


Implementation Of Islamic Business Ethics In Increasing Customer Loyalty (Study At Noorshofea Store)

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| Article Info | ABSTRACT |
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| <p>Keywords: Islamic Business Ethics, Customer Loyalty, Noorshofea Store, Obstacle Factor, Islamic Business Principles.</p> | <p>The research delves into the realm of Islamic business ethics, particularly focusing on their application within the context of Noorshofea Store. This research is significant due to the increasing importance placed on ethical conduct in business, particularly within Islamic frameworks. By understanding and analyzing the practices of Noorshofea Store through the lens of Islamic business ethics, the research aims to provide insights into how such principles can enhance customer loyalty. Various efforts have been made to increase the application of Islamic business ethics at the Noorshofea Store so that customer loyalty continues to increase. Additionally, the identification of barriers and proposed solutions contributes to the broader understanding of challenges in implementing Islamic business ethics in contemporary business environments. Through qualitative field research methods like interviews, observation, and documentation analysis, this study seeks to offer a comprehensive understanding of the subject matter, thereby contributing to both academic scholarship and practical applications in business settings.</p> |
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INTRODUCTION

In Indonesia's rapidly growing business landscape, Noorshofea Store, situated in Juwet Gayam Village, Wringinanom District, Gresik, has emerged as a notable player, particularly in the women's clothing sector. Despite its local roots, the store has expanded its reach beyond the immediate vicinity, leveraging online platforms such as Shopee and TikTok for sales. However, like many businesses venturing into e-commerce, Noorshofea Store faces challenges in attracting and retaining customers in the highly competitive online marketplace. (Wardani and Ridlwan 2022)

Recognizing the significance of ethical conduct in business operations, Noorshofea Store has anchored its approach in Islamic business ethics. The store's commitment to these principles is evident in its adherence to Islamic values, ensuring transparency, honesty, and fairness in all dealings. For instance, the owner takes personal responsibility for overseeing the production process, ensuring that workers are compensated fairly based on their tasks.

Despite its adherence to Islamic business ethics, Noorshofea Store encounters obstacles in maximizing customer loyalty. One notable challenge is the strain on customer service resources due to simultaneous requests, sometimes leading to limitations in responsiveness.

A sharia businessman must adhere to Islamic principles to avoid cunning, cheating, lying. (Erlinda and Faraby 2023). Islamic Business Ethics helps businesses comply with Islamic law that has been determined. Islam prohibits haram elements in business, including choosing the type of business, how to make money, and sell it. Islam determines halal and haram products. To describe daily activities, halal and haram are the main categories. Profit is not the goal of Islamic business, but it does have social effects. Thus, ethics can influence business. Business ethics in Islam emphasizes being trustworthy, honest, and fair. Understanding Islamic business ethics requires understanding three principles: *aqidah*, *akhlak*, and *sharia*. (Ayu and Anwar 2022). In Islam, business is a variety of activities that are not limited by the amount of money invested or the profit generated, but are limited by the rules of income and the use of its property (halal and haram). With high competition, business owners can use different ways to make money and must follow ethics when running their business. Business ethics serves to control economic activities because it philosophically bases itself on reason and religious knowledge to judge. So ethics is defined as a *standard of conduct* that leads individuals. (Maghfur, Maulidatul K, and Iltiham 2019)

Business Ethics is also a collection of good, bad, right, and wrong values in the business world based on the principles of morality. While in other words, business ethics is a set of principles and norms that businesses must follow when transacting, experimenting, and cooperating to achieve their goals. In other words, business ethics is a set of principles and norms that are made a commitment for business people in transacting, behaving, and relating to achieve a decision or other business goals safely. (Rahmawati and Faraby 2023) Simply studying ethics in business means studying what is good and what is bad right / wrong in the business world based on minority principles. Some business ethics include management or organization. Business ethics may mean thinking about economic and business ethics.(Ghafur 2018)

Loyalty is a commitment made by consumers or customers to maintain high standards of quality, service and satisfaction with a product they want to buy. (Rio Sasongko and Author 2021). Jasinta says that creating strong customer relationships is the key to long-term success. Customer loyalty can be built by satisfying customers with high-quality services that meet their needs and preferences, so that they do not switch to other products.(Walangare, Moniharapon, and Roring 2019) Customer loyalty is very important for businesses. With customer loyalty, we can increase revenue and maintain business continuity. Another benefit of customer loyalty is that it can reduce complexity in business. Loyal customers can also help the business grow by providing ideas and suggestions to the owner on how to improve the products in the store.(Asmi and Permata 2020)

Based on previous research by Wardani & Ridlwan (2022), "Application of Islamic Business Ethics in Building Customer Loyalty at PT. Tanjung Abadi". This research analyzes the Islamic business ethics of PT Tanjung Abadi to build customer loyalty. This research

shows that Tanjung Abadi has implemented five Islamic business ethics, namely unity/tauhid, balance/justice, free will, responsibility, and truth. Mannan & Ratih (2021) "Implementation of Islamic Business Ethics in Furniture Micro Business/MKM" aims to understand Islamic business ethics and how it is applied to MSME participants. This research shows that H. Dawi's furniture shop business follows Islamic business ethics for shop owners and workers.

Silviah & Lestari (2022) conducted a study entitled "The Effect of Business Ethics in Improving MSMEs" and found that Islamic business ethics must be followed. Islamic business ethics have a positive impact on micro-enterprises. According to many studies, Islamic business ethics should be applied to all businesses, including micro-enterprises. Business ethics in Islam may have many positive effects for all businesses.

With this backdrop, this study aims to delve into the dynamics of Noorshofea Store's operations, focusing on the application of Islamic business ethics to bolster customer loyalty. By examining the store's practices and challenges, the research seeks to elucidate strategies for enhancing customer loyalty while staying true to Islamic principles. Key objectives include understanding Noorshofea Store's Islamic business practices, analyzing its implementation of Islamic business ethics to foster customer loyalty, and identifying barriers to adherence to these ethics along with potential solutions.

Noorshofea Store, located in Juwet gayam village, Wringinanom district, Gresik, has expanded its product sales out of town. This store sells women's clothing. The store only accepts online orders from shoppe and tiktok. Online sales are difficult to find customers. The success achieved so far cannot be separated from the Islamic business ethics that have been applied to increase customer loyalty to Noorshofea Store. According to the explanation above, the problems and challenges of Noorshofea Store are in using Islamic business ethics to increase customer loyalty. Noorshofea Store has applied Islamic business ethics to its operations, as seen from the owner's willingness to accept responsibility for each worker's production work. Then, the payment of workers' wages is done according to the tasks. Sometimes customer service is limited as several customer requests are made simultaneously. The objectives of this study include: (1) Understanding Islamic business practices at Noorshofea Store, (2) understanding how Noorshofea Store applies Islamic business ethics to increase customer loyalty, (3) Identifying factors that hinder Islamic business ethics and their solutions.

METHODS

The research design used in this research is a qualitative with a descriptive approach (Hermawan and Amirullah 2016). Qualitative research is chosen because it allows for in-depth exploration and understanding of phenomena, such as the application of Islamic business ethics to enhance customer loyalty at Noorshofea Store, without relying on numerical data.

Primary and secondary data sources are utilized (Sugiyono 2018). distinction between direct data collection (primary) and data obtained from various sources such as books, newspapers, and government documents (secondary). Primary data collection involves observations and interviews with key stakeholders including the owner, employees, and

customers of Noorshofea Store. Secondary data, on the other hand, encompasses information gleaned from diverse sources like articles, journals, and websites.

Data collection techniques include observation, interview, and documentation, enabling a comprehensive understanding of the research object. To ensure rigor and reliability, data absorption techniques are employed, extending the research duration and facilitating triangulation (Sugiyono 2018). For data analysis, the Miles and Huberman model is utilized, comprising data reduction, data presentation, and conclusion drawing/verification stages. This analytical framework offers a systematic approach to organizing and interpreting the collected data, ultimately facilitating the formulation of robust conclusions and insights.

RESULTS AND DISCUSSION

Noorshofea Store is a trading business unit that sells women's culottes and skirts ranging from children to adults. Noorshofea Store was founded by a young man named Basit in 2021. In its operations, Noorshofea Store develops several types of culottes for children, seniors, and adults. The store owner used modest funds and had one employee at first. Marketing will be done on a narrow and rented scope. However, with up-to-date prices, services, and designs, Noorshofea Store was able to grow and succeed. Marketing began to decline outside the city. And already on tiktok and shopee. Every day this store does live on tiktok and shopee to increase their store sales. This is also related to the business experience that the store owner has.

In the discussion of research findings, it's imperative to connect them with relevant theoretical frameworks or prior studies to provide context and depth to the analysis. For instance, findings can be compared with established principles of Islamic business ethics as elucidated by scholars such as Ayu and Anwar (2022) or Hermawan and Amirullah (2016). By aligning observed practices at Noorshofea Store with theoretical constructs, the study can highlight areas of convergence or divergence, shedding light on the effectiveness and relevance of Islamic business ethics in real-world contexts.

Furthermore, explaining the meaning and implications of the research findings involves elucidating how the observed practices contribute to or deviate from theoretical expectations. For instance, if the study reveals exemplary adherence to Islamic principles of honesty and fairness in customer interactions, it underscores the significance of ethical conduct in fostering trust and loyalty. Conversely, if shortcomings are identified, such as challenges in maintaining consistent customer service due to high demand, it prompts reflection on potential strategies for improvement.

Ultimately, the research findings should not only describe observed phenomena but also offer insights into their significance within the broader context of Islamic business ethics and customer loyalty. This contextualization facilitates a deeper understanding of the implications of the study, informing potential recommendations for practitioners and scholars alike.

Islamic Business Practices at Noorshofea Store

In Islamic business, we must follow the rules set by Allah. In a sale and purchase contract, there should be no compulsion or inconvenience, which creates doubt in the

transaction. Toko Noorshofea follows Islamic business principles and Allah's rules to sell its products. There are also some morals and success factors in the buying and selling process. Example: Honesty and trustworthiness of Noorshofea store. The traits of honesty, taqwa, tawakal, fairness, friendliness, and patience should be practiced by other Muslim business people to understand the ethics and principles in Islam.

1. Honest (shiddiq)

The Noorshofea shop has used an honest attitude in business. The workers also provide good service to customers by answering any questions and providing clear explanations to customers who need information about the Noorshofea shop. In addition, workers always use honesty in their work. Records must match what is done, and each worker is different.

Muslim entrepreneurs prioritize legality in their business activities. Owners and workers must maintain high standards when serving customers. Information provided to consumers about the product or its quality. Since they want to attract customers, owners and workers should share information. In addition, owners should always advise workers to be honest about their production. As a Muslim business owner, honesty is very important. With honesty, the business will get blessings from Allah SWT in this world and in the hereafter. Toko Noorshofea has implemented honesty well in Islamic business practices.

2. Amanah

Islam teaches business people to have goodwill towards themselves and others and never violate the rights of others. Amanah is a great obligation for Muslim business owners. (Zakiyah 2021) Noorshofea Store has carried out many business activities well based on the research results. In building customer trust, this is more important. To maintain customer trust, Noorshofea Store always checks product quality. Quality products will make consumers happy and trust Noorshofea Store products.

In addition, internet purchases are processed quickly and accurately. Noorshofea Store has always maintained customer trust and loyalty in Islamic business. In addition to improving product quality, they strategically increase customer loyalty. Thus, customers will continue to feel comfortable, trust, and be aware of the quality of Noorshofea Store's products. Noorshofea Store also prioritizes online transactions by processing orders quickly and delivering goods on time to keep customers happy. This is a big responsibility that every business owner must take. Receiving customer trust is difficult, so once received, it must be handled well. Because if the buyer feels cheated, it will be difficult to build trust again. This is an important factor in Noorshofea Store's success in running its sales.

3. Fair

Islam strongly discourages cheating in business. Cheating is a sign of business failure, while fairness indicates success. Fairness can make consumers feel safe and trusting. (Zakiyah 2021) Based on research, Noorshofea Store always applies justice to all business activities. The owner's fairness extends to all workers, not just customers. This is shown by providing good service to all customers without exception. Prices are the same except for large purchases. Every worker receives a salary based on their performance. Noorshofea Store always follows the rules in running its business. Service is provided without exception. All buyers are very important to determine success in sales.

Shop owners only differentiate tasks based on need and other factors. The same price is given to all buyers. Prices for larger purchases are not specified. However, there are special prices for wholesale purchases. The owners' wages show their fairness to the workers. The wages given to each worker are different because their jobs are different. Each worker's salary is adjusted according to his or her job. For giving money as food money, all workers are the same. This is in accordance with the theory that Islamic business practices encourage justice. The success of a business depends on its principles of fairness. It can be said that Noorshofea Store's application of fairness is successful.

4. Hospitality

According to Islamic law, business is not only an economic activity to make money, but also a way to create harmonious relationships between people and ultimately benefit both parties. Everyone should also apply their humble attitude to their business activities. Rama is a kind of surrender. (Zakiyah 2021) Based on the researcher's observations, Noorshofea Store has implemented a rama-tamah attitude in its business activities.

This is achieved by workers always providing warm and helpful service to all shoppers. In addition, workers answer buyers' questions about information. A friendly attitude also plays an important role in business success. Muslim merchants should consider being polite, friendly, and smiling. The owner of Noorshofea Store often reminds workers to be kind to shoppers. Whatever the buyer needs about our product information must be answered. With good service, every buyer will feel comfortable and trust in our business. Being friendly is also a must-have in Islamic business. As business owners, if we are not friendly to buyers, buyers will think that we are arrogant and refuse to buy products in the shop. Thus, Noorshofea Store has maintained a friendly attitude in its business activities to increase customer loyalty.

5. Openness

As a business owner accepting money from others is a sign of growth that can increase potential and creativity. Businesses also encourage employees to work together to build responsibility without distinction in business activities.(Zakiyah 2021) According to researchers, Noorshofea Store has used openness in many business activities. The attitude of openness is applied by accepting input from parties to improve the smooth running of the business. In addition, the owner always starts selling products according to the product photos displayed. Online product photos can be compared to the original product. To avoid cheating or fraud, offline buyers can see and evaluate the product before buying. Everything is done openly and openly.

All building critiques must be accurate. With this, it can be implemented into the running of the business and used for evaluation as per the customer's desired needs. Evaluating business activities will make them more structured and better. Openness in product quality will increase consumer trust and loyalty. Applying Islamic business ethics to increase customer loyalty A good Islamic business has ethics to guide its activities. With Islamic business ethics, a business will provide satisfaction and comfort to all customers, resulting in a long-term business. Based on observations and interviews, the researchers collected data on the Islamic business ethics of Noorshofea Store. Noorshofea Store follows Islamic business ethics, which include unity, balance, freedom, responsibility, benevolence and honesty.

Unity

Unity is one of the concepts of tawhid. Tawhid is an Islamic economic theory that guides business practices in accordance with logic, ethics and aesthetics. Tawhid is a system used to organize life with a vertical relationship to God as a guide for everything that has been determined by Him. (Aziz 2013) In running its business, Noorshofea Store has considered the concept of tawhid / unity.

This is done by always being grateful to Allah SWT in every work activity, such as giving workers who want to pray at the right time and rest while working at Toko Noorshofea. The owner always instills honesty, kindness in the business activities carried out, namely setting aside part of the profit for charity as an expression of gratitude for the blessings of Allah SWT. As a Muslim in business, we must always remember that Allah sees everything. We not only have to maintain good relations with each other, both the owners and workers of Toko Noorshofea have paid attention to this.

They do not resume their work when prayer time takes place. This is always done to enjoy Allah's grace and mercy. Noorshofea Store also has a place to rest so that the workers can feel comfortable. Noorshofea Store has implemented Islamic business principles well.

Balance (*equilibrium*)

According to Aziz (Aziz 2013) According to Aziz (Aziz 2013), Islam strongly upholds the principle of fairness, even to oppose business leaders who are against it. Fairness will increase some business profits. The principle of fairness in Islam is an action that helps a person not to violate the rights of others. The balance of the owner of Noorshofea Store can also benefit customers. Wages are in accordance with the performance of workers. In addition, all workers get the same food money. Furthermore, workers also provide the same service to all customers and always provide high-quality products. As an act of worship to keep practicing the principle of balance (afterlife affairs), the owner of Toko Noorshofea releases some of the profits for alms.

This is as Allah says in QS. Al-Maidah verse 8.

وَاللَّهُ أَقْرَبُ هُوَ اعْدِلُوا ۖ تَعْدِلُوا أَلَّا عَلَى قَوْمٍ سَنَانُ يَجْرِمَنَّكُمْ وَلَا ۖ بِالْقِسْطِ شُهَدَاءَ لِلَّهِ قَوْمًا مِّنْ كُونُوا آمَنُوا الَّذِينَ أَيُّهَا يَا تَعْمَلُونَ بِمَا خَبِيرُ اللَّهُ إِنَّ ۖ اللَّهَ وَاتَّقُوا

"O you who believe, be those who always establish (the truth) for the sake of Allah, bearing witness with justice. And let not your hatred of any people lead you to be unjust. Be just, for justice is nearer to piety. And fear Allah, surely Allah knows best what you do."

Free will

Freedom is important in Islamic business ethics. The principle of freedom cannot be used to enforce accountability and cause harm to others. Freedom means that Islam strongly empowers humanity to innovate in all fields, especially business, but in accordance with the established Shari'ah. The Islamic principle of free will has its own power because humanity always has the potential for it. (Aziz 2013) Noorshofea's store is always improving itself to keep growing, but it still considers its weaknesses. The existing theory states that freedom cannot harm others. This means that freedom does not mean we can do what we want. Noorshofea Store always innovates and develops its business in the existing market without

disturbing other competitors. In addition, on the purchasing side, customers are free to choose the products they want.

Responsibility

Islam views responsibility as a cardinal art, including responsibility towards oneself, others and the environment. In business, honesty is essential. Without leadership, work will not go well. This principle is closely related to freedom. Having experienced many business innovations, it does not mean that all have succeeded or received profits. Everyone must be responsible, including during the production process, sales, collaboration between business people, and to Allah SWT. (Aziz 2013)

Noorshofea Store's business activities emphasize respect for workers, customers, and Allah SWT. Customer responsibility for the services provided. It should also be noted that all Noorshofea Store workers always inspect their goods before shipment. Then, the photos uploaded to internet selling platforms are real and correspond to their circumstances. In addition, workers get their monthly salaries paid on time. Due to the importance of workers' skills as the foundation of the business, the owner always motivates and inspires workers. In addition to the workers, the owner also always fulfills the five daily prayers to Allah.

This is stated in the word of Allah in QS. Al-Muddassir verse 38.

رَهِيْنَةً كَسَبَتْ بِمَا نَفْسُ كُلِّ

"Each one is responsible for what he has done"

Righteousness: virtue and honesty

This principle means that Islamic business ethics strongly influences business behavior. The principle of ihsan states that individual businesses should be optimized without being forced to do so.(Ningrum and Hadi 2023) In doing activities, a Muslim must remember that Allah sees and supervises everything, so they must always do the best they can. Based on research, Noorshofea Store always provides the best service to make customers happy, satisfied, and trusting. From providing accurate product photos to offering discounts to frequent buyers, we also always provide good service, fast, and always fast response. A prayer room is also available to worship Allah SWT.

Factors Hindering the Implementation of Islamic Business Ethics and Solutions

Business activities are inseparable from challenges and obstacles. The biggest challenge for Muslim businessmen is how to run their business while still adhering to Islamic values. A good business will definitely use Islamic values to run its activities and always be responsible. That way the business will always increase.(Ryandono 2018) However, implementing Islamic business ethics is also difficult and involves several challenges. These obstacles will prevent an action from being ineffective. Business has many challenges, but following Islamic business ethics will help Noorshofea Store in increasing customer loyalty.

Some obstacles in the application of Islamic business ethics to increase customer loyalty include the lack of understanding and application of comprehensive Islamic values in conducting business activities, some products sold are not in accordance with Islamic law, and ineffective service provision when facing high order volumes with simultaneous estimated completion, causing delays and customer dissatisfaction.

1. Lack of understanding and application of Islamic values

According to the research, Noorshofea Store's Islamic values are still neglected, even though praying is a Muslim obligation. The owner also realizes that he has not fully understood and applied Islamic values to his business. However, the owner always tries not to follow business activities that are prohibited in Islam.

2. Products produced

Not all Noorshofea Store products are Muslim fashion. The target market is all women, not just Muslim women. However, the gamis product, which is the biggest seller on shoppe and tiktok, is not available at Noorshofea Store...

3. Less effective service when there are many requests

Every business person strives to provide the best service to all customers. This is done so that buyers always feel comfortable and continue to trust our business. However, everyone has abilities that cannot be observed. This is shown when multiple requests arrive at once, making resolution difficult. All production is still within the capacity of human resources. As such, customer requests may not always be fulfilled on time. However, the principle of responsibility is still utilized by confirming customer orders and extending the turnaround time.

Various factors in Islamic business ethics can be overcome to increase customer loyalty at Noorshofea Store. According to Abdullah, Islamic business principles cannot be used to solve problems. The following solutions are used by Noorshofea Store to address Islamic business ethics issues that affect customer loyalty: (Abdullah 2014)

1. Continue to learn to manage the business properly according to Islamic teachings
2. Always direct and give examples to employees to apply Islamic business ethics at work
Always innovate and strategize to keep customers loyal and limit themselves from seeking profit with Islamic business activities.
3. Trying to produce products that are in accordance with Islamic law, for example: robe, mukena, veil etc. Because with this, the Noorshofea Store store can grow more rapidly and more customers want to buy products from this store.

CONCLUSION

The research on Noorshofea Store underscores its alignment with Islamic business ethics, exemplifying values such as honesty, trust, justice, hospitality, and transparency. While successful in fostering customer loyalty, there exist notable deficiencies, particularly in fulfilling responsibilities towards customers due to delays in order completion amid high demand. These challenges are exacerbated by factors such as the owner's limited grasp of Islamic values, product diversification beyond the primary target demographic, and operational constraints in managing concurrent orders. To surmount these hurdles, proactive measures are proposed. This includes aspects of unity, balance, freedom, responsibility, truth, benevolence, and honesty. The shortcoming is in the principle of responsibility towards customers, which is caused by the disappointment that arises when their orders cannot be delivered on time as requested. These include intensifying education on Islamic business management, offering guidance to employees on ethical conduct, refining product offerings to better cater to the Muslim women's market, and devising innovative strategies to enhance

customer loyalty while adhering to Islamic principles. By prioritizing ethical practices and customer satisfaction over profit-driven pursuits contrary to Islamic teachings, Noorshofea Store can fortify its ethical framework and cultivate enduring customer relationships grounded in mutual trust and integrity.

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