



The Analysis of the Impact of Implementing Sharia Business Ethics on Customer Loyalty in the Arjosari Traditional Market, Pacitan Regency

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Abstract

This study seeks to examine how Islamic business ethics are implemented in purchasing and selling activities at the Arjosari traditional market in Pacitan Regency. This research is driven by the noted absence of business ethics implementation in the Arjosari traditional market. Integrity, friendliness, courtesy, and equity are fundamental tenets of Islamic business ethics; Preliminary observations suggest that some vendors may engage in practices perceived as dishonest, unapproachable, or inconsistent in pricing, raising concerns about the application of Islamic business ethics in the market. Customers often associate satisfaction with merchants perceived to uphold Islamic business ethics, suggesting a potential link worth exploring. Consequently, business actors must implement sharia business ethics, regardless of whether they are operating in micro or macro enterprises. This research utilizes a qualitative method to investigate the experiences and viewpoints of traders and customers concerning Islamic business ethics. The study's findings indicate that participants perceive Islamic business ethics as contributing to increased customer loyalty and trust in market transactions.

Keywords: Customer Loyalty; Sharia Business Ethics; Traditional Markets

Abstrak

Penelitian ini berusaha mengkaji bagaimana etika bisnis Islam diimplementasikan dalam kegiatan jual beli di pasar tradisional Arjosari, Kabupaten Pacitan. Penelitian ini dilatarbelakangi oleh belum diterapkannya etika bisnis Islam di pasar tradisional Arjosari. Integritas, keramahan, kesopanan, dan kesetaraan adalah prinsip-prinsip dasar dari etika bisnis Islam; Pengamatan awal menunjukkan bahwa beberapa pedagang mungkin terlibat dalam praktik-praktik yang dianggap tidak jujur, tidak dapat didekati, atau tidak konsisten dalam penetapan harga, sehingga menimbulkan kekhawatiran tentang penerapan etika bisnis Islam di pasar. Pelanggan sering mengaitkan kepuasan dengan pedagang yang dianggap menjunjung tinggi etika bisnis Islam, yang menunjukkan adanya hubungan potensial yang perlu dieksplorasi. Oleh karena itu, para pelaku bisnis harus menerapkan etika bisnis syariah, terlepas dari apakah mereka beroperasi di perusahaan mikro atau makro. Penelitian ini menggunakan metode kualitatif untuk menyelidiki pengalaman dan sudut pandang pedagang dan pelanggan tentang etika bisnis Islam. Temuan penelitian menunjukkan bahwa partisipan menganggap etika bisnis Islam berkontribusi terhadap peningkatan loyalitas dan kepercayaan pelanggan dalam transaksi pasar.

Kata kunci: Loyalitas Pelanggan; Etika Bisnis Syariah; Pasar Tradisional



A. INTRODUCTION

Business is an endeavor undertaken by a person or a group of people to offer products with the goal of acquiring. At the same time, ethics acts as a supportive factor for the individuals, particularly in relation to personality, actions, and conduct. Ethics can likewise be defined as a standard within a community that acts as a reference and reminder for its members to participate in honorable behaviors that should be followed and enacted. (Schweitzer & Gibson, 2008)

Islam does not permit individuals to pursue their goals and desires freely through any means. Rather, Islam establishes limits or differentiates between what is allowed and what is forbidden, what is correct and what is incorrect, alongside what is halal (permissible) and what is haram (prohibited). Islamic business ethics require and motivate Muslims to operate in line with what Allah SWT permits and prohibits, especially in economic endeavors. Individuals have the liberty to participate in economic endeavors to enhance their quality of life. Business ethics serve as a guide for business professionals in addressing moral dilemmas they encounter in their business activities. (Journal of Business Ethics, 2015)

There are at least four traits that should be modeled after Prophet Muhammad SAW in business: Firstly, *siddiq* (truthfulness), which involves steering clear of lies, deceit, or misleading information. Integrity is a core principle in sharia business that should always be maintained. Second, *tabligh* implies that traders should communicate effectively with buyers and clearly articulate their products to them. Third, *amanah* (trustworthiness) signifies that traders need to be dependable. Traders need to preserve the trust or funds of others, enabling buyers to feel assured and more likely to come back. Fourth, *fathonah* (wisdom) signifies that traders need to possess comprehensive knowledge. (Contemporary Journal of Social Science Review, 2025)

Muhammad Djakfar (2010) states that there are various principles of business in Islam, which include: First, honesty in measurement (quantity); Second, selling high-quality goods; Third, the prohibition of swearing (Al-Qasm); Fourth, being amiable and generous (Tasamuh and Taraahun); Fifth, fostering good relationships with all (Silat Ar-Rahym); Sixth, maintaining orderly administration; and lastly, pricing transparently.

Thus, every trader must work to develop strategies that draw consumers in, fostering their loyalty and satisfaction by focusing on the values outlined earlier. Client Satisfaction refers to the impression that customers have about vendors (producers), where the vendor can enhance the quality of products demanded by consumers while also delivering the highest service quality. In this context, satisfaction encompasses the customer satisfaction observed in conventional markets. Customer satisfaction plays a crucial role in sustaining customer loyalty. Faithful customers are individuals who are highly pleased with the effectiveness of merchants competing in the marketplace. (Marketing Letters, 2023)

This aligns with the study by Ali and Iklil (2020) published in “The Application of Islamic Business Ethics in Increasing Customer Loyalty in Ras Sablon Weru Lor Cirebon Village,” demonstrating that business practices rooted in Islamic ethics can improve customer satisfaction and loyalty. This study shows that consumers generally prefer to shop at establishments that adhere to ethical business practices aligned with Islamic principles. As stated by Rozhania (2022), integrity and equity can foster enhanced connections with clients and establish lasting loyalty.

Traditional markets are venues where vendors and customers come together, serving as sites for discussions regarding the prices of items offered, typically consisting of everyday essentials like farming goods and fish. Conventional markets function in a standard way, enabling direct interaction between buyers and sellers. In Indonesia, traditional markets are commonly located, especially in rural regions, notably in Pacitan Regency. The conventional markets in Pacitan Regency play a crucial role as a hub for essential goods and offer designated areas specifically for traditional markets, facilitating local residents in meeting their daily requirements, particularly regarding clothing and A citation is required here to validate this argument.

In Pacitan Regency, numerous markets exist, especially traditional ones, as the community continues to preserve many of these markets to this day, despite the rise of various modern markets; the presence of traditional markets remains strong. Traditional markets are prevalent in Indonesia, particularly in rural areas, such as Arjosari District in Pacitan Regency.

One of the traditional markets in Arjosari District is located in Arjosari Village, Arjosari District, Pacitan Regency, namely the Arjosari Traditional Market, which is on the edge of the Pacitan-Ponorogo highway. The Arjosari market functions every day alongside the Kliwon market commencing at 05:00 and ending at 13:00. Alongside the kliwon market days, the Arjosari market is open daily from 02:00 to 06:00 to cater to the needs of traveling vegetable sellers. This marketplace provides a range of essential household items, including staple foods, side dishes, vegetables, and fruits. Additional household items such as apparel, flip-flops, footwear, and others can also be found.

Similar to many conventional markets, the Arjosari Traditional Market supports buying and selling activities, with local residents opting to shop here because of the low prices. Interactions between residents stay intimate, with exchanges made via negotiation techniques. Another benefit is the exceptional shopping experience, allowing us to observe and physically interact with items that are usually still fresh.

The Arjosari Market Is bustling with sellers and customers as it serves as the primary economic hub in the Arjosari District. The roads leading to the market are relatively accessible for the local community, and the economic development in the Arjosari District is favorable, as shown by the variety of businesses present in the area. A frequent issue that occurs is the mindset of purchasers, along with the standard of products that falls short of expectations, leading to buyer discontent. Consequently, the researcher aims to comprehend the actions of traders in the Arjosari Traditional Market that deviate from the principles outlined in Islamic business ethics.

Sales practices at the Arjosari Traditional Market exhibit various signs. Due to this, the researcher held multiple interviews with customers at the Arjosari Traditional Market, which included:

The researcher held the Initial interview with a client who was seeking essential items. They mentioned that the grocery merchants offer necessary products at fair prices, yet the customer service is rather unfriendly. Consequently, customers experience feelings of disappointment and discontent. However, shoppers still purchase from these merchants to satisfy their needs since the prices available are somewhat lower than those at other convenience stores.

The second Interview took place with a food purchaser at a chicken noodle stand. He noted that the vendor offered excellent service by focusing on the cleanliness of the area where they displayed their products, being welcoming to customers, and being receptive to Gathering feedback and ideas from clients about the products offered. This provided customers with a sense of comfort and satisfaction regarding the service they received.

The third interview involved a customer looking for clothing. He mentioned that the clothing supplier offered reasonably good service to clients; nevertheless, the selection of models and colors was restricted and failed to satisfy customer demand, resulting in disappointment or dissatisfaction for customers.

The fourth Interview involved a regular patron of the chicken and fish sellers at Arjosari Market, who noted that because of the high volume of chicken and fish sellers in Arjosari Market, many vendors employed different tactics to market their goods. Some reduced their prices, while others provided additional meat with each purchase. Consequently, customers felt perplexed and struggled to make choices, as the integrity of the sellers was of greater significance to buyers at Arjosari Market.

The fifth interview involved a customer purchasing vegetables at Arjosari Market, who mentioned that the vegetable sellers offered excellent service by distinguishing the prices of the highest quality vegetables from those of lower quality. This instilled a sense of satisfaction and confidence in customers during their shopping experience.

The researcher carried out interviews not only with customers but also with traders, as outlined below:

The researcher held the initial interview with a trader of chicken and fish, stressing the necessity of applying business ethics in line with Islamic principles. While attending to customers, it is crucial to offer a smile, maintain a neutral tone, and courteously inquire about their needs, since neglecting these principles could drive customers away and deter them from purchasing from that vendor in the future.

The follow-up interview carried out by the researcher with a vegetable seller emphasized that in commerce, one should consistently uphold ethical standards that align with Islamic principles. Every day, politeness and friendliness, along with ethical trading practices, must be observed, and honesty in trading holds significant importance.

Sellers need to clearly convey the state of The products available for sale, regardless of their compliance, and the quality must be explicitly specified to guarantee customer contentment and prevent dissatisfaction.

The researcher carried out the third interview with a clothing merchant who stated that trading must align with Islamic principles, recognizing what is allowed and what is forbidden, particularly when dealing with customers. It is important to be cordial, courteous, tolerant, and genuine while attending to customers. When a buyer raises an issue regarding a faulty product they bought, a good seller will exchange it; this is one of my core principles in serving customers. Our transparency will provide customers with a distinct sense of fulfillment.

The researcher's fourth Interview with food vendors highlights that business practices should conform to Islamic ethical standards, which include offering excellent customer service. Vendors must be cordial, polite, and patient to ensure customers feel at ease and are motivated to return.

Based on the aforementioned advantages and disadvantages, diverse experiences were gained in the field. This occurrence demonstrates that certain vendors in the Arjosari Traditional Market still do not apply Islamic business ethics, whereas others have embraced it and value the significance of business ethics in Islam. Consequently, additional studies are required, which are anticipated to aid the advancement of the Traditional Market in the Arjosari District of Pacitan Regency. Taking into account the aforementioned phenomenon and description, the researcher aims to explore further the topic of "The Analysis of the Impact of Implementing Sharia Business Ethics on Customer Loyalty in the Arjosari Traditional Market, Pacitan Regency."

B. RESEARCH METHODOLOGY

Research Method

A. Approaches and Categories of Research

The qualitative approach is a research method focused on comprehending social phenomena or human behavior from the viewpoints of research participants. Qualitative research highlights A thorough comprehension of the background, experiences, and

significances linked to specific situations or events. Here is an in-depth description of the qualitative method:

Characteristics of the Qualitative Approach

1. Focus on Meaning and Understanding:
 - a. Investigating how individuals or groups understand and assign meaning to their experiences.
 - b. Striving to understand phenomena from the perspective of research participants.
2. Flexible and Diverse Data Collection Methods:
 - a. Utilizing in-depth interviews, participant observations, document analyses, and focus group discussions as primary methods.
 - b. Data is collected in narrative or descriptive forms, rather than numerical or statistical forms.
3. Iterative and Inductive Data Analysis:
 - a. Using an inductive approach, where researchers identify patterns, themes, and categories from the collected data.
 - b. The data analysis process often occurs simultaneously with data collection, allowing for adjustments and deeper exploration.
4. Contextual and Holistic:
 - a. Investigating phenomena within their natural context to understand how various factors interact.
 - b. Acknowledging the complexity of social situations and attempting to portray the whole picture.
5. Participation and Interaction:
 - a. Researchers often interact directly with participants to build trust and gain a richer understanding.
 - b. Participants are regarded as collaborators in the research process.

B. Research Location and Time

6. Research Place

This research is conducted at the Arjosari Traditional Market, Arjosari District, Pacitan Regency.

7. Research Time

This research was carried out over roughly 2 months, beginning on December 1, 2024, and ending on January 25, 2025.

C. Theoretical Research

A. Comprehending Customer Contentment

Satisfaction can be understood as the emotion of contentment, joy, and relief experienced by a person as a result of using a product or service. Satisfaction is determined by the gap between expected outcomes and actual performance. If performance falls short of expectations, then customers will be extremely dissatisfied; when performance aligns with expectations, clients will be quite pleased. Ningsih and Segoro state that satisfaction is an emotional reaction exhibited by customers following the purchase or use of a service, stemming from a comparison of real performance against expectations, along with an assessment of the experience gained from consuming a product or service. In the meantime, Umar states that consumer satisfaction is the degree of feeling experienced by consumers after they assess what they received against their expectations. A customer who perceives good value from a product or service is highly likely to turn into a long-term patron.

B. Comprehending Customer Commitment

Oliver states that customer loyalty is a strong dedication to buy or endorse a favored product or service in the future, regardless of situational factors and marketing tactics that could cause customers to change. In marketing, fostering strong and intimate connections with customers is the goal of every merchant. To establish a solid relationship with customers, merchants should be open to hearing what customers desire. Herouholqi and Cahyana state that fostering satisfaction brings multiple advantages, such as a balanced relationship between businesses and their clients, establishing a solid base for repeat buying, and developing customer loyalty. Customer loyalty is typically understood as a customer's commitment to a product, which can be either tangible goods or particular services.

C. Comprehending Islamic Business Morality

Ethics can be defined as the philosophy surrounding conduct. Ethics for a person is evident in moral consciousness, which includes convictions regarding what is correct or incorrect. In the meantime, business refers to the trade of goods, services, or currency that is advantageous for both parties or offers benefits. Business is carried out with the

objectives of generating profit, ensuring the company's continuity, promoting social development, and meeting social obligations.

C. RESULTS AND DISCUSSION

The independent variable in this research is sharia business ethics, while the mediator variable is customer satisfaction. According to the findings from the research performed, it was determined that sharia business ethics directly affects customer loyalty, while the indirect influence of sharia business ethics via customer satisfaction does not succeed in impacting the customer loyalty variable.

After grasping the direct and indirect effects of sharia business ethics on customer loyalty, the subsequent discussion presents the findings of this research:

A. Immediate Impact of Islamic Business Ethics on Customer Loyalty

The findings of this research demonstrate that sharia business ethics directly exerts a positive and significant impact on customer loyalty among Arjosari's traditional market vendors. This shows that participants indicated the sharia business ethics employed by vendors in the traditional Arjosari market were considered positive and are a factor endorsed by clients in affecting customer loyalty.

Business ethics helps business professionals or traders address issues concerning morality in the practices they encounter. Sharia business ethics, also known as Islamic business ethics, must be properly understood to reduce the chances of failure and destruction within a business. Proper ethics ensure that all parties feel fairly treated. The community is likely to reap numerous advantages from trading activities. Based In conversations with Mrs. Katiyah, she expressed: "I have become a loyal customer of that trader since I believe the business ethics he employs are commendable and align with Islamic principles."

The outcome of an additional Interview was gathered from Mrs. Benti, who stated, "I have not become a loyal customer of that seller because I believe that the quality of the products offered by the seller is not fresh and the prices presented do not align with the condition of the products."

The purpose of applying Islamic business ethics is to build customer loyalty, as customers are likely to feel satisfied or devoted when business people adhere to good

ethics before, during, or after the transaction. Consequently, this research has demonstrated that the Islamic business ethics employed by merchants in the Arjosari traditional market have impacted customers to develop loyalty.

B. The Immediate Effect of Islamic Business Principles on Customer Contentment

The findings of this research indicate that Islamic business ethics positively and significantly impact customer satisfaction among vendors in the Arjosari traditional market. This suggests that participants believe Islamic business ethics exhibited by vendors in the Arjosari traditional market are positively perceived and are among the factors acknowledged by consumers in affecting customer satisfaction.

It is crucial for traders today to replicate the character of the Prophet and implement it in their business practices. Numerous advantages can be gained, including fostering trust between sellers and consumers, endorsing conduct that adheres to ethical standards, maintaining a positive reputation among clients, emphasizing shared interests over individual benefits, and optimizing profits. Considering these advantages, it illustrates that adopting Islamic business ethics greatly influences customer satisfaction, as meeting customer needs and desires creates a positive and pleasant shopping experience, resulting in repeat purchases or customer loyalty to the services offered.

Therefore, this research has demonstrated that the Islamic business ethics upheld by vendors in the Arjosari traditional market have impacted customers to become satisfied clientele who do not perceive any harm. The findings of this study are pertinent to earlier research by Hafidhah, which determined that Islamic business ethics positively and significantly influence customer satisfaction.

C. The Subtle Impact of Islamic Business Ethics on Loyalty

To gauge consumption satisfaction for a Muslim, it is essential to concentrate on optimizing *maslahah* (public welfare) instead of merely maximizing it. This is due to the fact that, in Islamic reasoning, the idea of "more" does not necessarily mean "better." *Maslahah* will be achieved when the ideal blessed value can be attained. Thus, the element of blessing significantly impacts choices in purchasing items, prompting consumers to constantly seek to maximize blessings in their diverse endeavors.

Customer loyalty encompasses the mindset where consumers assess and perceive a product, service, relationship, brand, or company concerning their intention to make

repeat purchases. According to an interview with Mrs. Sunarti, she indicated that the service from the trader was, in her view, inadequate because the trader was overly slow in attending to customers, resulting in lengthy waiting times. The study results suggest that Islamic business ethics, indirectly, does not significantly and positively influence customer loyalty through customer satisfaction among traders in the Arjosari traditional market.

This suggests that customer satisfaction does not act as a mediating variable between Islamic business ethics and customer loyalty for vendors in the Arjosari traditional market. The variable of Islamic business ethics has a more immediate effect on customer loyalty compared to having to be mediated by factors of customer satisfaction.

Based on this study, the researcher determines that customer satisfaction is assessed not just by the quality of the products offered, but also by the conduct of the seller in assisting customers. This holds significant influence as customers desire to receive good treatment from their vendors while shopping. On the other hand, if a positive relationship is built between the seller and the buyer, it is very probable that transactions will repeatedly take place between the same trader and clients for an extended duration.

D. CONCLUSION

Based on the analysis and discussion, the following conclusions can be drawn:

Directly, Islamic business ethics have a positive and significant effect on customer loyalty among traditional market traders in Arjosari.

Directly, Islamic business ethics have a positive and significant effect on customer satisfaction among traditional market traders in Arjosari.

Directly, customer satisfaction has a positive and significant effect on customer loyalty among traditional market traders in Arjosari.

Indirectly, Islamic business ethics do not have a positive and significant effect on customer loyalty through customer satisfaction among traditional market traders in Arjosari.

Suggestion

Based on the writing of this research, the researcher realizes that there are still many shortcomings. Therefore, the researcher offers suggestions to provide an overview as material for consideration and improvement for future research related to similar topics. The researcher recommends the following:

1. This research is expected to be an additional reading regarding Islamic business ethics for readers who are interested in topics of a similar nature.
2. The research is expected to enhance the knowledge of the community in Arjosari District in conducting buying and selling transactions.
3. For future researchers, it is advised to study respondents or informants who have an income above the standard to broaden the research and obtain more comprehensive information regarding the factors affecting Islamic business ethics.
4. Additional variables should be included for future researchers to produce a broader depiction of the research being conducted.

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