



## **Qur'anic Guidance in Shariah-Based Business Ethics: How Halal Practices, Honest Dealings, and Kept Promises Shape Customer Satisfaction**

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### **ABSTRACT**

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This study examines how Qur'anic and Shariah-based business principles directly influence the way customers evaluate and trust the businesses they interact with. The purpose is to show that practices such as offering halal and lawful products, avoiding any form of deception, and consistently fulfilling promises are not only religious obligations but also powerful drivers of customer satisfaction. To explore this connection, data were collected from 300 customers in Lahore, focusing on how these ethical practices shape their overall experience with local businesses. The results reveal that customers feel significantly more satisfied when they know a business follows halal standards, maintains transparency, and delivers exactly what it commits to. These behaviors build trust, reduce uncertainty, and strengthen long-term customer relationships. The originality of this work lies in presenting a simple, business-oriented model that links Qur'anic guidance with modern customer expectations. Rather than treating religious ethics as separate from business, this study shows how Shariah principles naturally support ethical service, customer comfort, and sustainable business success.

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## 1.0 Introduction

Customer satisfaction has become one of the key factors defining organizational success in the modern business society, with its impact on repeat patronage and, as well as, on overall reputation and sustainability of organizations. As consumer demands grow more sophisticated and as an increasing number of marketplaces in the world are globalized, companies are forced to look into ethical acts in their operations in order to gain customer trust and loyalty. In this respect, the Shariah or Islamic based business ethics represents a special paradigm that unites the religious with the practical business. The basis of these ethical principles is the Quranic edicts and Sunnah teachings and they include observation of halal observance, truthfulness in their transactions, and the delivery of promises regularly (Leaman, 2022). These principles are not just moral demands but give practical guidelines to be followed to affect consumer behavior by creating perceptions of fairness, reliability and integrity. The increasing popularity of ethical shopping and moral aspects in the contemporary business highlights the importance of studying the influence of Shariah-based ethical concepts on consumer satisfaction especially in the areas where the number of Muslims consumers is high and religion is a powerful factor in terms of trust and loyalty during business dealings.

The concept of halal procedure is not confined to the food taboos, but it is a broader field of business ethics, as it can be considered as a legal sourcing, preparation, and delivery of goods and services subject to the Islamic law. The observance of halal practices indicates to the customer that a firm observing the practice takes seriously the religious requirements and that it is interested in adhering to ethical standards, which increases trustworthiness and minimizes the risk factor. Honest dealings, on the other, are mentioned as transparency, truthfulness in communication and avoidance of deceptive actions or fraudulent presentation that are always reiterated in Quranic verses and teachings by the prophets. Honesty in business relations helps to reduce the information asymmetry and provides the basis of trust which is one of the essential parts of development of positive customers experiences (El-Annan & Hassoun, 2025). Keeping of promises is the third important variable and is a measure of reliability and accountability in a business as it makes sure that promises made either through words, in a contract or otherwise are always upheld. Practically, this variable is relevant to the demand by customers to have predictability and confidence in their transactions especially in highly competitive markets where they have a number of alternatives. Together, the three constructs, i.e., halal compliance, honesty, and promise fulfillment, are the pillars of Shariah-based business ethics and represent practical aspects in which the ethical behaviour can practically impact on the perception, satisfaction and loyalty of customers (ZIEN, 2025).

These constructs and their relationship with customer satisfaction are supported by established theoretical points of view. The social exchange theory offers a background perspective in the explanation of these dynamics in which businesses and customers interact in a reciprocal manner and that ethical behaviour yields positive results to both sides. When a business applies the Shariah principles in a consistent manner the customers will view this as an attempt to invest in the relation and in response, they will return this perception of the investment by trusting, being

satisfied and patronizing. In a complementary way, the stakeholder theory puts an emphasis on the need to balance a variety of interests, and therefore it is not only that without addressing the ethical demands of the stakeholders, including customers, businesses cannot become successful in the long term (Valentinov, Roth, & Will, 2019). When they incorporate Quranic instruction into business activities, the businesses would not only be responding to their religious demands, but also to the inherent ethical demands of their consumer groups and thus contribute to better relational equity and sustainable competitive advantage. Those theoretical connections help to understand how obedience to the halal norms, fidelity, and in-keeping promises may be anticipated to impact customer satisfaction to offer an organized approach to empirical research (Devji, 2025).

Although the relevance of the Shariah-based business ethics is evident, a literature analysis shows that there are gaps in the literature that should attract scholarly interest. The majority of previous researches concentrated either on a limited scope of financial/operational compliance in Islamic banking and finance, or on ethical principles of the Western business ethics models without considering the subtle role of religiously-informed ethical conduct in consumer attitudes. Although honesty and promise keeping have been well researched in the general business setting, a small number of studies have been done to explore the impact that honesty and promise keeping when applied to the Quran framework on customer satisfaction at the larger commercial level, covering retail, service and small business environment (Yusmazida, Omar, Yusliza, Samad, & Abdul Mokmin, 2025). Moreover, ethical principles have been often viewed as the abstract or normative principles in the past studies, instead of the operationalized constructs that have quantifiable effects on customer outcomes. It has dearth of studies that do find systematic association of halal adherence, honesty and promise keeping with the development of trust, risk perception lessening and overall satisfaction, especially in a fledgling market where religious compliance and consumer demands are being transformed rapidly. By filling these loopholes, one is not only adding to the theoretical literature by expanding the scope of the ethical frameworks into the culturally and religiously specific environment but also providing a useful tool to the managers who want to consider ethical principles in their daily business activities (Ludigdo et al., 2025).

The research issue, thus, consists in how the Quranic directions, which were operationalized via Shariah compliant ethical practices, can be utilized to improve customer satisfaction in business situations in the modern world. Although ethical codes or corporate social responsibility practices are common among businesses, there is some empirical ambiguity in terms of how particular practices based on Shariah transpose to customer satisfaction, trust and loyalty. Specifically, one must measure and determine the specific impact of halal product compliance, honesty in transactions, and promise keeping and study synergistic impacts of these attributes on how customers sum up their business relationship impressions (Jalilvand, Hajamini, & Ashari, 2025). In the absence of this kind of knowledge, companies will run the risk of introducing generalized moral programs that fail to present themselves with cultural or religiously aware customers and also suffocate the effectiveness of operations and management of relationships. The research problem will be solved by the study as it will help to fill the existing gap between normative religious ethics and empirically gauged business results, and present insights that are

both scholarly and applicable in practice (Amin, 2025).

## **2.0 Literature review**

The Quran and the Sunnah provide the basis of ethical and moral business practices that are based on Islamic principles and therefore, provide guidelines on how individuals and organizations are expected to conduct business and social transactions. These principles demonstrate that the business activities are not all about money but also the social righteousness, fairness, and right to be treated with fairness and being moral to ensure social responsibility. Adherence to Shariah-based ethics is hence a legal and moral requirement beyond the assurance of halal products to the provision of transparent transactions and meeting contractual obligations (Amin et al., 2022; Iqbal and Yaseen, 2024).

The approach is consistent with the Social Exchange Theory according to which the relations between businesses and customers are based on trust, mutual benefit, and reciprocity. Whenever companies behave in accordance with the Islamic values, the customers regard them as an investment in the relationship, increasing the level of trust, satisfaction, loyalty, and further engagement (Rahman et al., 2022; Ahmad and Kamaruddin, 2023). Justice Theory can be seen as a rather complex addition, which explains why the ethical conduct affects the perception of customers: procedural justice is that of clear procedures, honesty in communication, and proper and correct delivery of promises, whereas distributive justice is about fairness in the sense of quality products, fair prices and religious adherence (Hassan et al., 2023; Mubarak and Khan, 2024).

There is overwhelming empirical evidence in favour of the beneficial role of Shariah-based ethical behaviour in customer satisfaction trust and loyalty where religious values play a significant role in consumer expectations particularly in Muslim dominated settings. Numerous investigations of Islamic financial transparency reveal that Shariah-compliant operations such as the avoidance of interest, open communication and fulfillment of contractual duties enhanced customer trust, satisfaction and retention considerably (Amin et al., 2022; Rahman and Laldin, 2024; Salleh et al., 2021). The results show that ethically based practices have effects on perception of religious fit, perceived risk, and commitment to the relationship.

Beyond banking, the same evidence has been detected in the context of hospitality research. The scholarly research on Shariah-compliant hotels indicates that gender-appropriate amenities, honest replacement, halal-certified food, and increased satisfaction and revisit intentions are more prevalent (Yusuf and Abubakar, 2024; Fadlallah and Rahmat, 2023). The studies of the retail product and the halal product, especially in the context of the halal cosmetics and food, have demonstrated that the product haleness, the perceived value, the clear pricing, and the honesty of the promotion process influence customer satisfaction and loyalty significantly (Nadia et al., 2025; Karim and Saeed, 2023). Consumers do not just consider the religious validity of products but also the honesty, integrity and justice that lie in the business operations.

In general, the current researches support the theoretical perspective that Shariah-based ethical behavior enhances customer relations by minimizing uncertainty, creating trust and setting moral and ethical values in line with businesses and customers. A combination of Islamic ethics

and ethical business practices and transparency, as well as impartiality, will continue to produce increased satisfaction, loyalty, and longevity in the banking, hospitality, and halal retail sectors.

### **Methodology**

The research strategy employed in this study is a quantitative study, which is the one that helps to measure and provide the statistical analysis of the relations between the specified constructs. The philosophical basis of the research is that of the positivist paradigm and that reality is objectively observable, and that relationships between variables can be measured to generate generalizable results. The proposed method is specifically appropriate when investigating how compliance with halal, honest transactions, fulfilling of promises, and customer satisfaction are hypothesized to be related because it allows applying statistical methods to prove the theoretical framework through rigorous testing. The study is objective, reliable, and replicable by using measurable data and structured tools to investigate the degree to which customer perception and satisfaction are shaped by ethical practices, which are based on Shariah.

The target population in this study is the consumers in Pakistan and more specifically the customers in the urban centers where trade is varied and the customers are exposed to various products and services that may be compliant to the practices expressed in the Shariah. As a nation dominated by Muslims, Pakistan offers a proper ground to study the role of religiously based ethical conduct in terms of customer satisfaction because the expectations of the consumers are usually formed in reference to cultural and religious standards. The research targets consumers in the cities of Lahore, Karachi, and Islamabad where there is exposure to diverse business practices, and therefore, the study can thoroughly examine the impact of ethical principles on satisfaction in several commercial fields. This group is a wide population in terms of age, education, and socio-economic status, and this gives the study a rich and representative results on customer perceptions on ethical business conduct.

A sample of 300 customers was identified to take part in the study as a sample to obtain meaningful data of this population. This sample size was established to achieve a reasonable level of statistical power in structural equation modeling (PLS-SEM) and needs to have enough observations to guarantee a reasonable degree of path coefficients estimation and model fit. Non-probability purposive sampling is the sampling method used, where the respondents will be selected based on the probability of them having the relevant experience and knowledge on the variables of interest in this case being their encounter of the businesses that operate in compliance with halal, honest dealings, promise keeping. This strategy will guarantee that the subjects will be able to give informed answers regarding how the ethical practices affect their satisfaction, besides factoring in practical aspects of reaching a given section of the population. The purposive sampling technique will enable inclusion of the participants in various commercial contacts, including retail, food services, and small-scale businesses, which will make the findings more applicable to various business environments.

A structured survey questionnaire was used to collect data by carefully developing the survey questionnaire to be able to operationalize the constructs of interest. The questionnaire will contain questions to assess the extent of halal compliance, honest dealings, promise keeping as

well as overall customer satisfaction as using Likert-type scale to estimate the extent and perception of respondents. To guarantee smooth understanding, reliability and validity of the instrument, pre-testing was carried out to make necessary changes to enhance understanding and consistency in the responses. It was conducted using surveys online and in person, to reach as many people as possible and get high response rates and ensure that the respondents had an opportunity to give conducted and genuine feedback. Demographic questions were also included in the survey tool to get the historical factors like age, gender, education level, and number of times interacting with business, which can be used to support the interpretations of the potential moderating or control effects.

To analyze the data, the study will use Partial Least Squares Structural Equation Modeling (PLS-SEM) which is an effective statistical tool that can be used to test complex models which consists of many constructs and latent variables. The measurement and structural model can be evaluated at the same time through PLS-SEM, which permits evaluating the construct reliability, validity, and relationships that are being tested. The analysis will entail analyses of internal consistency, convergent and discriminant validity, path coefficients, t-values, and significance level giving a detailed analysis of the effects of halal compliance, honesty and promise fulfillment on customer satisfaction. This approach is especially beneficial because the research of the integration of Shariah-based ethics with contemporary business entities is rather exploratory in nature, and smaller sample sizes and non-normal data distributions do not necessarily undermine the quality of statistical inference.

## Results

### Reliability Analysis (Cronbach's Alpha & Composite Reliability)

**Table 4.1 Reliability Analysis**

Construct	Cronbach's Alpha	Composite Reliability (CR)	Decision
Halal Compliance (HC)	0.835	0.892	Acceptable
Honest Dealings (HD)	0.821	0.876	Acceptable
Promise Fulfillment (PF)	0.847	0.901	Acceptable
Customer Satisfaction (CS)	0.862	0.912	Acceptable

The results of the reliability analysis of the study constructs suggest that the internal consistency and measurement reliability of the study are strong and therefore the survey items are suitable to measure the targeted latent variables. All the constructs such as: Halal Compliance (HC), Honest Dealings (HD), Promise Fulfillment (PF), and Customer Satisfaction (CS) have Cronbachs Alpha values exceeding the recommended figure of 0.70, which means that there is a consistency in the responses given by all items. Likewise, the Composite Reliability (CR) values of all constructs are greater than 0.70, which again confirms that the indicators have a high

reliability to measure their constructs. All these findings indicate the robustness of the model in measuring and this indicates that every construct measure accurately signifies the theoretical concept that it represents, and which provides a credible basis to be used in further analysis of a structural model.

#### Validity Analysis (HTMT - Heterotrait-Monotrait Ratio of Correlations)

**Table 4.2 Validity Analysis (HTMT)**

Constructs	HC	HD	PF	CS
Halal Compliance (HC)	—			
Honest Dealings (HD)	0.645	—		
Promise Fulfillment (PF)	0.632	0.661	—	
Customer Satisfaction (CS)	0.578	0.603	0.587	—

The discriminant validity test based on the HTMT (Heterotrait-Monotrait) ratio shows that all the constructs are different and they address different theoretical concepts. The values of the HTMT between the Halal Compliance (HC), Honest Dealings (HD), Promise Fulfillment (PF), and Customer Satisfaction (CS) are between 0.578 and 0.661 which are lower than the recommended 0.85. It shows that the correlations among constructs are not too high and this indicates that each construct measures distinct variables of Shariah-based business ethics and its role in customer satisfaction. In turn, the construct validity of the measurement model is sufficiently high, which implies that the constructs can be distinguished in the structural analysis with a high level of reliability.

#### Multicollinearity Analysis (VIF Values)

**Table 4.3 Multicollinearity Analysis**

Construct	VIF	Interpretation
Halal Compliance (HC)	2.134	Acceptable
Honest Dealings (HD)	2.267	Acceptable
Promise Fulfillment (PF)	2.329	Acceptable

The values of Variance Inflation Factor (VIF) towards Halal Compliance (HC), Honest Dealings (HD), and Promise Fulfillment (PF) show that multicollinearity will not be a problem in the model as all values, 2.134, 2.267, and 2.329 represent, are significantly lower than the generally accepted level of 5. This indicates that all the predictor variables have independent contribution to the customer satisfaction and it is possible to estimate the singular contributions of these variables. As a result, the structural model is statistically stable and the links between Shariah-based ethical practices and customer satisfaction can be read out with a certain level of certainty.

**Model Fit Indicators****Table 4.4 Model Fit Indicators**

Fit Index	Value	Threshold	Interpretation
SRMR (Standardized Root Mean Square Residual)	0.058	<0.08	Good Fit
NFI (Normed Fit Index)	0.915	>0.90	Acceptable Fit
RMS_theta	0.072	<0.12	Acceptable Fit

The analysis of the model fit indicates that the proposed PLS-SEM model shows that there is a good fit in the data. The value of SRMR=0.058 is less than the threshold of 0.08 indicating that there is not a lot of variances between the observed and the predicted correlation indicating presence of good fit. The value of NFI of 0.915 is above the desired value of 0.90, which shows that this parameter is sufficient to show the underlying model when compared to a null model. Also, RMS theta value of 0.072 is under 0.12, which also contributes to the acceptability of specifying the model. All these indices together show that both the measurement and structure models are well-specified and can be used to understand the relations between Shariah-based ethical practices and customer satisfaction.

**Structural Equation Model (Path Coefficients)****Table 4.5 Structural Equation Model**

Hypothesis	Path (Beta)	$\beta$ value	t-value	p-value	$f^2$	Decision
H1	HC $\rightarrow$ CS	0.312	5.842	<0.001	0.102	Supported
H2	HD $\rightarrow$ CS	0.284	5.113	<0.001	0.087	Supported
H3	PF $\rightarrow$ CS	0.268	4.987	<0.001	0.074	Supported

The findings of the structural model show that the hypothesized relationships of Shariah-based ethical practices and customer satisfaction are all positive and significant. The Customer Satisfaction (CS) is also influenced significantly by Halal Compliance (HC) with a path coefficient (0.312) and t-value (5.842) as well as p-value at 0.001 which is a medium effect size ( $f^2 = 0.102$ ). Honest Dealings (HD) has a positive impact on CS ( $t = 5.113$ ,  $p = 0.001$ ,  $f^2 = 0.087$ ), as well as Promise Fulfillment (PF) has a significant positive impact on CS ( $t = 4.987$ ,  $p = 0.001$ ,  $f^2 = 0.074$ ).

The results of these findings confirm that every dimension of Shariah based business ethics have independent positive effects on improving customer satisfaction with the strongest influence on the halal compliance followed by the honesty and promise keeping, which supports the theoretical assumption that ethical business practices guided by the Quran help to create trust, reliability and favourable customer ratings.

### **Discussion**

The results of this research are a solid empirical data that Shariah based business ethics as implemented by halal compliance, honesty of dealings, and keeping promises have a great impact on increased customer satisfaction. The fact and importance of the correlation of every one of these ethical dimensions with customer satisfaction prove the theoretical hypothesis that the ethical business behavior based on Quranic principles is not only the ability to meet moral or religious requirements but also the practical tool to enhance customer relations. Halal compliance turned out to be the most significant indicator of a customer satisfaction, which defines the essentiality of religiously legitimate practices in the development of consumer trust and confidence. The customers consider the businesses with halal standards to be credible, reliable, and in accordance with their personal values, which lowers the uncertainty and supports positive judgment of products and services. This observation follows on the earlier studies in Islamic finance, hospitality, and halal product industries with a primary point stating that religiously compliant products are an important factor in customer satisfaction and retention.

This study has implication both in theory and practice. In theory, it strengthens the relevance of the social exchange and justice models to explain the processes by which ethical conduct leads to greater customer satisfaction, presenting a systematic model to be used in associating Shariah-based values to quantifiable consumer responses. In practice, the research provides practical implications to managers and entrepreneurs who conduct businesses in the Muslim majority markets and they find that ethical compliance is not just a religious requirement but also a business strategy that shapes customer attitudes, satisfaction and loyalty. Moreover, these insights are helpful to policymakers and regulators in the industry in promoting ethical business practices that foster trust, consumer protection, and sustainable business practices. On balance, the paper has shown that incorporating Shariah-based ethics in business activities generates a win-win situation: the company helps to meet the moral and religious demands, at the same time increasing the level of customer satisfaction, trust and business performance in the long run.

**Farah Kainaat:** Problem Identification and Theoretical Framework,

**Mairah Ansar:** Methodology and Revision, Data Analysis,

**Ar. Muhammad Nasir Chaudhry:** Data Analysis, Supervision and Drafting

Conflict of Interests/Disclosures

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