

Analysis of The Relationship Between Warranty and Returns on Consumer Loyalty at Car Dealership in the Application of Conditional Khiyar

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ABSTRACT

This research aims to analyze the relationship between the warranty policy and return policy implemented by the Medan Daihatsu Car Dealer and the level of consumer loyalty, especially in the application of the Conditional khiyar principle in business transactions. The research method used was a quantitative approach using a questionnaire as a data collection instrument, the number of samples used was 60 respondents. The data analysis technique uses multiple linear regression analysis and the hypothesis tests are the t test, F test and coefficient of determination which are processed with SPSS 25 Version software. The collected data will be analyzed using statistical techniques such as regression to assess the relationship between the variables studied. Apart from that, this research can also be a reference for further research in the field of marketing management and business law related to the implementation of conditional khiyar in business transactions.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis hubungan antara kebijakan garansi dan kebijakan retur yang diterapkan oleh Dealer Mobil Daihatsu Medan dengan tingkat loyalitas konsumen, khususnya dalam penerapan prinsip Conditional khiyar dalam transaksi bisnis. Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan menggunakan kuesioner sebagai instrumen pengumpulan data, jumlah sampel yang digunakan sebanyak 60 responden. Teknik analisis data menggunakan analisis regresi linier berganda dan uji hipotesis yang digunakan adalah uji t, uji F dan koefisien determinasi yang diolah dengan software SPSS 25 Version. Data yang terkumpul akan dianalisis dengan menggunakan teknik statistik seperti regresi untuk menilai hubungan antar variabel yang diteliti. Selain itu, penelitian ini juga dapat menjadi referensi bagi penelitian selanjutnya di bidang manajemen pemasaran dan hukum bisnis yang berkaitan dengan implementasi conditional khiyar dalam transaksi bisnis.



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INTRODUCTION

The rapid development and progress of Indonesia's economy today are not solely dominated by the manufacturing industry but are also followed by the automotive industry. The development of the automotive industry is currently growing quickly, leading to very stiff competition among automotive industries. The automotive industry, as one of the sectors that greatly influence the economy, increasingly emphasizes the importance of service to consumers (Abas Bambang 2011). This Japanese automotive brand ranks second nationally. Moreover, one of the Daihatsu car dealerships in Medan faces unique challenges in maintaining trust and consumer loyalty amidst increasingly stiff competition (Rizan and Arrasyid 2008).

As technology advances and competition increases, consumers are becoming smarter and demand transparent and high-quality service. Consumers tend to distrust dealers that offer overly generous warranties or too lenient return policies (Fibriyanti Salim dan Diah Dharmayanti 2014). On the contrary, dealers that have warranty policies in line with industry standards and moderate return policies are found to be more appreciated by consumers and tend to increase their loyalty. According to Pratama, (2015) Consumer behavior response that decision-makers can continuously observe includes repeated engagement with a brand or service, as well as paying attention to customer feedback from previous experiences with similar brands or services. This is a psychological behavior pattern.

This research is conducted to analyze consumer loyalty towards purchasing decisions regarding warranty policies and return procedures offered by dealerships. The clarity, accuracy, and fulfillment of these terms can significantly impact customers' perceptions of the quality of after-sales service. Conditional *khiyar*, as a guide in Islamic law and ethics in business transactions, becomes an important aspect in building relationships between dealerships and consumers. In this case, the clarity and fairness of these terms in warranties and return policies can form the basis of consumer trust. Conditional *khiyar* provides a foundation for transactions and interactions between dealerships and consumers. How consumers perceive and interpret Conditional *khiyar* can provide crucial insights into the understanding of fairness, transparency, and integrity in after-sales service, which in turn affects consumer loyalty (Harianto 2022).

Kotler dan Keller (2016) defining loyalty as follows: "Having a strong commitment to repurchase or resubscribe to preferred products or services in the future despite situational influences and marketing efforts that may potentially induce behavioral switching" (Tanoto et al. 2022). In such circumstances, companies must prioritize customer loyalty as their main goal. According to Kertajaya in Elrado (2014: 2), "satisfied customers will have a higher level of loyalty to a product compared to unsatisfied customers." Customer loyalty can also be generated from satisfaction, pleasure, and disappointment after using a service (Elrado, Srikandi, and Yulianto 2014). The abundance of loyal customers towards a company will undoubtedly have positive impacts and contribute to the sustainability and progress of the company. In the other hand, Kotler and Armstrong (2018) stated warranties can be defined as written or unwritten promises stating that the manufacturer or seller will be responsible for the quality or performance of the product they sell. Warranties create a sense of security for consumers, providing assurance that if the product is defective or does not meet certain standards, the manufacturer or seller will repair or replace it. Warranty policies can be interpreted as using a certificate from a product indicating that the manufacturer guarantees the product to be free from defects in workmanship and material failure for a certain period (Chandra Febriansyah 2021).

When consumers purchase a product, whether it's goods or services, they naturally expect to receive the best quality, with no missing functions or unpleasant surprises, especially in the case of services. The assurance that the product is as expected or free from defects is called a warranty (Shafarni 2018). Thus, it can be concluded that the general understanding of a warranty is the assurance provided by a company that customers will

receive a product that is good, in accordance with specifications, functions as it should, within a specified period, which may cover all or certain parts of the product. (Rosyidi, Yuselin, and Putri 2023). The purpose of having a warranty is to create and enhance customer satisfaction or loyalty (Anggraini, Yulifa, and Santoso 2020).

Philip Kotler and Gary Armstrong (2016), a return is an action taken by consumers to return goods or products to the seller with the intention of receiving a refund or exchanging for another item. This is often a critical part of marketing management as it reflects the relationship between consumers and sellers and how the product is valued and accepted by the company. According to Lambert (2017), effective handling of returns can strengthen customer trust and enhance brand image. Therefore, it is important for companies to have clear and effective return policies, as well as supply chain management systems that can handle returns efficiently Bunyamin, (2020) Stating that returned goods are low-value activities for both companies and business actors." Product returns occur when the product received by consumers does not meet their expectations or is received damaged. The Service Recovery Paradox theory states that consumers can become more loyal after experiencing problems if those problems are handled well (Rizal, Irwan, and Yunus 2022).

Khiyar, based on its linguistic meaning, denotes choice. The explanation of the concept of khiyar has been extensively presented by scholars in matters related to civil law transactions, particularly in the field of economics. The concept of khiyar grants rights to the parties involved in dealing with issues regarding transactions conducted (Nurjaman, Januri, and Nuraeni 2021). According to Wahbah Al-Zuhaili, khiyar is a choice made by one or both parties involved in a contract to either proceed with or cancel the agreed transaction based on the conditions of each party entering into the contract. (Fian and Yuniati 2016). The existence of conditional khiyar according to Islamic law is explained in various hadiths. According to the narrations of Bukhari and Muslim, Ibn Umar reported that a man complained to the Prophet Muhammad (peace be upon him) that he had been deceived in a transaction. Then the Prophet (peace be upon him) said, "If you engage in a transaction, say: 'No deception.' Then you have the right to khiyar for three nights." Ibn Umar reported that two people who have the right to khiyar have not separated or one of them has not disclosed to the other. The Prophet (peace be upon him) said, "Exercise khiyar in transactions." (HR Bukhari).

The right to choose (khiyar) is established by Islamic law for individuals engaging in civil transactions, particularly in economic matters (Sari, Pangiuk, and Baining 2022). The term "Khiyar" in the Compilation of Sharia Economic Law in Article 20, paragraph 8, refers to the right of choice for both the seller and the buyer to proceed with or cancel a sales contract that has been made (Syafei 2016). In a sales transaction, the seller and the buyer have the option to determine whether they truly want to buy or sell, to cancel it, and/or to choose among the goods offered (Jannah 2016).

Dealer Mobil Daihatsu in Medan, as one of the key players in the automotive industry, naturally has various warranty and return policies. The warranty period for cars, commonly known as the warranty period, is in accordance with the provisions stated in the service book or specific statements from the vehicle manufacturer. Daihatsu, through its

dealership network spread across Indonesia, will provide free repair or replacement of components covered under the warranty scheme if those components fail to function properly or experience damage. However, there are exceptions to the warranty, such as components damaged due to normal wear and tear, misuse, or external factors. The scope of warranty repairs only covers the cost of spare parts and services required to repair the damage covered by Daihatsu. The procedure for warranty claims and returns at Daihatsu Medan dealers can be seen in the following Table 1.

Table 1 *Terms and Process of Warranty or Return*

No	Descriptions	Warranty	Return
1.	Terms and Conditions	<ol style="list-style-type: none"> 1. Mandatory first service at 1 month/1000 KM and KM intervals. 2. Use only genuine Daihatsu spare parts. 3. No modifications or use of accessories that do not meet standards. 4. Not driven under conditions that do not comply with standards (e.g., flooding, overloading, accidents, etc.) 	<ol style="list-style-type: none"> 1. Returned items must be in the same condition as when purchased, without any damage or modifications by the consumer. 2. Items can be returned within a maximum of 7 days from the date of purchase. 3. Consumers are required to provide identification at the time of purchase and the original invoice or proof of purchase when returning items. 4. The return process will involve inspection by technicians or personnel appointed by the dealer.
2.	Claim Process	<ol style="list-style-type: none"> 1. Visit an authorized Daihatsu workshop. 2. Bring the Daihatsu vehicle and service book. 3. The workshop will inspect the vehicle. 4. If it meets the requirements, repairs will be carried out free of charge. 	<ol style="list-style-type: none"> 1. The consumer contacts the Daihatsu dealer to file a return claim. 2. The dealer will schedule an inspection of the item to ensure it meets the return conditions that have been established. 3. The dealer will verify the authenticity of these documents before proceeding with the claim process. 4. The technician team or personnel appointed by the dealer will inspect the condition of the returned item. 5. After the inspection is completed, the dealer will make a decision regarding the return claim. 6. If the item meets the return criteria, the dealer will proceed with the refund or replacement

Source Table 1: Primary data processed by researchers (2024)

The research conducted by Mohammad Rizan (2018) indicates that there is a significant influence of customer satisfaction on customer loyalty. The managerial implications of this phenomenon demonstrate that customer satisfaction is one of the strategic factors for creating and maintaining customer loyalty. Building customer loyalty involves providing the best service to customers by: conducting regular training for frontline staff and support teams, equipping dealerships and official workshops with comfortable and adequate waiting areas, enhancing service offerings by providing a consultation hotline, and extending the warranty period (Mohammad Rizan, 2018).

The objective of this research is to determine the extent to which warranties influence consumer perceptions of product quality and after-sales service. Additionally, it aims to identify the policies and procedures for product returns established by Daihatsu Medan dealers. The research also seeks to determine whether the effective implementation of conditional khiyar can enhance trust levels and strengthen long-term relationships between dealers and customers.

RESEARCH METHODS

The type of research used in this study is quantitative research. The research was conducted at one of the Daihatsu Car Dealerships in Medan, located at Jalan Sisingamangaraja No.170, Medan, Indonesia. This research consists of two variables: independent variables (warranty, return, and conditional khiyar) and dependent variables (customer loyalty). The sample size used in the study is 60 respondents, using purposive sampling technique. The data analysis technique used in this research is descriptive analysis, and the data collection method used is the questionnaire method. The data analysis tools used include data quality such as Validity and Reliability, followed by Normality Test, F-test, t-test, and Adjusted R-square test, using SPSS version 25 software.

RESULTS and DISCUSSION

Descriptive analysis

According to Sugiyono (2017), descriptive analysis is a research method by collecting data as they are, then organizing, processing, and analyzing the data to provide a broader picture of the existing problem.

Table 2 Descriptive Analysis Test Results

	N	Descriptive Statistics			
		Minimum	Maximum	Mean	Std. Deviation
Age	60	21	34	23,00	2,147
Valid N (listwise)	60				

Source: Data Processing Results with SPSS 25

The results of the descriptive analysis indicate that the number of respondents (N) was 60 respondents from the questionnaire completion. All respondents were obtained with an age range between 21 to 34 out of 60 respondents.

Validity Testing

According to Sugiyono (2018:192), validity testing is valid research results if there is consistency between the collected data and the actual data that occur in the object under study. Validity testing is conducted on the variables of warranty, return, conditional khiyar, and customer loyalty. The questionnaire instrument used can be considered valid if the calculated value (r-value) is greater than the table value (r-table). Based on the significance value of 0.05 and the number of data (n) = 60, with degrees of freedom (df) = n-2, the obtained table value is 0.254. The results show that all calculated values are greater than the table value, indicating that all statements are valid.

Reliability Testing

Reliability testing is a measure of the stability and consistency of respondents in answering questions related to the constructs - dimensions of a variable arranged in the form of a questionnaire (Angely, Tampi, and Mukuan 2019). In reliability testing, a variable is considered reliable if it yields a Cronbach's Alpha value > 0.70. If the Cronbach's Alpha value is > 0.70, the data is considered reliable or the assumption of reliability testing is met. However, if the Cronbach's Alpha value is < 0.70, the data is considered unreliable or the assumption of reliability testing is not met. Based on the research results, Cronbach's Alpha values in this study are considered reliable because the Cronbach's Alpha values for each variable are as follows: warranty variable = 0.792; return variable = 0.189; conditional khiyar variable = 0.866; and customer loyalty variable = 0.830. The results of the normality test can be seen in the graph below.

According to Ghozali (2018:145), the normality test is conducted to determine whether the independent and dependent variables in a regression model, or both, have a normal distribution. If the variables do not have a normal distribution, the results of the statistical test will be affected. From the graph above, it can be observed that the data distribution follows the diagonal line between 0 (zero) and the intersection of the Y-axis with the X-axis. This indicates that the data in this study follows a normal distribution.

Multiple linear regression analysis is a statistical method used to test the influence of several independent variables on a dependent variable. According to Sugiyono (2018:307), multiple linear regression analysis is conducted when the number of independent variables to be tested is more than 2. According to Ghozali (2021), the application of multiple linear regression involves using more than one variable as independent variables with one dependent variable.

Table 3 Coefficient of Determination (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,929	,864	,856	1,075

Source: Data Processing Results with SPSS 25

Based on the table above, the R-squared value of 0.864 indicates that the variables X1, X2, and X3 collectively influence the variable Y by 86.4%. Therefore, it can be concluded that warranty, return, and conditional khiyar have a significant impact on customer loyalty

at the Daihatsu car dealership in Medan. The remaining portion (100% - 86.4%) = 13.6% is explained by other variables not included in this study.

Table 4 *The results of the F-test*

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	410,281	3	136,760	118,367	,000b
Residual	64,702	56	1,155		
Total	474,983	59			

Source: Data Processing Results with SPSS 25

The F-test (simultaneous or joint test) is a hypothesis test that aims to determine whether at least one independent variable can influence the dependent variable. From the table, the calculated F-value obtained is 118.367 with a significance value of 0.000. The calculated F-value (118.367) is greater than the tabulated F-value (3.18), and the significance value is smaller than the probability value of 0.05, or $0.000 < 0.05$. Therefore, the alternative hypothesis (H1) is accepted, and the null hypothesis (H0) is rejected. This means that collectively, warranty, return, and conditional khiyar significantly influence customer loyalty.

Table 5 *The Results of the t-test and Coefficient B*

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
1 (Constant)	1,339	,793		1,688	,097
Total (X1)	,165	,048	,346	3,411	,001
Total (X2)	,314	,083	,415	3,766	,000
Total (X3)	,255	,089	,230	2,848	,006

Source: Data Processing Results with SPSS 25

The results of the t-test indicate that:

- The warranty variable (X1) has a t-value of 3.411, and the significance value is greater than 0.05. Therefore, the alternative hypothesis (Ha) is accepted, and the null hypothesis (Ho) is rejected, indicating that warranty has a significant influence on customer loyalty.
- The return variable (X2) has a t-value of 3.766, and the significance value is greater than 0.05. Thus, the alternative hypothesis (Ha) is rejected, and the null hypothesis (Ho) is accepted, suggesting that return has a significant influence on customer loyalty.
- The conditional khiyar variable has a t-value of 2.848, and the significance value is greater than 0.05. Consequently, the alternative hypothesis (Ha) is accepted, and the null hypothesis (Ho) is rejected, indicating that conditional khiyar has a significant influence on customer loyalty.

Discussion

The Influence of Warranty on Customer Loyalty at Daihatsu Car Dealerships in Medan, Based on the multiple linear regression equation, the coefficient for the warranty variable is 0.314, indicating a positive influence with a significance value of 0.001 between the

warranty variable and customer loyalty. Warranty is a crucial point in purchase decisions. It can influence consumer purchasing decisions by providing certainty and security regarding the financial risk of purchasing the product. In other words, warranty is not only related to the responsibility for repairing or replacing products but also serves as a strategic tool that can shape consumers' positive perceptions of the brand or product. Implementing good warranty policies can be a crucial factor in building and maintaining customer loyalty. Consumers will feel safer and more confident when they know they are protected by a warranty that can guarantee the quality and performance of the Daihatsu cars they purchase. This can increase customer satisfaction and make them more likely to return to the same dealer for future purchases. The results of this study indicate that warranty policies have a positive impact on customer loyalty.

The Influence of Returns on Customer Loyalty at Daihatsu Car Dealerships in Medan, Flexible and customer-friendly return policies can have a positive impact on customer loyalty. Based on the multiple linear regression equation, the coefficient for the return variable is 0.314, indicating a positive influence with a significance value of 0.000 between the return variable and customer loyalty. When customers feel they have the freedom to return items that do not meet their expectations, it can increase customer satisfaction and make them more likely to return to the same dealer. Therefore, it is important for Daihatsu Car Dealerships in Medan to carefully consider their return policies, ensuring that the return process runs smoothly and provides a positive experience for customers. In this study, the variable that most dominantly influences customer loyalty is return. The ease of the return process is crucial to their purchasing decisions at Daihatsu Car Dealerships in Medan.

The Influence of Conditional khiyar on Customer Loyalty at Daihatsu Car Dealerships in Medan, Conditional return policies, such as Conditional khiyar, can contribute to increased customer loyalty. When customers feel they have the freedom to return items that do not meet their expectations, it can enhance trust and satisfaction with the dealer. Customers will feel more protected and valued, thereby increasing their likelihood to repurchase products from the same dealer in the future. According to research by Riza Rahmatillah (2019), Conditional khiyar can be implemented by Muslim communities as it has been permitted by Sharia law with clear time limits as stipulated by the Prophet Muhammad. Based on the multiple linear regression equation, the coefficient for the Conditional khiyar variable is 0.255, indicating a positive influence with a significance value of 0.006 between the Conditional khiyar variable and customer loyalty.

The Influence of Warranty, Return, and Conditional khiyar on Customer Loyalty at Daihatsu Car Dealership in Medan, Simultaneously, these three variables have an influence on customer loyalty at the Daihatsu Car Dealership in Medan by 86.4%, with the remaining 13.4% influenced by other variables not included in this study. By providing transparent, easily accessible, and customer-friendly policies, the dealership can build a strong relationship with customers and support their business growth in the competitive automotive industry.

CONCLUSIONS

Based on the findings of this research, it is evident that warranties and return policies significantly influence customer loyalty towards Daihatsu car dealerships in Medan. The study reveals that customers are inclined to remain loyal to dealerships that offer transparent and reliable warranties, along with flexible and transparent return policies. The F-test results confirm the suitability of the regression model in predicting customer loyalty at Daihatsu car dealerships in Medan. Moreover, the coefficient of determination (R²) underscores the substantial contribution of warranty, return, and conditional khiyar variables towards predicting customer loyalty.

In scrutinizing the independent variables – warranty, return, and conditional khiyar – against the dependent variable of customer loyalty using the t-test, a positive impact on customer loyalty (Y) at Daihatsu car dealerships in Medan is evident. This implies that an improvement in warranty, characterized by meeting expectations, repeat purchase intentions, and overall customer satisfaction with the dealership, will foster enhanced customer loyalty.

Additionally, in the partial correlation analysis, it is evident that the partial correlation value of return (X₂) surpasses that of warranty (X₁) and conditional khiyar (X₃). Thus, return (X₂) emerges as the predominant influencer of customer loyalty at Daihatsu car dealerships in Medan, owing to its higher partial correlation value compared to warranty and conditional khiyar.

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