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Investigating the Mediating Effect of Ridha in the BDI Model: Middle-Class Preferences for Muslim-Friendly Cafés

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ABSTRACT

This study aims to analyze the impact of Muslim-friendly cafes on customer satisfaction using the BDI (Belief, Desire, Intention) model framework. The main focus is on how the concept of ridha (spiritual satisfaction) can be measured by customers visiting these cafes. A survey was conducted with 161 middle-class Muslim respondents in South Sulawesi using a Likert scale, and data were analyzed through Structural Equation Modeling (SEM) with SmartPLS 4. Results show that belief, desire, and intention significantly influence the decision to visit. Key factors enhancing satisfaction include halal product quality, good service, and a comfortable Islamic atmosphere. Worship facilities, like prayer rooms, also add value. Muslim-friendly cafes attract both Muslim and non-Muslim customers interested in quality. Religious and cultural factors play a crucial role in shaping Muslim consumer behavior. Marketing strategies incorporating BDI elements and spiritual satisfaction can boost visits and customer loyalty.

1. Introduction

Visiting Muslim-friendly cafes that offer halal food and supportive environments can enhance the sense of ridha by aligning with religious principles. This is evidenced by three key factors. First, Instagrammable Muslim-friendly cafes provide visually appealing decor, distinctive halal menus, and a comfortable atmosphere, which collectively foster increased customer loyalty (Kasanah & Hanifah 2023). Second, Sharia-compliant cafes attract both Muslim and non-Muslim customers due to their high-quality products, inviting ambiance, and the influence of religious values on purchasing decisions (Hayati et al. 2019). Third, these cafes enhance customer comfort by offering comprehensive facilities, including prayer rooms and engaging thematic activities (Michael & Abdul Rahman 2022), which encourage longer visits. A more appealing and well-equipped cafe environment leads to higher customer interest, enriching the overall experience, reinforcing Islamic values, and deepening spiritual satisfaction.

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This study utilizes the BDI (Belief, Desire, Intention) model to examine spiritual satisfaction, particularly as expressed through the concept of *ridha*, when visiting Muslim-friendly cafes among the middle-class demographic. Developed by Michael Bratman in 1987, the BDI model comprises three principal elements: belief, desire, and intention. Belief refers to an individual's comprehension of the world, including their understanding of environmental conditions, goals, and the capabilities of themselves and others (Yi & Jai, 2020). Desire denotes the individual's aspirations or objectives (Sugumar & Chandra, 2021). Intention involves the commitment to act based on these beliefs and desires to achieve specific goals (Mascardi et al. 2017). This model offers a structured approach for processing information, assessing goals, and making decisions that align with personal beliefs and desires, thereby providing a valuable framework for exploring the dynamics of spiritual satisfaction and consumer behavior in the context of Muslim-friendly cafes, (Chen et al. 2020).

Research on spiritual satisfaction, particularly through the concept of *ridha* during visits to Muslim-friendly cafes among the middle class, remains underexplored. Existing studies have primarily focused on three aspects: customer loyalty, product quality, and consumer trust, (Arham et al. 2022) analyze the development of customer loyalty towards Muslim-friendly cafes, while (Mashuri 2020) highlights the linkage between customer loyalty and the propensity to recommend products to others. (Wardana & Astutiningsih 2022), demonstrate that factors such as location, brand reputation, and customer satisfaction significantly influence loyalty. Regarding product quality, (Karjuni 2021), and (Arifin 2021) underscore the importance of meeting or exceeding consumer expectations to maintain satisfaction. Furthermore, (Subhan 2020) and (Samuel Wau 2022) show that consumer trust, derived from knowledge and beliefs, plays a crucial role in shaping experiences and purchasing decisions at cafes.

This study aims to fill existing research gaps by investigating spiritual satisfaction, specifically through the concept of *ridha*, during visits to Muslim-friendly cafes among the middle-class. As a pioneering study in this area, it is uniquely designed to examine how *ridha*, as a manifestation of spiritual satisfaction, influences the experience of visiting such cafes. The study focuses on elucidating the mediating role of *ridha* within this context by developing and applying the BDI (Belief, Desire, Intention) model framework. This approach provides a structured means to understand the interplay between spiritual satisfaction and consumer behavior in Muslim-friendly cafe settings.

LITERATURE REVIEW

Theoretical Background

This study utilizes the BDI (Belief, Desire, Intention) model to investigate spiritual satisfaction expressed through the concept of *ridha* in the context of visits to Muslim-friendly cafes within the middle-class demographic (Azis & Rizal, 2019). The belief stage involves the formation of individual perceptions regarding the café's quality, which includes aspects such as food, service, and core values (Ango et al., 2023). Desire reflects emotional motivations and personal preferences, such as the desire to experience unique culinary offerings, engage in social activities, or support businesses that embody particular ethical principles (Sulastri & Fakhrudin, 2024). Intention signifies the commitment to act, translating beliefs and desires into concrete decisions shaped by factors like promotional offers, events, or recommendations (Chen et al., 2020). The BDI model serves as a foundational framework for formulating effective marketing strategies that enhance the frequency of visits to Muslim-friendly cafes (Mascardi et al., 2017). A comprehensive understanding of these stages provides crucial insights for business owners and policymakers to optimize customer attraction and retention.

Muslim-Friendly Cafés and Middle-Class Muslim Society

A Muslim-friendly café is a commercial establishment that incorporates Sharia principles into its operational practices. These cafés provide Halal-certified food and beverages and support religious observance by offering amenities such as prayer rooms and scheduling that aligns with prayer times (Iman et al., 2021). They adhere to Islamic business ethics, which include transparency in transactions, fair pricing, and equitable treatment of staff (Faradannisa & Supriyanto, 2022). The interior design is carefully curated to meet Islamic standards of modesty, avoiding elements that could be perceived as contrary to religious values. Middle-class Muslims (Razak, 2019), who possess sufficient economic and educational resources, often balance modern lifestyle choices with adherence to religious principles. They choose Muslim-friendly cafés to ensure their consumption aligns with Halal standards, ethical considerations, and environmental sustainability (Karjuni, 2021). This integration of contemporary lifestyles with Islamic values demonstrates how individuals navigate their religious and social identities in a modern context.

Belief and Ridha in the Decision to Visit Muslim-Friendly Cafés

Belief refers to the consumer's conviction that the café fully adheres to Sharia principles, including the provision of halal food, adequate worship facilities, and an environment supportive of Islamic values (Raihanah, 2016). This belief contributes to the consumer's comfort and confidence in choosing the café (Sulastri & Fakhrudin, 2024). *Ridha* represents the satisfaction experienced after a visit, influenced by service quality, cleanliness, staff friendliness, and alignment with initial expectations (Apriliyanti & Maghfur, 2023). If the café meets or exceeds expectations, consumers feel more *ridha*. The Decision to Visit a Café (KMK) arises from the interaction between belief and satisfaction. The stronger the belief in the café's Sharia

compliance, the higher the likelihood of visiting (Iman et al., 2021). Satisfaction from previous visits also encourages repeat visits. Positive reviews and recommendations additionally impact the decision. Cafés need to build trust, provide a positive experience, and leverage word of mouth to attract and retain Muslim customers (Sulastri & Fakhrudin, 2024). Based on this, it can be hypothesized:

H1a: Belief had a significant influence on Ridha visiting a Muslim-friendly café

H1b: Belief has a significant influence on the decision to visit a Muslim-friendly café

Desire and Ridha in the Decision to Visit Muslim-Friendly Cafés

Desire is a key factor driving individuals to visit Muslim-friendly cafés, influenced by the appeal of halal food, an environment supportive of Islamic values, and community events. This desire is further enhanced by positive online reviews, recommendations, and effective promotions (Apriliyanti & Maghfur, 2023). Once the decision to visit is made, the overall experience will determine the level of ridha or satisfaction, achieved when the café meets or exceeds consumer expectations regarding food quality, service, cleanliness, and amenities like prayer rooms (GOOD, 2015). High levels of ridha encourage repeat visits and positive word of mouth, which can increase others' desire to visit. Therefore, cafés that consistently fulfill consumer desires and expectations through high-quality service and adherence to Islamic principles are more likely to attract and retain customers (Apriliyanti & Maghfur, 2023). Effective management of the consumer experience is crucial for building loyalty and achieving sustainable business growth (Luthfiyatillah et al., 2020). Based on this, it can be hypothesized:

H2a: Desire has a significant effect on the willingness to visit a Muslim-friendly café

H2b: Desire has a significant influence on the decision to visit a Muslim-friendly café

Intention and Ridha in the Decision to Visit Muslim-Friendly Cafés

Intention represents the initial decision to visit a Muslim-friendly café, driven by factors such as the café's reputation for halal food, an environment that aligns with Islamic values, and positive recommendations (Cafe, 2024). This intention reflects a commitment, anticipating that the visit will meet consumer needs and preferences (Razak et al., 2024). Upon actualizing this intention, the consumer's experience becomes crucial in determining their level of ridha, or satisfaction, achieved when the café meets or exceeds expectations in food quality, service, cleanliness, and amenities like prayer rooms (Kasanah & Hanifah, 2023). High ridha enhances the likelihood of repeat visits and positive word of mouth, which can further influence others' intentions to visit (Fathani, 2018). Thus, the Decision to Visit a Café (KMK) results from the interaction between intention and satisfaction. Effective management of consumer experience is essential for fostering customer loyalty and ensuring sustainable business growth (Rohman, 2021). Based on this, it can be hypothesized:

H3a: Intention has a significant influence on the pleasure of visiting a Muslim-friendly café

H3b: Intention has a significant influence on the decision to visit a Muslim-friendly café

Ridha and the Decision to Visit Muslim-Friendly Cafés

Ridha represents the level of satisfaction consumers experience after visiting a café when their expectations are met or surpassed (Azis & Rizal, 2019b). Key factors influencing this satisfaction include the quality of halal food and beverages, the friendliness and professionalism of service, the cleanliness of the environment, and facilities that support worship needs, such as comfortable prayer rooms. When consumers achieve ridha, they are more likely to make the decision to return to the café in the future (Wawan Kurniawan, 2021). High levels of satisfaction not only strengthen their intention to revisit but also promote positive word of mouth, encouraging recommendations to friends, family, and the community (Mamuaya & Pandowo, 2024). Conversely, dissatisfaction may lead to a decision not to return and could result in negative reviews, potentially deterring other potential visitors. Thus, ensuring high consumer satisfaction is essential for fostering customer loyalty and attracting additional patrons to Muslim-friendly cafés (Razak et al., 2024). Based on this, it can be hypothesized:

H4: Ridha had a significant influence on the decision to visit a Muslim-friendly café

Ridha as a Mediator

Belief in a café's adherence to halal principles and Islamic values engenders ridha, a deep sense of satisfaction and tranquility, as consumers feel assured that their choice aligns with religious principles (Olyvia & Darwanto, 2023). This sense of ridha enhances the consumer's desire to visit the café, addressing physical, emotional, and spiritual needs. When desire is reinforced by ridha, it strengthens the consumer's intention to visit, based on both inner contentment and moral assurance (Hasan & Adinugraha, 2024). This robust intention then translates into the decision to visit a Muslim-friendly café, with consumers feeling ridha being more likely to act on their intention, expecting a fulfilling experience (Hasan & Adinugraha, 2024; Supriansyah, 2019). Ridha thus functions as a mediator in the decision-making process, ensuring that each step is underpinned by strong belief and satisfaction, creating a positive cycle among belief, desire, intention, and action (Olyvia & Darwanto, 2023). This dynamic contributes to sustained customer loyalty (Kurniawan & Roostika, 2021). Based on this, it can be hypothesized:

H5 : Ridha can mediate the relationship between:

- a. Belief and decision to visit a Muslim-friendly café
- b. Desire and decision to visit a Muslim-friendly café
- c. Intention and decision to visit a Muslim-friendly café

Conceptual Model of Study

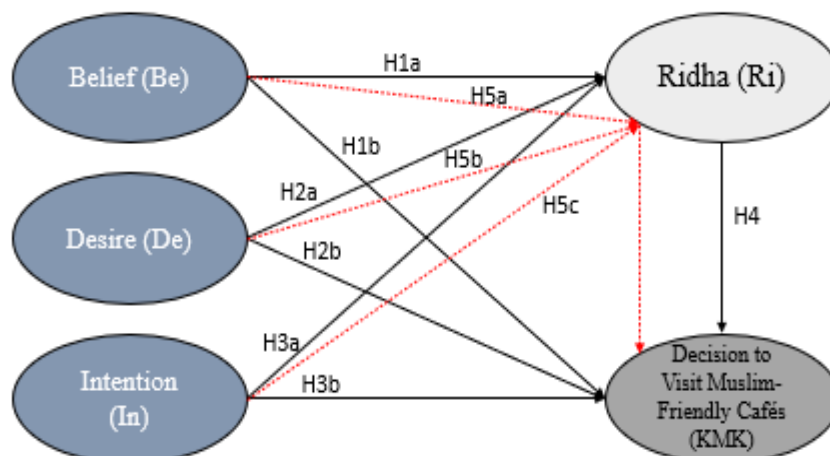


Figure 1. Conceptual Model of Study

Based on the development of the hypotheses, the conceptual framework of this research is presented as shown in Figure 1. This framework illustrates that belief (Be), desire (De), and intention (In) are exogenous variables that influence the decision to visit Muslim-friendly cafes (KMK), which serves as the endogenous variable. Ridha (Ri) is the intervening variable that mediates the relationship between belief (Be), desire (De), and intention (In) with the decision to visit Muslim-friendly cafes (KMK). This framework is designed to address the research questions and contribute significantly both theoretically and practically. The study aims to provide deeper insights into consumer behavior in Muslim-friendly cafes and assist business owners in designing more effective marketing strategies by understanding the influence of belief, desire, and intention, as well as the mediating role of ridha in the decision-making process.

2. Method

Research Design

This study used Structural Equation Modeling (SEM) with a Partial Least Squares (PLS) approach to investigate the mediation of ridha in the BDI (Belief, Desire, Intention) model for visiting Muslim-friendly cafes among the middle-class community. SEM-PLS was chosen due to its ability to comprehensively assess the relationships between variables, accounting for both direct and indirect influences among them. This approach enables the creation of path models that offer better explanatory power regarding the interconnections between the variables under investigation.

Measurement

Table 1. Measurement of Constructs

Constructs	Operational Definitions	Indicators	Codes
Belief (Be)	Belief reflects middle-class Muslims' perceptions of Muslim-friendly cafés, including halal food,	1. Provision of halal food 2. Hygienic and comfortable environment	Be1 Be2

	cleanliness, comfort, and supportive atmosphere for worship (Hasan & Adinugraha, 2024)	3. Environment that fosters spiritual well-being	Be3
Desire (De)	Desire denotes the strong inclination or intent of middle-class Muslims to visit Muslim-friendly cafés, reflecting their level of interest and expected satisfaction based on perceived appeal. (Alfie Syarifah & Putri, 2022)	4. Desire for halal menu options 5. Hospitable environment 6. Atmosphere that enhances spiritual experience	De1 De2 De3
Intention (In)	Intention denotes the measurable commitment of middle-class Muslims to visit Muslim-friendly cafés, reflecting readiness and determination based on beliefs and desires (Rimayanti, 2022)	7. Intention to patronize a café 8. Time spent in social engagement 9. Participation in café-related activities	In1 In2 In3
Decision to Visit Muslim-Friendly Cafés (KMK)	The decision to visit a Muslim-friendly café encompasses the actual choice, including visit frequency, preferences, and reasons aligned with Islamic principles (Damayanti et al., 2018)	10. Frequency of café visits 11. Criteria for café selection 12. Post-visit satisfaction levels	KMK1 KMK 2 KMK3
Ridha (Ri)	Ridha denotes spiritual satisfaction and acceptance experienced by middle-class Muslims, reflecting contentment and alignment with Islamic values (Yusuf et al., 2022)	13. Perceived calmness within the café environment 14. Evaluation of service satisfaction 15. Sense of genuine contentment after the visit	Ri1 Ri2 Ri3

Source: Primary data processed, 2024

To confirm the conceptual research model proposed in this study, the questionnaire was designed with two main sections. The initial part provides a brief overview of the study's purpose, guidelines for completing the questionnaire, and its connection to socio-demographic information, covering respondent age, marital status, occupation, education, and income. The second part, aimed at constructing the model structure, comprises a multiple-option item scale using a five-point Likert Scale ranging from "Strongly Disagree" (1) to "Strongly Agree" (5). This section encompasses 15 questions: 3 related to Belief (Be), 3 concerning Desire (De), 3 focusing on Intention (In), 3 addressing Ridha (Ri), and 3 Decision to Visit Muslim-Friendly Cafés (KMK). The measurement of these constructs is provided in Table 1.

Data Collection, Population, and Sample

Data collection for this study was conducted over a one-month period in June 2024, using a convenience sampling technique. Questionnaires were distributed online via Google Forms, targeting Muslim respondents residing in South Sulawesi, Indonesia. To reach the intended respondents, the questionnaires were shared through WhatsApp. A total of 161 complete responses were collected, establishing the final sample size for the study. This reflects the participation of 161 middle-class Muslim respondents from South Sulawesi. As suggested by (Hair, 2017), the

recommended minimum sample size for multivariate analysis is ten times the number of research instruments used. This study successfully meets that requirement (Kyriazos, 2018; Schermelleh-Engel et al., 2003).

SEM-PLS Analysis

The analysis employed Structural Equation Modeling (SEM) with a Partial Least Squares (PLS) approach using Smart PLS software version 4.0.8.9 (Razak et al., 2023; Ringle et al., 2022). This analytical process was divided into two stages: the measurement model analysis and the structural model analysis. The first stage focused on assessing validity and reliability in the measurement model. Convergent validity required factor loading values above 0.7, Composite Reliability (CR) exceeding 0.7, and Average Variance Extracted (AVE) greater than 0.5 (Muhson, 2022). Discriminant validity was evaluated using cross-loading and the Fornell-Larcker criterion. Reliability was determined by the Cronbach's alpha, where values above 0.6 were considered reliable. The second stage involved the structural model analysis, requiring a statistically significant weighted P-Value of < 0.05 , and R-Square values of 0.75 (strong), 0.50 (moderate), 0.25 (weak), with 0.90 indicating an overfit mode (et al Hair, 2017). Adjusted R-Square values above 0.25 and 0.50 signified relevance for small, medium, and large predictions (J. F. Hair et al., 2017; Sarstedt et al., 2024).

The model equations are described as follows:

1. The model equations for direct effect:

$$\text{KMK} = \beta_0 + \beta_1 \text{Ri} + \epsilon \dots (1)$$

$$\text{Ri} = \beta_0 + \beta_1 \text{Be} + \beta_2 \text{De} + \beta_3 \text{In} + \epsilon \dots (2)$$

2. The model equations for indirect effect:

$$\text{KMK} = \beta_0 + \beta_1 \text{Ri} + \epsilon \dots (3)$$

$$\text{Ri} = \beta_0 + \beta_2 \text{Be} + \beta_3 \text{De} + \beta_4 \text{In} + \epsilon \dots (4)$$

Which:

The KMK variable serves as the endogenous variable, which is influenced by the mediating variable Ri. The exogenous latent variables consist of Be, De, and In. The structural coefficients are represented by β , indicating the strength and direction of the relationships between the variables. Meanwhile, ϵ represents the structural error, explaining any discrepancies or deviations in the model.

3. Results and Discussion

Results

Demographic profile of the respondents

Table 2 shows that 65.2% of respondents are female and 34.8% are male. The majority, 83.2%, are aged 20 to 29 years, with 14.3% in the 30 to 39 years range and 2.5% in the 40 to 49 years range. Regarding marital status, 80.1% are single and 19.9% are married. Occupation data reveals that 67.1% are farmers, followed by

11.8% employed in various roles, and a small percentage in positions such as lecturer (6%) and teacher (1.9%). Educationally, 65.2% have completed primary school, 27.3% have senior high school education, and only a small fraction hold diplomas or bachelor's degrees (1.2% each).

Table 2. Demographic Profile of the Respondents

Criteria	Category	Frequency	Percent
Sex	Male	56	34,8%
	Female	105	65,2%
Age	20 yrs. to 29 yrs.	134	83,2%
	30 yrs. to 39 yrs.	23	14,3%
	40 yrs. to 49 yrs.	4	2,5%
	50 yrs. to 59 yrs.		
	60 yrs. to 69 yrs.		
	70 yrs. to 79 yrs.		
Marital status	Singel	129	80,1%
	Married Divorce	32	19,9%
Occupation	Lecturer	1	6%
	Teacher	3	1,9%
	Civil Servant	2	1,2%
	Private Employee	15	9,3%
	Employee	19	11,8%
	Military/Police	2	1,2%
	Entrepreneur/Businessperson	6	3,7%
	Pensionary		
	Farmer	5	3,1%
	Other	108	67,1%
Education level	Primary school		
	Secondary school		
	Senior high school	105	65,2%
	Diploma	8	5,0%
	Bachelor's	44	27,3%
	Master's	2	1,2%
	Doctoral	2	1,2%
Monthly income	< IDR 5 million	139	86,3%
	IDR 5 million to IDR 10 million	16	9,9%
	> IDR 10 million t IDR 15 million	3	1,9%
	> IDR 15 million to IDR 20 million		
	> IDR 20 million to IDR 25 million		
	> IDR 25 million to IDR 30 million	1	,6%
	> IDR 30 million	2	1,2%

Source: Primary data processed, 2024

Measurement model assessment

Table 3 displays five constructs: Belief, Desire, Intention, Ridha, and Decision to Visit Muslim-Friendly Cafés (KMK). Each construct is measured by three indicators with loading factors ranging from 0.864 to 0.962. All constructs have Cronbach's alpha values above 0.887, indicating high internal consistency. Composite reliability values range from 0.901 to 0.941, reinforcing the constructs' reliability. The Average Variance Extracted (AVE) for each construct exceeds 0.815, demonstrating good

convergent validity, with Belief at 0.873, Desire at 0.895, Intention at 0.845, Ridha at 0.888, and KMK at 0.815.

Table 3. Validity and Reliability for Constructs

Constructs	Indicators	Loading Factors	Cronbach's alpha	Composite reliability	AVE
Belief (Be)	Be1	0.917	0.927	0.929	0.873
	Be2	0.955			
	Be3	0.931			
Desire (De)	De1	0.937	0.941	0.941	0.895
	De2	0.954			
	De3	0.947			
Intention (In)	In1	0.903	0.908	0.909	0.845
	In2	0.929			
	In3	0.925			
Ridha (Ri)	Ri1	0.864	0.937	0.938	0.888
	Ri2	0.927			
	Ri3	0.917			
Decision to Visit Muslim-Friendly Cafés (KMK)	KMK1	0.924	0.887	0.901	0.815
	KMK2	0.962			
	KMK3	0.941			

Source: Primary data processed, 2024

Table 4. Results of Fornier-Larcker Criterion Test

Contracts	Be	De	In	KMK	Ri
Be	0.934				
De	0.845	0.946			
In	0.752	0.829	0.919		
KMK	0.702	0.794	0.827	0.903	
Ri	0.765	0.873	0.836	0.858	0.942

Source: Primary data processed, 2024

Table 4 shows the results of the Fornier-Larcker Criterion Test, which assesses the discriminant validity of the constructs. The diagonal values represent the square root of the Average Variance Extracted (AVE) for each construct, indicating the level of variance captured by the constructs compared to the variance shared with other constructs. Higher values on the diagonal suggest better discriminant validity. For instance, the AVE values for "Be," "De," "In," "KMK," and "Ri" are 0.934, 0.946, 0.919, 0.903, and 0.942, respectively.

Table 5. Output of Model Fit

Indeks	Saturated model	Estimated model
SRMR	0.050	0.050
d_ULS	0.306	0.306
d_G	0.361	0.361
Chi-square	350.244	350.244
NFI	0.881	0.881

Source: Primary data processed, 2024

Table 5 presents the model fit indices for both the Saturated and Estimated models. The SRMR (Standardized Root Mean Square Residual) is 0.050 for both

models, indicating a good fit. The d_ULS (Unweighted Least Squares discrepancy) is 0.306, and the d_G (Geodesic discrepancy) is 0.361 for both models. The Chi-square value is 350.244, and the NFI (Normed Fit Index) is 0.881, showing a reasonably good fit of the model to the data.

Structural model assessment

Table 6. Structural Model Assessment (Direct Effect Result and Decision)

Hypothesis	Relationship	Parameter Coefficient	Standard Deviation	T-Statistics	P-Values	Decision
H1a	Be -> Ri	0.013	0.111	0.119	0.905	Rejected
H1b	Be -> KMK	0.031	0.087	0.359	0.720	Rejected
H2a	De -> Ri	0.337	0.107	3.158	0.002	Accepted
H2b	De -> KMK	0.554	0.100	5.559	0.000	Accepted
H3a	In -> Ri	0.538	0.074	7.240	0.000	Accepted
H3b	In -> KMK	0.353	0.080	4.413	0.000	Accepted
H4	Ri -> KMK	0.529	0.106	4.884	0.000	Accepted

Source: Primary data processed, 2024

Table 6 presents the results of the Structural Model Assessment for direct effects, detailing parameter coefficients, standard deviations, t-statistics, p-values, and decisions. The table reveals that hypotheses H2a, H2b, H3a, H3b, and H4 are accepted due to their low p-values ($p < 0.05$), indicating significant relationships. Specifically, H2a (De -> Ri), H2b (De -> KMK), H3a (In -> Ri), H3b (In -> KMK), and H4 (Ri -> KMK) demonstrate strong effects with high t-statistics. Conversely, hypotheses H1a (Be -> Ri) and H1b (Be -> KMK) are not accepted due to higher p-values, suggesting these relationships are not statistically significant. Overall, the assessment highlights the validity of the structural model, reinforcing the

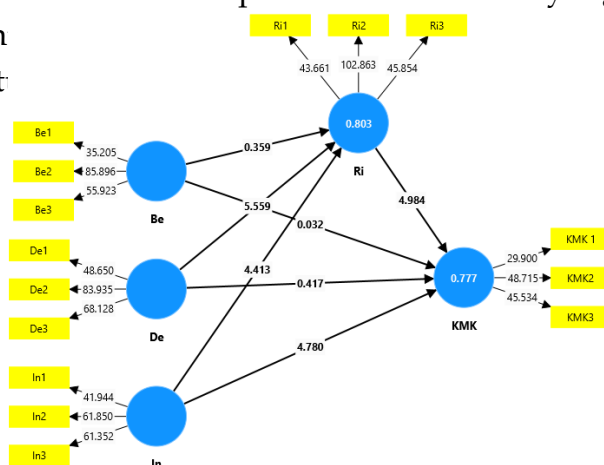


Figure 2. Smart-PLS Analysis Result

Table 7. Structural Model Assessment (Indirect Effect Result and Decision)

Hypothesis	Relationship	Parameter Coefficient	Standard Deviation	T-Statistics	P-Values	Decision
H5a	In -> Ri -> KMK	0.187	0.047	3.993	0.000	Accepted
H5b	Be -> Ri -> KMK	0.017	0.048	0.345	0.731	Rejected
H5c	In -> Ri -> KMK	0.293	0.095	3.088	0.002	Accepted

Source: Primary data processed, 2024

Table 7 shows that hypotheses H5a and H5c are accepted, with p-values of 0.000 and 0.002, respectively, both less than 0.05. H5a tests the effect of Intention (In) through Ridha (Ri) on Decision to Visit a Cafe (KMK), while H5c also tests the effect of Intention (In) with a higher parameter coefficient. Conversely, H5b, which examines the effect of Belief (Be) through Ridha (Ri) on KMK, has a p-value of 0.731, so this hypothesis is not accepted.

Table 8. R-Square and Adjusted R-Square Values

Variables	R-Square	Adjusted R-Square
Decision to Visit Muslim-Friendly Cafés (KMK)	0.777	0.771
Ridha (Ri)	0.803	0.799

Source: Primary data processed, 2024

Table 8 shows the R-Square and Adjusted R-Square values for two variables: the Decision to Visit Muslim-Friendly Cafés (KMK) and Ridha (Ri). The R-Square for KMK is 0.777, meaning 77.7% of the variance in the decision to visit cafés is explained by the model. The Adjusted R-Square is slightly lower at 0.771. For Ridha, the R-Square is 0.803, indicating 80.3% of its variance is explained by the model, and the Adjusted R-Square is 0.799.

Discussion

Table 6 reveals significant findings regarding the direct effects of the variables in the model. Desire has a significant impact on ridha with a T-Statistic of 3.158 and β 0.337, as well as on the decision to visit a café (Patuh Padaallah et al., 2024) with a T-Statistic of 5.559 and β 0.554, supporting H2a and H2b. Additionally, intention shows a significant positive effect on ridha with a T-Statistic of 7.240 and β 0.538, and on the decision to visit a café (Ananda & Amirudin, 2023) with a T-Statistic of 4.413 and β 0.353, supporting H3a and H3b. Conversely, the direct effects of belief on ridha and the decision to visit a café (Kurniawan & Roostika, 2021) are not significant, with T-Statistics of 0.119 and 0.359 and β -values of 0.013 and 0.031, leading to the rejection of H1a and H1b. Finally, ridha has a significant impact on the decision to visit a café with a T-Statistic of 4.884 and β 0.529, supporting H4. Importantly, these results align with the research conducted by (Arham et al., 2022).

The BDI framework (Belief, Desire, Intention) outlines the psychological dimensions shaping consumer decisions, where belief forms the foundation of action, desire drives motivation, and intention guides purpose (Mascardi et al., 2017). In this context, belief does not show significant influence, highlighting that while beliefs underpin behavior, they may not always be a decisive factor in practical decisions (Sulistiowati, 2018). Conversely, desire and intention have proven to have a significant impact, indicating that deep motivation and clear goals can affect both decisions and satisfaction (Endo Wijaya Kartika & Thomas S. Kaihatu, 2010). Satisfaction (Ridha) in Islamic economics assesses not only material aspects but also the spiritual and ethical dimensions of actions. Deep satisfaction reflects the

alignment between individual desires and Sharia values, emphasizing that spiritual and material well-being is key to sustainable decisions (Agus Tomi, 2019). This research underscores that Desire, Intention, and Ridha play crucial roles in shaping consumer decisions, while Belief functions more as a foundation than a primary driving force.

Table 7 presents significant findings regarding the indirect effects of variables on the decision to visit a café, emphasizing the mediating roles of intention and Ridha. The analysis reveals that intention serves as a significant mediator in the relationship between Ridha (Ri) and the Decision to Visit a Café (KMK) (Oka Suryadinatha Gorda, 2019), with a path coefficient of 0.187 and a T-Value of 3.993, supporting H5a. This finding is consistent with the research by (Liana, 2009). In contrast, Belief (Be) does not exhibit a significant mediating effect in the relationship between Ridha and KMK (Oka Suryadinatha Gorda, 2019; Rahmah, 2023), with a path coefficient of 0.017 and a T-Value of 0.345, leading to the rejection of H5b. Meanwhile, intention's mediation in the relationship between Ridha and KMK shows a significant effect (Muria Indah Nur Rochmawati B.S & Wiwik Lestari, 2024), with a path coefficient of 0.293 and a T-Value of 3.088, validating H5c. These results underscore the crucial role of intention and Ridha in influencing consumers' decisions to visit a café. Importantly, these results align with the research conducted by (Liando & Gorda, 2024).

The BDI framework in Islamic economics encapsulates the profound interaction between belief, desire, and intention in shaping economic decisions (Mascardi et al., 2017). Belief is the spiritual foundation that guides individuals in evaluating the world according to Sharia principles, directing them to make choices aligned with sacred values (Prasetyo, 2010). Desire is the manifestation of inner longings influenced by belief, reflecting aspirations to achieve satisfaction in harmony with religious guidance (Yi & Jai, 2020). Intention is the realization of these beliefs and desires, directing concrete actions in daily life (Conner & Norman, 2022). In this context, BDI explains how decisions such as visiting a Muslim-friendly café result from the integration of spiritual understanding, moral motivation, and the resolve to follow a blessed path (Chen et al., 2020). Viewing economic decisions as expressions of internal harmony between faith and motivation helps us understand how religious principles shape consumer actions and choices in a broader context.

In the BDI framework and Islamic economics, ridha reflects a profound philosophy of life, integrating belief, desire, and intention in harmony with Sharia principles (Azis & Rizal, 2019a; Mascardi et al., 2017). The belief that every decree from Allah is a manifestation of invaluable wisdom teaches us to accept economic outcomes with grace, viewing them as part of a greater divine plan (Tuomela, 2000). The desire to surrender and accept fate directs us to pursue economic results that not only meet material needs but also align with ethical and Sharia values, steering clear

of practices such as usury and deception (Alfian & Utami, 2019). A sincere intention to adhere to Sharia principles guides every economic decision with justice and social responsibility, reflecting deep devotion and trust in Allah (Islamy, 2016). Thus, ridha teaches us to live in balance, integrating faith and economic practice in a way that embodies sincerity and profound spiritual awareness.

4. Conclusion

Belief does not significantly influence the decision to visit a café or ridha. Conversely, desire has a significant impact on both the decision to visit a café and ridha, while intention also significantly affects the decision to visit a café and ridha. Ridha notably influences the decision to revisit a café, indicating that consumer satisfaction plays a crucial role in the likelihood of repeat visits. Overall, desire, intention, and ridha are key factors in affecting consumer decisions to visit Muslim-friendly cafés, whereas belief does not significantly contribute in this context.

To enhance café visitation, café owners should focus on increasing consumer desire and intention through effective marketing strategies, such as offering attractive menu options, relevant promotions, and creating a comfortable café environment. Additionally, ensuring consistent quality of service and products, as well as providing facilities that meet Muslim consumers' religious needs, such as comfortable prayer spaces, is crucial for improving consumer satisfaction. Utilizing social media and positive testimonials can also help attract potential customers.

These findings suggest that café owners should implement strategies that enhance desire and intention, along with consumer satisfaction, to encourage loyalty and repeat visits. Marketing strategies should emphasize factors that influence desire and intention while disregarding belief, which does not show significant impact. The Muslim-friendly café industry can use these insights to identify key factors in consumer behavior and develop more effective strategies for attracting and retaining customers.

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