

## **Analysis of Sharia Principles Implementation in Istishna' Contracts and Its Impact on Customer Satisfaction: A Qualitative Descriptive Study at PT. Mari Beri Faedah**

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### **ABSTRACT**

This study analyzes the implementation of sharia principles in the istishna' contract and its impact on customer satisfaction at PT. Let's Give Benefits (MARIFA). This study aims to map the integration of the principles of Rabbaniyyah, Akhlaqiyyah, Waqi'iyah, and Insaniyyah in the framework of istishna' and uncover their contribution in shaping holistic customer satisfaction. We used a descriptive qualitative approach with ethnographic methods, collecting data through participatory observation and in-depth interviews with 13 informants, including directors, employees, and customers. Data analysis to obtain comprehensive findings. The study found that MARIFA has successfully operationalized the four sharia principles. The Rabbaniyyah principle yields spiritual satisfaction through usury-free transactions and the creation of "houses of blessings". Akhlaqiyyah builds customer trust through integrity and professional responsibility. Waqi'iyah enables realistic adaptation to customer needs and constraints, whereas Insaniyyah fosters emotional loyalty through inclusive service and a personal touch. However, the study also identified operational friction points, such as internal coordination challenges and variations in the understanding of principles at the field level, that mediate the relationship between ideology and practice. Our discussions highlighted that customers' perceived sharia compliance creates unique value that goes beyond mere functional satisfaction. In conclusion, the integration of sharia principles in the istishna' contract contributes significantly to the realization of holistic customer satisfaction. The implications of this study offer an operational roadmap for the Islamic property industry. Future research should conduct multi-case studies, employ quantitative data triangulation, and explore value internalization among employees to enrich the findings.

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## **INTRODUCTION**

The need for a place to live (board) occupies a position as a basic human need that is imperative. In the perspective of sharia maqashid, the house is not just a physical structure, but a fundamental prerequisite for the maintenance of the soul (hifzh an-nafs), the absence

of which can be a threat to survival (Adityawarman, 2019; Sarwat, 2019). This principle is even more relevant in the contemporary era, where the demand for comfortable, high-quality housing is increasingly prominent. Responding to this need, PT. Mari Beri Faedah is here by offering property solutions that carry sharia values through the application of the *istishna'* contract. This contract, which is conceptually defined as an agreement to make ordered goods that do not yet exist (Mardani, 2012), is operationalized in a structured SOP, including the planning stage (RAB, DED, 3D Drawing, Time Schedule) and the implementation stage.

However, what distinguishes the company's practice is not only in its formal contracts, but also in its efforts to inject four sharia principles: Theistic (Rabbaniyyah), Ethical (Akhlaqiyyah), Realistic (Waqi'iyah), and Humanistic (Insaniyyah) (Kartajaya & Sula, 2006) into the entire service process. This forms a unique configuration that creates a gap in the body of prior research. Previous research has extensively examined the *istishna'* contract in the context of Islamic banking or customer satisfaction in general, but has not delved deeply into how the interconnection among these sharia principles, implemented through the *istishna'* framework, can create a holistic customer satisfaction ecosystem. Satisfaction in this context, as stated (Tjiptono & Diana, 2022), goes beyond mere functional suitability, but also includes spiritual and ethical dimensions, which manifest in the desire to reuse the services and provide recommendations (Indrasari, 2019a).

Therefore, this research is here to answer two key questions. First, as a profiling question: What are the trends and characteristics of integrative implementation between the *istishna'* contract and the four sharia principles at PT. Let's Give Benefits? Second, as a more analytical thematic question: How does the mechanism of applying the principles of Rabbaniyyah, Akhlaqiyyah, Waqi'iyah, and Insaniyyah within the framework of *istishna'* contribute to the realization of customer satisfaction that is not only worldly but also leads to the achievement of sharia *maqashid*, especially *hifzh an-nafs*? The novelty of this research lies in its efforts to build a conceptual model that synergizes theological (sharia principles), juridical (*akad istishna'*), and sociopsychological (customer satisfaction) elements in one analytical framework in the sharia property sector. His scientific contributions extend beyond the development of Islamic economic theories in the real non-banking sector; they also provide an operational roadmap for industry players to build a competitive advantage grounded in authentic and measurable Islamic values. Overall, the article will be composed with a coherent flow, beginning with an introduction, followed by an in-depth literature review, qualitative research methods, analytical findings, and discussion, and concluding with a concise conclusion and implications.

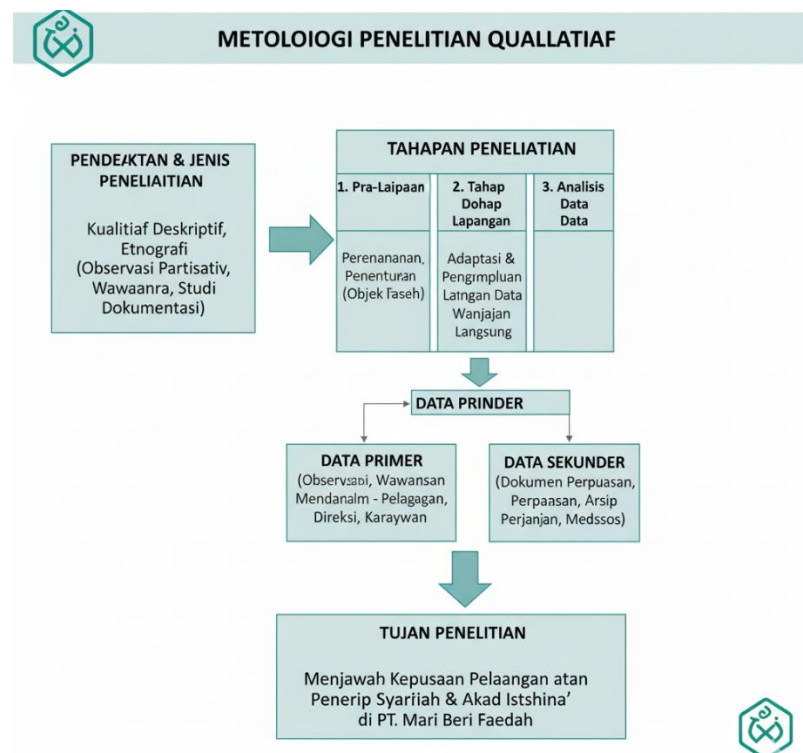
## **METHOD**

This study employs a descriptive qualitative approach to examine the factors influencing customer satisfaction with the implementation of sharia principles through *istishna'* contracts within a company. This approach was chosen to gain a deep understanding of social phenomena by describing them narratively (Fadli, 2021). Specifically, this study applies a type of ethnography, in which the researcher is directly involved in the context being researched through observations, interviews, and documentation studies to produce a comprehensive picture of the practices observed (Manan, 2021). The researcher's presence is a key instrument in the qualitative approach. In this study, the researcher serves as an observer who is also involved in the company's management, with his status transparent to all stakeholders.

Data were collected using primary and secondary sources. Primary data is obtained through in-depth observation and interviews with customers, directors, and employees of the company (Scott, 2019). Meanwhile, secondary data is collected from company documents,

agreement archives, and publications on social media (Umar, 2013). The data collection techniques used included participatory observation, structured and unstructured interviews, and document analysis. Interviews were conducted with 13 informants, comprising representatives of the board of directors, employees, and customers, and were guided by criteria such as transaction period, project value, geographical location, and religious background.

The collected data is analyzed following an interactive model (Miles et al., 2014), which includes data collection, data reduction, data presentation, and a conclusion drawn. The process begins with the collection of descriptive data, followed by filtering and focusing on relevant data, presenting the findings in narrative form, and drawing conclusions based on consistent findings. The research stage is carried out systematically, starting from the pre-field stage, which includes planning and determining the research object, followed by the field stage, which includes adaptation and data collection directly at the location, and ending with the data analysis stage to compile the findings into meaningful conclusions (Basrowi & Suwandi, 2008). The entire process is designed to address research questions regarding customer satisfaction in the application of sharia principles and istishna' contracts at PT. Let's give benefits.



**Figure 1. Research Table**

## RESULTS AND DISCUSSION

### Descriptive Overview

This study examines the operationalization of Islamic principles in the istishna' contract at PT. Let's Give Benefits (MARIFA). The analysis is carried out in two main parts. First, this study explores the company's internal implementation of the four core Islamic principles of Rabhaniyyah (Theistic), Akhlaqiyyah (Ethical), Waqi'iyah (Realistic), and Insaniyyah (Humanistic) at the planning and execution stages of the project. Theoretically, the integration of divine values, ethics, reality, and humanity in economic activities

constitutes the foundation of the Islamic economic system (Chapra, 1992; Naqvi, 1994). These principles not only serve as an ethical framework but also serve as operational guidelines for balanced economic development (Ahmad, 1980).

In the context of the *istishna'* contract, the commitment to the principles of *Akhlaqiyyah* is reflected in honesty in conveying material specifications and deadlines. At the same time, *Waqi'iyah* is realized through detailed and realistic project planning, taking into account market conditions and material availability. As explained by (Job, 2007) *Istishna'*, as a manufacturing and construction contract, requires clarity (*ghayr jahalah*) and the ability to be handed over (*qudrah*), which is the basis of this principle of reality. The implementation of these principles is ultimately translated and measured in impact on customer satisfaction using the same four-pronged framework.

The study's findings reveal a dynamic and sometimes tense interplay between principled aspirations and pragmatic challenges in the field. On the one hand, MARIFA shows a deep commitment to embedding these principles into its operational DNA. However, the empirical evidence reveals significant operational friction points. This friction, for example, occurs when *Waqi'iyah* demands (e.g., pressure to meet deadlines and cost efficiency) clash with *Akhlaqiyyah* principles (e.g., maintaining the agreed-upon material quality). The operational challenges in managing the *istishna'* contract are also observed in a broader context by (Ismal, 2010) and (Antonio & Nugroho, 2014), which found that project complexity and market dynamics are often mediators between the ideals of contracts and realized practices.

Thus, this research provides a nuanced understanding of how the Islamic ethical framework is carried out in the context of complex modern business. Through a case study on MARIFA, this study provides critical insights into the development of theories and practices in Islamic business ethics, particularly highlighting that the success of its implementation is determined not only by individual piety, but also by the organization's ability to design operational systems and procedures that can minimize friction between ideal values and practical demands, as the integrative framework that Islamic financial literature seeks to build (Hasan, 2014).

### **Classification Based on Analytical Framework**

To systematically analyze the findings, we used an established framework in Islamic business ethics that categorizes operational behavior into four foundational principles (Antonio, 2001; Chapra, 2000). This framework allows for the structured dissection of company policies and customer perceptions.

**Rabbaniyyah (Theistic) Principle:** This principle affirms that all business activities are forms of worship and must be grounded in divine consciousness. This principle demands that every action, from strategic decision-making to technical execution, be carried out with the intention of seeking God's pleasure and in the awareness of final accountability in the hereafter (Triyanto, 2007). It provides a spiritual and moral compass that goes beyond secular legal incentives and profit maximization.

**Akhlaqiyyah (Ethical) Principles:** This dimension focuses on cultivating superior moral character in all business interactions. This principle requires values such as honesty (trust), fairness (*'adl*), trustworthiness, and social responsibility in every transaction and stakeholder engagement (Iqbal & Mirakhor, 2007). It goes beyond transactional ethics to encompass the broader social and environmental impacts of business operations (Al Arif, 2012).

**Waqi'iyah (Realistic) Principle:** This principle emphasizes pragmatism, flexibility, and adaptability within the confines of *Sharia*. This principle recognizes the dynamic nature of the market and the reality of projects by advocating practical and creative solutions to meet customer needs and evolving operational challenges without sacrificing ethical and religious principles (Karim, 2007).

**Insaniyyah (Humanistic) Principle:** Centered on human

dignity and well-being, this principle requires fair, respectful, and compassionate treatment of all individual employees, customers, and society. This principle is in line with the Islamic goal (maqasid) to promote justice and human welfare, reject discrimination and prioritize the fulfillment of human rights in corporate structures (Chapra, 2000; Rivai & Buchari, 2009).

### In-Depth Thematic Analysis

#### Internal Implementation of Sharia Principles: Aspirations and Operational Friction

MARIFA's corporate philosophy is explicitly built on the basis of the integration of Sharia principles into daily operations. However, empirical data reveals a landscape characterized by steadfast commitment and significant implementation challenges. Including;

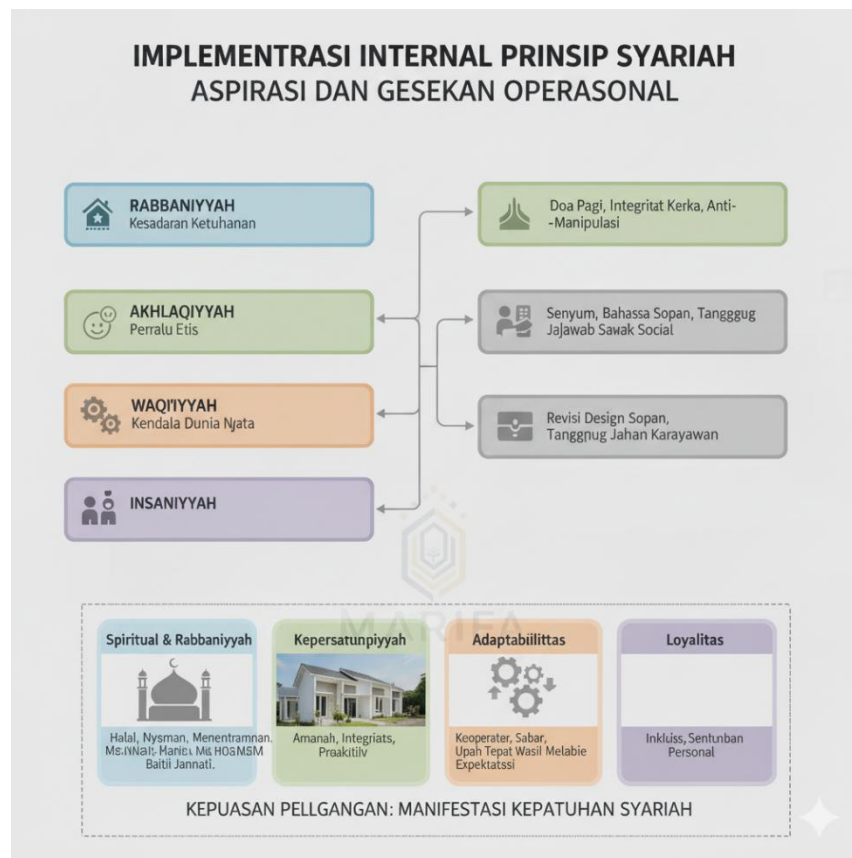


Figure 2. Implementation of Sharia Principles

#### Instilling Divine Awareness (Rabbaniyyah)

MARIFA strives to instill its corporate culture on the principles of Rabbaniyyah. This is manifested in rituals such as prayer and morning briefings, which are meant to make weekdays part of worship. As Technical Manager Sofyan Hadi notes, these practices are designed to invoke divine blessings and guidance, reflecting the view that business is a form of worship (Triyanto, 2007). This theistic foundation is claimed to be the ultimate protector against unethical practices. Project Leader Ferdian Mahardika emphasized that integrity in work, such as not manipulating materials or sizes, is driven by an awareness of accountability in the hereafter, not just company policy.

#### Operationalizing Ethical Behavior (Akhlaqiyyah)

The principle of Akhlaqiyyah is promoted through policies that require ethical interaction. Customer Service highlights the company's emphasis on smiling and the use of

polite language, in line with Islamic teachings on noble morals in transactions (Inayah & et al., 2025). In the execution phase, this extends to social responsibility, with the Project Leader ensuring that surrounding neighbours are informed and that public pathways are not materially obstructed, reflecting a commitment to social welfare beyond profit (Al Arif, 2012).

### **Navigating Real-World Constraints (Waqi'iyah)**

MARIFA demonstrates a strong capacity for pragmatic problem-solving, in line with Waqi'iyah principles. The company demonstrated flexibility in revising the design and creating innovative payment schemes that were realistic for customers with budget constraints. Technically, the team looks for a middle solution when client requests exceed their budget, providing alternative options. This adaptability is a hallmark of the realism advocated in Islamic economics (Karim, 2007). During the execution of the project, an adaptive approach is taken to the inevitable changes and emerging customer demands, viewing it as an opportunity to demonstrate flexibility.

### **Prioritizing Human Dignity (Insaniyyah)**

MARIFA places the principles of Insaniyyah as the core of its philosophy. In planning, staff are trained to be patient and friendly consultants to all customers, regardless of their religious background or initial readiness, demonstrating a commitment to universal justice. Internally, the Director of Finance expresses a commitment to fulfilling the rights of employees, including timely wages, viewing staff as valuable assets whose well-being is a priority, which is in line with the principles of Islamic management (Rivai & Buchari, 2009).

### **Customer Satisfaction as a Manifestation of Perceived Shariah Compliance**

Customer testimonials provide convincing evidence that MARIFA's implementation of Sharia principles, despite internal friction, directly results in a form of satisfaction of distinctive value.

### **Rabbaniyyah-Driven Spiritual Fulfillment and Satisfaction**

Customer satisfaction derived from the principles of Rabbaniyyah goes beyond mere material fulfillment. This stems from the anti-usury solution the company provides, which alleviates deep religious concerns. Similarly, satisfaction should be enhanced by the integration of MARIFA's religious advice into the construction process, such as optimizing the bathroom design for ritual cleanliness and suggesting Qur'an reading areas. It transformed his home from a mere physical structure into a "baitii jannati" (my home is my paradise), a space that supports worship (Tjiptono & Diana, 2022).

### **Building Trust through Akhlaqiyyah and Professional Integrity**

Akhlaqiyyah's ethical principles directly build customer trust, a key component of satisfaction, even when abroad, underscores the power of trust. MARIFA's ability to keep its promises without physical supervision from clients signifies a level of professional integrity that fosters deep trust, satisfaction derived from a sense of corporate responsibility and proactive problem-solving when unexpected challenges arise, confirming its ethical commitment to fulfilling contracts (Indrasari, 2019b).

### **The Value of Adaptability: Waqi'iyah in Customer Experience**

Customers highly appreciate the realistic and flexible approach embodied in the principles of Waqi'iyah. Appreciate MARIFA's cooperative attitude even on small, low-profit renovation projects, signifying that the company values all clients equally. expressed its satisfaction with the company's flexibility in accommodating changes in floor plans and material brands during construction. In addition, as the final result exceeded expectations while remaining within budget, it highlights MARIFA's ability to realistically manage customer expectations.

### **Insaniyyah: Building Loyalty through Inclusivity and Personal Touch**

The humanistic principle of Insaniyyah gives birth to deep emotional loyalty. The case, of a Catholic customer who was initially skeptical of the "sharia" company but eventually became a satisfied client, is a testament to MARIFA's inclusive service. More touching, very personal (Chapra, 2000).

## CONCLUSION

This study clarifies the implementation of the sharia principles of Rabbaniyyah (Theistic), Akhlaqiyyah (Ethical), Waqi'iyah (Realistic), and Insaniyyah (Humanistic) in the istishna' contract at PT. Let's Give Benefits (MARIFA). The findings confirm that MARIFA has made comprehensive efforts to embed these principles at all operational stages. The company's commitment goes beyond mere procedural compliance, it successfully cultivates a unique form of customer satisfaction rooted in spiritual values (e.g., usury-free transactions, house of blessings), strong business ethics, realistic adaptation, and humanistic approach to service. This integration is a key contribution of the study: it shows how sharia principles can be operationalized to create a holistic value proposition that deeply resonates with customers, both on a functional and psycho-spiritual level.

However, this search for sharia-based ideals is colored by operational realities. Research identifies a critical gap between strategic commitment and practical consistency. Challenges in internal coordination, budget accuracy, late payments to employees, and varying understanding of principles at the field level reveal the inherent complexity of maintaining a sharia ethos in a competitive marketplace. This tension highlights that although the philosophical framework provides a competitive advantage, its practical resilience depends on a robust operational system. Therefore, MARIFA's experience offers valuable academic insights: the sustainability of Islamic business models depends not only on ideological loyalty, but also on their ability to align ethical aspirations with managerial and operational excellence.

### Future Research Directions

Based on the limitations of this study, several targeted research directions are proposed. First, to improve generalization capabilities, future studies should use a multi-case study design, comparing MARIFA with other sharia and conventional construction companies. This will isolate the unique impact of sharia principles on customer satisfaction and operational efficiency. Second, to reduce subjectivity, researchers must triangulate qualitative data with quantitative metrics, such as structured surveys and internal performance data analysis related to project timelines and financial management. Third, there is a critical gap in understanding the employee's perspective more deeply; Investigating the extent to which internal actors internalize and implement Sharia principles can reveal important drivers or barriers to consistent implementation. Finally, exploring the long-term financial feasibility of such an ethical-based model compared to conventional models will provide important evidence for their economic sustainability. In closing, this research serves as a foundational investigation into the real application of sharia ethics in the context of modern business. This research confirms the market appeal of the value-driven Islamic business model, but simultaneously calls for further critical investigation of the systems needed to make it sustainable and operationally scalable.

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