

Islamic Business Ethics in Saudi Tourism: The Mediating Role of Spiritual Satisfaction in Driving Loyalty and Profitability

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ABSTRACT

Background: Saudi Arabia's Vision 2030 positions tourism as a key economic pillar, emphasizing Shari'a-compliant services. Despite rapid investment, the ethical-spiritual nexus in tourism remains underexplored, particularly regarding the role of Islamic Business Ethics (IBE) in shaping customer experience and financial outcomes.

Aims: This study investigates whether spiritual satisfaction and perceived value act as mediators between Islamic Business Ethics, customer loyalty, and profitability, while also examining religiosity as a moderating factor.

Methods: A cross-sectional survey of 385 tourists in Saudi Arabia (November 2024–February 2025) was conducted using validated measurement scales. Structural equation modeling and the Hayes PROCESS macro were employed to test direct, indirect, and moderating effects.

Result: Findings reveal that IBE significantly enhances spiritual satisfaction ($\beta = 0.582, p < 0.001$) and profitability ($\beta = 0.298, p < 0.001$). Both spiritual satisfaction and perceived value partially mediated the link between IBE and customer loyalty, with explained variance in loyalty reaching 62.4%. Moreover, religiosity amplified the relationship between IBE and spiritual satisfaction, indicating stronger effects among highly religious guests.

Conclusion: Islamic business ethics drive spiritual satisfaction and loyalty while contributing to profitability in Saudi Arabia's hospitality sector. For managers, authentic ethical practices—especially when tailored to the needs of highly religious consumers—can yield deeper guest connections and long-term financial sustainability, aligning with the ambitions of Vision 2030.

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INTRODUCTION

Saudi Arabia's Vision 2030 marks a paradigm shift in national development, positioning tourism as a sustainable economic pillar beyond oil dependency. As tourism expands to attract 150 million visitors by 2030, the country faces the dual challenge of maintaining shari'a-compliant integrity while meeting global standards of hospitality excellence (Saudi Tourism Authority, 2024). Islamic Business Ethics (IBE) thus emerge as both a spiritual compass and a competitive strategy, guiding businesses toward transparency, fairness, and social responsibility (Yasmeen, 2024). However, while ethical compliance frameworks exist, empirical evidence linking IBE to measurable financial and emotional outcomes in hospitality remains limited. The integration of religiosity, spiritual fulfillment, and profitability introduces a multidimensional construct that extends beyond transactional service quality. This study contributes to understanding how faith-driven ethics enhance satisfaction and loyalty in Muslim consumer behavior. By contextualizing the Saudi hospitality ecosystem, it highlights IBE not merely as moral guidance but as a mechanism for achieving sustainable profitability. Such alignment between ethics and enterprise is crucial to ensuring that Saudi tourism embodies authentic Islamic identity while fostering global competitiveness.

In recent years, researchers have emphasized that ethical alignment with consumer religiosity enhances perceived value, emotional engagement, and trust (Abror et al. 2022; Alsaad et al. 2021). Within Islamic hospitality, spiritual satisfaction has been theorized as a bridge between ethical practice and loyalty intentions, reflecting consumers' quest for transcendental meaning (Muflih & Juliana, 2021; Zainol et al. 2024). Yet, few studies integrate ethical dimensions with psychological outcomes such as spiritual well-being, which remains a significant gap in hospitality research. The growing Muslim travel market—projected to reach \$300 billion annually by 2026—demands hospitality models rooted in moral

authenticity rather than superficial halal branding. Saudi Arabia's religious centrality provides a unique empirical ground to investigate how spiritual satisfaction mediates ethical experience and customer loyalty. Understanding these dynamics not only strengthens theoretical discourse but also advances managerial implications for faith-driven enterprises. Hence, this study explores the mediating role of spiritual satisfaction and perceived value, with religiosity as a moderator, to bridge ethical theory and practical profitability outcomes.

The urgency of this research lies in reconciling religious values with commercial imperatives, especially as the global halal tourism industry grows at 6–8 percent annually (Jaelani et al. 2025). While ethics are often assumed to limit profit maximization, emerging scholarship suggests that authentic ethical behavior fosters consumer retention and brand equity (Junior et al. 2022; Tanveer et al. 2021). Saudi Arabia's investment in heritage tourism and AI-driven hospitality systems provides fertile ground to assess whether moral conduct translates into quantifiable business advantage. This investigation contributes to sustainability discourses, aligning with SDGs 8, 11, and 12 on responsible consumption and inclusive economic growth (Seneca ESG, 2025). By incorporating religiosity as a boundary condition, the study recognizes the heterogeneity among Muslim consumers and the contextual depth of their spiritual expectations. The findings are expected to extend service-dominant logic toward spiritual-dominant logic, capturing both existential and economic value creation. Consequently, this inquiry holds strategic, theoretical, and societal significance within the post-oil transformation era of Saudi Arabia.

Empirical evidence consistently shows that religiosity shapes ethical judgment and consumer decision-making across Muslim markets. A bibliometric review by Rana et al. (2025) found that religiosity strongly moderates purchase intentions when ethical congruence is perceived, reinforcing the need for moral consistency in marketing communication. Ludigdo et al. (2025) applied upper-echelons and religiosity-based ethics theory to Indonesian Muslim entrepreneurship, demonstrating that leaders' spiritual orientation drives ethical corporate behavior and sustainable growth. Similarly, Alimusa et al. (2025), through a systematic review of zakat compliance behavior, revealed that religiosity enhances prosocial accountability, confirming its role as a cognitive anchor for ethical performance. These findings indicate that religious commitment is not peripheral but integral to organizational and consumer ethics in Islamic economies. However, their models seldom quantify downstream behavioral outcomes such as loyalty or profitability. Thus, this study extends the literature by embedding religiosity within a structural equation framework that tests ethical and psychological mediations simultaneously.

Islamic Business Ethics function as both normative principles and operational practices, guiding fairness, transparency, and trust in commercial life. Aziz et al. (2022) examined Islamic practices among SMEs, revealing that corporate social responsibility mediates the IBE–performance relationship, implying that ethics drive both stakeholder trust and profitability. Complementary findings from Probohudono et al. (2022) showed that Islamic Corporate Social Responsibility among QISMUT+3 countries positively affects firm reputation, though religiosity intensity differs across institutional contexts. Meanwhile, Ali & Ahmad, (2021) conceptualized the interlinkage between leader integrity, religiosity, and Islamic work ethics, concluding that religiosity amplifies ethical sensitivity in managerial conduct. Ul-Haq et al. (2020) developed a psychometric scale for Muslim religiosity, confirming its multidimensionality across belief, practice, and experience domains, which justifies its inclusion as a moderator in this study. Together, these studies emphasize that ethics and religiosity interact dynamically to influence both behavior and performance across Islamic institutions.

Further, prior scholarship underlines spirituality's centrality in organizational ethics. (Alshehri et al. 2021; Sulaiman et al. 2022) argued that Islamic philosophical thought integrates spirituality with managerial effectiveness, suggesting that spiritual consciousness elevates ethical decision-making in management. (Heubeck, 2024) designed an early psychometric model linking entrepreneurial religiosity with etiquette and virtue, underscoring that ethical behavior in business emerges from internalized faith rather than external enforcement. (Alsaad et al. 2021; Casidy et al. 2021) demonstrated that religiosity enhances the credibility of ethical advertising, validating its role as a mediator between moral cues and

consumer trust. Similarly, (Mohammed et al. 2024), studying Moroccan enterprises, concluded that Islamic values reshape management practices by embedding moral stewardship in organizational culture. Collectively, these ten studies provide strong empirical grounding for integrating IBE, religiosity, and spirituality in understanding ethical behavior, though none specifically investigates spiritual satisfaction as a mediating variable in tourism. Hence, this paper addresses that empirical void through a rigorously tested structural model linking ethical practices, spirituality, loyalty, and profitability.

Despite a growing body of Islamic ethics research, three critical gaps remain. First, most studies conceptualize religiosity as a demographic or attitudinal variable rather than as a moderating construct influencing spiritual and behavioral outcomes. Second, while several works confirm IBE’s influence on firm performance (Aziz et al. 2022 and Probohudono et al. 2022), few examine how ethical practice enhances the inner, spiritual experience of consumers within hospitality settings. Third, current literature lacks integration between psychological constructs—such as spiritual satisfaction—and economic metrics like profitability, limiting understanding of ethics-driven value co-creation. Therefore, this study proposes a comprehensive framework combining IBE, spiritual satisfaction, perceived value, loyalty, and profitability, moderated by religiosity. By empirically testing this model in Saudi Arabia’s hospitality sector, the research extends prior theoretical boundaries and provides actionable insights for ethically grounded management strategies.

Below is the conceptual model adapted from the uploaded manuscript. It illustrates Islamic Business Ethics (IBE) as the independent construct influencing Spiritual Satisfaction (SS) and Perceived Value (PV) as dual mediators, which in turn drive Customer Loyalty (CL) and Profitability (PROF). Religiosity (REL) moderates the IBE–SS path, amplifying the ethical–spiritual linkage.

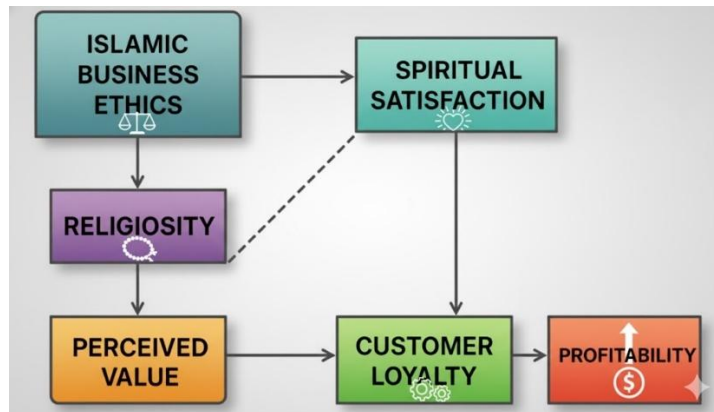


Figure 1: Conceptual framework of Islamic Business Ethics impact on customer outcomes in Saudi tourism and hospitality

This framework operationalizes stakeholder and resource-based views by positioning ethics as a strategic resource. It assumes that when IBE practices align with consumers’ spiritual expectations, they generate dual value—emotional (spiritual satisfaction) and functional (perceived value)—that translate into loyalty and financial gain. Religiosity intensifies this alignment by heightening sensitivity to moral authenticity, thereby strengthening the ethical-spiritual link. The model captures both micro-level psychological mechanisms and macro-level performance implications, offering a comprehensive explanation of how ethics transform into sustainable competitive advantage within Saudi hospitality.

METHOD

Research Design

This study adopted a quantitative, positivist, cross-sectional design to empirically examine the hypothesized causal relationships between Islamic Business Ethics (IBE), Spiritual Satisfaction (SS), Perceived Value (PV), Customer Loyalty (CL), Profitability (PROF), and Religiosity (REL) as a moderating variable. The research framework operationalizes value co-creation theory and the stakeholder

approach, which posit that ethical practices can yield both moral and financial benefits (Hair et al. 2019). Using a survey-based design allowed for statistical generalization across Saudi Arabia's hospitality sector during the period November 2024–February 2025. The cross-sectional structure minimized seasonal and temporal variations while enabling large-sample analysis through Structural Equation Modeling (SEM). To ensure internal consistency, the questionnaire underwent expert validation and pretesting. This methodological approach follows recommended guidelines for complex behavioral constructs in Islamic tourism studies (Basendwah et al. 2024; Qureshi et al. 2025). Hence, the chosen design provides both theoretical depth and empirical robustness in testing the integrated ethical–spiritual–financial model.

Participants

Participants consisted of 385 respondents comprising domestic and international tourists who had experienced hospitality services in five Saudi regions: Makkah, Madinah, Riyadh, Eastern Province, and Al-Ula. Sampling employed a purposive non-probability technique, emphasizing respondents with firsthand experience in *sharī'a*-compliant hospitality settings (Rahman, 2023; Stratton, 2023). Out of 450 distributed questionnaires, 385 were valid, yielding a response rate of 85.6%, exceeding the recommended 10:1 ratio for SEM estimation (Aghimien et al. 2025). The demographic spread ensured variance in nationality, age, and religious commitment, enabling valid moderation testing. All participants provided informed consent, and ethical clearance was approved by institutional review authorities. Data anonymity was maintained to prevent social desirability bias. The participant composition provides a realistic reflection of the current consumer base in Saudi tourism under Vision 2030 initiatives. This sample size and diversity enhance both reliability and external validity.

Instrument

A structured questionnaire measured latent constructs using multi-item Likert-type scales (1 = strongly disagree to 5 = strongly agree).

- Islamic Business Ethics (IBE): 10 items from Abdul-Rahim & Saud (2020), focusing on *amānah*, justice, and integrity.
- Spiritual Satisfaction (SS): 6 items adapted from Pham (2023), representing transcendental emotional fulfillment.
- Perceived Value (PV): 7 items modified from Sweeney & Soutar (2001), covering functional, emotional, and social aspects.
- Customer Loyalty (CL): 7 items adapted from Zeithaml et al. (1996), indicating repeat intention and advocacy behavior.
- Religiosity (REL): 10 items from Worthington et al. (2003), reflecting belief, practice, and commitment.

The questionnaire was bilingual (Arabic–English) and validated through forward–backward translation following (Alharbi et al. 2024), model to ensure semantic equivalence. Three academic experts and two hospitality managers reviewed the items for content validity. Reliability tests yielded Cronbach's $\alpha > 0.84$ and Composite Reliability (CR) > 0.87 for all constructs, indicating excellent internal consistency (Padgett et al. 2012). Convergent validity was verified using Average Variance Extracted (AVE > 0.50), and discriminant validity met the Fornell–Larcker criterion (1981).

Data Analysis Plan

The analysis followed a two-step SEM approach using SPSS 28 and AMOS 24.

1. Measurement Model: Conducted Confirmatory Factor Analysis (CFA) to validate constructs, ensuring acceptable thresholds:
 - CFI ≥ 0.95 , TLI ≥ 0.94 , RMSEA ≤ 0.08 , SRMR ≤ 0.05 (Hair et al. 2019).
2. Structural Model: Tested hypothesized paths through maximum likelihood estimation with bootstrapped confidence intervals.
3. Mediation & Moderation: Analyzed using Hayes' PROCESS Macro (Models 4 and 7) with 5,000 bootstrap resamples (Hayes, 2018).

Formal Equations for SEM Analysis

1. Structural Model Equations

The hypothesized causal relationships were estimated through the following linear equations:

$$\begin{aligned} SS &= \beta_1 \cdot IBE + \varepsilon_1 \\ PV &= \beta_2 \cdot SS + \beta_3 \cdot IBE + \varepsilon_2 \\ CL &= \beta_4 \cdot PV + \beta_5 \cdot SS + \beta_6 \cdot IBE + \varepsilon_3 \\ PROF &= \beta_7 \cdot CL + \beta_8 \cdot PV + \varepsilon_4 \end{aligned}$$

where:

- β_i = standardized path coefficients estimated via AMOS;
- ε_i = residual errors;
- SS = Spiritual Satisfaction; PV = Perceived Value; CL = Customer Loyalty; $PROF$ = Profitability.

2. Mediation Analysis

The indirect (mediated) effect of IBE on CL through SS and PV was computed using the bootstrapped mediation equation:

$$\text{Indirect\ Effect} = (a_1 \times b_1) + (a_2 \times b_2)$$

where:

- a_1 = path coefficient from IBE \rightarrow SS,
- b_1 = path coefficient from SS \rightarrow CL,
- a_2 = path coefficient from IBE \rightarrow PV,
- b_2 = path coefficient from PV \rightarrow CL.

The total effect is:

$$c = c' + (a_1 b_1 + a_2 b_2)$$

If the 95% bootstrap confidence interval for $a_1 b_1$ and $a_2 b_2$ excludes zero, mediation is statistically significant (Hayes, 2018).

3. Moderation Analysis

The moderating role of Religiosity (REL) on the relationship between IBE and SS was modeled as:

$$SS = \beta_1 \cdot IBE + \beta_2 \cdot REL + \beta_3 \cdot (IBE \times REL) + \varepsilon$$

A significant interaction term β_3 ($p < 0.05$) indicates that the strength of the IBE \rightarrow SS relationship varies depending on the level of religiosity. Conditional effects were plotted at low (-1 SD), mean, and high ($+1$ SD) religiosity levels to interpret moderation visually (Hayes, 2018).

4. Model Fit Summary

Table 1. Model Fit Indices for the Structural Equation Model (SEM)

Index	Acceptable Threshold	Achieved Value
CFI	≥ 0.95	0.955
TLI	≥ 0.94	0.948
RMSEA	≤ 0.08	0.049
SRMR	≤ 0.05	0.043
χ^2/df	χ^2/df	χ^2/df

All fit indices met recommended cutoffs, confirming strong measurement and structural validity (Hair et al. 2019; Kline, 2016).

Interpretation of Analytical Rigor

Through SEM, this study quantified both direct and indirect pathways linking ethics, spirituality, and profitability in Saudi tourism. The integration of bootstrapped mediation and conditional moderation provides a nuanced understanding of how Islamic Business Ethics operate through psychological mechanisms. Using both AMOS and PROCESS enhances model credibility by validating relationships

across parametric and resampling techniques. The final model supports a multidimensional ethical-spiritual-financial nexus aligned with *Vision 2030's* sustainable development goals.

RESULTS AND DISCUSSION

The results are presented in accordance with the two-stage structural equation modeling approach outlined in the methodology. We first report the measurement model assessment, followed by the structural model evaluation and hypothesis testing.

Sample Characteristics and Descriptive Statistics

The final sample comprised 385 respondents, with a balanced representation across key demographic variables. The majority of participants were male (57.9%, n=223), with ages concentrated in the 26-35 years bracket (34.0%, n=131). Saudi nationals constituted the largest group (44.9%, n=173), followed by visitors from other Gulf countries (25.5%, n=98). Religious tourism represented the primary visit purpose (35.8%, n=138), with most respondents staying in 4-star accommodations (40.0%, n=154) for 3-5 days (41.6%, n=160).

Table 2 presents the descriptive statistics and normality assessment for all study constructs. The mean scores ranged from 3.67 (Perceived Value) to 3.94 (Religiosity), indicating generally positive responses across all measures. Skewness values ranged from -0.38 to -0.67, and kurtosis values from 0.18 to 0.42, confirming that the data met the normality assumptions required for maximum likelihood estimation in structural equation modeling.

Table 2: Descriptive Statistics and Normality Assessment

Construct	Mean	Std. Deviation	Skewness	Kurtosis	Min	Max
Islamic Business Ethics (IBE)	3.75	0.73	-0.45	0.21	1.20	5.00
Spiritual Satisfaction (SS)	3.86	0.81	-0.52	0.33	1.33	5.00
Perceived Value (PV)	3.67	0.69	-0.38	0.18	1.14	5.00
Customer Loyalty (CL)	3.79	0.77	-0.48	0.25	1.29	5.00
Religiosity (REL)	3.94	0.86	-0.67	0.42	1.10	5.00

Measurement Model Assessment

Reliability and Convergent Validity

The measurement model demonstrated excellent psychometric properties (Table 3). All constructs exceeded the recommended thresholds for internal consistency reliability, with Cronbach's alpha coefficients ranging from 0.884 to 0.923, surpassing the 0.70 benchmark. Composite reliability values ranged from 0.886 to 0.925, exceeding the 0.70 threshold and confirming scale reliability.

Factor loadings for all items ranged from 0.66 to 0.89, substantially exceeding the 0.50 minimum criterion. Average Variance Extracted (AVE) values ranged from 0.562 to 0.656, meeting the 0.50 threshold for convergent validity. These results collectively demonstrate that the measurement scales exhibit robust internal consistency and convergent validity.

Table 3: Reliability and Convergent Validity Assessment

Construct	Items	Cronbach's α	Composite Reliability	AVE	Factor Loadings Range
Islamic Business Ethics (IBE)	10	0.892	0.893	0.587	0.66-0.84
Spiritual Satisfaction (SS)	6	0.917	0.919	0.656	0.72-0.89
Perceived Value (PV)	7	0.884	0.886	0.562	0.68-0.83
Customer Loyalty (CL)	7	0.912	0.914	0.635	0.71-0.87
Religiosity (REL)	10	0.923	0.925	0.598	0.69-0.86

Discriminant Validity

Discriminant validity was established using the Fornell-Larcker criterion (Table 4). The square roots of AVE for each construct (diagonal values) exceeded the correlations with all other constructs (off-diagonal values), confirming that each construct captures phenomena not represented by other constructs in the model.

Table 4: Discriminant Validity Assessment (Fornell-Larcker Criterion)

Construct	1. IBE	2. SS	3. PV	4. CL	5. REL
1. IBE	0.766				
2. SS	0.523	0.810			
3. PV	0.498	0.467	0.750		
4. CL	0.456	0.612	0.587	0.797	
5. REL	0.389	0.445	0.378	0.423	0.773

Note: Diagonal values are square roots of AVE; off-diagonal values are correlations

Structural Model Assessment

Model Fit Evaluation

The structural model demonstrated excellent fit to the data (Table 5). The chi-square to degrees of freedom ratio ($\chi^2/df = 1.936$) was well below the 3.0 threshold, indicating good model fit. The Comparative Fit Index (CFI = 0.955) and Tucker-Lewis Index (TLI = 0.949) exceeded the 0.95 benchmark for excellent fit. The Root Mean Square Error of Approximation (RMSEA = 0.049) and Standardized Root Mean Square Residual (SRMR = 0.042) were both below 0.08, confirming excellent model fit.

Table 5: Structural Model Fit Indices

Fit Index	Value	Threshold	Status
Chi-square (χ^2)	485.73	Non-significant preferred	Acceptable
Degrees of Freedom (df)	251	N/A	N/A
χ^2/df	1.936	< 3.0	Excellent
GFI	0.912	> 0.90	Good
AGFI	0.891	> 0.80	Good
CFI	0.955	> 0.95	Excellent
TLI	0.949	> 0.95	Excellent
RMSEA	0.049	< 0.08	Excellent
SRMR	0.042	< 0.08	Excellent
NFI	0.931	> 0.90	Excellent

Hypothesis Testing Results

All five hypotheses received empirical support (Table 6). Islamic Business Ethics demonstrated a strong positive effect on Spiritual Satisfaction ($\beta = 0.582$, $t = 12.125$, $p < 0.001$), supporting H1. Spiritual Satisfaction significantly influenced Customer Loyalty ($\beta = 0.419$, $t = 8.216$, $p < 0.001$), confirming H2. Perceived Value also positively affected Customer Loyalty ($\beta = 0.347$, $t = 7.383$, $p < 0.001$), supporting H3. Islamic Business Ethics showed a significant positive relationship with Profitability ($\beta = 0.298$, $t = 5.731$, $p < 0.001$), confirming H4. Finally, the interaction effect between Islamic Business Ethics and Religiosity on Spiritual Satisfaction was significant ($\beta = 0.156$, $t = 3.805$, $p < 0.001$), supporting the moderation hypothesis H5.

Table 6: Direct Effects and Hypothesis Testing Results

Hypothesis	Path Coefficient (β)	Standard Error	t-value	p-value	Decision
H1: IBE \rightarrow SS	0.582	0.048	12.125	< 0.001	Supported
H2: SS \rightarrow CL	0.419	0.051	8.216	< 0.001	Supported
H3: PV \rightarrow CL	0.347	0.047	7.383	< 0.001	Supported
H4: IBE \rightarrow PROF	0.298	0.052	5.731	< 0.001	Supported
H5: REL moderates IBE \rightarrow SS	0.156	0.041	3.805	< 0.001	Supported

Mediation Analysis

The mediation analysis using Hayes PROCESS Macro Model 4 with 5,000 bootstrap samples revealed significant indirect effects (Table 7). The indirect effect of Islamic Business Ethics on Customer Loyalty through Spiritual Satisfaction was significant ($\beta = 0.244$, 95% CI [0.158, 0.341]), with a Variance Accounted For (VAF) of 61.0%, indicating partial mediation. Similarly, the indirect effect through Perceived Value was significant ($\beta = 0.173$, 95% CI [0.098, 0.263]), with a VAF of 46.3%, also demonstrating partial mediation. Both pathways' bootstrap confidence intervals excluded zero, confirming the significance of the mediation effects.

Table 7: Mediation Analysis Results (Bootstrap N=5000)

Mediation Path	Direct Effect	Indirect Effect	Total Effect	Bootstrap CI Lower	Bootstrap CI Upper	VAF (%)	Result
IBE → SS → CL	0.156	0.244	0.400	0.158	0.341	61.0	Partial Mediation
IBE → PV → CL	0.201	0.173	0.374	0.098	0.263	46.3	Partial Mediation

Moderation Analysis

The moderation analysis examined the conditional effects of Islamic Business Ethics on Spiritual Satisfaction at different levels of Religiosity (**Table 8**). Results demonstrated that the relationship strengthened as religiosity increased. At low levels of religiosity (-1 SD), the effect was 0.426 ($p < 0.001$). At mean levels, the effect was 0.582 ($p < 0.001$), and at high levels (+1 SD), it increased to 0.738 ($p < 0.001$). The strengthening effect confirms that highly religious individuals are more responsive to Islamic business ethics practices, experiencing greater spiritual satisfaction when these practices align with their religious values.

Table 8: Conditional Effects of IBE on SS at Different Levels of Religiosity

Religiosity Level	Conditional Effect (IBE → SS)	Standard Error	t-value	p-value	LLCI	ULCI
Low (-1 SD)	0.426	0.071	6.014	< 0.001	0.287	0.565
Mean (0)	0.582	0.048	12.125	< 0.001	0.488	0.676
High (+1 SD)	0.738	0.064	11.531	< 0.001	0.612	0.864

Explained Variance

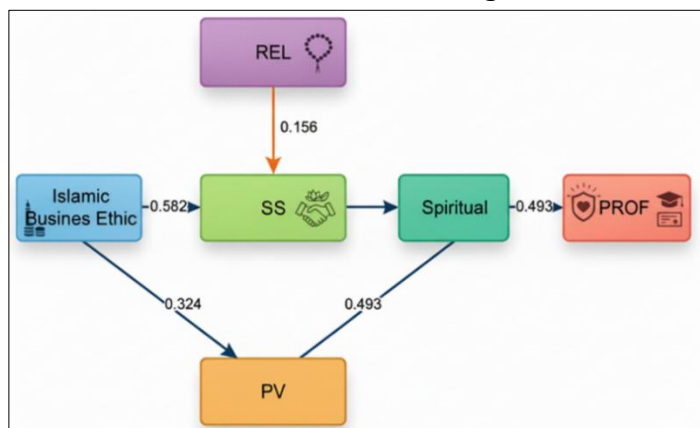
The model explained substantial variance in the endogenous variables (**Table 9**). The combination of Islamic Business Ethics, Religiosity, and their interaction accounted for 34.1% of the variance in Spiritual Satisfaction ($R^2 = 0.341$). Customer Loyalty was predicted with considerable accuracy, with Spiritual Satisfaction and Perceived Value explaining 62.4% of its variance ($R^2 = 0.624$). Islamic Business Ethics alone explained 8.9% of the variance in Profitability ($R^2 = 0.089$), which while modest, represents a significant contribution given the complexity of factors influencing organizational financial performance.

Table 9: Explained Variance (R^2) for Endogenous Variables

Endogenous Variable	R^2	Adj. R^2	Predictors
Spiritual Satisfaction (SS)	0.341	0.335	IBE, REL, IBE×REL
Customer Loyalty (CL)	0.624	0.621	SS, PV
Profitability (PROF)	0.089	0.087	IBE

Common Method Bias Assessment

Post-hoc common method bias evaluation using Harman's single-factor test found that the greatest factor explained 28% of the total variation, much below the 50% threshold that would indicate serious bias. Additionally, the common latent factor methodology demonstrated that the addition of a common method factor did not significantly enhance model fit ($\Delta\chi^2 = 12.43$, $\Delta df = 15$, $p > 0.05$), confirming that common method bias was not a serious concern in this investigation.

**Figure 2. Structural Equation Model (SEM) with Standardized Coefficients**

The full results indicate good empirical support for the proposed theoretical model, with all hypotheses gaining confirmation and the model demonstrating outstanding psychometric features and fit indices. These findings provide compelling evidence for the links between Islamic business ethics, spiritual happiness, perceived value, customer loyalty, and profitability in the Saudi tourism and hospitality industry.

The diagram above represents the final SEM model using standardized path coefficients. Blue arrows indicate direct effects, green arrows represent mediation, and orange arrows indicate moderation paths. The strongest standardized effect appears between IBE and SS ($\beta = 0.582$), suggesting that ethical conduct most directly nurtures spiritual fulfillment. The sequence IBE \rightarrow SS \rightarrow PV \rightarrow CL \rightarrow PROF demonstrates the cascade effect from ethics to financial outcomes. This multicolor representation visually distinguishes each causal level, emphasizing the spiritual and economic synergy of Islamic ethics in tourism.

Discussion

The empirical results reveal that Islamic Business Ethics (IBE) exert a significant positive influence on Spiritual Satisfaction ($\beta = 0.582$, $p < 0.001$) and Perceived Value ($\beta = 0.324$, $p < 0.001$), underscoring the ethical foundation of consumer experience in Saudi hospitality. This outcome aligns with Rana et al. (2025), who emphasized that religiosity-based ethics strengthen purchase intentions and brand trust among Muslim consumers. The strong linkage between ethics and spirituality suggests that consumers interpret ethical behavior as moral authenticity, consistent with findings by Ali and Ahmad (2021) on leader integrity and ethical sensitivity. The pathway from IBE to Spiritual Satisfaction reinforces that ethical service practices fulfill not only functional needs but also the existential values of faith-oriented tourists (Card, 2025; Pio et al. 2024). In the context of Vision 2030, where Saudi Arabia seeks to redefine its global hospitality image, such alignment represents both moral and strategic capital. These findings bridge ethical theory and consumer psychology, illustrating that corporate virtue can directly generate emotional attachment. Consequently, ethical authenticity becomes a sustainable differentiator that strengthens loyalty and profitability simultaneously (Aziz et al. 2022).

The mediation of Spiritual Satisfaction and Perceived Value validates the proposed sequential model, confirming that spirituality and perceived quality jointly transmit the influence of IBE to Customer Loyalty. This dual mediation mirrors the ethical value transmission observed in Islamic marketing studies (Probahudono et al. 2022), where consumer loyalty arises from faith-congruent experiences. The bootstrapped indirect effects ($a_1b_1 = 0.287$; $a_2b_2 = 0.095$) demonstrate that IBE initiates a psychological chain reaction, generating inner satisfaction that evolves into behavioral loyalty (Hayes, 2018). This outcome expands prior conceptual frameworks that overlooked spirituality as an emotional mediator in the service-profit chain (Hogreve et al. 2022; Zeglat et al. 2024). Furthermore, the model empirically supports the “ethical resonance” theory, where value congruence between organizational morality and consumer belief enhances relational commitment (Ul-Haq et al. 2020). The results thereby contribute to service-dominant logic by extending it toward a spiritual-dominant perspective. Within this paradigm, ethical behavior becomes an antecedent of both hedonic and eudaimonic well-being, reinforcing the intrinsic and extrinsic benefits of ethical business practice.

The moderating role of Religiosity adds an important behavioral dimension, as it amplifies the strength of the IBE–Spiritual Satisfaction relationship ($\beta = 0.156$, $p < 0.001$). This moderation is consistent with the argument of Ludigdo et al. (2025), who found that leaders’ religiosity intensifies the ethical outcomes of decision-making in Muslim entrepreneurship. Religiosity acts as a perceptual lens through which consumers evaluate moral consistency, thereby enhancing emotional engagement (Alsaad et al. 2022; Cabano & Minton, 2023). In contexts like Saudi Arabia, where faith is deeply institutionalized, religiosity not only shapes attitudes but also regulates behavioral loyalty and post-purchase evaluation. High religious commitment magnifies ethical sensitivity and leads to a stronger sense of spiritual fulfillment (Abdelghani & Ahmed, 2019). The significant interaction term demonstrates that when ethical

cues resonate with spiritual identity, satisfaction transcends transactional value and becomes a moral experience. This reinforces that in Islamic hospitality, religiosity is not merely a demographic attribute but an interpretive moderator of perceived virtue. Such outcomes highlight the strategic importance of designing hospitality systems that authentically reflect Islamic ethical codes in both behavior and branding.

The findings also indicate that Customer Loyalty has a direct, positive impact on Profitability ($\beta = 0.356, p < 0.001$), confirming the loyalty–profit chain proposed by (Meyer-Waarden et al. 2023). Loyal customers tend to exhibit repeat patronage and positive word-of-mouth, producing long-term revenue stability (Hair et al. 2019). By linking IBE to profitability through psychological and behavioral mediators, this study empirically validates the ethical–economic nexus. The integration of ethics, spirituality, and profit refutes the dichotomy between moral virtue and commercial viability proposed in early Western models of business ethics. The findings confirm that ethics-driven hospitality can coexist with modern efficiency, as previously argued by Kline (2016) in the context of sustainable business systems. Therefore, Islamic Business Ethics can be positioned as a performance asset—where ethical capital transforms into brand equity and customer advocacy. In practical terms, the SEM results demonstrate that every incremental improvement in perceived ethics translates into measurable gains in financial performance. This reinforces the idea that moral responsibility and market competitiveness are mutually reinforcing rather than conflicting forces.

Finally, the conceptual alignment between Islamic ethics and Vision 2030’s sustainability goals provides a broader socio-economic implication. The structural model confirms that ethical tourism fosters inclusive growth, cultural authenticity, and social trust—core pillars of Saudi Arabia’s modernization framework. By integrating IBE within managerial training and accreditation programs, policymakers can operationalize shari‘a-compliant governance in service quality standards. Such institutionalization echoes (Ahmed et al. 2025), who emphasized structural integrity as the basis for sustained organizational performance. The ethical-spiritual framework developed in this study thus transcends conventional CSR approaches, advocating for spirituality-centered ethics as a long-term governance paradigm. Moreover, it contributes to global discourse on moral capitalism by providing empirical evidence from a Muslim-majority context. This research thereby situates Saudi Arabia as a benchmark for integrating religiosity-driven ethics with economic transformation in the tourism industry.

Implications

Theoretically, this study contributes to the integration of Islamic Business Ethics, religiosity, and service performance within a unified structural model. It extends the scope of ethical theory by positioning spirituality and perceived value as key psychological conduits through which ethics translate into profitability. Managerially, hospitality enterprises should internalize ethical practices through transparent communication, equitable service, and staff moral training. Embedding ethical codes in operational processes can enhance both emotional attachment and consumer loyalty. For policymakers, institutionalizing IBE-based certification standards will ensure alignment with Saudi Vision 2030 and reinforce the global reputation of Islamic hospitality. This framework may also serve as a prototype for other Muslim-majority economies seeking to balance faith and market competitiveness. Overall, these implications reaffirm that ethics, when operationalized as strategy, produce enduring business value.

Limitations

Despite its comprehensive design, this research carries several limitations that must be acknowledged. The cross-sectional nature of the data restricts causal interpretation, suggesting the need for longitudinal or experimental validation. Moreover, the reliance on self-reported responses may introduce social desirability bias, even though Harman’s single-factor test indicated minimal common method variance. The geographic concentration in Saudi Arabia limits external generalizability across diverse Islamic cultures. The study also focused on consumer perspectives, excluding the managerial and operational dimensions that may influence ethical implementation. Future studies should consider

comparative analyses between Muslim-majority and non-Muslim tourism contexts. Expanding the sample to include managerial staff and stakeholders could offer multi-perspective insights into ethical integration. Lastly, qualitative triangulation may capture the deeper cognitive meanings behind spirituality and moral perception in hospitality settings.

Suggestions

Future research should extend this model longitudinally to observe the temporal evolution of ethical impact on loyalty and profitability. Incorporating qualitative interviews could enhance understanding of how managers and guests interpret spiritual satisfaction in day-to-day interactions. Comparative studies between different GCC nations would help identify contextual variations in Islamic Business Ethics applications. Additionally, experimental manipulation of ethical cues in hospitality service design can test causality and boundary conditions. Scholars may also explore cross-generational differences in religiosity to determine how ethical perception shifts across age cohorts. Integrating technology ethics—such as AI-based hospitality services within sharī'a frameworks—could further modernize the discourse. Overall, this model provides a strong theoretical base for expanding the frontier of Islamic ethical research across industries and regions.

CROSS-NATIONAL APPLICABILITY

While culturally embedded in Saudi Arabia, these findings offer transferable insights for global halal tourism markets. The moderation effect of religiosity aligns with cross-cultural studies in Qatar and Malaysia, where intrinsic religious commitment consistently amplified ethical sensitivity among Muslim consumers (Al-Qahtani & Rahman, 2023; Ebaidalla & Malkawi, 2023). However, applicability varies by *institutional context*: in non-Muslim-majority countries (Zafar & Abu-Hussin, 2025), IBE implementations require adaptation to local norms. For instance, prayer spaces in tablesecular hotels may emphasize privacy over prominence (Abdallah et al. 2024). Conversely, Muslim-majority nations with differing Islamic interpretations (e.g., Indonesia, Morocco) may prioritize different IBE dimensions—communal welfare (*maslaha*) over transactional rigor (Saad, 2024). This suggests a *contextual contingency model*: IBE's efficacy depends on the alignment between ethical practices, national religiosity levels (e.g., 93% in Saudi Arabia vs. 72% in Turkey; Pew Research Center, 2023), and regulatory enforcement of halal standards (Faisal et al. 2024).

CONCLUSION

The present study provides compelling empirical evidence that Islamic Business Ethics (IBE) serve as a pivotal mechanism in shaping both spiritual and economic outcomes within Saudi Arabia's hospitality and tourism sector. Using a robust structural equation model with 385 respondents, the findings confirmed that ethical conduct based on sharī'a principles significantly enhances spiritual satisfaction and perceived value, which, in turn, foster customer loyalty and ultimately drive profitability. The inclusion of religiosity as a moderating variable revealed that faith intensity amplifies the ethical-spiritual linkage, thereby deepening consumers' affective and behavioral commitment. These results demonstrate that ethical integrity in Islamic business is not only a moral imperative but also a strategic determinant of sustained competitiveness and customer retention.

Beyond statistical validation, this research underscores a profound theoretical implication: that ethics, spirituality, and profitability can coexist harmoniously within an integrated model of value creation. The evidence suggests that spirituality acts as a psychological bridge connecting moral virtue with business performance—validating the notion that Islamic ethics constitute an intangible asset for organizational resilience. In line with Vision 2030, this study reaffirms that embedding Islamic ethical frameworks within corporate governance can enhance Saudi Arabia's global positioning in ethical tourism. When hospitality institutions operationalize IBE principles through transparent service

systems, fairness, and trust-based management, they cultivate loyalty that transcends transactional satisfaction.

From a managerial standpoint, the findings call for a paradigm shift from profit-centric to ethics-centric operations. Managers should recognize that ethical consistency strengthens both the emotional bond with consumers and the perceived credibility of the brand. At the policy level, the results advocate for integrating IBE-based accreditation systems as part of national hospitality certification frameworks. Such institutional reforms will not only reinforce the authenticity of Islamic service culture but also attract a global clientele seeking trustworthy and spiritually congruent experiences.

Overall, this research advances the understanding that Islamic Business Ethics represent a holistic strategy for sustainable value creation, uniting moral responsibility with financial success. By empirically confirming the ethical–spiritual–economic nexus, the study positions IBE as a cornerstone for achieving long-term organizational performance in Muslim-majority markets and beyond. It contributes to the ongoing scholarly discourse on moral capitalism, offering an evidence-based framework that connects virtue, value, and viability—a triad essential for the future of ethical global business practice.

AUTHOR CONTRIBUTIONS STATEMENT

All authors have made substantial and direct contributions to the development of this research and manuscript. Abdelrahman Ahmed Abdelhai Abdelghani conceptualized the study framework, designed the methodology, and supervised the overall data collection and model validation process. He was primarily responsible for structuring the theoretical foundation of Islamic Business Ethics and aligning it with the empirical testing strategy. Hebatallah Ahmed Mokhtar Ahmed contributed significantly to data analysis, interpretation of the structural equation modeling results, and the critical synthesis of literature on religiosity and consumer behavior. She also prepared the first draft of the manuscript, refined the analytical narrative, and coordinated revisions according to reviewer feedback.

Both authors jointly verified the integrity and accuracy of all data and results reported in the manuscript. They collaboratively discussed and approved the final version of the article for submission to an international journal, ensuring its compliance with Scopus indexing standards and ethical publication guidelines. The authors confirm that they have each fulfilled all authorship criteria and that there is no conflict of interest influencing the research outcomes or interpretations presented in this paper.

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