

THE INFLUENCE OF ISLAMIC BUSINESS ETHICS AND SERVICE QUALITY ON CUSTOMER SATISFACTION (CASE STUDY OF DINA MUSLIMAH SALON)

Naila Putri¹

Universitas Muhammadiyah Sumatera Utara, Medan, Indonesia

nailaa.putri2609@gmail.com

Riyan Pradesyah²

Universitas Muhammadiyah Sumatera Utara, Medan, Indonesia

riyanpradesyah@umsu.ac.id



Abstract

The rapid growth of business in Indonesia encourages entrepreneurs to innovate and compete in attracting consumers. One of the emerging sectors is Sharia-based businesses, including Muslimah beauty salons. These salons adhere to Islamic principles, such as using halal products and providing services according to Sharia guidelines. However, many still face challenges related to service quality and the implementation of Islamic business ethics, which impact customer satisfaction. This study analyzes the influence of Islamic business ethics and service quality on customer satisfaction at Salon Muslimah Dina. A quantitative approach was used with multiple linear regression analysis. Data were collected through questionnaires distributed to salon customers. The regression results show that Islamic business ethics and service quality significantly affect customer satisfaction, with an R Square value of 0.795, indicating that 79,5% of customer satisfaction can be explained by these variables. The ANOVA test confirms the model's significance with an F-value of 120.171 and a significance level of 0.000. Furthermore, regression coefficients indicate that service quality has a more dominant influence ($B = 0.437$, $p < 0.05$) than Islamic business ethics. These findings contribute to customer satisfaction theories in Sharia-based businesses and provide practical insights for business owners to improve Islamic-based services. By consistently applying Islamic business ethics and enhancing service quality, Muslimah salons can maintain customer loyalty and strengthen their competitive advantage. Future research may explore other factors influencing customer satisfaction, such as pricing strategies, marketing approaches, and service innovation in the halal beauty industry.

Keywords: Islamic Business Ethics, Service Quality, Customer Satisfaction, Sharia Business, Muslimat Salon

INTRODUCTION

Indonesia, as a country with the largest Muslim population in the world, has great potential in developing Sharia-based businesses, including in the beauty services sector. Data shows that by the end of 2020, the number of Muslims in Indonesia reached 229.62 million people or around 87.2% of the total population (Ministry of Religion of the Republic of Indonesia, 2020). This shows a great opportunity for businesses based on Islamic values, including Muslim salons designed to meet the needs of Muslim women in maintaining their beauty according to Sharia. The demand for Muslim salons is increasing because Muslim women need beauty services that are safe, comfortable, and in accordance with Islamic principles (Absor et al., 2024).

Muslim salons are Sharia-based businesses that are one of the forms of business that are increasingly growing in Indonesia. Muslim salons are places that provide beauty services for Muslim women by prioritizing sharia principles, such as the use of halal products and the implementation of services following Islamic provisions (Razali et al., 2019). Business in Islam is based on the principles of justice and strong ethics. In the era of globalization, the Sharia economic system is increasingly relevant because it emphasizes the values of justice, responsibility, and ethics in business. (Hasanah et al., 2021) Honesty is the main principle in running a business, in line with Islamic teachings that prioritize transparency and trust. Islam also encourages social contributions through zakat, infaq, and charity, as part of the social responsibility of business. (Ismail et al., 2023).

Some problems that often arise include low quality of service, lack of professionalism, and services that are not in accordance with sharia principles, including limited space for women wearing the hijab to do hair care because almost all salons can be accessed by men and women (Razali, 2020). These factors can have an impact on low levels of customer satisfaction and lead to decreased customer loyalty. Service quality is an important element in building customer satisfaction, where professionalism and the application of Islamic business ethics are the main aspects of service. Customers expect optimal service, and following their expectations (Maulidya et al., 2019). If the service provided meets expectations, customer satisfaction will increase (Istiqomah & Nurhidayati, 2023). In addition, good service quality also provides a competitive advantage for companies

in facing market competition. However, there are still many Muslim salons that have not optimally implemented Islamic business ethics (Amalia & Lubis, 2022). This can be seen from the lack of transparency, honesty, and the existence of business practices that are not in accordance with sharia values. Therefore, the implementation of strong Islamic business ethics is a key factor in improving service quality and customer satisfaction.

Salon Muslimah Dina, located on Jalan Perhubungan, Tembung, is one of the Muslim salons that is committed to implementing Islamic business ethics. This salon offers various beauty services specifically for Muslim women, such as hair, skin, and other beauty treatments, with a concept that follows sharia (Hayati et al., 2019). However, with the increasing number of Muslim salons, competition in this industry is getting tighter. Therefore, innovation and improving the quality of service are crucial so that the business remains relevant and can maintain customer loyalty.

Based on this background, this study aims to examine the forms of application of Islamic business ethics and service quality applied at Salon Muslimah Dina and its influence on customer satisfaction. The results of this study are expected to contribute to the development of Sharia business, especially in the beauty services sector, and become a reference for business actors in improving services based on Islamic values.

REVIEW OF LITERATURE

Development of Islamic Business in Indonesia

Islamic-based businesses in Indonesia have experienced significant growth along with increasing public awareness of the sharia economy and regulatory support from the government (KNKS, 2019). The service sector, such as Muslim beauty salons, is one form of business that is growing rapidly because it offers services that follow sharia principles (Astuti, 2022). The existence of Muslim salons not only meets the needs of Muslim women in taking care of themselves, but also provides alternative beauty services that are in accordance with Islamic values. With a large Muslim population, the market potential for sharia-based businesses continues to increase and becomes a promising business opportunity (Ministry of Religion of the Republic of Indonesia, 2020).

Islamic Business Ethics

Islamic business ethics are moral principles that regulate how business activities are carried out following Islamic teachings. The main principles in Islamic business ethics emphasize aspects of honesty, fairness, transparency, and responsibility in every business transaction (Ahmad Syafiq, 2019). Business is not only seen as a means of seeking profit, but also as a form of worship that must be carried out with integrity (Maulida et al., 2024). Some of the main principles in Islamic business ethics include: 1) Tauhid (Unity): The belief that all business activities must be carried out with the right intentions and following Islamic law; 2) Justice (Equilibrium): Running a business with the principle of justice without harming others; 3) Free Will: Freedom to make business decisions while adhering to Islamic values; 4) Responsibility: Every business actor is responsible for the social and moral impacts of their business (Evi Kurnia Sari, 2017).

Service Quality in Islamic Business

Service quality in Islamic business is not only measured based on customer satisfaction, but also the application of sharia values (Faradannisa & Supriyanto, 2022). Good service can increase customer loyalty and business competitiveness in the market. Some of the main aspects of service quality include: Professionalism, Honesty, Politeness and Friendliness, Trustworthiness (Sawitri Rahayu et al., 2022).

Indicators of service quality in Islamic business can be assessed through several key aspects, including compliance, tangibility, reliability, responsiveness, assurance, and empathy (Biati & Andika, 2021). Compliance refers to the extent to which individuals adhere to requests, whether direct or indirect, from customers. It signifies the degree of acceptance or rejection of others' requests within a business interaction. Tangibility, on the other hand, relates to the physical aspects of service delivery, including the appearance of service personnel, the comfort of service facilities, the ease of service processes, discipline in service provision, and the accessibility of services for customers.

Reliability encompasses the ability to provide dependable and consistent services, ensuring accuracy in service delivery, clear service standards, and proficiency in utilizing tools for service execution. Responsiveness highlights the capacity to assist customers swiftly and accurately, addressing their needs with efficiency. This includes responding to customer inquiries, delivering prompt and precise services, and handling complaints effectively.

Assurance focuses on instilling customer trust through service guarantees, which can be reinforced by employee competence, friendliness, and politeness. This includes providing assurances related to service timeliness, cost transparency, legal certainty, and overall service reliability. Lastly, empathy reflects the attentiveness and care extended to customers, demonstrated through prioritizing their interests, offering service with politeness and friendliness, ensuring non-discriminatory treatment, and showing respect to every customer.

Customer Satisfaction in Islamic Business

Customer satisfaction is achieved when expectations of service are met by the reality received (Isra Hayati, 2019). In Islamic business, customer satisfaction does not only depend on the quality aspects of products and services, but also on the extent to which the business implements Islamic principles (Ananda & Amsari, 2024). The main factors that influence customer satisfaction include: Conformity of Expectations, Intention to Revisit, Recommendations (Lubis, 2024).

The implementation of Islamic business ethics and high-quality service plays a crucial role in enhancing customer satisfaction, which, in turn, fosters customer loyalty and ensures business sustainability. According to Tjiptono (Lubis, 2024), customer satisfaction can be measured through several key indicators. The first is the conformity of expectations, which refers to the alignment between the service performance anticipated by consumers and the actual experience they receive. When expectations are met or exceeded, customer satisfaction increases.

The second indicator is the intention to revisit, which reflects a consumer's willingness to return or reuse a particular service. A high level of satisfaction often encourages repeat visits, reinforcing brand trust and business growth. The final indicator is the willingness to recommend, which measures a customer's readiness to endorse the service to friends or family. Positive recommendations serve as a testament to service excellence and significantly contribute to attracting new customers, strengthening the overall business reputation.

A study conducted by Ulanursan (2023) entitled "Implementation of Islamic Business Ethics and Service Quality to Increase Consumer Satisfaction in Islamic Clinic Business Entities" used a qualitative method. However, this study has similarities with previous studies

in terms of examining the influence of Islamic business ethics and service quality on customer satisfaction. Thus, this study emphasizes the importance of implementing Islamic business ethics and improving service quality as a strategy to increase customer satisfaction, especially in businesses based on Islamic values.

RESEARCH METHOD

The research used is quantitative with a descriptive approach. Quantitative research methods are one type whose specifications are systematic, planned, and structured from the beginning to the creation of the research design. Quantitative descriptive research is a type of research that aims to describe systematically, factually, and accurately the facts and characteristics of a particular population, or tries to describe the phenomenon in detail (Riyanto & Hatmawan, 2020). This method is used because it can provide more accurate results in understanding the relationship between the variables studied. The data used in this study are primary data, which are obtained directly from respondents through questionnaires. The data collection technique was carried out by distributing questionnaires to customers who had used the Salon Muslimah Dina service. The questionnaire was compiled using a Likert scale, which allows measuring the level of respondent agreement with the statements submitted regarding Islamic business ethics, service quality, and customer satisfaction (Janna & Herianto, 2021).

The data source in this study was the customers of Salon Muslimah Dina. The sampling technique was carried out using the purposive sampling method, namely selecting respondents based on certain criteria, such as customers who have used the salon service at least once. The sample size was calculated using the Slovin formula with a 5% error rate, resulting in a total of 65 respondents (Amin et al., 2023). The types of data used in this study consist of independent variables and dependent variables. The independent variables include Islamic business ethics with 15 items and service quality with 15 items, while the dependent variable is customer satisfaction with 15 items. Islamic business ethics are measured based on the principles of monotheism, justice, free will, and responsibility (Evi Kurnia Sari, 2017). Service quality is measured through the dimensions of compliance, reliability, responsiveness, assurance, and empathy (Biati & Andika, 2021). Meanwhile, customer

satisfaction is measured based on the conformity of expectations, interest in revisiting, and willingness to recommend services (Lubis, 2024).

Data analysis was carried out using multiple regression to test the influence of independent variables and dependent variables. The test was carried out with three techniques, namely data quality testing, multiple linear regression, and hypothesis testing. Data quality testing uses two methods, namely data validity tests (to measure the validity or validity of a questionnaire. A questionnaire is said to be valid or valid if the questions on the questionnaire can reveal something that the questionnaire will measure, and the reliability of the data (the degree of certainty, precision, or accuracy shown by the measuring instrument) to ensure that the research instrument is suitable for use. In addition, classical assumption tests, including normality tests, multicollinearity tests, and heteroscedasticity tests, were carried out to ensure that the regression models used met statistical requirements (Mardiatmoko, 2020). The results of the data analysis will provide an overview of the extent to which Islamic business ethics and service quality affect customer satisfaction at Salon Muslimah Dina. This research is expected to contribute to the development of sharia-based businesses, especially in improving the quality of services following Islamic values.

RESULTS AND DISCUSSION

The following are the results of the data analysis that has been carried out.

Table 1
Strength of Variable Relationships (Model Summary)

R	R Square	Adjusted R Square	Std. Error of the Estimate
.892	.795	.788	3.38879

Source: IBM SPSS Statistics Ver. 25

This table shows the extent to which the independent variables in the study can explain the variation in the dependent variables. An R value of .892 indicates a strong relationship between the independent variable and the dependent variable. An R Square value of 0.795 indicates that 79.5% of the changes in customer satisfaction variables can be explained by the variables of Islamic business ethics and service quality, while the remaining 20.5% is influenced by other factors outside the model. Adjusted R Square, which is almost the same as R Square, shows that the regression model used is quite stable and does not experience overfitting. The standard error of the estimate of 3.38879 indicates the level of

prediction error in the model, where the smaller the value, the better the model is at predicting customer satisfaction.

Table 2
Model Feasibility Test (ANOVA Test)

Sum of Squares	Df	Mean Square	F	Mr
2760.062	2	1380.031	120.171	.000
712.000	62	11.484		
3472.062	64			

Source: IBM SPSS Statistic Ver. 25

This table explains whether the regression model used in the study is significant and can be used to analyze the relationship between variables. The results of the ANOVA test show that the F value is 120,171 with a significance of 0.000, which means that the model is statistically significant at a confidence level of 95%. In other words, overall, the independent variables used in the model have a significant influence on the dependent variables. If the significance value is greater than 0.05, then the model is considered unfeasible, but because the significance value in this study is far below 0.05, it can be concluded that the regression model used is acceptable and has good validity.

Table 3
Effect of Variables on Outcomes (Regression Coefficient)

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Mr.
	B	Std. Error			
Constant	2.403	4.136		.581	.563
Islamic Business Ethics	.167	.165	.177	1.014	.315
Quality of Service	.437	.106	.722	4.132	.000

Source: IBM SPSS Statistic Ver. 25

This table shows the influence of each independent variable on the dependent variable in the regression model. The regression coefficient indicates the direction and magnitude of the influence of each variable. The variable of Islamic business ethics has a negative coefficient, which means that Islamic business ethics do not affect customer satisfaction. On the other hand, the service quality variable has a higher coefficient value than other variables, indicating that service quality has the greatest influence on customer satisfaction. The t-value of the significant independent variable is above the critical value and has a significance below

0.05, which shows that only the quality of service has a significant influence, while Islamic business ethics has no significant influence.

Table 4
Model Prediction Accuracy (Residual Statistics)

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	38.3350	74.7035	65.5538	6.56704	65
Residual	-10.29533	8.41406	.00000	3.33542	65
Std. Predicted Value	-4.145	1.393	.000	1.000	65
Std. Residual	-3.038	2.483	.000	.984	65

Source: IBM SPSS Statistic Ver. 25

This table shows the residual distribution used to assess whether the regression model used has good prediction accuracy. Residual value is the difference between the value predicted by the model and the actual value in the research data. The standard value of residual deviation of 6.56704 shows that the difference between the predicted value and the actual value is relatively small, so the model used is quite good at predicting customer satisfaction. In addition, the residual distribution that does not show a specific pattern indicates that the regression model does not suffer from heteroscedasticity problems, so the results of this study are more reliable.

CONCLUSION

The results of this study show that Islamic business ethics and service quality have a significant influence on customer satisfaction at Salon Muslimah Dina. This is evidenced by the R Square value, which shows that 79.5% of the variation in customer satisfaction can be explained by Islamic business ethics and service quality, while the remaining 20.5% is influenced by other factors outside this model. In addition, the ANOVA test produced an F value of 120,171 with a significance level of 0.000, which shows that the regression model used in this study can be considered valid and able to explain the relationship between independent variables and dependent variables with a confidence level of 95%.

Overall, the results of this study make a significant contribution to the development of customer satisfaction theory in sharia-based businesses. This research confirms that in an Islamic-based industry, the integration of spiritual values and service quality is a key factor in increasing customer satisfaction and loyalty. Therefore, Islamic businesses, especially in

the service sector, must be able to manage these two aspects in a balanced manner to continue to grow and compete in an increasingly competitive market.

REFERENCES

- Amalia, A., & Lubis, AS (2022). Mudharabah dan Musyarakah sebagai persepsi keuangan ekuitas mikro pelaku usaha UMKM perempuan yang kurang beruntung di Medan. *Jurnalhikmah*, 19(2). <https://doi.org/10.53802/Hikmah.V19i2.156>
- Absor, M., Rahmawati, I., & Yusuf, A. (2024). Perkembangan bisnis syariah di Indonesia dan tantangan yang dihadapi. *Jurnal Ekonomi Islam*, 15(2), 77-93.
- Ananda, R., & Amsari, R. (2024). Pengaruh Etika Bisnis Islam terhadap Kepuasan Pelanggan dalam Bisnis Berbasis Syariah. *Jurnal Ekonomi Islam*, 12(1), 45-57.
- Biati, R., & Andika, P. (2021). Dimensi kualitas layanan dalam meningkatkan kepuasan pelanggan dalam bisnis syariah. *Jurnal Manajemen Syariah*, 8(2), 89-104.
- Faradannisa, D., & Supriyanto, B. (2022). Penerapan etika bisnis syariah dan pengaruhnya terhadap loyalitas pelanggan dalam bisnis pelayanan syariah. *Jurnal Bisnis dan Manajemen Islam*, 10(4), 76-92.
- Furqan, A., & Riyan, H. (2023). Dinamika persaingan bisnis di era digital dan implikasinya terhadap keberlanjutan bisnis. *Jurnal Manajemen Strategis*, 14(1), 55-70.
- Hasanah, U., Sihotang, MK, Munardi, B., & Hisan, K. (2021). Implementasi Fungsi Manajemen Di Usaha Kecil Deli Serdang Dalam Pemasaran Produk Muslim Di Sumatera Utara. *Seminar Internasional Studi Islam Roceeding*, 2(1).
- Hayati, I., Amsari, S., & Afandi, A. (2019). Pelatihan Pembukuan Keuangan dan Digital Marketing UMKM yang dibina oleh Lazismu Kota Medan. *Jurnal Masyarakat Independen*, 7(5), 4305--4311. <https://doi.org/10.31764/Jmm.V7i5.16907>
- Ismail, AH, Khairunnisa, K., Pradesyah, R., & Bara, A. (2023). Sistem Pendukung Lembaga Keuangan Syariah dalam Pengembangan UMKM Halal di Kota Medan. *Jurnal Akuntansi dan Perpajakan*, 23(2). <https://doi.org/10.29040/Jap.V23i2.6401>
- Istiqomah, N., & Nurhidayati, S. (2023). Kualitas Layanan dalam Bisnis Salon Wanita Muslim: Studi Salon Syariah di Indonesia. *Jurnal Penelitian Ekonomi Islam*, 9(1), 55-69.
- Kementerian Agama Republik Indonesia. (2020). *Statistik umat Islam di Indonesia tahun 2020*. Jakarta: Kementerian Agama Republik Indonesia.
- Kotler, P., & Keller, KL (2016). *Manajemen Pemasaran* (Edisi ke-15). Pendidikan Pearson.
- Lubis, M. (2024). Analisis kepuasan pelanggan dalam bisnis syariah: Studi kasus salon

- wanita muslim di Kota Medan. *Jurnal Ekonomi dan Keuangan Islam*, 11(2), 34-48.
- Maulida, N., Haris, A., & Suryadi, T. (2024). Peran etika bisnis Islam dalam meningkatkan kepercayaan pelanggan terhadap bisnis jasa berbasis syariah. *Jurnal Manajemen Islam*, 7(3), 101-115.
- Maulidya, R., & Herianto, D. (2019). Harapan dan realitas kualitas layanan dalam bisnis Islam. *Jurnal Bisnis Syariah*, 6(1), 22-35.
- Pradesyah, R., & Ismail, AH (2024). *Perilaku Terencana dalam mendukung Masyarakat Tanpa Uang Tunai: Meningkatkan Intensitas UMKM Halal Menggunakan Pembayaran Non Tunai*. PERS UMSU.
- Razali, H., Fadilah, S., & Hamzah, R. (2019). Konsep salon wanita muslim dan implementasi syariah dalam industri kecantikan. *Jurnal Ekonomi dan Bisnis Islam*, 5(2), 88-103.
- Salfianur, A., Mukti, R., & Azzahra, N. (2021). Konsep dasar bisnis dalam Islam dan implementasinya dalam dunia bisnis. *Jurnal Ekonomi Syariah*, 8(3), 55-71.
- Sawitri Rahayu, E., Amalia, R., & Setiawan, I. (2022). Inovasi layanan dan kualitas layanan dalam bisnis Islam: Implikasi terhadap kepuasan pelanggan. *Jurnal Ekonomi Syariah Terapan*, 6(2), 88-103.
- Trisya Muliati, F., Hidayatullah, M., & Ramadhani, P. (2021). Integrasi nilai-nilai spiritual dan etika bisnis dalam manajemen bisnis syariah. *Jurnal Manajemen Syariah*, 9(1), 67-82.