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The Influence of Service Quality and Islamic Branding on Customer Loyalty: The Role of Consumer Trust Moderation in The Context of Islamic Business

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ABSTRACT

This study examines the influence of service quality and Islamic branding on customer loyalty, with consumer trust acting both as an independent variable and as a moderating variable in the context of Islamic fashion retail. Increasing competition in the Muslim fashion industry requires businesses not only to provide quality products but also to strengthen service performance, maintain credible Islamic branding, and build consumer trust to sustain long-term customer relationships. This research was conducted at Queen Hijab Store, a retail business specializing in modest fashion products targeting Muslim consumers. A quantitative research approach was applied using a survey method. Data were collected from customers of Queen Hijab Store through a structured questionnaire and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS. The analysis aimed to examine the relationships among service quality, Islamic branding, consumer trust, and customer loyalty, as well as to evaluate the moderating role of consumer trust. The findings indicate that service quality and consumer trust play important roles in shaping customer loyalty. High service performance encourages repeat purchases and strengthens long-term relationships with customers. Consumer trust also enhances the influence of Islamic branding on loyalty, while Islamic branding alone is not sufficient to directly create strong customer loyalty. These results highlight the importance of integrating service excellence, credible Islamic values, and trustworthy business practices to maintain sustainable customer loyalty in the Islamic fashion retail industry.

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Introduction

In the era of globalization, the business sector has experienced significant transformation driven by technological advancement, market integration, and rapid changes in consumer behavior. Increasingly intense market competition compels businesses to continuously innovate in order to maintain their market position and gain a competitive advantage. Companies are no longer merely profit-oriented entities; instead, they must operate as well-structured organizations capable of adapting to dynamic market environments and evolving consumer preferences. In this competitive environment, companies must not only focus on attracting new customers but also prioritize maintaining long-term relationships with existing customers. Loyal customers represent a valuable strategic asset because retaining existing customers is significantly more cost-effective than acquiring new ones (Warsito et al., 2022). Therefore, companies are encouraged to implement retention strategies that enhance customers' emotional attachment and engagement with the brand (Handriana et al., 2020).

However, maintaining customer loyalty remains challenging, particularly for small businesses operating in highly competitive markets where consumers continuously expect value, quality, and commitment from sellers (Abid Muhtarom et al., 2022). Within the hijab retail sector, service quality, Islamic branding, and consumer trust are widely recognized as important determinants of customer loyalty. Service quality reflects the extent to which service performance meets or exceeds customer expectations (Nurudin et al., 2025). In the context of hijab retail businesses, high service quality characterized by responsiveness, friendliness, and reliability plays a crucial role in enhancing customer satisfaction and encouraging repeat purchases (Erlangga, 2023).

Nevertheless, sustaining long-term business performance requires companies not only to improve service delivery but also to evaluate their internal strengths and weaknesses. They also need to assess external opportunities and threats arising from the competitive environment. Through such strategic evaluation, businesses are better positioned to develop competitive advantages, adapt to market changes, and maintain their relevance in increasingly saturated retail markets. In addition to service quality, Islamic branding and consumer trust also play an important role in shaping customer loyalty, particularly among Muslim consumers. Islamic branding refers to the incorporation of Islamic principles, ethical values, and halal standards into brand identity and marketing practices (Chrisnathaniel et al., 2020).

More specifically, Islamic branding enhances consumers' perceptions of credibility, ethical integrity, and religious compliance of a brand. When a brand consistently reflects Islamic values such as honesty, transparency, modesty, and halal assurance, consumers tend to perceive the brand as trustworthy and aligned with their personal beliefs. This alignment creates a sense of value congruence between the company and its target market, particularly among Muslim consumers. Positive perceptions derived from Islamic branding may reduce perceived risk in purchasing decisions and strengthen emotional attachment to the brand. As a result, consumers are more likely to develop favorable attitudes, demonstrate repeat purchasing behavior, and maintain long-term commitment to the brand.

Therefore, Islamic branding does not merely function as a symbolic identity but also serves as a strategic instrument in building consumer trust and fostering sustainable customer loyalty (Chrisnathaniel et al., 2020). Previous studies have also demonstrated that the relationship between service quality and customer loyalty can be influenced by Islamic branding elements, particularly within Muslim communities (Ulfan et al., 2022). The implementation of Islamic branding not only strengthens brand image but also creates emotional and religious connections between consumers and brands, which ultimately contribute to increased trust and customer loyalty (Wardana & Astutiningsih, 2022).

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al., 2022). The implementation of Islamic branding not only reinforces brand image but also fosters emotional and religious connections between consumers and brands. These connections contribute to increased trust and ultimately strengthen customer loyalty (Wardana and Astutiningsih 2022)

Consumer trust is another key variable in shaping customer loyalty. Trust reflects an individual's reliance on another party based on perceptions of competence, integrity, and reliability (Hendarto, Wijayanto, and Muflikhati 2021) . In the hijab retail context, consumer trust can be built through consistent product quality, satisfactory service performance, and transparency throughout the transaction process. High levels of trust are typically accompanied by feelings of security and comfort, which increase the likelihood of repeat purchases and long-term customer relationships(I Wayan Widnyana, 2023) .

The growing demand for hijab products has intensified competition among similar retail businesses. As a result, companies are increasingly required to implement high-quality service strategies, adopt strong Islamic branding, and reinforce consumer trust to remain competitive (Setiyawati et al., 2025). The emergence of trendy yet modest hijab fashion has further shifted consumer preferences, compelling firms to continuously adapt their marketing approaches and operational structures in response to dynamic market changes. Competitive pressure in today's business environment requires companies not only to innovate but also to strategically restructure their service systems, branding strategies, and customer relationship management practices in line with evolving consumer tastes. However, although previous studies have examined service quality or Islamic branding separately, limited research has comprehensively analyzed how these variables simultaneously influence customer loyalty in the context of Islamic fashion retail, particularly by incorporating consumer trust as a moderating mechanism. This condition indicates a research gap regarding how service quality, Islamic branding, and consumer trust interact in shaping sustainable customer loyalty in hijab retail businesses. In this competitive environment, customer loyalty in the hijab retail industry is formed through the interaction of several factors, including service quality, the consistency of Islamic branding, and consumer trust. Effective management of these elements is believed to support the development of sustainable customer loyalty and contribute positively to business growth(Nurfadillah, 2024)

Additionally, although research on the hijab retail sector has increased in recent years, empirical findings remain inconsistent and vary depending on the research context, consumer behavior, and market dynamics. These variations indicate the existence of a knowledge gap regarding the factors that consistently influence customer loyalty in the Islamic fashion retail industry. This gap becomes particularly relevant in Indonesia, where the hijab market has experienced rapid growth alongside increasing competition among local and imported products. To illustrate the competitive dynamics faced by small retail businesses, Queen Hijab Store has also experienced fluctuations in product sales over the last three years. The development of sales performance indicates that maintaining customer loyalty has become increasingly challenging due to the growing number of competitors and shifting consumer preferences in the modest fashion market. These conditions highlight the importance of strengthening strategic factors that can influence customer loyalty, such as service quality, Islamic branding, and consumer trust.

Industry conditions also show that locally produced products account for only a portion of the overall market share, while imported products still dominate a significant part of the market. This situation creates intense competition and encourages businesses to continuously improve their marketing strategies and service performance to retain customers. In such a competitive environment, factors such as service quality, Islamic branding, and consumer trust are believed to play important roles in shaping purchasing behavior and strengthening customer retention. Therefore, the fluctuating competitive landscape justifies the need for empirical investigation to examine how service quality, Islamic branding, and consumer trust simultaneously and partially influence customer loyalty among consumers of Queen Hijab Store, a small retail business operating in a highly competitive and evolving hijab fashion market (Achmad, 2020)

Although previous studies have extensively examined customer loyalty in the retail sector, most research has focused either on service quality, brand image, or trust as independent predictors, often within conventional retail or Islamic banking contexts. Several studies have confirmed the positive influence of service quality and Islamic branding on customer loyalty (Pramadanti, 2025), particularly by emphasizing the role of customer satisfaction or brand trust as mediating variables. In this regard, the present study shares similarities with prior research in acknowledging the importance of service quality, Islamic branding, and consumer trust in shaping loyalty behavior. However, this study differs from previous works in several important aspects. First, it specifically investigates the hijab retail sector from an Islamic values perspective, a context that remains underexplored compared to Islamic banking or general retail industries. Second, this research positions consumer trust not only as an independent variable but also as a moderating variable that strengthens or weakens the relationship between Islamic branding and customer loyalty. Third, this study empirically tests the simultaneous and partial effects of service quality, Islamic branding, and consumer trust within a single integrated structural model utilizing PLS-SEM. Thus, the contribution of this study relates to our integrated framework on service quality and Islamic branding within a trust-based moderation model in the context of Islamic-oriented hijab retail. By exploring the interplay between relational and value-based marketing strategies in the context of generating sustainable customer loyalty among Muslim consumers, this perspective enriches our understanding of what factors drive successful marketing relationships.

Literature Review

Quality of Service

Service quality is the extent to which service performance conforms to customers' expectations (Tjendana & Pranitasari, 2024). Modern research highlights the notion that service quality is mainly defined by an imbalance between expected service and perceived service, wherein clients assess quality based on the contrast between what they expect and what they simply experience (Nurudin et al., 2025; Taqdirul Alim et al., 2025). Customers form positive evaluations when perceived service exceeds expectations and negative ones when it does not. Most recent literature still employed the SERVQUAL framework, which defines service quality as five core dimensions: tangibles, reliability, responsiveness, assurance, and empathy. If the service perceived is high, customers build a positive evaluation, and when it falls short, they experience dissatisfaction (Rini Fitriani, 2023; Rini Erina et al., 2024). Tangibles are the physical environment and appearance of employees. Reliability refers to the ability to provide service as expected, responsiveness means timely response with willingness to help customers, assurance is about the knowledge and credibility of employees, while empathy involves providing individualized attention, knowledge of customer needs (Cao et al., 2022). These dimensions together define customers' perceived service quality. In the Islamic retail context, especially in hijab outlets, service quality has been shown to have a significant impact on customer satisfaction and loyalty behavior (Nurudin et al., 2025). If customers see that they receive efficient, courteous service in accordance with their expectations, satisfaction will increase, and re-purchase intention and long-term relationship maintenance by the retailer is enhanced.

Islamic Branding

A brand is a set of attributes that distinguishes one seller's offerings from those of similar sellers. Islamic branding is the process of developing and building a brand that communicates Islamic values in markets where Islamic dictates must be adhered to, such as halal standards (Hung et al., 2025). Recent studies underscore that Islamic branding is not just symbolism, but value congruence between the brand and Muslim consumers' religious beliefs (Tri Inda Fadhila Rahma et al., 2023; Nurudin et al., 2025). Contemporary literature identifies several key dimensions of Islamic branding, including halal assurance, Islamic value alignment, brand credibility, and ethical transparency (Rini Erina et al., 2024; Taqdirul Alim

et al., 2025). Halal assurance refers to the clarity of halal compliance in products and production processes. Islamic value alignment reflects the extent to which the brand communicates modesty, honesty, fairness, and adherence to Sharia principles. Brand credibility indicates consistency among Islamic claims and actual business practices, (Kemala & Kartasasmita, 2024). while ethical transparency involves truthful promotion and fair pricing practices. In the context of Queen Hijab Store, Islamic branding can be observed by several measurable indicators, such as the consistent promotion of modest fashion aligned with Islamic dress codes, transparent communication regarding product materials and pricing, the use of Islamic values in marketing messages, and the maintenance of ethical business conduct in customer interactions (Sumita, 2024). These indicators serve as barometers for consumers in evaluating whether the brand genuinely reflects Islamic principles. When consumers perceive strong Islamic branding that is consistent and credible, it enhances positive brand perception, strengthens trust, and ultimately fosters customer loyalty (Isnaini & Syariah, 2022) .

Consumer Trust

Consumer trust refers to customers' confident belief that a business will act reliably, ethically, and consistently in fulfilling its commitments. In contemporary marketing literature, trust is conceptualized as a multidimensional construct consisting of integrity, benevolence, and competence (Widnyana et al., 2023; Rini Erina et al., 2024). Integrity reflects the company's honesty and adherence to ethical standards, benevolence indicates the firm's genuine concern for customer welfare, and competence represents the company's ability to deliver products and services effectively and accurately.

In retail contexts, particularly hijab retail, consumer trust can be measured by several observable indicators. These include the accuracy and consistency of product quality, transparency in pricing and transactions, responsiveness in handling complaints, reliability in fulfilling promises, and the effectiveness and efficiency of service delivery (Nurudin et al., 2025; Taqdirul Alim et al., 2025). The timeliness of product delivery, conformity between advertised and received products, and clarity of information also serve as practical barometers of consumer trust. When customers perceive that a company consistently delivers products correctly, efficiently, and in accordance with its promises, their level of trust increases.

Trust plays a strategic role in reducing perceived risk and uncertainty in transactional relationships, thereby encouraging repeat purchases and positive word-of-mouth behavior (Widnyana et al., 2023). In Islamic-oriented markets, consumer trust becomes even more crucial because customers evaluate not only functional performance but also moral and ethical congruence with Islamic values (Jahara et al., 2025). Therefore, trust in Islamic retail businesses is built not only on operational effectiveness but also on credibility and ethical consistency.

Consumer trust is positioned not only as an independent variable but also as a moderating variable because trust fundamentally shapes how consumers interpret and respond to service experiences and brand values. According to (Mayer et al. 2005). Rust reflects consumers' perceptions of integrity, competence, and benevolence, which influence their willingness to maintain relational exchanges. In the context of retail and Islamic-based businesses, high service quality or strong Islamic branding does not automatically lead to loyalty unless consumers trust the brand. Trust functions as a psychological mechanism that reduces perceived risk and uncertainty (Morgan & Hunt, 2001). When trust is high, customers are more likely to interpret service performance positively and perceive Islamic branding claims as authentic, thereby strengthening the impact of these variables on loyalty. Conversely, when trust is low, even good service quality or Islamic branding may not translate into sustained loyalty. Therefore, consumer trust is theoretically justified as a moderating variable that strengthens the relationship between service quality and customer loyalty, as well as between Islamic branding and customer loyalty.

Customer Loyalty

Customer loyalty is commonly defined as a consumer's consistent preference for a particular brand or company, demonstrated by repeat purchasing behavior and long-term commitment. Loyalty reflects a consumer's willingness to maintain an ongoing business relationship with a chosen organization over time (Dr. H. Chandra Warsito, S.T.P., S.E., 2021) . Contemporary literature suggests that customer loyalty is strongly influenced by customer satisfaction derived from product quality, responsive service performance, fair price perception, brand image, and consumer trust (Rini Fitriani, 2023; Nurudin et al., 2025).

Customer satisfaction plays a central role in loyalty formation, as it results from the comparison between expected and perceived performance (Kurniawan et al., 2025). These evaluations lead to a positive feeling towards the brand, as customers build emotional bonds when they feel high-quality products and responsive customer service meet their expectations (W. Wardana, 2025). Fair and transparent pricing also bolsters perceived value, while a powerful brand image reinforces consumer confidence and psychological commitment (Haryanti & Arini, 2026). By lowering perceived risk and uncertainty, trust provides additional support for customers' willingness to maintain long-term relations.

These various interrelated elements combined drive customers' loyalty, as evidenced in ongoing repurchasing behavior, switching aversion to competitor offerings, positive word-of-mouth behavior, and long-term relational commitment (Vinko, 2018). The sense of loyalty can arise from the interaction between service quality, Islamic branding, and consumer trust, which eventually leads to a positive attitude and more sustainable purchasing behavior (for hijab retailers)(Rini Fitriani, 2023) .

Research Hypotheses

The Relationship between Service Quality and Customer Loyalty

Service quality is considered an important factor in building long-term relationships between businesses and customers. According to the service quality theory proposed by (Parasuraman et al., 2005) ervice quality reflects the company's ability to meet or exceed customer expectations through reliable, responsive, and trustworthy services. When customers perceive high service quality, they tend to develop satisfaction and trust, which eventually leads to stronger loyalty toward the company(Mahmood et al., 2018).

Previous study (Febrila et al., 2025) have also confirmed that service quality plays a significant role in determining customer loyalty. High service performance encourages customers to repeatedly purchase products and maintain long-term relationships with the brand. In the context of Islamic retail businesses, service quality is particularly important because consumers expect not only product quality but also ethical and trustworthy service practices that align with Islamic values (Nihayah et al., 2023). Based on the theoretical explanation and previous empirical findings, the following hypothesis is proposed:

H1: Service quality has a positive and significant effect on customer loyalty.

The Relationship between Islamic Branding and Customer Loyalty

Islamic branding refers to the strategy of incorporating Islamic values, symbols, and identity into branding activities to appeal to Muslim consumers (Badriyah, 2006) Islamic branding emphasizes halal compliance, ethical business conduct, and the representation of Islamic cultural values in products and marketing communications (Tsabita et al., 2024). For Muslim consumers, brands that reflect Islamic identity may create a sense of emotional attachment and religious alignment, which can strengthen consumer loyalty (Haq & Zagladi, 2024). Previous study (Ali & Rana, 2023) has suggested that Islamic branding can enhance customer trust and perceived authenticity, which ultimately encourages consumers to remain loyal to a particular brand. Therefore, Islamic branding is expected to positively influence customer loyalty, particularly in businesses that target Muslim consumers.

H2: Islamic branding has a positive and significant effect on customer loyalty.

The Relationship between Consumer Trust and Customer Loyalty

Consumer trust represents the belief that a company is reliable, honest, and capable of delivering its promises (Rangkuti, 2023). Trust plays a crucial role in reducing uncertainty in consumer decision-making, especially in retail and service industries. When consumers trust a brand or company, they are more likely to continue purchasing its products and maintain a long-term relationship with the business. In Islamic retail contexts, trust becomes even more important because consumers expect businesses to operate in accordance with ethical and religious principles (Balli, 2025). Previous study (Exreana et al., 2021). have consistently found that consumer trust significantly influences customer loyalty. Therefore, the following hypothesis is formulated:

H3: Consumer trust has a positive and significant effect on customer loyalty.

The Moderating Role of Consumer Trust on the Relationship between Service Quality and Customer Loyalty

Consumer trust may also strengthen the influence of Islamic branding on customer loyalty. Islamic branding may attract Muslim consumers; however, its effectiveness in generating loyalty depends on the level of trust consumers have toward the brand. If consumers trust that the brand genuinely implements Islamic values in its operations, Islamic branding will have a stronger impact on loyalty. Consumer trust plays a crucial role in strengthening the relationship between Islamic branding and customer loyalty. While Islamic branding can enhance the attractiveness of a product or brand, its ability to foster long-term customer loyalty largely depends on the level of trust consumers place in the brand (I. Wahyuni, et al,. 2024). In the context of Islamic branding, trust becomes even more critical because consumers expect not only functional quality but also compliance with Islamic principles such as halalness, honesty, and ethical conduct (Nugroho & Wulan, 2025)**.** When consumers perceive that a brand genuinely implements Islamic values rather than merely using them as a marketing tool, their trust increases significantly.

Furthermore, previous studies suggest that trust strengthens the effectiveness of branding strategies in influencing loyalty (Elena 2000). Without trust, Islamic branding may be perceived as superficial or symbolic, thereby weakening its impact on customer loyalty. Therefore, consumer trust is expected to moderate the relationship between Islamic branding and customer loyalty, such that the influence of Islamic branding on loyalty becomes stronger when the level of consumer trust is high.

H4: Consumer trust moderates the relationship between Islamic branding and customer loyalty.

The Moderating Role of Consumer Trust on the Relationship between Service Quality and Customer Loyalty

Consumer trust is expected to strengthen the relationship between service quality and customer loyalty. Although high service quality can directly enhance customer satisfaction and encourage repeat purchases, its impact on loyalty becomes stronger when customers have a high level of trust in the company (Ikawati et al., 2025). When consumers believe that a business consistently delivers reliable, honest, and high-quality services, they are more likely to form long-term relationships and remain loyal (Rizki, 2025). Conversely, without trust, the positive effect of service quality may not be fully realized. Previous studies also indicate that trust enhances the impact of service quality on customer loyalty and behavioral intentions (Mahmood et al., 2018; Prabowo & Mahfudz, 2021). Therefore, consumer trust plays a crucial role in reinforcing the relationship between service quality and customer loyalty.

H5: Consumer trust moderates the relationship between service quality and customer loyalty.

Methodology

This study employed a quantitative research design utilizing a survey method to examine the relationships among service quality, Islamic branding, consumer trust, and customer loyalty. The quantitative approach was chosen to enable objective measurement of variables by numerical data and statistical analysis. This method allows for hypothesis testing and the identification of causal relationships among variables, without conducting in-depth qualitative exploration (Rohaeni & Marwa, 2018) The research was conducted at Queen Hijab Store, a Muslim fashion retailer engaged in both offline and online marketing activities, selected due to its large customer base and relevance to the hijab retail industry (Mambu et al., 2021). Respondents were analyzed based on demographic and behavioral characteristics, including age, religion, gender, education level, occupation, and duration of being a customer, to better understand the research sample. These classifications help identify consumer profiles and their potential influence on purchasing behavior, service perception, and loyalty. However, although the store recorded 6,066 registered customers, the data were not systematically organized based on demographic or transaction variables, making it difficult to apply probability sampling. Therefore, a non-probability sampling approach was considered more appropriate for this study.

The characteristics of respondents were analyzed to provide a clearer description of the research sample. Respondents were classified based on age, religion, gender, education level, occupation, and duration of being customers of Queen Hijab Store. The majority were aged 18–25 years, followed by 26–35 years, indicating a dominance of young adult consumers. Most respondents were Muslim and female, aligning with the store's Islamic branding and target market. In terms of education, respondents were mainly senior high school and undergraduate graduates, while students constituted the largest occupational group. Additionally, most respondents had been customers for more than one year, reflecting relatively stable customer retention and repeat purchasing behavior. These indicators ensured that respondents were reachable and available to participate in the study. The sample size was determined using the Lemeshow formula, which is commonly applied when population characteristics are not fully known (Vydika Harya Addinata, 2021).

$$n = \frac{z^2 \cdot P\,(1-P)}{d^2}$$

where Z represents the confidence level (1.96 for 95%), P is the estimated population proportion (0.5 when unknown), and d is the margin of error (0.1). Based on this calculation, the minimum required sample size was 96 respondents.

A total of 220 valid responses were collected, exceeding the minimum required sample size and indicating that the data are statistically sufficient to represent the population of 6,066 customers. Primary data were obtained through a structured questionnaire developed based on established literature, with responses measured using a Likert scale. Data analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS version 4 (C. R. & D. Wahyuni, 2017), due to its suitability for predictive analysis and complex models with moderate sample sizes. The analysis involved evaluating the measurement model through validity and reliability tests, and the structural model through VIF, R-square (R^2), f-square (f^2), and Q-square (Q^2). Hypothesis testing was performed using the bootstrapping method, with significance assessed based on path coefficients, t-values, and p-values.

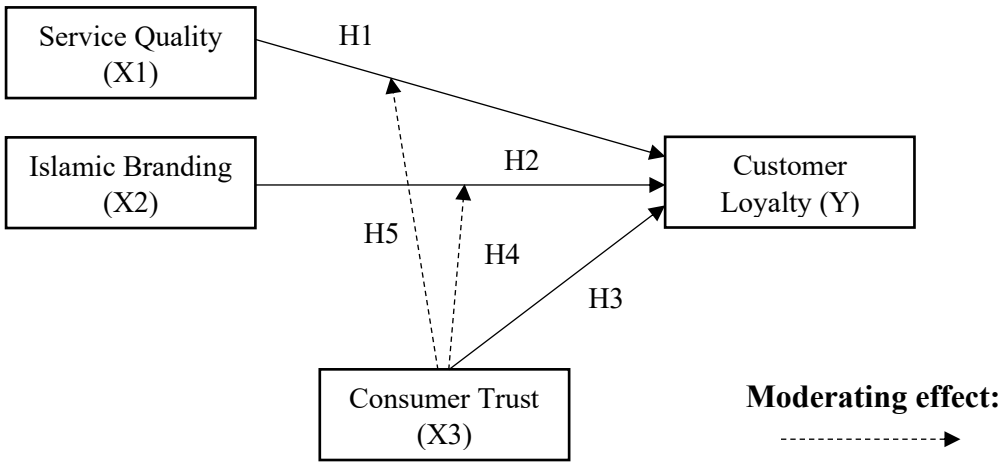

Figure 1. Research Model

Source: Developed by the author based on relevant literature (2026).

By integrating these established theoretical foundations, the conceptual framework of this study ensures both theoretical rigor and empirical validity.

Operational Definition and Measurement of Variables

To provide a clearer understanding of the research framework, each variable in this study was operationalized into measurable indicators derived from relevant literature. All indicators were measured utilizing a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). The operationalization of variables is presented in the table.

Table 1. Operationalization of Research Variables

Variable	Code	Indicators	Measurement Description	Source
Service Quality (X1)	KP1	Tangibles	Cleanliness, store appearance, and employee appearance	Rini Fitriani (2023)
	KP2	Reliability	Ability to deliver promised services accurately	Nurudin et al. (2025)
	KP3	Responsiveness	Promptness in serving and handling complaints	Rini Erina et al. (2024)

	KP4	Assurance	Employee competence and courtesy	Taqdirul Alim et al. (2025)
	KP5	Empathy	Personalized attention to customers	Nurudin et al. (2025)
Islamic Branding (X2)	IB1	Halal Compliance	Product compliance with Islamic principles	Isnaini & Syariah (2022)
	IB2	Islamic Value Alignment	Modesty & Islamic message in promotion	Tri Inda Fadhila Rahma (2023)
	IB3	Brand Credibility	Consistency among Islamic claims and practice	Rini Erina et al. (2024)
	IB4	Ethical Transparency	Honest pricing & fair promotion	Nurudin et al. (2025)
Consumer Trust (X3)	KK1	Integrity	Honesty in transactions	Widnyana et al. (2023)
	KK2	Competence	Ability to deliver products effectively	Nurudin et al. (2025)
	KK3	Benevolence	Concern for customer welfare	Rini Erina et al. (2024)
	KK4	Reliability	Consistency in fulfilling promises	Taqdirul Alim et al. (2025)
Customer Loyalty (Y)	LP1	Repeat Purchase	Intention to repurchase consistently	Rini Fitriani (2023)
	LP2	Recommendation	Willingness to recommend to others	Nugraha (2021)
	LP3	Commitment	Long-term commitment to the brand	Nurudin et al. (2025)

Source: Adapted from: Rini Fitriani (2023); Nurudin et al. (2025); Rini Erina et al. (2024); Taqdirul Alim et al. (2025); Isnaini & Syariah (2022).

Results and Discussion

Results

Research Object

Before presenting the results of the statistical analysis, it is important to briefly describe the research object. This study was conducted at Queen Hijab Store, a Muslim fashion retailer operating through both offline and online sales channels. The store focuses on modest fashion products that align with Islamic dress principles and primarily targets Muslim female consumers. As part of the growing hijab retail industry, Queen Hijab Store implements various strategies, including service quality improvement, Islamic branding, and trust-based customer relationship management to maintain customer loyalty. In recent years, the business has faced increasing competition from other local and online-based hijab retailers, which has encouraged the store to continuously improve its service performance and branding consistency. Therefore, Queen Hijab Store provides an appropriate empirical setting to examine how service quality, Islamic branding, and consumer trust influence customer loyalty in the context of Islamic fashion retail. After describing the research object, the next step involves evaluating the measurement model (outer model) to assess the validity and reliability of the constructs.

Testing the Outer Model

Convergent Validity Test

The measurement model's convergent validity was assessed using outer loading values. All indicators exceeded the recommended threshold of 0.70, indicating that they adequately represent their respective latent constructs. For example, IB2 (0.705), KK2 (0.830), KP2 (0.853), and LP2 (0.840) show strong loadings on Islamic Branding, Consumer Trust, Service Quality, and Customer Loyalty, respectively. Overall, these results confirm that the model satisfies convergent validity requirements.

Table 2. Convergence Validity

	Islamic Branding (X2)	Consumer Trust (X3)	Quality of Service (X1)	Customer Loyalty (Y)	Consumer Trust (X3) x Service Quality (X1)	Islamic Branding (X2) x Consumer Trust (X3)
IB.1	0.721					
IB.2	0.705					
IB.3	0.791					
IB.4	0.798					
KK.1		0.752				
KK.2		0.830				
KK.3		0.826				
KK.4		0.827				
KP.1			0.723			
KP.2			0.853			
KP.3			0.773			
KP.4			0.775			
KP.5			0.758			

LP.1	0.759		
LP.2	0.840		
LP.3	0.826		
Consumer Trust (X3) x Service Quality (X1)		1.000	
Islamic Branding (X2) Consumer Trust (X3)			1.000

Source: Author's calculation utilizing SmartPLS 4 (outer loading analysis).

The results of the reliability and convergent validity tests for all constructs are presented in Table 2. Reliability was assessed utilizing Cronbach's Alpha and Composite Reliability (CR). According to commonly accepted criteria in PLS-SEM analysis, a construct is considered reliable when Cronbach's Alpha and Composite Reliability values exceed the threshold of 0.70, although values above 0.60 are still acceptable in exploratory research (Hair et al., 2022). In this study, all constructs demonstrate Cronbach's Alpha values ranging from 0.736 to 0.837 and Composite Reliability values ranging from 0.841 to 0.884. These values exceed the recommended minimum threshold of 0.70, indicating strong internal consistency and confirming that the measurement instruments are reliable. Convergent validity was evaluated utilizing the Average Variance Extracted (AVE), where a value above 0.50 indicates that the construct explains more than half of the variance of its indicators. The AVE values in this study range from 0.605 to 0.655, exceeding the minimum criterion of 0.50. Therefore, all constructs meet the requirements for convergent validity and reliability, indicating that the measurement model is appropriate for further structural model analysis. These results provide support that all constructs maintain convergent validity and reliability and are able to proceed with the structural model test accordingly.

Table 3. Validity and Reliability Test Outcomes

Variables	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
Islamic Branding (X2)	0.747	0.756	0.841	0.569
Consumer Trust (X3)	0.825	0.835	0.884	0.655
Quality of Service (X1)	0.837	0.852	0.884	0.605
Customer Loyalty (Y)	0.736	0.740	0.850	0.655

Source: Author's calculation utilizing SmartPLS 4 (measurement model evaluation).

Reliability testing was conducted to determine the consistency of the measurement instruments used in this study. The reliability of each construct was evaluated using Cronbach's Alpha and Composite Reliability (CR). According to commonly accepted criteria in structural equation modeling, a construct is considered reliable when the values of Cronbach's Alpha and Composite Reliability exceed the threshold of 0.70. Meanwhile, convergent validity is assessed using the Average Variance Extracted (AVE), where

a value greater than 0.50 indicates that the construct explains more than half of the variance of its indicators. As presented in Table 2, all constructs in this study meet the reliability criteria. The Cronbach's Alpha values range from 0.736 to 0.837, while the Composite Reliability values range from 0.841 to 0.884. These values exceed the minimum threshold of 0.70, indicating that the measurement instruments used in this research demonstrate strong internal consistency. Furthermore, the AVE values for all constructs range from 0.569 to 0.655, which are higher than the minimum criterion of 0.50. This result confirms that the indicators used in this study adequately represent their respective constructs. Therefore, it can be concluded that all constructs satisfy the requirements for reliability and convergent validity, and the measurement model is appropriate for further structural model analysis.

Discriminant Validity Test

Discriminant validity was assessed using the Fornell–Larcker criterion. The results indicate that the square root of the Average Variance Extracted (AVE) for each construct is higher than its correlations with other constructs, confirming adequate discriminant validity. For example, the AVE square roots of Islamic Branding (0.755) and Service Quality (0.778) exceed their correlation (0.675), indicating that each construct is more strongly related to its own indicators than to others in the model. Overall, the measurement model satisfies discriminant validity requirements.

Table 4. Fornell-Larcker Criterion Values

	Islamic Branding (X2)	Consumer Trust (X3)	Quality of Service (X1)	Customer Loyalty (Y)
Islamic Branding (X2)	0.755			
Consumer Trust (X3)	0.613	0.809		
Quality of Service (X1)	0.675	0.689	0.778	
Customer Loyalty (Y)	0.502	0.588	0.645	0.809

Source: Author's calculation utilizing SmartPLS 4 (Fornell–Larcker criterion).

Discriminant validity was further assessed by examining the cross-loading values of each indicator, as presented in Table 4. An indicator is considered valid when its outer loading on the intended construct is higher than its loadings on other constructs (Gustmaloe, Wibowo, and Sebayang 2024) . The outcomes describe that all Islamic Branding indicators (IB.1–IB.4) have higher loading values on the Islamic Branding construct, with values of 0.721, 0.705, 0.791, and 0.798, respectively, compared to their loadings on other constructs. This confirms that the Islamic Branding indicators adequately represent their construct.

Similarly, the Consumer Trust indicators (KK.1–KK.4) demonstrate strong loadings on the Consumer Trust construct, with values of 0.752, 0.830, 0.826, and 0.827, all of which are higher than their respective cross-loadings on other constructs. The Service Quality indicators (KP.1–KP.5) also exhibit the highest loading values on the Service Quality construct, with values of 0.723, 0.853, 0.773, 0.775, and 0.758, indicating that these indicators reliably measure service quality. Furthermore, the Customer Loyalty indicators (LP.1–LP.3) describe loading values of 0.759, 0.840, and 0.826, which are higher on the Customer Loyalty construct than on other constructs. Overall, these outcomes confirm that all indicators meet the discriminant validity requirements based on cross-loading analysis.

Table 5. Cross Loading

Item	Islamic Branding (X2)	Consumer Trust (X3)	Quality of Service (X1)	Customer Loyalty (Y)	Consumer Trust (X3) x Service Quality (X1)	Islamic Branding (X2) x 0 Service Quality (X1)
IB.1	0.721	0.323	0.465	0.347	-0.171	-0.064
IB.2	0.705	0.344	0.331	0.340	-0.052	-0.097
IB.3	0.791	0.537	0.553	0.393	-0.185	-0.243
IB.4	0.798	0.607	0.655	0.426	-0.273	-0.273
KK.1	0.599	0.752	0.534	0.372	-0.183	-0.172
KK.2	0.545	0.830	0.641	0.504	-0.249	-0.193
KK.3	0.395	0.826	0.490	0.496	-0.087	-0.151
KK.4	0.478	0.827	0.566	0.511	-0.174	-0.130
KP.1	0.405	0.445	0.723	0.477	-0.157	-0.170
KP.2	0.497	0.549	0.853	0.607	-0.119	-0.076
KP.3	0.552	0.607	0.773	0.549	-0.271	-0.160
KP.4	0.683	0.626	0.775	0.454	-0.180	-0.222
KP.5	0.510	0.425	0.758	0.355	-0.162	-0.232
LP.1	0.296	0.366	0.553	0.759	-0.054	0.071
LP.2	0.477	0.472	0.472	0.840	-0.105	-0.038
LP.3	0.440	0.574	0.538	0.826	-0.088	-0.035
Consumer Trust (X3) x Service Quality (X1)	-0.234	-0.213	-0.228	-0.102	1.000	0.813
Islamic Branding (X2) x Consumer Trust (X3)	-0.235	-0.198	-0.209	-0.003	0.813	1.000

Source: Author's calculation utilizing SmartPLS 4 (cross-loading analysis).

Discriminant validity was further evaluated utilizing the Heterotrait–Monotrait Ratio (HTMT), as presented in Table 5. The outcomes indicate that all HTMT values among the main constructs are below the recommended threshold of 0.90, confirming adequate discriminant validity. Specifically, the HTMT values among Consumer Trust (X3) and Customer Loyalty (Y), Consumer Trust (X3) and Islamic Branding (X2), and Customer Loyalty (Y) and Islamic Branding (X2) are 0.739, 0.778, and 0.671, respectively. In addition, the HTMT values among Service Quality (X1) and Consumer Trust (X3), Customer Loyalty (Y), and Islamic Branding (X2) are 0.820, 0.799, and 0.845, respectively. All these values fall below the threshold of 0.90, indicating that each construct is empirically distinct.

Furthermore, the interaction constructs also demonstrate satisfactory discriminant validity. The Consumer Trust (X3) × Service Quality (X1) moderation construct describes HTMT values of 0.236, 0.119, 0.262, and 0.249 in relation to the main constructs, while the Consumer Trust (X3) × Islamic Branding (X2) moderation construct exhibits HTMT values of 0.220, 0.069, 0.260, and 0.241, by an HTMT value of 0.813 for the interaction construct itself. These values remain well below the established threshold, indicating that the moderation constructs possess distinct characteristics and do not overlap with other

constructs in the model. Overall, these outcomes confirm that all constructs meet the discriminant validity criteria, and the measurement model is therefore valid and suitable for further structural model analysis.

Table 6. HTMT Matrix Test

	Consumer Trust (X3)	Customer Loyalty (y)	Islamic Branding (X2)	Perceived Quality (X1)	Consumer Trust (X3) x Service Quality (X1)	Consumer Trust (X3) x Islamic Branding (X2)
Consumer Trust (X3)						
Customer Loyalty (y)	0.739					
Islamic Branding (X2)	0.778	0.671				
Quality Service (X1)	0.820	0.799	0.845			
Consumer Trust (X3) x Service Quality (X1)	0.236	0.119	0.262	0.249		
Consumer Trust (X3) x Islamic Branding (X2)	0.220	0.069	0.260	0.241	0.813	

Source: Author's calculation utilizing SmartPLS 4 (HTMT analysis).

Discriminant validity was further assessed utilizing the Fornell–Larcker criterion, as presented in Table 6, to ensure that each latent construct is empirically distinct and does not overlap with other constructs. According to this criterion, a construct should explain its own indicators better than indicators of other constructs.

Results reveal that the square root of Average Variance Extracted (AVE) for all constructs exceeds their correlations with other decision variables, implying that each latent variable possesses an adequate level of distinctiveness and superior relationship with its own manifest values. In addition, no inter-construct correlations exceed the square root of its AVE, indicating that there is no overlap in the constructs being investigated.

Therefore, it can be concluded that all constructs meet the discriminant validity requirements established by the Fornell–Larcker criterion(Iddo Driantami & Prasetyo, 2022). Consequently, the research instrument is capable of clearly distinguishing each construct, and the measurement model is valid and appropriate for proceeding to the structural model analysis(Nasution & Widjajanto, 2007) .

Table 7. Discriminant validity fornell-larcker-criterion

	Consumer Trust (X3)	Customer Loyalty (Y)	Islamic Branding (X2)	Service of Quality (X1)
Consumer Trust (X3)	0.809			
Customer Loyalty (Y)	0.588	0.809		

Islamic Branding (X2)	0.613	0.502	0.755	
Quality Service (X1)	0.689	0.645	0.675	0.778

Source: Discriminant validity results obtained by SmartPLS 4 based on survey data (n = 120).

Inner Model Test

Multicollinearity Test

The structural (inner) model was evaluated to assess multicollinearity using the Variance Inflation Factor (VIF). The results show that all VIF values are below the acceptable threshold (≤ 5), indicating no multicollinearity issues (Kiswanto & Abdul Aziz Nugraha Pratama, 2024). Specifically, VIF values for Islamic Branding, Consumer Trust, Service Quality, and Customer Loyalty indicators range within acceptable limits, and the interaction constructs also exhibit low VIF values (1.000). These findings confirm that the variables do not have excessive correlations, and thus, the structural model meets the multicollinearity assumption and is suitable for further hypothesis testing.

Table 8. *Variance Inflation Factor* (VIF)

ITEM	VIF
IB.1	1.385
IB.2	1.338
IB.3	1.547
IB.4	1.506
KK.1	1.753
KK.2	1.959
KK.3	1.905
KK.4	1.918
KP.1	1.582
KP.2	2.082
KP.3	1.667
KP.4	2.115
KP.5	2.082
LP.1	1.350
LP.2	1.683
LP.3	1.504
Consumer Trust (X3) x Service Quality (X1)	1.000
Islamic Branding (X2) x Consumer Trust (X3)	1.000

Source: VIF values obtained by SmartPLS 4 based on survey data (n = 120).

Multicollinearity testing was conducted using the Variance Inflation Factor (VIF) to identify potential high correlations among independent variables. The results show that all VIF values are below the threshold of 10, indicating no multicollinearity issues. Specifically, VIF values for Islamic Branding range from 1.338 to 1.547, Consumer Trust from 1.753 to 1.959, Service Quality from 1.582 to 2.115, and Customer Loyalty from 1.350 to 1.683. Additionally, the interaction constructs exhibit a VIF value of 1.000. These findings confirm that the variables are not highly correlated, and the structural model satisfies the multicollinearity assumption, making it suitable for further hypothesis testing.

The structural model evaluation shows that the R-square (R^2) value for Customer Loyalty is 0.490, with an adjusted R^2 of 0.463. This indicates that 49% of the variance in customer loyalty is explained by service quality, Islamic branding, and consumer trust, while the remaining 51% is influenced by other factors outside the model. The adjusted R^2 suggests stable explanatory power, and based on PLS-SEM guidelines, an R^2 value around 0.50 is considered moderate. Therefore, the model demonstrates sufficient capability in explaining customer loyalty within the Islamic hijab retail context, although additional variables may further enhance its explanatory power.

Table 9. **R Square**

Variable	R-square	Adjusted R-square
Customer Loyalty (Y)	0.490	0.463

Source: Author's calculation utilizing SmartPLS 4.

Table 9 presents the effect size (f^2) results, which indicate the magnitude of the contribution of each exogenous variable to the endogenous variable, customer loyalty. According to established guidelines, f^2 values of 0.02, 0.15, and 0.35 represent small, medium, and large effect sizes, respectively. The effect size of Service Quality (X1) on Customer Loyalty is 0.155. Since this value is greater than 0.15 but less than 0.35 ($0.15 < 0.155 < 0.35$), it indicates a medium effect size. This means that service quality has a moderate contribution to explaining variations in customer loyalty. Consumer Trust (X3) has an f^2 value of 0.066, which is greater than 0.02 but less than 0.15 ($0.02 < 0.066 < 0.15$), indicating a small effect size. This suggests that although consumer trust significantly influences loyalty, its structural contribution is relatively limited compared to service quality.

Islamic Branding (X2) shows an f^2 value of 0.006, which is below 0.02 ($0.006 < 0.02$), indicating a negligible effect size. This confirms that Islamic branding has a very small structural contribution to customer loyalty when analyzed directly. Regarding the moderating effects, the interaction between Consumer Trust and Service Quality shows an f^2 value of 0.019, which is below 0.02, indicating a negligible effect size. Meanwhile, the interaction between Consumer Trust and Islamic Branding has an f^2 value of 0.058, which falls inside the small effect size category ($0.02 < 0.058 < 0.15$). Overall, these findings indicate that service quality is the strongest predictor of customer loyalty in terms of structural contribution, while Islamic branding plays a relatively minor direct role unless supported by consumer trust.

Table 10. F Square

Variable	Islamic Branding (X2)	Consumer Trust (X3)	Quality of Service (X1)	Customer Loyalty (Y)	Consumer Trust (X3) x Service Quality (X1)	Islamic Branding (X2) x Consumer Trust (X3)	Remarks
Islamic Branding (X2)				0.006			Low
Consumer Trust (X3)				0.066			Medium
Quality of Service (X1)				0.155			Large

Customer Loyalty (Y)		
Consumer Trust (X3) x Service Quality (X1)	0.019	Low
Islamic Branding (X2) x Consumer Trust (X3)	0.058	Medium

Source: Author's calculation utilizing SmartPLS 4 (effect size analysis).

Table 10 presents the outcomes of the Q-square (Q^2) test, which assesses the predictive relevance of the structural model. A Q^2 value higher than zero indicates that the model has predictive relevance, whereas a value less than zero suggests a lack of predictive capability. The outcomes described in Table 10 demonstrate the model's ability to predict the endogenous construct, thereby supporting the adequacy of the model for explaining customer loyalty.

Table 11. Q-Square

	SSO	SSE	Q^2 (=1-SSE/SSO)
Islamic Branding (X2)	400.000	400.000	0.000
Consumer Confidence (X3)	400.000	400.000	0.000
Quality of Service (X1)	500.000	500.000	0.000
Customer Loyalty (Y)	300.000	218.598	0.271

Source: Predictive relevance (Q^2) results by SmartPLS 4 based on survey data (n = 120).

The Q-square (Q^2) test was employed to evaluate the predictive relevance of the structural model utilizing the blindfolding procedure in SmartPLS. The Q^2 value was calculated utilizing the formula $Q^2 = 1 - (SSE/SSO)$, where the Sum of Squared Observations (SSO) represents the total variance of the observed data, and the Sum of Squared Errors (SSE) reflects the prediction error of the model.

The analysis outcomes indicate that the exogenous variables Service Quality (X1), Islamic Branding (X2), and Consumer Trust (X3) exhibit Q^2 values of 0.000, which suggests that predictive relevance was not assessed for these constructs because they are not predicted by other variables within the model. In contrast, the endogenous variable, Customer Loyalty (Y), describes an SSO value of 300,000 and an SSE value of 218,598, resulting in a Q^2 value of 0.271.

A Q^2 value higher than zero indicates that the model possesses adequate predictive relevance. Accordingly, the obtained Q^2 value demonstrates that the structural model is capable of explaining 27.1% of the variation in customer loyalty based on the independent variables included in the model. Therefore, the research model can be considered feasible and exhibits sufficient predictive capability to explain customer loyalty behavior(Wicaksono Sri et al,. 2024).

Hypothesis Testing and Moderation

Hypothesis testing in this study was conducted utilizing the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach, which is suitable for simultaneously examining multiple exogenous and endogenous variables, including moderation effects. The significance of the hypothesized

relationships was evaluated based on the path coefficients obtained by the bootstrapping procedure. A hypothesis is considered supported when the t-statistic exceeds the critical value of 1.96, and the corresponding p-value is less than 0.05, indicating a statistically significant effect.

The following are the outcomes of the hypothesis test obtained by the bootstrapping method:

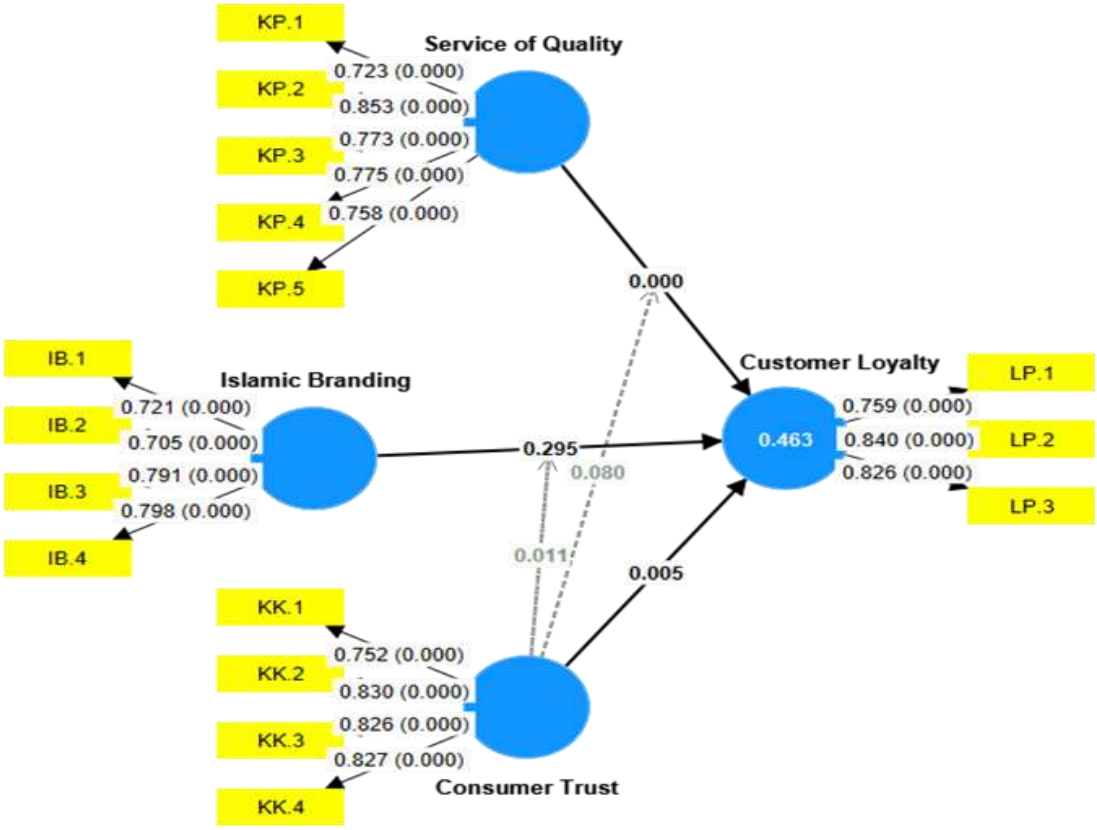

Figure 2: Structural Model with Bootstrapping Results

Source: Author's Calculation Using SmartPLS (2026)

Table 11 presents the outcomes of hypothesis testing, including the moderation analysis. This study incorporates a moderating variable, and the moderation effects were examined utilizing Moderated Regression Analysis (MRA) within the PLS-SEM framework. The significance of the moderation effects was evaluated based on the t-statistics and p-values obtained by the bootstrapping procedure.

A hypothesis is considered rejected when the t-statistic is less than 1.96 or the p-value exceeds 0.05, whereas a hypothesis is considered supported when the t-statistic is higher than 1.96 and the p-value is less than 0.05. The outcomes are as follows:

Table 12. *Bootstrapping*

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Consumer Trust -> Customer Loyalty	0.265	0.270	0.102	2.581	0.005

Islamic Branding -> Customer Loyalty	0.077	0.089	0.142	0.538	0.295
Quality Service -> Customer Loyalty	0.434	0.426	0.123	3.537	0.000
Consumer Trust x Quality of Service -> Customer Loyalty	-0.165	-0.157	0.117	1.406	0.080
Consumer Trust x Islamic Branding -> Customer Loyalty	0.257	0.244	0.113	2.276	0.011

Source: Bootstrapping results by SmartPLS 4 analysis based on survey data (n = 120).

Discussion

The Influence of Consumer Trust on Customer Loyalty

The outcomes of the hypothesis testing indicate that consumer trust has a positive and significant effect on customer loyalty. This is evidenced by a t-statistic value of 2.581, which exceeds the critical value of 1.96, and a p-value of 0.005, which is below the significance level of 0.05. Therefore, the hypothesis stating that consumer trust positively influences customer loyalty is supported(Gustmaloe et al., 2024) .

This outcome is consistent with previous studies suggesting that consumer trust plays a fundamental role in fostering customer loyalty by encouraging repeat purchases and long-term relational commitment (Tri Inda Fadhila Rahma, 2023). This finding is also supported by Morgan and Hunt, who emphasize that trust is a key determinant in building long-term relationships between customers and firms. Their study highlights that higher levels of trust lead to stronger relationship commitment, which ultimately enhances customer loyalty. In this context, trust acts as a foundation for maintaining sustainable customer relationships (Matzler, et al,. 2006). Furthermore, Chaudhuri and Holbrook (2001) found that brand trust significantly influences both attitudinal and behavioral loyalty. Customers who trust a brand are more likely to engage in repeat purchases and demonstrate a strong emotional attachment, which reinforces long-term loyalty toward the brand (Robert M 2001).

Trust reflects consumers' perceptions of integrity, consistency, and reliability, which strengthen relational bonds among customers and businesses. Customers who perceive a high level of trust tend to remain loyal, engage in repeat purchasing behavior, and provide positive recommendations to others (I Wayan Widnyana, 2023) .

The results of bootstrapping analysis demonstrate that consumer trust has an attitudinal impact on customer loyalty as a path coefficient ($\beta = 0.265$; $t = 2.581$; $p < 0.005$). These results showed that trust in the retailer leads to greater behavioural loyalty outcomes such as intention to repurchase and positive word-of-mouth. Trust reduces perceived risk and uncertainty and increases feelings of safety and confidence in the firm, which ultimately strengthens customer commitment(Christina, 2014) . In general, the results have supported the notion that consumer trust is a significant underlying factor that affects customer loyalty. When customers trust a company, they stick around and are loyal for the long haul. This outcome is in line with prior empirical evidence emphasizing the strategic importance of trust in building durable customer relationships (Krismonicha & Prasetyo, 2021) .

The Influence of Islamic Branding on Customer Loyalty

The hypothesis testing outcomes indicate that Islamic branding does not have a statistically significant effect on customer loyalty. This is evidenced by a p-value of 0.295, which exceeds the

significance threshold of 0.05, and a t-statistic value of 0.538, which is below the critical value of 1.96. Therefore, the hypothesis proposing a positive influence of Islamic branding on customer loyalty is not supported (Ksatriyani & Djawoto, 2019) .

These outcomes suggest that the presence of Islamic identity or values embedded in branding does not directly translate into higher customer loyalty. In other words, Islamic branding alone is insufficient to significantly influence loyalty behavior. This outcome is consistent with previous studies indicating that customer loyalty is not solely determined by Islamic attributes, as consumers also place considerable importance on other factors such as service quality and consumer trust.(Gustmaloe et al., 2024). Furthermore, several empirical studies confirm that brand-related variables often do not have a direct effect on loyalty, but instead require mediating factors such as satisfaction and trust to strengthen customer commitment. For instance, research shows that brand image does not directly influence customer loyalty, whereas service quality has a significant direct effect, highlighting the dominant role of functional service aspects over symbolic branding elements (Khowjoy & Phakamach 2023). In addition, other studies emphasize that service quality and trust are more consistent predictors of customer loyalty, as they enhance customer satisfaction, which subsequently leads to long-term loyalty behavior. This indicates that while Islamic branding may contribute to emotional or value-based attachment, it must be supported by high service performance and trust-building strategies to effectively foster customer loyalty (Suhud & Andriansyah 2023).

The path coefficient (0.077) is also relatively low, suggesting that Islamic branding has a positive but weak and insignificant effect directly on customer loyalty. This suggests that consumers are not exclusively oriented towards symbolic or religious-based perception when building their loyalty, but move to more functional and service-related benefits. Hence, Islamic branding plays more as a value-added stimulus that is largely conditioned on the existence of facilitating conditions such as trust and service quality.

This outcome reinforces the argument that Islamic values or symbols in branding must be accompanied by tangible performance and credible business practices to influence customer loyalty. Devoid of such support, Islamic branding is unlikely to exert a strong behavioral impact, as consumers tend to evaluate brands based on perceived benefits and real experiences rather than symbolic attributes alone(Yusniawati & Prasetyo, 2022) .

The Influence of Service Quality on Customer Loyalty

The hypothesis testing outcomes indicate that service quality has a positive and significant effect on customer loyalty. This is evidenced by a p-value of 0.000, which is below the significance level of 0.05, and a t-statistic value of 3.537, which exceeds the critical value of 1.96. Therefore, the hypothesis proposing a positive influence of service quality on customer loyalty is supported (Gustmaloe et al., 2024) .

These outcomes are consistent with previous studies demonstrating that consistent service performance and the ability to meet customer expectations positively influence customer satisfaction and relationship quality (Rini Fitriani, 2023). Service quality, reflected in friendliness, speed, and responsiveness of service personnel, represents an intangible yet critical factor in shaping customers' positive perceptions and experience (Rini Erina et al,. 2024). In the context of this study, customers who perceive high service quality tend to develop stronger intentions to make repeat purchases and recommend the store to others, thereby strengthening customer loyalty (Vydika Harya Addinata, 2021) . The relatively high path coefficient ($\beta = 0.434$) further indicates that service quality is a dominant predictor of customer loyalty compared to other variables in the model.

These results indicate that timeliness and speed of service are associated with positive customer experiences that contribute to prolonging loyalty, even in fiercely competitive markets. Hence, upgrading the quality of service could be considered as a fundamental managerial approach in order to maintain the customers' satisfaction and long-term loyalty. This finding is consistent with previous studies, which suggested that the reliability, trustworthiness, and responsiveness of service provision have a direct impact on customers' preference behaviour and loyalty formation (Nadiah & Dian Filianti, 2022).

This finding is also supported by Izogo and Ogba (2015), who found that service quality has a direct and significant influence on customer loyalty through improved customer experiences and satisfaction. Their study emphasizes that consistent and reliable service delivery strengthens long-term customer relationships (M. Obert 2007). Similarly, Dam and Dam (2021) demonstrated that service quality positively affects customer loyalty by enhancing perceived value and trust, even without requiring additional mediating variables. High service performance encourages repeat purchase behavior and long-term commitment. (Perez-moron et al. 2022).

Consumer Trust Moderates Service Quality to Customer Loyalty

The moderation test outcomes indicate that consumer trust does not significantly moderate the relationship between service quality and customer loyalty. It is further confirmed by the t-statistic of 1.406, which is less than the critical value of 1.96 and a significance level of $p>0.05$, at 0.080 higher than the generally accepted significant level at 5%. Thus, H3 that consumer trust moderates the relationship between service quality and customer loyalty is rejected. Moreover, a negative path coefficient, which was calculated for the interaction effect ($\beta = -0.165$), indicates that Consumer Trust does not mediate the relation between service quality and customer loyalty. These results show us that the effect of service quality on customer loyalty is most likely direct and does not require the mediation effect of consumer trust. level. In other words, improvements in service quality are sufficient to enhance customer loyalty regardless of whether consumer trust is high or low.

Although previous studies have suggested that consumer trust may contribute to loyalty formation through service-related experiences (Prabowo and Mahfudz 2021). The outcomes of this study demonstrate that service quality possesses an independent and dominant effect on customer loyalty. This implies that customers who receive fast, reliable, and responsive services tend to remain loyal even in the absence of the moderating presence of trust. This finding is consistent with (Timur et al., 2025), who found that service quality has a direct and significant impact on customer loyalty by enhancing customer experiences and satisfaction. High-quality service delivery encourages repeat purchase behavior and strengthens long-term relationships with customers (Krismonicha & Prasetyo, 2021). Furthermore, (Asawawibul et al., 2025) also revealed that service quality directly influences customer loyalty through improved perceived value and service performance. Their findings suggest that superior service quality alone is sufficient to foster customer loyalty, even without relying on additional moderating variables such as trust (Rasyidah et al., 2024).

Consumer trust is an important factor in the seller's experience, as it will lead to a positive assessment of the services provided. In the context of this study, good service quality, if supported by consumer trust, will encourage customers to make repeat purchases and maintain a long-term relationship. Thus, the combination of service quality and consumer trust can increase customer loyalty more optimally (Aan Shar, 2023) .

These outcomes are consistent with prior research indicating that service quality can directly influence loyalty formation, without being significantly strengthened by consumer trust. (Arista & Khusnul

Fikriyah 2022) . Consequently, while consumer trust remains an important determinant of loyalty in general, it does not function as a moderator in the relationship between service quality and customer loyalty within the context of this study.

Consumer Trust Moderates Islamic Branding on Customer Loyalty

The results of hypothesis testing reveal that consumer trust has a significant moderating effect on the association between Islamic branding and customer loyalty. This is supported by the t-statistic of 2.276 > 1.96 and p-value of 0.011 < 0.05, respectively. Thus, the theory that consumer trust moderates the relationship between Islamic branding and customer loyalty is supported (Gustmaloe, Wibowo, and Sebayang 2024) .

These outcomes suggest that the effectiveness of Islamic branding in fostering customer loyalty depends strongly on the presence of consumer trust. The application of Islamic values and identity inside branding strategies becomes more influential when consumers perceive the brand as credible, honest, and consistent in implementing those values. This outcome aligns with previous studies indicating that consumer trust strengthens the role of Islamic branding in shaping loyalty behavior (Tri Inda Fadhila Rahma 2023). The test outcomes described that consumer trust served as a significant moderator variable in the relationship between Islamic branding and customer loyalty. These outcomes indicate that the application of Islamic values and identity in branding strategies can strengthen the influence of consumer trust on increasing customer loyalty (Isnaini and Syariah 2022) .

The hypothesis is supported by a positive interaction path coefficient ($\beta = 0.257$), suggesting that consumer trust enhances the influence of Islamic branding on customer loyalty. These findings indicate that Islamic branding alone may not be sufficient to generate strong loyalty; rather, its effectiveness increases when accompanied by high levels of consumer trust. Trust strengthens the perceived authenticity and credibility of Islamic values embedded in the brand, thereby reinforcing emotional attachment and long-term loyalty.

In general, these results emphasize the strategic importance of consumer trust as a reinforcing mechanism in the relationship between Islamic branding and customer loyalty. When trust is well established, Islamic branding functions as a powerful strategic tool for generating sustainable loyalty. Conversely, when trust levels are low, Islamic branding tends to exert only a limited influence on loyalty development. These findings are consistent with previous studies that highlight the critical role of trust in strengthening brand-based relationships in Islamic markets. For instance, Utami and Kussudyarsana (2024) found that Islamic branding significantly enhances loyalty when supported by strong relational trust. Similarly, Nurudin et al. (2025) reported that trust mediates and amplifies the impact of ethical branding practices on customer commitment in Islamic retail contexts. Therefore, the current study extends prior research by empirically confirming that consumer trust functions not only as a direct determinant of loyalty but also as a moderating variable that enhances the effectiveness of Islamic branding in the hijab retail industry. This provides a more nuanced understanding of how value-based branding strategies operate in Islamic-oriented markets.

Conclusion

This study examines the influence of service quality and Islamic branding on customer loyalty, with consumer trust acting both as an independent and moderating variable in the context of Queen Hijab Store. The results indicate that service quality has the strongest positive and significant effect on customer loyalty ($\beta = 0.434$; $p < 0.001$; $f^2 = 0.155$). Consumer trust also has a positive and significant direct

effect (β = 0.265; p = 0.005; f^2 = 0.066). In contrast, Islamic branding does not have a significant direct effect (β = 0.077; p = 0.295; f^2 = 0.006). However, consumer trust significantly moderates the relationship between Islamic branding and customer loyalty (β = 0.257; p = 0.011; f^2 = 0.058), indicating that Islamic branding becomes more effective when supported by strong trust. Meanwhile, the moderating effect of consumer trust on the relationship between service quality and customer loyalty is not significant (β = −0.165; p = 0.080; f^2 = 0.019). The model explains 49% of the variance in customer loyalty (R^2 = 0.490).

Despite these findings, this study has several limitations. First, the research was conducted in a single retail store, which limits generalizability. Second, the use of non-probability convenience sampling may introduce bias and reduce representativeness. Third, the model only explains 49% of customer loyalty, indicating that other important variables were not included.

Future research is recommended to expand the study across multiple Islamic retail businesses and broader geographic areas to improve external validity. Additionally, future studies may incorporate variables such as customer satisfaction, perceived value, religiosity, emotional attachment, price perception, and brand image to enhance explanatory power. The use of probability sampling or longitudinal approaches is also suggested to obtain more robust and generalizable results.

Author's Contribution

A.D., as the lead author, was responsible for designing the research framework, developing the methodology, and conducting data collection and analysis. M., as the second author, supervised the overall research process and contributed to theoretical development and refinement of the conceptual framework.

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Declaration of Competing Interest

The authors declare that there are no commercial or financial relationships that could be construed as a potential conflict of interest in the conduct of this research.

Declaration of generative AI and AI-assisted technologies in the manuscript preparation process

During the preparation of this manuscript, the authors used ChatGPT (OpenAI) solely to assist in improving language clarity and sentence structure. After utilizing this tool, the authors carefully reviewed and revised the content and take full responsibility for the integrity and accuracy of the final manuscript.

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