



Analysis of Islamic Business Ethics Implementation in the “Rosalia Express” Expedition Agent Business in Mantingan Subdistrict, Ngawi Regency, East Java, Indonesia

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Abstract

Background: This study analyzes the implementation of Islamic business ethics principles—Siddiq (honesty), Amanah (trustworthiness), ‘Adl (justice), and Tabligh (transparency)—in the operational activities of the Rosalia Express expedition service agency in Mantingan District, Ngawi Regency, East Java. The study aims to examine how these ethical values are integrated into business practices and identify factors supporting or hindering their implementation.

Methods: Employing a qualitative case study approach, data were collected through in-depth interviews with owners, employees, and customers, supplemented by non-participatory observations and document analysis.

Results: The findings reveal that Rosalia Express has effectively and consistently applied the four Islamic business ethics principles, which have become deeply embedded in its organizational culture. This ethical foundation has positively influenced the service quality, as measured by SERVQUAL dimensions, fostering customer satisfaction and loyalty.

Discussion: Internal factors such as strong management commitment and a supportive work environment are key drivers for successful ethical implementation. External challenges include intense price competition and varying customer expectations, which sometimes complicate maintaining strict adherence to ethical standards.

Conclusion: Although Rosalia Express is not formally certified as a Sharia business, its ethical business model aligns strongly with Islamic values. This alignment has contributed to building sustainable competitive advantages, demonstrating that ethical practices rooted in Islamic principles can be effectively applied in conventional business contexts to improve service quality and market position.

Novelty: This study highlights the effective application of Islamic business ethics in a conventional expedition service agency, revealing that ethical principles can create competitive advantages even without formal Sharia certification.

Keywords: Islamic Business Ethics; Expedition Service; Siddiq Amanah Adl Tabligh; Service Quality; Competitive Advantage



INTRODUCTION

Ethics in modern business practices is an indispensable aspect that increasingly demands attention amid today's competitive and complex economic landscape (Masuwd, 2024). In a world where market pressures and technological advancements continuously reshape industries, the role of ethics becomes a foundational pillar for sustaining trust, reputation, and credibility in any business operation (Ahyani et al., 2024). Without strong ethical considerations, companies risk engaging in harmful actions that can negatively impact consumers, the environment, and the social fabric. As a result, more businesses are recognizing that implementing clear ethical standards is not merely an option but a necessity for long-term viability. Ethics functions not only as a guide for legal compliance but also as a framework that ensures fairness, accountability, and social responsibility in all facets of commercial activity (Aulia et al., 2024).

From an Islamic perspective, business ethics goes beyond adherence to formal legal requirements and delves into the realm of moral and spiritual values rooted in divine teachings (Huda et al., 2024). Islamic business ethics encompasses a holistic approach that integrates principles such as amanah (trustworthiness), shidq (honesty), 'adl (justice), and maslahah (public interest), which together form a comprehensive moral compass for conducting economic activities (Solehudin & Ahyani, 2024). These values emphasize not only the external compliance with regulations but also the internal intention and sincerity of business actors in fulfilling their duties. Unlike purely secular ethical frameworks, Islamic ethics insists that economic transactions and business conduct be aligned with spiritual accountability, ensuring that prosperity is achieved without compromising justice and social welfare. These principles are relevant and applicable not only to Sharia-compliant businesses but also provide a universal moral standard that can be utilized to assess and guide conventional enterprises.

The rapid development of technology and the evolution of consumer behavior have significantly transformed the logistics and expedition service sectors (Mustofa et al., 2025). This growth is particularly visible in the rise of e-commerce, where reliable and efficient delivery services are critical to linking producers and consumers. Expedition services now form the backbone of modern supply chains and logistics, facilitating swift movement of goods across regions. However, the expansion of this sector has also brought to light numerous ethical challenges. Issues such as delayed shipments, damaged packages, insufficient transparency regarding delivery status, and inadequate responsiveness to customer complaints have emerged as concerns that demand ethical scrutiny. These challenges underscore the importance of evaluating business operations in this sector from the standpoint of ethical conduct, ensuring that service quality and consumer rights are not sacrificed for mere profitability.

The expedition agency "Rosalia Express" located in Mantingan Subdistrict, Ngawi Regency, was chosen as the focus of this study due to its significant role in the local economy and its high frequency of interactions with customers. Although this agency operates as a conventional business and is not affiliated with Sharia financial institutions or explicitly labeled as a Sharia enterprise, the application of Islamic ethical values remains a pertinent lens through which its business practices can be analyzed. This approach is premised on the understanding that Islamic ethics, with their universal moral principles, can serve as an effective benchmark for



evaluating fairness, honesty, and social responsibility in any business context. The agency's location is particularly noteworthy, situated in a community close to prominent Islamic educational institutions such as Pondok Modern Gontor Putri and Universitas Darussalam Gontor. This proximity suggests a customer base with a heightened awareness of Islamic values, making the ethical dimension of the agency's operations especially relevant.

Studying a conventional expedition business through the prism of Islamic ethics allows for a nuanced assessment of how moral principles are integrated—or neglected—in everyday business activities. This research aims to objectively describe the ethical conditions prevalent in the agency's operations and to provide theoretical contributions toward developing more ethically sound business models. The ultimate goal is to demonstrate that ethical considerations need not be seen as obstacles to efficiency or profitability; rather, they should be embraced as essential elements that sustain business success over the long term. By incorporating Islamic ethical principles, businesses may gain a competitive advantage in increasingly conscientious markets where issues of justice, transparency, and corporate social responsibility carry substantial weight (Fairuza et al., 2024).

Furthermore, this study opens up reflective space for conventional business practitioners to reexamine their operational strategies in light of Islamic ethical values, which emphasize the harmonious balance between worldly success and spiritual accountability. The realization that business success encompasses more than financial gain but also includes positive social impact and avoidance of harm to society is central to this ethical paradigm (Ahyani et al., 2025). The findings are expected to highlight the inclusive and adaptable nature of Islamic values, demonstrating their applicability beyond strictly religiously labeled businesses and reinforcing their role as universal ethical guidelines in diverse commercial environments.

This research is specifically limited to examining the application of Islamic business ethics principles in the daily operational practices of the "Rosalia Express" expedition agency in Mantingan. The focus centers on key ethical values such as honesty, trustworthiness, justice, and social responsibility as reflected in the agency's interactions with customers and business conduct. It deliberately does not extend to exploring detailed legal frameworks of Islamic contract law (muamalah), Sharia financial systems, or internal organizational structures, to maintain a clear and concentrated scope aligned with the research objectives.

The key questions guiding this study concern how the agency applies Islamic ethical principles in its operations, what internal and external factors facilitate or hinder the ethical implementation, and to what extent the agency's practices comply with Islamic ethical values. By addressing these questions, the study seeks to generate insights that not only describe current realities but also inform improvements in business ethics application within similar conventional enterprises.

The significance of this study is twofold. Theoretically, it enriches the field of Islamic business ethics by extending its application into a relatively underexplored sector—expedition services—and by evaluating conventional businesses through an Islamic ethical lens. Practically, it offers useful recommendations for business owners and managers in the



expedition service industry on how to embed Islamic ethical values into their operations. This can lead to improved business reputation, customer satisfaction, and long-term sustainability. A literature review of relevant studies indicates that while Islamic business ethics has been widely explored in sectors such as culinary micro, small, and medium enterprises (MSMEs), digital startups, and other service industries, research focusing specifically on expedition agencies remains scarce. Prior studies, such as Kurniawan (2020), revealed that honesty and responsibility significantly influence customer loyalty in MSMEs, while Nuraini (2019) highlighted the emerging application of justice and transparency in non-Sharia delivery companies but did not deeply examine the factors influencing consistent ethical practice. Wahyudi (2021) stressed the importance of ethics in maintaining long-term digital customer relationships. This study addresses the existing gap by investigating the operationalization of Islamic ethics in a conventional expedition agency, providing a novel contribution to the literature and practical knowledge.

In summary, the research explores how Islamic ethical values can be meaningfully applied in a conventional expedition business setting, particularly one embedded in a community with strong Islamic educational influences. The study underscores the potential for ethical principles to drive business excellence, ensuring that the agency's growth and success are aligned with moral integrity and social responsibility. This integrated approach reflects a broader vision where business activities contribute not only to economic prosperity but also to the wellbeing of society in accordance with timeless Islamic ethical standards.

LITERATURE REVIEW

Before analyzing the object of this study, it is important to review relevant theories that serve as the conceptual foundation. This literature review discusses general business ethics, Islamic business ethics principles, and theories related to expedition services. These concepts provide a basis for evaluating business practices through the lens of Islamic moral and ethical values. Business ethics is a branch of applied ethics focusing on the moral principles that guide behavior in the business world. It is concerned with how businesses apply values such as honesty, justice, responsibility, and integrity in their operations. These ethical guidelines not only help determine right and wrong actions beyond legal requirements but also play a vital role in maintaining a company's reputation and building trust with customers, employees, and the community. Ethics provide direction for decision-making when moral dilemmas arise and strengthen public confidence in the company by ensuring fair and honest practices. Moreover, a strong ethical foundation contributes to a positive workplace culture, increasing employee loyalty and productivity. In this way, ethics are both a moral obligation and a strategic asset for sustainable business success.

Islamic business ethics, in particular, are derived from the Qur'an, Hadith, and Sharia teachings, providing a value system that guides economic activities with an emphasis on accountability both in this world and the hereafter. These ethics encourage business conduct based on honesty, trustworthiness, justice, and responsibility, avoiding harm to others. Islam views business transactions not merely as economic exchanges but also as acts of worship that require adherence to ethical principles governing relations among people and between humans



and Allah. Key principles include honesty, which entails transparency and avoiding deception; trustworthiness, which involves safeguarding entrusted assets and fulfilling promises; justice, which demands fairness and prohibits exploitation; and the prohibition of gharar (excessive uncertainty) and riba (usury), ensuring clarity and fairness in contracts. Additionally, the concept of *maslahah* (public benefit) urges businesses to contribute positively to society. Transparency, or *tabligh*, is also essential, as it ensures open communication and clear information between business and customers. Applying these Islamic ethical principles helps create businesses that are both profitable and spiritually blessed (Ahvani & Muharir, 2021).

In the context of expedition services, these Islamic ethical principles are highly relevant. Service transactions fall under *muamalah*, the domain of Islamic social and economic interactions. Expedition services, involving the shipment and delivery of goods, can be seen as a form of *ijarah* (leasing), where the service provider agrees to deliver goods as contracted. Such agreements must be based on fairness, transparency, and mutual consent to comply with Sharia principles. Expedition companies play a crucial role in facilitating trade and distribution, making it imperative for them to uphold *amanah* by ensuring the safe and timely delivery of goods without negligence or fraud (Aqib & Sukiati, 2024). Their role extends beyond material logistics to supporting an economic system grounded in justice, trust, and social welfare. By integrating Islamic business ethics into their operations, these companies can contribute significantly to a sustainable and ethically sound business environment.

To better understand service quality in expedition companies, the SERVQUAL theory provides a useful framework (Abdurrahman, 2024; Abiddin & Akinyemi, 2024). This theory focuses on customer perceptions and expectations, identifying five dimensions that influence service quality: tangibles, reliability, responsiveness, assurance, and empathy. Tangibles refer to physical evidence such as office cleanliness and employee appearance, which influence initial impressions. Reliability involves delivering services accurately and consistently, closely related to the principle of *amanah* in Islam. Responsiveness measures how promptly and willingly employees assist customers and address their needs. Assurance pertains to employees' competence and ability to build customer confidence, while empathy involves providing personalized care and attention. Evaluating expedition services through these dimensions can help identify strengths and areas for improvement, ensuring customer satisfaction aligns with ethical service delivery.

Previous research provides insights into the application of Islamic business ethics in various business sectors (Aligarh et al., 2023). Studies have shown that principles like honesty, trustworthiness, and responsibility positively affect customer loyalty and business reputation. However, challenges remain, such as a limited understanding of Islamic values by some business actors and difficulties maintaining ethical consistency amid competitive pressures. While much research has focused on SMEs and digital service sectors, fewer studies have addressed the expedition business specifically. This gap highlights the need to explore how Islamic ethical principles can be effectively integrated into the daily operations of expedition companies, which often operate in dynamic and competitive environments.



This study focuses on evaluating how Rosalia Express applies Islamic business ethics in its relationship with customers. Key values such as honesty, trustworthiness, justice, and transparency form the analytical lens for assessing company practices. Honesty involves providing clear, accurate information about services, prices, and delivery times without distortion. Trustworthiness requires the company to safeguard customers' goods and fulfill its commitments responsibly. Justice is reflected in fair pricing and non-discriminatory treatment, while transparency ensures open communication about all aspects of the service. Through these principles, the study aims to assess how Rosalia Express incorporates Islamic ethical values into its business operations to build trust, enhance customer satisfaction, and sustain its competitive position.

METHODOLOGY

This study employs a qualitative research approach with the aim of exploring and gaining a deeper understanding of how Islamic business ethics principles are applied in the operational activities of an expedition service agency. According to Moleong (2017), qualitative research is designed to understand phenomena experienced by research subjects holistically and descriptively, using words and language within their natural context. This method was selected as it is considered most appropriate to thoroughly explore the business practices implemented by expedition service providers, particularly from the perspectives of both the business actors and their customers.

The approach utilized is a case study, which Yin (2018) defines as a research method used to investigate contemporary phenomena within real-life contexts, especially when the boundaries between the phenomenon and its context are not clearly evident. This approach is highly suitable for answering the "how" and "why" questions related to the implementation of Islamic business ethics in the case of the Rosalia Express agency. Through this method, the researcher can gain a more concrete and contextual understanding of how Islamic ethical principles are practiced in the daily operational activities of the business.

The research was conducted at one of the expedition service agencies, Rosalia Express, located in Sambirejo Village, Mantingan District, Ngawi Regency, East Java Province. The selection of this location was purposive, based on the consideration that the agency actively provides shipping services with an extensive service coverage area in the region. Furthermore, the site's strategic position near Islamic educational institutions such as Pondok Modern Gontor Putri 1 and 2 and Darussalam University Gontor supports the relevance of this setting for studying Islamic business ethics. The research took place over the period from June to July 2025, with stages including preliminary observation, data collection through interviews and documentation, and subsequent data analysis.

The subjects of this study encompass the business owner, employees, and customers who play significant roles in the expedition service operations. Sugiyono (2019) explains that research subjects are individuals, groups, or organizations serving as the primary sources of data and information in a study. The inclusion of these three groups was deemed appropriate to provide a comprehensive picture of how Islamic business ethics principles are applied within the



operational environment of the expedition agency. The object of the research focuses on the application of Islamic business ethics principles such as honesty (Siddiq), trustworthiness (Amanah), justice ('Adl), and transparency (Tabligh). The emphasis on these principles aims to identify how these values are implemented and influence the quality of service and business relationships.

Data collection was conducted using three main techniques: in-depth interviews, direct observation, and document study. In-depth interviews were carried out with the business owner and customers as the primary sources of information. Moleong (2017) describes in-depth interviews as a data collection method that involves direct meetings with respondents to explore detailed and rich information. This technique allowed the researcher to gather profound data regarding the application of ethical principles in the daily operations of the expedition service business. Additionally, direct observation was performed to monitor operational activities in real-time. According to Sugiyono (2019), observation is a data collection technique involving direct viewing of the behavior or activities of the research subjects. This observation was non-participatory, meaning the researcher acted solely as an observer without engaging directly in operational tasks. The document study served as a complementary data source, collecting various documents related to the agency's operational activities, such as brochures, invoices, and administrative records. Sugiyono notes that documentation is a technique involving the collection of notes, books, letters, and other materials relevant to the research topic. These documents helped reinforce the validity of the data obtained from interviews and observations. The primary research instrument was a semi-structured interview guide designed around the core Islamic business ethics principles of Siddiq (honesty), Amanah (trustworthiness), and 'Adl (justice). This guide functioned as a tool for systematically eliciting information from research subjects regarding the application of ethical values in the expedition agency's operational activities. Interview questions were carefully formulated to explore aspects of transparency, responsibility, and fair treatment of customers. For instance, regarding Siddiq, questions included "Is there transparency in tariffs and services provided?" For Amanah, questions probed responsibility related to risks such as loss of goods during delivery, e.g., "How does the company take responsibility if items are lost during the shipping process?" In relation to 'Adl, questions addressed equitable treatment of customers, such as "How do you treat all customers without discrimination?" Furthermore, the interview guide was flexible enough to accommodate the exploration of other relevant Islamic ethical principles that emerged during the interviews, ensuring comprehensive and in-depth information gathering.

Data analysis was conducted following the model developed by Miles and Huberman (1994), which involves three main stages: data reduction, data display, and drawing conclusions or verification. The first stage, data reduction, entails selecting, focusing, simplifying, and transforming the raw data collected from the field into a more concise and manageable form. This process helps the researcher concentrate on information directly relevant to the research questions and objectives. The second stage, data display, involves organizing the reduced data systematically in forms such as tables, diagrams, or descriptive narratives. This presentation facilitates easier understanding of patterns, relationships, and emerging trends within the data. The final stage involves drawing conclusions and conducting verification, where the researcher interprets the gathered data to formulate tentative conclusions. These conclusions are then



checked for validity, consistency, and reliability to ensure that the findings can be scientifically justified.

By employing the Miles and Huberman model, this study aims to produce a thorough and systematic analysis of the application of Islamic business ethics in the operations of Rosalia Express expedition services in Mantingan District. This methodological approach enables the researcher to understand not only the practical implementation of ethical values but also their impacts on service quality and business relationships within a real-world context.

RESULTS

This section presents the findings from the field research conducted at the Rosalia Express agent, based on data collected through interviews, observations, and documentation. The results are organized according to the focus of the study, which is to analyze the application of Islamic business ethics principles in the daily operations of the agency. These principles include Siddiq (honesty), Amanah (trust and responsibility), and 'Adl (justice). Each principle is explored through empirical data and customer feedback, supported by direct observations. The principle of Siddiq, or honesty, emerges strongly in the agency's operations. According to the owner, Mr. Dimas, honesty is a non-negotiable value that shapes every aspect of service delivery. He emphasizes that integrity means being truthful in all dealings, from the accuracy of weight measurements to transparent pricing and timely communication. For example, the agency uses digital scales whose readings face the customer directly, ensuring that the weight of parcels is visible and verifiable by clients. This practice effectively eliminates doubts or suspicion about manipulation and fosters trust. The owner's policy also mandates that all official tariff lists are clearly displayed on the walls of the agency, allowing customers to cross-check fees independently.

These policies are not merely theoretical but are consistently enacted by frontline staff. A service employee, Adityas Yoga, explained that he strictly adheres to the weight and pricing figures generated by the computerized system without alteration. He recounts an incident where the system experienced a network disruption, and he openly communicated this issue to a client who was in a hurry, rather than giving misleading excuses. This incident highlights how honesty is embedded in both everyday transactions and in handling unexpected challenges. Customers have responded positively to these practices. One regular customer, Mrs. Aisyah, expressed her satisfaction with the transparent weighing process and clear information provided by the staff. She particularly appreciates the digital scale's visibility, which assures her that the measurements are fair and accurate.

Observational data corroborates these claims. The researcher personally observed the physical placement of digital scales, tariff boards, and witnessed employees quoting exact prices displayed on screens during customer transactions. This direct observation confirms that the agency's honesty practices are implemented consistently and visibly.

The second principle, Amanah, which encompasses trustworthiness and responsibility, is evident in how the agency manages customer goods and handles complaints. Mr. Dimas views



customer trust as the most valuable asset in the service business. He has set clear operational standards emphasizing the careful handling of parcels, instructing staff not to throw packages, to arrange items properly, and to maintain secure and clean storage facilities. Adityas Yoga described the routine process of immediately organizing incoming parcels in a secure, locked room, ensuring heavy items are never placed atop fragile ones. This practice demonstrates a concrete commitment to safeguarding customer property, fulfilling the ethical mandate to uphold trust.

Additionally, the agency has a proactive complaints handling system. If a parcel is lost or damaged, the staff assist the customer in filing formal claims and follow up diligently with the central office. This approach prevents the agency from “washing their hands” of responsibility and reflects a deep commitment to customer care. Mrs. Aisyah confirmed the effectiveness of this system, sharing her positive experience of receiving goods intact and feeling supported when she had questions. The researcher’s observations also noted the careful placement of packages and the secure, organized storage area inaccessible to unauthorized personnel. From a service quality perspective, Amanah manifests in two critical dimensions: reliability and empathy. Reliability is seen in the agency’s ability to deliver parcels in good condition consistently, while empathy is expressed through attentive and supportive customer interactions, especially during claim processing. This dual focus reinforces the agency’s ethical foundation while building customer loyalty.

The third principle, ‘Adl, or justice, guides the agency’s policy of equitable and fair treatment for all customers. Mr. Dimas considers fairness a mandatory operational standard, emphasizing that service must be impartial regardless of the customer’s social status or shipment size. Whether a client is a government official or a small farmer, whether sending a heavy cargo or a light document, the agency treats everyone with equal respect and according to a first-come, first-served system. No priority lanes or special pricing exist for any particular group, and all customers are charged the official tariffs equally. This principle is implemented in day-to-day operations as well. Employees ensure that service quality and attention are consistent for all customers. Adityas Yoga confirmed that while communication style might adapt to customer personalities, the standard of service remains uniformly high. He noted that the queue system is strictly followed, and no customer is allowed to bypass others. Customers themselves perceive this fairness. Mrs. Aisyah expressed that the orderly queue and absence of preferential treatment contributed to her sense of justice being upheld. She also linked this perception of fairness with the transparency practices under Siddiq, especially in weight measurement and price disclosure.

Observation data validated these perceptions. The queue was orderly, and no evidence of preferential treatment or queue jumping was observed. The agency’s commitment to justice also includes pricing that is fair and transparent, further reinforcing customer trust and satisfaction. The integration of ‘Adl into the agency’s operations strengthens several aspects of service quality. The queue system exemplifies responsiveness by valuing each customer’s time equally, the consistent attention to all customers reflects empathy, and the transparent, standardized pricing assures customers through the assurance dimension. Together, these



practices ensure that the agency operates not only within Islamic ethical frameworks but also aligns with contemporary service quality principles.

In summary, the findings reveal that Rosalia Express's agent comprehensively implements the Islamic business ethics principles of Siddiq, Amanah, and 'Adl. These principles are deeply embedded in both policy and practice, shaping the agency's culture and daily operations. Customers recognize and appreciate these values, which translate into high levels of trust, satisfaction, and loyalty. Furthermore, these ethical principles intersect meaningfully with modern service quality dimensions, highlighting that Islamic ethics and contemporary business practices can complement and reinforce one another in achieving excellence.

DISCUSSION

The findings from the Rosalia Express agent provide a rich basis for analyzing how Islamic business ethics principles—Siddiq (honesty), Amanah (trust and responsibility), and 'Adl (justice)—are not only upheld in practice but also integrated with modern service quality management. This discussion explores the implications of these findings, the coherence between ethical principles and operational excellence, and the broader significance for businesses seeking to align religious ethics with contemporary market demands. The principle of Siddiq, or honesty, occupies a central role in the agency's operational philosophy. This is consistent with classical Islamic teachings that position honesty as foundational to trust and credibility in business relations. The evidence that honesty is institutionalized in policies such as transparent weight measurement and pricing reflects a deliberate effort to embody the Prophet Muhammad's model as "Al-Amin" (the trustworthy). These practices build a tangible sense of fairness, reducing information asymmetry between the business and customers, which is a critical factor in building long-term customer loyalty and trust. From a theoretical standpoint, this aligns well with Hasan's (2012) emphasis on honesty as the keystone of sustainable business relationships. Moreover, the application of honesty through transparent operational procedures also resonates strongly with the SERVQUAL model's dimensions of Assurance, Tangibles, and Reliability. The agency's visible digital scales and posted tariff lists act as physical evidence (Tangibles) that communicate professionalism and openness. When staff candidly acknowledge system disruptions or potential delays, this directly enhances the Assurance dimension by creating a climate where customers feel confident in the agency's integrity and capability. Additionally, consistent, truthful communication supports Reliability, as customers learn to expect and receive services as promised, strengthening the agency's reputation. This synergy between Islamic ethics and modern service quality theory suggests that religious principles can provide practical frameworks for operational excellence rather than merely spiritual ideals.

Similarly, the principle of Amanah, encompassing trustworthiness and responsibility, is vividly demonstrated in the agency's careful handling of goods and proactive complaint management. Amanah's emphasis on fulfilling entrusted duties is clearly seen in the meticulous attention to storing parcels securely and the refusal to "pass the buck" when problems arise. This commitment reflects a deeply internalized ethical responsibility beyond mere contractual obligation, highlighting the moral dimension of business transactions in Islam. Antonio (2001)



describes amanah as a stewardship that requires conscientious care, a notion vividly actualized in the agent's operations. In terms of service quality, Amanah manifests in both Reliability and Empathy dimensions. Reliability is evidenced by the agency's proven track record of delivering parcels intact and on time, which reassures customers about the dependable nature of the service. Empathy, meanwhile, is reflected in the personalized support offered during complaint resolution, where customers are actively assisted rather than left to navigate bureaucratic hurdles alone. This dual reinforcement strengthens customer satisfaction and loyalty. Notably, the agency's approach underscores that ethical responsibility in business is not just about honest transactions but also about nurturing trust through care and attentiveness—dimensions increasingly recognized as essential in competitive service industries.

The third principle, 'Adl, or justice, is particularly noteworthy for its comprehensive operationalization in the agency's service standards. The principle mandates equitable treatment for all customers, ensuring no discrimination or preferential treatment, regardless of social status or transaction size. This commitment to fairness goes beyond legal compliance; it reflects an ethical imperative rooted in the Qur'anic injunctions against oppression and exploitation (Chapra, 2000; Ali, 2010). By adopting a strict first-come, first-served system and maintaining transparent, uniform pricing, the agency institutionalizes justice as a lived practice, not merely an abstract ideal. Justice's role in enhancing service quality is evident across multiple SERVQUAL dimensions. The fair queueing system ensures Responsiveness by valuing each customer's time and needs equally. The consistent service standards applied to all clients demonstrate Empathy, as the agency acknowledges and respects individual dignity. Transparent pricing and the avoidance of discriminatory practices provide Assurance, offering customers confidence that they are treated honestly and fairly. Interestingly, customers' perception of justice is intertwined with the transparency and honesty pillars, indicating that these ethical principles mutually reinforce each other to create a holistic service experience. This integrative approach highlights how the three principles—Siddiq, Amanah, and 'Adl—work synergistically to foster a trustworthy, responsible, and fair business environment. Each principle supports and enhances the others, creating a robust ethical framework that translates into practical service excellence. For instance, honesty (Siddiq) lays the groundwork for justice ('Adl) by ensuring transparent information flow, while responsibility (Amanah) guarantees that the promises made through honesty and fairness are reliably fulfilled. This interconnection reflects the holistic worldview of Islamic ethics, where moral values are not isolated but interconnected facets of a unified ethical system.

Beyond the immediate context of the Rosalia Express agent, these findings carry broader implications for businesses operating in diverse cultural and religious contexts. The successful alignment of Islamic ethical principles with established service quality frameworks illustrates that religious ethics can complement and even enhance modern management practices. In a globalized marketplace increasingly attentive to corporate social responsibility and ethical branding, businesses that authentically embed ethical values may enjoy competitive advantages through enhanced reputation, customer loyalty, and social legitimacy. Furthermore, this case study suggests that ethical values rooted in religion can be operationalized into concrete, measurable practices rather than remaining abstract ideals. The agency's explicit policies, visible transparency tools, and structured complaint mechanisms serve as practical models that



other businesses—whether religiously affiliated or secular—can adapt to improve service quality. By demonstrating that spiritual values like honesty, trust, and justice are compatible with and supportive of efficiency, responsiveness, and customer care, this study challenges any perceived dichotomy between faith-based ethics and professional business management.

However, some challenges remain. Maintaining such ethical standards requires continuous vigilance and organizational commitment. The agency's success depends heavily on leadership that prioritizes ethical integrity, ongoing employee training, and systems that support transparency and accountability. In contexts where profit pressures are intense, there is a risk of ethical compromise if these supporting structures weaken. Therefore, replicating this model at scale demands institutionalizing ethics through robust governance mechanisms and cultivating a corporate culture that internalizes these values at all levels. Additionally, the findings highlight the importance of customer perceptions in validating ethical business practices. Customers are not passive recipients but active evaluators who interpret operational practices through the lens of fairness, honesty, and responsibility. Positive customer testimonials and observed satisfaction reinforce the agency's ethical approach, while any gap between policy and practice could undermine trust quickly. Thus, businesses must not only design ethical policies but also ensure consistent, authentic implementation and transparent communication to maintain customer confidence.

In conclusion, the Rosalia Express agent exemplifies how Islamic business ethics principles can be deeply integrated into everyday business operations, enhancing service quality and building sustainable customer relationships. The principles of *Siddiq*, *Amanah*, and *'Adl* are not mere moral ideals but practical guidelines that, when applied diligently, foster trust, responsibility, and fairness—values that are universally appreciated in business. By aligning these principles with service quality dimensions such as Assurance, Reliability, Empathy, and Responsiveness, the agency creates a model that bridges spiritual values and modern management excellence. This synergy offers valuable insights for scholars, practitioners, and policymakers interested in ethical business conduct in multicultural and multi-faith environments.

CONCLUSION

This study has explored the application of Islamic business ethics principles—*Siddiq* (honesty), *Amanah* (trust and responsibility), and *'Adl* (justice)—within the operational framework of the Rosalia Express agent. Through a comprehensive analysis of field data collected via interviews, observations, and documentation, it is evident that these core ethical values are deeply embedded in the agency's daily practices and corporate culture. The principle of *Siddiq* is clearly manifested through transparent and honest communication with customers. This is demonstrated by visible digital weighing scales, publicly posted official tariffs, and candid disclosure of any service delays or disruptions. Such practices reflect the Islamic ethical imperative of honesty, reinforcing customer trust and fostering a service environment where integrity is prioritized. Additionally, the agency's openness aligns with the SERVQUAL dimensions of Assurance, Tangibles, and Reliability, showing how religious ethics can harmonize with modern quality management principles.



The principle of Amanah finds expression in the agency's meticulous handling of customer goods and proactive complaint resolution mechanisms. The firm commitment to safeguarding entrusted items and assisting customers through the claims process not only fulfills a moral obligation but also enhances the dimensions of Reliability and Empathy in service quality. This dual emphasis underscores the importance of ethical responsibility as a foundation for sustainable business relationships and customer loyalty. Moreover, the principle of 'Adl or justice is institutionalized through equitable treatment of all customers without discrimination, consistent service standards, and transparent pricing policies. These efforts to ensure fairness and impartiality resonate with Islamic teachings against exploitation and discrimination. The practical implementation of justice also strengthens SERVQUAL dimensions such as Responsiveness, Empathy, and Assurance, demonstrating that ethical fairness is integral to achieving customer satisfaction and operational excellence.

Overall, the integration of these Islamic ethical principles within the Rosalia Express agent's operational model has created a service environment characterized by trustworthiness, accountability, and fairness. This integration not only fulfills religious mandates but also directly contributes to enhanced service quality, customer satisfaction, and loyalty. The study shows that ethical business conduct grounded in faith-based values can effectively complement and enrich contemporary management practices. However, sustaining such ethical standards requires ongoing leadership commitment, employee engagement, and systems that promote transparency and accountability. Businesses aiming to replicate this model must focus on institutionalizing ethics within their organizational culture and ensuring consistent implementation. In conclusion, the Rosalia Express agent serves as a compelling example of how Islamic business ethics can be pragmatically applied to foster superior service quality and build long-term, trust-based customer relationships. This case offers valuable lessons for practitioners and scholars interested in the intersection of ethics, religion, and business excellence in diverse and competitive markets.

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