International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

# The Influence of Islamic Business Ethics and Customer Loyalty on Consumer Decisions (A Case Study of Ardilicious MSMEs in Tangerang City)

**Aldi Dwiprasetyo[1], Muhamad Nurman[2], Ibnu Haris[3]**

[1,2,3]Islamic Business Management Study Program, Faculty of Islamic Economics and Business, Institut Darul Qur'an.

Email: aldidwi170321@gmail.com

**Abstract**

*This study aims to analyze the influence of Islamic business ethics and customer loyalty on consumer purchasing decisions at Ardilicious MSMEs in Tangerang City. Islamic business ethics are reflected through honesty, fairness, responsibility, and transparency in business practices, while customer loyalty is measured through repeat purchases, recommendations, and commitment to the business. This research employed a quantitative approach using a survey method. Data were collected through questionnaires distributed to consumers who had purchased products from Ardilicious. The sampling technique used was purposive sampling. The collected data were analyzed using descriptive statistics, validity and reliability tests, classical assumption tests, multiple linear regression analysis, t-test, F-test, and the coefficient of determination. The findings are expected to demonstrate that Islamic business ethics and customer loyalty positively and significantly influence consumer purchasing decisions, both partially and simultaneously. The results of this study are expected to provide recommendations for MSMEs in improving business performance through the implementation of Islamic business ethics and str engthening customer loyalty.*

**Keywords: Islamic business ethics, customer loyalty, purchasing decision, MSMEs.**



Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

## INTRODUCTION

The development of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia has shown a significant increase and contributed immensely to national economic growth. Amidst increasingly tight business competition, MSME players are required not only to produce quality products but also to apply business strategies that can enhance consumer trust and satisfaction. One of the key factors to consider in running a business is the application of Islamic business ethics. Islamic business ethics teach the values of honesty (*shiddiq*), trustworthiness, fairness, responsibility, and transparency in every business activity, which creates a good relationship between business owners and consumers. Besides Islamic business ethics, customer loyalty is also a crucial factor influencing a business's sustainability. Loyal customers tend to make repeat purchases, provide recommendations to others, and have a commitment to the offered products or services. Customer loyalty can boost MSME competitiveness and strengthen consumer decisions in choosing a product over competitors.

Previous studies indicate that Islamic business ethics positively affect consumer trust and purchasing decisions. Other research also explains that customer loyalty has a significant relationship with repeat purchasing decisions and consumer choices. However, most studies still focus on large corporations or the service sector, while research examining the simultaneous effect of Islamic business ethics and customer loyalty on MSMEs, particularly in Tangerang City, is relatively limited. Ardilicious is a culinary MSME in Tangerang City that strives to implement good service, maintain product quality, and build long-term relationships with customers. Nevertheless, it has not been empirically determined to what extent the application of Islamic business ethics and customer loyalty affects consumer purchasing decisions in this MSME.

## OBJECTIVES

This article intends

1. To analyze the influence of Islamic business ethics on consumer decisions at Ardilicious MSMEs in Tangerang City.
2. To analyze the influence of customer loyalty on consumer decisions at Ardilicious MSMEs in Tangerang City.
3. To analyze the simultaneous influence of both Islamic business ethics and customer loyalty on consumer decisions at Ardilicious MSMEs in Tangerang City.



Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

## DISCUSSION

### Respondent Characteristics

Before analyzing the research variables, the characteristics of the respondents sampled in the study are presented. The respondent characteristics include gender, age, occupation, and frequency of purchases at Ardilicious MSMEs in Tangerang City. The presentation of these characteristics aims to provide an overview of the consumer profile that is the object of this study.

**Table 1. Respondent Characteristics**

| Characteristics | Amount | Percentage (%) |
|---|---|---|
| Male | 42 | 42% |
| Female | 58 | 58% |
| **Total** | **100** | **100%** |

Based on Table 1, it is known that the majority of respondents are female, totaling 58 respondents (58%), while male respondents amounted to 42 (42%). This indicates that Ardilicious MSME consumers are dominated by female customers.

### Validity Test

A validity test was conducted to determine the ability of each statement item to measure the research variables. An instrument is declared valid if the Corrected Item-Total Correlation value > 0.30.

**Table 2. Validity Test Results**

| Variable | Status |
|---|---|
| Islamic Business Ethics | Valid |
| Customer Loyalty | Valid |


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

| Variable | Status |
|---|---|
| Consumer Decision | Valid |

Based on Table 2, all statement items have a correlation value above 0.30, thus all instruments are declared valid and suitable for use in the study.

**Reliability Test**

Reliability testing was conducted using Cronbach's Alpha. An instrument is considered reliable if the Cronbach's Alpha value > 0.70.

**Table 3. Reliability Test Results**

| Variable | Cronbach's Alpha | Status |
|---|---|---|
| Islamic Business Ethics | 0.892 | Reliable |
| Customer Loyalty | 0.876 | Reliable |
| Consumer Decision | 0.913 | Reliable |

The Cronbach's Alpha value for all variables is above 0.70, meaning that all research instruments are declared reliable.

**Classical Assumption Test**

Reliability testing was conducted using Cronbach's Alpha. An instrument is considered reliable if the Cronbach's Alpha value > 0.70.

**Table 4. Normality Test Results**

| Method | Sig. |
|---|---|
| Kolmogorov-Smirnov | 0.200 |


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

The significance value of 0.200 > 0.05 indicates that the research residuals are normally distributed.

**Table 5. Multicollinearity Test Results**

| Variable | Tolerance | VIF | Status |
|---|---|---|---|
| Islamic Business Ethics | 0.742 | 1.348 | No Multicollinearity |
| Customer Loyalty | 0.742 | 1.348 | No Multicollinearity |

The tolerance value is greater than 0.10 and VIF is less than 10, indicating that the regression model does not experience multicollinearity.

**Table 6. Heteroscedasticity Test Results**

| Variable | Sig. |
|---|---|
| Islamic Business Ethics | 0.354 |
| Customer Loyalty | 0.488 |

All significance values are greater than 0.05, meaning there are no symptoms of heteroscedasticity.

**Multiple Linear Regression Analysis**

Multiple linear regression analysis was conducted to determine the magnitude of the influence of Islamic business ethics and customer loyalty on consumer decisions at Ardilicious MSMEs in Tangerang City.


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

**Table 7. Multiple Linear Regression Analysis Results**

| Variable | Coefficient | t-count | Sig. |
|---|---|---|---|
| Constant | 5.214 | | |
| Islamic Business Ethics | 0.418 | 4.531 | 0.000 |
| Customer Loyalty | 0.367 | 3.987 | 0.001 |

The analysis results show that the regression coefficients for both variables are positive. This indicates that an increase in Islamic business ethics and customer loyalty tends to increase consumer decisions in making purchases at Ardilicious MSMEs.

**t-Test (Partial)**

The t-test is used to determine the partial influence of each independent variable on consumer decisions.

**Table 8. t-Test Results**

| Variable | t-count | Sig. | Decision |
|---|---|---|---|
| Islamic Business Ethics | 4.531 | 0.000 | Significant Influence |
| Customer Loyalty | 3.987 | 0.001 | Significant Influence |

Based on Table 8, the significance values of both variables are smaller than 0.05, indicating that partially, Islamic business ethics and customer loyalty significantly influence consumer decisions.

**F-Test (Simultaneous)**

Simultaneous testing was conducted to determine the combined influence of Islamic business ethics and customer loyalty on consumer decisions.


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

**Table 9. F-Test Results**

| F-count | Sig. | Decision |
|---|---|---|
| 38.572 | 0.000 | Significant Influence |

The significance value of 0.000 (<0.05) indicates that Islamic business ethics and customer loyalty simultaneously have a significant effect on consumer decisions at Ardilicious MSMEs in Tangerang City.

**Coefficient of Determination**

The coefficient of determination is used to determine the contribution size of the independent variables in explaining the variation in consumer decisions.

**Table 10. Coefficient of Determination Results**

| R | R Square | Adjusted R Square |
|---|---|---|
| 0.712 | 0.507 | 0.497 |

The Adjusted R Square value of 0.497 shows that 49.7% of the variation in consumer decisions can be explained by Islamic business ethics and customer loyalty. Meanwhile, the remaining 50.3% is influenced by other factors outside the research model.

**Influence of Islamic Business Ethics on Consumer Decisions**

The partial test results show that the Islamic business ethics variable obtained a t-count value of 4.612 with a significance level of 0.000 (<0.05). This result indicates that Islamic business ethics have a positive and significant effect on consumer decisions. It signifies that the better the implementation of Islamic business ethical principles, such as honesty, trustworthiness, fairness, and responsibility in running a business, the higher the consumer's decision to buy Ardilicious MSME products. This finding aligns with research by Nabila A'yun, Q.A., Chusma, N.M., Putri, C.N., & Latifah (2021) which states that the implementation of Islamic business ethics can increase consumer trust in making transactions. The results are also supported by Bastomi et al. (2024), who


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

concluded that applying Islamic business ethics, especially in maintaining product halalan and business transparency, positively influences consumer choices in selecting a product.

**Influence of Customer Loyalty on Consumer Decisions**

The partial test results show that customer loyalty obtained a t-count value of 3.985 with a significance level of 0.000 (<0.05). This indicates that customer loyalty has a positive and significant effect on consumer decisions. Consumers with high loyalty tend to repurchase, give recommendations to others, and continue to choose Ardilicious products despite many competitors. This finding aligns with Manihuruk's (2023) research, stating that customer loyalty influences the sustainability of purchasing decisions. Additionally, Fakhri's (2022) study shows that customer satisfaction can increase customer loyalty, thereby encouraging consumers to keep making purchases. Agustiono et al. (2022) also explain that a good customer experience can strengthen customer loyalty and impact purchasing decisions.

**Influence of Islamic Business Ethics and Customer Loyalty on Consumer Decisions**

The simultaneous test results show that the Islamic business ethics and customer loyalty variables obtained an F-count value of 42.836 with a significance level of 0.000 (<0.05). Furthermore, the Adjusted R Square value of 0.489 indicates that both variables can explain 48.9% of the variation in consumer decisions. These findings demonstrate that consumer decisions at Ardilicious MSMEs are jointly influenced by the application of Islamic business ethics and customer loyalty. The better the implementation of Islamic business ethical values and the higher the customer loyalty, the more the consumer purchasing decisions will increase. This research reinforces the findings of Nabila A'yun, Q.A., Chusma, N.M., Putri, C.N., & Latifah (2021) regarding the importance of Islamic business ethics in building consumer trust, as well as studies by Manihuruk (2023) and Agustiono et al. (2022), which emphasize that customer loyalty is an essential factor in improving purchasing decisions.

**CONCLUSION**

Based on the research findings, it can be concluded that Islamic business ethics have a positive and significant effect on consumer decisions at Ardilicious MSMEs in Tangerang City. This indicates that applying Islamic business ethical values, such as


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

honesty, trustworthiness, fairness, and responsibility, can increase consumer trust and subsequently encourage them to make purchasing decisions. Customer loyalty is also proven to have a positive and significant impact on consumer decisions. Higher customer loyalty, shown through repeat purchases, providing recommendations, and commitment to the product, leads to higher consumer decisions to choose Ardilicious MSME products. Simultaneously, Islamic business ethics and customer loyalty significantly affect consumer decisions. Both variables are capable of explaining 48.9% of the variation in consumer decisions, while the remaining 51.1% is influenced by other factors outside the research model.

These findings indicate that the consistent application of Islamic business ethics accompanied by efforts to build customer loyalty is an effective strategy for increasing consumer purchasing decisions in MSMEs. The implication of this research is that MSME players must maintain the principles of Islamic business ethics in every business activity and improve service quality and customer relationships to build sustainable loyalty. As a result, consumer trust and purchasing decisions can continue to grow, supporting the business's competitiveness and continuity. Future research is recommended to include other variables that potentially influence consumer decisions, such as product quality, service quality, price, brand image, trust, or customer satisfaction. Moreover, the research can be conducted on different MSME objects with a larger number of respondents so that the results can have a broader generalization level.

## REFERENCES

Aditya, M. F., Ansori, M., & Mubarok, A. F. (2025). Peran Lembaga Keuangan Mikro Syariah dalam Meningkatkan Perekonomian Masyarakat di Desa Tahunan. 4(2), 3444–3455.

Agustiono, A., Listyorini, S., & Nugraha, H. S. (2022). Pengaruh Customer Experience terhadap Customer Loyalitas Pelanggan melalui Kepuasan Pelanggan sebagai Variabel Intervening (Studi pada Masyarakat Semarang Pengguna LinkAja). Jurnal Ilmu Administrasi Bisnis, 11(2), 244–256.

Bastomi, R. D., Oktaviany, M., Wandini, E. A., Shavira, L., Hasanudin, Q. N., & Syarifudin. (2024). Pentingnya Sertifikasi Halal Dalam Perspektif Etika Bisnis Islam Terhadap Produk Makanan Halal Rakhma. Jurnal Ekonomi Dan Bisnis, 13(2).



Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Fakhri, R. (2022). Pengaruh Kepuasan Pelanggan Terhadap Loyalitas Pelanggan Toko Buku Fadira Pekanbaru. Riau Economics and Business Review, 13(3).

Hantono, H., & Sianturi, R. F. S. (2021). Pengaruh Pengetahuan pajak, sanksi pajak terhadap kepatuhan pajak pada UMKM kota Medan. Owner: Riset & Jurnal Akuntansi, 1(1), 27–40.

Latifah, N. L. D., Adzam, M., & Vidiastuti, D. P. (2024). Strategi Transformasi Digital: Inovasi Program Tuka Tuku Purbalingga. Matra Pembaruan, 8(1), 17–30.

Manihuruk, B. K. (2023). Analisis Kualitas Produk dan Promosi Terhadap Loyalitas Pelanggan dengan Kepuasan Sebagai Variabel Intervening Pada PT Shopee Indonesia. Journal Business and Management, 1(1), 11–23.

Mei Sulistyaningsih. (2024). Pengaruh Modal, Tenaga Kerja, Dan Bahan Baku Terhadap Pendapatan Pengrajin Gerabah Desa Melikan, Kabupaten Klaten. Jurnal Ilmiah Ekonomi Dan Manajemen, 2(2), 747–758.

Musvira, Natsir, M., & Asizah, N. (2022). Pengaruh Modal, Tenaga Kerja, Dan Marketplace Terhadap Peningkatan Pendapatan Usaha Mikro Kecil Dan Menengah: Pengalaman Dari Kota Kendari Sulawesi Tenggara. Jurnal UNIMUS, 18(2), 65.

Nabila A'yun, Q.A., Chusma, N.M., Putri, C.N., & Latifah, F. N. (2021). Implementasi Etika Bisnis Islam Dalam Transaksi Jual Beli Online Pada E-Commerce Popular Di Indonesia. JPSDa: Jurnal Perbankan Syariah Darussalam, 1(2).

Sugiyono. (2016). Metode Penelitian Kuantitatif Kualitatif dan R&D. CV. Alfabeta Bandung.

Sugiyono. (2018). Metode Penelitian Kuantitatif. Alfabeta.

Sugiyono. (2019). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Alfabeta.

Sugiyono. (2020). Metode Penelitian Pendidikan: Pendekatan Kuantitatif, Kualitatif, dan R&D. Alfabeta.

Tasyim, D., Kawung, G., Dj Siwu, H., R S Tasyim, D. A., V Kawung, G. M., & Dj Siwu, H. F. (2021). the Influence of Sme S Unit and Gdrp on Employment Absorption in North Sulawesi. Jurnal EMBA, 9(3), 391–400.



Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.