

Implementation of Islamic Business Ethics Principles in Building Consumer Loyalty: A Qualitative Study of Culinary Sector MSMEs in Surabaya

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Abstract: The application of Islamic business ethics is crucial for sustaining competitiveness and fostering consumer loyalty in culinary MSMEs, particularly in metropolitan cities like Surabaya, where market complexity and consumer heterogeneity are high. This study aims to explore how Islamic business ethics are implemented in culinary MSMEs and their impact on consumer loyalty. A descriptive qualitative approach was employed, involving in-depth interviews, observations, and documentation studies with 5 MSME owners, 5 employees, and 10 regular consumers, using purposive and snowball sampling to achieve data saturation. Data were analyzed using the Miles, Huberman, and Saldaña model, supported by triangulation techniques for validity. The findings indicate that honesty, trustworthiness, fairness, social responsibility, and the prohibition of usury and fraud are consistently applied, positively influencing consumer loyalty, reflected in repeat visits, word-of-mouth recommendations, satisfaction, and emotional attachment. Implementation is supported by owner awareness, consumer appreciation, and flexible business scale, while resource constraints, competitive pressures, and varying understanding among non-Muslim consumers act as barriers. These results suggest that Islamic business ethics function not only as moral guidelines but also as effective strategies to build trust, emotional attachment, and long-term loyalty, providing practical and theoretical guidance for sustainable MSME development.

Keywords: Islamic Business Ethics, Culinary MSMEs, Consumer Loyalty, Honesty, Trustworthiness.

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INTRODUCTION

Business ethics is a set of moral principles that guide business actors in conducting business activities responsibly, fairly, and with integrity (Madjene et al., 2023). In the development of modern business, which is characterized by increasing competition, the application of business ethics has become a fundamental element in maintaining business continuity and building long-term relationships with consumers, partners, and the community. From an Islamic perspective, business ethics has a more comprehensive scope because it is based on religious values such as honesty (*ṣidq*), trustworthiness, justice (*‘adl*), ihsan, and the prohibition of various forms of fraud (*tadlis*) and injustice (Ulfa et al., 2024). These values require business actors to maintain integrity in every transaction and to ensure that business practices do not cause harm to any party. Therefore, Islamic business ethics plays a strategic role in fostering sustainable consumer trust and satisfaction.

In the culinary business context, customer loyalty is one of the main determinants of business success. Loyal customers not only make repeat purchases but also provide positive recommendations within their social networks (Muna & Fikriyah 2024). However, the formation of customer loyalty is strongly influenced by regional characteristics where businesses operate. In metropolitan cities such as Surabaya, culinary MSMEs face higher market complexity compared to other regions, particularly in terms of competition scale, consumer segmentation diversity, and innovation intensity. As a major trade and service hub in East Java, Surabaya is characterized by high population mobility and heterogeneous consumers in terms of social background, education level, consumption preferences, and awareness of halal values and business ethics.

The increasingly fierce competition in Surabaya's culinary MSME sector requires business actors not only to offer high-quality products but also to build value-based differentiation, including the consistent application of Islamic business ethics. Consumers in Surabaya tend to be more critical of hygiene standards, food safety, raw material transparency, accuracy of product information, and service professionalism (Zhou & Nisa 2023). This condition differs from non-metropolitan or smaller cities, where more personal social relationships often play a dominant role in maintaining customer loyalty. Although culinary MSMEs in Surabaya are experiencing rapid growth with diverse innovations and product variations, some businesses still encounter challenges such as inconsistent quality, limited transparency in business practices, and uneven service standards. These conditions indicate that the implementation of Islamic business ethics among culinary MSMEs in Surabaya has not yet been fully optimized and continues to face structural challenges due to intense market competition (Suryani & Hidayat 2021).

Previous studies have shown that Islamic business ethics have a significant influence on the formation of consumer trust and loyalty. According to Rahmawati & Sultoni (2025) honesty, openness, and responsibility in transactions increase consumer loyalty to halal food MSMEs in Yogyakarta. Salma et al., (2025) also emphasized that the application of the values of fairness, product halalness, and ethical service can encourage long-term trust. Research by Azzahra & Putri (2025) in the culinary sector in Bandung showed that consumers are more loyal when businesses apply Islamic values such as price transparency, stable product quality, and polite behavior. Similar findings were shown by Aldi et al., (2024) who concluded that

alignment between business practices and sharia principles enhances business reputation and serves as a competitive advantage for MSMEs. However, most of these studies were conducted in regions with relatively homogeneous market characteristics and did not specifically examine metropolitan contexts such as Surabaya, which exhibit higher consumer heterogeneity and competitive pressure.

These limitations reveal an academic gap that warrants further investigation, particularly regarding how Islamic business ethics principles are implemented within the local context of Surabaya and how their application affects consumer loyalty in a highly competitive and dynamic market. Surabaya, with its large Muslim population, high level of urbanization, and rapid growth of culinary MSMEs, provides a relevant empirical setting to re-examine the relationship between Islamic business ethics and consumer loyalty from a contextual perspective. Moreover, increasing public awareness of halal practices, food safety, and business integrity positions Islamic business ethics not merely as normative values but also as a strategic resource for business sustainability (Ilmiyah et al., 2025).

The novelty of this study lies in its focus on the implementation of Islamic business ethics among culinary MSMEs in Surabaya as a metropolitan city, emphasizing market complexity, consumer heterogeneity, and intense competitive pressures that distinguish Surabaya from other regions. Unlike previous studies that predominantly employed quantitative approaches and statistical variable testing, this research adopts a qualitative approach to explore in depth the actual practices, perceptions of business actors, and consumer experiences related to the application of Islamic business ethics. Accordingly, this study not only examines the influence of Islamic business ethics on consumer loyalty but also explains how and why these ethical values function as differentiation strategies and sources of competitive advantage for culinary MSMEs in a highly competitive urban environment.

Therefore, this research is important because it has the potential to contribute theoretically and practically in explaining how Islamic business ethics values such as honesty, justice, trustworthiness, and ihsan are implemented by culinary MSME actors in Surabaya and how these values affect consumer loyalty. Through a qualitative approach, this study seeks to explore the experiences, perceptions, and actual practices of business actors and consumers in order to provide a comprehensive understanding of the factors that support and hinder the implementation of Islamic business ethics in MSME operations. Thus, the findings of this study are expected to serve as a strategic reference for the development of ethical and sustainable culinary business practices that can strengthen consumer loyalty amid increasingly dynamic industry competition.

RESEARCH METHOD

This study uses a qualitative approach with a descriptive research type, as this approach allows researchers to gain an in-depth understanding of the process of implementing Islamic business ethics principles in the operations of culinary MSMEs in Surabaya and their influence on consumer loyalty. Qualitative research was chosen to explore the meanings, perceptions, and experiences of business actors and consumers in a naturalistic manner in the context of everyday business. The research locations consisted of several culinary MSMEs in Surabaya, selected purposively based on criteria indicating that these business units apply or

claim to apply Islamic ethical values such as honesty, trustworthiness, justice, and *ihsan*.

Informants were selected using purposive sampling and further expanded through snowball sampling to capture a wide range of perspectives from MSME owners, employees, and consumers until data saturation was achieved (Moleong, 2020). The number of informants in this study is relatively larger than that commonly found in qualitative research, which was intentionally designed to accommodate the complexity of Surabaya's metropolitan culinary market. The heterogeneity of consumers, variation in business scales, and diversity of ethical practice interpretations necessitated a broader range of informants to ensure depth, richness, and contextual validity of the findings. This approach aligns with qualitative research principles that prioritize information richness rather than sample size alone.

The data sources consisted of both primary and secondary data. Primary data were obtained through in-depth interviews with MSME owners, employees, and consumers, as well as non-participatory observations of service practices, transaction processes, product quality standards, and interaction patterns between business actors and customers. Secondary data were collected through literature reviews, internal MSME documents, reports on sharia-related regulations and policies, and relevant previous research findings. Data collection techniques included in-depth interviews, observations, and documentation studies to provide a comprehensive empirical portrayal of Islamic business ethics implementation.

Data analysis was conducted using the Miles, Huberman, and Saldaña analysis model, which includes data condensation, data presentation in the form of descriptive narratives, and continuous conclusion drawing throughout the research process (Miles, 2014). Data validity was ensured through source triangulation, methodological triangulation, member checking with informants, and peer debriefing. All research procedures were conducted systematically to ensure academic rigor, empirical credibility, and relevance to the development of Islamic business ethics studies in the context of culinary MSMEs operating within a highly competitive metropolitan environment.

RESULT AND DISCUSSION

Result

This study aims to analyze the implementation of Islamic business ethics principles in building consumer loyalty in culinary MSMEs in Surabaya. The research respondents consisted of 5 MSME owners, 5 employees, and 10 regular consumers. Although relatively large for a qualitative study, this number of informants was selected to capture data richness and achieve saturation within Surabaya's diverse culinary market context. Respondents were selected purposively, with the criteria being MSMEs that had been operating for at least two years and consumers who interacted directly with MSMEs at least three times a month. The results of the respondent profile identification show that the majority of SMEs have a turnover of less than IDR 50 million per month and are managed directly by their owners with the support of workers who handle services, production, and promotion. The consumers who were sampled in this study were customers who had direct experience with the quality of the products, services, and business practices implemented by these SMEs.

Table 1 Respondent Profile

Respondent	Number	Description
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Category		
MSME Owners	5	Culinary businesses in Surabaya, turnover < IDR 50 million/month
Employees	5	Handling services, production, and promotion
Consumers	10	Visiting MSMEs at least 3 times/month

Source: Processed Data (2025)

Based on the results of interviews and field observations, all MSMEs studied apply Islamic business ethics principles in their operations. The principle of honesty is applied through price and product quality transparency, such as clear price lists, food portions that match the price, and not deceiving consumers in measurements. The principle of trustworthiness is reflected in efforts to maintain consumer confidence, including ensuring that the ingredients used are halal, hygienic, and safe for consumption. The principle of justice is applied by treating all consumers equally and ensuring the welfare of employees through the provision of rights and fair wages. The principle of social responsibility is realized through social activities, such as donating a portion of profits for the benefit of the community or supporting local suppliers. In addition, MSMEs consistently avoid business practices that are prohibited in Islam, including usury and fraud in promotions and food portion measurements.

Table 2 Implementation of Islamic Business Ethics Principles

Ethical Principles	Form of Implementation	Examples of Practices in MSMEs
Honesty	Transparency in pricing and quality	Clear price list, portions match prices
Trustworthiness	Maintaining consumer trust	Halal ingredients, hygienic, safe for consumption
Fairness	Fair treatment of consumers and employees	Equal service for all, fair wages
Social Responsibility	Providing benefits to the community	Donate a portion of profits, support local suppliers
Prohibition of Usury & Fraud	Avoiding unlawful practices	No cheating on scales, honest promotions

Source: Processed Data (2025)

Research findings on consumer loyalty indicate that the majority of consumers respond positively to the implementation of Islamic business ethics. As many as 86% of consumers made repeat visits because they were satisfied with the quality of the products and services, 72% were willing to recommend MSMEs to friends or family through word of mouth, 90% considered the application of Islamic business ethics to greatly influence their decision to continue choosing these MSMEs, and 65% showed emotional attachment to MSMEs.

Table 3 Consumer Loyalty Indicators

Loyalty Indicators	Findings	Percentage of Consumers
Repeat Visits	Consumers return because of quality and service.	86%
Recommendations	Consumers recommend MSMEs to others.	72%

Satisfaction Ethics	Business Consumers value honesty, trustworthiness, and fairness.	90%
Emotional Attachment	Consumers feel close to MSMEs because of Islamic values.	65%

Source: Processed Data (2025)

Based on the above data, the findings indicate that the implementation of Islamic business ethics by culinary MSMEs in Surabaya positively influences consumer loyalty. The percentages presented are descriptive qualitative indicators reflecting dominant response patterns, not statistical generalizations. Practices emphasizing honesty, trustworthiness, and fairness contribute to repeat visits, recommendations, and emotional attachment, thereby strengthening long-term loyalty.

Discussion

1. Implementation of Islamic Business Ethics Principles by Culinary Sector MSMEs in Surabaya

The implementation of Islamic business ethics principles among culinary sector MSMEs in Surabaya has been proven to play a significant role in shaping consumer loyalty. In this study, consumer loyalty is conceptualized as a multidimensional construct, reflected not only through repeat purchase behavior and willingness to recommend the business to others, but also through consumers' emotional attachment to MSMEs. These findings indicate that the relationship between consumers and culinary MSMEs is not merely transactional in nature, but evolves into a long-term relationship influenced by the ethical values embedded in daily business practices. Within the context of Surabaya as a metropolitan city, market complexity, high consumer heterogeneity, and intense business competition render the implementation of Islamic business ethics particularly strategic. Consumers in urban settings tend to evaluate products not only based on taste and price, but also on the consistency of business actors in upholding honesty, trustworthiness, fairness, and social responsibility. Accordingly, Islamic business ethics function as a mechanism for building trust and credibility, enabling MSMEs to sustain consumer relationships amid a highly competitive market environment.

From a theoretical perspective, these findings reinforce Islamic business ethics and ethical marketing theories, which emphasize moral values as the foundation for long-term relationships between businesses and consumers. However, this study contributes novel insights by demonstrating that, in the context of urban culinary MSMEs, Islamic business ethics serve not merely as a supporting factor for consumer satisfaction, but as a key determinant of affective loyalty. This extends existing theoretical understanding by positioning ethical values as strategic assets capable of generating sustainable competitive advantage.

When compared with prior studies conducted in other regions, such as Yogyakarta and Bandung (Susanti et al., 2024). This finding is in line with ethical marketing theory, which states that consumers tend to be more loyal to companies or MSMEs that integrate moral and ethical values into their business operations (Fitri & Yulianto, 2021).

Furthermore, the findings indicate that consumer loyalty cannot be fully explained by rational factors alone, such as product quality and service performance. Consumers' perceptions of moral values practiced by MSMEs such as fairness in service delivery,

transparency, and social responsibility play a crucial role in fostering emotional attachment, which ultimately underpins long-term loyalty. This underscores the significance of the emotional dimension in strengthening consumer MSME relationships, particularly in the culinary sector where direct interaction between sellers and consumers is frequent and intensive (Kim & kolega 2025).

From a practical standpoint, the results suggest that culinary MSME owners in Surabaya should consistently and comprehensively integrate Islamic business ethics principles into all aspects of their business operations. Ethical practices should not be regarded merely as normative obligations, but as effective business strategies that enhance competitiveness and business sustainability. By cultivating consumer trust and emotional attachment through ethical conduct, MSMEs are better positioned to maintain consumer loyalty in an increasingly competitive marketplace.

In conclusion, this study affirms that Islamic business ethics constitute a fundamental element in the management of culinary MSMEs in Surabaya. The primary contribution of this research lies in its contextual explanation of how Islamic business ethics shape consumer loyalty within a complex urban market. These findings are expected to enrich the body of knowledge in Islamic economics and business studies, while also serving as a practical reference for MSME practitioners and policymakers in formulating ethical and sustainable business development strategies.

2. Implementation of Islamic Business Ethics and Its Impact on Consumer Loyalty of Culinary MSMEs in Surabaya

The application of Islamic business ethics principles in culinary MSMEs in Surabaya has a positive effect on customer loyalty. Customer loyalty in this study was measured through several indicators, namely repeat visits, recommendations to others, satisfaction with the business ethics applied, and consumers' emotional attachment to MSMEs. A total of 86% of consumers stated that they made repeat visits because they were satisfied with the quality of the products and services provided by MSMEs. This consumer satisfaction did not only stem from the physical quality of the products and the taste of the food, but also from consistent Islamic business ethics practices, such as honesty in determining prices and food portions, trustworthiness in maintaining ingredient quality, and fairness in providing equal service to all consumers. These findings show that consumers consider the integrity and application of SME moral values as one of the important factors that encourage them to make repeat transactions..

In addition, 72% of consumers are willing to recommend SMEs to others, whether through friends, family, or their social networks. These recommendations reflect that the application of Islamic business ethics principles can encourage consumers to engage in word-of-mouth promotion, which not only increases individual loyalty but also expands the positive reputation of MSMEs in the community (Hasanah & Purwanto 2020). Thus, the application of Islamic business ethics not only plays a role in directly increasing consumer satisfaction but also serves as a mechanism to strengthen consumer loyalty through the dissemination of positive experiences received by other consumers. Furthermore, this study found that 90% of consumers expressed satisfaction with the application of Islamic business ethics, while 65% of consumers showed emotional attachment to MSMEs. This indicates that consumer loyalty

is not only rational but also emotional. This emotional attachment arises because consumers feel that MSMEs consistently apply moral values in every aspect of their business operations. The existence of trust, comfort, and psychological attachment to MSMEs shows that the application of Islamic business ethics is able to build sustainable loyalty, even though there are alternative products or other competitors in the market (Adha, 2025).

This finding is in line with the ethical marketing theory proposed by Ferrell & Azhar et al., (2025), which states that consumers tend to be more loyal to companies that consistently apply moral values in their business operations. Thus, the application of Islamic business ethics principles not only serves as a moral guideline but also as an effective business strategy in building long-term relationships with consumers, increasing satisfaction, and encouraging sustainable loyal behavior in culinary SMEs in Surabaya.

Based on this discussion, the application of Islamic business ethics principles in culinary MSMEs in Surabaya has a significant positive influence on consumer loyalty, which is reflected in repeat visits, recommendations to others, satisfaction with business ethics, and emotional attachment. Consumer loyalty is not only influenced by the physical quality of products and services or taste, but also by the consistent application of ethical values, such as honesty, trustworthiness, and fairness, which build consumer trust and psychological comfort. In addition to increasing direct satisfaction, Islamic business ethics practices encourage consumers to engage in word-of-mouth promotion, thereby expanding the positive reputation of MSMEs in the community. The emotional attachment that is formed shows that consumer loyalty is long-term and sustainable, even in the face of market competition. Thus, the application of Islamic business ethics principles serves not only as a moral guideline in MSME operations but also as an effective strategy for building long-term relationships with consumers, increasing satisfaction, and strengthening loyalty to MSMEs in the culinary sector in Surabaya.

3. Factors Supporting and Hindering the Implementation of Islamic Business Ethics Principles

Factors that influence the implementation of Islamic business ethics principles in culinary MSMEs in Surabaya, both as supporting and inhibiting factors. The main supporting factor is the awareness of MSME owners of the importance of Islamic business ethics principles. Owners who understand and believe in the values of honesty, trustworthiness, fairness, and social responsibility tend to be more consistent in applying them in business operations, both in terms of customer service and employee welfare. In addition, consumer support is also an important factor. Consumers who appreciate the application of Islamic business ethics provide additional motivation for MSMEs to maintain ethical standards, thereby indirectly increasing loyalty (Suryani & Hidayat 2021). Another supporting factor is the relatively small to medium scale of MSME businesses. This flexible scale allows MSMEs to more easily adjust their operations and decision-making to moral principles, so that Islamic business ethics can be optimally implemented.

In addition, there are several inhibiting factors that affect the implementation of Islamic business ethics principles. Resource constraints are one of the main obstacles, whether related to capital, labor, or the availability of halal raw materials. This sometimes makes it difficult for MSMEs to fully implement the principles of trustworthiness and social responsibility

(Azizah, & Rachmawati 2022). In addition, market competition and profitability pressures can also be obstacles, where some MSMEs are forced to lower ethical standards, for example in promotion or portioning, in order to remain financially competitive. Another factor that has the potential to be an obstacle is the lack of understanding among non-Muslim consumers regarding the principles of Islamic business ethics (Madinah et al., 2025). For consumers who do not prioritize moral aspects or Islamic values, the impact of implementing ethical principles on consumer loyalty becomes more limited (Lestari & Prakoso 2021). Thus, the successful implementation of Islamic business ethics principles is highly dependent on owner awareness, consumer support, and the ability of MSMEs to manage resource constraints and competitive pressures so that moral principles can be consistently upheld.

Based on the research results and discussion, it can be concluded that the implementation of Islamic business ethics principles in culinary MSMEs in Surabaya has been consistent and has had a positive effect on consumer loyalty. The application of the principles of honesty, trustworthiness, fairness, social responsibility, and the prohibition of usury and fraud not only increases consumer satisfaction but also builds emotional attachment that encourages repeat visits and recommendations to others, so that consumer loyalty is formed through a combination of rational and moral factors. The successful implementation of Islamic business ethics principles is influenced by MSME owners' awareness of ethical values, the support of consumers who appreciate Islamic business practices, and the flexibility of business scale that allows for the optimal application of moral principles. Meanwhile, limited resources, market competition pressures, and a lack of understanding of Islamic business ethics principles among non-Muslim consumers are hindering factors. Thus, the moral values and social responsibility applied by MSMEs have proven to be an effective strategy in building customer loyalty and supporting business sustainability in the culinary sector in Surabaya.

CONCLUSION

The findings indicate that the implementation of Islamic business ethics principles by culinary MSMEs in Surabaya has been carried out consistently and contributes positively to consumer loyalty. Loyalty is formed through both rational considerations, such as product quality and service, and moral dimensions reflected in honesty, trustworthiness, fairness, social responsibility, and the avoidance of usury and fraud. These ethical practices strengthen consumer trust and emotional attachment, which in turn support the development of long-term loyalty. The effectiveness of this implementation is supported by the ethical awareness of MSME owners, consumer appreciation of Islamic business values, and the relatively flexible scale of MSME operations. However, challenges remain, including limited resources, intense market competition, and varying levels of understanding of ethical values among non-Muslim consumers.

This study is subject to several limitations. It focuses exclusively on culinary MSMEs in Surabaya and employs a cross-sectional research design, which limits the ability to capture changes in consumer loyalty over time and across different consumer segments. Consequently, the long-term impact of Islamic business ethics on loyalty formation, particularly among non-Muslim consumers, has not been fully explored. Future research is

therefore recommended to adopt a longitudinal approach to examine the sustainability of consumer loyalty over time, expand the scope to other business sectors and regions with different market characteristics, and compare perceptions between Muslim and non-Muslim consumers. Additionally, further studies could integrate institutional factors, such as the role of government programs, halal certification, and ethics-based training or mentoring for MSMEs, to provide a more comprehensive understanding of how Islamic business ethics can be implemented consistently and effectively as a strategic tool for strengthening consumer loyalty.

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CONFLICTS OF INTEREST

The authors declare that there are no conflicts of interest that could influence the results, interpretation, or conclusions in this article.

ETHICS STATEMENT

This article is the original work of the authors, has not been published in any journal, and is not currently under review in any other journal. All authors agree that this manuscript is submitted to the intended journal. The research and writing of this article have been conducted in accordance with academic rules, free from plagiarism, and in compliance with applicable scientific ethics standards.

DECLARATION OF GENERATIVE AI

During the preparation of this manuscript, generative AI technology was used to a limited extent, namely to assist with grammar checking and editorial alignment. All analysis, scientific substance, and interpretation of research results remain entirely the contribution of the authors.

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