

Islamic Business Ethics as a Mediator between Service Quality, Loyalty, and Consumer Satisfaction: Evidence from Sharia Marketplaces in West Nusa Tenggara

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ABSTRACT

The growth of sharia-labeled marketplaces in Indonesia presents a critical paradox. While Muslim consumer demand for Islamic value-based platforms continues to rise, the widespread practice of sharia washing using Islamic labels purely as a marketing strategy without genuine implementation of Islamic business ethics has systematically eroded consumer trust. This study analyzes the effect of service quality and loyalty on consumer satisfaction through the mediation of Islamic business ethics (IEBI) among sharia marketplace consumers in West Nusa Tenggara (NTB). A quantitative approach employing Partial Least Squares-Structural Equation Modeling (PLS-SEM) was applied to 92 Muslim consumer respondents selected through purposive sampling. Results confirm all eight hypotheses. Service quality significantly affects Islamic business ethics (beta = 0.830), loyalty (beta = 0.759), and consumer satisfaction (beta = 0.831). Loyalty significantly affects Islamic business ethics (beta = 0.472) and consumer satisfaction (beta = 0.385). Islamic business ethics significantly affects consumer satisfaction (beta = 0.622). Most critically, Islamic business ethics partially mediates the effect of service quality on consumer satisfaction (VAF = 38.3%) and the effect of loyalty on consumer satisfaction (VAF = 43.3%). The negligible effect size of the loyalty-to-satisfaction direct path ($f\text{-square} = 0.015$) confirms that Muslim consumer loyalty only produces genuine satisfaction when mediated by a tangible perception of Islamic business ethics, not merely its label.

Keywords: *Islamic Business Ethics, Service Quality, Consumer Loyalty, Consumer Satisfaction, Sharia Marketplace*

INTRODUCTION

The rapid growth of digital commerce in Indonesia has given rise to a notable phenomenon, the emergence and proliferation of sharia-labeled online marketplaces. These

platforms present themselves as spaces where transactions align with Islamic values, promising halal product assurance and contract practices consistent with the principles of muamalah. However, market realities paint a far more complex and paradoxical picture.

Muslim consumers in Indonesia, particularly in regions with high religious observance such as West Nusa Tenggara (NTB), face a genuine dilemma when engaging with digital marketplaces. Demand for platforms grounded in Islamic values continues to grow alongside rising halal awareness, yet the proliferation of sharia washing, whereby Islamic labels serve merely as marketing strategies without substantive implementation of Islamic business ethics, has produced a serious crisis of consumer trust. (Nugroho & Wulan, 2026) found that Muslim consumers experience considerable uncertainty regarding the authenticity of sharia claims on digital platforms. (Nurhamidah, 2025; Windasari et al., 2024) further established that genuine satisfaction among Muslim consumers only materializes when Islamic values are concretely confirmed through transactional experience, not simply displayed as branding.

This phenomenon raises a fundamental research question: can service quality and loyalty experienced by Muslim consumers on sharia marketplaces in NTB produce genuine consumer satisfaction? Or does such satisfaction only become meaningful when first mediated by consumers' perception of Islamic business ethics as actually practiced by the platform? This question sits at the very heart of the identity crisis facing the sharia marketplace ecosystem in Indonesia.

Prior studies have examined service quality and consumer satisfaction within Islamic value contexts, yet with notable limitations. (Abbas et al., 2020), writing in the *Journal of Islamic Marketing*, established that Islamic marketing ethics positively affects consumer satisfaction, but their study was conducted in the Islamic banking sector rather than digital marketplaces. (Wan Nawang et al., 2024) said that the service industry has paid considerable attention to research on the antecedents of customer loyalty over the years, including the telecommunications sector. (Arydani & Pamuncak, 2024) investigated Islamic marketing ethics on Padang restaurant, yet positioned Islamic business ethics as an independent variable rather than a mediator. (Ilham S. et al., 2024) studied the implementation of Islamic business ethics on the Bukalapak marketplace in Yogyakarta, but did not simultaneously integrate service quality and loyalty in a mediation model. (Islam et al., 2021), writing in the *TQM Journal*, confirmed service quality as a strong predictor of satisfaction and loyalty, but within a conventional banking context devoid of Islamic value dimensions.

Research that simultaneously positions Islamic Business Ethics (IEBI) as a mediating variable between Service Quality (KP), Loyalty (LKS), and Consumer Satisfaction (KK) in a digital marketplace context, specifically in NTB as a representative of Muslim communities in eastern Indonesia, remains scarce. This gap provides the foundational novelty of the present study.

Building on the literature reviewed above, the theoretical foundation of this study draws from several key frameworks. The SERVQUAL model of Parasuraman et al. (Ekinci, 2025)

and its digital adaptation, E-S-QUAL (Mamakou et al., 2024), underpin the measurement of service quality. The Expectation-Confirmation Theory of Oliver, (AlSokkar et al., 2024) and the loyalty framework of Oliver (Bourdeau et al., 2024) explain how loyalty and satisfaction are formed. The Islamic business ethics framework of (Abbas et al., 2020) and the maqasid al-shariah perspective of (Imani et al., 2022) ground the measurement of IEBI. Key dimensions of Islamic business ethics in the digital marketplace context include honesty and transparency of information (sidq), trustworthiness in transaction management (amanah), prohibition of gharar and riba, fairness to all transacting parties, clarity of contractual terms, and a verifiable commitment to sharia compliance (Morshed et al., 2025; Setiawan et al., 2025; Sulaeman et al., 2025).

Drawing on this theoretical foundation and the identified research gaps, this study proposes eight hypotheses. H1: Service quality has a positive and significant effect on Islamic business ethics. H2: Service quality has a positive and significant effect on consumer loyalty. H3: Service quality has a positive and significant effect on consumer satisfaction. H4: Consumer loyalty has a positive and significant effect on Islamic business ethics. H5: Consumer loyalty has a positive and significant effect on consumer satisfaction. H6: Islamic business ethics has a positive and significant effect on consumer satisfaction. H7: Islamic business ethics mediates the effect of service quality on consumer satisfaction. H8: Islamic business ethics mediates the effect of consumer loyalty on consumer satisfaction.

RESEARCH METHOD

This study adopts a quantitative associative approach using Partial Least Squares-Structural Equation Modeling (PLS-SEM) implemented through SmartPLS 4.0 software. PLS-SEM was selected for its capability to estimate complex structural models with relatively small sample sizes without requiring multivariate normality (Hair et al., 2022). A bootstrapping procedure with 5,000 subsamples was applied to test the significance of all path coefficients, including mediation effects, at the 5% significance level.

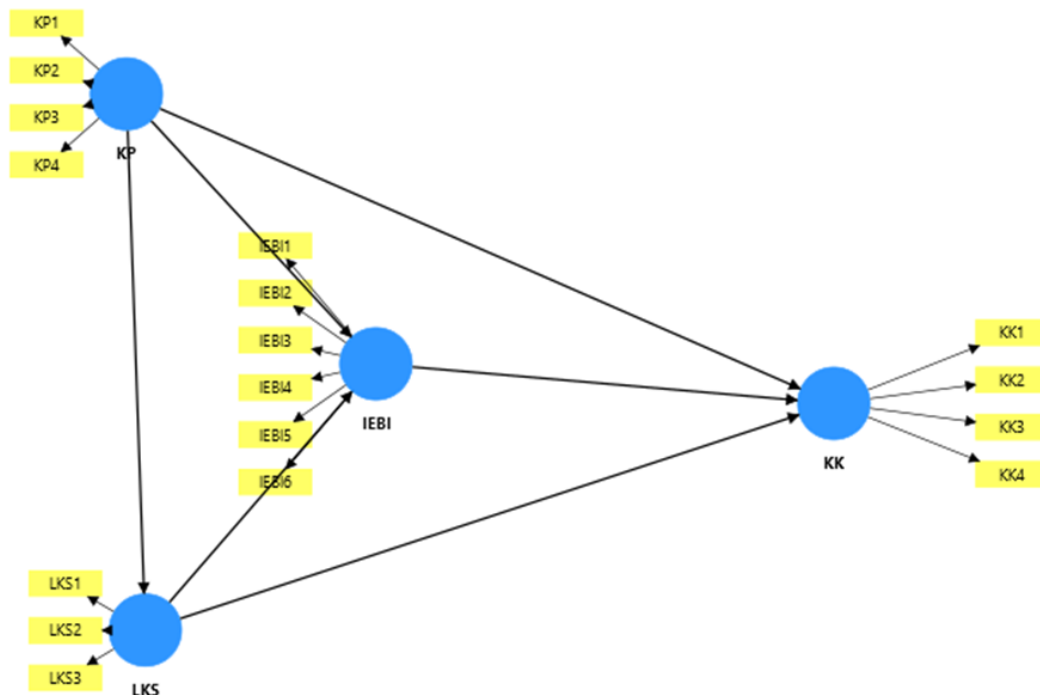
The study population comprises Muslim consumers in NTB Province who had completed at least one transaction on a sharia-labeled or sharia-based marketplace. Purposive sampling was employed with the following inclusion criteria: (1) Muslim, (2) residing in NTB, (3) having transacted on a sharia marketplace within the past six months, and (4) willing to complete the questionnaire fully and honestly.

Sample size determination followed the guidelines of (Hair et al., 2022) for PLS-SEM, which recommend a minimum of 5 to 10 times the number of indicators in the model. With 17 indicators employed, the recommended minimum sample range is 85 to 170 respondents. This threshold was further supported by the inverse square root method of (Ezeugwa et al., 2022), which confirmed that a minimum of 85 respondents is sufficient for a model with the smallest path coefficient of 0.385 at the 5% significance level with a power of 0.80. This study successfully collected 92 respondents meeting all inclusion criteria, placing the sample within the recommended range and ensuring adequate reliability for PLS-SEM estimation.

The research instrument consisted of a structured questionnaire using a five-point Likert scale (1 = Strongly Disagree; 5 = Strongly Agree) with 17 indicators measuring four latent variables. Service Quality (KP) was measured by four indicators adapted from Parasuraman et al. (Ekinci, 2025; Mamakou et al., 2024) covering reliability, responsiveness, assurance, and empathy within the sharia platform context. Consumer Loyalty (LKS) was measured by three indicators from Oliver (Bourdeau et al., 2024) reflecting repurchase commitment, recommendation intention, and satisfaction with experience. Islamic Business Ethics (IEBI) was measured by six indicators adapted from (Abbas et al., 2020) and (Ilham S. et al., 2024), covering honesty of information, absence of deception, freedom from riba, fairness to all parties, clarity of contractual terms, and verifiable sharia compliance. Consumer Satisfaction (KK) was measured by four indicators from Oliver (Bourdeau et al., 2024) and (Islam et al., 2021), capturing overall satisfaction, alignment with Islamic values, fulfillment of expectations, and transactional peace of mind (ridha).

Model evaluation followed the two-stage procedure recommended by (Hair et al., 2022). The first stage assessed the measurement model (outer model) through convergent validity (outer loading of 0.70 or above; AVE of 0.50 or above), reliability (Cronbach's Alpha and Composite Reliability of 0.70 or above), discriminant validity (HTMT below 0.85), and multicollinearity (VIF below 3.3). The second stage assessed the structural model (inner model) through the coefficient of determination (R-squared), effect size (f-squared), direct effects, specific indirect effects, and mediation type determined through Variance Accounted For (VAF) as prescribed by (Nitzl et al., 2016).

RESULTS AND DISCUSSION



Measurement Model Evaluation (Outer Model)

Convergent Validity: Outer Loading

The first step in outer model evaluation examines whether each indicator sufficiently reflects its intended latent construct. Results confirm that all indicators across the four constructs achieve outer loading values above the minimum threshold of 0.70 as required by (Hair et al., 2022). Specifically, the loading range for Islamic Business Ethics (IEBI) spans from 0.814 to 0.906; for Consumer Satisfaction (KK) from 0.892 to 0.947; for Service Quality (KP) from 0.852 to 0.919; and for Consumer Loyalty (LKS) from 0.851 to 0.896. These values confirm that all indicators are convergently valid and adequately reflect their respective latent constructs. No indicator was dropped from the model.

Convergent Validity: Average Variance Extracted (AVE)

Beyond individual indicator loading, convergent validity at the construct level is assessed through the Average Variance Extracted (AVE). AVE values for all constructs exceed the minimum threshold of 0.50: IEBI achieves an AVE of 0.739, KP achieves 0.791, and KK achieves 0.841. The highest AVE belongs to KK (0.841), indicating that the indicators of consumer satisfaction, covering trust in products, trust in sellers, transaction security, and service consistency, are highly cohesive in reflecting the latent construct. All constructs thus demonstrate strong convergent validity. A summary of these results is presented in Table 1.

Table 1. Outer Loading Range and AVE per Construct

Construct	Outer Loading Range	AVE	Conclusion
Service Quality (KP)	0.852 - 0.919	0.791	Valid
Consumer Loyalty (LKS)	0.851 - 0.896	0.759	Valid
Islamic Business Ethics (IEBI)	0.814 - 0.906	0.739	Valid
Consumer Satisfaction (KK)	0.892 - 0.947	0.841	Valid

Note: AVE threshold ≥ 0.50 (Hair et al., 2022). Source: SmartPLS 4.0 output (2025).

Reliability Testing

	Cronbach's alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)
IEBI	0.929	0.931	0.944
KP	0.911	0.915	0.938
LKS	0.841	0.845	0.904
KK	0.937	0.939	0.955

Construct reliability was evaluated through two measures: Cronbach's Alpha and Composite Reliability (CR). Both measures for all four constructs exceed the minimum threshold of 0.70, confirming high internal consistency of the research instrument. This level of reliability indicates that the items within each construct measure the same underlying construct consistently across respondents, an important condition given the demographic

diversity of the NTB sample. These results confirm that the measurement instrument is both stable and suitable for structural model estimation.

Discriminant Validity

Discriminant validity was assessed using the Fornell-Larcker criterion and cross-loading analysis. Under the Fornell-Larcker criterion, the square root of AVE for each construct exceeds its correlations with all other constructs in the model. Under the cross-loading criterion, each indicator exhibits a higher loading on its own construct than on any other construct. Together, these results confirm that IEBI, KP, LKS, and KK are empirically distinct constructs with no problematic conceptual overlap. The measurement model is therefore fully valid and reliable, providing a solid foundation for structural model evaluation.

Structural Model Evaluation (Inner Model)

Coefficient of Determination (R-squared)

The R-squared values reflect the proportion of variance in each endogenous construct explained by its predictors. Table 2 presents the R-squared and Adjusted R-squared values for all endogenous constructs in the model.

Table 2. Coefficient of Determination (R-squared)

Construct	R-squared	R-squared Adjusted	Category
Islamic Business Ethics (IEBI)	0.784	0.779	Strong
Consumer Satisfaction (KK)	0.836	0.830	Strong
Consumer Loyalty (LKS)	0.575	0.570	Moderate

Note: Strong >= 0.75; Moderate 0.50-0.74; Weak 0.25-0.49 (Hair et al., 2022). Source: SmartPLS 4.0 output (2025).

The R-squared value of 0.836 for KK indicates that 83.6% of the variance in consumer satisfaction on sharia marketplaces in NTB is explained by the three predictor variables in the model. This is an exceptionally high level of explanatory power and confirms the empirical relevance of the proposed model. The R-squared value of 0.784 for IEBI further confirms that service quality contributes substantially to shaping consumer perceptions of Islamic business ethics on the platform, a mechanism that constitutes the primary theoretical novelty of this study. The moderate R-squared for LKS (0.575) suggests that while service quality is a strong predictor of loyalty, other variables outside this model also play a contributing role.

Effect Size (f-squared)

The f-squared statistic measures the practical contribution of each predictor to its target endogenous construct. Table 3 presents f-squared values for all structural paths in the model, classified according to the benchmarks of Cohen (1988): large (>= 0.35), medium (0.15 to 0.34), small (0.02 to 0.14), and negligible (< 0.02).

Table 3. Effect Size (f-squared)

Path	f-squared	Category	Interpretation
KP -> LKS	1.355	Large	Very strong
IEBI -> KK	0.510	Large	Strong
KP -> IEBI	0.439	Large	Strong
LKS -> IEBI	0.438	Large	Strong
KP -> KK	0.108	Small	Limited
LKS -> KK	0.015	Negligible	No pract. eff.

Note: f-squared ≥ 0.35 = Large; 0.15-0.34 = Medium; 0.02-0.14 = Small; < 0.02 = Negligible (Cohen, 1988). Source: SmartPLS 4.0 output (2025).

The f-squared results reveal the most critical practical finding of this study. While all six direct paths are statistically significant, the path from consumer loyalty to consumer satisfaction carries a negligible effect size of only 0.015. This stands in stark contrast to the large effect sizes observed across all other paths in the model. This disparity provides strong preliminary evidence that the mechanism through which loyalty influences satisfaction operates predominantly through the indirect path via Islamic business ethics rather than through direct influence.

Direct Effects Testing (H1 to H6)

Bootstrapping with 5,000 subsamples was applied to test the significance of all direct paths. A path is considered significant when the T-statistic exceeds 1.96 and the p-value falls below 0.05. All six direct effect hypotheses are accepted, as presented in Table 4.

Table 4. Direct Effects Testing Results

H	Path	Beta	Mean	STDEV	T-stat	P-val	f-sq.	R-sq.	Dec.
H1	KP->IEBI	0.830	0.833	0.033	24.977	0.000	0.439	0.784	Acc.
H2	KP->LKS	0.759	0.763	0.045	16.972	0.000	1.355	0.575	Acc.
H3	KP->KK	0.831	0.832	0.038	22.045	0.000	0.108	0.836	Acc.
H4	LKS->IEBI	0.472	0.473	0.095	4.970	0.000	0.438	0.784	Acc.
H5	LKS->KK	0.385	0.399	0.115	3.341	0.001	0.015	0.836	Acc.
H6	IEBI->KK	0.622	0.626	0.117	5.325	0.000	0.510	0.836	Acc.

Note: Acc. = Accepted. Significance threshold: T-statistic > 1.96 ; p-value < 0.05 . Source: SmartPLS 4.0 output (2025).

H1 is accepted (beta = 0.830; T = 24.977; p = 0.000; f-squared = 0.439). Service quality exerts a strong and highly significant positive effect on Islamic business ethics. The stronger the service quality perceived by Muslim consumers in NTB, the more strongly they believe the platform genuinely practices Islamic business ethics. High-quality service, encompassing transparent information, rapid responsiveness, and transaction security assurance, is interpreted by Muslim consumers as tangible evidence of amanah and ihsan rather than

merely functional performance. This is consistent with (Abbas et al., 2020), who established that quality service constitutes a concrete manifestation of muamalah values in commercial settings.

H2 is accepted (beta = 0.759; T = 16.972; p = 0.000; f-squared = 1.355). Service quality has a strong and significant positive effect on consumer loyalty, with the largest practical effect size in the entire model. This finding aligns with the expectation-confirmation theory (Bourdeau et al., 2024) and is empirically supported by (Islam et al., 2021), who confirmed service quality as the dominant antecedent of consumer loyalty across service contexts. For sharia marketplace consumers in NTB, consistently satisfying service experiences translate directly into committed and loyal patronage.

H3 is accepted (beta = 0.831; T = 22.045; p = 0.000; f-squared = 0.108). Service quality has a significant positive direct effect on consumer satisfaction, representing the largest path coefficient in the model pointing toward the outcome variable. This confirms that the foundational role of service quality in generating consumer satisfaction, well established in the SERVQUAL literature (Ekinci, 2025; Mamakou et al., 2024), holds equally within the sharia digital marketplace context. The relatively smaller f-squared value of 0.108 compared to the beta coefficient reflects the presence of other predictors, particularly IEBI, that share explanatory power over satisfaction.

H4 is accepted (beta = 0.472; T = 4.970; p = 0.000; f-squared = 0.438). Consumer loyalty has a significant positive effect on perceptions of Islamic business ethics. This finding reveals an important cognitive mechanism: consumers who have already developed loyalty toward a sharia marketplace are more likely to attribute genuine Islamic business ethics to the platform. This is consistent with cognitive consistency theory, whereby committed consumers tend to reinforce their prior choices by positively evaluating the normative qualities of their preferred platform, including its Islamic business ethics.

H5 is accepted on statistical grounds (beta = 0.385; T = 3.341; p = 0.001), but the negligible f-squared value of 0.015 demands a cautious interpretation. While the direct path from consumer loyalty to consumer satisfaction is statistically significant, it carries virtually no practical explanatory power. This sharp disparity signals that loyalty, on its own, does not meaningfully drive satisfaction among Muslim consumers in NTB. The dominant mechanism through which loyalty translates into satisfaction runs through the mediation of Islamic business ethics, as confirmed in the indirect effects analysis below.

H6 is accepted (beta = 0.622; T = 5.325; p = 0.000; f-squared = 0.510). Islamic business ethics has a strong and significant positive effect on consumer satisfaction, with the second largest practical effect size in the model. This confirms the central proposition of this study: for Muslim consumers in NTB, perceiving a sharia marketplace as genuinely practicing Islamic business ethics is a powerful direct driver of satisfaction. A platform that is perceived to embody honesty, amanah, fairness, and freedom from gharar and riba generates not only

functional satisfaction but a deeper sense of transactional peace of mind, or *ridha*, that conventional service quality alone cannot produce.

Indirect Effects and Mediation Analysis (H7 and H8)

Specific indirect effects were tested through bootstrapping with 5,000 subsamples. The type of mediation was determined using the Variance Accounted For (VAF) method: VAF below 20% indicates no mediation, VAF between 20% and 80% indicates partial mediation, and VAF above 80% indicates full mediation (Hair et al., 2022; Nitzl et al., 2016). Results are presented in Table 5.

Table 5. Specific Indirect Effects and VAF Analysis

H	Mediation Path	Beta	Mean	STDEV	T-stat	P-val	VAF	Mediation Type
H7	KP -> IEBI -> KK	0.516	0.521	0.098	5.265	0.000	38.3%	Partial
H8	LKS-> IEBI -> KK	0.294	0.296	0.084	3.499	0.001	43.3%	Partial

Note: VAF = Indirect Effect / Total Effect x 100%. Partial mediation: 20% to 80%. Source: SmartPLS 4.0 output (2025).

H7 is accepted: Islamic business ethics partially mediates the effect of service quality on consumer satisfaction (beta indirect = 0.516; T = 5.265; p = 0.000; VAF = 38.3%). Partial mediation indicates that service quality operates through two simultaneous channels. First, it directly produces functional consumer satisfaction. Second, and more distinctively, superior service quality first strengthens consumers' perception that the platform genuinely practices Islamic business ethics, which then generates a deeper and religiously meaningful form of satisfaction. This finding supports the halal lifestyle ecosystem framework of (Imani et al., 2022) for Muslim consumers in NTB, the confirmation of Islamic values through transactional experience is a prerequisite for achieving holistic satisfaction rather than a supplementary benefit.

H8 is accepted: Islamic business ethics partially mediates the effect of consumer loyalty on consumer satisfaction (beta indirect = 0.294; T = 3.499; p = 0.001; VAF = 43.3%). The higher VAF for H8 than for H7, combined with the negligible direct effect size of f-squared = 0.015 on the LKS-to-KK path, reveals that the practical influence of loyalty on satisfaction is almost entirely channeled through Islamic business ethics. Loyal consumers who do not perceive the platform as genuinely practicing Islamic business ethics will not attain the authentic satisfaction, or *ridha*, that their loyalty might otherwise be expected to generate. This constitutes direct empirical confirmation of the sharia washing hypothesis advanced by (Nugroho & Wulan, 2026) and (Nurhamidah, 2025) labeling without substantive Islamic ethics not only fails to produce satisfaction but gradually erodes the trust that consumer loyalty took considerable time to build.

This study is subject to limitations in its geographic scope, confined to NTB Province, and its sample size of 92 respondents. Future research is encouraged to expand the geographic coverage to include Muslim communities with varying socio-religious characteristics, to introduce moderating variables such as religiosity level or Islamic economic literacy, and to

explore which specific dimensions of Islamic business ethics are most determinative for millennial and Generation Z consumers engaging with sharia marketplaces.

CONCLUSION AND RECOMMENDATION

This study successfully confirmed all eight proposed hypotheses through PLS-SEM applied to 92 Muslim consumers of sharia marketplaces in NTB. Service quality proved to be the dominant predictor within the sharia marketplace ecosystem, exerting strong effects on Islamic business ethics (beta = 0.830), consumer loyalty (beta = 0.759), and direct consumer satisfaction (beta = 0.831). Islamic business ethics emerged as a critical mediating variable in shaping genuine consumer satisfaction among Muslim consumers in NTB, rather than a supplementary construct.

The most important finding of this study is the empirical confirmation of the sharia washing phenomenon. Consumer loyalty carries a negligible direct effect on satisfaction (f -squared = 0.015), yet becomes practically significant and meaningful through mediation by Islamic business ethics (VAF = 43.3%). For Muslim consumers in NTB, genuine satisfaction, or *ridha*, only materializes when Islamic values are concretely confirmed through the actual business practices of the platform, not merely displayed through labels or marketing claims. This carries a significant theoretical implication: Islamic consumer behavior models should explicitly position Islamic business ethics as a mediating variable, not merely an independent predictor, within the digital marketplace ecosystem.

From a practical standpoint, sharia marketplace operators are advised to prioritize the substantive implementation of Islamic business ethics that consumers can directly verify, including through transparent sharia certification systems and clear contractual mechanisms. Substantial investment in service quality is equally essential, as it simultaneously builds loyalty and strengthens perceptions of Islamic business ethics. Operators should also not rely on historical loyalty as a reservoir of satisfaction, since even loyal consumers will disengage from a platform where genuine Islamic business ethics cannot be found in everyday transactional interactions.

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