



## **THE INFLUENCE OF IMPLEMENTING ISLAMIC BUSINESS ETHICS, PRODUCT QUALITY, AND ISLAMIC SERVICE QUALITY ON CONSUMER LOYALTY WITH CONSUMER SATISFACTION AS AN INTERVENING VARIABLE**

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### **Abstract**

*This research aims to determine the effect of implementing Islamic Business Ethics, Product Quality, and Islamic Service Quality on Consumer Loyalty with Consumer Satisfaction as an Intervening Variable (Study on Consumers of Cafe Teras Angkringan Benkemebul) This type of research is quantitative research with the consumer population of Cafe Teras Angkringan Benkemebul. The sampling technique in this research used non-brobability sampling, totaling 100 respondents. The analytical methods used include validity tests, reality tests, classical assumption tests, hypothesis tests and path analysis tests. This research uses the SPSS data analysis tool. The research results show that Islamic business ethics, product quality and Islamic service quality have a positive but not significant effect on consumer loyalty. Consumer satisfaction has a positive and significant effect on consumer loyalty. Islamic business ethics has a positive but not significant effect on consumer satisfaction. Product quality and Islamic service quality have a positive and significant effect on consumer satisfaction. Consumer satisfaction is unable to mediate the influence of Islamic business ethics and product quality on consumer loyalty. Consumer satisfaction is able to mediate the quality of Islamic services on consumer loyalty.*

**Keywords:** *Islamic Business Ethics, Product Quality, Islamic Service Quality, Consumer Loyalty, Consumer Satisfaction*

### **INTRODUCTION**

In today's increasingly competitive cafe business, it is important for cafe owners to have careful planning and innovative strategies to remain relevant and competitive. Tight competitive conditions require cafe business actors to not only pursue profits, but also adhere to ethical principles in running their business. As customers become more selective, they tend to choose cafes that not only provide quality products but also provide more value and a satisfying experience for consumers. Therefore, the quality of the products and services offered is the main key in maintaining customer satisfaction and maintaining their loyalty. The intensity of competition between similar cafes can cause fluctuations or instability in the

number of customers coming. To overcome this, it is important for cafe owners to continue to increase their differentiation, both through product innovation, unique cafe concepts, and engaging customer experiences. By understanding market dynamics and changing customer needs, as well as adhering to ethical business values, cafe owners can develop the right strategy to face competition and achieve their business targets in the long term.

Based on the results of interviews with the owner of Teras Angkringan Benkemebul, it appears that consumer loyalty has a very important role in the development of this cafe. Consumer loyalty will not only contribute to better financial performance and maintain business continuity, but will also provide constructive criticism and suggestions so that the quality of cafe products and services is maximized. Loyal consumers tend to be satisfied with the products and services provided by Cafe Teras Angkringan Benkemebul. They will not only return to consume cafe products, but will also recommend this cafe to others. Recommendations from satisfied consumers are an effective way to attract other consumers and expand market share.

Apart from that, consumer loyalty can also influence the loyalty of other consumers towards Teras Angkringan Benkemebul. Consumers who see loyalty and recommendations from other consumers tend to trust them more and are more likely to try and remain loyal to using the cafe's services. Thus, understanding the aspects that can influence consumer loyalty, such as product quality, service quality, and implementation of Islamic business ethics, will be very important to develop strategies that can strengthen consumer loyalty and ensure sustainable business growth for Cafe Teras Angkringan Benkemebul.

Based on the table above, it shows that consumers who come to the Benkemebul Angkringan Terrace Cafe are unstable, experiencing increases and decreases every month. In January the total consumer bill amounted to 1125 bills but in February it decreased drastically to 625 bills, in March it increased to 725 bills, in April it fell again to 625 bills, the next two months from May to June the number of bills was stable with the amount 1125 bills, but in the next two months from August to September there were successive decreases where August was 1075 and September 878 bills, in October there was an increase to 975 bills but in November there was a decrease again to 700 bills, and in December there was a gradual increase drastically to 1125 bills. Based on the description above, it shows that consumer loyalty at the Benkemebul angkringan terrace still needs research in order to increase competitiveness and increase consumer loyalty. The rise and fall of bill amounts can be seen in consumer loyalty in buying products back at the Benkemebul Angkringan Terrace Cafe. When they are able to make products and provide satisfactory service, consumers tend to make repeat purchases and have a commitment to return to the cafe.

Based on the results of the interview, Cafe Teras Angkringan Benkemebul runs its business based on Islamic business ethics. This business ethic is very important to create a conducive climate within the Cafe Teras Angkringan Benkemebul team environment, as well as maintaining good relationships within the team structure. Based on the description and interview results, it appears that Cafe Teras Angkringan Benkemebul has implemented Islamic business ethics well. This business ethic not only creates a conducive climate within the team, but also influences the team's professionalism in serving consumers and in the product manufacturing process.

This is reflected in the principles of justice, creativity and responsibility which form the basis of every aspect of their operations. However, even though Islamic business ethics have been implemented, further research is still needed to understand and increase consumer loyalty at Cafe Teras Angkringan Benkemebul. Consumer loyalty can be influenced by various internal and external aspects of the cafe. These aspects are product quality, Islamic service quality, and consistent implementation of Islamic business ethics.

A case study focused on consumers of Cafe Teras Angkringan Benkemebul can help identify in more depth how these factors influence the level of consumer loyalty. Through the research carried out, you will be able to build an effective strategy to increase competitiveness and strengthen consumer loyalty, which will support the sustainable growth of the cafe business.

According to research (Maharti & Fahrullah, 2021) the application of Islamic business ethics has a significant impact on increasing customer loyalty at the Aqiqah Nurul Hayat Foundation. This shows that the ethical values in Islam, namely honesty, justice and responsibility, can provide customer trust and satisfaction, which can increase loyalty. However, research results (Salam & Habibah, 2021) show that Islamic business ethics has no significant effect on customer loyalty. Likewise, product quality is an important aspect in purchasing decisions. Good product quality can increase the attraction of consumers to return to visit. Quality products will create a positive experience for consumers, while a comfortable cafe environment will also increase consumer satisfaction and encourage consumers to return to visit. Quality can be realized if the company can meet consumer expectations. With quality products and services, harmonious relationships with consumers can be maintained in the long term. (Salsabilah et al., 2021)

According to research (Saridewi & Nugroho, 2022) product quality has a significant positive effect on customer loyalty through consumer satisfaction. This shows that consumer satisfaction plays an important mediating role between product quality and customer loyalty. However, research conducted by (Morasa et al., 2022) shows that product quality partially has no effect on consumer loyalty. Therefore, although product quality is an important aspect in influencing consumer loyalty, its influence may not always be direct or significant in every case. It is important for companies to consider various aspects that have an influence on consumer loyalty and continue to strive to improve product quality and consumer satisfaction.

Based on the problem description above and relevant literature. The author is interested in carrying out research with the title "**The Influence of Implementing Islamic Business Ethics, Product Quality, and Islamic Service Quality on Consumer Loyalty with Consumer Satisfaction as an Intervening Variable (Study on Consumers of Cafe Teras Angkringan Benkemebul)**" interesting to research because it explores the relationship between various factors that relevant in a business context with Islamic values.

## **LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT**

Carrying out an analysis of the theory that is the basis of research is called theoretical basis. This research introduces the concepts of Islamic Business Ethics, Product Quality, Islamic Service Quality, Consumer Loyalty, and Consumer Satisfaction. The main theory used is the Theory of Planned Behavior.

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This theory, according to (Ulfah, 2020), explains the factors that encourage

individuals to take certain actions. In the context of this research, this theory is applied to understand consumer interest and behavior towards a company. The Theory of Planned Behavior has three main concepts, namely: Attitude towards behavior, Subjective norms, Perceived behavioral control.

In Islamic economic ethics, the four axioms put forward by Syed Nawab Haidar Naqvi, as explained by Muhammad (2004), provide the basis for business behavior in accordance with Islamic principles. The following is an explanation of each of these axioms: Tawhid/Belief in God, Balance and Justice, By internalizing Islamic business ethics, Freedom, Responsibility.

The following is an explanation of product quality indicators according to the opinion of (Tjiptono and Fandy, 2014): Durability refers to the durability of the product and how long the product can last before needing replacement, Aesthetics includes subjective aspects related to the aesthetic values of products, Impression of Quality (perceived quality) Impression of quality refers to consumers' perceptions of product quality based on information obtained or based on experience with the product, Represented Quality (performance quality) This refers to the subjective characteristics related to how consumers feel about the existence and performance of the product.

In providing maximum service, Didin Hafiduddin and Hermawan Kartajaya emphasize the application of important Islamic values. These values form the basis of ethics in business and service that reflect Islamic principles. Following are these values: Professional (Fathanaah) Professionalism in Islam means working optimally, with full commitment and sincerity, Politeness and Friendliness (Tabligh) Tabligh means communicative and argumentative, Honesty (Sidiq) Honesty is the correspondence between what is conveyed and reality, Trustworthy (Amanah) means being responsible in carrying out one's duties and obligations.

According to Kotler & Keller (2006), consumer loyalty is said to be good if it meets three main indicators, as follows: Repeat Purchase (Loyalty to Product Purchases) Repeat purchases are an important component of consumer loyalty, Retention (Consumer Resistance to Negative Influences) Retention refers to a company's ability to retain their regular customers despite changes or challenges, Referrals (Referring to the Total Existence of Producers) Referrals are situations where consumers recommend products or services to other consumers. According to Consuegra, consumer satisfaction indicators measure consumer satisfaction through three main dimensions, namely: Conformity to expectations refers to the extent to which the service received meets consumer expectations, Perceived performance measures how consumers perceive the quality or results of the services they receive, Consumer assessment is an overall evaluation of the service received compared to other available alternatives.

## **METHOD**

Quantitative research is the type of research chosen in this research. This type of quantitative research refers to research methods that refer to the philosophy of positivism with the aim of studying a certain population or random sample with the aim of testing hypotheses that have been determined and processed manually using predetermined statistical formulas (Susanti et al., 2017). Cafe Teras Angkringan Benkemebul, Jl. H. Ilyas. Sraten Satu, Gedangan, District. Tuntang, District. Semarang, Central Java 50773. May 2024.

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The generalization area is composed of objects or subjects, having certain properties and characteristics which are determined by the researcher as a lesson and conclusions are drawn as a population (Sugiyono, 2017). Determination of the population size in this study was taken from data on the number of bills for the Teras Angkringan Benkemebul cafe in 2023, which amounted to 11,378 bills. Based on the calculations above, the sample required for this research is 100 respondents. In this research, the sampling method uses non-probability sampling, with an accidental sampling technique, namely a sampling technique based on chance, that is, anyone who meets the researcher by chance can be used as a sample, if the person they meet is deemed suitable as a data source. Sugiyono (2004). The use of primary data in this research is used to collect data collected directly from respondents through questionnaires, focus groups, panels and interview data (Budiyanti, 2020). In this research, researchers used questionnaires and literature studies.

**RESULTS AND DISCUSSION**

1. Validity and Reliability Test

a. Validity test

**Table 4. Validity Test Results**

Variable	Statement	R count	R table	Information
Islamic Business Ethics (X1)	P1	0,731	0,361	Valid
	P2	0,847		Valid
	P3	0,904		Valid
	P4	0,818		Valid
Product Quality (X2)	P1	0,656	0,361	Valid
	P2	0,879		Valid
	P3	0,871		Valid
	P4	0,795		Valid
Islamic Service Quality (X3)	P1	0,872	0,161	Valid
	P2	0,856		Valid
	P3	0,694		Valid
	P4	0,903		Valid
Consumer Loyalty (Y)	P1	0,851	0,361	Valid
	P2	0,953		Valid
	P3	0,851		Valid
Consumer Satisfaction (Z)	P1	0,893	0,361	Valid
	P2	0,883		Valid
	P3	0,914		Valid

Source: Processed primary data, 2024

b. Reliability Test

Reliability testing needs to be carried out in order to see whether respondents have consistent responses over time. For data to be considered credible, the Cronbach's alpha value must be greater than the threshold of 0.60. Reliability tests have been carried out for this research, and the following are the findings from these tests:

**Table 5. Reliability Test Results**

Variable	Cronbach Alpha	Information
Islamic Business Ethics (X1)	0,831	Reliable
Product Quality (X2)	0,815	Reliable
Islamic Service Quality (X3)	0,852	Reliable
Customer Loyalty (Y)	0,864	Reliable
Consumer Satisfaction (Z)	0,874	Reliable

2. Statistic test

a) Statistical Test of Purchasing Decision Equation (Equation I)

1) R Test<sup>2</sup>

**Table 12. R2 Test Results**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.701 <sup>a</sup>	.491	.476	1.464

Source data: Processed by the author

The result of the relationship coefficient (R) is 0.701, which means there is a solid area between the independent variable and its subordinate components because it is more than 0.5 and close to Meanwhile, the guarantee coefficient R<sup>2</sup> is 0.491, which means that the responsibilities of the autonomous components are arranged in such a way as to appear valid or influence the variable. tied at 49% while abundance at 51% examines or is influenced by other elements outside the model.

2) F test

**Table 13. F Test Results**

ANOVA <sup>a</sup>					
Model	Sum of Square	Df	Mean Square	F	Sig.
Regression	241.542	3	80.514	101.905	.000 <sup>b</sup>
1 Residual	75.848	96	.790		
Total	317.390	99			

a. Dependent Variable: Consumer Satisfaction

b. Predictors: (Constant), Islamic Service Quality, Islamic Business Eth Product Quality

Based on the tests in the table above, it can be seen that the f test produces a coefficient value of 101.905 with a value of  $0.000 < 0.05$ . These results indicate that the independent variables influence consumer satisfaction.

3) T test

**Table 14. T Test Results**

Model	Coefficients <sup>a</sup>			T	Sig.
	Unstandardized Coefficients	Standardized Coefficients			
	B	Std. Error	Beta		
(Constant)	.682	1.217		.561	.576
Islamic Business Ethics	.098	.096	.113	1.026	.308
1 Product quality	.042	.104	.049	.402	.689
Islamic Service Quality	.162	.138	.168	1.177	.242
Consumer Satisfaction	.522	.160	.462	3.254	.002

a. Dependent Variable: Consumer Loyalty

Based on the table above, the following conclusions are drawn:

1. Islamic business ethics has a T value of 1.026 with a significance value of 0.308 at an alpha coefficient of 5%. Because the significance value is  $> 0.05$ . So the influence of Islamic business ethics on consumer loyalty is positive but not significant.
2. Product quality has a T value of 0.402 with a significance value of 0.689 at an alpha coefficient of 5%. Because the significance value is  $> 0.05$ . So the influence of product quality on consumer loyalty is positive but not significant.
3. Islamic service quality has a T value of 1.177 with a significance value of 0.242 at an alpha coefficient of 5%. Because the significance value is  $< 0.05$ , it means that the influence of Islamic service quality on consumer loyalty is positive and significant.
4. Consumer satisfaction has a T value of 3.254 with a significance value of 0.002 at an alpha coefficient of 5%. Because the significance value is  $< 0.05$ , the influence of consumer satisfaction on consumer loyalty is positive and significant.

**CONCLUSION**

Based on the results of the analysis that has been carried out, it can be concluded as follows:

1. Islamic business ethics has a positive but not significant effect on consumer loyalty: This means that although Islamic business ethics has a positive effect on consumer loyalty, this effect does not reach a level of statistical significance that can be stated strongly.

2. Product quality has a positive but not significant effect on consumer loyalty: This indicates that although product quality has a positive impact on consumer loyalty, this impact is not statistically significant.
3. Islamic service quality has a positive but not significant effect on consumer loyalty: Just like the previous point, Islamic service quality has a positive effect on consumer loyalty but is not statistically significant.
4. Consumer satisfaction has a positive and significant effect on consumer loyalty: Consumer satisfaction significantly influences the level of consumer loyalty, which shows that satisfied consumers tend to be more loyal to the brand or company.
5. Islamic business ethics has a positive but not significant effect on consumer satisfaction: Although Islamic business ethics has a positive effect on consumer satisfaction, this effect does not reach a strong level of statistical significance.
6. Product quality has a positive and significant impact on consumer satisfaction: Product quality has a significant positive impact on consumer satisfaction, indicating that good products can increase the level of consumer satisfaction.
7. Islamic service quality has a positive and significant effect on consumer satisfaction: Likewise, Islamic service quality significantly influences consumer satisfaction.
8. Consumer satisfaction is not able to mediate the influence of Islamic business ethics on consumer loyalty: This means that consumer satisfaction does not act as an intermediary in the relationship between Islamic business ethics and consumer loyalty.
9. Consumer satisfaction is not able to mediate the influence of product quality on consumer loyalty: Just as before, consumer satisfaction does not act as an intermediary in the influence of product quality on consumer loyalty.
10. Consumer satisfaction is able to mediate the influence of Islamic service quality on consumer loyalty: Here, consumer satisfaction plays a role as an intermediary between Islamic service quality and the level of consumer loyalty, indicating that consumer satisfaction is an important bridge in strengthening consumer loyalty to brands or companies that offer quality Islamic services.

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