

The Effect of Coffee Price Fluctuations, Access to Islamic Financing, and Islamic Financial Literacy on the Income of Coffee Farmers in West Lampung Regency from a Sharia Perspective

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Abstract

This study aims to analyze the effect of coffee price fluctuations, access to Islamic financing, and Islamic financial literacy on the income of coffee farmers in West Lampung Regency from a sharia perspective. The research employs a quantitative approach with a causal associative design. The sample consists of 100 coffee farmers selected using purposive sampling. Data were collected through questionnaires and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The results show that coffee price fluctuations have a positive and significant effect on farmers' income. Access to Islamic financing also has a positive and significant effect on income, while Islamic financial literacy has a positive but not significant effect. The R-square value of 0.398 indicates that the independent variables explain 39.8% of the variation in farmers' income. From a sharia perspective, income generation must comply with Islamic principles such as fairness, transparency, and the prohibition of *riba*, *gharar*, and *maysir*. Therefore, strengthening access to Islamic financing and improving financial inclusion are essential to enhance farmers' welfare in a sustainable and ethical manner.

Keywords : Coffee Price Fluctuations; Islamic Financing; Islamic Financial Literacy; Coffee Farmers' Income; Sharia Perspective

1. Introduction

Indonesia is one of the developing countries with a relatively vast agricultural area, often regarded as an agrarian nation endowed with diverse natural resources. Agriculture remains the primary source of livelihood for a large proportion of the Indonesian population. Despite dominating the economic structure, the agricultural sector has not been sufficient to elevate the welfare of those who depend on it as farmers. Agriculture plays a significant role both in the national economy and in meeting basic food needs, particularly as population growth continues to drive increased food consumption.

According to Law Number 19 of 2013, Chapter 1, Article 1, Paragraph 4, agriculture is defined as the activity of managing biological natural resources with the assistance of technology,

capital, labor, and management to produce agricultural commodities covering food crops, horticulture, and livestock. In a broad sense, agriculture encompasses plantations, forestry, animal husbandry, and fisheries. Plantation sectors are commonly developed in tropical regions near the equator and are often referred to as plantation industries due to their use of industrial management systems.

Millions of Indonesian farmers depend on coffee as one of their main sources of income, and this commodity plays a significant role in both rural and national economies. According to BPS (2025), West Lampung Regency is one of the largest robusta coffee production centers in Lampung Province. Nevertheless, coffee prices at the farmer level tend to experience significant fluctuations. Global coffee price instability caused by climate change, supply disruptions, and international market demand dynamics directly affects domestic coffee prices and farmers' income.

Table 1 Development of Robusta Coffee Prices in West Lampung Regency, 2021–2025

Year	Lowest Price (IDR/Kg)	Highest Price (IDR/Kg)
2021	22,000	28,000
2022	24,000	32,000
2023	30,000	45,000
2024	45,000	50,000
2025	60,000	75,000

Source: West Lampung Plantation Office (processed)

Based on Table 1, robusta coffee prices in West Lampung Regency during 2021–2025 show an upward trend, though accompanied by considerable fluctuations. Although the highest price reached IDR 75,000 per kilogram in 2025, the substantial gap between the lowest and highest prices each year indicates that coffee prices at the farmer level remain unstable. This condition reflects price uncertainty driven by external factors such as climate change, supply disruptions, and global market dynamics.

Field observations indicate that rising coffee prices do not always result in proportional income increases for farmers. This is due to farmers' weak bargaining position, dependence on middlemen, and limited access to market information. As a result, farmers often sell their harvests below market prices, and their income is not maximized. When coffee prices fall, farmer income declines while production costs tend to remain stable or even increase, potentially reducing household welfare and limiting investment decisions in farming activities (Rahman & Suryani, 2023).

Income uncertainty from coffee price fluctuations drives farmers to seek financing sources to sustain their agricultural operations. Capital is critical for supporting production processes, from purchasing seeds and fertilizers to covering crop maintenance costs. However, farmers still have limited access to formal financial institutions, particularly small-scale farmers. Conventional financing is often hindered by complex administrative requirements and high collateral demands. This situation forces some farmers to rely on middlemen or

informal financial institutions, which often impose high costs and unfavorable terms (Ministry of Agriculture, 2021).

Islamic financing presents an alternative capital source aligned with Islamic economic principles. The Islamic financing system emphasizes the principles of justice, partnership, and the prohibition of *riba* in every financial transaction. Financing schemes such as *salam*, *mudharabah*, *musyarakah*, and *murabahah* are considered appropriate for the characteristics of the coffee farming business. Unlike conventional financing, Islamic financing focuses not only on returns but also on business sustainability and the well-being of economic actors. However, the availability of Islamic financial institutions in rural areas remains limited, and many farmers are unfamiliar with Islamic financing products (Mubarak, 2021).

In addition to access to financing, Islamic financial literacy is essential for farmers' financial decision-making. Islamic financial literacy encompasses understanding the products and principles of Islamic finance. Farmers with good financial knowledge are better positioned to manage their income, plan business needs, and select appropriate financing. However, Indonesian farmers' Islamic financial literacy remains low, hindering the optimal use of Islamic financial services (Mitchell, 2021).

Several previous studies have examined components affecting coffee farmers' income with varying findings. Siregar and Pratama (2021) found that coffee price changes have a significant effect on farmers' income, while Rahmawati and Hidayat (2020) concluded that production factors are more influential than price fluctuations. Nasution et al. (2021) highlighted limited access to capital as a key constraint, while Putri and Fauzan (2022) found that Islamic-based financing positively contributes to agricultural income. Amalia and Syahputra (2023) noted that Islamic financial literacy among farmers remains relatively low. These varying findings indicate a gap in research integrating coffee price fluctuations, Islamic financing access, and Islamic financial literacy within a single research model, thus providing the urgency and novelty of this study.

2. Literature Review

Income Theory

This study applies income theory according to Soekartawi, which explains that agricultural income is the difference between total production revenue and total production costs incurred. In this study, coffee farmers' income is analyzed in relation to coffee price fluctuations, Islamic financing access, and Islamic financial literacy, observed through average harvest income, changes in income over time, and the ratio of income to production costs. From an Islamic economic perspective, income must be obtained through *halal*, *honest*, and *just* means, free from *riba*, *gharar*, and *maysir*, so that it provides benefit and does not harm others.

Supply and Demand Theory

Supply and demand theory explains that prices are formed through the interaction between the quantity supplied by producers and the quantity demanded by consumers in the market. This theory is used to explain coffee price fluctuations, as coffee prices can change due to production quantities, export demand, seasonal conditions, and market dynamics. In Islamic economic perspective, price changes that occur naturally through market mechanisms are permitted as long as they do not involve manipulation, monopoly, hoarding, or deception.

Therefore, price formation must adhere to the principles of justice, honesty, and transparency in transactions.

Financial Literacy Theory

Financial literacy theory explains that financial literacy is the ability of individuals to understand and use financial knowledge to make wise financial decisions. In this study, Islamic financial literacy theory is applied to explain the role of Islamic financial literacy on coffee farmers' income. Farmers with good Islamic financial knowledge are better able to manage income, plan business needs, select appropriate financing, and use funds effectively. Islamic financial literacy encompasses knowledge of Islamic finance principles, understanding of Islamic financial products, and the ability to plan finances (Dewi Fitriana & Peni Haryanti, 2024).

Islamic Banking Theory

According to Kasmir (2023), a bank is a financial institution whose primary activities include mobilizing funds from the public and channeling them back in the form of financing to improve community welfare. Islamic banking theory is used to explain the relationship between Islamic financing access and coffee farmers' income. Through Islamic financing, farmers can obtain additional working capital to meet production needs such as purchasing seeds, fertilizers, agricultural tools, and other operational costs. The easier farmers' access to Islamic financing, the greater the potential for improved agricultural productivity and income. In an Islamic economic perspective, Islamic banking must operate on the principles of justice, transparency, partnership, and freedom from *riba*, *gharar*, and *maysir* (Habriyanto, 2023; Ahmad, 2025).

Conceptual Framework and Hypotheses

This study is based on the understanding that coffee farmers' income is influenced by multiple factors, including economic and Islamic financial aspects. Coffee price fluctuations represent a key external factor affecting farmers' revenue, as changes in coffee prices directly impact the value of harvest proceeds. Islamic financing access plays a role in supporting farmers' capital needs, enabling them to maintain and improve production activities. Meanwhile, Islamic financial literacy is needed for farmers to understand and manage their finances in accordance with *sharia* principles. Based on this framework, the following hypotheses are proposed:

H1: Coffee price fluctuations have a significant positive effect on coffee farmers' income in West Lampung Regency.

H2: Islamic financing access has a significant positive effect on coffee farmers' income in West Lampung Regency.

H3: Islamic financial literacy has a significant positive effect on coffee farmers' income in West Lampung Regency.

3. Research Methods

Research Approach and Type

This study employs a quantitative approach with a causal associative research design. The quantitative approach is used because research data are processed numerically and analyzed statistically. The causal associative design is applied to examine the effect of independent variables on the dependent variable. The independent variables in this study are

coffee price fluctuations (X1), Islamic financing access (X2), and Islamic financial literacy (X3), while the dependent variable is coffee farmers' income (Y).

Population and Sample

The population of this study consists of coffee farmers in West Lampung Regency. A sample of 100 respondents was selected using purposive sampling with the criteria of active coffee farmers, aged between 25–60 years, and willing to participate as respondents. Respondents were distributed across five sub-districts: Way Tenong, Sumber Jaya, Sekincau, Air Hitam, and Gedung Surian (M. Syahran Jailani, 2023).

Data Collection Technique

Data collection in this study used a questionnaire as the primary instrument for obtaining primary data from 100 coffee farmers in West Lampung Regency. The questionnaire was developed based on indicators of each research variable and measured using a Likert scale with five response options: strongly agree, agree, neutral, disagree, and strongly disagree. The study was also supported by documentation from relevant agencies and unstructured interviews to strengthen research information (Sugiyono, 2020).

Data Analysis Technique

Data analysis employed PLS-SEM (Partial Least Squares Structural Equation Modeling) using SmartPLS 4. This method analyzes the effect of coffee price fluctuations, Islamic financing access, and Islamic financial literacy on coffee farmers' income. The analytical stages comprise evaluation of the measurement model (outer model) to assess validity and reliability, and evaluation of the structural model (inner model) to examine inter-variable relationships and test research hypotheses. The specific model specification tests include:

(a) Convergent Validity – assessed through outer loading values (>0.70) and Average Variance Extracted ($AVE > 0.50$); (b) Discriminant Validity – assessed through cross-loading and AVE values; (c) Reliability – assessed through Cronbach's Alpha and Composite Reliability (>0.70); (d) Coefficient of Determination (R-Square) – to assess the explanatory power of independent variables; and (e) Path Coefficient – to determine the direction and magnitude of inter-variable effects (Hair et al., 2022; Ghozali, 2015).

4. Results and Discussion

Results

The first stage of testing is by testing validity and reliability and followed by hypothesis testing. In this case, the test is done using the SmartPLS 4 for windows software.

1. Respondent Characteristics

At this stage, an overview of the respondent will be explained which includes characteristics based on gender, age range and meeting the criteria. This explanation aims to provide a more detailed understanding of the respondent's profile in the research, which can later be the basis for further analysis.

a. Based on Gender

Tabel 2 Gender Distribution

Gender	Frequency	Presentation
Male	52	52%
Female	48	48%

Amount	96	100%
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Source: Data processed by researchers, year 2026.

Based on the results of data processing from the questionnaire that has been distributed to 100 respondents, it is known that the characteristics of respondents based on gender consist of men and women. The research results show that there are 52 male respondents (52%), while female respondents are 48 (48%).

The composition shows that the respondents in this study are dominated by men. This condition reflects that coffee farming business activities in West Lampung Regency are mostly carried out by men, who generally have a major role in production activities, ranging from land management, plant care, to the harvesting process and distribution of production products. However, the involvement of women in coffee farming business activities is also still visible, although in a smaller proportion. The role of women generally focuses more on supporting activities, such as post-harvest processing, sorting coffee beans, and financial management of farmers' households. Thus, it can be concluded that coffee farming business activities involve the participation of both men and women, with different roles in accordance with the social structure and division of labor in the farmer's household.

b. Based on Residential Location

Tabel 3 Respondent's Residence District

Subdistrict	Frequency	Presentation
Way Tenong	20	20%
Sumber Jaya	20	20%
Kebun Tebu	20	20%
Air Hitam	20	20%
Gedung Surian	20	20%
Total	100	100

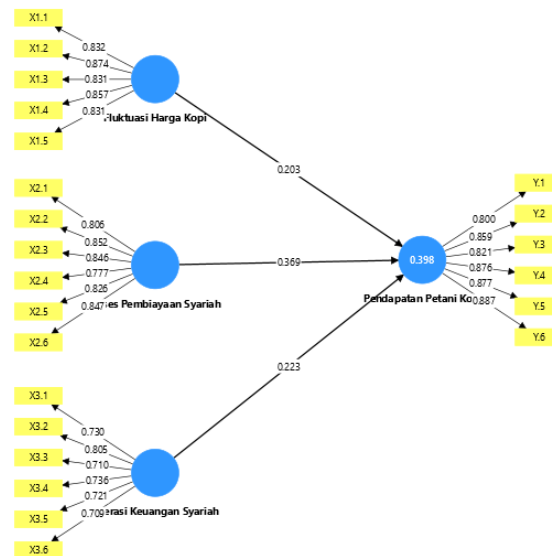
Data Source processed by peniliter, year 2026.

Based on the results of the distribution of respondents by sub-districts, it is known that each sub-district, namely Way Tenong, Sumber Jaya, Sekincau, Air Hitam, and Gedung Surian, has the same number of respondents, which is 20 respondents or 20% of the total sample. This shows that the distribution of respondents in this study was carried out evenly in each sub-district. The equalization of the number of respondents aims to provide a proportional picture of the condition of coffee farmers in each research area, so that the results of the analysis can represent a more comprehensive condition in West Lampung Regency.

Evaluation of Measurement Model (Outer Model)

The measurement model evaluation includes tests for convergent validity, discriminant validity, and reliability. The following figure presents the outer model estimation results from SmartPLS 4.

Table 3 Outer Loading Test Results



Source: SmartPLS 4 Output, 2026

Convergent Validity

Convergent validity is assessed based on the correlation between component scores and the construct value through outer loading values. A value is considered high and valid when it exceeds 0.70.

Figure 1 Outer Model Testing

	Coffee Price Fluctuation	Islamic Financing Access	Islamic Financial Literacy	Coffee Farmers' Income
X1.1	0.832			
X1.2	0.874			
X1.3	0.831			
X1.4	0.857			
X1.5	0.831			
X2.1		0.806		
X2.2		0.852		
X2.3		0.846		
X2.4		0.777		
X2.5		0.826		
X2.6		0.847		
X3.1			0.730	
X3.2			0.805	
X3.3			0.710	

	Coffee Price Fluctuation	Islamic Financing Access	Islamic Financial Literacy	Coffee Farmers' Income
X3.4			0.736	
X3.5			0.721	
X3.6			0.709	
Y.1				0.800
Y.2				0.859
Y.3				0.821
Y.4				0.876
Y.5				0.877
Y.6				0.887

Source: SmartPLS 4 Output, 2026

As shown in Table 3, all indicator outer loading values exceed 0.70 across all variables. For coffee price fluctuation, outer loadings range from 0.831 to 0.874; for Islamic financing access, from 0.777 to 0.852; for Islamic financial literacy, from 0.709 to 0.805; and for coffee farmers' income, from 0.800 to 0.887. These results confirm that all indicators meet the convergent validity criterion and are valid for measuring their respective constructs.

Average Variance Extracted (AVE)

To assess discriminant validity through AVE, the square root of AVE for each construct must exceed the inter-construct correlations in the model.

Table 4 Average Variance Extracted (AVE) Test Results

	Average Variance Extracted (AVE)
Islamic Financing Access	0.683
Coffee Price Fluctuation	0.714
Islamic Financial Literacy	0.542
Coffee Farmers' Income	0.729

Source: SmartPLS 4 Output, 2026

Table 4 shows that all constructs have AVE values exceeding 0.50, indicating no convergent validity issues. The model demonstrates satisfactory discriminant validity.

Discriminant Validity

Discriminant validity evaluates whether each construct in the model is sufficiently distinct from other constructs. A construct meets discriminant validity when its diagonal value (square root of AVE) is higher than its correlations with other constructs in the same column.

Table 5 Discriminant Validity Test Results

	Islamic Financing Access	Coffee Price Fluctuation	Islamic Financial Literacy	Coffee Farmers' Income
Islamic Financing Access	0.826			
Coffee Price Fluctuation	0.375	0.845		
Islamic Financial Literacy	0.458	0.428	0.736	
Coffee Farmers' Income	0.547	0.437	0.479	0.854

Source: SmartPLS 4 Output, 2026

Based on Table 5, all variables show higher values when explaining themselves compared to other variables in the same column, confirming that the model meets the discriminant validity criteria.

Reliability Test

Reliability testing aims to prove the accuracy, consistency, and precision of instruments in measuring constructs. A construct is declared reliable if Composite Reliability and Cronbach's Alpha values exceed 0.70.

Table 6 Reliability Test Results

	Cronbach's Alpha	Composite Reliability (rho_a)
Islamic Financing Access	0.907	0.911
Coffee Price Fluctuation	0.900	0.904
Islamic Financial Literacy	0.834	0.843
Coffee Farmers' Income	0.926	0.929

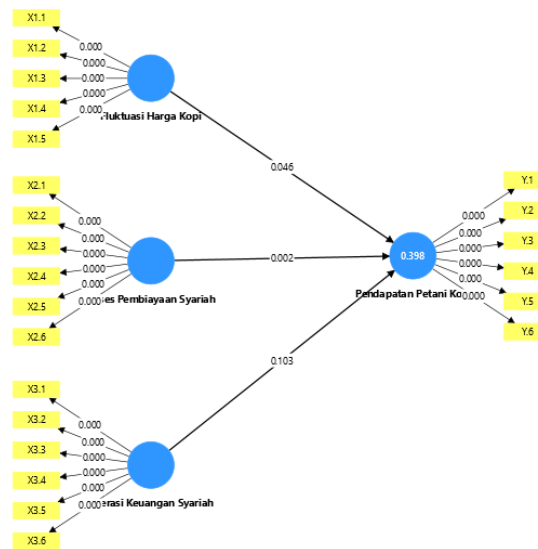
Source: SmartPLS 4 Output, 2026

Table 6 shows that all variables have Composite Reliability values above 0.70 and Cronbach's Alpha values above 0.70, confirming that all constructs are reliable with high internal consistency.

Evaluation of Structural Model (Inner Model)

The structural model (inner model) aims to predict causal relationships among latent variables. The following figure presents the inner model results from SmartPLS 4.

Figure 2 Inner Model Testing



Coefficient of Determination (R^2)

R-square indicates how much of the variation in the dependent variable can be explained by the independent variables.

Table 7 R-Square Test Results

	R-Square	R-Square Adjusted
Coffee Farmers' Income	0.398	0.379

Source: SmartPLS 4 Output, 2026

Table 7 shows an R-square value of 0.398 for coffee farmers' income, indicating that coffee price fluctuations, Islamic financing access, and Islamic financial literacy collectively explain 39.8% of the variation in income. The remaining 60.2% is explained by other variables not included in this study, such as land area, production volume, production costs, coffee quality, market access, farming experience, climate, and agricultural technology.

Hypothesis Testing (Path Coefficient)

Hypothesis testing is conducted by examining T-statistic values compared against the T-table value of 1.96 at a 5% significance level. If the probability value (P) ≤ 0.05 , the hypothesis is accepted.

Table 8 Path Coefficient Test Results

	Original Sample (O)	Sample Mean (M)	Std. Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Coffee Price Fluctuation → Coffee Farmers' Income	0.203	0.198	0.102	1.995	0.046

	Original Sample (O)	Sample Mean (M)	Std. Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Islamic Financing Access → Coffee Farmers' Income	0.369	0.362	0.120	3.067	0.002
Islamic Financial Literacy → Coffee Farmers' Income	0.223	0.248	0.137	1.630	0.103

Source: SmartPLS 4 Output, 2026

Discussion

The Effect of Coffee Price Fluctuations on Coffee Farmers' Income

The results show that coffee price fluctuations have a positive and significant effect on coffee farmers' income in West Lampung Regency, with a path coefficient of 0.203, a T-statistic of 1.995 (> 1.96), and a p-value of 0.046 (< 0.05). Therefore, H1 is accepted. This finding indicates that changes in coffee prices have a direct influence on farmers' income: when coffee prices rise, revenues from coffee sales tend to increase; conversely, price declines reduce income while production costs remain relatively stable.

This result is consistent with supply and demand theory, which posits that commodity prices are determined by the interaction between supply and demand in the market. For coffee, price changes may be influenced by production volume, market demand, harvest quality, seasonal conditions, and global trade dynamics. Farmers' income is therefore highly sensitive to market price movements, given the global nature of coffee as a traded commodity.

These findings align with Sembiring, Harahap, and Dharma (2024), who demonstrated that coffee price fluctuations affect demand patterns and market conditions in Bener Meriah Regency. Additionally, research on coffee price elasticity suggests that price changes may affect farmers' income before production adjustments can be made (Manap, 2025).

From a sharia perspective, price changes that occur naturally through market mechanisms are permissible as long as they are not accompanied by manipulation, monopoly, hoarding, or deception. To protect farmers from being the most disadvantaged party in the coffee trade chain, price fluctuations must be managed more equitably through farmer groups, cooperatives, or business partnerships.

The Effect of Islamic Financing Access on Coffee Farmers' Income

The results demonstrate that Islamic financing access has a positive and significant effect on coffee farmers' income, with a path coefficient of 0.369, a T-statistic of 3.067 (> 1.96), and a p-value of 0.002 (< 0.05). Therefore, H2 is accepted. This finding confirms that better access to Islamic financing significantly supports agricultural operations, enabling farmers to purchase inputs such as agricultural tools, fertilizers, seeds, labor, and post-harvest needs more efficiently.

These results are theoretically consistent with Islamic banking theory. Because Islamic financing uses profit-sharing agreements (akad) rather than interest systems, it serves as an appropriate alternative for agricultural capital under Islamic principles. According to Aini and

Kamilah (2025), Islamic finance significantly supports agricultural financing through instruments such as salam, mudharabah, musyarakah, and productive waqf.

From a sharia perspective, financing must be carried out based on the principles of justice, transparency, partnership, and responsibility, and must be free from riba, gharar, and maysir. Rahmania, Razak, and Jamal (2025) confirm that the prohibition of riba, gharar, and maysir in the Islamic financial system aims to build a fairer, more ethical, and more sustainable financial system. Islamic financial institutions should develop financing products suited to the seasonal characteristics of coffee farming and pre-harvest capital needs.

The Effect of Islamic Financial Literacy on Coffee Farmers' Income

The results show that Islamic financial literacy has a positive but not significant effect on coffee farmers' income, with a path coefficient of 0.223, a T-statistic of 1.630 (< 1.96), and a p-value of 0.103 (> 0.05). Therefore, H3 is rejected. This finding suggests that farmers' understanding of Islamic finance, while positive in direction, is not yet strong enough to directly improve income.

This outcome may be explained by the fact that coffee farmers' income is more directly influenced by factors such as selling prices, harvest volume, production costs, land area, and access to working capital. Even with knowledge of Islamic financial principles, this understanding may not translate into higher income without effective financial management practices in agricultural operations.

In the Indonesian context, the OJK (2024) reports an Islamic financial literacy index of 39.11% and an Islamic financial inclusion index of 12.88%, indicating that the majority of the population has not yet fully engaged with Islamic financial services. Despite this non-significant finding, Islamic financial literacy remains important from a sharia perspective, helping farmers avoid riba and manage wealth responsibly. The practical implication is the need to strengthen practical Islamic financial education for coffee farmers, focusing on production cost recording, pre-harvest capital planning, understanding of financing contracts (akad), and differentiating business finances from household needs (Suwandi, 2023; Vitriyah, 2025).

Research Results from a Sharia Perspective

The overall results show that coffee price fluctuations, Islamic financing access, and Islamic financial literacy are interrelated with coffee farmers' income in West Lampung Regency. The R-square value of 0.398 indicates that the three variables collectively explain 39.8% of income variation. The remaining 60.2% may be attributable to other factors such as land area, production volume, coffee quality, production costs, market access, farming experience, agricultural technology, and weather conditions.

Islamic sharia principles in economic activity are grounded in the legitimacy of transactions and the prohibition of harmful practices, as affirmed in QS. Al-Baqarah: 275: "Allah has permitted trade and forbidden riba." This verse clarifies that all economic activities, including the sale of agricultural produce and business financing, must be conducted through halal means and free from riba.

From a sharia perspective, coffee farmers' income is evaluated not only by its quantity but also by how it is obtained and managed. Aini and Kamilah (2025) emphasize that Islamic financing through cooperative instruments such as salam, mudharabah, musyarakah, and

productive waqf can support agricultural financing in ways more aligned with the nature of farming businesses. These findings imply the need to strengthen the economic system of coffee farmers in a manner consistent with sharia principles: transparent price information, appropriately structured Islamic financing products, and practical Islamic financial literacy education covering production cost recording, capital planning, and income management.

5. Conclusion

Based on the results and discussion, the following conclusions are drawn:

1. Coffee price fluctuations have a positive and significant effect on coffee farmers' income in West Lampung Regency. Rising coffee prices increase farmers' revenue from harvest sales, while declining prices reduce income.
2. Islamic financing access has a positive and significant effect on coffee farmers' income. Better access to Islamic financing increases farmers' opportunities to improve income by supporting the purchase of seeds, fertilizers, agricultural tools, and other production needs.
3. Islamic financial literacy has a positive but not significant effect on coffee farmers' income. Farmers' understanding of Islamic finance has not yet directly and strongly influenced their income, as income is more directly determined by selling prices, production volumes, production costs, land area, and capital access.
4. The R-square value of 0.398 indicates that the three independent variables explain 39.8% of the variation in coffee farmers' income. The remaining 60.2% is influenced by other variables not examined in this study, including land area, production volume, production costs, coffee quality, market access, farming experience, agricultural technology, and weather conditions.

From a sharia perspective, coffee farmers' income is assessed not only by its magnitude but also by how it is obtained and managed. Economic activities must be conducted in a halal, just, transparent, and honest manner, free from *riba*, *gharar*, and *maysir*. Accordingly, enhancing coffee farmers' income must be supported by fair price mechanisms, accessible Islamic financing, and practical Islamic financial literacy education, so that coffee farming can develop in a productive, halal, and sustainable manner.

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