

The application of trust character through transparent financial management in the Makeup Artist (MUA) business

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Article History

Received: 11 October 2025

Revised: 20 November 2025

Accepted: 30 December 2025

Keywords

Financial transparency

Makeup artist

Trustworthy

Abstract

The Makeup Artist (MUA) business is one of the service business fields that is highly dependent on the level of customer trust. Therefore, the application of the character of trust is an important aspect in maintaining professionalism and business sustainability. This study aims to examine the application of trust character through transparent financial management in the Makeup Artist (MUA) business based on the perspective of Islamic business ethics. The research method used is library research by examining various literature sources in the form of books, scientific journals, and previous research results that are relevant to the topics of trust, transparency, and financial management of service businesses. The results of the study show that the implementation of trust values realized through transparency and accountability in financial management is able to increase customer trust, improve financial performance, and support the sustainability of MUA's business. Transparent financial management, such as neat transaction recording, separation of personal and business finances, and information disclosure to customers, is a tangible manifestation of the character of business actors' trust. Thus, the implementation of the mandate through transparent financial management is not only a moral demand, but also an important strategy in building the reputation and competitiveness of MUA's business in a sustainable manner.

1. Introduction

The Makeup Artist (MUA) business is a type of business that is experiencing rapid development in line with the increasing need for beauty services, both for wedding, graduation, and digital content needs. The development of digital platforms and social media has also expanded the market opportunities for MUA services which allow for easier promotion and a wider reach of customers, but on the other hand also increase competition between business actors. The more competition that must be faced by actors in the business field today, MUA is required to be able to think creatively and innovatively so that consumers are interested in using their services so that their service business can continue to survive and not be less competitive with other MUA (Safira et al., 2021).

The ethical value of trust is one of the most important moral characters in managing a service business, precisely the MUA business. Amanah refers to an attitude of trustworthiness, honesty, and responsibility, as well as consistency in carrying out the commitments that have been agreed. This value is the basis of ethics that helps business actors in building strong and lasting relationships with customers, because the services provided are highly dependent on trust and judgment about professionalism. By having a trustworthy nature, a person will avoid actions that cause negative things for many people and will always uphold honesty, courage and responsibility.

In addition, the nature of trust provides the ability to discriminate, allows a person to set boundaries and is able to give us a sense of morality (Septian et al., 2022). A person who has a high level of trustworthiness, is expected to have a sense of good morals and be able to distinguish between bad and good deeds and how he should behave towards others according to his moral values (Novatiani et al., 2019). Conceptually, Islamic business ethics contains the principles of honesty, justice, and responsibility that are able to strengthen the relationship between business actors and customers and become the basis for building consumer trust and loyalty (Maulidya, 2025).

The implementation of the mandate in the context of MUA's business can be realized through transparent financial management, namely the practice of recording, reporting, and using business funds in an open and accountable manner. Financial transparency must be in a form that is relevant

and easy to understand (Mahayani, 2017). In general, the purpose of financial statements is to present information about financial positions, budget realization, cash flows, and financial performance (Septian et al., 2022). In addition, transparent financial management helps business actors avoid the problem of mixing personal capital and business capital, as well as facilitate the objective evaluation of financial performance. Without good and transparent financial management, MUA businesses have the potential to face problems such as financial difficulties, imbalances between income and expenses, and declining trust from related parties.

The application of trust values does not stand alone but is interrelated with the principles of openness and responsibility in business practices, including financial management. When transparency and accountability are implemented properly, the level of trust of the public or stakeholders increases. In addition, in the context of service business, especially in the field of MUA, customer trust is the main capital that affects business sustainability. The implementation of trust through transparent financial management not only builds trust but also encourages customer loyalty and a positive reputation, so that customers are more likely to return to using services and recommend them to others. In other words, financial trust and transparency support each other in creating a harmonious and professional relationship between business actors and customers.

Based on the exposure of experts and the findings of previous research, the application of trust character through transparent financial management has proven to have an important role in building customer trust, reputation, and loyalty in the Makeup Artist (MUA) business. This emphasizes that the value of trust and transparent financial management practices is not just a theory, but a key factor for business sustainability and professionalism. Therefore, the implementation of the mandate through transparent financial management is a crucial aspect to continue to be developed so that MUA's business can run effectively and sustainably.

2. Method

The research method used in this study is the library research method. Literature study is a method of collecting data by conducting a systematic review of books, journals, and previous research. According to Zed (Maghfiroh et al, 2022) the research procedure in literature studies is shown in Figure 1 below.

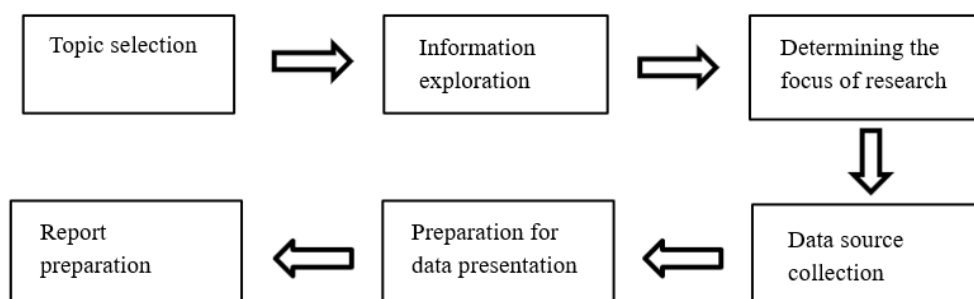


Figure 1. Research Stage of literature study

Based on Figure 1. above, it can be explained about the steps or procedures of literature research, as follows:

- a. Topic selection, which is the initial stage where the researcher determines the topic of the problem to be studied.
- b. Information exploration, which is the stage of excavating and tracing information sources that are related to the research topic.
- c. Determine the focus of the research, which is the stage of condensing the study so that the discussion is more directed and in-depth in accordance with the research objectives.
- d. Data source collection, which is the stage of collecting empirical data sourced from various relevant literature and supporting research, such as books, journal articles, and previous research results.

- e. Preparation for data presentation, which is the stage of processing data from literature review results by grouping, summarizing, and compiling the main ideas from each source
- f. Preparation of reports, which is the final stage of research. The preparation of reports is carried out systematically and in accordance with the rules of scientific writing.

The research instrument used in this study is in the form of research activities in tracing, identifying, and selecting various data sources related to the topic of applying trust characters through transparent financial management in the Makeup Artist (MUA) business. Data sources are obtained from scientific journals, research articles, reference books, and other relevant sources of information that can be accessed online. The data collection process is carried out through a literature study by tracing the sources available online, then followed by sorting and assessing the content of the data in accordance with the focus of the research. The data sources in this study consist of a number of scientific journals that discuss the character of trust, transparency of financial management, and financial management practices in service businesses, especially Makeup Artist (MUA) businesses.

The data analysis technique used in this study is content analysis. Content analysis is carried out by systematically reviewing, comparing, and synthesizing information obtained from various literature sources that have been selected according to the research objectives. The analysis stage includes an in-depth reading of data sources, identification of key concepts related to the character of trust and transparent financial management in the Makeup Artist (MUA) business, grouping of important findings, and drawing conclusions based on patterns and trends found from all analyzed literature sources.

3. Results and Discussion

3.1. Results

The results of the research in Table 1 were obtained from a number of articles selected to be studied, the research was analyzed in this section to answer the research focus that had been previously determined based on information obtained from various sources.

Table 1. Research Results

No	Name	Source	Title	Method	Results
1.	Kristiani et al., (2024)	Jurnal Ilmiah Ekonomi Manajemen Akuntansi dan Bisnis, Vol. 3, Number 2	Etika bisnis dalam perspektif Islam: Implikasi untuk praktek kontemporer	Literature study	The results show that business ethics in an Islamic perspective are based on the principles of justice, honesty, trust, and social responsibility. The application of these principles encourages the creation of ethical, transparent, and sustainable business practices.
2.	Zulkan et al., (2025)	Journal of Islamic Economics and Finance (JoIEaF), Vol. 1, Number 4	UMKM Berbasis Syariah: Penerapan Akuntansi Sebagai Wujud Akhlakul Karimah Dalam Bisnis	Qualitative Descriptive	The results show that sharia accounting plays an important role in encouraging MSME actors to be honest, fair, transparent, and trustworthy in financial management.
3.	Azzahra & Putri, (2025)	Jurnal Bisnis dan Manajemen (JURBISMAN), Vol. 3, Number 2	Peran Etika Bisnis Islam dalam Meningkatkan Kepercayaan Konsumen terhadap UMKM Syariah	Qualitative descriptive	The results show that the application of Islamic business ethics principles, such as honesty, trust, fairness, transparency, and social responsibility, plays an important role in increasing consumer trust in sharia MSMEs.
4.	JA et al., (2024)	Jurnal Interdisiplin (JUNTER), Vol. 01, Number 3	Peran Etika Pemasaran Digital dalam Membangun Kepercayaan Konsumen: Pengaruh Transparansi Informasi sebagai Variabel Intervening pada Marketplace shopee (Studi Kasus pada Mahasiswa)	Quantitative descriptive	The results show that digital marketing ethics and information transparency have an effect on Shoppe's consumer trust. Information transparency plays a role in strengthening the influence of digital marketing ethics on consumer trust.

No	Name	Source	Title	Method	Results
Universitas Negeri Makassar)					
5.	Pah, (2025)	Neraca Manajemen, Ekonomi, Vol. 16, Number 4	Studi Kepustakaan: Akuntabilitas dan Transparansi Pelaporan Keuangan dalam Organisasi Nirlaba	Qualitative Descriptive	Results show that the application of accountability principles helps in accounting for the use of funds, while transparency increases the openness and access to financial information for stakeholders.
6.	Prasetyo et al., (2025)	Jurnal Nuansa: Publikasi Ilmu Manajemen dan Ekonomi Syariah, Vol. 3, Number 2	Pelanggaran Prinsip Amanah dalam Etika Bisnis Islam (Studi Kasus Rekayasa Laporan Keuangan PT Garuda Indonesia)	Case study	The results show that there is a violation of the principle of trust. This research emphasizes the importance of applying the values of honesty, trust, and transparency as the main foundation in financial reporting so that business activities run ethically, fairly, and sustainably in accordance with Islamic principles.
7.	Marlina et al., (2025)	Jurnal Pengabdian Masyarakat Global, Vol. 4, Number 3	Implementasi Tata Kelola Keuangan dan Sosial Media Marketing pada Sektor Usaha Jasa Make Up Artist (MUA) Himpunan Ahli Rias Pengantin Indonesia (HARPI) Melati di Wilayah Kecamatan Karangpawitan Kabupaten Garut	Qualitative Descriptive	The results show that there has been an increase in the knowledge and skills of MUA business actors in financial governance and the use of social media marketing. Participants are able to separate personal and business finances, compiling simple financial statements.
8.	Yuwono et al., (2025)	Jurnal Ekonomi dan Bisnis Islam, Vol. 04, Number 2	Implementasi Etika Bisnis Islam Untuk Memperkuat Kinerja dan Keberlanjutan UMKM Bajanegara	Qualitative descriptive	The results show that the application of Islamic ethical values (honesty, trustworthiness, transparency) increases customer reputation and trust as well as the ethical sustainability of MSMEs.
9.	Purwanti & Yuliati, (2023)	Jurnal Ilmiah MEA (Manajemen, Ekonomi, dan Akuntansi), Vol. 6, Number 3	Pengaruh Akuntabilitas, Transparansi dan Kompetensi Sumber Daya Manusia terhadap Kinerja Keuangan UMKM di Kabupaten Kediri	Quantitative Descriptive	The results show that accountability, transparency, and human resource competence have a positive and significant effect on the financial performance of MSMEs in Kediri Regency. The implementation of accountability and transparency in financial management improves the quality of financial statements and the performance of MSME businesses.
10.	Windasari, (2024)	Jurnal Akuntansi dan Bisnis Syariah, Vol. 1, Number 1	Akuntabilitas dan Transparansi Pengelolaan Keuangan dalam Perspektif Islam	Qualitative Descriptive	The results show that the importance of accountability and transparency in the financial management of Islamic boarding schools as part of Islamic business ethics reflects trust and honesty.

3.2. Discussion

The Makeup Artist (MUA) business is a form of service business that is highly dependent on the level of customer trust. In practice, customers not only assess the results of makeup, but also assess the professionalism, honesty, and responsibility of business actors in fulfilling service agreements. This is in line with the findings (Kristiani et al., 2024) which state that business ethics in Islam are based on the principles of justice, honesty, trust, and social responsibility, which if applied will encourage the creation of ethical and sustainable business practices. These principles are a very important basis for MUA in maintaining good relationships with customers. The value of trust in MUA's business is reflected in its commitment to fulfilling service promises, price clarity, and responsible financial management. Research (Zulkan et al., 2025) confirms that the application of sharia accounting encourages MSME actors to be honest, fair, transparent, and trustworthy in managing business finances. In the context of MUA, this can be realized through regular transaction recording, separating personal and business finances, and compiling simple and accountable financial statements.

The implementation of transparency is also an important aspect in building MUA customer trust, especially in pricing, service package details, and the use of *down payment* (DP) funds. Research by Azzahra & Putri (2025) and Yuwono et al (2025) shows that the application of Islamic business ethics principles, including transparency, has a positive effect on increasing consumer confidence of sharia MSMEs. The transparency of information provided by MUA to customers can minimize misunderstandings and strengthen customer loyalty. In the digital era, transparency is increasingly important along with the use of social media and online platforms as a means of promoting MUA services. This is in line with research (JA et al., 2024) which shows that ethics in digital marketing and information transparency have a significant effect on consumer trust. For MUA, the delivery of honest information about portfolios, prices, and service capacity on social media is a form of applying business ethics that supports business professionalism.

In terms of accountability, research (Purwanti & Yuliati, 2023) states that accountability and transparency have a positive effect on the financial performance of MSMEs. This finding is relevant for MUA's business, because accountable financial management helps business actors in controlling cash flow, determining service prices, and planning business development. Research (Marlina et al., 2025) specifically shows that MUA business actors who receive guidance in financial management are able to improve their knowledge and skills in preparing simple financial statements and separate personal and business finances. On the contrary, neglecting the principles of trust and transparency in financial management has the potential to cause serious problems. Research (Prasetyo et al., 2025) on violations of the principle of trust in financial reporting shows that dishonesty and lack of transparency can undermine customer trust. Although the context of the research is in large companies, the results of this research are an important lesson for MUA businesses to always uphold the value of trust in every business activity, including financial management.

Based on these findings, it can be concluded that the application of trust, transparency, and accountability is an interrelated ethical value and is the main foundation in Islamic business practices. Islamic business ethics through transparent and accountable financial management are an important factor in improving the professionalism and sustainability of MUA's business. The value of trust is not only a moral demand, but also a business strategy that is able to strengthen customer trust and business competitiveness.

4. Conclusion

Based on the results and discussions that have been presented, it can be concluded that the application of the values of trust, honesty, transparency, and accountability in the perspective of Islamic business ethics has a very important role in the management of the Makeup Artist (MUA) business. The application of these values has been proven to be able to increase customer trust, improve financial management, and support the sustainability of MUA's business. Transparent and accountable financial management is a tangible manifestation of the trust character of MUA business actors, which is reflected in the separation of personal and business finances, neat transaction recording, and information disclosure to customers. Therefore, MUA business actors are expected not only to focus on technical skills in makeup, but also to develop financial management competencies based on Islamic business ethics values. Thus, MUA's business can grow professionally, trusted, and sustainably in accordance with sharia principles.

Author Contributions

All authors have equal contributions to the paper. All the authors have read and approved the final manuscript.

Funding

No funding support was received.

Declaration of Conflicting Interests

The author declared no potential conflicts of interest with respect to the research, authorship, and/ or publication of this article.

Acknowledgement

The author expresses gratitude for His overflowing grace and grace so that this article can be completed well. Thank you to the supervisors who have provided direction, input, and support during the writing process of this article. The author also expressed his gratitude to his parents and friends who always provide prayers and support. The author also did not forget to thank the participants who were willing to take their time to help this research. Hopefully this article can contribute to understanding the importance of applying trust values and financial transparency in the Makeup Artist (MUA) business.

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