JISEL

UNIVERSITAS MUHAMMADIYAH SURAKARTA

Journal of Islamic Economic Laws Vol. 9 (2) 01-30 (2026)
Received 05 26 / Revised 07 26 / Accepted 07 26

P-ISSN: 2655-9609; E-ISSN: 2655-9617
https://journals2.ums.ac.id/index.php/jisel/index

When Religious Signals Backfire: Consumer Apriorism and the Buffering Role of Itqan in Sharia Retail

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Abstract. This study examines the impact of religious signaling on Sharia retail through the identity-service paradox. Adopting a quantitative explanatory design and PLS-SEM analysis of 251 Muslim consumers in Indonesia, the study investigates the mediation-moderation model that connects Sharia-branded identity, consumer apriorism, perceived Itqan, and retail sustainability. The findings reveal that Sharia-branded identity considerably enhances consumer apriorism, a pre-evaluative cognitive bias that significantly undermines retail sustainability. A religious signal does not necessarily boost trust pervasively, but can bolster suspicion when considered at odds with certain expectations around performance. This finding further demonstrates that perceived Itqan represents operational excellence, and thus mitigates apriorism by restoring the credibility of religious signals. Mediation analysis confirms that the relationship between Sharia-branded identity and retail sustainability partly operates through consumer apriorism, whereas moderation analysis underscores the contingent role of perceived Itqan as perceived operational excellence. This study extends signaling theory by proposing a nonlinear, performance-contingent process in which the credibility of religious identity depends on cognitive assessment and observable operational capability. The results hold implications for the implementation of competence-driven religious branding in competitive retail settings.

Keywords: Sharia-branded identity; Consumer apriorism; Perceived Itqan; Retail sustainability; Signaling theory.

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Journal of Islamic Economic Laws Vol. 9 No. 2, 2026
(ISSN P: 2655-9609; E: 2655-9617)
DOI: 10.23917/jisel.v9i02.17279

INTRODUCTION

The global halal economy has increasingly emerged from a limited niche into a structurally significant market space, where religious identity serves as a focal node for consumer assessment and market activity. Sharia-branded retail in Indonesia makes use of religious symbolization that has been considered to contribute to reducing information asymmetry, building perceived integrity, and aligning with the values of Muslim consumers (Ahmat et al., 2026; Butt et al., 2017; Sami & Khan, 2025). Prior research has consistently demonstrated that such cues contribute to decision-making and brand equity through connecting corporate identity to spiritual motives (Ahmat et al., 2026; Akkaya & Kurnaz, 2025; Andespa et al., 2024; Fianto & Shah, 2026; Jumani & Muhamad, 2023; Kholilah et al., 2024; Nickerson & Menon Nandialath, 2020). As a result, signaling theory assumes that religious identity uniformly strengthens trust, particularly when halal and Sharia signals are supported by credible governance and authentic experience (Sumpena et al., 2026; Wahab et al., 2026).

However, it is much more difficult to maintain this assumption. Religious signals do not always have desirable effects. Instead, they may elicit negative cognitive responses that are perceived to be discordant with observable performance (Minton, 2020; Zehra & Minton, 2020). In these situations, religious identity is used as a double-edged lever, and emotional attachment is generated while it raises an emotional and critical question of their managerial and organizational authenticity (Anwar, 2025; Dhakirah & Hidayatinnisa, 2026; Hayati & Caniago, 2025; Kholilah et al., 2024; Ltifi, 2025). This tension creates the identity-service paradox, with stronger symbolic appeal on one hand paradoxically heightening reputational vulnerability on the other (Idris et al., 2020; Wilson & Liu, 2011). That suggests that linear signaling logic fails in faith-based retail environments.

Despite increasing attention to this paradox, the extant literature tends to favor the benefits of religiosity without examining institutional stigma or pre-evaluative cognitive bias towards religious institutions (Arli et al., 2019; Martinelli & de Canio, 2021). To address this gap, this study introduces consumer apriorism as an evaluative bias that comes in the form of a pre-cognitive bias, in which consumers make anticipatory judgments about managerial quality before service experience (Dhakirah & Hidayatinnisa, 2026; Gidaković & Zabkar, 2021; Lavorata, 2022). In contrast, apriorism describes perceived misalignment between sacred identity claims and modern professional expectations (Martinelli & de Canio, 2021; Minton, 2020). Existing stereotypes of inefficiency and low technological capability fuel that bias and undermine trust and the sustainability of retail (Arli et al., 2019; Cabano & Minton, 2023; Farooq & Wicaksono, 2021; Lavorata, 2022; Torres & Augusto, 2019). This aligns with studies showing that Islamic branding gains legitimacy only when supported by credible Sharia-compliant practices and service delivery (Sumpena et al., 2026; Wibisono et al., 2025).

To resolve these limitations, this study suggests a nuanced model in which the Islamic concept of Itqan serves to emphasize an important boundary condition in the signaling model. Itqan is a normative principle of excellence in ethics, responsibility and ethical professionalism where technical capability is considered along with moral orientation (Kamri et al., 2024; Suhartanto et al., 2026; Topcan et al., 2025; Zouari & Abdelhedi, 2021). Here, operational excellence is not a mere result. It provides an epistemic legitimiser, confirming religious signals in terms of visible performance (Ali & Raza, 2017; Panakaje et al., 2025). Thus, operational transparency and reliable delivery of service function as credibility stabilizers to alleviate stigma and allow consumers to return to a reassessment of religious identity beyond negative stereotypes (Buell et al., 2017; Ivascu et al., 2023; Liu & Minton, 2018; Torres & Augusto, 2019).

This study adds three contributions building on this perspective. By highlighting possible negative effects when religious signals, but also operational credibility, exist within a particular context, it first poses a challenge to the linear assumption of signaling theory (Panakaje et al., 2025; Topcan et al., 2025). Second, it presents consumer apriorism as a mediating cognitive mechanism that connects religious identity with retail sustainability (Arli et al., 2019; Martinelli & de Canio, 2021). Third, it places Itqan as a boundary condition that turns religious branding into a competence-based strategic asset (Kamri et al., 2024; Suhartanto et al., 2026). From an empirical standpoint, it suggests that operational excellence reduces cognitive bias and reinstates signaling credibility. The above results enable Sharia retailers to transition from symbolic positioning to performance-based legitimacy (Cabano & Minton, 2023; Khan et al., 2023; Panakaje et al., 2025; Tubastuvi & Ramadani, 2025).

Accordingly, the purpose of this study is to articulate and analyze the role of Sharia-branded identity on retail sustainability through consumer apriorism and how perceived Itqan moderates the relationship. This study is significant since Sharia retailers increasingly compete in markets where consumers evaluate not only religious identity but also speed, reliability, transparency, digital readiness, and service professionalism. This, in turn, defies the classical linear assumption of signaling theory to demonstrate that religious cues can either reinforce or diminish credibility depending on operational performance. The study follows four stages.

First, it elucidates the theoretical conflict between religious signaling and the identity-service paradox. Second, it develops the hypotheses integrating Sharia-branded identity, consumer apriorism, perceived Itqan, and retail sustainability. Third, the model is tested with survey data from Muslim consumers who recently visited Sharia-compliant retail outlets. Fourth, it discusses the results for Islamic marketing theory, Sharia retail management, and future studies on faith-based retail performance.

LITERATURE REVIEW

Theoretical Foundation: Reconsidering Signaling Theory through Islamic Work Ethics

Through interpretation of signaling, organizations can use observable cues to denote an unobserved quality in an organization (Butt et al., 2017; Jumani & Muhamad, 2023; Topcan et al., 2025; Wilson & Liu, 2011). In Sharia retail, beliefs serve as such signals through Islamic Work Ethics, which communicate respect, honesty and responsibility and are anticipated to increase credibility and brand equity (Hayati & Caniago, 2025; Munandar et al., 2025; Sami & Khan, 2025; Topcan et al., 2025). This aligns with halal industry literature emphasizing coherence between ethical claims, governance, and operational practice (Wahab et al., 2026). Previous studies have consistently interpreted religious identity as a trust-building mechanism of linkage to organizational values with consumers on the basis of their spiritual beliefs, supporting the hypothesis that ethical symbolism promotes favorable evaluations (Ahmat et al., 2026; Andespa et al., 2024; Cabano & Minton, 2023; Kholilah et al., 2024; Nickerson & Menon Nandialath, 2020; Panakaje et al., 2025).

This assumption is analytically constrained, though, because it is based on a linear relationship between signal strength and trust. Religious signals could raise the criteria of evaluation and increase the scrutiny on firms regarding competence, consistency, and authenticity (Hayati & Caniago, 2025; Idris et al., 2020; Ltifi, 2025; Munandar et al., 2025). The Islamic principle of Itqan becomes crucial here since it sees the virtue of excellence as a moral duty manifested not in technical prowess, but rather disciplined execution (Ali & Raza, 2017; Suhartanto et al., 2026; Zouari & Abdelhedi, 2021). At its zenith, Itqan acts as a boundary condition that evaluates the credibility of moral claims and highlights the need for visible operational excellence (Ali & Raza, 2017; Buell et al., 2017; Ivascu et al., 2023; Panakaje et al., 2025; Suhartanto et al., 2026).

Sharia-Branded Identity and the Identity-Service Paradox

Sharia-branded identity is consistently recognized as driving emotional attachment, trust, and purchase intention through associating consumption with religious values (Butt et al., 2017; Jumani & Muhamad, 2023; Kholilah et al., 2024; Nickerson & Menon Nandialath, 2020). Studies have shown that religious salience improves satisfaction and loyalty by integrating consumption in moral and spiritual terms in addition to use purpose (Ahmat et al., 2026; Ashraf et al., 2019; Cabano & Minton, 2023). This view emphasizes that religious identity can be identified as a potential source of differentiation and competitive advantage in Islamic promotion (Ahmat et al., 2026; Akkaya & Kurnaz, 2025; Fianto & Shah, 2026; Sami & Khan, 2025).

Religious signals are not naturally reliable means of trust. In current retail contexts, they serve as situational reminders leading to increased evaluativeness when the consumers perceive the conflict between symbolic references and operational implementation reality (Idris et al., 2020; Minton, 2020; Wilson & Liu, 2011; Zehra & Minton, 2020). As a result, we observe an identity-service paradox of stronger religious visibility yielding perceived expectations firms are unlikely to meet (Anwar, 2025; Dhakirah & Hidayatinnisa, 2026; Ltifi, 2025; Moufakkir, 2025; Wilson & Liu, 2011). However, even small service disadvantages can foster excessive negative assessments and move religious identity from 'strategic advantage' to 'reputational risk' (Ahmat et al., 2026; Arli et al., 2019; Liu & Minton, 2018; Torres & Augusto, 2019; Tosun & Yanar Gürce, 2024).

Consumer Apriorism and Managerial Stigma in Faith-Based Retail

Consumer apriorism is a pre-evaluative cognitive bias in which consumers believe that faith-based organizations are to be less modern, less effective and less professionally run than those who are not from the faith-based business before direct experience (Lavorata, 2022; Martinelli & de Canio, 2021). Although skepticism grows from experience, apriorism functions as anticipation, a kind of judgment based on institutional stereotypes and category perceptions. Within retail, these prejudices are further strengthened by negative associations that religious entities are being connected with low innovation and limited technological ability which in turn has been found to reduce brand equity and trust building (Arli et al., 2019; Gidaković & Zabkar, 2021).

Such bias is crucial for retail sustainability because it skews evaluative practices which would damage loyalty even under adequate service performance (Farooq & Wicaksono, 2021;

Gidaković & Zabkar, 2021). Aprioritizing perceived expertise is likely long-lasting, and it increases the social threat of negative word-of-mouth (NWOM) and managerial ineptitude (Arli et al., 2019; Tosun & Yanar Gürce, 2024). Therefore, apriorism is a source of dissonance between ethical character and perceived capability, constraining the impacts of religious branding and its dependence on consumers' cognition, and their actual capability (Cabano & Minton, 2023; Martinelli & de Canio, 2021; Torres & Augusto, 2019).

Research Gaps, Rationale, and Intended Contributions

This literature review has found two shortfalls in the studies on Sharia retail and faith-based marketing. From a content perspective, previous studies have established that Islamic identity, halal branding and religious symbolism can generate consumer trust and positive consumer response (Ahmat et al., 2026; Fianto & Shah, 2026; Sumpena et al., 2026). However, the risk is less considered that the same religious signals may activate stigma, skepticism, and pre-experience judgments (Arli et al., 2019; Martinelli & de Canio, 2021). Regarding research process, there has been a trend in previous works to find religious identity as a direct correlate with positive outcomes, while less attention has been paid to exploring mediated and moderated mechanisms, explaining when religious signals become credible or harmful (Ltifi, 2025; Minton, 2020; Wilson & Liu, 2011).

The present study contributes to bridge these gaps in the literature by establishing consumer apriorism as a mediating cognitive mechanism and perceived Itqan as operational boundary condition, which can mitigate the adverse impact of aprioristic bias on retail sustainability (Kamri et al., 2024; Lavorata, 2022; Suhartanto et al., 2026). The target group is Islamic marketing scholars, Sharia retail managers, halal industry practitioners, and policy actors concerned with the credibility of Islamic economic institutions. For these groups, the study offers value added insights into sharia retail context by expanding signaling theory and demonstrating the ways in which operational excellence, manifested in reliability, transparency and ethical professionalism, may help underpin competence-based legitimacy and sustainable retail performance (Buell et al., 2017; Gligor & Maloni, 2022; Tubastuvi & Ramadani, 2025).

Hypothesis Development.

Sharia-Branded Identity to Consumer Apriorism

Sharia-branded identity is viewed as a strategic signal expressing ethical purity and moral commitment, and consistent with Islamic values in order to minimize information asymmetry and establish consumer confidence (Butt et al., 2017; Jumani & Muhamad, 2023; Nickerson & Menon Nandialath, 2020). This framing assumes that there is a linearly related signaling pathway and does not take into account that both religious signals can increase evaluative expectations while also increasing review of them. In modern retailers' environments, where service quality is viewed as competitively rated compared to highly-standardized competition, religious identity is not just expressive emotionality, but also an avenue available to demonstrate competence and authenticity of management (Hayati & Caniago, 2025; Wilson & Liu, 2011).

This dynamic produces in turn the conditions under which religious branding could induce a consumer apriorism whereby consumers display a type of predefined cognitive bias based on expected disjunction between sacred pronouncements and the real world (Dhakirah & Hidayatinnisa, 2026; Idris et al., 2020). Instead of enhancing trust in a consistent manner, then, Sharia signals could produce suspicion of commoditization, symbolic proliferation or lack of management when consumers perceived disjunction between the ethically-recommended positioning and professional realization (Ahmat et al., 2026; Ltifi, 2025; Moufakkir, 2025). This paradox suggests that religious identity can function as a double-edged card that systematically renders apriorism bias more likely.

H1: Sharia-Branded Identity has a significant positive effect on Consumer Apriorism.

Consumer Apriorism to Retail Sustainability

Consumer apriorism is an anticipatory cognitive bias, that is consumers developing bad appraisals of the professionalism, modernity and managerial ability of faith-based enterprises before they have personally experienced them. Unlike post-consumption discontent, apriorism works as a pre-evaluative filter shaping post-consumption comprehension of content that can cause asymmetrical assessment (Lavorata, 2022; Martinelli & de Canio, 2021), whereby negative cues are biased higher and positive events are weighted low. In the retail setting, these biases are amplified through prevailing stereotypes of religious or local companies as having less technological and service systems capabilities than Western companies or local operations (Arli et al., 2019; Gidaković & Zabkar, 2021).

This cognitive distortion negatively affects brand value, reduces the probability of maintaining loyalty, and adds to vulnerability towards word of mouth and reputation damage (Farooq & Wicaksono, 2021; Tosun & Yanar Gürce, 2024). More importantly, apriorism creates a disjuncture between an ethical identity and a perceived competence and therefore inhibits the organisation's potential success in a competitive environment (Fianto & Shah, 2026). With a lack of support for Sharia, consumer apriorism acts as a structural barrier to Sharia-branded retail to support business for Islamic-branded retail despite its moral posture.

H2: Consumer Apriorism has a significant negative effect on Retail Sustainability.

Mediating Effect of Consumer Apriorism

Although it is widely believed that Sharia-branded identity boosts retail sustainability through trust and loyalty, the identity–service paradox shows that the relationship does not directly influence whether this concept is good or bad. Rather, religious identity triggers a cognitive evaluation process in which consumers evaluate the trustworthiness of ethical statements along with operational standards (Dhakirah & Hidayatinnisa, 2026; Kholilah et al., 2024). Consumer apriorism mediates this process, converting symbolic identity into evaluative judgment, determining whether the religious signal is perceived as authentic or shallow (Arli et al., 2019; Idris et al., 2020). From a Service-Dominant Logic perspective, this mediation reflects a disruption in value co-creation, where symbolic religious identity fails to translate into experiential value-in-use due to the presence of aprioristic bias. In such conditions, consumers do not passively receive value from symbolic claims, but actively interpret and reconstruct value through service interactions, making cognitive bias a critical filter in the co-creation process (Gligor & Maloni, 2022; Lusch et al., 2007).

When aprioristic bias reaches an action stage, consumers will re-read religious branding through an ethically skeptical lens and this will result in diminished trust, reduced loyalty, and weakened resilience (Ltifi, 2025; Moufakkir, 2025). This indirect pathway explains why religious branding may not yield lasting results, despite its strong emotional appeal, because in reality, the very signal that is meant to promote trust can turn mistrust against it through cognitive bias. Hence, the relationship between Sharia-branded identity and retail sustainability is fundamentally mediated by the extent to which consumer apriorism is activated (Martinelli & de Canio, 2021; Minton, 2020).

H3: Consumer Apriorism mediates the relationship between Sharia-Branded Identity and Retail Sustainability.

Moderating Effect of Perceived Itqan

Perceived Itqan, meaning consumer's perception of operational excellence including technical accuracy, reliability in service, and ethical professionalism, is a critical boundary condition in the identity-service paradox. Contrary to the classical service quality constructs, Itqan combines moral obligation with performance discipline on the grounds that it positions excellence as both a functional and ethical demand (Kamri et al., 2024; Zouari & Abdelhedi, 2021). In signaling terms, Itqan operates as a corrective mechanism, providing a means of either validating or invalidating the religious signals by offering perceptible proof of competence (Ali & Raza, 2017; Suhartanto et al., 2026). Consistency in operational excellence in terms of transparency, responsiveness and technological capacities weakens the cognitive basis for apriorism and reduces the influence of managerial stigma (Buell et al., 2017; Topcan et al., 2025). This process promotes cognitive decoupling, allowing consumers to re-evaluate previous perceptions and identify religious identity as something they can believe in rather than a sign (Munandar et al., 2025; Panakaje et al., 2025).

Within a Service-Dominant Logic framework, perceived Itqan restores value co-creation by aligning service delivery with consumer expectations, enabling value-in-use to emerge through consistent and credible service experiences (Gligor & Maloni, 2022; Lusch et al., 2007). In this sense, operational excellence does not merely improve performance outcomes, but actively reconstructs the value formation process by transforming symbolic religious claims into lived service experiences. As a result, the negative consequences of consumer apriorism on retail sustainability become moderated by the perceived Itqan, and it has become associated with the importance of it as a strategic buffer that converts religious identity into an established performance validated competitive weapon (Buell et al., 2017; Topcan et al., 2025).

H4: Perceived Itqan moderates the relationship between Consumer Apriorism and Retail Sustainability.

METHOD

Research Background and Sampling Procedure

This study applies a quantitative explanatory design to examine the identity-service paradox within the Sharia retail context in Indonesia (Ahmat et al., 2026; Ali & Raza, 2017; Buell et al., 2017; Ivascu et al., 2023). This design was selected because the study aims to examine relationships among latent constructs rather than merely describe consumer opinions. Muslim consumers were chosen because the meanings of Sharia-branded identity, halal symbolism, Itqan, and Islamic ethical claims are most closely understood by consumers who comprehend these religious-market signals. Respondents were eligible if they had recent engagement with

Sharia-compliant retail outlets, operationalized in terms of self-reported shopping frequency at Sharia retail in the last month.

Sharia-compliant shopping places refer specifically to retail outlets that overtly present Sharia or halal identity cues, communicate Islamic ethical values, stock halal-compliant products, and represent themselves as operating according to Sharia-oriented principles. Purposive sampling was used because the study required respondents with relevant exposure to religious identity signals and observable service performance (Etikan et al., 2015). Based on power analysis and the inverse square root method for PLS-SEM, the minimum sample needed was defined as 160 respondents (Hair et al., 2022; Kock et al., 2021).

There were four steps in how the data were generated. Firstly, the constructs were translated to survey-specific indicators from previous literature on religious branding, consumer skepticism, service quality, Islamic work ethics, and sustainability (Cor, 2018; Kaur, 2019). Second, the questionnaire content and face validity were evaluated to determine if each item adequately reflected its desired construct (Hansen & Tsheko, 2021). Third, a pilot test with 30 respondents was conducted to check the clarity of wording and decrease vague wording (Kaur, 2019). Fourth, the final survey collected item-level Likert-scale responses from eligible Muslim consumers (Hansen & Tsheko, 2021; Kaur, 2019). Accordingly, the data consist of respondents' answers to 32 observed questionnaire items, demographic attributes, and self-reported frequency of Sharia retail shopping. These responses are the empirical foundation for developing estimates of the measurement model, structural paths, mediation effect, moderation effect, and common-method bias diagnostics (Hair et al., 2022).

Measurement and Construct Operationalization

The study utilizes a 32-item structured questionnaire, adapted from validated scales, for both content and face validity (Hair et al., 2022). Sharia-Branded Identity is measured through visual symbolism, ethical messaging, behavioral identity, and digital religiosity (Anwar, 2025; Wilson & Liu, 2011). Managerial stigma, authenticity skepticism, and modernity bias are taken as pre-evaluative judgments from the perspective of Sharia retail by Consumer Apriorism (Lavorata, 2022; Martinelli & de Canio, 2021). Perceived Itqan is assessed through technical accuracy, servicescape quality, problem-solving capability, and ethical professionalism in parallel with operational discipline and Islamic values (Ali & Raza, 2017; Kamri et al., 2024; Suhartanto et al., 2026). Retail Sustainability is defined as economic resilience, social-ethical contribution, and spiritual loyalty along lines of Maqasid al-Shariah (Fianto & Shah, 2026;

Tubastuvi & Ramadani, 2025). All items are measured with a five-point Likert scale and the quality of construct was assessed according to reliability and validity criteria (AVE and discriminant validity) (Hair et al., 2022; Henseler et al., 2009).

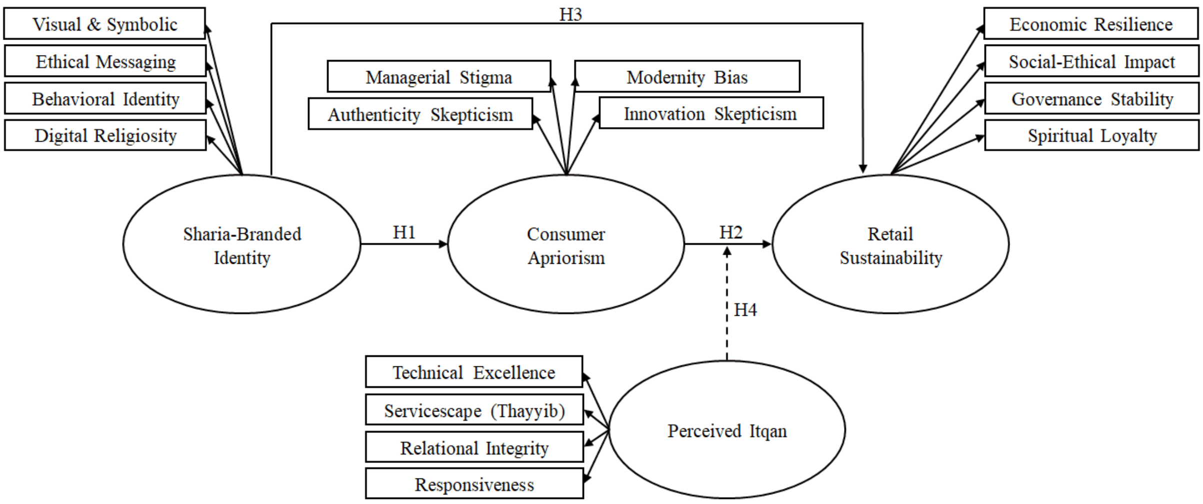

Figure 1. Proposed Model Framework

Source: Model by Author (2026)

Analytical Framework and Procedural Rigor

PLS-SEM was conducted using SmartPLS because the model includes latent constructs, mediation, moderation, and prediction-oriented assessment (Hair et al., 2022). The analysis was implemented in six operational steps. First, the data were screened through respondent eligibility, completeness of responses, and shopping-frequency confirmation. Second, the measurement model was assessed using indicator loadings, Cronbach's alpha, composite reliability, AVE, Fornell-Larcker criterion, HTMT, and VIF values. Third, common-method bias was examined using the full collinearity VIF approach, where values below the recommended threshold indicate that common-method bias is unlikely to distort the model (Kock et al., 2021). Fourth, the structural model was tested using path coefficients, R^2, Q^2, f^2, SRMR, and bootstrapped confidence intervals. Fifth, mediation and moderation were evaluated through indirect effects and interaction effects. Sixth, a nonlinear robustness assessment was conducted by introducing the quadratic term of Sharia-Branded Identity using the two-stage approach (Hair et al., 2022). The analysis examined both the quadratic effect on Consumer Apriorism and its nonlinear indirect effect on Retail Sustainability.

(ISSN P: 2655-9609; E: 2655-9617)
DOI: 10.23917/jisel.v9i02.17279

RESULTS

Demographic Profile

The final sample consisted of 251 respondents, including 112 males (44.60%) and 139 females (55.40%). Most respondents were younger consumers aged 18–25 years (35.10%) and 26–35 years (29.90%), followed by those aged 36–45 years (23.10%) and above 45 years (11.90%). In terms of education, secondary school graduates formed the largest group (55.80%), followed by bachelor's degree holders (34.30%) and postgraduate degree holders (9.90%). This educational pattern reflects Sharia retail as an everyday consumption context rather than a specialized professional service setting. Respondents were mainly private employees (32.70%) and students (31.10%), followed by entrepreneurs (20.70%) and others (15.50%), indicating broad mass-market representation. More than 62% of respondents shopped at Sharia retail outlets at least three times per month, indicating sufficient exposure to both religious identity cues and service performance. Full respondent characteristics are presented in Table 1.

Table 1. Respondent Characteristics (N = 251)

Demographic Characteristics	Classification	Frequency (f)	Percentage (%)
Gender	Male	112	44.60%
	Female	139	55.40%
Age	18 - 25 Years	88	35.10%
	26 - 35 Years	75	29.90%
	36 - 45 Years	58	23.10%
	> 45 Years	30	11.90%
Last Education	Secondary School	140	55.80%
	Bachelor's Degree (S1)	86	34.30%
	Postgraduate Degree (S2/S3)	25	9.90%
Occupation	Students	78	31.10%
	Private Employees	82	32.70%
	Entrepreneurs	52	20.70%
	Others (Civil Servants, Housewives, etc.)	39	15.50%
Shopping Frequency (at Sharia Retail)	1 - 2 times per month	95	37.80%
	3 - 5 times per month	102	40.60%
	> 5 times per month	54	21.50%

Source: Data Processed by Author (2026)

Measurement Model Assessment

Common-method bias was first assessed using the full collinearity VIF approach at the latent construct level, in addition to item-level collinearity diagnostics. The construct-level full collinearity VIF values were below the recommended threshold of 3.3, indicating that common-method bias was unlikely to substantially distort the model (Kock et al., 2021). The measurement model exhibits acceptable reliability and validity. Indicator loadings vary from 0.701 to 0.856 (see Table 2), which is above the recommended threshold of 0.70 (Hair et al., 2022). Internal consistency is established by Cronbach's alpha values between 0.699 and 0.721 and composite reliability values between 0.705 and 0.736. The convergent validity is also supported, as all constructs have AVE greater than 0.50.

Table 2. Reliability and Convergent Validity

Questionnaire	VIF	OL
Sharia-Branded Identity (CA = 0.701, CR = 0.719, AVE = 0.587)		
SBI1: The Halal logo is clearly visible and easy to find.	1.674	0.711
SBI2: The store design consistently reflects an Islamic identity.	2.117	0.745
SBI3: Marketing messages emphasize honesty and fairness.	2.610	0.781
SBI4: The Islamic identity aligns with the actual service provided.	2.206	0.804
SBI5: Staff behavior and attire reflect Islamic values.	2.854	0.715
SBI6: Operational policies follow Sharia principles.	2.392	0.823
SBI7: Social media content provides useful religious education.	2.148	0.786
SBI8: The digital platform/app supports an Islamic lifestyle.	1.829	0.755
Consumer Apriorism (CA = 0.699, CR = 0.719, AVE = 0.586)		
CA1: I doubt the management can match national retail standards.	2.116	0.767
CA2: I assume Sharia retail is less organized than national chains.	1.812	0.748
CA3: I feel the "Sharia" label is just a marketing trick.	1.927	0.732
CA4: I am skeptical of the honesty claims offered by this retail.	2.358	0.773
CA5: I feel the transaction systems are outdated.	2.908	0.828
CA6: I believe religious retail struggles to adopt new technology.	1.968	0.752
CA7: I doubt the store's ability to provide innovative services.	2.135	0.784
CA8: I expect the loyalty rewards to be inferior to modern retail.	1.818	0.734
Perceived Itqan (CA = 0.702, CR = 0.705, AVE = 0.545)		
PI1: Transactions are fast, accurate, and error-free.	1.731	0.701
PI2: Digital payment options are highly reliable.	2.180	0.752
PI3: The store is clean, organized, and meets modern standards.	2.263	0.790
PI4: The store environment is physically comfortable for shopping.	1.622	0.765
PI5: Staff are knowledgeable about products and Sharia principles.	1.868	0.744
PI6: Pricing is transparent with no hidden costs.	1.921	0.761
PI7: Staff resolve issues quickly and fairly.	1.654	0.715
PI8: I feel valued through sincere and personalized service.	1.925	0.768
Retail Sustainability (CA = 0.721, CR = 0.736, AVE = 0.646)		
RS1: Prices are fair and competitive compared to large retailers.	1.735	0.711
RS2: I remain loyal even if a national chain opens nearby.	2.027	0.856
RS3: The store significantly supports local employment.	2.788	0.806
RS4: A portion of profits clearly benefits the community.	2.612	0.802
RS5: I trust the store only works with ethical suppliers.	2.682	0.833
RS6: Financial management is transparent and follows Maqasid.	2.010	0.738
RS7: Shopping here provides a sense of spiritual satisfaction.	2.768	0.816
RS8: I will continue to support this store despite intense competition.	2.921	0.853

Note: CA = Cronbach's alpha; CR = Composite Reliability; AVE = Average Variance Extracted; OL = Outer Loading; VIF = Variance Inflation Factor.

Source: Data Processed by Author (2026)

Discriminant validity was assessed using the Fornell-Larcker criterion and HTMT ratio (see Table 3). The Fornell-Larcker results generally supported discriminant validity, although Perceived Itqan showed marginal overlap with Retail Sustainability and Sharia-Branded

Identity. However, all HTMT values were below the recommended threshold of 0.90, indicating sufficient discriminant validity based on the HTMT criterion (Fornell & Larcker, 1981; Henseler et al., 2009). VIF values were below 3.0, indicating no problematic indicator-level collinearity. Overall, the measurement model provides an acceptable basis for structural model assessment.

Table 3. Discriminant Validity Results (Fornell-Larcker and HTMT Criteria)

Construct	CA	PI	RS	SBI
Consumer Apriorism (CA)	0.765			
Perceived Itqan (PI)	0.721 (0.791)	0.738		
Retail Sustainability (RS)	-0.757 (0.827)	0.758 (0.846)	0.803	
Sharia-Branded Identity (SBI)	0.745 (0.828)	0.757 (0.830)	-0.659 (0.695)	0.766

Note: Values without parentheses represent Fornell-Larcker correlations (diagonal values are square roots of AVE); values in parentheses represent HTMT ratios.

Source: Data Processed by Author (2026)

Structural Model Assessment

The structural model demonstrates adequate explanatory and predictive relevance. As shown in Table 4, Sharia-Branded Identity explains Consumer Apriorism ($R^2 = 0.601$), while Retail Sustainability is explained by Consumer Apriorism, Perceived Itqan, their interaction term, and the additional direct path from Sharia-Branded Identity ($R^2 = 0.763$). The Q^2 values of 0.343 and 0.479 are greater than zero, indicating predictive relevance. Effect-size results show large effects for Sharia-Branded Identity on Consumer Apriorism ($f^2 = 0.609$), Consumer Apriorism on Retail Sustainability ($f^2 = 0.580$), Perceived Itqan on Retail Sustainability ($f^2 = 0.706$), and the interaction effect ($f^2 = 0.542$). The model fit is acceptable, with SRMR values of 0.081 for the saturated model and 0.092 for the estimated model (Hair et al., 2022).

Table 4. Structural Model Results

Construct/ Relationship	R^2	Q^2	f^2	Interpretation
Endogenous Constructs				
Consumer Apriorism	0.601	0.343	—	Moderate-Strong
Retail Sustainability	0.763	0.479	—	Strong
Direct Effects				
Sharia-Branded Identity → Consumer Apriorism	—	—	0.609	Large
Consumer Apriorism → Retail Sustainability	—	—	0.580	Large
Perceived Itqan → Retail Sustainability	—	—	0.706	Large
Moderating Effect				
Consumer Apriorism × Perceived Itqan → Retail Sustainability	—	—	0.542	Large

Note: R^2 = Coefficient of Determination; Q^2 = Effect Size; f^2 = Predictive Relevance

Source: Data Processed by Author (2026)

Table 5 presents the overall model-fit assessment. The SRMR values of 0.081 for the saturated model and 0.092 for the estimated model are below the commonly applied threshold of 0.10, indicating that the discrepancies between the observed and model-implied correlations remain within an acceptable range. The NFI values of 0.932 and 0.927 exceed the recommended threshold of 0.90, showing that the proposed model fits the data substantially better than the null model. Taken together, these findings indicate an acceptable-to-good overall fit and suggest that the proposed structural model provides a reasonable representation of the observed data, thereby supporting its empirical adequacy for evaluating the hypothesized relationships. (Hair et al., 2022).

Table 5. Model Fit

Model Fit Index	Model	Value	Interpretation
SRMR	Saturated Model	0.081	Acceptable fit
SRMR	Estimated Model	0.092	Acceptable fit
NFI	Saturated Model	0.932	Good fit
NFI	Estimated Model	0.927	Good fit

Source: Data Processed by Author (2026)

Hypothesis Testing

Bootstrapping results in Table 6 support all hypothesized relationships. Sharia-Branded Identity positively affects Consumer Apriorism ($\beta = 0.775$, $p < 0.001$), supporting H1, while Consumer Apriorism significantly diminishes Retail Sustainability ($\beta = -0.226$, $p < 0.001$), supporting H2. Supporting H3, the indirect effect of Sharia-Branded Identity on Retail Sustainability through Consumer Apriorism is negative and statistically significant ($\beta = -0.175$,

$p < 0.001$), whereas the direct relationship between Sharia-Branded Identity and Retail Sustainability remains positive and significant ($\beta = 0.195$, $p = 0.001$). This pattern confirms a competitive partial mediation mechanism (partial mediation with opposite signs), demonstrating that while religious branding inherently provides a beneficial direct symbolic effect, this advantage is actively suppressed by the negative indirect path activated through aprioristic cognitive bias. Furthermore, the interaction term between Perceived Itqan and Consumer Apriorism is positive and significant ($\beta = 0.100$, $p = 0.001$), supporting H4 and confirming that operational excellence serves as a strategic buffer against the detrimental effects of consumer apriorism.

Table 6. Bootstrapping Results (n = 251)

Hyp.	Effects	β	T Stat	P Values	Decision
1	Sharia-Branded Identity → Consumer Apriorism	0.775	37.502	0.000	Accepted
2	Consumer Apriorism → Retail Sustainability	-0.226	4.411	0.000	Accepted
3	Sharia-Branded Identity → Consumer Apriorism → Retail Sustainability (Indirect)	-0.175	4.341	0.000	Accepted
4	Perceived Itqan*Consumer Apriorism → Retail Sustainability	0.100	3.473	0.001	Accepted

Note: Direct effect SBI → RS: $\beta = 0.195$, $t = 3.250$ ($p = 0.001$); Hyp = hypothesis; β = original sample or coefficient; T Stat = T Statistic; P values indicate statistical significance at the 5% level.

Source: Data Processed by Author (2026)

Nonlinear Robustness Test

A nonlinear robustness test was conducted to examine whether the principal findings remained stable when the assumption of a strictly linear relationship was relaxed. The nonlinear specification was implemented through a quadratic assessment applied exclusively to Sharia-Branded Identity. This specification reflects the theoretical expectation that the activation of Consumer Apriorism may vary nonlinearly with religious-signal salience. Consumer Apriorism was retained as the mediating mechanism, while Perceived Itqan remained the boundary condition through its interaction with Consumer Apriorism. The quadratic specification was expressed as follows:

$$CA = \beta_0 + \beta_1 SBI + \beta_2 SBI^2 + \zeta_{CA}$$

The results from SmartPLS indicate that the linear effect of Sharia-Branded Identity on Consumer Apriorism remained positive and significant ($\beta = 0.748$; $t = 15.237$; $p < 0.001$), while the quadratic effect of SBI^2 was also positive and significant ($\beta = 0.318$; $t = 9.636$; $p < 0.001$). Based on the standardized path coefficients, the estimated relationship can be represented as:

$$CA = 0.748SBI + 0.318SBI^2 + \zeta_{CA}$$

Adding SBI^2 increased the explained variance of Consumer Apriorism from 0.601 to 0.633 and that of Retail Sustainability from 0.763 to 0.771. The positive and significant coefficient of SBI^2 indicates a convex nonlinear relationship between Sharia-Branded Identity and Consumer Apriorism. The nonlinear indirect effect of SBI^2 on Retail Sustainability through Consumer Apriorism was negative and significant ($\beta = -0.111$; $t = 9.250$; $p < 0.001$). This indirect effect was obtained from the product of the quadratic effect on Consumer Apriorism and the effect of Consumer Apriorism on Retail Sustainability:

$$\beta_{\text{nonlinear indirect}} = \beta_{SBI^2,CA} \times \beta_{CA,RS} = 0.318 \times (-0.349) = -0.111$$

This finding indicates that the activation of Consumer Apriorism varies nonlinearly with religious-signal salience, producing a significant negative nonlinear indirect effect on Retail Sustainability. The interaction between Consumer Apriorism and Perceived Itqan remained positive and significant ($\beta = 0.078$; $t = 2.163$; $p = 0.031$), confirming that perceived operational excellence continues to buffer the negative effect of Consumer Apriorism. Overall, the stability of the principal relationships and the significant nonlinear indirect effect support a nonlinear mediated signal-backfire mechanism.

Table 7. Bootstrapping Nonlinear Robustness Test Results

Relationship	β	T Stat	P Value	Conclusion
Sharia-Branded Identity → Consumer Apriorism	0.748	15.237	0.000	Positive and significant
SBI^2 → Consumer Apriorism	0.318	9.636	0.000	Positive and significant quadratic effect
Consumer Apriorism → Retail Sustainability	-0.349	6.520	0.000	Negative and significant
Sharia-Branded Identity → Consumer Apriorism → Retail Sustainability	-0.261	6.317	0.000	Negative indirect effect
SBI^2 → Consumer Apriorism → Retail Sustainability	-0.111	9.250	0.000	Negative nonlinear indirect effect
Perceived Itqan*Consumer Apriorism → Retail Sustainability	0.078	2.163	0.031	Significant buffering effect

Note: β = original sample or coefficient; T Stat = T Statistic; P values indicate statistical significance at the 5% level.

Source: Data Processed by Author (2026)

DISCUSSION

Finding: Reframing the Identity-Service Paradox

These findings provide strong empirical evidence for the identity-service paradox and show that Sharia-branded identity does not lead to unified trust-affirming effects on trust as assumed by conventional signaling theories (Butt et al., 2017; Wilson & Liu, 2011). The positive effect of Sharia-branded identity on consumer apriorism suggests that deeply salient religious signals may be capable of activating pre-evaluative scrutiny rather than unconditional trust. This runs counter to the linear hypothesis of signaling theory and provides a nonlinear view where higher signal intensity raises evaluative thresholds rather than decreases uncertainty (Panakaje et al., 2025; Topcan et al., 2025). In this instance, a Sharia brand identity transforms from a credibility shortcut to a conditional signal whose usefulness depends on its correspondence to observable operational performance (Ali & Raza, 2017; Suhartanto et al., 2026).

Prior studies about Muslim consumers in Indonesia and Southeast Asia have demonstrated that halal logos, Islamic identity and Sharia-compliant characteristics can strengthen trust, satisfaction, customer's purchase intention and loyalty as long as the clarity and authenticity of these factors are backed up by service quality (Abror et al., 2020; Muflih & Juliana, 2021; Sobari et al., 2022; Vanany et al., 2020). Current findings align with this literature by verifying the significance of religious-market signals, but then the work goes on to suggest that these signals may become counterproductive when symbolic identity lacks operational credibility. This difference is supported by research studies, which report that halal logo confusion, weak certification and opportunistic religious positioning can generate skepticism rather than trust (Karmagatri et al., 2023; Rahmatullah et al., 2025; Wan Ismail et al., 2022). What remained less certain, then, is not whether Islamic branding makes a difference, but when it moves from a signal of trust into a source of aprioristic bias.

The adverse impact of consumer apriorism on retail sustainability further evidences that apriorism is not just a marginal psychological effect in the marketplace, but is a structural factor that generates business impacts. As a pre-evaluative cognitive filter, apriorism leads consumers to see Sharia-branded identity as a possible signifier of symbolic overstatement or operational weakness, resulting in asymmetrical evaluation in which negative signals are magnified and positive signals are diminished (Arli et al., 2019; Martinelli & de Canio, 2021). This

(ISSN P: 2655-9609; E: 2655-9617)
DOI: 10.23917/jisel.v9i02.17279

mechanism accounts for the emergence of managerial stigma in faith-based retail when symbolic identity is not complemented by credible performance, leading to a deterioration of trust, loyalty, and long-term sustainability (Farooq & Wicaksono, 2021; Torres & Augusto, 2019). Looking through the lens of Service-Dominant Logic, this indicates that there is a breakdown in value co-creation, in which symbolic claims are not converted into value-in-use due to a cognitive bias (Gligor & Maloni, 2022; Lusch et al., 2007).

The mediating role of consumer apriorism further shows that the effect of Sharia-branded identity on retail sustainability is not purely direct, but also partly transmitted through a cognitive evaluation process. Religious signals trigger an assessment, as consumers make a judgment of whether ethical claims meet performance measures they would expect from the highly benchmarked retail settings (Dhakirah & Hidayatinnisa, 2026; Wilson & Liu, 2011). However, the activation of aprioristic bias challenges that identity, which is Sharia-branded identity, is read through the filter of skepticism, undermining its ability to be sustainable (Idris et al., 2020; Minton, 2020). This places apriorism as the primary mechanism explaining how identity-service misalignment leads to decreased performance on the perceptual level. The nonlinear robustness test reinforces this mediated mechanism by showing that the positive quadratic effect of SBI^2 on consumer apriorism generates a significant negative indirect effect on retail sustainability.

Perceived Itqan plays a moderating role as the core boundary condition within this model. The positive interaction effect shows operational excellence to ameliorate the effect of consumers' perceived apriorism and shows that when consumers are consistently exposed to credible performance evidence consistent with their values, they revise their previous assessments (Buell et al., 2017; Kamri et al., 2024). In this fashion, Itqan is not only considered as a dimension of service quality, but also serves as an epistemic validator that helps to re-adjust symbolic identity and operational reality (Ali & Raza, 2017; Suhartanto et al., 2026). This result contributes to signaling theory by positing a performance-contingent mechanism, which is that high intensity signals are credible only when they are backed up by visible operational capability (Panakaje et al., 2025; Wilson & Liu, 2011).

The results collectively imply a competence model of religious branding, in which Sharia-branded identity is not necessarily the primary source of competitive advantage. Its potency relies, rather, on ongoing functional and symbolic validation that includes the dual functions of performance (Cabano & Minton, 2023; Ivascu et al., 2023). In the absence of such alignment, religious identity faces the danger of being understood as symbolic excess, which instead of increasing trust reinforces skepticism (Minton, 2020; Zehra & Minton, 2020). Thus, this study contributes to signaling theory by suggesting a nonlinear, performance-contingent framework that explains Sharia-branded identity through consumer apriorism as a mediating mechanism and perceived Itqan as a boundary condition. The integration of this model illustrates how the effect of religious identity on sustainability depends partly on whether it is aligned with observable operational excellence (Dhakirah & Hidayatinnisa, 2026; Fianto & Shah, 2026).

In terms of generalizability, this study takes a cautious position. The results may be analytically transferable to Sharia retail and alternative faith-based services, which use religious identity as a market signal and where consumers can directly observe service quality, professionalism, transparency, and operational reliability (Ali & Raza, 2017; Buell et al., 2017; Cabano & Minton, 2023; Wilson & Liu, 2011). The results cannot be simply applied to all halal industries, non-retail, and non-Muslim-majority settings, as consumer reactions to religious signals differ widely across the context of institutions, culture, and the markets (Alhouti et al., 2026; Idris et al., 2020; Minton, 2020). Consequently, the findings are most appropriately interpreted as evidence drawn from a locally relevant data set of Indonesian Muslim consumers, while providing a conceptual mechanism to test in alternative Islamic marketing and faith-based retail contexts (Abror et al., 2020; Fianto & Shah, 2026; Sobari et al., 2022; Vanany et al., 2020).

Theoretical, Practical, and Policy Implications

At a theoretical level, this study contributes to Signaling Theory and Service-Dominant Logic in that it casts a recasting of Sharia-branded identity as a conditionally effective signal and not just as an identity cue to promote trust by default (Butt et al., 2017; Wilson & Liu, 2011). These results provide support for a nonlinear, performance-dependent signaling theory where religious signals become credible when they match observable operational effectiveness (Ali & Raza, 2017; Panakaje et al., 2025; Suhartanto et al., 2026). Consumer apriorism serves as the principal cognitive device that limits the positive effect of religious identity and perceived Itqan is the boundary condition that enables credibility in religious signaling to distinguish from 'symbolic' claims. This adds evidence to the existing literature by demonstrating that strong moral signals can intensify evaluative scrutiny and trigger reversal effects when they do not match comparable performance quality (Arli et al., 2019; Minton, 2020; Zehra & Minton, 2020).

Its combination with FAST (Fatonah, Amanah, Siddiq, and Tabligh) also connects Islamic work ethics with performance contingent signaling (Ghoniyah et al., 2024; Hayati & Caniago, 2025). Within this context, technical competence, professionalism, integrity, and transparency are identified as credibility stabilizers that transform ethical identity into a performance signal (Fianto & Shah, 2026; Kamri et al., 2024; Mubarrok et al., 2022). Although previous studies reveal that such congruence between symbolic claims and service provision yields long-term gains (Buell et al., 2017; Ivascu et al., 2023), this study presents that congruence needs to be repeatedly validated to prevent cognitive bias and skepticism. Religious branding is thus conceptualised as a performance-regulated construct, with authenticity only possible under the circumstances of concurrent convergence of an ethical identity and a successful operation (Anwar, 2025; Idris et al., 2020; Ltifi, 2025; Panakaje et al., 2025).

Managerially, the findings provide a pragmatic approach for translating Islamic ethical principles into observable service practices. Instead of purely symbolic positioning, Sharia retailers should embed FAST attributes in technical expertise, product knowledge, response time, transparent operations, reliable digital systems and clear communication (Ghoniyah et al., 2024; Panakaje et al., 2025; Sami & Khan, 2025). These operating signals are credibility anchors for limiting consumers' apriorism and pre-evaluative bias in the context of competitive retail (Buell et al., 2017; Gidaković & Zabkar, 2021). This redirects managerial focus from identity signals and gives to evidence of performance as the primary factor causing trust, legitimacy and long-term resilience (Afifah & Kurniawati, 2021; Meliyana et al., 2026).

These findings have distinct implications for three stakeholder constituencies. First, they lay the groundwork for future research investigators to examine performance-contingent religious signaling within broader Islamic marketing, halal service, and faith-based retail contexts (Cabano & Minton, 2023; Fianto & Shah, 2026). Second, for retail practitioners, the results suggest that they should reflect on and actively translate Islamic symbols, halal cues, and moral claims into tangible operational performance, manifested through visible service competence, ethical professionalism, and continuous organizational performance (Buell et al., 2017; Ghoniyah et al., 2024; Panakaje et al., 2025). Third, for policy actors, regulators, and institutional administrators, the results serve as a call to increase certification credibility, service accountability, and operational transparency to ensure that Islamic economic institutions are evaluated based on competence-based legitimacy and sustainable performance (Fianto & Shah, 2026; Ishak & Asni, 2020; Tubastuvi & Ramadani, 2025).

Limitations and Directions for Future Research

This study is confined by three significant limitations. First, it depends on self-reported survey responses, which have been shown to have social desirability bias, especially since the constructs are related to religiosity, ethical perception, and skepticism (Kock et al., 2021; Minton, 2020; Zehra & Minton, 2020). Second, it is the consumer perspective that the study attempts to measure signaling and performance, so it does not fully separate perceived Itqan from the actual firm-level operational capability (Buell et al., 2017; Ivascu et al., 2023; Suhartanto et al., 2026). Third, the study was based in a Muslim-majority Indonesian retail context and the findings should be interpreted with caution for non-Muslim, secular and more pluralistic markets, where religious cues can be perceived differently (Alhouti et al., 2026; Idris et al., 2020; Zehra & Minton, 2020). Accordingly, this research is most relevant in the context of 'Sharia-branded retail' because Muslim consumers are aware of Islamic identity signals, and can relate them with their everyday retail service requirements.

Future research could extend this model by combining survey data with behavioral data, experimental designs, operational audits, service-performance records, or managerial evaluations to examine whether perceived Itqan reflects actual organizational capability (Arli et al., 2019; Farooq & Wicaksono, 2021; Gidaković & Zabkar, 2021; Martinelli & de Canio, 2021). Additional studies should conduct multi-group analysis across education, income, religiosity, age, and shopping frequency, and compare Muslim-majority, secular, and pluralistic retail contexts to examine the stability of consumer apriorism and the buffering effect of Itqan across different consumer groups and institutional settings (Cabano & Minton, 2023; Fianto & Shah, 2026; Kamri et al., 2024).

CONCLUSION

This study shows that the religious signaling mechanism in the Sharia retail operates as a conditionally effective mechanism rather than an automatic trust-building practice. Though the role of Sharia-branded identity is clearly highly symbolic and socially salient, its influence is cognitively mediated via consumer apriorism, a pre-evaluative bias that mediates how this signal is interpreted. Instead of consistently strengthening trust, heightened ethical signals may raise evaluation thresholds and generate increased scrutiny, especially in highly competitive retail business settings where performance is often measured against benchmarks. This challenges the linear logic implied by signaling theory and shows that symbolic positioning alone does not guarantee long-term retail performance, because consumers cognitively reconcile identity claims with expectations of organizational competence and authenticity.

Moreover, the results further establish perceived Itqan as a decisive boundary condition that resolves this paradox by restoring alignment between symbolic identity and observable performance. Operational excellence then is considered an epistemic validator which ameliorates the effects of aprioristic bias and allows religious signals to be reinterpreted as credible indicators of organizational capability. This results in a competence-based religious branding framework, one where ethical identity becomes strategically significant only when it is supported by evidence of steady delivery of consistent and measurable services. Hence, this study promotes performance-contingent signaling, establishing performance-validated identity as the cornerstone of sustainable legitimacy and competitive advantage in faith-based retail-market segments. This study is limited by self-reported data, consumer-side measures, and its Indonesian Muslim context, while future research should test the model with behavioral, operational, multi-group, and cross-cultural data.

ACKNOWLEDGEMENTS

The authors acknowledge Beasiswa Indonesia Bangkit (BIB) Kementerian Agama and Lembaga Pengelola Dana Pendidikan (LPDP) for supporting and funding the publication of this article. The authors also gratefully acknowledge Universitas Airlangga (UNAIR) for its invaluable academic support and institutional contribution.

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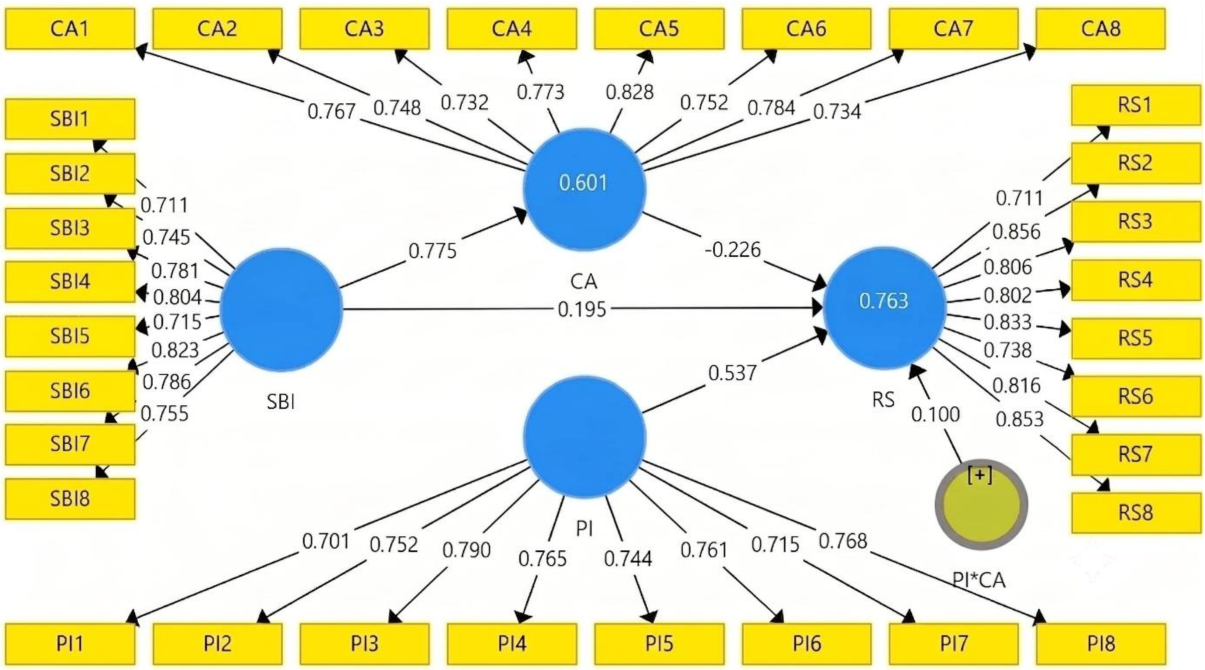
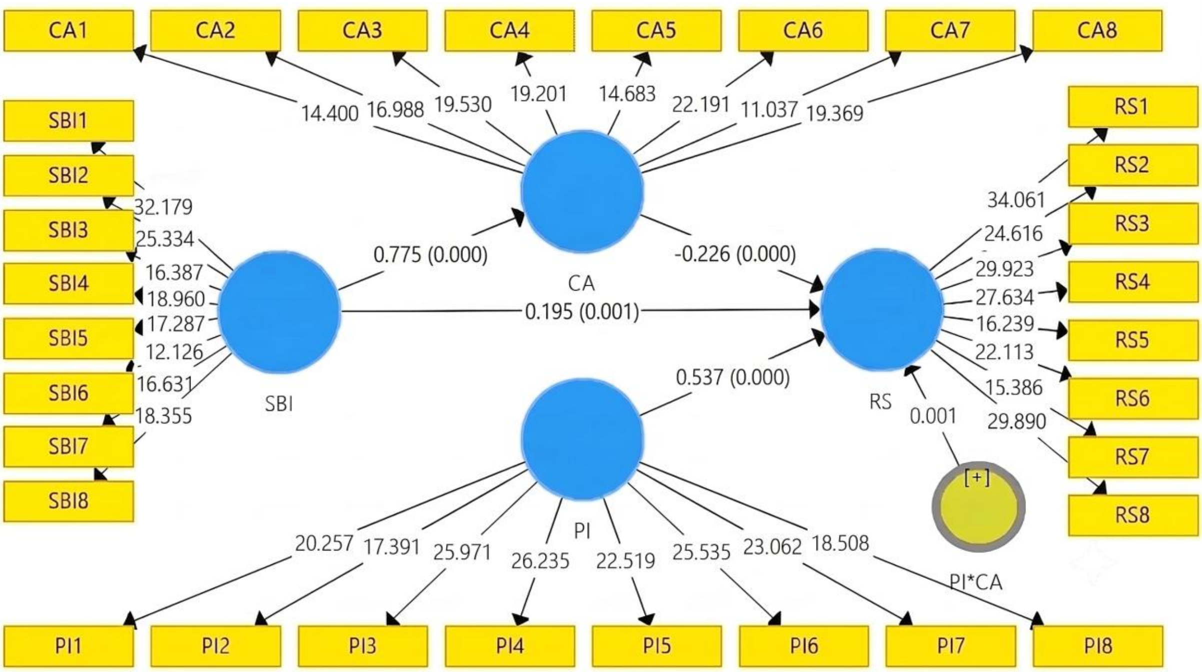
APPENDIX

Appendix 1. PLS Algorithm Result



Source: Data Processed by Author (2026)

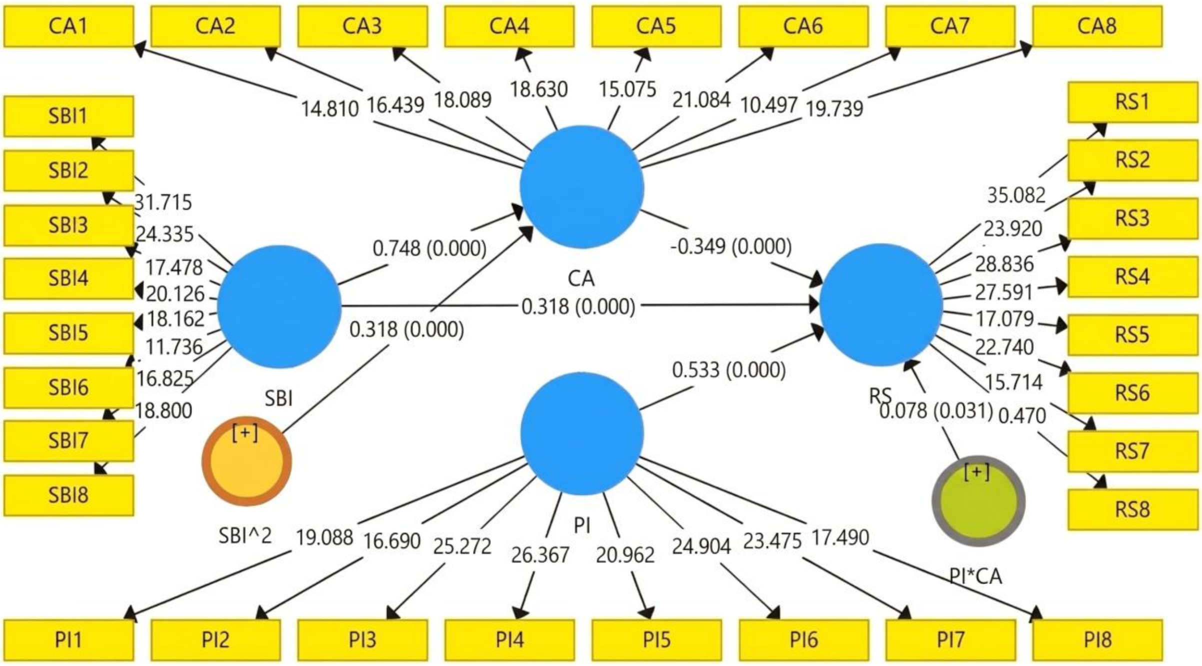
Appendix 2. Bootstrapping (Main Model)



Source: Data Processed by Author (2026)

(ISSN P: 2655-9609; E: 2655-9617)
DOI: 10.23917/jisel.v9i02.17279

Appendix 3. Robustness Bootstrapping (Nonlinear Model/ Quadratic)



Source: Data Processed by Author (2026)