

# Service Quality and Trust on Customer Loyalty and Its' Islamic Perspective of a Package Delivery Services

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## Abstract

This study is motivated by the importance of maintaining customer loyalty in the increasingly competitive package delivery service industry, particularly in Sharia-based businesses that emphasize the values of honesty and trustworthiness. The research problem is to determine the effect of service quality and trust on the loyalty of users of the “*Kurir Cepat Tanjungpinang*” package delivery service in the Riau Islands. This study employs a quantitative method with a survey approach by distributing questionnaires to 75 respondents who are active customers. Data analysis was conducted through validity testing, reliability testing, normality testing, heteroscedasticity testing, multi-collinearity testing, multiple linear regression, as well as t-tests and F-tests. The results show that service quality has a positive and significant effect on customer loyalty. Likewise, customer trust has a positive and significant effect on loyalty. Simultaneously, service quality and trust significantly influence user loyalty. These findings affirm that professional service and maintained integrity can strengthen long-term customer loyalty. In Islamic perspective, the combination of these two represents the implementation of the principles of *ihsan* (excellence), *amanah* (trustworthiness), and justice in *muamalah* (transactions).

## 1. Introduction

The delivery service industry has experienced significant growth in line with the rapid expansion of e-commerce and digitalization in the modern era. Changes in consumer consumption patterns have made delivery services a primary necessity, both for personal and business purposes. Today's consumers demand speed, accuracy, and convenience in the delivery of goods. This situation drives delivery service companies to compete innovatively to remain relevant and attractive to customers (Rosmawarni et al., 2024).

Amid the dominance of national-scale delivery companies, the presence of local couriers such as *Kurir Cepat Tanjungpinang* continues to hold a unique position in the local delivery service market. Local couriers often offer added value in the form of social closeness and service flexibility that are not always available from larger companies. Although they still face various operational challenges, such as delivery delays and manual tracking systems, local couriers strive to improve service quality and build customer trust (Agustiar, 2025).

Service quality and trust are two key factors in building customer loyalty. Fast, courteous, and professional services, supported by transparency and accountability, will foster trust, which in turn enhances customer loyalty. Loyalty is essential in the service industry as it determines business sustainability. Without loyalty, customers will easily switch to competitors perceived as more satisfying (Wiryawan, 2021). Service and trust

are essential values that must be upheld in business activities. Their implementation following Sharia principles refers to Surah Al-Mutaffifin verses 1–3, which state:

وَيْلٌ لِّلْمُطَفِّفِينَ ۝١ الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ ۝٢ وَإِذَا كَالُواهُمْ أَوْ وَرَزُوهُمْ يُخْسِرُونَ ۝٣

Which means: “Woe to those who give less [than due], those who, when they take a measure from people, take in full. But when they give by measure or weight to them, they cause loss.”

(QS. Al-Mutaffifin [83]: 1–3)

In the interpretation of Ibnu Katsir, this verse strongly condemns fraudulent behavior in transactions, whether in the form of dishonest service or in reducing the rights of others. This indicates that justice, honesty, and trust are the foundations of Islamic economic dealings (*muamalah*). Scholars such as Imam Al-Ghazali also emphasize that serving customers is part of the trust (*amanah*) that must be upheld to avoid diminishing the blessings in business endeavors (Ad-Dimasyqi, n.d.). Islamic values in business also require professionalism and customer satisfaction as a manifestation of *ihsan* (doing the best possible), as stated in the words of the Prophet Muhammad SAW:

“Indeed, Allah loves a servant who, when performing a task, does it with excellence.”

(HR. Thabrani)

This hadith illustrates that a strong work ethic and optimal service are not merely demands of modern professionalism but are also part of spirituality in Islam. Furthermore, in the context of Sharia-based business, maintaining customer trust is an integral part of the *amanah* (trust) that must be preserved. If this trust is violated, it will result in the loss of blessings in the business. Scholars such as Imam Al-Ghazali, in *Ihya' 'Ulum al-Din*, also emphasize that dishonesty or negligence in service constitutes a form of betrayal of the rights of others (Al-Ghazali, 2005). Therefore, in the delivery service industry, providing fast, transparent, and trustworthy services is a manifestation of implementing fundamental Islamic values in transactions and *muamalah*.

Based on the above introduction, the research questions in this study are: (1) Does service quality affect the loyalty of users of the *Kurir Cepat Tanjungpinang* package delivery service?, (2) Does trust affect the loyalty of users of the *Kurir Cepat Tanjungpinang* package delivery service?, (3) Do service quality and trust simultaneously affect the loyalty of users of the *Kurir Cepat Tanjungpinang* package delivery service?.

## 2. Theoretical Review

### 2.1 Consumer Behavior

According to Kotler & Keller (as cited in Zusrony, 2021) consumer behavior is a branch of study that examines how individuals, groups, and organizations select, purchase, use, and utilize products, services, ideas, or experiences to fulfill their needs.

### 2.2 Customer Loyalty

According to Oliver (as cited in Bachri, 2018) customer loyalty is the habit of making repeated purchases while still considering external information and evaluating alternative products. Furthermore, Griffin (as cited in Suryati, 2015) identifies customer loyalty through several indicators, including: 1) Repeat buyer, 2) Purchase across product and service lines, 3) Recommended to others, and 4) Demonstrates immunity to the full of competitions.

### 2.3 Service Quality

According to Parasuraman et al., service quality is the ability of a product to deliver performance by its function (Zeithaml et al., 1990). Service quality is identified through several indicators, including: 1) Tangible, 2) Reliability, 3) Responsiveness, 4) Assurance, and 5) Empathy.

### 2.4 Trust

According to Kotler & Keller (as cited in Sangadji & Sopiah, 2013) trust can be defined as the consumer's belief that a product possesses certain characteristics that meet their expectations. This concept is known as *object-attribute linkage*, which refers to the belief in a significant relationship between an object and the attributes attached to it. Trust is identified through several indicators, including: 1) Benevolence, 2) Ability, 3) Integrity, and 4) Willingness to Depend.

### 3. Research Methodology

This study employed a quantitative method with a descriptive-associative approach (Sukmadinata, 2015) to examine the effect of service quality and trust on the loyalty of users of the *Kurir Cepat Tanjungpinang* package delivery service. There are two independent variables, namely service quality ( $X_1$ ) and trust ( $X_2$ ), and one dependent variable, namely customer loyalty ( $Y$ ). Data were collected through a 5-point Likert scale questionnaire distributed to respondents via Google Forms.

The research population comprised all customers of *Kurir Cepat Tanjungpinang*, totaling 300 people. The sample size was determined using the Slovin formula with a 10% margin of error, resulting in 75 respondents. The sampling technique applied was purposive sampling (Sugiyono, 2023), with the criterion that respondents had previously used the courier service.

The research instrument was validated through a validity test (where the calculated  $r$  value  $>$   $r$  table) and a reliability test using Cronbach's Alpha ( $>$  0.70). Data analysis was conducted with the aid of SPSS version 26 for Windows, covering descriptive statistical analysis, classical assumption tests (normality, multicollinearity, and heteroscedasticity), and hypothesis testing, which included multiple linear regression analysis, t-test, F-test, and the coefficient of determination ( $R^2$ ).

### 4. Data Presentation

#### 4.1 Respondent Characteristics

The characteristics of the respondents provide an overview of their age, gender, occupation, place of residence, income, and frequency of service usage. Based on the results of the research conducted through the distribution of questionnaires, the following is a general overview of the characteristics of the 75 respondents:

Table 1. Respondent Characteristics

Variable	Category	Frequency	Percentage (%)
Age	< 20 years	9	12%
	21 - 25 years	33	44%
	26 - 30 years	21	28%
	31 - 35 years	10	13.3%
	> 35 years	2	2.7%
Gender	Male	35	46.7%
	Female	40	53.3%
Occupation	Student	11	14.7%
	Entrepreneur	28	37.3%
	Private Employee	26	34.7%
	Civil Servant	7	9.3%
	Others	3	4%
	Palce of Residence	Bukit Bestari	20
Tanjungpinang Kota		13	17.3%
Tanjungpinang Timur		37	49.3%
Tanjungpinang Barat		3	4%
Outcide Tanjungpinang City		2	2.7%
Income	< Rp. 1.000.000	15	20%
	Rp. 1.100.000 – Rp. 2.500.000	10	13.3%
	Rp. 2.600.000 – Rp. 3.500.000	16	21.3%
	> Rp. 3.500.000	34	45.3%
Usage Frequency	1 - 2 times	16	21.3%
	3 - 5 times	22	29.3%
	> 5 times	37	49.3%

#### 4.2 Descriptive Statistics Variables

This section presents the descriptive statistics of the main constructs in the study, including the mean, standard deviation, minimum, and maximum values. Descriptive statistics provide a summary of the data and facilitate a better understanding of the variables used in the research. The overview is as follows:

**Table 2.** Deskriptive Statistics Variable

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Service Quality	75	3.53	5.00	4.3777	0.38522
Trust	75	3.00	5.00	4.2879	0.48921
Customer Loyalty	75	2.25	5.00	4.1500	0.68773

### 4.3 Instrument Test

#### 4.3.1 Validity Test

The purpose of the validity test is to determine whether the questionnaire items are valid or not. An item is considered valid if the calculated  $r$  value ( $r$  count) is greater than the  $r$  table value. In this case it can be stated as  $r_{\text{count}} > r_{\text{table}}$  ( $r_{\text{table}} = 0.227$ ). Based on the validity test results of the research instrument statements using SPSS version 26, the following results were obtained:

**Table 3.** Validity Test Results

Variable	Statement Items	r count	r table	Description
Service Quality (SQ)	SQ.1	0.696	0.227	Valid
	SQ.2	0.542	0.227	Valid
	SQ.3	0.502	0.227	Valid
	SQ.4	0.581	0.227	Valid
	SQ.5	0.332	0.227	Valid
	SQ.6	0.549	0.227	Valid
	SQ.7	0.402	0.227	Valid
	SQ.8	0.711	0.227	Valid
	SQ.9	0.651	0.227	Valid
	SQ.10	0.369	0.227	Valid
	SQ.11	0.554	0.227	Valid
	SQ.12	0.581	0.227	Valid
	SQ.13	0.577	0.227	Valid
	SQ.14	0.539	0.227	Valid
	SQ.15	0.703	0.227	Valid
Customer Trust (CT)	CT.1	0.705	0.227	Valid
	CT.2	0.664	0.227	Valid
	CT.3	0.652	0.227	Valid
	CT.4	0.772	0.227	Valid
	CT.5	0.557	0.227	Valid
	CT.6	0.765	0.227	Valid
	CT.7	0.655	0.227	Valid
	CT.8	0.636	0.227	Valid
	CT.9	0.351	0.227	Valid
	CT.10	0.630	0.227	Valid
	CT.11	0.646	0.227	Valid
Customer Loyalty (CL)	CL.1	0.783	0.227	Valid
	CL.2	0.848	0.227	Valid
	CL.3	0.662	0.227	Valid
	CL.4	0.776	0.227	Valid

#### 4.3.2 Reliability Test

A variable is considered reliable if it produces a Cronbach’s alpha value > 0.70. The test results are as follows:

**Table 4.** Reliability Test Results

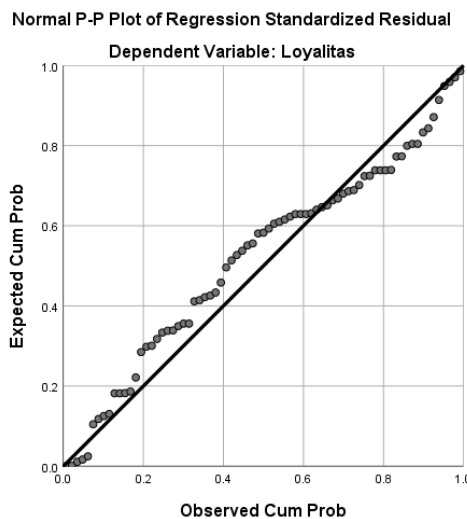
Variable	Cronbach’s Alpha	Reliability Standard	Description
Service Quality	0.841	0.70	Reliable
Customer Trust	0.854	0.70	Reliable
Customer Loyalty	0.760	0.70	Reliable

## 4.4 Classical Assumption Test

### 4.4.1 Normality Test

To determine whether the data are normally distributed, tests can be conducted using the Normal P-P Plot graphical analysis and statistical analysis (Ghozali, 2021).

#### Normal P-Plot Graphical Analysis



**Figure 1.** Normal P-Plot Graphic

Based on the Normal P-P Plot graph above, the points spread closely along the diagonal line from the bottom left to the top right. No extreme deviations are forming an S-shaped curve or sharp bends, indicating that the residual distribution approaches a normal distribution and that the normality assumption is met.

#### Statistical Analysis

**Table 5.** Normality Test Results

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		75
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.87164908
Most Extreme Differences	Absolute	.102
	Positive	.086
	Negative	-.102
Test Statistic		.102
Asymp. Sig. (2-tailed)		.052 <sup>c</sup>

The normality test was performed using the One-Sample Kolmogorov-Smirnov Test on the unstandardized residual values. Based on the output, the significance value (Asymp. Sig. 2-tailed) is 0.052. Since this value is greater than 0.05, it can be concluded that the residual data are normally distributed, thus fulfilling the normality assumption.

### 4.4.2 Heteroscedasticity Test

The heteroscedasticity test is conducted to examine whether there is inequality of variance in the residuals between one observation and another in the regression model. A good regression model should not experience heteroscedasticity. The results of the heteroscedasticity test using a scatterplot graph are as follows:

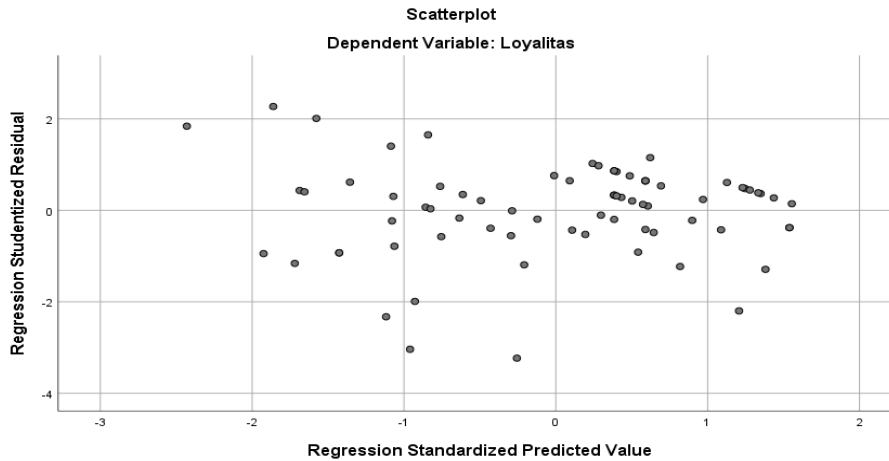


Figure 2. Heteroscedasticity Test Scatterplot

Based on the scatterplot showing the relationship between the standardized residual values (studentized residuals) and the standardized predicted values, the points are scattered randomly above and below the zero line without forming any specific pattern. This indicates that there is no systematic pattern, thus it can be concluded that heteroscedasticity does not occur in the regression model.

### 4.4.3 Multi-collinearity Test

This test is conducted to determine whether there is a correlation between the regression model and the independent variables. Multi-collinearity does not occur if the tolerance value is greater than 0.10 and the Variance Inflation Factor (VIF) is less than 10. The results of the multi-collinearity test are as follows:

Table 6. Multicollinearity Test Results

Variable	Tolerance	VIF	Description
Service Quality	0.402	2.485	Free from multicollinearity
Trust	0.402	2.485	Free from multicollinearity

Based on the results in Table 6, the tolerance values are greater than 0.10 and the VIF values are less than 10, indicating that there is no multi-collinearity among the variables.

## 4.5 Hypothesis Testing

### 4.5.1 Multiple Linear Regression Analysis

Multiple linear regression analysis was used to determine the extent of the influence of the factors in the research model, namely service quality and trust, on customer loyalty linearly. The results of the multiple linear regression analysis are shown in the table below:

Table 7. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-5.278	2.517		-2.096	.040
Service Quality	.207	.060	.435	3.444	.001
Trust	.175	.065	.342	2.708	.008

Based on the results of the multiple linear regression analysis, the equation obtained is:

$$Y = -5.278 + 0.207X_1 + 0.175X_2 + e$$

These results indicate that service quality ( $X_1$ ) and trust ( $X_2$ ) have a positive effect on customer loyalty. Service quality has the greatest influence with a coefficient of 0.207, followed by trust with a coefficient of 0.175. This means that improvements in service quality and trust will increase the loyalty of *Kurir Cepat Tanjungpinang* customers, with service quality contributing the most dominantly.

#### 4.5.2 Determinant Coefficient ( $R^2$ )

The coefficient of determination test ( $R^2$ ) is conducted to determine the extent to which the independent variables explain the dependent variable. The results of the coefficient of determination test ( $R^2$ ) are presented in the table below:

**Table 8.** Coefficient of Determination Test Results ( $R^2$ )

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.733 <sup>a</sup>	.537	.524	1.89747

Based on the table above, the coefficient of determination ( $R^2$ ) value of 0.537 means that 53.7% of the variance in Customer Loyalty can be explained by Service Quality and Trust, while the remaining 46.3% is influenced by other variables outside the research model.

#### 4.5.3 t-Test (Partial Test)

The criterion for the t-test compares the significance level at  $\alpha = 0.05$  with the obtained data processing results, as shown below:

**Table 9.** t-Test Results (Partial Test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-5.278	2.517		-2.096	.040
Service Quality	.207	.060	.435	3.444	.001
Trust	.175	.065	.342	2.708	.008

Based on the table above:

Hypothesis 1 Test: There is an effect of service quality on the loyalty of *Kurir Cepat Tanjungpinang* package delivery users. Based on the t-test results, the calculated t-value is 3.444 > t-table value of 1.993 with a significance level of 0.001 < 0.05. This indicates that service quality has a positive and significant effect on user loyalty.

Hypothesis 1 Test: There is an effect of trust on the loyalty of *Kurir Cepat Tanjungpinang* package delivery users. Based on the t-test results, the calculated t-value is 2.708 > t-table value of 1.993 with a significance level of 0.008 < 0.05. This indicates that trust has a positive and significant effect on user loyalty.

#### 4.5.4 F-Test (Simultaneous Test)

Below are the results of the F-test that has been conducted:

**Table 10.** F-Test Results

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	300.773	2	150.386	41.770	.000 <sup>b</sup>
	Residual	259.227	72	3.600		
	Total	560.000	74			

Based on Table 10 above, the significance value (Sig.) for the simultaneous effect of Service Quality ( $X_1$ ) and Customer Trust ( $X_2$ ) on Customer Loyalty (Y) is 0.000, which is less than 0.05. The calculated F-value (F-count) is 41.770, which is greater than the F-table value (F-table) of 3.12. Therefore, it can be concluded that Service Quality ( $X_1$ ) and Customer Trust ( $X_2$ ) simultaneously have a significant effect on Customer Loyalty (Y).

## 5. Data Analysis

### 5.1.1 Level of Service Quality, Trust, and Customer Loyalty Variables

Based on the descriptive analysis results, the service quality ( $X_1$ ) of *Kurir Cepat Tanjungpinang* is at a “very good” level across all its dimensions, including tangible aspects that reflect a neat and professional physical appearance of the service, reliability which shows consistency in fulfilling promises of on-time delivery, responsiveness reflected in the promptness of couriers and admins in responding to consumer needs and complaints, assurance that provides a sense of security through competence and polite attitude, and empathy seen in personal attention and friendliness in serving customers.

Customer trust ( $X_2$ ) is also at a “very good” level in all indicators, namely benevolence indicating sincerity in service, ability reflecting skills and professionalism, integrity that maintains honesty and consistency, and willingness to depend, which shows consumers’ full confidence in relying on the service.

Customer loyalty ( $Y$ ) is at a “good” level, characterized by a high rate of repeat buyers, a tendency to purchase across product and service lines, though still requiring improvement, numerous recommendations to others, and demonstrates immunity to competition, indicating strong loyalty despite offers from competitors. These findings indicate that excellent service, maintained trust, and good relationships with customers have formed a strong loyalty toward *Kurir Cepat Tanjungpinang*.

### 5.1.2 Influence of Service Quality and Trust Variables on Customer Loyalty

Based on the results of the multiple linear regression analysis, it is known that the service quality variable ( $X_1$ ) has a positive and significant effect on user loyalty. A significance value of 0.001 ( $< 0.05$ ) and a regression coefficient of 0.207 indicate that the higher the consumers’ perception of the service quality provided by *Kurir Cepat Tanjungpinang*, the higher their loyalty to the service. This finding reinforces the view that service quality is the main factor in shaping customer loyalty, as explained by Zeithaml, Bitner, and Gremler through five important dimensions: tangible, reliability, responsiveness, assurance, and empathy. In practice, *Kurir Cepat Tanjungpinang* is considered superior in courier friendliness, delivery speed, and responsive complaint handling. The study by Firdaus & Amalia (2024) confirms that consistent service quality can build emotional bonds that trigger repeat purchases (Firdaus & Amalia, 2024). From an Islamic perspective, good service is part of *amal saleh* (righteous deeds) and *amanah* (trustworthiness), as implied in QS. Al-Baqarah verse 267 and the Prophet Muhammad’s (SAW) hadith about working with *itqan* (diligence and perfection). Imam Al-Ghazali’s view in *Ihya’ Ulumuddin* also emphasizes that fulfilling promises of quality is a form of *amanah* that builds consumer trust. Therefore, the excellent service of *Kurir Cepat Tanjungpinang* reflects the values of *ihsan* (excellence), *amanah*, and honesty, which support sustainable loyalty (Al-Ghazali, 2005).

The regression test results also show that consumer trust ( $X_2$ ) has a positive and significant effect on loyalty, with a significance value of 0.015 ( $< 0.05$ ) and a regression coefficient of 0.175. Trust becomes the foundation of a long-term relationship between consumers and service providers. According to Kotler and Keller, trust is built based on integrity, competence, and service consistency (Kotler & Keller, 2016). In this study, the average consumer trust score reached 4.28 (categorized as very good), reflecting the professionalism, trustworthiness (*amanah*), and transparency of *Kurir Cepat Tanjungpinang*’s services. From an Islamic perspective, trust (*tsiqah*) is a pillar of *muamalah* (transactions), as emphasized in QS. Al-Baqarah verse 283 regarding honesty. The Prophet Muhammad’s (SAW) hadith mentioning three groups of perfect believers, including those who are honest and maintain *amanah*, reinforces that consumer loyalty arises not only from technical service but also from values of honesty, responsibility, and trustworthiness that are firmly upheld. Ricka’s (2023) research also confirms that Sharia values such as honesty and *maslahah* (public interest) strengthen loyalty in logistics services, making it not merely a transactional bond but also an act of worship (Handayani, 2023).

Simultaneously, the F-test results indicate that service quality and trust together have a significant effect on the loyalty of *Kurir Cepat Tanjungpinang* service users, with a significance value of 0.000 ( $< 0.05$ ). This finding aligns with Setianingsih (2021), who stated that consumers tend to be loyal to delivery services that combine high quality and strong trust (Setianingsih, 2021). According to the service marketing theory of Zeithaml, Bitner, and Gremler, loyalty is formed through consistent positive interactions, while Kotler and Keller emphasize that trust and perceived quality are two main elements that directly influence loyalty. In Islamic economics, the combination of these two represents the implementation of the principles of *ihsan* (excellence), *amanah* (trustworthiness), and justice in *muamalah* (transactions), as illustrated in QS. Al-Hujurat verse 15, which emphasizes steadfastness. Thus, the success of *Kurir Cepat Tanjungpinang* in building customer loyalty cannot be separated from the synergy of excellent service and maintained trust, which becomes the foundation of a long-term and strong relationship between the company and its customers.

## 6. Conclusion

Based on the results of the research and data analysis discussed in the previous chapters, the conclusions obtained from the study on The Influence of Service Quality and Trust on Customer Loyalty of Package Delivery Services at “*Kurir Cepat Tanjungpinang*” Riau Islands are as follows:

- (1) Service quality has a positive and significant effect on the loyalty of users of *Kurir Cepat Tanjungpinang's* package delivery service. This is proven by a t-value of 3.444, which is greater than the t-table value of 1.986, with a significance value of  $0.001 < 0.05$ , and a contribution coefficient of 43.5%. This means that the better the service quality provided, the higher the consumer loyalty to the delivery service.
- (2) Trust has a positive and significant effect on the loyalty of users of *Kurir Cepat Tanjungpinang's* package delivery service. The t-test results show a t-value of 2.708, which is greater than the t-table value of 1.986, with a significance value of  $0.008 < 0.05$ , and a contribution of 34.2%. This indicates that the higher the level of consumer trust, the stronger their loyalty.
- (3) Service quality and trust simultaneously have a positive and significant effect on the loyalty of users of *Kurir Cepat Tanjungpinang's* package delivery service. The F-test results show an F-value of 53.519, which is greater than the F-table value of 3.12, with a significance value of  $0.000 < 0.05$ , and a combined contribution of 53.7%, while the remaining 46.3% is influenced by other factors outside this study.

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