

**Factors Influencing Customer Loyalty Sharia Business Management
Perspective (Study of Assalam Fashion Kios In Berbek Nganjuk Market)**

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Abstract

In this era, business competition is getting tougher, thus requiring entrepreneurs to have a special strategy to win the competition. Based on the theory of customer loyalty factors from the perspective of sharia business management, the loyalty factor that can be used is to serve and be humble, honest and trustworthy, not to badmouth, and to act fairly in business. This research tries to analyze the factors of customer loyalty that the Assalam Clothing Kios grows and maintains customer loyalty. The method used is descriptive qualitative with data sources obtained from interviews, observation, and literature study. Based on the research that has been done, the results show that Kios Assalam Clothing is successful in maintaining and growing customer loyalty by using factors that lead to customer loyalty in the form of serving and being humble, honest and trustworthy, not liking to badmouth, and being fair to customer.

Keywords: Customer Loyalty; Sharia business; Management perspective

Introduction

The development of the business world today is getting faster and faster. This can be seen from the emergence of new entrepreneurs or business actors who open businesses in all fields and the rapid spread of information received. This condition creates a new problem, which is to require business people to deploy various ways to compete fairly in the face of the cruel business world.

Increasingly, traditional markets are forced to get more creative by making every effort to maintain their existence. There are various challenges that must be faced by the patient including providing satisfaction for customers and growing loyalty to customers. Customers are an important part of the ecosystem in the sustainability of a business. In the absence of customers, the existence of the business began to be threatened. Therefore, in order to maintain its business, it requires loyalty from customers. With an understanding of the existence of customers is an important factor of a business success, so placing customer loyalty as an advantage in competing is a very important thing to do to maintain business existence (Intan, Putri, & et al, 2021).

According to Oliver in Jeremiah and Djurwati Loyalty or customer loyalty is a commitment that is held closely by customers to buy or prioritize products in the form of goods or services consistently, this causes repeated purchases of the same brand, even though the customer gets situational or marketing influence from competitors to cooperate with other brands (Sari & Yasa, 2020). Customer loyalty is customer loyalty to a company that has provided goods or services. One of the benefits of customer loyalty is that it is long-term and cumulative. Compulsive here means that companies can do business with customers by buying more.

To get new customers is not an easy thing. Various ways and efforts are made to attract buyers, with a variety of very long processes that must be passed. It takes a long time to get buyers to rise to the level of becoming customers. Loyal customers are a valuable asset to sellers. Therefore, sellers must be able to retain customers. Karena is very unfortunate if you lose customers who have entered the loyal scope (Sisca, Taringan, & et al, 2022).

Kios Assalam Busana is a stall that sells a variety of clothes from children's clothing, teenagers to parents, in this stall also sells mukena, headscarves, and

sarongs. This business was founded by Mrs. Komsyiatin and Mr. Zainal Faizin in 1997 which is located in Pasar Berbek, Berbek District, Nganjuk Regency. The business owned by the komsyiatin mother has been working for almost 25 years living in Mlilir Village, Berbek District, Nganjuk Regency. Assalam Busana stall business is located in Pasar Berbek. This Assalam Busana kiosk has succeeded in retaining old customers and looking for new customers so that the loyalty of these consumers is determined. The factors that cause customer loyalty from the perspective of Sharia business management include being serving and humble, honest and trustworthy, not liking to vilify, being fair.

This research was conducted to find out how the factors that affect the loyalty of the sharia business management perspective carried out by Kios Assalam Busana so that it can compete among new businesses that have emerged. It is hoped that the factors that influence customer loyalty from the perspective of Sharia business management can be an example for other businesses in creating consumer loyalty and making it a loyal customer. Based on the explanation above, researchers are interested in discussing how the factors

that affect customer loyalty from the perspective of sharia business management and create loyal customers towards fashion assalam kiosk with the title "Factors Affecting Customer Loyalty Sharia Business Management Perspective (Study of Assalam Busana Kiosk in Berbek Nganjuk Market)".

Customer Loyalty in Islam

Loyalty in Islam is called al-wala' etymologically, al wala' has several meanings, among others, loving, helping, following, and drawing closer to one. According to Zulfa The concept of loyalty in Islam or al-wala is absolute submission to Allah Almighty in the form of fully practicing Islamic sharia. Customer loyalty in Islam occurs if the muamalah activities carried out can provide mutually beneficial benefits between both parties, due to the fulfillment of their respective obligations and rights through the application of Islamic values (Zulfa, 2010). Loyalty arises on the basis of the willingness of goods provided by the company to customers according to their loyalty and desire so that satisfied customers are formed and make customers to remain loyal to the company. Customer loyalty in Islam can be interpreted as when the muamalah activities carried out can provide mutually beneficial benefits for

both parties, due to the fulfillment of their respective obligations and rights through the imposition of Islamic values.

Customer Loyalty Factors Sharia Business Management Perspective

The theoretical basis regarding the application of customer loyalty factors from sharia business management perspectives is as follows:

a. **Serve and Humble**

An attitude of service and humility is the main attitude of a businessman. Without the attitude of service and humility, which is inherent in his personality, he is not a businessman. Inherent in this attitude of service is an attitude of courtesy, courtesy, and humility. The Prophet said that people of faith are commanded to be generous, polite, and friendly when dealing with their business partners (Aprianto, Andriyansyah, Qodir, & Hariyanto, 2020).

b. **Honest and Reliable (Amanah)**

Among the morals that must adorn sharia business is *isjuran cheese*. This is where Islam explains that the ultimate honesty lies in the *muamalah*. A dishonest person will always try to commit fraud on others, whenever and wherever the opportunity opens up to him. According to Muhammad Ibn Ahmad al-Shahih, the ultimate honesty lies in their *muamalah*. If you want to

know the extent of a friend's honesty, invite cooperation in business. There will be visible its true qualities, especially in terms of honesty. In the *sab da* of the Messenger of Allah that he likes the right words, this is in accordance with the hadith he reads: "It is obligatory for you to be honest, for indeed honesty leads to goodness and goodness it brings to heaven..." (HR. Mutafaqun Alaih) (An-Nawawi, 2013).

c. **Don't Like To Vilify**

Vilifying is one of the liver diseases that business actors should avoid. In doing business the Messenger of Allah never vilified the merchandise of others, he always helped promote other merchants if the merchandise on him was not available. This kind of example of the Messenger of Allah will result in a climate of healthy competition. Because between the seller the one and the lain does not vilify the business of others. The prophet's actions like this are in accordance with the principle of not doing evil (non-maleficence) and the principle of doing good (beneficence) in modern business ethics ((Parakkasi, 2021). This principle directs that we actively and maximally do good or benefit others, and if we cannot do that at a minimum we do not harm others.

d. **Be Fair in Business**

In general, justice can be interpreted as establishing a place (propositionally). Fairness is a state in which everyone can achieve what he is entitled to. The principle of justice becomes a central point in business activity, even if the business run is not a fellow Muslim. Justice is a key tenet in Islamic teachings. In business the principle of justice is the most urgent thing. Including fair in business is fair in determining the price of its business object so that the goods used as business objects can be affordable by the general public. In addition to this, fellow businesses must also do justice, namely by providing equal opportunities to grow and develop together (Kinanti, Zikwan, Rachamawati, & dkk, 2022). Therefore, businessmen are required to be careful not to do business that can harm others or vice versa can be detrimental to the businessman himself.

The research researched by Agus Djoko Santoso, et al. from Universitas Persada Indonesia Y.A.I in 2022 entitled "Determinants of Customer Loyalty of PT Nabawi Mulia Qualitative and Quantitative Approach Using PLS SEM". The results of this research, building the trust of potential consumers with the support of means as well as the attitude of company employees is equipped to

optimal service to potential consumers so that consumers feel satisfied, because customer satisfaction affects customer loyalty. This research aims to increase and develop service loyalty at the consumer level in Hajj and Umrah services at PT. Nabawi Mulia Tour and Travel in Yogyakarta (Santosa, Raharja, & Sovitriana, 2022). The similarity of this study with previous researchers is that they both examine the factors that affect customer loyalty. The difference between this study and previous researchers is that this researcher pays more attention to factors that have not been published in previous researchers regarding the values of the Sharia business management perspective contained in the Assalam Busana kios at Pasar Berbek Nganjuk.

The research researched by Firdha Alwani Lestrai Febriansyah Nataly, Fatimah from the College of Communication Sciences of Advanced Indonesia in 2020 entitled "Study of Description of Wardah Brand Loyalty Quantity at the Advanced Indonesian College of Health Sciences". The results of this study prove that students' trust in the Wardah brand is very influential in the formation of *kepuasan* and loyalty to the product. That the reputation of the product plays an important role in

making the decision to repurchase. The researcher aims to determine the form of Wardah brand loyalty to consumers. (Lestari, Nataly, & Fatimah, 2020). What this researcher has in common with previous researchers is that they both examine the factors that affect customer loyalty. The difference between this researcher and the previous researcher is that the previous researcher focused more on consumer preferences for a brand while in this study it was not only about consumer preferences, but more broadly as well as discussing the factors of customer loyalty at the Assalam Busana kios at Pasar Berbek Nganjuk.

The research conducted by Ismi Damayanti, Prasetio Ariwibowo, and Paryono from Indraprasta University PGRI in 2020 entitled "Analysis of Factors Affecting Customer Loyalty of Naga Swalayan Ciracas East Jakarta". As a result of this study, price and service factors are factors that affect customer loyalty in Naga Swalayan Ciracas East Jakarta. In setting prices to adjust their products to prices that are in accordance with standards and good service quality, employees look clean and tidy and behave friendly, and are polite to their customers, employees are quick to respond and help customers. This researcher aims to see price, product,

and service factors that affect customer loyalty (Damayanti, Ariwibawa, & Paryono, 2020). What this researcher has in common with previous researchers is that they both examine the factors that affect customer loyalty. The difference between this researcher and the previous researcher is that the previous researcher focused more on the analysis of price, product, and service factors and the influence on customer loyalty, while in this study it was more focused on customer loyalty factors from the perspective of sharia business management at the Assalam Busana kios in Pasar Berbek Nganjuk which did not focus on service.

The research researched by Silviana Melda Kolo and Gede Sri Darma from the National University of Education in 2020 entitled "The Most Important Factors Affecting Customer Satisfaction and Loyalty of 4G Network Users in Denpasar". As a result of this study, customer satisfaction has a positive effect on customer loyalty. Where the greater the level of customer satisfaction will drive an increase in the level of customer loyalty. This researcher aims to see the satisfaction obtained by customers, especially the use of cellular internet services which affects customer loyalty (Kolo & Darma, 2020). What this

researcher has in common with previous researchers is that they both examine the factors that affect customer loyalty. The difference between this researcher and the previous researcher is that the previous researcher focused more on the analysis of saluler service satisfaction and its effect on customer loyalty, while in this researcher an more focused on customer loyalty factors at the Assalam Busana kios in Pasar Berbek Nganjuk which did not focus on service.

The research was researched by Mashuri from the Bengkalis Sharia College of Economics (STIE) in FY2020 with the title "Analysis of Customer Loyalty Dimensions Based on an Islamic Perspective". The results of this study, customer loyalty of a product is determined by satisfaction or dissatisfaction with a product as the end of the sales process. The customer in the Islamic perspective is loyalty that does not contradict the concept of the Islamic paradigm. Loyalty according to the Islamic paradigm consists of the implementation of tawhid, the implementation of science, and the implementation of worship. This researcher aims to determine the konsep of customer loyalty from behaviors or attitudes, both positive and negative attitudes from customers (Mashuri,

2020). The similarity of this study with previous research is that it both examines the factors that affect customer loyalty based on Islamic values. The difference between this research and previous research is that previous researchers focused more on grouping the loyalty dimension of customer behavior, but this study will focus more on the factor factor of customer loyalty at the Assalam Busana kios in Pasar Berbek Nganjuk.

RESEARCH METHODS

This research uses qualitative methods and descriptive approaches. Qualitative research is research that produces some findings that cannot be achieved using statistical procedures or other ways of quantification (measurement), qualitative research in the form of an in-depth description of speech, writing and or observable behavior of a certain individual, group or organization, a certain context that is studied from a comprehensive point of view (Jaya, 2020) . So that the data obtained is in the form of descriptive data in the form of spoken words, writing, or pictures. Primary data collection techniques use interview techniques and direct observation in the field. Interviews were conducted with beberapa informants obtained through

purposive techniques. According to Sugiyono, the purposive technique is a technique for sampling data sources with certain considerations. This particular consideration is that the person who is considered to know best about what we want to do, or perhaps he or she is the ruler so as to make it easier for the researcher to explore the social object/situation under study (Musyafak & Nisa, 2014). Purposive technique is a way of selecting accurate and efficient informants based on quality that is in accordance with the research focus including parties directly involved in the implementation of factors that affect customer loyalty from the perspective of sharia business management (study of Kios Assalam Busana in Berbek Nganjuk market). There are informants in this study including 2 business owners, 3 employees and 6 consumers to get the information needed in the study.

The observation activities carried out at the assalam fashion kios while in the field are direct observations of the situation that occurs in the field, mainly regarding the factors causing customer loyalty to the assalam kios of clothing, service and product quality. Meanwhile, secondary data were obtained from literature studies in the form of articles from journals, books, and previous

research with topics that are in accordance with this research. In this study, researchers used descriptive methods in analyzing the data that had been obtained, then linked to theories that corresponded to the data and then drew conclusions.

After the research data is collected, the researcher analyzes the data with the stage of reducing the data, presenting the data, and drawing conclusions. Data reduction is carried out by selecting important data and arranged systematically to facilitate the drawing of conclusions. In its application, the data obtained in the field are then classified based on indicators of customer satisfaction factors that create consumer loyalty. As for the presentation of data, it is carried out after the grouping of data where the data is presented in narrative form based on customer satisfaction factors that create consumer loyalty. Furthermore, the researcher draws conclusions and becomes the answer to the problem, namely the factors that affect loyalty to the perspective of Islamic business management at the fashion kios.

To obtain valid data in this study using triangulation techniques. The triangulation techniques used are data collection techniques triangulation and source triangulation. Triangulation

techniques are carried out by collecting data using several methods, namely observation, interviews, and documentation. Meanwhile, source triangulation is carried out by conducting interviews with three types of informants, namely, business owners, karyawan, and consumers.

This research is located at the Assalam Busana Kios in Pasar Berbek, Berbek District, Nganjuk City. The reason for choosing this location is because, the Assalam Busana kios has been established since 1997. This Assalam Busana kios has been running its business for 25 years and is still exist today. So it is necessary to study the factors that affect customer loyalty from the perspective of Sharia business management, so that it can be modeled by other businesses. So this research is important to find out how the factors that affect customer loyalty from the perspective of Sharia business management are carried out to influence customer loyalty, so that they can overcome problems in retaining old customers and grow customer loyalty.

RESULTS AND DISCUSSION

Data Analysis of the Number of Loyal Customers in the Last 4 Years

Customer loyalty is a condition where customers or consumers regularly

or continue to make purchases on a product. Customer loyalty is the result of a well-established relationship between business actors and customers, providing good and friendly service to their customers and maintaining customer trust until customers become loyal to their products, so that when customers are loyal will have a positive impact on the Assalam Busana Kios business. When the business owner has a good relationship with customers, serves customers well and friendly, is honest and maintains customer trust, and acts fairly, it will create loyal or loyal customers. When the customer is loyal, the customer will be loyal to the product being sold and will not turn to another place that sells the same product. From the results of the interviews conducted, data on the number of loyal customers was obtained which is presented in the table below.

Table 1
Number of Loyal Customers of Assalam Busana Kios in the Last 4 Years

Year	Number of loyal customers of Kios Assalam Busana
2019	800
2020	800

2021	800
2022	800

Source (Komsyiatin, 2023)

From the data above, it serves to find out how the state of a business is in a good state or not in maintaining customer loyalty. From the data on the number of loyal customers in the last 4 years, the Assalam Busana Kios business has been able to maintain its loyal customers. So having a good relationship with customers, serving customers well and friendly, being honest and maintaining customer trust, and being fair will create customer loyalty, this has a positive impact because loyal customers are able to maintain business from competitors new businesses that have emerged.

From the results of the research conducted, it was found that the Assalam Busana Kios business has proven to be able to retain its loyal customers. The factors that affect customer loyalty are used to create customer loyalty such as being serviceable and humble, honest and trustworthy, not liking to vilify, and being fair.

Customer Loyalty Factors Sharia Business Management Perspective

Based on the research, data on the factors that affect the loyalty of the constabulary at the Assalam Busana

Kios below is presented a table of research results on loyalty factors from the perspective of Sharia business management as follows:

**Table 2
Factors Influencing Customer Loyalty Sharia Business Management Perspective**

o	Abstr act	Data Findings
.	Devot ed and humble	1. Applyin g 5S (smile, greeting, greeting, courtesy, courtesy) in serving customers 2. Say thank you after the customer finishes shopping 3. Arrange items neatly and cleanly
.	Hones t and trustworthy	1. Providi ng information honestly to the family
.	Does not like to vilify	1. Never vilify other competitors 2. Never vilify customers
	Be fair	1. Providi

.	in doing business	ng fair service to the head. 2. Providi ng fair treatment to employees.
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Source (Author, 2023)

Based on the table above, it can be seen that to create consumer loyalty, use the aspects of being serving and humble, honest and trustworthy, not liking to vilify, and being fair in doing business.

Be Ministering and Humble

The attitude of service and humility inherent in an employee is reflected in the ability to communicate well. Communicating well, namely behaving politely, kindly and cheaply smiling so that it can make customers happy. As the hadith of Prophet Muhammad SAW: "From Jabir bin Abdullah ra. That Rosululloh Saw said: Allah loves a man who is generousah t i when selling, when buying and when making billing". (HR. Bukhori) (Khoiriyah, 2010).



Figure 1. Assalam Busana Employees Provide Services with 5S (Smile, Greet, Greeting, Courtesy, Courtesy)(Author, 2023)

Assalam Busana employees serve its customers friendly with 5S (smiles, greetings, greetings, courtesy, courtesy). Assalam Busana employees have great respect for their customers and always greet their customers with a smile when new customers come and die kios assalam fashion, and Assalam Busana employees always say thank you to their customers who have visited Assalam Busana dikios. Assalam Busana employees every time there is a data customer immediately greet their customers with a friendly, smile, give attention to customers and serve customers deftly, immediately ask what customers need in a friendly and polite manner and immediately find the goods that customers want.

In serving customers, Assalam Busana employees make their customers comfortable with a clean place and neat arrangement of merchandise, so that customers feel happy when shopping with clean and comfortable stall conditions in choosing goods because of the neat arrangement of goods.

The results of this study are inline with previous research conducted by

Srianti Permata and Ismawati Azmi with the title "Review of Islamic Business Ethics in Increasing Customer Loyalty of the Culinary Center on Jalan Tondong, North Sinjai District", which found that being melayani and being humble, paying attention, communicating well when providing services to customers has proven to be able to influence customer loyalty (Permata & Azmi, 2020).

Honest and Reliable (Amanah)

Customer trust in a product usually arises because customers judge the quality of the product by what they see, understand, or feel. Therefore, it is important for business actors to build customer trust in the products they offer, in maintaining customer trust in the products offered by always telling the truth, selling goods by stating the reality of their merchandise, so that the level of customer trust is higher in these business actors (Darwin & Kunto, 2014).

The owners and employees of Assalam Busana always say honestly in selling their products, they say a quality product must be of high quality, and by showing the item to the customer, the goal is for the customer to witness the condition of the item. After the customer witnessed for himself there was a contract process to bargain so that both parties were willing to take the goods.

With this the sale and purchase of sama-sama mutually sincere and ridho.

Assalam Busana Kios provides good and good products, so when customers ask about the quality of their products, assalam busana employees say honestly that the products they sell are indeed good according to their real coordination. Meraka said maintaining customer trust is very important, Assalam Busana employees in maintaining the trust of their customers by telling the truth that the products they sell are of good quality and sell really good goods with real conditions.

The results of this study are in line with previous research conducted by Rina Ayu Vildayanti with the title "Analysis of the Influence of Customer Delight (Fair and Honest (Justice), Best Service (Esteem) and Surprised / Finishing Touch) on Customer Loyalty Es Teler 77 in Central Jakarta in 2019", which found that by being honest and trusted in terms of quality, quantity, price and delivery time so that customers feel satisfied it was proven to be able to influence customer loyalty subscribe (Vildayanti, 2019).

Don't Like To Vilify

For *sharia marketers*, ghibah (swearing/vilifying) is a futile and time-wasting act. It would be better to use his

time to work professionally, improving the quality of oneself or company into better morals. People who have good morals must be liked by everyone and people often remember them for the kindness of the perpetrator. From this comes the trust and outlook from the customer, when the customer has trust and a good view of the business, this positively affects the customer's purchasing decision, and will unwittingly make repeated purchases (Mawawi, 2018).

The owners and employees of Assalam Busana never have prejudices and bad words to anyone good to customers and other businesses. Assalam Busana employees always keep their speech saying never say bad let alone vilify other people's wishful dag so that others buy their products

Assalam Busana employees never vilify other people's merchandise, assalam fashion employees always say good and polite. Assalam Busana employees always avoid unnecessary speakers, such as vilifying or talking about other people's merchandise. When there are customers who talk about other people's merchandise, Assalam Busana employees respond wisely by listening well and not responding back by talking about or vilifying other people's

merchandise. They say that if they like to vilify or say badly, it will cause bad views in the eyes of customers and have an influence on stall hassles. Assalam Busana employees only talk about their merchandise to their customers and never talk about or vilify anyone or other people's merchandise.

The results of this study are in line with previous research conducted by Nurlela Ilyasa with the title "The Influence of Usaha Places, Product Display and Islamic Personal Selling on Purchasing Decisions in the Batik Market of Trusmi Village, Cirebon Regency in 2018", which found that vilifying other merchants' products would cause bad views of customers and influence customers' purchasing decisions. When the image of the stall is bad, it will also affect the hassle of the stall. A good kiosk image will shape consumer confidence in the image of the kiosk and decide to buy and make repeated and busiest purchases capable of influencing customer loyalty (Ilyasa, 2018).

Be Fair in Business

Justice really needs to be applied by merchants, lest they discriminate between consumers and other consumers. That way the consumers will be more trusting and loyal to the business being carried out. The more

business actors act fairly, the consumers will also give a good assessment of the business (Hilma, 2022). When customers feel that they are treated fairly, not discriminated against or treated equally customers will feel satisfied and happy for the service provided, and customers will give a good rating to the kios, because of the commendable treatment in the form of fair to customers, this has a positive effect on increasing customer trust and customer loyalty to the kios.

Assalam Busana employees always do justice to their customers, treat their customers well, are friendly and sop alltheir customers, do not discriminate between customers from one another. When a customer arrives underdressed, Assalam Busana employees still treat them well and are served kindly and politely. Assalam Busana employees always provide equally friendly and polite service to anyone. In addition to fair service, they are also fair in setting the selling price of their products, selling their goods at a price that matches the expenses and types of goods they sell. It doesn't have to be a price, because the price they are patot is in accordance with the quality of the goods they sell.

The owner of the Assalam Busana Kios treats its employees fairly and is

treated equally well and is not discriminated against between employees from one another. Employees are treated in a friendly, kind and courteous manner so that employees feel happy. When employees feel happy, this will have the opportunity to provide good service.

The results of this study are in line with previous research conducted by Yudhita Meika Wardani and Ahmad Ajib Ridlwan with the title "Application of Islamic Business Ethics in building Customer Loyalty to PT. Tanjung Abadi", which found that with customer satisfaction with service, honestyn prioritized by the company so as to gain customer trust to continue to choose the company, price and punctuality in work and delivery. The importance of fair application in a business has proven to be able to influence loyalty (Wardani & Ridlwan, 2022).

CONCLUSION

Based on the results of this study, it can be concluded that, the factors that affect customer loyalty from the perspective of Sharia business management are as follows, first, being serving and humble, in the form of implementing 5S (seyum, greeting, greeting, polite and santun), saying thank

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