

The Influence of Islamic Service Quality on Customer Loyalty at Kebomas Department Store

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ABSTRACT

This study aims to analyze the effect of Islamic service quality on customer loyalty at Kebomas Department Store . The study used a mixed methods approach by combining quantitative and qualitative data. Quantitative data were obtained through a Likert scale questionnaire distributed to 71 respondents, which were determined using the Slovin formula with a purposive sampling technique. Quantitative data analysis was conducted using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method through SmartPLS software. The results showed that Islamic service quality had a positive and highly significant effect on customer loyalty with a path coefficient of 0.934 and an R-square value of 0.872. Qualitative findings revealed that the implementation of Islamic values such as *sidq*, *amanah*, *'adl*, *ihsan*, *tabligh*, and *fatanah*, as well as a free umrah lottery program that was implemented transparently and sustainably, was able to increase trust, emotional closeness, and customer loyalty.

Keywords: Islamic Service Quality, Customer Loyalty

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kualitas pelayanan Islami terhadap loyalitas pelanggan Kebomas Department Store . Penelitian ini menggunakan pendekatan campuran (mix methods) dengan mengombinasikan data kuantitatif dan kualitatif. Data kuantitatif diperoleh melalui kuesioner skala Likert yang disebarkan kepada 71 responden, yang ditentukan menggunakan rumus Slovin dengan teknik purposive sampling. Analisis data kuantitatif dilakukan menggunakan metode Partial Least Squares–Structural Equation Modeling (PLS-SEM) melalui perangkat lunak SmartPLS. Hasil penelitian menunjukkan bahwa kualitas pelayanan Islami berpengaruh positif dan sangat signifikan terhadap loyalitas pelanggan dengan koefisien jalur sebesar 0,934 dan nilai R-square sebesar 0,872. Temuan kualitatif mengungkap bahwa penerapan nilai-nilai Islami seperti *sidq*, *amanah*, *'adl*, *ihsan*, *tabligh*, dan *fatanah*, serta program undian umrah gratis yang dilaksanakan secara transparan dan berkelanjutan, mampu meningkatkan kepercayaan, kedekatan emosional, dan loyalitas pelanggan.

Kata Kunci: Kualitas Pelayanan Islami, Loyalitas Pelanggan

INTRODUCTION

The modern retail sector in recent years, Indonesia has undergone a period of accelerated development in line with changes in consumer consumption patterns, urbanization, and the integration of technology into the shopping experience (Meliana, 2025). Modern retail companies, including department stores and minimarkets, continue to expand their outlet reach and offer convenience, product variety, and competitive prices to attract consumers. This increasingly fierce competition requires each retailer to compete not only on price but also on service quality to retain increasingly selective consumers. Research in the modern retail context shows that service quality has a strong impact on building customer loyalty because it creates a satisfying and consistent shopping experience. Empirical studies conducted in Indonesia indicate that service quality plays a crucial role in shaping consumer loyalty in the retail industry, either directly or indirectly through customer satisfaction (Abdullah, R., 2024).

In a religious society, such as Kebomas Department Store, East Java, which is under the auspices of the Sunan Drajat Islamic boarding school foundation in Lamongan, consumers' views of service are influenced not only by the technical quality of the service but also by the ethical and moral values adopted by the service provider. The concept of Islamic service is a service approach that integrates Islamic principles such as honesty, trustworthiness, fairness, empathy, and courtesy in all forms of interaction with customers (Wardani, R. A., & Sukardi, 2023). The integration of these values is believed to strengthen customer trust and create a closer emotional connection between consumers and service providers. Recent empirical evidence suggests that Islamic based service quality has a positive effect on customer satisfaction as well as loyalty outcomes within service and retail industries that apply Sharia principles, leading to stronger long-term consumer commitment (Haris, R., & Lasika, 2025).

Kebomas Department Store is a retail business located in a community that upholds religious values. The store's existence stems from the need for an easily accessible shopping center that also provides a comfortable shopping experience amidst the increasingly fierce competition of modern retail. However, in recent periods, Kebomas Department Store has faced several challenges related to the quality of service provided to customers. In modern service literature, poor or unsatisfactory service experiences are often associated with customers' decisions to switch to competitors, even when price and location factors are already competitive. A mismatch between consumer expectations and the service received can weaken customer loyalty and decrease the likelihood of future repurchases (Abdullah, R., 2024). In addition, in the context of Islamic service research, several findings indicate that Islamic ethical values in service, such as trustworthiness and fairness, significantly influence customer perceptions of trust and commitment to return, which then have a positive impact on long-term loyalty (Sudirjo, F., Aslichah, 2023).

Previous research also shows that when Islamic value-based service quality is combined with modern service strategies, it can strengthen customer relationships by increasing satisfaction and trust, ultimately contributing to customer loyalty in a competitive retail environment (Anjelisa, A., Fatmawati, F., & Nuryakin, 2023). Nurudin points out the importance of Islamic service quality alongside brand experience and e-service quality in shaping customer loyalty (Nurudin, Muyassarrah, Rahma, Z., & Fitri, 2025). Although the link between service quality and customer loyalty grounded in Islamic values has received scholarly attention, it remains underexplored in many service contexts of modern retail based on religious communities such as Kebomas Department Store.

Based on the above description, an empirical study is needed to analyze how Islamic-based service quality influences customer loyalty at Kebomas Department Store, considering the

challenges related to the performance of service quality provided to customers. This research is important to examine the magnitude of aspects of Islamic values in service are understood and implemented by store managers and employees (sales assistants), and how much they contribute to the formation of customer loyalty. This study is expected to contribute by providing strategic recommendations for store managers to improve the Islamic service experience that aligns with the expectations of religious consumers, as well as help increase the number of retail visitors and customer loyalty sustainably amidst the fierce competition of the modern retail industry.

METHODS

A mixed methods design is employed in this study, combining quantitative and qualitative data to gain a comprehensive understanding of the influence of Islamic service on customer loyalty at Kebomas Department Store . The study was conducted through field research, using questionnaires, interviews, observation, and documentation as data collection techniques. The study population comprised all Kebomas Department Store customers, with an average daily visit of approximately 250 people. Purposive sampling was used to select regular and occasional customers. The determination of the sample size followed the Slovin formula approach:

$$n = \frac{N}{1 + N(e^2)}$$

with n as the number of samples, N as the number of populations, and e as the error rate (10%). The calculation resulted in a sample size of 71 respondents. The research instruments included a Likert scale questionnaire, semi-structured interview guidelines, observation, and documentation. Islamic service indicators were arranged based on Islamic values, namely sidq, amanah, 'adl, ihsan, tabligh, and fatanah.

Qualitative data analysis was conducted through the stages of data reduction, data presentation, and conclusion drawing and verification. Data obtained from interviews, observations, and documentation were selected and coded based on themes related to service quality, customer responses, and the implementation of Islamic values. The data were presented descriptively to identify patterns and relationships among themes. Verification of the findings was carried out through source triangulation by involving three customer groups based on shopping intensity, namely high-intensity customers, moderate-intensity customers, and low-intensity customers, to ensure the validity and robustness of data interpretation.

Quantitative data were analyzed using PLS-SEM with SmartPLS, whereas qualitative data were examined through data reduction, data display, and conclusion drawing. Data validity was maintained through source triangulation based on customer shopping intensity categories. The following is the PLS-SEM equation regarding the Impact of Islamic-Based Service Quality on Customer Loyalty at Kebomas Department Store:

- **Structural Model Equation (Inner Model)**

The structural model illustrates the causal links between the latent constructs as presented below.:

$$Y = \beta X + \zeta \dots\dots\dots(1)$$

Where:

- Y = Consumer Loyalty
- β_1 = path coefficient
- ζ = error term (residual)

• Measurement Model Equation (Outer Model)

Measurement Model for Exogenous (Reflective) Variables

$$X_i = \lambda_{xi}X + \delta_i \dots\dots\dots(2)$$

Where:

- X_i = i-th indicator of Islamic Service
- λ_{xi} = outer loading
- δ_i = measurement error

Measurement Model for Endogenous (Reflective) Variables

$$Y_j = \lambda_{yj}Y + \varepsilon_j \dots\dots\dots(3)$$

Where:

- Y_j = jth indicator of Customer Loyalty
- λ_{yj} = outer loading
- ε_j = measurement error

Independent Latent Variables (Exogenous)

Islamic Service (X)

In the model used, Islamic Service is represented as a single latent construct that is measured reflectively by indicators X1.1 to X1.12. These indicators represent the operational implementation of Islamic service values, which include:

- a. honesty in service (sidq),
- b. responsibility and trust,
- c. fairness in treatment and pricing ('adl),
- d. friendly, patient and optimal attitude in serving (ihsan),
- e. clear and polite communication (tabligh),
- f. employee competence and professionalism (fatanah).

Thus, all indicators X1.1–X1.12 form the construct of Islamic Service (X) reflectively.

Dependent Latent Variable (Endogenous)

Customer Loyalty (Y)

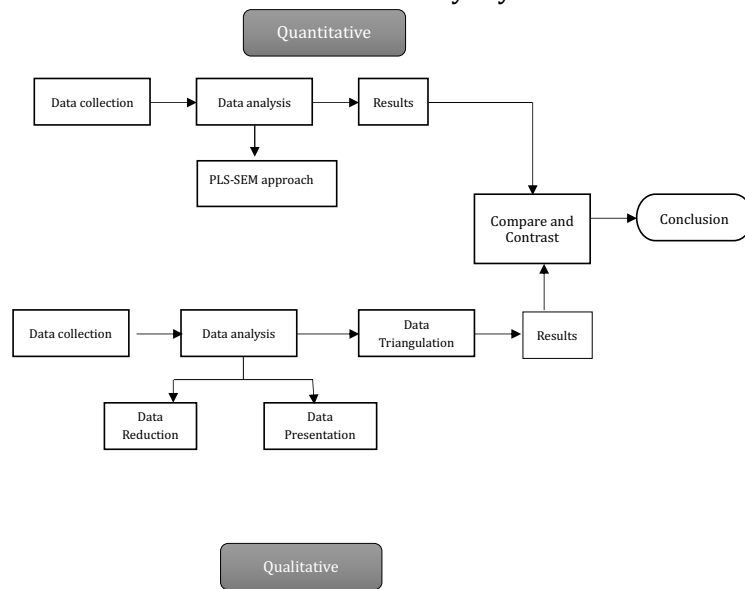
The Customer Loyalty variable in the model is presented as an endogenous latent construct that is measured reflectively by five indicators, namely Y1, Y2, Y3, Y4, and Y5. The customer loyalty indicators reflect:

- a. repeat purchase intention,
- b. shopping consistency,
- c. willingness to recommend,
- d. commitment to the store,
- e. resistance to competitor offers.

Relationship Between Latent Variables (Inner Model)

The PLS-SEM model of this study uses a one-way structural relationship, namely: Islamic Service (X) → Customer Loyalty (Y). The flowchart below is designed to provide a structured explanation of the research process, starting with problem formulation and instrument development, data collection, and analysis and drawing conclusions. This flowchart is designed to facilitate readers' understanding of the research stages comprehensively and sequentially.

Figure 1. Research Design Using Mixed Methods: The Islamic Service Quality and Its Influence on Customer Loyalty

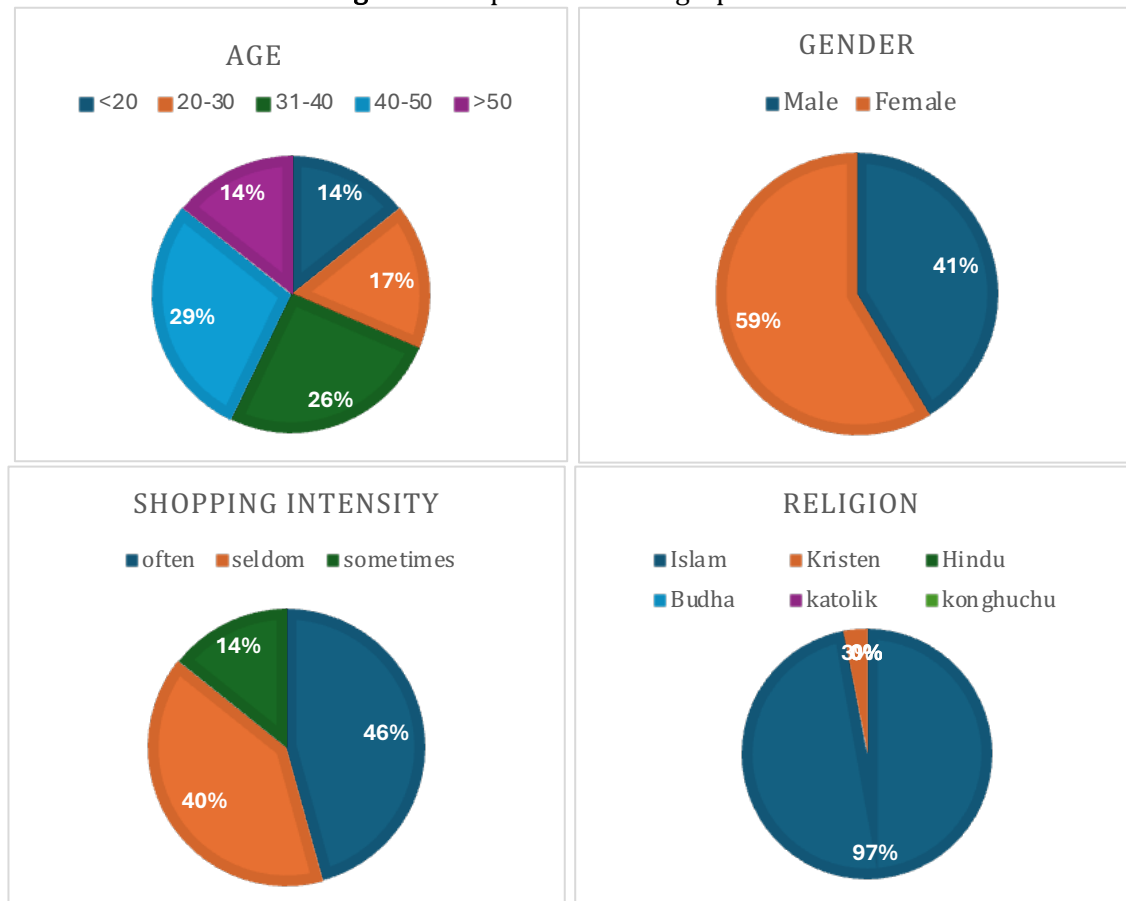


RESULTS AND DISCUSSION

Result

The demographic profile of respondents in this study is presented to describe their key characteristics aims to describe the background of Kebomas Department Store customers who participated in the study, so that the diversity of respondent characteristics that reflect real customer conditions can be identified.

Figure 2. Respondent Demographics



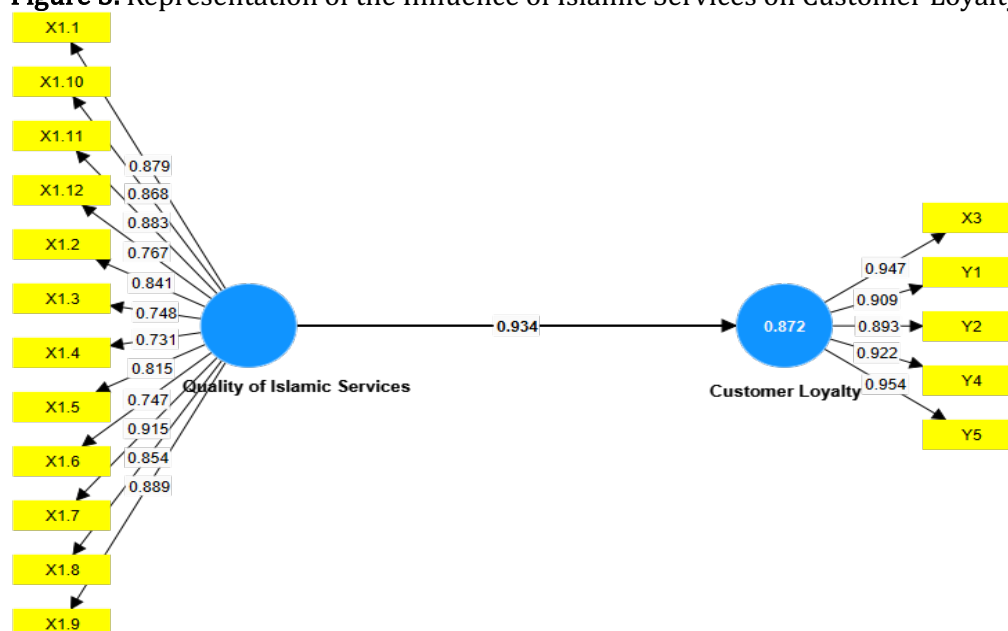
Based on the findings of the demographic analysis of respondents, most respondents are in the productive age range, with respondents predominantly aged of 40–50 years at 29%, followed by ages 31–40 years at 26%, and ages 20–30 years at 17%. Meanwhile, respondents aged under 20 and over 50 years each accounted for 14%. This composition indicates that Kebomas Department Store customers are dominated by the adult age group who are relatively mature in making shopping decisions, making it relevant for assessing customer loyalty. In terms of gender, female respondents dominate with a percentage of 59%, while male respondents are 41%. This condition indicates that women have a greater role in shopping activities at Kebomas Department Store, which has the potential to influence perceptions of the quality of Islamic services provided.

Based on shopping intensity, most respondents stated that they shop frequently (46%), followed by respondents who rarely shop (40%), and respondents who shop occasionally (14%). The high percentage of customers who shop frequently indicates a continuous relationship between customers and the department store, so the data obtained is quite representative for measuring customer loyalty. In terms of religion, respondents are predominantly Muslim customers with a percentage of 97%, while the rest come from other religions with a very small percentage. This composition reflects the characteristics of most Kebomas Department Store customers and is relevant to the research focus on Islamic service quality, because Islamic service values have the potential to be directly felt and assessed by respondents.

Model Testing Results

This chapter reports the results of the research data analysis obtained from respondents and analyzed using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach with the support of SmartPLS software. The analysis aims to assess the adequacy of the research model and to test the proposed hypothesis concerning the effect of Islamic service quality on customer loyalty at Kebomas Department Store through evaluation of the outer model, inner model, and empirical relationships among variables.

Figure 3. Representation of the Influence of Islamic Services on Customer Loyalty



Based on the SmartPLS model design image and the results obtained from the convergent validity test, the results indicate that all indicators in the Quality of Islamic Services and Customer Loyalty variables have outer loading values above the minimum limit of 0.70. The loading factor values of the Islamic service quality indicators range from 0.731 to 0.915, which indicates that each indicator can reflect the measured construct strongly and consistently. Similarly, in the customer loyalty variable, all indicators show very high loading values, namely between 0.893 and 0.954, which indicates a very good level of convergent validity.

Table 1. Convergent Validity Test

	Customer Loyalty	Quality of Islamic Services
X1.1		0.879
X1.2		0.841
X1.3		0.748
X1.4		0.731
X1.5		0.815
X1.6		0.747
X1.7		0.915
X1.8		0.854
X1.9		0.889
X1.10		0.868
X1.11		0.883
X1.12		0.767
Y3	0.947	
Y1	0.909	
Y2	0.893	
Y4	0.922	
Y5	0.954	

Source: Processed primary data using SmartPLS, based on convergent validity criteria((Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2021)

In addition, the results obtained of the structural model estimation show that Islamic service quality has a very strong influence on customer loyalty with a path coefficient value of 0.934. The R-square value of 0.872 demonstrates that 87.2% of the variability in customer loyalty can be accounted for by the proposed model by the quality of Islamic services, while the rest is influenced by other factors outside the research model. Overall, these results confirm that the measurement model and structural model constructed have met the convergent validity criteria and have excellent explanatory capabilities, making them suitable for further hypothesis testing.

Table 2. Discriminant Validity Test

	Customer Loyalty	Quality of Islamic Services
Customer Loyalty	0.925	
Quality of Islamic Services	0.934	0.83

Source: Processed primary data using SmartPLS, based on the Fornell–Larcker discriminant validity criterion(Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2021).

Based on Table 2, the results of the discriminant validity test show that the root AVE value for the Customer Loyalty variable is 0.925 and the Quality of Islamic Services is 0.83. These values are greater than the relationships between constructs, thus confirming that each variable has indicators capable of measuring its construct accurately and is not mixed with other constructs. Therefore, It can therefore be concluded that the research model satisfies the criteria for discriminant validity and is suitable for further analysis.

Table 3. Reliability

	Cronbach's alpha	Composite reliability (rho_c)
Customer Loyalty	0.958	0.968
Quality of Islamic Services	0.958	0.964

Source: Processed primary data using SmartPLS, based on reliability criteria of Cronbach's Alpha and Composite Reliability(Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2021).

Based on Table 3, the reliability test results show that both Customer Loyalty and Islamic Service Quality constructs have Cronbach's alpha and composite reliability values above 0.70,

indicating excellent reliability. A Cronbach's alpha of 0.958 reflects strong internal consistency, while composite reliability values of 0.968 and 0.964 confirm that the indicators measure each construct reliably. Thus, these results indicate that the research instrument demonstrates adequate reliability and suitable for use in the analysis of the research model.

Table 4. R Square

	R-square	R-square adjusted
Customer Loyalty	0.872	0.869

Source: Processed primary data using SmartPLS, based on the coefficient of determination (R^2) criteria in PLS-SEM(Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2021).

Based on Table 4, the R-square value of 0.872 indicates that 87.2% of the Customer Loyalty variable can be explained by the independent variable in the research model, namely Quality of Islamic Services. The adjusted R-square value of 0.869 demonstrates that the model maintains a high level of explanatory capability after controlling for the number of variables included. This finding indicates that the model accounts for a substantial proportion of the variance, while the remaining 13.1% is explained by factors not incorporated in the proposed model.

Table 5. Effect Size (F^2) on Loyalty

	Customer Loyalty	Quality of Islamic Services
Customer Loyalty		
Quality of Islamic Services	6,817	

Source: Processed primary data using SmartPLS, based on effect size (f^2) criteria in PLS-SEM(Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2021).

Based on Table 5, the effect size (f^2) of the Quality of Islamic Services variable on Customer Loyalty is 6.817. This value far exceeds the 0.35 criterion limit, indicating a significant influence. Therefore, it can be concluded that the quality of Islamic services has a very strong influence on customer loyalty. These results confirm that the quality of Islamic services is the primary factor determining the level of customer loyalty in the research model.

Table 6. Path Coefficients (Hypothesis Test)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Quality of Islamic Services -> Customer Loyalty	0.934	0.935	0.015	61,557	0

Source: Processed primary data using SmartPLS, based on path coefficient and hypothesis testing criteria in PLS-SEM(Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2021).

Based on Table 6, the hypothesis testing results demonstrate that Islamic Service Quality has a positive and statistically significant effect on Customer Loyalty. This relationship is reflected in a path coefficient of 0.934, indicating a very strong positive association. Furthermore, the t-statistic value of 61.557, which substantially exceeds the critical value of 1.96, along with a p-value of 0.000 ($p < 0.05$), confirms the statistical significance of this effect. Therefore, the hypothesis proposing that Islamic Service Quality Influences Customer Loyalty is supported.

Table 7. Model Fit

	Saturated Model	Estimated Model
SRMR	0.109	0.109
d_ULS	1,833	1,833
d_G	2,377	2,377
Chi-square	508,333	508,333
NFI	0.636	0.636

Source: Processed primary data using SmartPLS, based on model fit evaluation criteria in PLS-SEM(Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2021).

Based on Table 7, The model fit assessment shows that the SRMR value of 0.109 for both the saturated and estimated models slightly exceeds the recommended threshold but is still acceptable in predictive PLS-SEM research. The d_{ULS} value of 1.833 and d_G of 2.377, which are the same in both models, indicate no significant difference between the empirical data and the estimated model. The NFI value of 0.636 indicates a moderate level of model fit, while identical chi-square values in both models confirm the consistency of the estimates. Overall, these findings suggest that the research model demonstrates an acceptable level of fit and is appropriate for hypothesis testing.

Results of Interviews and Observations on Islamic Services at Kebomas Department Store

This section discusses the results obtained from interview and observational data conducted to explore in-depth the implementation of Islamic service at Kebomas Department Store. This qualitative data was obtained from direct interactions with relevant parties and observations of daily service activities, thus uncovering actual practices, applied values, and various field findings related to Islamic service. The results of this analysis are expected to contribute empirical evidence regarding a comprehensive picture of how Islamic service principles are implemented in Kebomas Department Store 's operational activities.

Customers with Frequent Shopping Intensity(High)

Interview results indicate that customers with frequent shopping habits show a very positive evaluation of the implementation of Islamic service at Kebomas Department Store . Respondents assessed that the salespersons consistently apply Islamic values in service, such as polite communication, polite language, friendly attitudes, and a willingness to assist customers responsibly. Greeting customers upon entering the store area is perceived as a form of respect and a characteristic of Islamic service that distinguishes Kebomas Department Store from other retail stores.

In addition to attitude, customers in this category also assessed that sales associates demonstrated honesty in providing product information, including pricing, availability, and quality. This strengthened customer trust in the convenience store. However, customers also expressed challenges with service speed and responsiveness, particularly when the number of customers increased. This resulted in longer queues and suboptimal service, even though sales associates were still considered friendly and polite. Another important finding was the free Umrah raffle program, which was considered highly relevant to Islamic values. This program was perceived not only as a promotional strategy but also as a manifestation of the convenience store's spiritual concern for customers. This fostered a sense of emotional closeness and encouraged customers to make repeat purchases, thus contributing to customer loyalty.

Customers with Shopping Intensity “Rare” (Moderate)

Customers with infrequent or moderate shopping habits also expressed satisfaction with the Islamic service provided at Kebomas Department Store. Respondents assessed that the sales staff were friendly, polite, and non-discriminatory. The service provided was perceived as informative and helpful, although interactions were less frequent than those of frequent shoppers. In addition to service, another notable finding in this group was a positive perception of product prices, which were considered more affordable compared to competing retail stores. These competitive prices were considered in line with the principle of justice in Islam, as they provided economic benefits to customers. However, some respondents complained about the lack of stock of certain items, particularly for daily necessities, which could potentially reduce shopping comfort.

The main advantage perceived by customers in this category is Kebomas Department Store status as a member of the Pondok Pesantren Sunan Drajat. This Pondok Pesantren Sunan Drajat background fosters a strong belief that the products sold have been selected for halal certification and comply with Sharia principles. These findings suggest that institutional aspects and religious values influence customers' perceptions of Islamic service quality, even though their shopping frequency is relatively low.

Customers with Shopping Intensity “Sometimes “(Less)

Interviews with customers with occasional shopping intensity indicate a positive perception of the Islamic service at Kebomas Department Store. Respondents assessed the sales associates as polite, friendly, and willing to assist customers with any difficulties, such as locating a product or inquiring about pricing. Although the interactions were relatively brief, the service demonstrated was sufficient to create a positive impression. This group of customers has not yet raised significant complaints, as their visits are still very limited. Most respondents reported only occasional visits, usually due to other business or passing through the area around Kebomas Department Store. This finding indicates that the perceived Islamic service experience is still superficial, but sufficient to form a positive image of the department store. Furthermore, customers in this category also mentioned that the store's comfortable atmosphere and religious nuances influenced their initial impressions. While not yet fully establishing loyalty, these positive experiences have the potential to encourage customers to increase their visits in the future.

The following table summarizes the interview results regarding Islamic services at Kebomas Department Store, which presents a brief overview of respondents' perceptions based on shopping intensity regarding the application of Islamic service values.

Table 8. Summary of the Implementation of Islamic Service Values at Kebomas Department Store

Aspects of Islamic Values	Key Indicators	Frequent Shopping (High)	Rarely (Moderate) Shopping	Occasional Shopping (Low)
Honesty (Sidq)	Honesty of information and product quality	✓	✓	✓
Trust	Responsibility for service and data protection	✓	✓	✓
Justice (Adl)	Equal service and fair prices	✓	✓	-
Ihsan	Friendly, patient and caring attitude	✓	✓	✓
Tabligh	Clear and polite communication	✓	✓	✓
Fatanah	Professionalism and thoroughness of service	✗	✓	-

Information:

✓ = Felt and assessed as good by respondents

✗ = Became a respondent complaint

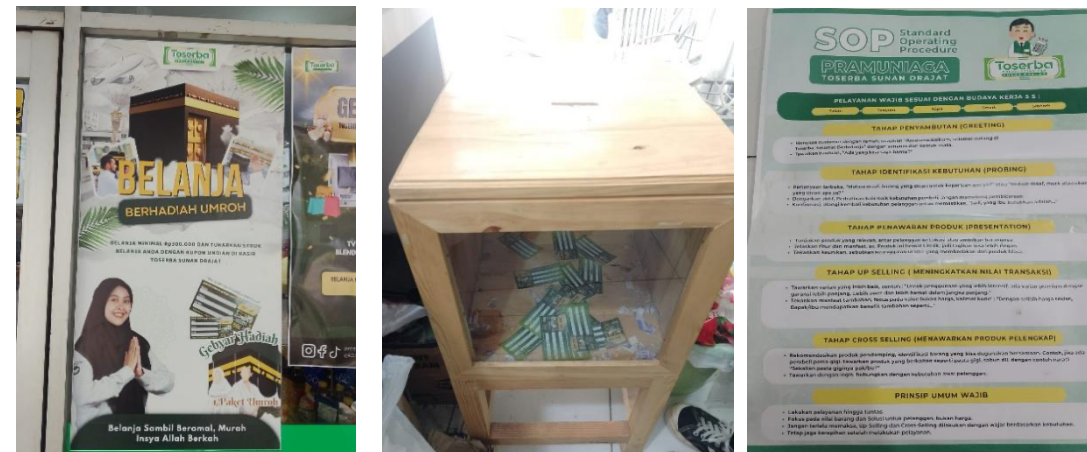
- = Not felt enough because the intensity of interaction is low

Beyond the interview data, this study includes findings derived from field observations conducted directly by the researcher at Kebomas Department Store to observe the implementation of Islamic service in daily service activities, thus obtaining a factual picture of the behavior of salespersons, the service atmosphere, and operational practices that reflect Islamic values. The following are the results of field observations related to Islamic service at Kebomas Department Store:

Table 9. Results of Field Observations Related to Islamic Services

Focus of Observation	Field Findings	Islamic Service Values
Free Umrah Lottery Program	Kebomas Department Store regularly holds a free Umrah raffle program every six months as a form of appreciation to customers.	Goodness, Trust
Draw Mechanism	The mechanism, period and conditions of the Umrah lottery are communicated openly to customers.	Sidq, Amanah
Program Information Delivery	Information about the Umrah lottery program is conveyed through promotional media and direct explanations by sales staff.	Tabligh
Program Transparency	No misleading practices were found regarding prize claims and lottery conditions.	Sidq
Islamic Service SOP	Kebomas Department Store has a service SOP that explicitly contains Islamic values.	Trustworthy, Trustworthy
Salesperson Attitude in SOP	SOP regulates the obligations of sales staff to be polite, friendly and greet customers.	Ihsan, Tabligh
Honesty in Service	SOP emphasizes honesty in conveying price and product information.	Sidq, Amanah
Justice of Service	SOP regulates equal service to all customers without discrimination.	'Adl
Professionalism of Service	SOP directs salespeople to work according to procedures and competencies.	Fatanah
Consistency of SOP Implementation	Islamic service SOPs are implemented as daily operational guidelines at Kebomas Department Store.	Trustworthy, Trustworthy

Empirical Evidence



DISCUSSION

Influence The quality of Islamic service on customer loyalty at Kebomas Department Store

The results of the PLS-SEM analysis demonstrate that Islamic service quality has a highly significant role in shaping customer loyalty at Kebomas Department Store. All indicators of Islamic service quality and customer loyalty were found to be valid and reliable, with outer loading values exceeding 0.70 and satisfactory discriminant validity, indicating accurate and consistent measurement of the research constructs. The structural model results further reveal a very strong positive effect of Islamic service quality on customer loyalty, as reflected by a path coefficient of 0.934. Additionally, the R-square value of 0.872 indicates that Islamic service quality explains 87.2% of the variance in customer loyalty, confirming its dominant contribution within

the research model. This finding is supported by the effect size (f^2) value of 6.817 which is in the very large influence category.

From the perspective of Islamic Business Ethics, these findings demonstrate that service quality rooted in Islamic values functions not merely as an operational strategy, but as an ethical framework that governs interactions between service providers and customers. Islamic service quality reflects moral accountability (*mas'uliyah*) and the pursuit of *maslahah* (public benefit), which are central principles in Islamic business ethics. When services are delivered based on honesty (*sidq*), trustworthiness (*amanah*), justice (*adl*), excellence (*ihsan*), transparency (*tabligh*), and professionalism (*fatamah*), customers perceive the service provider as ethically credible and spiritually responsible, thereby strengthening trust and emotional attachment.

The hypothesis testing results support this ethical interpretation, showing a statistically significant relationship with a t-statistic of 61.557 and a p-value of 0.000 (<0.05), indicating that the research hypothesis is accepted. The model fit results also suggest that the proposed model adequately represents the empirical data. These findings reinforce the argument that Islamic service quality contributes to customer loyalty not only through functional performance, but also through ethical consistency and moral integrity embedded in service practices. This is in line with previous studies which emphasize that Islamic service quality positively and significantly influences customer loyalty, particularly in institutions that integrate Islamic ethical values into their service delivery systems (Prodi, S. D., & Silviany, 2025).

Moreover, this study supports earlier research indicating that Islamic service quality affects customer loyalty both directly and indirectly, with customer satisfaction acting as a mediating variable that strengthens this relationship (Aisyah, 2024). Similarly, (Sudirjo, F., Aslichah, A., Diana Sari, M., Muhammadong, M., & Siregar, 2023) confirms that the quality of Islamic service significantly influences customer loyalty, where customer satisfaction enhances the strength of this relationship. These findings collectively suggest that in an Islamic business context, customer loyalty is not solely driven by economic benefits, but by ethical satisfaction derived from consistent adherence to Islamic business ethics, thereby creating sustainable and trust-based relationships between customers and service providers.

Implementation of Islamic Value-Based Services at Kebomas Department Store

Aspect of Honesty (Sidq) in Service

Interviews and observations indicate that the value of honesty (*sidq*) has been consistently applied in service at Kebomas Department Store. Customers from all categories of high, medium, and low shopping intensity stated that sales associates provided honest product information, including regarding price, quality, and availability. Transparency was also evident in the free Umrah raffle program, which was communicated openly without any misleading elements. This finding strengthens customers' perception of trust in the department store as a retailer with integrity. Theoretically, honesty is the foundation of Islamic business ethics and plays a crucial role in building customer loyalty. This finding aligns with research. (Sudirjo, F., Aslichah, A., Diana Sari, M., Muhammadong, M., & Siregar, 2023) And (Aisyah, 2024) which emphasizes that honesty in Islamic service significantly influences customer trust and long-term relationships. This principle is also emphasized in Surah At-Taubah, verse 119 of the Qur'an, which emphasizes honesty as a sharia commandment in transactions.

يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا وَكُونُوا مَعَ الصَّادِقِينَ

Meaning:

Who you who believe in the name of Allah, fear Allah, and be with those who are righteous.

Trust Aspect in Service

The value of trustworthiness is strongly reflected in the responsible service of sales staff, the consistent implementation of Islamic service SOPs, and the protection of customer rights. All customer categories feel that service is provided responsibly, including in the management of the free Umrah raffle program, which is held regularly and accountably. This consistency demonstrates that trustworthiness is not merely symbolic but has become a work culture at Kebomas Department Store. Research (Prodi, SD, & Silviany, 2025) This study demonstrates that

trustworthiness in Islamic service directly impacts customer loyalty by creating a sense of security and confidence in the institution's credibility. In the context of Islamic retail, trustworthiness is a key differentiator from conventional retail because it emphasizes both worldly and hereafter responsibilities simultaneously. This principle is also emphasized in Surah An-Nisa, verse 58 of the Quran:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ۚ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ ۚ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

Meaning:

Allah indeed commands you to deliver the message to those who have the right to receive it and to judge among people with justice. Truly, Allah provides the best guidance and is All-Hearing and All-Seeing.

Aspect of Justice ('Adl) in Service

The aspect of fairness ('adl) in service is evident in the equal treatment of customers and the setting of fair prices. Customers with high and moderate spending intensity perceive that service is provided without discrimination, and product prices are considered more affordable than competitors. However, for customers with low spending intensity, the aspect of fairness is not fully experienced due to limited interaction and the availability of certain stocks. These findings align with research.(Suryani, T., 2020)which states that fair pricing and equal treatment are important factors in shaping perceptions of service quality and customer loyalty. From an Islamic perspective, fairness in service concerns not only price but also equal access to quality service. The Quranic evidence for fairness is contained in Surah An-Nahl, verse 90:

مُرُّ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَايَ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ

Meaning:

Indeed, Allah commands to act justly, do good deeds, and provide assistance to relatives. He (also) forbids evil deeds, evil and enmity. He teaches you a lesson so that you always remember

Aspect of Ihsan in Service

The value of ihsan is reflected in a friendly, patient, and courteous attitude, as well as greeting customers. All customer categories rated these aspects highly, making them a hallmark of Kebomas Department Store ' service. The free Umrah raffle program was also perceived as a form of ihsan, as it oriented not only toward economic gain but also toward customers' spiritual concerns. Research (Aisyah, 2024) stated that the ihsan dimension in Islamic service can create an emotional bond between customers and the company, ultimately strengthening loyalty. This finding is consistent with interview results that showed customers felt valued and cared for personally.

Tabligh Aspects in Service

The tabligh aspect is reflected through clear, polite, and informative communication, both in direct interactions and in the delivery of promotional program information. All customer groups felt that salespeople were able to convey information in polite and easy-to-understand language, thus minimizing misunderstandings. Sudirjo found that effective and transparent communication in Islamic services significantly contributes to customer satisfaction and loyalty (Sudirjo, F., 2023). In the retail context, tabligh serves as both an educational tool and a trust-building tool.

Fatanah Aspects in Service

The fatanah or professionalism aspect showed varying results. Customers with moderate spending intensity rated the professionalism of sales associates as quite good, while customers with high spending intensity complained about the speed and responsiveness of service during busy times. This suggests that even though SOPs are in place, the implementation of fatanah still needs strengthening, particularly in queue management and service efficiency.(Prodi, SD, & Silviany, 2025) emphasizes that competence and service acumen are crucial factors in

maintaining consistent Islamic service quality. Weaknesses in these areas have the potential to diminish the service experience, even if other Islamic values have been effectively implemented. The Quranic evidence regarding professionalism and work skills is found in Surah Al-Qasas, verse 26:

قَالَتْ إِحْدَاهُمَا يَا أَبَتِ اسْتَأْجِرْهُ إِنَّ خَيْرَ مَنِ اسْتَأْجَرْتَ الْقَوِيُّ الْأَمِينُ

Meaning:

“One of the two (women) said, “O my father, employ him. Indeed, the best person you employ is the strong and trustworthy.”

In general, the implementation of the values of sidq, amanah, 'adl, ihsan, and tabligh has been running well and supports customer loyalty, while the fatanah aspect still needs to be strengthened so that Islamic services can be optimal and sustainable, while also confirming that Islamic services are religious and managerially effective in Islamic retail.

CONCLUSION

Based on the results of research on the Influence of Islamic Service Quality on Customer Loyalty at Kebomas Department Store, the following conclusions can be drawn:

1. Implementation of Islamic Value-Based Services at Kebomas Department Store. Kebomas Department Store has consistently implemented Islamic value-based service in its daily operations. This implementation is reflected in the polite, friendly, honest, and communicative attitude of its sales staff, as well as the existence of service SOPs that explicitly include Islamic values such as honesty (sidq), trustworthiness (amanah), justice ('adl), ihsan, tabligh (charity), and fatanah (compassion). However, the fatanah aspect still needs to be strengthened to ensure optimal Islamic service. Furthermore, the existence of a flagship program in the form of a free Umrah lottery, which is held regularly and transparently, demonstrates the department store's commitment to integrating spiritual values into its business practices, thus distinguishing Kebomas Department Store from other conventional retailers.
2. The Influence of Islamic Service Quality on Customer Loyalty. Quantitative analysis using the PLS-SEM approach reveals that the quality of Islamic service significantly and positively influences customer loyalty at Kebomas Department Store. This is supported by a path coefficient of 0.934, a t-statistic of 61.557, and a p-value of 0.000. An R^2 value of 0.872 indicates that Islamic service quality accounts for 87.2% of the variation in customer loyalty. These results demonstrate that higher perceived quality of Islamic service is associated with increased customer loyalty to Kebomas Department Store.
3. Dominant Factors Forming Customer Loyalty. Islamic service quality has been shown to be a dominant factor in shaping customer loyalty at Kebomas Department Store. The effect size (f^2) value of 6.817 indicates that the influence of Islamic service quality on customer loyalty is in the very large category. Qualitatively, the factors that contribute most to customer loyalty include honesty in service, friendly and polite attitude of salesperson, guarantee of halal product, implementation of Islamic service SOP, and Umrah lottery program that can build emotional and spiritual closeness with customers. This combination of rational and religious factors makes Islamic service quality a key element in maintaining and increasing customer loyalty.

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