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TRANSFORMING CONSUMER BEHAVIOR IN THE DIGITAL AGE: A REVIEW OF THE INTEGRATIVE LITERATURE IN THE PERSPECTIVE OF ISLAMIC CONSUMPTION ETHICS

Siti Harizah¹, Isnaliya², Zakiatus Zahroh³

^{1,2,3} Institute of Islamic Religion Miftahul Ulum Pamekasan, Indonesia

*Email Corresponding author: harizahs7@gmail.com

Abstract

Consumer behavior has shifted from a relatively linear purchasing process toward a dynamic, data-intensive, and socially mediated decision journey. Classical explanations that emphasize personal, psychological, social, and cultural determinants remain relevant, but they are insufficient to explain the growing role of social media, electronic word of mouth, influencers, algorithms, platform design, and personalized digital marketing. This article aims to synthesize these developments and to formulate an integrative conceptual framework that connects contemporary consumer decision processes with Islamic consumption ethics. The study employs an integrative literature review by combining foundational consumer behavior literature with recent peer-reviewed studies on digital marketing, social media, ethical consumption, religiosity, and Muslim consumer decision making. The literature is analyzed thematically across four dimensions: consumer decision processes, internal and external determinants, digital marketing stimuli, and Islamic ethical filters. The synthesis shows that digitalization does not eliminate classical determinants; instead, it amplifies, accelerates, and reorganizes their effects throughout the consumer journey. From an Islamic perspective, values such as moderation, avoidance of extravagance, honesty, fairness, halal awareness, and benefit orientation may function as evaluative filters that shape how consumers interpret digital stimuli and make purchase decisions. The article contributes by positioning Islamic ethics not merely as an additional normative variable, but as a cross-stage evaluative mechanism within the digital consumer journey. The proposed framework offers theoretical propositions and practical implications for responsible digital marketing and future empirical testing

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INTRODUCTION

Consumer behavior is one of the core fields in marketing science because it explains how individuals and groups recognize needs, seek information, assess alternatives, choose, use, and evaluate goods and services. In the classical framework, consumption decisions are influenced by the interaction of cultural, social, personal, and psychological factors (Kotler & Keller, 2016; Schiffman & Wisenblit, 2015). The framework is important because it places consumers not just as end buyers, but as decision-makers who bring experiences, values, preferences, resource constraints, and environmental influences into the consumption process.

The development of digital technology then changes the environment in which the decision takes place. Consumers now not only receive information from manufacturers through conventional promotional channels, but also interact with search engines, marketplaces, social media, online reviews, influencers, digital communities, and algorithm-based recommendations. Stephen (2016) points out that digital and social media have become an important part of the context of consumer behavior, while Kannan and Li (2017) assert that digitalization is changing the touchpoint between consumers and companies in almost the entire marketing process. As a result, the consumer journey is increasingly non-linear: information search, evaluation, purchase, use, and dissemination of experiences can occur repeatedly, simultaneously, and across channels.

This transformation has theoretical consequences. Classical models of consumer behavior are still useful for explaining motivations, perceptions, learning, attitudes, reference groups, families, social classes, and cultures, but they need to be re-read in a digital context. In a platform environment, psychological and social factors can be amplified by interface design, notifications, personalization, social proof, electronic word of mouth, ratings, scarcity cues, and influencer credibility. Recent literature even places trust, source credibility, digital experience, as well as choice architecture as important mechanisms that link marketing stimulus to consumer response (Lou & Yuan, 2019; Vrontis et al., 2021; Bhardwaj et al., 2024).

On the other hand, some studies of consumer behavior still depart from the assumption of satisfaction or utility, so the normative dimension is often positioned outside the main model. In the context of Muslim society, consumption decisions are not only related to purchasing ability or preferences, but can also be influenced by halal awareness, religiosity, moral judgment, prohibition of waste, and consideration of benefits. The study by Usman et al. (2022) shows that religiosity and halal awareness are related to Muslim consumer decision-making styles. Adil (2022) and Alsaad et al. (2022) also show that religiosity is related to ethical consumption through certain moral mechanisms. The findings suggest that religious values can play a substantive role in the formation of preferences, rather than just a symbol of identity.

The problem is that digital consumer behavior literature and Islamic consumer literature often develop on separate paths. Digital studies explain the influence of technology, social media, influencers, data, and customer journeys; while Muslim consumer studies more often focus on halal, religiosity, and ethics. This separation leaves a conceptual space: how do digital stimuli, psycho-social factors, and Islamic ethical values work together in the consumer decision-making process? This question is important because digitalization can increase access to information while increasing the

risk of impulsivity, excessive consumption, perception manipulation, and non-transparent promotion.

Based on these gaps, this article aims to: (1) reconstruct the concept of consumer behavior from a classical perspective to a digital context; (2) explain changes in processes and determinants of consumer decisions in the digital marketing ecosystem; (3) integrating the ethical principles of Islamic consumption into the process; and (4) offer a conceptual framework as well as research propositions for further empirical testing. The main novelty of the article lies in the placement of Islamic consumption ethics as a cross-stage evaluative filter in the digital consumer journey, rather than simply as an additional variable after a purchase decision is formed. With this position, religious values are understood to work from the moment consumers receive information, assess alternatives, make purchases, and evaluate the use and impact of consumption.

RESEARCH METHOD

This article uses an integrative literature review approach. This approach was chosen because the purpose of the study was not to calculate the effect size as in meta-analysis, but rather to combine literature derived from different theoretical traditions to produce a new conceptual synthesis. Snyder (2019) explains that integrative review is suitable for use when researchers want to criticize, compare, and unite scattered perspectives, while Torraco (2016) emphasizes the ability of this approach to use prior knowledge as a basis for building a framework for the next research agenda.

The study process is carried out through four stages. First, the determination of the scope of the problem on the relationship between consumer behavior, decision-making processes, digital marketing, social media, ethical consumption, religiosity, and Muslim consumer behavior. Second, identify literature with a combination of keywords such as "consumer behavior", "consumer decision-making", "digital marketing", "social media", "influencer marketing", "ethical consumption", "religiosity", "Islamic consumer behavior", and "halal consumer". Up-to-date literature is prioritized for publications after 2015, while older sources remain used if they have a fundamental position in consumer behavior theory and literature review methodology.

Third, literature is purposively selected based on three criteria: direct relevance to the focus of the analysis, derived from an academic book or peer-reviewed journal article, and having a theoretical or empirical contribution that can be used to explain one of the parts of the framework. This study is not claimed to be a PRISMA-based systematic literature review because it does not aim to conduct an exhaustive inventory of all publications; The focus is on theoretical synthesis that is transparent and argumentative. Fourth, the selected sources are thematically coded into four clusters: (a) consumer decision processes; (b) internal and external determinants; (c) stimulus and digital infrastructure; and (d) Islamic consumption ethics. The results between clusters were then compared to find relationships, tensions, and conceptual integration spaces.

Conceptual validity is maintained through triangulation of sources, i.e. comparing fundamental textbooks, review articles, and empirical research. Digital marketing literature is used to explain changing contexts and mechanisms, while Muslim consumer literature is used to test whether religious and moral values can be positioned as evaluative determinants. The results of the study are not intended as empirical

generalizations, but as theoretical propositions that require further testing through surveys, experiments, mixed methods approaches, and phenomenological studies of Muslim digital consumers.

FINDINGS AND DISCUSSION

Consumers as Decision Making Actors

Consumers are basically individuals or organizations that acquire, use, and evaluate goods or services to meet specific needs. However, a definition that only emphasizes purchases will narrow the analysis because consumer behavior takes place before, during, and after a transaction. Schiffman and Wisenblit (2015) place consumer behavior as the process of selecting, buying, using, and disposing of products or services, while Kotler and Keller (2016) show that such decisions are influenced by value structures and the social environment. Thus, a more precise unit of analysis is not the "act of buying", but rather a series of decisions and consumption experiences.

The series usually starts from the identification of needs, information search, alternative evaluation, purchase decisions, and post-purchase evaluation. However, the actual process is not always completely rational. Consumers can make decisions based on functional considerations, emotional experiences, habits, social pressures, or situational stimuli. The experiential perspective explains why individuals may choose products because of identity, lifestyle, nostalgia, or pleasure; While the behavioral perspective emphasizes the influence of the environment, group norms, and external stimuli. This means that consumer rationality is limited and always operates in certain contexts.

In the digital era, the context has become increasingly information-dense and stimulus-rich. Consumers can compare prices in seconds, see other users' experiences, read ratings, watch video reviews, receive personalized recommendations, and then switch channels before making a transaction. Lemon and Verhoef (2016) describe this condition through the concept of the customer journey which consists of many touchpoints and is not entirely controlled by the company. It expands the meaning of consumer behavior from individual decisions to the process of interaction between consumers, companies, communities, technologies, and platforms.

Shifting Consumer Decision Processes in the Digital Ecosystem

Digitalization changes at least three characters of consumer decisions. First, information search becomes faster and distributed. Information about products no longer only comes from manufacturers, but also from other consumers through reviews, forums, content creators, and social media. Stephen (2016) shows that digital and social media environments influence the way consumers experience and interpret market information. Zhang and Benyoucef (2016) also show that social commerce brings together technological, social, and psychological factors in the formation of purchasing behavior.

Second, the alternative evaluation stage becomes more social. An influencer's rating, follower count, testimonials, comments, and credibility can serve as heuristic cues when consumers are faced with too much information. Lou and Yuan (2019) found that the value of information, credibility, attractiveness, and similarity between influencers and followers can form trust in branded content and ultimately relate to purchase intent. A systematic review by Vrontis et al. (2021) and Bhardwaj et al. (2024)

reinforces the view that influencers do not only work as promotional channels, but as social actors that can influence consumer attention, attitudes, self-expression, and decisions.

Third, the line between pre-purchase and post-purchase is increasingly blurred. Consumers who have just bought can immediately generate reviews, unboxing videos, or recommendations, then the content becomes information input for other consumers. Therefore, the consumption process is more precisely seen as a loop rather than a straight line. Appel et al. (2020) emphasized that social media expands consumer and brand interaction, while Dwivedi et al. (2021) show that the development of AI, augmented reality, and social media marketing magnifies the potential for personalization while raising ethical and transparency issues.

Consequently, companies cannot only focus on the purchase stage. Search experience, information quality, data security, recommendation transparency, digital service quality, and response to complaints are part of consumer behavior. Kannan and Li (2017) place digital marketing as a system that connects technologies, processes, institutions, and activities to create and communicate value. With this point of view, consumer behavior and marketing are not two separate domains, but mutually forming mechanisms.

Determinants of Consumer Behavior: from Classic Factors to Digital Factors

Cultural, social, personal, and psychological factors remain the foundation for understanding consumer behavior. Culture provides the values and symbols that shape what is considered worthy of consumption; social class and reference groups influence the standard of preference; age, occupation, income, and lifestyle limit or expand choices; while motivation, perception, attitude, learning, and personality influence how consumers interpret market stimuli (Kotler & Keller, 2016). Digitalization does not replace these determinants, but changes the channels and intensity of their work.

For example, reference groups are now not always in the form of face-to-face relationships. Online communities, micro-influencers, fandoms, and digital networks of friends can be just as powerful a reference as a family or a local neighborhood. Similarly, consumer perception is not only shaped by physical packaging and advertising, but also by the user interface, visual feed, recommendation algorithm, number of likes, badges, ratings, and product order on the marketplace. Thus, digital factors are more accurately understood as a layer of context that mediates classical determinants.

Trust is a central determinant in the digital environment because consumers often make decisions without direct contact with the seller or product. The credibility of the source, the security of the transaction, the consistency of information, the reputation of the platform, and the clarity of the seller's identity form the perceived risk. As trust increases, transaction barriers decrease; Conversely, the lack of clarity of information can magnify the perception of risk. At this point, marketing ethics is not only related to normative values, but also directly related to the quality of consumer decisions and the sustainability of market relationships.

The literature also shows the increasing role of persuasive design. Limited-time notifications, timer countdowns, "stay little" recommendations, default options, and behavioral history-based personalization can make decisions easier, but they also have the potential to encourage impulsive decisions. Therefore, the explanation of digital consumer behavior needs to include the relationship between the consumer's internal

capacity and the choice structure that the platform constructs. Within this framework, consumers retain agency, but they operate within an environment that is actively designed to direct attention and action.

Table 1. Shifting Consumer Behavior Framework

Yes	Dimensions	Classic Framework	Digital Context	Integration of Islamic Ethics
1	Resources	Manufacturers, families, reference groups	Search engine, e-WOM, rating, influencer, algoritma	Validity of information, honesty, prohibition of tadlis
2	Evaluation process	Price, quality, benefits, preferences	Social proof, personalisasi, review, user experience	Halal-tayyib, needs, benefits, moderation
3	Decision triggers	Needs and purchasing power	Scarcity cues, notifications, personalized recommendations, social content	Impulse control, israf prohibition, responsibility
4	Post-purchase	Satisfaction and loyalty	Review, sharing, advocacy, complaint digital	Honesty, Justice, Social Responsibility
5	The role of marketing	Communicate and submit grades	Orchestrate touchpoints and data	Create value in a transparent and non-manipulative manner

Marketing Relationships and Consumer Behavior

Marketing is essentially a process of creating, communicating, and exchanging value. Because value is defined from a customer's perspective, understanding consumer behavior becomes the basis for segmentation, targeting, positioning, product development, pricing, distribution, communication, and experience management. This relationship is two-way. Companies study consumer behavior to strategize, while the marketing strategies that companies choose in turn influence consumer perceptions, preferences, and decisions.

In the digital context, these mutual relationships are getting stronger because companies are acquiring behavioral data in near real time. Clicks, content view duration, search history, shopping carts, general locations, and interaction patterns can be used to segment and personalize. Marketing then no longer only reacts to needs that have been formed, but is also able to predict and direct attention. This increases communication efficiency, but it also magnifies the responsibility of companies so as not to turn personalization into exploitation of consumer weaknesses.

From a long-term relationship perspective, marketing success is not enough measured by conversion rate or sales volume. Trust, satisfaction, experience, loyalty, willingness to recommend, and relationship quality are more sustainable indicators. Lemon and Verhoef (2016) emphasized the importance of experience in the entire customer journey, while Appel et al. (2020) showed that the digital social environment allows consumers to become active participants who help shape the image and meaning of the brand. Therefore, marketing strategies that manipulate consumers may increase

short-term deals but can undermine long-term brand trust and equity.

Islamic Consumption Ethics as an Evaluative Filter

The Islamic perspective expands the concept of consumer behavior by placing consumption as an economic as well as a moral activity. Islam does not reject the fulfillment of halal needs or pleasures, but provides limits so that consumption does not turn into waste, exploitation, and actions that harm oneself and others. QS. al-A'raf [7]:31 commands people to eat and drink but not to excess. This principle provides the basis that consumption decisions must consider the proportionality between needs, benefits, capabilities, and impacts.

In the framework of consumer behavior, the prohibition of israf can be positioned as a mechanism to control impulses and overconsumption. When consumers are faced with flash sales, scarcity cues, or repetitive recommendations, the ethical question is not just "can I afford to buy?", but also "do I need, are the benefits worth it, and is this consumption excessive?". Thus, Islamic ethics provides a different layer of evaluation than pure utility theory. Satisfaction is not the sole goal; Decisions are also judged from the appropriateness and benefit.

The second principle is honesty and fairness. QS. al-Mutaffifin [83]:1–3 denounces the practice of underestimation and cheating. In the digital ecosystem, the meaning of this principle can be extended to the accuracy of product descriptions, price openness, clarity of additional costs, honesty of testimonials, transparency of sponsorships, and the prohibition of hiding material information. Marketing that utilizes dark patterns, fake reviews, exaggerated claims, or endorsements without substantive disclosure is contrary to the principle of transparency and can interfere with the quality of consumer decisions.

The third principle is halal and tayyib. Halal is concerned with the status of the abilities of objects and processes, while tayyib gives the dimensions of quality, goodness, and safety. In the study of Muslim consumer behavior, halal awareness can be an important dimension in decision-making. Usman et al. (2022) found that halal consciousness and religiosity are related to the intention to buy certified halal products. These findings suggest that religion can act as a preference-shaping institution that determines alternative criteria from the beginning of the evaluation process.

The fourth principle is a broader ethical orientation. Adil (2022) showed that religiosity has a strong relationship with ethical consumption, while Alsaad et al. (2022) found that religiosity is related to moral certainty which further predicts ethical consumption intentions. The findings are important because they explain that religiosity can work through cognitive-moral processes, not just through symbolic obedience. Thus, Muslim consumers can judge not only the attributes of the product, but also the way the product is marketed, its social impact, and its consistency with moral beliefs.

Based on this synthesis, Islamic ethics in this article is positioned as an ethical filter. This filter works on four points: information selection, alternative evaluation, decision control, and post-consumption evaluation. In the selection of information, consumers consider the honesty of the source; in the evaluation of alternatives, consumers include halal, benefits, needs, and fairness; in decision-making, consumers control impulses as well as waste; and in post-consumption, consumers value satisfaction along with impact and responsibility. This position makes religious values cross-stage and able to interact with digital stimulus.

An Integrative Framework for Digital-Ethical Consumer Behavior

The synthesis of literature produces an integrative framework consisting of five components. First, market and digital stimulus, including products, pricing, promotions, distribution, content, influencers, reviews, algorithms, platform design, and personalization. Second, the internal determinants of consumers, including motivation, perception, attitude, knowledge, experience, lifestyle, income, and personality. Third, external determinants, including culture, family, social class, reference groups, digital communities, and social norms. Fourth, ethical filters that contain moderation, halal-tayyib, honesty, justice, and benefit orientation. Fifth, the process and results of decisions, from the recognition of needs to satisfaction, loyalty, advocacy, or brand switching.

This framework does not assume that ethical filters always eliminate the influence of marketing stimulus. Instead, they can moderate the power of the stimulus or change the way consumers interpret it. Consumers with internalized moral values can remain interested in promotions, but reassess decisions when promotions encourage excessive purchases or when product information is in doubt. That is, religiosity and ethics are more appropriately tested as mechanisms that interact with the decision-making process rather than being placed solely as demographic characteristics.

Table 2. An Integrative Framework for Digital-Ethical Consumer Behavior

Marketing & Digital Stimulus	Determinan Internal	External Determinants	Filter Etis Islam	Process & Results
Products, prices, promotions, e-WOM, influencers, algorithms, platforms	Motivation, perception, attitude, experience, lifestyle, purchasing power	Culture, family, reference groups, communities and social norms	Halal-tayyib, moderation, anti-israf, honesty, justice, maslahah	Need recognition → search → evaluation → purchase → post-purchase/loyalty

Theoretical Propositions and Implications

From this framework, four propositions can be formulated. First, the more intense and personal the digital stimulus, the greater the influence on information search and alternative evaluation, but this influence depends on the consumer's ability to process information. Second, psychological and social factors are important mediators between digital stimuli and decisions, as the same content can generate different responses according to motivation, experience, reference group, and level of trust. Third, Islamic ethical values are thought to moderate the relationship between persuasive stimuli and impulse purchases: the stronger the moderation and anti-israf orientations, the less likely the scarcity and urgency stimulus are to result in unplanned purchases. Fourth, the alignment between marketing practices and consumer ethical values is expected to increase trust and long-term loyalty.

Theoretically, this framework expands the model of consumer behavior by connecting three often separated layers: psycho-social mechanisms, digital infrastructure, and moral evaluation. This framework can be tested through a structural model by placing trust, perceived value, or moral certainty as mediators, while religiosity, halal consciousness, and self-control can be tested as moderators. The development of measurement also needs to distinguish religiosity as identity, religiosity

as practice, and the internalization of ethical values so as not to produce overly general constructs.

Practically, companies need to understand that the effectiveness of digital marketing to Muslim consumers is not solely determined by the use of religious symbols. Trust is stronger when messages, products, transaction processes, and service experiences are consistent with the values communicated. Endorsement transparency, price clarity, validity of halal claims, data protection, and avoidance of manipulative practices are all part of a marketing strategy, not just an additional ethical obligation.

For policymakers and consumer protection agencies, this framework demonstrates the need to pay attention to platform design and information quality. Digital consumer protection is not enough to regulate transactions after a loss has occurred; Regulations also need to encourage advertising transparency, paid content disclosure, prevention of fake reviews, total price information, and design restrictions that deliberately make it difficult for consumers to make free decisions. In a society with a large Muslim consumer base, consumer education can also integrate digital literacy with ethical literacy so that consumers are able to distinguish needs, desires, manipulations, and credible information.

Table 3. Empirical Research Development Proposition

Yes	Propositions	Conceptual Relations	Examples of Empirical Testing
1	P1	Digital stimulus → alternative search and evaluation	Eksperimen personalisasi, e-WOM, scarcity cues
2	P2	Digital stimuli → psychological/social factors → decisions	SEM with trust, perceived value, social influence as a mediator
3	P3	Islamic ethics moderate persuasive stimulus → impulse buying	Moderated regression/PLS-SEM dengan anti-israf, self-control, religiositas
4	P4	Ethical suitability of marketing → trust → loyalty	Mediation model for consumers of halal products or sharia marketplaces

Conclusion

Consumer behavior is no longer adequately understood as a stand-alone buying act. It is a decision journey formed through the interaction between internal factors, socio-cultural influences, marketing stimulus, and the technological environment. Digitalization accelerates the flow of information, expands reference groups, blurs the boundaries between pre- and post-purchase, and enables companies to personalize at an unprecedented rate. Therefore, classic factors such as motivation, perception, lifestyle, family, culture, and social class remain relevant, but work through new contexts in the form of platforms, algorithms, e-WOM, influencers, and choice design.

This article shows that the perspective of Islamic consumption ethics can make a conceptual contribution by serving as an evaluative filter throughout the customer journey. The principles of halal-tayyib, moderation, prohibition of israf, honesty, fairness, and benefit can influence the way consumers select information, evaluate alternatives, control decisions, and assess post-consumption experiences. Thus, religiosity should not be reduced to a demographic attribute or merely a marketing symbol, but needs to be examined as a value mechanism that can alter responses to

market stimuli.

The framework offered is still conceptual so it cannot be considered a verified causal model. Subsequent research needs to test propositions through surveys, experiments, mixed methods, or comparative studies on different product categories, generations, levels of religiosity, and platforms. The test is important to find out when ethical filters actually reduce impulsivity, when they reinforce trust, and how companies can build effective digital marketing without sacrificing transparency and consumer autonomy.

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