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The Marketing Mix and Cashless Payments as Determinants Of Purchasing Decisions Among Mobile Coffee Smes, Moderated By Islamic Business Ethics

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Abstract

This study aims to analyze the influence of the marketing mix (4Ps) and the adoption of cashless payments on purchasing decisions in mobile coffee shops, and to examine the role of Islamic business ethics as a moderating variable. The main problem examined is the suboptimal increase in purchasing decisions despite MSMEs adopting digital technology and modern marketing strategies. The study used a quantitative, explanatory approach, involving 100 respondents selected through purposive sampling. Data were collected through a Likert-scale questionnaire and analyzed using Structural Equation Modeling based on Partial Least Squares (SEM-PLS). The results show that the marketing mix has a positive and significant effect on purchasing decisions. Islamic business ethics also has a significant positive effect on increasing purchasing decisions by strengthening consumer trust. However, cashless payments did not significantly influence purchasing decisions, and Islamic business ethics was unable to moderate the relationship between the marketing mix and cashless payments on purchasing decisions. These findings confirm that marketing strategy and ethical values play a more dominant role than technological aspects in influencing consumer behavior in mobile coffee shops.

Keywords: Marketing Mix, Cashless, Purchasing Decisions, Islamic Business Ethics, Mobile Coffee Shops

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh marketing mix (4P) dan adopsi pembayaran cashless terhadap keputusan pembelian pada UMKM kopi keliling, serta menguji peran etika bisnis Islam sebagai variabel moderasi. Permasalahan utama yang dikaji adalah belum optimalnya peningkatan keputusan pembelian meskipun pelaku UMKM telah mengadopsi teknologi digital dan strategi pemasaran modern. Penelitian menggunakan pendekatan kuantitatif dengan jenis eksplanatori, melibatkan 100 responden yang dipilih melalui teknik purposive sampling. Data dikumpulkan melalui kuesioner skala Likert dan dianalisis menggunakan metode Structural Equation Modeling berbasis Partial Least Squares (SEM-PLS). Hasil penelitian menunjukkan bahwa marketing mix berpengaruh positif dan signifikan terhadap keputusan pembelian. Etika bisnis Islam juga berpengaruh positif signifikan dalam meningkatkan keputusan pembelian melalui penguatan kepercayaan konsumen. Namun, pembayaran cashless tidak berpengaruh signifikan terhadap keputusan pembelian, serta etika bisnis Islam tidak mampu memoderasi hubungan antara marketing mix dan cashless terhadap keputusan pembelian. Temuan ini menegaskan bahwa strategi pemasaran dan nilai etika memiliki peran lebih dominan dibandingkan aspek teknologi dalam mempengaruhi perilaku konsumen UMKM kopi keliling.

Kata Kunci: Marketing Mix, Cashless, Keputusan Pembelian, Etika Bisnis Islam, UMKM kopi keliling

INTRODUCTION

Transformasi digital telah menjadi determinan utama dalam perubahan struktur ekonomi global yang semakin berbasis teknologi. Perkembangan teknologi informasi dan komunikasi meningkatkan efisiensi sistem ekonomi sekaligus mendorong terciptanya model bisnis yang lebih fleksibel, adaptif, dan terintegrasi.[1] The Micro, Small, and Medium Enterprises (MSMEs) sector plays a strategic role as the backbone of the national economy.[2] This strategic role is particularly evident in job creation and contributions to the Gross Domestic Product.[3] The dynamics of competition in the digital era require MSMEs to undergo technology-driven transformation to remain relevant and competitive.

Advances in mobile technology have given rise to *mobile commerce* (m-commerce) business models, enabling SME operators to run their businesses dynamically without the constraints of time and space.[4] Changes in the digital environment also influence consumer behavior in purchasing decisions.[5] Modern consumers prefer convenience, speed, and comfort in transactions.[6] The use *of cashless* payment systems such as QRIS, digital wallets, and mobile banking serves as a key indicator of this shift. Digital payment systems enhance transaction efficiency while improving perceptions of security and convenience, thereby potentially driving consumer purchasing decisions.[7]

The success of SMEs in leveraging digitalization depends not only on technological aspects but also on the marketing strategies implemented. The 4P *marketing mix* concept—comprising *product*, *price*, *place*, and *promotion*—remains relevant as a foundational framework for understanding consumer behavior.[8] High-quality products create value for consumers. Competitive pricing enhances market appeal. Effective distribution channels facilitate

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[1] Szabolcs Nagy and Mariann Veresné Somosi, "The Relationship between Social Innovation and Digital Economy and Society," *Regional Statistics* 12, no. 2 (2022): 3–29, https://doi.org/10.15196/RS120202.

[2] Hazmatul Khumairo, Hersiyah, and Mashudi, "The Role of MSMEs in Driving Economic Growth and Income Equality in Indonesia," *EKONOMIPEDIA JURNAL EKONOMI MANAJEMEN DAN BISNIS* 3, no. 1 (2025): 22–32, https://doi.org/10.55043/ekonomipedia.

[3] Tri Yuwono, Agus Suroso, and Weni Novandari, "Information and Communication Technology in SMEs : A Systematic Literature Review," *Journal of Innovation and Entrepreneurship*, 2024, https://doi.org/10.1186/s13731-024-00392-6.

[4] Syazwani Yahaya et al., "Influence of UTAUT, Perceived Compatibility, and Perceived Credibility on m-Commerce Adoption," *International Journal of Advanced and Applied Sciences* 10, no. 11 (2023): 49–58, https://doi.org/https://doi.org/10.21833/ijaas.2023.11.007.

[5] Hannah Snyder, "Literature Review as a Research Methodology: An Overview and Guidelines," *Journal of Business Research* 104 (2019): 333–39, https://doi.org/https://doi.org/10.1016/j.jbusres.2019.07.039.

[6] Suci Daniya et al., "Pengaruh E-Commerce Shope Terhadap Tingkat Penjualan Baju Di Pasar 16 Ilir Palembang," *Federalisme : Jurnal Kajian Hukum Dan Ilmu Komunikasi* 2, no. 3 (2025), https://doi.org/https://doi.org/10.62383/federalisme.v2i3.1022.

[7] Sukmardin Zalukhu and Arny Lattu, "The Influence of Using the QRIS Digital Payment Method on Customer Purchasing Decisions," *JIMKES Jurnal Ilmiah Manajemen* 13, no. 1 (2025): 445–54, https://doi.org/10.37641/jimkes.v13i1.3064.

[8] Sajidah Wiranda and Minto Waluyo, "The Effect of Marketing Mix (4p) on Perceived Value, Trust, Purchase, and Repurchase Decisions Using SEM Tools," *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)* 8, no. 2 SE-Articles (April 30, 2025), https://doi.org/10.31538/iijse.v8i2.6264.

consumer access to products. The right promotional strategies increase awareness and purchasing interest.

Empirical evidence indicates a discrepancy between the level of digital technology adoption and the increase in purchasing decisions among MSMEs, particularly mobile coffee vendors. Many business owners have implemented cashless payments and utilized digital platforms, yet the increase in sales has not been optimal. This suboptimal growth is based on observational data showing that repeat purchases after a coffee stall opens remain low. Field survey data on the frequency of mobile coffee purchases from 127 respondents shows that the majority of respondents chose a moderate frequency, totaling 60 people (47.2%). Respondents who rarely buy mobile coffee numbered 52 people (40.9%), while those who buy frequently numbered only 21 people (16.5%).

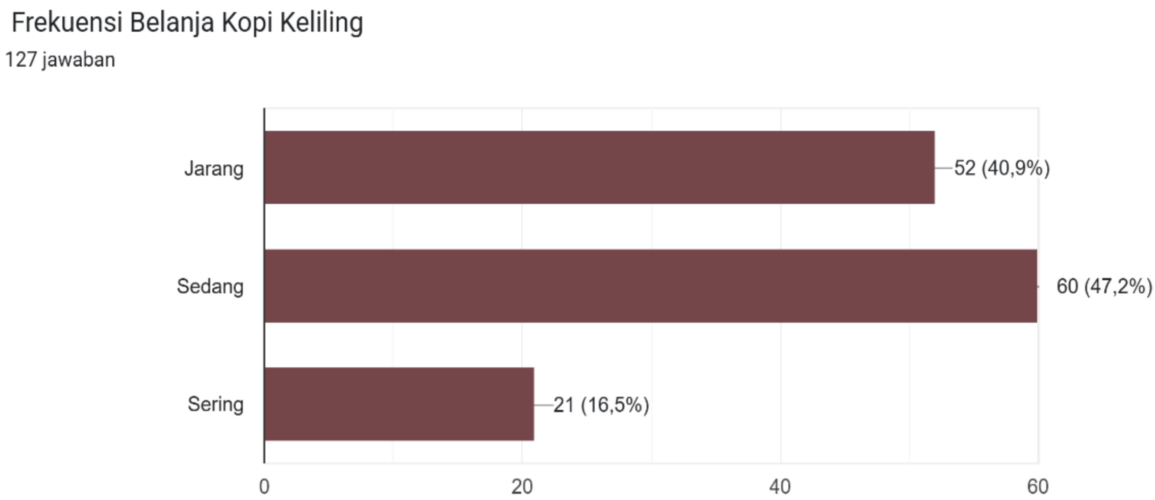

Figure 1. Survey data on the frequency of mobile coffee purchases

Overall, this data indicates that the majority of respondents tend to purchase mobile coffee at a moderate frequency, while very frequent purchases remain a minority. This situation reflects *a* technology-benefit *gap*. Limitations in integrating marketing strategies with technology are one of the primary causes of this gap.

Business ethics are playing an increasingly significant role in influencing consumer purchasing decisions. Consumers not only consider price and product quality but also pay attention to moral values such as honesty, transparency, and fairness in transactions.[9] Trust is a key factor in building long-term relationships between businesses and consumers.[10] According to Maulida, Islamic business ethics provide a normative foundation for economic activities oriented toward justice and blessings.[11] The principles of honesty (*shiddiq*), trustworthiness, justice (*'adl*), and social responsibility serve as guidelines for conducting

[9] Queen Shakira Azzahra et al., "Kajian Literatur : Peran Etika Bisnis Terhadap Kepuasan Konsumen," *Jurnal Ilmiah Akuntansi* 2, no. 1 (2025): 22–29, https://doi.org/https://doi.org/10.69714/a3jz6q65 KAJIAN.

[10] Sutrisno et al., "The Effect Of Trust, Product Quality And Promotion On Consumer Satisfaction In Tuban Limestone Business," *DIMENSI* 14, no. 1 (2025): 275–88, https://www.journal.unrika.ac.id/index.php/jurnaldms%0APENGARUH.

[11] Maulida, Novita, and Siti Femilivia Aisyah, "Etika Bisnis Islam: Implementasi Prinsip Keadilan Dan Tanggung Jawab Dalam Ekonomi Syariah," *El-Iqtishady: Jurnal Hukum Ekonomi Syariah* 6, no. 1 (2024): 1–23, https://doi.org/https://doi.org/10.24252/el-iqthisady.vi.46740.

business.[12] The prohibition against the practices of gharar, riba, and tadlis underscores the importance of transparency and justice in transactions.[13] The application of these values is relevant in the context of the digitalization of SMEs, which are vulnerable to information asymmetry. On-the-ground realities indicate that the implementation of business ethics in the Starling mobile coffee business remains suboptimal.[14] On-the-ground realities indicate that the implementation of business ethics in the Starling mobile coffee business remains suboptimal.

Previous academic studies have shown limitations in integrating marketing, technology, and ethical variables into a single research model. Some studies have focused on *the marketing mix*, such as the research conducted by Saput et al[15] and Nasywa et al[16], however, these studies did not consider digital technology. Other studies emphasize cashless payments from a technological perspective, such as the research conducted by Cahyani et a[17]and Maisa et all[18] without linking them to marketing strategies. Studies on Islamic business ethics tend to be conceptual and have not been extensively tested empirically in the context of digital consumer behavior. These conditions indicate a *research gap* that requires a more comprehensive research approach.

The development of an integrative research model is crucial for a more comprehensive understanding of consumer behavior. This study combines the 4P marketing mix and cashless payment adoption with Islamic business ethics as a moderating variable. The novelty of this research lies in the integration of marketing, technology, and ethical aspects within the context of the Starling mobile coffee MSME as part of the digital MSME ecosystem. This study contributes theoretically to the development of research on consumer behavior, digital marketing, and Islamic economics. Practically, the results can serve as a reference for Starling SME operators in formulating adaptive, innovative, and ethical business strategies. The research objective is to analyze the influence of the 4P marketing mix and cashless payments on purchasing decisions, as well as to test the moderating role of Islamic business

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[12] Ali K Anami, "Integrating Islamic Principles in Modern Business Practices: A Pathway to Ethical and Sustainable Growth," *Interdisciplinary Journal of Education* 8, no. 1s SE-Articles (November 30, 2025): s45–57, https://doi.org/10.53449/j1bk5a07.

[13] Tawfig Abdelrahman, "Financial Risks In (Gharar) And (Riba) Transactions," *Lex Localis - Journal of Local Self-Government* 23 (October 3, 2025): 82–102, https://doi.org/10.52152/801760.

[14] Nova Rini et al., "Tantangan Dan Solusi Dalam Menerapkan Etika Bisnis Di Era Digital Sebagai Pola Pikir Pengusaha," *Jurnal Bisnis Digital* 1, no. 1 (2025): 60–69.

[15] Naufal Lutfhi Saput And Desy Oktaviani, "Pengaruh Marketing Mix (4p) Terhadap Keputusan Pembelian Sepeda Motor Vespa Dengan Model Sprint Di Pt. Saluyu Vespario Bandung," *Jurnal Uda; Vol 31 No 2 (2023): April*, 2023, Https://Doi.Org/10.46930/Ojsuda.V31i2.3029.

[16] Nasywa Athiyyah, Ahmad Bukhari, and Yeni Budiawati, "The Influence Of Marketing Mix 4p On Consumer Purchase Decisions At Pilona Coffee Tangerang," *MAHATANI* 8, no. 2 (2025): 416–28, https://doi.org/https://doi.org/10.52434/mja.v8i2.42854.

[17] Nani Dwi Cahyani and Heri Abrianto, "Pengaruh Transaksi Cashless Dan Kemudahan Menggunakan QRIS Terhadap Keputusan Pembelian Generasi Z Di Kota Bekasi," *RIGGS: Journal of Artificial Intelligence and Digital Business* 4, no. 2 SE-Articles (July 23, 2025): 6717–24, https://doi.org/10.31004/riggs.v4i2.1746.

[18] Tria Rizki Maisa, Sandi M Jalaludin, and Han Han Burhani, "Pengaruh Penggunaan Sistem Cashless Terhadap Perilaku Konsumtif Gen Z Tasikmalaya," *Indo-Fintech Intellectuals: Journal of Economics and Business p-ISSN:* 5, no. 2 (2025): 5263–74, https://doi.org/10.54373/ifijeb.v5i2.3285.

ethics. The research results are expected to support the development of adaptive, ethical, and sustainable SME business models in the digital era.

THEORETICAL FOUNDATIONS

Grand Theory: Consumer Behavior Theory

Consumer behavior theory serves as the primary foundation (grand theory) in this study because all variables examined ultimately lead to purchasing decisions. Consumer behavior theory explains how individuals make decisions based on the interaction between external stimuli, internal factors, and the influence of the social environment.[19] Purchasing decisions do not occur spontaneously but through a rational process involving the recognition of needs, information search, evaluation of alternatives, and final decision-making.[20] The approach used in this study refers to the Theory of Planned Behavior (TPB), which states that behavior is influenced by attitudes, subjective norms, and perceived behavioral control.[21]

Marketing Mix Theory (4Ps)

The marketing mix theory introduced by Kotler and Armstrong explains that marketing strategies consist of four main elements: product, price, place, and promotion.[22] These four elements are used to create value and influence consumer decisions. Product relates to the quality and benefits of the product. Price reflects the cost consumers must pay. Place relates to product distribution and accessibility. Promotion encompasses marketing communication activities. In the context of digitalization, the marketing mix has adapted through digital platforms. Products are presented visually and informatively, pricing has become more transparent, distribution is conducted via online platforms, and promotions leverage social media. This theory serves as the foundation for explaining the influence of marketing strategies on purchasing decisions.

The Theory of Technology Adoption and Cashless Payments (TAM)

The Technology Acceptance Model (TAM) explains that technology acceptance is influenced by perceived usefulness and perceived ease of use.[23] Perceived usefulness relates

[19] Chunnian Liu and Yan Zheng, "The Predictors of Consumer Behavior in Relation to Organic Food in the Context of Food Safety Incidents: Advancing Hyper Attention Theory Within an Stimulus-Organism-Response Model.," *Frontiers in Psychology* 10 (2019): 2512, https://doi.org/10.3389/fpsyg.2019.02512.

[20] Susana Santos and Helena Martins Gonçalves, "The Consumer Decision Journey: A Literature Review of the Foundational Models and Theories and a Future Perspective," *Technological Forecasting and Social Change* 173 (2021): 121117, https://doi.org/https://doi.org/10.1016/j.techfore.2021.121117.

[21] Icek Ajzen, "The Theory of Planned Behavior," *Organizational Behavior and Human Decision Processes* 50, no. 2 (1991): 179–211, https://doi.org/https://doi.org/10.1016/0749-5978(91)90020-T.

[22] Geoffrey Uzodinma Ugwuanyim, Harrison Obiora Amuji, and Oforegbunam Thaddeus Ebiringa, "Marketing Mix Optimization in Nigeria ' s Brewing Industry : A Regression and Geometric Programming Approach (Case Study of Nigerian Breweries PLC)," *Open Journal of Statistics* 15, no. 2 (2025): 170–98, https://doi.org/10.4236/ojs.2025.152010.

[23] Oom Tikaromah, Adibah Yahya, and Taufik Hidayat, "Technology Acceptance Model In Encouraging Intention," *AKUBIS: Journal of Business Accounting Lamp Bangsa* 9, no. 2 (2025): 246–56, https://doi.org/https://doi.org/10.37366/akubis.v9i02.2278.

to the perceived benefits of using the technology, while perceived ease of use relates to the ease of use.[24] In the context of cashless payments, these two factors are the primary determinants in driving consumer adoption. Digital payment systems that are easy to use and provide tangible benefits will increase interest in their use.[25]

In this study, TAM is relevant because cashless payment adoption is not only determined by the availability of digital payment facilities, but also by consumers' perceptions of their functional value. When consumers perceive that cashless payments can save time, simplify transactions, reduce the need to carry cash, and provide transaction records, their intention to use the system tends to increase. Likewise, ease of use becomes crucial because complicated procedures may discourage consumers from adopting digital payments. Therefore, TAM provides a theoretical basis for explaining how perceived usefulness and perceived ease of use influence consumer behavior in digital transaction environments.

Purchase Decision Theory

A purchase decision is the result of a consumer's evaluation of various available alternatives.[26] Factors influencing purchase decisions include cultural, social, personal, and psychological aspects.[27] In the digital context, the ease of transactions and the quality of digital interactions are becoming increasingly dominant. Purchase decision theory is important in this study because consumers do not make purchasing decisions instantly, but through a process of need recognition, information search, alternative evaluation, purchase action, and post-purchase evaluation. In the modern marketplace, digital convenience, promotional attractiveness, payment flexibility, and service quality can shape consumer perceptions before making a final decision. Cashless payment systems may strengthen purchasing decisions by reducing transaction barriers and creating a more efficient shopping experience. Therefore, purchase decisions are influenced not only by product attributes, but also by the overall transaction system that supports consumer comfort, confidence, and satisfaction during the buying process.

Islamic Business Ethics

Islamic business ethics is a value system based on the principles of honesty (ṣidq), trustworthiness, justice ('adl), and social responsibility.[28] This concept also emphasizes the

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[24] Davin Hundson Sumardi and Fransisca Andreani, "The Effect Of Perceived Usefulness And Perceived Ease Of Use On Usage Behavior Through Intention To Use In Consumers Of Sayurbox Online Shop In Surabaya," *Now* 9, no. 1 (2021): 1–6.

[25] Maris G Martinsons and Catherine Cheung, "The Impact of Emerging Practices on IS Specialists: Perceptions, Attitudes and Role Changes in Hong Kong," *Information & Management* 38, no. 3 (2001): 167–83, https://doi.org/https://doi.org/10.1016/S0378-7206(00)00063-X.

[26] Dandy Hafidh Fauzi, "Determination Of Purchasing And Repurchase Decisions (Literature Review Marketing Management)," *JIMT Journal of Applied Management Science* 2, no. 6 (2021): 790–800, https://doi.org/https://doi.org/10.31933/jimt.v2i6.

[27] Marlindawaty, "Analysis of Social, Cultural, Personal and Psychological Factors on Purchase Decisions at Balikpapan Modeshop," *Journal of Geoeconomics* 13, no. 2 (2022): 236–44, https://doi.org/doi.org/10.36277/geokonomi.v13i2.211.

[28] Maman Wahyudi, "The Concept of Business Ethics in Islamic Perspective," *SOCIAL STUDIES EDUCATION JOURNAL* 14, no. 2 (2024): 478–84, https://doi.org/https://doi.org/10.37630/jpi.v14i2.2166.

prohibition of gharar, riba, and tadlis in economic activities.[29] The application of Islamic business ethics aims to create fair, transparent, and sustainable transactions. Islamic business ethics plays a role in building consumer trust. Transparency of information and honesty in promotions are important factors in increasing customer loyalty.[30] In the context of this study, Islamic business ethics functions as a moral foundation that guides business actors in conducting transactions responsibly. The principles of honesty, fairness, transparency, and trustworthiness are essential in preventing manipulative practices, misleading promotions, and exploitative pricing. When businesses apply Islamic ethical values, consumers are more likely to develop trust and perceive the transaction as safe and reliable. This ethical dimension is especially important in digital and cashless transactions, where consumers depend on accurate information, secure payment systems, and responsible business conduct. Thus, Islamic business ethics strengthens the relationship between marketing practices, digital payment systems, and purchasing decisions.

Analytical Framework

The analytical framework in this study integrates consumer behavior theory as the grand theory with the marketing mix theory, the Technology Acceptance Model (TAM), and Islamic business ethics as supporting theories. The marketing mix and cashless payments serve as independent variables influencing purchasing decisions. Islamic business ethics functions as a moderating variable that strengthens or weakens these relationships. This analytical framework explains that purchasing decisions are shaped by the interaction between marketing strategies, technological acceptance, and ethical values. The marketing mix influences consumers through product quality, price suitability, promotional appeal, and distribution accessibility, while cashless payments influence decisions through convenience, speed, and perceived usefulness. Islamic business ethics is positioned as a moderating variable because ethical business conduct may strengthen consumer trust and improve the effectiveness of marketing and digital payment systems. If ethical principles are applied consistently, consumers may feel more confident in making purchases. Therefore, this framework provides an integrated model for analyzing consumer decision-making in a digital and sharia-oriented business context.

METHOD

This study employs a quantitative approach using an explanatory research design aimed at testing the causal relationship between the 4Ps of the marketing mix and the adoption of cashless payments on purchasing decisions, as well as the role of Islamic business ethics as a moderating variable. The study population consists of consumers who have made transactions at Starling Coffee in Semarang. The sampling technique employed purposive sampling, with respondents meeting the following criteria: having purchased mobile coffee

[29] Putri Nova Khairunisa, "Business Ethics in Islam Towards the Prohibited Transactions of Riba and Gharar," *LABATILA : Journal of Islamic Economics* 3, no. 02 SE-Articles (n.d.): 190–203, https://doi.org/10.33507/labatila.v3i02.233.

[30] Khairiyah Fikri Azzahra and Juliana Putri, "The Role of Islamic Business Ethics in Increasing Consumer Trust in Sharia MSMEs," *Islamic Business Journal* 3, no. 2 (2025).

at least once in the past month, using cashless payment methods, and being at least 17 years of age. The sample size was determined using the Lemeshow formula since the population size is unknown. With a 95% confidence level (Z = 1.96), a proportion of 0.5, and a margin of error of 10% (0.1), the minimum sample size was calculated to be 96 respondents, which was then rounded up to 127 respondents. This number was deemed adequate because the analysis used the SEM-PLS method, which does not require a large sample size.

The data used consisted of primary data collected via a questionnaire using a Likert scale (1–4) and secondary data from relevant literature. The research variables included the marketing mix, cashless payments, purchase decisions, and Islamic business ethics.

Tabel 1. Operationalization of Variables

Variabel	Operational Definition	Indicators	Source of Indicators	Scale
Marketing Mix (X1)	Marketing strategies used by MSMEs to influence consumer decisions through a combination of product, price, distribution, and promotion	1. Product quality 2. Price appropriateness (price) 3. Ease of access/distribution (place) 4. Promotional appeal (promotion)	Daut dan sarmiati31, Geoffrey32	Likert (1–4)
Cashless Payments (X2)	The use of cashless payment systems in digital transactions that provide convenience and efficiency	1. Ease of use 2. Transaction speed 3. Transaction security 4. Payment efficiency	Yuhelmi33, Kim34, Arianita35	Likert (1–4)

[31] Daud and Sarmiati, "Fundamentals of Marketing Strategy: Marketing Mix 4P to 4A," *JALHu: Jurnal Al Mujaddid Humaniora* 9, no. 2 (2023): 28–36, https://doi.org/https://doi.org/10.58553/jalhu.

[32] Ugwuanyim, Amuji, and Ebiringa, "Marketing Mix Optimization in Nigeria ' s Brewing Industry : A Regression and Geometric Programming Approach (Case Study of Nigerian Breweries PLC)."

[33] . Yuhelmi et al., "The Determinants of User Behavior of Computer Based Transaction Processing Systems: The Case of Minimarket Employees in Padang, Indonesia," *International Journal of Engineering and Technology* 7, no. 4.9 SE-Articles (October 2, 2018): 90–95, https://doi.org/10.14419/ijet.v7i4.9.20622.

[34] Changsu Kim, Mirsobit Mirusmonov, and In Lee, "An Empirical Examination of Factors Influencing the Intention to Use Mobile Payment," *Computers in Human Behavior* 26, no. 3 (2010): 310–22, https://doi.org/https://doi.org/10.1016/j.chb.2009.10.013.

[35] Alien Arianita, Lizar Alfansi, and Sularsih Anggarawati, "Analysis Factor Affecting The Use Of Digital Payment With The Extended Utaut Model," *The Manager Review* 5, no. 1 SE-Articles (July 31, 2023): 91–108, https://doi.org/10.33369/tmr.v5i1.29733.

Purchase Decision (Y))	The consumer decision-making process in purchasing mobile-based MSME products	1. Purchase intention 2. Purchase decision 3. Satisfaction 4. Repeat Purchase	Barat36, Hill37, Hellier38,	Likert (1–4)
Islamic Business Ethics (Z)	Ethical values in business activities based on Sharia principles that influence consumer trust	1. Honesty (ṣidq) 2. Trustworthiness 3. Justice (‘adl) 4. Transparency	Ulfa et al39	Likert (1–4)

Data analysis was conducted using Partial Least Squares-based Structural Equation Modeling (SEM-PLS) with the assistance of SmartPLS. The analysis stages included evaluating the outer model through validity and reliability tests, evaluating the inner model through R-square values and bootstrapping significance tests, and conducting moderation tests using an interaction effect approach to determine the role of Islamic business ethics in strengthening or weakening the relationships between variables. This approach was used to produce an empirical and comprehensive analysis explaining consumer behavior in digital MSMEs.

Statistical Model for Mobile Coffee SMEs

1. Direct Relationship:

$Y = \beta 0 + \beta 1\ X1 + \beta 2\ X2 + \varepsilon$

2. Relationship Moderated by Islamic Business Ethics (Z):

$Y = b0 + b1\ X + b2\ Z + b3\ (X \cdot Z) + e$

   1) X = Marketing Mix (X1) or Cashless Payments (X2)
   2) Y = Purchase Decision
   3) Z = Islamic Business Ethics (moderating variable)
   4) β3 indicates the moderating effect: strengthening or weakening the effect of $X \rightarrow Y$

RESULTS AND DISCUSSION

[36] Somjit Barat, “Global Marketing Management,” *Journal of Global Marketing* 22, no. 4 (September 18, 2009): 329–31, https://doi.org/10.1080/08911760903022556.

[37] Richard J Hill, “Contemporary Sociology,” ed. Martin Fishbein and Icek Ajzen, *Contemporary Sociology* 6, no. 2 (April 9, 2026): 244–45, https://doi.org/10.2307/2065853.

[38] Phillip K Hellier et al., “Customer Repurchase Intention: A General Structural Equation Model,” *European Journal of Marketing* 37, no. 11–12 (December 1, 2003): 1762–1800, https://doi.org/10.1108/03090560310495456.

[39] Ulfa, Misbahuddin, and Nur Taufiq Sanusi, "IKA BISNIS DALAM ISLAM," *Iqtishaduna: A Student Scientific Journal of Sharia Economic Law* 6, no. 2 (2025): 285–94, https://doi.org/https://doi.org/10.24252/iqtishaduna.vi.47553.

Model Outer Test

Outer model testing is a crucial step in Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis, serving to evaluate the quality of the measurement model.[40] The primary focus of this stage is on the ability of indicators to accurately represent latent variables, so that the research instruments used can be deemed valid and reliable. Measurement accuracy serves as the foundation that determines the quality of analysis results in subsequent stages, particularly in testing relationships between variables.

Convergent Validity Test

Convergent validity tests are used to measure the extent to which indicators accurately reflect the same construct.[41] Indicators with high correlations to latent variables indicate that the construct is capable of optimally explaining the variance of the indicators. Factor loadings above 0.70 indicate a good level of validity, although values of 0.50–0.60 are still acceptable during the model development stage. An Average Variance Extracted (AVE) value of at least 0.50 indicates that the construct is capable of explaining more than half of the variance of the indicators used .[42]

Table 1. Average Variance Extracted (AVE) Values

	Average Variance Extracted (AVE)
Islamic Business Ethics (Z)	0,782
Purchase Decision (Y)	0,792
Marketing Mix (X1)	0,597
Moderating Effect 1	1,000
Moderating Effect 2	1,000
Cashless Payments (X2)	0,784

Source: Smartpls 3 data analysis

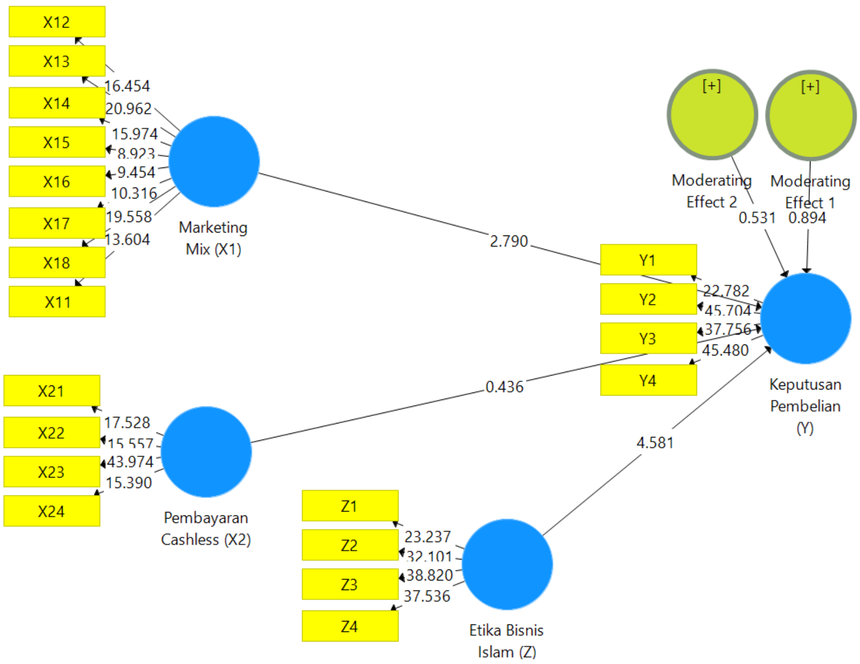
The Average Variance Extracted (AVE) value is used to measure convergent validity, with a minimum threshold of 0.50. The results show that *Islamic Business Ethics (Z)* is 0.782, *Purchase Decision (Y)* is 0.792, *Marketing Mix (X1)* is 0.597, and *Cashless Payment (X2)* is 0.784, so all constructs meet the criteria. The AVE values for *Moderating Effect 1* and *Moderating Effect 2*, both at 1.000, indicate that the moderating constructs are perfect. These results confirm that all variables are valid and suitable for further analysis.

[40] Rianto Dedi and Dedi Rianto Rahadi, *INTRODUCTION TO* , 2023.

[41] Weng Marc Lim, "A Typology of Validity: Content, Face, Convergent, Discriminant, Nomological, and Predictive Validity," *Journal of Trade Science* 12, no. 3 (July 17, 2024): 155–79, https://doi.org/10.1108/JTS-03-2024-0016.

[42] Hatta Setiabudhi et al., *Quantitative Data Analysis With SmartPLS 4*, ed. I Putu Hardani Hesti Duari, 1st ed. (Balikpapan: Borneo Novelty Publishing, 2024).

Figure 1. Factor loading values



Source: Smartpls 3 data analysis

The factor loading values indicate the strength of the relationship between the indicators and the latent construct, where values above 0.70 are considered to indicate good validity. The results of the model show that all indicators for the *Marketing Mix (X1)*, *Cashless Payments (X2)*, *Islamic Business Ethics (Z)*, and *Purchase Decision (Y)* variables have high and significant loading factors, as evidenced by t-statistic values that are all above 1.96. This indicates that each indicator strongly reflects its respective construct, so all indicators are deemed valid and should be retained in the research model.

Discriminant Validity Test

The discriminant validity test aims to ensure that each construct in the model is clearly distinct from the others. An indicator should have a higher correlation with its own construct than with other constructs. The test is conducted using cross-loadings and the Fornell-Larcker criterion, which states that the square root of the AVE must be greater than the correlation between constructs.[43]

Table 2. Fornell-Larcker Criterion

	Islamic Business Ethics (Z)	Purchase Decision (Y)	Marketing Mix (X1)	Moderating Effect 1	Moderating Effect 2	Cashless Payment (X2)
Islamic Business Ethics (Z)	0,885					

[43] Hatta Setiabudhi, *Quantitative Data Analysis With SmartPLS 4*, ed. I Putu Hardani Hesti Duari, 1st ed. (Balikpapan: Borneo Novelty Publishing, 2025).

Purchase Decision (Y)	0,694	0,890				
Marketing Mix (X1)	0,718	0,625	0,773			
Moderating Effect 1	-0,359	-0,230	-0,479	1,000		
Moderating Effect 2	-0,375	-0,262	-0,442	0,822	1,000	
Islamic Business Ethics (Z)	0,629	0,446	0,584	-0,486	-0,660	0,885

Source: Smartpls 3 data analysis

The discriminant validity test aims to ensure that each construct in the model is clearly distinguishable from the others. The test results, using Fornell's criteria-Larcker criteria indicate that the root-mean-square error of estimation (RMSE) values for each construct—such as *Islamic Business Ethics (Z)* at 0.889, *Purchase Decision (Y)* at 0.872, *Marketing Mix (X1)* at 0.885, and *Cashless Payment (X2)* at 0.786—are higher than the correlations between other constructs. This indicates that each variable possesses good discriminant power. These results confirm that all constructs in the model meet discriminant validity criteria and are suitable for use in further analysis.

Linearity Test

The linearity test aims to confirm that the relationship between the independent and dependent variables is linear. The criteria are met if the significance value for Linearity is < 0.05 and Deviation from Linearity is > 0.05, indicating no deviation in the relationship, so the analysis can proceed.[44]

Table 3. Results of the Collinearity Statistics (VIF) Test

	LIVE
Marketing Mix (X1) * Islamic Business Ethics (Z)	1,000
Cashless Payments (X2) * Islamic Business Ethics (Z)	1,000
X12	2,408
X13	2,987
X14	2,903
X15	2,780
X16	2,246
X17	1,919
X18	2,046
X21	2,679
X22	3,047
X23	3,381
X24	2,955
Y1	2,596

[44] Setiabudhi.

Y2	3,634
Y3	2,846
Y4	3,158
Z1	2,132
Z2	2,684
Z3	3,276
Z4	3,262
X11	1,867

Source: Smartpls 3 data analysis

A multicollinearity test based on the Variance Inflation Factor (VIF) indicates that all indicators and variables in the model have VIF values below the critical threshold of 5. The highest VIF value is 3.634 for indicator Y2, while the lowest value is 1.000 for the moderation variable. These results indicate that there is no multicollinearity in the model, so all independent variables are suitable for use in further analysis.

Reliability Test

Reliability tests are used to assess the internal consistency of indicators in measuring constructs. The tests were conducted using Cronbach's Alpha and Composite Reliability, where values above 0.70 indicate that the instrument has good reliability and consistent measurement results.[45]

Table 4. Reliability Test Results

	Cronbach's Alpha	rho_A	Composite Reliability
Islamic Business Ethics (Z)	0,907	0,916	0,935
Purchase Decision (Y)	0,912	0,919	0,938
Marketing Mix (X1)	0,905	0,914	0,922
Moderating Effect 1	1,000	1,000	1,000
Moderating Effect 2	1,000	1,000	1,000
Cashless Payments (X2)	0,908	0,911	0,935

Source: Smartpls 3 data analysis

Reliability tests indicate that all constructs have Cronbach's Alpha, rho_A, and Composite Reliability values above 0.70. The variables *Islamic Business Ethics (Z)*, *Purchase Decision (Y)*, *Marketing Mix (X1)*, and *Cashless Payment (X2)* each demonstrated high levels of internal consistency, while the moderating variable had a perfect value of 1.000. These results confirm that all constructs in the model are reliable and suitable for further analysis.

Inner Model Test

Inner model tests are used to assess the relationships among latent variables in a structural model. The evaluation is conducted using several criteria, namely the R-square (R^2) value of 0.75 (strong), 0.50 (moderate), and 0.25 (weak), path coefficients indicating the

[45] Setiabudhi et al., *Quantitative Data Analysis With SmartPLS 4*.

direction of influence, and a t-statistic > 1.96 or p-value < 0.05, which indicates a significant effect.[46]

R-square (R^2) Test

The R-squared (R^2) test is used to measure the ability of independent variables to explain the dependent variable, with criteria of 0.75 (strong), 0.50 (moderate), and 0.25 (weak).

Table 5. Results of the R-Square (R^2) Test

	R Square	R Square Adjusted
Purchase Decision (Y)	0,525	0,499

The R-squared (R^2) value for *Purchase Decision (Y)* is 0.525, indicating that the independent variables account for 52.5% of the variation in the dependent variable—a moderate level of explanation—while the remaining 47.5% is influenced by other variables outside the model. The Adjusted R-square value of 0.499 reinforces that the model has fairly good explanatory power after being adjusted for the number of variables.

Path Coefficient Test

The path coefficient test is an internal model test used to determine the direction and magnitude of the influence between latent variables in a structural model. The coefficient value indicates a positive or negative relationship, while the significance of the influence is determined by a t-statistic value > 1.96 or a p-value < 0.05, indicating that the relationship between variables is significant.

Table 6. Path Coefficient Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Islamic Business Ethics (Z) -> Purchase Decision (Y)	0,522	0,499	0,114	4,581	0,000
Marketing Mix (X1) -> Purchase Decision (Y)	0,314	0,338	0,113	2,790	0,005
Moderating Effect 1 -> Purchase Decision (Y)	0,096	0,072	0,107	0,894	0,372
Moderating Effect 2 -> Purchase Decision (Y)	-0,049	-0,032	0,091	0,531	0,595
Islamic Business Ethics (Z) -> Purchase Decision (Y)	-0,048	-0,045	0,111	0,436	0,663

Source: Smartpls 3 data analysis

Hypothesis testing in the structural model was conducted by examining the path coefficient, t-statistic, and p-value.

[46] Setiabudhi et al.

1. Islamic Business Ethics (Z) has a positive and significant effect on Purchase Decision (Y) (β = 0.522; t = 4.581; p = 0.000) accepted.
2. Marketing Mix (X1) has a positive and significant effect on Purchase Decision (Y) (β = 0.314; t = 2.790; p = 0.005); accepted.
3. *Cashless Payment (X2)* has no significant effect on *Purchase Decision (Y)* (β = -0.048; t = 0.436; p = 0.663); rejected.
4. Moderating Effect 1 has no significant effect on Purchase Decision (Y) (β = 0.096; t = 0.894; p = 0.372); rejected.
5. Moderating Effect 2 has no significant effect on Purchase Decision (Y) (β = -0.049; t = 0.531; p = 0.595); the null hypothesis is accepted.

DISCUSSION

1. The Effect of Islamic Business Ethics on Purchase Decisions

The results of the study indicate that Islamic Business Ethics has a positive and significant effect on Purchase Decision. This finding suggests that the higher the application of Islamic business ethics values, such as honesty (ṣidq), trustworthiness, justice ('adl), and transparency, the higher the tendency of consumers to make a purchase. These values build consumer trust in businesses, thereby reducing hesitation in transactions. Consumers not only consider product quality and price but also pay attention to the seller's integrity in providing product information and service. These research results align with Islamic business ethics theory, which asserts that business behavior grounded in Sharia principles can build long-term relationships between businesses and consumers. Thus, Islamic business ethics is a key factor in shaping consumer purchasing decisions.

2. The Influence of the Marketing Mix on Purchase Decisions

The results of the study indicate that the marketing mix has a positive and significant effect on purchasing decisions. These findings suggest that the right combination of product, pricing, distribution, and promotion strategies can increase consumer interest in making purchases. Good product quality, prices aligned with consumers' purchasing power, convenient access to sales locations, and engaging promotions via social media are key factors driving consumers to make purchasing decisions. These results reinforce the Marketing Mix theory, which states that the 4Ps are the primary tools for creating value and consumer satisfaction. The more effectively marketing strategies are implemented, the greater the likelihood of a purchase occurring.

3. The Influence of Cashless Payments on Purchase Decisions

Research results indicate that cashless payments do not have a significant impact on purchasing decisions. This finding suggests that the availability of digital payment facilities such as QRIS, e-wallets, or mobile banking has not yet become a primary consideration for consumers when purchasing mobile coffee products. This situation may be attributed to consumer characteristics that still prioritize product quality, price, and service over the payment method used. Additionally, cashless payments have become a common feature considered a standard necessity, so they no longer serve as a differentiating factor in determining purchase decisions. In other words, consumers will make purchases regardless of whether digital payment services are available or not.

4. The Role of Islamic Business Ethics in Moderating the Relationship Between the Marketing Mix and Purchase Decisions

The research results indicate that Islamic Business Ethics is unable to moderate the relationship between the Marketing Mix and Purchase Decisions. This suggests that the influence of the Marketing Mix on Purchase Decisions tends to be direct and does not depend on the level of implementation of Islamic business ethics. Consumers still consider product quality, price, location, and promotion as the primary factors in making purchasing decisions. Although Islamic business ethics have a direct influence on purchasing decisions, its presence neither strengthens nor weakens the impact of the marketing strategies implemented by mobile coffee SMEs.

5. The Role of Islamic Business Ethics in Moderating the Relationship Between Cashless Payments and Purchase Decisions

The research results indicate that Islamic Business Ethics cannot moderate the relationship between Cashless Payments and Purchase Decisions. This finding suggests that the application of Islamic business ethics values does not alter the influence of digital payment systems on consumer purchase decisions. The insignificance of these results suggests that consumers view digital payment aspects and business ethics as two distinct factors. Consumers value cashless payments more in terms of transaction convenience and efficiency, whereas Islamic business ethics are more related to trust and seller behavior. Therefore, although Islamic business ethics have a direct influence on purchasing decisions, this variable does not function as a moderating variable in the relationship between cashless payments and purchasing decisions.

CONCLUSION

Based on the results of the study, the purchase decision of mobile coffee MSMEs is significantly influenced by the marketing mix and Islamic business ethics, while cashless payments do not show a significant influence. The R-square value of 0.525 shows the model's ability to explain variations in purchasing decisions in the moderate category of marketing mix through product, price, distribution, and promotion aspects proven to be the main determinants in driving consumer interest and purchase actions. Islamic business ethics that reflect the values of honesty, trust, fairness, and transparency play a role in building trust that has a direct impact on purchasing decisions. Cashless payments have not become the main factor because the perception of usefulness and convenience has not been fully internalized by consumers. The role of Islamic business ethics as a moderation variable has not been proven to be significant, so it is more appropriately positioned as an independent variable. These findings confirm that strengthening marketing strategies and internalizing business ethical values is the main key in increasing the competitiveness and sustainability of MSMEs in the digital era.

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