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The Effect of Sharia Literacy, Online Reviews and Store Ratings on Purchases at Herbamart Mampang

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ABSTRACT

Study's aims: This study aims to find out the influence of Islamic literacy in the buying and selling process in online transactions, the influence of Online reviews, and the influence of Store ratings on the purchasing decision of consumers who are Muslims at Herbamart Mampang. It is intended to explore the role of Sharia-based understanding and information about the market in the consumers' attitude to online purchasing decisions. **Design/Methodology/Approach:** This research is quantitative, used survey method. The data obtained was done by using online questionnaires distributed using the Google Forms to 221 consumers of Herbamart in Mampang who were selected by purposive sampling. Data analysis was carried out using SPSS 25.0 software which includes descriptive statistics, validity, reliability test, classical assumption test, multiple linear regression, coefficient of determination analysis, correlation analysis and hypothesis testing. **Findings:** The results indicate that the three variables of Islamic literacy in online transaction, online review and store rating are positively and significantly correlated with purchasing decisions. Islamic literacy builds consumer's confidence by fostering transparency, fairness, and adherence to Islamic principles. When it comes to selling products online, the reviews help to eliminate uncertainty and build trust by offering relevant data about the products and sellers. In the meantime, store ratings provide information about the credibility and quality of the stores dealing with the products, which in turn are designed to drive sales decisions. **Theoretical contribution/Originality:** This study adds value to the literature because it illustrates the synergistic effects of Islamic literacy and information from digital marketplaces on Muslim consumers' purchases. **Practitioner/Policy implication:** The results indicate that there is a need to enhance the transparency of transactions, foster positive reviews by customers and maintain high store ratings to foster consumers' trust and aid their decisions in purchasing.

Keywords: Islamic Literacy; Online Transactions; Online Reviews; Store Ratings; Purchasing Decisions

Introduction

Digital technology has significantly changed the way business is done in recent years, presenting the possibility of conducting business transactions online (Anggraeni & A'yuni, 2023). E-commerce has revolutionized the way consumers buy products and services, allowing them to conveniently purchase goods without being constrained by geographical boundaries. The penetration of internet access, smartphone use, and digital payment systems has facilitated the use of online shopping in Indonesia, a developing country, where online shopping has become an integral part of the daily consumption activities of citizens (Putri & Sutjipto, 2022). Online marketplaces are therefore crucial to making links between sellers and consumers possible in a very competitive online environment (Rusydah et al., 2025).

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In Indonesia, Shopee is one of the most dominant e-commerce platforms, competing with other platforms such as Tokopedia, Bukalapaki, and Olist. Shopee has been around since 2015 and has quickly made its mark in Indonesia with its aggressive advertising campaigns, engagement, and smooth transactional processes. It has a vast portfolio of products ranging from consumables and clothing to digital services, and it features robust payment options and seamless logistics integration (Lubis et al., 2025). Moreover, functions like live-streaming ecommerce, store rankings, and customer reviews have enhanced customer participation and affected consumer buying habits. Consequently, Shopee is one of the most popular e-commerce platforms in Indonesia, and is among the highest download rate of applications among marketplace providers in Indonesia (GoodStats, 2025).

Though the online shopping business has a great growth rate yet there is still a problem of consumer trust and purchase decision making in online shopping places. The higher levels of uncertainty in online purchases are related to the fact that consumers are not given the opportunity to physically look at the items when deciding to purchase. Various issues still remain to impact customer satisfaction and trust, including receiving damaged products, inaccurate product descriptions, delayed deliveries, and the lack of responses from sellers (Suratriadi & Sartika, 2024). As a result, consumers are increasingly using the information that is available to them via the internet, such as reviews and ratings on the stores to assess product quality and the credibility of the seller before making transactions. However, besides the economic and functional factors, the purchasing decision of Muslim consumers is also affected by the adherence to Islamic values (Lubis et al., 2025). The importance of Islamic literacy in consumer perceptions is related to the permissibility of online transactions, the fairness, transparency, and ethics of online transactions. A higher degree of Islamic literacy among consumers is associated with the use of some Sharia evaluation standards for online purchasing, such as honesty, trustworthiness, avoiding uncertainty (*gharar*), and fairness in exchange. The result is that Islamic literacy can be one of the influential factors if digital marketplaces are used to make a purchase (Rofiqo et al., 2024).

Although the influence of electronic word-of-mouth (eWoM), online reviews and store ratings on consumer behavior has been studied extensively, limited research has focused on the impact of Islamic literacy on online purchasing behavior (Desky et al., 2025). Previous studies tend to examine factors such as technology acceptance, consumer trust, perceived usefulness, and service quality, and the synergies between religious literacy and information about the digital marketplace have not been studied extensively (Leong et al., 2021). Moreover, research that considers the interaction of Islamic literacy, online reviews, and store ratings in the context of Muslim consumers is still limited, especially in countries with emerging digital economies, like Indonesia (Azzahra & Imsar, 2025). The behaviors of consumers making decisions in online environments can be theoretically explained by Information Adoption Theory and Consumer Behavior Theory (Aslan, 2023). Online reviews and store ratings are external information cues that limit the uncertainty in making purchases and affect purchase intentions, while Islamic literacy is an internal cognitive framework that helps consumers to assess the appropriateness of a transaction based on religious values (Lubis et al., 2025). But the literature on the influence of religious beliefs and market information on buying decisions does not often consider both these dimensions together.

Thus this study aimed to fill these gaps by examining the effect of the Islamic literacy in buying and selling transactions, online reviews and store ratings on the purchasing decisions of Muslim consumers in Herbamart Mampang. Specifically, which is examined in this research is the interaction between religious understanding and digital information mechanisms, and how it affects the consumer's behavior in online shopping environments. The study has added to the literature on Islamic consumer behavior and digital marketing by adding the understanding that the determinants in purchase decision go beyond the common technological and economical ones. The novelty of this research is exploring the concept of integrating Islamic literacy into online marketplace information variables that can explain the purchasing decision of Muslims in the era of rapid growth of e-commerce platforms.

Literature Review and Hypotheses Development

Theory of Reasoned Action (TRA)

The main theory used in this study is Fishbein and Ajzen's Theory of Reasoned Action (TRA). According to TRA, individual behavior is a function of behavioral intention, which is a function of attitude towards behavior and subjective norm (Sheppard et al., 1988). When consumers make a purchase decision in online marketing, they make their decision by assessing information and social influences available. These external cues in online environment, such as the ratings provided by the store and reviews from other customers, influence consumers' attitudes and perceptions about products and sellers. Positive information leads to positive attitudes towards purchasing and boosts the probability of purchasing.

Islamic Literacy in Online Transactions

Ecommerce is changing the way that consumers engage with products, services and sellers. Consumers' capacity to check information and gauge the validity of transactions is having a growing impact on buying decisions in digital marketplaces. This assessment also applies to Muslim consumers, but is not just a financial one, as it also involves compliance with Islamic values. As a result, Islamic literacy has become an important determinant of consumer behaviour in the online setting. Islamic literacy is the capacity to comprehend, scrutinize and apply Islamic principles into economic and financial activities such as online transactions (Rurkinantia, 2021; Simahatie et al., 2021). It covers information on transactions that are halal and haram, transparency, fairness, trustworthiness, avoiding uncertainty (*gharar*), and ethical business practices. People who are more familiar with Islamic principles are more inclined toward evaluating transactions online in relation to their adherence to Islamic principles, thus lessening the perceived risks and boosting their self-assurance in purchasing behavior. Islamic literacy has a strong connection with the concept of *Maqashid Shariah*, which focuses on safeguarding religion, life, intellect, lineage, and wealth (Fahmi & Firdaus, 2024). In the world of online business, *Maqashid Shariah* promotes honesty and fairness in transactions, ensuring consumer safety against fraud and deception, and transparency by avoiding information disparity. Hence, Islamic literacy can be used as an internal mechanism that will help the consumers make better and responsible buying choices.

Online Reviews and Consumer Decision-making

As people have more and more come to rely on digital platforms, online reviews have become a valuable source of information. Online reviews are also referred to as electronic word-of-mouth (e-WOM), which is the consumers' evaluation and experience about products or services or sellers (Hariyanto & Trisunarno, 2021). The difference between online reviews and traditional advertising is that the reviews come from real users who have already bought and tried the product, making them more credible than traditional ads. The TRA states that individual behavior is a result of behavioral intentions which are derived from attitudes and subjective norms (Sheppard et al., 1988). Positive reviews can have a positive impact on consumer attitudes in online shopping, minimizing uncertainty about product quality and seller credibility in this context. This means that consumers are likely to rely on online reviews as information cues before they buy. The effects of online reviews on purchase intention and purchasing decision have been shown to be consistently positive in previous studies, as they build trust and decrease perceived risk. Thus, online reviews are a crucial factor in influencing consumer decisions in online markets.

Store Ratings and Consumer Trust

Besides textual reviews, ratings of a shop give a numerical analysis of a vendor's performance to customers. According to Yulistiyani et al. (2024), the store rating is usually given by a numerical or star rating that has been given based on the overall satisfaction of consumers with products and services. Store ratings are quality indicators used by consumers to assess the credibility and reliability of the seller before buying. Good ratings will suggest positive experiences with previous purchases, promoting the notion of trustworthiness; bad ratings will be likely to be a deterrent for prospective consumers. As information is asymmetrical in an online environment, the ratings for stores are considered a useful heuristic for the decision making process for the consumer. Based on the previous research, it was found that the higher the rating of a store, the more it could build consumer confidence, consumer intention to buy, and the consumer's actual purchase (Priangga & Munawar, 2021). As a result, the retail ratings play a critical role in eCommerce purchase decisions.

Maqashid Shariah Perspective

This study also uses *Maqashid Shariah* as an explanation to the role of Islamic literacy in consumer decision making. *Maqashid Shariah* focuses on attaining human welfare through ethical and responsible economic activities (Fahmi & Firdaus, 2024). Those who have a higher level of Islamic literacy tend to judge online transactions based on Islamic principles like honesty, transparency, fairness and mutual consent. Islamic literacy, in this sense, acts as an internal assessment framework that affects the assessment of the legitimacy of transactions and consumers' purchasing decisions in digital markets.

Islamic Literacy and Purchasing Decisions

Islamic literacy is defined as the knowledge of the Islamic principles that govern economic and commercial transactions, such as understanding the concept of ‘halal products’, ‘fairness', ‘transparency' and ‘no *riba, gharar*, and fraud' in online transactions (Azzahra & Imsar, 2025). The Theory of Reasoned Action (TRA) states that the intention to act is a determinant of a person's behavior and influences it significantly, as this intention is determined by attitudes and beliefs about a certain action (Farikhin & Mulyasari, 2022). Attitudes towards purchasing were better for those with greater Islamic literacy than those with lower Islamic literacy, suggesting that individuals with greater Islamic literacy are better able to evaluate whether online transactions are Sharia-compliant. This information helps consumers make more informed choices regarding both the products they purchase and the businesses from which they buy, thereby boosting their confidence in their purchasing decisions (Fikra, 2025).

Moreover, during the decision making process, Islamic literacy is an important cognitive factor that affects the consumer's assessment (Aslan, 2023). People who know the principles of Islamic transaction are more likely to take into account moral aspects and reliability when buying. The empirical evidence indicates that Islamic literacy has a positive impact on consumer behaviour, financial decision making, and purchase intentions of Muslim (Hasanuddin et al., 2024; Rusydah et al., 2025; Wandira & Rahman, 2021). Therefore, the following hypothesis is proposed:

H_1: Islamic literacy in online buying and selling transactions positively influences purchasing decisions.

Online Reviews and Purchasing Decisions

Online reviews constitute electronic word of mouth (e-WOM), which offers information on product quality, credibility of the seller and satisfaction of the customers (Ngo et al., 2024). The content of online reviews in the context of TRA also plays a role in shaping consumers' beliefs and attitudes about the product and the seller (Thamara & Pambudi, 2025). Positive reviews give consumers social confirmation and also help to decrease the risks they see in transacting online, boosting their level of confidence in purchasing (Rofiqo et al., 2024). For online marketplace audiences, reviews are vital when they're not able to check the product out first. Thus, the role of reviews can be viewed as an information cue which enables consumers to assess the alternatives and anticipate purchase results.Therefore, the role of reviews can be interpreted as the information cue that allows consumers to assess alternatives and anticipate purchase results. If the consumer believes the reviews are credible and useful, then they will have a positive attitude that will result in their purchasing decision. Previous studies have shown that online reviews are highly effective and positively impact on purchase decisions and consumer buying behavior (Anggraeni & A'yuni, 2023; Nurillah et al., 2022). Therefore, the following hypothesis is proposed:

H_2: Online reviews positively influence purchasing decisions.

Store Ratings and Purchasing Decisions

Store ratings are numbers that represent consumers' general assessment of seller performance from past transactions. According to Signalling Theory, ratings serve as a signal of quality and reliability where there is information asymmetry. On online marketplaces, ratings are often a convenient and effective way for consumers to evaluate the credibility of online sellers before purchasing a product (Anggraeni & A'yuni, 2023). When a store rates high, it means that the level of service, reliability of the product, customer experience, etc., are satisfactory, which increases the consumer's trust and decreases consumer uncertainty. These positive perceptions can lead to positive attitudes towards the purchase of a product from a specific seller, and in turn, purchase decisions, according to TRA. The impact of store ratings on consumer trust and buying decisions has been reported in previous studies in the context of e-commerce (Rachmiani et al., 2024; Wulansari et al., 2025). Therefore, the following hypothesis is proposed:

H_3: Store ratings positively influence purchasing decisions.

Simultaneous Effects of Islamic Literacy, Online Reviews, and Store Ratings

Getting customers to make a purchase in online marketplaces depends on a mix of internal and external factors (Leong et al., 2021). Islamic literacy is an internal cognitive factor of consumers that indicates the knowledge and value-based consumers' considerations when purchasing alternatives (Yazid et al., 2023). Online reviews and store ratings are external informational cues that help consumers evaluate product quality and trustworthiness of the seller (Rofiqo et al., 2024). The theory of reasoned action states that the buying process involves beliefs and evaluations which are developed based on individual values and information coming from outside sources. Consumers with good Islamic literacy and who are given positive information through reviews and ratings in the stores are likely to increase their purchasing intentions and purchasing decisions with confidence (Mansyah, 2025). The combination of these elements can be used to make an all-in-one judgment about products and sellers in an online marketplace. The previous research shows that the internal knowledge and external marketplace information are the two factors that influence the purchasing behavior of consumers (Hana & Miranti, 2021; Novianti & Julaihah, 2025). Therefore, the following hypothesis is proposed:

H_4: Islamic literacy, online reviews, and store ratings simultaneously have a positive and significant influence on purchasing decisions.

Method

Research Design

In this study the researchers use a quantitative research method to analyze the effect of Islamic literacy on the purchasing decisions of Muslim consumers in buying and selling transactions online, reviews on the internet, and store ratings. If hypotheses are to be tested and the causal relationship between the variables is examined, then quantitative research is suitable to be used (Agustianti et al., 2022). This allows researchers to quantify and systematically measure relationships between variables objectively. The study is based on the consumers who have made online transactions via the website of the Shopee marketplace in Herbamart Mampang. This study was carried out from March to May 2025 through survey research. The data were gathered using structured questionnaires which were sent online via google forms. Survey method was chosen because it is an efficient and standardized way to gather information first-hand from consumers about their perceptions, attitudes and buying habits.

Population and Sample

This study is conducted on the target population which is Muslims consumers who have bought products from Herbamart Mampang via Shopee. The population was chosen because the majority of consumers at Herbamart are Muslim and would be likely to take into account the Islamic values, feedback from online reviews and the ratings of the stores when purchasing products. The sampling technique used in this study was non-probability sampling technique that employs quota sampling. Agustianti et al. (2022), stated that quota sampling is a sampling technique used by the researcher to select respondents with specific characteristics until the desired sample size is reached. According to Roscoe's rule of thumb, a sample size between 30 and 500 respondents is adequate for multivariate research (Abubakar, 2021). To ensure sufficient value of the statistical power and reliability of the results, a total of 221 respondents were thus included in this work. The following criteria were used in selecting the samples: Respondents are Muslim consumers, Respondents have previously bought products from Herbamart Mampang via Shopee, Respondents are willing to participate voluntarily in the research, Data Collection Procedure.

Primary data were gathered using a structured questionnaire that was created on the basis of existing measurement scales from the past and modified according to the atmosphere of Islamic online purchasing behavior. This questionnaire was divided into two parts. The first section collected demographic data on the respondents such as gender, age, education and experience of buying. In the second section, the study variables of Islamic literacy in online transactions, online reviews, store ratings and purchasing decisions were measured. A five-point likert-type scale from 1 (strongly disagree) to 5 (strongly agree) was used to evaluate all items of measurement. Before the main survey the questionnaire went through a review and refinement process to ensure clarity, relevance and understandability of the measurement items.

Data Analysis Technique

The data were analysed using SPSS Statistics version 25 by IBM Software. To ensure validity, reliability and robustness of findings, several statistical procedures were used. Descriptive statistics were used to provide an overview of respondents' characteristics and research variables. This analysis involved frequency, mean, standard deviation, minimum and maximum values. Each item of the questionnaires was subjected to a validity test to determine if it was a valid measure of the construct it was supposed to measure. Pearson Product-Moment Correlation was employed to measure the item validity. If $r > r$-table at 5% ($P < 0.05$) the item was considered valid. Cronbach's Alpha coefficient was used to check the internal consistency of the measurement elements in the reliability analysis. Following the established guidelines, values of Cronbach Alpha > 0.70 are acceptable and values > 0.60 are adequate for exploratory research.

Based on Table 4, the following simple linear regression equation was obtained:

$Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + \varepsilon$.........................(1)

In this study, Purchase Decision (Y) serves as the dependent variable. The independent variables consist of Online Buying and Selling Transactions (X_1), Online Reviews (X_2), and Store Rating (X_3). The term b_0 denotes the constant, while b_1, b_2, and b_3 represent the regression coefficients that indicate the extent to which each independent variable influences Purchase Decision.

Hypothesis Test (t-Test)

The t-test or partial testing is used to see how each of the independent variables independently contributes to the explanation of the dependent variable. If the sig value is < 0.05 (α) the hypothesis is accepted, otherwise if the sig value is > 0.05 the hypothesis is rejected.

Results

Descriptive Statistical Analysis

Descriptive statistics for each variable presented in this study are shown in Table 1, which includes Online Buying and Selling Transactions, Online Reviews, Store Ratings, and Purchasing Decisions. There were 221 observations that were analyzed. The Online Buying and Selling Transaction variable had a mean value of 24.488 with a standard deviation of 5.153. The standard deviation is smaller than the average value, indicating that the data are relatively uniform. The respondents in general had a positive perception of online transaction practices as the median was 26.000 and the minimum was 8.000 while the maximum was 30.000. The mean and standard deviation for the Online Review variable were 28.660 and 6.201, respectively. The minimum value was 10.000, the maximum value was 35.000 and the median value was 31.000. The findings indicate that the respondents were generally attentive to the online reviews to make a decision for the products.

Tabel 1 Descriptive Statistic

	Online Buying and Selling Transactions	**Online Reviews**	**Rating store**	**Purchase Decision**
Mean	24.488	28.660	16.312	28.742
Median	26.000	31.000	18.000	31.000
Maximum	30.000	35.000	20.000	35.000
Minimum	8.000	10.000	5.000	11.000
Std. Dev.	5.153	6.201	3.384	6.090
Observations	221	221	221	221

Source: Data Processing in SPSS in 2026

The mean score for the Store Rating variable was 16.312 and the standard deviation was 3.384. The median score was 18.000 and the range was from 5 to 20.000. The standard deviation's of the respondents' perceptions of the stores' rating were quite small relative to the rating scores, thus reflecting little variation in their perceptions. The mean of the Purchasing Decision variable was 28.742 with a standard deviation of 6.090. The median value was 31.000 and the minimum and maximum values were 11.000 and 35.000, respectively. The mean value is near to the highest value, suggesting that respondents' general tendency to make purchase decisions at Herbamart Mampang is high.

Validity

Validity refers to the accuracy of an instrument in measuring the variables being studied in a research. The corrected item–total correlation (r-calculated) should exceed the r-table value for a statement item to be regarded as valid. The validity test results indicate that the r-calculated value for all the statement items of price and purchase decision variables are greater than the value of r-table (0.166 and 0.2006). Therefore, all of the statement items can be assumed valid and appropriate for future data analysis (Table 2).

Tabel 2 Validity Test Results

Indicators	***Online Buying and Selling Transactions***	**Online Reviews**	**Rating store**	**Purchase Decision**
Question 1	0.896	0.926	0.853	0.878
Question 2	0.884	0.812	0.886	0.889
Question 3	0.874	0.909	0.900	0.897
Question 4	0.902	0.924	0.903	0.873
Question 5	0.888	0.909		0.873
Question 6	0.912	0.905		0.902
Question 7		0.895		0.901

Source: Data Processing in SPSS in 2026

Table 3 shows that all variables in the research have high reliability according to the results of the reliability test. This can be seen from the Cronbach alpha for the Online Buying and Selling Transactions with a score of 0.948, Online Reviews score of 0.959, Store Ratings score of 0.906, and Purchasing Decisions score of 0.955. The Cronbach's alpha value of all the measurement items exceed minimum acceptable level of 0.600, which shows high internal consistency of the items. Thus all the items of the questionnaire measuring the research variables are reliable and suitable for further statistical analysis.

Tabel 3 Reliability Test Results

Variables	***Cronbach's Alpha***	**Coefficient of Agreement**	**Description**
Online Buying and Selling Transactions	0.948	0.600	Reliable
Online Reviews	0.959	0.600	Reliable
Rating store	0.906	0.600	Reliable
Purchase Decision	0.955	0.600	Reliable

Source: Data Processing in SPSS in 2026

From Table 4, it can be observed that the coefficient of correlation (R) is 0.982 and the coefficient of determination (R^2) is 0.965 with adjusted R2 of 0.964. The results show that, Online Purchase Transactions, Online Reviews and Store Ratings explained 96.5% of the variation in Muslim consumers' Purchase Decisions. The other 3.5% is affected by factors in the research model which are not measured in this study.

Tabel 4 Coefficient of Determination Test Results

R	***R Square***	***Adjusted R Square***	***Std. Error of the Estimate***
0.982	0.965	0.964	1.148

Source: Data Processing in SPSS in 2026

According to Table 5, the constant term has value 0.118 for a significance level of 0.758 (> 0.05), which means that the constant term is statistically insignificant. Online Purchase Transactions has a positive and significant regression coefficient (0.241) and significance value (0.003) (< 0.05) with a standardized beta value (0.204), which means that it has a positive and significant impact on Purchase Decisions. The online reviews variable has a regression coefficient of 0.417 and its significance value is 0.000 (< 0.05), and the value of β is 0.425 meaning that the influence of the variable on the dependent variable, purchase decision is positive and significant. At the same time, the regression coefficient for the Store Rating variable is obtained as 0.661 and the significance value is 0.000 (< 0.05) which means that the Store Rating variable also has positive and significant effect on Purchase Decision with a Beta value of 0.367. Therefore, Online Transactions, Online Reviews and Store Ratings have a positive effect when other factors are constant on Muslim consumers' Purchase Decisions.

Tabel 5 Simple Linear Regression Test Results

Model	***Unstandardized Coefficients*** B	Std. Error	***Standardized Coefficients*** Beta	t	*Sig.*
1 (*Constant*)	0.118	0.381		0.309	0.758
Online Buying and Selling Transactions	0.241	0.081	0.204	2.964	0.003
Online Reviews	0.417	0.043	0.425	9.658	0.000
Rating store	0.661	0.122	0.367	5.429	0.000

Source: Data Processing in SPSS in 2026

Discussions

The Effect of Islamic Literacy in Online Transactions on Purchasing Decisions

The results show that the Islamic literacy of Muslim consumers in buying and selling transactions with online traders has a positive and significant effect on purchasing decisions. The regression coefficient for Islamic literacy and purchasing decisions is 0.241 and a significant t-test ($t = 2.964$; $p = 0.003$), respectively, indicate that with an increase in Islamic literacy, purchasing decision improves. Thus, hypothesis (H1) is is supported (Hasanuddin et al., 2024; Rusydah et al., 2025; Wandira & Rahman, 2021).

This finding indicates that consumers with enhanced knowledge of the Islamic concept of online transaction are more confident while making a purchasing decision. Islamic literacy allows consumers to be able to assess the processes of transactions on the basis of certain Islamic values such as honesty, transparency, fairness, mutual consent and avoidance of uncertainty (gharar) (Aslan, 2023). This, in turn, can lead to increased consumer confidence in online transactions that correspond to their religious beliefs and ethical standards (Novianti & Julaihah, 2025). In terms of the purpose of Shariah, the findings suggest that customers are looking for more than just an economic benefit, but also for transactions that will be in their best interests and will be fair and in an ethical manner. Islamic literacy is a cognitive tool within the consumer's mind that influences their judgement on the legitimacy of transactions conducted online before buying (Farikhin & Mulyasari, 2022). This finding corroborates other studies indicating a positive link between religious knowledge and adherence to Sharia and consumer trust and purchasing habits among Islamic market consumers (Fikra, 2025). The results also suggest that online sellers towards Muslim consumers should deepen transparency, disclose accurate product information, and make sure the transaction process is in accordance with Islamic principles. These activities can help build consumer confidence and lead to customers' buying choices (Handoyo, 2024).

The Effect of Online Reviews on Purchasing Decisions

Results show that online reviews are positively and significantly related to purchasing decisions. The regression coefficient is 0.417 and the t test is significant ($t = 9.658$, $p < 0.001$), which shows that positive online reviews have a significant impact on consumers' likelihood of buying (Anggraeni & A'yuni, 2023; Nurillah et al., 2022). Thus, H2 is at equilibrium. This finding indicates that online reviews are an important type of e-WOM in online shopping to overcome the uncertainty. When choosing between two similar products, many consumers check the reviews of the previous customers to determine the quality of the product and its reputation (Rahman et al., 2021). Positive reviews offer valuable information and boost consumers' confidence about transaction outcomes. The results support the theory of reasoned action (TRA) that suggests that attitudes towards behavior are determined by information and social factors. When looking at the effects of online reviews on the consumers' attitude toward the product and the seller, it can be seen that it creates external information cues that boost positive attitudes and consequently purchasing intentions and actual purchasing behavior (Rachmiani et al., 2024). Online reviews have a relatively strong influence on purchasing decision among all the other independent variables. This indicates that when consumers consider products in an online marketplace they value the experiences and suggestions of previous consumers. This is also in line with earlier research on e-WOM, focusing on how online reviews can help develop trust and mitigate perceived transaction risk. The results of this study suggest that online retailers should proactively solicit positive online reviews and the experience of their customers to ensure positive online reputations.

The Effect of Store Ratings on Purchasing Decisions

The findings reveal that the ratings of stores have a positive and significant impact on purchasing. The regression coefficient value of 0.661 and the significant t-test value (5.429; $p < 0.001$) suggest that the store ratings significantly influence Muslim consumers' purchasing decision. Thus, H3 is supported (Rachmiani et al., 2024; Wulansari et al., 2025). The highest regression coefficient occurs for the store ratings, indicating that store ratings are the most important independent variable in this study. This discovery suggests that store ratings are seen as a significant factor in determining credibility, product quality and service from a store (Rusydah et al., 2025). In an environment of information asymmetry, store ratings serve as a heuristic indicator that helps consumers make decisions. Since consumers are unable to actually check the products prior to buying, they depend on ratings that are created in the marketplace to determine the credibility of the seller (Azzahra & Imsar, 2025). The higher the ratings, the better it means that former customers have had positive experiences and that consumers have greater confidence in the transaction results. Consumer behavior-wise, ratings help in lowering information processing costs and quicken consumer decision making. The results are consistent with previous studies indicating that user ratings play a significant role in building trust and purchase intent as well as actual purchasing behavior in e-commerce websites. The findings indicate that good service quality, quick response, product consistency, and customer satisfaction are key elements to ensure positive store ratings and re-patronize.

The Simultaneous Effect of Islamic Literacy, Online Reviews, and Store Ratings on Purchasing Decisions

The outcome of this simultaneous test reveals that both Islamic literacy and online reviews and store ratings have a positive and significant impact on purchasing decisions by Muslim consumers. The F test result ($F = 1989.19$; $p < 0.001$) support the conclusion that the three variables have together an explanatory power above the chance level in explaining the variations in purchasing decisions. Thus, H4 is supported (Hana & Miranti, 2021; Novianti & Julaihah, 2025). The results indicate that both internal and external factors influence on the decision making process in online marketplaces. Islamic literacy is an internal value-based factor that helps consumers evaluate the compliance of the transaction with Islamic laws, and online reviews/stores ratings are external information-based factors that decrease the uncertainty and increase consumers' trust (Yazid et al., 2023). These findings show that neither religious factors alone are the sole basis for Muslim consumers to make their purchase decisions. Rather, they combine information from the marketplace with Islamic values to make rational and informed decisions about their purchases (Thamara & Pambudi, 2025). This illustrates that the decision-making process of consumers in digital environments is multidimensional and that its process is affected by both ethical and informational factors. In conclusion, the results of the study offer empirical evidence of the interaction between religious literacy and information available in the digital marketplace that affects Muslim consumers' purchasing decisions (Leong et al., 2021). This study has added value to the literature on Islamic consumer behavior and e-commerce because it has proven that both value-based and information-based factors are significant factors to consider in online shopping. In the Discussions part, the paper explains a summary of the findings, important new findings (novelty), comparison with the results of previous studies, practical and theoretical implications of the study results. Each of the following items listed in this Discussion is required.

Conclusion

In this study, the impact of the Islamic literacy in online buying and selling transactions, online reviews and store ratings on the purchasing decision of Muslim consumers at Herbamart Mampang is explored. This study will give an all-round picture of the impact of religious literacy and information in the digital marketplace on consumer purchasing behaviour in an online shopping context. In order to fulfill this goal, the research was carried out in a quantitative manner where the data were obtained from respondents who were Muslim consumers who had previously purchased products in Herbamart Mampang on the Shopee platform. Multiple linear regression was performed to determine the effect of the proposed variables on purchasing decisions both individually as well as simultaneously. The findings show that Islamic literacy in online transaction has positive effect on consumer's buying decision in Muslim consumers. Consumers who have higher knowledge about Sharia principles are more confident in conducting online transactions and are more willing to make purchasing decisions when the transaction process is considered fair, transparent and in accordance with Islamic values. The findings also reveal that online reviews have a significant impact on buyer behavior. Consumer feedback is a crucial factor in judging the reliability of the seller, the credibility of the transaction, as well as the quality of the product. Further, ratings on the seller's store are not only beneficial for purchasing, but also work as an indicator of trustworthiness and the quality of service. Out of the variables analysed, store ratings prove to be an important factor influencing consumer purchasing behaviour in the online marketplace.

Moreover, the results indicate that the three variables (Islamic literacy, rating on online message boards, and rating on store ratings) are interrelated to explain Muslim consumers' purchasing decisions. This is an indication that religious and ethical factors are not the only ones affecting consumer purchase and that the information generated by the market place to diminish uncertainty and build consumer trust also plays a crucial role in influencing online shopping behaviors. The combination of these aspects allows customers to make well-informed and self-assured decisions while shopping online. Theoretically, this study adds to the literature on Islamic consumer behavior and digital marketing by focussing on the complementarities of Islamic literacy and information on the online marketplace to the purchase decision. The findings reinforce the Maqashid Shariah view by highlighting the need for values and ethics that can influence consumer decision making and also align to the Theory of Reasoned Action which underscores the impact of information and attitudes on consumer decision making.

There are several limitations of this study. Firstly, the present study was carried out in a particular business context, namely Herbamart Mampang, thus limiting the applicability of the results in other e-commerce businesses or consumer groups. Secondly, the study used a self-reported survey approach, and this may produce a respondent bias and individual interpretation of the content. Third, the model included only a few variables, whereas other factors like trust, perceived risk, service quality, product quality, and electronic word of mouth could affect the purchase decision. Future studies should include a wider sample of the other e-commerce platforms and broader geographical areas to expand research. Further variables can be added to the analysis and more sophisticated methods used to gain additional insights into Muslim consumers' behavior in online markets. These kinds of initiatives would help in building a fuller theory of the digital economy's economic dynamics of purchases.

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Conflict of Interest

The author(s) declare no conflict of interest. The founders had no role in the design of the study, the collection, analysis, or interpretation of data, the writing of the manuscript, or the decision to publish the results.