

## **The Influence of Akad Salam Literacy and Customer Trust on Shopee Application Purchase Decisions**

**Anisya Al Inayah Billah<sup>1</sup>, Mardiana<sup>2</sup>**

Universitas Islam Negeri Maulana Malik Ibrahim Malang, Indonesia

✉ Corresponding Author:

**Author's Name:** Mardiana

E-mail: mardiana@uin-malang.ac.id

**Abstract:** This study aims to determine the effect of Akad Salam literacy and customer trust on purchasing decisions on the Shopee application. The study involved 136 Shopee users in Malang City. Data analysis used in this study is multiple linear regression with IBM SPSS Statistics 26. The analysis indicates that Akad Salam literacy has a partially significant impact on purchasing decisions, while customer trust shows a significant influence. This issue arises from a lack of public understanding of the salam contract in online transactions and highlights the importance of trust. The study is novel as it examines how Akad Salam literacy, previously underexplored in e-commerce, combined with customer trust, affects purchasing decisions on a major online platform.

**Keywords:** *Akad Salam Literacy, Customer Trust, Purchasing Decision*

**Abstrak:** Penelitian ini bertujuan untuk mengetahui pengaruh literasi akad salam dan kepercayaan pelanggan terhadap keputusan pembelian pada aplikasi Shopee. Penelitian ini melibatkan 136 responden yang merupakan pengguna aplikasi Shopee di Kota Malang. Analisis data menggunakan regresi linier berganda dengan IBM SPSS Statistics 26. Hasil analisis menunjukkan bahwa literasi akad memiliki dampak signifikan secara parsial terhadap keputusan pembelian, demikian pula dengan kepercayaan pelanggan yang menunjukkan pengaruh yang signifikan. Masalah ini diangkat karena kurangnya pemahaman masyarakat mengenai akad salam dalam transaksi online, serta pentingnya kepercayaan dalam mempengaruhi keputusan pembelian. Novelty dari penelitian ini terletak pada penggabungan dua variabel, yaitu literasi akad salam dan kepercayaan pelanggan, untuk menganalisis pengaruhnya secara simultan terhadap keputusan pembelian dalam konteks aplikasi e-commerce.

**Keywords:** Akad Salam Literacy, Customer Trust, Purchase Decision

### **Citation:**

Billah, A. A. I., & Mardiana, M. (2025). The Influence of Akad Salam Literacy and Customer Trust on Shopee Application Purchase Decisions. *Iqtishoduna*. Vol. 21 (2), <https://doi.org//10.18860/iq.v21i2.29528>

### **INTRODUCTION**

Purchasing decisions are a series of procedures consisting of selecting, deciding, and evaluating. Purchasing decisions can be defined as the process of assessing or choosing between available alternatives that align with a person's needs

to determine the most appropriate decision. Several previous studies have outlined several important factors influencing purchasing decisions. Purchasing decisions are typically reflected by several indicators, such as purchase timing, quantity, method, product choice, brand choice, and supplier choice (Kotler & Keller, 2016).

Consumer behavior, on the other hand, can be defined as the decision-making process individuals undertake when selecting and purchasing products or services. According to (Kotler & Keller, 2016), consumer behavior is influenced by various factors, including psychological, social, and cultural factors, all of which can influence preferences and purchasing decisions. In the context of e-commerce, factors such as trust in the seller, ease of access to information, and understanding of the product, such as akad salam literacy, play a significant role in shaping purchasing decisions. Understanding this theory is crucial for analyzing how consumers interact with online shopping platforms and how these variables can improve purchasing decisions.

The akad salam is a sale and purchase agreement outlined in Islam. It is a Muslim fiqh sale contract, where payment is made before goods are delivered to the buyer. Indonesians have unconsciously implemented the akad salam in both online and offline transactions. Still, many are unaware that their transactions are governed by it. Sari & Pradesyah (2023) found that Islamic financial literacy and trust significantly impact transaction intention, both partially and simultaneously. Similarly, Putri et al. (2021) and Buchori & Nurhayati (2022) confirmed that financial literacy and trust are major predictors of purchasing decisions. The study reveals that purchase intention or decisions are at least partially influenced by financial literacy and trust. Several studies using various samples have also confirmed the importance of customer trust in making purchasing decisions, including those by Canestren & Saputri (2021) and Aulia et al. (2023). Furthermore, Hidayah (2023) supports the belief that financial literacy is a key factor in purchasing decisions. Wahyuningsih (2023) adds that, in addition to financial literacy, digital literacy also has a substantial impact on online purchasing decisions. Meanwhile, Novitasari & Fikriyah (2023) found that halal literacy significantly influences purchasing decisions for halal cosmetics.

A review of previous research reveals that most studies focus on financial literacy or halal literacy as predictors of purchasing decisions. However, only a few studies have been found specifically addressing the influence of akad salam literacy on purchasing decisions. In the current era of online transactions, transactions using akad salam are highly feasible, making akad salam literacy a relevant topic for discussion. Research conducted by Kurnia et al. (2020) stated that purchases on the Shopee application indirectly implement the akad salam in Islamic accounting. Moreover, Sijauta et al. (2023) and Buana (2022) explained that public literacy regarding the akad salam is still lacking.

In light of this explanation, this study aims to discuss the influence of akad salam literacy and customer trust on purchasing decisions. The subjects of this study were residents of Malang City, specifically those who shop using the Shopee application. The novelty of this study lies in examining the simultaneous influence of akad salam literacy and customer trust on purchasing decisions on the Shopee application.

## **LITERATURE REVIEW**

### **Sharia Accounting**

Accounting is a system for presenting financial information about economic activities and company conditions to specific parties (Rudianto, 2012). This

information is shown through processes such as collecting, analyzing, presenting figures, classifying, recording, summarizing, and reporting company activities. The output is journal entries in financial books. Good accounting follows International Financial Reporting Standards (IFRS) and Indonesian Financial Accounting Standards (SAK).

Accounting includes several types, including Sharia accounting. Sharia accounting relies on the principles of Islamic economics, especially fairness and social justice (Menne et al., 2024). Sharia accounting offers an alternative system that fits Islamic views. It sets boundaries so transaction records follow Islamic sharia (Nadilla & Hidayati, 2021). Islamic accounting standards include the Statement of Islamic Financial Accounting Standards (PSAK) by the Indonesian Institute of Accountants (IAI) (Khoerulloh & Janwari, 2021). Islamic accounting has been compared to a caliph sent by Allah SWT to earth. Its purpose is to answer questions about Islamic religious practices. Islamic accounting arose to address how to record transactions in an Islamic way (Triyuwono, 2019). It sets boundaries to distinguish conventional and Islamic transaction records. Sharia accounting was established as a new standard alongside IFRS and PSAK (Khoerulloh & Janwari, 2021).

The principles of Islamic accounting can be found in Surah Al-Baqarah/2:282 concerning transaction recording. The following verse:

*"O you who believe, if you owe a debt for a set time, write it down. A recorder among you should write it correctly. The recorder should not refuse, but write as Allah has taught him. The person who owes should dictate. He should fear Allah, his Lord, and not reduce the amount. If the debtor is unable to dictate, a guardian should do it correctly. Get the testimony of two male witnesses, or one man and two women, so that if one forgets, the other reminds them. Do not refuse if called as a witness. Record all debts, big or small; it is just in Allah's sight and strengthens testimony. If it's a cash transaction among yourselves, you do not have to record it. Use witnesses when buying and selling. The recorder or witnesses should not be troubled. If you do so, it is an act of disobedience. Fear Allah. Allah teaches you. Allah knows all things."*

### **Akad Salam Literacy**

In Islamic jurisprudence (fiqh) regarding muamalah (Islamic transactions), there are laws governing interactions between individuals in a transaction. Numerous contracts exist within Islamic jurisprudence (fiqh muamalah), and the akad salam is considered one of them. The akad salam is a contract that can be linked to the systematics of online buying and selling transactions using e-commerce (Ahmadi et al., 2023). The buyer provides a description of the desired item, and the seller delivers the item according to the buyer's request.

Sharia accounting covers several contracts, including the akad salam. Wiroso (2011) defines the akad salam as a sale of ordered goods (muslam fiih) with delayed delivery by the muslim ilahi (seller). The buyer pays immediately before receiving the goods, following the given conditions (Ikatan Akuntan Indonesia, n.d.). The Bank of Indonesia (2006) also defines the akad salam as a bai' as-salam contract. It is a sale where the goods are delivered later, but the buyer pays up front.

The legal validity of the akad salam in the Quran is stated in Surah Al-Baqarah 2:282. Furthermore, two hadiths substantiate the law of the akad salam. First, according to Bukhari and Muslim, it states, "Whoever performs akad salam should do

so in a clear measure and a clear weight, for a known period." The second hadith is from Bukhari and Muslim. Al-Baihaqi and Ibn Majah reported, "From Abu Sa'id Al-Khudri, the Prophet Muhammad said, 'Indeed, buying and selling must be done by mutual consent.' In Sharia accounting, the akad salam itself has several pillars: Buyer (Muslim); Seller (Muslim ilaih); Goods sold or production (Muslim fihi); Capital or money; and Ijab Qabul (Shigat).

Sijauta et al. (2023) found that many people in Indonesia are still unfamiliar with the akad salam. Approximately 9% (5 out of 54 respondents) of the sample studied knew, understood, heard, and could explain what the akad salam is. Therefore, when deciding to conduct online buying and selling transactions, people tend to pay more attention to factors other than the akad salam, such as the quality of the product being sold, the trustworthiness of the store, and its location. The target destination, promotions and prices, free shipping, and speed of delivery are important factors to consider.

Buana (2022) found in his research that public understanding of the akad salam is still lacking, given the limited number of articles covering the topic of sharia accounting and the akad salam. Consequently, the public tends to have significant questions about what an akad salam is and the role of Islamic banks as a third party in online transactions between sellers and buyers. Darmawansyah & Polindi (2020) discussed the akad salam in the online buying and selling system on the Lazada website. The researchers found that the Lazada website did not comply with the akad salam in accordance with Islamic law. This was because there were concerns that product photos online did not match descriptions or prospective buyers' expectations. There were also concerns that the site contained usury, injustice, fraud, and cheating, which are certainly not permissible under Sharia.

Kurnia et al. (2020) stated that Shopee's services comply with the akad salam. Unlike other online shopping services, Shopee offers several advantages. In accordance with the akad salam, these include guaranteeing safe shopping with the Shopee guarantee, providing a wide range of product choices, simplifying buying and selling transactions, and enabling the tracking of the delivery of ordered goods.

### **Customer Trust**

Trust is one of the main components that drives purchases. Trust is the willingness of a person (buyer) to rely on another party (seller) with certain risks. Ba and Pavlou (2002) define trust as an assessment of a person's relationship with others who will carry out certain transactions according to the expectations of the person initiating the transaction in an uncertain environment (Hidayat et al., 2021). Istiqomah, Hidayat, and Jariah (2019) argue that trust in customers arises when the party involved (the buyer) receives assurance from another party, specifically through the testimony that a product has been purchased (Rivaldo et al., 2022). Wu et al. (2010) state that trust is a key feature in seller-buyer relationships, built when customers have confidence in the reliability and integrity of the service provider or seller (Suhaily & Darmoyo, 2017).

### **Purchasing Decision**

Rositter (2003) states that purchasing decisions are a series of decision-making processes consisting of selecting, deciding, and evaluating that decision. Harahap (2018) argues that purchasing decisions involve assessing and choosing available

alternatives based on specific interests and needs, ultimately determining the most appropriate decision (Rivaldo et al., 2022). Roth and Romeo (1992) state that purchasing decisions are based on the reputation of a product being offered. Meanwhile, according to Johanson (2000), purchasing decisions can be influenced by the buyer's friends or family (Suhaily & Darmoyo, 2017).

### **The Influence of Akad Salam Literacy on Purchasing Decisions**

Hidayah (2023) found that Islamic financial literacy and religiosity had a significant negative effect on the decision of the Demak Regency community to use Islamic banking products. Similar to previous research, a possible solution is to provide outreach on financial literacy to build public trust in using products offered by Islamic banks in Demak Regency. Wahyuningsih (2023) conducted a study on the purchasing decisions of Economics Education students from the 2019-2021 intake of STKIP PGRI, Jombang. The study explained that financial literacy and digital literacy significantly influence online product purchasing decisions. However, they found that digital marketing had no significant effect on online product purchasing decisions. Novitasari & Fikriyah (2023) conducted a study of 103 Islamic Economics students from East Java. Their research concerned purchasing decisions for halal cosmetic products. The findings revealed that purchasing decisions were significantly influenced by halal literacy. The influence of halal literacy on purchasing decisions for halal products was 38.4%.

### **The Influence of Trust on Purchasing Decisions**

Canestren & Saputri (2021) found in their research that trust, convenience, and risk simultaneously influence purchasing decisions using the Shopee Paylater payment method. Trust ranked second as a partial influence on payment decisions, with a magnitude of 19.1%. Aulia et al. (2023) found that trust had a positive and significant effect on purchasing decisions among Shopee users in Bandar Lampung. However, trust had the smallest influence compared to other predictor variables, including ease of use and price.

### **The Influence of Literacy and Trust on Purchasing Decisions**

Sari & Pradesyah (2023) conducted research on public interest in transacting with Islamic banks. The study found that Islamic financial literacy and trust had a positive and significant effect on public transaction interest, both partially and simultaneously. Putri et al. (2021) conducted research on purchasing decisions using QRIS among MSMEs in Bengkulu City. The research results show that purchasing decisions are significantly influenced by financial literacy, convenience, and trust. These predictors simultaneously have a strong relationship with purchasing decisions, up to 63.7%. Buchori & Nurhayati (2022) conducted research that found that perceived trust is the strongest predictor of interest in purchasing insurance products among college students. However, financial literacy also has a significant effect on purchasing intention. Based on previous research, three hypotheses are proposed:

H1: Literacy has a positive and significant influence on Purchasing Decisions

H2: Trust has a positive and significant influence on Purchasing Decisions

H3: Literacy and Trust simultaneously have a positive and significant influence on Purchasing Decisions

## RESEARCH METHOD

This study, "The Influence of Akad Salam Literacy and Customer Trust on Purchasing Decisions on the Shopee App," uses a quantitative approach. This was conducted through descriptive analysis and multiple linear regression analysis on primary data obtained from the survey. The population used in this study was all residents of East Java. According to Sugiyono (2015), correlational research requires a sample of at least 30 individuals (Rizkia et al., 2022). Because the exact population size was unknown, the sample size was calculated using Cochran's formula with a 10% level of confidence. Therefore, the minimum sample size for this study was 97 individuals. The sample criteria for this study were as follows: 1) Indonesian citizens residing in Malang City; 2) Muslim; 3) Adults (17 years and older); 4) Having a Shopee account and having made a transaction on Shopee. Data were collected through a survey using an online questionnaire with Google Forms. Each variable was measured using a questionnaire scored on a Likert scale. Akad Salam literacy and customer trust as independent variables, and Purchase decisions on the Shopee application as a dependent variable.

The research instrument, a questionnaire, needs to be tested for validity and reliability (Table 1). Validity testing is used to determine whether the instrument can produce accurate data regarding the measured variables and align with the measurement objectives. Meanwhile, reliability indicates how trustworthy the measurement results are (Azwar, 2012). Questionnaire items were tested using Pearson correlation values. An item is considered valid if the correlation value is  $> 0.3$ , and the instrument is deemed reliable if its Cronbach's alpha is greater than 0.6. We are using IBM SPSS Statistics 26 to analyse the data. This study used two independent variables, so the method used was multiple linear regression analysis.

**Table 1. Operational Variable Definition**

Variables	Source	Indicators	Items
Akad Salam Literacy (X1)	OJK regulations in (Nesneri et al., 2023)	Knowledge	I understand that Akad Salam is a form of sale and purchase in Islamic finance (X1.1)
			I understand that buyers must complete payment before receiving the purchased goods (X1.2)
			I understand that sellers must guarantee that the goods sold match their description (X1.3)
			I understand that sellers must guarantee that goods sold online are shipped within the agreed-upon time frame as stated in the transaction (X1.4)
		Skills	I strive to apply the principles of the Akad Salam in my daily transactions (X1.5)
		Belief	I strive to transact with trustworthy sellers (X1.6)
			I believe that transactions using the Akad Salam guarantee the fulfillment of the seller's rights and obligations (X1.7)
		Financial	I believe that transactions using the Akad Salam guarantee the fulfillment of the buyer's rights and obligations (X1.8)
			I strive to always make transactions with payment

Variables	Source	Indicators	Items
		Attitudes	upfront to comply with the provisions of the Akad Salam (X1.9)
		Financial Behavior	I avoid using Cash on Delivery (COD) and Paylater payment methods because they are not in accordance with the provisions of the Akad Salam (X1.10)
Customer Trust (X2)	Geffen in (B. Y. Yee & Faziharudean, 2010)	Integrity	I believe that sellers on Shopee fulfill their responsibilities to their customers (X2.1) I trust that sellers on Shopee will provide a satisfying buying and selling experience for users (X2.2)
		Goodness	I trust that sellers on Shopee implement honesty in their buying and selling policies (X2.3) I trust that sellers on Shopee provide the best service to their customers (X2.4)
		Competency	I trust that Shopee provides the best quality service (X2.5) I believe that Shopee is the most comprehensive buying and selling app compared to other competitors (X2.6)
Purchasing Decision (Y)	(Kotler & Keller, 2016)	Purchase Time	When I see a good product, I immediately buy it without thinking twice (Y.1) I will still buy a product even outside of the discount period (Y.2)
		Quantity	I prefer individual products over bundled products (Y.3) I buy more products from stores that apply Akad Salam to get a discount (Y.4)
		Method	I prefer paying upfront with Shopeepay (Y.5) I prefer paying upfront with bank transfer (Y.6) I avoid using Cash on Delivery (COD) (Y.7) I avoid using payment methods with Paylater (Y.8)
		Products Choice	Shopee provides a large selection of products (Y.9)
		Brand Choice	Shopee provides a large selection of brands (Y.10)
		Delivery Service Choice	Shopee provides many shipping options (Y.11)

Source: Data processed, 2024

## RESULT AND DISCUSSION

### Result

The study involved 136 respondents who used the Shopee app in Malang City. The results of this study include validity and reliability tests to ensure the questionnaire's suitability, descriptive analysis results, and multiple linear regression analysis results supplemented by assumption tests.

### Validity & Reliability Tests

The validity test aims to determine the suitability of each item in an instrument measuring a specific variable. An item is considered valid if it has a correlation value above 0.3. The following is a validity test conducted using SPSS software. The results in Table 2 below indicate that all items are valid, so they can be used to measure the research variables. Based on the reliability test results in the table, it can be concluded that the instrument measuring the akad salam literacy variable (X1), customer trust variable (X2), and purchase decision variable (Y) is also reliable. This is because the Cronbach's alpha value for each variable is  $>0.6$ , exceeding the minimum limit.

**Table 2. Validity and Reliability Test Results**

Variable	Items	Validity Test		Reliability Test	
		Correlation	Conclusion	Cronbach's Alpha	Conclusion
Akad Salam Literacy	X1.1	0.351	Valid	0.817	Reliable
	X1.2	0.563	Valid		
	X1.3	0.421	Valid		
	X1.4	0.570	Valid		
	X1.5	0.451	Valid		
	X1.6	0.600	Valid		
	X1.7	0.589	Valid		
	X1.8	0.618	Valid		
	X1.9	0.624	Valid		
	X1.10	0.301	Valid		
Customer Trust	X2.1	0.588	Valid	0.772	Reliable
	X2.2	0.576	Valid		
	X2.3	0.604	Valid		
	X2.4	0.457	Valid		
	X2.5	0.493	Valid		
	X2.6	0.395	Valid		
Buying Decision	Y.1	0.341	Valid	0.724	Reliable
	Y.2	0.398	Valid		
	Y.3	0.413	Valid		
	Y.4	0.475	Valid		
	Y.5	0.437	Valid		
	Y.6	0.329	Valid		
	Y.7	0.364	Valid		
	Y.8	0.367	Valid		
	Y.9	0.310	Valid		
	Y.10	0.382	Valid		
	Y.11	0.302	Valid		

Source: Data processed, 2024

### Statistics Descriptive

The data description includes the average value for each item and variable. The following are the results of the descriptive analysis based on the research variables. One of the results of descriptive analysis is an average value, which is interpreted as follows (Solimun et al., 2017): 1) Score 1.00 – 1.50 = Very Low; 2) Score 1.51 – 2.50 = Low; 3) Score 2.51 – 3.50 = Moderate; 4) Score 3.51 – 4.50 = High; 5) Score 4.51 – 5.00 = Very High.



**Table 3. Description of Variables**

Item	Avg	Category	Item	Avg	Category
X1.1	4.022	High	Y1	3.088	Moderate
X1.2	4.294	High	Y2	3.610	High
X1.3	4.419	High	Y3	3.529	High
X1.4	4.235	High	Y4	3.801	High
X1.5	3.985	High	Y5	3.941	High
X1.6	4.243	High	Y6	4.066	High
X1.7	4.154	High	Y7	3.581	High
X1.8	4.154	High	Y8	4.265	High
X1.9	4.022	High	Y9	4.331	High
X1.10	3.779	High	Y10	4.390	High
X2.1	3.875	High	Y11	4.206	High
X2.2	3.956	High			
X2.3	3.868	High			
X2.4	4.007	High			
X2.5	3.882	High			
X2.6	4.000	High			

Source: Data processed, 2024

Table 3 above shows that all items have average values in the high category. The item with the lowest average value is "I avoid using Cash on Delivery (COD) and Paylater payment methods because they are not in accordance with the provisions of the Akad Salam (X1.10). Meanwhile, the item with the highest average value is "I understand that sellers must guarantee that the goods sold match their description (X1.3)." Furthermore, the only one item explaining purchasing decisions showed a moderate average score, namely, "When I see a good product, I immediately buy it without thinking twice (Y1)". The other 10 items had high average scores. The item with the highest average score was "Shopee provides a large selection of brands (Y10)."

### Classical Assumption Tests

The classical assumption test is conducted to ensure that the regression analysis produces accurate, unbiased, and consistent estimates. The classical assumption test includes the following four elements: normality test, the linearity test, the multicollinearity test and the heteroscedasticity test. The normality test is used to determine whether the residual values from the regression are normally distributed. The following are the results of the SPSS analysis, presented in Appendix 1. Based on the results of the normality test analysis using the Kolmogorov-Smirnov test, a p-value of 0.200 was obtained. A p-value > 0.05 indicates that the residuals from the regression analysis are normally distributed. The linearity test is conducted to ensure that the relationship between the independent variables and the dependent variable is linear. Furthermore, Appendix 2 shows that the p-value for the linearity of the relationship between the independent variables, Akad Salam Literacy (X1) and Customer Trust (X2), and the dependent variable Purchase Decisions (Y) is less than 0.050. This indicates that the linearity assumption has been met. The multicollinearity test is used to determine whether there is a strong relationship between the independent variables.

The table in Appendix 3 shows a VIF value <10 for each independent variable.

This indicates that there is no strong relationship between the independent variables, Akad Salam Literacy and Customer Trust. Therefore, there are no symptoms of multicollinearity. Non-heteroscedasticity occurs when the model does not show unequal variances between residuals from one observation to another. The results of the heteroscedasticity test are presented in the following table in Appendix 4. The result is that there is a significant relationship between the Akad Salam Literacy variable and the residuals, with a value of 0.024. A p-value of  $<0.05$  indicates unequal variances between residuals from one observation to another; thus, this assumption is not met. On the other hand, the significant relationship between the Customer Trust variable and the residuals is 0.290, indicating that the variances between residuals from one observation to another are equal. To address heteroscedasticity in this study, the analysis continued with the application of robust standard errors using the HC3 (Heteroscedasticity-Consistent Covariance Matrix Estimator) method. This approach corrects the standard error of the coefficient without changing the regression coefficient value, resulting in more reliable significance test results even though the homoscedasticity assumption is not met. The results of the hypothesis test based on the robust test are presented in the next section.

### Hypothesis Testing

The previous section showed that the assumptions of normality, linearity, and non-multicollinearity were met. However, the non-heteroscedasticity assumption remained unmet. Therefore, the multiple linear regression analysis is presented as follows.

### Simultaneous Test (F Test)

The F test was used to determine whether the independent variables (akad salam literacy and customer trust) simultaneously have a significant influence on the dependent variable (purchase decisions) of the community in East Java. The results of the F test in this study can be seen in Table 4. This result shows that the significance (p-value) of the simultaneous influence of Akad Salam Literacy and Customer Trust on Purchase Decisions is 0.000. A p-value less than 0.05 indicates that Akad Salam Literacy and Customer Trust simultaneously have a significant impact on Purchasing Decisions.

**Table 4. Simultaneous Test (F Test) Results**

ANOVA						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.704	2	3.852	24.028	0.000
	Residual	21.323	133	0.160		
	Total	29.028	135			
a. Dependent Variable: Y						
b. Predictors: (Constant), X2 , X1						

Source: Data processed, 2024

### Partial Test (T Test)

The T-test is used to determine the extent of the influence of each independent variable on the dependent variable, individually, and to assess whether the results are

significant. The results of the T-test, after correction with the robust standard error (HC3), are presented in the following table. Table 5 shows that after correction with robust standard error (HC3), the significance (p-value) of the effect of Akad Salam Literacy on Purchasing Decisions was 0.041. A p-value less than 0.05 indicates that Akad Salam Literacy itself (partially) has a significant impact on Purchasing Decisions. This effect is positive, as indicated by a positive regression coefficient of 0.185. Conversely, the significance (p-value) of the effect of Customer Trust on Purchasing Decisions was 0.000. A p-value less than 0.05 indicates that Customer Trust itself (partially) has a significant impact on Purchasing Decisions. This effect is positive, with a value of 0.344.

**Table 5. Partial Test (T Test) Results**

Parameter Estimates with Robust Standard Errors						
Dependent Variable: Y						
Parameter	B	Robust Std. Error <sup>a</sup>	t	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Intercept	1.777	0.386	4.608	0.000	1.014	2.540
X1	0.185	0.089	2.066	0.041	0.008	0.361
X2	0.344	0.087	3.938	0.000	0.171	0.517

a. HC3 method

Source: Data processed, 2024

## DISCUSSION

### Akad Salam Literacy to Buying Decision

The results of the hypothesis test indicate that Akad Salam literacy has a significant impact on purchasing decisions. Akad salam literacy is found to have a positive relationship with purchasing decisions on the Shopee app. This is indicated by the positive sign in the regression coefficient. This positive relationship is also supported by empirical evidence, in the form of a consistent average description of Akad Salam literacy and purchasing decisions on the Shopee app. The results of the descriptive analysis indicate that akad salam literacy among Shopee users in Malang is relatively high. This is evident in respondents' strong understanding of the timeframe, the agreement between the seller and prospective buyer, and the buyer's upfront payment in accordance with the akad salam. Furthermore, respondents expressed a preference for purchases that adhere to the akad salam, believe that transactions using the akad salam are safer, and are confident that they will receive the goods within the agreed timeframe.

In line with this, the purchasing decisions of Shopee users in East Java were also relatively high. This is indicated by the relatively high levels of spontaneous purchasing behavior, purchases outside of discount periods, and purchases of bundled products. Furthermore, the high purchasing decisions of Shopee users in Malang City were also indicated by their increased purchases to obtain free shipping and the preference for using Shopeepay over other payment methods. Finally, respondents also stated that Shopee offers a wide selection of products, brands, and shipping options.

Based on this description, the hypothesis test results are supported by the empirical findings (Table 5). This effect is significant, indicating that higher akad salam

literacy among Shopee users will improve their purchasing decisions on the Shopee app. This study successfully expands on previous research that focused solely on financial literacy or halal literacy, namely research by (Hidayah, 2023), Wahyuningsih (2023), (Novitasari & Fikriyah, 2023). Furthermore, this study supports previous research conducted by (Kurnia et al., 2020), which argued that the Shopee application complies with the akad salam, enabling users to indirectly enter into the akad salam through the Shopee application. However, this study does not support the research of (Sijauta et al., 2023) and (Buana, 2022). Their research demonstrated that public literacy regarding the akad salam is still lacking. They also argued that the public tends to pay more attention to matters outside the context of the akad salam because they still lack a clear understanding of what the akad salam is. However, this study actually shows that public literacy regarding the akad salam is relatively high.

### **Customer Trust to Buying Decision**

The results of the hypothesis test indicate that customer trust has a significant impact on purchasing decisions. The significant influence of customer trust on purchasing decisions is recognized as a positive relationship. This positive relationship is also supported by empirical evidence, in the form of a consistent average description between customer trust and purchasing decisions on the Shopee app. Our results indicate that Shopee customer trust in Malang City is relatively high. This is evident in customer behavior, as shown by their attention to store ratings and shipping rates. Furthermore, respondents also assessed that Shopee stores provide accurate product descriptions and shipping estimates. Furthermore, respondents are confident that products sold on Shopee can provide benefits and that the products delivered will be of the appropriate quality. Respondents also have a high intention to make repeat purchases from the same store because the products meet expectations. In line with this, the purchasing decisions of Shopee users in East Java are also relatively high. This is demonstrated by the relatively high levels of spontaneous purchasing behavior, purchases outside of discount periods, and purchases of bundled products. Furthermore, the high purchasing decisions of Shopee users in Malang City are demonstrated by their increased purchases to obtain free shipping and their preference for using Shopeepay over other payment methods. Finally, respondents also stated that Shopee offers a wide selection of products, brands, and shipping options.

From a managerial perspective, the findings provide practical guidance for e-commerce platforms like Shopee and online sellers. To enhance purchasing decisions, companies should focus on strengthening the components that build and sustain customer trust, such as transparency in product descriptions, accuracy of delivery time estimates, and credibility of seller ratings. Ensuring consistent product quality and maintaining effective communication with customers can further reinforce trust and encourage repeat purchases. Moreover, platform developers should continue improving user experience features such as secure payment systems (e.g., Shopeepay), reliable logistics, and authentic product reviews, which directly affect consumers' trust and purchase intentions. For marketers, the findings suggest that trust-building strategies, such as verified stores, buyer protection programs, and post-purchase service quality. Those can serve as competitive advantages in increasing customer loyalty and sustaining long-term profitability in the digital marketplace.

## CONCLUSION

Based on the results and discussion, it can be seen that Akad Salam Literacy does not have a significant impact on Purchase Decisions on the Shopee app. On the other hand, Customer Trust significantly impacts Purchase Decisions on the Shopee app. Furthermore, Akad Salam Literacy and Customer Trust simultaneously also significantly impact Purchase Decisions on the Shopee app. This indicates that customer knowledge regarding the akad salam alone does not necessarily influence purchase decisions. In this case, customer trust plays a crucial role for customers who use the Shopee app for shopping. Therefore, sellers on the Shopee app must strive to increase customer trust.

This study contributes to the theory of consumer behavior, where consumer behavior is influenced by various factors, including purchasing decisions. In addition, this study contributes to providing empirical evidence regarding the influence of akad salam literacy and customer trust on purchase decisions. This study has limitations in its scope; it only examines the scope of Malang City, so the results of this study cannot be generalised to a larger scope. In future studies, it is hoped that research can cover a larger scope with different criteria, and future researchers can use PLS-SEM in analyzing the influence of akad salam literacy and customer trust on purchase decisions.

From a managerial perspective, the findings provide practical guidance for e-commerce platforms like Shopee and online sellers. To enhance purchasing decisions, companies should focus on strengthening the components that build and sustain customer trust. Ensuring consistent product quality and maintaining effective communication with customers can further reinforce trust and encourage repeat purchases. Moreover, platform developers should continue improving user experience features such as secure payment systems (e.g., Shopeepay), reliable logistics, and authentic product reviews, which directly affect consumers' trust and purchase intentions. For marketers, the findings suggest that trust-building strategies, such as verified stores, buyer protection programs, and post-purchase service quality, can serve as competitive advantages in increasing customer loyalty and sustaining long-term profitability in the digital marketplace.

## REFERENCES

- Ahmadi, M. A., Wawan, E., Rofiud, A., Salsabila, D., Elcovano, G., Julian, B., & Indah, F. (2023). Tinjauan Fiqih Muamalah terhadap Jual Beli Online. *Al-Iqtishady: Jurnal Ekonomi Syariah*, 1(2), 52–61. <https://doi.org/10.61132/moral.v2i1.449>
- Atmaja, L. S. (2009). *Statistika Untuk Bisnis dan Ekonomi*. Andi. ISBN: 978-979-29-0751-3
- Aulia, T., Ahluwalia, L., & Puji, K. (2023). Pengaruh Kepercayaan, Kemudahan Penggunaan dan Harga Terhadap Keputusan Pembelian pada E-Commerce Shopee di Bandar Lampung. *Journal Strategy of Management and Accounting Through Research and Technology (SMART)*, 2(2), 58–69. <https://doi.org/10.33365/smart.v2i2.3665>
- Buchori, A., & Nurhayati, N. (2022). Pengaruh Literasi Keuangan dan Kepercayaan terhadap Minat Beli Produk Asuransi di Kalangan Mahasiswa. *Ecosains: Jurnal Ilmiah Ekonomi Dan Pembangunan*, 11(2), 80–89. <https://doi.org/10.24036/ecosains.12070757.00>
- Canestren, I. A., & Saputri, M. E. (2021). Pengaruh Kepercayaan, Kemudahan, dan

- Resiko terhadap Keputusan Pembelian Menggunakan Metode Pembayaran Shopee Paylater. *Journal of Business Management (JBME)*, 6(1). <https://doi.org/10.17509/jbme.v6i1.32758>
- Darmawansyah, T. T., & Polindi, M. (2020). Akad As-Salam dalam Sistem Jual Beli Online (Studi Kasus Online Shopping di Lazada.co.id). *Jurnal Aghniya*, 3(1). <https://garuda.kemdikbud.go.id/documents/detail/2044223>
- Hidayah, N. (2023). *Pengaruh Literasi Keuangan Syariah, religiusitas dan Budaya terhadap Keputusan Nasabah dalam Menggunakan Produk Perbankan Syariah di Kabupaten Demak (Studi pada Bank Syariah Indonesia KCP Sultan Fattah Demak)* [Institut Agama Islam Negeri Kudus]. <http://repository.iainkudus.ac.id/11028/>
- Hidayat, A., Wijaya, T., Ishak, A., & Catyanadika, P. E. (2021). *Consumer Trust as the Antecedent of Online Consumer Purchase Decision*. <https://doi.org/10.3390/info12040145>
- Ikatan Akuntan Indonesia. (n.d.). *Akuntansi Keuangan Syariah*. Ikatan Akuntan Indonesia. <https://web.iaiglobal.or.id/assets/materi/Sertifikasi/CA/modul/usas/AKS/mobile/index.html>
- Khoerulloh, Abd. K., & Janwari, Y. (2021). Analysis of Investment Decisions in Sharia Cooperatives: Does Sharia Accounting Standards Affect? *Economica: Jurnal Ekonomi Islam*, 12(1), 119–140. <https://doi.org/10.21580/economica.2021.12.1.6442>
- Kotler, & Keller. (2016). *Marketing Management* (15th ed.). Pearson Prentice Hall, Inc.
- Kurnia, A., Rahayu, S., & Ponorogo, I. (2020). Penerapan Jual Beli Akad Salam Dalam Layanan Shopee. *Jurnal Ar-Ribhu*, 3(2), 92–106. <https://ojs.diniyah.ac.id/index.php/Ar-Ribhu>
- Menne, F., Hasiara, L. O., Setiawan, A., Palisuri, P., Tenrigau, A. M., Waspada, W., Juliana, J., & Nurhilalia, N. (2024). Sharia accounting model in the perspective of financial innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, 10(1), 100176. <https://doi.org/10.1016/j.joitmc.2023.100176>
- Buana, M. T. L., & Halim, S. (2022). Tinjauan literatur akad salam dan analisa penerapannya pada penjualan laptop online di marketplace besar Indonesia. *Proceeding of National Conference on Accounting & Finance*, 4, 32–36. <https://doi.org/10.20885/ncaf.vol4.art6>
- Nadilla, T., & Hidayati, A. (2021). Opportunities and Challenges of Sharia Accounting Development. *Proceeding of 1st Corolla International Conference Bengkulu, Indonesia*, 1(1), 106–109.
- Nesneri, Y., Novita, U., Irdyanti, & Azwar. (2023). Analisis Literasi Keuangan Syariah Pada Masyarakat Riau. *Jurnal Tabarru': Islamic Banking and Finance*, 6(1), 255–268. [https://doi.org/10.25299/jtb.2023.vol6\(1\).13455](https://doi.org/10.25299/jtb.2023.vol6(1).13455)
- Novitasari, S. I. D., & Fikriyah, K. (2023a). Pengaruh Literasi Halal Terhadap Keputusan Pembelian Produk Kosmetik Halal Mahasiswa Ekonomi Islam Se Jawa Timur. *Ad-Deenar: Jurnal Ekonomi Dan Bisnis Islam*, 7(01). <https://doi.org/10.20868/ad.v7i01.3963>
- Novitasari, S. I. D., & Fikriyah, K. (2023b). Pengaruh Literasi Halal terhadap Keputusan Pembelian Produk Kosmetik Halal Mahasiswa Ekonomi Islam Se Jawa Timur. *Ad-Deenar: Jurnal Ekonomi Dan Bisnis Islam*, 7(1). <https://doi.org/10.20868/ad.v7i01.3963>
- Putri, I., Bayuni, E. M., & Srisusilawati, P. (2021). Pengaruh Literasi dan Religiusitas

- terhadap Keputusan Pembelian Makanan Kaki Lima di Universitas Islam Bandung. *Hukum Ekonomi Syariah*, 6, 82–85. <https://doi.org/10.29313.SYARIAH.V7I1.24842>
- Rivaldo, Y., Sabri, Amang, A., & Syarifuddin. (2022). Influence of Marketing Strategy, Trust, and Perceptionservice Quality of Purchasing Decisions. *Jurnal Manajemen Dan Kewirausahaan*, 02(01), 20–35. <https://doi.org/10.36352/jumka.v2i1.335>
- Rizkia, nanda D., Jumanah, Sutoyo, M. A. H., Nolia, H., Fakhri, M. M., Bulutoding, L., Huda, N., Mahyuddin, M., Fahmi, A., Sari, R. P., Darmayasa, N., Murniati, S., Amruddin, Amalo, F., Faizal, M., & Bahri, S. (2022). *Metodologi Penelitian*.
- Rudianto. (2012). *Pengantar Akuntansi*. Penerbit Erlangga.
- Sari, A. J., & Pradesyah, R. (2023). Pengaruh Literasi Keuangan Syariah dan Kepercayaan Terhadap Minat Masyarakat Bandar Parkland, Klang Selangor, Malaysia, Melakukan Transaksi di Bank Islam. *Maneggio: Jurnal Ilmiah Magister Manajemen*, 6(1), 44–53. <https://doi.org/10.30596/maneggio.v6i1.14783>
- Sijauta, D., Yovi, M., & Rhdia, R. (2023). Pemahaman, Kepuasan Pelanggan Terhadap Akad Salam Pada Transaksi Jual Beli Online. *Jurnal El Rayyan*, 2(1), 8–17. <https://doi.org/10.59342/jer.v2i1.91>
- Solimun, Fernandes, A. A. R., & Nurjannah. (2017). *Metode Statistika Multivariat Pemodelan Persamaan Struktural (Sem) Pendekatan Warppls*. UB Press.
- Sugiyono, S. (2017). Metode Penelitian Kuantitatif Kualitatif dan R&D. Bandung: Alfabeta. *Procrastination And Task Avoidance: Theory, Research and Treatment*. New York: Plenum Press, Yudistira P, Chandra.
- Suhaily, L., & Darmoyo, S. (2017). Effect of Product Quality, Perceived Price, and Brand Image on Purchase Decision Mediated by Customer Trust (Study on Japanese Brand electronic Product). *Jurnal Manajemen*, XXI(02), 179–194. <https://doi.org/10.24912/jm.v21i2.230>
- Triyuwono, I. (2019). So, What Is Sharia Accounting? *IMANENSI: Jurnal Ekonomi, Manajemen Dan Akuntansi Islam*, 1(1), 42–50. <https://doi.org/10.34202/imanensi.1.1.2013.42-50>
- Wahyuningsih, R. (2023). Pengaruh Literasi Keuangan, Literasi Digital dan Digital Marketing Terhadap Keputusan Pembelian Produk Online. *Jurnal Cahaya Mandalika ISSN 2721-4796 (Online)*, 4(3), 1361–1373. <https://doi.org/10.36312/jcm.v4i3.2080>
- Yee, B. Y., & Faziharudean, T. M. (2010). Factors Affecting Customer Loyalty of Using Internet Banking in Malaysia. *Journal of Electronic Banking Systems*, 2010, 1–22. <https://doi.org/10.5171/2010.592297>

**Appendix 1. Normality Test**

One-Sample Kolmogorov-Smirnov Test			
N			136
Normal Parameters	Mean		0.000
	Std. Deviation		0.397
Most Extreme Differences	Absolute		0.068
	Positive		0.054
	Negative		-0.068
Test Statistic			0.068
Asymp. Sig. (2-tailed)			0.200

**Appendix 2. Liniearity Test**

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Y*X1	(Combined)		7.883	18	0.438	2.423	0.002
	Between Groups	Linearity	4.765	1	4.765	26.364	0.000
		Deviation from Linearity	3.119	17	0.183	1.015	0.447
	Within Groups		21.144	117	0.181		
	Total		29.028	135			
Y*X2	(Combined)		9.910	14	0.708	4.480	0.000
	Between Groups	Linearity	7.004	1	7.004	44.329	0.000
		Deviation from Linearity	2.906	13	0.224	1.415	0.162
	Within Groups		19.118	121	0.158		
	Total		29.028	135			

**Appendix 3. Multicollinearity Test**

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.777	0.323		5.506	0.000		
	X1	0.185	0.088	0.188	2.090	0.038	0.682	1.465
	X2	0.344	0.080	0.385	4.282	0.000	0.682	1.465

a. Dependent Variable: Y

**Appendix 4. Heteroscedasticity Test**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0.017	0.206		-0.083	0.934
	X1	0.129	0.056	0.235	2.285	0.024
	X2	-0.054	0.051	-0.109	-1.062	0.290

a. Dependent Variable: ABS