

Analysis of Sharia Tourism Service Quality Using the CARTER Model

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Abstract

The sharia tourism industry has experienced significant growth in recent years, making service quality a key factor in creating customer satisfaction and loyalty. Currently, there is no service quality dimension specifically designed for sharia tourism, so businesses and regulators still rely on a general framework that is less sensitive to sharia values. This study aims to identify service quality dimensions that can be adapted from other organisations, particularly Islamic banking, by applying the CARTER (Reliability, Assurance, Tangibles, Empathy, Responsiveness) model, which has proven effective in the financial sector. The method used is qualitative, relying on literature analysis techniques of five publications that explicitly integrate the CARTER dimensions in the context of sharia tourism. The analysis shows that combining the five traditional service dimensions with sharia compliance principles produces a holistic unity, namely the CARTER dimensions, which synergistically enhance perceptions of quality, satisfaction, and loyalty among halal tourists. These findings confirm that a cross-sector approach can produce a new framework that is relevant and applicable to the sharia tourism industry. The novelty of this research lies in the revelation that the service quality dimension, which was previously only practised in Islamic banking, can be directly adopted into the halal tourism industry, providing a theoretical and practical basis for the development of service standards, certification, and public policies that target the sustainable improvement of halal market competitiveness.

Keywords: Carter Model; Service Quality; Sharia Tourism.

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I. Introduction

The sharia hotel industry is experiencing rapid growth in line with increasing awareness of halal lifestyles among Muslims worldwide (Robbani & Mohamad Puad, 2025). Sharia hotels, which offer services in accordance with sharia principles, focus not only on physical aspects and comfort, but also on the spiritual values and beliefs of their customers. According to Singh (2025), the halal tourism market will be worth more than USD 250 billion by 2023 and is projected to exceed USD 400 billion by the beginning of the next decade. A CAGR of 5-6% indicates steady demand growth, driven by the growing global Muslim population of approximately 1.9 billion people worldwide and an awareness of the need for sharia-compliant travel. Tourists geographically originate from the Middle East, but Southeast Asia, particularly Malaysia, Indonesia, and Turkey, shows higher growth rates due to a combination of tourism infrastructure and regulatory support, such as halal certification by the ministry. China stands out as a new market with more than 230 hotels certified halal, signaling the spread of halal culture to predominantly non-Muslim regions (Futuredatastats, 2024). According to previous research, one strategy to improve service quality is to incorporate a compliance strategy. This can be used as a strategy to create customer satisfaction or attract customers. This specifically applies to the Islamic consumer segment (Mulyandi et al., 2025).

The Sharia context demands services that not only meet general hospitality standards, but also must conform to strong Islamic values, such as the provision of worship facilities, accurate prayer times, halal food, and empathy and attention to the spiritual needs of guests (Dandis & Wright, 2020). Therefore, the assurance and empathy dimensions in Carter's model are crucial as they ensure customer trust and create experiences that support their spiritual needs. Research on the influence of these dimensions on customer loyalty is relevant in strengthening the position of Shariah hotels as the primary choice for Muslim travelers.

Research conducted by Juliana et al. (2023) in Bandung city shows that service quality, as measured by the Compliance, Assurance, Reliability, Tangibles, Empathy, and Responsiveness, known as the CARTER model, has a significant influence on the loyalty of sharia hotel customers. This finding is important because it shows that improvements in quality across each dimension of Carter can build strong loyalty among guests, which, in turn, can increase the hotel's profitability and reputation. In the context of increasingly fierce competition in the Islamic hotel market, a deep understanding of the influence of these service quality dimensions is highly relevant to hotel managers seeking to develop optimal service strategies.

The CARTER model is a framework for comprehensively measuring service quality in the hospitality sector. This model emphasizes that customer perceptions of quality are formed from a combination of five complementary dimensions, thereby providing a comprehensive picture of the service experience. The CARTER model provides a holistic approach to assessing hotel services, combining physical, technical, and interpersonal aspects, making it highly relevant for Sharia hotels that must balance operational standards with Islamic values. The main dimensions of CARTER are Compliance, Assurance, Reliability, Tangibles, Empathy, and Responsiveness. The combination of these six dimensions can form a robust evaluation of Sharia hotels. This provides managers with the opportunity to identify specific areas for improvement and is expected to increase customer loyalty on an ongoing basis (Ayvaz-Çavdaroglu et al., 2024). Recent research confirms that this model is now regarded as the gold standard for researchers wishing to examine the relationship between service quality and loyalty in the context of Sharia (Noor, 2025).

The CARTER model was founded by Abdulqawi and Owen (2011) and they developed a model by adding dimensions to the SERVQUAL model proposed by Parasuraman et al. (1988). One dimension added is related to consumer attitudes towards religious beliefs in influencing their decisions to purchase a product or service. This dimension is compliance, which is identical to the compliance of a business entity or product with the principles determined by religion (Faizah et al., 2023). Specifically in the context of Sharia, the CARTER model has now been refined to include a Compliance dimension. This dimension refers to an organization's ability to comply with Sharia principles. Noor (2025) notes that the Compliance dimension is a key factor in assessing the quality of halal services because it reflects religious trust, which in turn influences customer loyalty. The addition of this dimension enables Sharia hotels to not only assess the technical aspects of their services, but also to affirm the legitimacy of their halal status, which has been empirically proven to strengthen customer loyalty, especially among Muslim customers. CARTER provides a comprehensive multidimensional framework for measuring the quality

of Sharia hotel services, while Compliance adds a crucial layer of religious trust for creating sustainable loyalty. While the compliance dimension refers to the extent to which an organization adheres to Sharia principles from the provision of halal food and worship facilities to operational procedures that comply with Islamic law ([Hayat et al., 2025](#)).

Based on the background above, research on the influence of CARTER's dimensions on customer loyalty in sharia tourism is crucial to respond to this growing and complex market demand. This study will not only enrich academic research in the field of sharia hospitality but also provide practical recommendations for hotel managers to improve customer retention by enhancing service quality in line with modern sharia principles. The research problem in this research is CARTER's Dimension as the impact of customer loyalty in sharia tourism.

II. Method

Methods in this research use qualitative methods and a literature review. This technique seeks to reveal the meanings, patterns, and theories hidden in previous studies, rather than simply counting frequencies or testing quantitative hypotheses. This method treats literature as data that can be analyzed in depth through an interpretive process, yielding a rich, layered contextual understanding. Therefore, this research will be conducted by tracing, assessing, and synthesizing previous findings to formulate a conceptual framework or to answer exploratory research questions. Qualitative methods with literature review analysis techniques are research that does not collect data directly from research subjects, but rather uses written sources such as books, journals, and articles as the main objects of study to understand a phenomenon in depth. Researchers collect, analyze, and interpret information from literature to obtain a complete picture of the literature and theoretical references relevant to the research topic ([Sugiyono, 2019](#)). Qualitative research is a type of research that aims to understand social phenomena or human behavior in depth and holistically by exploring the meanings, experiences, and views of informants in their natural context ([Emilia, 2025](#)).

The first step in the literature review analysis technique is the collection of reference data, which in this study involves identifying previous research on the use of CARTER dimensions to create hotel loyalty, particularly in Islamic hotels. The second step is to systematically search for information using the keywords CARTER, loyalty, and sharia tourism across article indexes on Google Scholar, Sinta, and Scopus, using the latest dates to identify the most relevant sources. As a final step, the collected data is then analyzed by reading, processing, identifying, and synthesizing information to provide an interpretation of the concepts or phenomena being studied ([Sari et al., 2024](#)). The source of the data was collected from the previous research held in Indonesia, and the number of previous research is from five literature.

III. Results and Discussion

Based on relevant prior studies, the CARTER Model, Compliance, Loyalty, and Syariah Hotel are being investigated. The results of the researcher's research found that from the first literature review from [Juliana et al. \(2023\)](#) said that the influence of service quality on the loyalty of guests at Islamic hotels in Bandung was examined using the CARTER model, a framework comprising six dimensions: Compliance, Assurance, Reliability, Tangible, Empathy, and Responsiveness. The overall results indicate that service quality significantly improves customer loyalty, thereby confirming the study's hypothesis: a relationship exists between service quality and customer loyalty. All CARTER dimensions were found to contribute to service quality perceptions positively. Assurance, which includes staff knowledge and skills, and reliability, which includes the precision and accuracy of service, yielded the highest coefficients in confirming the importance of operational competence. Tangibility (physical facilities), Empathy (personal attention), and Responsiveness (speed and readiness to help) are also significant, adding value to the spiritual and material experience for guests. Overall, service quality scores are in a very high category, as is guest loyalty. The Compliance dimension, defined as adherence to Sharia principles, makes a significant but relatively minor contribution compared to other dimensions. Sharia compliance remains a key driver for customers who prioritize religious values in their accommodation choices.

The second research is from [Pattaray and Herman \(2024\)](#) said that all dimensions of CARTER contribute positively and significantly to the perception of service quality. Assurance and Reliability are said to require staff competence and service accuracy, which are crucial to tourist satisfaction. Tangibility,

Empathy, and Responsiveness also have a significant effect; this study finds that the creation of halal physical facilities, personal attention, and the speed of response in creating a comprehensive Islamic experience influence tourist satisfaction. The Compliance dimension, which measures the extent to which hotels comply with Sharia teachings, such as not serving alcoholic beverages, offering halal food, and providing adequate places of worship, is also shown to have a significant effect on loyalty. The study concludes that integrating Sharia compliance across all service dimensions will strengthen emotional bonds and increase the intention to return to Sharia hotels.

The third research is from [Wijoyo et al. \(2023\)](#) said that dimensions of the CARTER model, which include compliance, assurance, reliability, tangibility, empathy, and responsiveness, including the dimension of Compliance (implementation of Sharia principles), on the loyalty of Sharia tourists at the Namira Syariah Hotel in Pekalongan. Using a multiple linear regression analysis of a sample of 285 guests, the researcher assessed the extent to which each service dimension influenced satisfaction, which, in turn, became the main antecedent of customer loyalty. Among the CARTER dimensions, Assurance (confidence in staff competence) and Reliability (accuracy and consistency of service) made the largest contributions, while Tangibility, Empathy, and Responsiveness were also significant. The combination of these two factors yielded an F value of 31.881, indicating a robust model for explaining variation in Sharia tourism customer loyalty. Thus, integrating the Compliance dimension across all aspects of CARTER can strengthen emotional bonds and increase the intention to return to Sharia hotels.

The next research is from [Hayat et al. \(2025\)](#) said that with the adjusted CARTER model according to the criteria of DSN-MUI Fatwa No. 108/2016, so that the Compliance dimension was measured through adherence to the prohibition of pornography, halal food certification, worship facilities, sharia-compliant staff clothing, and the use of Islamic financial institutions. The sample consisted of 312 Muslim tourists who had stayed at several sharia hotels, and data were collected through questionnaires that assessed perceptions of product quality, service, and level of sharia compliance. The analysis results show an average product score of 4.9/5, which is in the good category, and an average service score of 4.7/5, which is also in the good category. Both dimensions are positively and significantly related to satisfaction and, in turn, indirectly increase loyalty. From the CARTER perspective, the dimensions of Assurance, namely competent staff, and Reliability, namely accuracy in service delivery, emerged as the main contributors. The Compliance dimension showed a significant direct influence on loyalty. Tourists who rate hotels that comply with MUI fatwas, such as providing halal-certified food, prayer rooms, and avoiding indecent content, show an increase in religious trust and a sense of security, which in turn strengthens their decision to return or recommend the hotel. The combination of service quality and sharia compliance can explain nearly 45% of the variance in sharia tourism customer loyalty.

The last research is from [Putri et al. \(2023\)](#) said that Service quality is measured through traditional dimensions such as reliability, responsiveness, assurance, empathy, and physical facilities. At the same time, compliance includes adherence to halal rules, halal-tahalan, Islamic morality, and the prohibition of alcohol and gambling. Regression analysis shows that both variables have a positive and significant effect on consumers' decisions to choose sharia hotels, which serve as proxies for satisfaction and intention to return. Service quality plays a significant role in improving customer satisfaction; high service quality not only meets tourists' expectations but also drives the long-term growth of sharia-compliant hotels. At the same time, compliance provides significant added value, as Sharia travelers expect an environment that fully complies with religious principles. Research notes that the balance between service quality and sharia compliance is a fundamental principle of success for sharia hotels, so neither should be sacrificed for the other. To build strong loyalty, hotels and sharia tourism destinations need to integrate superior service quality with consistent application of sharia principles, so that satisfaction can transform into repeat business and positive recommendations.

IV. Conclusion

Based on the literature review, the CARTER model includes the dimensions of compliance: adherence to sharia principles, assurance, reliability, tangibility, empathy, and responsiveness. These dimensions act as the main determinants of service quality in the halal tourism or sharia tourism sector. [Wijoyo et al. \(2023\)](#) research shows that each of these dimensions contributes significantly to perceptions of service quality, which, in turn, is a prerequisite for the satisfaction of Sharia tourists. Thus, the holistic implementation of the CARTER model is the most appropriate conceptual framework for assessing and improving service standards in hotels, destinations, and halal-certified tourism facilities.

The service quality dimensions measured using CARTER components have been shown to increase customer satisfaction significantly. [Juliana et al. \(2023\)](#) found that the assurance and reliability dimensions have the most significant effect on reducing the expectation-perception gap, while tangibility and empathy reinforce perceptions of service authenticity and warmth. This satisfaction is not only transactional in nature but also serves as a psychological foundation for tourists to form long-term loyalty, as revealed in the mediation model tested ([Pattaray & Herman, 2024](#)). The dimension of compliance with Sharia principles adds crucial differentiation value in the halal tourism market. Putri et al., (2023) Emphasize that integrating compliance into each CARTER dimension produces synergies that enhance consumers' moral and ethical trust ([Emilia, 2025](#); [Pattaray & Herman, 2024](#)). The results of the multivariate regression analysis by [Hayat et al. \(2025\)](#) show that the combination of service quality and compliance can explain the variance in consumer loyalty, indicating a very substantial contribution compared to other external factors.

Therefore, it can be concluded that the CARTER dimension, a combination of the Service Quality and Compliance dimensions, is important in creating consumer loyalty in sharia tourism. High standards of reliability, assurance, empathy, responsiveness, and compliance are required to deliver a satisfying, holistic experience, strengthen emotional bonds, increase the intention to consume again or return, and encourage willing recommendations to close friends. The limitation of this research is that it focuses solely on the CARTER dimension in the context of sharia tourism, so the findings do not cover other potential variables. Previous studies were conducted purposefully in specific regions, so their results cannot be generalized to sharia tourism in other areas. Therefore, managers of halal tourism destinations and accommodations should adopt the CARTER framework as a strategic guideline, while ensuring that compliance is an integral part of every service process, to optimize customer loyalty and support the sustainable growth of the halal tourism industry ([Huda et al., 2019](#); [Wijoyo et al., 2023](#)).

Tourism businesses are advised to integrate holistic service quality standards (reliability, responsiveness, assurance, empathy, and physical facilities) with full compliance with sharia principles, including the provision of halal food, an alcohol-free environment, and the enforcement of Islamic ethics in all service interactions. The government, as the regulator, needs to strengthen standardized halal policies and certification frameworks, provide fiscal incentives or marketing promotions for accommodations that consistently implement the CARTER model, and organize training for tourism sector workers to improve their competence in providing Sharia-oriented services. The synergy between public policy and operational practices will broaden the appeal of the halal market, deepen consumer confidence, and, in turn, increase retention rates and the economic value of the Islamic tourism sector. Further research should expand the variables and geographical context by including cultural factors, risk perceptions, and travelers' personal experiences as potential moderators in the relationship between service quality, compliance, and loyalty.

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Declaration

The author wrote all the articles in this study, with each author contributing to this scientific research. This research was written to examine the importance of service quality and compliance in the sharia tourism industry. The author also declared that there is no financial interest or personal relationship that could be affected by this research.

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