Edueksos: Jurnal Pendidikan Sosial dan Ekonomi

p-ISSN: 2252-9942 e-ISSN: 2548-5008
https://syekhnurjati.ac.id/jurnal/index.php/edueksos

Volume XV, Number 01,
May 2026

Analysis of Profit Expectations, Marketplace Utilization, and Islamic Buying and Selling Ethics on MSME Sales Performance

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Article History
Received:
11-05-2026
Revised:
25-05-2026
Accepted:
31-05-2026
Available online:
31-05-2026

ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in Indonesia's economy and job creation. Along with the rapid development of digital technology, MSME actors are encouraged to utilize marketplaces to expand their customer base and increase sales. This study examines the impact of profit expectations, marketplace utilization, and the application of Islamic buying and selling ethics on the sales performance of MSMEs in Medan using a quantitative methodology. Likert-scale data were collected through questionnaires from 100 respondents, randomly selected from a population of 38,343 MSMEs registered in SIMDAKOP. The findings indicate that marketplace utilization, profit expectations, and Islamic buying and selling ethics all have a positive effect on sales and collectively account for 73.2% of the variance in sales performance. MSMEs are encouraged to enhance their use of marketplaces and continue implementing Islamic buying and selling practices to improve competitiveness and business sustainability; this will increase the likelihood that profit expectations will lead to higher sales.

Keywords: Profit Expectations, Marketplace Utilization, Islamic Buying and Selling Ethics, Sales Performance, MSMEs.

ABSTRAK

UMKM, atau usaha mikro, kecil, dan menengah, sangat penting bagi perekonomian Indonesia dan penciptaan lapangan kerja. Seiring dengan pesatnya perkembangan teknologi digital, para pelaku UMKM didorong untuk memanfaatkan marketplace guna memperluas basis pelanggan dan meningkatkan penjualan. Dampak dari ekspektasi keuntungan, penggunaan marketplace, dan penerapan prinsip etika jual beli Islam terhadap kinerja penjualan UMKM di Medan diteliti dalam studi ini menggunakan metodologi kuantitatif. Data skala Likert dikumpulkan dari 100 responden menggunakan kuesioner, yang dipilih secara acak dari populasi 38.343 UMKM yang terdaftar di SIMDAKOP. Temuan menunjukkan bahwa penggunaan marketplace, ekspektasi keuntungan, dan etika jual beli Islam semuanya berdampak positif terhadap penjualan dan secara kolektif menyumbang 73,2% dari varians kinerja penjualan. UMKM didorong untuk meningkatkan penggunaan marketplace dan terus menerapkan praktik jual beli Islami guna meningkatkan daya saing dan keberlanjutan bisnis; hal ini akan meningkatkan kemungkinan bahwa ekspektasi keuntungan akan menghasilkan penjualan yang lebih besar

Kata kunci: *ekspektasi keuntungan,penggunaan marketplace, etika jual beli islam, kinerja penjualan, UMKM.*

A. INTRODUCTION

MSMEs, or micro, small, and medium-sized enterprises, include acknowledged as one of the most crucial foundations of Indonesia's economy; their importance is demonstrated by both their substantial contribution to the country's economic growth and their capacity to generate job opportunities. MSMEs made up over 61% of Indonesia's GDP, according to figures released by the Badan Pusat Statistik in 2023. This work shows how important MSMEs are to Indonesia's sustained economic growth and economic stability (Harahap et al., n.d.).

Digital technology's quick development has drastically changed how businesses operate, especially MSMEs. Business players must adapt by incorporating technology into marketing and transaction processes due to shifts in customer behavior, which increasingly rely on digital platforms. One form of digital transformation that has developed rapidly is the utilization of online marketplaces. Marketplace platforms provide wider market access, more efficient promotional opportunities, and easier transaction systems for business actors. Therefore, digitalization has become an essential strategy for MSMEs to be competitive in the age of the digital economy (Aisyah & Hutasuhut, 2023).

Several previous studies indicate that marketplace utilization positively affects MSME performance. Putri and Purwanti (2024) found that the use of marketplaces significantly increased MSME income, particularly when integrated with digital payment systems such as QRIS. In addition, a report by CORE Indonesia (2022) revealed that approximately 70% of MSMEs experienced income growth ranging from 27% to 30% after joining digital ecosystems. These findings confirm that digital transformation contributes significantly to improving MSME sales performance and competitiveness in Indonesia (Alifiyah & Purwanti, 2024).

This tendency is also evident in Medan, one of Sumatra's most significant economic hubs, To increase their market reach, Medan's micro, small, and medium-sized enterprises (MSMEs) are utilising online marketplaces like Shopee, Tokopedia, and TikTok Shop, transition from traditional business techniques to digital business tactics is shown in the usage of digital elements, such as social media marketing, live streaming, online advertising, and free shipping programs. MSME owners are urged to aim for greater earnings in tandem with this change in order to sustain and expand their companies (Brina & Siahaan, n.d.).

Profit expectation is considered one of the important economic and psychological factors influencing MSME business decisions. Higher profit expectations encourage business actors to improve product quality, packaging, service quality, and promotional strategies. Many SMEs still struggle to maximize the internet market, though, due to factors including fierce pricing rivalry, a lack of expertise in digital marketing, a lack of funding for advertising, and poor company management skills. These challenges lead to variations in MSME performance after adopting digital platforms (Anggraeni & Ali, n.d.).

Islamic buying and selling ethics emphasizes principles such as honesty (sidq), trustworthiness (amanah), justice, transparency, and accountability in the context of MSMEs in Medan. Adopting these ethical principles may increase customer trust and loyalty, which ultimately supports the long-term sustainability of businesses. In reality, however, issues such as misleading product descriptions, delayed deliveries, and poor service quality are still commonly found in online buying and selling transactions. This condition indicates that Islamic buying and selling ethics influence MSME performance in addition to the utilization of digital technologies (Meichio Lesmana, Siti Nurma Rosmitha, 2020).

Most previous studies have examined marketplace utilization, profit expectations, and Islamic buying and selling ethics separately in relation to MSME performance. Studies on MSMEs generally emphasize technological adoption or economic aspects, while limited attention has been given to the integration of ethical dimensions within a comprehensive analytical framework (Khasanah et al., 2026). Additionally, only a small number of studies have examined these three elements concurrently in connection to MSMEs operating in digital marketplaces in Medan. As a result, a comprehensive understanding of how profit expectations, marketplace utilization, and Islamic buying and selling ethics interact in influencing MSME sales performance remains limited (Imsar et al., 2023).

This research gap indicates that more research is necessary. Thus, the purpose of this study is to examine how Islamic buying and selling ethics, marketplace utilization, and profit expectations affect the sales performance of MSMEs in Medan. This study is innovative because it combines technological, ethical, and economic perspectives into a single analytical model to explain MSME sales performance in the context of digital marketplace utilization in Medan.

Micro, Small, and Medium Enterprises (MSMEs)

MSMEs, or micro, small, and medium-sized businesses, are lucrative economic ventures that society engages in to boost income and support economic growth, while also creating employment opportunities and strengthening economic independence (Imsar, 2023). In line with this perspective, Putri Salsabila (2024) state that MSMEs are a strategic sector in Indonesia's economy because they contribute to job creation, increased community income, and national economic growth (Putri Salsabila Indrawan Lubis & Rofila Salsabila, 2024).

Furthermore, Fauzi Arif Lubis and colleagues argue that, from the perspective of Islamic economics, MSMEs are viewed as a means of empowering the community's economy through principles of justice, independence, and social benefit. MSMEs are not solely oriented toward profit generation but also emphasize ethical values and the welfare of society (Lubis et al., n.d.). This opinion is backed by (Nurbaiti et al., 2023), who argue that MSMEs help reduce unemployment, increase income, minimize economic inequality, and improve social welfare, while requiring financial support and fintech utilization to enhance competitiveness and sustainability.

Sales Improvement

According to research conducted by Isna Khairani, Imsar, and colleagues, the improvement of MSME sales performance is influenced by Islamic social capital, such as trust, social networks, and religiosity. These factors are considered capable of strengthening relationships with customers and encouraging business development. In line with this study, Niza Utami and Muhammad Syahbudi explain that MSME sales performance is also positively impacted by the usage of e-commerce and product innovation as it expands market reach, facilitates promotion, and enhances business competitiveness. Thus, the utilization of online marketplaces supported by consumer trust, social networks, and the application of Islamic buying and selling ethics, such as integrity and trustworthiness (amanah), can increase profit expectations and encourage sustainable growth in MSME sales performance (Utami & Syahbudi, n.d.)

The study provides further evidence to support this claim of Alifiyah and Purwanti, which found that the use of marketplaces and QRIS can increase MSME income and sales performance through easier digital transactions and broader marketing reach (Ikhsan et al., 2026) In addition, the study conducted by Nurul Zahra (2025) shows that effective digital marketing strategies can increase MSME sales turnover through the utilization of digital media and improved service quality. Therefore, using online marketplaces that are backed by innovative products, digital marketing techniques, and the application of Islamic Islamic buying and selling ethics norms like honesty and reliability (amanah) may raise profit expectations and encourage long-term growth in MSME sales performance (Nurul Zahra et al., 2025).

Profit Expectation

According to the study by Endrawati and colleagues (2023), profit expectation is one of the factors that influences an individual's interest in running a business, as the greater the perceived opportunity to gain profit, the stronger the motivation to engage in entrepreneurship and develop a business. The study explains that expectations of increased income and business success serve as important motivational drivers in entrepreneurial activities (Endrawati et al., 2023). According to Parama Kartika Dewa (2022), based on expectancy theory, the higher the expectation of profit, the stronger the motivation of business actors to develop business strategies, which in turn has the potential to increase sales performance (Dewa et al., 2022)

Use of Marketplace

Online marketplaces are crucial for MSME growth, according to study by Adriansyah Hidayat and Tri Inda Fadhila Rahma (2024), since they may broaden market reach, streamline marketing procedures, and boost the competitiveness of digital-based companies (Adriansyah Hidayat et al., 2024). In line with this, Putri Dwi Alifiyah (2024) explains that the use of online marketplaces has a positive effect on MSME income because it facilitates product promotion, broadens market reach, and increases sales volume (Alifiyah & Purwanti, 2024). In addition, Muhammad Hafizh (2025) emphasizes that digital

transformation is an important strategy for MSMEs to maintain business sustainability and strengthen competitiveness in the digital era (Hafizh Sandy Al Fauzan et al., 2025). Evi Rosalina and colleagues also state that online marketplaces can be understood as effective digital platforms for increasing MSME sales, income, and sustainable business growth. The development of information technology has also driven changes in online trading patterns, which are becoming increasingly widespread, especially among students as a generation closely connected to digital technology, both as consumers and as business actors (Rosalina et al., n.d.).

One of the most noteworthy trends in the business sector is the rise of online trading platforms. The quick growth of information technology has significantly changed many facets of life. Particularly among younger generations, this type of business has grown in popularity. Due to their familiarity with digital technology, university students regularly use digital media as both consumers and business actors or service providers (Manurung & Juliana putri, 2025).

Islamic Buying and Selling Ethics

According to Musaiyana and Ahmad Fathonih (2025), Islamic buying and selling ethics are rules for trading activities that prioritize integrity, openness, justice, and accountability in order to foster fair transactions, build trust between buyers and sellers, and promote business sustainability in line with Sharia principles (Musaiyana & Fathonih, 2025). In a similar vein, Muhammad Zulqarnain (2021) emphasizes the importance of mutual consent and trustworthiness (amanah) in safeguarding everyone's rights and stopping unethical behavior (Ali, 2022). Additionally, Albar, Masse, and Kara (2025) clarify that Islamic ethics for purchasing and selling are based on Qur'anic principles, which forbid fraud, deception, riba, monopoly, and other detrimental practices. These principles include justice (al-'adl), honesty (ash-shidq), mutual consent (ar-ridha), benefit (al-manfa'ah), brotherhood (al-ukhuwwah), and responsibility (al-mas'uliyyah) (Albar, 2025)

These moral principles support good economic activity, corporate sustainability, and consumer trust. Gita Aulia and Abdul Rasyid, who support this viewpoint, contend that offer a moral framework for carrying out transactions in a fair, honest, and responsible manner, hence promoting customer confidence and long-term corporate prosperity (Anisah et al., 2025). According to these viewpoints,discovered significantly improve SME sales performance because they foster customer trust and support long-term company success (Nurani et al., n.d.).

B. RESEARCH METHOD

In order to investigate how profit expectations, marketplace usage, and Islamic buying and selling ethics are affect the sales Micro, Small, and Medium-Sized Businesses' (MSMEs) performance in Medan, North Sumatra, Indonesia, this study used a quantitative research approach with a causal design. Sugiyono (2016) claims that the quantitative method, which is based on positivism, uses organized data gathering tools to study certain populations or groups. Predetermined assumptions are then tested using statistical analysis (Sugiyono, 2016). In order to collect primary data for this study, participants were

given questionnaires. The study instrument used a five-point Likert scale to measure respondents perceptions of each variable.

38,343 MSMEs that were registered in Medan's SIMDAKOP system made up the study's population. Medan was selected because it is one of the main centers of MSME development and digital economic activity in North Sumatra. The respondents were MSME owners who actively managed their businesses and carried out sales activities through both conventional and digital platforms. They were chosen because of their relevance to the variables examined in this study, namely profit expectations, marketplace utilization, and Islamic buying and selling ethics in relation to business performance. Therefore, Medan was considered an appropriate location for obtaining a representative overview of MSME conditions and analyzing the influence of the studied variables on sales performance improvement.

Given the relatively large population, it was not feasible to involve all population members in this study. In order to choose responders who could accurately reflect the population as a whole, a sampling approach was used. The Slovin formula with a 10% margin of error was used to get the sample size:

$$n = \frac{N}{1 + N(e)^2}$$

Explanation:
n = sample size
N = population size
e = error tolerance
Therefore, the calculation is as follows:

$$n = \frac{38.343}{1+38.343(0.10)^2} n = \frac{38.343}{1+383.43} n = \frac{38.343}{384.43} \quad n = 99{,}74 = 100$$

The sample size, which was rounded to 100 responders, is 99.74, according to the results. In order to guarantee that every MSME had an equal chance of being chosen as a respondent, probability sampling combined with a straightforward random sample procedure was employed in this study. MSME players in Medan were given questionnaires to complete in order to gather data. Based on indications of profit expectations, marketplace use, Islamic buying and selling ethics, and MSME sales success, the questionnaire items were created. A five-point Likert scale, ranging from strongly disagree to strongly agree, was used to gauge each issue.

The theories were examined and the correlations between the variables were investigated utilising analysis of multiple linear regression. This method was employed to ascertain the degree and direction of the impact of the independent variables profit expectations, marketplace utilization, and Islamic buying and selling ethics on the dependent variable, which is Medan's MSME sales performance. By using this technique, the researcher was able to ascertain the impact of each independent variable on differences in MSME sales performance.IBM SPSS Statistics was used to process the data.

The equation for multivariate linear regression utilized in this investigation has the following general form:

$$Y = a + b1X1 + b2X2 + b3X3 + e$$

Y = MSME Sales Performance
a = Constant
b1, b2, b3 = Regression coefficients
X1 = Profit Expectations
X2 = Marketplace Utilization
X3 = Islamic buying and selling ethics
e = Error term

The degree to which each independent variable influenced MSME sales performance in Medan, both partially and concurrently, was assessed using this study methodology.

Hypotheses

H1: MSME sales performance in Medan are significantly impacted by profit expectations.
H2: In Medan, marketplace usage significantly affects MSME sales outcomes.
H3: MSME sales outcomes in Medan are significantly impacted by Islamic buying and selling ethics principles.
H4: MSME sales outcomes in Medan are significantly impacted by profit expectations, marketplace utilisation, and Islamic buying and selling ethics principles all at the same time.

C. RESULTS AND DISCUSSION

RESULTS

Validity Test

Table 1. Validity Test Results

Variable	R-count range	r-table	sig	Description
X1 (Profit Expectation)	0.668 – 0.784	0,196	< 0,05	valid
X2 (Marketplace Utilization)	0.526 – 0.702	0,196	< 0,05	valid
X3 (Islamic buying and selling ethics)	0.630 – 0.739	0,196	< 0,05	valid
Y (Sales Improvement)	0.598 – 0.787	0,196	< 0,05	valid

Source**:** SPSS Processed Data (2026)

Finding out how effectively each statement item measured the research variables was the goal of validity test. The test findings showed that every item for variables X1 (profit expectations), X2 (marketplace utilisation), X3 (Islamic buying and selling ethics), and Y (sales performance) had significant r-count values that were less than 0.05 of 0.196 and more than the r-table value. All of the assertion items were is regarded as legitimate and appropriate for use as research instruments since they were able to appropriately reflect the variables being studied.

Reliability Test

Table 2. Reliability Test Results

variable	Number of Items	Cronbach's Alpha	Standard Alpha	Description
X1, X2, X3, Y	20	0.941	0.70	Reliable

Source: SPSS Data Processed (2026)

The objective of the reliability test was to evaluate how consistently the research tool produced reliable and steady results. With a Cronbach's Alpha value of 0.941, all study variables (X1, X2, X3, and Y) with a total of 20 statement items exceeded the minimal allowed value of 0.70. These findings show that the instrument is suitable for use as a data collecting tool in this study and has a very high degree of dependability.

Classical Assumption Test

Normality Test

To determine if the residuals in the regression model had a normal distribution, the normality test was performed. A crucial classical assumption that must be met in order to guarantee objective regression findings and reliable hypothesis testing is the normality of residuals.

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a, b]	Mean	0,0090478
	Std. Deviation	0,05557152
Most Extreme Differences	Absolute	0.081
	Positive	0.074
	Negative	-0.081
Test Statistic		0.081
Asymp. Sig. (2-tailed)		0.109[c]
a.Test distribution is Normal		
b. Calculated from data.		
c Lilliefors Significance Correction		

Source: SPSS Processed Data (2026)

The significance value was above (0.05), the One-Sample Kolmogorov-Smirnov test indicates (0.109>0.05). Consequently, it is possible to consider the residuals to be regularly distributed.

Multicollinearity Test

To ascertain if the independent variables in the regression model had a high correlation, the multicollinearity test was performed. The Tolerance and Variance Inflation Factor (VIF) values were used to evaluate this test. When the tolerance value is more than 0.10 and the VIF value is less than 10, a regression model is said to be free of multicollinearity.

Table 4. Multicollinearity Test Results

Coefficients[a]

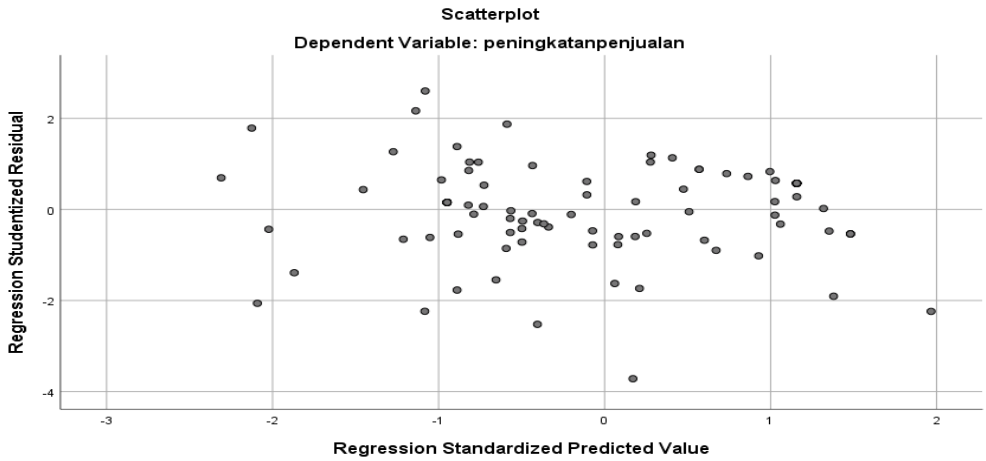
Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	2.643	1.325		1.995	0.049		
	Profit Expectations	0.387	0.058	0.511	6.679	0.000	0.456	2.195
	Marketplace Utilization	0.306	0.070	0.280	4.353	0.000	0.645	1.550
	Islamic buying and selling ethics	0.166	0.063	0.200	2.629	0.010	0.459	2.181

a. Dependent Variable: Sales Improvement

Source: SPSS Processed Data (2026)

The results of the multicollinearity test show that variable X1 has a tolerance value of 0.456 (> 0.10) and a VIF value of 2.195 (< 10), variable X2 has a tolerance value of 0.645 (> 0.10) and a VIF value of 1.550 (< 10), and variable X3 has a tolerance value of 0.459 (> 0.10) and a VIF value of 2.181 (< 10). Because every independent variable satisfies the necessary tolerance and VIF requirements, these results show that the regression model is free of multicollinearity.

Heteroscedasticity Test



Source: SPSS Processed Data (2026)

Figure 1. Heteroscedasticity Test (Scatterplot)

The scatterplot findings demonstrate that there is no discernible pattern, such as a wave or a widening and narrowing shape, and that the residuals are randomly distributed. The points show consistent residual variance on the Y-axis, appearing both above and below the zero line. As a result, this study's regression model does not show heteroscedasticity.

Autocorrelation Test

Finding out if the residuals from another observation are related to the residuals from other data in the regression model is the goal of the autocorrelation test. Autocorrelation should not exist in a decent regression model. The Durbin-Watson test was employed in this investigation to identify autocorrelation.

Table 5. Autocorrelation Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.855	0.732	0.723	0.05642	2.061

Source: SPSS Processed Data (2026)

Using the Durbin Watson approach, the autocorrelation test yielded a Durbin Watson value of 2.061. Given that this number is close to 2, the regression model appears to be free of Autocorrelation issues. Consequently, the residuals are considered independent and the model meets the autocorrelation condition.

Multiple Linear Regression Analysis

The impact of profit expectations, marketplace use, and Islamic buying and selling ethicson MSME sales performance was investigated using multiple linear regression analysis. Table 6 displays the analysis's findings:

Table 6. Multiple Linear Regression Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.643	1.325		1.995	0.049
	Profit Expectations	0.387	0.058	0.511	6.679	0.000
	Marketplace Utilization	0.306	0.070	0.280	4.353	0.000
	Islamic buying and selling ethics	0.166	0.063	0.200	2.629	0.010

Source: SPSS Processed Data (2026)

The findings of the multiple linear regression analysis may be used to write the regression equation as follows:

$$Y = 2.643 + 0.387X1 + 0.306X2 + 0.166X3$$

The constant amount of 2.643 indicates that MSME sales performance is at that level when all other factors are maintained constant. Their regression 0.387 coefficient and 0.000 significance value show that profit expectations (X1) have a favourable and noteworthy impact on MSME sales performance. Marketplace use (X2) has a substantial and positive impact as well, with a significance value of 0.000 and a coefficient of 0.306. Additionally, with a significance value of 0.010 and a coefficient of 0.166, Islamic buying and selling ethics (X3) shows a positive and substantial impact. All things considered, these three factors are critical to the viability and profitability of enterprises and have a positive effect on MSME sales performance in Medan.

t-Test (Partial Test)

The t-test was utilised to determine each independent variable's partial influence on MSME sales performance. The findings indicate that profit expectations (X_1) have a significant impact on MSME sales performance, with a significance value of 0.000, which is

less than 0.05. Furthermore, marketplace utilisation (X_2) has a significance value of 0.000, indicating that it has a considerable and positive impact on MSME sales performance. Additionally, MSME sales performance is positively and significantly impacted by Islamic buying and selling ethics (X_3), as seen by its significance value of 0.010, which is still below the 0.05 criterion. These results show that every independent variable significantly affects the sales performance of MSMEs in Medan.

F-Test (Simultaneous Test)

To ascertain if the independent factors concurrently impact the dependent variable, the F-test was used.

Table 7. Simultaneous Test Results (F-Test)

F	Sig
87.257	0.000

Source: SPSS Processed Data (2026)

The results of the F-test are below the 0.05 limit, with an F-value of 87.257 and a significance level of 0.000. These findings demonstrate that profit expectations, marketplace usage, and Islamic buying and selling ethics principles all have a substantial simultaneous influence on MSME sales success in Medan. As a result, the alternative hypothesis (H_4) is accepted and the null hypothesis (H_0) is rejected. This demonstrates how the three different components work together to enhance MSME sales success.

Coefficient of Determination (R^2)

Table 8. Coefficient of Determination Results (R^2)

Model	R	R Square (R^2)	Adjusted R^2
1	0.855	0.732	0.723

Source: SPSS Processed Data (2026)

The coefficient of determination's R Square and Adjusted R Square values test are 0.732 and 0.723, respectively. This indicates that profit expectations, marketplace usage, and Islamic buying and selling ethics principles account for 73.2% of the difference in MSME sales performance. The remaining 26.8% is affected by additional factors not included in this study. These results demonstrate that the three independent criteria have a considerable impact on MSME sales performance and competitiveness in the digital business environment.

DISCUSSION

The Effect of Profit Expectations on MSME Sales Performance

The profit expectations variable has a regression coefficient of 0.387 and a significance value of 0.000, which is less than 0.05 according to the partial test (t-test) findings. These findings show that MSME sales performance in Medan is positively and significantly impacted by profit expectations. This implies that MSME players are more driven to grow their companies and boost sales performance when their profit expectations are higher.

This finding indicates that MSME actors in Medan are highly motivated to improve product quality, strengthen marketing strategies, and utilize digital media in order to

achieve higher profits (Hadion Wioyo, 2020). Profit expectations serve as an important driving factor because they encourage business actors to innovate and maintain business sustainability amid increasingly competitive market conditions (Purba, Nabillah, Mhd Yahya, Nurbaiti, 2021).

The findings of this investigation align with the findings of the study carried out by Feranika and Prasasti (2022), which found that profit expectations influence an individual's interest and motivation to engage in business activities (Feranika & Prasasti, 2022). Furthermore, Rismadi et al. (2025) explain that higher profit expectations strengthen business actors' motivation to develop business strategies, which ultimately contributes to improved sales performance (Rismadi., Meutia Handayani., 2025). Similarly, Ukhud Umri Rakharyu et al. (2025) found that the motivation to earn higher profits encourages MSME actors to implement digital marketing strategies more effectively, thereby increasing sales turnover (Ukhud Umri Rakharyu et al., 2025).

The Effect of Marketplace Utilization on MSME Sales Performance

According to the t-test results, the marketplace utilization variable has a regression coefficient of 0.306 and a significance value of 0.000, which is below the significance threshold of 0.05. The results indicate that marketplace utilization has a positive and significant effect on MSME sales performance in Medan.

This suggests that the more effectively MSME actors utilize online marketplaces, the greater their potential to improve sales performance. Marketplaces provide broader market access, facilitate product promotion, and increase consumer accessibility to MSME products (Agustin et al., 2023). These advantages enable MSMEs to reach a wider customer base and conduct business transactions more efficiently, which ultimately contributes to improved sales performance (Adriansyah Hidayat et al., 2024). The Technology Acceptance Model (TAM) suggests that perceived usefulness and perceived ease of use are significant factors influencing technology adoption, is in line with the results of this study. MSME actors are more likely to adopt and use marketplace platforms in their company operations when they believe they are advantageous and simple to use (Fadillah et al., 2023). As a result, the utilization of marketplaces can support marketing effectiveness and increase business performance.

According to the study by Masful et al. (2021), MSME interest in using marketplaces to create digital-based firms is greatly influenced by social influence, marketplace expertise, and perceived ease of use. MSME actors are encouraged to use marketplace platforms in their company operations by social support and technical ease (Masful et al., 2021).

Furthermore, Vionita et al. (2024) found that marketplace utilization can stimulate entrepreneurial interest and assist business actors in expanding digital marketing activities. Marketplaces offer convenience in promotion, transactions, and customer reach, thereby supporting sales growth (Vionita et al., 2024). Raharti et al. (2025), who found that marketplace adoption helps MSMEs increase market reach, streamline transactions, and

boost sales performance through company digitization, corroborate these findings. (Raharti et al., 2025)

The Effect of Islamic buying and selling ethics on MSME Sales Performance

The findings of this research indicate that the sales performance of MSMEs in Medan is positively and significantly influenced by Islamic buying and selling ethics principles. According to the t-test results, the Islamic buying and selling ethics variable has a regression coefficient of 0.166 and a significance value of 0.010, which is less than 0.05.

These results imply that the use of Islamic buying and selling ethics business,such as accountability, honesty, transparency, and trustworthiness (amanah), might enhance consumer confidence and eventually boost MSME sales performance (Salim, 2017). The implementation of Islamic buying and selling ethicsprinciples is crucial for maintaining firm sustainability and cultivating client loyalty in today's cutthroat digital business climate (Achmad Zurohman & Eka Rahayu, 2021)

These conclusions are corroborated by earlier research showing that the growth and performance of MSMEs are positively impacted by the constant application of Islamic buying and selling ethics (Hadion Wijoyo, 2020). Long-term connections between corporate actors and consumers are strengthened by ethical practices that are founded on honesty, fairness, transparency, and accountability Customers are more inclined to make repeat purchases and refer others to items when they feel more trusted, which promotes sales growth and long-term economic viability (Silalahi et al., 2022).

However, previous studies also indicate that the effectiveness of Islamic buying and selling ethics depends not only on the understanding of Islamic values but also on the consistency of business actors in applying these principles in their daily operations (Raharti et al., 2025). Therefore, the positive impact of Islamic buying and selling ethics on sales performance is also influenced by service quality, business communication, and the ability to maintain consumer trust in the digital era (Ayu Maretta Maharani & Ulfatul Khasanah, 2023).

The Effect of Profit Expectations, Marketplace Utilization, and Islamic buying and selling ethics on MSME Sales Performance

With a significance value of 0.000 < 0.05, the simultaneous test (F-test) results demonstrate that profit expectations, marketplace use, and Islamic buying and selling ethics all significantly impact MSME sales performance in Medan. These results show that better MSME sales performance is a result of a combination of economic variables, technology adoption, and Islamic buying and selling ethics practices. The findings corroborate those of (Rismadi., Meutia Handayani., 2025) who found that through increased market access and more effective digital transactions, marketplace adoption greatly enhances MSME sales performance(Nurbaiti et al., 2023).

MSME actors with higher profit expectations tend to be more motivated to develop their businesses, improve product quality, and optimize marketing strategies through marketplace platforms (Akbar et al., 2025). Therefore, profit expectations function as a motivational factor that strengthens efforts to improve sales performance (Okhy Awalia Br

Nasution E, 2023).

Overall, the results show that MSME sales performance in Medan is influenced concurrently by profit expectations, marketplace use, and Islamic buying and selling ethics The three the simultaneous test results show that independent factors explain 73.2% of the variation in MSME sales performance, with a significance value of 0.000 < 0.05 and a R Square value of 0.732. These results imply that MSME success in the digital economy depends not only on technical adoption and profit-oriented motivation, but also on the regular application of Islamic buying and selling ethics that build customer loyalty and trust.

D. CONCLUSION

Profit expectations, marketplace use, and Islamic buying and selling ethics have a favorable and considerable impact on MSME sales performance, both partially and concurrently, according to the findings of this study on MSME players in Medan. In order to increase profits, MSME players are motivated by profit expectations to create business plans and enhance the quality of their products. Utilizing marketplaces broadens the market, makes promotional efforts easier, and boosts the effectiveness of online transactions, all of which enhance sales performance. In the meantime, the application of Islamic buying and selling ethics, such as accountability, honesty, transparency, and trustworthiness (amanah), increases customer loyalty and trust, which promotes long-term company viability. With a coefficient of determination (R^2) of 0.732, the simultaneous test findings show that these three factors together significantly affect MSME sales success. This indicates that profit expectations, marketplace use, and Islamic buying and selling ethics principles account for 73.2% of the variation in MSME sales performance, with additional factors beyond the purview of this study influencing the remaining 26.8%. Thus, this study demonstrates that the prosperity of MSMEs in the digital era relies not just on the adoption of technology and profit-driven tactics but also on the regular application of Islamic buying and selling ethics principles in commercial endeavors.

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