

SHARIA ECONOMIC REVIEW ON THE EFFECT OF SERVICE QUALITY ON CONSUMER LOYALTY

Rahma Elsa Fitriani

Sjeh M. Djamil Djambek State Islamic University Bukittinggi

*Corresponding Author: rahma.elsa3@gmail.com

Zulfa Suryani

Sjeh M. Djamil Djambek State Islamic University Bukittinggi

Vivi Rosdiyanti

Sjeh M. Djamil Djambek State Islamic University Bukittinggi

Tifany Yeldi Astuti

Sjeh M. Djamil Djambek State Islamic University Bukittinggi

Abstract – *Service quality is defined as the expected level of excellence and control over that level of excellence to meet customer desires. The purpose of this study is to find out how the Islamic Economic Review on the Effect of Service Quality on Consumer Loyalty. This research method is quantitative with descriptive analysis, the population in this study is consumers in a business consisting of 110 people, The source of data used is primary data, namely data obtained by researchers from original sources. The result of the study is that according to the Sharia Economic review on the effect of service quality on consumer loyalty applied to the sharia furniture business in Kenagarian Sitanang Fifty City Regency does not conflict with the principles of Sharia Economics.*

Keywords: *Islamic economy, quality, service, loyalty, consumer*

I. INTRODUCTION

Islam is a religion that perfects all kinds of shortcomings brought by previous religions. Islam came as a complement and complemented everything that was lacking

from the religions that came before. Starting from monotheism, moral refinement, worship, and muamalah in general.

As social creatures, humans need other humans to live in society. In society, people are always in contact with each other, consciously or unconsciously to meet the needs in life. The association of life, where each person does deeds in his life with others is called muamalah.¹ Regarding muamalah in life, Islam regulates almost all forms of interaction. One of them is interaction in economic activity. This aims to achieve human fame in fulfilling its goals.

Economic activities carried out by humans are built with a dialectic between materialism and spirituality. Economic activities carried out are not only based on material values but there is a transcendental backrest in it so that it has the value of worship.²

Buying and selling is one way for humans to meet their needs. In buying and selling transactions there is a term called service. Economic globalization has an impact on

¹Ahmad Azhar Basyir, *Principles of Muamalah Law (Islamic Civil Law)*, (Yogyakarta: UII Press, 2000), pp. 11-12

²Ismail Nawawi, *Classical and Contemporary Muamalah Fiqh*, (Surabaya: Ghalia Indonesia, 2012), p.10

changing the business environment towards the importance of services as a source of corporate competitive advantage. In the era of a service-based economy, service *excellence is the key* to determining the success of the company to Build competitive forces and win fierce business competition.³

Service in English is service, Moenir defines service as an activity carried out by a person or group of people with a certain basis where the level of satisfaction is only felt by the person who serves or is served, depending on the ability of the service provider to meet user expectations.⁴

Unsatisfactory service will cause reduced customers or even lost because customers move to other services. This is a big challenge for companies in building the company's brand image and providing satisfactory service.⁵

Service quality is one element that is considered by someone to buy a product. According to Kolter, Quality is a dynamic condition related to products, human services, processes and environments that meet or exceed expectations.⁶ Tjiptono further explained that if the services received or suggested are as expected, the quality of the services is perceived as good and satisfactory. Conversely, if the service received is lower than expected, the quality of service is perceived as poor. Thus, whether or not the quality of service depends on the ability of the service provider to meet customer expectations consistently.⁷

Service quality is defined as the expected level of excellence and control over that level of excellence to meet the wishes of customers.⁸

³Lina Anatan, *Service Excellence Competing Through Competitiveness*, (Bandung: Alfabeta, 2008), hlm.iii

⁴ Moenir, A.S., *Public Service Management in Indonesia*, (Jakarta: Bumi Aksara, 2002), pp. 26-27

⁵Arep, I and H. Tanjung, *Human Resource Management*, (Jakarta: Trisakti University, 2002), p.17

⁶Etta Mamang Sangadji and Sopiah, *Consumer Behavior Practical Approach Accompanied by Research Journal Association*, (Yogyakarta: Andi, 2013), p.99

⁷ *Ibid.*, p.100

⁸ Lina Anatan, *Op.Cit.*, p.71

There are several dimensions of service quality, including:

1. *Tangibles* (direct evidence)
2. *Reliability*
3. *Responsiveness*
4. *Assurance*
5. *Empathy* (caring)⁹

Service in Islamic teachings is described in the Qur'an surah Al-Baqarah verse 267 namely:

It means: "*O believers, spend (in the way of Allah) some of the fruits of your good works and some of what We bring out of the earth for you. and do not choose the bad and make a living of it, but you will not take it but by casting your eyes against it. and know that God is rich and praiseworthy.*"(Q.S. Al-Baqarah: 267)

Islam teaches its people to give good results of effort and not to give bad results of effort to others.¹⁰

With good service in a company, it will create satisfaction for its consumers. After consumers are satisfied with the products and services they receive, consumers will compare the services provided. If consumers are really satisfied, they will rebuy and recommend others to buy in the same place.¹¹

Consumer satisfaction will be fulfilled if the process of delivering services from the service seller to consumers is in accordance with what consumers perceive.¹² Basically, consumer satisfaction is defined as the overall attitude that consumers show towards goods or services after they acquire and use them. From a managerial perspective, maintaining and

⁹ Fandy Tjiptono, *Marketing Strategy Edition III*, (Yogyakarta: Andi, 2008), p. 26

¹⁰ Veithzal Rivai Zainal, et al, *Islamic Marketing Management*, (Jakarta: Bumi Aksara, 2017), p.179

¹¹ Frendy Rangkuti, *Measuring Customer Satisfaction, Measuring Techniques and Strategies to Increase Customer Satisfaction*, (Jakarta: PT. Gramedia Pustaka Utama, 2002), p.6

¹² Husein Umar, *Marketing Research and Konaumen Behavior*, (Jakarta: PT. Gramedia Pustaka Utama, 2005), p. 53

improving customer satisfaction is critical, that satisfied customers positively affect the company's future cash flow.¹³

In a hypercompetitive global marketplace, no business can survive long without satisfied and loyal customers. Based on research conducted by the *Technical Assistance Research Program (TARP)* shows that customer dissatisfaction has an impact on switching customers to other suppliers, both for similar products and substitute products. Companies that fail to satisfy their customers will face complicated problems again due to the negative impact of *word-of-mouth*, according to Kotler & Keller (2012), generally dissatisfied customers will convey their bad experiences to others. If each of these people passes on the information to others again, then this bad news can grow *exponentially*. One can imagine how big the loss of failure to satisfy customer expectations.¹⁴

Furthermore, customer satisfaction movements or campaigns are also based on the idea that satisfied customers tend to be more loyal, not easily tempted to switch to suppliers who offer lower prices, and have the potential to disseminate their positive experience to others. Customer loyalty is the loyalty of consumers to continue using the same products of a company. Loyalty describes expected behavior with respect to a product or service. Consumer loyalty will be high if a product is considered capable of providing the highest satisfaction so that customers are reluctant to switch to other brands.¹⁵

According to Oliver in the book *Etta Mamang Sangadji and Sopiah* said that loyalty is a deep commitment of customers to resubscribe or repurchase selected products or services

consistently in the future, even though the influence of the situation and marketing efforts have the potential to cause behavior change.¹⁶

Loyal customers are a company asset. Without loyal customers, it can be ascertained that a company's business growth will not run smoothly, falter, and need continuous injections of funds in order to survive.¹⁷ For this reason, efforts to maintain customer loyalty are important things that must always be done by the company. Retaining all existing customers is generally more profitable than turnover because the cost of attracting new customers can be five times the cost of retaining an existing customer.¹⁸

In a study conducted by Yulia Larasati Putri entitled *"The Effect of Service Quality on Customer Loyalty with Satisfaction as an Intervening Variable (Study of Perception on Customers Dian Comp Ambarawa)"* stated that there is a significant influence between service quality and consumer loyalty.¹⁹

In addition, Kotler explained the relationship between service quality and consumer loyalty is that when consumers receive better service quality than the money they spend, they believe in receiving *good value*, which will increase their loyalty to service providers. Consumers can also often draw conclusions about the quality of a service based on their assessment of the place or location, people, equipment, communication equipment and price they see before they decide to make a future purchase.²⁰

As well as the sharia furniture business located in Kenagarian Sitanang, Lareh Sago Halaban

¹⁶ Etta Mamang Sangadji and Sopiah, *Op.Cit.* p 104

¹⁷ Hendi Chandra, *Marketing for Laymen*, (Palembang: Maxikom, 2008) p. 151

¹⁸ Philip Kotler, *Marketing Management, Planning Analysis, Control, Prentice Hall, Indonesian Edition*, (Jakarta: Selemba Empat, 2007), p.207

¹⁹ <http://jurnal.stieama.ac.id/index.php/ama/article/download/147/137>. (Saturday, February 2, 2019, at 2:35 PM)

²⁰ Philip Kotler, *Op.Cit.*, p.209

¹³ Joko Qomen, Michael Minor, *Consumer Behavior*, (Jakarta: Publisher Erlangga, 2002), p.89

¹⁴ Fandy Tjiptono, *Marketing Services Principles, Application, Research*, (Yogyakarta: Andi, 2014), p.348

¹⁵ Basu Swastha, *Sales Management*, (Yogyakarta: BPFE, 2009), p. 35

District, Fifty City Regency, what is offered in this business is the manufacture of cabinets, chairs, beds, tables, doors and other household furniture. In running its business, this sharia furniture always pays attention to the services provided to consumers in order to create consumer comfort and satisfaction so that with this the creation of consumer loyalty.

According to the results of interviews from several consumers in the Sharia Furniture business, it was found that the sharia furniture business did not complete consumer orders on time and prioritized large orders, then the price of products in the furniture business tended to be more expensive, but consumers remained many and loyal to order furniture in the sharia furniture business.²¹

II. METHODS

This research is field-based in Kenagarian Sitanang Fifty Kota Regency. The reason the author chose this location is because the author saw in the field, even though the furniture sold in sharia furniture is more expensive than others, consumers are still loyal to order furniture in sharia furniture. As subjects in this study are consumers in sharia furniture businesses in Kenagarian Sitanang, Fifty City Regency. As the object of this study is the quality of service to consumer loyalty in the sharia furniture business in Kenagarian Sitanang, Fifty City Regency according to Sharia Economics. The population in this study is consumers in the sharia furniture business in Kenagarian Sitanang Regency of Fifty City consisting of 110 people, so the researchers used the *slovin* formula in determining the sample error tolerance limit set at 10%:²²

$$n = \frac{N}{1 + Ne^2}$$

²¹ Multahada, Consumer in Sharia Furniture Business, *Interview*, Sitanang 29 November 2018

²² Rimentoni, Sharia Furniture Business Owner, *Interview*, Sitanang, December 5, 2018

Information:

n = Number of samples

N = Total population

e = Desired critical value (accuracy limit) (percent of inaccuracy allowance due to sampling error).²³

So, the sample produced using the *Slovin* formula is:

$$n = \frac{110}{1 + 110(0,1)^2}$$

$$n = 52.3 = 52$$

Using the formula above, the number of samples in this study was 52 respondents.

III. RESULTS AND DISCUSSION

Islamic Economic Review on the Effect of Service Quality on Consumer Loyalty in Sharia Furniture Business

Islam teaches its people to give good results of effort and not to give bad results of effort to others. Service (*service*) is not limited to serving but understanding, understanding and feeling. Islam teaches its people to provide good service to customers or businesses that are run.

Good service will improve a good experience to consumers, to achieve the quality of service desired by companies need to meet consumer needs. Quality relates to the products offered to meet consumer needs / desires so that consumer loyalty will be created as Veithzal Rivai Zainal in *Islamic Marketing Management* said that one of the factors that affect consumer loyalty is to make improvements to services.

²³ Husen Umar, *Business Research Methods*, (Jakarta : PT. Gramedia Pustaka Utama, 2003), p. 141.

Sharia furniture business has provided quality service to its consumers. This can be proven from the results of questionnaires that have been filled out by respondents for the services provided. Although there are a small percentage of respondents who answer do not agree with this. As Islam has taught its people to provide good and quality business results to others, both in the form of goods and services / services. As Allah says in QS. Al-Baqarah verse 267:

It means: *"O men of faith, spend (in the way of Allah) some of the fruits of your good works and some of what We bring out of the earth for you. And do not choose the bad and make a living of it, when you yourself do not want to take it but by casting your eyes on it. And know that God is rich and praiseworthy."*(Q.S. Al-Baqarah: 267)

Allah Almighty commands to choose the good and not to choose the bad that is the bad is given to Allah SWT, if if they give such goods to those who are entitled to be given, surely they will not suffer it, they will not accept it except with annoyance. Then what should be is to give the good or the best. Meanwhile, what is forbidden is to give the ugly. Here it can be seen that in alms alone Allah SWT forbids giving bad, especially in terms of providing service to others, it is clear that Allah SWT also forbids giving unqualified service.

To determine the quality of a service or service, there are five factors that measure a service that can be said to be quality. Based on the results of research that has been carried out, the sharia furniture business has implemented these five factors in serving its consumers. These factors include:

Tangibels (physical evidence), in the form of physical facilities including buildings, facilities and other infrastructure. In the Islamic concept, services related to physical should prioritize customer comfort, not show luxury. From the results of the questionnaire that has been answered by respondents, it can be proven that sharia furniture businesses already have supporting facilities such as special cars provided by sharia furniture businesses to deliver consumer orders. So that consumers feel helped and do not need to look for other services to deliver orders to the intended

address. This will cause a feeling of comfort from consumers because it has been given convenience. As He says in verses 1-5 of QS.At-Takatsur: It means: *"Boasting has neglected you until you enter the grave. Do not be so, one day ye shall know (the consequences of your deeds) and do not be so, one day ye shall know Do not be so, if ye know with confident knowledge."* (Q.S.At-Takatsur : 1-5)

Allah Almighty commands to choose the good and not to choose the bad that is the bad is given to Allah SWT, if if they give such goods to those who are entitled to be given, surely they will not suffer it, they will not accept it except with annoyance. Then what should be is to give the good or the best. Meanwhile, what is forbidden is to give the ugly. Here it can be seen that in alms alone Allah SWT forbids giving bad, especially in terms of providing service to others, it is clear that Allah SWT also forbids giving unqualified service.

To determine the quality of a service or service, there are five factors that measure a service that can be said to be quality. Based on the results of research that has been carried out, the sharia furniture business has implemented these five factors in serving its consumers. These factors include:

Tangibels (physical evidence), in the form of physical facilities including buildings, facilities and other infrastructure. In the Islamic concept, services related to physical should prioritize customer comfort, not show luxury. From the results of the questionnaire that has been answered by respondents, it can be proven that sharia furniture businesses already have supporting facilities such as special cars provided by sharia furniture businesses to deliver consumer orders. So that consumers feel helped and do not need to look for other services to deliver orders to the intended address. This will cause a feeling of comfort from consumers because it has been given convenience. As He says in verses 1-5 of QS.At-Takatsur: It means: *"Boasting has neglected you until you enter the grave. Do not be so, one day ye shall know (the consequences of your deeds) and do not be so, one day ye shall know Do not be so, if ye know with confident knowledge."* (Q.S.At-Takatsur : 1-5).

From the results of the questionnaire that has been answered by respondents, it can be proven that the sharia furniture business has served its consumers well such as by completing orders in accordance with the specified time and providing freedom for the product design desired by consumers.

Responsiveness is the ability to help and provide services quickly and appropriately as well as listen and respond to consumer complaints. This is evidenced by the results of questionnaires that have been filled out by respondents. As Allah says in Q.S Ash-Sharh verse 7:

It means: *"Then when you have finished (of a business), do it earnestly (of another business)".* (Q.S Ash-Sharh: 7)

Assurance, regarding knowledge or insight, courtesy, politeness, confidence from service providers, and respect for customers, such as in sharia furniture businesses consumers are given guarantees if there are errors in performance or mistakes made. This will certainly increase positive perceptions and value for customers of a company. Thus, it can increase trust, security, and be free from risks or dangers that cause customers to feel satisfied. As Allah says in Q.S Ali-Imran verse 159

It means: *"It is by the grace of Allah that you are gentle toward them. If you are being tough and rude, of course they will distance themselves from your surroundings. Therefore forgive them, ask forgiveness for them, and consult with them in that matter. then when you have made up your mind, then put your trust in God. Indeed, Allah loves those who trust Him."* (Q.S Ali-Imran verse 159). From the explanation above, it can be concluded that the quality of service that has been applied to the sharia furniture business does not conflict with the principles of Sharia Economy so that with good service quality will create consumer loyalty.

IV. CONCLUSION

Based on the results of data processing and analysis carried out, the author can draw the following conclusions: According to the Sharia Economic review on the effect of service quality on consumer loyalty applied to the sharia furniture business in Kenagarian Sitanang Fifty Kota Regency does not conflict with the principles of Sharia Economics.

REFERENCES

- Abdullah, Thamrin dan Francis Tantri. 2012. *Manajemen Pemasaran*. Jakarta: Rajawali Pers.
- Anatan, Lina. 2008. *Service Excellence Competing Through Competitiveness*, Bandung: Alfabeta.
- Arikunto, Suharsimi. 2006. *Prosedur Penelitian, Suatu Pendekatan Praktik, edisi revisi VI Cet. XIII*. Jakarta: Rineka Cipta
- A.S, Moenir. 2002. *Manajemen Pelayanan Umum Di Indonesia*. Jakarta: Bumi Aksara
- Assauri, Sofjan. 2012. *Strategic Marketing Sustaining Lifetime Customer Value*. Jakarta: Rajawali Pers
- Azhar Basyir, Ahmad. 2000. *Asas-Asas Hukum Muamalah (Hukum Perdata Islam)*. Yogyakarta: UII Press
- Badri, Sutrisno. 2012. *Metode Statistika Untuk Penelitian Kuantitatif*. Yogyakarta: Ombak
- Budi Santosa, Purbayu Dan Ashari. 2005. *Analisis Statistik Dengan Microsoft Excel dan SPSS*. Yogyakarta: ANDI
- Chandra, Hendi. 2008. *Marketing untuk Orang Awam*. Palembang: Maxikom
- Gaspersz, Vincent. 2008. *Total Quality Management*. Jakarta: Gramedia Pustaka Utama
- Hasan, Iqbal. 2004. *Analisis Data Penelitian dengan Statistik*. Jakarta: Bumi Aksara
- Hasan, Iqbal. 2005. *Pokok-Pokok Materi Statistik Edisi Ke-2, Cet. Ke-3*. Jakarta: Bumi Aksara

- Hurriyati, Ratih. 2015. *Bauran Pemasaran dan Loyalitas Konsumen*. Bandung: Alfabeta
- I Dan H. Tanjung, Arep. 2002. *Manajemen Sumber Daya Manusia*. Jakarta: Universitas Trisakti
- Ismail, Muhammad. 2012. *Strategi Pemasaran Untuk Membangun Citra Dan Loyalitas Merek*. Bogor: IPB Press
- Jasfar, Farida. 2009. *Manajemen Jasa Pendekatan Terpadu*. Bogor: Ghalia Indonesia
- Kasmir. 2006. *Etika Customer Cervise*. Jakarta: PT Grafindo Persada
- Kolter, Philip Dan Armstrong. 2008. *Prinsip-Prinsip Pemasaran*. Jakarta: Erlangga
- Kotler, Philip. 2007. *Manajemen Pemasaran, Analisa Perencanaan, Pengendalian, Prentice Hall, Edisi Bahasa Indonesia*. Jakarta: Selemba Empat
- Lupiyoadi, Rambat Dan A. Hamdani. 2006. *Manajemen Pemasaran Jasa*. Jakarta: Salemba Empat
- Mardiana, Andi Dan Nu Rain Kasim, *Pengaruh Strategi Pemasaran Terhadap Loyalitas Pelanggan Butik Busana Muslim Anisa Kota Gorontalo*, Jurnal Studi Ekonomi Dan Bisnis Islam, Volume 1, Nomor 1
- Mamang Sangadji, Etta Dan Sopiah. *Perilaku Konsumen Pendekatan Praktis Disertai Himpunan Jurnal Penelitian*. Yogyakarta: Andi
- Moenir. 2002. *Manajemen Pelayanan Umum Di Indonesia*. Jakarta: Bumi Aksara
- Muhammad. 2008. *Metodologi Penelitian Ekonomi Islam Pendekatan Kuantitatif*, Jakarta: Rajawali Pres
- Multahada. *Konsumen Pada Usaha Perabot Syariah*. Wawancara. 29 November 2018
- Muliaty. *Faktor-Faktor Yang Mempengaruhi Kualitas Pelayanan Pada Politeknik Negeri Media Kreatif Makassar*. Jurnal Administrasi Public. Volume 6, No. 1
- Nazir, Moh. 2005. *Metode Penelitian*. Bogor : Ghalia Indonesia
- Nawawi, Ismail. 2012. *Fiqh Muamalah Klasik dan Kontemporer*. Surabaya: Ghalia Indonesia
- Napitulu, Paiman. 2007. *Pelayanan Public Dan Customer Satisfaction*. Bandung: PT. Alumni
- Nasution. 2004. *Manajemen Jasa Terpadu*. Bogor: Ghalia Indonesia
- Nurrianto Al Arif, M. 2010. *Dasar-Dasar Pemasaran Perbankan Syariah*. Bandung CV. Afabeta
- Rangkuti, Frendy. 2002. *Measuring Customer Statisfication, Teknik Mengukur dan Strategi Meningkatkan Kepuasan Pelanggan*. Jakarta: PT. Gramedia Pustaka Utama
- Rizki Pratama Putra Dan Sri Herianingrum, *Pengaruh Kualitas Pelayanan Islam Terhadap Kepuasan Dan Loyalitas Nasabah Bank Syariah Surabaya*, JESTT Vol.1 No.9
- Setiyaningru, Ari. Jusuf Udaya, Dkk. 2015. *Prinsip-Prinsip Pemasaran Pengenalan Plus Tren Terkini Tentang Pemasaran Global, Pemasaran Jasa, Green Marketing, Entrepreneural Marketing Dan E-Marketing*. Yogyakarta: Andi
- Rishmentoni. *Pemiliki Usaha Perabot Syariah*. Wawancara. 5 Desember 2018
- Sinambela. 2007. *Reformasi Pelayanan Publik*. Jakarta: Bumi Aksara
- Supriyono, R.A. 1999. *Manajemen Strategi Dan Kebijakan Bisnis*. Yogyakarta: BPFEUGM
- Swastha, Basu. 2009. *Manajemen Penjualan*. Yogyakarta: BPF
- Tjiptono, Fandy. 2014. *Pemasaran Jasa Prinsip, Penerapan, Penelitian*. Yogyakarta: Andi
- Tjiptono, Fandy. 2008. *Strategi Pemasaran Edisi III*. Yogyakarta: Andi
- Umar, Husein. 2005. *Riset Pemasaran dan Prilaku Konaumen*. Jakarta: PT. Gramedia Pustaka Utama
- Usman, Husaini dan Purnomo Setyady Akbar. 2011. *Pengantar Statistika Edisi Ke-2*, Yogyakarta: Bumi Aksara

W. Cravens, David. 1996. *Pemasaran Strategis*. Jakarta: Pt Gelora Aksara Permata

<http://jurnal.stieama.ac.id/index.php/ama/article/download/147/137>, (Sabtu, 02 Februari 2019, jam 14.35)

Qomen, Joko dan Michael Minor. 2002. *Prilaku Konsumen*. Jakarta: Penerbit Erlangga

<Http://Eprints.Uny.Ac.Id/9449/3/BAB%20%20-%2008601244039.Pdf> (Minggu, 19 Mei 2019, Jam 12.35 WIB)