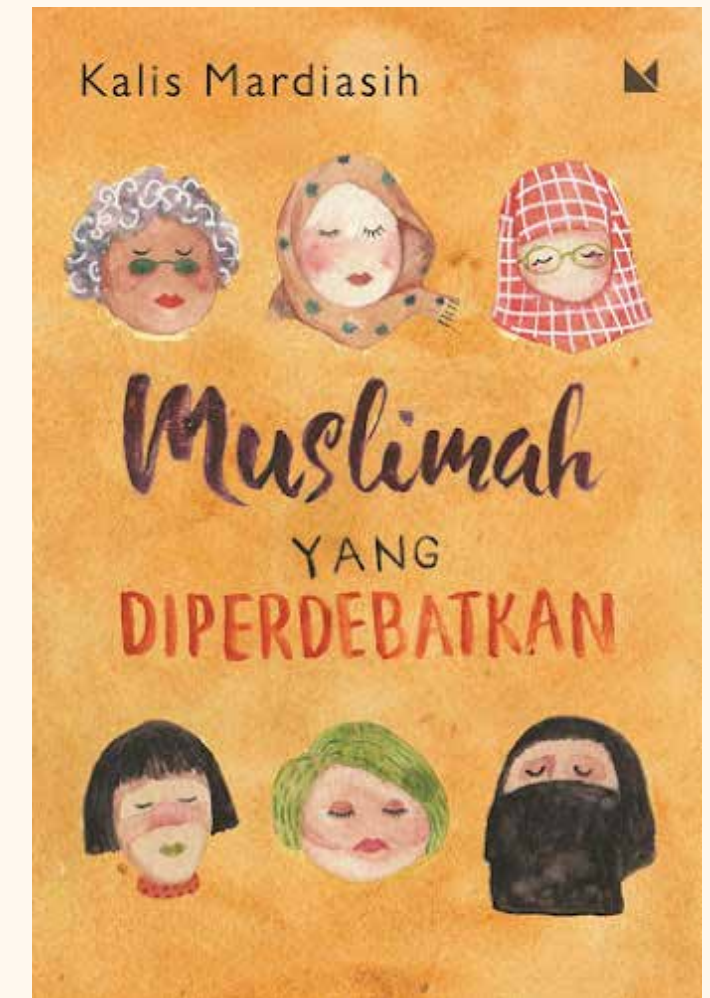
in Indonesia by raising funds to support victims of natural disasters, victims of COVID-19, victims of sexual violence.”

But social media as a platform has also increased polarization. “Either you’re a feminist or you’re not a feminist,” says Kalis. “Either you’re a sexual harasser or you’re



against the sexual harasser. Everybody is now political.”

Over time, she learned that using the right words can mean the difference between winning or losing a battle. When she wrote about how she and her husband both share the responsibility of earning nafkah (a livelihood), her



51% of women strongly agree that a woman can do whatever job she wants; only **29%** of men feel the same

“They say ‘Thank you very much, Miss. You’ve become our voice.’”

Kalis Mardiasih, Muslim women’s rights activist

40% of female respondents strongly feel young women should have a bigger voice in government (versus **26%** of men)

Instagram feed blew up. “So many wives and husbands were angry at me,” she remembers.

Women, even progressive ones, felt their husbands were responsible for earning a livelihood and supporting them—as decreed in religious texts, “maybe because it makes them feel valued as women.” She adds: “the weird thing is, when I replaced ‘livelihood’ with ‘income,’ nobody got angry.” “Livelihood,” she explains, has religious connotations that make it a sensitive term; using the mainstream term “income” was considered more neutral.

Indonesia, she says, still has a long way to go. Child marriage and gender-based violence remain

serious challenges, and when it comes to representation, all-male panels, all-male judges, all-male ulama and even all-male management are still all too common.

Asked if there’s one women’s rights issue around which all sides can unite, she answers: “the strongest one is anti-polygamy.” Even conservative housewives, she says, are against their husbands taking more than one wife.

Which brings her to her one big piece of advice for women: “Find the right partner! You must find a partner who believes in gender equality in Islam.” Her husband is also a writer and needless to say, a supporter of her work.

A decorative geometric pattern in light blue, featuring interlocking lines and star shapes, is located in the corners of the page, framing the central text.

Muslims In Advertising

Muslims In Advertising

Representations of Muslims in mainstream media have only recently become more frequent and nuanced, even in Southeast Asia. Today, there is no shortage of Muslim models or spokespeople for modest-fashion brands, hijab-friendly shampoos, and a variety of halal beauty products, but it's only been in the past decade or so that we've seen them fronting advertising campaigns, rather than more religiously ambiguous models.

Most common representations are reserved for products targeted specifically to Muslims or important holidays such as Eid or the spiritual month of Ramadan.

In 2019, Malaysian state oil company Petronas's much-awaited annual Ramadan ad—usually a tearjerker—featured a young woman reprising her late mother's beef rendang recipe for her widower father, gently guided by a multiracial cast of market

vendors who know exactly what cuts of beef and types of spices the old lady used to buy; while 2020's was an animated story of two neighbors' socially distanced celebrations.



Global brands and Muslims

As Muslim minorities grow in countries far from ancestral lands, Western and other global brands are also starting to mark Eid just as they mark Christmas or Chinese New Year.

Meta launched Ramadan stickers on Instagram in 2021 and brought them back again for this year's holy month, as well as AR filters and payment features for the charitable donations typically made during the season.

In the United Kingdom in April 2022, grocery chain Tesco launched video billboards that show empty plates being filled with food, timed to change during sunset to reflect iftars happening across the country. In 2017, in its popular Christmas advert, Tesco zoomed in and out of various households preparing dinner, with a couple of hijabis and a turbaned gentleman popping up, reflecting a multicultural Britain all joined in a common endeavor—the perfect Christmas turkey.





The rise of influencer marketing has connected more Muslim faces with global beauty brands, though this has not come without friction. In 2018, L'Oréal's only hijab-wearing ambassador, the British Muslim model and blogger Amena Khan, quit the campaign in a matter of days, after far-right social media activists unearthed her years-old tweets that criticized Israel's actions in Gaza.

Somali-American Halima Aden, dubbed the first hijabi supermodel, was a regular on haute couture runways until she too stepped back, citing a desire to reconnect with her faith. "I felt like one of the biggest tokens in the industry," she told the *Times*.

In 2022, the Adidas "Impossible is Nothing" campaign highlighted British-Sudanese Asma Elbadawi, a basketball player who fought for women's rights to wear the hijab during international basketball games. Virgin Media showed a Muslim girl connecting with other skaters as she tried something new in its "We're better, connected" spot.

Halima Aden



These richer, less obvious depictions of Muslims living their lives, not defined by their religious identity, are starting to better reflect a diverse and nuanced community—wherever they may be in the world.

36% of respondents in our survey think advertising reflects Muslims very well

51% think it does so somewhat well

14% don't think it reflects Muslims very well or at all well

The next wave

The next generation of Muslim representation is going to be about breaking down stereotypes and leaning into intersectional identities of Muslims.

In 2020, Colgate Malaysia featured the hijabi rapper Bunga, who steps up on stage in a red headscarf and traditional Malay baju kurung, to initial jeers that turn into cheers. “When they say I should stay silent, when they say I’m not staying true to my roots,” she says in a voiceover, alluding to criticism from conservatives. “I smile.”

Bunga, born in 2000, whose real name is Noor Ayu Fatini Mohd Bakhari, told the Associated Press that she’s been criticized for “bringing down the image of women.” She also said the choice to wear the baju kurung—a loose tunic, usually floral, over a pleated floor-length skirt—is deliberate, adding that she is “living proof” that hijabis can make it in a male-dominated industry even if “we can’t jump around so much wearing baju kurung.”

Bunga





I am Born This Way

Skin Game

**“Something that is
different is
no longer taboo.”**

**Sabrina Fellani, Indonesian model for
Skin Game**

In Indonesia, a skincare brand called Skin Game is rewriting the rules on what beauty looks like. Its “Born This Way” campaign featured a cast that includes a model with albinism, another with visible facial hair, and a trans woman.

“Something that is different is no longer taboo,” says Sabrina Fellani, a hijabi model with facial birthmarks who was part of the campaign.

“Diversity is what makes this world colorful,” she tells Wunderman Thompson Intelligence, adding: “Beauty is, in my opinion, all about accepting and respecting yourself.”



Sabrina Fellani, Skin Game

A decorative border with intricate geometric patterns in a light tan color, framing the central text. The patterns consist of interlocking lines forming various shapes like stars and polygons.

The Global Ummah

The Global Ummah

While Muslim-majority countries like Indonesia and Malaysia have a comfortable cultural landscape for Muslims to live their faith, in Western countries, Muslims navigate life as minorities. Yet thanks to technology and social media, those in both Muslim minority and majority countries are increasingly connected as a global ummah.



Fayéna

Together, they're exploring the next wave of halal consumption—from creating more sustainable modest fashion to building more secure prayer apps to sharing travel tips for Muslims—all while dealing with the discrimination that comes from being part of a sometimes misunderstood minority.

Fayéna, launched in Dearborn, Michigan, in November 2020, designs, sources, and sells hijabs and accessories crafted from ethically and sustainably made fabrics such as mulberry silks. Fakhrya Alshubi and Lena Aljahim, both in their early 20s, are the generation Z founders dedicated to educating the larger Muslim community on the need for sustainability—which they see as a tenet of their faith.

“We don't believe women should compromise their faith in order to buy the hijab,” Alshubi tells Wunderman Thompson Intelligence.

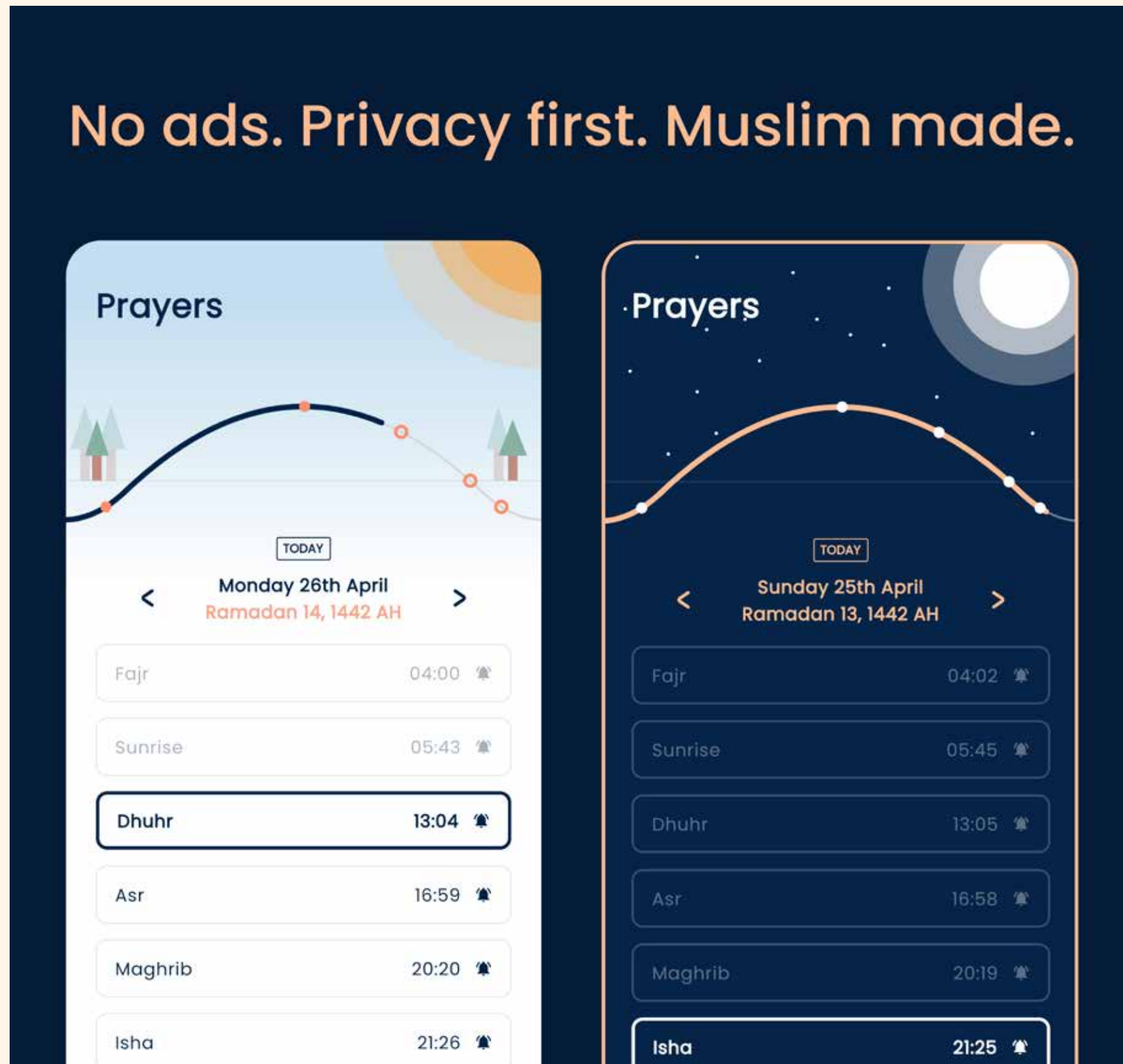
In the West, the connection between faith and fashion can be fraught. In France, for example, the government has banned the wearing of the hijab in



Fayéna

courtrooms, schools, and other public places—even as head coverings like the balaclava and scarves have emerged as fashion trends on high streets.

“That’s the hardest part to see, that you can’t be representing yourself out on the street without someone feeling some type of way over the way you cover yourself, the way you dress, which is extremely bizarre, because we live in a society that says: your body, your choice, wear what you like—but it’s never really implemented,” Alshubi says.

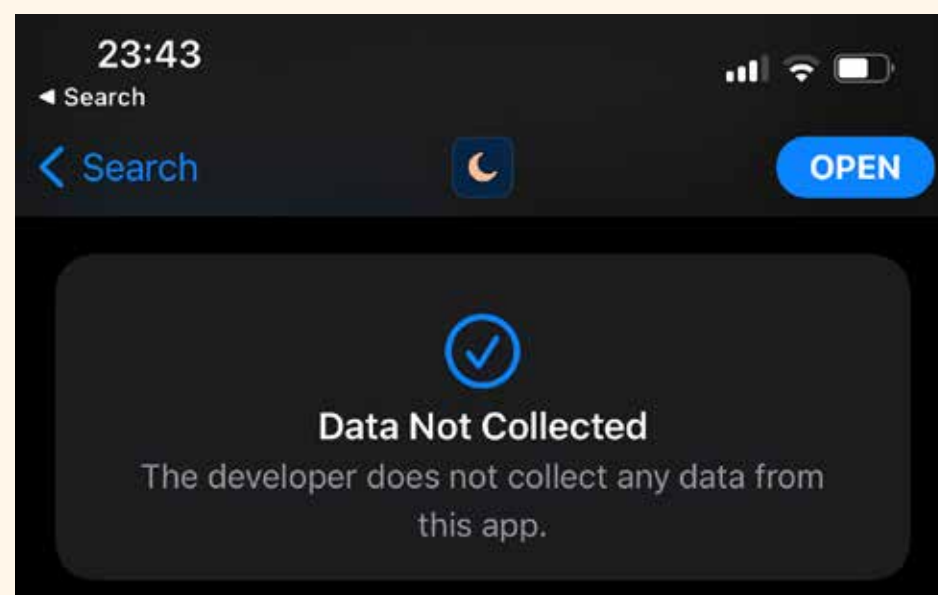


By Muslims, for Muslims

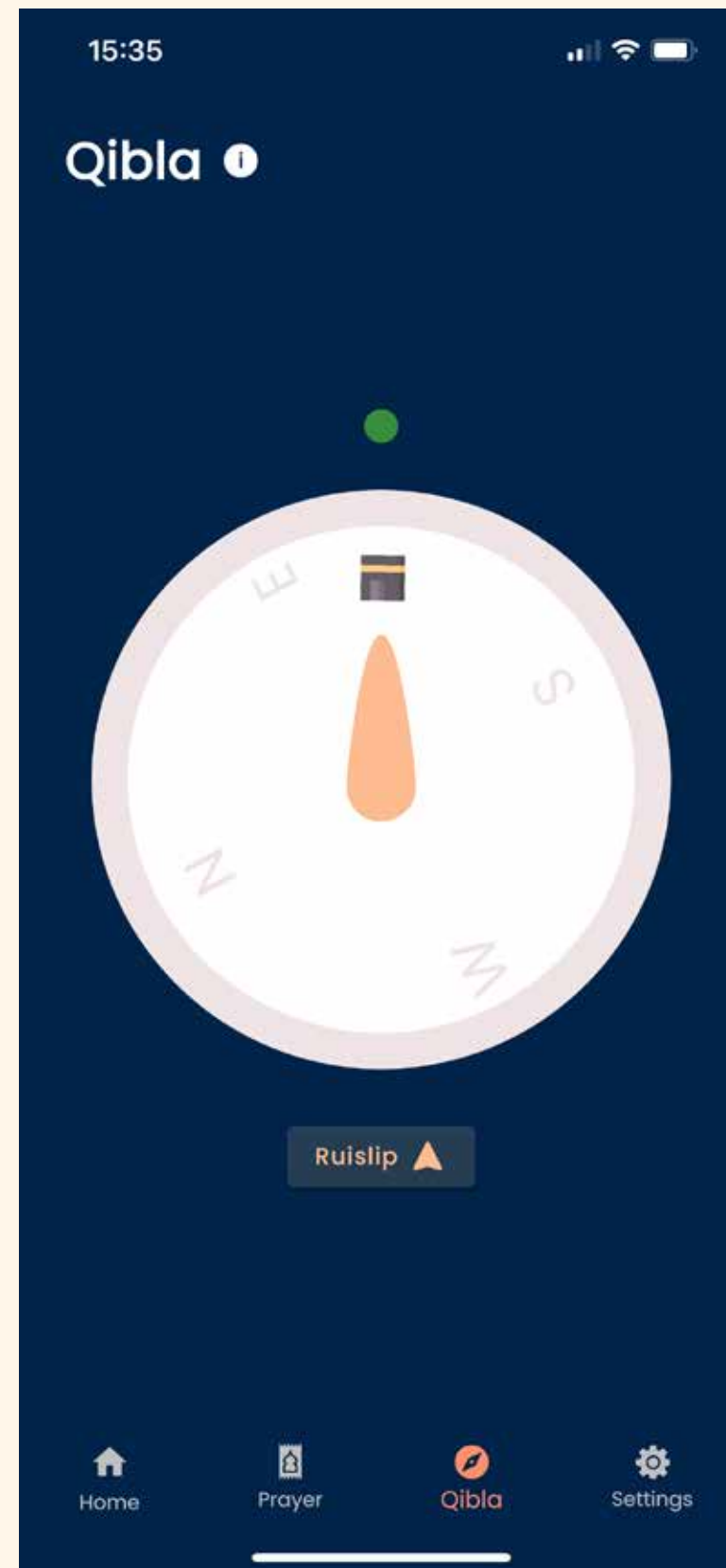
Some ideas come from a defensive stance.

In 2020, a *Vice* news investigation revealed that Muslim Pro, a Muslim prayer app with over 98 million downloads globally, was selling data to the US military through third parties. Muslim Pro later said it has stopped sharing this data with data partners, but the news only exacerbated the Muslim community's distrust toward cybersecurity since governments began mass profiling Muslims in the name of national security after the September 11 terrorist attacks.

Abdur-Rahman Abbas and Tariq Jamal, still at university in the United Kingdom at the time, realized that this was their moment to create something for the safety of the Muslim community. Thus began



Above top left: Pillars app founders Tariq Jamal and Abdur-Rahman Abbas
Above and right: Pillars app



Pillars app, a secure, community-informed app launched in Ramadan 2021, that gives accurate prayer times, and provides a prayer tracker and a compass that points toward Mecca. All user data generated from the app remains local to the device. As of June 2021, the app had been downloaded over 180,000 times. Pillars is one of many new privacy-focused apps developed by Muslims for Muslims.

“We’ve made sure to get our faces out as well, so that people know who this is coming from. They know, if we were to abuse the trust that’s been given to us, people can come straight for us, not some random organization,” Jamal tells Wunderman Thompson Intelligence. This concept of data being a trust, or amanah, is inherently tied to the Islamic value of responsibility toward what Allah entrusts each person with—whether it be body, relationships or data.

Traveling as a Muslim

The global ummah has also come to the rescue of Muslims traveling abroad who are looking for essentials like halal dining options or spaces to keep up with the five daily prayers.

Elena Nikolova, the UK-based founder of the Muslim Travel Girl blog, has been sharing her experiences and tips for traveling as a Muslim woman for the past eight years. Previous articles include where to find halal food from Austria to Italy to the Czech Republic, the best Muslim-friendly resorts in places like Bali and the Maldives, and how to perform the umrah, or mini haj, for under £300 (around \$370).

For her, and for her 250,000 blog readers and 80,000 social media followers, as of August 2022, there is a spiritual dimension to traversing the world.

“There is that verse [in the Quran] that says that the places you’ve prayed will testify for you,” Nikolova tells Wunderman Thompson Intelligence. “We’ve

Elena Nikolova



prayed at the Grand Canyon, we’ve prayed in Mecca, we’ve prayed in the Maldives, and we’re like, wow, think about all these places that are going testify.”

For Nikolova, “travel is an opportunity to strengthen your faith and express gratitude for and connect with your life, your community and the world you are privileged to live in.”



Elena Nikolova





By The Numbers

Who are the New Muslim Consumers?

To find out, we conducted a quantitative study conducted using SONAR™ Wunderman Thompson's proprietary online research tool.

The survey covered:



N=500, Muslims aged 18+ in Indonesia
(300 aged 18-39, 200 aged 40+)



N=500, Muslims aged 18+ in Malaysia
(300 aged 18-39, 200 aged 40+)



At n=500, the margin of error is approximately
+/- 3.7%

55% live in urban areas

27% live in the suburbs

9% live in small towns

9% live in rural areas



It was conducted from May 9 to May 16, 2022.

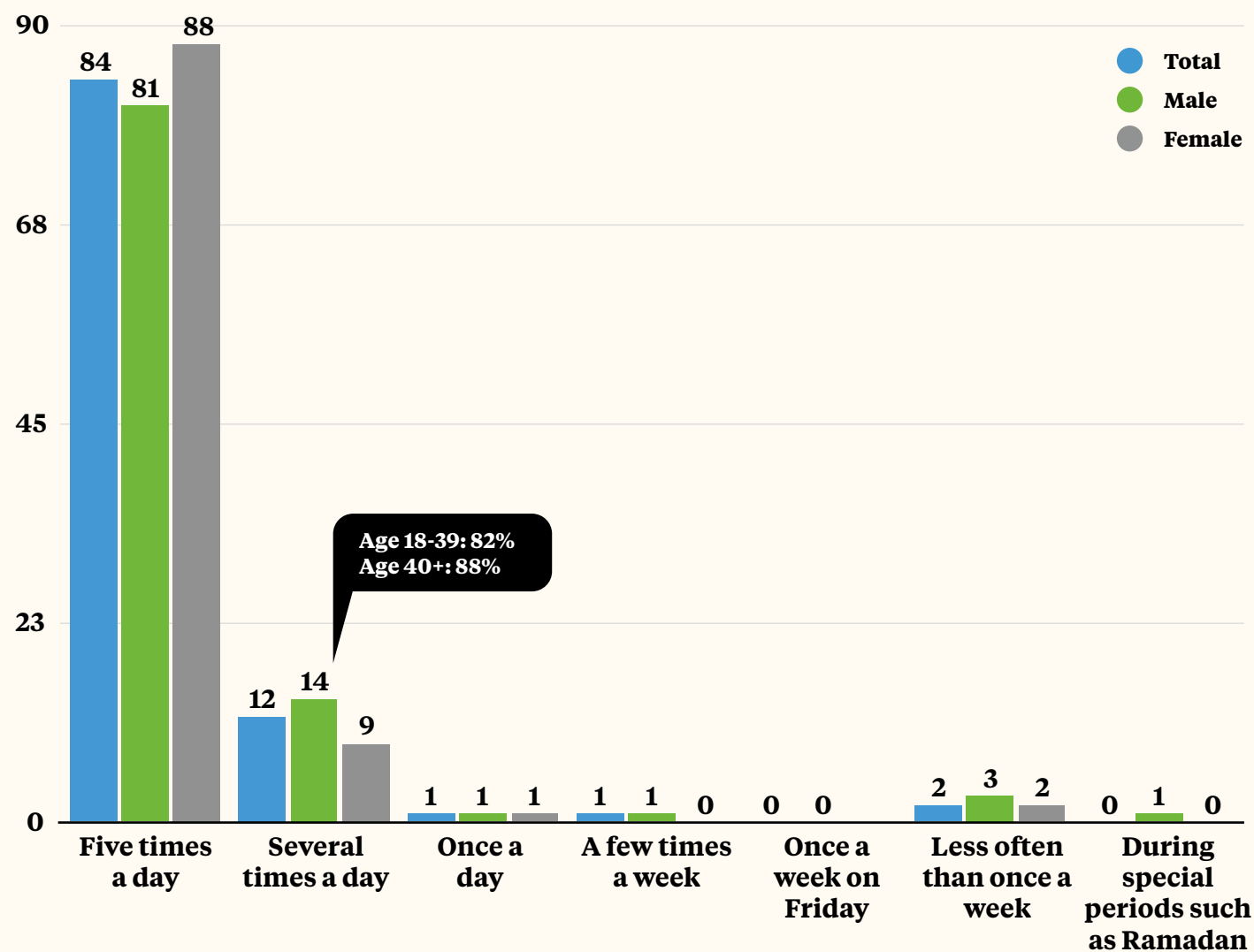


Survey questions covered religious observance, gender roles and responsibilities, the importance of halal, travel, technology, metaverse and representation

Religious observance

Prayer frequency (%)

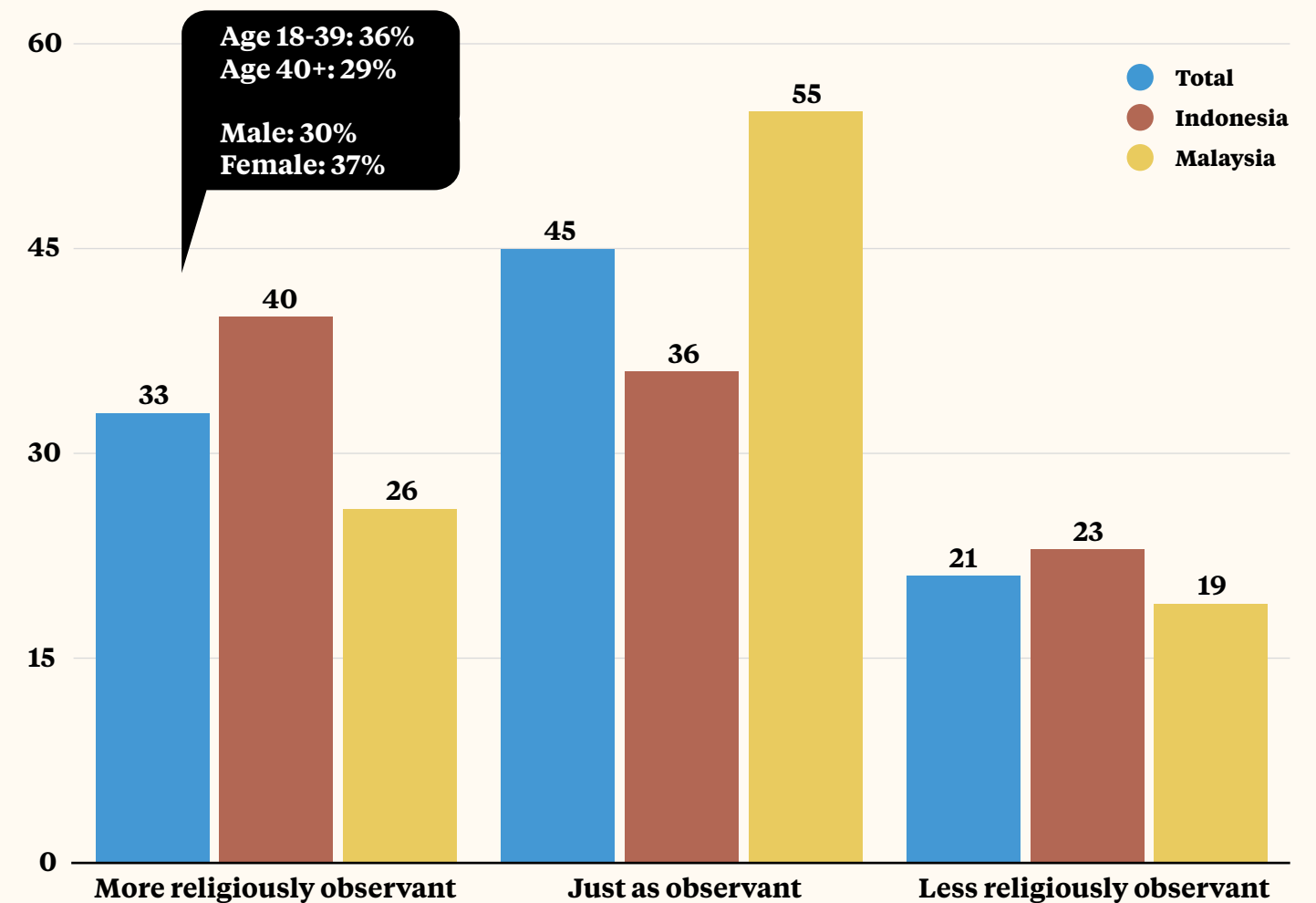
Q. How often, if at all, do you usually pray?



The vast majority of Muslims in Malaysia and Indonesia pray five times a day. Women and older adults are more likely to do so.

Religious observance compared to parents at same age

Q. Overall, how much more or less religiously observant would you say you are when compared to your parents when they were your age?

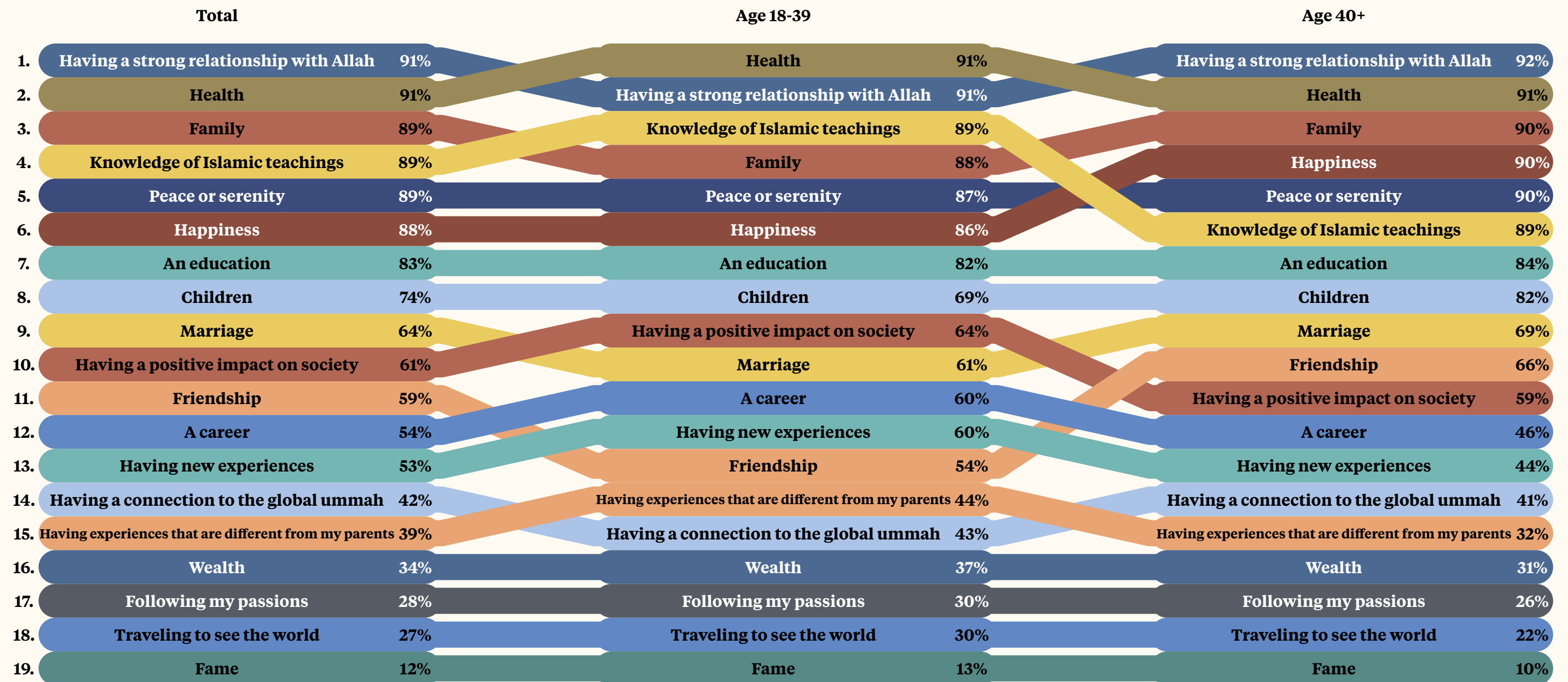


One-third of respondents say they are more religiously observant than their parents were at their age. The sentiment is stronger in Indonesia than Malaysia and also among women and younger adults.

Importance of issues (% very important)—by age

Q. How important or unimportant are each of the following things to you, personally, in your life?

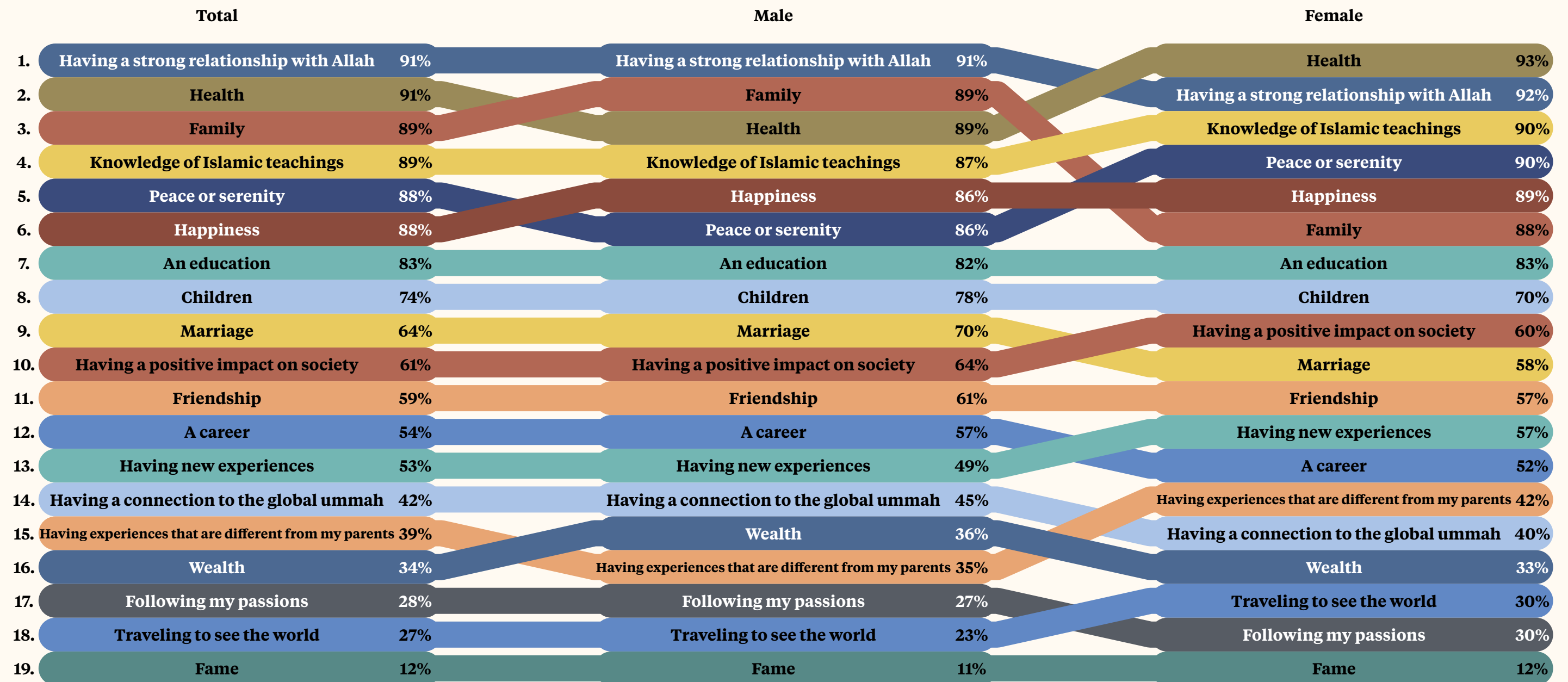
Nine out of 10 consumers feel it is very important to have a strong relationship with Allah and to have knowledge of Islamic teachings, on par with health, family, peace and happiness.



Importance of issues (% very important)—by gender

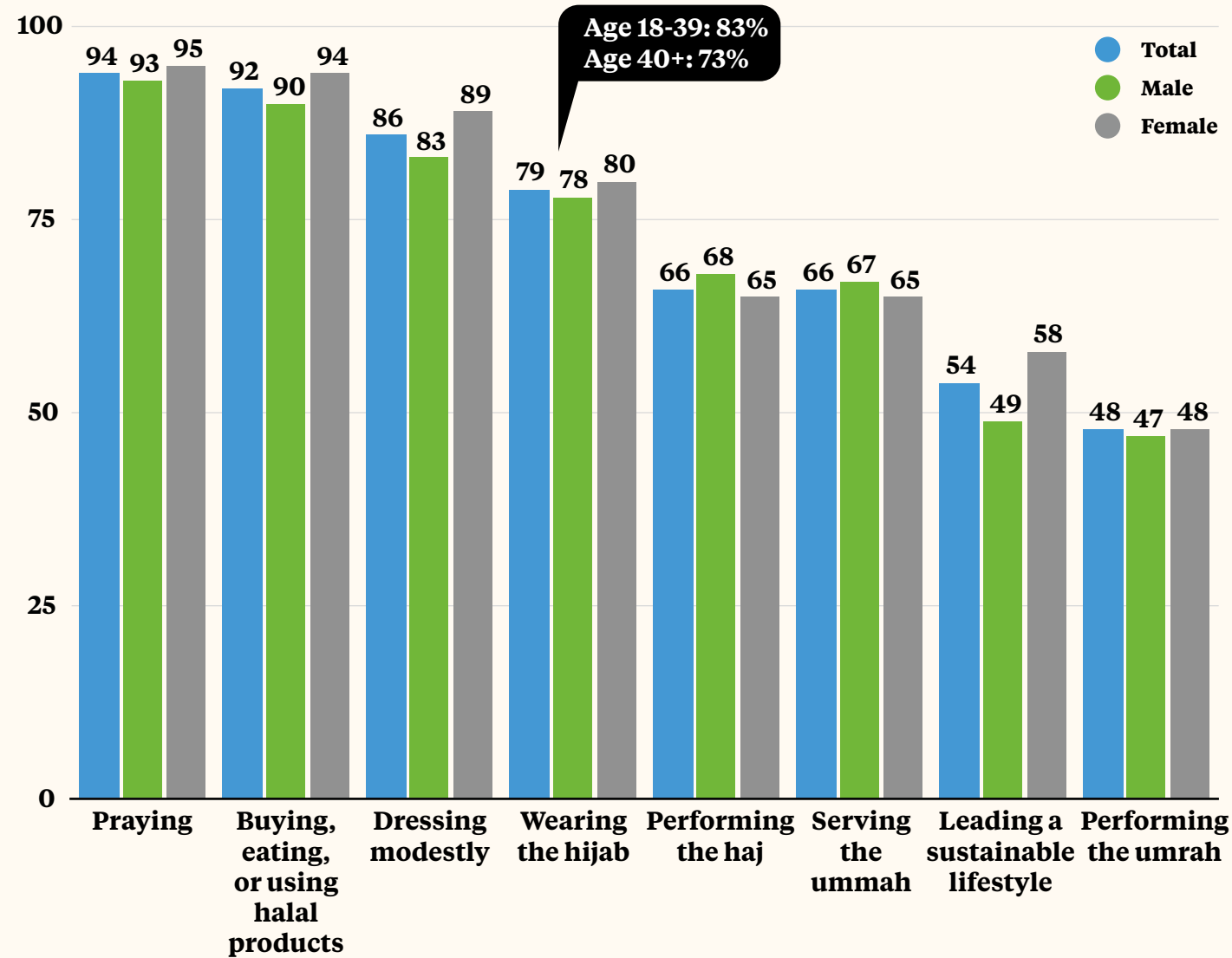
Q. How important or unimportant are each of the following things to you, personally, in your life?

Men are significantly more likely than women to prioritize marriage, children, and a career while women are significantly more likely to place importance on having new experiences and experiences that are different from their parents, as well as travel.



Importance as a Muslim (% very important)—by gender

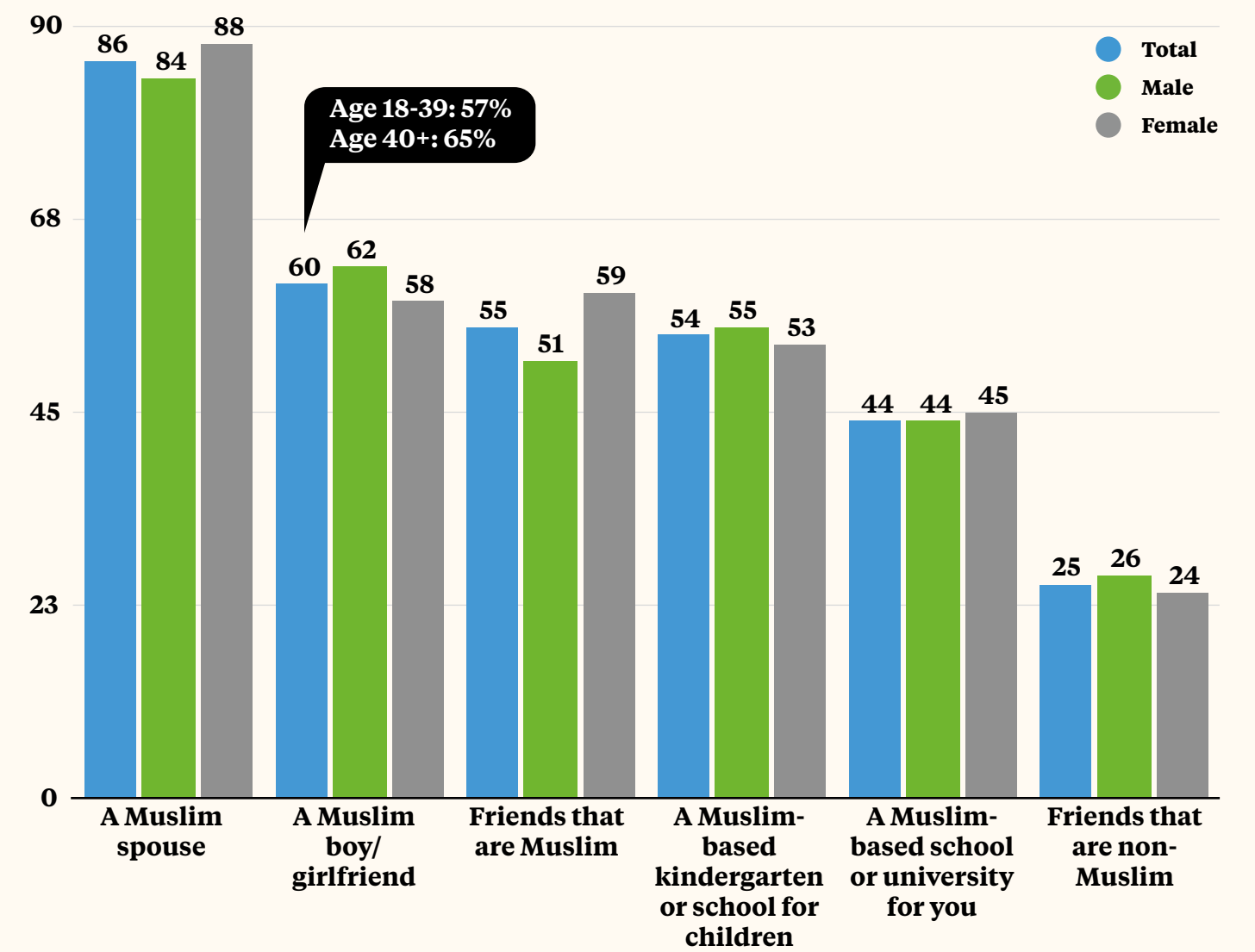
Q. As a Muslim, how important do you feel it is to practice each of the following?



Nearly all Muslims feel it is very important to pray, buy, eat or use halal products, and dress modestly. Women are more likely than men to feel it is important to lead a sustainable lifestyle.

Importance as a Muslim (% very important)—by gender

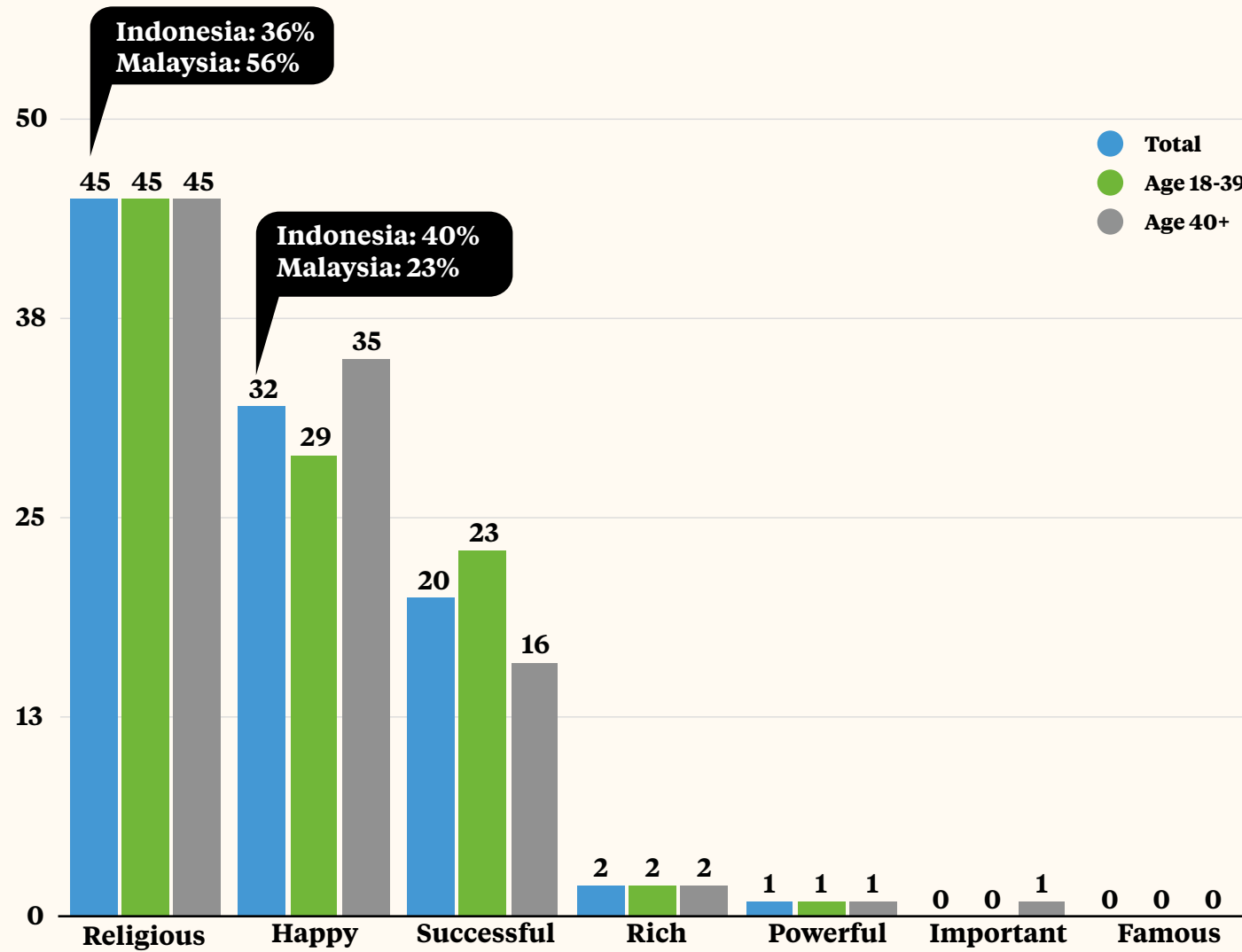
Q. How important or unimportant are each of the following to you, personally?



For most, a Muslim spouse is crucial. A majority also feel it is important to have Muslim boy/girlfriends, friends, and schools for their children.

Desires for children (% very important)—among parents; by age

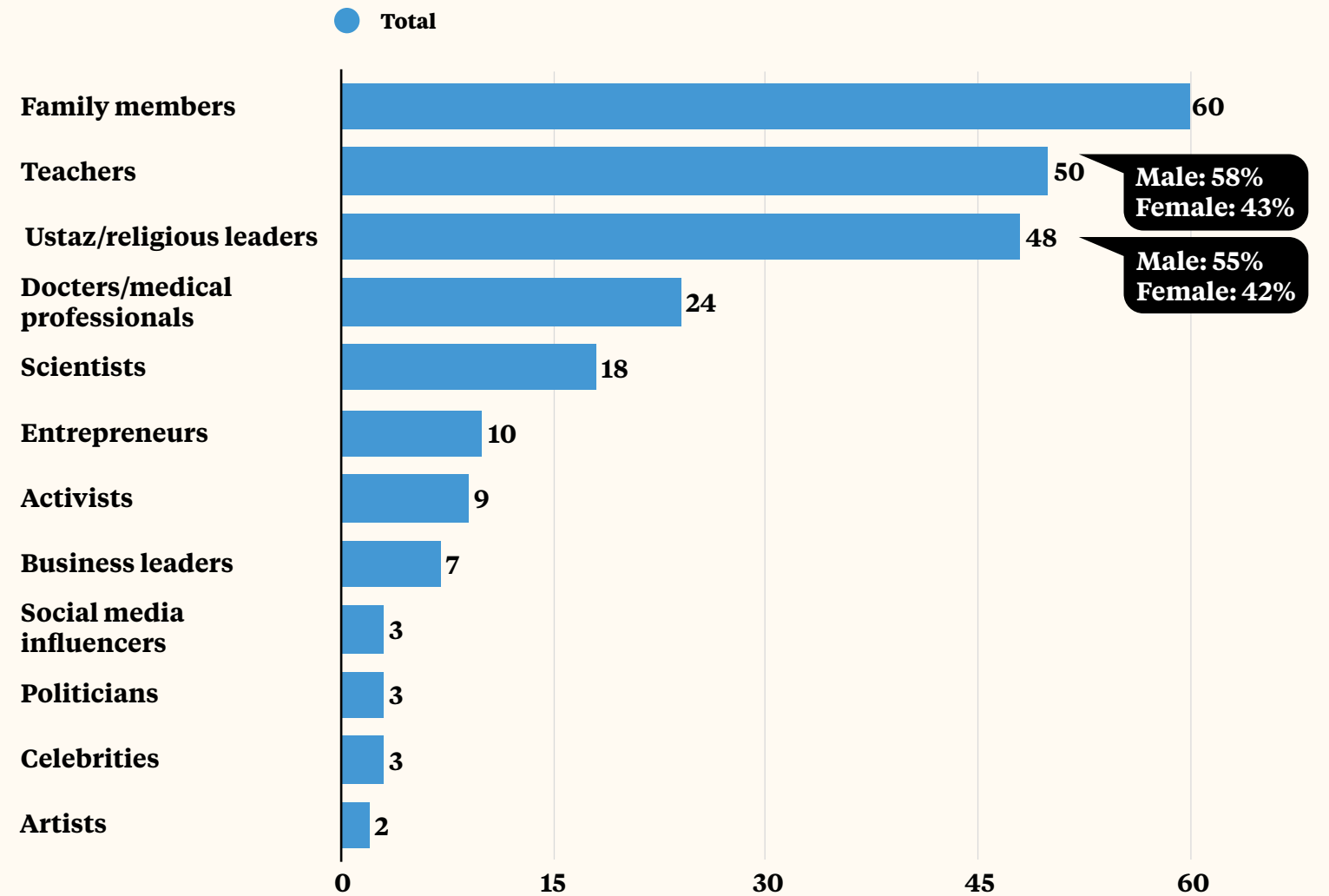
Q. Which ONE of the following do you most want for your child/children?



When required to choose, Muslim parents most want their children to be religious (particularly in Malaysia), followed by happy and successful. Success is more important to younger parents, while happiness is more important to older parents.

Personal heroes

Q. Who do you consider to be your personal hero(s)?

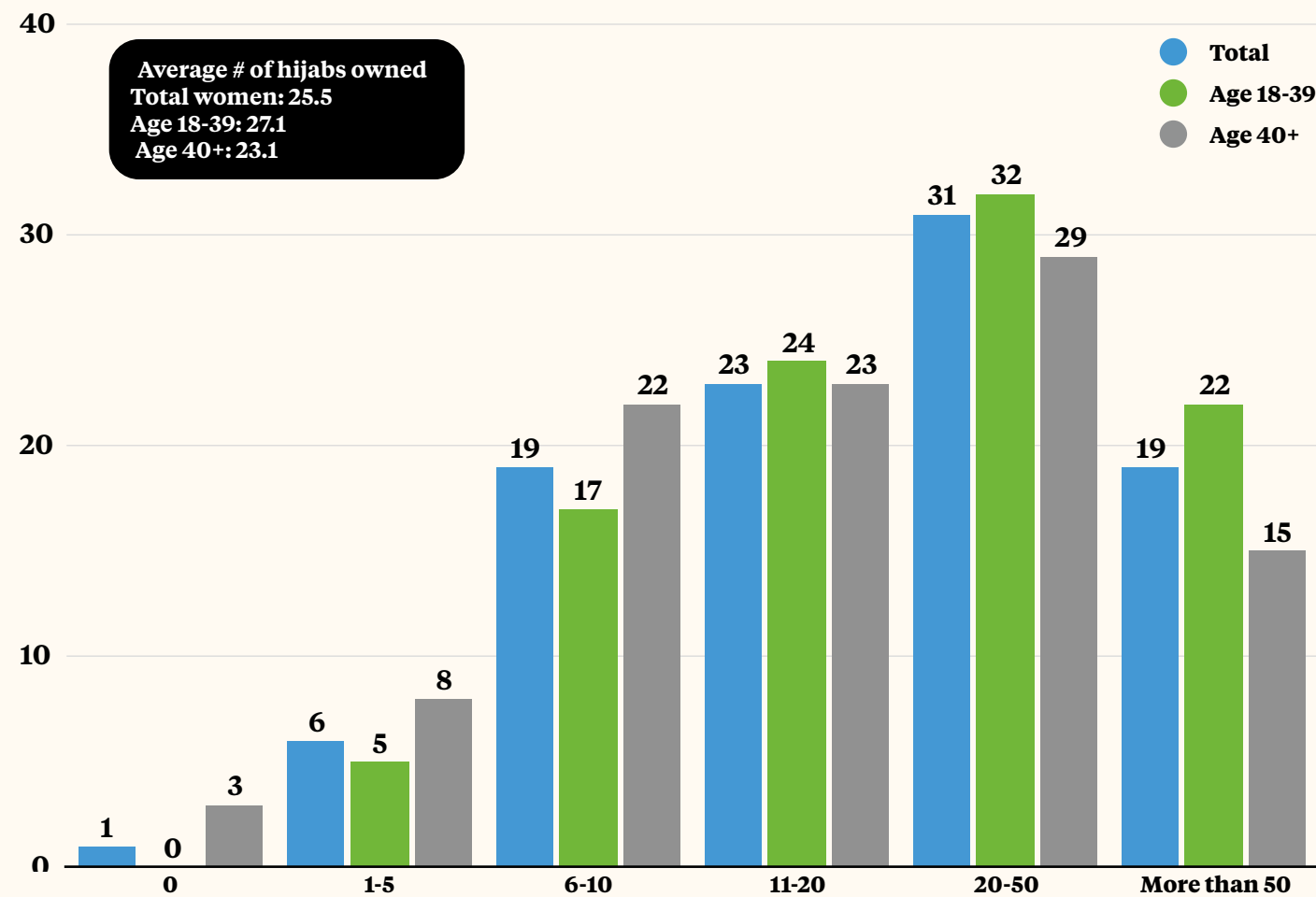


Muslims in Indonesia and Malaysia are most likely to look to family members, teachers and religious leaders as their personal heroes.

Hijabs (women only)

Number of hijabs currently owned (%)

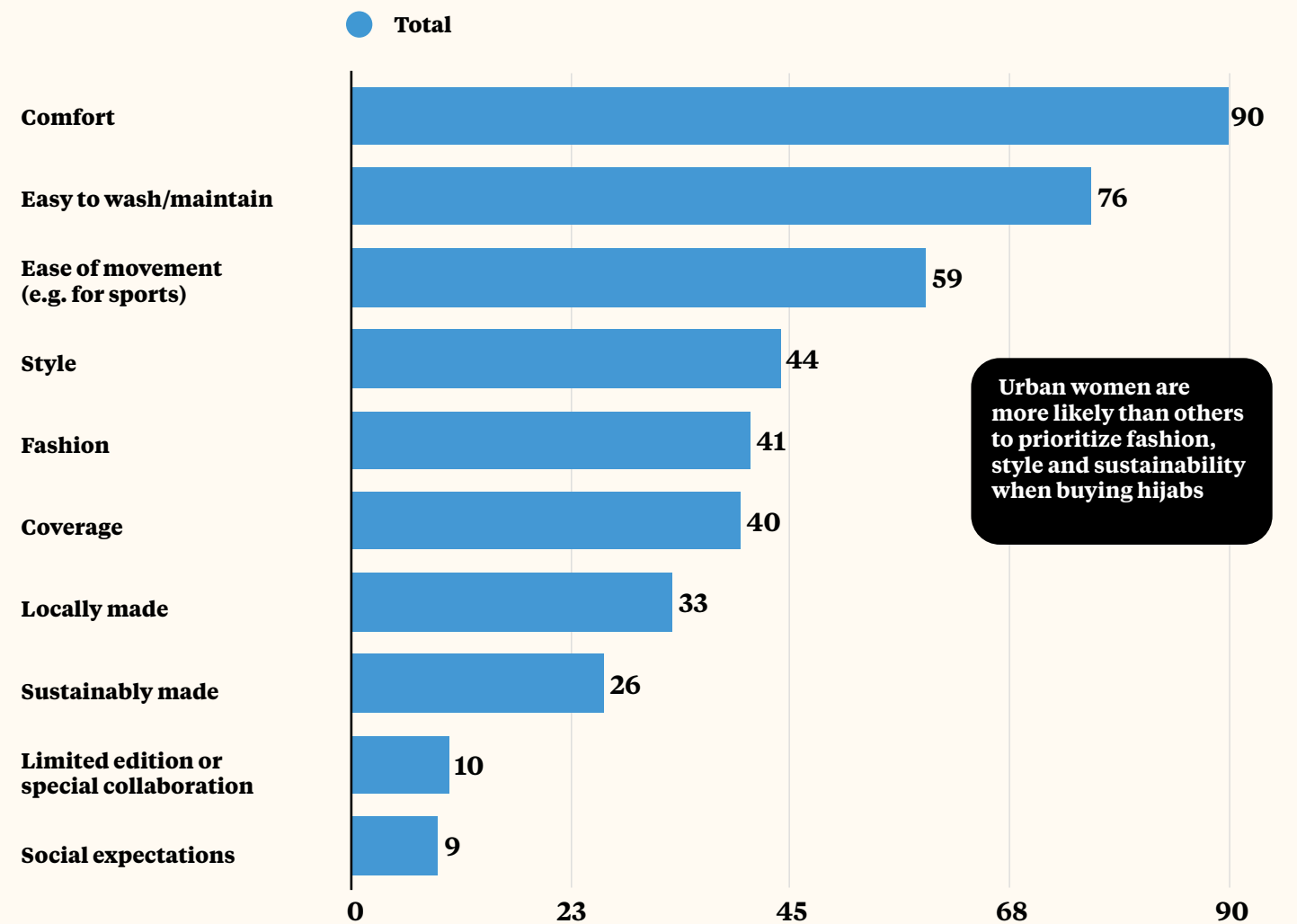
Q. How many hijabs do you currently own?



On average, Muslim women in Indonesia and Malaysia own about 25 hijabs.

Considerations when buying a hijab (%)

Q. What are your top considerations when buying a hijab?

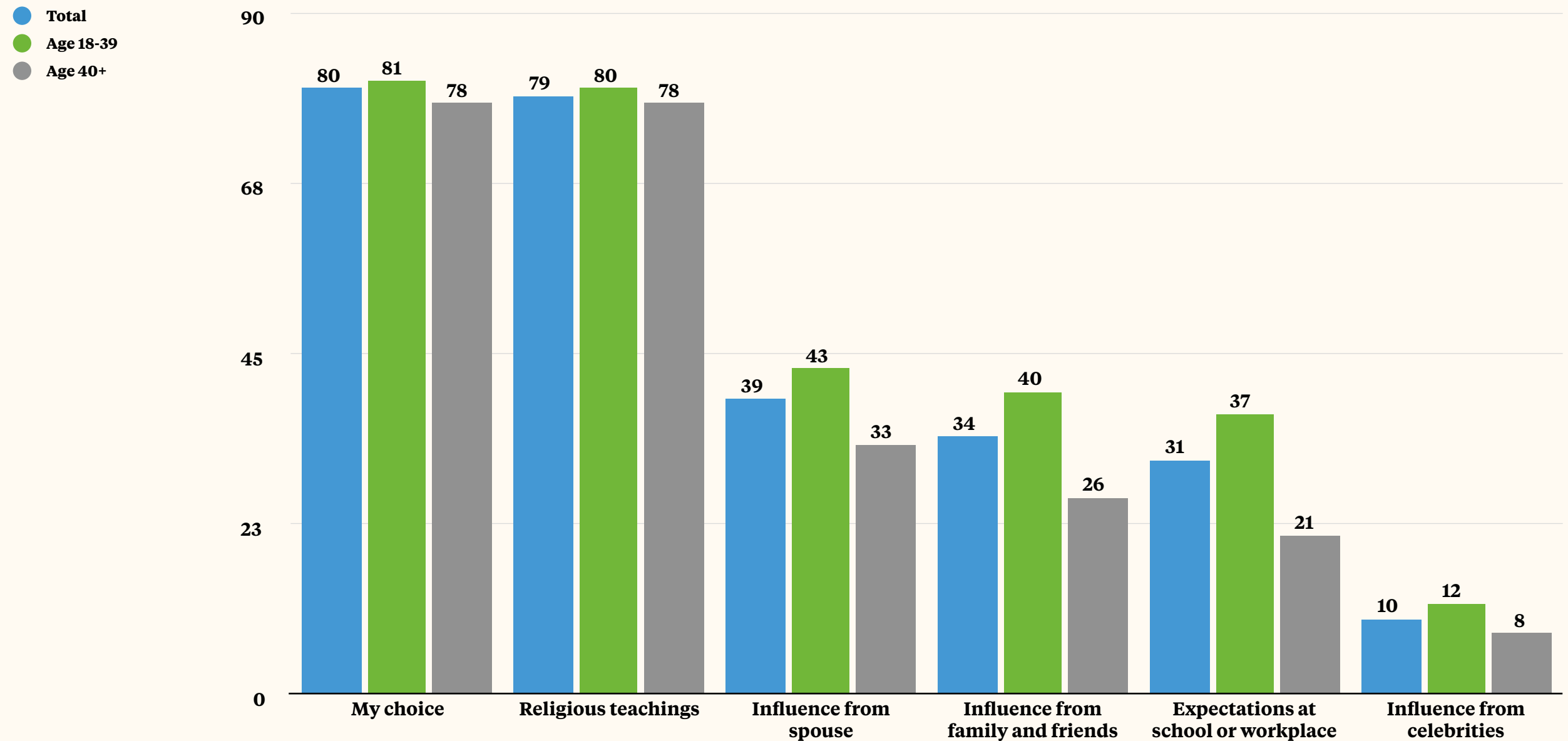


Comfort is the top consideration when buying a hijab, followed by being easy to wash/maintain, and ease of movement.

Influences on decision to wear a hijab (% factors in a lot)

Q. How much do each of the following factor into your decision to wear a hijab, if at all?

Both personal choice and religious teachings equally factor into a woman’s decision to wear a hijab. Younger women are more likely to be influenced by spouses, family and friends, or expectations at school or work.

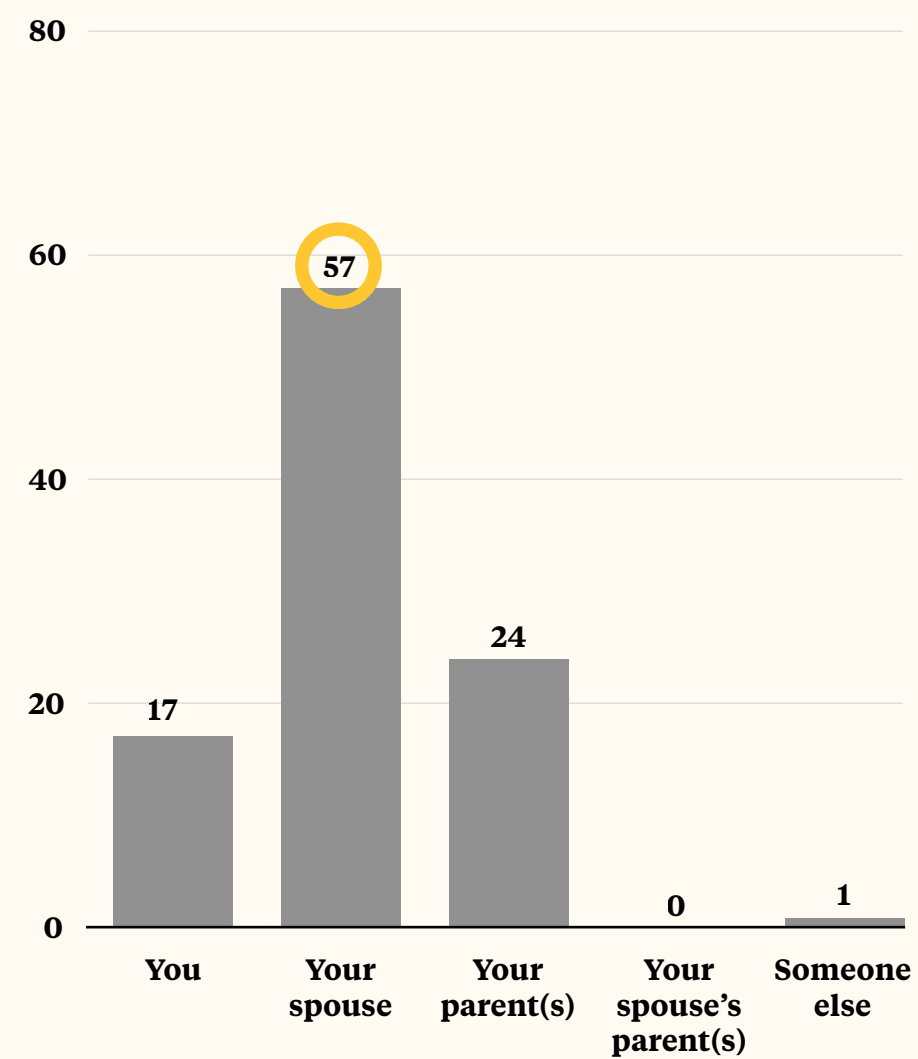
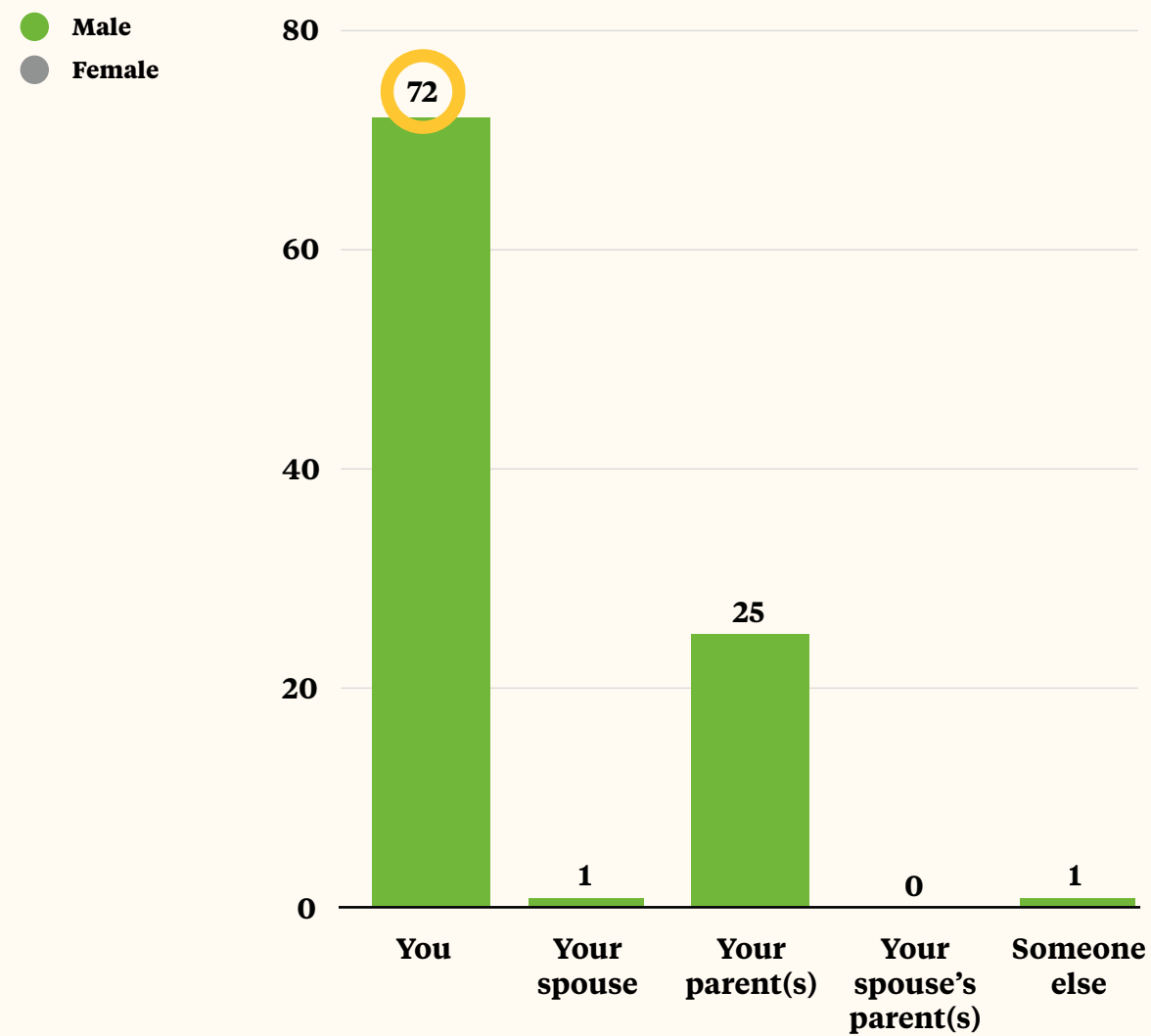


Gender roles and responsibilities

Head of household—by gender (%)

Q. Who is the head of your household?

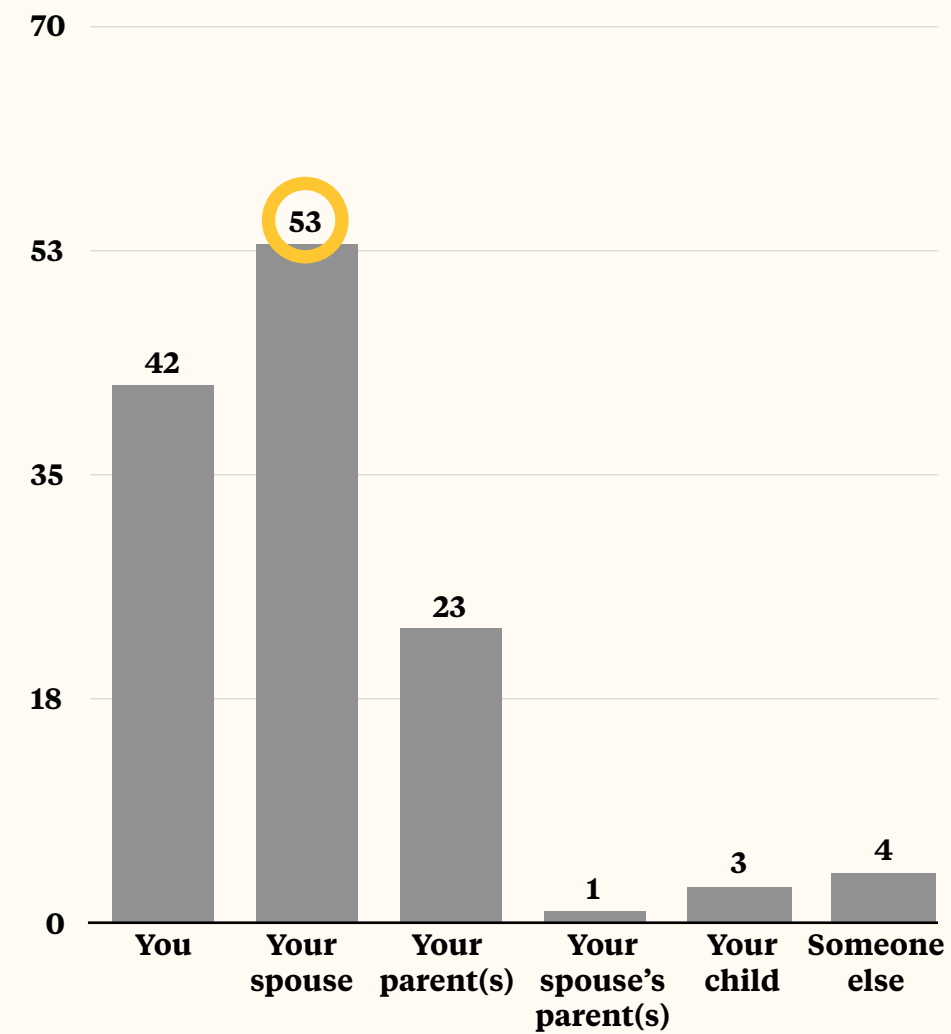
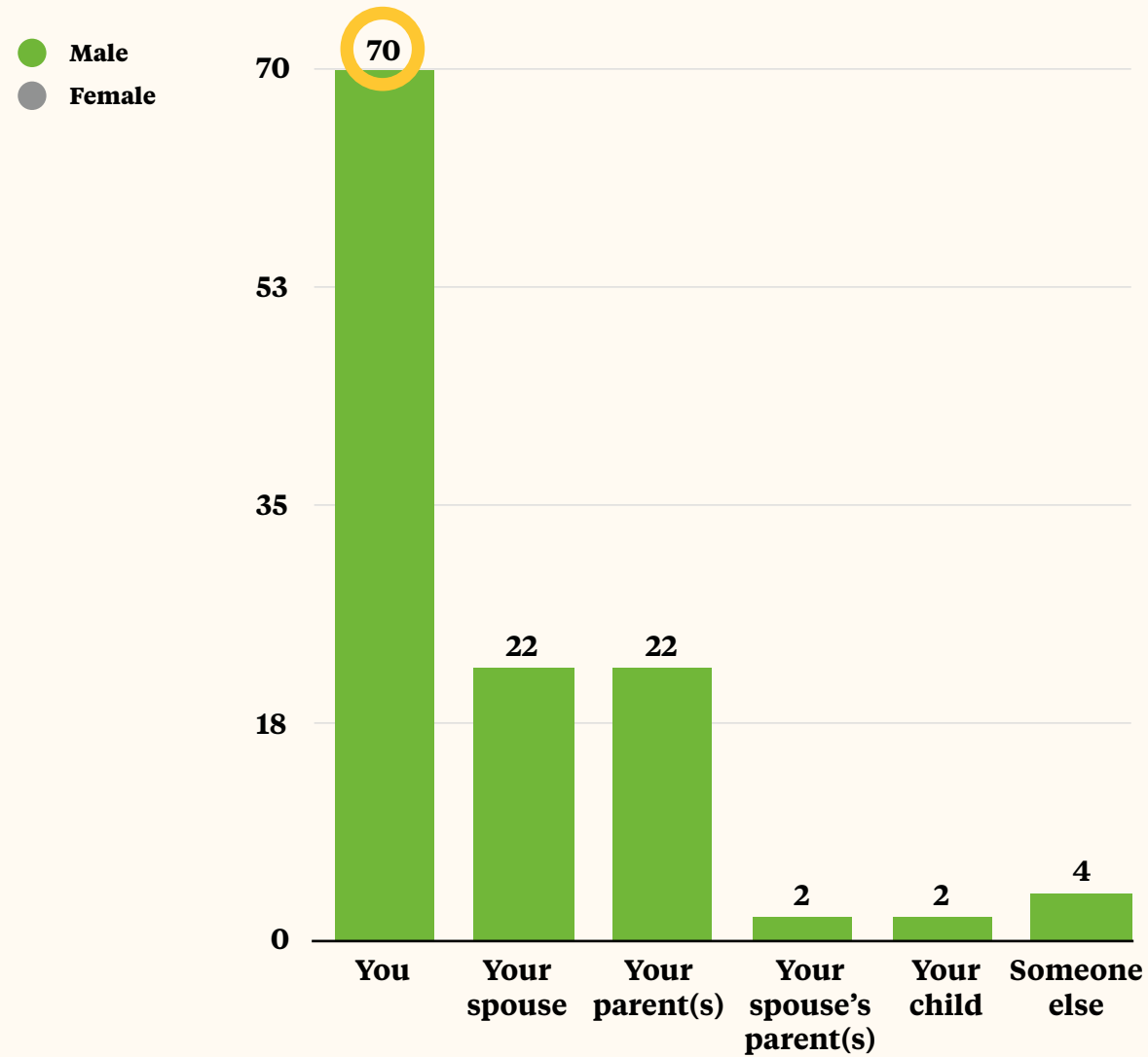
Overall, most live in a male-led household.



Who provides most financial support for household—by gender (%)

Q. Who provides the most financial support for your household?

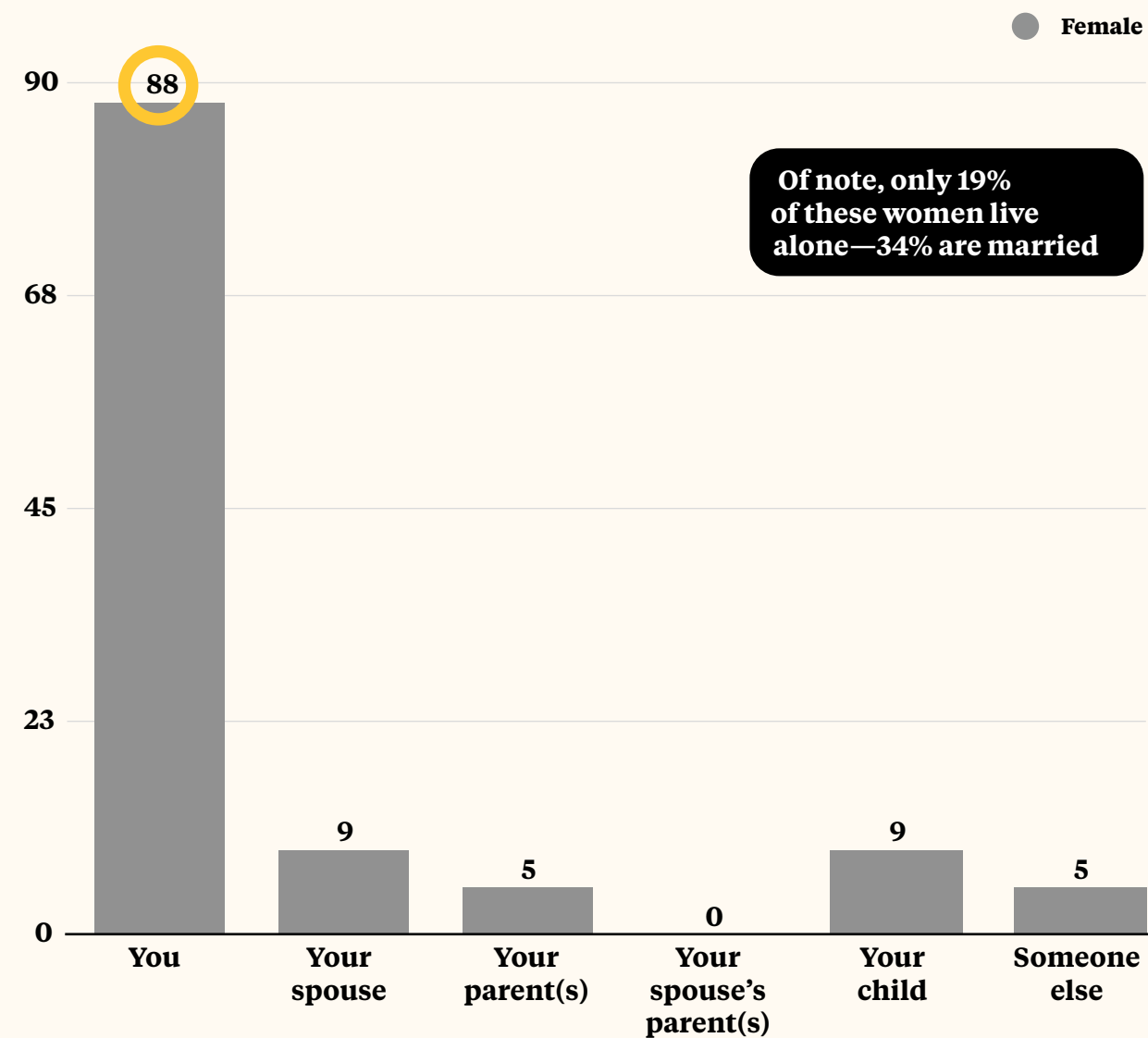
A majority of respondents indicate that men provide the most financial support for their households. However, a significant minority—two out of five—of women say they provide the most financial support for their households.



Financial support by head of household—by gender (%)

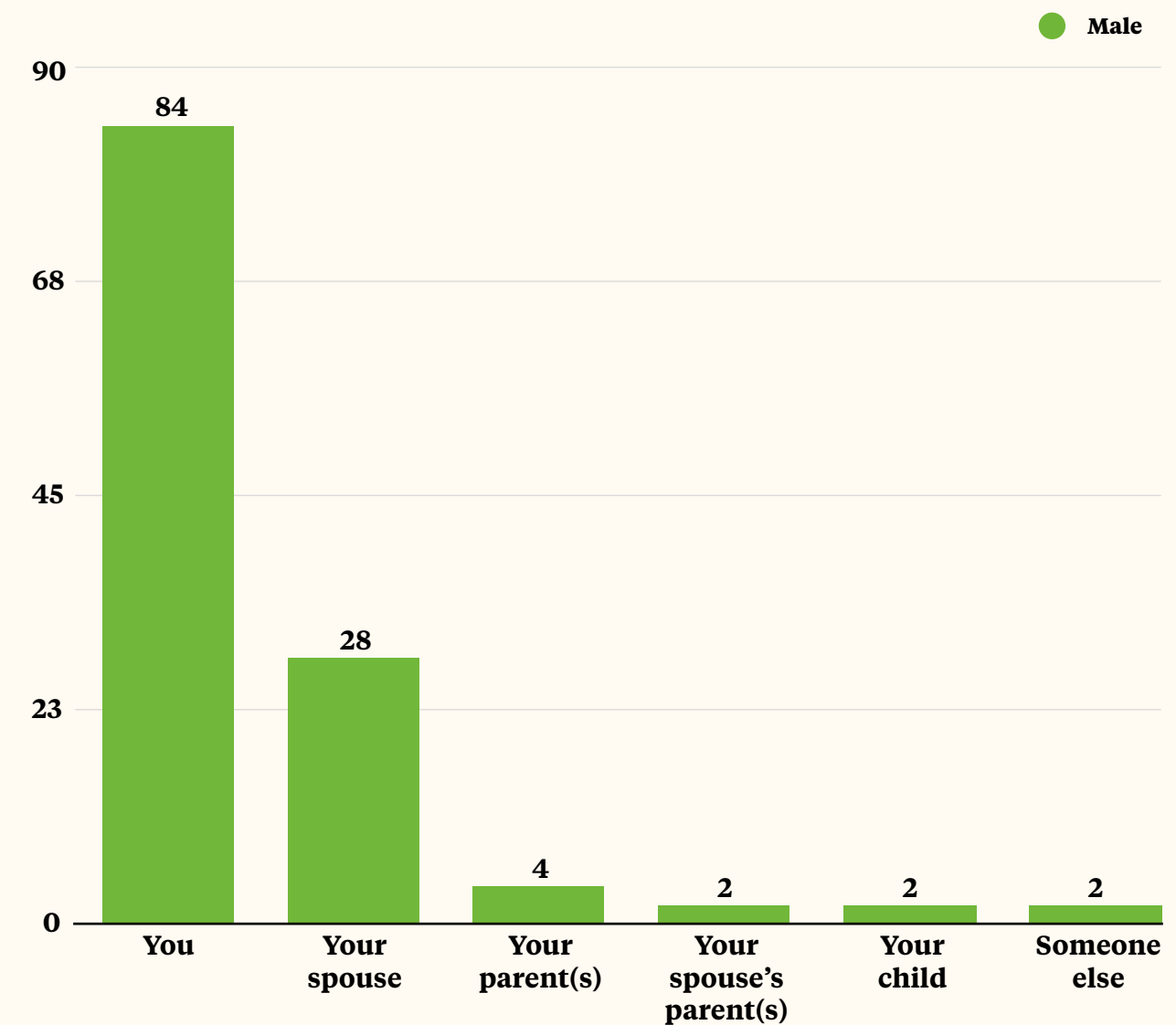
Q. Who is the head of your household?

Q. Who provides the most financial support for your household?



Among WOMEN who consider themselves head of household (n=81)

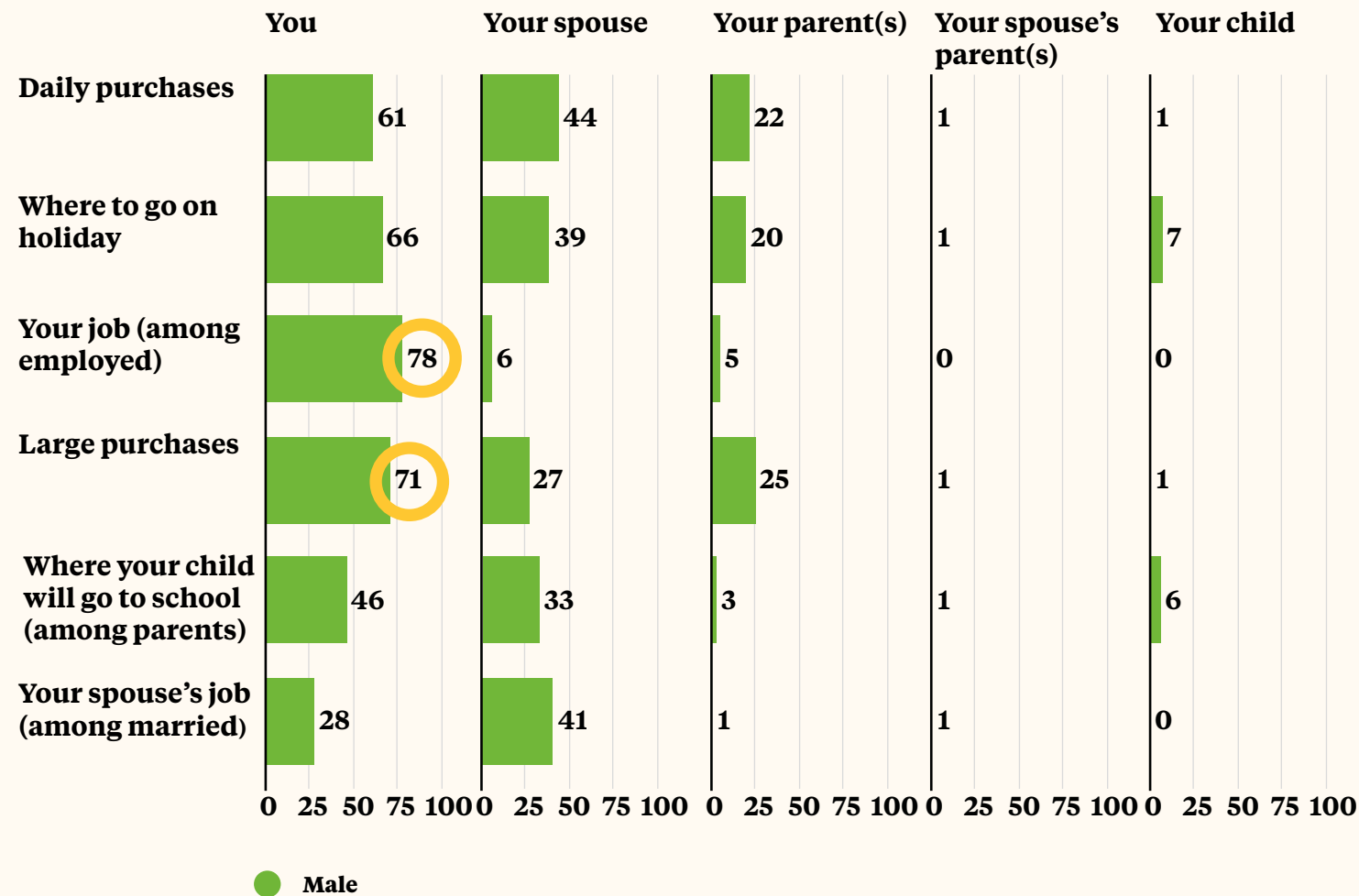
Among the 17% of women who consider themselves to be the head of their household, nearly nine out of 10 also say they provide the most financial support for their household.



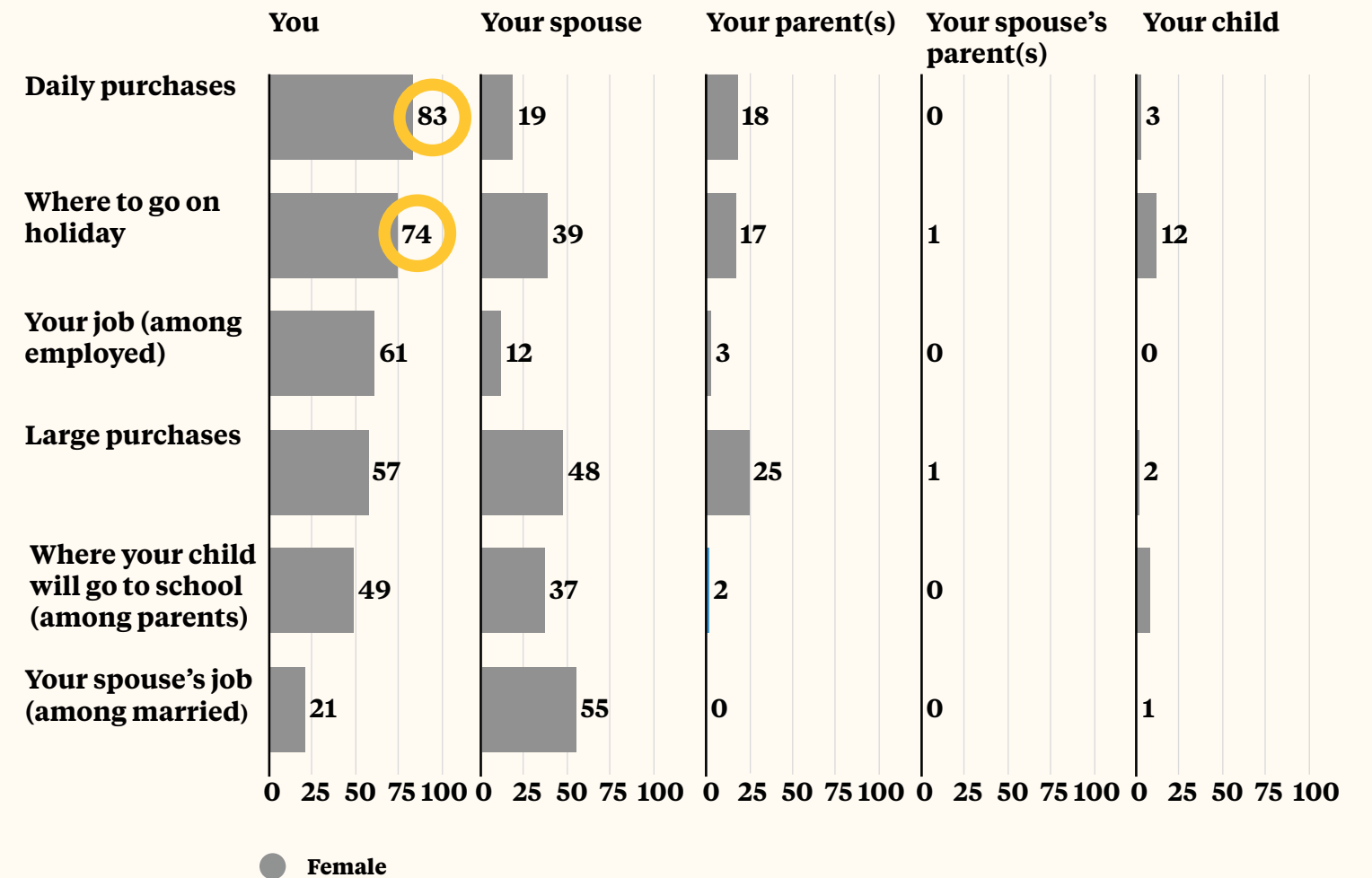
Among MEN who consider themselves head of household (n=360)

Decision-maker for household purchases—by gender (%)

Q. Who is typically the primary decision-maker for each of the following for your family?



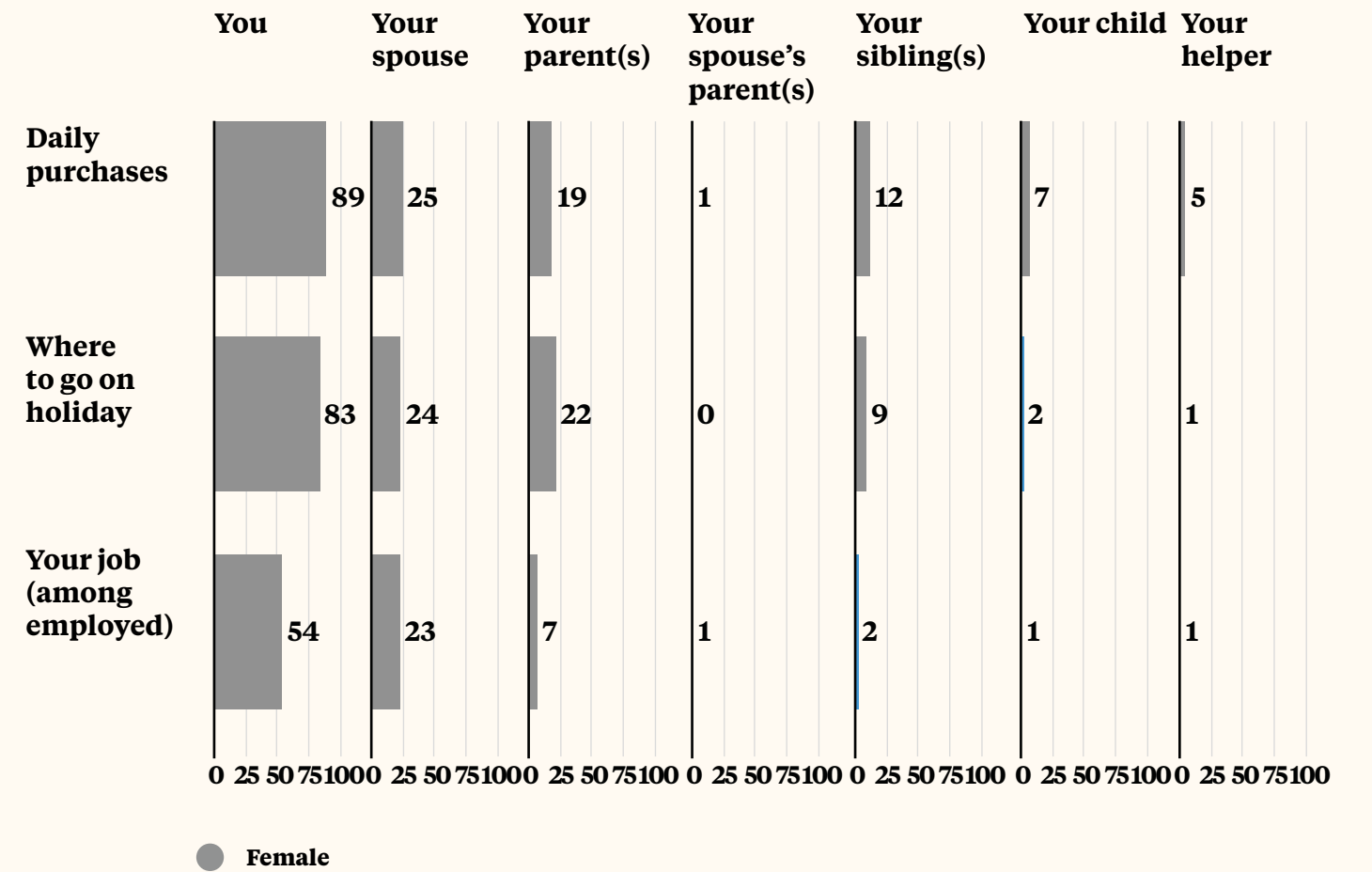
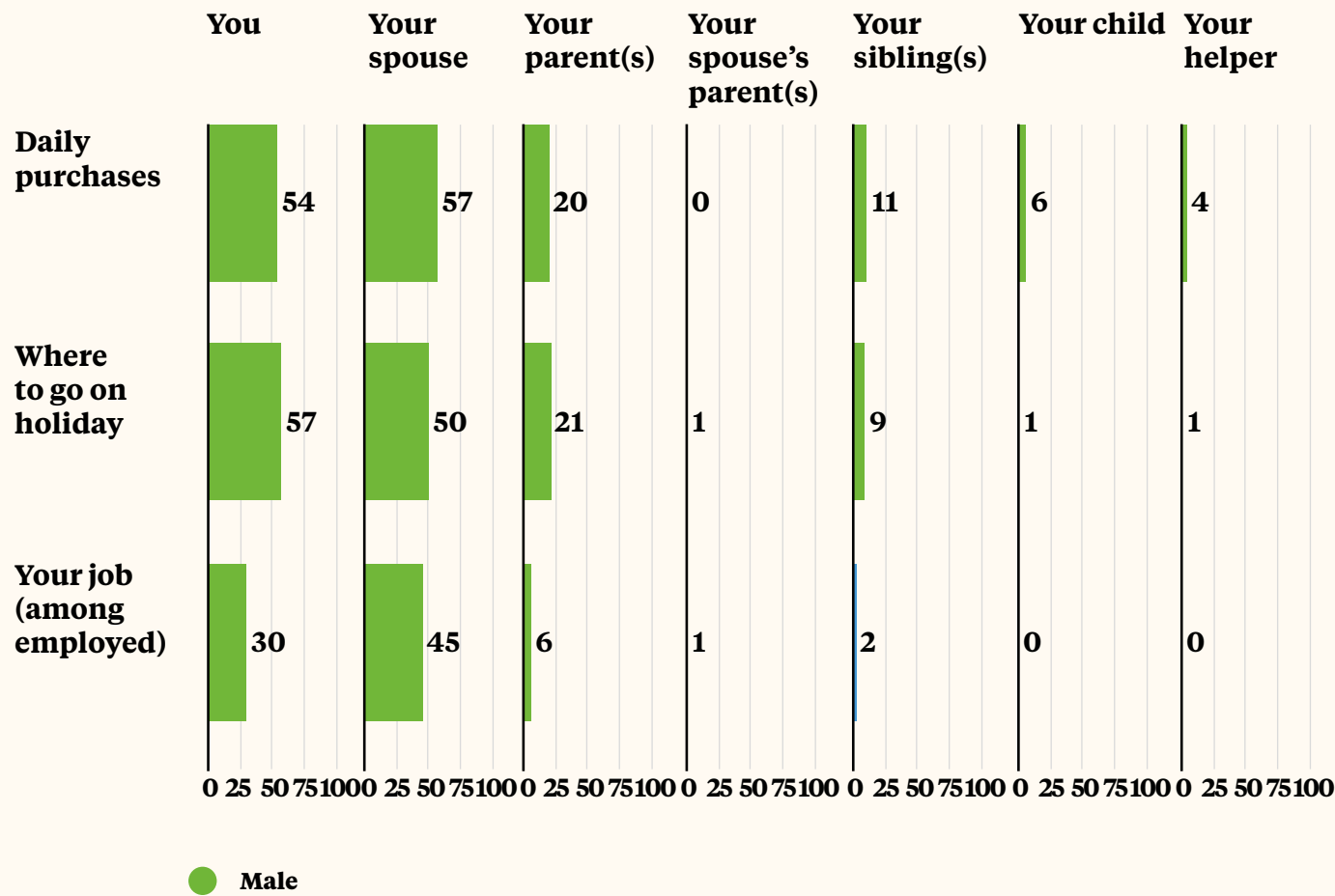
Men are more likely to consider themselves decision-makers for their jobs and large purchases while women are more likely to consider themselves decision-makers for daily purchases and holidays.



Who handles household tasks—by gender (%)

Q. Who typically handles each of the following for your family?

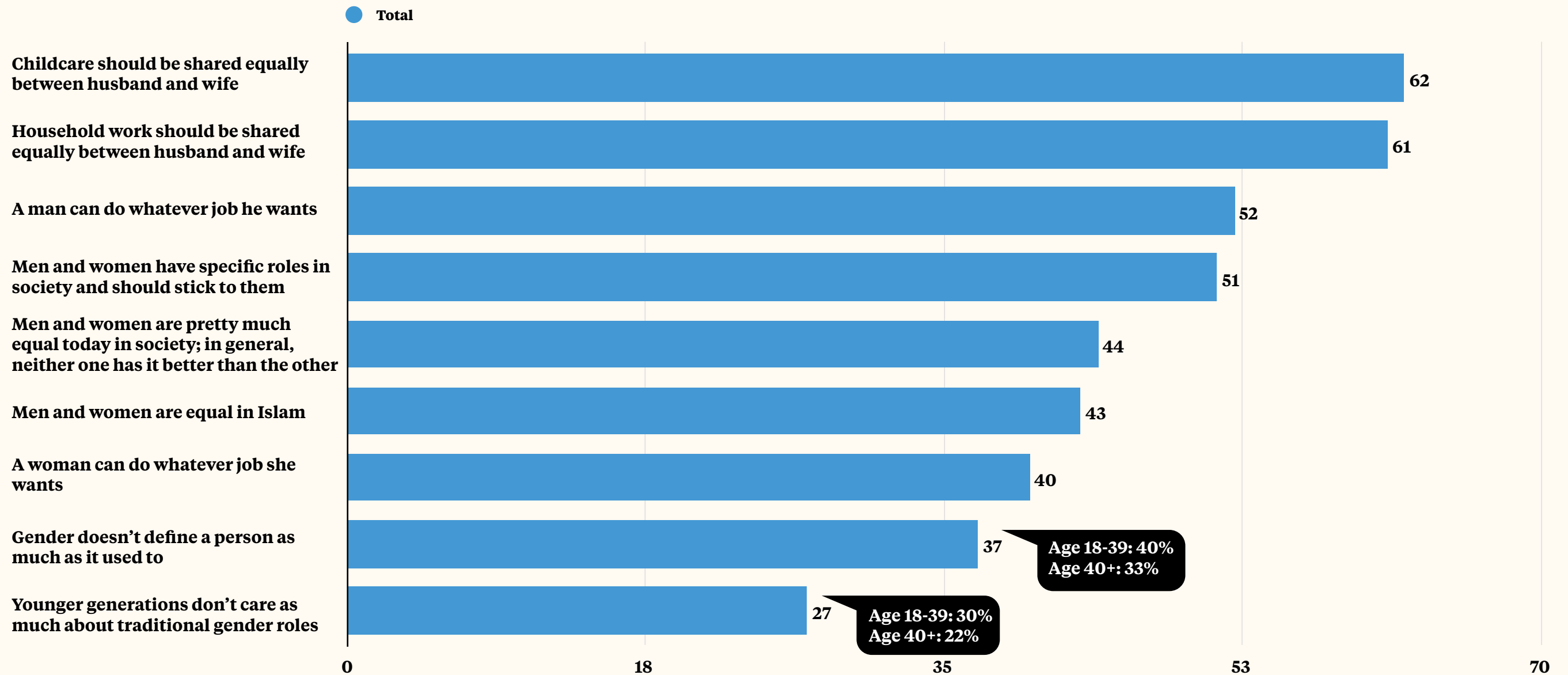
Women feel they handle most household tasks while men feel the responsibility is more evenly split.



Attitudes to gender equality (% strongly agree)

Q. How strongly do you agree or disagree with the following statements?

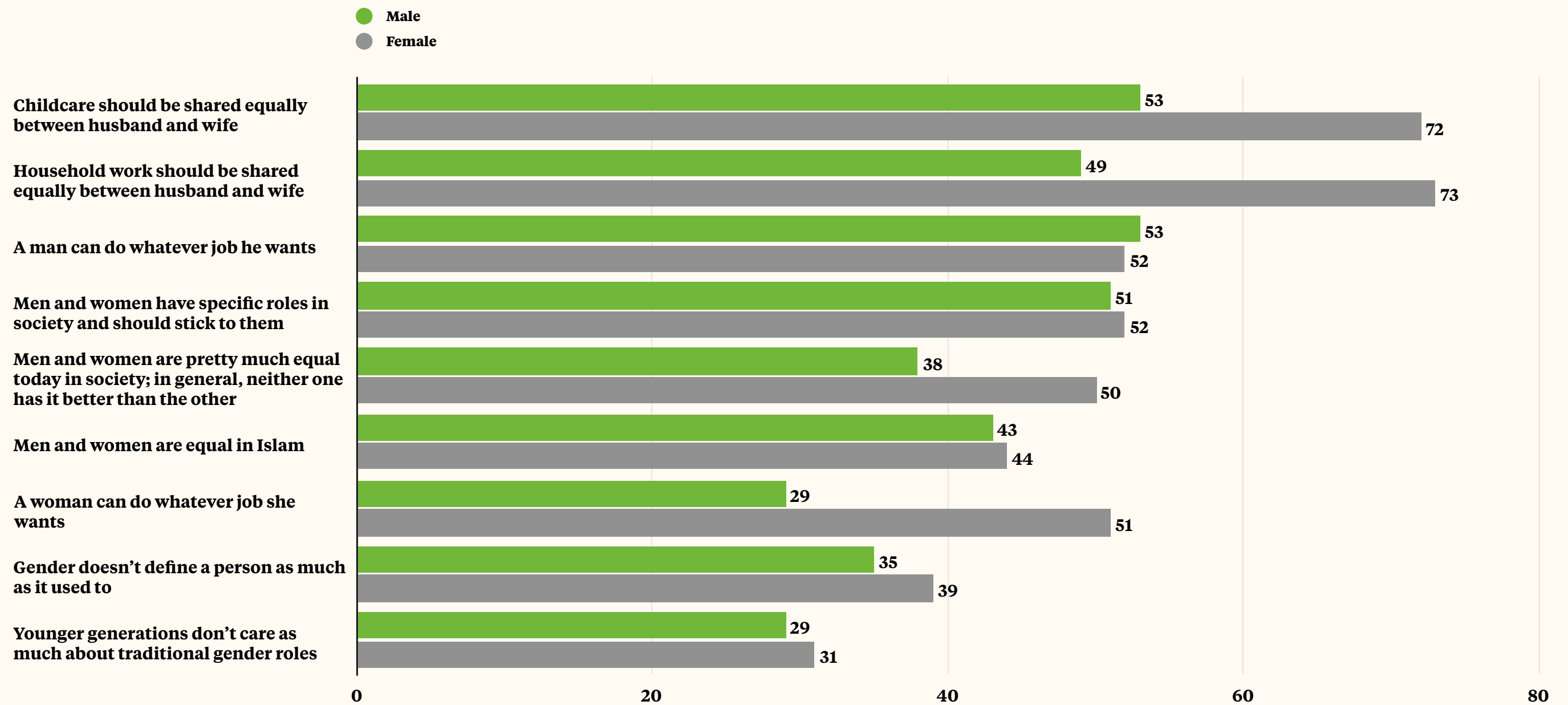
Most agree that childcare and household work should be shared equally between husband and wife. Younger consumers are more likely to agree that gender doesn't define a person as much as it used to and that younger generations don't care as much about traditional gender roles.



Attitudes to gender equality (% strongly agree)—by gender

Q. How strongly do you agree or disagree with the following statements?

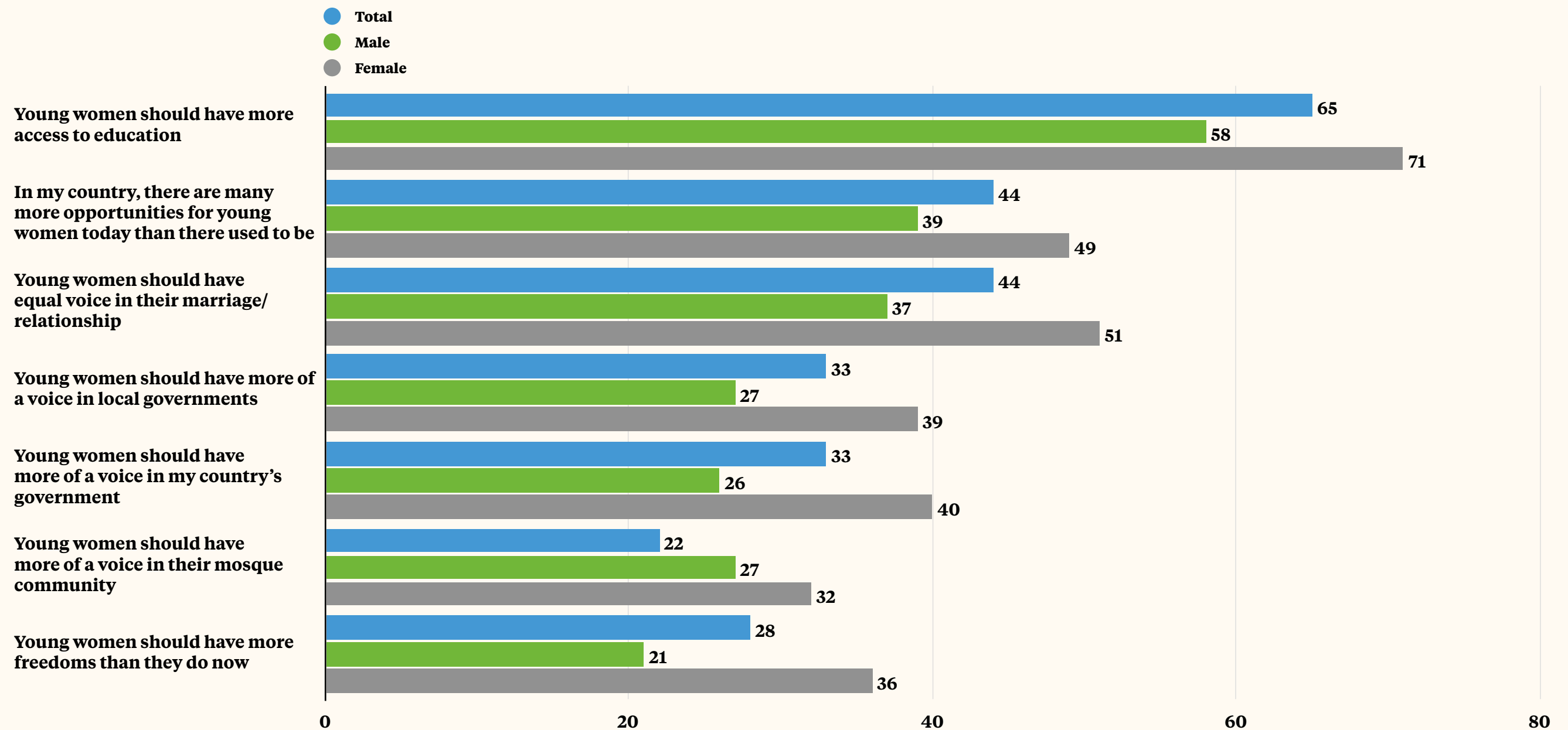
Sentiment around equality in childcare and household work is especially pronounced among women. Women are nearly twice as likely as men to feel that a woman can do whatever job she wants.



Attitudes about young women (% strongly agree)—by gender

Q. How much do you agree or disagree with the following statements?

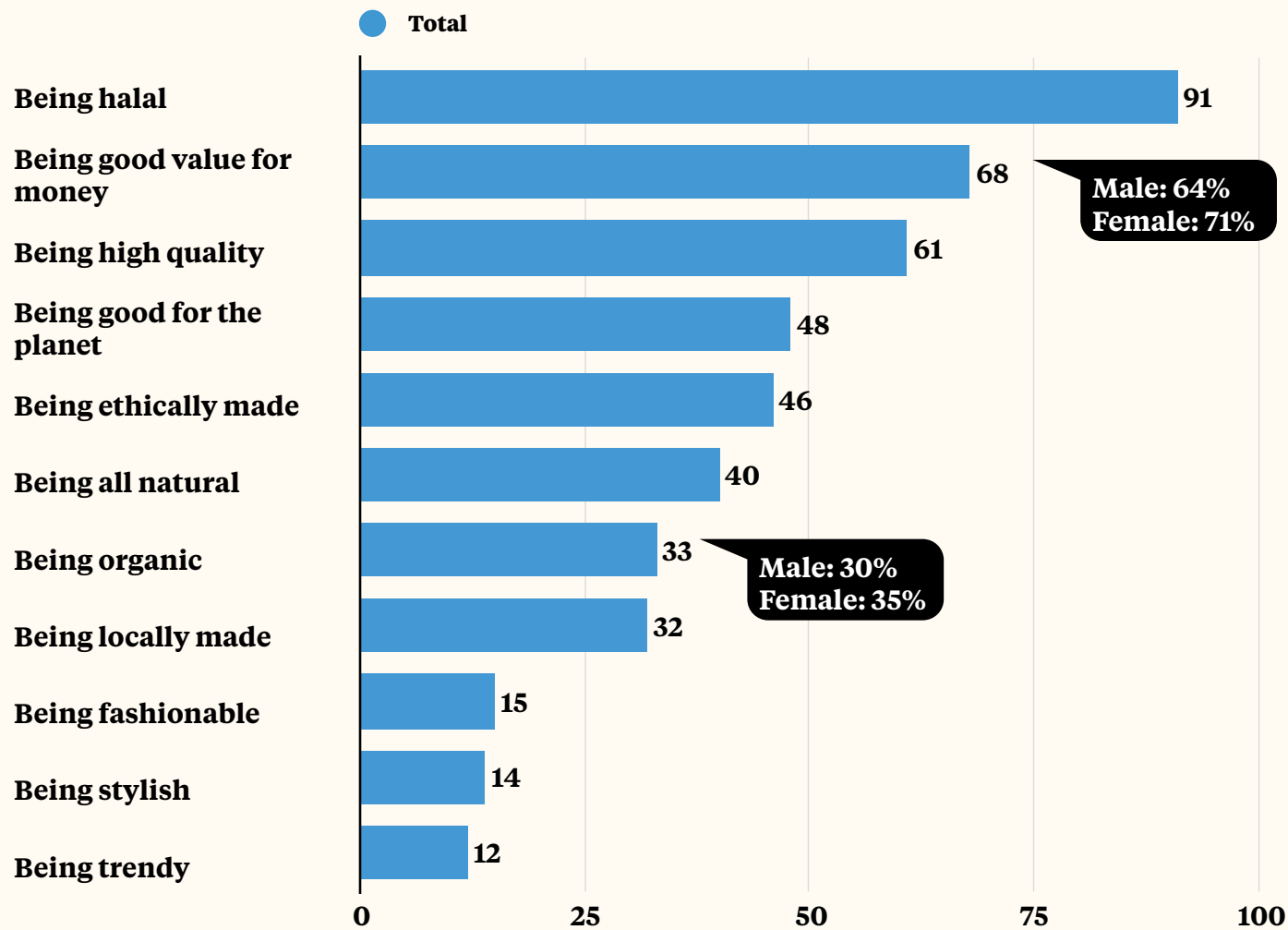
Most consumers, especially women, agree that young women should have more access to education. However, fewer than one-third strongly feel that young women should have more freedoms than they do now, or more of a voice in their mosque community or government. Women are more likely than men to agree with all statements below.



Halal consumer

Importance when making purchase decisions (% very important)

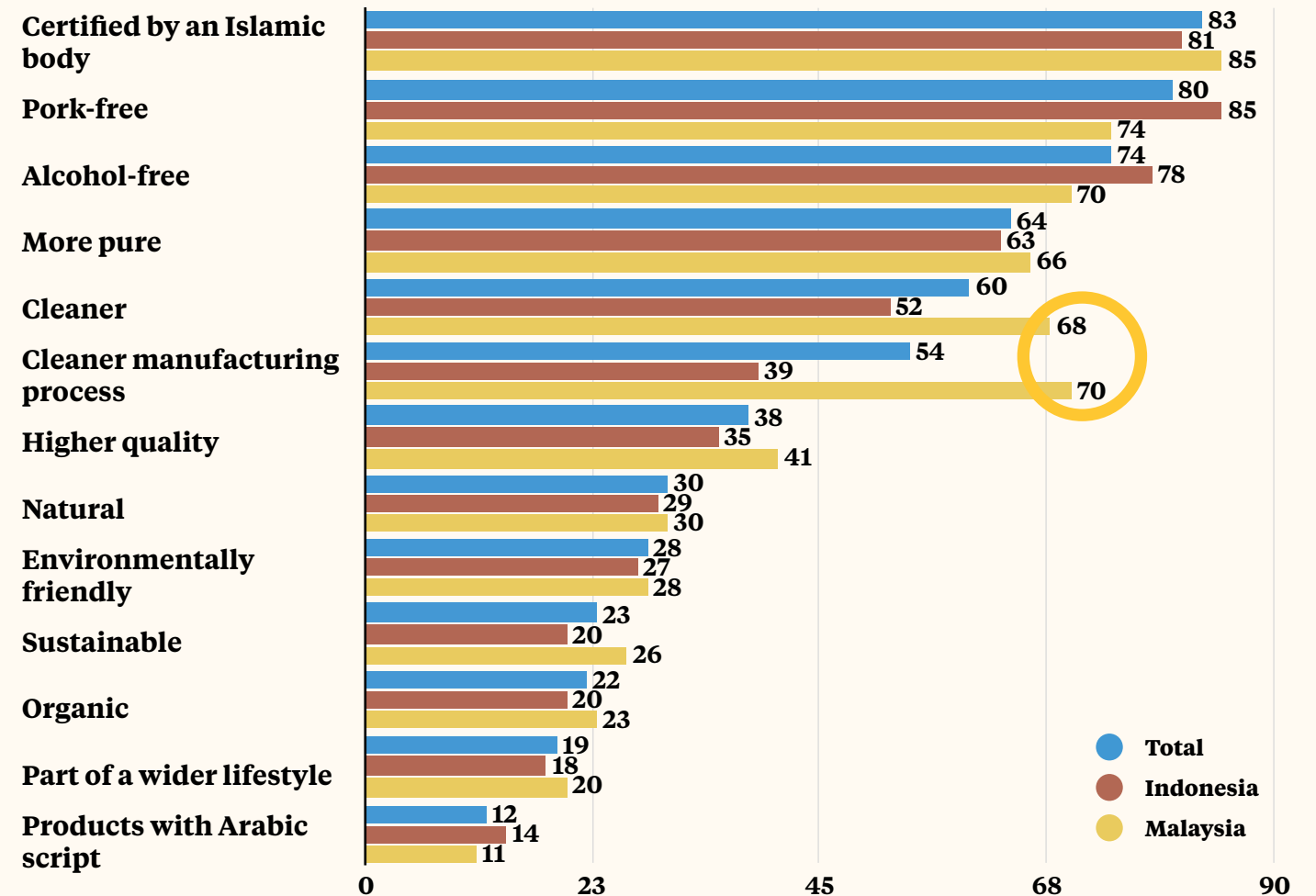
Q. When shopping for products, how important or unimportant are the following things to you, personally?



Whether or not an item is halal is the most important factor to consumers when making a purchase decision. Consumers also prioritize value and quality.

Meaning of halal (%)

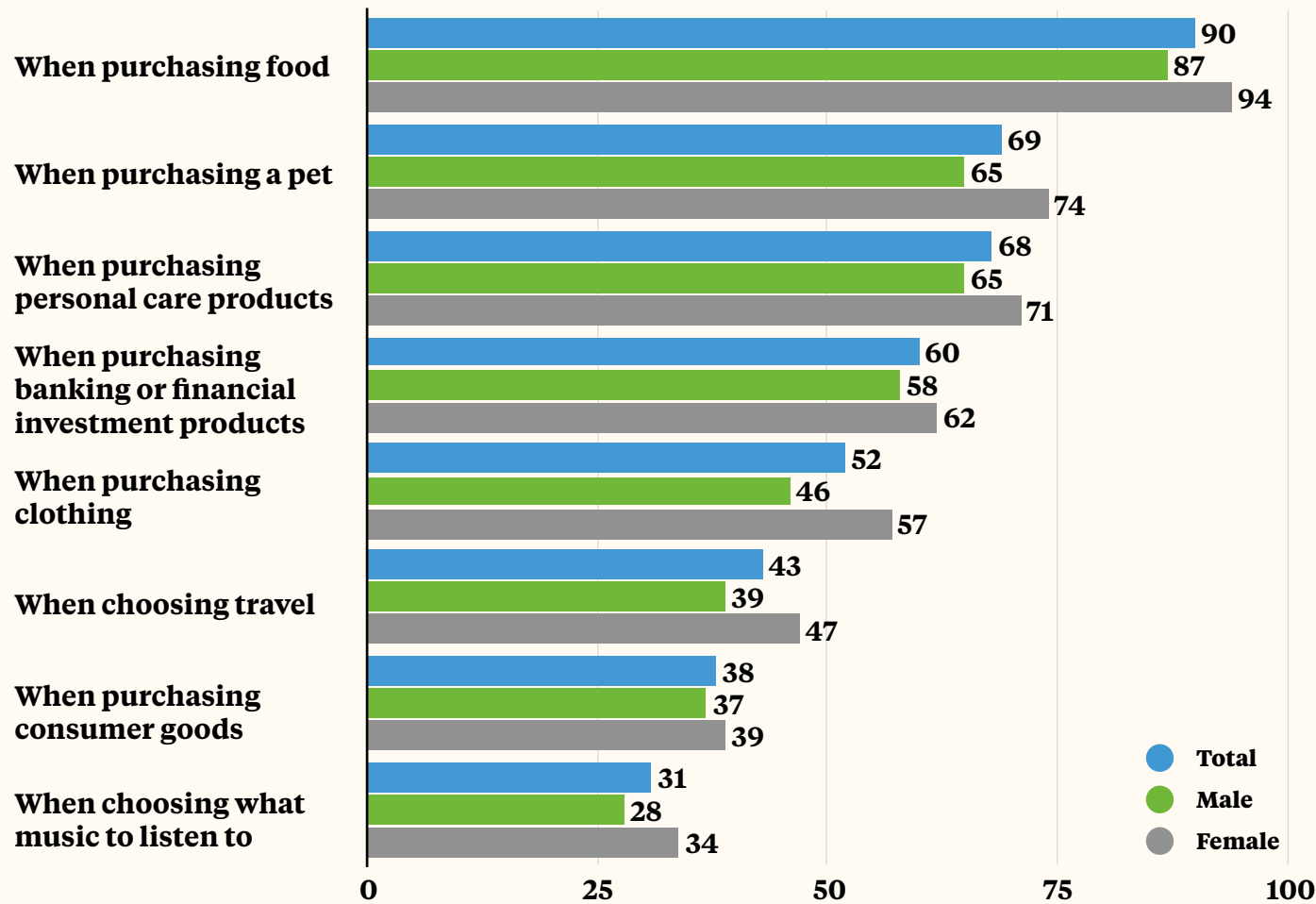
Q. Although you may have just mentioned some of these, which of the following, if any, come to your mind when you hear the word “halal”?



Being halal means being certified by an Islamic body, and free from pork and alcohol. Consumers also associate halal with being pure and clean. Muslims in Malaysia are significantly more likely than Indonesians to associate halal with cleanliness.

Importance of a halal option in various situations (% very important)

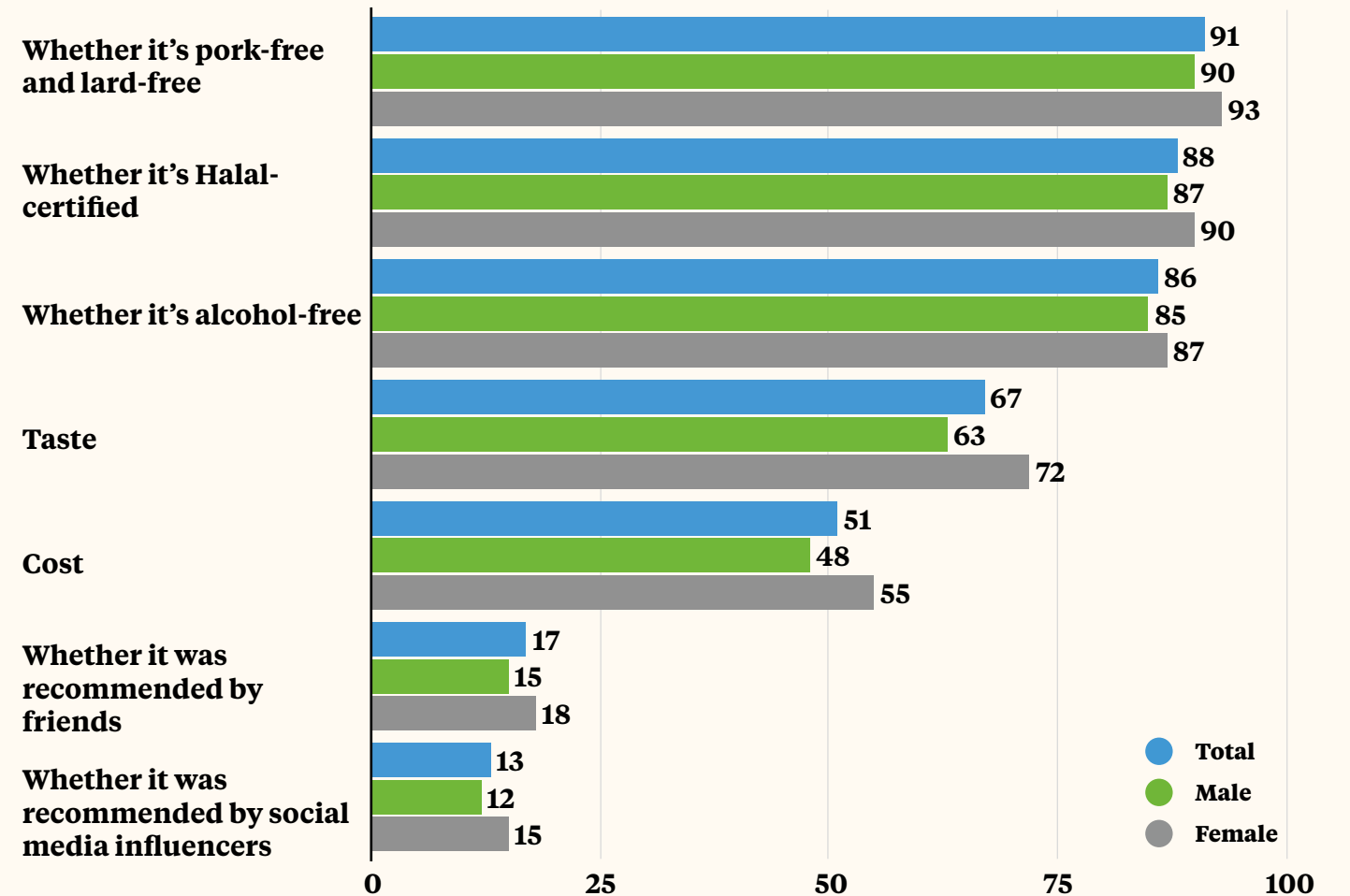
Q. In each of the following purchase situations, please rate the importance of a halal option.



Halal is virtually always important when purchasing food, but is also quite important when purchasing a pet (dogs are considered unclean by many Muslims), personal care products, and banking or financial investment products. On the whole, women are more likely to prioritize halal when making purchases.

Importance of a halal option when buying food (% very important)

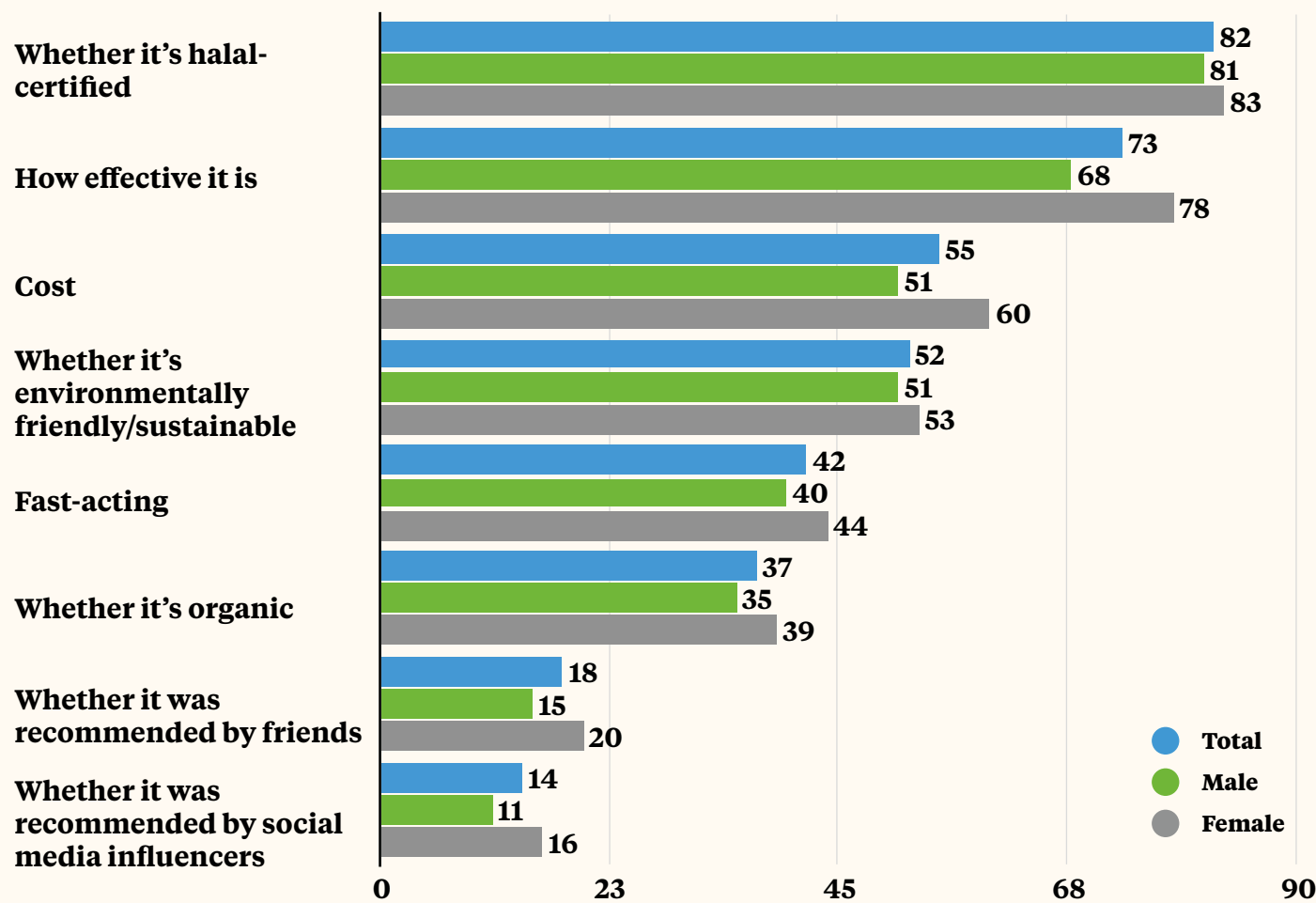
Q. Think for a moment about when you're purchasing food. How important are each of the following when deciding which brand to buy?



More specifically, when purchasing food, consumers look for options that are pork- and lard-free, halal-certified, and alcohol-free. These three factors significantly outweigh taste and cost.

Importance of a halal option when buying personal care/beauty products (% very important)

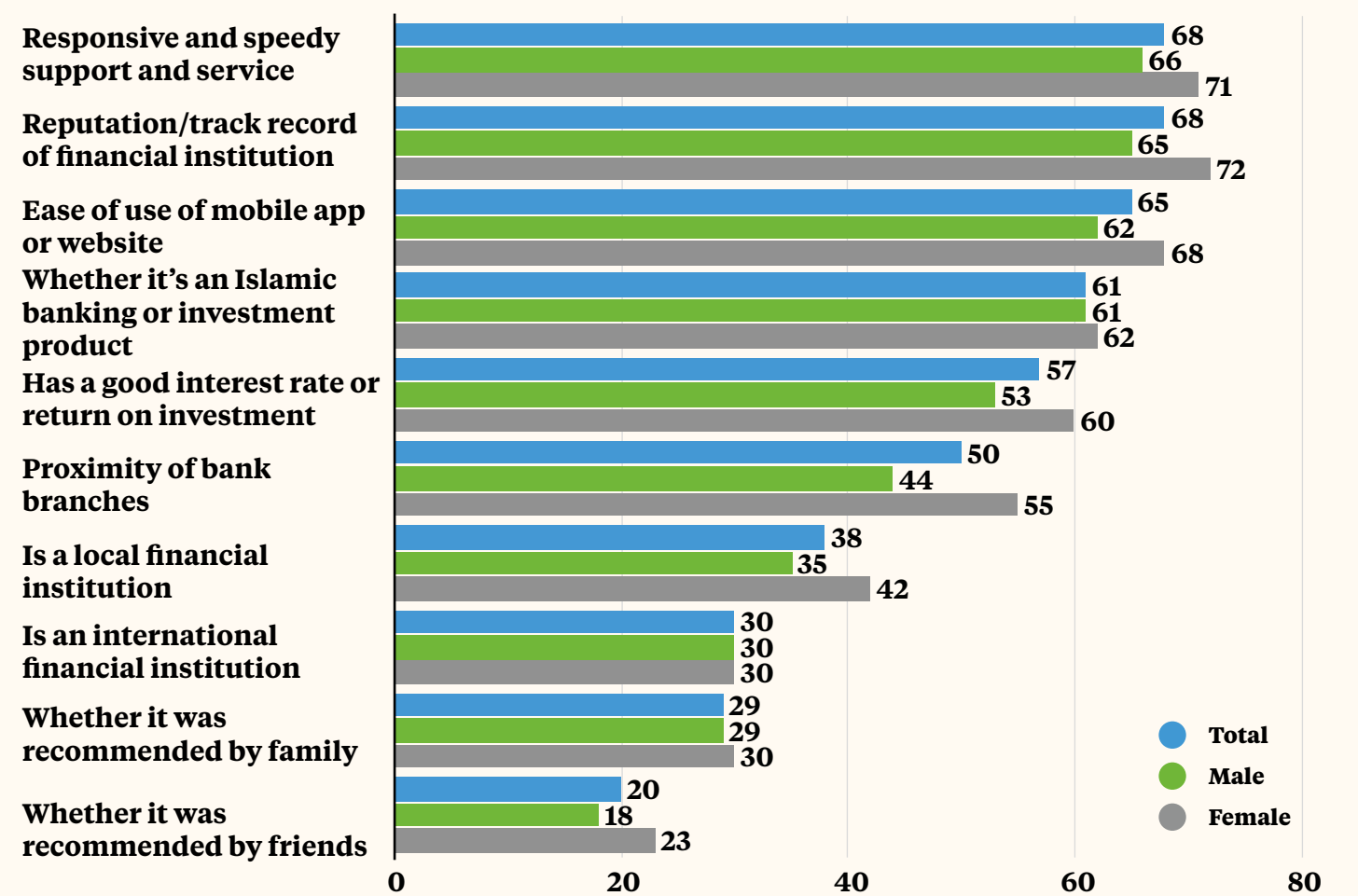
Q. Think for a moment about when you're purchasing personal care or beauty products. How important are each of the following when deciding which brand to buy?



For personal care/beauty products, being halal-certified is also quite important. Consumers, especially women, also prioritize effectiveness.

Importance of a halal option when buying banking/financial investment products (% very important)

Q. Think for a moment about when you're purchasing banking or financial investment products. How important are each of the following when deciding which brand to buy?

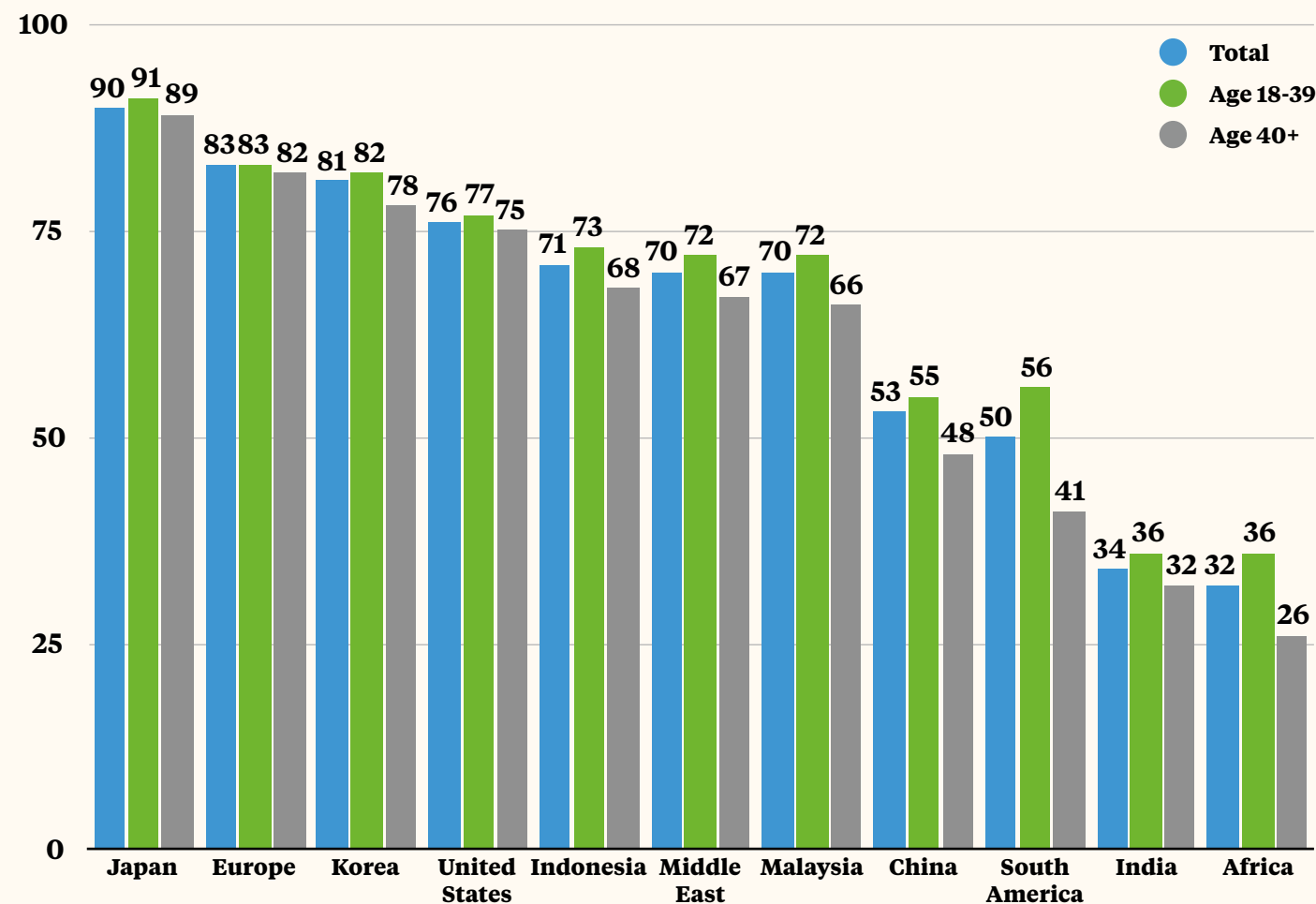


While a majority look for Islamic banking or investment products, consumers also prioritize customer service, reputation, and ease of using a mobile app or website.

Brands

Overall impression of brands from each country/region (% excellent/good)—by age

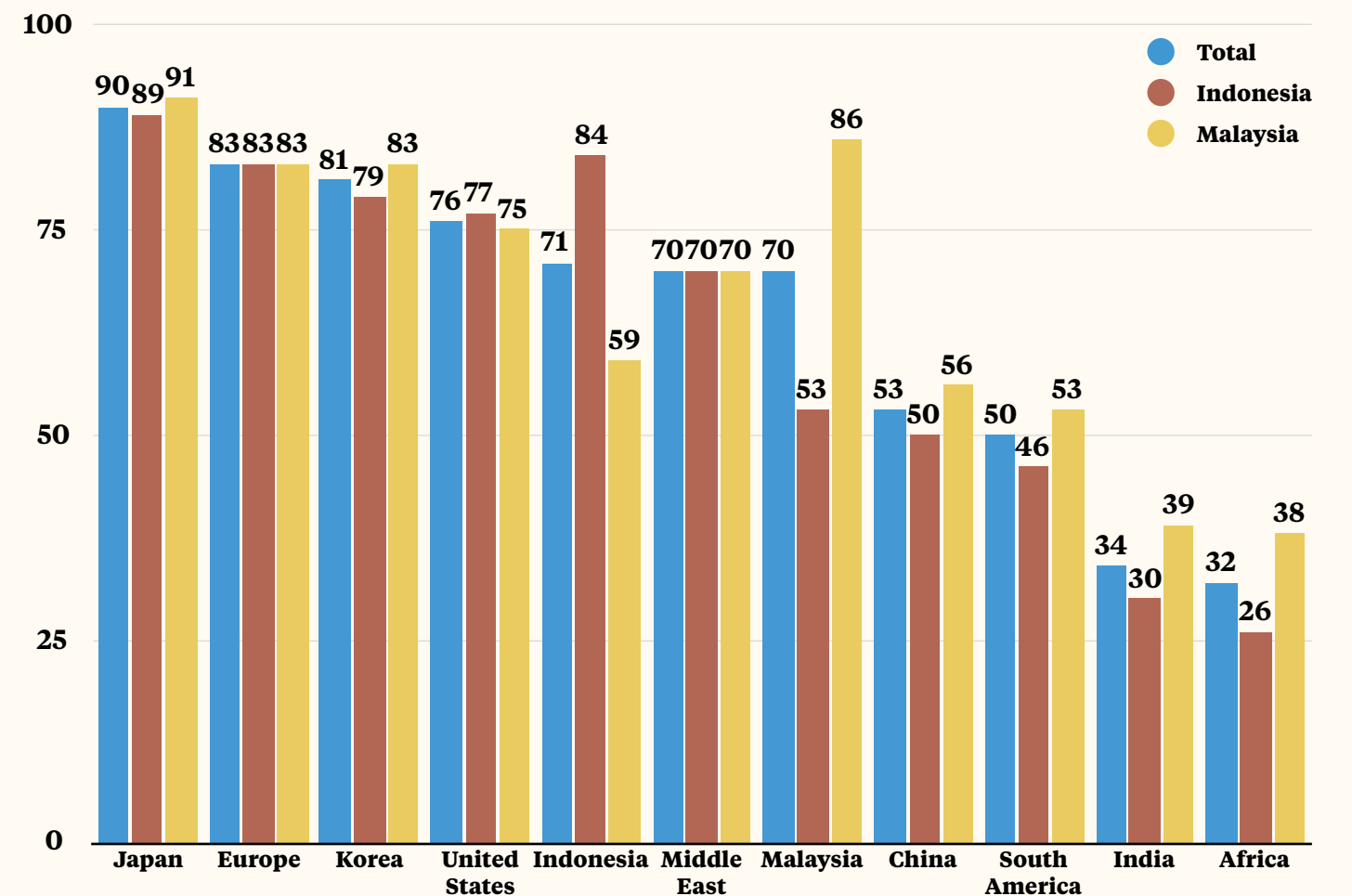
Q. What is your overall opinion of brands that come from each of the following places?



Consumers feel most positive about brands from Japan, Europe and Korea. Younger consumers feel more positive than older consumers when they think of brands from many of these countries/regions.

Overall impression of brands from each country/region (% excellent/good)—by country

Q. What is your overall opinion of brands that come from each of the following places?

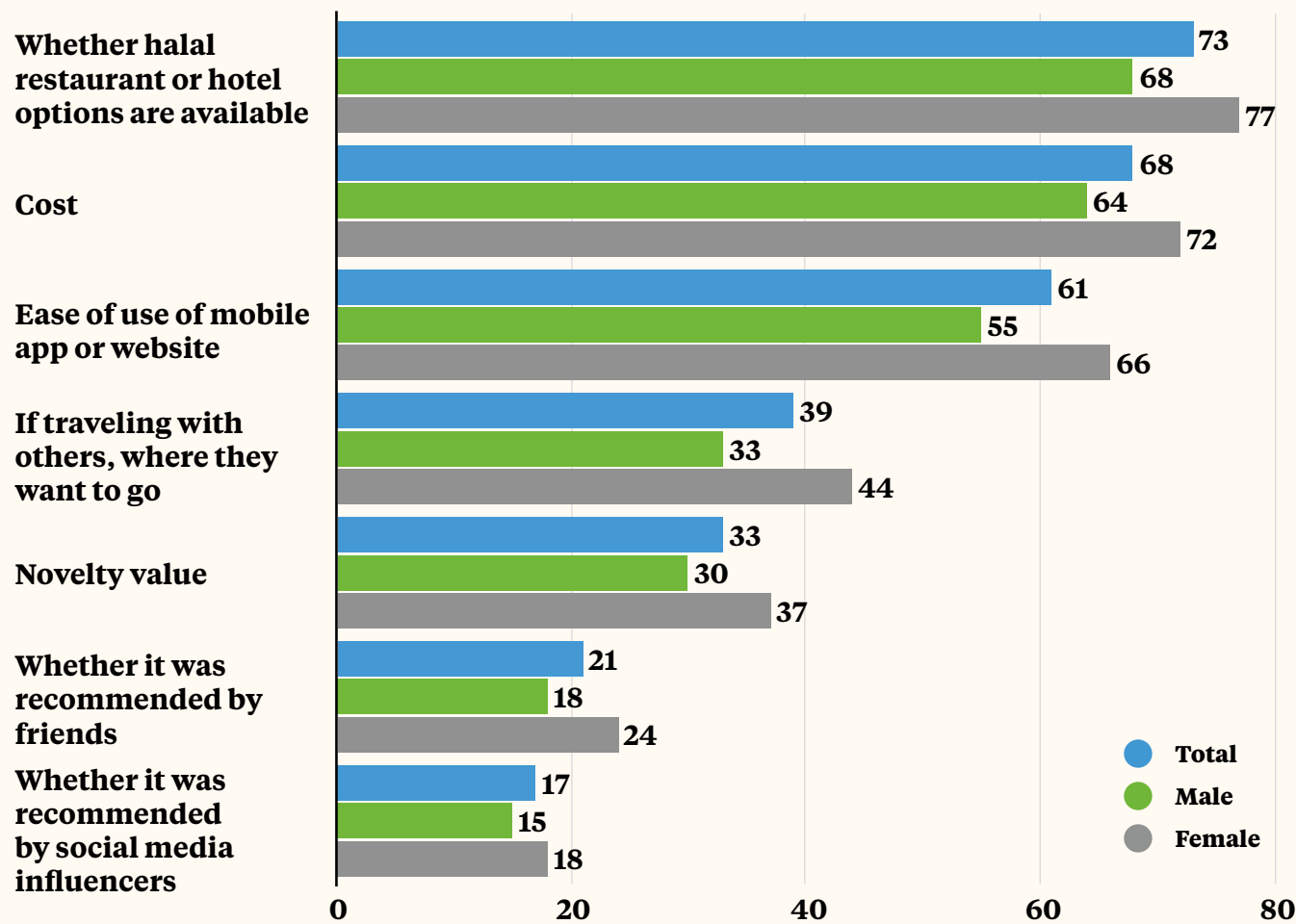


Malaysians have a more positive impression of brands from China, South America, India and Africa than Indonesians.

Travel

Importance of a halal option when choosing travel (% very important)

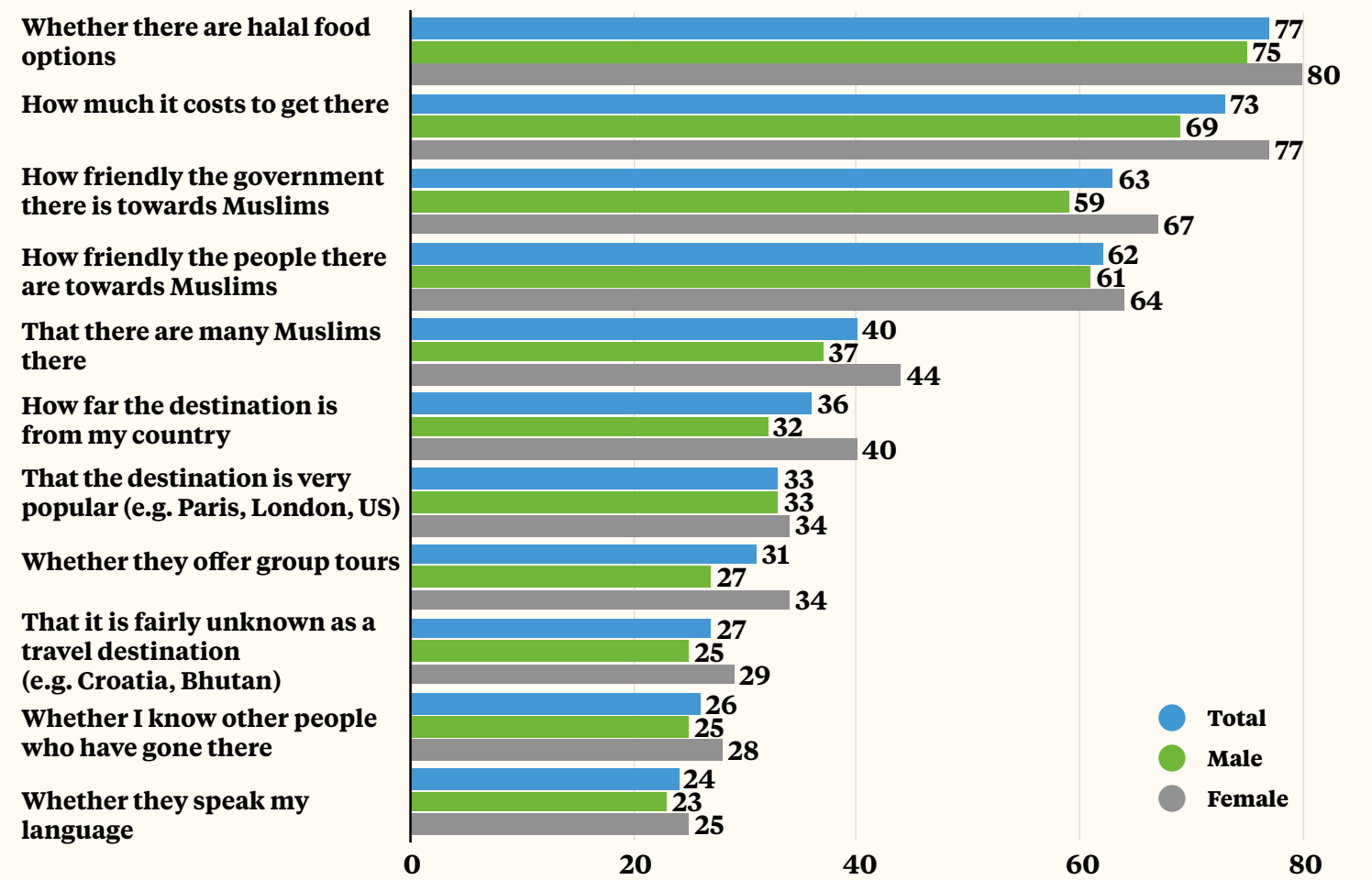
Q. Think for a moment about when you're choosing travel. How important are each of the following when deciding which brand to buy?



When choosing travel, consumers look for the availability of halal restaurants and hotel options as much as they consider cost.

Influence on where to travel internationally (% factors in a lot) – among those who plan to travel internationally

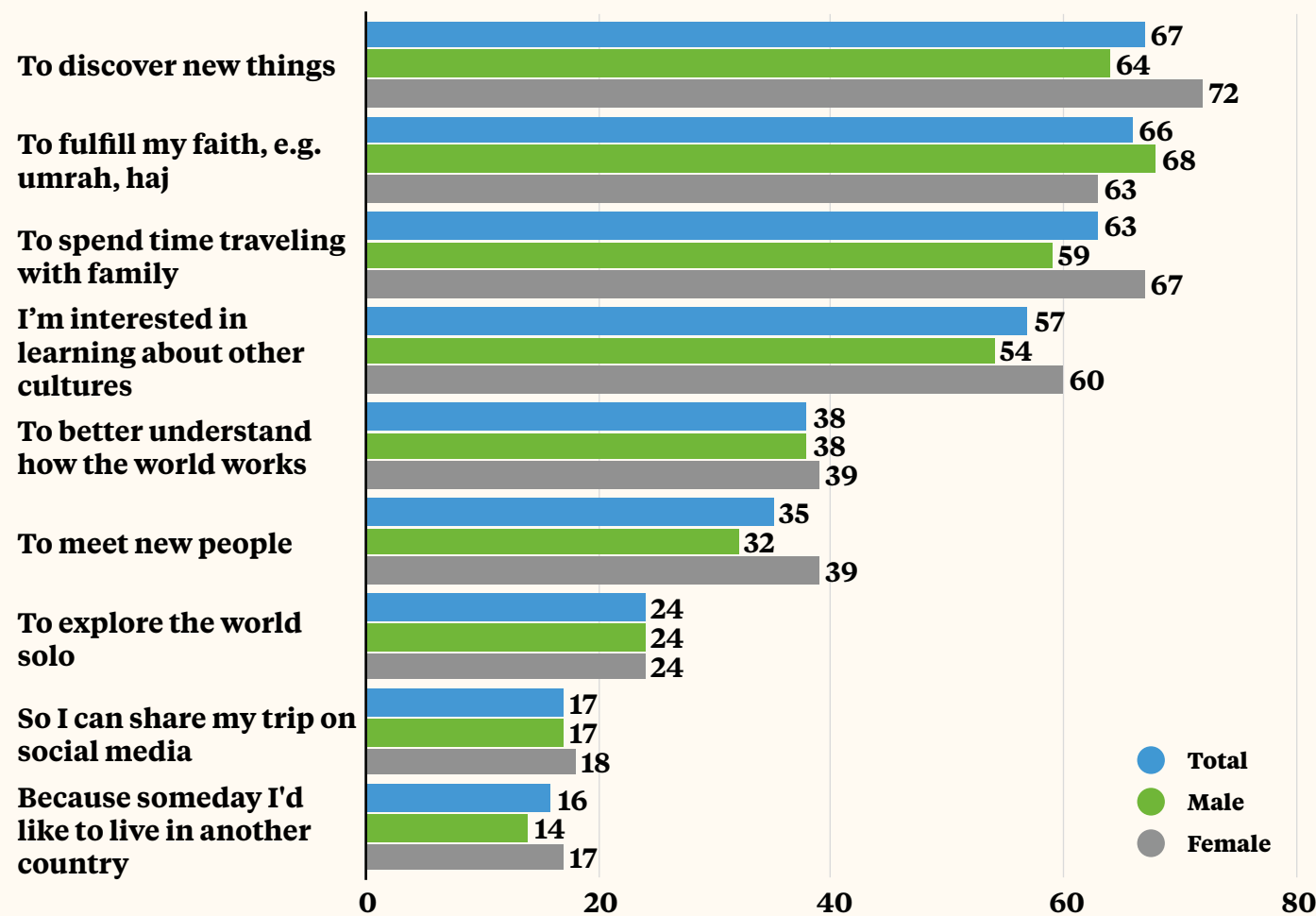
Q. And when you're planning to travel outside of your country for leisure/holiday, how much does each of the following factor into your consideration of where to go?



Halal options and cost are also top drivers of destination choice when considering international travel. Consumers also consider the friendliness of a destination's government and citizens towards Muslims.

Why consumers travel internationally—among those who plan to travel internationally (%)

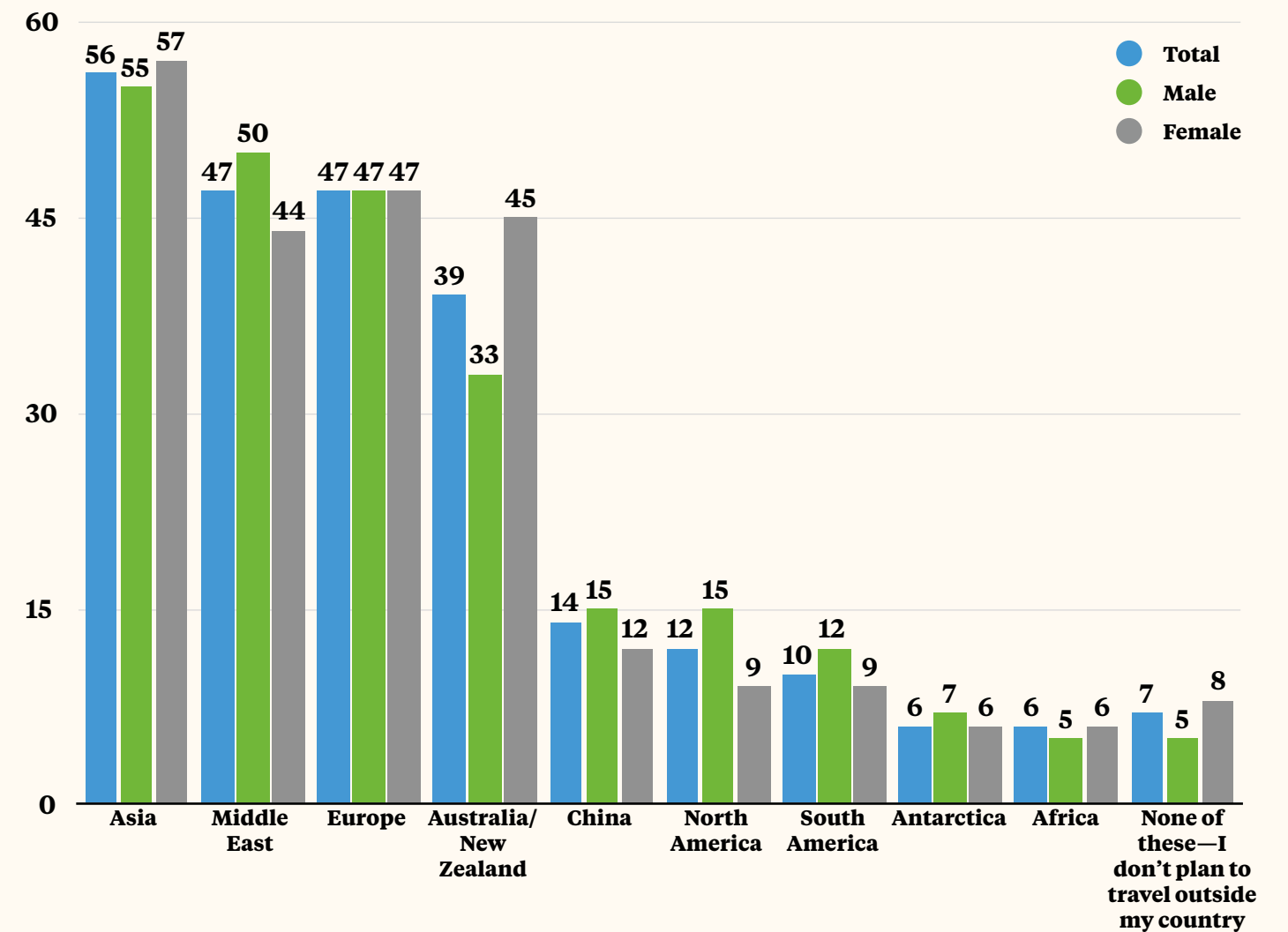
Q. Which of the following, if any, describe why you travel outside of your country?



Those who intend to travel outside of their countries say they travel to discover new things, to fulfill their faith, to spend time with family, and to learn about other cultures.

Where consumers are interested in traveling (%)

Q. Next time you have a chance to travel outside of your country for leisure/holiday, what would be your target destinations?



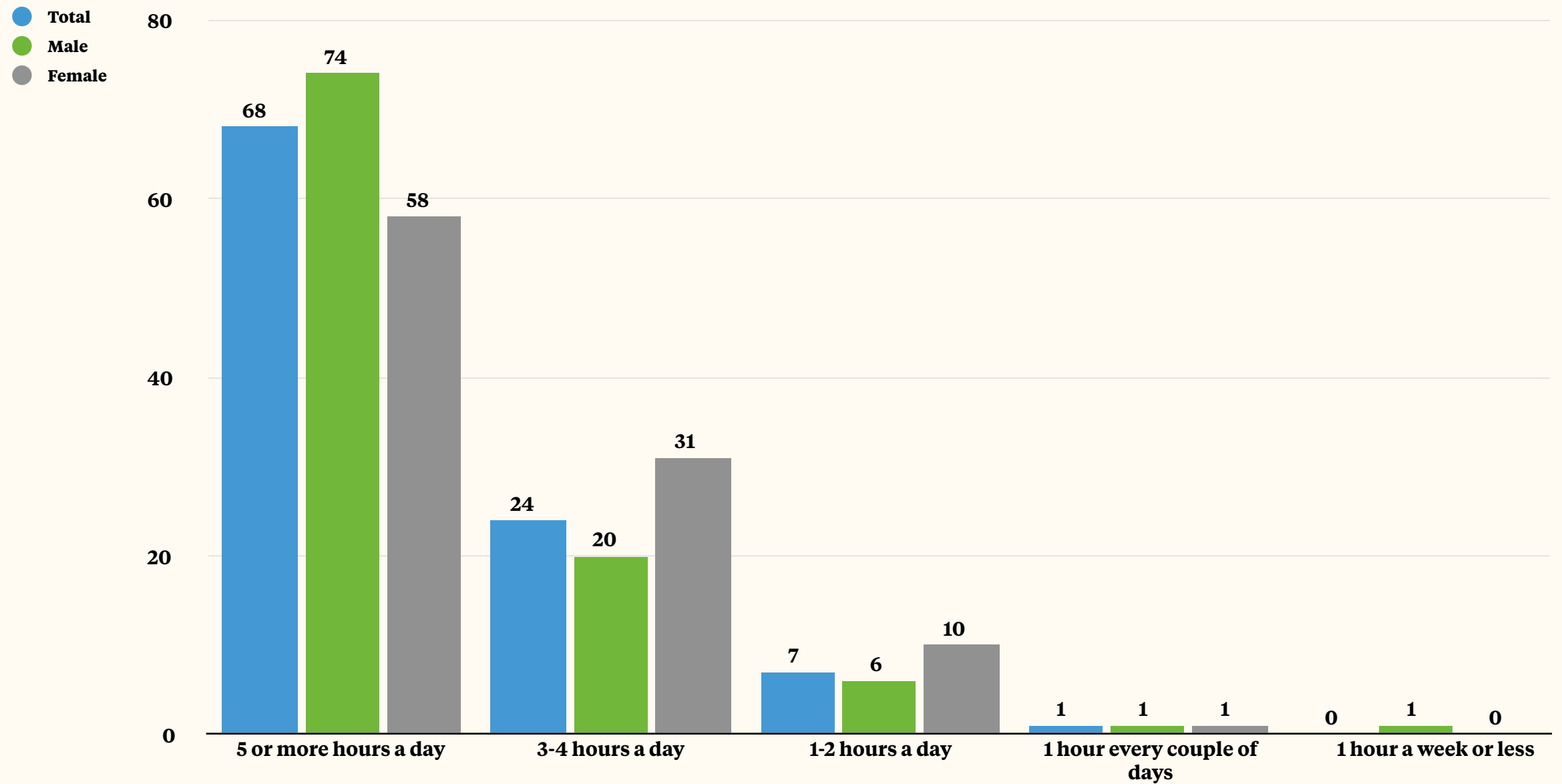
Consumers are most likely to consider traveling elsewhere in Asia or to the Middle East, Europe, or Australia/New Zealand.

Technology

Time spent online (%)

Q. About how much time do you spend online, either on a smartphone, tablet or computer?

Two-thirds of consumers say they spend at least five hours online per day, rising to three-quarters among 18-39-year-olds.

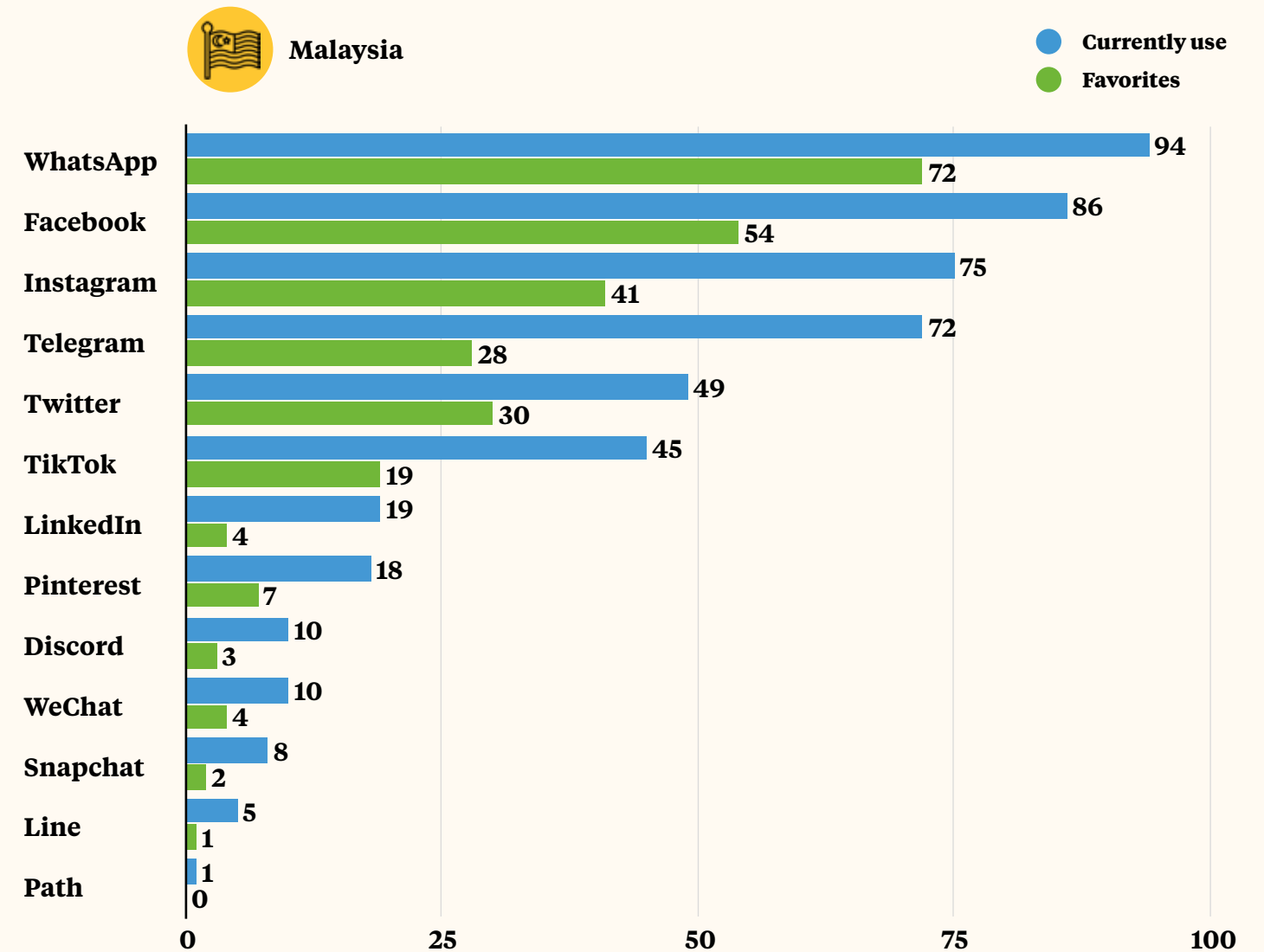
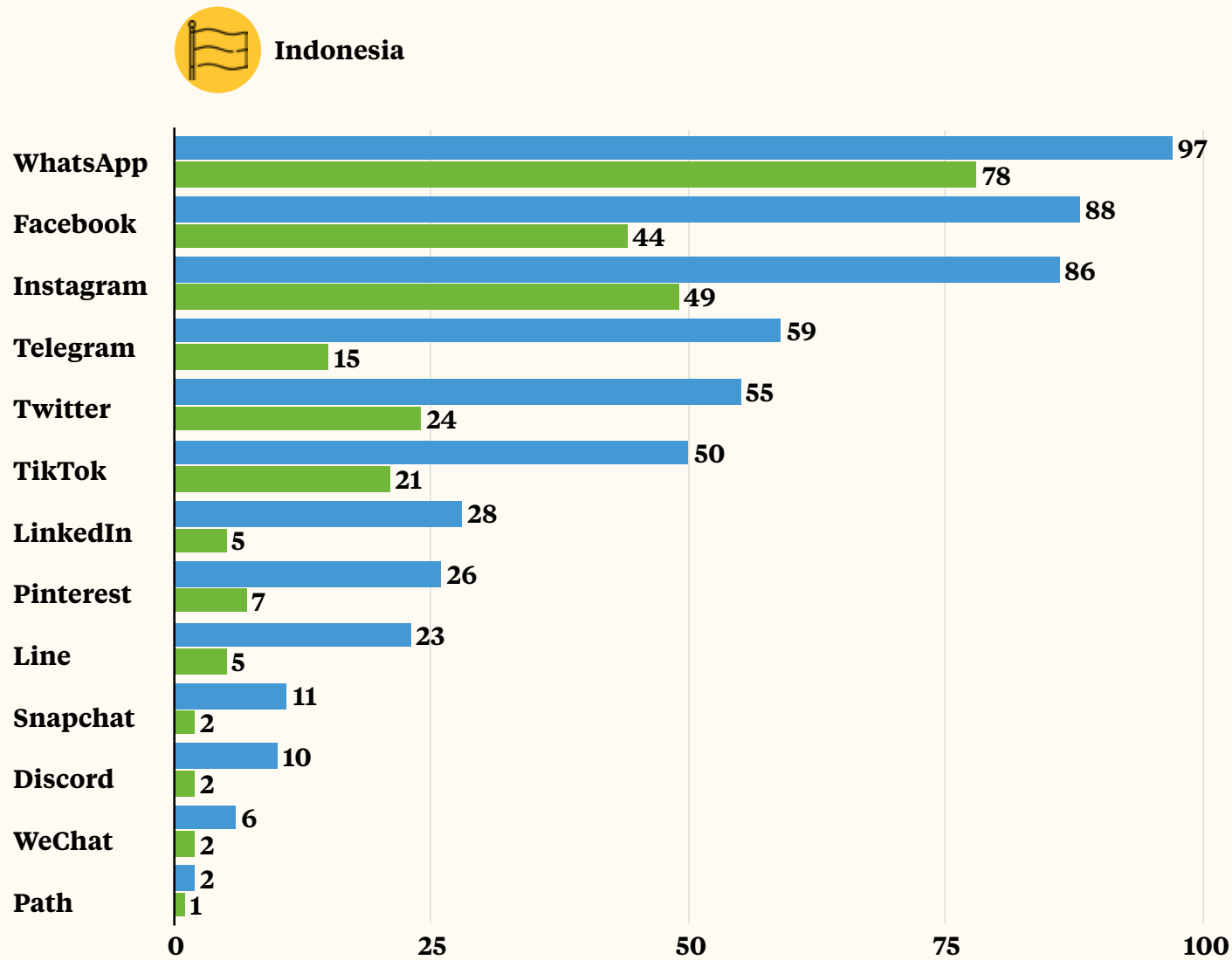


Use of social media tools—currently used and overall favorites
—by country (%)

Q. Which of the following social media tools do you use?

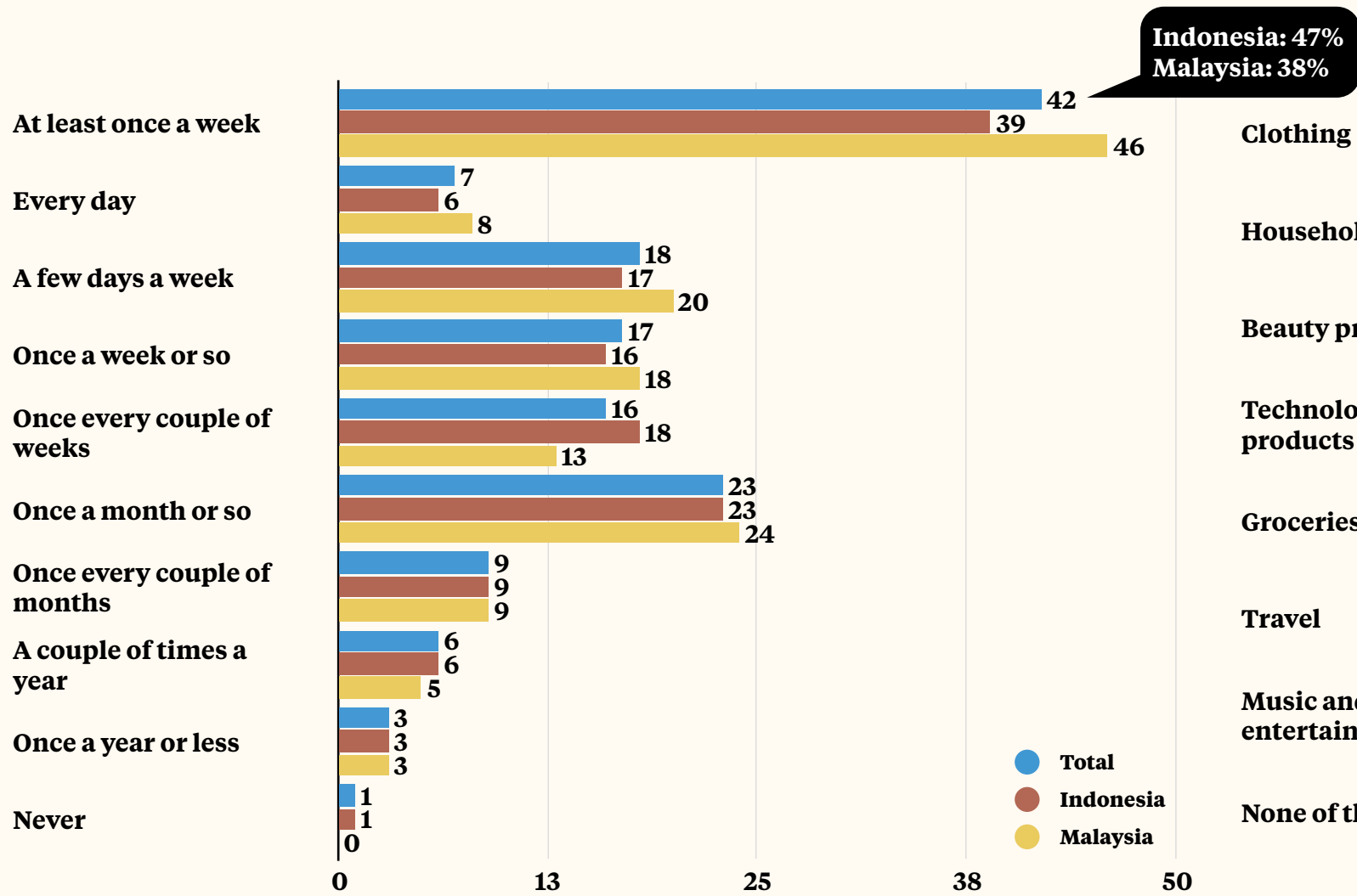
Q. And which of these would you say are your favorites?

WhatsApp, Facebook and Instagram are the most used social media platforms in both Indonesia and Malaysia.



Frequency of shopping online (%)

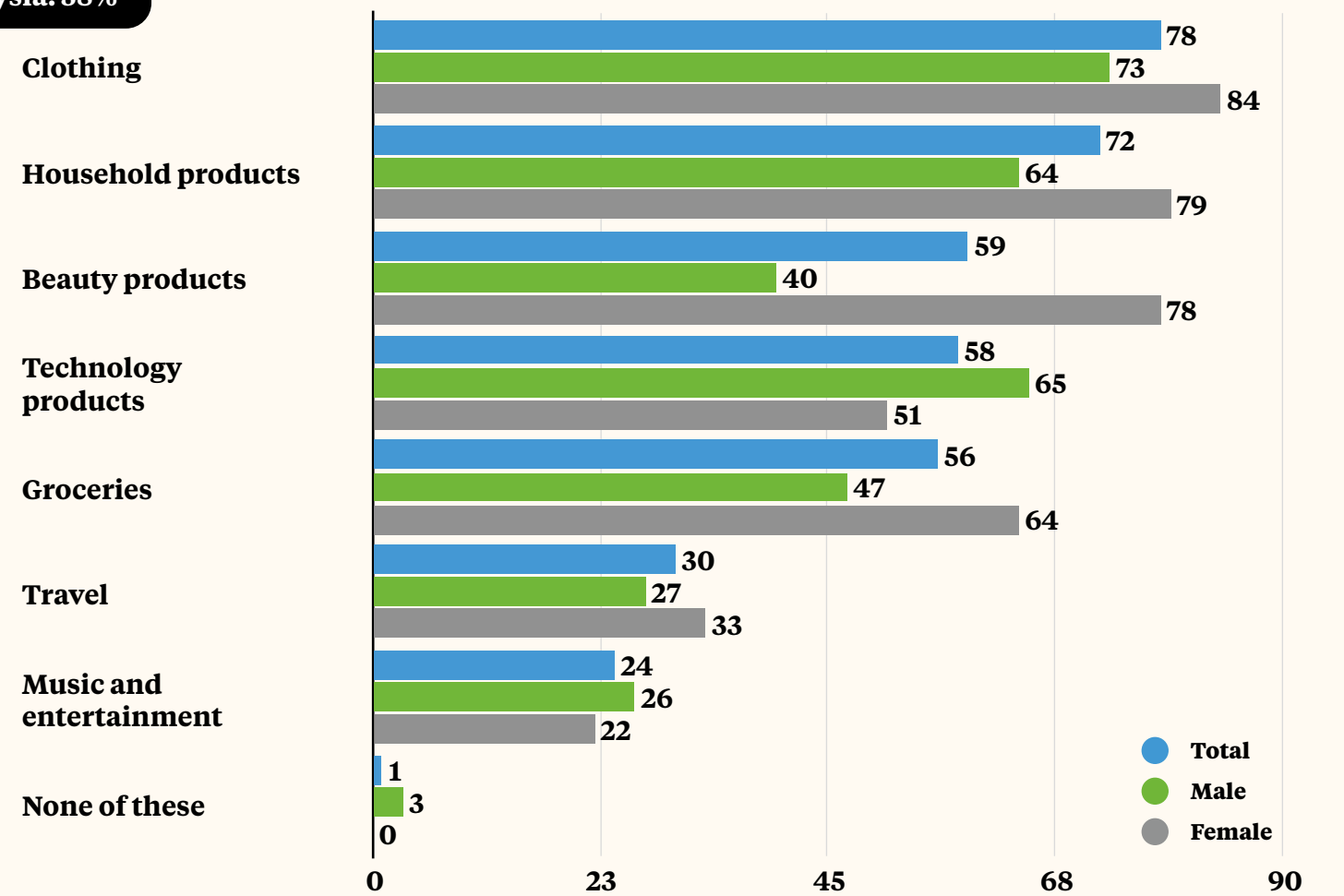
Q. How often, if at all, do you shop for things online, either with a smartphone, tablet or computer?



All consumers shop online at least sometimes. Nearly half of women say they shop online at least once a week. Consumers in Indonesia are more likely than those in Malaysia to say they shop online at least once a week.

Types of products purchased online—by gender (%)

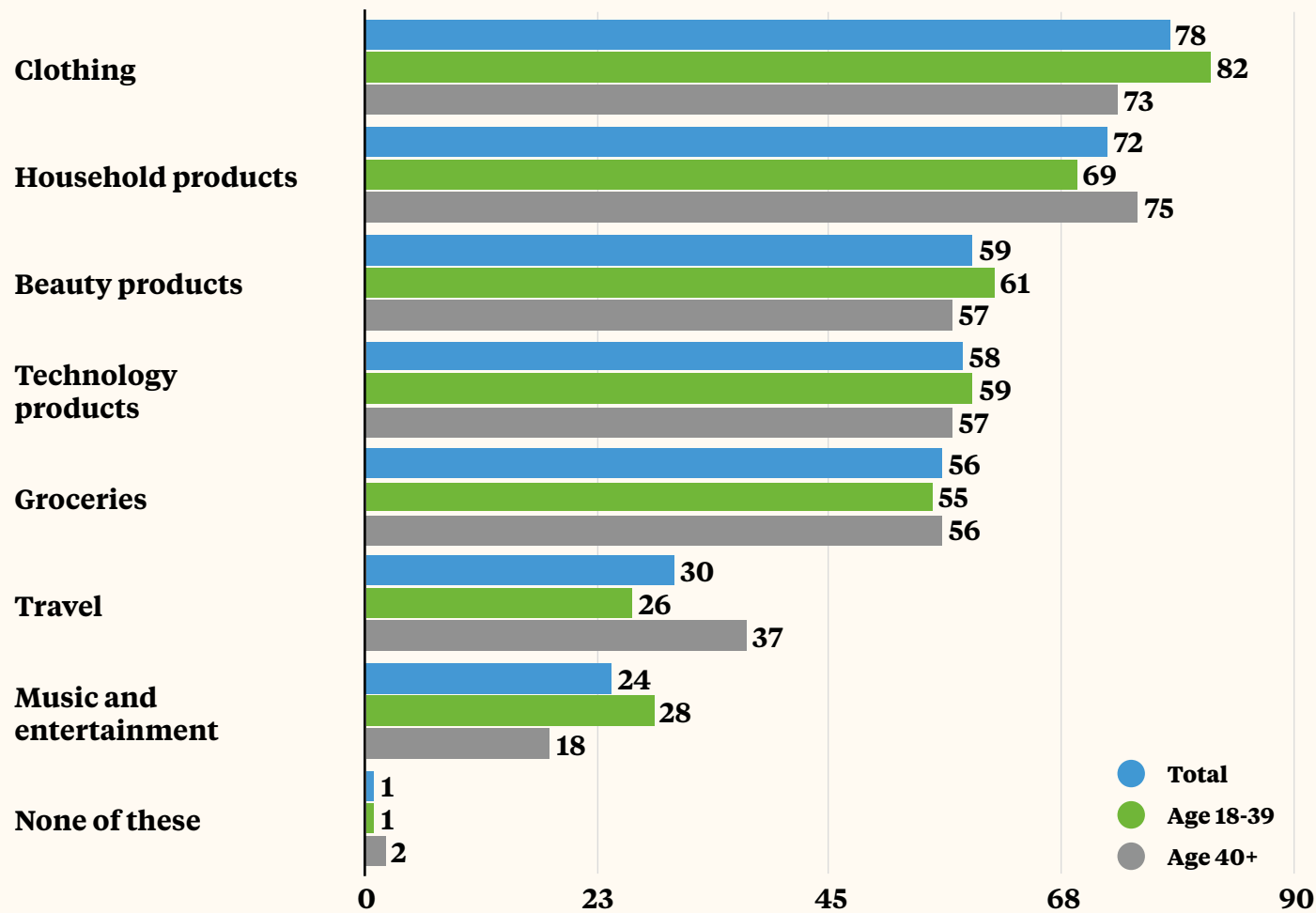
Q. Which of the following, if any, have you ever purchased online?



Consumers are most likely to turn to online shopping for clothing, household products, beauty products, tech products and groceries. Men are more likely to purchase tech products online, but otherwise women are more likely to make online purchases.

Types of products purchased online—by age (%)

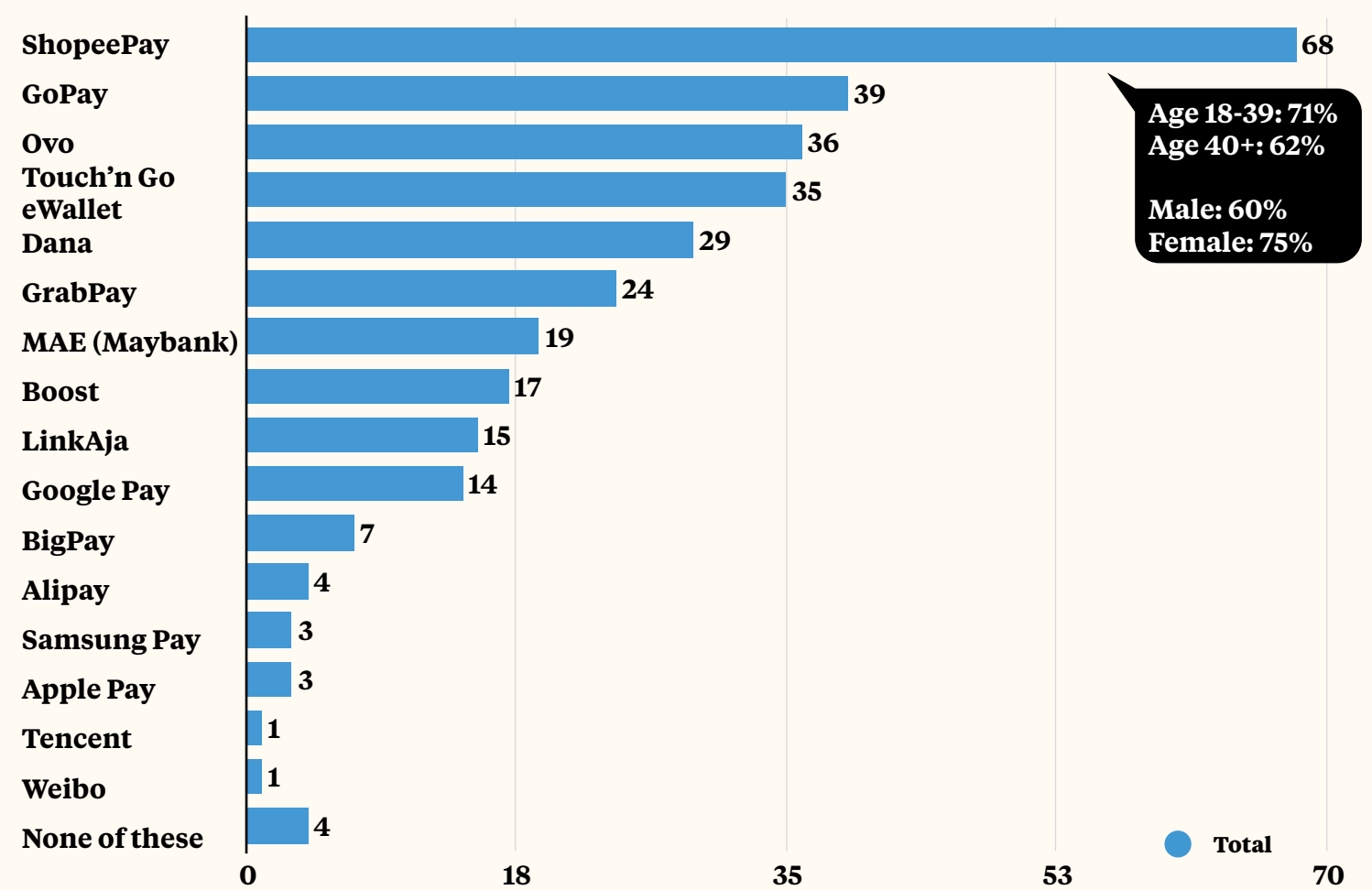
Q. Which of the following, if any, have you ever purchased online?



Younger consumers are more likely to purchase clothing and music/entertainment online, while older consumers are more likely to purchase household products and travel online.

Services used to make purchases (% online or in-person)

Q. Which of the following, if any, do you ever use when making purchases, either online or when purchasing in person?

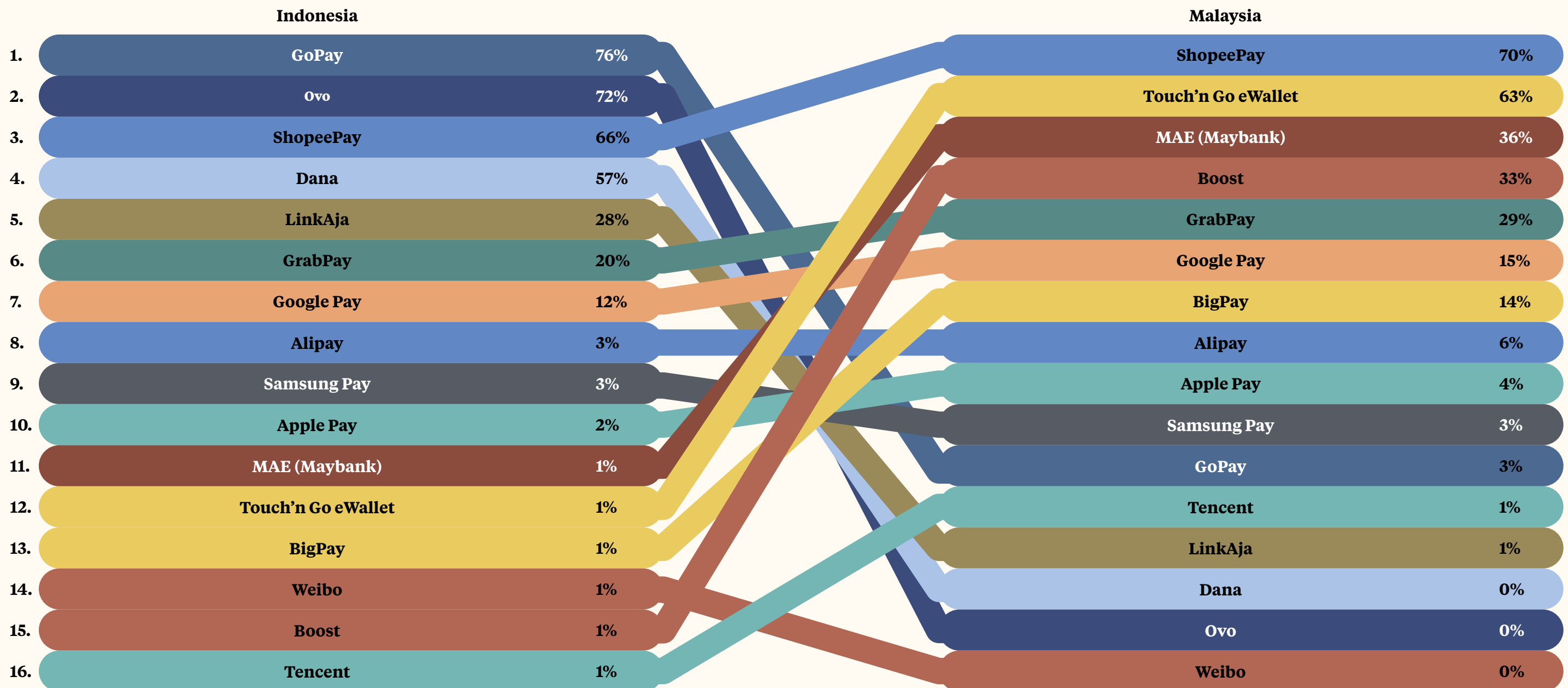


The most used payment service is ShopeePay, which is particularly popular among women and younger consumers.

Services used to make purchases (% online or in-person)—by country

Q. Which of the following, if any, do you ever use when making purchases, either online or when purchasing in person?

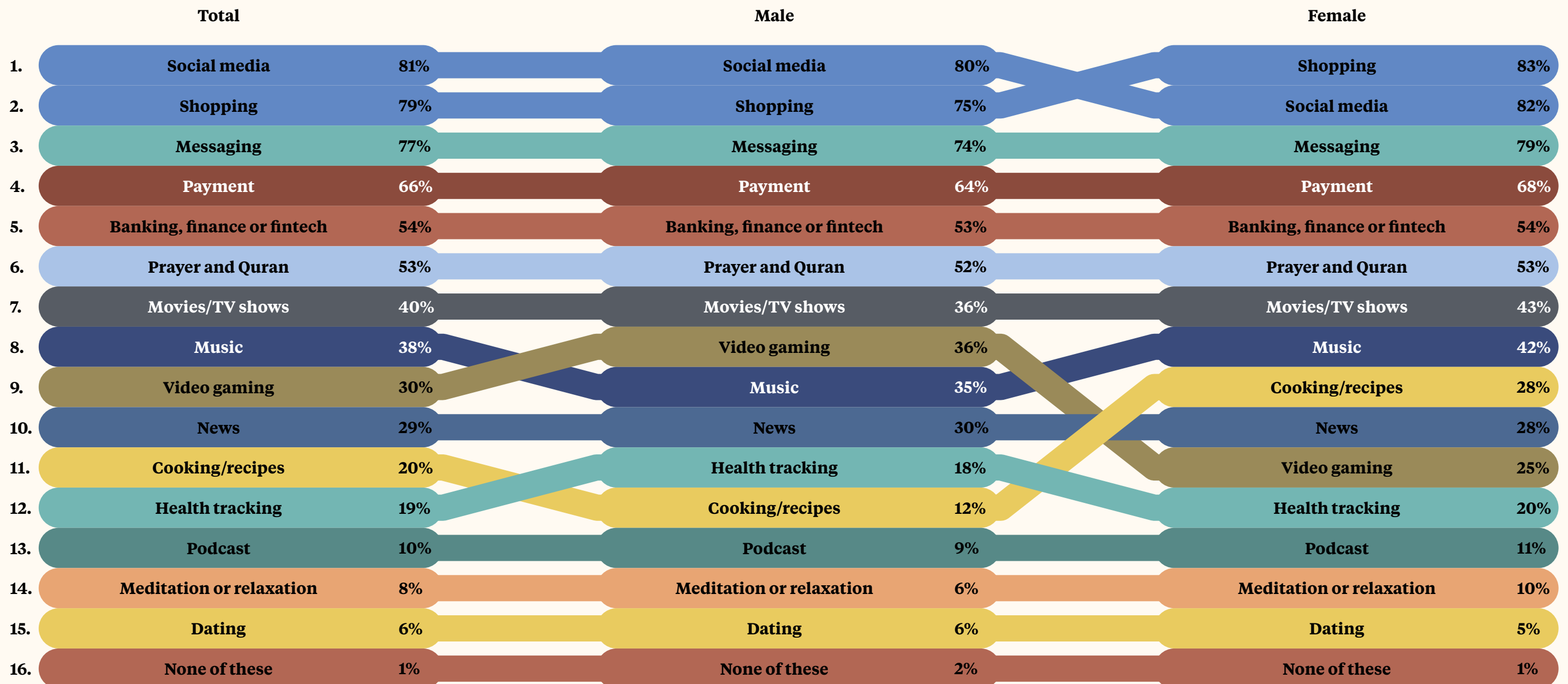
GoPay and Ovo are the most commonly used services in Indonesia, while consumers in Malaysia primarily use Shopee Pay and Touch 'n Go eWallet.



Types of apps used—by gender (%)

Q. Which of the following types of apps do you currently use, if any?

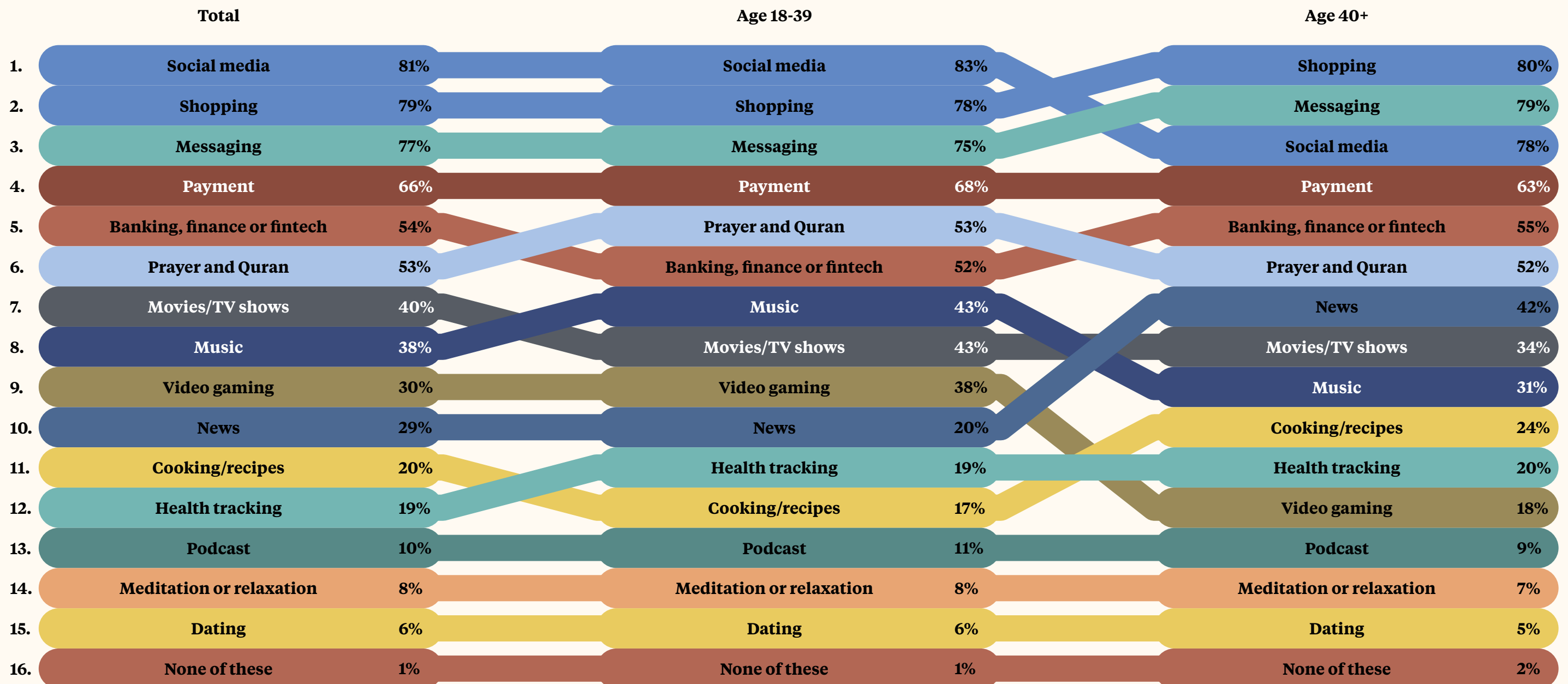
Most consumers use social media, shopping and messaging apps. Men are more likely than women to use gaming apps. Women are more likely than men to use cooking and recipe apps.



Types of apps used—by age (%)

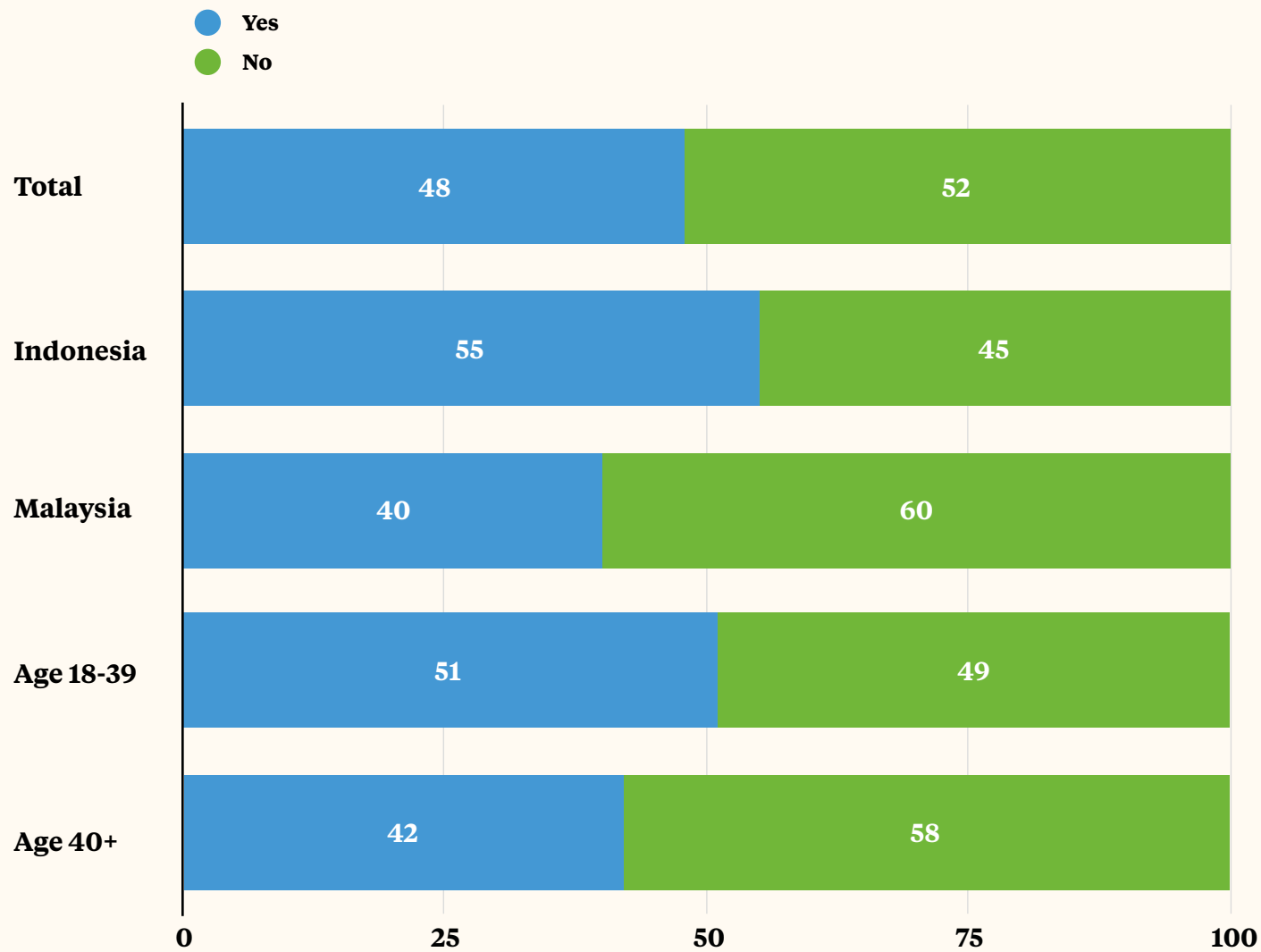
Q. Which of the following types of apps do you currently use, if any?

Younger consumers are more likely to use social media, gaming and entertainment apps, while older consumers are more likely to use news and cooking/recipe apps.



Use of buy now, pay later financing (%)

Q. Have you ever made a purchase using buy now, pay later financing (e.g. Atome, Hoolah, GoPay PayLater, Traveloka PayLater, etc.)?

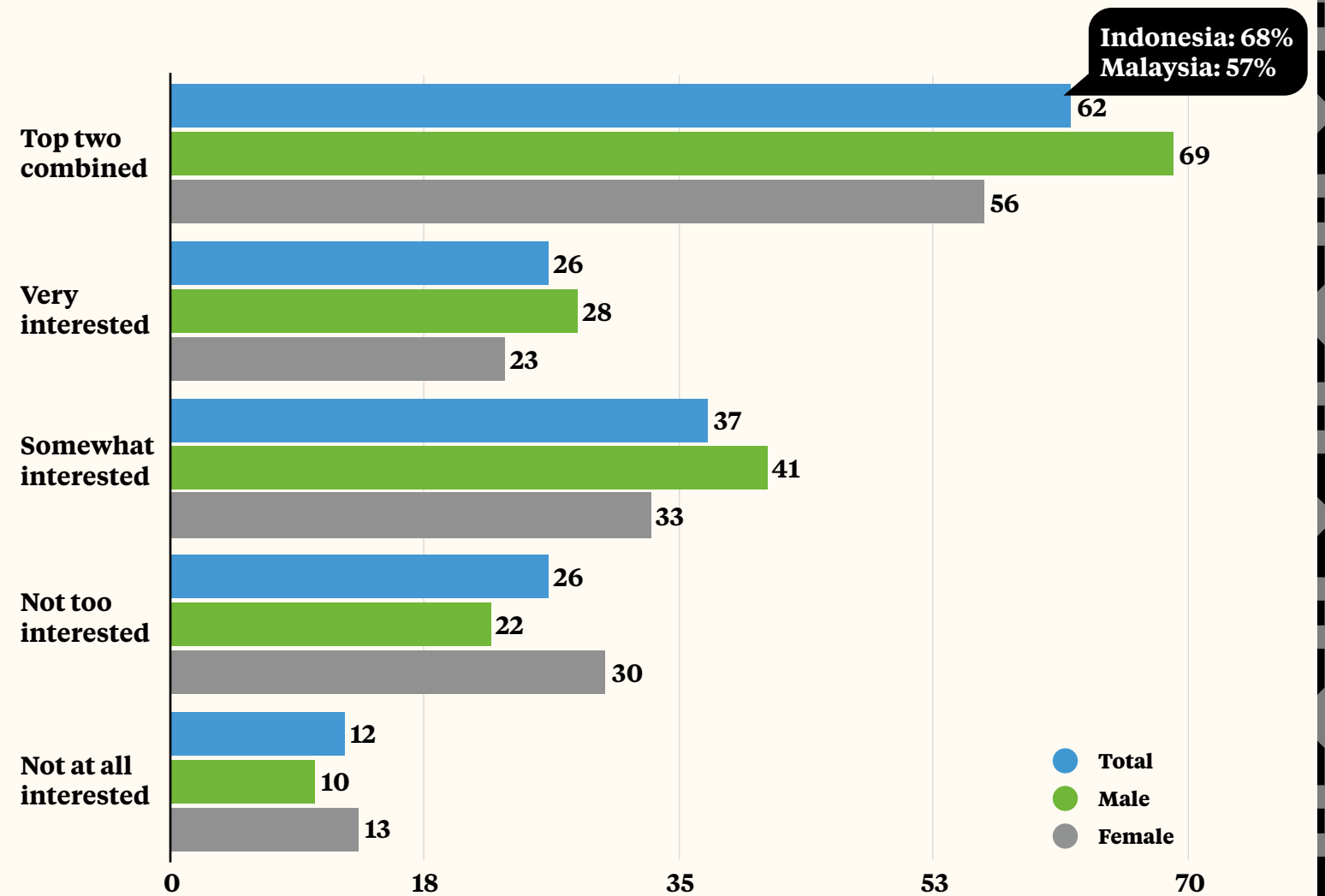


About half of consumers say they have used buy now, pay later financing, led by Indonesian and younger consumers.

Interest in using buy now, pay later financing in the future

—by gender (%)

Q. How interested are you in using buy now, pay later financing in the future (e.g. Atome, Hoolah, GoPay PayLater, Traveloka PayLater, etc.)?



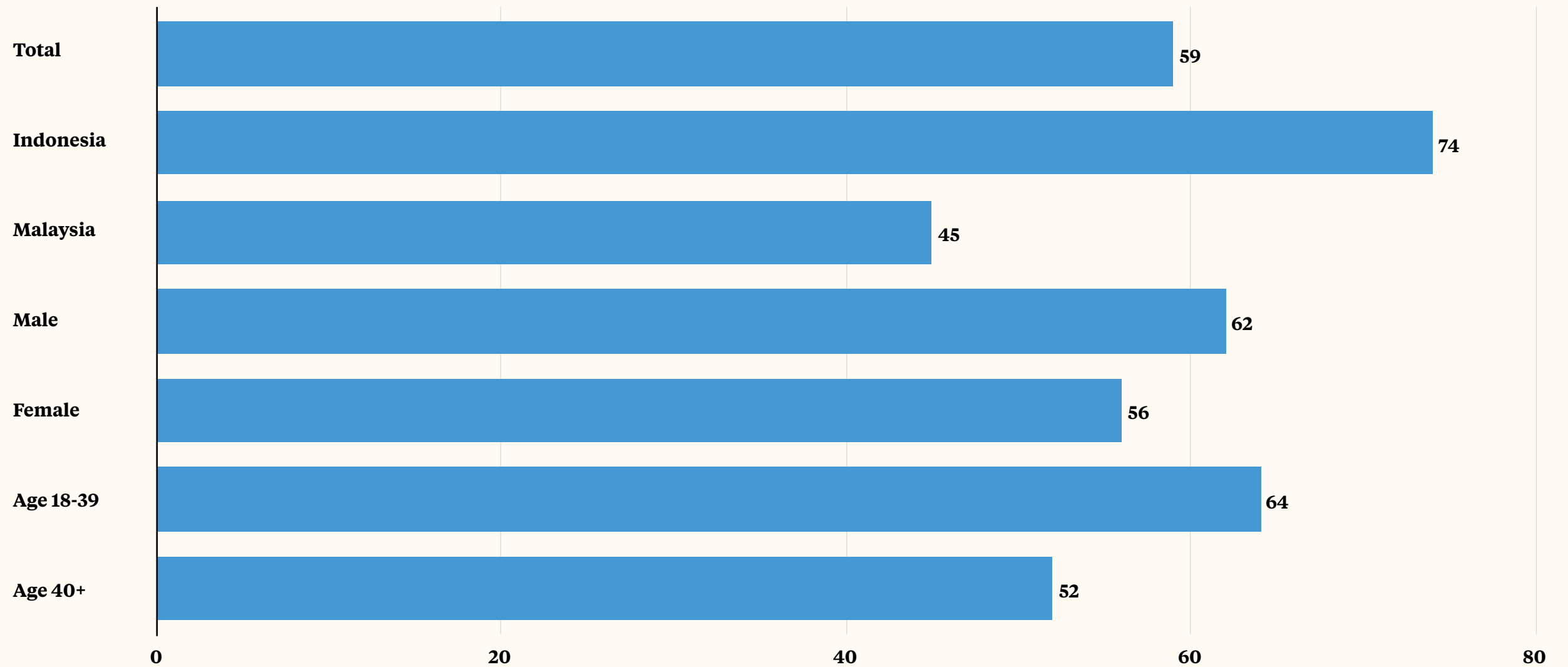
Men are particularly interested in using buy now, pay later financing in the future.

Metaverse

Awareness of the metaverse (% aware)

Q. Have you ever heard of the term “metaverse”?

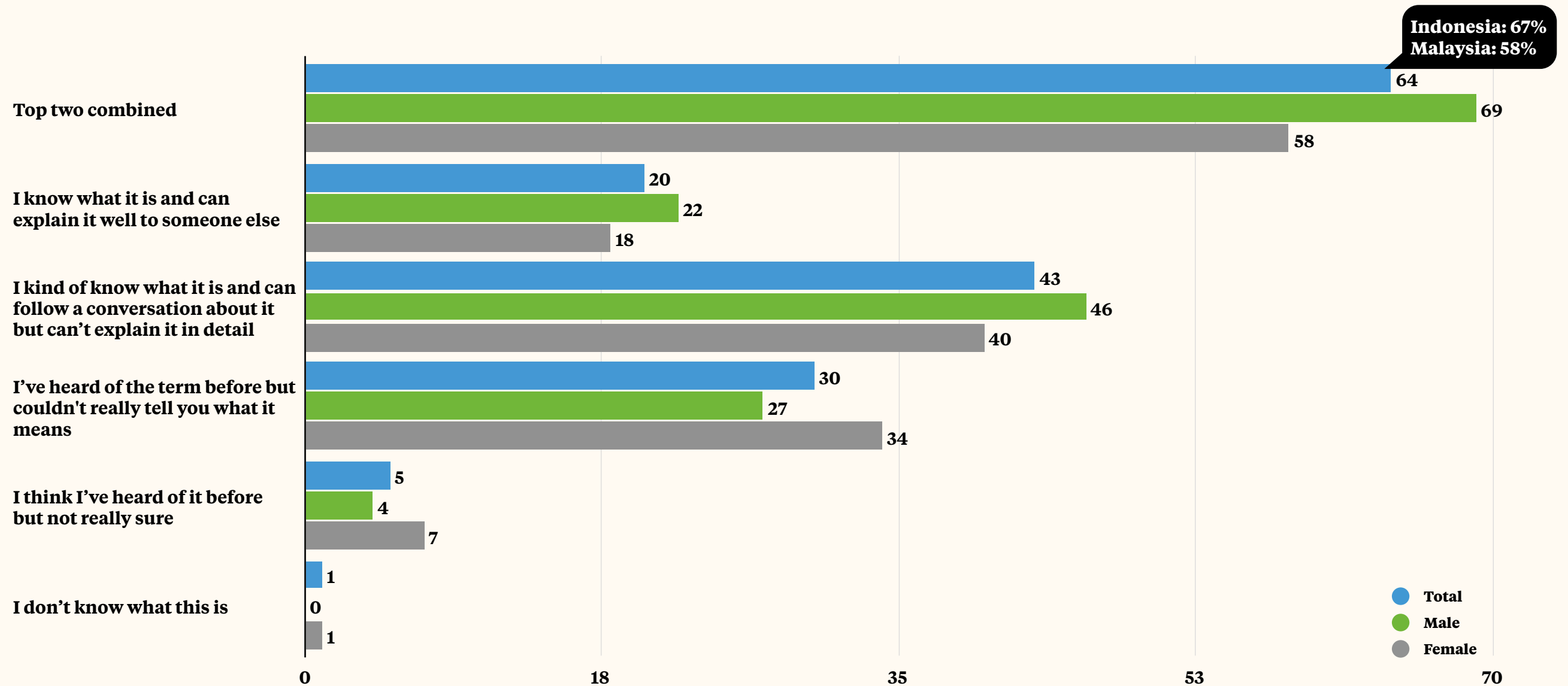
A majority of consumers say they have heard of the metaverse. Men and younger consumers report greater familiarity than their respective counterparts. Indonesian consumers are significantly more likely to say they are aware of the metaverse than those in Malaysia.



Familiarity with the Metaverse—among those who have heard of it (%)

Q. Which of the follow best describes your level of familiarity with the term “metaverse”?

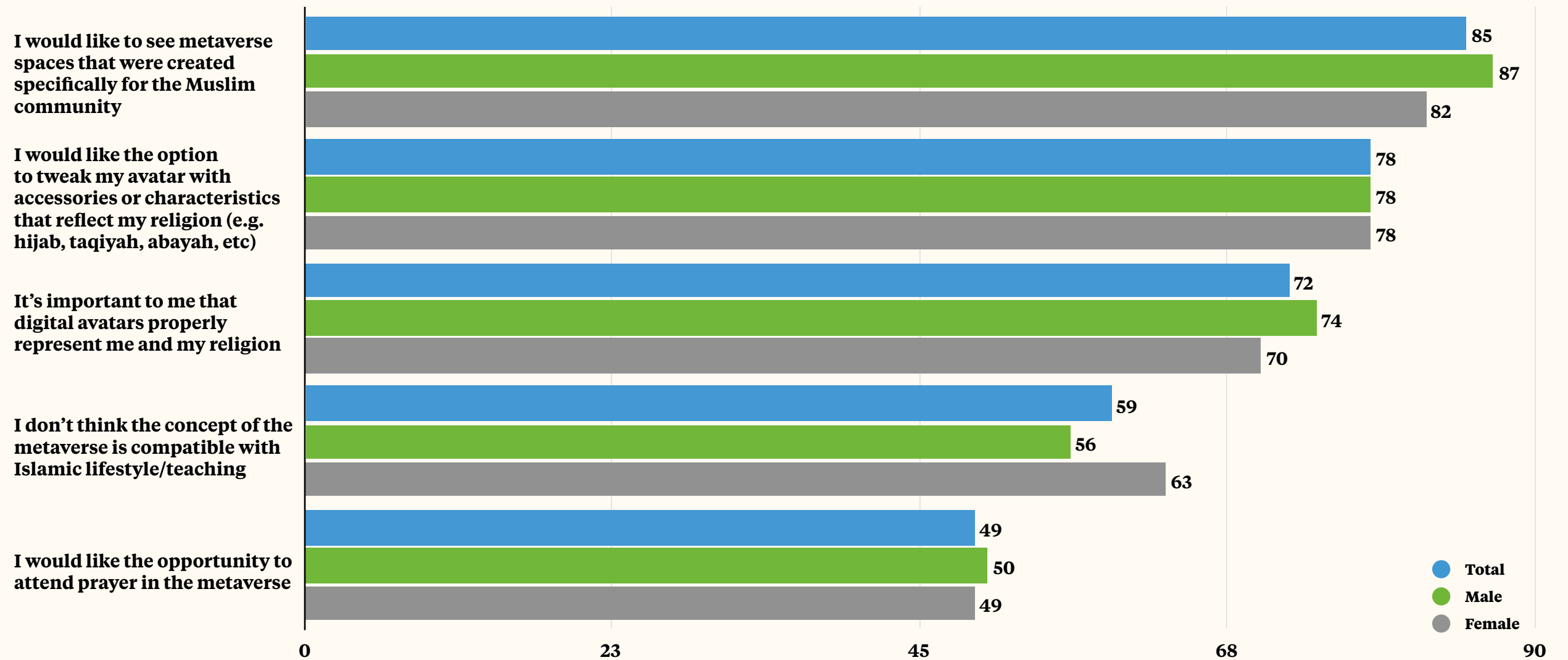
Among those who have heard of the metaverse, few feel they can correctly explain what it is to someone else. Most have a more general idea of what it is.



**Attitudes towards the metaverse (% strongly/somewhat agree)—
among those familiar**

Q. How strongly do you agree or disagree with the following statements?

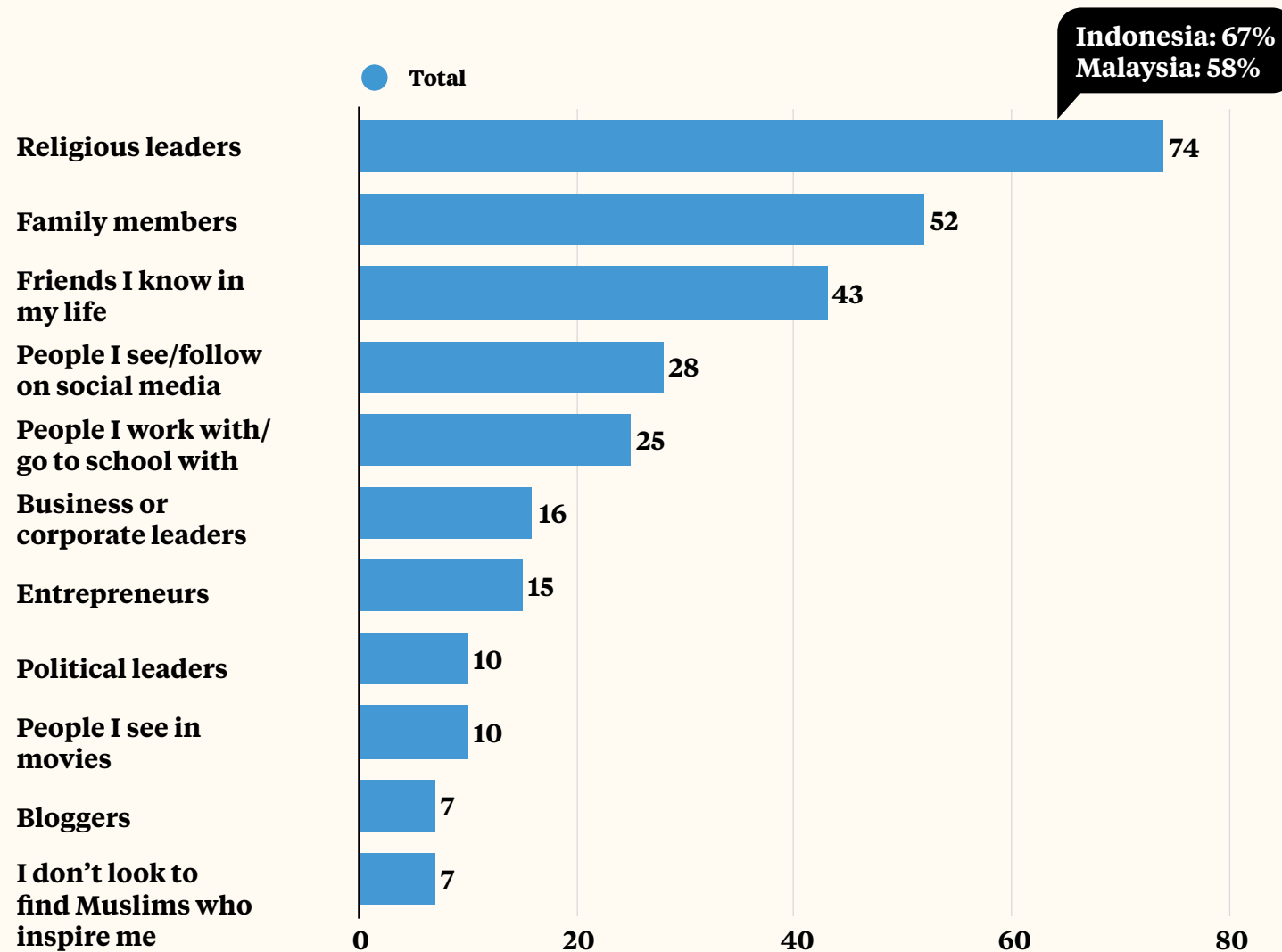
Consumers overwhelmingly agree that they would like to see metaverse spaces that are created specifically for the Muslim community. They also want the option to tweak their avatars to reflect their religion. Women are less likely than men to feel the concept of the metaverse is compatible with an Islamic lifestyle.



Representation

Who Muslims look to for inspiration (%)

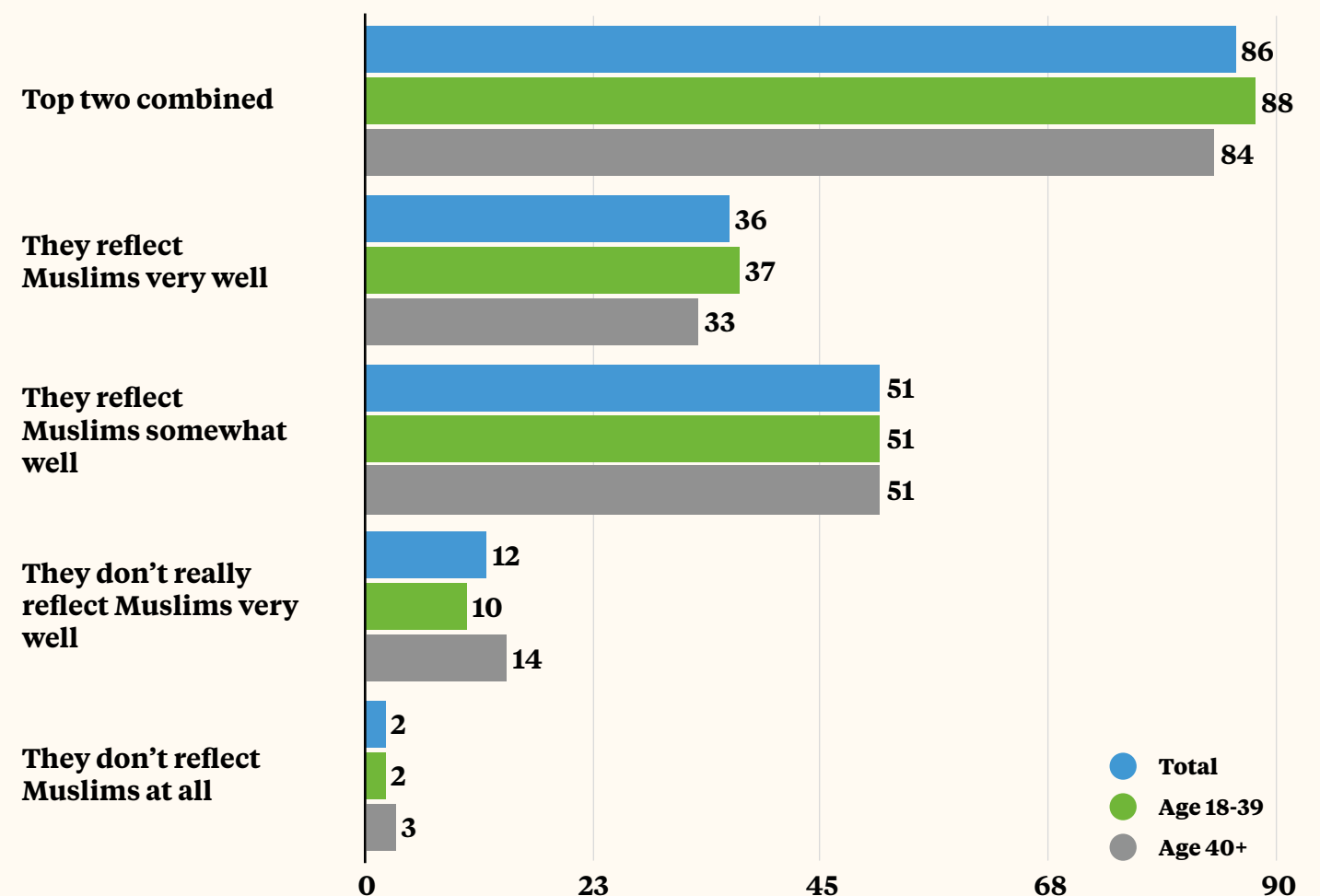
Q. Where in your life do you look to find Muslims who inspire you?



Three out of four Muslims say they look to religious leaders for inspiration. Many also look to family members and friends.

Feelings about Muslim representation in advertising (%)

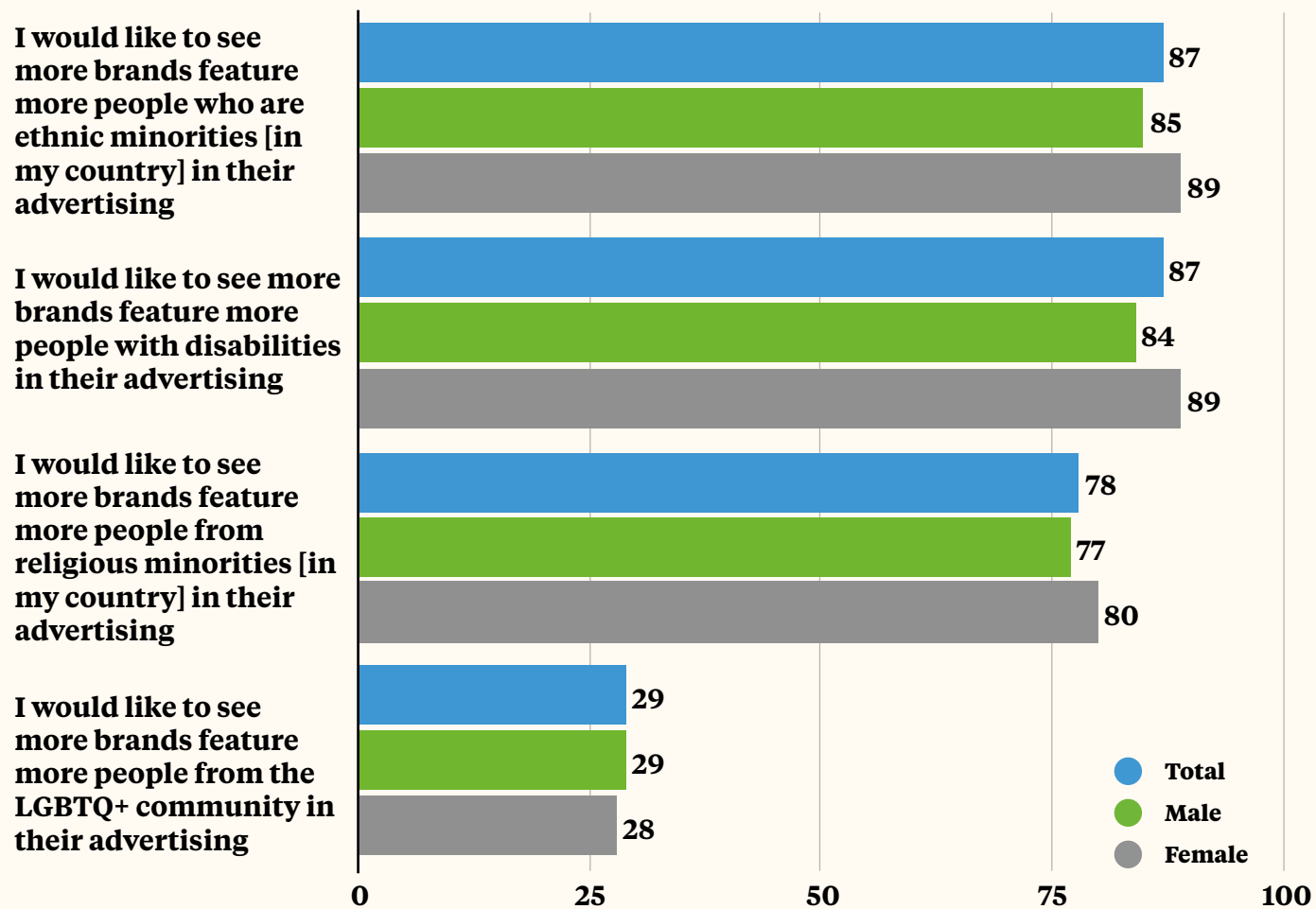
Q. When you see Muslims in advertisements, how well do you think it accurately reflects what Muslims in your country are like?



Most feel Muslims are at least somewhat well represented in advertising.

Attitudes towards brands and inclusion
 (% strongly/somewhat agree)—by gender

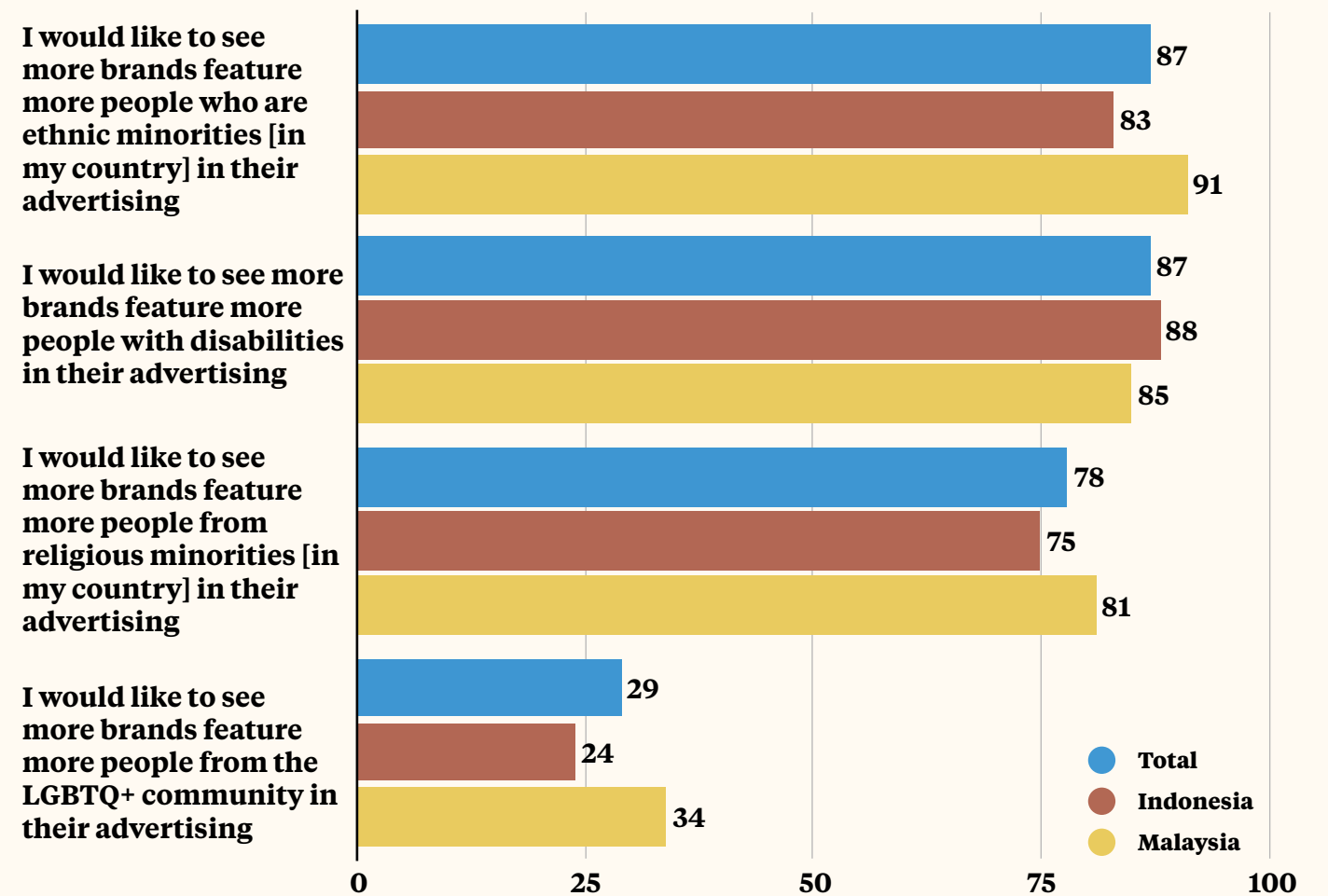
Q. How strongly do you agree or disagree with the following statements?



Most consumers say they would like to see more brands feature people of ethnic and religious minorities, and people with disabilities in their advertising. Only a minority would like to see more people from the LGBTQ+ community.

Attitudes towards brands and inclusion
 (% strongly/somewhat agree)—by country

Q. How strongly do you agree or disagree with the following statements?



Malaysians are more open than Indonesians to seeing ethnic and religious minorities, and people from the LGBTQ+ community in advertising.

A decorative geometric pattern in a light blue color is located in the corners of the page. The pattern consists of repeating motifs of interlocking lines forming squares and stars, with small star-like shapes interspersed. The pattern is more dense in the corners and fades towards the center.

Takeaways

Takeaways

Here are traits of the next wave of Muslim consumerism, why they're important for brands to consider, and also potential pitfalls to avoid.

1

Halal lifestyle: Muslim consumers will increasingly look for a halal lifestyle, but not everything needs to have a halal label. Brands should avoid tokenism.

2

In flux: The definition of halal is evolving all the time. What's halal in one country could be haram in another—take cryptocurrency, for example. Brands may have to walk this line by adjusting local approaches.

3

Sustainable: Many Muslims increasingly consider sustainability a core value of the faith. Brands with a sustainable agenda will do better.

4

Tech-driven: Muslims are adopting technology to further their halal lifestyle, including using mobile apps. Data privacy will be key in this sphere.

5

Community-focused: Muslims in Southeast Asia want to study, date and marry within the community. A Muslim spouse is crucial to most. Muslim schools and colleges are also desirable.

6

Representative: Most think that advertising does an okay job depicting Muslims, but there is room for more varied and nuanced depictions of a community that is hardly monolithic.

7

Inclusive: A majority of Muslims want to see more of their country's religious and racial minorities represented in advertising and branding. A significant minority would like to see more LGBTQ+ representation.

8

Gender-equal: While most households continue to be male-led, Muslim women are advocating for more equality inside and outside the home. Brands have an opportunity to champion women in general, and young women in particular, by moving beyond stereotypical depictions.

9

Safe for travel: Muslim travelers want to expand their perspectives by visiting places outside of the regular religious and heritage spots; at the same time, they want easy access to halal food and to be reassured they won't experience discrimination.

10

Muslim metaverse: The majority of Muslims are interested in the idea of Muslim spaces in the metaverse, but many also worry that the metaverse may be incompatible with Islamic lifestyle and teaching. Brands would do well to think of how representation of their Muslim customers would look in the metaverse.

About Wunderman Thompson Intelligence

Wunderman Thompson Intelligence is Wunderman Thompson's futurism, research and innovation unit. It charts emerging and future global trends, consumer change and innovation patterns—translating these into insight for brands. It offers a suite of consultancy services, including bespoke research, presentations, cobranded reports and workshops. It is also active in innovation, partnering with brands to activate future trends within their framework and execute new products and concepts. It is led by Emma Chiu and Marie Stafford, Global Directors of Wunderman Thompson Intelligence.

About VMLY&R Muslim Intel Lab

VMLY&R Malaysia's Muslim Intel Lab is a data and insight service to help brands explore and understand the needs, aspirations, and behaviours of Muslim consumers across all market segments and Halal product categories. It unifies data across multiple sources and partners to uncover intelligence and insights across all cultural touchpoints, spanning values, lifestyle and commerce. It is led by Filipe Lampreia, Chief Strategy Officer of VMLY&R Malaysia.

We would like to thank the analysts, influencers and business owners who contributed their time and insights to enrich this report:

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