A growing share of the European population traces its heritage to immigration from Muslim-majority coun- tries (Gusciute et al., 2021; Pew Research Center, 2017). Moreover, due to a combination of net migration and higher fertility, the share of Muslims is projected to increase sharply in coming decades. These demo- graphic trends have given rise to intense debates and concerns over integration and social cohesion (Adida et al., 2016; Ivarsflaten and Sniderman, 2022). Muslims in Europe are set apart not only by nominal religious differences with respect to the Christian-heritage mainstream, but also by the depth of their (perceived) religiosity in increasingly secular modern societies (Dancygier, 2018; Koopmans, 2015; Diehl et al., 2009). Indeed, Muslims’ religiosity has been linked to Islamophobia coming both from the political right (which sees Islam as a threat to cultural identities rooted in Christian traditions) as well as the political left (which views Islam as incompatible with liberal, secular values) (Helbling et al., 2022; Helbling and Traunmüller, 2020; Dancygier, 2018).

In contrast to much of the literature on Islamophobia and prejudice, we propose to examine whether Muslims’ religiosity may instead play a *positive* role by enhancing the *trustworthiness* of religious adherents. Our hypothesis draws from recent research arguing that religiosity functions as a costly signal of benevolent intentions (Purzycki et al., 2016; Norenzayan, 2013; Norenzayan and Shariff, 2008). Accordingly, religious individuals should be more trusted in social interactions relative to the non-religious. It is therefore worth asking whether, despite Islamophobia, this “religious trust premium” also extends to Muslims in Christian-heritage societies.

The answer to this question carries important implications for Muslims’ integration in contemporary Europe. In modern societies characterized by largely anonymous interactions between strangers, individuals must rely upon heuristics to determine whom to trust. Indeed, such heuristics often constitute the “social glue” facilitating cooperative exchanges in the absence of sanctioning and reputational mechanisms more commonly employed in small-group settings (Baldassarri, 2020; Abascal and Baldassarri, 2015). To be sure, trust and cooperation in modern, complex societies are often ethnically-bounded (see e.g. Cetre et al., 2020; Gereke et al., 2020; Finseraas et al., 2019; Zhang et al., 2019). However, to the extent that Muslims’ religiosity can signal trustworthiness, it may help to bridge ethnic divides and thereby increase the attractiveness of Muslims as interaction partners in trust-based social exchanges.

**Prior Research**

**Religiosity and Trustworthiness.** Several strands of literature suggest that religious individuals should be more trusted than their non-religious counterparts. First, research shows that religious individuals tend to engage in more “moral” behaviors such as volunteering or donating to charity (see e.g. Aksoy and Wiertz 2023; Van Tongeren et al. 2021; Power 2017; Lewis et al. 2013; but cf. Kirchmaier et al. 2018), although the precise mechanism underlying this correlation is unclear. Some scholars argue that the relationship is causal, and that it is specifically the combination of moral teachings plus a fear of an omniscient God as a “supernatural watcher” (and norms enforcer) that drives religious individuals to act prosocially (Purzycki et al., 2016; Norenzayan, 2013; Norenzayan and Shariff, 2008). Others stress the incentives and opportunities provided by religious communities to become engaged in prosocial behavior (Oskooii and Dana, 2018; Lewis et al., 2013). Finally, the relationship may simply arise due to the self-selection of intrinsically “moral” individuals into religious communities (Aksoy and Wiertz, 2023).

For our purposes, we are not so much interested in whether or why religious individuals behave more “morally,” but rather whether they are perceived as more prosocial by third-parties (and therefore more likely to be trusted). Here, prior work has found that people do indeed trust the religious more than the non-religious (Ruffle and Sosis 2020; Moon et al. 2018; Chuah et al. 2016; McCullough et al. 2016; Hall et al. 2015; Tan and Vogel 2008 , but cf. Everett et al. 2016). Along similar lines, research shows that atheists are particularly distrusted, even in modern, secular societies (Gervais et al., 2017; Edgell et al., 2016; Gervais et al., 2011; Edgell et al., 2006).

Notably, while the literature points in the direction of a “religious trust premium,” the preponderance of evidence to date concerns evaluations of adherents belonging to the dominant religious traditions within a society. For instance, Ruffle and Sosis (2020) examine trust towards synagogue attendees using an Israeli sample, while Moon et al. (2018) and McCullough et al. (2016) consider Americans’ trust towards Christians. Tan and Vogel (2008) similarly employ an all-Christian participant pool in their experimental trust games. On the other hand, few studies have investigated whether the “religious trust premium” extends to adherents of religion traditions standing outside of the mainstream (cf. Hall et al., 2015; Thunström et al., 2021). We propose to study this question in the context of Muslims in contemporary Europe.

**Islamophobia and Trust towards Muslims.** To ground our discussion, this section first unpacks popular attitudes towards Muslims in Europe. To be sure, a considerable amount of contemporary Islamophobia is associated with broader anti-immigrant sentiments (Helbling, 2010; Strabac and Listhaug, 2008). At the same time, however, Muslims appear to bear a special “burden of prejudice,” above and beyond the opposition directed at other migrants (Choi et al., 2019; Adida et al., 2016).

Importantly, recent research shows that Muslims are marked not only by their nominal religious affiliation (which is “foreign” to Christian-heritage societies), but also by the intensity of their religiosity (Helbling and Traunmüller, 2020; Dancygier, 2018; Adida et al., 2016; Koopmans, 2015; Diehl et al., 2009). Such religiosity is remarkable because it stands at odds with the largely secular values of immigrants’ host societies. Indeed, for many Europeans, it is Muslims’ religiosity, above and beyond their migration background, which further sets them apart from the mainstream.

These considerations have several important implications for trust. First, from a social identity perspec- tive, Muslims’ religiosity may strengthen the salience of symbolic boundaries demarcating them as “outsiders.” Ample evidence demonstrates that, in general, out-group members are less trusted than in-group members (Cetre et al. 2020; Gereke et al. 2020; Finseraas et al. 2019; Stanley et al. 2011, but cf. Gereke and Ruedin 2023; Criado et al. 2015; Bouckaert and Dhaene 2004). In this context, Muslims’ displays of religiosity may serve to heighten the perceived group boundary between Muslims and non-Muslims, thereby underscoring their “otherness.” As Hall et al. (2015, p.1368) argue, “Religious out-group members could be perceived as untrustworthy because their behavior demonstrates commitment to an out-group.” Following this logic, heightened out-group distrust may negate the “religious trust premium” for religious Muslims.

Secondly, from a socio-political perspective, Muslims’ religiosity is often equated with fundamentalism and political extremism in popular discourse (e.g. Ivarsflaten and Sniderman, 2022; Helbling and Traunmüller, 2020; Adida et al., 2016). Such representations invoke concerns over *inter alia* the oppression of women, preferences for religious laws over the laws of the nation-state, and security and terrorism. Given that such actions are often perceived as threatening, even immoral, in the eyes of the majority of Europeans, widespread negative stereotypes may serve to strengthen the mental association of religious Muslims with anti-social (rather than prosocial) behavior.

Taken together, these considerations suggest that the “religious trust premium” may not apply to Muslims in Europe. Yet, this remains an open question. To our knowledge, only two prior U.S. studies have examined trust towards religious vs. non-religious Muslims in a Western context, and these studies come to opposing conclusions (Hall et al., 2015; Thunström et al., 2021). In a general population sample, Thunström et al. (2021) find ingroup bias among American Christians, who placed more trust in more religious Christians, but not more religious Muslims. Using an undergraduate student sample, Hall et al. (2015) find that subjects were indeed more likely to trust religious targets, regardless of whether these targets were described as Christian or Muslim. However, as the authors themselves discuss, their results may reflect the fact that “the undergraduates in our studies were higher in tolerance than the general U.S. population” (p. 1375). Additionally, the framing of Muslim immigration in the U.S. may not be comparable to how Muslims are portrayed in Europe (Foner, 2015). To address these issues, additional research is needed to examine trust towards religious and non-religious Muslims in the European context.