

# Transactional Justice and Customer Satisfaction in Cafés: An Islamic Ethical Perspective

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## ABSTRACT

**Purpose** – This study aims to investigate the determinants of customer satisfaction in the café industry by analyzing the relationships between product and service quality, promotion, hospitality, price perception, and satisfaction. Furthermore, it seeks to interpret these marketing dynamics through the lens of Islamic commercial ethics to understand the ethical foundations of consumer exchange.

**Design/methodology/approach** – A quantitative approach was employed using a survey of 124 café customers in Indonesia. The data were analyzed through a two-stage approach: Exploratory Factor Analysis (EFA) to identify underlying constructs, followed by Structural Equation Modeling (SEM) to validate the measurement model and test the structural hypotheses. The model's validity was confirmed through Confirmatory Factor Analysis (CFA).

**Finding/Results** – The results indicate that product and service quality significantly influence price perception, which in turn significantly dictates customer satisfaction. Conversely, promotion and hospitality do not significantly affect price perception. The findings reveal that satisfaction is primarily shaped by value congruence and transactional justice. From an Islamic ethical perspective, satisfaction emerges when there is just equivalence (*'adl*) and mutual consent (*ridha*) regarding the price-value exchange, while hospitality acts as benevolence (*ihsan*) that complements but does not determine economic valuation.

**Originality/Value** – This study contributes to the literature by linking perceived price fairness with Islamic commercial ethics (*'adl*, *ridha*, and *ihsan*). It shifts the understanding of customer satisfaction from a purely emotional or persuasive marketing outcome to an ethical approval of exchange grounded in transactional justice. The study is limited by its specific focus on the café industry and a relatively small sample size drawn through convenience sampling, which may affect generalizability. Future research should involve a larger, more diverse demographic and consider longitudinal data to observe changes in ethical consumption patterns over time.

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## **1. Introduction**

The food and beverage sector, particularly cafés and bars, has experienced significant growth since 2012. In the UK, the number of businesses grew to over 18,800 units in 2014, generating a turnover of 7.2 billion pounds sterling. Moreover, cafés and bars have outperformed the broader retail sector, with their market value more than doubling over the past decade.(Ferreira, 2017)

A similar trend is also evident in Indonesia, both in urban and rural areas. For instance, the number of cafés and street cafés in Ponorogo Regency grew to around 325 units in 2017, compared to only a few in 2011.(BPS-Statistics of Ponorogo Regency, 2018) At the same time, in major urban centers, the café/coffee shop industry has expanded dramatically, Enderwati reported that there were around 2,950 modern chained coffee shops in Indonesia, nearly three times more than in 2016.(Enderwati, 2019) According to the *Association of Indonesian Coffee Exporters and Industries (AICE)*, by 2023 the number of coffee shops increased by 6.5% per year from 2021-2026 with total coffee consumption reaching about 288,000 ton in 2022-2023.(AICE, 2024) In cities such as Surabaya, café and restaurant businesses are reported to grow at about 20% per annum, especially in segment urban lifestyle-based coffee shops. This development suggests cafés and bars are increasingly recognized as promising business sectors with strong customer demand.(Nariyana et al., 2025) Interestingly, rural cafés are also able to attract thousands of potential customers, with a majority being Gen-Z consumers, particularly those living near educational institutions.(Agoes & Nur Agustiani, 2023)

In the Indonesian context, the rapid expansion of cafés is not merely an economic phenomenon but also reflects changing patterns of social interaction among Muslim communities. Cafés increasingly function as informal social spaces where study, discussion, and community engagement take place, especially among young Muslims in educational environments.(Wahyudi, 2023) Consequently, consumption in such settings cannot be understood solely as hedonic behavior; it also involves moral expectations regarding fairness, transparency, and proper conduct in transactions.(Rohman, 2020) Within Islamic economic thought, market exchange is viewed as a trust-based interaction in which business actors are expected to uphold justice ('adl) and benevolence (ihsān), while consumers evaluate transactions not only in terms of utility but also in terms of propriety and comfort.(Masykuroh et al., 2025) Therefore, customer satisfaction in a Muslim social setting may represent a perception of trustworthy and fair exchange rather than merely the fulfillment of functional expectations.(Gayatri & Chew, 2013)

Previous studies on customer satisfaction in the café and restaurant industry consistently identify service quality, product quality, price perception, and promotion as major determinants of consumer response (Han & Ryu, 2009; Ha & Jang, 2010; Pramudyo, 2019; Utami & Kusumawati, 2020).(Ryu et al., 2012)(Ha & Jang, 2012)(Torlak et al., 2019)(Ni Ketut Putri Wulan Pradnya Yanti & I Nengah Wirsa, 2026) Customer satisfaction is commonly defined as the comparison between perceived performance and prior expectation.(Sit et al., 2009)(Saad Andaleeb & Conway, 2006) Within this framework, firms attempt to enhance satisfaction by improving product performance, communication strategies, and perceived value in order to encourage loyalty and repeat patronage.(Torres-Moraga et al., 2008)(Biesok & Wyród-Wróbel, 2011)

Among these factors, product and service quality play a central role because they directly shape consumption experience and post-purchase evaluation.(Suchánek et al., 2015)(Andreti et al., 2013) The SERVQUAL dimensions—reliability, responsiveness, assurance, empathy,

and tangibility—are frequently used to measure how service encounters influence customer perceptions.(Ngo, 2015)(Budhi & Sumiari, 2017) In café settings, these dimensions also include hospitality practices that create experiential value beyond functional consumption.(Qin & Prybutok, 2009)(Fraering & S. Minor, 2013) At the same time, product attributes such as quality, presentation, and symbolic meaning contribute to brand image formation and behavioral intention.(Anisimova, 2016)(Oh & Kim, 2017)

Price perception constitutes another important determinant because customers evaluate not only affordability but also fairness relative to quality received.(Kaura et al., 2015)(Herrmann et al., 2007) Perceived unfair pricing may reduce satisfaction even when product performance is adequate, while fair pricing strengthens trust and purchase intention.(Malik et al., 2012)(I. Razak et al., 2016) Promotion, on the other hand, functions as a communication mechanism intended to attract attention and shape value perception through advertising, discounts, or sales incentives.(Rowley, 1998)(Andreti et al., 2013) However, promotional effectiveness depends on how consumers interpret the credibility of the message rather than merely its intensity.

Recent discussions in food consumption also highlight that consumers increasingly evaluate restaurants not only by quality but also by ethical attributes such as halal assurance and appropriateness of service conduct.(Khan & Khan, 2019) This suggests that satisfaction may extend beyond hedonic enjoyment toward perceived propriety of the exchange. Therefore, examining product, service, promotion, and price simultaneously provides a more comprehensive explanation of customer satisfaction, particularly in contexts where consumption carries social and normative meaning.

Despite the growing body of research, most studies tend to approach customer satisfaction primarily from a utilitarian marketing perspective, emphasizing functional performance and consumer preference. Such an approach pays limited attention to the ethical meaning of transactions, particularly in Muslim societies where consumption is not merely economic behavior but also a moral practice governed by principles of fairness (*'adl*), honesty (*ṣidq*), and benevolence (*iḥsān*) (Pusparini et al., 2024). While recent discussions highlight that consumers increasingly evaluate restaurants by ethical attributes (Khan & Khan, 2019), a significant gap remains in how traditional marketing variables such product quality, service, promotion, and price are integrated into a cohesive framework that accounts for the ethical dimensions of exchange. In contemporary café culture, which functions as a vital social space for Muslim youth, satisfaction should be viewed as a reflection of perceived justice and trust rather than merely a hedonic experience (Jeaheng et al., 2020; Widiawati et al., 2025). However, empirical studies rarely integrate these variables within a unified model that explains satisfaction as a form of ethically perceived value, especially in rural settings and among Gen-Z Muslim consumers (Arum & Azzaki, 2024; Susilo, 2020).

This study addresses this gap by reframing customer satisfaction not merely as a psychological byproduct of marketing performance, but as an 'ethical approval' of a fair exchange. By synthesizing Structural Equation Modeling (SEM) with Islamic ethical principles, this research argues that satisfaction in a Muslim social context signifies the fulfillment of *'adl* (justice) and *ridha* (mutual consent). Consequently, the model presented here serves as an empirical tool to evaluate the alignment between commercial practices and the ethical standards of trustworthy exchange. Rather than positioning the model solely as a marketing prediction tool, this research interprets customer satisfaction as a reflection of perceived fairness and service propriety in everyday economic interaction (Ali et al., 2022; Nariyana et al., 2025) (Al-Issa &

Dens, 2023; Billah et al., 2020; Mohd Hanafi et al., 2025). Therefore, the purpose of this paper is twofold: first, to analyze the factors shaping Muslim customer satisfaction within the framework of ethical consumption, and second, to provide empirical evidence of how product, service quality, promotion, and price simultaneously signal the propriety of a transaction according to the concept of fair exchange.

This study shifts the conventional paradigm by reframing customer satisfaction not merely as a psychological byproduct of marketing performance, but as an 'ethical approval' of a fair exchange. By synthesizing Structural Equation Modeling (SEM) with Islamic ethical principles, this research argues that satisfaction in a Muslim social context signifies a fulfillment of *'adl* (justice) and *ridha* (mutual consent). Consequently, the marketing model presented here serves as an empirical tool to evaluate the alignment between commercial practices and the ethical standards of trustworthy exchange

Therefore, the purpose of this paper is divided into 2, first to analyze the factors shaping Muslim customer satisfaction in the café industry within the framework of ethical consumption, and second to empirically examine the relationships among product, service quality, promotion, and price using Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM). Rather than positioning the model solely as a marketing prediction tool, this research interprets customer satisfaction as a reflection of perceived fairness and service propriety in everyday economic interaction. The study is expected to contribute theoretically by extending the discourse on Islamic business ethics and Muslim consumption behavior in contemporary lifestyle spaces, and practically by offering insights into how ethical value-based practices foster sustainable trust between business actors and Muslim consumers such as the concept of fair exchange according to Al-Ghazali and contemporary discussions on Islamic business ethics.

From an Islamic perspective, customer satisfaction is not merely a psychological evaluation but also a moral outcome rooted in ethical exchange. In Islamic commercial ethics, transactions are expected to lead to *ridha* (mutual consent and inner satisfaction) between buyer and seller, achieved through *'adl* (fairness and justice), particularly in pricing and treatment, and expressed through *ihسان* (excellence and benevolence) in service delivery. These values frame consumption not only as an economic activity but also as a value-laden interaction that preserves trust and social harmony as stated in Qur'an chapter 4 (an-nisa) verse 20 and chapter 16 (an-nahl) verse 90. Therefore, examining customer satisfaction among Muslim consumers requires interpreting service quality and price fairness not only as marketing constructs but also as ethical indicators of whether the exchange fulfills principles of justice and benevolence in everyday commercial practice. Interpreting service quality and price fairness not only as marketing constructs but as empirical indicators of ethical compliance in fulfilling the principles of justice and benevolence

## **2. Literature Review & Hypothesis Development**

### **2.1. Customer Satisfaction**

Consumer satisfaction could be determined as individual perception of products or services or might be performance in relation to his expectation (Sit et al., 2009). We can shortly say that the difference between performance and expectation of something is a satisfaction. In highly competitive business environment, CS gave an enormous play role and leverage to the company. The company will aim on producing high quality product and improve their quality of product in order to reach the brand image to their consumer (Torres-Moraga et al., 2008).

Moreover, there are several variables that affect to customer satisfaction namely, product and services, price of the product and services, promotion, and customer hospitality.

Therefore, to achieve consumer satisfaction the company should provide the expectation of product or services to fulfil the level of pleasurable consumption by customer. In other words, consumer satisfaction is the overall level of contentment with a product or services experience (Saad Andaleeb & Conway, 2006). Moreover, the crucial factor to build long term success for Food Company is how to satisfy the customer needs on that company (Biesok & Wyród-Wróbel, 2011).

There are several attributes that related with factors of satisfaction, thus this study chose factors that allegedly had strong influence to the research object. Namely, Product and services, price, promotion, and customer hospitality (Biesok & Wyród-Wróbel, 2011), although, there are other several factors, these factors has been tested in EFA and ready to further analysis.

On the other hand, there are several methods to measure the customer satisfaction and the most favourable one is SERVQUAL which is a function of difference scores or gap between expectation and perceptions (Ngo, 2015). The instrument of SERVQUAL clustered in five groups, namely, reliability, Responsiveness, Assurance, Empathy and Tangible (Budhi & Sumiari, 2017; Ilieska, 2013).

In conclusion, customer feedback after purchasing a product or services, compared to customer expectation in form of evaluation or comparison with product or services competitor (I. Razak et al., 2016). In this study, the satisfaction of each factors lead to customer satisfaction in Café's industry. In this study, the satisfaction of each factors lead to customer satisfaction in Café's industry which in line with the concept of ridha.

## **2.2. Product and Services**

As stated above, that product is one of customer satisfaction factor. The more quality the product, the more satisfy the customer, and definitely the more loyalty the company gain from the customer. The customer loyalty would spread from customer after customer by the word of mouth power (Oh & Kim, 2017; Tsui-Hsu Tsai et al., 2014). Indeed, the modern word of mouth power supported by social media such as Instagram, Twitter, Facebook, even personal messages on chat app such as Whatsapp or Telegram and the last but not least youtube.

Therefore, the brand image of a product should be built from the valuable identity or symbolic meaning (Anisimova, 2016), for example the symbol of bull in Lamborgini car which refer to consistency, strength and courage. Another example of the brand image which design to gain consumer loyalty is the low price of product or price fairness which affect to customer intense in purchasing the product. For example food product or phone and internet credit would impact to purchasing decision and intensity of it.

Indeed, the quality of product would affect a lot to customer satisfaction. Therefore, product design is an importance part to be given attention as well as the control of production that results to the quality of products (Hoe & Mansori, 2018). The product quality is the ability of the product to meet or exceed customer's expectation. It also can be understood that quality of product would be used as measurement tools for customer satisfaction degree (Suchánek et al., 2015).

Moreover, product is one of strongest predictor that will lead to high level of purchase intention and repeat buying by the customer (Andreti et al., 2013). Product quality would drive a significant influence towards customer decision in purchasing a product or services (I. Razak et al., 2016).

Indeed, product quality (Kurniati et al., 2016) which built brand image (Winarno, 2010; Winarno et al., 2018) with a symbolic value (Anisimova, 2016) and the services that the company gave (Roshnee Ramsaran-Fowdar, 2008; Sachdev & Verma, 2004) would affect to the price of the product (Kaura et al., 2015). This concept is close to or related to benevolence which in line with the concept of *ihsan* in Islamic perspective.

### **2.3. Promotion**

In the other hand, promotion has its own role to the product and the successful of selling it (Park & Lennon, 2009). Although, promotion became the last thing thought by the company, it could affected a lot to the price of product, and indeed, to the consumer decision whether to purchase it or not (Honea & Dahl, 2005).

Stimulating interest to the brand, creating positive brand attitude, showing how the product could satisfy consumer wants, needs and desire, can be define as promotion goals (Graeff, 1995). The type of promotion could be categorized in form of price-based promotion (Walters & Bommer, 1996) and non-price-based promotion (Parsons, 2003).

There are some tools of promotion namely, advertising, direct marketing, sales promotions, public relations and publicity, personal selling, and sponsorship (Rowley, 1998). Meanwhile, tools promotion for food or café is product promotion (Carlson, 2018) such as Extra Product, extra volume (Smith & Sinha, 2000), sales promotion (Santini et al., 2015) such as Card sales (E. Schultz & P. Block, 2014), coupons, discount day, Price Adjustment, Display (Schultz & Peltier, 2013).

Thus, we can conclude that promotion is the techniques to attract the consumer or customer to purchase more or to try a product or service (Yin-Fah et al., 2011). Promotion also can be defined as marketing and communication activities that could change the price-value relationship of product or service that perceived by target (Andreti et al., 2013). Therefore, it can be sum up that promotion is company communication process with the consumer or customer towards the offering products. This concept is close to or related to benevolence which in line with the concept of *ihsan* in Islamic perspective.

### **2.4. Price**

The price defined as what is given up or sacrificed to obtain a product or service (I. Razak et al., 2016). Meanwhile, price also suggested by Kotler and Armstrong as the amount of money charged for a product or a service or the sum of the values that customers exchange for the benefits of having or using a product or service (Kotler & Armstrong, 2012).

Price is a different factor in achieve customer satisfaction while other factors demanding outlay of resources, price is the factor that influence the income or inflow of resources (Maritin-Consugera, Molina, Esteban: 2007, p. 460). Therefore, pricing decision is a need in a company that affect to the loyalty of consumer or costumer (Mohsen et al., 2014) if the company or the manager understood how the consumer and costumer respond to the price changes (Malik et al., 2012).

Therefore, the fairness of price would affect to the customer or consumer purchase decision. For example, the price of Hotdog, the higher the price offered to the consumer the higher the expectation of the consumer to the Hotdog as the product. They keep questioning when they buy it, and if Hotdog is out of their expectation after consumed, they decide not to buy it for the second time and tell it to their collages.

That is how consumer or customer perceived a certain price, which the high-low of the price of a product could significantly affected consumer intention to purchase a product (I. Razak et al., 2016). The price paid by a customer to a specific product or a service being noticed by

another customer. They would compare with the price they paid for the same product or services in order to seek the worth and the fairness.

In the other hand, the price of food in the item menu could greatly influence the customer perception (I. Razak et al., 2016). Whether the product is high-cost or low-cost, as long as it meets the consumer expectation, it always came with good perception to the company. Indeed, fairness of price would lead to better perception of the product and the company (Malik et al., 2012).

Price fairness was influenced by procedural and distributive consideration (Herrmann et al., 2007). For example the price of food in the restaurant might be depend on the serve of the food and beverages, the process of the food and beverages and also the variety of the food and beverages. Those terms that associated to the price will influence the consumer price perceptions. Although the price were raised due to the several condition or terms, as long as the product pass the consumer expectation, the perceptions of the price of the product would be worth.

Therefore, the fairness of perceived price are playing significant role in decision making in order to balance the consumer price perception (Kaura et al., 2015). Because, price is one of important element in consumer's purchases and had a large influence to consumers judgment regarding to the product or services. The concept of fair and just price is in line with the concept of 'adl in Islamic perspective.

## **2.5. Hospitality**

Meanwhile, to achieve the consumer satisfaction company need to provide all services so the customer felt the superior value of the product offered to them (Kriswandari, 2017). In other words, hospitality could be improved in other fields of services. For example, financial services in Bank (Awan et al., 2011), prosperity services in restaurant or café (Qin & Prybutok, 2009; Saad Andaleeb & Conway, 2006), comfort services in the beauty salon or beauty services itself (Sachdev & Verma, 2004), even in educational services (Kriswandari, 2011) it would be improved.

In line with it, the hospitality of the hotel offers the consumer or customer to gain new experience beyond the convenience (Oh & Kim, 2017). In other word the customer will experience their own value of the hospitality they tried (Heri, 2017). This is also part of consumer or customer services which lead to their satisfaction and loyalty to the company (Fraering & S. Minor, 2013).

Some research state that, hospitality which has been given by the company would satisfy customer especially in food industry. The more customer satisfied the more willingness level grow to return (Karakas Morvay & Nabradi, 2014). Indeed, most of research on hospitality always related to hotel industry (Dominici & Guzzo, 2010; Eshetie et al., 2016; Oh & Kim, 2017), which all leads to customer satisfaction (Suhud et al., 2020; Susilo, Abadi, et al., 2022). However, it also can be correlated to food and café industry as on now-days food and café industry provide hospitality as a marketing strategy to gain customer loyalty as research conduct on cross-cultural of hotel in providing hospitality (Šerić, 2018).

In line with that, some researcher found out that tourist in most tourism destination had intention to return if they were satisfied with hotel services and as well as food services (Susilo, Abdullah, et al., 2022). Therefore, hospitality in food industry such as restaurant or café provided by some hotel and restaurant company even household that opening to the guest in order to gain cold cash from the customer (Symons, 2013).

Meanwhile cues whether it positive or negative would affect to customer of café or restaurant in food choice and acceptance (Edwards & Meiselman, 2005; Sweeney et al., 2016) as well as the quality of attributes used (Bujisic et al., 2014). Moreover, recent customer demand more than quality of the food, they demanding “halalness” of the restaurant or café in line with the quality of the product (Khan & Khan, 2019) which also built the image of the café or restaurant that influence the customer satisfaction (Ryu et al., 2012). Indeed, the hospitality that close to the concept of mutual consent provided by the industry to the costumer related to the concept of ridha in Islamic perspective.

## **2.6. Hypotheses Development**

Customer satisfaction in the café industry is strongly influenced by how customers perceive the fairness of price, which often reflects the overall value derived from product and services, promotion, and hospitality. High-quality products and services are likely to shape positive price perceptions, as customers tend to evaluate price relative to what they receive (Konuk, 2019; Yang et al., 2019). Similarly, good hospitality enhances the sense of value-for-money, since pleasant experiences justify the cost incurred (Ahmed et al., 2025; Lee et al., 2024; Liu & Nguyen Hoang Thanh, 2025). In addition, promotional activities such as discounts and loyalty programs play an important role in adjusting consumer perceptions of price fairness (Khare et al., 2019; Pan et al., 2022). In turn, price perception becomes a central determinant of customer satisfaction. Customers who consider the price to be fair are more satisfied, as they believe the exchange between monetary cost and benefits is balanced (Hride et al., 2022; Sepehrian et al., 2023).

Since Structural Equation Modelling (SEM) is employed to test these hypothesized relationships, hence, this study proposes four hypotheses:

H1: Product and services quality positively influences price perception

H2: Hospitality positively influences price perception

H3: Promotion positively influences price perception

H4: Price positively influences customer satisfaction

## **3. Methodology**

The data for this study were collected from the customer of café through questionnaire survey method. The customer of café largely are student of university, lecturer, and some are local community around the university. The average customer of the café per day is around 65 persons. The most customer visits to the café in every weekend, where the football match was exhibited on a large screen to watch together. The number of visitors increased up to 100 persons or more on weekend. Therefore, based on the average consumer that visiting to the café, researcher distribute questionnaire to 200 consumer of the café to respond. At the end, total 124 respondents were received to be analysed.

The 124 respondents involved are selected through a purposive sampling technique to ensure that the participants were Gen-Z Muslim consumers with active café-visiting habits. Although the sample size is moderate, the use of Structural Equation Modeling (SEM) is justified as it allows for the simultaneous estimation of multiple regression equations within a single framework. Furthermore, SEM provides a robust analysis of the complex relationships between transactional justice dimensions and customer satisfaction, which cannot be achieved through traditional regression methods (Hair et al., 2014).

Meanwhile, to running the collected data from the respondent, twenty two variables are composed based on the theoretical framework. The twenty two variables that allegedly

influence the consumer satisfaction in the café asked to the respondents through questionnaire. The twenty two items were analysed using exploratory factor analysis (EFA). The principal component analysis with Varimax rotation was applied. Keiser-Meyer-Olkin (KMO) score and Bartlett's test was verified (Hair et al., 2010). The adequacy of data to factor analysis is usually evaluates by Kaiser-Meyer-Olkin (KMO) Measure and Bartlett's test of sphericity. Kaiser (1974) had suggested that for KMO in the 0.90s adequacy is marvellous, in the 0.80s is meritorious, in the 0.70s is middling, in the 0.60s is mediocre, in the 0.50s is miserable and below 0.5 – unacceptable. The Bartlett's test of sphericity should be significant ( $P < 0.05$ ). Following phase of factor analysis is the choice of number of factors. The most popular criteria are: Kaiser rule – retain only those factors with an eigenvalue larger than 1; and Cattell criterion – a scree-plot.

The extraction of factors is usually conducted by principal components analysis (PCA). Principal component analysis is usually used in “typical” EFA – it is one of the techniques used for calculation of factor loadings. PCA is used as the adaptation of classical Hotteling's principle components analysis for factor analysis, and in practically is the most popular. The next step of factor analysis is the choice of rotation method. The goal of rotation is to simplify and clarify the data structure (Malina, 2004). On the basis of loadings values we could indicate the variables with practically importance – it should be above  $\pm 0.5$ . The analysis could be finished by interpretation of factors (using loading for all variables).

Therefore, EFA used for exploring the relevant factors while CFA used to test measurement model and establishing the reliability and validity of factors identified in EFA. All variables were measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). To ensure the rigor of the measurement model, the study evaluates internal consistency and construct validity through several criteria: Cronbach's Alpha and Composite Reliability (CR) with a minimum threshold of 0.70, and Average Variance Extracted (AVE) with a minimum value of 0.50 to confirm convergent validity. Additionally, discriminant validity was assessed to ensure that each construct is empirically unique.

Meanwhile, SEM used to test the relationship of the factors to the customer satisfaction. The structural model evaluation includes the report of standardized path coefficients, t-values, and p-values to test the hypothesized relationships, providing a comprehensive empirical evidence of the proposed ethical-marketing framework.

## **4. Result and Discussion**

### **4.1. Exploratory Factor Analysis Test**

Following the exploratory factor analysis (EFA), the extracted variables representing customer satisfaction in the café context are presented in Table 1.

**Table 1.** Result of Factor Analysis

<b>Factors</b>	<b>Measurement Items</b>	<b>Factor Loadings</b>
(I) Product and Customer Services	Empathy	0.825
	Delivery Service	0.761
	Reliability	0.703
	Responsive	0.673
	Brand Image	0.628
	Product Quality	0.612
	Favourable Product	0.609

Factors	Measurement Items	Factor Loadings
(II) Price	Price Satisfaction	0.836
	Drink Price Fairness	0.787
	Food Quality	0.739
	Food Price Fairness	0.730
	Product Satisfaction	0.657
(III) Promotion	Advertising	0.808
	Sales Promotion	0.763
	Promotion Satisfaction	0.728
	Direct Marketing	0.638
(IV) Customer Hospitality	Compliment to Customer	0.777
	Free WiFi	0.762

Notes: Factor loading  $\geq 0.6$  is acceptable to utilize

Source: Susilo (2020)

The first factor combines product and service attributes, indicating that customers evaluate tangible quality and service interaction simultaneously. Product and service quality influence purchasing intention and satisfaction, and subsequently behavioral intention. In the context of Muslim consumers, reliable service and product consistency contribute not only to functional evaluation but also to perceived trustworthiness of the transaction.

The second factor represents price satisfaction, consisting of price fairness and value perception. Price perception is multidimensional and includes price-quality ratio and fairness considerations. For Muslim customers, fairness and transparency of price correspond to the perception of just exchange (*'adl*), where the acceptability of price depends on whether the received value matches expectation.

The third factor captures promotion activities, reflecting marketing communication intended to influence customer behavior. However, promotional persuasion operates mainly at the informational level rather than determining perceived fairness of exchange.

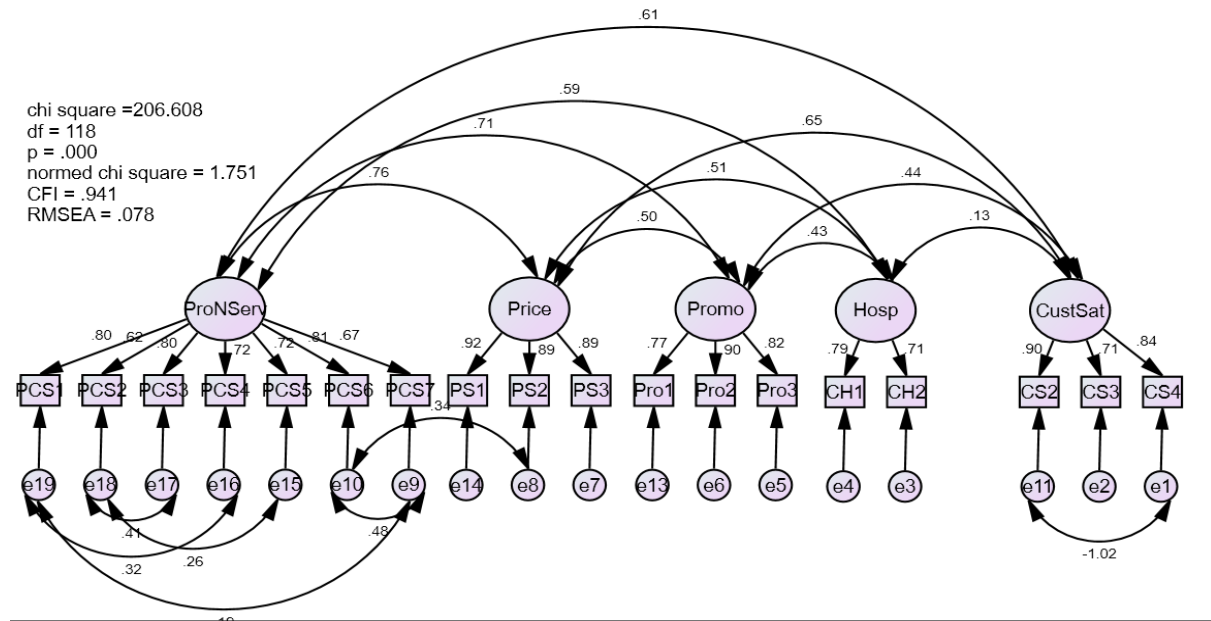
The fourth factor represents customer hospitality, including interpersonal treatment and supporting facilities. Hospitality enhances emotional comfort and service experience, corresponding to benevolent treatment (*ihsan*) in service encounters, although it may not directly determine price judgment.

Therefore, the extracted factors are suitable to be examined using Confirmatory Factor Analysis (CFA) to assess measurement validity and reliability.

#### 4.2. Measurement Model (CFA)

Confirmatory factor analysis (CFA) was conducted to evaluate construct validity. Convergent validity was assessed using loading estimates and construct reliability. The CFA was performed using AMOS 20. In AMOS 20, convergent validity can be assessed and tested using the measurement model by determining the significant t-value of each item's estimated pattern coefficient on its posited underlying construct factor. (Anderson & Gerbing, 1988) CFA was performed using AMOS 20. A good rule of thumb is that standardized loading estimates should be  $> 0.5$ . (Hair et al., 2010) CFA test results are illustrated in the figure below:

Figure 1. Confirmatory Factor Analysis Result



Source: Author’s own work

Based on figure 1, in variable product and services there are (ProNServ) factor loading for PCS1 = 0.80, PCS2 = 0.62, PCS3 = 0.80, PCS4 = 0.72, PCS 5 = 0.72, PCS6 = 0.81, and PCS7, 0.67. Meanwhile, in variable price PS1 has factor loading = 0.92, PS2 = 0.89, and PS3 = 0.89. In variable Promotion Pro1 has factor loading = 0.77, Pro2 = 0.90, and Pro3 = 0.82. In Variable Hospitality CH1 has factor loading = 0.79 and CH2 = 0.71. Meanwhile, variable Customer Satisfaction CS1 has been deleted due to the factor loading below 0.5, CS1 has 0.43 factor loading. Whereas, the other factor loading were fit for example CS2 = 0.90, CS3 = 0.71, and CS4 = 0.84.

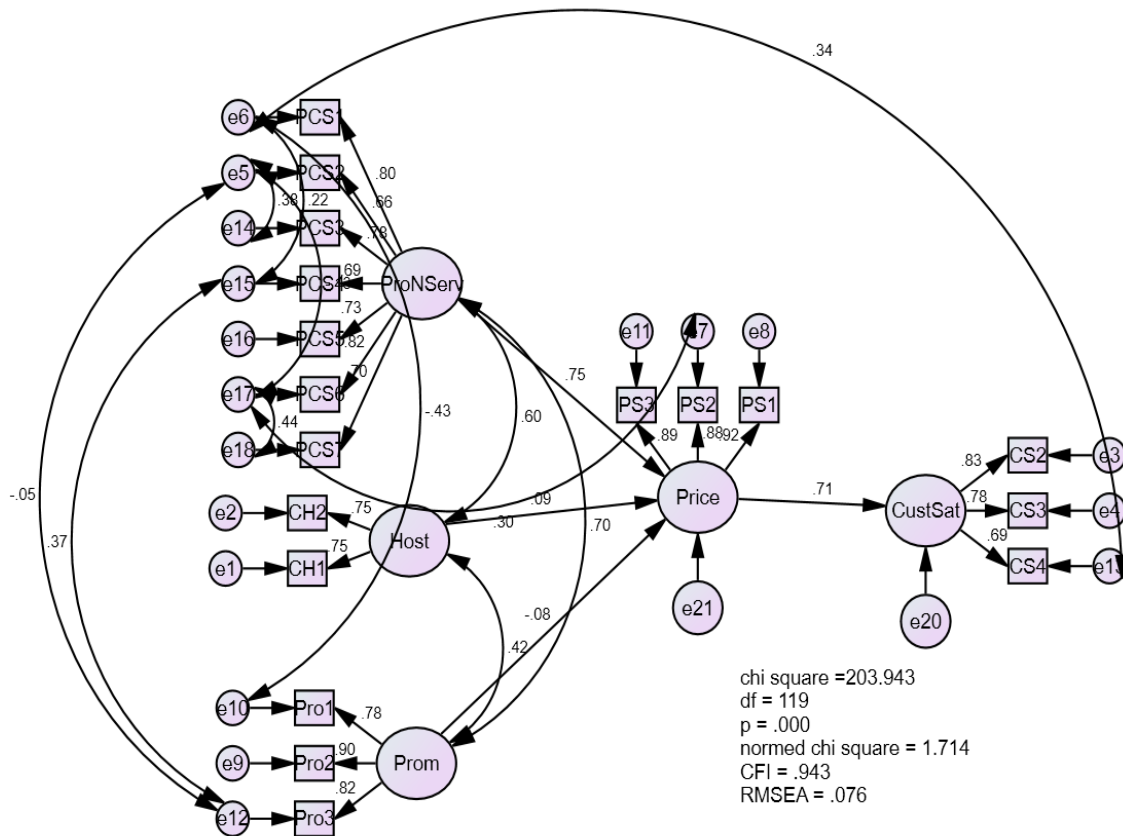
Even though, The CFA results provide overall fit indices ( $X^2 = 206.608$ ), chi-square degree of freedom (Normed chi-square) = 1.751, root mean square error of approximation (RMSEA) = 0.078, comparative fit index (CFI) = 0.941. Therefore, confirmatory factor analysis for the final measurement model reasonably supported the model’s fit and reliable to test with SEM.

These results indicate that the measurement model adequately represents customer evaluation of café consumption. The construct structure captures not only functional assessment but also perceived ethical acceptability of exchange among Muslim consumers.

#### 4.3. Structural Model and Hypotheses Testing

Structural equation modelling (SEM) was used to test the hypothesized proposed. The structural equation modelling technique enables the simultaneous estimation of multiple regression equations in a single framework. The model was estimated using maximum likelihood method. A structural model is fit to the service quality, customer satisfaction and loyalty data according to the model structure given in Figure 2. The goodness of fit indices for the final structural model suggested a good fit to the data: small ratio of normed chi-square ( $2 < \text{normed chi-square} < 5$ )(Tabachnick & Fidell, 2013; Wheaton et al., 1977) great values of CFI, ( $> 0.9$ ) and RMSEA values ( $0.03 < \text{RMSEA} < 0.08$ ).(Hair et al., 2010) The path diagram is presented in the figure below:

Figure 2. Structural Equation Modelling Result



Source: Author’s own work

The significant relationship between product and service quality and price perception ( $p = 0.001$ ) indicates that customers evaluate the fairness of price based on perceived performance and service reliability. This suggests that acceptable pricing emerges when the exchange is perceived as proportionate to the received benefit, consistent with the notion of just transaction (*‘adl*).

Hospitality does not significantly affect price perception ( $p = 0.400$ ). Although courteous interaction and supportive facilities improve comfort, they do not serve as justification for price evaluation. This indicates that benevolent treatment (*ihsan*) enhances experience but is not interpreted as a basis for determining monetary worth.

Similarly, promotion does not significantly influence price perception ( $p = 0.468$ ). Marketing communication may attract attention but does not determine whether customers consider the price fair. This suggests that customers rely more on substantive value rather than persuasive messaging when forming price judgments.

Price significantly influences customer satisfaction ( $p = 0.001$ ). This finding implies that satisfaction is strongly associated with perceived fairness and acceptability of exchange. When customers perceive the price as appropriate relative to received quality, satisfaction emerges as a sense of acceptance (*ridha*) toward the transaction. The path coefficients are summarized below:

Table 2. Path Coefficient of Hypotheses Test Result

Path	Hypothesis	p-value	Result
Product & Service → Price	H <sub>1</sub>	0.001**	Supported
Hospitality → Price	H <sub>2</sub>	0.400	Rejected

Promotion → Price	H <sub>3</sub>	0.468	Rejected
Price → Customer Satisfaction	H <sub>4</sub>	0.001**	Supported

Notes: \*\* significant value below 0.01, \* significant value below 0.05

Source: Author’s own work

The structural equation model is formulated as:

$$Y = 0.809 \text{ Price} (0.921 \text{ Product \& Service} - 0.082 \text{ Promotion} + 0.100 \text{ Hospitality}) + e(1)$$

Product and service quality affects price perception by 92.1%, promotion by -8.2%, and hospitality by 10%. Price influences customer satisfaction by 80.9%. Based on multiple R<sup>2</sup>, product and services, promotion, and hospitality explain price satisfaction by 57.4%, while 42.6% is explained by other variables. Price satisfaction explains customer satisfaction by 49.8%, while 50.2% is explained by other factors. These results indicate that price functions as a central mediating variable between operational performance and customer satisfaction. In the Muslim consumer context, satisfaction appears to arise when the transaction is perceived as fair and acceptable, reinforcing the ethical dimension of everyday consumption decisions.

#### 4.4. Discussion

Based on the hypothesis testing, product and service quality significantly influence price satisfaction. This finding indicates that customers do not evaluate price independently; rather, they interpret price through the performance of the product and the reliability of service. In the café context, customers accept a higher price when it corresponds to consistent product taste, reliable preparation, and professional service interaction. In other words, price is interpreted as a reflection of delivered value.(Cárdenas-Muga et al., 2025) The firm therefore inevitably incurs higher operational costs to maintain quality standards, which are then embedded into the final price of the product. Various operational elements influence price formation, particularly production cost and operational inputs in food and beverage businesses.(Fan et al., 2025)

However, the findings also indicate that customers remain satisfied as long as the perceived value matches the price paid. Even when production costs increase, customer satisfaction is maintained when product quality and service reliability are preserved.(Becerra et al., 2025) This confirms that satisfaction in café consumption is not determined by cheapness, but by proportionality between sacrifice and benefit. Customers are therefore more tolerant of higher prices when the exchange is perceived as reasonable and consistent.

This mechanism explains revisit intention in café settings. Previous studies show that repeat visits are closely associated with perceived quality and service experience.(Susilo et al., 2023) Thus, cafés need to continuously maintain product standards and service professionalism among staff, including waiters, cashiers, and kitchen personnel. Stable service performance reinforces customers’ perception that the price charged is justified.(Suhud et al., 2020)

From an Islamic economic perspective, this relationship reflects the concept of ‘*adl* (fair exchange). A transaction is accepted when compensation is proportionate to benefit. Customers do not seek the lowest price but rather a fair one. Satisfaction therefore emerges when the transaction avoids exploitation and maintains balance between what is paid and what is received. In this sense, price becomes a moral evaluation rather than merely a numerical evaluation.(Arief, 2012)

The analysis also shows that hospitality does not significantly affect price perception. This does not mean hospitality is unimportant. Instead, hospitality is perceived as inherent within service quality rather than as a separate determinant of price.(M. Zhang et al., 2019) Facilities such as comfortable space, seating arrangement, and free WiFi form part of the overall service

environment.(M. Zhang, 2017) Customers interpret these attributes as expected service standards rather than justification for higher pricing.(Koay & Low, 2025)

In other words, hospitality enhances experiential comfort but does not legitimize price evaluation. From the Islamic ethical perspective, hospitality corresponds to *ihsan* or benevolence in interaction.(Awalluddin et al., 2025) It improves relational experience but does not function as a basis for monetary compensation. Customers appreciate kindness, yet they do not consider it a tradable component that raises price fairness.(Zatta, 2025) This explains why hospitality improves experience but fails to significantly shape price perception.

Similarly, promotion does not significantly influence price perception. Promotion is often embedded within operational and marketing costs and therefore indirectly included in pricing structure. Although promotion influences purchase decisions and initial trial,(Riofita, 2025) it does not determine satisfaction. Customers may visit due to advertising, but their satisfaction depends on real performance. Prior research also indicates customers rely more on product quality and physical evidence than promotional persuasion when evaluating service experiences.(J. Z. Zhang et al., 2022)

This suggests Muslim consumers distinguish between persuasive communication and substantive value. Promotional messages may attract attention but cannot replace actual service performance. Hence, promotion functions as an entry mechanism, not a satisfaction mechanism.

The results further show that price significantly affects customer satisfaction. Price acts as the mediating variable through which operational performance is evaluated. Production cost elements embedded in price generate positive customer feedback when aligned with delivered value.(Tsaur et al., 2023) Customers are satisfied when the paid price allows them to enjoy food, beverages, and the overall café experience.(Baş & Özdemir Güzel, 2020)(M. A. A. Razak & Nayan, 2020)(Tadayonrad & Ndiaye, 2023)

In Islamic consumption ethics, this condition reflects *ridha* (mutual acceptance). Satisfaction occurs when customers willingly accept the outcome of the transaction without feeling deceived or pressured.(Sholichatun, 2023) The empirical finding that price directly drives satisfaction indicates that customers interpret fair pricing as a sign of trustworthy exchange. Thus, satisfaction emerges not merely from enjoyment but from perceived legitimacy of the transaction.

Overall, the study demonstrates a layered mechanism of satisfaction. Product and service quality shape price fairness (*adl*), hospitality enriches experience (*ihsan*), and price fairness generates acceptance (*ridha*). Consequently, customer satisfaction in the café context represents not only hedonic fulfillment but also ethical approval of exchange. This finding contributes to the understanding that, within Muslim consumer settings, market transactions operate simultaneously as economic and moral interactions.

## **5. Conclusion and Suggestion**

This study investigated the relationships among product and service quality, promotion, customer hospitality, price perception, and customer satisfaction in the café industry using Structural Equation Modeling (SEM). Exploratory Factor Analysis (EFA) identified four relevant factors which were validated through Confirmatory Factor Analysis (CFA), showing acceptable model fit (Normed chi-square = 1.751; RMSEA = 0.078; CFI = 0.941). The structural results indicate that product and service quality significantly influence price perception, and price significantly influences customer satisfaction, whereas promotion and hospitality do not

significantly affect price perception. These findings demonstrate that customer satisfaction is primarily shaped by value congruence: customers evaluate whether the price fairly reflects delivered quality, and satisfaction emerges when the perceived exchange is proportional rather than persuasive or experiential.

From both managerial and ethical perspectives, satisfaction in the café context is constructed through perceived transactional justice rather than experiential embellishment. Businesses should therefore prioritize operational reliability, consistency of quality, and transparent value-based pricing instead of relying on promotion or interpersonal friendliness as justification for price. Hospitality enhances interaction but cannot compensate for perceived overpricing. The results also align with Islamic commercial ethics in which just equivalence (*'adl*) establishes price legitimacy and mutual acceptance (*ridha*) emerges from perceived fairness, while benevolence (*ihsan*) functions only as complementary interactional value. Accordingly, customer satisfaction represents not merely a marketing outcome but an ethical approval of exchange grounded in fairness of value received relative to price paid.

## **6. Limitations and Future Research**

This study has several limitations that should be noted. Firstly, the use of convenience sampling with a sample size of 124 respondents limits the generalisation of these findings to the wider population of café consumers in Indonesia. Furthermore, the cross-sectional nature of the study captures customer perceptions at a single point in time, thus failing to account for how macroeconomic fluctuations or inflation might influence customers' tolerance thresholds regarding price fairness (*'adl*) in the long term.

For future research, it is recommended that subsequent researchers expand the geographical scope and sample size to enhance external validity. Given the finding that promotions and hospitality are not significant in influencing price perceptions, future research could employ qualitative or experimental methods to explore in greater depth why the element of *ihsan* (hospitality) is perceived as a mandatory service standard rather than a transactional value-add. A comparative study between conventional cafés and those explicitly branding themselves as Sharia-compliant entities would also provide valuable insights into the consistency of the application of the ethics of value exchange across various market segments.

## **Declaration of AI and AI-assisted technologies in the writing process**

During the preparation of this work, the author used GeminiAI to assist in language editing and improving the clarity of the manuscript. After using this tool, the author reviewed and edited the content as needed and takes full responsibility for the content of this publication

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