

ISLAMIC MARKETING STRATEGIES FOR CUSTOMER LOYALTY: ROLE OF RELIGIOUS COMMITMENT AND TECHNOLOGY TURBULENCE

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Abstract: Purpose: This research examines the impact of the Islamic marketing mix on customer loyalty while investigating the mediating role of religious commitment and the moderating effect of technology turbulence. The study aims to provide empirical insights into how ethical and faith-driven marketing strategies influence consumer behavior in dynamic market conditions. Method: A quantitative research design was employed, collecting data from 211 Muslim consumers familiar with businesses that adhere to Islamic marketing principles. A structured questionnaire with validated scales from past research was used to measure key constructs. SmartPLS was utilized for data analysis, applying partial least squares structural equation modeling (PLS-SEM) to assess direct, mediating, and moderating effects. Findings: The results confirm that the Islamic marketing mix significantly enhances customer loyalty. Religious commitment mediates this relationship, highlighting the importance of faith in shaping consumer trust and engagement. Additionally, technology turbulence moderates the impact of the Islamic marketing mix on customer loyalty, suggesting that businesses must adapt to digital advancements while maintaining ethical standards. Originality/Implications: This study contributes to Islamic marketing literature by integrating ethical marketing, religious commitment, and technological dynamics. The findings provide practical insights for businesses and policymakers seeking to strengthen consumer relationships through faith-driven and adaptive marketing strategies.

Keywords: Islamic Marketing Mix, Customer Loyalty, Religious Commitment, Technology Turbulence

1. INTRODUCTION

Islamic marketing mix has been under research in marketing literature, considering ethical, religious, and value-based business practice in accordance with Islamic principles. Islamic marketing includes Shariah-compliant products, prices, promotions, and distribution to maintain businesses in accordance with religious and ethical values (Alfaisaly, 2024). It is particularly true in Muslim nations and Muslim consumers worldwide, whose consumption is religious and ethical. Islamic marketing is beyond conventional marketing in that it involves moral, ethical, and religious factors that encourage consumer trust and enduring relationships with brands (Mondir et al., 2023). Over the past two decades, scholars have focused more on how Islamic marketing principles affect consumer behavior, attitudes, and loyalty towards business sustainability and competitiveness (Rhamdhani & Riptiono, 2023). Consumer behavior outcomes of Islamic marketing are satisfaction, trust, and loyalty, and thus Islamic marketing has been a need area of research (Ngatindriatun et al., 2024). Also, more power with technology turbulence and digital transformation have been introduced by changing the context, hence making it harder to market due to such changes in conditions necessitating a reconsideration over how business scenarios can accommodate the Islamic concept of marketing (Al-Swidi et al., 2024). With the increased demand for religious and ethical consumption, there is a necessity to determine how Islamic marketing practices influence consumer loyalty where there are moderating variables such as technology turbulence and mediating variables such as religious commitment (D'Souza et al., 2023). Empirical research on Islamic marketing has shown its profound influence on customer loyalty, satisfaction, and trust, with tremendous proof to defend that value-based as well as ethical marketing is influencing brand performance (Monoarfa et al., 2023). Various studies have shown that Muslim consumers trust more those brands which are found to be compliant with their religious beliefs, attesting to the fact that Islamic marketing yields long-term consumer relationships and consumer involvement (Mondir et al., 2023). For instance, studies have indicated that halal product offerings play a significant role in influencing consumer purchasing decisions since they are in line with religious and ethical beliefs. In the same manner, equitable price strategies that prevent exploitative action and interest-bearing transactions have also been seen to enhance consumer impressions of brand honesty, which, in turn, results in better retention (Syafi'i et al., 2023). Promotion approaches highlighting honesty, social responsibility, and ethical communication equally enhance consumer confidence, and consequently, a sound platform for loyalty (Aslam et al., 2023). In addition, studies have established that Shariah-compliant distribution channels increase the

credibility of the brand such that the products are channeled to consumers through moral channels (Chien et al., 2024). Also, religious commitment research has established that consumers who are highly committed to Islamic values are more inclined to develop brand loyalty for brands reflecting their religion, validating the mediating role of religious commitment in determining customer loyalty (Hasan et al., 2023). Technology turbulence has also become an important moderator of the Islamic marketing impact on consumer loyalty, with research calling for corporations to leverage the digital innovations yet remain ethically grounded. Despite such bountiful findings, there is still a call for a thorough review of the nexus between Islamic marketing, religious participation, and technology turbulence, particularly in multicultural marketplace settings and across different industries (Juhaidi, 2024). Though great work has been carried out on the influence of Islamic marketing on consumer attitudes, there remain some research areas that are still pending. In the first place, most of the past research effort was directed to solitary components of the Islamic marketing mix, including the provision of halal products or ethical prices, and none of the four constituents of the Islamic marketing mix jointly and their integrated effect on loyalty towards the customers (Umul et al., 2024). Second, past research has concentrated on Islamic marketing in specific business industries, such as food and finance, but not on its applicability to various business industries (Sungkawati et al., 2023). Third, religious commitment has been referred to as a significant driver of consumer behavior but has been empirically examined little in terms of how it mediates the relationship between Islamic marketing and loyalty, something in need of further investigation (Elrayah & Alawad, 2023). Besides, past studies have largely been based on static market environments without considering the impact of external drivers like technology turbulence, which can drastically change the efficacy of Islamic marketing strategies (Ranjan, 2023). Besides, the majority of empirical research has been performed in Muslim countries, and as such, there are gaps in the knowledge on how Islamic marketing affects non-Muslim consumers or functions in multiculturalized and globalized business settings (Juhaidi, 2024). Another critical gap is the failure of convergence of theoretical models for describing the interactions of Islamic marketing, religious commitment, and turbulence of technology, calling for an extended theoretical framework to direct empirical research (Juhaidi, 2024). Punting these gaps would not only build knowledge but will also offer business practical recommendations aimed at enabling businesses to adopt strong Islamic marketing measures in rapidly growing and technologically changing markets (Syafi'i et al., 2023). Theoretical foundations of this study rely on the Theory of Planned Behavior (TPB) and the Signaling Theory, which provide useful explanation of the process by which Islamic marketing impacts

customer loyalty. Attitudes, subjective norms, and perceived behavioral control guide consumer behavior and are hence directly applicable for examining how religious commitment mediates the effect of Islamic marketing on loyalty, as per the TPB (Mondir et al., 2023). Religious committed customers are very likely to develop positive brand attitudes toward brands that conform to their religion, thereby boosting their purchasing intention and brand loyalty (Ngatindriatun et al., 2024). Signaling Theory also accounts for Islamic marketing practices as trust-signals that build consumer-brand relationship, especially in markets where ethical aspects are significant in buying behavior (Uzkurt et al., 2024). The technology turbulence moderating role can be accounted for by the Dynamic Capabilities Theory, where the focus is given to the imperative of firms responding to firm-external changes in their strategies. With technology ever-changing and impacting how people consume, companies need to incorporate innovations in terms of technology and be morally right in an attempt to retain their consumers. In accordance with these conceptual models, the current study will aim to fulfill the following: (1) to investigate the influence of the Islamic marketing mix towards customer loyalty, (2) to determine the mediating role of religious commitment in the relationship, and (3) to test the moderating role of technology turbulence in the Islamic marketing-customer loyalty relationship. In achieving such objectives, the research assists in heightening awareness on Islamic marketing and further providing pragmatic lessons to businesses operating within the area of moral marketing through the current vortex of the technologically dynamic world.

2. LITERATURE REVIEW

Islamic marketing foundations have their roots in Shariah-practicing rituals, which give ethics, openness, and consumer sensitivity high priority in commercial activities. Islamic marketing is different from mainstream marketing as it involves such pillars as equity, honesty, and social justice in the marketing mix (Syafi'i et al., 2023). Islamic economies' marketing mix is the same as in mainstream economies like product, price, place, and promotion but they all have to be compatible with Islamic moral codes (Chien et al., 2024). For instance, commodities should be halal and tayyib (pure and clean) to satisfy the physical and religious needs of the consumers (Aslam et al., 2023). Pricing policy should avoid exploitative behaviors such as overcharging or interest transactions in order to deliver justice to the seller and buyer alike. Channels of distribution, or the location of commodities, should also avoid unethical practices such as misleading methods or alliances contradicting Islamic beliefs (Juhaidi, 2024). Promotions should be truthful, not deceptive

advertisements, overstatements, or manipulative strategies taking advantage of people's emotions. Complying with ethical marketing is what creates trust and long-term relationships between companies and customers, eventually resulting in customer loyalty (Hasan et al., 2023). Customer loyalty in the Islamic business environment is significantly influenced by perceived adherence of businesses to Islamic values and ethical beliefs (Alfaisaly, 2024). Customers are more likely to develop an emotional and psychological relationship with a brand when they feel a company shares their religious and ethical beliefs (Hasan, 2023). Trust is essential within this type of relationship since Islamic marketing causes enterprises to care for customers' well-being more than making quick returns. Quality in services, social responsibility of businesses, and customizing also cause customer loyalty to rise. Islamic marketing also stresses the concept of barakah (blessing), whereby God-fearing management of business generates long-term achievement and customer delight (Mondir et al., 2023). Companies that demonstrate evidence of social justice, charity, and welfare activities for society attract greater customer loyalty, as the consumers perceive them not just as profit-seeking enterprises but also as agents of common good (Muthuswamy & Ramu, 2023). Last but not least, the introduction of Islamic principles into marketing techniques enhances consumer confidence, satisfaction, and loyalty and is thus a key strategy for companies operating within Muslim markets or serving ethically conscious consumers (Monoarfa et al., 2023). Previous empirical research has extensively examined the relationship between marketing mix elements and customer loyalty, particularly in Islamic marketing. Empirical research shows that value-based and ethical marketing practices, such as those based on Islamic values, play a central role in influencing consumer trust and long-term commitment (Hasan et al., 2023). The Islamic marketing mix, being made up of availability of halal products, fair and equitable pricing, ethical promotion, and Shariah-compliant distribution, has also been shown to enhance customer satisfaction and trust, which are loyalty determinants (Aslam et al., 2023). According to a study by (Alfaisaly, 2024), cited by, Muslim consumers are more likely to be loyal to brands if the brands complement their religious beliefs and ethical demands. Similarly, conducted a survey across Muslim nations and found that Islamic marketing concepts had a major contribution to making the customers perceive brands as credible and trustworthy, thereby leading to increased loyalty. Ethical communication and transparency also serve to reinforce consumer trust, which in turn solidifies their brand loyalty (Ngatindriatun et al., 2024). Besides, empirical evidence suggest that consumers in Islamic markets seek brands with fairness and social responsibility included in the marketing messages so they can settle in loyalty to these brands (Muthuswamy & Ramu, 2023). Thus, prior literature tends to agree

cross-sectionally that companies that have instituted the elements of the Islamic marketing mix are likely to achieve long-term relations with customers such that customer loyalty can be promoted. Based on the empirical evidence, the Islamic marketing mix can be viewed as a strategic means of developing customer loyalty based on trust, satisfaction, and value congruence. As Muslim consumers look for brands that share their ethical and religious values, companies that adopt Islamic marketing create a feeling of belonging and emotional attachment with customers (Aslam et al., 2023). The incorporation of halal and tayyib values in product products confirms consumers' safety in purchasing, solidifying their long-term dedication to the brand (Rhamdhani & Riptiono, 2023). Moreover, ethical and open pricing strategies without exploitative methods and usurious aspects even increases the trust on the part of consumers and results in greater retention rates (Rodrigues et al., 2022). Promotional approaches based on integrity and social responsibility also build consumer trust, as they create impressions of brand authenticity and dependability (Wijaya et al., 2023). Distribution channels that uphold integrity by not engaging in unethical partnerships or misleading sales practices also reinforce consumer trust, leading them to be more likely to form loyalty. As customer loyalty is primarily based on trust and satisfaction, companies that follow Islamic marketing principles actually establish strong, long-term relationships with their customers. By promoting a culture of ethical consumption, justice, and social responsibility, the Islamic marketing mix is an influential driver of customer loyalty (Zidehsaraei et al., 2024). Therefore, it is assumed that the Islamic marketing mix has a positive effect on customer loyalty.

H1: The Islamic marketing mix positively influences customer loyalty.

Empirical research has determined that religious commitment is crucial when affecting consumer purchases and brand allegiance. It was confirmed through studies that highly religiously committed shoppers will base their shopping decisions on religion, promoting stronger brand devotion for brands committed to their ethical framework (Rodrigues et al., 2022). For example, (Zidehsaraei et al., 2024) carried out a study and found that Muslim consumers who were more religiously committed were found to prefer and remain committed to brands which are consistent with Islamic values of business. Similarly, (Elrayah & Alawad, 2023) observed that religious consumers have predictable consumer behavior patterns that are reflective of their moral and ethical position, which has a tendency to lead them to build long-term relationships with religious-alike brands. In addition, empirical studies have established that religious devotion leads to a feeling of moral obligation, which enhances consumer trust as well as consolidating their affective bond towards moral brands (Aslam et al., 2023). Empirical studies further establish that religiosity serves

as a moderator of the relationship between consumer perceived brand authenticity and consumer loyalty, whereby highly religious consumers are more likely to be loyal to genuine and ethically grounded brands (Hasan, 2023). The contribution of religious devotion in shaping customer loyalty is also supplemented by the psychological comfort and religious satisfaction customers feel when dealing with brands that subscribe to their religion (Monoarfa et al., 2023). This study demonstrates that religious devotion contributes significantly to optimizing customer loyalty by solidifying consumer trust, affective attachment, and moral identification with brands. According to these empirical observations, religious commitment can be deemed a strong customer loyalty driver since it strongly influences consumers' tastes, confidence, and long-term brand interest. Religious shoppers require balance between religion and consumption and therefore are destined to form deeper connections with Islamic-consistent brands (Mondir et al., 2023). In addition, religious commitment's moral expectations compel consumers to engage with businesses that have similar moral and spiritual values, thus ensuring increased brand loyalty (D'Souza et al., 2023). The social identity fostered by religious commitment also contributes significantly to customer loyalty since consumers associate with brands that represent their religious identities (Elrayah & Alawad, 2023). Moreover, research has identified that religious consumers also tend to be more brand loyal and have higher brand advocacy and positive word-of-mouth behavior, which add to their loyalty with ethically consistent businesses. Owing to the long-term commitment to religious values, the sense of responsibility and trust in religiously true brands is instilled, by virtue of which brands become the top choice for highly religious consumers (Zidehsaraei et al., 2024). By creating a sense of religious well-being, religious commitment fortifies consumer-brand relationships, and it increases retention and loyalty in the long term. Therefore, religious commitment is expected to positively affect customer loyalty.

H2: Religious commitment positively influences customer loyalty.

Empirical studies have repeatedly confirmed a positive relationship between Islamic marketing practices and religious devotion, suggesting that companies that practice Islamic marketing principles reinforce consumers' religion-based values (Chien et al., 2024). Previous research has shown that Islamic marketing practices play a crucial role in affirming religious identity since they provide products and services that appeal to consumers' spiritual values. As (Aslam et al., 2023) explains, if firms integrate Islamic values into marketing i.e., offering halal and moral products, transparent pricing, and honest communication then they strengthen consumers' religious engagement, solidifying their spiritual and moral responsibility. Similarly, studies have indicated that exposure to Shariah-compliant marketing practices

increases consumers' awareness and adherence to religious values, as they associate ethical consumption with religion (Mondir et al., 2023). In addition, empirical evidence indicates that when firms explicitly incorporate religious values into branding and promotional practices, they assist in reinforcing the religious commitment of consumers (Elrayah & Alawad, 2023). This point is also complemented by studies done by (Juhaidi, 2024), which show that customers who interacted with Islamic moral value-practicing brands have a tendency to integrate their religious values into everyday purchasing habits. This observation is a sign that Islamic marketing practices are an instrument of enforcement of religious compliance, reminding customers of their religion and moral values. Based on these empirical findings, Islamic marketing mix can be regarded as a significant variable in religious devotion promotion because it influences consumer faith, behavior, and religious practice (Mondir et al., 2023). When businesses promote halal products that align with Islamic food laws, customers feel an enhanced sense of religious devotion, supporting their religious faithfulness to religious consumption (Monoarfa et al., 2023). Ethical pricing strategies that avoid excessive profit-taking and ensure fairness also reinforce religious values among consumers since they associate fair trade practices with Islamic values (Putri & Ardyansyah, 2023). Promotional practices that promote honesty and integrity enhance religious commitment by illustrating business practices that embody Islamic moral principles (Sungkawati et al., 2023). The availability of Islamic ethical norms in distribution channels, such as collaborations with halal-certified suppliers and ethical retailers, further reinforces consumers' religious involvement (Chien et al., 2024). When companies consistently implement Islamic marketing norms, they provide a setting that motivates consumers to practice and enhance their religion through ethical consumption. Since their buying behavior is equated with religious practice, their loyalty towards their religion is reinforced so that they are more deeply committed to Islamic principles (Syafi'i et al., 2023).

H3: The Islamic marketing mix positively influences religious commitment.

Empirical studies have widely investigated religious commitment as a mediating factor in consumer behavior, especially the influence of ethical business practices on customer loyalty. Religious commitment is a strong factor in how consumers process, assess, and react to marketing initiatives, and hence it is a key psychological and behavioral construct in loyalty development (D'Souza et al., 2023). Empirical evidence indicates that as businesses apply their promotional strategies to religious scriptures, religiously devoted consumers build stronger emotional ties with such brands, enhancing brand loyalty (Hasan, 2023). Past research has also established that Islamic marketing principles, such as halal-compliant products, fair prices, and

ethical promotions, instill religious consumers with a feeling of trust and ethical satisfaction, inducing brand engagement (Monoarfa et al., 2023). Conversely, (Ngatindriatun et al., 2024) found that religious following deepens the morality of consumer purchasing behavior, urging consumers to patronize businesses that share their faith-based principles. (Rhamdhani & Riptiono, 2023) also demonstrated that religious devotion enhances customer-brand relationships by promoting trust and affective bonds, which are forces behind customer loyalty. Empirical studies by (Umul et al., 2024) also show that religious commitment makes consumer identity and ethical consumption more robust, in turn influencing long-term brand preference.

This base of literature repeatedly highlights the mediating role of religious commitment to amplify the effects of value-based marketing practices, particularly those that are based on Islamic values, on customer loyalty. Based on these empirical results, religious commitment can be considered a psychological mechanism that converts the ethical and value-based elements of the Islamic marketing mix into long-term customer loyalty (Wijaya et al., 2023). As consumers feel that a company practices Islamic marketing, their religious commitment supports their positive attitudes, reinforcing their trust and emotional bond with the brand (Hasan et al., 2023). Ethical business practices, including fair prices and openness, appeal more strongly to highly religious consumers, increasing the likelihood of developing moral-based loyalty due to their alignment with the brand (Zidehsaraei et al., 2024). Religious commitment also enhances the impact of Islamic marketing practices by promoting habitual ethical consumption, resulting in repeat buying and long-term brand support (Rodrigues et al., 2022). The religious commitment mediation is also visible in consumer choice-making behaviors, where those who are highly religious prioritize firms that are supportive of Islamic principles and thus affirm their loyalty (D'Souza et al., 2023). Another study by (Elrayah & Alawad, 2023) indicates that religious consumers are more satisfied when their buying decision is guided by their religion, further cementing their loyalty to morally accountable brands. As religious commitment deepens the emotional and psychological components of consumer-brand relationships, it is a crucial bridge between customer loyalty and the Islamic marketing mix.

H4: Religious commitment mediates the relationship between the Islamic marketing mix and customer loyalty.

Empirical research has come to value the moderating effect of technology turbulence on consumer behavior and marketing practices. Technology turbulence, in which progress is accelerated at a quicker pace, with greater digitalization, and

changing consumers' needs, has far-reaching effects on the functionality of traditional marketing strategies, including Islamic marketing (Syafi'i et al., 2023). Literature shows that within turbulent high-tech environments, organizations must constantly alter their marketing plans to remain valid and competitive because static strategies may no longer suffice. (Chaudhuri et al., 2024) studies discovered that technology turbulence alters customer behavior by offering novel models of decision-making, e-interaction channels, and individualized marketing programs. Furthermore, empirical studies indicate that digitally advanced and digital markets' customers' loyalty not only relies on value-based and ethical marketing but also on the extent to which companies embrace technological innovations (Al-Swidi et al., 2024). As e-commerce and online marketing platforms gain greater prominence, the classical Islamic marketing mix might need to be adapted to accommodate changing consumer demands while still upholding ethical and religious values (Chien et al., 2024). Previous studies also show that technology turbulence triggers uncertainty, which influences the effect of ethical marketing initiatives on customer loyalty either positively or negatively depending on the extent to which companies adapt to evolving technology trends (Santos et al., 2023). This literature indicates that technology turbulence is among the primary determinants of mediating the relationship between marketing strategy and customer loyalty by affecting consumer tastes, expectations, and behavioral patterns. According to these empirical results, technology turbulence must be considered as one of the major external variables that modifies the degree of the Islamic marketing mix and loyalty relationship (Rhamdhani & Rptiono, 2023). Although the ethical bedrock of Islamic marketing is at its pinnacle, it can mold customer loyalty to a certain extent if companies neglect to embrace technologies such as digital marketing, personalization based on AI, and online marketplaces (Ngatindriatun et al., 2024). Even in very dynamic technological settings, consumer interests continue to shift at lightning speed, and hence, companies have to embrace flexible marketing approaches with fusion of Islamic thought and digitalization (Aslam et al., 2023). Evidence shows that in technologically changing business environments, ethical marketing practices only may not be sufficient to sustain customer loyalty since customers also demand convenience, newness, and technology interactions (Muthuswamy & Ramu, 2023).

Therefore, firms that fail to complement Islamic marketing with technological advancements may struggle to achieve customer loyalty in technology stormy markets (Mondir et al., 2023). However, when Islamic marketing principles are optimally combined with technology innovation, they can strengthen customer experience, trust, and loyalty to brands even under tumultuous conditions (Alfaisaly,

2024). What this suggests is that technology turbulence may not essentially reduce the influence of Islamic marketing on customer loyalty but rather mediates it through its effects on the ways that businesses must address evolving consumer need.

H5: Technology turbulence moderates the relationship between the Islamic marketing mix and customer loyalty.

3. THEORETICAL FRAMEWORK SUPPORTING THE RESEARCH

Theoretical framework (Figure 1) used for this study borrows from the Theory of Planned Behavior (TPB) and the Signaling Theory, which are both far-reaching in elucidating the interrelation between the Islamic marketing mix, religious devotion, customer loyalty, and turbulence in technology. The TPB by (Ajzen, 1991) argues that consumer behavior is motivated by attitudes, subjective norms, and perceived behavioral control that can be harmonized with the motivator of religious commitment to customer loyalty. In Islamic marketing, TPB argues that through the use of Shariah-compliant marketing, companies shape consumer attitudes and strengthen religious norms, thus motivating purchase intentions and long-term brand loyalty.

Besides, the Signaling Theory (Spence, 2002) also vindicates the truth that ethical marketing practices are credible signals of credibility and trustworthiness, which are crucial for consumer loyalty in Islamic markets (Hasan et al., 2023). Islamic marketing practices are innocent and sincere signals that instill consumers with confidence regarding the ethical purity and authenticity of brands and hence construct their religious faith-based loyalty (Rhamdhani & Riptiono, 2023). In addition, religious commitment's mediating function in the model is consistent with existing research that emphasizes the influence of religious beliefs in shaping customer behavior and long-term brand loyalty (Wijaya et al., 2023). Meanwhile, technology turbulence is framed in the Dynamic Capabilities Theory such that firms need to adapt their strategies to new technologies that are developing in order to remain competitive. The technological turbulence moderating function is that the Islamic marketing mix is a fundamental driver of customer loyalty, but the effect hinges on the extent that companies are able to explain articulating incorporating digital innovations and technological advancements (Ranjan, 2023). Theoretical synthesis provides an integrated view of the model of research that offers the role Islamic marketing practices, religiosity, and extrinsic technology play in influencing one another and pushing the customer loyalty creation process in dynamic business settings.

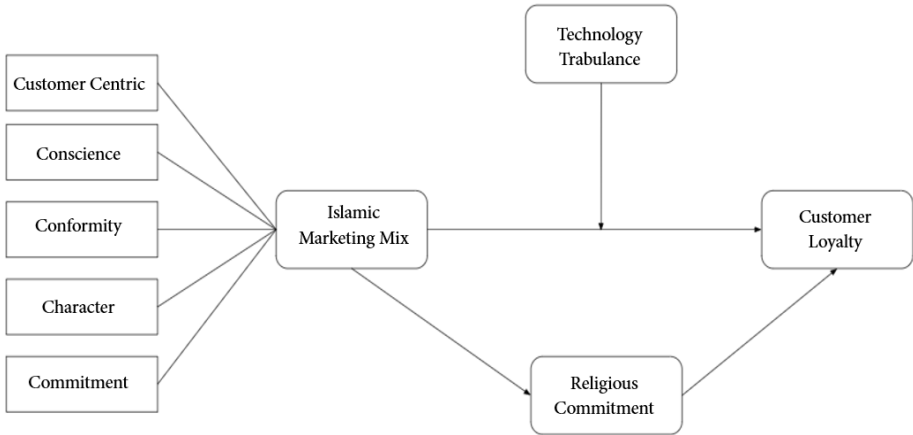


Figure 1: Conceptual Framework

4. METHODOLOGY

The research employed quantitative design to determine the impact of Islamic marketing mix on loyalty and considered religious commitment as an intervening factor and technology turbulence as a moderator. Consumers were targeted for whom it makes a conscious choice to shop at firms following Islamic marketing norms in that they purchase products with a halal sticker, avail facilities of Islamic banks, or opt for firms conforming to Shariah. The sample population of this study was Muslim consumers with experience in Islamic marketing practices conducted by companies or brands. Respondents were sampled using purposive sampling and only conscious and knowledgeable respondents regarding Islamic marketing practices were selected to be part of the study. 211 responses were collected with the help of an online standardized questionnaire developed in an attempt to capture the Islamic marketing mix, religious commitment, customer loyalty, and technology turbulence as a moderator. The questionnaire (Table 1) was derived from standard scales that were developed based on prior research studies in attempts to establish validity and reliability. Both of them were measured by more than one instrument using a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5).

Table 1: Questionnaire Profile

Variables	No of Items	Source
Islamic Marketing Mix	25	(Abdullah et al., 2013)
Customer Loyalty	3	(Chien et al., 2024)
Religious Commitment	10	(Worthington Jr et al., 2003)
Technology Turbulence	4	(Ye et al., 2016)

The data gathered were processed using SmartPLS, a highly utilized partial least squares structural equation modeling (PLS-SEM) software. SmartPLS was utilized as it is able to process intricate models, estimate mediation and moderation effects, and produce strong results even from relatively small samples. Reliability and validity tests, outer loadings, discriminant validity, model fit indices, and path analysis were used in testing the hypotheses provided. The application of PLS-SEM allowed the research to consider the direct, indirect, and moderating associations appropriately, highlighting more on Islamic marketing mix effects on customer loyalty via religious dedication and technology turmoil.

5. RESULTS

Table 2 results show high reliability and validity of all the variables measured by Cronbach's alpha (CA), composite reliability (CR), and average variance extracted (AVE) estimates. Cronbach's alpha estimates for all the constructs are above the recommended value of 0.70, which assured internal consistency between the items. The largest CA value is found for religious commitment (0.947), followed by conformity (0.903) and conscience (0.886), and the lowest for character (0.778). Composite reliability values for all the constructs are also above the acceptable level of 0.70, confirming the reliability of the scales further. Religious commitment has the largest CR value (0.955), while customer has the smallest (0.902), all of which show excellent reliability. At the AVE level, all the constructs are at or above the recommended minimum of 0.50, validating convergent validity. The AVEs are between 0.651 (customer) and 0.727 (technology turbulence), which indicates that each construct explains a considerable amount of variance in its indicators. All these findings collectively validate that the measurement model (Figure 2) is sound in internal consistency and convergent validity and thus appropriate for further structural analysis.

Table 2: Variables Reliability and Validity

	CA	CR	AVE
Character	0.778	0.871	0.693
Commitment	0.884	0.915	0.684
Conformity	0.903	0.928	0.722
Conscience	0.886	0.916	0.687
Customer	0.863	0.902	0.651
Customer Loyalty	0.839	0.892	0.675
Religious Commitment	0.947	0.955	0.679
Technology Turbulence	0.875	0.914	0.727

Note: CA=Cronbach's alpha, CR= Composite Reliability, AVE= Average variance extracted

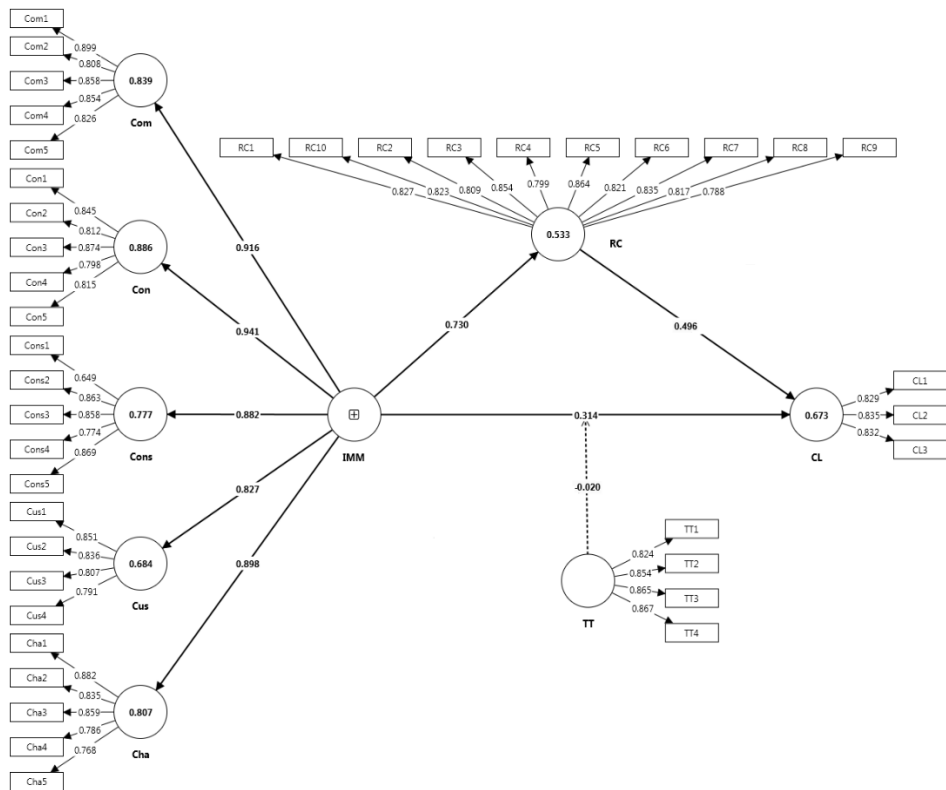


Figure 2: Estimated Model

The outer loadings in Table 3 reflect the strength of each item in capturing its respective construct. The findings show that all values of outer loadings are above the suggested minimum of 0.60, which affirms the reliability of single indicators. In the character construct, all items have high loadings from 0.829 to 0.882, implying that each item has a strong contribution to the overall measurement of the construct. Also, commitment items reveal strong loadings, with the highest being recorded by CM4 (0.899) and the lowest being recorded by CM3 (0.768), although within the required level. Conformity and conscience variables reveal high item loadings, all above 0.649. Yet, the weakest loading is revealed by CS4 (0.649), though still within the required level and relatively weaker compared to the others. Customer-related items reveal from 0.774 to 0.869, reflecting strong indicator reliability. For customer loyalty, all the items are above 0.79, validating their sufficiency to measure the construct. Religious commitment has 10 indicators, with all of them having high loadings of over 0.78, and RC6 showing the highest loading (0.864). Last but not least, technology turbulence also shows high outer loadings between 0.824 and 0.867, confirming the

reliability of its measurement indicators. The universally high loadings for all the constructs validate the strength of the measurement model.

Table 3: Outer Loading

Variables	Items	Outer Loading
Character	CH1	0.829
	CH2	0.835
	CH3	0.832
	CH4	0.882
	CH5	0.835
Commitment	CM1	0.859
	CM2	0.786
	CM3	0.768
	CM4	0.899
	CM5	0.808
Conformity	CF1	0.858
	CF2	0.854
	CF3	0.826
	CF4	0.845
	CF5	0.812
Conscience	CS1	0.874
	CS2	0.798
	CS3	0.815
	CS4	0.649
	CS5	0.863
Customer	CU1	0.858
	CU2	0.774
	CU3	0.869
	CU4	0.851
Customer Loyalty	CL1	0.836
	CL2	0.807
	CL3	0.791
Religious Commitment	Rc1	0.827
	RC2	0.823
	RC3	0.809
	RC4	0.854
	RC5	0.799
	RC6	0.864
	RC7	0.821
	RC8	0.835
	RC9	0.817
	RC10	0.788
Technology Turbulence	Tt1	0.824
	TT2	0.854
	TT3	0.865
	TT4	0.867

Table 4 shows the heterotrait-monotrait (HTMT) ratios, which test discriminant validity between constructs. All HTMT values are below the strict cut-off of 0.90,

affirming sufficient discriminant validity. The greatest correlation is between commitment and conscience (0.929), implying a strong conceptual relationship, albeit within the acceptable limit. Conformity is also highly correlated with commitment (0.839) and conscience (0.847), which supports the interrelatedness of these constructs. The HTMT values for customer loyalty with other variables are also moderate, ranging from 0.809 (character) to 0.494 (customer). Religious commitment has moderate correlations with all constructs, ranging from 0.643 (customer) to 0.751 (commitment), which supports its uniqueness in the model. Technology turbulence exhibits a significant relationship with customer (0.827), reflecting a substantive association, while its relationship with character is considerably lower (0.426). These results attest that all the constructs are appropriately different from each other, satisfying the discriminant validity standards and reflecting the general integrity of the measurement model.

Table 4: Discriminant Validity (HTMT)

	CL	Cha	Com	Con	Cons	Cus	RC	TT
Character								
Commitment	0.784							
Conformity	0.806	0.839						
Conscience	0.829	0.847	0.929					
Customer	0.494	0.791	0.878	0.331				
Customer Loyalty (CL)	0.777	0.809	0.768	0.582	0.701			
Religious Commitment	0.662	0.727	0.751	0.727	0.692	0.643		
Technology Turbulence	0.727	0.426	0.830	0.514	0.587	0.827	0.789	

The model fit (Figure 3) statistics in Table 5 show high explanatory power for the dependent variables. The R^2 for customer loyalty is 0.673, indicating that 67.3% of the variance in customer loyalty is accounted for by the predictors in the model. This is a large effect size, supporting the importance of the independent variables. The adjusted R^2 for customer loyalty (0.669) is very close to the R^2 , which verifies model stability. In the same manner, religious commitment also has an R^2 of 0.533, where 53.3% of its variance is predicted by the predictors, and with a very slight decrease in the adjusted R^2 (0.532), which further confirms model stability. The Q^2 predict values of customer loyalty (0.661) and religious commitment (0.525) are positive, validating the predictive utility of the model. Moreover, the customer loyalty standardized root mean square residual (SRMR) value is 0.078, within the range of acceptable model fit criteria, signifying that the structural model is well specified. These results ascertain that the model has high explanatory and predictive ability, hence fit for hypothesis testing.

Table 5: Model Goodness of Fit Statistics

Construct	R2	Adjusted R2	Q ² Predict	SRMR
Customer Loyalty	0.673	0.669	0.661	0.078
Religious Commitment	0.533	0.532	0.525	

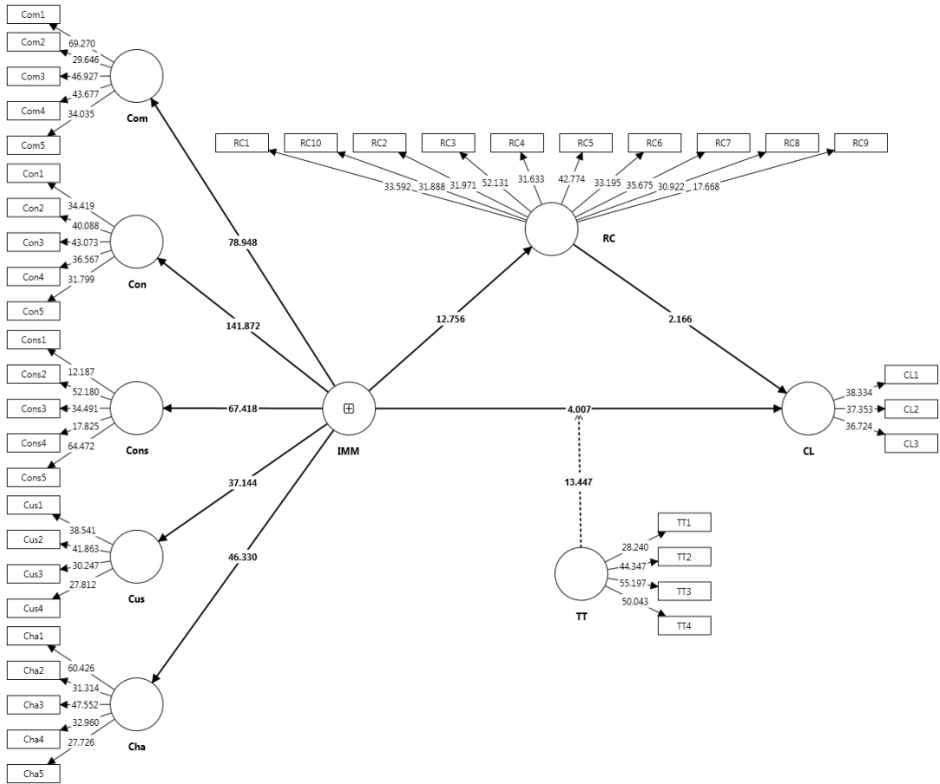


Figure 3: Structural Model for Path Analysis

Table 6 reports the findings of the path analysis, which show the directions of the Islamic marketing mix, religious commitment, customer loyalty, and technology turbulence. The findings verify that the Islamic marketing mix positively influences customer loyalty with a path coefficient of 0.314 ($p = 0.000$), showing strong statistical evidence. Likewise, religious commitment also has a significant impact on customer loyalty, as reflected by a coefficient of 0.496 ($p = 0.015$), reaffirming that greater religious commitment increases brand attachment. In addition, the Islamic marketing mix has a significant positive impact on religious commitment, as reflected by a high path coefficient of 0.730 ($p = 0.000$), which emphasizes the role of ethical and religious marketing practices in promoting consumer faith-based involvement. The religious commitment mediation effect between Islamic marketing mix and customer loyalty is also supported, with a coefficient of 0.068 ($p = 0.023$),

indicating that religious commitment partially mediates and enhances the link between ethical marketing and consumer loyalty. Lastly, technology turbulence is also seen to have a substantial moderating effect on the link between the Islamic marketing mix and customer loyalty with a coefficient of -0.020 and an extremely significant t-value of (13.447, $p = 0.000$), signifying that instability in technological advances can have an impact on how effective ethical marketing strategies are. These findings collectively lend strong empirical evidence to the suggested hypotheses, verifying the strength of the theoretical model and the real-world implications of Islamic marketing approaches in modern business settings.

Table 6: Path Analysis

Hypothesis	Coefficients	Standard Errors	T-Values	P-Values
The Islamic Marketing Mix Positively Influences Customer Loyalty.	0.314	0.078	4.007	0.000
Religious Commitment Positively Influences Customer Loyalty.	0.496	0.043	2.166	0.015
The Islamic Marketing Mix Positively Influences Religious Commitment.	0.730	0.057	12.756	0.000
Religious Commitment Mediates the Relationship Between the Islamic Marketing Mix and Customer Loyalty.	0.068	0.034	2.003	0.023
Technology Turbulence Moderates the Relationship Between the Islamic Marketing Mix and Customer Loyalty.	-0.020	0.048	13.447	0.000

6. DISCUSSION

The findings of this study provide profound observations on the intricate dynamics of Islamic marketing tenets, religious conformity, customer allegiance, and the ever-evolving role of technology in shaping consumer trends. In the face of the speeding-up global marketplace, where ethical concerns increasingly shape consumer choice, the Islamic marketing mix has been at the forefront as a driver of brand loyalty, trust, satisfaction, and enduring allegiance. This research reaffirms that Shariah-compliant marketing is not only an option but a robust paradigm that loudly addresses consumers with religious and ethical issues in their purchasing behavior. More importantly, the research suggests that the potential of Islamic marketing is not in stagnation, it is in an open system where consumer religiosity and technological innovation continuously redefine the loyalty equations. The mediating influence of religious commitment identifies that religion is not just a passive consumption behavior attribute but an active factor that enhances the influence of ethical marketing practice. Likewise, the moderating influence of technology turbulence underscores that although ethical marketing is central, its role can be directed or

diluted by the pace of digitalization. These findings all serve to illustrate how businesses must take a totalizing stance, having their marketing practices firmly rooted in Islamic philosophy yet simultaneously operating within the technological reality of modern business. In this context, a clearer image is developed of how Islamic marketing functions as a moral and strategic imperative, driving businesses towards sustainable relationships with the consumer in an increasingly complex marketplace. The results of this study confirm strong empirical evidence for the theoretical argument that Islamic marketing mix positively influences customer loyalty, reconfirming again the importance of Shariah-compliant business practice in influencing consumer behavior. The employment of the hypothesis is in keeping with existing studies highlighting the imperative of ethical and religiously inspired marketing practices to build trust, satisfaction, and long-term engagement among consumers (D'Souza et al., 2023). All four elements of the Islamic marketing mix product, price, promotion, and place are relevant to building customer loyalty, according to the research. Muslim customers are made assured and loyal by halal and ethically produced products, resulting in them having loyalty towards such brands that accommodate their religion (Syafi'i et al., 2023). Transparent and truthful pricing by steering clear of usurious conduct under the garb of interest deals and discriminatory pricing also enhances customer confidence and diminishes risk at the point of purchase. Also, the ethical direction of Islamic marketing tools, prioritizing honesty, sincerity, and corporate citizenship, strengthens positive brand image and affective loyalty towards products and services (Hasan, 2023). The ethical supply channels' role also becomes important, as customers perceive companies following Islam in supply chain management as more credible and trustworthy (Chatterjee et al., 2022). This corresponds with earlier studies that underscored the fact that firms adopting Islamic marketing principles are able to achieve higher levels of customer retention due to the capacity to build stronger psychological and emotional connections with the target audience. The research results indicate that by incorporating Islamic marketing principles into the strategic plan, businesses produce a holistic consumer experience that leads to brand loyalty, thus stressing the significance of ethical compliance to marketing practice. The research also validates the role of religious commitment in determining customer loyalty, as a central factor in determining consumer attitudes and behavior towards brands. The application of this hypothesis reaffirms the significant role of religion in consumer choice, especially among Muslim consumers who are driven by religious compliance in consumption behavior (Monoarfa et al., 2023). Evidence gathered from the studies has shown that religious commitment correlated with stronger brand allegiance in companies that were recognizable with their set of values, providing further evidence to previous assertions, which asserted that religiosity is an overarching motivator for consumer

purchasing decisions. All of the evidence from these studies is consistent with previous literature describing the correlation between religious commitment and not only initial adoption but long-term allegiance and positive word-of-mouth for brands embracing Islamic values (Elrayah & Alawad, 2023). Psychological and emotional sides of religious loyalty also nurture consumer attachment and trust and get them to continue buying from companies upholding moral and religious values (Rodrigues et al., 2022). Also, evidence depicts that religious customers view firms respecting Islamic faith to be more believable, and hence loyalty increases even more while there are lesser odds of brand-switching. (Worthington Jr et al., 2003). This is in line with studies that postulate religiosity creates a feeling of moral responsibility among consumers, which makes them more aware of their consumption behaviors and more prone to interact with brands that have their religion-oriented values (Zidehsaraei et al., 2024). In light of these results, businesses looking to create enduring customer relationships in Islamic markets need to seek out religious commitment as a vital element of their marketing strategies because it is the most significant factor propelling long-term customer loyalty and word-of-mouth. Furthermore, the research proves that the Islamic marketing mix has a positive influence on religious commitment, highlighting the relationship between ethical marketing methods and the beliefs of customers. The verification of this hypothesis provides empirical support that firms functioning with Islamic marketing strategies not only attract religion-directed consumers but also increase faith-driven consumption commitment. The research points out that whenever companies stick to Islamic marketing, they promote religious values among the consumers, hence instilling the sense of doing the right thing by promoting moral obligation towards ethically positioned brands (Mondir et al., 2023). The outcome supports the previous studies in which it is indicated that marketing strategies based on religious teachings act as a mechanism for reinforcing consumers' belief in reinforcing Islamic consumption norms. The research also illustrates that halal-certified products, ethical pricing, ethical promotional practices, and open distribution channels all work together to strengthen consumer religiosity by offering them choices that are in accordance with their moral and spiritual values. Furthermore, the research indicates that companies operating in Islamic marketing contexts are paragons of moral consumption, not only shaping individual shopping behavior but also social norms of responsible and religion-motivated consumerism (Putri & Ardyansyah, 2023). The effect of the Islamic marketing mix on religious piety is such that companies using Shariah-based tactics not only serve religious consumers but also positively affect reinforcing faith-based values in the market. This also emphasizes the larger consequences of Islamic marketing beyond commercial prosperity, and directs attention to its influence on ethical, moral, and religious awareness in consumer

society. The results of the research confirm that religious commitment is a mediator of the Islamic marketing mix and customer loyalty, maintaining the importance of religion in the formation of consumers' behavior. The confirmation of this hypothesis proves that the success of Islamic marketing in achieving customer loyalty is influenced to some extent by the strength of consumers' religious adherence (Juhaidi, 2024). This aligns with prior studies that have reflected on the psychological and emotional attachments religiously active consumers form with Shariah-compliant marketing brands. Outcomes show that Islamic marketing factors such as halal products, fair pricing, honest promotions, and Shariah-compliant distribution all play a role in higher religious devotion, which enhances customer loyalty. This implies that Islamic marketing businesses not only capture religious customers but also make them more committed to faith consumption and thus become more brand loyal to businesses believing the same (Chien et al., 2024). Also, the research concludes that customers believing that businesses subscribe to Islamic principles will tend to incorporate such firms into their life, supporting not only their religious devotion but also their liking of firms that are morally conscious (Worthington Jr et al., 2003). This mediating function of religious devotion underlines the wider social role of Islamic marketing, since it not only guides the consumption patterns of individuals but also contributes to maintaining cultural and ethical consumption within the marketplace (Zidehsaraei et al., 2024). In maintaining consumers' moral and spiritual values, Islamic marketing firms can establish healthier, more meaningful relationships with their customers, guaranteeing long-term brand allegiance and word-of-mouth endorsement. These results support the premise that religious adherence is not simply an individual attribute but a key driver of consumer behavior in Islamic markets, and therefore a mediating factor in the Islamic marketing strategy-customer loyalty relationship. The research also validates that technology turbulence acts as a moderator between the Islamic marketing mix and customer loyalty, validating that technology changes from the external environment affect the success of Islamic marketing practice in generating consumer loyalty (Syafi'i et al., 2023). This is in agreement with previous research that sets that value-based and ethical marketing is core, but its impact on consumer behavior is not immune to external factors, including sudden technological change in digital technology, shifting attitudes of consumers, and market innovations (Rhamdhani & Riptiono, 2023). The findings show that in stable technology environments, the Islamic marketing mix positively influences customer loyalty since customers are able to continuously interact with brands that are Islamic value-based (Muthuswamy & Ramu, 2023). In periods of high technology turbulence, nonetheless, the success of Islamic marketing efforts can be modified, necessitating firms to modify with online developments while staying true to their ethical foundations (Monoarfa et al., 2023).

For instance, firms that do not embrace e-commerce, online payment channels, or recent halal certification verification processes will likely forfeit consumer trust and loyalty as technology-enabled convenience increasingly drives purchasing decisions (Mondir et al., 2023). The research also demonstrates that firms which survive technology turmoil through holding firm on Islamic principles tend to earn reliable consumer loyalty as they merge the advantages of two worlds—moral authenticity alongside technology drive (Huo et al., 2024). This highlights the need for agile marketing strategies that are not only value-oriented and technology-aware but make companies stay in business in the business landscape defined by technology. These remarks highlight that while Islamic marketing is still the key to customer loyalty, its impact is susceptible to technology changes that businesses need to proactively manage in order to sustain their competitive advantage. Together, the confirmation of all five hypotheses forms a strong story of the continued validity of Islamic marketing to modern consumer markets. The research has proved that the Islamic marketing mix is a major motivator of customer loyalty, but its effect is enormously amplified by religious devotion, bearing witness to the deep significance of religion in shaping brand selection and consumer confidence. In addition, the moderating role of technology turbulence brings to light that companies cannot stay stagnant in their policies, they need to adopt new technologies while keeping their commitment towards ethical and Shariah-based marketing practices intact. The research is a contribution to the theoretical and practical domains, offering valuable information for scholars, marketers, and business leaders who want to find their way at the nexus of religion, ethics, and modern commerce. Lastly, the study suggests that businesses that can include Islamic marketing and digital innovation as well as consumers' religiosity will be likely to achieve long-term loyalty and competitive advantage. In an era when consumers are being drawn increasingly towards brands with their values, Islamic marketing concepts are not merely a regulatory framework for businesses marketing to Muslim customers but also to any business which would like to gain trust, integrity, and loyalty in a sustainable and ethical manner.

7. CONCLUSION

Finally, this study furnishes strong empirical evidence on the impact of the Islamic marketing mix on customer loyalty, revealing the importance of religious devotion as a mediating variable and technology turbulence as a moderator variable. The results affirm that companies employing Shariah-compliant marketing strategies such as halal goods, reasonable pricing, ethical promotion, and open distribution can build stronger consumer trust and long-term loyalty. Positive religious commitment mediation indicates that religion contributes to a notable role

in consumers' behavior, strengthening the connection between consumers and Islamic-faith-compliant brands. Additionally, the moderating effect of technology turbulence implies that the impacts of ethical marketing initiatives can be unstable as a function of fluctuating technological situations, necessitating firms to forfeit their ethical bases in conforming to technological advancements. These findings are valuable to theory and practice because they provide an integrated explanation of the interdependent relationships between ethical marketing behavior, religious values, and technological innovations that influence customer loyalty. The research emphasizes that companies competing in Muslim markets need to pursue a two-pronged strategy committing to religious and ethical principles and adopting technological innovations to maintain customer trust and loyalty in an increasingly digitally oriented market environment. By reasserting the role of religious fervor and technological adaptability, this research not only adds to knowledge about Islamic marketing but also presents practical suggestions for businesses that intend to align marketing programs with customer values. The findings emphasize that within a world where ethical consumption is growing more mainstream, businesses that embrace religious values and technological responsiveness will be best positioned to build sustainable and long-lasting customer relationships.

8. IMPLICATIONS

Theoretical contributions of this study enrich the current knowledge in Islamic marketing, customer loyalty, and religious commitment as determinants of consumer buying behavior. Through empirical testing of the role of the Islamic marketing mix as a determinant of customer loyalty, this research upholds the applicability of moral and religion-based marketing theories in contemporary business settings. The research adds to theory in consumer behavior by proving that religious devotion is not a belief system unique to the individual but an engaging mediator that intensifies the effects of ethical marketing on customer loyalty. This develops the theoretical body in religious commitment as a psychological and behavioral entity directly affecting attachment to the brand and trust. In addition, the research enhances the body of knowledge in the technology turbulence theory by demonstrating that technological breakthroughs at high speeds can act as moderators to the efficacy of ethical marketing strategies, emphasizing the need for companies to reconcile belief-based strategies with digital flexibility. By combining principles from relationship marketing, consumer trust models, and religious commitment theories, this research offers a comprehensive theoretical framework that interlinks marketing ethics, religion, and consumer involvement in an organized

way. The findings contradict mainstream marketing theories in the sense that in addition to the usual brand-building approaches, the integration of religious and ethical values goes beyond creating an emotional and psychological bond, leading to long-term loyalty. The study also makes contributions to marketing strategy literature as it identifies religious commitment as a mediator that further enhances theoretical models on the process of consumer decision making, especially within the paradigms of faith-based and ethical consumption. This study also adds theoretical insights to service-dominant logic in that value co-creation in Islamic marketing is not only transactional but is rooted deeply in consumers' spiritual and ethical values. The verification of technology turbulence as a robust moderator also further develops digital marketing theories in showing how external technological forces can influence the effectiveness of ethical marketing strategies. Together, these papers offer a theoretical basis for further research, highlighting the interactive dynamics between ethical marketing, religious devotion, consumer loyalty, and technological innovation in the changing marketplace. The managerial implications of this study are very applicable to businesses, marketers, and policymakers seeking to promote customer loyalty through ethical and religion-based marketing practices. The validation that the Islamic marketing mix has a positive effect on customer loyalty implies that companies targeting Muslim consumers should incorporate ethical, Shariah-based values into their marketing practices to create long-term customer relationships. This requires focusing on halal product guarantee, business transparency, price fairness, and instilling social responsibility to resonate with religious consumers' values and expectations. The religious commitment mediating role also suggests that companies need to be proactive in community building that reinforces consumers' spiritual and moral connections with brands. Businesses can ride on religious occasions, philanthropic partnerships, and religious-themed communications to strengthen the bond between their brand and consumer values. Service businesses in sectors like halal tourism, Islamic banking, and halal food retailing can also capitalize on these findings to improve customer experience by integrating religious and moral considerations into service design and customer engagement.

The technology turbulence's moderating influence emphasizes how businesses need to be nimble in the online environment while still making their ethical marketing strategies viable. This is indicative of firms always having to make adjustments in their technological methods like relying on AI-enabled personalization, online halal authentication, and social media activities while ensuring that their religious and ethical promises continue to work for them. Policymakers and regulators can similarly gain from these conclusions by

formulating guidelines that encourage ethical business practice and safeguard religious consumers from deceptive marketing practices. Furthermore, marketers on the internet reaching Muslim consumers can think of striking a balance between contemporary internet strategies and conventional trust processes to ensure that fast-paced technological evolution does not undermine the core ethical underpinnings that create consumer loyalty. In the end, this study emphasizes the need to merge ethical, religious, and technological factors in marketing practices to bring about a more sustainable and consumer-oriented business model.

9. LIMITATIONS AND FUTURE DIRECTIONS

Notwithstanding its valuable contributions, there are several limitations that this study ought to state so that an expansive comprehension of its applicability and scope could be achieved. Firstly, the study concentrates on one demographic category like Muslim consumers and restricts generalizability across non-Muslim societies or economies in which religious observance could be unimportant for defining consumers' choices. Future studies may widen the research to various cultural and religious contexts to test if the Islamic marketing mix affects customer loyalty in the same way across diverse belief systems. Second, although this research supports the mediating function of religious commitment and the moderating influence of technology turbulence, it does not control for other possible psychological, social, or economic variables that can also influence the relationship between ethical marketing practices and consumer loyalty. Later work might investigate further mediating and moderating variables, including trust in consumers, perceived brand sincerity, and the state of economic affairs, in order to be able to further understand the relationships involved. Second, the work is based on cross-sectional data, which indicates consumer attitudes and loyalty at one point in time and does not necessarily reflect fully the dynamic unfolding of consumer feelings and allegiance over time. Longitudinal research might better explain the dynamics of how variations in marketing strategy, religious adherence, or technology impact customer loyalty over a period.

In addition, this study is mainly quantitative, which, although helpful in developing statistical correlations, fails to reveal detailed insights into consumer motivations and experiences concerning the Islamic marketing mix. Future studies might include qualitative techniques, e.g., interviews or focus groups, to gain more insight into consumers' understanding and experience with Islamic marketing. Furthermore, the research fails to distinguish between different sectors or industries, i.e., the results may not be uniformly generalizable across industries. Future research

may explore the influence of the Islamic marketing mix on customer loyalty in certain industries, e.g., Islamic banking, halal tourism, or the fashion sector, to derive more industry-specific findings. A potential avenue for future work would be an investigation of digital transformation in Islamic marketing and the impact that emerging technologies like artificial intelligence, blockchain, or virtual reality have on the effectiveness of ethical marketing campaigns. Lastly, although this study validates the position of religious commitment as a primary mediator, future studies can test the degree to which generational or geographical variations influence the power of this mediation. Younger Muslim consumers, for instance, might perceive religious commitment differently than their elders, influencing their reaction to Islamic marketing practices. Overcoming these limitations and broadening future research avenues will assist in refining theoretical frameworks and yielding more practical insights for firms and policymakers conducting business in ethically and religiously sensitive markets.

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