

Determinants of Food Purchasing Decisions through the GoFood Mobile Application in Banjarmasin: Evidence from a Sharia Economic Perspective

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Abstract

This study is motivated by the increasing use of digital food delivery services and the growing importance of promotional strategies, payment convenience, and service quality in shaping consumer purchasing decisions. Within the context of Sharia economics, these factors are relevant to understanding consumer behavior in digital transactions while ensuring alignment with Islamic ethical values in mu'amalah. The purpose of this study is to determine the effect of discounts, cashback, payment systems, and service quality on food purchasing decisions through the GoFood mobile application in Banjarmasin from a Sharia economic perspective. The type of research used in this study is quantitative. Data collection techniques in this study are observation, questionnaires, and documentation studies. The population used in this study are GoFood application users who have made transactions but the number is unknown, the sample used is a purposive sampling approach with the Ferdinand formula, which is a minimum of 100 samples. As for the data collection stage carried out, the author obtained 143 respondents so that the number was used in the study. Data analysis techniques used are variable measurement, descriptive statistical analysis, classical assumption tests, multiple linear regression analysis, and hypothesis testing. The results of this study are that the variables of discounts, cashback, payment systems, and service quality, both partially and simultaneously, have a significant influence on food purchasing decisions through the GoFood feature in Banjarmasin from a sharia economic perspective.

Keywords – Cashback; Discount; Purchase Decision; Service Quality; Payment System.

INTRODUCTION

The rapid advancement of technology, particularly in online transactions, has significantly reshaped human life. Modern society benefits from these technological innovations, which facilitate daily activities, notably within the financial sector. The rapid growth of the digital economy has fostered the proliferation of mobile applications offering essential services such as online shopping, digital transportation, and food delivery, particularly in emerging markets with increasing digital adoption (Statista, 2024; DataReportal, 2024). These services are intrinsically linked to financial activities, with digital transactions occurring daily to support human productivity. As technology continues to evolve, individuals have adapted by utilizing these platforms for various purposes, including e-commerce, remote work, and digital payments.

A prominent application designed to streamline online transactions is Gojek, which has become one of the most popular platforms in Banjarmasin. The public's preference for Gojek over conventional transportation stems from its perceived practicality; users can place orders via the internet without the need to physically locate a driver. Furthermore, customers report a higher sense of security and trust as Gojek operates under a structured corporate institution. The platform's standardized pricing also eliminates the need for price negotiation, further enhancing user convenience.

The rapid expansion of digital platform services has significantly transformed consumer purchasing behavior, particularly in the online food delivery sector. In Indonesia, mobile applications such as GoFood have become increasingly important in facilitating food purchases through digital transactions, driven by convenience, promotional incentives, and integrated payment systems (Statista, 2024; DataReportal, 2024).

Founded in 2011, Gojek has evolved into one of Indonesia's largest digital ecosystem platforms, offering transportation, logistics, financial, and food delivery services through mobile technology. Among its features, GoFood represents one of the most widely used food delivery applications, enabling consumers to access culinary products from numerous merchants through a smartphone-based interface (Gojek, 2024).

Previous studies have demonstrated that promotional variables, such as discounts and cashback, significantly influence consumer purchasing decisions in digital marketplaces.

Similarly, payment convenience and service quality have been identified as important determinants of customer satisfaction and repurchase intention in digital service environments (Fauzi, 2023; Juhaeri, 2019). However, prior studies have predominantly examined these variables independently or within general e-commerce contexts, with limited attention to integrated food delivery platforms and the role of Sharia economic values in shaping purchasing decisions.

From a theoretical perspective, this study is grounded in consumer behavior theory and service marketing theory, which emphasize that purchasing decisions are influenced by perceived economic benefits, convenience, and service experiences. Furthermore, within the framework of Sharia economics, purchasing behavior is expected to align with ethical principles in mu'amalah, including transparency, fairness, and mutual benefit.

Therefore, this study offers novelty by simultaneously examining the influence of discounts, cashback, payment systems, and service quality on food purchasing decisions through the GoFood mobile application in Banjarmasin from a Sharia economic perspective. This study also contributes to the literature by contextualizing digital consumer behavior within a regional Islamic economic setting, an area that remains relatively underexplored in previous research.

LITERATURE REVIEW

Gojek has emerged as a pioneer in the ride-hailing application sector, leveraging smartphone technology to provide seamless services. This platform enables consumers to conveniently order transportation services via their mobile devices, which are subsequently fulfilled by responding drivers. Payments are settled upon arrival at the destination, with tariffs calculated based on mileage and established flat-rate structures. To enhance user convenience, the system supports multiple payment methods, including cash and digital balances.

As the online transportation sector continues to expand rapidly, digital platform providers, particularly Gojek, are increasingly required to strengthen their competitive position in order to sustain market relevance and customer engagement. The primary corporate objective is to maximize revenue while minimizing operational expenditures to reallocate funds for business expansion. Notably, in October 2016, a significant labor dispute

occurred involving Gojek drivers protesting against the automated order assignment system and a revised bonus scheme perceived as detrimental to their earnings. The system at the time mandated continuous order acceptance, where any refusal would lead to a decline in performance metrics, thereby jeopardizing the minimum 50% performance threshold required for bonuses. Consequently, it is imperative for the company to deliver superior service quality to ensure customer retention, potentially supplemented by strategic promotional discounts.

From the perspective of Islamic jurisprudence (fiqh), economic and commercial interactions involving the exchange of goods and services are generally classified under the concept of mu'amalah, which regulates human transactions based on principles of mutual consent, fairness, and benefit (Ayub, 2007; Hasan, 2022). More broadly, mu'amalah encompasses the ethical and legal framework governing social and economic relationships in accordance with Islamic principles, including justice, transparency, and accountability in transactions (Dusuki & Abdullah, 2007). In every activity, Muslims are expected to adhere to divine norms (*norma ilahiyah*) to safeguard the rights of all parties involved in a transaction. The fundamental and paramount principle underlying *Mu'amalah*, which is widely consensus-based (*ijma*) among the four major schools of thought (*Madhab*), is as follows:

Meaning: "The basic law of mu'amalah is halal, until there is an argument that prohibits it".

The fundamental legal maxim in *mu'amalah* (Islamic transactions) stipulates that all worldly transactions are permissible unless there is specific evidence prohibiting them. This principle grants individuals extensive freedom to innovate transaction models and contract products. However, this freedom is not absolute; it is bounded by Sharia regulations established in the Qur'an, Al-Sunnah, and the *ijtihad* of scholars. Transactions must not lead to injustice (*zalim*), nor should they involve usury (*riba*), uncertainty (*gharar*), gambling (*maysir*), or any actions that could disadvantage the parties involved. Within the business process of GoFood services, multiple stakeholders including Gojek as the service provider, drivers, merchants, and consumers engage in cooperation governed by various agreements.

Previous research by Fauzi (2023) demonstrated that digital payment systems significantly influence purchasing decisions, indicating that convenient and efficient payment mechanisms may enhance consumer purchasing behavior. Similarly, Juhaeri (2019) found that service quality significantly affects purchasing decisions, suggesting that improved service experiences contribute positively to consumer intention to purchase. Furthermore, Maulida (2022) reported that promotional strategies, including discounts and cashback, significantly influence purchasing decisions in digital platform transactions. According to Kotler and Keller (2016), discounts refer to temporary price reductions offered to consumers as part of promotional strategies intended to stimulate purchasing behavior and increase sales. Similarly, discounts function as marketing instruments through which sellers provide price incentives to attract buyers and encourage transactions (Isnaini, 2005). In digital commerce, cashback is commonly understood as a promotional incentive in which consumers receive partial monetary returns after completing a transaction, either in cash or virtual form (Kotler & Armstrong, 2018). Previous studies suggest that cashback programs may contribute to customer acquisition and retention by increasing perceived economic value and encouraging repeat purchases (Maulida, 2022).

A payment system encompasses a set of rules, institutions, and mechanisms utilized for the transfer of funds to fulfill obligations arising from economic activities. The continuously evolving payment system is driven by four key elements: technological innovation, business models, societal traditions, and authority policies. A prominent payment method in the current technological era is electronic money (e-money). E-money is an electronic payment instrument where the monetary value is stored in an electronic medium. Users are required to deposit funds with the issuer, which are then stored electronically before being used for transactions.

According to Kotler, service quality represents the totality of a service or product's features in meeting both explicit and implicit needs. Meanwhile, Tjiptono defines service quality through two primary components: intangible or unobserved services and tangible or observed service delivery. Furthermore, service quality dimensions include physical evidence (tangibles), reliability, responsiveness, assurance, and empathy.

Reflecting on the aforementioned phenomena regarding the influence of discounts, cashback, payment systems, and service quality on purchasing decisions for food via the

GoFood feature in Banjarmasin, the author is compelled to conduct a study titled: "The Influence of Discounts, Cashback, Payment Systems, and Service Quality of the Gojek Application on Food Purchasing Decisions via the GoFood Feature in Banjarmasin: An Islamic Economic Perspective."

RESEARCH METHODS

This study employs a quantitative research approach. Quantitative research is utilized to examine specific populations or samples, where sampling techniques are generally conducted randomly, data collection involves research instruments, and data analysis is quantitative or statistical in nature, aiming to test predetermined hypotheses (Sugiyono, 2015). The population for this study comprises GoFood application users who have previously conducted transactions; however, since the exact population size is unknown, a purposive sampling technique was applied. Based on Ferdinand's formula, a minimum sample size of 100 respondents was required, resulting in a total of 143 respondents participating in the data collection process. Data were gathered through observation, questionnaires, and documentary studies. To ensure accuracy, both primary and secondary data sources were utilized. The research instrument consists of 8 items for the Purchasing Decision variable (Y), and 4 items each for the variables of Discount (X1), Cashback (X2), Payment System (X3), and Service Quality (X4). This study employs a 5 point Likert scale for measurement, ranging from a score of 1 to 5. The detailed research instruments are presented as follows:

Table 1. Research Instruments

No	Variable	Operational Definition of Variables	Indicator	Measurement	Reference
1	Discount (X1)	Discounts are given if consumers make payments earlier than specified.	a. The attractiveness of the discount program b. The effectiveness of the discount	Likert Scale	Kotler & Keller (2016); Isnaini (2005)

			program in influencing purchases c.The frequency of the discount program		
2	Cashback (X2)	An offer made by the offeror to return a certain nominal amount of money.	a.Nominal amount b.Conformity to the agreement c.Timeliness	Likert Scale	Kotler & Armstrong (2018); Maulida (2022)
3	Payment System (X3)	A system that regulates contracts, operating facilities and technical mechanisms used.	a.Credit card b.Interbank transfer c.Joint account d.Cash on delivery	Likert Scale	Bank Indonesia (2020); Fauzi (2023)
4	Service Quality (X4)	The whole of a service/product to meet needs	a.Physical evidence b.Reliability c.Responsiveness d.Assurance e.Empathy	Likert Scale	Parasuraman et al. (1988); Tjiptono (2014)
5	Purchase Decision (Y)	Decision making involves determining a choice to purchase a product or service that appears to be a process of a stage in a problem-solving approach process consisting of recognizing the problem, seeking information, several alternative values,	a.Product loyalty b.Product purchasing habits c.Recommending others d.Repeat purchases	Likert Scale	Kotler & Keller (2016); Schiffman & Wisenblit (2019)

		making a purchasing decision, and post-purchase behavior that consumers go through.			
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The analysis techniques used in this study include testing the validity and reliability of data, measuring variables, descriptive statistical analysis, classical assumption tests (normality tests, heteroscedasticity tests, and multicollinearity tests), multiple linear regression analysis, and hypothesis testing including t-tests, F-tests, and coefficient of determination tests.

RESULTS

Respondent Profiles and Data Description

This study involved 143 respondents, comprising Gojek marketplace customers who actively utilize the GoFood feature within the Banjarmasin community. The demographic profile of the participants was categorized based on several characteristics, including gender, age, educational background, occupation, and frequency of GoFood usage. Following the distribution of questionnaires to the research subjects, the collected data were analyzed to provide a comprehensive overview of the respondent's demographics.

Based on the data collected from 143 GoFood users in Banjarmasin, the majority of respondents were male, accounting for 79 individuals (55%), while female respondents totaled 64 (45%). In terms of age distribution, the study was dominated by the youth demographic, with 65 respondents (45%) falling within the 17–25 age range. Conversely, the 36–45 age group represented the smallest proportion at 15% (21 individuals), while the 26–35 and over-45 age categories each contributed 20% to the total sample.

Regarding educational attainment, more than half of the respondents held a Bachelor's or Associate degree (S1/D3/D4) or equivalent, at 52% (75 individuals), followed by senior high school graduates (SMA/SMK/MA) at 37%. Notably, there were no participants with elementary (SD) or junior high school (SMP) backgrounds (0%). Furthermore, the occupational profiles exhibited significant diversity; although the "Others" category was

predominant at 33% (47 individuals), Civil Servants (PNS) emerged as the most frequent specific profession at 28%, whereas traders constituted the smallest group at 1%.

In terms of economic profiles, income levels showed a distribution leaning toward the upper-middle class, where respondents earning between IDR 3,100,000 – 4,500,000 and those earning above IDR 4,500,000 shared an equal proportion of 27% each. The income bracket of IDR 1,000,000 – 2,000,000 recorded the lowest frequency at 14%. Finally, concerning service usage patterns, the majority of respondents exhibited moderate GoFood usage frequency, specifically 2–3 transactions (72%), while high-intensity users with more than five transactions recorded the lowest figure at 13%.

Validity and Reliability Testing

An initial instrument testing phase was conducted on a pilot sample of 30 respondents to ensure the quality and accuracy of the measurement tool. Based on the validity test results summarized, all questionnaire items representing the research variables demonstrated robust results. For the Purchasing Decision variable (Y), the eight items yielded r-calculated values ranging from 0.584 to 0.833. Similarly, for the variables of Discount (X1), Cashback (X2), Payment System (X3), and Service Quality (X4), each indicator consistently recorded r-calculated values between 0.634 and 0.776. Since all r-calculated values exceeded the r-table threshold of 0.427, all items are declared valid and suitable for further data collection.

In alignment with the validity findings, the reliability testing indicated a high degree of internal consistency across the instrument. The data analysis revealed significant Cronbach's Alpha values, exemplified by the Discount variable (X1) at 0.931. Overall, the Alpha coefficients for variables X1, X2, X3, X4, and Y surpassed the minimum required threshold. These results confirm that the research instrument meets the criteria for reliability, established as a trustworthy and consistent tool for measuring the variables under investigation in this study.

Classical Assumption Tests

The classical assumption tests are conducted to identify and evaluate the quality of the regression model, ensuring it provides unbiased and reliable estimates. This diagnostic

process includes the tests for normality, multicollinearity, and heteroskedasticity. The results of these classical assumption tests are detailed as follows:

1) Normality Test. The objective of the normality test is to determine whether the data utilized in the study are derived from a population with a normal distribution. In this analysis, normality is assessed through significance values or probability scores. Specifically, if the significance value exceeds 0.05, the data are considered to be normally distributed; conversely, if the significance value is less than 0.05, the data are classified as non-normally distributed. The empirical results of the normality test are presented below:

Table 2, Results of Data Normality Test

<i>One-Sample Kolmogorov-Smirnov Test</i>		
		<i>Unstandardized residual</i>
N		143
<i>Normal Parameters^{a b}</i>	<i>Mean</i>	0,0000000
	<i>Std Deviation</i>	3,18735934
<i>Most Extreme Differences</i>	<i>Absolude</i>	0,102
	<i>Positive</i>	0,201
	<i>Negatif</i>	-0,064
<i>Test Statisc</i>		0.102
<i>Asymp Sig (2-Tailed)</i>		0,096

Source: Data processed using SPSS, 2023

The results of the normality test indicate a significance value (probability value) of 0.096. Based on the established decision-making criteria, where a significance level greater than 0.05 denotes a normal distribution, it can be concluded that the data in this study are normally distributed. Consequently, the normality requirement of the classical assumption tests has been successfully satisfied.

Multicollinearity Test

The multicollinearity test aims to determine whether a correlation exists between independent variables within the regression model. Multicollinearity typically arises in multiple linear regression models due to the inclusion of more than one independent

variable. A robust regression model should be free from multicollinearity, as high correlation between independent variables can distort the relationship between the independent and dependent variables. This test is evaluated based on the Tolerance values and the Variance Inflation Factor (VIF). The empirical results of the multicollinearity test are as follows:

Table 3 Results of Data Multicollinearity Test

<i>Coefficient^a</i>			
<i>Model</i>		<i>Collinearity Statistic</i>	
		<i>Tolerance</i>	<i>VIF</i>
1	<i>(Constant)</i>		
	X ₁ _Discount	0,574	1,742
	X ₂ _Cashback	0,407	2,455
	X ₃ _Payment_system	0,478	2,091
	X ₄ _Quality_Service	0,407	2,455
a. Dependen Variabel : Y_ Buying decision			

Source: Data processed using SPSS, 2023

The results indicate that the Discount variable has a VIF of 1.742 and a tolerance value of 0.574, while the Cashback variable shows a VIF of 2.455 and a tolerance of 0.407. Similarly, the Payment System variable yields a VIF of 2.091 and a tolerance of 0.478, and the Service Quality variable presents a VIF of 2.455 and a tolerance of 0.407. Based on these findings, it can be concluded that all independent variables Product Quality, Promotion, and Price demonstrate VIF values below 10 and Tolerance values exceeding 0.10. Consequently, the regression model is free from multicollinearity, satisfying the required classical assumptions.

Heteroskedasticity Test

The heteroskedasticity test is a critical component of the classical assumption analysis that must be satisfied to ensure the regression model is free from bias. This test aims to determine whether the variance of the residuals remains constant (homoskedasticity) or varies across observations (heteroskedasticity). The presence of heteroskedasticity is assessed through the significance value (Sig.); if the p-value is greater than 0.05,

homoskedasticity is confirmed, whereas a p-value less than 0.05 indicates the presence of heteroskedasticity. The empirical results of this test are presented as follows:

Table 4 Results of Heteroscedasticity Test of Data

<i>Coefficients^a</i>						
<i>Model</i>	<i>Unstandardized B</i>	<i>Coefficients Std. Error</i>	<i>Standardized Coefficients Beta</i>	<i>t</i>	<i>Sig.</i>	
<i>I</i>	<i>(Constant)</i>	6,453	2,768		2,332	,023
	X1_Discount	-,108	,076	-,232	-2,414	,163
	X2_Cashback	-,065	,083	-,154	-,790	,433
	X3_Payment_system	,109	,114	,172	,957	,343
	X4_Quality_Service	-,065	,083	-,154	-,790	,433
a. Dependent Variabel: ABS_RES1_BUYING_DECISION						

Source: Data processed using SPSS, 2023

According to the results shown in Table 4, the significance values for the Discount, Cashback, Payment System, and Service Quality variables are all consistently above the 0.05 threshold. Specifically, based on the processed data, each independent variable yielded a significance value exceeding 0.05. Therefore, it can be concluded that the regression model does not suffer from heteroskedasticity, indicating that the assumption of constant variance is fulfilled and the model is reliable for further analysis.

Multiple Linear Regression Analysis

Multiple linear regression analysis is employed to determine the extent of the influence exerted by two or more independent variables on a single dependent variable. This statistical method enables the identification of the magnitude and direction of these

relationships simultaneously. The results of the multiple linear regression analysis are presented as follows:

Table 5 Multiple Linear Regression Test Results

<i>Coefficients^a</i>				
<i>Model</i>		<i>Unstandardized B</i>	<i>Coefficients Std. Error</i>	<i>Standardized Coefficients Beta</i>
<i>1</i>	<i>(Constant)</i>	5,620	4,221	
	<i>X₃_ Payment_system</i>	0,549	0,173	0,393
	<i>X₁_ Discount</i>	0,312	0,116	0,304
	<i>X₄_ Quality_Service</i>	0,312	0,116	0,304
	<i>X₂_ Cashback</i>	0,150	0,126	0,160
a. Dependent Variabel: Y_ BUYING_DECISION				

Source: Data processed using SPSS, 2023

Based on the empirical results presented in Table 5, the Payment System variable emerges as the most significant contributor to consumer purchasing decisions. This dominance is attributed to the ease of transactions and a streamlined process that minimizes consumer confusion. The practicality and efficiency of the payment features within the Gojek application, specifically the GoFood feature, foster high levels of consumer satisfaction, thereby driving purchasing behavior.

Conversely, the Cashback variable provides the least contribution to purchasing decisions. This minimal impact is due to the inconsistent availability of cashback offers provided by Gojek, which prevents this factor from becoming a primary driver of consumer decisions. Meanwhile, the variables of Discount and Service Quality exert an equivalent influence on purchasing decisions. This finding suggests that consumers perceive the frequent discounts offered by Gojek and the satisfactory level of service quality as equally compelling factors

in fostering their intention to complete a transaction. Based on these results, the multiple linear regression model can be formulated as follows:

$$Y = 5,620 + 0,312X_1 + 0,150X_2 + 0,549X_3 + 0,150X_4$$

Description :

Y : Purchase Decision

X_1 : Discount

X_2 : *Cashback*

X_3 : : Payment system

X_4 : : Service Quality

Based on the regression model provided, the interpretation is as follows:

1. Constant Value (α): The constant value is 5.620. The positive sign (+) indicates that if the variables of Discount (X_1), Cashback (X_2), Payment System (X_3), and Service Quality (X_4) are held constant (zero), the Purchasing Decision value will remain at 5.620.
2. Regression Coefficient for Discount (X_1): The coefficient for the Discount variable is 0.312. The positive sign suggests a positive correlation with Purchasing Decisions (Y). Assuming other independent variables remain constant, a one-unit increase in the Discount variable will result in a 0.312 increase in the Purchasing Decision.
3. Regression Coefficient for Cashback (X_2): The coefficient for the Cashback variable is 0.150. The positive sign (+) indicates that Cashback has a positive influence on Purchasing Decisions (Y). Provided that other independent variables are constant, a one-unit increase in Cashback will lead to a 0.150 increase in the Purchasing Decision.
4. Regression Coefficient for Payment System (X_3): The coefficient for the Payment System variable is 0.549. The positive sign (+) signifies a positive impact on Purchasing Decisions (Y). Holding other variables constant, a one-unit increase in the Payment System variable will result in a 0.549 increase in the Purchasing

Decision. This variable represents the most significant contribution to consumer purchasing decisions.

5. Regression Coefficient for Service Quality (X4): The coefficient for the Service Quality variable is 0.150. The positive sign (+) indicates a positive influence on Purchasing Decisions (Y). Assuming other independent variables remain constant, a one-unit increase in Service Quality will result in a 0.150 increase in the Purchasing Decision.

Hypothesis Testing Results

The hypothesis testing in this study was conducted using a multiple linear regression analysis framework, which evaluated the coefficient of determination (R^2), the F-statistic test, and the t-statistic test. The coefficient of determination (R^2) serves to measure the model's robustness in explaining variations in the dependent variable. In accordance with Ghozali (2016), an R^2 value closer to one signifies that the independent variables provide nearly all the necessary information to predict the dependent variable's variance. In this study, the R-Square value was found to be 0.419, indicating that purchasing decisions are influenced by discounts, cashback, payment systems, and service quality by 41.9%, while the remaining 58.1% is attributed to external factors beyond the scope of this research.

Furthermore, the F-test was employed to examine the simultaneous influence of all independent variables on the dependent variable. The statistical analysis yielded a significance value of 0.000, which is considerably lower than the 0.05 threshold. This result confirms that the model is statistically valid and can effectively predict the impact of discounts, cashback, payment systems, and service quality on purchasing decisions. This

simultaneous significance highlights that the integrated service and promotional features of GoFood collectively drive consumer behavior within the Sharia economic perspective.

Table 6 Results of t-Test Analysis

<i>Coefficients^a</i>					
<i>Model</i>		<i>Unstandardized B</i>	<i>Coefficients Std. Error</i>	<i>Standardized Coefficients Beta</i>	<i>Sig.</i>
<i>1</i>	<i>(Constant)</i>	5,620	4,221		
	<i>X₃_ Payment_system</i>	0,549	0,173	0,393	0,002
	<i>X₁_ Discount</i>	0,312	0,116	0,304	0,009
	<i>X₄_ Quality_Service</i>	0,312	0,116	0,304	0,023
	<i>X₂_ Cashback</i>	0,150	0,126	0,160	0,023
a. Dependent Variabel: Y_ BUYING_DECISION					

Source: Data processed using SPSS, 2023

Partial hypothesis testing was subsequently performed using the t-test to isolate the effect of each independent variable. The results for the first hypothesis confirm that the Discount variable has a significant positive influence on purchasing decisions, with a regression coefficient of 0.312 and a significance of 0.009 ($p < 0.05$). The second hypothesis was also accepted, as Cashback demonstrated a significant effect with a coefficient of 0.150 and a significance value of 0.023. Additionally, the third and fourth hypotheses concerning the Payment System and Service Quality were accepted; the Payment System emerged as the strongest driver with a coefficient of 0.549 ($p = 0.002$), while Service Quality showed a significant contribution with a coefficient of 0.312 ($p = 0.023$). Collectively, these results indicate that both financial incentives and service excellence are pivotal in shaping food purchasing decisions on the GoFood platform in Banjarmasin.

DISCUSSIONS

The Influence of Discounts on Purchasing Decisions

A price reduction, commonly referred to as a discount, is defined as a reduction from the list price offered by a seller to a buyer who assumes certain marketing functions or provides them independently. Discounts serve as a strategic tool in marketing planning (Isnaini, 2005). Based on the test results, the significance value for the variable X1 (Discount) was 0.009, which is less than 0.05 ($p < 0.05$). Consequently, H_0 is rejected (H_a is accepted), concluding that the discount variable has a significant influence on the decision to purchase food through the GoFood feature in Banjarmasin from an Islamic economic perspective. The discount variable contributed an effect size of 0.312 toward the purchasing decision. This indicates that consumers perceive frequent discounts offered by Gojek as a primary driver that stimulates their interest in making purchasing decisions via the Gojek application, particularly through the GoFood feature.

These findings align with research by Juhaeri (2019), titled "*The Influence of Service Quality and Discounts on Purchasing Decisions of Online Gojek Users in South Tangerang City*," which established that discounts significantly affect purchasing decisions. According to Karande and Kumar, the objective of providing price reductions or discounts is to reduce inventory levels and increase sales within specific product categories. Thus, a discount represents a price deduction granted to buyers for actions deemed beneficial by the seller in this case, the discounts provided by PT Gojek Indonesia to its customers. This suggests that discounts strongly influence consumer purchasing decisions, allowing producers to utilize them as a mechanism to attract customers.

In Islam, the practice of discounting is permissible provided it does not lead to prohibited acts such as consumer deception or harm (*mudharat*) to others. It is often observed that discounted prices are not always genuine reductions; instead, prices may be artificially inflated before a discount is applied, a practice known as a "mark-up." The concept of buying and selling in Islam emphasizes mutual benefit and utility for both the seller and the

buyer. One way sellers achieve profit is through high sales volume generated by such incentives.

In the contemporary era, many entrepreneurs prioritize individual profits to boost sales performance, often disregarding the guidelines established in the Qur'an and Sunnah. Consequently, a significant number of business actors emphasize worldly gains over the spiritual blessings (*barakah*) derived from their endeavors (Shobirin, 2016). Amidst intense market competition, companies strive to outperform one another by maintaining and enhancing product quality.

This competitive landscape compels entrepreneurs to intensify their marketing strategies to raise consumer awareness and drive purchasing decisions, ultimately sustaining and increasing sales volume. One widely adopted strategy involves offering price reductions or significant discounts on affordable products to stimulate consumer interest (Andrian, 2023).

According to Syahbul Bachri, price reductions or discounts are recognized in *fuqaha* terminology as *Al-naqis Min Al-tsaman* (price reduction), also referred to as *khasm*. In Islamic commerce, discounts are integrated into the *Muwadla'ah* or *Al-Wadla'ah* contract. The *Muwadla'ah* principle involves transactions where the seller offers goods at prices lower than the market rate or with specific deductions. From a legal perspective, the use of discount systems is permissible (*mubah*) in Islam, provided they do not involve prohibited elements such as consumer deception, exploitation, or harm (*mudharat*).

Furthermore, discounting serves as a marketing strategy to reduce inventory and accelerate sales within specific categories. As previously mentioned by Syahbul Bachri, this practice aligns with the *Muwadla'ah* contract, which compares selling prices to purchase costs. Such transactions are typically conducted for goods or fixed assets with significantly depreciated book values. The pillars (*rukun*) and conditions (*syarat*) of *bay' muwadla'ah* mirror those of *bay' murabahah*, with additional general commercial requirements. Crucially, the original price of the discounted item must accurately reflect its actual condition; any discrepancy or manipulation falls under the category of *riba* (usury). Thus, discounted

trading remains permissible as long as it adheres to ethical standards and avoids fraudulent practices that could harm consumers or third parties.

The Influence of Cashback on Purchasing Decisions

Cashback is defined as a specific percentage of monetary return, provided in either cash or virtual form. It aims to increase the volume or frequency of purchases by temporarily incentivizing consumer behavior. Essentially, cashback is a promotional offer from a provider to return a specific amount of money to consumers who have purchased a product or service. According to Kotler and Armstrong (2019), cashback represents a refund or rebate promotion offered by marketers, where a certain amount of money is returned when products are purchased individually or in combination with other items.

The statistical analysis for the X2 variable (Cashback) yielded a significance value of 0.023, which is less than the 0.05 threshold ($p < 0.05$). Consequently, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_a) is accepted. These results indicate that cashback has a significant influence on the decision to purchase food via the GoFood feature in Banjarmasin from a Sharia economic perspective. However, cashback was found to provide the smallest contribution to purchasing decisions among the variables studied. This is attributed to the fact that cashback offers provided by Gojek are not consistently available, thus limiting their impact on overall purchasing behavior.

These findings align with research conducted by Maulida (2022), titled *"The Influence of Discount Promos, Cashback Coupons, and Free Shipping on Impulsive Buying Behavior Through the Tokopedia Application in an Islamic Economic Perspective,"* which also concluded that cashback significantly affects purchasing decisions. Companies implement cashback strategies as a marketing tool to attract new users and retain existing customers to ensure sustainable growth.

Regarding the Sharia perspective, Ustadz Ono Sahroni, M.A., Chairman of the IZI Sharia Supervisory Board and member of the National Sharia Board-MUI, states that cashback is permissible (*mubah*) in buying and selling transactions, *ijarah* (leasing), and profit-sharing, but is prohibited in debt-and-credit (*qard*) transactions (Masyafina, 2019). Cashback in trade and services is allowed as long as it does not involve elements prohibited in Islam, is not a pretext for interest-bearing loans, and maintains transparency in product pricing.

Conversely, cashback required in debt-based transactions is categorized as prohibited *riba* (usury). If a creditor receives cashback upon fulfilling certain conditions imposed by the creditor, it constitutes *riba*.

In this study, transactions conducted via Gojek's GoFood cashback feature are found to be compliant with Sharia principles. The cashback offered in these transactions does not involve debt-based elements but is instead a result of seller mark-ups, ensuring that the provision of cashback does not result in a financial loss for the seller.

The Influence of Payment Systems on Purchasing Decisions

According to Bank Indonesia, a payment system is a framework governing the transfer of funds between parties, encompassing various components such as payment instruments, clearing, and settlement processes. In practice, these activities involve multiple institutions acting as service providers or facilitators, including banks, non-bank financial institutions, and individuals.

Statistical testing for the Payment System variable (X3) yielded a significance value of 0.002 (< 0.05). Consequently, the null hypothesis (H0) is rejected, and the alternative hypothesis (Ha) is accepted. These results indicate that the Payment System significantly influences purchasing decisions for food through the GoFood feature in Banjarmasin from an Islamic economic perspective. Notably, the payment system provides the most substantial contribution to consumer purchasing decisions. This is attributed to the ease of payment and a seamless, practical process that prevents consumer confusion, leading to high satisfaction with the payment features available within the Gojek application, specifically GoFood.

This finding aligns with research by Fauzi (2022), titled "*Analysis of the Influence of Digital Payment Systems and Digital Marketing on Purchasing Decisions*," which concludes that payment systems significantly impact purchasing behavior. A payment system comprises a set of rules, institutions, and mechanisms used to facilitate the transfer of funds to fulfill obligations arising from economic activities. The continuous evolution of payment systems

is driven by four primary factors: technological innovation, business models, societal traditions, and regulatory policies.

A payment system essentially represents the method or manner in which transactions are settled. Various payment methods are available, categorized into cash and non-cash options. The growth of non-cash transactions in Indonesia shows significant indicators, driven by a massive population reaching 50 million active users. Each method possesses distinct advantages and disadvantages. Initially, consumers tended to prefer Cash on Delivery (COD). However, over time, there has been a gradual shift toward non-cash methods, including credit card payments where consumers provide specific data for processing and e-wallets. The latter has become increasingly prevalent in Indonesia, allowing users to store digital funds for online transactions via platforms such as Go-Pay, OVO, or T-Cash.

Transactions on the Gojek application are essentially trading practices that share fundamental similarities with *bai' as-salam*, characterized by the deferred delivery of goods after the contract (*akad*) between the seller and buyer. The fundamental difference lies in the legal basis governing the permissibility of the transaction, such as the type of commodity and the parties involved. Since e-commerce is governed by national regulations, it may permit transactions involving commodities prohibited by religion or participants who do not meet the *baligh* (maturity) criteria.

To date, there is no specific Fatwa from the National Sharia Board (DSN) of the Indonesian Ulema Council (MUI) regarding e-commerce transactions; however, their legality can be analogized to other electronic transactions. In similar cases, such as Letter of Credit transactions, the MUI permits Sharia banking services to facilitate export transactions for customers, as stipulated in DSN Fatwa No: 34/DSN-MUI/IX/2002. This permission is granted provided that all transaction mechanisms adhere to Sharia principles. Regarding cash or COD transactions, scholars hold varying opinions.

Scholars from the Hanafi, Maliki, and Hanbali schools argue that a requirement for *salam* in a sale contract is the delivery of goods after a certain period; thus, a *salam* contract conducted in cash is considered invalid. Conversely, the Shafi'i school maintains that *salam* contracts, whether conducted in cash or with deferred delivery, are valid. If the agreement

does not specify a delivery time while the purchased goods are present at the meeting (*majlis*), the contract is deemed valid.

The Influence of Service Quality on Purchasing Decisions

Service quality represents the totality of a service or product's features aimed at fulfilling both explicit and implicit consumer needs. It comprises two primary components: intangible or latent service elements and tangible or manifest service delivery. In this context, service quality encompasses physical evidence (tangibles), reliability, responsiveness, assurance, and empathy. Thus, service quality refers to the intangible activities provided by Gojek to consumers, which do not result in the transfer of ownership.

The empirical results for variable X4 (Service Quality) indicate a significance value of $0.023 < 0.05$. Therefore, it can be concluded that H_0 is rejected (H_a is accepted), demonstrating that Service Quality has a significant influence on Purchasing Decisions for food through the GoFood feature in Banjarmasin from an Islamic economic perspective. Specifically, the service quality variable contributes an influence of 0.312 toward purchasing decisions. This suggests that consumers perceive the service quality provided by Gojek as satisfactory, thereby fostering their intention to make purchasing decisions within the Gojek application, particularly the GoFood feature.

These findings align with a study by Juhaeri (2019) titled "*The Influence of Service Quality and Discounts on the Purchasing Decisions of Online Gojek Users in South Tangerang City*," which asserts that service quality significantly affects purchasing decisions. Quality of service is the cornerstone of success in any service-oriented enterprise. Its role becomes even more decisive in a competitive market where businesses strive to capture market share. High-quality service facilitates a company's ability to attract and retain customers.

According to the Islamic Encyclopedia, service is a mandatory practice that must operate in accordance with Sharia principles. To ensure that services in a service-oriented company are well-directed, all parties must adhere to the guidelines and principles outlined in Islamic teachings. Islam emphasizes the validity of services that meet consumer expectations and provide maximum satisfaction. One of the core service concepts in Islam is the principle of

mutual assistance (*Ta'awun*), followed by the principle of providing convenience (*At-Taysir*).

Recognizing that human nature inherently dislikes burdens that restrict freedom, Allah SWT revealed Islamic Sharia to ensure that the provisions imposed on humanity are easily implemented, thereby eliminating excessive difficulties (*masyaqah*) that might deplete human capacity (Afida, 2020). However, this does not imply that Islamic Sharia completely removes all challenges humans may face in life; rather, it is intended that the provisions within Sharia minimize difficulties and provide ease for mankind.

CONCLUSION

This study confirms that discounts, cashback, payment systems, and service quality significantly influence food purchasing decisions through the GoFood mobile application in Banjarmasin from a Sharia economic perspective. Among these variables, payment systems emerged as the most influential determinant, indicating that transaction convenience and accessibility play a central role in shaping digital consumer behavior within food delivery platforms. From a theoretical perspective, this study contributes to the literature on consumer behavior and digital service adoption by demonstrating that purchasing decisions in mobile food delivery services are shaped not only by promotional incentives but also by service-related and technological factors. The findings further enrich the application of consumer behavior theory and service quality theory within the context of digital platform-based transactions.

In terms of practical implications, the findings suggest that digital platform providers, particularly GoFood, should prioritize the development of secure, efficient, and user-friendly payment systems while maintaining competitive promotional strategies and high-quality service standards. Strengthening these aspects may improve consumer trust, satisfaction, and long-term purchasing engagement. From the perspective of Islamic economics, this study contributes to the growing discourse on Sharia-compliant digital transactions by demonstrating that promotional strategies and digital payment mechanisms may align with Islamic principles when implemented transparently, fairly, and without elements of *riba*, *gharar*, or injustice. Therefore, this study provides empirical insight into

how Islamic economic values can coexist with digital transformation in the food delivery sector.

Despite these contributions, this study remains limited to GoFood users in Banjarmasin and focuses on four independent variables. Future studies are encouraged to include additional determinants, such as product quality, price perception, digital trust, and customer experience, while expanding the research scope to other digital platforms within the broader digital economy ecosystem to enhance generalizability.

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