

The Effect of Timely Guarantees Based on Kafalah Bil Ujah on Shopee on Customer Satisfaction

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Abstract

Customer trust is a critical element in ensuring operational continuity and success of a marketplace platform. Shopee, one of the largest marketplaces in Indonesia, strives to increase customer satisfaction through various innovative programs, one of which is the Timely Guarantees Program based on the kafalah bil ujah. This study aims to analyze kafalah bil ujah in the timely guarantees program at shopee to increase customer satisfaction and user confidence in the marketplace in terms of delivery accuracy. This study aims to analyze kafalah bil ujah in the timely guarantees program at shopee to increase customer satisfaction and user confidence in the marketplace in terms of delivery accuracy. Data were collected through questionnaires distributed to 300 respondents who are active shopee users. This research uses a quantitative approach with a survey method. The results showed that the implementation of the timely guarantees program using the kafalah bil ujah contract significantly affected customer satisfaction. With this warranty, customers feel safer and more confident in making transactions. Descriptive analysis shows that the majority of respondents are satisfied with the timely guarantees program implemented by shopee. The results of multiple linear regression tests state that the variables of the timely guarantees program (x1) and the kafalah bil ujah contract (x2) significantly affect customer satisfaction (y). The novelty of this research is that the significance of these results reinforces the importance of the guarantee mechanism in increasing customer trust and satisfaction on e-commerce platforms. The benefits of research are that it can increase trust with a clear time guarantee and certainty in claim settlement can increase trust in the shopee platform and provide a better understanding of the kafalah bil ujah contract (guarantee on the basis of ujah or fee) which may not be widely known by customers and sellers.

Keywords

Marketplace, shopee, timely guarantees, kafalah bil ujah, customer satisfaction



I. Introduction

Online shopping in Indonesia has experienced very rapid growth in recent years, driven by technological developments and changes in consumer behavior. Timely delivery is one of the crucial factors in maintaining customer satisfaction levels, especially amidst increasingly tight competition between marketplaces. However, late delivery is often a major problem that damages trust and reduces customer satisfaction levels. Therefore, the implementation of the Timely guarantees Program based on the kafalah bil ujah contract at Shopee is expected to be an effective solution in dealing with this problem (Sari, 2024).

This research aims to analyze the effect of implementing the Timely Guarantees Program based on the kafalah bil ujah contract on customer satisfaction. More specifically, this research will examine the extent to which this program can increase

Shopee customer trust and loyalty, as well as its direct impact on transaction volume and the platform's reputation in Indonesia (Princess, 2021).

Timely Guarantees program is a major concern in various industrial sectors, especially in logistics and e-commerce services. This program aims to ensure that goods or services promised to customers arrive on time, according to the schedule that has been set. Between 2020 and 2024, the implementation of this program is increasingly critical as consumer expectations for fast and reliable services increase.

This technology allows companies to monitor shipments in real-time and identify and address potential bottlenecks before they result in delays. In the e-commerce sector, companies such as Alibaba and Tokopedia have introduced compensation policies for customers if their purchased items do not arrive on time. This policy not only increases consumer confidence but also encourages companies to improve their supply chain management systems (Kalkha, Khiat, Bahnasse, & Ouajji, 2023).

However, the implementation of the Timely guarantees Program is not without its challenges. The COVID-19 pandemic, for example, has tested the resilience and flexibility of global supply chain networks. Many companies have had to adapt to logistical disruptions and strict quarantine regulations, forcing them to find innovative solutions to continue to deliver on their promises to customers (Brown, Johnson, & Wilson, 2024).

With increasing customer expectations and intense market competition, the Timely guarantees Program has become an essential element of business strategy. Future challenges include the adoption of new technologies, changing government policies, and increasing service standards. However, with continued innovation and a commitment to customer satisfaction, the program is expected to continue to grow and provide significant benefits.

Kafalah Bil Ujah generally refers to the concept of guarantee with a fee. In this contract, the guarantor (kafil) provides a guarantee to a third party (makful 'anhu or creditor) for the guaranteed party (makful lahu or debtor), and in return, the guarantor receives a fee. The MUI through the National Sharia Council (DSN-MUI) issued fatwas related to various sharia financial products, one of which includes the kafalah bil ujah contract. The National Sharia Council - Indonesian Ulema Council (DSN-MUI) issued fatwa No. 11/DSN-MUI/IV/2000 concerning Kafalah which became the legal basis for guarantee practices in sharia finance.

Customer trust is a critical element in ensuring the operational continuity and success of a marketplace platform. Shopee, one of the largest marketplaces in Indonesia, strives to improve customer satisfaction through various innovative programs, one of which is the On-Time Guarantee Program based on the kafalah bil ujah contract. The kafalah bil ujah contract is a concept in Islamic law that allows for a guarantee of the implementation of an obligation by a third party in return for services. In the context of the marketplace, this program offers a guarantee of on-time delivery, thereby minimizing uncertainty and customer dissatisfaction due to late delivery (Journal & Economics, 2023).

II. Review of Literatures

2.1 Definition of Consumer Behavior

Defining about humans as consumers, they must have needs and desires in their lives. The needs and desires of consumers are very diverse and can change according to the growth of the times and are influenced by many factors that influence consumers in making purchases. Therefore, those in charge of marketing must be able to master

and understand consumer behavior so that the marketing activities that are realized can run practically and successfully, so that the company's targets can be achieved.

Some definitions of consumer behavior interpreted by several experts include the following. Based on Hasan's interpretation (2013) consumer behavior is the study of the processes involved when individuals or groups choose, buy, use or manage products, services, ideas or experiences to satisfy consumer needs and desires. Meanwhile, based on Sunyoto's (2012) interpretation, consumer behavior can be interpreted as the activities of individuals who are directly involved in obtaining and using goods or services, including the decision-making process in preparation for determining these activities. (Journal & Economics, 2023)

Schiffman and Kanuk (2000) define behavior consumer as follows: "The term consumer behavior refers to the behavior that consumers display in searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs" (the term consumer behavior is defined as the behavior displayed by consumers in searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs).

Some other definitions of consumer behavior are put forward by the following authors: the decision-making process and physical activity in evaluating, acquiring, using and disposing of goods or services (Loudon and Della-Bitta, 1984). Behavior directed by people in planning, purchasing and using economic goods and services (Winardi, 1991). Behavior associated with "Preferences" and "Possibilities" (Deaton and Muellbauer, 1986).

Consumer behavior is a study of everyday human behavior (Mullen and Johnson, 1990). Consumer behavior is essentially to understand "Why do consumers do what they do". From several definitions mentioned above, we can conclude that consumer behavior is all activities, actions and psychological processes of consumers that drive these actions before buying, when buying, using, spending products and services, and after doing the above or evaluating activities.

Consumer behavior has special importance for people who for various reasons want to influence or change that behavior, including people whose primary interest is marketing. It is not surprising that the study of consumer behavior has its roots in economics, especially in marketing. If the study of consumer behavior can be done well, then companies that produce goods or services will get much greater rewards than their competitors because by understanding the study of consumer behavior, companies are able to provide greater satisfaction to their consumers.

2.2 Timely Guarantees

Service quality is a critical determinant of customer satisfaction in e-commerce. Research shows that dimensions such as reliability, responsiveness, and empathy significantly influence customer satisfaction on platforms such as Shopee, a study found that improved service quality directly correlates with improved customer satisfaction, emphasizing the need for e-commerce platforms to prioritize these aspects. (Gloria Margareth Hutagalung, Eko Pujianto, & Retno Wulan Damayanti, 2023)

Timely Guarantees, as part of the Kafalah Bil Ujah framework, can significantly improve customer satisfaction by providing reassurance and reducing the perceived risk associated with online shopping. When customers feel secure in their transactions, they are more likely to report higher levels of satisfaction. This is particularly relevant in the context of Shopee, where on-time delivery and service reliability are paramount. (Hung, 2025)

While security is an important factor, studies have shown that negative perceptions can affect customer satisfaction. Therefore, ensuring that timely assurance is communicated and implemented effectively is essential to reducing security concerns and improving overall customer satisfaction. Promotions also play an important role in customer satisfaction. Studies have shown that promotional strategies positively influence customer perceptions and satisfaction levels. When combined with timely assurance, promotions can create a compelling value proposition for customers, further enhancing their satisfaction with Shopee.

Customer feedback mechanisms are critical to understanding satisfaction levels and areas for improvement. Studies show that actively seeking and responding to customer feedback can lead to significant improvements in service quality and satisfaction. This iterative process is critical to maintaining competitiveness in the e-commerce sector. Findings suggest that Shopee should focus on integrating timely assurance into its service offerings to enhance customer satisfaction. By aligning this assurance with high service quality and effective promotional strategies, Shopee can grow a more loyal customer base. (Pokhrel, 2024)

The implementation of the Timely Guarantees is in line with the legal protection outlined in consumer protection laws, ensuring that users are informed of their rights regarding the warranty (natalia posumah). The warranty system is designed to comply with regulations, providing a structured approach to warranty claims and consumer rights. If an order does not arrive within the promised time, Shopee will compensate the buyer in the form of Shopee Coins or other forms of compensation, depending on the applicable provisions.

This feature aims to increase buyer confidence in the delivery service and maintain customer satisfaction. Sellers who participate in this program must also ensure that they process and ship orders on time according to the provisions provided by Shopee.

1. Estimated Delivery Time

Every product sold on Shopee has an estimated delivery time calculated based on the distance and product category. Sellers must ensure that this estimate is accurate and realistic. (Niu & Zhao, 2023)

2. Shipping Compliance

This indicator measures the level of seller compliance in sending goods according to the promised time. This includes processing time (packing) to the time of handover to the courier.

3. Seller Response Speed

Sellers who are responsive to buyers' questions and concerns tend to be more trusted. Speed in providing receipt numbers and tracking is also an important aspect.

4. Courier/Shipping Quality.

Shopee works with various logistics service providers. The quality of service from the courier also has a significant impact on the timeliness of delivery.

5. Product Return Frequency

The rate of product returns due to inconsistencies in shipping times can be an important indicator. Sellers must minimize errors in shipping products.

6. Timely Guarantees Policy

There is a clear policy from Shopee regarding compensation or refunds in the event of late delivery. Sellers and buyers must understand this policy in depth.

2.3 Kafalah Bil Ujah

a. Understanding the Kafalah Bil Ujah Contract

The Kafalah bil Ujah contract refers to a contractual agreement in sharia finance where one party (guarantor) provides a guarantee to a third party for the obligations of another party (debtor) in exchange for a fee (ujrah). This concept is rooted in the principles of Kafalah, which emphasizes mutual assistance and assurance without expecting human rewards, but rather seeking divine approval. The kafalah bil ujah contract is an agreement in which one party (kafil) provides a guarantee to another party (makful) to fulfill certain obligations, in exchange for fees or wages (ujrah). In this context, kafil is responsible for settling makful's debts or obligations if makful fails to do so. This agreement emphasizes the importance of trust and mutual respect between the parties involved. (Moh. Asra, 2020)

The practice of kafalah bil ujah is often encountered in the world of business and finance, where companies or individuals may require additional collateral to obtain loans or contracts. For example, an entrepreneur who wants to expand his business but does not have enough capital can ask for help from a kafil to guarantee the loan he is applying for. With this guarantee, financial institutions will be more confident in providing financing, because there are parties who are ready to take responsibility. In its implementation, this contract must comply with sharia principles, including fairness and transparency. All parties need to understand their respective rights and obligations so that disputes do not occur in the future. With proper implementation, kafalah bil ujah can be a mutually beneficial solution and support healthy economic growth. (Alini Binti Mat Ali et al., 2023)

b. Analysis of Fatwa and Practice

In the dictionary of fiqh terms, "kafalah" means "responsibility or liability for something". This is a contract containing an agreement that a person has rights that must be fulfilled towards another person and is associated with that person in terms of responsibility for those rights in a sale and purchase transaction.

Kafalah, according to the Fatwa of the National Sharia Council Number 11/DSN-MUI/IV/2000, is a guarantee contract given by the guarantor (kafil) to a third party (makful lahu) to fulfill the obligations of the second party or the insured. However, this understanding has changed over time. Kafalah is the same as kafalahal-wajhi (personal guarantee, self-guarantee), while dhaman is the same as absolute property guarantee. According to Syafii Antonio, al kafalah is a guarantee given by kafil to a third party to fulfill the responsibilities of the second party. In a different sense. Kafalah also means handing over the responsibility of a person who is guaranteed to another person as a guarantor.

a. Contract

Contract comes from the Arabic word al-'aqd, which has many meanings, including binding, gathering, agreeing, strengthening, and combining two things. Wahbah Az Zuhaili defines contract as a bond, or tightening and strengthening, between two or more parties in a certain situation. Such agreements are legally recognized and must comply with consumer protection laws, ensuring that users are informed of their rights and obligations. (Mahfudloh Apriliani Filla, Asy'ari Syahrul Mochammad, & Huda Bakhrul, 2024)

b. Ujah

As explained in the Compilation of Sharia Economic Law (KHES) in article 474 regarding wages in kafalah transactions, it is:

- 1) If wages are required for the power of attorney in a power of attorney transaction, the power of attorney is entitled to payment after carrying out the task,

- 2) If payment of wages is not required in the transaction and the recipient of the power of attorney is not the party who works to receive wages, his service is merely a kindness and he has no right to ask for payment.

c. Conditions and Pillars of the Kafalah bil Ujrah Agreement

a. Representative (person who is represented)

A representative is a person who is trusted with what is given to him, he is not responsible for his mistakes; and because he is a trusted person, he can claim that something given to him is damaged. The representative must be a rational person. Representatives are considered invalid if they are stupid, or immature.

b. Muwakkil (Person who represents)

The person who represents must own the goods or be under his control and have the authority to act on the goods. The kafalah is void if the person who represents is not the owner or guardian. Children who are able to distinguish between good and bad can represent mahdhoh actions, such as receiving grants, alms, and wills. However, if the action includes Dharar mahdhah (harmful) actions, such as divorce, giving alms, granting, and wills, then the action is void.

2.4 Shopee Marketplace

Shopee is one of the e-commerce that has high achievements in Indonesia. This company was first introduced to the country in 2015. It started from Singapore. That means, this is the fifth year this marketplace has developed in our country. Interestingly, in this fifth year, the total downloads of this platform application on the Play Store have reached more than 50 million. This figure can be a sign that the number of users in this marketplace continues to grow every day. Whether they are only buyers or also sellers. The above achievements cannot be separated from the advantages of this marketplace in terms of product fulfillment, competitive prices (even very cheap), and ease of payment, Shopee is a mobile application-based marketplace platform that provides various consumer needs, from fashion, cosmetics, electronics, to food. Shopee utilizes internet technology to provide an effective and efficient online shopping experience for its users (Yanto & Anjasari, 2021)

In the business world, we often hear about the concept of business, in this covid era the concept of business has shifted towards online sales, along with the government's appeal to stay at home. Activities carried out during this covid 19 period have shown a significant spike of almost 4 times in online buying and selling transactions using various marketplaces, especially Shopee. Shopee acts as an intermediary between sellers and buyers, providing a safe and comfortable place to conduct online buying and selling transactions. With an integrated system, Shopee helps meet customer needs by providing various products from many sellers in one application, Shopee's work system is supported by good electronic service quality (e-service quality), starting from easy application access, speed of loading data, to a comfortable transaction process. (Nita & Ratnasari, 2022)

Shopee also implements an integrated payment and delivery system to ensure customer security and convenience in transactions. For customers, Shopee provides many benefits such as ease in searching and buying products, time efficiency, and a complete range of product choices. In addition, the perception of benefits felt by customers has a positive and significant effect on purchasing decisions on Shopee. The platform's commitment to quality assurance helps build trust among consumers, leading to repeat purchases. Some people believe that using technology will be free from business. Here

Shopee also provides a "live chat" feature that makes it different from other marketplaces.(Tulyanti & Salam, 2024)

In this feature, buyers can easily talk directly and negotiate with sellers on Shopee. Shopee has listed many payment systems such as COD (Cash On Delivery) which has recently been implemented. Buyer trust is the most important key. Because the business activities carried out are online, sellers and buyers do not face each other directly.

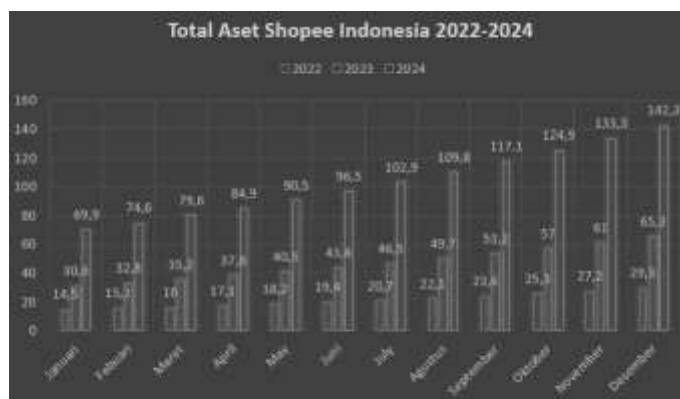


Figure 1. Total Assets of Shopee Indonesia 2022-2024
Data source: Shopee Indonesia, OJK 2024

The results of this study using quantitative methodology show that Shopee's total assets in Indonesia in 2022-2024 showed a significant increase from the previous year with stability. In terms of security in transactions, Shopee guarantees with a warranty system and also provides a joint account to protect consumers from being deceived. The business concept during the Covid and New Normal era will more or less change the distribution pattern from producers to consumers to be shorter. This is because with the new order of life during the Covid-19 pandemic, direct interaction patterns are increasingly limited and people prefer to use technology to meet their needs. "Humanly, since this pandemic, human interaction has decreased. If we talk about the New Normal, direct interaction has decreased but IT is increasingly aggressive.

2.5 Customer Satisfaction

Customer satisfaction is a critical factor in the success of e-commerce platforms like Shopee. Customer satisfaction can be defined as the level of satisfaction felt by customers after using a particular product or service. This level of satisfaction is influenced by various factors such as product quality, ease of use of the platform, customer service, and speed of delivery, Shopee's e-service quality has been shown to have a positive effect on customer satisfaction and attitudes, Customers feel very satisfied with the services provided, thus forming a positive attitude towards Shopee and increasing their loyalty in using this application, Shopee offers a variety of products ranging from daily necessities, fashion, electronics, to beauty products.(Ripple, 2022)

The diversity of these products makes it easier for consumers to find the items they need on one platform, thus increasing customer convenience and satisfaction in shopping. The quality of the products offered on Shopee is one of the main factors that influences customer satisfaction. Products with good quality and according to consumer expectations will increase trust and satisfaction, thus encouraging customers to make repeat purchases on the Shopee platform.(Windawati & Adhilla, 2022)

In addition to the variety and price of products, Shopee also provides convenience in the transaction process and guarantees security for customers. A variety of payment

systems and consumer protection make customers feel comfortable and safe when shopping, which ultimately increases their level of satisfaction. Fast and responsive service from sellers on Shopee also contributes to increasing customer satisfaction. Customers feel appreciated when they get good service, from communication to efficient shipping, so that the shopping experience on Shopee becomes more enjoyable.(Nelisa & Evyanto, 2022)

Overall, various studies have shown that customer satisfaction on the Shopee platform is influenced by various factors including service quality, price and promotions, delivery speed, return policy, and the appearance and ease of use of the application. Improving these factors can help Shopee to continue to maintain and even increase their customer satisfaction.(Kee et al., 2023)

2.6 Hypothesis

Null Hypothesis

(H0): There is no effect of timely guarantees based on kafalah bil ujah on shopee on customer satisfaction.

Alternative Hypothesis

(HA): There is a significant influence between the on-time guarantee based on shopee's kafalah bil ujah on customer satisfaction.

Explanation:

H0 and HA are two different hypotheses regarding the relationship between the independent variable (on-time guarantee based on kafalah bil ujah on Shopee) and the dependent variable (customer satisfaction).

H0 states that there is no significant influence between the independent and dependent variables, while HA states that there is a significant influence between the two. The relationship between timely guarantees based on kafalah bil ujah on Shopee and customer satisfaction in this hypothesis is assumed to be a positive relationship, where if timely guarantees are provided, then customer satisfaction will increase. This hypothesis shows that the HA hypothesis looks more likely to occur than H0, so that in the research to be conducted, researchers will focus on testing the truth of the HA hypothesis.

III. Research Methods

This paper aims to examine and analyze the implementation of the timely guarantees, identify and analyze the implementation of the timely guarantees program implemented by Shopee, and understand the basics of the Kafalah Bil Ujah contract as a model used. And evaluate the extent to which the implementation of the timely guarantees program based on the Kafalah Bil Ujah contract can affect the level of customer satisfaction at Shopee. And determine the effectiveness of the timely guarantees program in meeting customer expectations and how it contributes to customer loyalty.

This research uses Quantitative Data, Data obtained from questionnaires filled out by Shopee customers regarding their level of satisfaction related to the timely guarantees program. Data source of this study:

- a. Data from customer service that records complaints, requests, and feedback from customers regarding timely warranties.
- b. Analysis of conversations and reviews on social media, discussion forums, and online communities related to the shopping experience on Shopee and customer satisfaction.

Data were collected through questionnaires distributed to 100 respondents. This study uses a quantitative approach with a survey method. Primary data were collected

through online questionnaires to 50 respondents who are active Shopee users. Presenting demographic data of respondents such as age, gender, frequency of shopping at Shopee, and experience with the timely guarantees program.

Using Structural Equation Modeling (SEM) is a statistical technique used to analyze structural relationships. SEM combines factor analysis and multiple regression methods. Partial Least Squares (PLS) is an SEM method that uses a variance-based approach. The SEM-PLS model shows that Timely guarantees has a positive and significant effect on Customer Satisfaction with a p-value <0.05.

The operational variables in this study are intended to facilitate the compilation of the required data measurement tools based on the research concepts that have been discovered and the operational limitations of each research variable.

The dependent variable is a variable that is influenced or also known as a variable that is the result of the existence of an independent variable. The dependent variable in this study is Customer satisfaction.

The independent variables in this study are as follows:
The Effect of Implementing the Timely Guarantee Program Based on the Kafalah Bil Ujrah Agreement (X)

IV. Results and Discussion

4.1 Outer Model Testing

This research model will be analyzed using the Partial Least Square (PLS) method and assisted by SmartPLS 3.0 software. PLS is one of the alternative methods of Structural Equation Modeling (SEM) that can be done to overcome problems in the relationship between very complex variables that have non-parametric assumptions, meaning that the data does not refer to a particular distribution (Yamin and Kurniawan, 2009).

a. Convergent Validity

The following are the results of validity and reliability testing of each variable used in this study.

Table 1. Validity and Reliability Test Results

Variables	Cronbach's Alpha	Average Variance Extracted (AVE)	Decision
Kafalah Bil Ujrah Contract	0.895	0.658	Valid
Timely Guarantees	0.939	0.767	Valid
Customer satisfaction	0.958	0.728	Valid

Convergent Validity done by looking at the validity indicator indicated by the loading factor value. Loading factor is a number that shows the correlation between the score of a question item and the score of the indicator construct that measures the construct. A loading factor value greater than 0.7 is said to be valid.

However, according to Hair et al. (1998) for the initial examination of the loading factor matrix is approximately 0.3 is considered to have met the minimum level, and for loading factors approximately 0.4 is considered better, and for loading factors greater than 0.5 is generally considered significant. In this study the loading factor limit used is 0.7. After data processing using SmartPLS 3.0 the loading factor results can be shown as in the following table:

Table 2. Loading Factor Results After data processing using SmartPLS

	Kafalah Bil Ujah Contract	Timely Guarantees	Customer satisfaction
X1.1		0.897	
X1.2		0.922	
X1.3		0.905	
X1.4		0.858	
X1.5		0.856	
X1.6		0.814	
X2.1	0.824		
X2.2	0.841		
X2.3	0.891		
X2.4	0.784		
X2.5	0.739		
X2.6	0.780		
Y1			0.805
Y10			0.823
Y2			0.873
Y3			0.864
Y4			0.910
Y5			0.918
Y6			0.842
Y7			0.826
Y8			0.842
Y9			0.823

From the results of data processing with SmartPLS shown above, all indicators for each variable in this study have a loading factor value greater than 0.70 and are said to be valid.

b. Discriminant Validity

Discriminant Validity is done by looking at the cross loading value of the construct measurement. The cross loading value shows the magnitude of the correlation between each construct with its indicators and indicators from other block constructs. A measurement model has good discriminant validity if the correlation between the construct and its indicators is higher than the correlation with indicators from other block constructs. After data processing using SmartPLS 3.0, the cross loading results can be shown in the table below:

Table 3. Discriminant Validity Statistical Results

Variables	Cronbach's Alpha	Average Variance Extracted (AVE)	Decision
Kafalah Bil Ujah Contract	0.895	0.658	Valid
Timely Guarantees	0.939	0.767	Valid
Customer satisfaction	0.958	0.728	Valid

Based on the table above, all constructs show an AVE value greater than 0.50, with the smallest value of 0.658 for the preference variable and the largest of 0.767 for the religiosity variable. These values have met the requirements according to the minimum AVE value limit specified, which is 0.50. After knowing the square root value of AVE for each construct, the next stage is to compare the square root of AVE with the correlation between constructs in the model. In this study, the results of the correlation between constructs with the square root value of AVE can be shown in the following table:

Table 4. AVE square root statistic results for each construct

	Kafalah Bil Ujah Contract	Timely Guarantees	Customer satisfaction
Kafalah Bil Ujah Contract	0.811		
Timely Guarantees	0.860	0.876	
Customer satisfaction	0.939	0.901	0.853

The table above shows that the AVE square root value for each construct is greater than its correlation value, so the constructs in this research model can still be said to have good discriminant validity.

c. Composite Reliability

The outer model is measured not only by assessing convergent validity and discriminant validity but also by looking at the reliability of the construct or latent variable measured by the composite reliability value. The construct is declared reliable if the composite reliability has a value > 0.7 , then the construct is declared reliable. The SmartPLS output results for the composite reliability value are shown in the table below:

Table 5. Composite Reliability Statistical Results

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Kafalah Bil Ujah Contract	0.895	0.897	0.920	0.658
Timely Guarantees	0.939	0.939	0.952	0.767
Customer satisfaction	0.958	0.959	0.964	0.728

From the SmartPLS output results in the table above, it shows that the composite reliability value for all constructs is above 0.70. With the resulting value, all constructs have good reliability according to the minimum value limit that has been required.

4.2 Inner Model Testing (Structural Model)

After the outer model testing has been fulfilled, the next step is to test the inner model (structural model). The inner model can be evaluated by looking at the r-square (reliability of the indicator) for the dependent construct and the t-statistic value from the path coefficient test. The higher the r-square value means the better the prediction model of

the proposed research model. The path coefficients value indicates the level of significance in hypothesis testing.

a. Variant Analysis (R²) or Determination Test

Variance Analysis (R²) or Determination Test is to determine the extent of the influence of the independent variable on the dependent variable, the value of the determination coefficient can be shown in the table below:

Table 6. Statistical Results of Determination Test

NO	VARIABLE	R ²
1	Customer satisfaction	0.915

Based on the r-square value in the table above, it shows that the On-Time Guarantee and the Kafalah Bil Ujah Contract are able to explain Customer Satisfaction by 91.5%. This formulation is a relationship in the table, then the remaining 0.5% is explained by other constructs outside those studied in this study.

b. Hypothesis Testing

Hypothesis Testing is based on the results of the Inner Model (structural model) test which includes r-square output, parameter coefficients and t-statistics. To see whether a hypothesis can be accepted or rejected, among others, by considering the significance value between constructs, t-statistics and p-values. The hypothesis testing of this study was carried out with the help of SmartPLS (Partial Least Square) 3.0 software. These values can be seen from the bootstrapping results. The rules of thumb used in this study are t-statistics > 1.98 with a significance level of p-value 0.05 (5%) and a positive beta coefficient. The value of the hypothesis testing of this study can be shown in the table above and the results of this research model can be described as shown below:

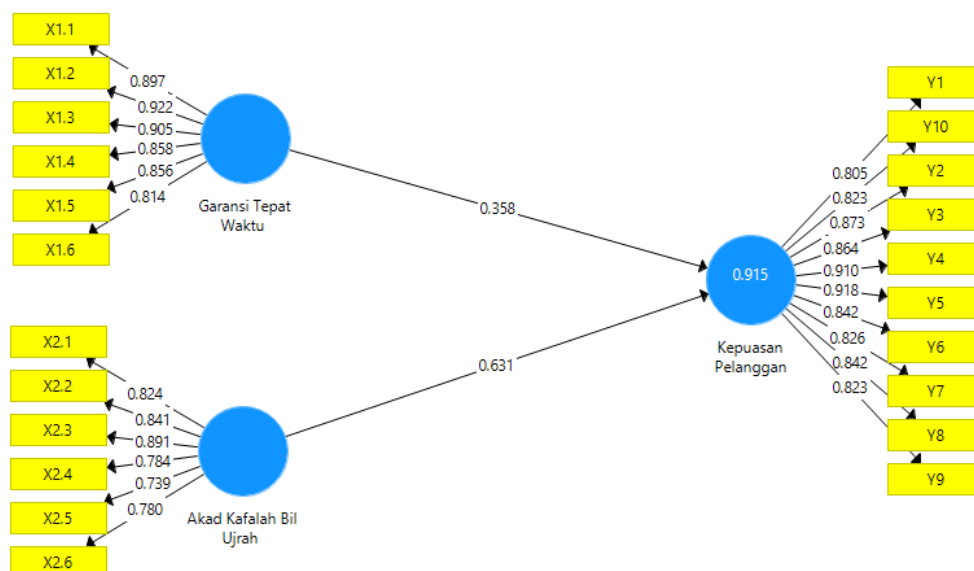


Figure 2. Inner Model (structural model)

Table 7. The value of the hypothesis testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Timely Guarantees -> Customer Satisfaction	0.358	0.358	0.059	6,124	0,000
Kafalah Bil Ujah Contract -> Customer Satisfaction	0.631	0.631	0.057	10,981	0,000

The First Hypothesis tests whether Timely guarantees has a positive effect on Customer Satisfaction. The test results show the beta coefficient value of Timely guarantees on Customer Satisfaction of 0.358 and the t-statistic is 6.127. From these results, it is stated that the t-statistic has a positive effect. because $7.839 > 1.984$ with a p-value of $0.000 < 0.05$ so that the first hypothesis is accepted. This proves that Timely guarantees has a positive effect on Customer Satisfaction

The second hypothesis tests whether the Kafalah Bil Ujah Contract has a positive effect on Customer Satisfaction. The test results show that the beta coefficient value of the Kafalah Bil Ujah Contract on Customer Satisfaction is 0.197 and the t-statistic is 4.644. From these results, the t-statistic has a positive effect because $4.644 > 1.984$ with a p-value of $0.000 < 0.05$ so that the second hypothesis is accepted. This proves that Benefit has a positive effect on Customer Satisfaction

4.3 Discussion

a. The Effect of Timely Guarantees on Customer Satisfaction

The test results show that Timely guarantees has a positive and significant effect on Customer Satisfaction, as indicated by the beta coefficient value of 0.358, t-statistic of 6.127, and p-value of 0.000. Because the t-statistic value is greater than the t-table ($6.127 > 1.984$) and p-value < 0.05 , the first hypothesis is accepted. This means that the more timely the warranty is given to customers, the higher their level of satisfaction with the services received.

Timeliness in the implementation of the warranty reflects the commitment, reliability, and responsibility of the financial institution towards service. Customers who receive warranty services in a timely manner will feel appreciated, gain a sense of security, and strengthen trust in the institution. In the context of financing products, the speed and accuracy of the warranty are very important because they have a direct impact on the smooth running of the customer's business and operations.

The results of this study are in line with the findings of several previous studies:

1. Wulandari, Z., & Sevtiani, N. (2022). The Effect of Service Quality and Delivery Timeliness on Customer Satisfaction at JNE Express Karawang. *Journal of Education and Counseling (JPDK)*, 4(6), 10559-10565. This study proves that punctuality of delivery is an important factor in shaping customer satisfaction in the field of delivery services. Customers feel satisfied if the delivery is carried out on schedule or faster than the estimate. This reflects the effectiveness, professionalism, and commitment of the company in meeting customer expectations.
2. Saruksuk, EK, & Nainggolan, NP (2022). The effect of service quality and punctuality on customer satisfaction of PT Nusantara Card Semesta Batam. *SCIENTIA JOURNAL: Student Scientific Journal*, 4(6). This study proves that punctuality in providing services

is an important factor in creating customer satisfaction. Customers feel satisfied if the service is provided according to the promised time or their expectations. Punctuality reflects the company's professionalism and commitment to customer service.

Timeliness in the implementation of the warranty is an important indicator in shaping customer satisfaction, because it is directly related to their perception of the professionalism and integrity of the institution. This finding strengthens the view that timeliness is not only an operational aspect, but also strategic in increasing customer loyalty and trust, as supported by previous studies.

b. The Effect of the Kafalah Bil Ujrah Agreement on Customer Satisfaction

The results of statistical testing show that the Kafalah Bil Ujrah Contract has a positive and significant influence on Customer Satisfaction. The beta coefficient value of 0.197 indicates that a positive perception of the benefits of this contract can increase the level of customer satisfaction. This is reinforced by the t-statistic value of 4.644, which is greater than the t-table of 1.984, and the p-value of $0.000 < 0.05$. Therefore, the second hypothesis is accepted.

The Kafalah Bil Ujrah contract is a form of guarantee accompanied by a fee (ujrah) provided by the guarantee institution to customers in financing transactions. In this context, benefits include protection against the risk of default, cost transparency, and ease of obtaining financing. When customers feel they are getting fair benefits and in accordance with sharia principles from this contract, they will feel more satisfied with the overall services provided.

These results are in line with various previous studies which also found that the benefits of sharia contracts play an important role in increasing customer satisfaction, which this study was conducted by Mahfudloh, FA, Asy'ari, MS, & Huda, B. (2024) with the title Analysis of the Use of the Kafalah bi Al Ujrah Contract on the BSI Hasanah Card Product at Bank BSI–KCP UINSA Surabaya. *Al-Muzdahir: Journal of Islamic Economics*, 6(1), 32-48. The results of the study show that the application of the Kafalah Bil Ujrah contract on the product provides a sense of security and comfort for customers, because it is in accordance with sharia principles and provides clear benefits. This contributes to increasing customer satisfaction with the BSI Hasanah Card product.

V. Conclusion

Based on the results of the research that has been carried out, it can be concluded that the Timely Guarantees and the Kafalah Bil Ujrah Agreement have a positive and significant effect on Customer Satisfaction. Timeliness in implementing guarantees reflects the professionalism, commitment and responsibility of financial institutions, which directly increases customer trust and satisfaction. Likewise, the implementation of the Kafalah Bil Ujrah Agreement provides real benefits for customers in the form of protection, transparency and easy access to financing. These benefits are considered relevant and in accordance with sharia principles, thereby increasing customers' sense of security and satisfaction with the services provided.

This finding is strengthened by various previous studies, such as those conducted by Wulandari & Seviani (2022) and Saruksuk & Nainggolan (2022) which prove the importance of timeliness in forming customer satisfaction. In addition, research by Mahfudloh et al. (2024) also supports that the benefits of the Kafalah Bil Ujrah Agreement increase customer comfort and satisfaction.

As a suggestion, Islamic financial institutions are expected to continue to improve their commitment to maintaining timely service, especially in the implementation of warranties, to maintain and improve customer satisfaction. In addition, increasing customer understanding of the benefits of Islamic contracts, including Kafalah Bil Ujah, needs to be done through education and transparency of information, so that the benefits felt are increasingly optimal and in accordance with customer expectations. Thus, financial institutions not only provide services that are in accordance with Islamic law, but are also able to build long-term trust with customers.

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