

The Influence of Islamic Business Ethics on Consumer Satisfaction in Majenang Market

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ABSTRACT

The purpose of this study is to determine and analyze Islamic Business Ethics in Majenang Market and the influence of Islamic Business Ethics on Consumer Satisfaction. This type of research is quantitative research and the method used in this study is the survey method. The place that is the object of research is the Majenang Cilacap Market which is located at the Majenang main market, Sawah area, Sindangsari, Majenang District, Cilacap Regency, Central Java. The results of the partial t-test analysis of the Islamic business ethics variable on consumer satisfaction are proven by the calculated t of $6.404 > t$ table of 0.68083 with a significant value of t count $> t$ table or a significant value of $0.001 > \alpha$ 0.005 with a significant value of $0.0000 < \alpha$ 0.005 . So it can be concluded that partially Islamic business ethics have a positive and significant effect on consumer satisfaction. So the decision H_1 is accepted and H_0 is rejected. F test or simultaneously Islamic business ethics variables have a significant influence on consumer satisfaction. This is proven by the F statistic value of the significant value of F count of $41.011 > f$ table 4.10 with a significance level value of $0.000 > 0.05$ which means that Islamic business ethics (X) has a positive effect on consumer satisfaction. So the decision H_0 is rejected and H_1 is accepted.

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INTRODUCTION

Social and state life requires a system that regulates how humans should and should socialize well. The system that regulates socializing makes people respect each other and have manners and politeness called ethics. Ethics are values or (moral) norms that serve as a guide for a person or group to regulate their behavior (Kees Bertens, 1999). This ethic is not only in daily interactions. Ethics are needed to form and build attitudes in any aspect, including Islamic business ethics. Islamic business ethics is a field of economics that is sometimes forgotten by many people, even though it is through business ethics that someone can understand even a tough competitive business. Islamic business ethics demands and directs Muslims to take actions in accordance with what is permitted and prohibited by Allah SWT, including in carrying out economic activities. Humans are free to carry out economic activities to improve their standard of living, but they must

be based on sharia principles that prioritize *maslahah* so that society can become prosperous and prosperous. (Zamzam and Aravik, 2020).

In this global era, business competition is getting tighter. Corruption and collusion are commonplace, but ethics are not so. Business ethics can be interpreted as a rule of play that is not binding because it is not a law, but is very important in daily business practices because it can be a limitation for business activities carried out. Islamic business ethics are closely related to consumer satisfaction because Islamic business ethics in the business world are instructions/guidelines that can distinguish between what is legitimate and what is illegitimate, distinguish between good and bad, and distinguish between what is beneficial and what is not beneficial. If Islamic business ethics have been realized, then it will affect consumer satisfaction so that the company will gain profit. However, business ethics must be implemented in all aspects of the economy including in the implementation of production, consumption and distribution so that positive results are realized for all parties.

In Islamic economic thought, scholars have provided principles and ethics in doing business according to Islamic teachings. Islamic business ethics are mostly based on the Qur'an. In fact, studies on ethics in business do not only come from the Qur'an, we can emulate the way the Prophet Muhammad did business, who has long been known as a successful businessman. (Sholihah, 2019). Studies that have been conducted show that the application of Islamic business ethics has a positive effect on consumer satisfaction. For example, a study conducted at Mariza Department Store in Madiun showed that the application of Islamic business ethics has a positive and significant effect on consumer satisfaction. The Islamic business ethics variable (X) has a positive and significant effect on consumer satisfaction. Many studies have been conducted to determine the effect of Islamic business ethics on consumer satisfaction. The study showed that the application of Islamic business ethics can increase consumer satisfaction by ensuring honesty in prices, product quality, good relationships, and other moral principles.

According to Hartono in the *Fitri Adona* journal, the issue of ethics is not simple because in practice there is no absolute ethics. Theoretically there is a universal ethics but its system cannot be universally accepted, so de facto there is no universal ethics. Ethics are bound to culture (culture-bound) which develops inherently in culture in the form of philosophy or a community's outlook on life. According to Muhammad Saifullah (2011: 132) business ethics is a set of ethical principles that distinguish between good and bad, must, right, wrong, and so on and general principles that justify someone to apply them to anything in the business world. In other words, business ethics means a set of principles and norms that business actors must uphold in transacting, behaving, and relating in order to achieve business goals safely (Marzuki and Latif, 2010: 4).

Thus, business in Islam positions the understanding of business which is essentially a human effort to seek the pleasure of Allah SWT. Business does not aim for short-term, individual and solely profit based on mathematical calculations, but aims for short-term and long-term, namely personal and social responsibility before society, the State and Allah SWT. (Darmawati, 2013). In the Al-Quran there are many verses that explain the economy in all aspects of life, economic terms include commerce, profit and loss, buying and selling, usury and so on. "O you who believe, do not devour each other's wealth in a false way, except by means of business which is carried out between you and your mutual consent. and do not kill yourselves. Indeed, Allah is Most Merciful to you." (QS. Al-Nisa[4]:29)¹

According to Fandy Tjiptono (2015), consumer satisfaction is a basic element in the thinking of modern marketing principles. Consumer satisfaction is a consumer response to the evaluation of the experience obtained from the company. If the product of the service obtained is good, then the consumer will be happy and if not, then the consumer will feel disappointed. The benefit of satisfaction is that consumers become loyal to the company and maintain good relations

with the company. (Darmawati, 2013) According to Tjipto & Diana (2015) there are several concepts of measuring customer satisfaction, although until now there has been no universal agreement on the single 'best' measure of customer satisfaction. Even so, amid the variety of ways to measure customer satisfaction, there are similarities in at least 6 (six) core concepts regarding the object of measurement, namely:

Overall customer satisfaction Usually, there are two parts in the measurement process. First, measuring the level of customer satisfaction with the company's products and/or services. Second, assessing and comparing it with the overall level of customer satisfaction with competitors' products and/or services. **Dimensions of customer satisfaction** Generally, this kind of process consists of four steps. First, identifying key dimensions (also called 'determinants') of customer satisfaction. Second, asking customers to rate the company's products and/or services based on specific items, such as price, speed of service, service facilities, or friendliness of customer service staff. Third, asking customers to rate competitors' products and/or services based on the same specific items. And fourth, asking customers to determine the dimensions that they think are most important in assessing overall customer satisfaction.

Confirmation of expectations In this concept, satisfaction is not measured directly, but is concluded based on confirmation or disconfirmation between customer expectations and the actual performance of the company's products on a number of important attributes or dimensions. **Repurchase intent** Customer satisfaction is measured behaviorally by asking whether customers will buy the same product again or will use the company's services again. **Willingness to recommend (willingness to recommend)** Customers' willingness to recommend a product to friends and family is an important measure to analyze and follow up on. **Customer dissatisfaction** Some customer satisfaction experts argue that the understanding and measurement of customer satisfaction so far has been largely based on the perspective of customer dissatisfaction. Several aspects that are often studied to determine customer dissatisfaction include: (1) complaints; (2) product returns; (3) warranty costs; (4) product recall (recall of 228 products from.

METHOD

This study uses quantitative methods. According to Sugiyono (2017), quantitative research is a research method based on positive philosophy, used to research a specific population or sample. Data collection uses quantitative or statistical data analysis research instruments, with the aim of testing the established hypothesis (Zulkarnaen et al., 2018). This type of research uses survey research, the data sources used in the research conducted by the author are primary data sources. Primary data is collected to answer research questions. (Wati et al., 2021). Data collection uses research instruments, data analysis is quantitative/statistical, with the aim of testing the established hypothesis by distributing questionnaires and interviews.

Population according to Sugiyono (2017:215) is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn 98 conclusions. In this case, the population is the consumers of Majenang market, totaling 400 people. According to Sugiyono (2017:15) a sample is part of the number and characteristics possessed by the population (Wati et al., 2021). How to determine the number of elements or sample members of a population using the Slovin formula is as follows:

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

Description:

n = Number of samples

N = Number of Population

e = Error Level (Error level 10%)

$$n = \frac{N}{1 + (N \times e^2)} = \frac{400}{1 + (400 \times 0.1^2)} = \frac{400}{5} = 80 \text{ Respondent}$$

Research methods

In this study the author uses a quantitative model. The quantitative research model is used to researching a particular population or sample, data collection, quantitative/statistical data analysis with the aim of test the hypothesis that has been set (Sugiyono, 2016:8)

The researcher will test the relationship between the independent variable, namely Islamic business ethics, and the dependent variable customer satisfaction.

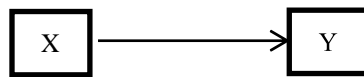


Figure 1. Research Model

Information:

X : Islamic Business Ethics

Y : Customer Satisfaction

RESULTS AND DISCUSSION

Validity Test Results

Validity test is conducted with the help of SPSS application with a significance level of 5% or 0.05. If the value of r count > r table, then it is said to be valid and if the value of r count < r table, then it is declared invalid. In this study, it can be done with a significance test that compares the value of r count with r table for degree of freedom (df) = n - 2. In this case n is the number of samples. The amount of df = 80 - 2 or df = 78 with alpha 5% (0.05) obtained r table = 0.2199. The results of the validity test for this study are as follows.

Table 1.1
Validity Test Results

NO	Variables	Item Question	r tabel	r hitung	Information
1	Islamic Business Ethics (X)	EBI 1	0.2199	0.531	Valid
		EBI 2	0.2199	0.265	Valid
		EBI 3	0.2199	0.305	Valid
		EBI 4	0.2199	0.415	Valid
		EBI 5	0.2199	0.531	Valid
		EBI 6	0.2199	0.478	Valid
		EBI 7	0.2199	0.433	Valid
		EBI 8	0.2199	0.331	Valid
2	Customer Satisfaction (Y)	KK1	0.2199	0.590	Valid
		KK2	0.2199	0.563	Valid
		KK3	0.2199	0.600	Valid
		KK4	0.2199	0.268	Valid
		KK5	0.2199	0.821	Valid
		KK6	0.2199	0.822	Valid
		KK7	0.2199	0.783	Valid
		KK8	0.2199	0.811	Valid

Source: primary data processed by SPSS (2024)

Based on table 1.1, it can be seen that each statement item has a larger calculated r compared to the table r of 0.2199. So it can be concluded that all indicators of both variables X and Y are declared valid.

Reliability Test Results

Reliability test is used to determine the extent to which the measurement results remain consistent, if the measurement is carried out with the questionnaire repeatedly. The basis for taking the cronbach alpha reliability test. According to Wiratna Sujarweni (2014), a questionnaire is said to be reliable if the cronbach alpha > 0.6 and is said to be reliable if the cronbach alpha < 0.60. The results of the instrument reliability test using SPSS can be seen in the following table:

Table 1.2
Reliability Test Results

NO	Variabel	Question Items	Cronbach alpha value	Critical Value	Information
1	Islamic Business Ethics (X)	EBI 1	0.866	> 0.60	Reliable
		EBI 2	0.883	> 0.60	Reliable
		EBI 3	0.879	> 0.60	Reliable
		EBI 4	0.872	> 0.60	Reliable

		EBI 5	0.866	> 0.60	Reliable
		EBI 6	0.871	> 0.60	Reliable
		EBI 7	0.871	> 0.60	Reliable
		EBI 8	0.875	> 0.60	Reliable
2	Customer Satisfaction (Y)	KK1	0.871	> 0.60	Reliable
		KK2	0.876	> 0.60	Reliable
		KK3	0.869	> 0.60	Reliable
		KK4	0.889	> 0.60	Reliable
		KK5	0.871	> 0.60	Reliable
		KK6	0.872	> 0.60	Reliable
		KK7	0.871	> 0.60	Reliable
		KK8	0.871	> 0.60	Reliable

Source: Data processed using SPSS (2024)

Based on the results of the reliability test in table 1.2, it shows that each cronbach alpha value is more than $r_{table} > 0.60$. This shows that overall the statement is reliable because the cronbach alpha value is > 0.60 .

Normality Test Results

The normality test is used to test whether the collected data has a normal distribution or not, namely by looking at its significance. If the significant value of the research variable is > 0.005 then the distribution is normal and if the significant value of the research variable is < 0.05 then it is not normally distributed. Here the author uses the Kolmogorov Smirnov test method. For data normality testing, it can be seen in the following :

Table 1.3
Results of Normality Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual	
N		80	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	3.61500145	
Most Extreme Differences	Absolute	.089	
	Positive	.077	
	Negative	-.089	
Test Statistic		.089	
Asymp. Sig. (2-tailed) ^c		.183	
Monte Carlo Sig. (2-tailed) ^d	Sig.	.119	
	99% Confidence Interval	Lower Bound	.110
		Upper Bound	.127

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

The test results above show that the significant value of the variable must be > 0.05 , which is $0.119 > 0.05$ so that it can be concluded that the data is normally distributed.

Simple Linear Regression Analysis Results

Simple linear regression analysis is used to measure the magnitude of the influence of one independent variable or variable X on the dependent variable or variable Y. Based on the calculation of simple linear regression of the Islamic business ethics variable (X) partially on consumer satisfaction in the Majenang market using the SPSS 29 program. By using the SPSS 29 program, the results obtained are as shown in the following table:

Table 1.4
Simple Linear Regression Analysis Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	542.809	1	542.809	41.011	<.001 ^b
	Residual	1032.391	78	13.236		
	Total	1575.200	79			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Islamic Business Ethics

From the table above, it is known that the calculated F value = 41.011 with a significance level of $0.001 < 0.05$, so the regression model can be used to predict the Islamic business ethics variable or in other words, there is an influence of the Islamic business ethics variable (X) on the consumer satisfaction variable (Y).

Hypothesis Testing

t-test (partial)

The t-test is a test to determine the significance of the influence of the independent variable (Islamic business ethics) partially or individually in explaining the dependent variable (consumer satisfaction).

Table 1.5
t-test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.994	3.212		1.866	.066
	Islamic Business Ethics	.672	.105	.587	6.404	<.001

a. Dependent Variable: Customer Satisfaction

Based on table 1.5, the Islamic business ethics variable shows a t-value of 6.404 t table of 0.67765 with a significant value of $t_{count} > t_{table}$ or a significant value of $0.001 > \alpha 0.005$ with a significant value of $0.0000 < \alpha 0.005$. So it can be concluded that partially Islamic business ethics has a positive and significant effect on consumer satisfaction. So the decision is H_0 is rejected and H_1 is accepted.

F test (simultaneous)

The F test is used to determine whether the Islamic business ethics variables simultaneously affect consumer satisfaction. The results can be seen in the following table:

Table 1.6
F Test (simultaneous)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	542.809	1	542.809	41.011	<.001 ^b
	Residual	1032.391	78	13.236		
	Total	1575.200	79			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Islamic Business Ethics

Based on table 1.6 above, the results of statistical processing together using SPSS that tests between Islamic business ethics (X) and consumer satisfaction, the significant value of F count is obtained as much as $41.011 > f_{table} 3.963$ with a significance level value of $0.000 > 0.05$, which means that Islamic business ethics (X) has a positive effect on consumer satisfaction. So the decision is that H_0 is rejected and H_1 is accepted.

Coefficient of determination (R²)

The coefficient of determination or adjusted R² is used to determine the contribution of one or more variables (independent variables) that are given independent variables or variable X to the dependent variable or Y, or in other words, the value of the coefficient of determination or R square is useful for predicting or seeing how much influence the variable X has simultaneously (together) on Variable Y. The results can be seen in the table below:

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.587 ^a	.345	.336	3.638

a. Predictors: (Constant), Islamic Business Ethics

b. Dependent Variable: Customer Satisfaction

From the table above, the value of the coefficient of determination or R square is 0.345. The coefficient of determination value in percentage is 34.5%. This shows that the influence of Islamic business ethics (X) on consumer satisfaction in the Majenang market (Y) is 34.5%.

CONCLUSION

Based on the discussion that has been described regarding Islamic business ethics towards consumer satisfaction in the Majenang Cilacap market, it can be concluded that the Islamic business ethics applied by the Majenang Cilacap market are very good and partially that the Islamic business ethics variable shows a t-count value of 6.404 t table of 0.67765 with a significant value of $t_{count} > t_{table}$ or a significant value of $0.001 > \alpha 0.005$ with a significant value of $0.0000 < \alpha 0.005$. So it can be concluded that partially Islamic business ethics have a positive and significant effect on consumer satisfaction. So the decision H_0 is rejected and H_1 is accepted. has a positive and significant effect on consumer satisfaction in the Majenang Cilacap market.

Islamic business ethics simultaneously (together) with the results of statistical processing together using SPSS which tests between Islamic business ethics (X) on consumer satisfaction, then obtained a significant value of F count of 41.011 > f table 3.963 with a significance level value of $0.000 > 0.05$ which means that Islamic business ethics (X) has a positive effect on consumer satisfaction. So the decision H_0 is rejected and H_1 is accepted. So that it has a positive and significant effect on consumer satisfaction. Furthermore, the Majenang Cilacap market needs to maintain good Islamic business ethics on consumer satisfaction. In addition, product quality needs to be maintained and monitored when the process comes from the product supplier in order to reduce product defects. Product information marketing can also be improved through social media such as Facebook, Instagram and WhatsApp. So that relations have a wider reach.

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