

Does Location Still Matter? The Dominance of Islamic Ethics and Service Quality in Muslim Fashion Retail Satisfaction

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Abstract: *This quantitative research aims to analyze the influence of Islamic Business Ethics, Location, and Service Quality on Consumer Satisfaction at Rabbani Lahat Store. The study population comprised 16,160 consumers, with a sample of 100 people determined using the Slovin formula. The data were analyzed using Multiple Regression (SPSS) through the t-test and F-test. The results indicate that, partially, Islamic Business Ethics and Service Quality significantly influence consumer satisfaction, while the Location variable does not show a significant effect. However, simultaneously (together), these three variables—Islamic Business Ethics, Location, and Service Quality—exert a significant combined influence on consumer satisfaction at Rabbani Lahat Store. The main conclusion of this study is that consumer satisfaction at Rabbani Lahat is highly driven by Sharia ethical values in business and the quality of service provided, while the physical location of the store is less of a primary determinant.*

Keywords: *Consumer Satisfaction, Islamic Business Ethics, Location, Service Quality*

INTRODUCTION

The Relevance of Brick-and-Mortar in the Digital Era In the contemporary era of omnichannel retailing and the dominance of e-commerce, the relevance of physical stores (*brick-and-mortar*) is increasingly being questioned by scholars and practitioners alike. The rapid digitization of commerce suggests a shift where physical location might lose its significance. However, specifically for the modest fashion industry, physical stores remain crucial and resilient. This is because the purchase of Muslim fashion often requires a tangible experience—such as ensuring the thickness of the fabric so it is not transparent, and verifying the fit to ensure it complies with religious standards (*aurat*)—assurances that digital platforms cannot fully replicate. Amidst these rapid dynamics and disruptions, fierce competition demands that every business remains fully focused on fulfilling customer satisfaction as the primary goal of corporate sustainability (Tjiptono & Chandra, 2019).

The landscape of consumer behavior is undergoing a fundamental shift. Changes in consumer behavior today are not only influenced by lifestyle evolution and technological advances, but significantly by increasing religious awareness in economic activities (Abror et al., 2020). A new segment of consumers has emerged, often termed "spiritual consumers" or "religio-centric consumers," who view consumption not just as an economic act but as part of their lifestyle and worship. Modern consumers, particularly Muslims, now tend to seek products and services that are not only functionally high-quality but also aligned with their religious values. This creates a unique market tension where businesses must balance functional delivery with spiritual compliance.

From a theoretical perspective, this research addresses a compelling debate between conventional retail theory and Islamic moral economy. Conventional retail theory posits that location is the primary determinant of success because strategic placement provides a competitive advantage, even if the products sold are similar (Kotler

& Armstrong, 2021). The adage "location, location, location" emphasizes that visibility and physical accessibility are the bedrock of retail traffic. Previous research explicitly confirms that accessibility, visibility, and location convenience have a positive and significant influence on visiting decisions and customer satisfaction Sari & Setiawan (2022). A location that is easily accessible, close to public facilities, and has adequate parking will support customer time efficiency, ultimately increasing customer satisfaction (Pratiwi, 2023).

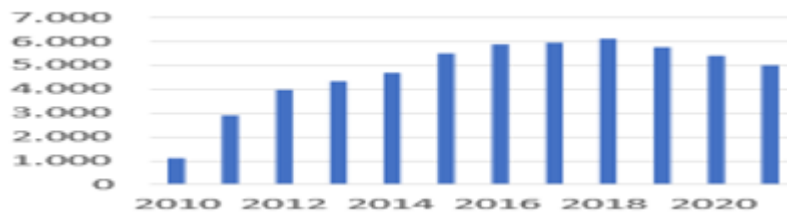
However, this conventional view is challenged by Islamic perspectives which argue that economic behavior is closely linked to the moral quality of its actors, rather than just physical convenience (Fauziah & Ningsih, 2021). In this view, a business's success is determined by its adherence to spiritual values. Islamic Business Ethics serves as a guideline that directs business actors to act in accordance with sharia principles—distinguishing between the permissible (*halal*) and forbidden (*haram*)—for the common good. The application of prophetic values such as honesty (*siddiq*), trustworthiness (*amanah*), and justice (*'adl*) has been proven to have a significant impact on consumer trust and satisfaction, potentially overriding physical limitations (Huda et al., 2021). Sharia-based businesses are expected to provide blessings and benefits both in this world and in the hereafter for both parties, namely sellers and buyers (Mubarok & Imam, 2020).

Bridging the gap between location constraints and ethical expectations is the factor of service quality. In the context of Islamic business, service quality (*Islamic Service Quality*) is distinct from standard service metrics. It is measured not only by tangible aspects and reliability, but also by politeness, friendliness, and empathy in accordance with Islamic etiquette (Suhartanto et al., 2019). Salespeople who are able to provide friendly, honest, and responsive service will create a positive emotional bond with consumers, which is crucial in high-involvement purchases like fashion. This is in line with findings which state that excellent sharia-based service can significantly increase customer loyalty in the Muslim fashion industry, suggesting that human interaction can mitigate other deficiencies (Rahmawati, 2021).

Indonesia, with the world's largest Muslim population, has significant potential to become a global hub for the halal industry. According to the *2022 State of the Global Islamic Economy Report*, the halal fashion sector is a key pillar of the growing halal lifestyle. Rising public awareness of modesty has driven domestic demand for Muslim clothing, opening opportunities for manufacturers to innovate and compete in the modest fashion market (MW Wibowo & Hidayat, 2020). Within this competitive landscape, Rabbani has established itself as a major player with the tagline "Indonesian Hijab Professor." Rabbani has successfully captured market attention through product innovations such as instant hijabs, sharia-compliant robes, and fashionable yet sharia-compliant *kemko* (koko shirts). Based on the Top Brand Index, Rabbani consistently ranks at the top in the Muslim fashion category.

However, a brand's national success does not necessarily guarantee the same performance in every regional branch. This phenomenon is evident in the Lahat branch of the Rabbani Store.

Figure 1. Consumer Visitor Data at Rabbani Lahat Store



Source: Toko Robbani Lahat, data processed 2025

Based on visitor data for the Rabbani Lahat Store (2010-2021), there has been a fluctuation and a downward trend in the number of customer visits in recent years. This decline is suspected to be related to customer satisfaction issues influenced by a complex interplay of factors. This decline presents a theoretical puzzle rather than just a practical problem. Preliminary observations indicate that the store faces significant physical accessibility challenges. The store is located quite far from the busy center of the Lahat City market, reducing its spontaneous visibility. Furthermore, the store's location adjacent to a gas station often creates severe accessibility issues; when there is a queue for fuel, the store's entrance and parking area are blocked by vehicles, thus disrupting customer comfort. Conventional theory would suggest this location factor—specifically the friction in accessibility—is the primary cause of dissatisfaction.

However, blaming location alone is insufficient. There are indications of the need to optimize the application of Islamic business ethics and the quality of service by sales staff in dealing with consumer complaints. Previous research on similar product reviews shows that despite good product quality, failure to provide convenient location and empathetic service can drastically reduce satisfaction levels (Lestari, 2023). Increasing competition with other brands such as Elzatta in Lahat Regency requires Rabbani to rely not only on brand strength but also on improving marketing mix elements at the store level.

The core research question arising from this situation is: Can "spiritual tranquility" derived from Islamic ethics and etiquette compensate for the lack of "physical comfort" caused by a poor location? This study aims to investigate the tension between "Physical Accessibility" (Location) and "Spiritual Comfort" (Ethics and Service). Overall, this study aims to demonstrate the collective influence of Islamic business ethics, store location, and service quality on customer satisfaction at the Rabbani Lahat Store, providing new insights into the "Conventional vs. Spiritual" retail debate.

RESEARCH METHOD

Type of Research

This research is quantitative research with a descriptive data analysis approach, which is used to analyze data by describing or depicting the collected data. The quantitative analysis model used must be relevant to the type of data to be analyzed, the research objectives, the hypotheses to be tested, and the established research design (Sugiyono, 2020).

Population and Sample

The population in this study was all customers or consumers at the Rabbani Lahat Store. Based on the records on the payment instruments, there were 16,610 consumers who had shopped at the Rabbani Lahat Store. The sample was taken using the Slovin formula with the following calculation:

$$n = \frac{N}{1 + N.e^2} = \frac{16,610}{1 + 16.610 (0.10)^2} = \frac{16,610}{167.1} = 99$$

Based on the calculations above, the sample size was 99 people, rounded up to 100 respondents. The sample was taken using an accidental sampling technique, where the researcher determined the sample based on consumers or customers who happened to meet at the Rabbani Lahat Store while shopping.

Data Collection Techniques

The data collection techniques in this study consist of observation, interviews and questionnaires, namely data collection by providing questions or statements to consumer respondents at the Rabbani Lahat Store, filling out the questionnaire was measured using a Likert scale which is used to measure the attitudes, opinions and perceptions of a person or group of people about social phenomena, the response assessment is 1-5 for each instrument item, assessed from strongly agree to strongly disagree.

Definition and Operational Variables

The variables in this study are classified as one dependent variable (Y), namely Consumer Satisfaction, and independent variables (X) including Islamic Business Ethics, Location and Service Quality, each of which is defined as follows:

1. Consumer Satisfaction (Y)

According to Abror et al. (2020), in the context of halal/Muslim products, satisfaction also includes peace of mind due to using products that comply with Islamic law.

2. Islamic Business Ethics (X₁)

According to Fauziah & Ningsih (2021), Islamic business ethics in the retail context includes honesty in explaining products, fairness in measurements/prices, and not committing fraud (ghisy) which can harm consumers.

3. Location (X₂)

Sari & Setiawan (2022) states that a strategic retail location is a location that has high visibility, easy accessibility, and adequate supporting facilities (such as parking), which directly influence the decision to visit.

4. Service Quality (X₃)

Rahmawati (2021) defines the quality of Islamic service as service that is not only fast and precise (professional), but also polite, covers the aurat, and keeps promises according to Islamic morals.

The assessment indicators for each variable can be seen in table 1 below.

Table 1. Research Variable Assessment Indicators

Variables	Dimensions	Indicator	Scale
Customer Satisfaction	Product	The quality of the product material is as expected	Likert
	Satisfaction	Up-to-date product models	
		Satisfied with employee service	

Variables	Dimensions	Indicator	Scale
(MW Wibowo & Hidayat, 2020)	Satisfaction with Service	Satisfied with the store facilities	
	Emotional Satisfaction	Feeling proud to use Rabbani products Feeling calm because the product is guaranteed halal/sharia	
	Behavioral Intention	Desire to re-visit Willingness to recommend to others (word of mouth)	
Islamic Business Ethics	Unity (Tawhid)	The intention of doing business as worship Do not sell products that are prohibited by sharia (haram)	Likert
	Balance / Justice ('Adl)	Price matches the quality of the goods Do not reduce weight or size (be honest in product specifications)	
	Free Will (Ikhtiyar)	There is no coercion in transactions (consensual contracts) Give consumers the freedom to choose products	
	Responsibility (Fardh)	Responsible if there is a defect in the product (warranty/return) Paying employee wages on time (internal)	
Location	Accessibility	Easy to reach by public or private transportation Road conditions to the location (smoothness of traffic)	Likert
	Visibility	The shop is easily visible from a normal viewing distance/highway Clarity of shop nameplate/sign	
	Parking Lot	Availability of adequate parking space Safety and comfort of the parking area	
	Environment	Proximity to supporting facilities (mosque, ATM, etc.) No disturbance from the surrounding environment	
Quality of Service	Physical Evidence (Tangibles)	Comfort and cleanliness of the shop space (AC, lighting) Neatness of the salesperson's appearance (syar'i/neat clothing)	Likert
	Reliability	Accuracy of store opening and closing hours Accurate and fast payment transaction process	
	Responsiveness	The alertness of the salesperson in helping consumers choose products Speed of handling customer complaints	
	Assurance	Salesperson's knowledge of the product (material, size) Feeling safe when shopping	
	Empathy	Personal attention to customers Politeness and friendliness in communication (Greetings, Smiles, Greetings)	

Data Analysis Techniques

Multiple linear regression analysis used to determine whether or not there is an influence of the independent variable on the dependent variable. So what will be known is the influence of the independent variables (X_1, X_2, X_3) on the dependent variable Y . The regression equation can be formulated as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e.$$

Information:

- Y = Customer Satisfaction
- a = Constant
- b_{123} = Regression Coefficient of Research Variables
- X_1 = Islamic Business Ethics
- X_2 = Location
- X_3 = Quality of Service

Hypothesis testing This study uses partial testing (t-test) and simultaneous testing (f-test). The hypotheses to be tested and proven in this study relate to the influence of the variables, namely Islamic business ethics, location, and service quality, on customer satisfaction.

t-test (Partial)

The t-test is used to determine the influence of each independent variable on the dependent variable, for this purpose a significance level of 0.05 is used with the following provisions:

1. If $t_{count} < t_{table}$, then H_0 is rejected,
2. If $t_{count} > t_{table}$, then H_0 is accepted.

F test (simultaneous)

The f-test is conducted to determine the effect of independent variables on the dependent variable simultaneously, or to determine whether the regression model can be used to predict the dependent variable. The criteria included in this test are:

1. If the value of $F_{count} < F_{table}$ or significance value $F < 0.05$ then H_0 is accepted, meaning there is no simultaneous or joint influence between the independent variables on the dependent variable.
2. If the value of $F_{count} > F_{table}$ or significance value $F > 0.05$ then H_0 is rejected, meaning there is a simultaneous or joint influence between the independent variables on the dependent variable.

Coefficient of Determination

The determination test (R^2) is used to measure the extent to which the variation of the influence of independent variables on the dependent variable or is used as a proportion of the influence of all independent variables on the dependent variable. The value of the determination coefficient can be measured by the R-Square or Adjusted R-Square value. R-Square is used when the research used consists of one or two independent variables, while Adjusted R-Square is used when the research consists of more than two independent variables.

RESULTS AND DISCUSSION

Research result

Based on data processing, the results of the multiple regression analysis test were obtained as explained in the following coefficient table.

Table 2. Coefficients

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,581	1,584		.998	.321
Islamic Business Ethics	.202	.052	.359	3,908	.000
Location	.010	.057	.012	.169	.866
Quality of Service	.523	.090	.524	5,842	.000

a. Dependent Variable: Consumer Satisfaction

Source: Field research data processed, 2025

Based on the results of data processing using SPSS as presented in the table above, the regression equation obtained is:

$$Y = 1.581 + 0.202 X_1 + 0.010 X_2 + 0.523 X_3$$

This equation can be concluded that:

1. The constant value is 1.581, which means that without the variables of Islamic business ethics (X1), location (X2), and service quality (X3), the level of consumer satisfaction (Y) at the Rabbani Lahat Store is only 1.581 in the dissatisfied category.
2. The regression coefficient value of the Islamic business ethics variable (X1) is 0.202, which means that if the Islamic business ethics variable is increased by 1 score while the location variable (X2) and service quality (X3) are constant, then consumer satisfaction at the Rabbani Lahat Store will also increase by 0.202.
3. MarkThe regression coefficient of the Location variable (X2) is 0.010, which means that if the location variable increases by 1 score while the Islamic business ethics variable (X1) and service quality (X3) are constant, then consumer satisfaction at the Rabbani Lahat Store will also increase by 0.010.
4. The regression coefficient value of the Service Quality variable (X3) is 0.523, which means that if the service quality variable increases by 1 score while the Islamic business ethics variable (X1) and location (X2) are constant, then consumer satisfaction at the Rabbani Lahat Store will also increase by 0.523.

Based on Table 2, the results of the hypothesis testing in this study can be compiled as follows.

The Influence of Islamic Business Ethics on Customer Satisfaction

The calculated t value of the Islamic business ethics variable is $3.908 > t$ table 1.98447 and the significance value is $0.000 < 0.05$, which means that H_0 is rejected and H_a is accepted, so it can be explained that partially there is a significant positive influence between Islamic business ethics and consumer satisfaction, this means that the hypothesis is proven.

The Influence of Location on Consumer Satisfaction

The t-value of the location variable is $0.169 < t$ -table 1.98447 and the significance value is $0.866 > 0.05$, which means that H_0 is accepted and H_a is rejected, so it can be

explained that partially there is no significant influence between location and consumer satisfaction, this means that the hypothesis is not proven or rejected.

The Influence of Service Quality on Consumer Satisfaction

The t-value of the service quality variable is $5.842 > t\text{-table } 1.98447$ and the significance value is $0.000 < 0.05$, which means that H_0 is rejected and H_a is accepted, so it can be explained that partially there is a significant positive influence between Islamic business ethics and consumer satisfaction, this means that the hypothesis is proven.

The Influence of Islamic Business Ethics, Location and Service Quality on Customer Satisfaction Consumer

The following is a table of the results of the F hypothesis test:

Table 3. Anova

Model	Sum of Square	df	Mean Square	F	Sig.
1 Regression	439,580	3	146,527	67,492	.000b
Residual	208,420	96	2,171		
Total	648,000	99			

a. Dependent Variable: Consumer Satisfaction

b. Predictors: (Constant), Service Quality, Location, Islamic Business Ethics

Source: Field research data processed, 2025

Based on Table 3, it is known that the significant value is $0.000 < 0.05$ and the calculated F value is $67.492 > F\text{ table } 2.70$, which means that H_0 is rejected and H_a is accepted, so it can be explained that the variables of Islamic Business Ethics (X1), Location (X2), Service Quality (X3) together have an effect on Consumer Satisfaction (Y) at Rabbani Lahat Store.

Coefficient Test Determination (R^2)

Coefficient testing Determination (r^2) is done by looking at the r square value (r^2) as presented in the following table.

Table 4. Results of the Determination Coefficient Test

Model	R	R Square	Adjusted R Square
1	.824a	.678	.668

a. Predictors: (Constant), Service Quality, Location, Islamic Business Ethics

b. Dependent Variable: Consumer Satisfaction

Source: Field research data processed, 2025

The correlation coefficient value (r) is 0.824, which means that the variables of Islamic Business Ethics (X1), Location (X2), Service Quality (X3) have a close relationship with Consumer Satisfaction (Y) of Rabbani Lahat Store. Then the adjusted R square value is 0.668, which means that the consumer satisfaction variable can be explained by the variables of Islamic Business Ethics (X1), Location (X2), Service Quality (X3) by 66.8%, while the remaining 33.2% is explained by other variables outside this study.

Discussion

The Influence of Islamic Business Ethics on Customer Satisfaction Consumer

Based on the results of the first hypothesis test, empirical evidence was found that Islamic Business Ethics have a positive and significant influence on consumer satisfaction at the Rabbani Lahat Store. This is indicated by the calculated t value of 3.908, which is greater than the t table (1.984) with a significance level of 0.000. Statistically, these results confirm that the better the implementation of Islamic ethical values in trading activities, the higher the level of satisfaction felt by consumers. Specifically, among the ethical indicators tested, the aspect of Honesty (*Siddiq*) and Trustworthiness (*Amanah*) were identified as the most dominant factors influencing consumer perception compared to other indicators.

These findings illuminate a specific psychological mechanism where Islamic ethics foster "Spiritual Trust". In an era currently rampant with online fraud and uncertainty, a physical store that strictly applies Sharia ethics becomes an "oasis of security" for consumers. Rabbani Store consumers feel a distinct sense of safety when interacting with salespeople who uphold *Siddiq*—for instance, by proactively revealing product defects rather than hiding them. This aligns with the theory proposed by Suhartanto et al. (2021), which emphasizes that Muslim consumer satisfaction is not only shaped by the quality of conventional services but fundamentally by religious values that guarantee safety from deception.

Furthermore, this study supports the empirical findings of Adinugraha & Sartika (2020), which concluded that the comprehensive application of Islamic business ethics—from the sale and purchase agreement (*aqad*) to after-sales service—has a significant impact on customer loyalty through satisfaction. The transparency demonstrated by Rabbani staff minimizes the consumer's perceived risk. Unlike conventional transactions which may focus solely on profit, the ethical approach here ensures that consumers do not feel coerced, creating a transaction environment based on mutual *ridho* (consent).

These results are also consistent with research by Huda et al. (2021) and Fauziah & Ningsih (2021), which found that merchants' adherence to religious norms creates a value-added differentiator. The strict application of business ethics eliminates *gharar* (uncertainty) and *ghisy* (fraud), which are often sources of dissatisfaction. Consequently, the satisfaction achieved goes beyond mere functional gratification; it reaches the level of "Peace of Mind" (*Tuma'ninah*). Consumers leave the store not just with a product, but with a calm heart knowing the transaction was blessed and fair. Therefore, Toko Rabbani Lahat must maintain this Islamic organizational culture as a competitive strategy to win consumers' hearts amidst the fierce competition.

The Influence of Location on Consumer Satisfaction

Based on the results of the partial regression analysis, the location variable was not proven to have a significant influence on consumer satisfaction ($t_{\text{value}} = 0.169 < t_{\text{table}} = 1.98447$; $\text{sig} = 0.866 > 0.05$). These statistical data lead to the decision to accept the Null Hypothesis (H_0), confirming that physical aspects of location (such as accessibility or visibility) are not the primary determinants of consumer satisfaction in this study.

The rejection of this hypothesis should not be viewed as a negative result, but rather as evidence of a "Shifting Paradigm" in retail behavior for niche markets. This result can be explained through the theory of "Destination Shopping". Rabbani Lahat

functions as a destination store rather than an impulse store (like convenience stores or mini-markets). Unlike convenience stores which rely heavily on high foot traffic and strategic visibility to survive, consumers visit Rabbani with a specific intention (*niyyah*) to seek halal fashion products. Because the motivation is driven by specific religious needs, consumers are willing to expend extra effort to reach the location. Consequently, physical barriers such as distance, traffic, or being hidden behind a gas station are "tolerated" or "forgiven" by consumers because their primary goal is the product and value, not the convenience of the trip.

This phenomenon proves that for Muslim consumers, "Physical Inconvenience" can be effectively compensated by "Spiritual Assurance" and "Service Warmth". The insignificance of location indicates that Intangible Value (such as the application of Islamic Business Ethics discussed previously) holds greater weight than Tangible Value (Location).

This argument is supported by existing literature which observes similar patterns. Puspita & Gunawan (2021) in their retail studies have shown that customer satisfaction is indeed more influenced by product quality and competitive pricing than by the mere convenience of location, reinforcing the destination store argument. Furthermore, Wijaya (2019) found that in modern service contexts, factors such as service quality have a much higher leverage for satisfaction than physical store locations. This aligns with the finding that "Service Warmth" compensates for poor location. Finally, this reflects the behavior observed by Chen et al. (2020), who noted that consumers oriented towards specific value propositions will ignore the difficulties of physical locations or logistical barriers as long as the core process runs smoothly. In conclusion, for the modest fashion industry, location is a secondary factor that does not determine satisfaction as long as the spiritual and service values remain superior.

The Influence of Service Quality on Consumer Satisfaction

The results of the partial regression analysis clearly show that service quality has a positive and significant influence on customer satisfaction. The significance of this finding is supported by the very high t-value of the service quality variable (5.842), far exceeding the t-table limit (1.98447). In addition, the probability of significance of 0.000 (or $p < 0.05$) statistically proves that the influence is real. Thus, the statistical decision leads to the rejection of the Null Hypothesis (H_0) and the acceptance of the Alternative Hypothesis (H_a), which indicates that the research hypothesis has been proven.

These findings are consistent with and reinforce theories in the service marketing literature that place service quality as a fundamental determinant of customer satisfaction. High service quality, particularly as reflected in the dimensions of reliability and responsiveness, serves as a benchmark for consumer evaluation of company performance. When a service provider is able to meet or even exceed consumer expectations, particularly through accuracy, speed, and staff personal skills, this will directly enhance positive customer experiences and lead to high levels of satisfaction. This aligns with research conducted by A. Sari & Setiawan (2020) which found that the core dimensions of SERVQUAL were the largest contributors to customer satisfaction in the service sector. Furthermore, consistent service quality, particularly in terms of assurance and empathy, has the potential to build trust and strong relationships, as emphasized in the study R. Wibowo (2022) regarding the importance of service personalization to achieve

optimal satisfaction. Therefore, these findings underscore that strategic investment in improving service quality is a crucial and effective step in ensuring customer satisfaction.

The Influence of Islamic Business Ethics, Location and Service Quality on Customer Satisfaction Consumer

The results of multiple regression analysis (F Test) show that the variables of Islamic Business Ethics, Location, and Service Quality simultaneously have a significant influence on Consumer Satisfaction. This finding is statistically very strong, as evidenced by the calculated F value of 67.492, which far exceeds F_{table} (2.70), and a significance value of 0.000 ($p < 0.05$). Overall, the Null Hypothesis (H_0) is rejected and the Alternative Hypothesis (H_a) is accepted, confirming that these three factors together are important predictors of consumer satisfaction.

The strength of the relationship between the independent and dependent variables is quite close, indicated by the multiple correlation coefficient (R) of 0.824. This strong relationship is further translated into the model's ability to predict variations in consumer satisfaction. The Adjusted R Square value of 0.668 indicates that 66.8% of the variation in Consumer Satisfaction can be explained by this model, while the remaining 33.2% is influenced by external variables not examined.

These simultaneous findings strongly support the Service Marketing Mix Theory (7P), where Location and Service Quality must work synergistically to achieve optimal results (Lovelock & Wirtz, 2016). In the context of Toko Rabbani Lahat, this simultaneous significance indicates the existence of compensatory and reinforcing effects between variables. Although the previous partial test results showed that Location was not significant, its contribution together with Service Quality and Islamic Business Ethics creates a holistic customer experience, in line with the concept of Consumer Satisfaction Theory which emphasizes the evaluation of the overall experience.

Strong support also comes from contemporary research; studies by Prabowo & Yulianti (2021) confirms that although physical variables have a small partial effect, the combination of physical and service factors is essential for retail satisfaction. Furthermore, the inclusion of Islamic Business Ethics as a variable indicates that spiritual values and honesty in service are crucial non-physical factors. Fahlevi & Mustofa (2023) as well as Rahman et al. (2020) strengthens that the implementation of Islamic ethics in operations increases the dimensions of trust and perceived value, which ultimately significantly contributes to Consumer Satisfaction.

CONCLUSION

This study confirms that Islamic Business Ethics, Service Quality, and Location simultaneously significantly influence customer satisfaction (Adjusted $R^2 = 0.668$). Notably, Service Quality emerges as the dominant predictor, while Location proves insignificant, indicating that physical accessibility constraints are effectively compensated by "Service Warmth" and the "Spiritual Assurance" provided by Islamic ethics.

Managerially, these findings advocate for strategic cost efficiency. Muslim retail entrepreneurs should prioritize capital investment in Human Resource development and ethical training rather than expending budgets on expensive prime locations. Since

Muslim consumers exhibit "destination shopping" behavior, they are driven by spiritual value and service quality, rendering the store's physical location a secondary factor.

Acknowledging limitations in scope and predictive power, future research is recommended to expand the model by incorporating variables such as Price Perception and Online Experience, and to employ mixed-method approaches. This will provide a deeper understanding of how non-physical values continue to shape consumer satisfaction in the modest fashion industry.

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