

Customer Satisfaction Level Towards Baureno Department Store's Service From The Perspective Of Islamic Business Ethics

Suci Yongki Setyowati^{1*}, Anas Alhifni², Isti Karomah³

^{1,3}Sunan Drajat University, ²Djuanda University

Email: suciyongki@gmail.com¹, anas.alhifni@unida.ac.id², Istikaromah617@gmail.com³

*) Corresponding Author

Submitted: 25 Dec 2025
Revised: 13 Jan 2026
Accepted: 24 Feb 2026
Published: 4 Mar 2026

How to Cite:

Setyowati, S. Y., Alhifni, A., & Karomah, I. (2026). Customer Satisfaction Level Towards Baureno Department Store's Service From The Perspective Of Islamic Business Ethics. *Jurnal Iqtisaduna*, 12(1), 68–83. <https://doi.org/10.24252/iqtisaduna.v12i1.64063>



Copyright ©2026 by
Authors

ABSTRACT

This study aims to analyze customer satisfaction with Baureno Department Store services and assess its compliance with the principles of Islamic business ethics. The approach used is mixed method. Quantitative data were collected through a Likert-scale-based questionnaire from 50 customer respondents. The results of the analysis show that service quality has a significant and strong influence on customer satisfaction, with a path coefficient of 0.793 and an R-square value of 0.630, which means that 63% of customer satisfaction is influenced by the quality of service provided. From the perspective of Islamic business ethics, Baureno Department Store's services reflect the principles of justice ('adl), honesty (shidiq), and trustworthiness. However, the principle of ihsan still needs improvement, particularly in the areas of price listing/transparency, the completeness of facilities, the efficiency of technology-based services, and the convenience of supporting facilities. Therefore, this study concludes that Baureno Department Store's services are essentially consistent with Islamic business ethics and can achieve high customer satisfaction, although further improvement is still needed in several strategic service areas.

Keywords: Services, Satisfaction. Islamic Business Ethics

ABSTRAK

Penelitian ini bertujuan untuk menganalisis tingkat kepuasan pelanggan terhadap pelayanan Toserba Baureno serta menilai kesesuaiannya dengan prinsip etika bisnis Islam. Pendekatan yang digunakan adalah mixed methods. Data kuantitatif dikumpulkan melalui kuesioner berbasis skala Likert terhadap 50 responden. Hasil analisis menunjukkan bahwa kualitas pelayanan berpengaruh signifikan dan kuat terhadap kepuasan pelanggan, dengan koefisien jalur sebesar 0,793 dan nilai R-square sebesar 0,630, yang berarti 63% tingkat kepuasan pelanggan dipengaruhi oleh kualitas pelayanan yang diberikan. Dari perspektif etika bisnis Islam, pelayanan Toserba Baureno telah mencerminkan prinsip keadilan ('adl), kejujuran (shidiq), dan amanah. Namun demikian, prinsip ihsan masih perlu ditingkatkan, terutama pada aspek layanan daftar/transparansi harga, layanan kelengkapan fasilitas, efisiensi layanan berbasis teknologi, serta kenyamanan sarana pendukung. Dengan demikian, penelitian ini menyimpulkan bahwa pelayanan Toserba Baureno pada dasarnya telah sesuai dengan etika bisnis Islam dan mampu menciptakan kepuasan pelanggan yang tinggi, meskipun masih diperlukan perbaikan berkelanjutan pada beberapa aspek layanan strategis.

Kata Kunci: Pelayanan, Kepuasan, Etika Bisnis Islam

INTRODUCTION

The modern retail sector in Indonesia continues to grow and is a key driver of both the local and national economies. Modernization of consumer spending patterns, lifestyle changes, and rising per capita incomes are driving a shift from traditional markets to modern retail, particularly in minimarkets, supermarkets, and department stores. One growing business is the convenience store (toserba), including the Sunan Drajat Department Store, Baureno Branch, located in Bojonegoro Regency, East Java (Meliana et al., 2025). By providing a variety of basic necessities and household goods in one place, the Baureno Department Store has become an important part of the economic life of the surrounding community. The existence of such department stores not only makes goods more accessible, especially for rural communities that previously had to shop in the city, but also creates job opportunities, stimulates the local supply chain, and supports the regional economic cycle (Kurniati et al., 2024).

Customer service plays a critical role in maintaining consumer loyalty and differentiating a retail business from its competitors. In the digital era, with increasingly fierce retail competition, superior service quality has become a strategic differentiator. Consumers are now more discerning and can easily compare services across providers (Putri, 2025). Research on shows that service quality, including employee friendliness, accurate price information, and shopping convenience, makes a meaningful contribution to customer satisfaction. This finding aligns with the SERVQUAL framework introduced by Parasuraman, Zeithaml, and Berry, which emphasizes that the perception of service quality in the retail sector is influenced by five main aspects, namely reliability, responsiveness, assurance, empathy, and physical aspects, as determinants of service quality perception in the retail context (Nisa Violeta, Khairiah Elwardah, 2025).

Research across various service and retail sectors in Indonesia also shows that the continuous maintenance of service improvements contributes to higher customer satisfaction. However, service discrepancies are still often observed in the field. Based on initial observations, several Baureno Department Store customers complained about the lack of friendliness among cashiers and the limited availability of items, which were often out of stock in certain categories (Eka Sri Yulianti, 2024). This situation reflects the potential for service failure, which, if left unaddressed, could erode customer trust and weaken the company's image. It also indicates a gap between customer expectations and the reality they experience, as demonstrated by [2], which emphasizes that customer satisfaction is determined not only by the product but also by the experience when interacting with the service, from the product selection process and access to price information to transactions at the cashier and handling complaints.

Therefore, assessing customer satisfaction is crucial for department store management. This assessment not only provides an objective picture of the quality of service customers perceive but also serves as a basis for evaluating and formulating strategies to improve service quality. As explained by [2], the use of quantitative instruments to measure satisfaction, such as questionnaires with structured rating scales, can help companies identify weaknesses in the service process, map areas for improvement, and prioritize improvements. This practice aligns with the use of

SERVQUAL and Likert scales in various retail and service studies to systematically measure perceptions of service quality and satisfaction. Thus, measuring customer satisfaction serves as both a managerial control tool and a basis for more targeted decision-making (Wu, 2024).

Islamic business ethics provides an essential additional perspective for assessing service quality in the modern retail sector. The basic principles of Islamic business practice emphasize honesty (*ṣidq*), trustworthiness, justice (*'adl*), and the prohibition of fraud and actions that harm others, all of which form the main foundations for conducting business activities. In the context of convenience store services, these principles are reflected in practices such as providing accurate price information, not selling expired products, maintaining product cleanliness and safety, and serving customers with a polite, patient, and respectful attitude. Research by Kulsum (2018) emphasizes the importance of integrating Islamic values in retail business operations, showing that the application of Islamic business ethics not only affects the smoothness and quality of business management but also has a positive impact on the progress and blessings of the business, and increases the trust and satisfaction of Muslim customers who make halal and honesty aspects primary considerations in transactions. These findings align with recent studies that emphasize that justice, honesty, and transparency are fundamental principles of Islamic business ethics that must be realized in every economic activity.

A number of studies, including those by Andriani et al. (2021), examined the relationship between Islamic business ethics and customer satisfaction across various retail and service contexts, and generally found that greater application of Sharia principles in service is associated with higher levels of customer satisfaction and loyalty. Other studies in diverse settings, ranging from modern grocery stores and BMTs to online retail businesses, also found that applying Islamic business ethics strengthens consumer trust and loyalty. However, these studies have not specifically examined local department stores like Baureno, which have distinct socio-economic characteristics, such as customer education levels, local culture, and the dominance of Muslim consumers in rural areas (Sugeng, 2019). According to Sugeng (2019), local context influences public perceptions of service and ethics, so findings in one region cannot necessarily be generalized to other regions without considering local wisdom and socio-economic dynamics.

On the other hand, there is still little quantitative research specifically focusing on Baureno Department Store, particularly from the perspective of Islamic economics and Islamic business ethics. This creates a significant research gap, both theoretically and practically. The lack of comprehensive data on customer satisfaction at Baureno Department Store, particularly regarding the implementation of Sharia values, puts management at risk of adopting service and marketing policies without a strong, measurable basis for evaluation. Meanwhile, studies of similar businesses, such as those analyzing the service quality of grocery stores through the lens of Islamic business ethics, indicate that systematic mapping of service quality can provide a basis for operational improvements and strengthen the business's image among consumers.

Based on the description, the target of this research is specifically directed at three customer groups of Baureno Department Store, each of which is further distinguished by

high, medium, and low financial capabilities. This segmentation is important because each customer category may have different expectations, shopping patterns, and satisfaction indicators, including service speed, shopping convenience, price sensitivity, and perceptions of the application of Islamic business ethics in transactions. Therefore, the researcher intends to examine the level of customer satisfaction with Baureno Department Store services across categories, to obtain a clearer, more comprehensive picture of how consumers perceive the quality of service and the application of Islamic business ethics at different levels. Thus, the main objective of this study is to measure customer satisfaction at Baureno Department Store from the perspective of Islamic business ethics and to analyze the service factors that most strongly influence this satisfaction.

METHODS

This study uses a mixed-methods approach, combining quantitative and qualitative methods to produce comprehensive and valid results. The research population comprised customers of Baureno Department Store, with an average of approximately 100 daily visitors. The research sample consisted of 50 respondents, determined using the Slovin formula and selected through purposive sampling. Data collection was conducted through questionnaires, interviews, observations, and documentation to ensure the completeness and validity of the data. Qualitative data analysis was carried out through the stages of data reduction, data presentation, and drawing conclusions and verification, which were strengthened by source triangulation based on the level of financial capability. Through this approach, the research is expected to empirically explain the relationship between service and customer satisfaction at Baureno Department Store from the perspective of Islamic business ethics.

A descriptive, associative, and correlational quantitative approach is used to measure the influence of Baureno Department Store services, viewed through the lens of Islamic business ethics, on customer satisfaction. Quantitative data were collected via a Likert-scale questionnaire and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The PLS-SEM model in this study is employed to analyze the influence of Service Quality and Islamic Business Ethics on Customer Satisfaction. The analysis begins with the measurement model (outer model) to ensure that each indicator is valid and reliable, as assessed by loadings, AVE, composite reliability, and discriminant validity. Once all indicators meet the required criteria, the next step is to test the structural model (inner model), which evaluates relationships among variables using path coefficients, bootstrapped significance values, R-square, Q-square, and effect size. The results of the inner model show the extent to which Service Quality and Islamic Business Ethics affect Customer Satisfaction, as well as the overall predictive strength of the model. The structural (inner) model explains the causal relationships among latent constructs using the equation:

$$Y = \beta X + \zeta, \dots\dots\dots (1)$$

Where: customer satisfaction (Y) is influenced by Islamic business ethics–based service (X), β_1 represents the path coefficient, and ζ denotes the residual error.

The measurement (outer) model specifies that both latent variables are measured reflectively. The exogenous construct is expressed by the equation:

$$X_i = \lambda_{xi}X + \delta_i, \dots\dots\dots (2)$$

Where: X_i represents the i-th indicator of Islamic business ethics-based service, λ_{xi} denotes the outer loading, and δ_i is the measurement error.

Meanwhile, the endogenous construct of customer satisfaction is measured using the equation:

$$Y_j = \lambda_{yj}Y + \varepsilon_j, \dots\dots\dots (3)$$

Where: Y_j represents the j-th indicator, λ_{yj} is the outer loading, and ε_j denotes the measurement error.

Islamic business ethics-based service (X) is modeled as a single reflective latent construct measured by twelve indicators (X1.1–X1.12), which operationalize core Islamic ethical values in service delivery, including honesty (şidq), trustworthiness and responsibility (amanah), fairness in pricing and treatment (‘adl), friendliness and patience in service (ihsan), clear and polite communication (tabligh), and employee competence and professionalism (fatanah). Customer satisfaction (Y) is specified as an endogenous reflective construct measured by five indicators (Y1–Y5), reflecting satisfaction with overall service experience, employee behavior, price fairness and information accuracy, shopping convenience, and transaction as well as complaint handling processes. The structural model applies a one-way relationship, namely Islamic business ethics-based service (X) influencing customer satisfaction (Y). The overall research process is organized systematically through a flowchart that illustrates sequential stages, including problem formulation, instrument development, data collection, data analysis, and conclusion drawing, to ensure comprehensive and coherent interpretation of the findings.

RESULTS AND DISCUSSION

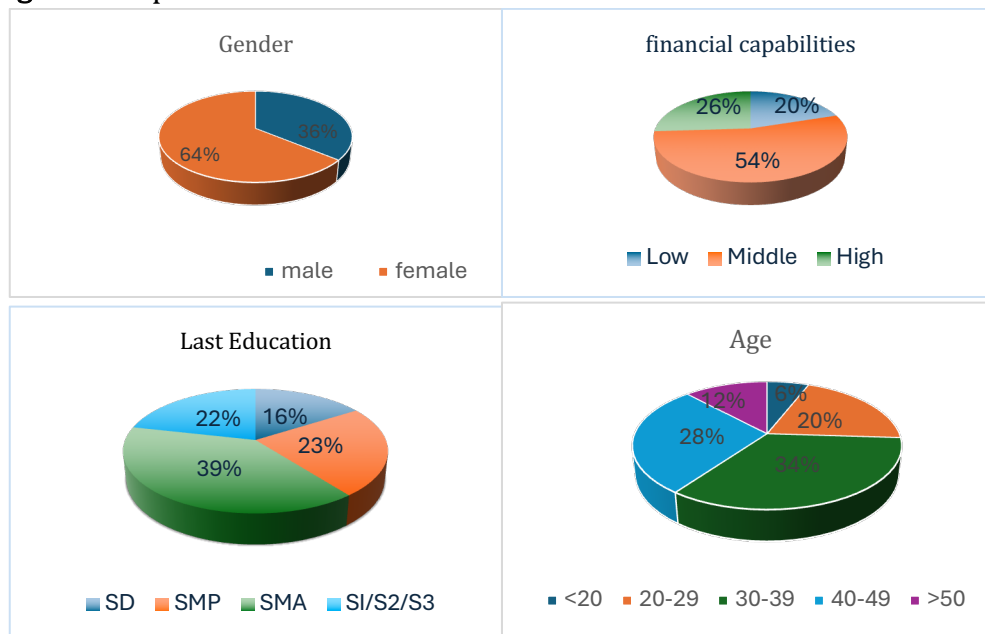
Descriptive Statistics

The following pie chart provides an overview of the demographic composition of the customers in this study. It illustrates the distribution of key characteristics, including age, gender, financial capabilities, and educational background, providing a clearer understanding of the customer profile. This visual presentation helps highlight patterns that support the interpretation of the research findings.

The demographic results of respondents show a fairly diverse customer composition that reflects the characteristics of Baureno Department Store service users. The majority of respondents were female (64%), while males accounted for 36%, indicating that household shopping activities are mostly carried out by female consumers. In terms of financial ability, respondents were dominated by the high economic group (54%), followed by the middle economy (26%), and the low economy (20%), indicating that Baureno Department Store attracts many customers from relatively stable economic groups. The age range of respondents was dominated by the 30–39 age group, namely the productive age group who tend to be active in consumption decisions. Meanwhile, the highest education of most respondents was high school (39%),

illustrating that most customers have an adequate level of education to understand service quality and provide objective assessments. This demographic profile provides a clear picture of customer backgrounds, which serve as the basis for assessing service quality and the level of satisfaction they feel.

Figure 1. Representation of Customer Satisfaction Levels toward the Service



Results of Statistical Data Analysis

This section presents the results of the data analysis obtained through the questionnaire instrument used to measure service and customer satisfaction variables at Baureno Department Store. The analysis was conducted to ensure that each indicator in the questionnaire accurately, validly, and reliably describes the construct being measured. The evaluation process included validity and reliability testing, as well as structural model analysis using SmartPLS, to provide an empirical picture of the extent to which service quality contributes to customer satisfaction. These findings provide an important basis for understanding the relationships between variables and in drawing conclusions regarding the service conditions implemented by Baureno Department Store.

Figure 2. Representation of Customer Satisfaction Levels towards Services

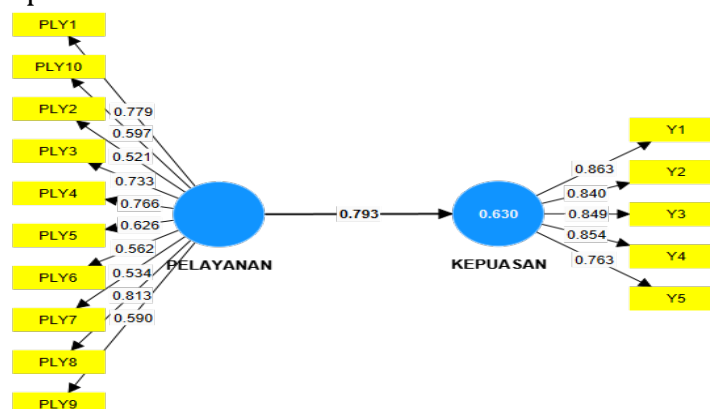


Table 1. Convergent Validity Test

	Satisfaction	Service
PLY1		0.779
PLY2		0.521
PLY3		0.733
PLY4		0.766
PLY5		0.626
PLY6		0.562
PLY7		0.534
PLY8		0.813
PLY9		0.59
PLY10		0.597
Y1	0.863	
Y2	0.84	
Y3	0.849	
Y4	0.854	
Y5	0.763	

The figure and table above shows that the Service variable has a significant contribution to Customer Satisfaction, with a path coefficient value of 0.793 indicating a strong and significant influence. The R-square value of 0.630 illustrates that 63% of the variation in customer satisfaction is explained by the quality of service provided by Baureno Department Store. Service indicators have different strengths, where PLY1, PLY4, and PLY8 show high loadings, making them the service aspects most appreciated by customers. Conversely, several indicators such as PLY3, PLY6, and PLY7 have low loadings, reflecting obstacles related to ease of service and suboptimal supporting facilities. Meanwhile, all customer satisfaction indicators (Y1–Y5) have high loadings, indicating that customers are generally satisfied and have positive experiences with the service they receive. Overall, the PLS model image reinforces that improving service quality is a key strategic priority for increasing customer satisfaction at Baureno Department Store.

Table 2. Discriminant Validity Test – Fornell–Larcker

Variables	Satisfaction	Service
Satisfaction	0.835	
Service	0.793	0.66

The results of the discriminant validity test using the Fornell-Larcker criteria indicate that the AVE root values for the Satisfaction (0.835) and Service (0.66) variables exceed the correlation between the two constructs, which is 0.793. This confirms that each variable has clear conceptual boundaries and that there is no overlap in meaning between the two. Thus, the two constructs truly measure distinct aspects, enabling the causal relationship between service and satisfaction to be analyzed more accurately and reliably.

Table 3. Reliability Test

	Cronbach's alpha	Composite (rho_c)	reliability
Satisfaction	0.891	0.92	
Service	0.852	0.883	

The results of the reliability test indicate that both variables have an excellent level of internal consistency, indicated by Cronbach's Alpha and Composite Reliability values that are above the standard of 0.7. The Service variable has an α value of 0.852, while the Satisfaction variable reaches 0.891. These values confirm that the instrument used in this study is able to produce stable and reliable answers, so that each indicator is considered consistent in representing the construct it measures.

Table 4. R-Square and Q-Square of Endogenous Constructs

	R-square	R-square adjusted
Satisfaction	0.63	0.622

The model evaluation results show that the Satisfaction variable has an R-square value of 0.63, which means that 63% of the variation in customer satisfaction can be explained by the quality of service provided by Baureno Department Store. This value is included in the strong category, thus confirming that service is the main factor that shapes the level of customer satisfaction. In addition, the positive Q-square value indicates that the model has good predictive ability against empirical data, so the analysis results can be trusted in describing the relationship between service and customer satisfaction.

Table 5. Effect Size (f^2) on Customer Satisfaction

	Satisfaction	Service
Satisfaction		
Service	1,699	

The effect size (f^2) value of 1.699 indicates that the Service variable has a significant influence on Customer Satisfaction. This value confirms that service is the dominant factor in determining the level of satisfaction at Baureno Department Store. With this significant influence, small improvements in service aspects are predicted to be able to provide a significant increase in satisfaction, making service quality a strategic area that needs to be continuously optimized.

Table 6. Path Coefficients (Hypothesis Test)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Service -> Satisfaction	0.793	0.807	0.047	16,947	0

The results of the hypothesis test indicate that the Service variable has a very significant influence on Customer Satisfaction, as indicated by a path coefficient value of 0.793, a T-statistic of 16.947, and a p-value of 0.000. This finding confirms that the better the quality of service provided, the higher the level of satisfaction felt by customers. Thus, service

performance is a major determinant of a positive shopping experience at Baureno Department Store.

Table 7. Model Fit Index

	Saturated model	Estimated model
SRMR	0.093	0.093
d_ULS	1,033	1,033
d_G	0.6	0.6
Chi-square	147,078	147,078
NFI	0.681	0.681

The model fit test results show that the SRMR value of 0.093 remains below the tolerance limit of 0.10, indicating that the model is quite good, though not ideal. Meanwhile, the NFI value of 0.681 falls in the moderate category. Overall, these results indicate that the model meets the minimum level of suitability and is considered adequate for use in service management research, allowing the relationships between variables to be analyzed with an acceptable level of accuracy.

Results Interview and Observation Data Analysis

The following results are from in-depth interviews that assess the level of customer satisfaction with service quality at Baureno Department Store, using Islamic business ethics as the primary evaluative framework. The analysis was compiled through triangulation of sources across customer economic categories to provide an objective and comprehensive picture.

Table 8. Results of Analysis of Low-Economy Customers

Aspect	Information
Satisfaction Level	Customers are satisfied with the friendliness of the employees, ease of transactions, comfort of the facilities, and fast and non-discriminatory service.
Constraint	Not all products have price tags, self-scanning services are difficult to use due to limited technological literacy, prices are considered relatively higher than competing stores.
Analysis of Islamic Business Ethics	'Adl: Service is fair, but access to price information is not yet evenly distributed. Ihsan: Customer support is not optimal. Šidq: Product information is honest and according to condition. Trust: Product halalness and transaction security are maintained, even though the availability of goods is not optimal.

Finding



Table 9. Results of Middle-Economy Customer Analysis

Aspect	Information
Satisfaction Level	Customers are quite satisfied with the friendliness of the staff, ease of transactions, and product quality, the service is felt to be fair and efficient.
Constraint	Limited product variety, self-scanning service is considered to slow down the shopping process, prices are relatively higher than competitors.
Analysis of Islamic Business Ethics	'Adl: Fair and transparent service. Ihsan: The self-scanning service is not yet efficient and lacks support. Ṣidq: Product services and information are delivered honestly. Trust: Product halalness and transaction security are guaranteed.

Findings

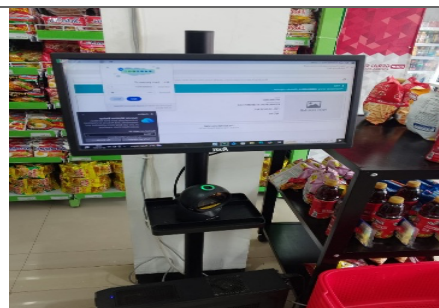


Table 10. Results of High Economy Customer Analysis

Aspect	Information
Satisfaction Level	Customers are satisfied with the friendliness of the staff, the speed of transactions, and the quality of the products; service is provided fairly without discrimination.
Constraint	The facilities are less comfortable (no canopy), digital payment methods are limited, the building area is considered inadequate.
Analysis of Islamic Business Ethics	'Adl: Fair and transparent service. Ihsan: Digital facilities and services have not met expectations.

Şidq: Product information according to real conditions.

Trust: Product halalness and transaction security are maintained.

Discussion

The Statistical Analysis

The statistical analysis of the data shows that service quality plays a very dominant role in shaping customer satisfaction at Baureno Department Store. The path coefficient of 0.793 confirms that the better the service provided, the higher the level of customer satisfaction. This is reinforced by the R-square value of 0.630, indicating that 63% of the variation in customer satisfaction is explained by the quality of service provided. Service indicators such as PLY1, PLY4, and PLY8 have proven to make strong contributions, whereas indicators with low loadings, such as PLY3, PLY6, and PLY7, indicate obstacles in the areas of ease of service and supporting facilities that still need improvement.

The validity and reliability test results indicate that the research instrument meets acceptable standards. The AVE root value exceeding the correlation between constructs confirms that the service and satisfaction variables have clear conceptual differences. In addition, Cronbach's Alpha and Composite Reliability values above 0.7 indicate that the instrument has excellent internal consistency and is reliable. The evaluation of the structural model also shows an effect size (f^2) of 1.699, confirming that service has a very large influence on customer satisfaction. Hypothesis testing with a T-statistic of 16.947 and a p-value of 0.000 further strengthens that this influence is significant. Overall, the model was deemed suitable for use because it met the minimum feasibility criterion, as indicated by the SRMR value of 0.093 and the NFI of 0.681. These findings illustrate that service is the main factor determining customer satisfaction, so improving service, especially in areas that remain weak, is an important strategy to enhance the quality of the customer shopping experience at Baureno Department Store.

Interview Analysis on the Implementation of Islamic Business Ethics

Interview analysis revealed that the service provided by KDMP Baureno Department Store demonstrates that most principles of Islamic business ethics have been implemented, although some aspects still require improvement. Low-income customers were generally satisfied with basic services, such as staff friendliness and ease of transactions, as well as with fast, non-discriminatory service. Employee alertness and product quality were deemed adequate. This indicates that ihsan values, such as friendliness, empathy, and humane treatment, have been met. Likewise, the principle of honesty (shidiq) is reflected in the conformity between the products offered and the actual conditions, without any element of deception. However, several indicators do not fully meet Islamic business ethics standards. The absence of price tags on some products makes it difficult for some customers to obtain price information independently. This situation indicates that the principle of ihsan is not optimal because price information is not equally accessible to all customers, especially those less accustomed to using

technology. Although self-scanning services are available, low digital literacy makes this facility ineffective, so the principle of *ihsan* in the form of "ease (*taisir*)" has not been optimally achieved. This aligns with research (Ulfa, U., Misbahuddin, M., & Sanusi, 2025), which shows that one important indicator of Islamic business ethics is the transparency of pricing information, as transparency is a form of honesty and fairness. The findings at the KDMP Baureno Department Store, which showed a lack of price labels, support this research finding. Price ambiguity can reduce access to services, especially for lower-income groups.

Middle-income customers were quite satisfied with the service and adapted well to self-scanning. However, complaints arose regarding the lack of product variety, the slowing down of the scanning process, and the perceived high prices. In a study of Islamic business ethics, service was deemed fair and honest, but the principle of *ihsan* (goodwill) was not optimal because the service was not fully efficient and the facilities did not meet customer needs. Furthermore, the aspect of trustworthiness (*amanah*) also needed improvement. The suboptimal product completeness and relatively higher prices compared to competing retailers indicated that the responsibility to provide customer needs at competitive prices had not been fully fulfilled. In the context of Islamic business ethics, service providers should maintain the public interest by offering fair prices and providing adequate products. This is in line with research (Fauzan, 2022) which states that the success of Islamic retail depends on the ability to meet customer needs through adequate products and reasonable prices. If prices are higher without justifying quality, then the principles of *maslahah* and *al-'adl* (justice) are considered unfulfilled.

Meanwhile, high-income customers expressed satisfaction with friendliness, speed of service, and product quality. However, their expectations were higher, particularly regarding physical facilities, digital payment methods, and the perceived size of the building, which was considered insufficient. Islamic business ethics have been applied in areas of fairness, honesty, and trustworthiness, but the principle of *ihsan* still requires improvement, particularly regarding the convenience of facilities and the completeness of digital services. This aligns with research from (Yuliyana, PI, & Susilowati, 2021), which shows that physical facilities and store image have a positive and significant influence on customer satisfaction.

Based on the description above, all categories are satisfied with basic services, but differences emerge in the types of complaints. Lower-income customers are more sensitive to price and technology, middle-income customers emphasize product variety and service efficiency, while upper-income customers demand more modern and comprehensive service facilities. In general, the store has implemented the principles of fairness, honesty, and trustworthiness. However, the *ihsan* aspect needs improvement, including greater price transparency, assistance with technology use, product completeness, and improvements to physical facilities and digital payment services. Therefore, from the overall analysis, it can be concluded that Toserba Baureno's services, in principle, reflect the principles of Islamic business ethics, although improvements in the *ihsan* aspect are still needed.

CONCLUSION

Based on the results of statistical data analysis and interviews conducted regarding the level of customer satisfaction with Baureno Department Store services and their compliance with Islamic business ethics, the following conclusions can be drawn:

1. Customer Satisfaction Level with Baureno Department Store Services

The analysis results show that customer satisfaction is high. This is demonstrated by the service path coefficient of 0.793 and the R-squared value of 0.630, meaning 63% of customer satisfaction is explained by service quality. Customers highly appreciate the friendliness of the staff, the promptness of the service, the ease of transactions, and the quality of the products. However, several challenges remain, including unclear pricing, limited facilities, and suboptimal self-scanning services.

2. Compliance of Services with Islamic Business Ethics

In general, Toserba Baureno's services have met most of the principles of Islamic business ethics, particularly the concepts of justice, honesty (shidiq), and trustworthiness. This is evident in its non-discriminatory service, product conformity to actual conditions, transaction security, and service transparency. However, the principle of ihsan, which emphasizes ease, comfort, and optimal service, still requires improvement. Obstacles such as unclear pricing, limited physical facilities, incomplete digital services, and low technological literacy among some customers indicate that the value of ihsan has not been fully realized.

3. Factors That Most Influence Customer Satisfaction

Service is the dominant factor influencing customer satisfaction, as indicated by an effect size (f^2) of 1,699, categorized as very large. This indicates that even the smallest improvement in service will significantly impact customer satisfaction. The strongest service aspects are friendliness, employee alertness, and ease of transactions, while aspects that require the most improvement are pricing information services, support facilities services, product variety, and technology-based service efficiency.

REFERENCES

- Amalia, WE, Zurani, I., Riau, U., & Management, CR (2021). Customer Relationship Management (CRM) Strategy of PT. Telkom Riau Daratan Telecommunications Region in Maintaining Indihome Customer Loyalty. *Medium*, 9(2), 306–320.
- Amanullah, M. (2022). ISLAMIC ETHICS OF BUSINESS : A MAQ ĀŞ IDIC ANALYSIS. 6(3), 15–28.
- Apriyanti, ME (2020). BEST CUSTOMER SERVICE PLAYS A ROLE IN MAINTAINING COMPANY CONTINUITY. 12(1), 70–77.
- Arikunto, S. (2010). Research procedures: a practical approach. (No Title).
- Ashari, AK, Jauhariyah, NA, & Banyuwangi, B. (2024). CONTRIBUTION OF ISLAMIC BUSINESS ETHICS, CUSTOMER LOYALTY AND. 84–96.
- Bahrudin, W., & Trilaksana, A. (2024). CONVERSION OF AGRICULTURAL LAND TO INDUSTRIAL AREA IN DEKET DISTRICT, LAMONGAN REGENCY 2011-2020. *Avatara: Journal of History Education*, 15(1).

- Chatzoglou, P., Chatzoudes, D., Savvidou, A., Fotiadis, T., & Delias, P. (2022). Heliyon Factors influencing repurchase intentions in retail shopping: An empirical study. *Heliyon*, 8(9), e10619. <https://doi.org/10.1016/j.heliyon.2022.e10619>
- Creswell, J. W. (2003). *Research design: Qualitative, quantitative and mixed methods approaches*. Sage publications.
- Dedy, A., & Alfandi, Y. (2022). The Effect of Service Quality and Hotel Facilities on Customer Satisfaction at Sari Ater Hot Springs Resort Ciater. *Journal of Management Science*, 4(1), 18–25. <https://doi.org/10.51977/jsm.v4i1.678>
- Dimaro, M.E., & City, M. (2023). *European Modern Studies Journal*. 7(1), 267–276.
- Eka Sri Yulianti, MN (2024). Performance of One-Stop Service at the Tabalong Regency Education and Culture Office (Study of Annual Leave Services for Elementary and Middle School Teachers). *JAPB*, 7(2).
- Faridah, S., Jabbar, A., & Ali, HM (2018). *Business Ethics: Theory and Practice in an Islamic Context*. 257–271.
- Fauzan, M. (2022). Implementation of the *maslahah* principle in sharia retail management. *Journal of Sharia Economics*, 14(1), 45–57.
- Febriana, A., & Lestari, D. (2024). THE INFLUENCE OF ISLAMIC BUSINESS ETHICS AND SERVICE QUALITY ON CUSTOMER SATISFACTION OF SINCERE CHARITY. 10(02), 236–250.
- Gultom, DK, Arif, M., & Fahmi, M. (2020). Determination of Customer Satisfaction and Customer Loyalty Through Trust. 3(September), 171–180.
- Haoyang Ping, Zhuocheng Li, XS and HS (2024). Optimization of Vegetable Restocking and Pricing Strategies for Innovating Supermarket Operations Utilizing a Combination of ARIMA, LSTM, and FP-Growth Algorithms.
- ISLAM, A. (2023). *Islamic Business Ethics. Sharia Capital Market*, 27.
- Iyengar, M.V. (2019). A Study on the Perception of Customers towards Service Quality Factors for Convenience Stores. 5, 723–728.
- Joni, J., & Diniati, FP (2019). Analysis of the Role of Customer Service at Bank BNI Syariah KCP Plered. *Journal of Islamic Economics*, 4(1).
- Kajornkasirat, S., Gunglin, P., Puangsuwan, K., & Kaewsuwan, N. (2025). Customer segmentation using association rule mining on retail transaction data. 14(3), 1919–1929. <https://doi.org/10.11591/ijai.v14.i3.pp1919-1929>
- Kotler, P., & Keller, K. L. (nd). *Marketing Management 12 Redefining Marketing for 21 Century*.
- Kristanti, D., Kardini, NL, Sucandrawati, N., Alaslan, A., Harto, B., Hidayati, M., Ashriana, AN, Irawan, B., & Astari, AAE (2023). *Business ethics. Padang: Global Technology Executive*.
- Kurniati, F., Ramadhani, A., & Darma, UB (2024). Building Village Economic Resilience Through Retail Management. *Journal of Accounting, Management and Management Science*, 04(3), 24–33.
- Kusuma, AY, & Chamariyah, C. (2023). The Effect of Promotion and Service Quality on Product Purchasing Decisions Mediated by Customer Loyalty (A Study of Indomaret Minimarket Customers in the Sampang Region). *Journal of Business Management*, 6(2), 84–94.
- Lubis, D., Maryam, S., & Hasanah, Q. (2023). The Relation Between Islamic Business Ethics and The Performance of Traders in The Traditional Market of Cipanas. 5(2), 147–158. <https://doi.org/10.21512/becossjournal.v5i2.10062>

- Majdina, NI, Pratikno, B., & Tripena, A. (2024). Determining sample size using Bernoulli and Slovin formulas: Concepts and applications. *Scientific Journal of Mathematics and Mathematics Education*, 16(1), 73–84.
- Marketing, I. (2018). Islamic branding as a tool for customer retention : antecedents and consequences of Islamic brand loyalty Mohammad Rashed Hasan Polas Asghar Afshar Jahanshahi * Md Lutfor Rahman. 3(1), 1–14.
- Meliana, D., Riswati, J., Astuti, D., Manajemen, P., Bangsa, UP, & Ritel, AB (2025). Analysis of Retail Business Development in Indonesia *Journal of Business Economics and Management. Journal of Business Economics and Management*, 01(03), 235–243.
- Mulyawan, AW (2023). IMPLEMENTATION OF ISLAMIC BUSINESS ETHICS IN THE MANAGEMENT AND SERVICE OF WAHDAH ISLAMIC BUSINESS UNITS Andi Wawan Mulyawan Koesmawan INTRODUCTION Ethics and religion. 9(2), 153–177. <https://doi.org/10.36701/nukhbah.v9i2.1049>.PENDAHULUAN
- Najmudin, M., & Setyanta, B. (2022). Do service quality and corporate image affect customer satisfaction and loyalty? <https://doi.org/10.4108/eai.7-10-2021.2316148>
- Nazir, M. (2011). *Research Methods (7th Edition)*. Jakarta: Ghalia Indonesia.
- Neneng, IS, Zega, A., Ekonomi, F., Kartika, UW, & Aquatik, SD (2024). Analysis of customer satisfaction in choosing a minimarket in North Sipora District 1). 01, 1–7.
- Nisa Violeta, Khairiah Elwardah, YS (2025). Analysis of Consumer Service Quality at Hasan Mart Pagar Dewawa, Bengkulu City: Islamic Economic Perspective. *Juremi: Journal of Economic Research*, 5(1), 91–98.
- Paputungan, T., Tamengkel, LF, & Punuindoong, AY (2022). The Influence of Customer Value and Service Quality on Customer Satisfaction at PT. Telkom Kotamobagu. *Productivity*, 3(2), 181–186.
- Pradhita, D., Paramadina, U., & Selatan, J. (2024). Advances in Business & Industrial Marketing Research Intersection Preferences of Islamic Values and. 2(1), 15–25.
- Praja, E., Mandala, W., & Putri, DE (2023). Data mining technique for grouping products using clustering based on association. 31(2), 835–844. <https://doi.org/10.11591/ijeecs.v31.i2.pp835-844>
- Purnandika, RA (2024). The Effect of Service Quality on Customer Satisfaction among Public Transportation Users in Jakarta. 1(2), 25–32.
- Putri, AR (2025). The Influence of Product Quality and Service Quality on Customer Satisfaction in the Kobantitar Mart Retail Business Unit. 8(2), 584–593.
- Rahmawati, MP (2016). Samarinda. Mulawarman University Press.
- Rostiana, K., Bawono, GT, & Vieri, D. (2024). The Role of Service Quality in Increasing Consumer Satisfaction: A Case Study at McDonald's.
- Rusydi, A. (2017). *Marketing management*. Bandung: Alfabeta.
- Santoso, H. (2022). ANALYSIS OF COMPETITIVE ADVANTAGE FROM AN ISLAMIC ECONOMIC PERSPECTIVE. 8(2), 152–164.
- Sebhatu, S.P, Hamdan, Q., Fisk, R.P., & Sebhatu, S.P. (2024). Conceptualizing service ethics for the complexity of modern service interactions ABSTRACT. *The Service Industries Journal*, 2069, 766–788. <https://doi.org/10.1080/02642069.2024.2359651>
- Setiawan, AM, & Yulianto, E. (2020). A Review of the Concept of Sharia Marketing, Customer Satisfaction, Trust, and Loyalty. *Journal of Administrative Bureaucracy Science*, 27(1). <https://doi.org/10.20476/jbb.v27i1.11618>

- Shabrina Az-Zahra, Waizul Qarni, BH (2024). Implementation of Islamic Business Ethics Values in Business Practices on the Shopee Marketplace. 6(1), 112–122.
- Sugiyono. (2016). Qualitative research methods and R&D. Alfabeta, Bandung.
- Susilo, A., Irwani, N., Azizan, N., & Embi, C. (2022). Islamic Business Ethics as Customer Retention Factors in Islamic Banks: An Exploratory Factor Analysis. *Iqtishodia: Jurnal Ekonomi Syariah*, 7(2), 1–10.
- Sharif, A. (2019). The Measurement of Customer Satisfaction Index: Adopting Importance-Performance and Gap Analysis. 7(2), 57–67.
- Ulfa, U., Misbahuddin, M., & Sanusi, NT (2025). Principles of business ethics in Islam. *Scientific Journal of Students of the Department of Islamic Economic Law*, 6(2), 285–294.
- Umatin, C., Vanessa, C., Sulkha, A., Nurkholifah, N., Pambudi, A., Nasichin, M., Muiz, A., Ridwanulloh, MU, Kediri, I., Sayyid, UIN, Rahmatullah, A., & Jawa, T. (2024). The Urgency of Customer Service Quality in Increasing Customer Satisfaction and Loyalty. 8(2), 324–345.
- Wahyudi, M. (2024). The Concept of Business Ethics in Islamic Perspective. 14(2), 478–484.
- Wei, T. (2022). Research on the concept of customer experience value. 3, 37–41. <https://doi.org/10.23977/infse.2022.030406>
- Wu, F. (2024). Applied Mathematics and Nonlinear Sciences. 9(1), 1–13.
- Yuliara, IM (2016). Multiple linear regression. Denpasar: Udayana University.
- Yuliyana, PI, & Susilowati, F. (2021). The influence of facilities, service quality, accessibility, and store image on customer satisfaction during the new normal (a case study of Mirota Campus Babarsari customers). *Bisman: The Journal of Business and Management*, 4(1).
- Zahra, S., Arief, AAZ, Noer, MA, & Putri, AA (2022). Ethics and Morals in Islamic Business. 1(1), 16–33.