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THE MEDIATION EFFECT OF CUSTOMER SATISFACTION IN THE ISLAMIC FASHION RETAIL STORE ATTRIBUTES AND RETAIL PATRONAGE BEHAVIOUR AMONG MUSLIM CONSUMERS IN MALAYSIA

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Abstract:

The success of every physical retail store relies heavily on the behaviour of its customers. Various attempts have been made to explore how Islamic store attributes affect customer satisfaction and the behaviour of patrons in retail settings. Previous studies on retail patronage behaviour have primarily focused on the 4Ps (product, price, place, and promotion) or their subsets as store attributes. However, there is a lack of research on the role of customer satisfaction as a mediating factor in retail patronage behaviour. This study investigates the impact of Islamic store attributes on customer satisfaction and retail patronage behaviour within the context of Islamic fashion retail stores. Through a cross-sectional study, the potential relationship between the 7Ps of marketing mixes, known as Islamic store attributes (product, price, place, promotion, people, process, and physical environment), and customer satisfaction and retail patronage behaviour are examined. The findings of this research confirm that customer satisfaction plays a valid mediating role in the relationship between price, promotion, people, process, physical environment, and retail patronage behaviour. Therefore, it is evident that practitioners must create appealing and suitable Islamic store attributes to influence customer satisfaction and foster positive retail patronage behaviour. Additionally, diverse strategies are required to cater to the needs of different customer segments. Based on these investigations, recommendations have been made for future research in this area.

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Keywords:

Customer Satisfaction, Islamic Fashion Retail, Mediation Effect, Patronage Behaviour, Retail Attributes

Introduction

The investigation of retail patronage behaviour (RPB) holds significant importance within the research field, particularly in the retail industry, as it provides insights into consumers' initial shopping choices. RPB is renowned for its ability to generate profits for retail stores, which is a key factor enabling retailers to survive amidst intense market competition (Chang, Cho, Turner, Gupta et al., 2015). By gaining an understanding of RPB, retailers can benefit in various ways, specifically in the development of effective and efficient retail strategies. Achieving this requires the identification of crucial factors that influence RPB, encompassing an understanding of customers' decision-making processes during purchases and their tastes and preferences (Bukhari et al., 2021). Retailers must explore the attributes of retail stores that consumers consider relevant, thereby recognizing areas in need of improvement. This endeavour can attract customers, enhance retailers' success in meeting the needs of dissatisfied but loyal customers, and reinforce the significant characteristics that satisfy customers (Nilsson et al., 2015). Consequently, it is imperative for retailers to comprehend the essential factors that influence RPB, as it provides practical techniques for enhancing the shopping experience and establishing strong customer relationships (Picot-Coupey, 2015).

Consumer behaviour is significantly influenced by religion, particularly in the realm of Islamic marketing, where consumer decisions and choices are shaped. According to Houck et al. (2018), religion can introduce complexity due to the structure of religious systems, but it can also promote simplicity in thinking. In the case of Muslim consumers, their behaviour is guided by Islamic teachings and practices, which serve as daily life principles (Bukhari et al., 2019). Religion plays a substantial role in shaping individual behaviour, including purchase decisions regarding what, when, where, and how to buy products or services (Mokhlis, 2019). Islamic business guidelines exist that outline how retailers should cater to Muslim clients and conduct their business in adherence to Sharia (Islamic laws) (Jumani & Sukhabot, 2020). When considering RPB. Muslim customers exhibit distinct characteristics due to their dynamic. nuanced, culturally influenced, and unpredictable nature (Wilson, 2018). They are inclined to reconsider purchasing from retail stores that conflict with their belief system. Retail establishments may be viewed as contrary to Islamic values based on the products offered, pricing, and promotional activities (Aji et al., 2020). Consequently, it is crucial not to disregard the beliefs of Muslim consumers regarding Islamic principles and consumption values, as this can have a negative impact on RPB. Retailers should actively introduce these ideals and values to consumers, as it stimulates intentions to repurchase, revisit, or recommend to others. Furthermore, scholars should not overlook or underestimate the significance of defining religious ethos or values. When retailers disregard the religious values, specifically those of Muslim consumers, it may lead to avoidance behaviour towards the retailers.

The success of any business relies on the loyalty of satisfied customers. The extent to which buyers compare their satisfaction with products or services can vary. Customer satisfaction, as described by Kusumawati et al. (2020), assesses the alignment between pre-purchase expectations and the actual performance of a product or service. The ability of businesses to

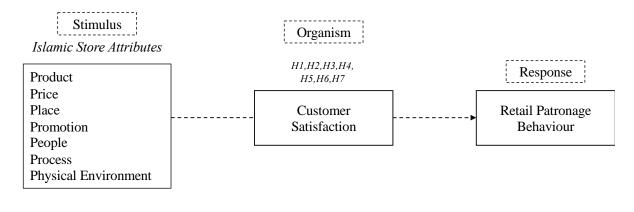
meet customer expectations and surpass competitors directly impacts their viability (Choi et al., 2015). Previous studies have examined customer satisfaction within the context of religious factors, revealing that individuals with high levels of religiosity perceive satisfaction differently (Eid & El-Gohary, 2015). They apply strict criteria when making consumption decisions, believing that they will be influenced by what they consume. For instance, if they consume from a reputable source, they expect positive outcomes, and vice versa. Understanding the specific store attributes that significantly influence customer satisfaction can provide valuable insights to retailers, enabling them to enhance their offerings, deliver value efficiently, and increase revenue (Martínez-Ruiz et al., 2017). This approach aligns with Islamic teachings and practices, which encourage businesses to prioritize value maximization over profit maximization, benefiting both parties involved in the business transaction.

The Muslim population in Malaysia has been experiencing positive growth and is projected to continue increasing in the coming years (Drew Desilver & David Masci, 2017). This trend is not limited to Malaysia alone, as the global Muslim population is also on the rise. Currently, the worldwide Muslim population stands at around 1.7 billion, and it is estimated to reach 2.2 billion by 2030 (Drew Desilver & David Masci, 2017). In Malaysia, Muslims make up more than 60% of the total population, and this percentage is expected to grow by 4.8% by 2040 (Department of Statistics Malaysia, 2016). Alongside the growth in the Muslim population, there is a growing interest among Muslim consumers to adopt modern styles while simultaneously demonstrating their religious affiliation. This has made the Muslim market increasingly lucrative, with an estimated value of about RM614.36 billion by 2025 (Malay Mail, 2019). Muslim consumers generally seek goods and services that align with Sharia law, particularly in the Halal market, which encompasses various products and services such as food, beverages, clothing, cosmetics, travel, and entertainment. The expanding Muslim population and the changing lifestyle preferences of Muslim consumers present significant opportunities for businesses to tap into the Muslim market by offering products and services tailored to their needs (Ajala, 2017). It is worth noting that previous studies focusing on Muslims as a target market were conducted several years ago, with the Islamic banking sector being one of the first sectors to venture into the Islamic aspect. However, with the continued growth of the Muslim population and the evolving consumer landscape, there is a need for updated research and insights in this field.

The RPB (Retail Patronage Behaviour) of consumers is influenced by their expectations of Islamic store attributes, which are shaped by their experiences, needs, and information about the store (Mohd Fauzi et al., 2018). These expectations play a significant role in influencing consumer behaviour, determining whether they approach or avoid a retail store. Muslim consumers specifically expect retailers to offer products or services that adhere to Islamic teachings and practices (Mohd Fauzi et al., 2016). This includes factors such as providing Halal food, offering clothing that covers the aurah, fair pricing that reflects the quality of the products, and ensuring the absence of coercion, fraud, and misrepresentation in the purchasing process. Retailers who fail to recognize and meet these expectations are likely to face consumer avoidance behaviour (Mohd Suki & Abang Salleh, 2018), which can negatively impact their market presence. The objective of this study is to explore and understand the expectations of Muslim consumers regarding Islamic fashion retailers and their store attributes. By gaining insights into these expectations, retailers can enhance their understanding of their customers and improve their ability to provide products and services that align with their needs.

Literature Review

The SOR Model, an extension of Woodworth's (2002) behavioristic S-R formulation, provides a framework for understanding the influence of external factors as stimuli (S) on an individual's internal state (O), which subsequently leads to behavioral responses (R) (Mehrabian & Russell, 1974). This model is based on the idea that different environments create specific emotional conditions within individuals. The SOR theory falls within the realm of environmental psychology and aims to predict how various stimuli interact in different situations. It is commonly applied in studying retail patronage behavior, offering a powerful and intuitive approach to exploring human behavior (Jeong et al., 2020). By employing the SOR model, researchers can gain insights into the reasons and mechanisms behind consumers' selection of businesses and their decision-making process when determining whether to patronize them. In this study, the application of theory will involve the use of stimulus variables known as the 7Ps: product, price, place, promotion, people, processes, and physical environment. The inclusion of the 7Ps in the framework provides valuable insights from Islamic perspectives. These 7Ps are considered as external factors that surround retail stores. Based on the underlying theory and previous literature reviews, it is expected that the 7Ps will influence customer behavior, specifically customer satisfaction and retail patronage behavior, which will serve as the main outcomes of the present study. Additionally, customer satisfaction will be examined as a mediating variable, facilitating the relationship between the 7Ps and retail patronage behavior. Figure 1 depicts the conceptual framework of the study.



----- Indirect Effect

Figure 1: Conceptual Framework

Retail patronage behaviour, also known as RPB, refers to the responses of consumers after being exposed to retail environments (Zainal et al, 2022). These responses can include decisions to make a purchase or forgo it (Sheth, 1981). Various scholars have provided different definitions of RPB. Some define it as the frequency of consumer purchases and the amount spent at a particular retailer compared to others (Keane & Morschett, 2016; Marjanen et al., 2020), while others consider it as the likelihood of buying, revisiting, and recommending to others (Blut et al., 2018; Burlison & Oe, 2018; Dabija & Băbut, 2019) or customer loyalty (Othman et al., 2020; Veer et al., 2018). Although previous studies have presented RPB primarily as customer loyalty and repeated purchases (Mahama-Musah et al., 2020; Makgopa, 2018; Pankaj, 2016; Singla & Rai, 2016; Thompson et al., 2018), this study defines RPB as the consumer's likelihood of buying, revisiting, and recommending to others (Dabija & Băbut, 2019). This definition aligns closely with patronage behaviour, as it encompasses the

tendencies to make purchases, return to the store, and endorse it to others. Understanding consumers' RPB can offer several benefits to both academia and retailers. It can shed light on the effectiveness of different marketing strategies and provide insights into why and where customers choose to shop (Blut et al., 2018; Mohd Fauzi et al., 2018). Developing a comprehensive understanding of retail patronage behaviour has become a primary objective for retailers as it is essential for long-term success (Dabija & Băbut, 2019). Furthermore, gaining insights into how RPB works can help generate a consistent flow of shoppers to retail stores (Evelyn & Selvan, 2017). Therefore, this study aims to contribute valuable insights on RPB, with a specific focus on Muslim consumers, benefiting both the research community and retailers.

Customer satisfaction is a positive and enjoyable experience both during and after the purchase process. It creates a lasting impression on customers, leading to repeat visits and the likelihood of positive word-of-mouth recommendations (Chang et al., 2015). Terblanche (2018) asserts that customer satisfaction is a result of a positive in-store shopping experience, which ultimately benefits the retail store. Encouraging positive in-store experiences relies on satisfying customers' needs, providing excellent service, and ensuring overall satisfaction (Terblanche, 2018). The consensus among researchers is that customer satisfaction is influenced by various retail store attributes, such as product quality, pricing, and more. Numerous studies have examined customer satisfaction as both an outcome variable and a determinant in conventional and Islamic contexts. Ahmed (2015) explored the effects of the 4Ps (product, price, place, and promotion) on Muslim customer satisfaction and emphasized the importance of ethical business practices in enhancing customer satisfaction. Additionally, Nik Ramli et al. (2018) discussed the Islamic 4Ps within the context of Islamic restaurants, highlighting factors such as business name, quality, service courtesy, people, and atmosphere as determinants of customer satisfaction. In the realm of Islamic banking, a recent study investigated an extended framework comprising three additional Ps (people, process, and physical environment). Abbas et al. (2019) argued that Islamic marketing ethics encompass the 7Ps (product, price, place, promotion, people, process, and physical environment) and play a crucial role in enhancing customer satisfaction. Islamic banks can leverage a marketing blend of Islamic and ethical perspectives to enhance client satisfaction. Despite the extensive research on customer satisfaction as a mediator and outcome variable, there remains a scarcity of studies specifically examining customer satisfaction in the context of Islamic fashion retail stores. This research gap underscores the need to conduct the present study, which aims to address this knowledge deficit.

Prominent studies on store attributes date back to 1958 when Martineau (1958) discussed the functional and psychological qualities that contribute to the image and success of retail stores in the United States. These qualities included store layout, architecture, symbols, colors, and sales staff. Lindquist (1975) identified nine attributes influencing store patronage, including goods, services, customers, buildings, advertisements, store environments, institutions, and post-transaction satisfaction. The fundamentals of Islamic marketing mixes initially adopted the four Ps: product, price, place, and promotion, which were adapted from conventional marketing mixes (Marschner & McCarthy, 1972). Previous studies have extensively explored these four Ps, along with store environment, as dimensions of Islamic store attributes (Ahmed, 2015; Haslinda et al., 2014; Mohd Fauzi et al., 2016). However, a critique of the classical 4Ps led to the emergence of enhanced variants and contemporary models that cater to the unique characteristics of different markets (Abdullah, 2016). With evolving consumer preferences, Islamic marketing mixes have also adapted over time, considering the distinctive application

of Islamic perspectives in retail stores. While previous studies have investigated specific dimensions of Islamic retail store attributes, such as product or store image, Blut et al. (2018) highlight the fragmented nature of these investigations. The 7Ps of Islamic marketing mixes have been utilized across various industries to measure consumer behaviour, including Islamic banking, Umrah travel agencies, and Muslimah salons (Abbas et al., 2019; De Bruin et al., 2020; Othman et al., 2020). However, limited research has explored the application of the 7Ps specifically in the context of Islamic fashion retail stores. Thus, this study will employ the 7Ps, namely "product, pricing, place, promotion, people, processes, and physical environment," as dimensions of Islamic retail store attributes, focusing on Islamic fashion retail stores in Malaysia (Abbas et al., 2019; De Bruin et al., 2020; Othman et al., 2020). It is worth noting that Islamic store attributes in this study will be characterized by the inclusion of Islamic clothing and the operation of the stores by Muslim employees and owners.

Hypotheses Development

Customer satisfaction plays a crucial role in encouraging consumer retail patronage (Mohamed et al., 2020). Dissatisfied customers are less likely to engage in repeat business and may exhibit negative behaviours. On the other hand, satisfied customers are more likely to make additional purchases and spread positive word-of-mouth (Jalil et al., 2016). Store attributes have a direct impact on retail patronage behaviour (RPB), and the presence of customer satisfaction strengthens this relationship. Previous studies have also indicated that customer satisfaction mediates the relationship between Islamic store attributes and RPB. Greater overall satisfaction leads to a higher likelihood of recommendation and lower intention to switch among customers. The relationship between customer satisfaction and RPB is particularly significant in collectivist countries (Grosso & Castaldo, 2015). Based on the hypothesis of this study, the relationship between product price, place, promotion, people, process, physical environment, and RPB may be mediated by customer satisfaction. Several previous studies have explored the mediating role of satisfaction (Kaura et al., 2015; Othman et al., 2020; Srivastava & Rai, 2013). The current research identifies a connection between store attributes, customer satisfaction, and RPB, highlighting the significant impact of appropriate store attributes on customer satisfaction and subsequent retail patronage (Kumar & Kim, 2014). Therefore, this study aims to investigate customer satisfaction as a mediating variable. Previous research has shown that product quality influences customers' evaluations of retail stores (Das, 2014). Store attributes not only impact overall satisfaction but also foster customer loyalty (Martinelli & Balboni, 2012). It can be inferred that favorable store attributes enhance customer satisfaction and drive RPB. Furthermore, customer satisfaction has been found to mediate the relationship between products and RPB. The variety of products offered in a retail store has a significant influence on customer satisfaction (Blut et al., 2018; Chang et al., 2015). A store needs to ensure that its product assortment aligns with customers' preferences and expectations, as they anticipate a wide range of choices (Terblanche, 2018). For Muslim consumers, the availability of Halal-labeled or Shariah-compliant products is an important factor influencing their satisfaction and subsequent RPB (Aji et al., 2020; Sobari et al., 2019). Additionally, the quality of products, particularly those related to Halal or Shariah compliance, affects Muslim consumers' satisfaction and purchase behaviour (Bukhari et al., 2020). Thus, the following hypothesis can be formulated based on these insights.

H1: Customer satisfaction mediates the relationship between product and retail patronage behaviour.

Price exerts a significant influence on consumer behaviour, as it encompasses various psychological aspects (Bolton, 2017). Customers rely on their perceptions of price when making purchasing decisions, taking into account factors such as fairness and the price-quality ratio (Rama, 2020). Recent studies have highlighted a strong positive relationship between price and retail patronage behaviour (RPB) (Anouze et al., 2019; Kaura et al., 2015). In the context of Umrah travel, customers express satisfaction when the cost of the Umrah package aligns with the provided services and benefits (Othman et al., 2020). Moreover, if customers perceive prices to be fair and devoid of additional charges, it leads to customer satisfaction and enhanced RPB (Kaura et al., 2015). However, research on the mediating role of customer satisfaction between price and RPB remains limited. Therefore, based on these findings, the following hypothesis can be formulated:

H2: Customer satisfaction mediates the relationship between price and retail patronage behaviour.

There is a lack of recent research focusing on the mediating role of customer satisfaction in the relationship between place and retail patronage behaviour (RPB). However, a few studies have examined the mediating effect of customer satisfaction in the context of Islamic store attributes (Altay et al., 2021; Othman et al., 2020). Customers tend to prefer retail stores that are located closer to their homes or offices, as it offers greater convenience and accessibility (Chang et al., 2015; Nair & Shams, 2020). Additionally, the presence of facilities such as parking spaces, mosques, and toilets near the retail store can contribute to positive customer satisfaction and RPB (Altay et al., 2021; Othman et al., 2020). These facilities provide added convenience for Muslim customers, allowing them to conveniently attend prayer at the mosque or use the facilities during their shopping trips. Based on these findings, the following hypothesis is proposed:

H3: Customer satisfaction mediates the relationship between place and retail patronage behaviour.

It has been observed that customer satisfaction plays a mediating role in the relationship between place and retail patronage behaviour (RPB) within the context of Islamic store attributes (Abbas et al., 2019; Nair & Shams, 2020; Othman et al., 2020). The impact of promotion on satisfaction and RPB differs significantly between collectivist nations like Malaysia and individualist nations like the United States of America (Grosso & Castaldo, 2015). Collectivist countries, with less developed economic conditions, tend to respond more positively to promotional efforts compared to individualist countries. Promotion, customer satisfaction, and RPB are intertwined and foundational (Othman et al., 2020). For instance, the utilization of in-store electronic media or printed materials, as well as sales promotions, serves to enhance customer satisfaction and RPB. These promotional activities inform customers about available discounts, offers, and loyalty programs, ultimately influencing their post-purchase satisfaction and, importantly, their RPB (Gorji & Siami, 2020). Therefore, the following hypothesis can be proposed:

H4: Customer satisfaction mediates the relationship between promotion and retail patronage behaviour.

Previous studies have engaged in a discourse regarding the impact of customer satisfaction on individuals and RPB (Chang, 2015; Terblanche, 2018). For the purposes of this study, individuals refer specifically to employees working in retail establishments. Existing literature has revealed that it encompasses various aspects, including the conduct, manners, and physical appearance of employees while providing customer service (Altay et al., 2021; Othman et al.,

2020). Notably, aspects such as professionalism, knowledge, and skills exhibited by employees can significantly influence both customer satisfaction and RPB (Blut et al., 2018). When employees demonstrate the utmost professionalism through continuous learning and skill development, their alignment with the image and values of retailers enhances satisfaction and fosters the development of RPB (Grosso et al., 2018; Terblanche, 2018). Additionally, the professional appearance and behaviour of employees can instill confidence in customers and strengthen the relationship between customer satisfaction and RPB. Consequently, it can be hypothesized that:

H5: Customer satisfaction mediates the relationship between people and retail patronage behaviour.

The term "process" can be defined as a systematic approach employed to manage and assist customers throughout their transactions. Upon reviewing existing literature, it was observed that there is a lack of emphasis on the connections between process, customer satisfaction, and RPB, particularly in the context of this current study's exploration of these relationships. However, a few earlier studies have indicated that the process holds significant and favorable implications for both customer satisfaction and RPB (Asnawi et al., 2019; Sobari et al., 2019). The implementation of a management system to streamline the check-in process can contribute to the efficient handling of customers and representatives in Umrah travel services (Othman et al., 2020). Furthermore, the transparency exhibited in service delivery leads to enhanced customer satisfaction, ultimately resulting in more proficient services during the transaction process. The higher the level of satisfaction among Muslim consumers, the greater the impact on their RPB (Asnawi et al., 2019). Additionally, the provision of appealing after-sales services, along with the utilization of high-quality and well-maintained equipment or machinery for customer assistance, further enhances the impact on customers (Altay et al., 2021). Therefore, based on the aforementioned discussion, the following hypothesis can be formulated:

H6: Customer satisfaction mediates the relationship between process and retail patronage behaviour.

Extensive discussions have revolved around the significant and positive impact of the physical environment on both customer satisfaction and RPB (Chang, Cho, Turner, Guopta, et al., 2015; Nair & Shams, 2020; Terblanche, 2018). In their study, Sobari et al. (2019) highlight that the incorporation of Islamic elements within the retail store, such as Islamic background sounds (nasyid), Islamic interior decorations, and the utilization of culturally reminiscent air fresheners (e.g., sandalwood or musk), can create a sensory experience that resonates with Muslim consumers. These elements evoke relatable feelings and sensations, reflecting the Muslim lifestyle, thereby increasing satisfaction and RPB. Furthermore, maintaining a clean and appropriately sized retail store can contribute to the comfort of Muslim consumers by reducing the likelihood of crowded spaces and facilitating ease of movement, thus encouraging repeated visits (Aji et al., 2020). Consequently, the following hypothesis is proposed:

H7: Customer satisfaction mediates the relationship between physical environment and retail patronage behaviour.

Methodology

Measures

To assess retail patronage behaviour, the study will utilize measures of purchasing inclination, revisiting intention, and recommendation likelihood, as outlined by Dabija and Băbut (2019).

All the items pertaining to retail patronage behaviour will be sourced from the aforementioned study. A seven-point Likert scale will be employed to rate each item, ranging from (1) Strongly Disagree to (7) Strongly Agree. Table 1 illustrates the measures employed in this study.

Table 1: Measurement of Items

Variables	No of	Source	Cronbach Alpha
	Items		
Islamic Store			
Attributes			
Product	4	Nair & Shams (2020)	0.874
Price	4	Dabija & Băbut (2019)	0.772
Place	5	Dabija & Băbut (2019)	0.816
Promotion	3	Nair & Shams (2020)	0.872
People	5	Nair & Shams (2020)	0.895
Process	6	Nair & Shams (2020)	0.825
Physical	4	Nair & Shams (2020)	0.769
Environment			
Customer	3	Terblanche (2018)	0.769
Satisfaction			
Retail Patronage	6	Simmering et al. (2015)	0.841
Behaviour			

Data Collection Method

This study employed purposive sampling to select specific individuals who possessed the necessary information or met the researcher's established criteria (Sekaran & Bougie, 2016). Screening questions, such as "are you a Muslim?" and "Have you been to any Islamic fashion retail stores before?", were used to identify suitable respondents at the beginning of the questionnaire. The screening process ensured that respondents aligned with the criteria for the target population, and unsuitable participants were filtered out (Plano Clark & Creswell, 2015). The study focused on Malaysian permanent residents who identified as Muslims, were aged 21 to 64, and had visited an Islamic fashion retail outlet in Malaysia. The estimated sample size, calculated using the Cochran formula, was 384. However, to account for potential unusable questionnaires, a total of 550 respondents were targeted. Instant Messaging platforms like WhatsApp and Telegram were utilized to collect data from specific interest groups, considering their cost-effectiveness and scalability. The survey was conducted online using Survey Monkey, with the first page providing a brief explanation of the study, objectives, and confidentiality. Respondents who passed the screening questions proceeded to the questionnaire, while those who did not meet the requirements exited the survey. Once completed, the responses were stored in the Survey Monkey database and exported to an Excel file for preliminary data analysis. The sample for this study consists of a total of 403 respondents. Of the respondents, 82.1% are women, while 17.9% are men. This gender distribution reflects the fact that women tend to make the majority of purchase decisions, particularly for everyday clothing, especially within households. Additionally, approximately 47.9% of the respondents fall within the age range of 21-30 years old. Furthermore, more than half of the respondents (56.3%) are married. In terms of employment, the majority of respondents (37.2%) work in the public sector. In regard to educational attainment, the highest percentage (53.3%) of respondents hold a bachelor's degree or its equivalent. When considering household income, the largest proportion of respondents (24.6%) falls within the

range of 1001-3000. Geographically, a significant portion of the respondents (32.3%) resides in Selangor. Regarding the duration of visits to Islamic fashion retail stores, 74.2% of respondents have visited for less than 6 months, while the remaining 25.8% have made more than two visits.

Findings

For data analysis, this study utilized Statistical Packages for the Social Sciences (SPSS) software version 28 and smartPLS version 3.3.3 (Ringle et al., 2015). The data entry, editing, and coding processes were conducted in SPSS. This software facilitated the identification of missing values and detection of outliers. Additionally, SPSS was used to calculate frequencies, means, variances, and standard deviations for the collected data.

Assessment of Measurement Model Analysis (Stage 1)

Based on the findings presented in Table 2, most of the factor loadings exhibit values greater than 0.708, except for six items (PL4, PL5, PR3, PP1, PS3, PS4, and PS5) which have loadings below 0.708. Hair et al. (2017a) suggests that measurement items with loadings below 0.708 should be removed. However, if the average variance extracted (AVE) exceeds 0.5, factor loadings above 0.708 can still be retained (Ramayah et al., 2018). In the present study, the AVE values range from 0.509 to 0.859, and the reliability measures, such as Cronbach's alpha and composite reliability, range from 0.657 to 0.918 and 0.813 to 0.948, respectively. Therefore, no items were deleted as all latent variables achieved AVE values greater than 0.5, indicating satisfactory convergent validity.

Table 2: Summary of Measurement Model Results

Latent Variable	Items	Convergent Validity		Internal Reliability Consistency			
		Loadings (>0.708)	AVE (>0.50)	Cronbach's Alpha (>0.70 <0.95)	Composite Reliability (>0.70 < 0.95)		
Product	PT1	0.776	0.68	0.844	0.895		
	PT2	0.839					
	PT3	0.828					
	PT4	0.852					
Price	PC1	0.889	0.743	0.884	0.92		
	PC2	0.854					
	PC3	0.867					
	PC4	0.836					
Place	PL1	0.812	0.529	0.771	0.845		
	PL2	0.873					
	PL3	0.766					
	PL4	0.520					
	PL5	0.607					
Promotion	PR1	0.816	0.593	0.657	0.813		
	PR2	0.789					
	PR3	0.702					
People	PP1	0.659	0.691	0.885	0.917		
	PP2	0.836					
	PP3	0.884					

	PP4	0.869			
	PP5	0.885			
Process	PS1	0.793	0.509	0.762	0.837
	PS2	0.789			
	PS3	0.696			
	PS4	0.601			
	PS5	0.671			
Physical	PE1	0.823	0.672	0.838	0.891
Environment	PE2	0.833			
	PE3	0.833			
	PE4	0.791			
Customer	CS1	0.922	0.859	0.918	0.948
Satisfaction	CS2	0.934			
	CS3	0.925			
Retail	RPB1	0.743	0.675	0.902	0.925
Patronage	RPB2	0.854			
Behaviour	RPB3	0.886			
	RPB4	0.883			
	RPB5	0.842			
	RPB6	0.703			

The Fornell-Larcker criterion is based on the idea that a construct should explain more variances with its associated indicators compared to other constructs in the model (Vorhees et al., 2006). This criterion suggests that the square root of the Average Variance Extracted (AVE) for each construct should have a higher value assigned to its indicators than to indicators of other constructs. Additionally, the HTMT criterion, as proposed by Kline (2011), is applied, ensuring that all values are below the threshold of 0.85. Furthermore, the HTMT inference confidence interval values are calculated using bootstrapping with 5000 subsamples, as recommended by Henseler et al. (2015). The results indicate that none of the values on any of the constructs are equal to 1, validating the model's robustness. Table 4 demonstrates the square root of AVE of all constructs well above the correlation among other constructs. While Table 5 indicates all the values that passed the HTMT.85 criterion with a confidence interval well below 0.85. Based on Fornell-Larcker and HTMT criterion, the discriminant validity has been ascertained.

Table 3: Discriminant Validity (Fornell-Larcker Criterion)

	1	2	3	4	5	6	7	8	9	10
1. CS	0.927									
2. PVE	0.123	1.00								
3. PP	0.667	0.104	0.831							
4. PE	0.591	0.122	0.618	0.82						
5. PL	0.494	0.062	0.555	0.483	0.727					
6. PC	0.521	0.052	0.508	0.444	0.476	0.862				
7. PS	0.623	0.102	0.593	0.566	0.564	0.466	0.714			
8. PT	0.490	0.124	0.471	0.489	0.521	0.483	0.499	0.825		
9. PR	0.603	0.115	0.596	0.608	0.54	0.6	0.566	0.529	0.77	
10. RPB	0.663	0.121	0.565	0.528	0.508	0.545	0.543	0.405	0.605	0.822

Note: **Bold** text represents the value of square root (AVE)

CS= Customer Satisfaction, PVE= Past Visit Experience, PP= People, PE= Physical Environment, PL= Place, PC= Price, PS= Process, PT= Product, PR= Promotion, RPB= Retail Patronage Behaviour

Assessment of The Structural Model (Stage 2)

In the present study, the research model's R-squared value is 0.574, indicating that 57.4% of the total variance is accounted for by Muslim customers' satisfaction with Islamic fashion retail stores in Malaysia. The combined effect of the seven exogenous latent variables (product, price, place, promotion, people, process, and physical environment) in the model explains 57.4% of the variance in Malaysian Muslim customers' satisfaction with Islamic fashion retail stores. Furthermore, another R-squared value in the research model demonstrates that 44.1% of the total variance explains Malaysian Muslim consumers' retail patronage behaviour towards Islamic fashion retail stores. This implies that the retail patronage behaviour variable can explain 44.1% of the variance in Muslim consumers' retail patronage behaviour in Malaysia. The obtained R-squared values surpass the benchmark of 20%, which is considered substantial for consumer behaviour research (Hair et al., 2014a). According to Chin (1998), R-squared values of 0.67, 0.33, and 0.19 can be classified as "substantial," "moderate," and "weak" fits to the data, respectively. Therefore, with R-squared values of 0.574 and 0.441 for the endogenous variables CS and RPB, respectively, the model can be considered to have a moderate fit. The study found that customer satisfaction acts as a mediator in the relationships between product, price, place, promotion, people, process, physical environment, and RPB. The analysis of indirect effects revealed that customer satisfaction significantly mediates the relationships between price and RPB (β = 0.069, t = 2.202, p < 0.05), promotion and RPB (β = 0.086, t = 2.049, p < 0.05), people and RPB (β = 0.199, t = 5.898, p < 0.05), and process and RPB (β = 0.15, t = 1.367, p < 0.05). Moreover, bootstrapping analysis of these five relationships (price, promotion, people, process, and physical environment) indicated that all indirect effects with 95% Boot CI Bias Corrected did not straddle zero, indicating the presence of mediation (Preacher & Hayes, 2004, 2008). Hence, the mediation effects are considered statistically significant. However, the study revealed no significant relationship between place and RPB $(\beta = -0.01, t = 0.324, p < 0.05)$ or product and RPB $(\beta = 0.039, t = 1.367, p < 0.05)$ that could be explained by customer satisfaction. Additionally, the 95% Boot CI Bias for indirect effects showed zero in the middle, suggesting no mediation in these associations, and therefore, the mediation effects were not statistically significant. The detailed results of the mediation analysis are presented in Table 6. In this study, the full and partial mediation approaches were not employed for statistical analysis due to their limitations. According to Hayes (2013), these approaches are considered to be "an empty assertion" without substantial value or significance, and they are not worth hypothesizing or celebrating. Hayes (2013) also argues that claiming partial mediation is essentially celebrating an incorrect model. Given these justifications, the researcher chose not to explore different types of mediation in the present investigation.

Table 4: Summary of Measurement Model Results

No	Hypothesis	Std. Beta	Std. Error	t-value	Confidence Interval (BC)		Decision
		(a*b)			LL	UL	
H1	$\begin{array}{c} PT \rightarrow CS \rightarrow \\ RPB \end{array}$	0.039	0.029	1.367*	-0.016	0.097	Not Supported
H2	$\begin{array}{c} PC \rightarrow CS \rightarrow \\ RPB \end{array}$	0.069	0.031	2.202*	0.008	0.131	Supported
Н3	$\begin{array}{c} PL \rightarrow CS \rightarrow \\ RPB \end{array}$	-0.01	0.324	0.324*	-0.078	0.05	Not Supported
H4	PM → CS → RPB	0.086	0.042	2.049*	0.008	0.17	Supported
H5	$\begin{array}{c} PP \rightarrow CS \rightarrow \\ RPB \end{array}$	0.199	0.034	5.898*	0.133	0.263	Supported
Н6	$\begin{array}{c} PS \rightarrow CS \rightarrow \\ RPB \end{array}$	0.15	0.032	1.367*	0.09	0.217	Supported
Н7	PE → CS → RPB	0.084	0.034	2.441*	0.016	0.151	Supported

Note: *p<0.05, **p<0.01, BC = Bias Corrected, UL = Upper Level, LL = Lower Level, PT = Product, PC = Price, PL = Place, PM = Promotion, PP = People, PS = Process, PE = Physical Environment, CS = Customer Satisfaction, RPB = Retail Patronage Behaviour

Discussion, Implications, and Conclusion

This section examines the 7Ps of Islamic store attributes—product, price, place, promotion, people, process, and physical environment—in relation to Retail Patronage Behavior (RPB). Customer satisfaction is identified as a key mediator in this relationship. Previous studies indicate that high customer satisfaction can influence intentions to return, repurchase, and recommend stores (Hassan & Harun, 2016; Sharma, 2014; Söderlund & Colliander, 2015; Blut et al., 2018; Othman et al., 2020). The study found that customer satisfaction mediates the relationship between price (H2), promotion (H4), people (H5), process (H6), and physical environment (H7) with RPB. However, customer satisfaction does not mediate the relationship between product (H1) and place (H4) with RPB.

Recent studies show that customer satisfaction often mediates the relationship between product attributes and Retail Patronage Behavior (RPB), with satisfied customers more likely to return, repurchase, and recommend stores (Blut et al., 2018; Grosso et al., 2018). However, this study's findings did not support hypothesis H9, suggesting customer satisfaction may not mediate the relationship between product and RPB. This contrasts with prior research which highlights a strong indirect effect of satisfaction on patronage through product attributes (Blut et al., 2018; Othman et al., 2020; Sobari et al., 2019). The study found that factors like product variety and aurah compliance in Islamic fashion did not significantly impact customer satisfaction or their future purchase behavior. The lack of variation in product offerings might be why these attributes did not enhance customer satisfaction or RPB (Chang et al., 2015).

Research underscores that customer satisfaction enhances the link between price and Retail Patronage Behavior (RPB). When customers perceive prices as fair and reasonable, their satisfaction increases, leading to more positive RPB outcomes such as repeat visits and recommendations (Cakici et al., 2019). This study supports H2, confirming that customer

satisfaction strengthens the relationship between price and RPB. This finding aligns with previous studies that highlight price's influence on RPB through satisfaction (Kaura et al., 2015; Othman et al., 2020; Rama, 2020). Thus, satisfied customers, who view pricing as fair and value-driven, are more likely to engage positively with the store (Rama, 2020).

The study aimed to explore the mediating role of customer satisfaction in the relationship between location and Retail Patronage Behavior (RPB), leading to hypothesis H3. Contrary to expectations, no mediating effect was found, meaning H3 was not supported. This outcome contrasts with previous studies showing a mediating effect (Anouze et al., 2019; Sobari et al., 2019) but aligns with Blut et al. (2018), who also found no mediation effect. The lack of significant findings could be due to minimal impact of location on customer satisfaction. Islamic fashion stores often located in malls or commercial areas with essential facilities like prayer rooms and toilets may not significantly influence satisfaction or RPB. Moreover, customers may be willing to travel further for quality products, especially during special occasions like Hari Raya (Chang et al., 2015; Khir, 2022).

The study found that customer satisfaction mediates the relationship between in-store promotions and Retail Patronage Behavior (RPB) among Muslim customers, supporting hypothesis H4. This aligns with previous research linking promotions, satisfaction, and RPB (Othman et al., 2020; Pavlic et al., 2021; Tinik, 2017). Muslim customers favor retailers who honor their promotional promises, reflecting a priority for customer satisfaction. In Islam, deceptive promotions are considered sinful, and excessive spending is discouraged as it is akin to following Shaitan (Abbas et al., 2019; Quran, 17:26-27). Additionally, preferences for Islamic elements in store displays, like white and green, reflect values of purity and calmness (Pupitasari, 2019).

The study supports hypothesis 5, showing that customer satisfaction mediates the relationship between employee dress codes and Retail Patronage Behavior (RPB). Muslim customers prefer employees adhering to Islamic dress codes, which boosts satisfaction and RPB (Grosso et al., 2018; Kaura et al., 2015; Othman et al., 2020). Islamic principles emphasize modesty and appropriate dress, which align with customer expectations (Sobari et al., 2019). Additionally, professional and knowledgeable employees who follow Islamic moral principles (adab) enhance customer satisfaction and loyalty (Devasena, 2013; Asnawi et al., 2019; Sobari et al., 2019). The study supports hypothesis H6, showing that an efficient process positively impacts Retail Patronage Behavior (RPB) among Muslim customers through enhanced satisfaction. Customer satisfaction serves as a mediator between the process and RPB, with good after-sales service increasing satisfaction and favorable RPB (Asnawi et al., 2019; Sobari et al., 2019). Providing diverse services like multiple payment options and direct communication channels (e.g., WhatsApp) boosts convenience and satisfaction, which in turn promotes repurchase and positive recommendations (Othman et al., 2020). Thus, improving service delivery in Islamic fashion retail stores can significantly enhance customer satisfaction and RPB.

The study confirms the mediation effect of customer satisfaction in the relationship, supporting hypothesis H7. It shows that Muslim customers are satisfied with Islamic fashion retailers that feature appealing décor with Islamic aromas, maintain a moderate sound level, and incorporate Islamic design elements. These factors enhance satisfaction and increase the likelihood of repurchase and recommendations (Anouze et al., 2019; Jalil et al., 2016; Grosso et al., 2018; Ong et al., 2018; Othman et al., 2020; Sobari et al., 2019).

Implications of The Study

This research fills a gap by emphasizing the role of customer satisfaction as a mediator between store attributes and repurchase behavior (RPB) in Islamic fashion retail stores. The study extends the SOR model by providing empirical evidence in the context of customer satisfaction and RPB. It introduces a new theoretical model, focusing on Islamic store attributes and their influence on RPB, particularly within Malaysia.

Practically, the findings suggest that Islamic fashion retailers can leverage store attributes to drive customer satisfaction and RPB. Key factors include fair pricing, in-store promotions, professional employees, a convenient shopping process, and a pleasant physical environment. These elements should be prioritized in marketing strategies to better serve Muslim consumers. For example, fair pricing based on product quality, transparent promotions, and loyalty programs that respect customer privacy can enhance satisfaction.

The study highlights the need for competent employees, suggesting retailers offer training or adopt corporate attire to elevate professionalism. Providing complementary services like aftersales support and using technology for convenience is also crucial. The physical environment should incorporate Islamic aesthetics such as pastel colors, Islamic designs, and soothing sounds, creating a more attractive shopping experience.

Finally, the research developed tailored measurements through expert consultation, identifying 40 items across nine constructs related to Islamic store attributes. These measurements offer a valuable resource for future studies on Islamic retail environments.

Suggestion for Future Research

Future research could strengthen this study by adopting a mixed-method approach, combining qualitative and quantitative methods to explore factors influencing RPB in Islamic fashion retail stores. This would improve the reliability and validity of the findings by providing a deeper understanding of consumer perspectives and testing proposed associations between variables. Additionally, future studies should investigate other store attributes, such as branding, reputation, and sustainability, that might affect customer satisfaction and RPB among Muslim consumers. Including potential moderators like generation, income, gender, or religious commitment could also yield new insights. Since this study used an online survey, which may be prone to manipulation, future research could use mall-intercept surveys in areas with many Islamic fashion shoppers to improve data quality. Finally, this research is focused on Muslim consumers familiar with Islamic fashion. Future studies should explore non-Muslim consumers' attitudes toward Islamic fashion to increase the generalizability of the findings.

Conclusion

In this study, the focus was on understanding the impact of Islamic store attributes on RPB, and customer satisfaction among Malaysian Muslim consumers in Islamic fashion retail stores. The study identified customer satisfaction as a valid mediator, strengthening the relationship between price, promotion, people, process, physical environment, and RPB. This research contributes academically, methodologically, and practically. It expands the knowledge base in the RPB domain for academia and scholars, while also providing valuable insights for Islamic fashion owners, marketers, retailers, and industry professionals to understand the importance of their managerial practices in driving RPB among Malaysian Muslim consumers. In conclusion, this study serves as a significant starting point for investigating the influence of Islamic store attributes on customer satisfaction, past visit experience, and RPB in the context

of Islamic fashion retail stores in Malaysia. Its findings contribute to the existing literature and offer crucial implications for practitioners in the Islamic fashion industry.

CS 0.128 PVE (0.047)0.211)0.737 0.112 PP (0.674,0.787)0.188)0.721 0.671 0.133 PE (0.595.(0.056.(0.65.0.221) 0.7290.781)0.566 0.077 0.656 PL(0.487,(0.027,(0.584,(0.52,0.651) 0.1360.73)0.696)0.577 0.5790.055 0.515 0.567 PC (0.508,(0.507,(0.478,(0.019)(0.442,0.641)0.119)0.649)0.593)0.645) 0.741 0.694 PS (0.66, (0.664,(0.049)(0.594)(0.624,(0.462)0.7910.208)0.758)0.761)0.804)0.626) 0.624 0.547 0.549 0.575 0.543 0.1370.656 (0.473,(0.457,(0.543,(0.056.(0.5.(0.573)(0.47.0.751) 0.623)0.217)0.615) 0.644)0.6190.693) 0.775 0.138 0.794 0.83 0.783 0.778 (0.706)(0.062)(0.716)(0.755.(0.686)(0.687)(0.69)(0.617)0.848)0.852)0.233)0.863)0.902)0.868)0.8390.792)10. 0.7240.131 0.598 0.461 0.631 0.604 0.61 0.638 RPB (0.662,(0.056,(0.562,(0.527,(0.512,(0.542,(0.549,(0.376,(0.694,0.668)0.668)0.665)0.697)

Table 5: Discriminant Validity (HTMT.90 Criterion)

CS= Customer Satisfaction, PVE= Past Visit Experience, PP= People, PE= Physical Environment, PL= Place, PC= Price, PS= Process, PT= Product, PR= Promotion, RPB= Retail Patronage Behaviour

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