



Analysis of the Concept of Sharia Service Quality on Customer Decisions in Traditional Markets

(Implementation of Sharia Service in Enhancing Customer Satisfaction)

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Abstract. This study examines the importance of Sharia-based service quality in traditional markets as a strategic response to the growing challenges posed by modern retail formats and digital commerce. Observed realities indicate that customers frequently experience dissatisfaction due to service practices that lack transparency and consistency. Employing a field research methodology, this study assesses how the CARTER dimensions (Compliance, Assurance, Reliability, Tangibles, Empathy, and Responsiveness) are applied within everyday muamalah interactions. The findings demonstrate that customer satisfaction in traditional market settings extends beyond rational considerations, encompassing emotional and spiritual dimensions rooted in the value of *ihسان* and the sense of inner peace that comes from engaging in *gharar*-free transactions. As a path forward, this research contends that the consistent integration of Sharia values into market practices must be positioned as a unique competitive advantage for traditional markets. Achieving this requires enhancing Islamic economic literacy among traders and reforming relevant regulations to build a sustainable and spiritually blessed Sharia retail ecosystem.

Keywords: Assurance; Compliance; Customer Satisfaction; Sharia Service Quality; Traditional Market.

1. INTRODUCTION

Background

In our day-to-day muamalah activities, we encounter a range of intangible phenomena that arise from the interactions between social actors. One such phenomenon is service an experience that can elicit feelings of satisfaction or disappointment depending on how it unfolds. Service takes shape through various forms of interaction: between buyer and seller, between employee and employer, between policymakers and the public, and many others. Because service plays a central role in economic discourse, it deserves serious attention from all stakeholders. When service systems are thoughtfully designed and properly managed, they can generate positive outcomes for all involved. Conversely, poorly rendered service can have detrimental effects and cause harm to one or both parties in a transaction.

Service can be understood as the seller's capacity to deliver experiences that meet the expectations and needs of the customer. It may also refer to the internal support that organizations extend to their employees, facilitating problem-solving and sustaining the production process. From an Islamic standpoint, providing service is not merely a commercial obligation it is a moral imperative that must be carried out in accordance with Sharia principles. Islamic service philosophy is grounded in six core principles: mutual assistance (*Ta'awun*),

ease and facilitation (*At-taysir*), equality (*Musawah*), sincere affection (*Muhabbah*), gentleness (*Al-layin*), and a spirit of brotherhood (*Ukhuwah*) (Nurhadi, 2018). Islamic work culture further draws inspiration from the noble attributes of the Prophet Muhammad: *shiddiq* (truthfulness), *istiqamah* (steadfastness), *fathanah* (wisdom), *tabligh* (communication), and *amanah* (trustworthiness).

Connecting the theme of Sharia service quality to traders in traditional markets is particularly meaningful, as the essence of Sharia based service is the embodiment of *ihsan* (excellence in giving) and Islamic business ethics in everyday social interaction. This principle is aligned with the command of Allah SWT in Surah *Al Baqarah*, verse 195:

وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

“...and do good. Indeed, Allah loves those who do good.”

Marketplace service, therefore, is not simply transactional in nature. It serves as a space where spiritual values come to life an expression of worship and a sincere pursuit of halal and thoyyib (pure and wholesome) sustenance. In today's landscape, economic activity has undergone a profound transformation, shifting from traditional market settings toward digital platforms. Traditional markets now find themselves competing against modern retailers that offer physical comfort and convenience. This makes Sharia-based service quality characterized by honesty and spiritual blessedness a genuinely unique competitive advantage. Regrettably, both traditional and digital markets continue to witness instances of customer dissatisfaction, which in some cases lead to consumer withdrawal and negative reviews shared publicly.

If a traditional market were to be viewed as an enterprise, then the management of service quality would naturally occupy a central place in its operations. This requires effective and efficient human resource management (Ridwan et al.,2024). For businesses operating in the service sector, the quality of service is a decisive factor in attracting customers and sustaining long-term success (Zhang, 2016).

Research Questions

- a. How do traders in traditional markets apply service practices grounded in Sharia principles?
- b. What is the influence of Sharia service quality on customer satisfaction?
- c. In what ways does customer satisfaction shape decisions regarding repeat purchases and word-of-mouth recommendations?
- d. Which Sharia values most significantly influence customer decision-making?

Research Objectives

- a. To analyze how traders in traditional markets implement Sharia-based service practices.
- b. To examine the impact of Sharia service quality on customer satisfaction.
- c. To investigate how customer satisfaction affects customer decisions.
- d. To identify the dominant Sharia values that shape the customer experience.

Research Benefits

This research is intended to deliver broad and meaningful contributions across different spheres of society, with the hope of cultivating greater public awareness around the importance of sound, blessed, and sustainable *muamalah* practices. The ultimate aspiration is the realization of a stronger national economy one that could elevate Indonesia as a formidable player in the global economic arena, particularly in the halal products and Sharia mechanisms space. The specific benefits are outlined as follows:

- a. For academia: This research aims to make a theoretical contribution to the field of Islamic economics and academic scholarship particularly by broadening the conversation around how Islamic values interact with consumer behavior in traditional markets. It offers a conceptual synthesis drawing on prominent economic thinkers, while firmly anchoring its foundation in the Qur'an and Hadith.
- b. For the general public: This research offers deeper insight into the factors that shape customer satisfaction and purchasing decisions in traditional markets, enabling more informed and principled shopping behavior guided by Islamic economic values.
- c. For policymakers: This research provides relevant empirical data to support the formulation of more effective policies aimed at the development and revitalization of traditional markets.

2. RESEARCH METHOD AND LITERATURE REVIEW

Research Method

This study employs a descriptive qualitative approach using field research methods, which involve direct observation and interviews with several *muamalah* participants in traditional markets, alongside a literature review examining a range of scholarly works that share similar aims and aspirations. The purpose is to gain a nuanced understanding of the everyday phenomena related to Sharia-based service quality in traditional market settings.

Literature Review

Islamic economics is not simply a technical system for regulating the exchange of goods and services. It is, in essence, a living manifestation of monotheistic values expressed through everyday *muamalah* activities where honesty and justice are held as inviolable principles. Understanding how traders behave in delivering services to consumers through a Sharia lens demands an integrative approach: one that weaves together Islamic principles drawn from the Qur'an and Sunnah with a critical analysis of both classical and contemporary economic theories. In Islam, service is perceived as a living entity deeply tied to morality and serving as a foundational pillar in the pursuit of genuine wellbeing, or *Fallah* (prosperity), always oriented toward the concept of *Maqashid Syariah* (the higher objectives of Islamic law).

This paper explores in depth how the concept of Sharia service is operationalized in practice, how Muslim consumers arrive at their decisions, and how Indonesian regulatory frameworks offer consumer protections within the bounds of Islamic law.

Foundational and Philosophical Study of Sharia Service

At the heart of it, we all want to be treated well served with speed, care, and genuine generosity. Applying that same desire to how we treat others is, in reality, not a difficult principle to internalize. What it requires is a heartfelt love for Allah and His Messenger, so that the values of positive social interaction can be practiced comprehensively. As Allah SWT reminds us in Surah *Al Qasas*, verse 77:

وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنْ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفُسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ

“And seek, through that which Allah has given you, the home of the Hereafter; and do not forget your share of the world. And do good as Allah has done good to you. And do not seek to cause corruption in the land. Indeed, Allah does not love corrupters.”

Within the framework of Islamic economics, service quality is understood not merely as a tool for achieving profitability, but as a manifestation of *ihsan* a sincere commitment to offering the very best as an act of devotion to the Creator (Anggraini et al., This is further affirmed by the following hadith:

“: عَنْ أَبِي حَمْزَةَ أَنَسِ بْنِ مَالِكٍ رَضِيَ اللَّهُ عَنْهُ – خَادِمِ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ – عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ لَا يُؤْمِنُ أَحَدُكُمْ حَتَّى يُحِبَّ لِأَخِيهِ مَا يُحِبُّ لِنَفْسِهِ ” رَوَاهُ الْبُخَارِيُّ وَمُسْلِمٌ

Abu Hamzah Anas bin Malik (radhiyallahu 'anhu), the servant of the Messenger of Allah (shallallahu 'alaihi wa sallam): The Prophet (shallallahu 'alaihi wa sallam) said, "None of you truly believes until he loves for his brother what he loves for himself." (Reported by Bukhari and Muslim).

Historical Development of Service Theory in Islamic Economic Thought

Thinking about service mechanisms within a Sharia framework dates back to the golden age of Islam. Classical Muslim intellectuals developed theoretical models that anticipated many modern economic concepts, all while remaining anchored within the moral boundaries of Islamic law. The following presents several theories that underpin Sharia service to consumers.

Theory of Service Quality

Service is fundamentally inseparable from human life, as it represents the process of fulfilling needs through the direct actions of others. People naturally appreciate and even require good service, and such experiences shape lasting impressions particularly for consumers. Service quality is therefore evaluated not only by its end result but also by the nature of the interaction itself. The Sharia-informed service model was introduced by Parasuraman and colleagues through the concept of SERVQUAL, which measures service quality across five primary dimensions: tangibles, reliability, responsiveness, assurance, and empathy. This model underscores that customer satisfaction is largely determined by the gap between what consumers expect and what they actually perceive in the service they receive (Parasuraman et al., 1985).

Recognizing that this framework did not fully capture a Sharia-compliant perspective, Othman and Owen (2001) introduced the CARTER model an acronym for Compliance, Assurance, Reliability, Tangibles, Empathy, and Responsiveness. The inclusion of the Compliance dimension was based on the argument that Muslim consumers are not simply looking for service efficiency; they also seek spiritual assurance that their transactions are in harmony with the commands of Allah SWT. This dimension emphasizes adherence to Sharia principles such as honesty, fairness, and transparency qualities that are considered to give Islamic service a distinctive competitive edge over conventional approaches (Haniyah et al., 2023).

The following presents an adaptation of the CARTER Model as applied to trader services in traditional markets:

- a. Compliance
- b. Assurance
- c. Reliability
- d. Tangible
- e. Empathy
- f. Responsiveness

The following elaborates on each dimension of the CARTER Model as it applies to conditions in traditional markets:

a. Sharia Compliance (Compliance)

This dimension functions as a practical gauge for whether traders are conducting *muamalah* according to Islamic principles. Its indicators include honesty in weighing goods, transparency about product quality, avoidance of haram (prohibited) elements, and freedom from *gharar* (ambiguity) and *maisyr* (gambling), since Islamic economics requires that the price, product, and delivery terms be unambiguous so that both parties may enter into a transaction with mutual consent (*ridha*). It also encompasses freedom from *riba* (interest) in credit arrangements, which is viewed as exploitative and unjust (Arfah et al., 2020). This is reflected in Surah Asy Syu'ara, verses 181–183. Sharia compliance is the most distinguishing variable between Islamic and conventional economic principles not a mere administrative formality, but the very soul embedded in every product and service offered.

b. Assurance

This refers to a trader's ability to build consumer confidence through a solid knowledge of the products being sold and through courteous conduct creating a sense of security and comfort, knowing that the trader will not manipulate or misrepresent product information (Susanti et al., 2020).

c. Reliability

This encompasses a trader's ability to consistently deliver goods at the quality promised, with accurate pricing that customers can rely upon. It also includes timely service delivery, efficient responses, and consistent treatment across all customers (Saragih et al., 2020).

d. Tangibles

This covers the physical presentation of the trading environment: the cleanliness of the stall area, the trader's personal appearance, the availability and adequacy of supporting tools, price boards, halal certification displays, and other relevant facilities (Bitner, 1992).

e. Empathy

This dimension reflects the ability to give genuine attention to customers through warm and familiar communication, greeting customers with kindness, addressing them by name, handling complaints promptly, apologizing when issues arise, setting prices honestly, and treating all customers without discrimination. These practices cultivate a

strong bond of care driven by emotional and spiritual ties, expressed through personal touch. Empathy, in this sense, becomes the primary force that transforms what might otherwise be an ordinary *muamalah* transaction into a meaningful spiritual and social experience for both trader and customer (Morgan and Hunt, 1994)

f. Responsiveness

This refers to the trader's readiness to swiftly assist customers in finding what they need, coupled with clear and informative communication, so that customers are never left waiting, a situation that could otherwise foster negative perceptions of service quality (Dabholkar et al., 1996)

g. Sense of Safety

The trader's ability to provide guarantees of Sharia compliance such as product halalness and transactional transparency, forms the core of his integrity and credibility in the eyes of consumers (Wilson and Liu, 2011)

Theory of Consumer Satisfaction

Consumer satisfaction refers to a post-consumption behavioral response or a post-transaction evaluation in which the actual outcome meets or surpasses the initial expectation. The Expectancy Disconfirmation Theory (EDT), proposed by Oliver in 1997, holds that satisfaction arises when service performance exceeds expectations (positive disconfirmation), which in turn shapes future repeat behavior. Similarly, Keller's analysis (2016) affirms that a satisfying customer experience produces a positive effect in the form of a purchase decision.

Adam Smith, in *The Wealth of Nations* (1776), linked this kind of satisfaction to the principle of the "Invisible Hand," suggesting that consumer satisfaction derived from fair transactions drives overall market efficiency.

Within the Sharia domain, Al Ghazali, writing in *Ihya Ulumuddin* (11th century), introduced the concept of *maslahah* (public good), arguing that satisfaction should not be understood in purely utilitarian terms as pleasure maximized for all but must also encompass a spiritual dimension, such as the peace of heart that comes from engaging in interest-free transactions. Empirical observations indicate that in traditional markets, satisfaction increases when Sharia based service fulfills both emotional and religious dimensions, as demonstrated by EDT integrated with Islamic values.

Theory of Consumer Decision-Making

Research into genuine loyalty understood as a combination of positive attitudinal loyalty and behavioral loyalty (repeat purchasing) provides a robust foundation for understanding customer decision-making (Pratama and Sari, 2022), Philip Kotler and Kevin

Lane Keller, in Marketing Management (15th ed., 2016), describe a five-stage purchase decision process:

- a. Problem Recognition: The buyer becomes aware of a need or problem, triggered by internal stimuli (hunger, thirst) or external influences (advertising, conversations, promotions).
- b. Information Search: Before purchasing, the consumer actively seeks primary and supplementary information from personal, commercial, public, or experiential sources.
- c. Evaluation of Alternatives: The consumer processes the gathered information to select a brand or product that best aligns with their needs, evaluating product attributes, benefits, and level of importance.
- d. Purchase Decision: The consumer forms a purchase intention and proceeds to act. At this stage, the attitudes of others and unexpected situational factors can influence the final decision.
- e. Post Purchase Behavior: After completing the transaction, the consumer experiences a degree of satisfaction or dissatisfaction that shapes their future purchasing behavior.

Theory of Consumer Loyalty

Loyalty refers to a customer's deep commitment to consistently repurchase or resubscribe to a preferred product or service in the future, even in the face of situational influences or competitive marketing efforts that might otherwise prompt a change in behavior. It is characterized by repeat purchasing, long term commitment, positive word of mouth referrals, and resistance to switching to competing alternatives. It can therefore be concluded that effective marketing centers on creating customer value and satisfaction as the path toward loyalty. Loyalty is considered more critical than satisfaction alone in driving the sustained economic growth of a business (Sunarti and Nugroho, 2020).

Theory of Islamic Business Ethics

Islamic business ethics holds that all economic activity is an act of worship not merely a pursuit of profit. It is grounded in Sharia principles: *tauhid* (monotheism), justice, *ihsan*, honesty, trustworthiness, wisdom, clear communication, consistency, fairness, and all other virtuous conduct in every transaction. Business ethics cultivates religious awareness among Muslims in their economic pursuits. Commercial activities are seen as a vehicle for achieving wellbeing in both this world and the next, with the measure of right and wrong in economic conduct derived from sound reasoning and divine revelation.

Beekun (Islamic Business, 1997), a widely cited classic reference in modern business ethics research, emphasizes the integration of Islamic values across all management functions

and their influence on business behavior. Traders and entrepreneurs who embrace Islamic business ethics do not pursue profit by any means necessary, they uphold honesty, ensure halalness, and foster a spirit of mutual support. They embody *shiddiq*, *amanah*, *adl*, and *ihsan* as the keys to sustainable and successful enterprise.

Al Ghazali, for his part, situates ethics firmly within the framework of tauhid: all resources belong to Allah, and human beings are merely entrusted with their stewardship. Work and business must therefore be conducted as acts of worship, never through haram or oppressive means. He emphasizes a multidimensional conception of wellbeing encompassing both worldly and otherworldly flourishing and connects the science of *muamalah* to the formation of noble character in all economic activity (Ibn Khaldun, 1958).

Ibn Khaldun similarly formulated a model of market regulation oriented toward preventing injustice and protecting the public good through the institution of hisbah (Chapra, 1992).

There are six characteristics of Islamic service that traders may draw upon as a practical guide in their commerce and dealings with consumers:

- a. Honesty and integrity: refraining from lying, deceiving, manipulating facts, betraying trust, or breaking promises, as commanded in Surah Asy-Syu'ara, verses 181–183.
- b. *Al Amanah*: being fully accountable and worthy of trust.
- c. *Al Kadzib*: avoiding deception in all business practices.
- d. Keeping promises: honoring commitments made to both customers and fellow traders.
- e. *Khidmah*: serving others with humility, warmth, and courtesy.
- f. Remaining mindful of the hereafter in every business activity, seeking blessedness and inner peace prioritizing spiritual gain above worldly profit.

Implications of Service Outcomes

One of the key indicators of consumer satisfaction is the quality of service that traders provide. When traders render good service, it generates positive outcomes for both parties and the reverse hold equally true. The following summarizes the findings of the analysis:

- a. Emotional and spiritual satisfaction: religiously oriented customers tend to feel calmer and more content when they believe their transactions align with Sharia law.
- b. The formation of a positive brand image, which strengthens proportionally with the quality-of-service traders provide.
- c. The cultivation of purchase loyalty toward the same product and place, as customers feel more satisfied and at ease knowing the trader provides clear and informative product legitimacy.

- d. Long term loyalty: traders who apply Islamic business ethics consistently find that customers develop a tendency toward repeat purchasing (repurchase) and positive word of mouth referrals to others.

3. RESEARCH FINDINGS

Application of Sharia-Based Service Principles

The findings of this study reveal that a portion of traders in traditional markets have already adopted Sharia-aligned service values, although consistency remains uneven due to contextual factors. Principles of honesty, trustworthiness, and a warm demeanor form the foundation of interactions between traders and consumers. Several traders demonstrated a clear commitment to honesty motivated by a belief in the blessedness it brings most notably in the accuracy of their weighing practices and the transparency of product information they shared. This aligns well with the Sharia service framework, which calls for adherence to Islamic values throughout economic activity. In contrast, some traders were found to be less than fully transparent and honest, particularly in applying differentiated pricing to customers who were not regulars. These findings suggest that the application of Sharia values remains partial and is heavily shaped by each trader's individual level of awareness.

Consumer Perceptions of Trader Service

Consumer perceptions of service quality in traditional markets are remarkably varied, reflecting a range of personal motivations such as familiarity as a regular customer, friendship with the trader, the trader's humble demeanor, or the ease of the transaction process. Some customers, however, expressed dissatisfaction with the service they received, particularly around unclear pricing and incomplete disclosure of product quality. From a Sharia service perspective, this points to a reality where transparency and fairness have not yet been fully realized in accordance with Islamic standards.

Experiences of Consumer Satisfaction and Dissatisfaction

A wide range of factors contribute to the satisfaction or dissatisfaction consumers experience in relation to trader service. Honest, friendly, and non-exploitative service represents some of the positive experience's consumers report. Dissatisfaction, on the other hand, tends to surface when consumers feel they have been treated unfairly whether in terms of pricing or product quality. This highlights the fact that in the context of traditional markets, consumer satisfaction is not shaped by rational factors alone (price and quality) but is also deeply influenced by emotional and moral considerations.

Factors Influencing Consumer Loyalty

Consumer loyalty in traditional markets is shaped by several interrelated factors, including (Hidayat and Wulandari, 2023):

- a. Trust
- b. Emotional attachment
- c. Habit
- d. Religious values

Consumers who trust the trader's service tend to feel comfortable and are willing to become repeat customers. However, this loyalty is not unconditional it can shift if a negative experience occurs or if a more appealing alternative presents itself, such as better value products, warmer service, or a transition to modern or digital marketplaces.

The Influence of Sharia Values on the Trader-Consumer Relationship

The relationship between trader and consumer has the potential to endure over a long period when it is grounded in Sharia values. Foundational principles such as honesty, justice, and mutual assistance do not merely generate economic benefits they also forge a social bond of remarkable strength. This is because buying and selling is not viewed as a purely economic transaction; it is also a means of realizing a dimension of worship. The research findings suggest that there remains a genuine need to strengthen the internalization of Sharia values, achievable through education and the cultivation of individual awareness on the part of both traders and consumers. Taken as a whole, the findings point to the following overarching patterns in the area of service:

- a. Sharia-based service quality exerts a social and emotional impact on consumers, as well as on the traders themselves.
- b. Satisfaction arising from good service is not formed by economic factors alone moral and religious values, understood by both consumer and trader, also play a decisive role.
- c. Consumer loyalty and the decision to return for repeat purchases can emerge from a combination of trust, lived experience, and the spiritual values held by both consumer and trader.

These findings reinforce existing theory: within the Islamic economic perspective, consumer behavior is not purely rational it is equally shaped by values of faith. Guided by these values, consumers become more selective and deliberate in choosing which traders to patronize and which products, deemed Sharia compliant, to purchase.

Discussion

This discussion undertakes an in-depth analysis of Sharia concepts as they relate to trader service toward consumers, carrying a distinctly Islamic sensibility, one that frames economic activity as a means of drawing closer to Allah SWT. We also examine the broader implications for the economy and the relevance of these principles in the present era, as an embodiment of *Rahmatan lil 'alamin* (a mercy to all of creation).

Analysis of the Sharia Service Concept

Traditional markets today face fierce competition from modern retail formats and digital platforms (e-commerce), which offer unmatched convenience and ease of access. Yet these pressures need not be fatal to the vitality of Sharia-based retail in traditional market settings. The shifting consumer preference toward convenience, the lack of service differentiation and innovation (given that not all practices are fully grounded in Sharia principles), and trust issues that breed dissatisfaction and erode loyalty all represent genuine challenges for traditional markets seeking to improve their service quality. And yet, upon closer examination, one discovers that many Sharia values, honesty, trustworthiness, justice, and mutual assistance are already being practiced by a number of market traders, positioning them as a genuinely unique and enduring competitive advantage.

Economic Implications

When Sharia based service is thoughtfully integrated with customer satisfaction in the context of traditional markets, it can serve as a form of differentiation that modern retailers simply cannot replicate. Properly and sincerely implemented, Sharia service builds deep and enduring trust and loyalty among consumers. Ultimately, the practice of Sharia service by traders toward consumers creates blessedness (*barakah*) within the business or transaction itself. The loyalty that shapes purchase decisions ultimately drives an ethical and sustainable economy (Firdaus et al.,2023)

Relevance in the Current Era

The rapid expansion of digital markets should not obscure the enduring positive qualities that traditional markets continue to offer. Many things found in traditional markets simply do not exist in digital spaces, qualities that matter deeply in shaping consumer behavior and decisions. The implementation of the CARTER model in Indonesia carries particular relevance, given that the country is home to the world's largest Muslim population. While the market share of Islamic finance still struggles to break through certain psychological thresholds, the growing awareness around the halal lifestyle has elevated Sharia service quality to the status of a key determinant in customer retention strategies.

Sharia service is not simply about meeting customer needs, it is about building relationships rooted in Sharia values such as honesty, justice, and blessedness. Amid modern retail competition, traditional markets can reassert themselves by making Sharia values the very foundation of their service and the strategy for winning the hearts of customers. It can be confidently affirmed that high-quality Sharia service delivers genuine customer satisfaction (a positive decision), along with purchase loyalty and sustained spiritual blessedness.

4. CONCLUSION

In the context of traditional markets, Islamic Sharia-based service does not function merely as a transactional instrument. It carries far-reaching social and emotional implications for both traders and their customers. From a social standpoint, such service strengthens community bonds through the principles of mutual assistance, solidarity, justice, and transparency values deeply embedded in Islamic teaching thereby creating a harmonious and trusting trading environment. On the emotional level, Sharia service fulfills the spiritual needs of customers: it offers a sense of security from *riba* and *gharar*, and provides inner satisfaction born from transactions that carry spiritual blessedness. These outcomes, in turn, foster greater loyalty and wellbeing for all parties involved.

The strength of Islamic values constitutes the primary appeal of traditional markets in the face of modern retail competition. The principles of trust, justice, and goodness reflect the noble virtues that define Islamic identity within society. When implemented with care, these principles position traditional markets as a strategic choice for consumer segments seeking halal products, transparent processes, and an atmosphere that supports a Sharia compliant way of life.

Despite the considerable potential of Sharia service to develop and strengthen community economies, its implementation in traditional markets remains inconsistent. Key challenges identified include insufficient literacy and education among traders, weak oversight by relevant authorities, and the difficulties of adapting to newer and more modern regulations all of which frequently give rise to the sale of non-halal goods, reluctance to pursue halal certification for products sold, and inaccurate weighing practices. If left unaddressed, these issues will erode public trust and damage the image of traders. There is therefore an urgent need for sustained improvement through education, certification, and collaborative efforts with relevant stakeholders, in order to realize traditional markets with service standards that are truly and fully aligned with Islamic principles.

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