JRSSEM 2025, Vol. 04, No. 10, 1501 – 1517
E-ISSN: 2807 - 6311, P-ISSN: 2807 - 6494

ANALYSIS OF THE INFLUENCE OF KNOWLEDGE ACQUISITION ON EMPLOYEE LOYALTY WITH SPIRITUALITY AS A MEDIATING VARIABLE THROUGH RELIGIOUS CULTURE (ISLAMIC DRESS AND YAUMI CHARITY)

Cindy Clara Sella[1], Awan Kostrad Diharto[2], Riska Anggraeni[3]
[1]Master Program in Islamic Business Management, Postgraduate Program, UIN Raden Mas Said Surakarta, Indonesia
[2]Department of management, faculty of islamic economics and business, UIN Raden Mas Said Surakarta, Indonesia
[3] Politeknik Siber Cerdika Internasional
[*]e-mail: cindysella02@gmail.com, awan_kostrad@yahoo.com, riskaanggraeni@poltek.ac.id
**Correspondence: cindysella02@gmail.com*

Abstract. The aim of this study was to evaluate how Knowlwdgw Acquisition impacts employees' loyalty to spirituality, mediated through religious culture, which includes Islamic clothing and yaumi charity. Quantitative methods were used to obtain data from 85 employees of BMT XYZ, which were analyzed using the Structural Equation Modeling Partial Least Squares (SEM-PLS) method. The results of the study show that the acquired Knowlwdgw Acquisition has a positive and significant effect on religious culture, spirituality, and employee loyalty. Spirituality also serves as a mediator through religious culture, strengthening the relationship between knowledge gained and employee loyalty. These results show that religious values and experiential learning are essential to create a harmonious work environment and increase employee loyalty in sharia-based companies.

Keywords: knowledge acquisition, employee loyalty, spirituality, religious culture, Islamic way of dressing, yaumi charity

DOI: 10.59141/jrssem.v4i10.815

INTRODUCTION

Employee loyalty is especially difficult during the era of contemporary organizational transformation (Alnachar, 2024; Chaanine, 2025; Hatalová & Nenzén, 2021). The 2023 Gallup State of the Global Workplace survey shows that only 23% of workers are truly tied to their jobs, while 63% of workers are unengaged and 14% are actively unengaged. The employee turnover rate in Indonesia reached 8.8%, higher than the global average of 7.3%, according to Financial et al., (2022). This phenomenon shows that the use of new methods in human resource management is essential.

Employee loyalty in sharia organizations such as BMT (Baitul Maal wat Tamwil) is essential for operational success and goal achievement (Gautama et al., 2024; Kholis et al., 2019; Turyadi et al., 2023). Employee loyalty is influenced by a variety of internal and external factors, including organizational culture, employee spirituality, and incentive systems (Christanto & Kadarusman, K., 2021).

Employees' understanding of the religious principles underlying the organization's culture is heavily influenced by the knowledge gained, especially through regular research activities in the workplace (Marques et al., 2007). This process is in line with experiential learning theory (Kolb, 2014), which emphasizes that learning through hands-on experience, such as study, can improve one's understanding of one's values. Additionally, studies have shown that rituals, as a result of symbolic learning, help regulate emotions, improve performance, and strengthen social connections (Hobson et al., 2018). According to research (Martins & Meyer, 2012), organizational factors and individual behaviors influence how knowledge is retained and applied. As a result, the overall level of organizational effectiveness is affected by these two factors.

Nevertheless, religious practices such as Islamic clothing and yaumi charity show Islamic values inherent in the culture of the organization. A strong organizational culture can increase employee loyalty through the internalization of strong values and standards (Christanto & Kadarusman, K., 2021). According to the Organizational Culture Model (Schein, 2004), artifacts, adopted values, and basic assumptions are components of organizational culture that influence individual behavior in the workplace.

The spiritual mediation factor is also very important in building employee loyalty. According to the theory of spiritual intelligence (Zohar & Marshall, I., 2012), spirituality gives a deep meaning to work, which increases one's desire and commitment to do it. A study called "A Spiritual Perspective on Learning in the Workplace" supports this perspective, which suggests that spirituality-based learning in the workplace can enhance workers' sense of attachment to organizational principles (Howard, 2002).

Experiential learning theory in the context of spirituality emphasizes that an individual's understanding of the symbolic value of ritual is strengthened by the performance of rituals learned through experiential processes, such as research (Kolb, 2014). According to (Hobson et al., 2018), this ritual increases employee loyalty, increases cohesion, and enhances social

DOI: 10.59141/jrssem.v4i10.815

bonds in the workplace.

However, there is still little research that integrates the relationship between knowledge, religious culture, spirituality, and employee loyalty. This study aims to fill this gap by analyzing how knowledge acquisition through routine studies affects employee loyalty, with religious culture (Islamic dress and yaumi charity) and spirituality as mediating variables

MATERIALS AND METHODS

In this study, a quantitative method was used. This method comes from the philosophy of positivism and is used to research a specific population or sample. Data collection techniques are used with quantitative or statistical research instruments, and the purpose of the research is to test the hypothesis that has been established (Sugiyono, 2014). He also defines a population as a generalized area consisting of objects or subjects that have certain qualities and attributes that are applied by a researcher to be studied and drawn conclusions. This study utilizes 85 BMT XYZ employees as a population. A non-probability sampling technique was used, using the purposive sampling technique (Sugiyono, 2014). states that purposive sampling techniques may not provide the same opportunities or opportunities to every member of the population.

The parameters used to select the sample were BMT XYZ employees who had worked for at least one year and were in their seventh semester. Calculate how many samples were given to respondents. This study used a questionnaire with likert scale measurements to accumulate data. A questionnaire is a data collection method that uses questions or statements to participants to ask for their answers. The Likert scale is used to measure people's attitudes, opinions, and perceptions of social phenomena. To do this, variable indicators are made from the variables to be measured (Sugiyono, 2016). There are several indicators for the variables of Knowledge Acquisition, Islamic dress, yaumi charity, spirituality, and loyalty:

Table 1. Variable Operations

Variable	Indicator	Theory and Explanation
Knowledge Acquisition (X)	According to **Nonaka & Takeuchi (1995):** Knowledge acquisition is the process of acquiring and sharing knowledge that drives organizational innovation and learning 1. Understanding of values2. Access to new knowledge. 3. Application of knowledge in work. Sec. 4. Knowledge sharing skills.	**Nonaka & Takeuchi (1995):** Knowledge acquisition is the process of acquiring and sharing knowledge that drives organizational innovation and learning.
	5. Relevance of knowledge to work. 6. Increased efficiency through new knowledge. Sec. 7. Use of organizational learning facilities. 8. Motivation to learn.	The knowledge gained from regular study enhances the individual's ability to understand cultural and spiritual values in the organization.
Dressed in Islamic Dress (Z1)	1. Understanding the meaning of Islamic dress. 2. Compliance with Islamic dress codes. 3. The influence of Islamic dress on social interactions. Sec. 4. Harmony between Islamic dress and work culture.	**Schein's Model of Organizational Culture** (2004)**: Organizational** culture consists of artifacts (how to dress), values adopted, and basic assumptions. The Islamic way of dressing reflects the cultural artifacts of the organization.
	5. Professionalism through Islamic clothing. 6.	Islamic clothing is part of the

Variable	Indicator	Theory and Explanation
	Religious identity in dressing. 7. Employee satisfaction with the Islamic dress policy. 8. The influence of Islamic clothing on work comfort.	organization's artifacts that depict the values adopted in the organization's religious culture.
Amal Yaumi (Z2)	1. Consistency in carrying out yaumi (congregational prayers). 2. Reading the Qur'an at work. 3. Discipline of worship in the work environment. 4. Worship facilities.	**Stark & Glock (1974):** Religious commitment includes aspects of practice and experience that are enhanced through the learning of religious values.
	5. The influence of yaumi charity on social relations. 6. Amal yaumi as an expression of loyalty. 7. A balance of spiritual and work values. 8. Motivation for worship through the work environment.	Yaumi charity creates order and closeness to God and strengthens one's spiritual connection and religious commitment.
Spirituality (Z3)	1. Spiritual connection with God through work. 2. The meaning of work in the spiritual life. 3. Appreciation of spiritual values in daily tasks. 4. Peace through spiritual principles.	**Spiritual Intelligence Theory (Zohar, 2012):** Spirituality provides a deeper meaning in life, promotes inner peace, and helps individuals act in harmony with spiritual values.
	5. Ability to integrate spiritual values in work. 6. The influence of spirituality on social relationships. Sec. 7. Spiritual reflection when facing job challenges.	Spirituality in the workplace influences ethical behavior and individual involvement in organizations (Kamil & Sulaiman, M., 2011).
Employee Loyalty (Y)	1. Pride in being part of the organization. 2. Commitment to stay employed in the organization. 3. Satisfaction with the values of the organization. 4. Positive relationships with co-workers.	**Three-Component Model of Commitment** (Meyer & Allen, 1997)**:** Loyalty consists of affective, sustainable, and normative commitments. **Social Exchange Theory (Blau, 1964):** Loyalty is influenced by a sense of reciprocity between the organization and employees.
	5. Willingness to help the organization achieve goals. 6. Positive recommendations about the organization to others. Sec. 7. Appreciation for employee contributions.	Loyalty is also reflected through behaviors outside of formal duties (OCB - Organ, 1988), such as helping colleagues and supporting organizational values.

Source: Author (2025)

Quantitative methods were used in this study to evaluate the relationship between the variables of Knowledge Acquisition (X), Religious Culture (Islamic Charity and Islamic Way of Dress, Z1 and Z2), Spirituality (Z3) and Employee Loyalty (Y) with a multi-level mediation approach known as serial mediation. As a statistical technique, SEM-PLS is used to model the complex relationships between observed and latent variables. The results of the statistical calculation generated by the SEM-PLS software include the following steps: 1) External Model Testing: Using the convergent validity technique, va Path analysis is used to examine the intervening form model. According to (Rahadi, 2023), path analysis makes it possible to examine the direct and indirect relationships between variables in the model. The path analysis

equation used for this research model is as follows:

Path Analysis Equations for Research Models

1. Effect of Knowledge Acquisition (X) on Employee Loyalty (Y): $Y=\beta14X+\beta11Z1+\beta12Z2+\beta13Z3+\varepsilon Y$
2. The Influence of Knowledge Acquisition (X) on Religious Culture (Islamic Dress - Z1, Amal Yaumi - Z2) and Spirituality (Z3):

a) Influence of X on Z1 (Islamic Dress): $Z1=\beta11X+\varepsilon Z1$
b) Influence of X on Z2 (Amal Yaumi): $Z2=\beta12X+\varepsilon Z2$
c) Influence of X on Z3 (Spirituality): $Z3=\beta13X+\varepsilon Z3$

3. Effect of Islamic Dress (Z1) on Employee Loyalty (Y): $Y=\beta18Z1+\beta15Z1Z3+\varepsilon Y$
4. The Influence of Yaumi Charity (Z2) on Employee Loyalty (Y): $Y=\beta19Z2+\beta16Z2Z3+\varepsilon Y$
5. Influence of Spirituality (Z3) on Employee Loyalty (Y): $Y=\beta17Z3+\varepsilon Y$

Indirect Effects

To calculate indirect effects, by coefficients that connect the independent variable (X) with the dependent variable (Y) through the mediator (Z1, Z2, Z3):

a) Indirect Effects of Knowledge Acquisition (X) on Employee Loyalty (Y) through Islamic Dress (Z1): Indirect Effects=$\beta11\times\beta18$
b) Indirect Effects of Knowledge Acquisition (X) on Employee Loyalty (Y) through Yaumi Charity (Z2): Indirect Effects=$\beta12\times\beta19$
c) Indirect Effects of Knowledge Acquisition (X) on Employee Loyalty (Y) through Spirituality (Z3): Indirect Effects=$\beta13\times\beta17$

RESULTS AND DISCUSSION

Measurement Model (Outer Model) Evaluation

According to Ghozali (2015:39), the purpose of the evaluation of the outer model is to assess validity through convergent validity and discriminant validity, as well as the reliability of the model which is evaluated by composite reliability and Cronbach's alpha for the indicator block.

Convergent Validity

Convergent validity testing is tested from each construct indicator. According to Chin (2015), an indicator is said to be valid if the value is greater than 0.70, while a loading factor of 0.50 to 0.60 can be considered sufficient. Based on this criterion, if there is a loading factor below 0.50, it will be dropped from the model.

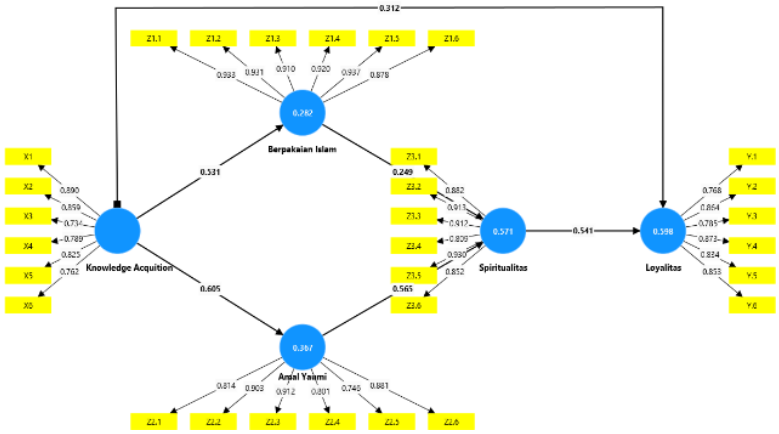

Figure 1. Results of the smartPLS 4.0 Algorithm

Source: Processing Output with SmartPLS 4.0

Table 2. Convergent Validity Test Results

	Knowledge Acquition	Loyalty	Berp Islamic Akaian	Amal Yaumi	Spirit Qualities
X1	0,890				
X2	0,859				
X3	0,734				
X4	0,789				
X5	0,825				
X6	0,762				
Y.1		0,768			
Y.2		0,864			
Y.3		0,785			
Y.4		0,873			
Y.5		0,834			
Y.6		0,853			
Z1.1			0,933		
Z1.2			0,931		
Z1.3			0,910		
Z1.4			0,920		
Z1.5			0,937		
Z1.6			0,878		
Z2.1				0,814	
Z2.2				0,903	
Z2.3				0,912	
Z2.4				0,801	
Z2.5				0,746	
Z2.6				0,881	
Z3.1					0,882
Z3.2					0,913
Z3.3					0,912
Z3.4					0,809
Z3.5					0,930
Z3.6					0,852

Source: Processing Output with SmartPLS 4.0

Based on the table above, it can be seen that all indicators of the variables of this study are declared valid, because the Outer Loadings value of each indicator is greater than 0.7. Thus,

the questionnaire items can be used in future analyses.

Discriminant Validity

The next check is to compare the correlation between variables with the root of AVE (√AVE). The measurement model has a good discriminant validity if the √AVE of each variable is greater than the correlation between variables. The √AVE value can be seen from the Fornell Larcker Criterion Smart-PLS 4.0 value presented in table 3.

Table 3. Results of the Discriminant Validity Test (Fornell Larcker Criterion)

	Amal Yaumi	Dressed in Islamic Dress	Knowledge Acquition	Loyalty	Spirituality
Amal Yaumi	0,845				
Dressed in Islamic Dress	0,674	0,918			
Knowledge Acquition	0,605	0,531	0,812		
Loyalty	0,785	0,768	0,644	0,830	
Spirituality	0,733	0,630	0,613	0,733	0,884

Source: Processing Output with SmartPLS 4.0

From table 2 above, it can be concluded that the square root of the Average Variance Extracted for each construct is greater than the correlation between one construct and another construct in the model. Based on the above statement, the construct in the estimated model meets the discriminant validity criteria. The following are the results of Cross Loading:

Table 3. Cross Loading Results

	Knowledge Acquition	Loyalty	Dressed in Islamic Dress	Amal Yaumi	Spirituality
X1	0,890	0,599	0,498	0,602	0,620
X2	0,859	0,482	0,466	0,523	0,505
X3	0,734	0,393	0,336	0,374	0,329
X4	0,789	0,520	0,365	0,393	0,500
X5	0,825	0,585	0,452	0,491	0,423
X6	0,762	0,526	0,441	0,521	0,567
Y.1	0,534	0,768	0,589	0,569	0,533
Y.2	0,534	0,864	0,711	0,728	0,649
Y.3	0,478	0,785	0,545	0,653	0,518
Y.4	0,577	0,873	0,707	0,681	0,657
Y.5	0,581	0,834	0,582	0,627	0,590
Y.6	0,504	0,853	0,676	0,649	0,683
Z1.1	0,560	0,689	0,933	0,602	0,616
Z1.2	0,481	0,761	0,931	0,631	0,544
Z1.3	0,462	0,710	0,910	0,628	0,627
Z1.4	0,551	0,699	0,920	0,659	0,584
Z1.5	0,463	0,741	0,937	0,611	0,552
Z1.6	0,389	0,632	0,878	0,576	0,535
Z2.1	0,430	0,634	0,496	0,814	0,589
Z2.2	0,467	0,652	0,639	0,903	0,665
Z2.3	0,600	0,723	0,596	0,912	0,736
Z2.4	0,541	0,668	0,516	0,801	0,518

Z2.5	0,515	0,613	0,488	0,746	0,493
Z2.6	0,508	0,684	0,662	0,881	0,678
Z3.1	0,570	0,614	0,495	0,620	0,882
Z3.2	0,584	0,699	0,580	0,711	0,913
Z3.3	0,532	0,665	0,636	0,675	0,912
Z3.4	0,510	0,608	0,499	0,564	0,809
Z3.5	0,596	0,698	0,595	0,671	0,930
Z3.6	0,454	0,591	0,522	0,636	0,852

HTMT

Table 4. HTMT Results

	Heterotrait-monotrait ratio (HTMT)
Islamic Dress <-> Amal Yaumi	0,713
Knowledge Acquition <-> Amal Yaumi	0,657
Knowledge Acquisition <-> Dressed in Islamic Dress	0,562
Yaumi Amal <-> Loyalty	0,860
Loyalty <-> Dressed in Islamic Dress	0,818
Loyalitas <-> Knowledge Acquition	0,708
Yaumi's <-> Spirituality	0,780
Spirituality <-> Dressed in Islamic Dress	0,657
Spiritualitas <-> Knowledge Acquition	0,657
Spirituality <-> Loyalty	0,786

Meanwhile, the acceptable level of discriminant validity threshold was also obtained judging from a Heterotrait-Monotrait Ratio (HTMT) value that was less than 0.90 as suggested by (Hair et al., 2017). All HTMT values are lower than 0.9.

Average Variance Extracted (AVE)

The AVE value aims to measure the degree of variation of a construct component gathered from its indicators by adjusting for the error rate. Testing with AVE values is more critical than composite reliability. The minimum recommended AVE value is 0.50. The AVE output obtained from Smart PLS 4.0 is presented in table 5.

Table 5. Average Variance Extracted (AVE) Test Results

	Average variance extracted (AVE)
Amal Yaumi	0,714
Dressed in Islamic Dress	0,843
Knowledge Acquition	0,659
Loyalty	0,690
Spirituality	0,781

Source: Processing Output with smartPLS 4.0

Based on table 6 above, it can be seen that the AVE value has been greater than 0.50 which means that all of these indicators have met the criteria that have been set and have potential reliability for further testing and Composite Reliability dan Cronbach's Alpha

To ensure that there are no problems related to measurements, the final step in the evaluation of the outer model is to test the reliability test of the model. The reliability test was carried out using the Composite Reliability and Cronbach's Alpha indicators.

The Composite Reliability and Cronbach's Alpha tests aim to test the reliability of instruments in a research model. If all the values of the latent variable have a Composite Reliability value or Cronbach's Alpha ≥ 0.70, it means that the construct has good reliability or the questionnaire used as a tool in this study has been consistent.

Table 7. Composite Reliability and Cronbach's Alpha Test Results

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Amal Yaumi	0,919	0,927	0,937
Dressed in Islamic Dress	0,963	0,966	0,970
Knowledge Acquition	0,896	0,906	0,920
Loyalty	0,910	0,914	0,930
Spirituality	0,944	0,947	0,955

Source: Processing Output with smartPLS 4.0

Based on table 7 above, it can be seen that the results of the Composite Reliability and Cronbach's Alpha tests show a satisfactory value, that is, all latent variables are reliable because all latent variable values have a Composite Reliability value and Cronbach's Alpha ≥ 0.70. So it can be concluded that the questionnaire used as a research tool has been reliable or consistent.

Inner Model

After the estimated model meets the Outer Model criteria, the structural model (Inner Model) is then tested. Internal model testing is the development of a concept-based model from theory in order to analyze the influence of exogenous and endogenous variables that have been described in a conceptual framework. The testing stage of the structural model (inner model) is carried out with the following steps:

Test Model

Table 8. Goodness of Fit Model Results

	Saturated model	Estimated model
SRMR	0,064	0,147
d_ULS	1,912	10,078

d_G	2,539	2,971
Chi-square	1032,088	1098,354
NFI	0,700	0,681

The NFI value from 0 – 1 is derived from the comparison between the hypothetical model and a certain independent model. Based on the table above, the NFI value is at 0.681 which means that it has a model match that can be declared good. (Ghozali, 2014).

R-Square Value (R2)

Look at the R-Square value which is the model's Goodness of Fit test.

Table 9. R-Square (R2) Value Test Results

	R-square	R-square adjusted
Amal Yaumi	0,367	0,359
Dressed in Islamic Dress	0,282	0,274
Loyalty	0,598	0,588
Spirituality	0,571	0,561

Source: Processing Output with smartPLS 4.0

1) Amal Yaumi

   The R-Square value for Amal Yaumi is 0.367, which suggests that this model can explain the 36.7% variability in Amal Yaumi's variables. An adjusted R-Square value of 0.359 indicates that after considering the number of independent variables in the model, the model's contribution to the variability of these variables is slightly reduced but still significant.

2) Dressed in Islamic Dress

   The R-Square value for Islamic Dress is 0.282, which means that this model can explain the 28.2% variability in the Islamic Dress variable. The adjusted R-Square value of 0.274 indicates a slight decrease after considering the number of independent variables, which still reflects the model's moderate influence on the variability of these variables.

3) Loyalty

   The R-Square value for Loyalty is 0.598, which indicates that this model can explain the 59.8% variability in the Loyalty variable. The adjusted R-Square value of 0.588 indicates that this model is quite robust in explaining the variability of Loyalty after considering the number of independent variables that exist.

4) Spirituality

   The R-Square value for Spirituality is 0.571, which means this model can explain the 57.1% variability in the Spirituality variable. The adjusted R-Square value of 0.561 indicates a

slight reduction in the model's contribution, but still shows good predictive ability to explain the variability of Spirituality.

f2 Effect Size

The value of f-square (f2) indicates the partial influence of each predictor variable on the endogenous variable. The following is the interpretation of the value of f-square (Ghozali, 2014):

1) If the value of f-Square is ≥ 0.35, then it can be interpreted that the predictor of the latent variable has a strong influence.
2) If the value of f-Square is 0.15 ≤ f ≤ 0.35, then it has a medium influence.
3) If the value of f-Square is 0.02 ≤ f ≤ 0.15, then it has a weak influence.

The following are the results of the f2 value of each exogenous variable against the endogenous variable:

Table 10. f2 Effect Size Test Results

	f-square
Yaumi Charity - > Spirituality	0,407
Dress Islam -> Spirituality	0,079
Knowledge Acquition -> Amal Yaumi	0,579
Knowledge Acquisition -> Dressed in Islamic Dress	0,394
Knowledge Acquition -> Loyalitas	0,151
Spirituality - > Loyalty	0,453

Source: Processing Output with smartPLS 4.0

1) Yaumi Charity → Spirituality

An f^2 value of 0.407 indicates that the influence of Amal Yaumi on Spirituality is relatively strong. With a value above 0.35, the influence of Amal Yaumi on Spirituality can be categorized as a significant and great influence.

2) Dressing in Islam → Spirituality

The f^2 value of 0.079 indicates that the influence of Islamic Dress on Spirituality is relatively weak. This value is in the range of 0.02 to 0.15, which indicates that the effect is relatively small compared to other variables.

3) Knowledge Acquisition → Amal Yaumi

The f^2 value of 0.579 shows that the influence of Knowledge Acquisition on Amal Yaumi is relatively strong. This value is well above 0.35, which indicates that the effect is very significant in this research model.

4) Knowledge Acquisition → Berpakaian Islam

The f^2 value of 0.394 shows that the influence of Knowledge Acquisition on Islamic Dress is also relatively strong. This influence is between the range of 0.35 to 0.579, so it can be said to have a great influence.

5) Knowledge Acquisition → Loyalitas

A value of f^2 of 0.151 indicates that the influence of Knowledge Acquisition on Loyalty is classified as medium. This value is between 0.15 and 0.35, which indicates a moderate influence.

6) Spirituality → Loyalty

An f^2 value of 0.453 indicates that the influence of Spirituality on Loyalty is relatively strong. This influence is above 0.35, which signifies a significant and large relationship between the two variables.

Q-Square (Goodness of Fit Model)

Goodness of Fit Testing of Structural models on inner models using predictive relevance (Q2) values. A Q-Square value greater than 0 (zero) indicates that the model has a predictive relevance value. The R-Square value of each endogenous variable in this study can be seen in the following calculation:

Table 11. Q-Square Test Results

	SSO	SSE	Q^2 (=1-SSE/SSO)
Amal Yaumi	552,000	412,470	0,253
Dressed in Islamic Dress	552,000	423,973	0,232
Loyalty	552,000	330,029	0,402
Spirituality	552,000	307,477	0,443

Source: Processing Output with smartPLS 4.0

1) Amal Yaumi

The model has a predictive ability of 25.3% in explaining the Amal Yaumi variable, while the remaining 74.7% is explained by factors outside the model.

2) Dressed in Islamic Dress

The model's predictive ability of the Islamic Dress variable was 23.2%, while 76.8% was explained by factors other than the model.

3) Loyalty

The model showed a predictive ability of 40.2% in explaining the Loyalty variable, with the remaining 59.8% explained by factors other than the model.

4) Spirituality

The Spirituality variable had the highest predictive ability, at 44.3%, while 55.7% was explained by factors other than the model

Hypothesis Test Results (Path Coefficient Estimation)

The estimated value for the influence of the path in the structural model must be significant. This significant value can be obtained by bootstrapping procedure. Look at the significance of the hypothesis by looking at the value of the parameter coefficient and the significant value of t-statistics in the bootstrapping report algorithm. To find out significant or insignificant see from the t-table at alpha 0.05 (5%) = 1.96. Then the t-table is compared to the t-count (t-statistic).

Table 12. Hypothesis Test Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Yaumi Charity - > Spirituality	0,565	0,569	0,069	8,201	0,000
Dress Islam -> Spirituality	0,249	0,248	0,079	3,149	0,002
Knowledge Acquition -> Amal Yaumi	0,605	0,613	0,070	8,668	0,000
Knowledge Acquisition -> Dressed in Islamic Dress	0,531	0,540	0,076	7,034	0,000
Knowledge Acquition -> Loyalitas	0,312	0,320	0,083	3,758	0,000
Spirituality - > Loyalty	0,541	0,536	0,083	6,496	0,000

Here are the results of hypothesis testing on structural models:

1) Yaumi's Charity to Spirituality

Hypothesis testing showed that Amal Yaumi had a positive and significant influence on Spirituality with a coefficient value of 0.565. The t-statistical value of 8.201 was much greater than the t-table (1.96) at a significance level of 5%, as well as a p-value of 0.000 < 0.05, indicating this relationship is significant.

2) Dressing Islam for Spirituality

The test results showed that Dressing in Islam had a positive and significant influence on Spirituality with a coefficient value of 0.249. The t-statistical value of 3.149 is greater than the t-table (1.96), and the p-value is 0.002 < 0.05, so this relationship is significant.

3) Knowledge Acquisition of Amal Yaumi

Knowledge Acquisition has a positive and significant influence on Amal Yaumi with a

coefficient value of 0.605. The t-statistical value of 8.668 is much greater than the t-table (1.96), and the p-value of 0.000 < 0.05, confirming the significance of this relationship.

4) Knowledge Acquisition on Islamic Dress

The results showed that Knowledge Acquisition had a positive and significant effect on Islamic Dress with a coefficient value of 0.531. The t-statistical value of 7.034 is greater than the t-table (1.96), as well as the p-value of 0.000 < 0.05, indicating a significant relationship.

5) Knowledge Acquisition to Loyalty

The test showed that Knowledge Acquisition had a positive and significant influence on Loyalty with a coefficient value of 0.312. The t-statistical value of 3.758 is greater than the t-table (1.96), and the p-value is 0.000 < 0.05, indicating this relationship is significant.

6) Spirituality to Loyalty

Spirituality has a positive and significant influence on Loyalty with a coefficient value of 0.541. The t-statistical value of 6.496 is greater than the t-table (1.96), and the p-value is 0.000 < 0.05, so this relationship is significant.

The following are the results of testing the hypothesis of the indirect influence of X on Y through Z:

Table 13. hypothesis of the indirect influence of X on Y through Z

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Knowledge Acquisition -> Islamic Dress -> Spirituality -> Loyalty	0,071	0,074	0,033	2,193	0,028
Knowledge Acquisition -> Charity Yaumi -> Spirituality -> Loyalty	0,185	0,189	0,049	3,786	0,000
Knowledge Acquisition -> Dressed in Islamic Dress -> Spirituality	0,132	0,136	0,052	2,536	0,011
Knowledge Acquisition -> Amal Yaumi -> Spirituality	0,342	0,350	0,065	5,269	0,000
Yaumi Charity -> Spirituality -> Loyalty	0,306	0,307	0,067	4,543	0,000
Islamic Dress -> Spirituality -> Loyalty	0,135	0,135	0,053	2,544	0,011

1) Knowledge Acquisition → Dressing in Islamic Dress → Spirituality → Loyalty

The results showed that the indirect influence of Knowledge Acquisition on Loyalty through the Islamic Dress and Spirituality pathway was significant, with a coefficient value of 0.071. The t-statistical value of 2.193 is greater than the t-table (1.96), and the

p-value is 0.028 < 0.05, so this relationship is significant.

2) Knowledge Acquisition → Amal Yaumi → Spirituality → Loyalty

The indirect influence of Knowledge Acquisition on Loyalty through Charity Yaumi and Spirituality is also significant, with a coefficient value of 0.185. The t-statistical value of 3.786 is much greater than the t-table (1.96), and the p-value of 0.000 < 0.05, confirming this relationship is significant.

3) Knowledge Acquisition → Dressing in Islamic Dress → Spirituality

Knowledge Acquisition has a significant effect on Spirituality through Islamic Dress, with a coefficient value of 0.132. A t-statistical value of 2.536 is greater than the t-table (1.96), and a p-value of 0.011 < 0.05, suggesting this relationship is significant.

4) Knowledge Acquisition → Amal Yaumi → Spiritualitas

The results showed that the indirect influence of Knowledge Acquisition on Spirituality through Amal Yaumi was significant, with a coefficient value of 0.342. The t-statistical value of 5.269 is much greater than the t-table (1.96), as well as the p-value of 0.000 < 0.05, so this relationship is significant.

5) Yaumi Charity → Spirituality → Loyalty

Amal Yaumi has a significant influence on Loyalty through Spirituality, with a coefficient value of 0.306. The t-statistical value of 4.543 is greater than the t-table (1.96), and the p-value is 0.000 < 0.05, which suggests this relationship is significant.

6) Dressing in Islam → Spirituality → Loyalty

Dressing in Islamic clothes has a significant effect on Loyalty through Spirituality, with a coefficient value of 0.135. The t-statistical value of 2.544 is greater than the t-table (1.96), and the p-value of 0.011 < 0.05, suggesting this relationship is significant.

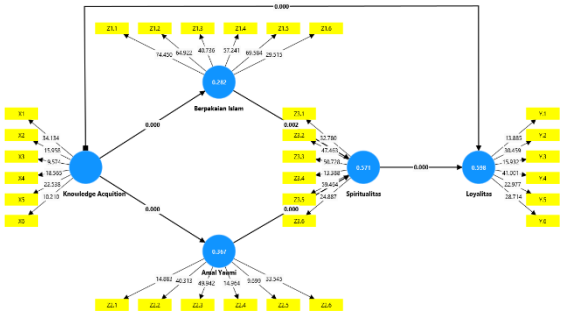

Figure 2. Bootstrapping Test Results

Source: Processing Output with smartPLS 4.0

CONCLUSION

The conclusions of this study show that knowledge acquisition has a positive and significant influence on employee loyalty, which is mediated by spirituality and religious culture, including Islamic clothing and yaumi charity. The results of the analysis showed that increased employee understanding of religious values, gained through learning experiences, contributed to increased loyalty. In addition, spirituality acts as a mediator that strengthens the relationship between knowledge acquisition and employee loyalty. This research emphasizes the importance of religious values and experiential learning to create a harmonious work environment in sharia-based organizations, thereby increasing employee loyalty.

REFERENCES

Alnachar, M. (2024). Loyalty and Performance-Integrated Compensation Framework: A Resilient Model for Modern Organizations Revised Edition. *Available at SSRN 5194882*.

Chaanine, J. (2025). Strengthening Lebanese health care: exploring the impact of organizational culture on employee loyalty through trust and job satisfaction. *Leadership in Health Services*.

Christanto & Kadarusman, K., C. (2021). Budaya Organisasi, Knowledge Management Terhadap Kinerja Dengan Loyalitas Kerja Sebagai Mediasi. *Jurnal Ecoment Global*. https://doi.org/10.35908/jeg.v6i1.1112

Financial, P., Price, T. R., & Watson, W. T. (2022). Members of the Pension Research Council. *New Models for Managing Longevity Risk: Public-Private Partnerships*, 302.

Gautama, M., Solikhah, P., & Baharuddin, B. (2024). Competence, Motivation and Employee Performance at Baitul Maal Wa Tamwil: Influence Analysis and Recommendations for Human Resource Development. *Al-Fikru: Jurnal Ilmiah*, *18*(1), 20–40.

Hatalová, R. M., & Nenzén, P. (2021). *The enduring importance of employee loyalty-Exploring the concept of employee loyalty in the context of a knowledge intensive organization*.

Hobson, S. J., Risen, J. L., Xygalatas, D., & Inzlicht, M., N. M. (2018). The Psychology of Rituals: An Integrative Review and Process-Based Framework. *Personality and Social Psychology Review*. https://doi.org/10.1177/1088868317734944

Howard, S. (2002). A spiritual perspective on learning in the workplace. *Journal of Managerial Psychology*. https://doi.org/10.1108/02683940210423132

Kamil, A. H., & Sulaiman, M., N. (2011). THE COMPONENTS OF SPIRITUALITY IN THE BUSINESS ORGANIZATIONAL. *Asian Journal of Business and Management Sciences*.

Kholis, N., Parmujianto, P., & Arifin, A. A. (2019). *Customer Loyalty to the Sharia Microfinance Institution in Indonesia*.

Kolb, D. A. (2014). Experiential Learning: Experience as the Source of Learning and Development (2nd ed.). *Pearson FT Press*.

Marques, J., Dhiman, S., & King, R. (2007). *Spirituality in the workplace: What it is, why it matters, how to make it work for you*. Personhood Press.

Martins, & Meyer, H. W. J. E. C. (2012). Organizational and behavioral factors that influence knowledge retention. *Journal of Knowledge Management*. https://doi.org/10.1108/13673271211198954

Meyer, & Allen, N. J. (1997). Commitment in the Workplace: Theory, Research, and Application. *In J. Barling & Kelloway, Kevin Kelloway (Eds.), Sustainability*. http://scioteca.caf.com/bitstream/handle/123456789/1091/RED2017-Eng-8ene.pdf?sequence=12&isAllowed=y%0Ahttp://dx.doi.org/10.1016/j.regsciurbeco.2008.

06.005%0Ahttps://www.researchgate.net/publication/305320484_SISTEM_PEMBETUNGAN_TERPUSAT_STRATEGI_MELESTARI

Rahadi, D. R. (2023). Pengantar Partial Least Squares Structural Equation Model (PLS-SEM) 2023. *CV. Lentera Ilmu Madani*.

Schein, E. H. (2004). Organizational Culture and Leadership. *In Cognitive Behavioural Therapy Explained*.

Sugiyono. (2014). Metode Penelitian Kuantitatif Kualitatifdan R&D. *Alfabeta*.

Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. PT. Alfabeta Bandung.

Turyadi, I., Zulkifli, Z., Tawil, M. R., Ali, H., & Sadikin, A. (2023). The role of digital leadership in organizations to improve employee performance and business success. *Jurnal Ekonomi*, *12*(02), 1671–1677.

Zohar & Marshall, I., D. (2012). Spiritual Intelligence The Ultimate Intelligence. *In Sustainability*. https://www.bloomsbury.com