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Strategy To Maintain Consumer Loyalty Through Islamic Business Ethics At Ud. Aang Jaya, Tugusari Village, Bangsalsari District, Jember Regency

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ABSTRACT

The increasingly tight competition among micro, small, and medium enterprises (MSMEs) requires business actors to have an appropriate strategy for maintaining consumer loyalty. For Muslim entrepreneurs, Islamic business ethics serves as an important foundation that is not only oriented toward worldly profit but also toward blessing (barakah) and accountability before Allah SWT. This study aims to describe and analyze the implementation of Islamic business ethics principles as a strategy for maintaining consumer loyalty at UD. Aang Jaya in Tugusari Village, Bangsalsari District, Jember Regency. This study employs a qualitative approach with a case study design. Data were obtained through observation, in-depth interviews with the business owner, employees, and consumers, as well as documentation. Data analysis was carried out through data reduction, data display, and conclusion drawing, with the validity of the data tested through source and technique triangulation. The results show that UD. Aang Jaya applies the principles of tawhid, justice, free will, responsibility, and benevolence (ihsan) in its business activities, reflected in honesty in measurement and pricing, transparency of product information, friendly service, and the maintenance of personal relationships with customers. The implementation of Islamic business ethics is proven to contribute to the formation of trust, satisfaction, and sustainable consumer loyalty.

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INTRODUCTION

Ketahanan ekonomi merupakan salah satu fondasi penting dalam menciptakan masyarakat The micro, small, and medium enterprise (MSME) sector in Indonesia shows a trend of continuous annual growth. MSMEs play a strategic role in the national economy, serving as significant contributors to the Gross Domestic Product (GDP) and acting as the largest source of employment across various regions, including Jember Regency. However, the rising number of business operators has also led to increasingly fierce competition; consequently, businesses must adopt appropriate strategies to survive and thrive amidst this competitive landscape (Tambunan, 2019).

A key factor in a business's ability to sustain its existence is consumer loyalty. Consumer loyalty is defined as a consumer's commitment to consistently repurchase a product or service in the future, even in the face of situational influences or marketing efforts by others that might otherwise trigger brand-switching behavior (Oliver, 1999). Loyal consumers not only provide sustained financial benefits to the business but also act as promotional agents through word-of-mouth, attracting new customers without requiring substantial marketing expenditures (Tjiptono, 2014).

To maintain consumer loyalty, businesses can employ various strategies, ranging from improving product quality and setting competitive prices to enhancing service quality. However, for Muslim business owners, these strategies should be grounded in Islamic business ethics derived from the Quran and Hadith. Islamic business ethics constitute a set of moral values that distinguish between acceptable (*halal*) and prohibited (*haram*) conduct in business activities; these values encompass principles such as *tauhid* (monotheism), justice (*'adl*), free will (*ikhtiyar*), responsibility (*fardh*), and benevolence (*ihsan*) (Beekun, 2004). Consistent application of Islamic business ethics is believed to foster consumer trust, ultimately leading to the creation of long-term loyalty (Muhammad, 2004).

UD. UD. Aang Jaya is a trading business located in Tugusari Village, Bangsalsari District, Jember Regency. The business deals in the trade of basic necessities and staple goods, serving the needs of the local community. Having operated and endured for years amidst the proliferation of modern minimarkets and similar retail outlets, UD. Aang Jaya presents an interesting phenomenon: it has managed to retain repeat customers despite not employing massive modern marketing strategies. Preliminary observations indicate that the owner is known in the community as a merchant who is honest in weighing goods, transparent about product quality, and friendly in serving customers factors that serve as the primary reasons why consumers continue to shop there repeatedly.

This phenomenon warrants further study regarding how Islamic business ethics principles are applied by UD. Aang Jaya as a strategy to maintain consumer loyalty. Previous studies have extensively examined the relationship between Islamic business ethics and consumer satisfaction and loyalty. Amalia (2020), for instance, found that the application of Islamic business ethics has a positive and significant impact on consumer loyalty in Sharia-compliant retail businesses. Similarly, Hidayat & Nugroho (2021) revealed that the honesty and transparency of Muslim merchants are dominant factors in shaping customer trust and loyalty in micro-scale enterprises. However, research specifically examining this phenomenon within home-based trading businesses in rural areas particularly in Tugusari Village, Bangsalsari District, Jember Regency remains limited; thus, this study aims to fill that gap.

Based on the foregoing, this study addresses two research questions: (1) how are Islamic business ethics principles applied at UD. Aang Jaya in Tugusari Village, Bangsalsari District, Jember Regency; and (2) what strategies does UD. Aang Jaya employ to maintain consumer loyalty through Islamic business ethics? The study aims to describe the application of Islamic business ethics principles and analyze the strategies used by UD. Aang Jaya to maintain consumer loyalty. It is expected to provide a theoretical contribution to the development of studies on Islamic business ethics within the MSME sector, as well as a practical contribution to other business owners in formulating business strategies grounded in Islamic values.

RESEARCH METHODS

This study employs a qualitative approach using a case study design, aiming to gain an in-depth understanding of the application of Islamic business ethics as a strategy to maintain consumer loyalty at UD. Aang Jaya. A qualitative approach was selected because the study seeks to uncover meanings, processes, and social phenomena as understood naturally by the research subjects (Moleong, 2017).

The research was conducted at UD. Aang Jaya, located in Tugusari Village, Bangsalsari District, Jember Regency. Research subjects—or informants—were selected using purposive sampling and included the owner of UD. Aang Jaya, employees, and several loyal consumers who had made repeat purchases over a specific period. These informants were chosen based on the consideration that they possessed direct knowledge and experience regarding the study's focus.

Data collection involved three methods: (1) participant observation, involving direct observation of sales transactions and interactions between the owner/employees and consumers; (2) in-depth interviews using semi-structured interview guides with the business owner, employees, and consumers; and (3) documentation, comprising transaction records, photographs of business activities, and other supporting documents.

Data analysis followed the interactive model proposed by Miles and Huberman (2014), comprising three stages: data reduction, data display, and conclusion drawing/verification. Data reduction was carried out by summarizing and focusing the data obtained from observations and interviews on key aspects related to the application of Islamic business ethics and consumer loyalty. The reduced data were then presented in the form of descriptive narratives and tables to facilitate understanding. Subsequently, conclusions were drawn incrementally and verified throughout the research process.

To ensure data validity, the study employed source triangulation and methodological triangulation. Source triangulation is conducted by comparing data obtained from business owners, employees, and consumers, whereas technique triangulation is carried out by comparing data derived from interviews, observations, and documentation (Sugiyono, 2018).

RESULTS AND DISCUSSION

UD. Aang Jaya Profile

UD. Aang Jaya is a trading business specializing in the sale of basic necessities and staple goods, located in Tugusari Village, Bangsalsari District, Jember Regency, East Java. The business was established more than a decade ago and has been managed across generations by its owners. Throughout its development, UD. Aang Jaya has maintained a family-oriented approach in conducting its business activities, particularly in serving customers and building relationships with the surrounding community. This approach is reflected in the way the owners interact directly with customers, provide friendly services, and seek to maintain good communication with both regular and new customers. The products offered by UD. Aang Jaya mainly consist of daily necessities, including rice, cooking oil, sugar, eggs, instant noodles, and various other household essentials. The availability of these products makes the business an important source of daily shopping needs for residents in the surrounding area.

According to interviews with the owner, UD. Aang Jaya has been operating for more than ten years and has demonstrated its ability to survive amid increasingly competitive business conditions. The growth of modern retail stores and other trading businesses in Bangsalsari District has created greater competition in terms of price, product variety, service, and convenience. Nevertheless, UD. Aang Jaya has continued to maintain its existence by relying not only on the products it sells but also on the trust and relationships that have been established with customers over the years. The business places considerable emphasis on maintaining customer satisfaction through fair transactions, honest communication, consistent product quality, and friendly service. These practices have become an important part of the business culture and contribute to the continued relationship between UD. Aang Jaya and its customers.

The majority of UD. Aang Jaya's customers are local residents of Tugusari Village who have made repeated purchases over a long period. Some informants even stated that they have been customers since the business was first established. This condition indicates the existence of strong social relationships and a high level of trust between the business owner and customers. The relationship between the business and its customers was not established overnight; rather, it developed gradually through continuous interactions and repeated purchasing experiences. Customers become familiar with the owner's way of conducting transactions, while the owner also understands the needs and purchasing patterns of regular customers. Such familiarity creates a sense of comfort and closeness that can be difficult for modern retail businesses to replicate.

The relationship established between UD. Aang Jaya and its customers is also closely related to the application of values such as honesty, fairness, trustworthiness, responsibility, and good service. In daily transactions, customers expect the seller to provide accurate information about products, use fair pricing, and ensure that the goods purchased are in appropriate condition. Conversely, the business owner seeks to maintain customers' confidence by avoiding practices that could undermine trust. For example, transparency regarding product quality, accurate weighing, and willingness to respond to customer complaints are important aspects of maintaining long-term relationships. These practices demonstrate that customer loyalty is not merely influenced by economic considerations such as price, but also by ethical and social values embedded in business interactions.

From the perspective of Islamic business ethics, the practices implemented by UD. Aang Jaya can be understood as part of a business orientation that places ethical values alongside economic objectives. Islam emphasizes that commercial activities should be conducted through honesty, fairness, trustworthiness, responsibility, and avoidance of practices that may harm other parties. Therefore, the continued loyalty of customers toward UD. Aang Jaya can be examined not only from the perspective of customer satisfaction but also through the extent to which Islamic ethical principles are reflected in the business's daily activities. The long-standing relationship between the business and its customers provides an important basis for examining how ethical business practices can contribute to the formation and maintenance of consumer loyalty.

Thus, the sustainability of UD. Aang Jaya for more than a decade cannot be separated from its ability to maintain close relationships with the local community. The repeated purchasing behavior of customers, their willingness to continue shopping despite the presence of modern retail competitors, and the trust developed through long-term interactions indicate that customer loyalty has become an important asset for the business. The combination of product availability, personal service, social closeness, and ethical conduct creates a distinctive business environment in which customers feel comfortable and valued. This phenomenon makes UD. Aang Jaya a relevant setting for examining the relationship between the implementation of Islamic business ethics and consumer loyalty in a traditional trading business.

Application of Islamic Business Ethics Principles at UD. Aang Jaya

The results of observations and interviews indicate that UD. Aang Jaya consistently applies the principles of Islamic business ethics in its daily business activities. These principles are not merely understood as theoretical concepts, but have become part of the business practices and interactions between the owners and consumers. The implementation of Islamic business ethics can be seen in various aspects, including the way prices are determined, the accuracy of weighing goods, the provision of information about product quality, the fulfillment of agreements, and the manner in which consumers are served. Such practices demonstrate that the business orientation of UD. Aang Jaya is not solely focused on achieving financial profit, but also on maintaining blessings, trust, and long-term relationships with customers.

The principle of monotheism (tawhid) is reflected in the owners' belief that sustenance ultimately comes from Allah SWT and that business activities constitute a form of responsibility before God. This belief encourages the owners to conduct their business within the boundaries permitted by Islamic teachings. Therefore, they seek to avoid practices that are prohibited by Sharia, including fraud, manipulation of product information, and transactions involving goods whose halal status is unclear. The owners also consider honesty and halal transactions to be more important than obtaining excessive profits. One informant explained that the blessing of the business takes priority over merely pursuing large profits. This understanding influences the way the owners make decisions, particularly when facing opportunities to gain additional profits through practices that could potentially disadvantage consumers.

The application of justice ('adl) is demonstrated through the determination of prices that are considered fair and consistent for all consumers. UD. Aang Jaya does not differentiate prices based on customers' social status, personal relationships, or frequency of shopping. Both regular and new customers are generally treated equally in terms of pricing. This principle becomes particularly important when market conditions cause the prices of certain basic necessities to fluctuate. Although price increases may occur due to changes in suppliers or market prices, the owners seek to avoid arbitrarily increasing prices beyond reasonable levels. The principle of justice is also reflected in the way transactions are conducted, where consumers are given the same opportunity to obtain goods at reasonable prices. Price consistency contributes to consumers' perception that they are treated fairly and are not being exploited by the business.

The principle of honesty (shidq) appears to be one of the most prominent Islamic ethical values practiced at UD. Aang Jaya. This value was repeatedly mentioned by consumer informants during the interviews. The business owners are perceived as honest in weighing goods, determining quantities, and providing information about the condition of products. Goods are weighed according to the quantity requested by consumers without intentionally reducing the amount. In addition, if there are products whose quality has decreased or whose physical condition is not ideal, the owners are willing to inform customers rather than conceal such conditions. This openness is important because consumers rely heavily on sellers when purchasing daily necessities, particularly products whose quality cannot always be immediately assessed at the time of purchase. Consequently, honesty becomes an important foundation for developing consumer trust.

The principle of trustworthiness (amanah) is also evident in the relationship between UD. Aang Jaya and its customers. The business owner seeks to fulfill agreements that have been made with consumers and maintains the trust given to the business. One example is the practice of credit or deferred payment, which is relatively common among some members of the village community. Customers who purchase goods on credit are generally given an opportunity to settle their obligations according to the agreed arrangement. The business owner does not impose interest or additional charges merely because payment is delayed, provided that the arrangement remains within the agreement established between both parties. This practice demonstrates that trust is regarded as an important component of the relationship between the business and its customers. For consumers, such treatment creates a sense of security because they feel that the business owner understands their circumstances and does not take advantage of their situation.

The principle of benevolence (ihsan) is reflected in the way UD. Aang Jaya provides services beyond the basic requirements of a commercial transaction. The owners attempt to serve customers in a friendly and respectful manner, creating a comfortable atmosphere for consumers who come to shop. Benevolence is also reflected in the owners' tolerance toward customers who experience temporary difficulties in making payments. In certain circumstances, loyal customers may receive additional goods or small bonuses as a form of appreciation for their continued support of the business. Although such additional goods may have relatively small economic value, they can create a positive psychological impression among customers. Consumers feel appreciated not merely as buyers but as members of a community with whom the business has established a long-term relationship.

Meanwhile, the principle of responsibility is demonstrated through the willingness of the business owner to accept complaints and resolve problems arising from transactions. When consumers receive goods that do not correspond to their expectations or agreements, the owner is willing to listen to their complaints and, when appropriate, replace the goods. The return or replacement process is not intentionally made complicated, allowing consumers to communicate their concerns directly with the owner. This attitude demonstrates that UD. Aang Jaya recognizes its responsibility not only at the point of sale but also after the transaction has been completed. Such post-purchase responsibility can strengthen consumer satisfaction because customers perceive that the business remains committed to protecting their interests.

The implementation of these principles has an important relationship with consumer loyalty. Honesty creates trust, justice creates a sense of fairness, trustworthiness creates security, benevolence creates positive shopping experiences, and responsibility strengthens consumer satisfaction after transactions. These interconnected values encourage customers to continue purchasing from UD. Aang Jaya even though alternative shopping locations, including modern retail stores, are increasingly available. In this context, consumer loyalty is not simply a result of product availability or price considerations, but is also shaped by ethical treatment and the quality of relationships developed over time.

Furthermore, the findings suggest that the implementation of Islamic business ethics at UD. Aang Jaya has become an important social and economic asset for the sustainability of the business. The owners' commitment to ethical conduct strengthens their relationship with the surrounding community and creates a positive reputation through customers' personal experiences and recommendations. In a village environment where interpersonal relationships play an important role in economic activities, trust and ethical conduct can become competitive advantages that are difficult to replicate through purely price-based competition. Therefore, the application of Islamic business ethics contributes not only to the fulfillment of religious values but also to the creation of sustainable customer relationships.

Overall, the findings demonstrate that Islamic business ethics at UD. Aang Jaya are implemented through concrete and observable practices in daily transactions. The principles of tawhid, justice ('adl), honesty (shidq), trustworthiness (amanah), benevolence (ihsan), and responsibility complement one another in shaping the way the business interacts with consumers. These principles provide a moral foundation for conducting business while simultaneously supporting consumer satisfaction, trust, and loyalty. A summary of the application of Islamic business ethics principles at UD. Aang Jaya and their impact on consumer loyalty is presented in Table 1.

Table 1. Implementation of Islamic Business Ethics and Its Impact on Consumer Loyalt

Principles of Islamic Business Ethics	Implementation at UD. Aang Jaya	Impact on Consumer Loyalty
Tawhid	Believing that sustenance comes from Allah SWT; avoiding *riba*, *gharar*, and unlawful (*haram*) products in business activities.	Fostering consumers' peace of mind and trust in the halal status of the products.
Justice ('Adl)	Setting fair and consistent prices for all buyers without discrimination.	Consumers feel equally treated, making them

		comfortable returning to shop.
Honesty (Shidq)	Weighing goods accurately and not concealing product defects.	Building trust as the foundation of consumer loyalty.
Trustworthiness (Amanah)	Maintaining the quality of consignment goods and fulfilling agreements with customers.	Strengthening consumers' sense of security and confidence in the reliability of the business.
Benevolence (Ihsan)	Providing friendly service, payment flexibility, and bonuses or additional goods.	Creating a positive shopping experience that encourages repeat purchases.
Responsibility	Willingness to receive complaints and replace goods that do not meet expectations.	Increasing post-purchase satisfaction and fostering long-term commitment.

Strategies for Maintaining Consumer Loyalty

Research findings indicate that UD. Aang Jaya employs several strategies—whether consciously or unconsciously to maintain consumer loyalty, all of which are rooted in Islamic business ethics. First is the strategy of maintaining product quality. The business owner routinely checks the condition of merchandise, particularly perishable goods with expiration dates, to ensure consumers do not receive substandard products. Second is the strategy of fair and competitive pricing; the owner prefers reasonable profit margins over exploiting product scarcity to significantly raise prices.

Third is the strategy of building personal relationships with consumers. The owner positions themselves not merely as a seller but as a member of the Tugusari village community, fostering social bonds (*silaturahmi*) with customers. Warm interactions, familiarity with customers' names and needs, and a willingness to listen to complaints provide added value that larger competitors, such as modern minimarkets, often lack. Fourth is the strategy of facilitating transactions by offering credit payment flexibility to regular customers in need a gesture of trust rarely found in modern retail businesses.

Fifth is the strategy of maintaining service consistency. The owner strives to remain friendly and patient when serving consumers, even during busy periods. This consistency is crucial because, as noted by Tjiptono (2014), consumer loyalty is not forged through a single positive experience but through an accumulation of repeated positive experiences. These five strategies demonstrate that Islamic business ethics at UD. Aang Jaya are not applied merely as a formality; rather, they have been internalized as part of a business culture practiced consistently.

These research findings reinforce earlier studies by Amalia (2020) and Hidayat & Nugroho (2021), which state that the application of Islamic business ethics specifically the dimensions of honesty and trustworthiness (trustworthy)contributes significantly to building consumer trust and loyalty. In the case of UD. At UD. Aang Jaya, honesty in weighing goods and fairness in pricing are the factors most frequently cited by consumers for continuing to shop there; this aligns with Tjiptono's (2014) theory of cognitive loyalty, wherein the initial stage of loyalty is formed through a consumer's rational assessment of the attributes offered.

Furthermore, the application of the *ihsan* principle manifested through friendly service and bonuses for loyal customers aligns with Rahmawati’s (2019) findings that a shopping experience exceeding expectations can foster affective and conative consumer loyalty. The personal relationships established between the business owner and consumers in Tugusari Village also reveal a socio-emotional dimension of loyalty; this loyalty is not based solely on economic considerations but also on bonds of trust and kinship cultivated over the long term.

Nevertheless, the study also identifies several challenges facing UD. Aang Jaya, including limited capital for business expansion, competition from modern minimarkets offering greater convenience and product variety, and the suboptimal implementation of digital marketing strategies. Despite these hurdles, the business's strengths in Islamic business ethics specifically honesty and personal rapport have proven to be effective differentiators in maintaining consumer loyalty. These findings underscore that Islamic business ethics can serve as a relevant competitive strategy for MSMEs, particularly in rural areas where family values and trust remain central to economic interactions.

CONCLUSION

Based on the research findings and discussion, it can be concluded that UD. Aang Jaya in Tugusari Village, Bangsalsari District, Jember Regency, has consistently applied Islamic business ethics principles namely (monotheism), justice, honesty trustworthiness and responsibility in its business operations. The application of these principles is tangibly demonstrated through honesty in weighing goods, price consistency, product information transparency, friendly service, flexibility in credit transactions, and a willingness to accept and address consumer complaints.

The strategy employed by UD. Aang Jaya to maintain consumer loyalty rests on five key aspects: maintaining product quality, setting fair prices, building personal relationships with consumers, facilitating easy transactions, and ensuring service consistency. These five strategies, grounded in Islamic business ethics, have proven effective in building consumer trust ultimately fostering sustainable consumer loyalty even as UD. Aang Jaya operates amidst capital constraints and competition from modern retail businesses.

This study recommends that UD. Aang Jaya maintain and further develop its successful application of Islamic business ethics while also considering marketing strategies that adapt to changing times such as utilizing social media to expand market reach without abandoning the Islamic values that define the business's identity. For future research, it is suggested that similar topics be examined using a quantitative approach to statistically measure the extent to which each dimension of Islamic business ethics influences consumer loyalty, and to broaden the scope of the study to include similar MSMEs in other regions..

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