



# **The Effect of Umrah Service Quality on Umrah Customer Satisfaction and Umrah Customer Loyalty: Evidence from Umrah traveling agents in Malaysia**

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**Abstract.** The main aim of this study is to explore the impact of the dimensions of Umrah service quality on customer satisfaction for Umrah and customer loyalty for Umrah in the travel industry. Increasingly intense competition and structural shifts in the business environment are now pushing companies to adopt a customer-focused strategy that elevates the value of customer-related constructs such as customer satisfaction, quality of service, and consumer loyalty in describing the success of a company. Umrah service efficiency, Umrah customer satisfaction, and Umrah customer loyalty were calculated from the literature using a 5-point Likert scale. Structural equation modeling was carried out to analyze the impact of Umrah service quality on customer satisfaction in Umrah and customer loyalty in Umrah. The result showed that all dimensions of service quality influenced customer satisfaction and loyalty of Umrah's customers. The study's key drawback is that it was confined only to the Malaysian nation. Second, the present study only focuses on the traveling industry in Umrah. The results clearly indicate the dimensions of the quality of Umrah service that the practitioners must concentrate on in order to provide a better quality of service.

**Keywords.** Umrah Customer loyalty, Umrah Customer Satisfaction, Umrah Service Quality, Umrah Traveling Industry

## **1. Introduction**

Over the past two decades, general interest in service quality in research fields has shown that a position has been taken in various research on service quality. At that time, there was a review of the embodied centrifugal relationship between customer service efficiency, performance enhancement, and competitiveness in the organization. This partnership clearly demonstrated that enhancing customer satisfaction, in turn, would lead to improved efficiency and competitiveness (Ricky and Pratiwi, 2017; Saupi et al ., 2019). Any criteria and metrics of customer satisfaction and quality of service are used by the managers of service units to measure the institution's customer needs. Service companies regard the standard of service as a significant weapon to preserve their competitiveness in the marketplace. For example, financial services provided by various banks are seen as an effective competitive tool through the use of distinguished products (Ogiemwonyi et al., 2020; Al-Hila et al., 2017). That is, the good-quality

services that banks provide could attract customers. In other words, the structural change in the improvement of the plans of Umrah travel agents to allow them to become more competitive in the marketplace (Othman et al., 2019a,b). In addition, banks play an important part in Malaysia's economic and financial development. Apparently, the Malaysian economy's growth is greatly affected by the successful travel industry in Umrah. In addition, due to changing customer requirements, banks face many challenges in their sectors, and to overcome these challenges, it is necessary for Umrah traveling to use the latest information technology to advance globally (B. J. Othman, Al-Kake, Diah, et al., 2019).

In addition, it is the duty of Umrah travel agents to provide customers with the highest quality services to ensure continued competitive advantages. Service providers face many problems in terms of valuing the quality of services due to the unacceptable quality of service in the business sector. The challenges of valuing the quality of services stem from complexity, intangibility, and the difficulty of separation (El Saghier and Nathan, 2013). The service is requesting an autonomous system to assess and clarify the output in this respect. The service quality model developed is one of the popular and widely used models for measuring quality service in the sectors. Furthermore, research was carried out on the quality of service and customer satisfaction. In comparison, there is currently a shortage of research on setting up Umrah customers to consider the impact of the efficiency of the service features against Umrah customers' satisfaction.

A High-service company will offer high customer satisfaction (Kant and Jaiswal, 2017), improve the reputation of an organization (Muala, 2016; Khatab et al., 2019b), and positive customer actions such as the intention to reuse, intention to suggest, and loyalty (Majeed, Nawzad hamawandy, Harouache et al., 2021). On the opposite, poor quality of service would result in a negative response from the consumer, bad word of mouth, and low customer repurchase (Lovelock, 2008). Therefore, it is important for the business organization to understand their customers' requirements and to be able to adapt their services to customer needs (Vanniarajan and Gurunathan, 2009).

On the contrary, poor quality of service will lead to negative consumer response, bad word of mouth, and low customer repurchase (Lovelock, 2008). Therefore, knowing the requirements of their customers and being able to adapt their services to customer needs is essential for the business organization (Vanniarajan and Gurunathan, 2009). The correct assessment of service quality would help the managers of the company recognize opportunities, weaknesses, close the service gaps, and the resources of the organization will be allocated precisely where appropriate. As defined by Othman et al. (2020) after reviewing nineteen quality service models in their report, it proposed that the key components for improving service quality should be (1) a deep understanding of business and customer focus; (2) highly motivated personnel; (3) correctly grasp the principles of service quality and related factors influencing the same; (4) possess appropriate metrics and a customer feedback system; (5) operationalize the system effectively, and (6) execute the customer relationship management system efficiently.

Previous research described customer satisfaction as an aggregate measurement based on the overall buying and consumption experience with Kadhim et al. (2020) good or service over time, which has the potential to predict future consumer behavior. It has been recognized that

happy customers typically rebound and buy more as well as function as a network by exchanging experiences to attract other potential customers. Prior studies recognized that the relationship between satisfaction and loyalty occurs with nature.

Moreover, several studies have confirmed that customer loyalty is the mediation element that may shift consumers, whether or not they become loyal (Othman et al., 2019; Khatab et al., 2019a). Srinuan et al. (2014) looked at the effect of various pricing policies on customer satisfaction in Thailand's telecom industry. It has been observed that highly complex pricing plans can lead to confusion among clients. Chakraborty and Sengupta (2014) have proposed a model of customer satisfaction in the telecommunications industry that focuses on quality, value, and price, which is defined as important factors in assessing customer satisfaction. The conceptualization of customer satisfaction has been clarified in different ways to suit the research undertaking context. It is important to apply the correct definition of customer satisfaction to prevent any diversion of the successful result or outcome from the target community of customers. Most of the customer satisfaction concepts in the literature were process-based that required an assessment process (Majed et al., 2020).

However, if the post-purchase output falls below the pre-purchase expectation of the consumer, a negative disconfirmation will mean that the customer feels dissatisfied. The definition of customer satisfaction under the method is expressed in many attribute decisions concerning a particular transaction, known as transaction-specific satisfaction (Othman et al., 2019). Customers make an evaluation or decision at a particular time during service experience or consumption situation to a transaction-specific satisfaction (Othman et al., 2020). Recent studies have suggested that the definition of cumulative satisfaction be more compatible with consumer satisfaction procedures in both economic psychology and the welfare economy. Research conducted by Othman et al. (2018) reported that the composite viewpoint is both a superior consumer loyalty forecaster and the product of previous studies.

Perceived value and perceived efficiency are the principal determinants of consumer satisfaction. The pre-buy expectation stage affects the decision of the consumer to buy the quality of the product or service offered by a company. According to Armstrong et al. (2013), expectations reflect prior knowledge and prediction of demand in relation to the capacity of the business to offer quality goods and services in the future. The degree to which the goods and services provided by a business fulfill consumer needs is measured by customer satisfaction. Every company nowadays recognizes the value of providing quality of service that will contribute to customer satisfaction or that can meet or exceed customer expectations.

Researchers continue to investigate the context and the effect of customer satisfaction that fits into today's business enterprise. The position of customer satisfaction remains, therefore, a central trend of a marketing philosophy for the relationship between pre-consumption and post-consumption. Recent research has established customer satisfaction as a backdrop to consumer loyalty (Ogiemwonyi et al., 2019), as a happy consumer has been found to promote customer engagement in a business process (Eisingerich et al., 2014). Recognizing the importance of generating customer satisfaction, current research identified the determinants of satisfaction, such as service quality (Khorsheed, 2020), perceived value (Eid and El-Gohary, 2015), the physical environment, and consumer emotion (Ali and Amin, 2014), service marketing combining elements (Farhad Al-Kake, Amran Harun, Bestoon Othman, 2019). In the banking

industry, for example, El Saghier and Nathan, 2013 reported that since loyalty is connected to customer satisfaction, banks are introducing new, successful strategies to increase the quality of service satisfaction and loyalty.

Service quality has long been investigated as a standard for customer satisfaction (Othman et al., 2019b), and clear results on the direct relationship between service quality and customer satisfaction are well-founded in past studies by Han and Hyun (2015); Rajaratnam et al., (2014).

While most empirical evidence showed significant relationships in the quality of service to customer satisfaction, further investigation into this relationship should be continued and not taken lightly, especially in unexplored services such as Umrah travel services, as the quality of service is found to be insignificant to satisfaction in several studies as reported by Almunawar et al., (2013) in the travel industry. On the physical side, the degree of Umrah traveling services is higher than on human contact. Service quality formulation in this study consists of five dimensions of SERVQUAL, which could have different impacts on customer satisfaction. To address the current gap in Umrah's travel services for Mecca and Medina in the sense of the Kingdom of Saudi Arabia.

## 2. Literature review

### 2.1 Umrah travel agents in Malaysia

In Malaysia, the ministry of tourism and culture issued travel licences to 234 travel agencies dealing in Umrah services. Table 1 shows that only sixty nine agencies were aligned and accorded with the Madrassah (Umrah special licence). Notably, the travel agencies are divided into two categories: 1) the general travel agencies and 2) Umrah travel agencies. The general travel agency is a travel agency which offers services for general travels and trips such as holidays, while Umrah travel agencies are those agencies that offer just Umrah and spiritual travel services (Majid *et al.* 2016).

Religious travelling and tourism are now considered active sectors in the Malaysian economy. This industry is important because of its nature and level of competition. Acknowledging the lack of research conducted in the field of Umrah pilgrim as identified by Hassan *et al.* (2016), thus this study, therefore, aims to analyse the factors influencing customer loyalty of Umrah travel agents in Malaysia.

**Table 1: List of Umrah travel agents in Malaysia**

No.	Name Of Agency	No.	Name Of Agency
1	<u>Andalusia Travel &amp; Tours Sdn Bhd</u>	36	<u>Interleisure &amp; Event Management Sdn Bhd</u>
2	<u>Platinum Gesture Travel &amp; Tourse Sdn Bhd</u>	37	<u>Triways Omega Travel &amp; Tours Sdn Bhd</u>
3	<u>Utas Travel &amp; Tours Worldwide Holidays Sdn Bhd</u>	38	<u>Uc Travel Sdn Bhd</u>
4	<u>Yha Travel &amp; Tours (M) Sdn Bhd</u>	39	<u>Fa Izin International Travel &amp; Tours Sdn Bhd</u>
5	<u>Rayhar Travel Sdn Bhd</u>	40	<u>Multaqa Al-Iman Travel</u>
6	<u>Alfajr Travel &amp; Tours Sdn Bhd</u>	41	<u>Al Furgan Travel &amp; Tours Sdn Bhd</u>
7	<u>Al-Nile Tour &amp; Travel Sdn Bhd</u>	42	<u>Arrayyan Travel Services Sdn Bhd</u>

8	<u>Wira Saujana Travel &amp; Tours Sdn Bhd</u>	43	<u>Al Wasayet Travel &amp; Tours Umrah Services Sdn Bhd</u>
9	<u>Th Travel &amp; Services Sdn. Bhd.</u>	44	<u>C.S Holidays Sdn. Bhd</u>
10	<u>Edaran Travel &amp; Tours Sdb Bhd</u>	45	<u>Felcra Travels And Tours Sdn. Bhd.</u>
11	<u>Zahafiz Travel &amp; Tours Sdn Bhd</u>	46	<u>Gemilang Travel &amp; Tours Sdn Bhd</u>
12	<u>Cantumas Travel &amp; Tours Sdn. Bhd</u>	47	<u>Bahrulmazi Travel &amp; Tours Sdn. Bhd.</u>
13	<u>Tm Tours &amp; Travel Sdn Bhd</u>	48	<u>Misbah Travel &amp; Tours Sdn. Bhd.</u>
14	<u>Elaf Shahidah Travel Sdn Bhd</u>	49	<u>Tiram Travel Sdn. Bhd</u>
15	<u>Felda Travel Sdn Bhd</u>	50	<u>Dinar Holidays Sdn Bhd</u>
16	<u>Juara Travel &amp; Tours Sdn Bhd</u>	51	<u>Touch Me Travel &amp; Tours Sdn Bhd</u>
17	<u>Umh Travel &amp; Services Sdn Bhd</u>	52	<u>Madinah Travel &amp; Tours Sdn Bhd</u>
18	<u>Falcon Travel &amp; Tours Sdn Bhd</u>	53	<u>Ria Travel &amp; Tours Sdn Bhd</u>
19	<u>Deraz Travel &amp; Resort Sdn Bhd</u>	54	<u>Zusb World Travel Sdn Bhd</u>
20	<u>Ksb Travel &amp; Tours Sdn Bhd</u>	55	<u>Mkm Ticketing Tarvel &amp; Tours Sdn Bhd</u>
21	<u>Syaza Travel &amp; Tours Sdn Bhd</u>	56	<u>Alquds Travel Sdn Bhd</u>
22	<u>An Najwa Travel &amp; Tours Sdn Bhd</u>	57	<u>Lintas Travel Services Sdn Bhd</u>
23	<u>Nat Tour Sdn Bhd</u>	58	<u>Tri - D Travel</u>
24	<u>Imtiyaz Travel &amp; Tours Sdn Bhd</u>	59	<u>Epl Travel And Tours Sdn Bhd</u>
25	<u>Mr Travel &amp; Services Sdn Bhd</u>	60	<u>ريد سي السفر</u>
26	<u>Adam Holiday Travel Sdn Bhd</u>	61	<u>Al Zahabi Travel Sdn Bhd</u>
27	<u>Poto Travel &amp; Tours Sdn Bhd</u>	62	<u>Az Zuha Group Travel&amp;Tours Sdn Bhd</u>
28	<u>Rakyat Travel Sdn Bhd</u>	63	<u>Kota Mas Travel Tours</u>
29	<u>Demak Travel Sdn Bhd (B)</u>	64	<u>Tradewinds Travel Services Sdn Bhd</u>
30	<u>Hm Global Charter Travel Sdn. Bhd.</u>	65	<u>Glocal Link Travel &amp; Tours (M) Sdn. Bhd</u>
31	<u>Triways Travel Network (M)</u>	66	<u>Img Travel &amp; Tours Sdn.Bhd</u>
32	<u>Batuta Travel &amp; Tours Sdn. Bhd.</u>	67	<u>Maqbul Travel And Tours Sdn. Bhd.</u>
33	<u>Rey-Z Travel Services Sdn Bhd</u>	68	<u>Al-Rahala Travel &amp; Tours Sdn Bhd</u>
34	<u>Jagong Mas Travel Sdn Bhd</u>	69	<u>Mn Ajiwa Travel &amp; Tours Sdn Bhd</u>
35	<u>Kopetro Travel &amp; Tours Sdn Bhd</u>		

The travel agency is a rapidly growing business which can provide Umrah and Hajj travellers with a variety of assistance including accommodation, transportation, tickets, tour packages, and many more.

## 2.2 Underpinning Theory: Stimulus-Organism-Response

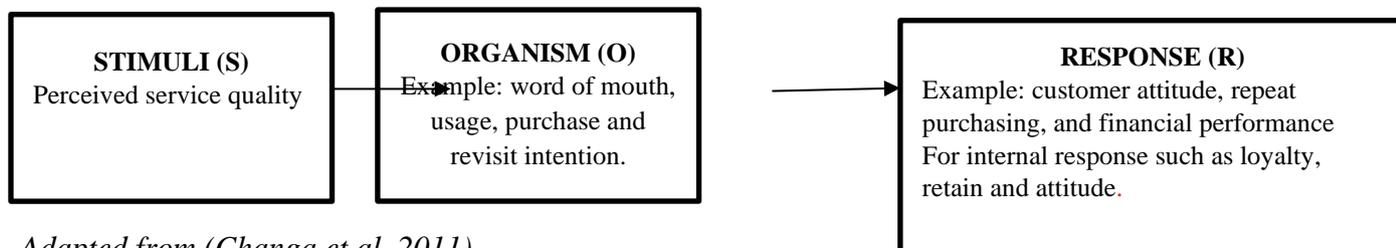
The expression Stimulus-Organism-Response (S-O-R) was firstly introduced by Robert S. Woodworth in 1921 (Peng & Kim, 2014). Woodworth disagreed with the environment adjustment which was only restricted to the stimuli-response (S-R) relationship. He claimed that psychologists have left out the role of brain mechanism and then emphasized the importance of the organism in S-O-R relationship. Woodworth used the term of mechanism which was referred to the way organism interacts with the environment in order to satisfy a need. The internal condition of the organism activates the organism behavior and the organism will become inactive unless it is activated through the presence of a need or drive (Peng & Kim, 2014).

The S-O-R model contains three stages which are stimulus, organism and response. Stimuli refer to all factors that have impacts to individual internal states and stimulate the individuals (Eroglu, Machleit, & Davis, 2001). According to Belk (1975), he explained that “all those factors” represent five categories of the situational characteristics namely physical surrounding, social surrounding, temporal perspective, tasks definition and antecedent states. Bagozzi (1984)

described that in a situation where consumer behaviour is followed by the sequence of S-O-R system, the stimuli factors are external to the individual and marketing mix elements such as; product, price, advertisement, brand and other surrounding setting are part of stimuli factors (Changa, Eckmanb, & Yanb, 2011). According to Jacoby (2002), he claimed that stimulus is best known as a “package” of many that often interrelating and competing stimuli.

Organism refers to human internal processes which represent by emotional and cognitive systems including prior experience which is also known as “long-term memory” (Jacoby, 2002). The structure of organism is an intervention process between stimuli external to the individual and the final outcome, reactions or responses emitted which consist of perceptual, physiological, feeling and thinking activities (Bagozzi, 1984) for example, the past experience, knowledge, beliefs, emotional, service value (Jacoby, 2002) and perceived service quality (Kim & Moon, 2009; Wang, Hernandez & Minor, 2010). Lastly, the response stage in the S-O-R framework represents the ending results and the final judgments of consumers, which can be favorable or unfavorable behaviors (Donovan & Rossiter, 1982; Sherman, Mathur, & Smith, 1997). Jacoby (2002) referred the response stage as those responses that are externally detectable including verbal, non-verbal and behavioral responses such as word of mouth, usage, purchase and revisit. However, Jacoby (2002) also stated that responses such as intention, satisfaction, beliefs and attitude are not visible to outsiders which are also known as an internal response.

The theoretical framework of S-O-R is presented in Figure 1 where the S-O-R framework explains that the stimulus encourages the variation of effect or response depending on the state of the organism as a mediator which in turn causes an approach as a positive response or avoidance as seen as a negative response. The organism mediates the relationship between the stimulus and the response factor.



*Adapted from (Changa et al. 2011)*

Figure 1: Stimuli-Organism-Response theoretical framework

In the similar thought, Mehrabian and Russell (1974) model had applied the S-O-R framework in their environmental psychology study. Later, Donovan and Rossiter (1982) had adopted Mehrabian and Russell (1974) model and introduced it into the marketing context. The model postulates that environmental stimuli (S) points to an emotional reaction as internal part of an organism (O) that drives consumer’s behavioral response (R). Emotion states are used to represent organism mechanism where pleasure, arousal and dominance dimensions are conceptualized in emotion construct. Past studies had adopted Mehrabian and Russell’s model to investigate the relationship of environmental stimuli as a predictor of emotional states and emotions as the predictor of consumer behaviours in several industries such as retailing (Cheng, 2011; Goi, Kalidas & Zeeshan, 2014; Kim & Lennon, 2013; Vieira, 2013) and restaurants (Hyun & Kang, 2014; Jang & Namkung, 2009; Liu & Jang, 2009).

However, several scholars viewed the Mehrabian and Russell's model is limited to environmental aspect as a stimulus and may not adequate to represent the consumer's behavior response. For instance, Goi *et al.*, (2014) study found that besides environmental elements, the value based on price paid by customers play a significant role in the stimulus construction. Another finding by Goi *et al.*, (2014), the impact of the stimulus on the response was higher compared to the impact of an organism to response. This indicates that the environmental factor may not sufficient to attract customers to visit a store and customers' response do not occur according to the cue of S-O-R model but also needs to consider the incorporation of stimuli as the predictor of response.

Another scholar Hyun and Kang (2014) found that environment and non-environmental factors such as price, product quality and service quality are found significant to emotion aspect as a more holistic approach to investigate the relationship between emotions and customer behavioral response. In the same result with Goi *et al.* (2014) study, Jang and Namkung (2009) suggested that stimuli aspects should be examined in a broaden context to organism and response despite the sequence of S-O-R. Their suggestion is also aligned with Hyun and Kang (2014) study where stimuli factors should not only limited to the environmental factor and consider other elements such as product and service quality.

In Jacoby (2002) article, he proposed a reconceptualization of S-O-R framework. He argued that the S-O-R framework is based on linear relations or a logically relationship phenomena which suggests a sequential of S - O - R process. The framework may not be able to fit with a dynamic process which influences by multitude phenomena, the constructs and relationships especially when the phenomena is non-linear and not necessarily logical. He further claims that existing framework may cause difficulties to categorize due to lack of clarification on a particular phenomenon under the stimulus, organism and response such as a factor of ethnic, religious, social class, reference group and other social influences, beliefs, attitudes, intentions and satisfaction.

Thus, Jacoby (2002) proposed a comprehensive relationship framework between S-O-R as shown in Figure 2. The diagram shows seven sectors of psychological systems where sector one represents the "Encountered Environment" as experienced by individual at a particular moment which includes marketing mix, communication, and other impinging factors; sector two represents "Automatic Processing" which involves unconscious process of incoming stimuli or internally activated stimuli or both; sector three represents the "Experiential Storehouse" that is related to the individual's emotive and cognitive systems, including all retained prior experience; sector four represents "Consciousness" that consists of mental responses of the moment of which the individual is consciously aware; sector five represents "Nontrace Stimulus-Response Events" which is automatic and leaves no psychological trace of their occurrence; sector six represents "Internal Responses" that contains those outcomes from Sector 4 that are not directly visible to an outsider such as learning, changes in beliefs, attitudes, intentions, impressions, judgments and satisfaction; and seven represents "External Responses" which consists of all those responses that are externally detectable that include nonverbal responses, verbal responses and behavioral responses.

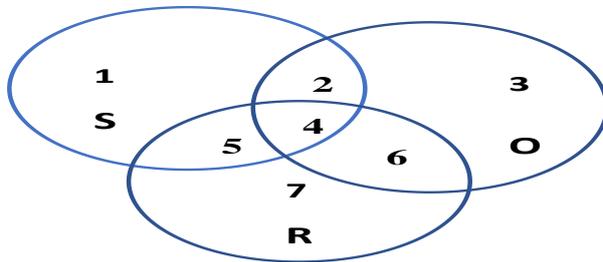


Figure 2: Toward re-conceptualizing Stimulus-Organism-Response:  
A temporally bound two-dimensional representation (Jacoby, 2002)

Jacoby (2002) claimed that the proposed reconceptualization of S-O-R framework is compatible with the traditional S-O-R framework which is able to accommodate various phenomena, the reconceptualize framework is parsimonious, provides a better understanding of dynamic psychological, flexible, easier to identify and visualize, shows where and how variables interconnected to another variables. For instance, an extension of S-R relationship in the S-O-R framework as illustrated in Jacoby framework was supported by Goi *et al.*, (2014) study. Their study in the coffee shop retailing, the stimulus factor was found to produce a stronger effect towards the response compared to the organism effect to response. This suggests future research to consider broader factors to be incorporated into stimuli dimension instead of being physically environmentally dependable and further suggest to develop a better instrument to clarify organism dimensions. The extended S-O-R framework adapted in Goi *et al.*, (2014) study is illustrated in Figure 3.

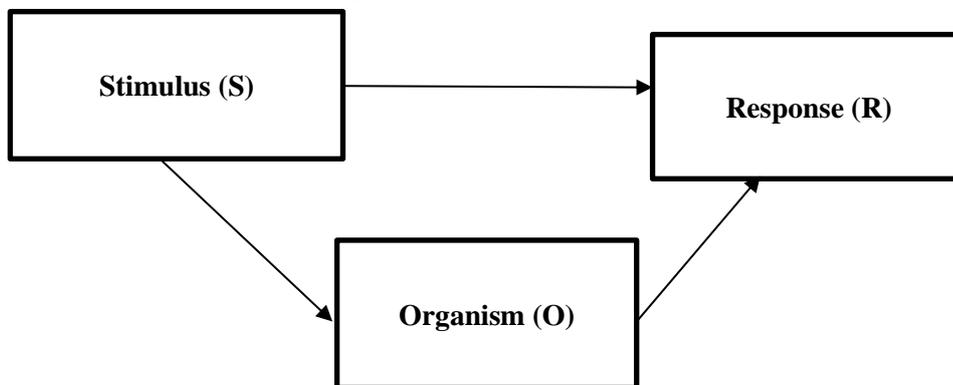


Figure 3: Extended S-O-R framework (Goi *et al.*, 2014)

### 2.3 Relationship of Stimulus-Organism-Response theory with the present study Model

One of the fundamental theories used in explaining on consumer behavior perspective is stimulus-organism-response (S-O-R) framework. The S-O-R framework adapted from Mehrabian and Russell (1974) was mostly referred by scholars to investigate consumer behavior in regard of environmental effects especially in retailing and various industries like for this study it is related with Umrah travel services (Gao & Bai, 2014). However, environmental variable as stimulus factor, emotional variable as organism factor and the sequence path of S-O-R are no longer exclusive to the S-O-R framework.

Since the framework offers more rooms to be further explored, several studies had attempted to include more variables in the S-O-R framework such as product attributes and price (Lee & Yun, 2015), human and value elements (Goi *et al.* 2014), personality factors (Jani and Han,

2015), reputation and quality elements (Kim and Lennon, 2013), technology and ambient conditions (Hossain *et al.* 2012), human elements (Liu and Jang, 2009) and hedonic and utilitarian value (Peng and Kim, 2014) for stimuli stage. While for organism stage, service value (Lee and Yun, 2015), perceived service quality (Kim and Moon, 2009; Wang *et al.*, 2010) and perceived risk (Kim & Lennon, 2013; Lee, Kim, & Fiore, 2010) were used in the past studies instead of limited to emotional aspect only because emotion is co-existed with cognitive systems to produce satisfaction (Seth, Deshmukh, & Vrat 2005).

Present study adopting the extended S-O-R framework which proposed by Goi *et al.* (2014) with variables that goes beyond traditional S-O-R framework (Mehrabian & Russell 1974). Furthermore, the extended S-O-R framework was integrated with service quality for Umrah Travel Services (Booms & Bitner, 1981) as this study attempts to contribute knowledge in broadening knowledge in the S-O-R theoretical framework.

According to Bagozzi (2015) and Seth *et al.*, (2005), the elements of marketing mix and service quality are one of examples of external stimuli to the person’s internal organism and stimuli components should serve a “package” of many is seem compatible with the definition of marketing mix concept as “combination of all of the factors ...” (Mccarthy, 1964) and “the set of controllable marketing variables that the firm blends ...” (Kotler & Armstrong, 2013).

The cognitive system is a part of human organism system besides emotional factor. Cognitive from the view of Mey (2003) was a broad and diverse range of psychological approaches which emphasizes the configurations and progressions within the individual’s mind that claims to perform the paramount role in behavior such as reading, speech, problem-solving and thinking. In brief, cognitive can be viewed as a decision-making process at individual level like evaluation and judgment (Kim & Moon, 2009).

This study is interested to investigate the role of customer satisfaction as post-purchase evaluation and internal response to embody the organism stage while customer loyalty of Umrah travels users which considered as a response of this satisfaction is described in figure 4.

**STIMULI (S) - ORGANISM (O) - RESPONSE (R) THEORY**

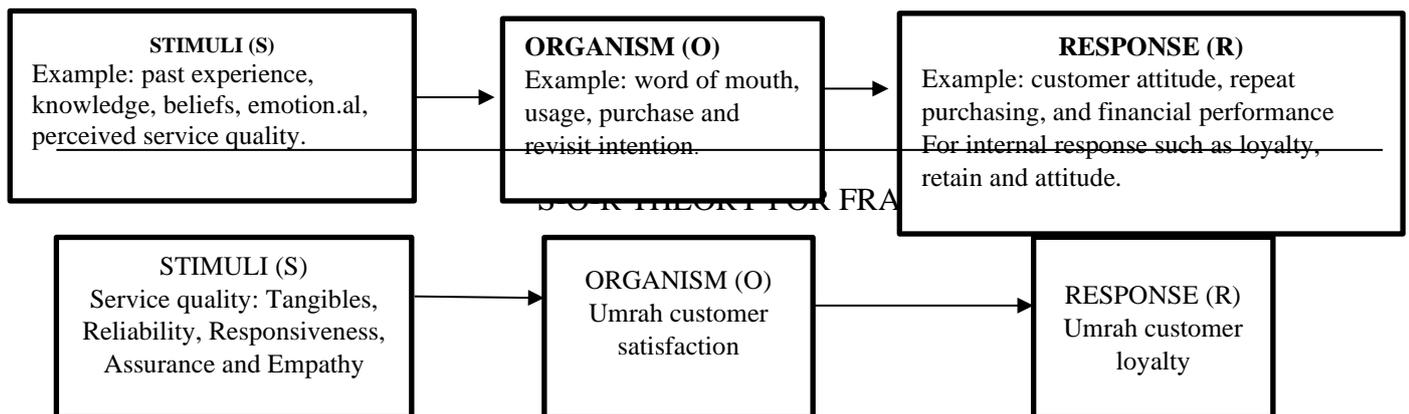


Figure 4: S-O-R Theory (Application with Framework)

From the literature, it has been established and universally agreed that a customer satisfaction is one of the doors to the next level of behavioral action (like customer loyalty) and it is sufficient to predict the outcome of behavior such as word of mouth, purchase or repurchase.

## **2.4 Customer Loyalty**

Basically, customer loyalty refers to a consequence of all the experiences that a customer has with a service/product provider such as from physical interactions, emotional involvements and value chain moments. Prior research defines loyalty as a customer's deep commitment to rebuild and re-patronize a preferred product or service in the future despite the presence of situational influences and marketing efforts that may result in switching behaviors (K. M. Abdullah et al., 2020). Customer loyalty is defined as the link between customer attitude, repeat purchasing, and financial performance (Moura & Cunha, 2019) while (Stan *et al.*, 2013) highlighted the loyalty's consequences that derive from customer's satisfaction strategy and its role in substantially increase customer retention and decreasing marketing costs. According to Yee *et al.*, (2010), the main antecedents of customer's loyalty involve employee loyalty, service quality and customer satisfaction.

Past research conducted by Oliver (1999) revealed that loyalty can be established through four phases: cognitive sense, affective sense, conative manner and finally behavioral manner. Cognitive, conative and affective are usually viewed as attitudinal loyalty and depend mainly on customer's experience with service providers. The total of these three phases result in the behavioral loyalty as the final stage. Similarly, Pan *et al.*, (2012) argued that customer satisfaction, trust, commitment, and loyalty program memberships positively impact customer loyalty. In addition, authors emphasized on product related attributes such as quality, value, brand reputation and switching cost also determine the level of loyalty from customers.

Establishing loyalty requires the company to focus the value of its product and services as well as building long-term relationships with customers (Gronholdt, Martensen, & Kristensen, 2000) that leads to enhancing profitability as revealed by Thomas (2013).

Eid (2015) highlighted in his research that the degree of tourists' loyalty to a destination is reflected in their intention to revisit the destination and in the recommendations to others as for instance via word of mouth. Therefore, information about tourist' loyalty is crucial for destinations like Mecca and Madina for Umrah travelers.

There are various approaches in defining customer loyalty. Consumer loyalty may be defined as a singular concept, usually as an attitude towards the loyalty object or as repeat patronage behavior; alternatively, the definition may combine attitude and behavior in either an additive or an interactive expression. A study by East *et al.* (2005) has defined that combining concepts of loyalty are of limited value and therefore should be defined as a singular measure. For this present study, the uni-variable approach was used to assess customer loyalty, which is aligned with the definition by (East *et al.* 2005). Emphasizing the differences between Umrah traveling service could strengthen the Umrah travel agents competitive ability and raise satisfaction and customers' willingness to repeat the service (Hassan, Maghsoudi, & Nasir, 2016). Thus, for this study, customer loyalty is a uni-variable and it is conceptualized as the willingness of the customers to return and patron the Umrah travel agents which are in line with the study by (Rashid et al., 2019).

## **2.5 Customer Satisfaction**

The previous research defined customer satisfaction as an overall evaluation based on the total purchase and consumption experience with the good or service over time Fornell et al., (1996) and has the potential to predict the future customer behavior (Hill, 2008). It was acknowledged that satisfied customers usually rebound and buy more as well as work as a network to reach

other potential customers by sharing experiences (Paul and Nick, 2016). Prior research has acknowledged that there is a relationship with nature between satisfaction and loyalty. In addition, many researchers have assured that customer satisfaction is the mediation variable that might change the customers, whether they will become loyal or not (Bennett and Rundle-Thiele, 2004; Hennig-Thurau, & Klee, 1997; Singh, 2006). Verma, Yogesh, and Singh (2017) pointed out that there is a lack of research in investigating the relationship among marketing mix, customer satisfaction and loyalty. Srinuan, Srinuan, and Bohlin (2014) analyzed the impact of different pricing strategies on customer satisfaction in telecom market of Thailand. It was observed that highly complex plans in terms of pricing may lead to confusion among customers. Chakraborty and Sengupta (2014) proposed a model of customer satisfaction in the telecom industry which focuses on quality, value, and price and are found as significant factors in determining customer satisfaction. The conceptualization of customer satisfaction was explained in various ways to suit the context of research undertaking. Applying the right concept of customer satisfaction is vital to avoid any distraction of performance result or outcome from customer target group. Most of the definitions of customer satisfaction in literature were process based which involved evaluation process (Z. M. Sadq et al., 2020). However, when post-purchase performance decreases below than customer's pre-purchase expectation, it will result in a negative disconfirmation that causes the customer feels dissatisfaction (Maria, Miranda, and Breazeale, 2014). Customer satisfaction concept under the process based is reflected to several attribute judgments related to a particular transaction which known as a transaction-specific satisfaction (Koufteros *et al.* 2014; Maria *et al.* 2014). In a transaction-specific satisfaction, customers make an assessment or judgment at a particular time during service encounter or consumption situation (Koufteros *et al.* 2014). Past studies had recommended that cumulative satisfaction concept is more consistent with treatments of customer satisfaction in both economy psychology and welfare economics (Gustafsson, Johnson, and Roos, 2005). A study by Maria *et al.*, (2014) had confirmed that cumulative perspective is a superior forecaster of customer loyalty as well as the result of previous studies. The major determinants of customer satisfaction are perceived value and perceived quality. Pre-purchase expectation stage influences customer's decision to purchase the quality of a company's product or service. According to Kotler and Armstrong (2013), expectations represent prior consumption experience and forecast relating to the company's ability to deliver quality products and services in the future. Customer satisfaction is determined by the extent to which products and services supplied by a company meets customer expectations. Nowadays, every organization recognizes the importance of delivering service quality which will lead to customer satisfaction or that can meet or exceed customer expectations (Shahbaz et al., 2020). Researchers keep exploring the antecedent and consequence of customer satisfaction that are able to fit in today's business undertaking (Albayrak and Caber, 2015). Therefore, the role of customer satisfaction still remains a central tendency of a marketing concept for the relationship between pre-consumption and post-consumption (Minarti and Segoro, 2014). Recent research has identified customer satisfaction as an antecedent to customer loyalty (Kursunluoglu, 2014) as a satisfied customer was found to encourage customer involvement in a business process (Eisingerich, Auh, and Merlo, 2014). Acknowledging the importance to form customer's satisfaction, existing research had identified the determinants of satisfaction for instance service quality (Rajaratnam et al., 2014), perceived value (Eid and El-Gohary, 2015), physical environment and customer emotion. On the other hand, a study was done in the Malaysian retail banking industries by Stan *et al.*, (2013) which stated that assurance and empathy possess a

great effect on the satisfaction of bank customers. More studies which had been done by Arasli, Mehtap-Smadi, and Turan Katircioglu (2005), showed that reliability has the highest influence on customer satisfaction. It also showed that reliability affects customers' satisfaction greatly. For instance, in the banking industry, (Arasli *et al.* 2005) and (Saghier and Nathan, 2013) claimed that due to the fact that loyalty is related to customer satisfaction, banks perform new effective strategies to improve the quality of service satisfaction and loyalty.

### **2.5 Measurement of customer satisfaction**

Measuring customer satisfaction is an evaluation process for an organization to identify customer response towards products or services, continuous improvement, added value to business and prospect for future growth. Generally, there are two famous types of scale applied in the measurement of customer satisfaction, a single item and multiple items. Some researchers like (Shin and Elliott, 2001), used a single item rating scale of four to seven point to measure the overall satisfaction as a simple basis evaluation to reflect "very satisfied" to "very dissatisfied". Most of the customer satisfaction measurements were developed to simply evaluate the global or net satisfaction with post-purchase of product and service (Ali *et al.*, 2021).

Selecting a right measurement scale for customer satisfaction is crucial in obtaining accurate results in empirical studies. There are various approaches in defining customer satisfaction. Customer satisfaction may be defined as satisfaction of a person's feelings of pleasure or disappointment resulting from comparing a product or service perceived performance or outcome in relation to his or her expectations. A study by Olorunniwo, Maxwell and Udo (2006) has defined that combined concepts of satisfaction are of limited value and therefore should be defined as a singular measure. For this present study, the uni-variable approach was used to assess customer satisfaction, which is in line with the definition by Olorunniwo *et al.*, (2006). Emphasizing the differences between Umrah traveling service could strengthen the Umrah travel agents competitive ability and raise satisfaction and customers' willingness to repeat the service Hassan, Maghsoudi, & Nasir, (2016), thus, for this study, customer satisfaction is a uni-variable.

Most of the scholars had recognized that customer satisfaction is a complex construct in nature and the application of multi-item scales is recommended to suit in a way to provide a better understanding about satisfaction from the customer perspective rather than a single item scale (Gilbert and Veloutsou, 2006). The multi-item approach was enable satisfaction construct to be measured empirically through levels of scale reliability which is found impossible to single-item measure. Thus, multi-item measures with unidimensional variable was part of this study. Unidimensional variable explains more broadly on customer satisfaction aspects from which it may be produced the desired result through valid methodology and measurement for this study with more justifiable construct validity (Nunnally, 1975).

In regard to customer satisfaction measurement approach, there are two approaches namely transaction specific and cumulative satisfaction approach which are still applicable in recent studies throughout various industries. The objectives of studies was determine which approaches are suited to be used in the studies. However, scholars are more inclined to use multiple items scale compared to single item scale for studies (Kafcheh *et al.*, 2020; Othman, 2020; Slim *et al.*, 2021).

Table 2: The measurement of customer satisfaction used in recent years studies

No.	Authors	Industry	Item/ dimensio nality	Scales	Components
1	Abkar (2017)	Mobile	5 items Uni-dim	1: strongly disagree, 5: strongly agree	General satisfaction, affective, value
2	Jobhaarbima (2017)	Toyota Cars	4 items Uni-dim	1: strongly disagree, 5: strongly agree	General satisfaction and affective
3	Muala (2016)	Bank	5 items Uni-dim	1: strongly disagree, 5: strongly agree	General satisfaction and affective
4	Ngo and Nguyen (2016)	Bank	3 items Uni-dim	1: strongly disagree, 7: strongly agree.	overall customer satisfaction
5	De Oña et al., (2016)	Transit	3 items Uni-dim	(1-lowest level of satisfaction, 5-highest level of satisfaction)	General satisfaction
6	Albayrak & Caber (2015)	Hotel	1 item Uni-dim	1: strongly disagree, 5: strongly agree	General satisfaction
7	Han & Hyun (2015)	Medical Tourism	3 items Uni-dim	1 : Extremely disagree, 7: Extremely agree	General satisfaction, affective and cognitive
8	Akamavi et al. (2015)	Airlines	4 items Uni-dim	1: strongly disagree, 5: strongly agree	Cognitive and affect-based
9	Eid & El-gohary (2015)	Tourism	4 items Uni-dim	1: strongly disagree, 5: strongly agree	Emotion, performance, cognitive
10	Noyan & Şimşek (2014)	Shopping	7 items Uni-dim	1: completely disagree, 10: completely agree	General satisfaction, affective, value, disconfirmation, cognitive and need fulfillment
11	Hassan, Jusoh & Hamid (2014)	Insurance	5 items Uni-dim	1: strongly disagree, 7: strongly agree	General satisfaction, affective, disconfirmation and cognitive
12	Eisingerich et al., (2014)	Financial services	3 items Uni-dim	1: strongly disagree, 7: strongly agree	General satisfaction, affective and cognitive
13	Loureiro, et al., (2014)	Shopping	3 items Uni-dim	1: strongly disagree, 10: strongly agree	Cognitive and affect-based
14	Giovanis et al., (2014)	Telecommun ication	3 items Uni-dim	1: strongly disagree, 7: strongly agree	Emotion
15	Suki (2014)	Airlines	3 items Uni-dim	1: strongly disagree, 5: strongly agree	Emotion, performance, cognitive
16	Wu (2014)	Casino	3 items Uni-dim	1: strongly disagree, 7: strongly agree	General satisfaction,

					affective and cognitive
17	Ali (2014)	Hotel	4 items Uni-dim	1: strongly disagree, 5: strongly agree	Cognitive and affect-based
18	Koufteros et al., (2014)	Web purchase	8 items Uni-dim	1: strongly disagree, 7: strongly agree	General satisfaction, affective, disconfirmation,
19	Koufteros et al., (2014)	Web purchase	9 items Uni-dim	1: strongly disagree, 7: strongly agree	General satisfaction, affective, disconfirmation,
20	Terpstra & Verbeeten (2014)	Financial services	9 items Uni-dim	1: totally disagree, 4: totally agree	General satisfaction, affective, disconfirmation,
21	Chakraborty & Sengupta (2013)	Telecommunication	1 item Uni-dim	1: strongly disagree, 7: strongly agree	General satisfaction
22	Chou & Chiang (2013)	Software	1 item Uni-dim	(1) Verydissatisfied/very satisfied; (2) Very displeased/very pleased; (3) Veryfrustrated/very contented; (4) Absolutely terrible/absolutely delighted.	Cognitive and affect-based
23	Fatima & Razzaque (2013)	Banking	1 item Uni-dim	1: strongly disagree, 5: strongly agree	General satisfaction
24	Howat & Assaker (2013)	Public Aquatic	2 items Uni-dim	1: displeased, 7: pleased	General satisfaaaction and affective
25	Etemad-Sajadi & Rizzuto (2013)	Restaurant	3 items Uni-dim	1: strongly disagree, 5: strongly agree	General satisfaction and affective
26	Gallarza, et al., (2013)	Tourism	3 items Uni-dim	1: very low, 5: very high	Affective, cognitive and need fulfillment

Customer satisfaction is regarded as influencing repurchasing intentions and behaviour, which in turn leads to future business income and returns. According to Zhang, Ye, Law, and Li (2010), customer satisfaction is a complex construct. It has been referred to in different ways (Ahmad et al., 2013; Al-Debi & Al-waely, 2015; Arokiasamy, 2014; Ashdaq et al., 2015; Daikh, 2015; Ngo & Nguyen, 2016; Wang et al., 2013; Zakaria et al., 2014) . In recent times, researchers have argued that there is a distinction between customer satisfaction on tangible products and on service experiences. As a process in time, service quality takes place before, and leads to overall customer satisfaction. Although Cronin and Taylor originally hypothesized that satisfaction is an antecedent of service quality, their research with a multi-industry sample showed, in a LISREL, SPSS and PLS analysis, an opposite relationship. Service quality and appear to be both of the service factors contributing to customers' satisfaction judgements (Id et al., 2020; Jabbar et al., 2020; B. Othman, Weijun, et al., 2020; Yas et al., 2021). There are clearly other antecedents.

Overall satisfaction with an experience does lead to customer loyalty. Jobhaarbima (2017) stated that customer satisfaction is vital to the marketer because it is generally assumed to be a

significant determinant of repeated sales, positive word of mouth and consumer loyalty”. Similarly, Arokiasamy (2014) had also argued that “satisfaction can be thought of as an important determinant of brand loyalty”, while Minarti and Segoro (2014) claimed that it is the satisfaction with a brand which leads to customer loyalty. This view is also supported by Muala (2016). Fernandes & Solimun (2018) showed empirically that brand loyal customers have a lower probability to switch brands due to higher level of satisfaction. On the basis of the above, customer satisfaction is indicated as a mediator in the link among service quality and customer loyalty.

## **2.6 Service Quality**

Organization with high service quality will lead to high customer’s satisfaction (Abkar, 2017), boost an organization’s image (Muala, 2016; Shukor, 2016) and positive customer’s behaviour such as re-use intention, recommendation intention and loyalty (Kim and Damhorst, 2010; Zakaria *et al.* 2014). On the contrary, poor service quality will cause the customer to respond in negative attitude, bad word of mouth and low customer repurchase (Lovelock and Wirtz, 2011). Thus, it is essential for the service organization to understand the requirement of their customers and able to adjust their services according to the needs of customers (Vanniarajan and Gurunathan, 2009).

Another essential point by Purcărea, Gheorghe, and Petrescu (2013) who suggested that a persistent investigation of the consumer expectations and perceptions is needed to ensure a long survival of service organization. The right evaluation of service quality will assist organization’s managers to identify opportunities, weakness, close the service gaps and organization’s resources will be precisely distributed where there is a necessary need. As identified by Seth *et al.* (2005) after reviewing nineteen service quality models in their study, proposed that the main components towards improvement of service quality are (1) deep understanding of market and customer focus; (2) highly motivated staff; (3) precisely comprehend the concepts of service quality and associated factors affecting the same; (4) possess an effective indicators and customer feedback system; (5) effectively operationalize system; and (6) efficient implementation of customer relationship management system.

## **2.7. Conceptual Definition of service quality**

According to Mucai, Mbaeh, and Noor (2013), service quality is viewed as “a multidimensional concept, perceived and evaluated by the customer based on five dimensions: Tangibility, reliability, assurance, responsiveness and empathy. The concept of service quality was argued to be originally used as part of the framework of with considering customers the focal point (Rajaratnam *et al.*, 2014). Additionally, in studying the development of service quality, (Lovelock and Wright, 1999) highlighted the confirmation-disconfirmation view as the core concept for its development. The confirmation and disconfirmation concept is explained as a comparison of the customers’ perceived (experience) with their expectations of the service. This has led some researchers to argue that service quality is a component of customer satisfaction because it reflects trade-offs, personal and situational factors (Zeithaml & Bitner, 2003).

Service quality is commonly defined as a discrepancy between the service expectation and perceived service that is delivered by the organization and the service performance by employees (Syapsan, 2019). In the early foundation of service quality concept, (Grönroos, 1984) service quality model is also known as Nordic perspective which are identified into two

dimensions of service quality namely technical quality that concern on “what customer gets” and functional quality that is related on “how he gets it”. Grönroos’s study defined technical quality as “what the consumer receives as a result of interactions with a service firm” and functional quality, is defined as “the way in which the technical quality is transferred”. Grönroos concluded that the technical and functional quality of service built up the corporate “image” of the company. Zeithaml, (1988) in his study in the means-end model had defined service quality as a global judgment or attitude which is related to the overall excellence or superiority of the service and this definition also cited again by Parasuraman, Zeithaml, and Berry, (1988). Mittal and Gera (2013) claimed that the definition of service quality is given by Zeithaml (1988) that is most widely accepted by other scholars for studying service quality. This study uses definition provided by Zeithaml (1988).

The most common and widely accepted measurement scale for service quality is “SERVQUAL”, which was formally established by (Parasuraman *et al.* 1988) and subsequently refined by authors in 1994. They defined perceived service quality as a “global judgment, or attitude, relating to the superiority of the service”. Authors divided service quality dimensions into tangibles, reliability, responsiveness, assurance and empathy. Tangibles reflect customer perceptions about the physical evidence of the service company and reliability is related to the accurate performance of the service. In addition, responsiveness reflects employee’s willingness to help their customers while assurance is related to the behavior and expertise of employees. Finally, empathy is related to customer perceptions about the attention the service provider gives to the customers. Despite its popularity, SERVQUAL instrument was criticized due to ignoring critical elements of the service quality such as product innovativeness and price (Gounaris and Dimitriadis, 2003).

Therefore, authors suggested six dimensions of service quality namely, employee competence, reliability, and product innovativeness, value for money, physical evidence and convenience. Service quality is usually referred to as an evaluation of how well a delivered service conforms to the customer’s expectations. Service providers should frequently assess the service quality provided to their customers in order to improve their service quality and maintain customer’s satisfaction (Bucak, 2014).

Khan and Shambour (2017); Marković and Janković (2013); Wang, Shieh, and Hsiao (2013) agreed with the view presented by Parasuraman, Zeithaml, and Berry, (1994) that the level of customer satisfaction is based on the level of service quality. The concept of service quality has been stressed intensively in marketing studies and academic books since the concept is so important and acts as a main determination to customer satisfaction and behaviour (Lovelock and Wright, 1999; Zeithaml and Bitner, 2003). However, managing service quality is a challenge because it is subjected to the type of industries, type of service setting (Bala, Sandhu, and Nagpal, 2011), customers segmentation and external factors such as economic, market trends and culture (Ganguli and Roy, 2013). Due to these reasons, Bala *et al.* (2011) reported that the service quality is measured in various ways and no agreement between industries took place, although numerous attempts and debates to generalize the measurement of service quality. Generally, there were two major schools of thought lead the service quality literature that is the Nordic school that referred to (Grönroos, 1984) two-dimensional model and American school is referred to (Parasuraman, Zeithaml, and Berry, 1988) five dimensional SERVQUAL model (L. Lin *et al.*, 2020; Othman, 2020; Sharif *et al.*, 2020) and scholars generally choose one approach of the two schools (Syapsan, 2019).

In this study, five dimensions of the SERVQUAL measuring instrument have been applied but there are originally ten dimensions of this instrument. The author of the instrument came out with ten different dimensions which include; 1) Reliability 2) Responsiveness 3) Competence 4) Access 5) Courtesy 6) Communication 7) Credibility 8) Security 9) Understanding 10) Tangibles (Parasuraman *et al.*, 1985, p. 48). The original ten dimension of the SERVQUAL measuring instrument was reduced to five dimensions after a refined empirical study conducted by the authors (Parasuraman, *et al.*, 1988). These five dimensions include Tangibility, Reliability, Responsiveness, Assurance and Empathy („RATER“).

**Tangibility:** Due to the intangible nature of a service which makes it difficult for customers to evaluate the services before decisions are made, customers then turn to evaluate the tangible aspects of the service firm to have a clue about what the service firm might be capable to deliver.

**Reliability:** This dimension enables a check of whether or not the service provider is reliable in delivering services as promised.

**Responsiveness:** In this dimension, questions are asked in relation to what the consumers think about company’s employees. That’s if the company’s employees are supportive and able to provide services as soon as demanded by the consumers.

**Assurance:** knowledge and courtesy of employees and their ability to inspire trust and confidence.

**Empathy:** the individualized attention the firm provides to its customers. According to Nair *et al.* (2010, p. 37), these dimensions have an independent influence to the one who consumes the services rendered.

The SERVQUAL model is considered as a multi-dimensional construct consists of five dimensions namely tangibility, reliability, responsiveness, assurance and empathy (Chi Cui, Lewis, and Park, 2003). A Parasuraman *et al.* (1988) contended that despite the different nature of the services industry, the assessment of service quality by the customer is still based on the same common criterion that stipulated in five dimensions of SERVQUAL model. The *definition* of five dimensions of SERVQUAL is defined in Table 3.

Table 3: Definition of SERVQUAL dimensions (Parasuraman *et al.*, 1988)

Dimension	Definition
<b>Tangible</b>	Physical facilities, equipment, and appearance of personnel.
<b>Reliability</b>	Ability to perform the promised service dependability.
<b>Responsiveness</b>	Willingness to help customers and provide prompt service.
<b>Assurance</b>	Knowledge and courtesy of employees and their ability to inspire trust and confidence.
<b>Empathy</b>	Caring, individualized attention the firm provides its customers.

SERVQUAL model is based on disconfirmation paradigm. Parasuraman *et al.*, (1988); Parasuraman, Zeithaml, and Berry (1985b) theorized and operationalized SERVQUAL as a gap between consumer expectations of ‘what they want’ and their perceptions of ‘that which drives service quality. In addition, Parasuraman *et al.* (1988) stated that SERVQUAL dimensions are able to provide an overall measurement of service quality. In their study across four different service industries had found that reliability is the most critical dimension, followed by assurance, responsiveness, tangible and least important dimension is empathy.

According to Kontogeorgos, Tselempis, and Aggelopoulos (2014), the SERVQUAL model can be used as a diagnostic instrument to assist public and private organizations to improve the

quality standards by recognizing the strengths and weaknesses for their service procedures. Subsequently, SERVQUAL model as a base has been replicated, adapted and developed to several scales for measuring services (Lee, Lee, and Park, 2014; Rajaratnam *et al.*, 2014). However, the impact of five SERVQUAL's dimensions to overall service quality was varied. For example, the result of Yoo and Donthu (2001) study in higher education in Thailand indicated that reliability achieves a higher score, followed by empathy, assurance, responsiveness and tangible. Another study by Ravichandran (2010) in the bank sector in India found that tangibles record the highest mean score and followed by empathy, responsiveness, reliability and lowest mean is assurance dimension.

Moreover, the number of dimensions to explain service quality sometimes varies after factor analysis was carried out. For example, Kontogeorgos *et al.*, (2014) study in public service in Greek ministry used the Principle Component analysis on five dimensions of SERVQUAL had resulted in only three factors which later are named as customized service, service conditions and tangible. Another scholars, Miranda *et al.*, (2012) in their study had used partial least square (PLS) path modeling in healthcare services which had derived only four dimensions namely health staff quality attributes, efficiency measures, no health staff quality attributes and facilities instead of five SERVQUAL dimensions.

Due to the inconsistency of result and dimensions, SERVQUAL model had faced a great challenge for criticism. However, Parasuraman, Berry and Zeithaml (1991) recommended that SERVQUAL scale was not rigid and it should be adapted or modified accordingly for particular service sectors or different cultures as long as the integrity of scales is preserved. The superiority of SERVPERF was supported by many studies such as (Mittal and Gera, 2013) in retail banking; (Erdil and Yildiz, 2011) in the airline industry; (Jain, 2004) in fast food restaurant and (Burch, Rogers, and Underwood, 1995) uniform rental service. Attention to analyse the concept of service quality as hierarchical or high order construct had gradually increased in past studies where service quality was viewed more effectively and more meaningful through a global judgment (R. A. Abdullah *et al.*, 2019; Mokhtar *et al.*, 2019; B. J. Othman, Al-Kake, Mohd Diah, *et al.*, 2019; Xi *et al.*, 2020).

Service quality is considered as highly complex in nature (De Oña *et al.* 2016) and it is a complex process for service evaluation that may drive from several levels of abstraction (Sureshchandar, Rajendran, and Anantharaman, 2002). Brady *et al.*, (2001) suggested a service quality model that consists of three dimensions namely interaction quality, physical environment quality and outcome quality. Each of dimensions in hierarchical model consists of three sub-dimensions and the cumulative assessment of the sub-dimensions represent the perception of that particular dimension that leads to the overall service quality perception. The Brady and Cronin's conceptual model is depicted in Figure 5 below.

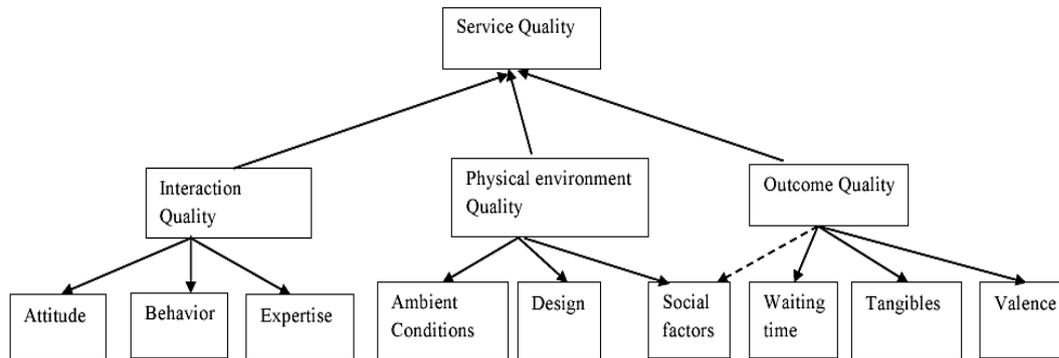


Figure 5: Approach to perceived service quality (Brady *et al.*, 2001)

Research conducted by Brady *et al.*, (2001) concluded that assessment derives from a combination of interaction, environment quality and outcome quality dimensions forms customer perception on overall service quality. Furthermore, the hierarchical model suggested by them has fulfilled the requirement of multilevel conceptualization that offers a single, comprehensive, supported by a strong base of the multidimensional theoretical framework and allows to be analyzed on several levels of abstraction. Additionally, Brady and Cronin advised the dimension may differ due to the service industry characteristics and suggested future study to fully investigate deeper on items within the dimensions. The study by Daniel Clemen *et al.* (2014) in mobile communication service in China had confirmed that hierarchical model as proposed by Brady *et al.*, (2001) is able to represent customer’s assessment on overall service quality. In their study, interaction quality shows the most vital role, followed by physical environmental quality and outcome quality. They further suggested that service provider focuses on interaction quality during service delivery stage as this dimension contributes the greatest influence to customers and also put great effort to improve service quality through well trained and professional employees. Table 4 lists the hierarchical concept applied in recent studies.

Table 4: Path analysis Concept of Service Quality

Source	Country	Industry	Method	Service Quality Model	Dimensions
(Wu, Li, & Li, 2014)	Taiwan	Theme Parks,	PLS-SEM Formative	Adapted from Brady & Cronin’s Hierarchical Model	- Interaction Quality - Physical environment quality - Outcome quality - Access quality - Overall experiential quality
(Rajaratnam et al. 2014)	Malaysia	Rural tourism	PLS-SEM Formative	Adapted from SERVQUAL (perceived service only)	- Accessibility & Logistics - Core Tourism Experience - Hygiene - Information - Security - Value for money - Hospitality
(Wu and Li, 2014)	China	Historic Center of Macau,	SEMAMOS Reflective	Adapted from Brady & Cronin’s Hierarchical model	- Interaction Quality - Physical environment quality - Outcome quality - Access quality - Overall experiential quality

(Daniel Clemes et al. 2014)	China	Mobile communication service	Structural Equation Modeling, Reflective	Adapted from Brady & Cronin's Hierarchical model	- Interaction Quality - Physical environment quality - Outcome quality
(Howat and Assaker, 2014)	Australia	Outdoor aquatic centers	PLS-SEM Formative	SERVPERF	- Core services - Secondary services - Staff
(Untachai, 2013)	Thailand	Hospital services	SEMLISREL Formative	Adapted from SERVQUAL (perceived service only)	- Tangible - Responsive - Reliability - Assurance - Empathy
(Clemes et al., 2013)	China	A public university	SPSS Formative	Adapted from Brady & Cronin's Hierarchical model	- Interaction Quality - Physical environment quality - Outcome quality - Overall experiential quality
(Miranda et al. 2012)	Spain	Health care service	PLS-SEM Formative	Adapted from SERVQUAL (perceived service only)	- Facilities - Health staff quality - No health staff quality - Efficiency
(Lam et al. 2012)	Malaysia	Services industry	Structural Equation Modeling, Reflective	Adapted from SERVQUAL (perceived service only)	- Tangible - Responsive - Reliability - Assurance - Empathy
(Chen et al. 2012)	Taiwan	Financial service	PLS-SEM Reflective	Adapted from SERVQUAL (perceived service only)	- Tangible - Responsive - Reliability - Assurance - Empathy
(O'Cass and Carlson, 2012)	Australia	Website sport Consumers	PLS-SEM Formative	Website service quality	- e-Communication quality - e-System operation quality - e-Aesthetic quality - e-Exchange process quality
(Ledden, Kalafatis, and Mathioudakis, 2011)	United Kingdom	Higher education	PLS-SEM Formative	Adapted from SERVQUAL (perceived service only)	- Tangible - Responsive - Reliability - Assurance - Empathy

Based on the above literature review in Table 4, this study applied only perceived service quality scale from SERVQUAL. Without underestimating the role of technical quality, this dimension is included together with another five dimensions of SERVQUAL to form service quality as second-order construct. In Umrah travel services, a technical aspect in determining the smooth of operations is essential to ensure excellent Umrah travel services.

## 2.8 Dimensions of Service Quality

This study will employ Parasuraman's SERVQUAL framework as well as the Kotler and Keller (2006) concepts on service quality with major dimensions tangibility, reliability, responsiveness, assurance and empathy.

### 2.8.1 Tangibility

Tangibility dimension refers to the physical appearance of the product or service such as the availability, cleanliness, and neatness of tools, equipment and technology as well as the

professionalism of employees. The aspects of tangibility dimension refer to the use of promotional items to contribute to the brand recognition and customer loyalty as they facilitate prompt transaction to satisfy the needs of customers (Srinivas and Rao, 2013). Tangible marketing products build customer loyalty because they place branded items in customers' hands, thus creating a better customer relationship (Parvin, Perveen, and Afsana, 2014).

### **2.8.2 Reliability**

Reliability refers to the ability of a service provider to perform service dependably and accurately. Service reliability represents a vital determinant of the product quality besides good personal service, staff attitude, skills and knowledge. According to Omar, Saadan, and Seman (2015), most customers emphasize the service "core" which managers need to emphasize in every opportunity and build a "do it right first" attitude. Hence, it is essential for organizations to instill trust among customers to perform their promises. This may involve some attributes such as accurate delivery service, complete order services and truthful to your offering. Reliable services that are provided have the potential to increase and enhance customer retention and loyalty. Untruthful and unreliable services provided would lead to declining the organizational return on investment (Somocor, 2017).

### **2.8.3 Responsiveness**

Basically, responsiveness refers organizational willingness to provide customers with a good, quality and fast service to make them feel more valued. Potential customers and current customer's retention increase, as well as problems and issues, decrease, once companies set customer responsiveness as the highest priority. It indicated that ignoring customers inquiries can cause dissatisfaction and make them shift to other competitors' services (Kotler, 2013).

### **2.8.4 Assurance**

Assurance dimension refers to employees' knowledge, courtesy and ability to incorporate trust and instill confidence that the customers feel safe in their transaction. This dimension is presented in almost all company's activities starting from the persons who answer the phone to the people who interact with the customers every day, assurance must be a priority to sustain long-term profitability and success of the organization. Assurance is defined as confidence that a business establishment instills in their respective clients to make them trust the company and was argued to increase the company's credibility and to have a better competitive stand against its competitors (Khanal et al., 2021).

### **2.8.5 Empathy**

Empathy is defined as the ability to experience and relate to the thoughts, feelings, emotions or experience of others as it reveals the magnitude of caring and individual attention given to the customers. The employees' commitment to delivering quality and efficient services will greatly satisfy customers and powerful tool to achieve organizational objectives (Lai, Chu, and Petrick, 2016).

The concern shown by service organization and academician on service quality is always increasing and interesting as the customer's needs and expectation are changed over the time causes service providers to adapt with the current trend of customer's demand and lifestyle. Measuring service quality is a complicated task. Ladhari (2008) study had reviewed thirty studies that posited service quality as a multidimensional construct. However, the dimensions are not the same in respect of number and nature which subjected to the type of services and the dimensions may vary even within the same type of service industry. It indicates that the measures applied to appraise service quality are diverging among customer groups and situations. Due to these factors, varieties of instruments are developed to measure quality in the

specific services industry. Lin (2010) had affirmed that SERVQUAL had received the most attention compared to other instrument of service quality and it also had been recognized as the most extensively used instrument for assessing service quality (Brwa Sardar Ahmad, Zana Majed Sadq, Bestoon Othman, 2019; Et. al., 2021; Ghaffarkadhim et al., 2019; Tawfiq Aziz et al., 2021) in service management and marketing literature (Stodnick & Rogers, 2008).

## **2.9 Hypotheses development**

In the study, the aim of this study is to explore the influence of service quality on customer satisfaction and customer loyalty in Umrah traveling. From the framework, four hypotheses are proposed for this study according to previously discussed literature.

### **2.9.1 Relationship between service quality (Tangibles, Reliability, Responsiveness, Assurance, and Empathy) and Umrah customer loyalty**

The relationship between service quality and customer loyalty had been studied intensively in the past and still becomes one of the main interests in recent studies. The findings result on this relationship had been consistently proven where the evaluation of perceived customer loyalty depended directly on customer's evaluation of perceived service quality (Ogiemwonyi, Tun, et al., 2020; Othman, Khatab, et al., 2020; Sadq, 2019; Saupi et al., 2019). Further study on this relationship in a different context such as Umrah traveling services enriches the existing knowledge. Thus, based on the above discussion, the hypothesis for this relationship is proposed as follows:

H1: If the Service quality provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty

#### **2.9.1.1 The relationship between tangibles and Umrah customer loyalty**

As the quality of services, the companies' structure of several elements, such as company representatives, physical facilities, materials, tools and communication materials are also included. According to (Ashdaq *et al.*, 2015), consideration is given for details and information by some of the providers resulted in a clear appearance of physical environmental conditions. Tangibles summarized as a physical affirmation of the service (Achyar and Oktora, 2014). Precisely, Parasuraman *et al.* (1985) stated that tangibility seems to be physical facilities, tools, personnel and registered materials. The tangibles involve the firms' representatives, physical facilities, materials and equipment as well as communication materials. Achyar and Oktora (2014) summarized tangibles like the physical confirmation of the service. More specifically, Parasuraman *et al.*, (1985) defined the tangibility appearance of physical facilities, equipment, personnel and written materials. Finally, in the present research, tangibles are the facilities which the Umrah travel agents offer to customers. Such tangibles are measured using 4 items of the tangible dimension of the 22-item SERVQUAL.

***H1a If the tangibles provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.***

#### **2.9.1.2 The relationship between reliability and Umrah customer loyalty**

The reliability in the context of the service quality is defined as the offering of right services to the customers for the first time so that customers are more satisfied and loyal. The factor of reliability is mostly found in the conventional services. Additionally, the factor of reliability also reflects the fulfillment of the order accurately, keeping accurate records, maintaining the bill accurately as well as keeping the promise of service (Ashdaq *et al.* 2015). Service quality depends on dealing with the issues of customer services; providing these services for the first

time, it is very important to be on time and keep a record of no errors. Reliability, as a result, has been defined as the essential element in the traditional service (Parasuraman *et al.* 1988). Reliability can be formed from the right order of completion, precise records; precise quote, accurate bills, precise outcomes and credibility in the services. Achyar and Oktora (2014) indicated that reliability is the most important factor in Umrah Travel services. Out of 22 items of service quality, 5 items of reliability dimension are used to measure this issue. The above literature reviews will lead to the development of the following hypotheses:

***H1b If the reliability provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.***

#### **2.9.1.3 The relationship between responsiveness and Umrah customer loyalty**

Responsiveness concerns the willingness or readiness of employees to provide service (Parasuraman *et al.*, 1985). Responsiveness consists of processing speed and service capabilities to respond promptly to customer service requests, and short waiting time and queuing time. More specifically, responsiveness is defined as the willingness or readiness of employees to provide services. It contains the timeliness of service (Parasuraman *et al.* 1985). This dimension is concerned in dealing with the customer's requests, questions and complaints promptly and attentively. It also contains understanding of the needs and requirements of the customer, easy operation time, individual attention provided by the staff, attention to the problem and customers' safety in their dealings (Ashdaq *et al.* 2015). A firm is known to be responsive when it communicates to its customers how long it would take to get answers or have their problems dealt with. To be successful, companies need to look at responsiveness from the viewpoint of the customer rather than the company's perspective (Valarie A. Zeithaml *et al.* 2006). Finally, in this research, responsiveness is the readiness of Umrah travel agents for customers. This is measured using 4 items of the responsiveness dimension of the 22-item SERVQUAL. In conclusion, responsiveness in this paper refers to the preparedness of the providers of Umrah travel agents at a particular time, to offer services on time as expected. Four items out of 22 items of responsiveness dimension service quality are used to measure this. The above literature reviews will lead to the development of the following hypotheses:

***H1c If the responsiveness provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.***

#### **2.9.1.4 The relationship between assurance and Umrah customer loyalty**

It was established by Bitner (1990) that customer loyalty is much strongly impacted by assurance than any other dimension of service quality. Later on, customer loyalty improves the level of customers' satisfaction which leads to loyalty (Ngo and Nguyen, 2016). These feelings reflect employees experience and knowledge and their capability to be confident in themselves and build confidence in customers themselves. According to (Hassan *et al.* 2015), assurance can be developed by the level of information, knowledge and kind treatment by the employees in offering the services and their capability to build trust and confidence in Umrah customers especially in Umrah travel services (Ashdaq *et al.* 2015). Finally, in this research, responsiveness is the readiness of Umrah travel agents at a specific period to provide punctual services as perceived by customers. This is measured using 4 items of the responsiveness dimension of the 22-item SERVQUAL. The above literature reviews will lead to the development of the following hypotheses:

**H1d** *If the assurance provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.*

### **2.9.1.5 The relationship between empathy and Umrah customer loyalty**

In services industry, particularly in Umrah travel sector, due to the presence of tough competition, the customer-base of the loyal customer may not be broadened without giving individual care and attention to customers (Ashdaq *et al.* 2015). A broader customer-base of loyal customers may be gained if the services delivery staff is strongly committed in providing premium quality services as well as able to effectively handle conflicts in a timely manner (Achyar and Oktora, 2014).

At the end of this discussion of literature, we may conclude that by providing true value of money to customers, by offering premium quality services to them according to their demands, the perceived sacrifice may be reduced (Khan and Fasih, 2014). The product or service offered must be valuable and beneficial enough and fit customers' perceptions in order to maximize their loyalty. Finally, it can be suggested that in today's highly dynamic and competitive environment, services can win the trust and loyalty of customers by offering premium quality services as well as some other value-added offers at sometimes to ensure maximum customer satisfaction and better travel services. The above literature reviews will lead to the development of the following hypotheses:

**H1e** *If the empathy provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.*

### **2.9.2 Relationship between service quality (Tangibles, Reliability, Responsiveness, Assurance, and Empathy) and Umrah customer satisfaction**

Service quality as an antecedent to customer satisfaction has been long investigated (Izogo & Ogba, 2015; Rajaratnam *et al.*, 2014) and consistent findings on direct relationship between service quality and customer satisfaction are well proven in past studies Han and Hyun (2015), Izogo and Ogba (2015); Rajaratnam *et al.*, (2014). Even though most empirical evidences had shown significant roles of service quality to customer satisfaction, further investigation on this relationship shall be continued and not to be taken lightly especially in unexplored services setting like Umrah traveling services because, in several studies, service quality is found insignificant to satisfaction as elaborated by Wu (2014), and Almunawar, Anshari, and Susanto (2013) in travel industry and Hume and Mort (2010) in arts performance. The degree of Umrah traveling services is higher on physical aspect than human interaction. The formation of service quality in this study consists of five dimensions of SERVQUAL which may impact customer satisfaction differently. In order to fulfill the existing gap in Umrah traveling services for Mecca and Medina in Kingdom of Saudi Arabia context, the present study proposes the following hypothesis:

**H2:** *If the Service quality provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.*

#### **2.9.2.1 The relationship between tangibles and Umrah customer satisfaction**

Jabnoun and Hassan (2003) found that banks with better ambiance enhance customer satisfaction in a better way. Association between service quality and customer satisfaction in the banking sector of Sweden is examined by Zineldin (2005). The study found that by combining tangible and intangible attributes of premium quality in products and services

provided by travel services, they may create a strong and long-term relationship with their customers. This service quality dimension comprises of travel services, service equipment, human resources (staff) and means of communication. In simple words, tangibles are about creating foremost impressions. All organizations desire that their consumers get an exceptional and positive foremost impression. Focusing on this particular dimension will help them to gain maximum benefit (Swar et al., 2012).

Rajaratnam *et al.*, (2014) concisely explained the idea of tangibles role in the travel sector. Service quality is a key tool to achieve customer's attention. Varying behaviors and attitudes of customers demand high service quality to attain their perception of service. Service quality has a linear relationship with success and profitability of the business. Environment and culture of different areas serve as a guide for businesses on how to adapt their policies in a global perspective for a particular area. They have to make changes in the setup of their outlets and branches. Travel industry mostly follows identical office ambiance setups and installs similar service equipment all over the globe to maintain a standard (Rajaratnam *et al.*, 2014). But adapting according to cultural needs of particular areas up to some extent will make customers feel more comfortable and loyal (Ganguli and Roy, 2011). The above literature reviews will lead to the development of the following hypotheses:

**H2a** *If the tangibles provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.*

#### **2.9.2.2 The relationship between reliability and Umrah customer satisfaction**

The association between dimensions of service quality and customer satisfaction was investigated by Ibáñez, Hartmann, and Calvo (2006). They found a significant relationship between reliability of services on the satisfaction level of customers. The literature revealed an increased degree of positive relationship between service quality, customer satisfaction and performance (both financial and non-financial) where face-to-face dealing between customer and employee is the only focus. Technology expansion has had a great impact on the choice of service delivery standard and services marketing strategies. This has yielded many prospective competitive advantages including augmenting of productivity and enhanced revenue creation from new services (Muyeed, 2012). Reliability depends on handling customer service issues, performs the services right at the first time; offers services on time and maintain a record of error-free. Moreover, they defined reliability as the most significant factor in conventional service (Parasuraman *et al.* 1988). Reliability also consists of the right order fulfilment; accurate records; accurate quote; right in the bill; Results are more accurate than commissions; keep the promise of service. He also mentioned that reliability is the most significant factor in travel services (Muala, 2016). The above literature reviews will lead to the development of the following hypotheses:

**H2b** *If the reliability provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.*

#### **2.9.2.3 The relationship between responsiveness and Umrah customer satisfaction**

Responsiveness is defined as "the willingness to help customers and provide prompt service" (Parasuraman *et al.*, 1988). Furthermore, Johnston (1997) defined responsiveness such as speed and timeliness of service delivery. This consists of processing speed and service capabilities to respond promptly to customer service requests, and short waiting time and queuing time

Zeithaml *et al.*, (1996) defined responsiveness as the interests shown in providing prompt service to customers when required. Further, it was researched and agreed that the willingness or readiness of employees to provide the required customer service without any inconvenience at any time will strongly influence the level of customer satisfaction (Parasuraman *et al.* 1988). Customers get satisfied when banks provide individual attention and the employees are paying attention to the problems experienced by customers regarding safety in the transaction (Ngo and Nguyen, 2016). More specifically, responsiveness is defined as the willingness or readiness of employees to provide services. It contains the timeliness of service (Parasuraman *et al.* 1985). It also contains the understanding of the needs and requirements of the customer, easy operation time, individual attention provided by the staff, attention to the problem and customers' safety in their dealings (Ngo and Nguyen, 2016). Finally, in this research, responsiveness is the readiness for travel services (Ashdaq *et al.* 2015). The above literature reviews will lead to the development of the following hypotheses:

**H2c** *If the responsiveness provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.*

#### **2.9.2.4 The relationship between assurance and Umrah customer satisfaction**

In addition to tangibles, reliability and responsiveness; assurance has been identified as a significant dimension of service quality by Parasuraman *et al.*, (1988). They proposed that all of these dimensions significantly enhance customer satisfaction. It is believed that if the employees of travel services display trustworthy behavior, the satisfaction level of customers can be enhanced significantly (Ashdaq *et al.* 2015). It may also positively influence repurchase intention of customers (Ndubisi, 2006; and Ndubisi & Wah, 2005). The above literature reviews will lead to the development of the following hypotheses:

**H2d** *If the assurance provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.*

#### **2.9.2.5 The relationship between empathy and Umrah customer satisfaction**

A positive and significant relationship is found between empathy and customer satisfaction by Iglesias and Guillén (2004). It was proposed in another research study, that customers may remain unsatisfied with service quality if a gap is left in empathy. It was also established by Al-Marri *et al.*, (2007) that customer satisfaction is significantly impacted by empathy. It makes customers contented and in the long-run serves as an important predictor in improving the financial performance of the organization.

Wieseke *et al.*, (2012) empirically investigated the role of empathy in service quality and its impact on customer satisfaction. It was established that customers treated emphatically are more oftentimes visitors and prone to forgive any mistakes that may occur. Empathy creates an emotional relationship with the customer, providing the customer a touch of importance for business. This leads to retention and creation of new customer's pool. Rajaratnam *et al.*, (2014) had also studied the correlation between service quality dimensions and customer satisfaction in the travel industry. It was found that customer loyalty can be won through empathy. Empathy can play role in the improvement of service quality, customer loyalty and finally satisfaction. Karatepe (2011) explored the service environment impact with empathy and reliability on loyalty. Empathy works as a moderator between quality and customer satisfaction. Empathy

can change the behavior of customer ultimately. The above literature reviews will lead to the development of the following hypotheses:

**H2e** *If the empathy provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.*

### **2.9.3 The relationship between Umrah customer satisfaction and Umrah customer loyalty**

There is a relationship with nature between satisfaction and loyalty that had been studied by many researchers and it is confirmed that customer satisfaction is the mediating variable that might change the customers, whether they will become loyal or not (Deng *et al.* 2010; Ojo, 2010; Wang *et al.* 2013). Previous studies had also found that one of the major determinants of customer loyalty is customer satisfaction which is in every business and market, customers need to be satisfied before they can become loyal (Ohrabi, Hanbolooki, and Hazavi 2017; Study *et al.* 2016; Verma, Yogesh and Singh, 2017).

Further investigation on this relationship makes a valuable finding to fulfill the identified study gap. Moreover, the application of formative approach to customer satisfaction and customer loyalty enhance the value of study's contribution. Eid (2015) studied the relationships between the quality of Travel services, satisfaction and the resulting effect on customers' intentions to recommend the accommodation to prospective customers. Their findings suggested that customers' intentions are a function of their perception of both their satisfaction and service quality with the accommodation experience. Based on the promising conceptual idea and several past studies, the present study proposes the following hypothesis:

**H3** *If the Umrah customer satisfaction provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.*

### **2.9.4 Umrah customer satisfaction as a mediator between service quality and Umrah customer loyalty**

Customer satisfaction has been empirically known as a mediating variable in the relationship between service quality and customer loyalty (Ngo & Nguyen, 2016; Wang, Shieh, & Hsiao, 2005). Understanding the role of customer satisfaction is crucial to business and its relationship between service provider and customer. Customer satisfaction is considered as unique where this variable can serve the relationship as mediator variable (Ngo and Nguyen, 2016; Ohrabi *et al.*, 2017; Study *et al.*, 2016; Verma, Yogesh and Singh, 2017).

Customer satisfaction is becoming one of the most essential objectives which any firm seeks for a long-term relationship with customers and it is considered as the top priority. In retail banking context where the contacts with customers are one of the most core business processes, customer satisfaction is becoming the key for success (Belás and Gabčová, 2014); Chavan and Faizan, 2013). One of the main elements in determining customer satisfaction is the customer's perception of service quality. Customer satisfaction is described as the result of a comparison of the customers' expectations and his or her subsequent perceived performance of service quality (Chavan and Faizan, 2013). According to this conceptualization, perceived service quality is one of the antecedents to overall customer satisfaction. Previous studies showed the evidence support this relationship between customer satisfaction and service quality (Yee, Yeung, & Cheng, 2011).

There are also debates about the causal relationship between customer satisfaction and service quality. Specifically, there are three major positions about this relationship in the literature (Brady *et al.*, 2001). First, as indicated above, service quality is described as an antecedent to customer satisfaction (Naik, Gantasala, and Prabhakar, 2010); Naik *et al.*, 2010). Second, some researchers suggest that customer satisfaction is the cause of service quality (Bitner, 1990). The third position of the service quality- satisfaction relationship argues that neither satisfaction nor service quality may be antecedent to the other (Ngo and Nguyen, 2016; Wang *et al.*, 2013). In general, although there is a lack of consensus about the conceptualization of the service quality- satisfaction relationship, service quality is an antecedent to customer satisfaction and it is considered as a dominant position in the recent research, especially in the service context industry like banking (Akhtar *et al.*, 2011; Cameran, Moizer, and Pettinicchio, 2010) . In this study, one of the objectives is to empirically test this relationship.

On the other hand, a study done at the Malaysian retail banking industries by (Penang and Kheng, 2010) stated that assurance and empathy possess a great effect on the satisfaction of bank customers. More studies done by Arasli *et al.* (2005) showed that reliability has the highest influence on customer satisfaction. It also showed that reliability affects customers' satisfaction greatly. Finally, Lau *et al.*, (2013) and Saghier and Nathan (2013) claimed that due to the fact that loyalty is related to customer satisfaction, banks performed new effective strategies to improve the quality of service satisfaction and loyalty (Awan, Bukhari, Iqbal, 2011). To conclude, Lau *et al.* (2013) and Saghier & Nathan (2013) had identified the dimensions of service quality as the predecessors of customer satisfaction. Many studies had investigated service quality in the retail banking sector in Jordan. Due to the fact that loyalty is related to customer satisfaction, banks performed new affective strategies to achieve satisfactory service quality and loyalty (Awan *et al.* 2011).

Although customer satisfaction and customer loyalty are distinct constructs, they are highly correlated (Gelade and Young, 2005; Silvestro and Cross, 2000). Customer loyalty is referred as the final consequences of the overall and cumulative experience which customers have with a firm (Brunner, Stöcklin, and Opwis, 2008). Customer satisfaction can lead to customer loyalty because people tend to be rational and risk-adverse so that they might have a tendency to reduce risk and stay with the service providers which they already had good experience with. Actually, customer satisfaction has been suggested to be an antecedent of loyalty in service context in previous studies (Belás and Gabčová, 2016; Coelho and Henseler, 2012; Lam *et al.*, 2004; Mittal and Kamakura, 2001).

There are also many types of relationship between customer satisfaction and customer loyalty suggested such as satisfaction is the core of loyalty, satisfaction is one of the necessary components of loyalty, satisfaction and loyalty are the components of ultimate loyalty and satisfaction as the starting point of loyalty (Ngo and Nguyen, 2016). In addition, the relationship between customer satisfaction and customer loyalty might be nonlinear. Heskett *et al.* (2008) suggested that customer loyalty should improve dramatically when customer satisfaction overcomes a certain level. In sum, the dominant proposition is that satisfaction is an essential necessary part to achieve customer loyalty.

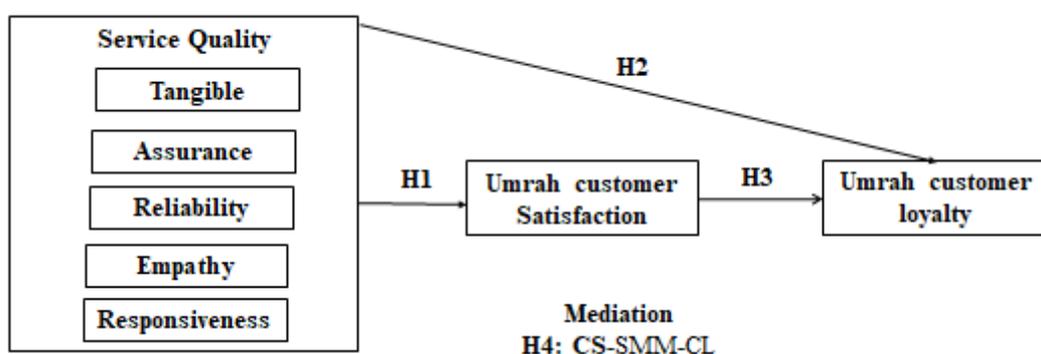
In addition, as it presented here in early part, service quality is assumed to be an antecedent of customer satisfaction. Therefore, it is interesting to test the relationship between service quality and customer loyalty with customer satisfaction as the mediator of this relationship. In this stream of research, most of the studies confirmed that there is a positive relationship between service quality and customer loyalty and customer satisfaction is usually the mediator between them (Chodzaza and Gombachika, 2013; Lau *et al.*, 2013). In the banking sector context, the service quality- loyalty relationship is also supposed to be mediated by customer satisfaction by previous studies (Kuzniecova, Lebedev, and Nikiforov, 2013; Zalfa, Lee, 2017). In addition, in a meta-analysis about customer loyalty antecedents, the results show that the effect of quality on loyalty become stronger over time (Pan *et al.* 2012).

A study by Ngo and Nguyen (2016), An Investigation in Vietnamese Retail Banking Sector revealed that the core service quality to customer loyalty has been fully mediated by customer satisfaction. Similar to (Wang *et al.* 2013) study on the management consulting industry had revealed that service quality affects on loyalty is mediated completely by customer satisfaction. Supported by the empirical evidence, the seventh hypothesis in this study is proposed as follows:

**H4 Umrah customer satisfaction mediator has a significant positive relationship between Service quality and Umrah customer loyalty.**

### 2.10 Conceptual Framework

The conceptual structure in the figure shows the relation between dependent variables and the various independent variables. The quality of service consists of five basic elements called SERVQUAL, including (tangible, reliability, responsiveness, assurance, empathy), all of which were tested as independent variables, whereas the dependent variable is customer loyalty. Additionally, customer satisfaction is looked upon as a mediator, as shown in Figure 7.



**Figure 7. Conceptual framework**

### 3. Methodology

We adopted quantitative methodology and descriptive statistical analysis for conducting the study marketing mix effect on consumer loyalty. Further, we built a questionnaire based on term definitions in the literature and previous studies. The final questionnaire consists of three

sections. Five points The Likert scale method was used to collect data, and the convenience method was used to collect data from 384 respondents in order to further evaluate structural equations using the "PLS" approach. The questionnaire is divided into four parts: part (1) demographic variables (4) objects; part (2) quality of service measurements (22) objects have been adapted; part (3) customer satisfaction (6) items taken from Al Muala (2016). Lastly, section (4) consumer loyalty products (8) adapted by Al Muala (2016). In conclusion, the researcher used convenience sampling procedures as a standard method of sampling design in social science research, using systematic sampling. Our research focused on those customers in Umrah who used travel services in Umrah at least once before. Table 1 shows the concentrations and percentages that the sample identifies based on gender, age, education, and marital status.

**Table 1. Demographic characteristics of participants**

Demographic	Characteristic	Frequency	Percentage
Gender	Male	220	57.3
	Female	164	42.7
Age	20 - 30	68	17.7
	31- 40	101	26.3
	41 - 50	83	21.6
	51 - 60	91	23.7
	61 years old and above	41	10.7
Occupation	Government	111	28.9
	non- government	137	35.7
	Own employee	67	17.4
	Student	16	4.2
	Others	53	13.8
Marital Status	Single	54	14.1
	Married	307	79.9
	Other	23	6.0

Source: Researcher while Using SPSS v21 Outputs

## 4. Results

### 4.1. Scale Validity and Reliability

The analysis is accurate when its tests actually quantify what it appears to be and when there are no logical errors in drawing conclusions from the data. The factor loading approach checked the validity of the constructs. Table I displays the Build factor load values. The research also used Cronbach's alpha to verify the constructs used in the questionnaire for internal reliability. As shown in Table 1, the marketing mix and consumer satisfaction value for Cronbach's alpha was found to be 0.736 and 0.795, respectively.

### 4.2. Measurement Model

According to Table 2, the latent variables are defined by the "convergence validity" of all loading factors and, for all study variables, the value of (AVE) is higher than 0.5, and for all latent variables, the composite reliability values are higher than the 0.7 criterion, which indicates that the eligible components maintain good reliability. Furthermore, using the "Cronbach's  $\alpha$  reliability test, all latent values are greater than 0.6, and this evidence is sufficient to assess that the study content is of good reliability. When evaluating the validity of the discrimination, Table 3 says that AVE root square values are greater than inter-structure correlations for all variables. We may therefore conclude that the measurement model has high reliability and that its validity is positive and accurate to indicate the study variables.

**Table 2.** Variables measurement model

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Assurance	0.942	0.942	0.955	0.811
Customer Satisfaction	0.933	0.934	0.949	0.789
Customer loyalty	0.909	0.921	0.928	0.648
Empathy	0.906	0.906	0.934	0.780
Reliability	0.933	0.934	0.949	0.789
Responsiveness	0.942	0.943	0.954	0.777
Tangibles	0.920	0.923	0.938	0.715

**Table 3.** Discriminant validity of latent constructs

	Assurance	Customer Satisfaction	Customer loyalty	Empathy	Reliability	Responsiveness	Tangibles
Assurance	0.901						
Customer Satisfaction	0.599	0.888					
Customer loyalty	0.638	0.762	0.805				
Empathy	0.839	0.551	0.556	0.883			
Reliability	0.785	0.559	0.633	0.733	0.888		
Responsiveness	0.860	0.600	0.651	0.788	0.830	0.881	
Tangibles	0.789	0.552	0.625	0.691	0.831	0.823	0.846

### 4.3. Hypothesis Test

In support of Hypothesis (1), data analysis findings show that SQ affects the total sample CS positively and significantly (Beta=0.302, p=.000). Also, the data results show that the assurance factor has a favorable and important effect on the total sample CS (Beta=0.069, p=.000). Therefore, the data is adequate to support all the study hypothesis. Therefore it is concluded that SQ and its dimensions affect the CS significantly and positively.

**Table 4.** Hypothesis results

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	t-value	P Values

Customer Satisfaction -> Customer loyalty	0.552	0.553	0.037	14.939	0.000
Assurance -> Customer Satisfaction	0.141	0.142	0.011	13.176	0.000
Empathy -> Customer Satisfaction	0.099	0.099	0.009	11.501	0.000
Reliability -> Customer Satisfaction	0.134	0.134	0.010	12.740	0.000
Responsiveness -> Customer Satisfaction	0.164	0.164	0.012	13.885	0.000
Tangibles -> Customer Satisfaction	0.144	0.144	0.011	13.281	0.000
Assurance -> Customer Satisfaction -> Customer loyalty	0.078	0.078	0.006	12.070	0.000
Empathy -> Customer Satisfaction -> Customer loyalty	0.055	0.055	0.005	10.365	0.000
Reliability -> Customer Satisfaction -> Customer loyalty	0.074	0.074	0.006	11.400	0.000
Responsiveness -> Customer Satisfaction -> Customer loyalty	0.090	0.091	0.008	11.723	0.000
Tangibles -> Customer Satisfaction -> Customer loyalty	0.079	0.080	0.007	11.789	0.000
Assurance -> Service Quality -> Customer loyalty	0.076	0.076	0.009	8.125	0.000
Empathy -> Customer loyalty	0.053	0.053	0.006	8.559	0.000
Reliability -> Customer loyalty	0.072	0.072	0.008	8.751	0.000
Responsiveness -> Customer loyalty	0.088	0.088	0.010	8.869	0.000
Tangibles -> Customer loyalty	0.077	0.078	0.009	8.300	0.000

The research objective discussed here concerns customer satisfaction as a mediator in the relationship between the quality of Umrah service and customer loyalty. Hypothesis seven was formulated to test this customer satisfaction mediation effect in the relationship between Umrah service quality and customer loyalty using the PLS-SEM algorithm and to the bootstrap of 5,000 repetition performance subsamples. The approach used to measure the outcome of the mediation was examined, as was the previous hypothesis.

The finding from the last hypothesis was tested and verified that customer satisfaction was partly mediated by the efficiency of the Umrah service and customer loyalty. With the existence of customer satisfaction as a mediator between Umrah service quality and customer loyalty, the  $R^2$  value was increased from 42.9% to 65.1% for variance power explained in customer loyalty. Hypothesis seven was also supported as customer satisfaction (CS) mediates the relationship between service quality and customer loyalty (SQ-CS-CL, UL=0.29, LL=0.04). This result showed that customer satisfaction is having associated with quality of service and customer loyalty in Umrah. Studies on the role of mediators in customer satisfaction are not recent. In the past, numerous studies had revealed similar findings on the mediation effect of customer satisfaction, such as the study by Ngo and Nguyen (2016) in the Vietnamese Retail Banking Sector.

The most compelling reason for customer satisfaction that has a partial mediation effect in the Malaysian Umrah travel setting between Umrah service quality and customer loyalty is that the quality of Umrah service has a clear, direct influence on customer satisfaction. Customers are increasingly searching for consistency in the services they are provided, and this has always been a crucial part of marketing and service delivery for companies. High-service quality organizations have a higher brand value and customer satisfaction and attract the ability to improve the reputation of a company, promote positive habits such as reuse purpose, positive mouth words, and loyalty. (Kim and Damhorst, 2010). Due to the negative response attitude, bad word of mouth, and low customer repurchase conduct, poor service quality causes business strength to be weakened (Lovelock, 2008). This can, in short, be compared to garbage, garbage out.

Interestingly, the care in Umrah service is varied from the characteristics of service efficiency to customer satisfaction and consumer loyalty. In the Umrah traveling environment, this study shows that all dimensions of the standard of Umrah service worked intensively together to serve satisfaction and loyalty, especially on the reliability side. These results highlight the difficulty of service quality management, and this scenario shows that service quality assessment is subject to several conditions, such as the nature of industries, nature of service environment, segmentation of customers, and external factors and culture. The Umrah travel agents must therefore recognize customer needs and desires, timely service delivery by Umrah travel agent and the response of the employee to customer requests with no excuses to achieve the business vision and performance of the missions (Maliki et al., 2016; Adar and Kilic Delice 2019).

As quality consistency reaches an appropriate standard, consumers in Umrah can conduct an evaluation of the advantages and disadvantages of engaging in such services. Since customers prefer high-quality services in Umrah, the perception of value would become positive, and customers will experience fewer problems during service consumption. This is evident in the present study as Umrah service quality factors obtained the highest effect scores in customer satisfaction, followed by other factors, while several aspects were found to be poor in Umrah service quality.

This finding was consistent with the study by Cronin et al. (2000). Therefore, it was suggested that Umrah traveling agencies should focus and encourage any initiative to improve quality in Umrah services from time to time towards delivering high value to their customer, leading to customer loyalty. For example, Umrah traveling agencies should perform the services at the promised time, provide physical facilities by Umrah travel agent, be reliable in handling problems or need, having friendly relationships between employees and customers, providing reinforcement of employees to handle customers needs, and trust in the information given by employees. For quality added service, possible initiatives such as the discipline of employees at Umrah travel agencies, reliability in handling problems or needs, courteousness of the employees, and understanding of employees on specific needs of Umrah customers should ensure the customer are aware of the valuable features. High customer worthiness after service use would make a particular service special, which could improve market competitiveness through a high level of loyalty. This argument was reinforced by results from this study where customer service distinction reflects awareness obtained the best proof in the loyalty model when opposed to other sectors. Furthermore, the results of this research are consistent with the Cronin et al., (2000) research in which they found that satisfaction was primarily explained by

service quality and customer loyalty, and further concluded that cognitive tests followed friendly responses. Their work also shows that collaborative efforts to enhance efficiency, satisfaction and loyalty are a way to refining expectations of customer service. The present study also highlights the needs of managers to decide on the right tactics, employee attitudes to build customer trust, the desire to build trust, and the willingness to help customers maintain excellent service delivery efficiency.

Service quality is at the starting stage as a feedback factor for the consumer to assess the degree of satisfaction that the service provider provides to customers. High customer satisfaction, as an internal reaction, drives high customer loyalty. In short, consumer satisfaction is based on the marketing mix, which essentially represents customer loyalty.

## **5. Discussion of research objectives**

The study theoretically developed and empirically tested a structural model on the relationships between, Umrah service quality, customer satisfaction and customer loyalty. The perceptions and responses from customers of Umrah travel agents who visited Mecca and Medina more than one time for Umrah in (KSA) and Umrah travelling services in Malaysia were the sources of data in assessing the research framework and hypotheses formulated in this study which later led to the accomplishment of the research objectives. The research findings revealed in the present study were discussed based on the seven research objectives, which were formulated in line with the research questions that were developed from the problem statement. The following subheading offers a thorough discussion of the results from each research objective in relation to existing literature.

### **5.1 To examine the relationship between Umrah service quality (Tangibles, Reliability, Responsiveness, Assurance, and Empathy) and Umrah customer loyalty towards travel agents.**

Another essential research objective in the present study was to investigate the direct relationship between Umrah service quality and Umrah customer loyalty. The finding revealed that hypothesis two is insignificant (refer to Table 4.30), confirming that Umrah service quality does not positively influence Umrah customer loyalty ( $\beta = 0.089$ , S.E. = 0.063,  $t = 1.403$ ,  $p < 0.161$ ). Remarkably, this finding is corroborated by Kumar (2018) and Liang (2010), who discovered that service quality towards customer loyalty among banks and telecom service industries did not significantly influence their customer loyalty. Consequently, it can be inferred from the finding that Umrah service quality is not an important factor for respondents to become loyal customers of Umrah travel agencies. However, the respondents in this study are notably aware of the service meaning, as shown by the mean score of the Umrah service quality construct (3.79). Most probably their understanding of Umrah service quality is closely associated with the issue related to reinforcement of employees to handle customers, personal attention given by employees to consumers, employee's response to customer requests and understanding of employees regarding specific needs of customers (Wang *et al.* 2013). Still, based on the finding, the current study postulated that Umrah service quality is not a strong reason for bringing about loyalty towards Umrah travel agents. In addition, it was suggested that there is no visible evidence showing that Umrah customers loyalty is cognisant of the underlying advantages that customers of Umrah travel agent should enjoy (Hassn *et al.* 2016). On the contrary, this finding contradicts those of Ashdaq *et al.*, (2015) who proposed that Umrah service quality is the most important factor in explaining Umrah customers engagement

with customer loyalty in Indonesia. A possible explanation for this insignificant finding is most probably the respondents' level of Umrah service quality on the travel concept is insufficient to influence their loyalty towards Umrah travel agent.

On the other hand the availability of equipment and display services employees who demonstrated real appearance to the customer is not able to increase customers' willingness to always recommend the advantages of the Umrah travel compared to other companies become more insignificant cause of Umrah service quality on customer loyalty. These findings coincide with the statement Lupiyoadi & Hamdani (2006), that the quality is low will lead to refrain customers to repurchase, and for which customers are disappointed and will recount her experience to others so that the impact on the customer's decision to impose his choice to competitors. Then support the theory that the feasibility of customer loyalty is reflected in the ratings on the services that have the feasibility or appropriateness (Holmes, 2009).

Service quality was developed, which relates to the concern on the perception of the overall superiority of service where consumers evaluate the service experience in terms of whether it meets the expectation of what and how they want. In the event that the quality criteria are met, the customer will feel they had received a worthy service, which will lead them to form a positive view of customer loyalty. This was supported by Cronin *et al.* (2000) in their study where they had found that perception of quality had substantially explained customer loyalty where it emphasized largely on quality rather than cost in an exchange transaction.

Although this study found the relationship between Umrah service quality and customer loyalty is not significant, Umrah customers only indicate moderate responses to Umrah service quality in Umrah travel service. Several possible causes to explain this scenario may be due to the fact that materials are not visually appealing in the office, not performing the services at the promised time, no friendly relationship between employees and customers and the interaction of employees with customers.

In forecasting Umrah service quality in Umrah travel services, the present study found that empathy is not significant to Umrah service quality construct through its lower outer weights score, followed by responsiveness, tangible, assurance and reliability dimensions which also demonstrated insignificant effects on service quality with an insignificant relationship towards customer loyalty. The Umrah travel agent has to review their service and resources to improve empathy, responsiveness, tangibles, assurance and reliability aspects. The result of the empathy aspect indicates a fundamental objective of customer's non-loyalty in Umrah travel agent that is, employee's response to customers with excuses, misunderstanding of employees on specific needs of customers, and there is no personal attention given by employees to consumers (Muala, 2016; Ngo and Nguyen, 2016).

Additionally, tangible and assurance aspects have to be materials that are visually appealing in office, modern technology in the office, the physical facilities provided by Umrah travel agent, reinforcement of employees to handle customers, trust in the information given by employees and courteousness of the employees. Moving forward, practitioners had to review their service quality in terms of reliability and responsiveness, which did not show a significant relationship to customer loyalty. The deployment of technology savvies in Umrah travel service, and

customer interaction technology will be one of the several solutions for service improvement such as availability of technology, facilities with modern technology, response time from employees and immediate action of Umrah travel agent on customer suggestions toward more efficient and effective services. The current research empirically verifies the objective by determining the influence of service quality (Tangibles, Reliability, Responsiveness, Assurance, and Empathy) on customer loyalty towards Umrah travel agents and thus, in overall, the current finding show that service quality does not have a significant relationship with loyalty towards agents; in this case, the Umrah travel agencies. This implies that stimulus factor-like service quality is unable to influence people towards customer loyalty.

### **5.2 To examine the relationship between Umrah service quality (Tangibles, Reliability, Responsiveness, Assurance, and Empathy) and Umrah customer satisfaction towards travel agents**

The impact of Umrah service quality on customer satisfaction was another research objective in the present study. Hence, the fourth hypothesis regarding this relationship was tested using PLS-SEM path coefficient analysis, and subsequently, the hypothesis was accepted based on the statistical result. The outcome of the analysis, as expected, revealed that Umrah service quality influenced customer satisfaction significantly (refer to table 4.30). An equally important finding is seen in the  $R^2$  value which indicates reliability, assurance and responsiveness, tangible and empathy dimensions, contributing to a total variance of 34.8% for customer satisfaction (refer to Table 4.31).

This study demonstrated results which corroborate the findings of several other recent studies, such as Han and Hyun (2015), Kashif *et al.*, (2015), Izogo and Ogba (2015); Rajaratnam *et al.*, (2014), Hussain *et al.*, (2014), and Giovanis *et al.*, (2014). The present study corroborates the views of Meidutė *et al.*, (2014) who emphasized the fundamental role of service quality in achieving competitive advantage through performing a high level of quality features with a high potential of influencing customer satisfaction and producing positive outcomes for business undertakings such as customer loyalty, patronage while reducing business competitors. This may explain why Umrah customers demand outstanding quality features be incorporated in Umrah services. Performance of service quality determines the level of satisfaction, for instance, the excellence of quality will increase customer satisfaction, but when poor quality is demonstrated, the customer will be dissatisfied.

The strength of the relationship between service quality and customer satisfaction in this study was strongly explained in two dimensions that is empathy and responsiveness as these factors are in line with the recommendations by De Oña *et al.*, (2016), Lai *et al.*, (2016); Omar *et al.*, (2015) and Chen *et al.*, (2012). For example, tangible and assurance dimensions scored the highest outer weights output, and the possible explanation is that materials are visually appealing in offices, the physical facilities provided by Umrah travel agent, discipline of employees at Umrah travel agent, reinforcement of employees to handle customers, behaviour of employees to build confidence in customers, to trust in the information given by employees and Interaction of employees with customers. But surprisingly, empathy dimension scored lower outer weights output, and the possible explanation is the efficient process of Umrah service the employee's response to customer requests without any excuses, and the understanding of employees on the specific needs of customers. Surprisingly, reliability and responsiveness dimensions of Umrah service quality serve impact on customer satisfaction

more. This surprise output may be due to present conditions of the reliability and responsiveness aspect of Malaysian Umrah services such as in performing the service/s at the promised time, adequate information on enquiries, reliability in handling problems or needs, response time from employees, friendly relationship of employees to customers, immediate action of Umrah travel agent on customer suggestions, the sincere interest of employees in problem-solving and the willingness to help consumers. Thus, it is suggested that the practitioner should find possible directions to improve the empathy aspect in Umrah services. Hence, there are several possible solutions which could be considered, such as employees never hesitating to give personal attention, and personal attention given by employees to consumers, the interaction of employees with customers and the courteousness of the employees (Chen *et al.*, 2012).

Through the theoretical perspective of stimuli-organism-response paradigm, external stimuli factor leads to internal states of an individual to think and evaluate. Consequently, the stimulus factors influence the organism significantly. This implies that stimulus factor-like service quality (Tangibles, Reliability, Responsiveness, Assurance, and Empathy) influences people to make a judgment regarding customer satisfaction.

### **5.3 To examine the relationship between Umrah customer satisfaction towards travel agents and Umrah customer loyalty towards travel agents**

The last research objective for direct relationship focused on customer satisfaction and customer loyalty. In order to accomplish this objective, the fifth hypothesis was formulated to predict whether there was a significant effect on the relationship between customer satisfaction and customer loyalty using PLS-SEM regression. The statistical results show that customer satisfaction significantly influenced customer loyalty (refer to Table 4.30) and the results explained about 59.2% of the variance in customer loyalty, the second-highest  $R^2$  value for direct effect testing (refer to Table 4.31). Numerous studies such as Eid and El-Gohary (2015) in Muslim tourism, Wu (2014) in China gaming industry, Verma and Singh (2017) in Bhutan Telecom Sector and Wahab *et al.* (2013) in Malaysia Hijab Consumers centres agreed that customer satisfaction has a significant effect on customer loyalty. One way to interpret this finding is that the higher levels of value attributes incorporated to Umrah service are more likely to have a favourable customer loyalty on Umrah services.

Because there was a positive and significant effect of customers' satisfaction on customer loyalty, due to the fact that very limited (few) customers make complaints on the purchase of services, service providers feel they offer satisfactory services due to the lack of such complaints, the impact on customers' willingness to buy back the services offered, this condition is a representation of the high customer loyalty. Customers who are satisfied tend to be loyal. Customer satisfaction creates an emotional attachment to service, and it creates high customer loyalty. Loyalty can be defined as a person's faithfulness in using a product and service provided by a company.

Also, the creation of customers' satisfaction and loyalty is highly dependent on the development of services or service lines in the market. Satisfaction can be achieved at this stage if there is a match between customer needs and service offerings. Customer loyalty can be created by maintaining scarcity in supply and increasing the benefits of services, thereby resulting in higher customer satisfaction, which in turn leads to higher customer loyalty.

Other components of customer satisfaction preferred by Umrah customers are reasonably more positive attitude towards the Umrah travel agents; the Umrah travel agent meets all my requirements for travelling, pleasant experience with the Umrah travel and experiences with the Umrah travel agent is very satisfying (Deng *et al.* 2010). This situation creates an inconvenience where customers have no positive talks about Umrah travel agents to other people. On the other hand, the price of the Umrah package was not relevant to the services offered. As a result, the Umrah customer feels unhappy and inconvenient. The service providers have to find practical solutions to overcome the situation, for example, Umrah travelling agents meet customers' expectations, Umrah travel agent provides all the requirements for travel, continue to seek travelling services and friendly relationship of employees to customers. Hence, practitioners must identify customer needs, choose the right professionalism of employees and do quality assessment periodically in order to achieve the business missions successfully (Deng *et al.* 2010).

#### **5.4 To examine the mediating effect of Umrah customer satisfaction towards travel agents on the relationship between Umrah service quality and Umrah customer loyalty towards travel agents**

The last research objective discussed here is related to customer satisfaction as a mediator in the relationship between Umrah service quality and customer loyalty. Hypothesis seven was formulated to test this mediation effect of customer satisfaction in the relationship between Umrah service quality and customer loyalty using PLS-SEM algorithm and bootstrapping of 5,000 subsamples repetition output. The methodology employed to interpret the mediation result was analysed in the same way as the preceding hypothesis.

The finding from the last hypothesis was validated and confirmed that Umrah service quality and customer loyalty were partially mediated by customer satisfaction. With the existence of customer satisfaction as a mediator between Umrah service quality and customer loyalty, the  $R^2$  value was increased from 42.9% to 65.1% for variance power explained in customer loyalty (refer to Table 4.31). Hypothesis seven was also supported as customer satisfaction (CS) mediates the relationship between service quality and customer loyalty (SQ-CS- CL, UL=0.29, LL=0.04). This result showed that customer satisfaction has an effect between Umrah service quality and customer loyalty (refer to Table 4.32). Studies on the role of customer satisfaction as mediators is not new. In the past, numerous studies had revealed similar findings on the mediation effect of customer satisfaction such as the study by Ngo and Nguyen (2016) in Vietnamese Retail Banking Sector, Maula (2016) in Jordan Islamic Bank, Wang *et al.* (2013) in Taiwan management consulting industry, Jobhaarbima (2017) in Indonesia Toyota Cars, Lai *et al.*, (2016) in Taiwan theme park and Wahab *et al.* (2013) in Malaysia Hijab Consumers.

The most convincing reason for customer satisfaction having a partial mediation effect between Umrah service quality and customer loyalty in the Malaysian Umrah travelling setting is because Umrah service quality has a strong significant direct effect on customer satisfaction. Customers constantly seek for quality in the services that they are offered and this has always been a pivotal aspect of marketing and business service delivery. Companies with high service quality has higher service value (Yuan *et al.* 2014) and customer's satisfaction (Han and Sean, 2015; Suki 2014; Giovanis, Zondiros, and Tomaras 2014) and attracts the opportunity to boost an organization's image (Wu, 2014; Sivakumar and Srinivasan 2009), encourage positive behaviour such as reuse intention, positive words of mouth and loyalty (Rozita *et al.*, 2014; Kim

and Damhorst 2010). In contrast, poor serving quality causes business strength to become damaged due to the negative response attitude, bad word of mouth and low customer repurchase behaviour (Lovelock & Writz, 2011). In short, this can be likened to garbage, garbage out (Hair *et al.* 2017).

Interestingly, the treatment from the attributes of Umrah service quality to customer satisfaction and customer loyalty in Umrah service is varied. In Umrah travelling setting, this study shows that all dimensions of Umrah service quality worked together intensively to serve satisfaction and loyalty, specifically on the reliability aspect. These findings highlight the complexity in managing service quality and this scenario indicates the measurement of service quality is subject to many conditions such as the type of industries (Wu, 2014), type of service setting (Sandhu & Bala, 2011), customers segmentation and external factors (Seth *et al.* 2005) and culture (Ganguli & Roy, 2013). Hence, the Umrah travel agents must identify customer needs and wants, prompt service provision by Umrah travel agent and employee's response to customer requests without any excuses in order to achieve the business vision and missions' success.

As quality performance reaches an acceptable level, Umrah customers will carry out an assessment of the advantage and disadvantages of being engaged in such services. As high quality in Umrah services is preferable by customers, perception of value will become positive, and there would be fewer issues encountered by customers during service consumption. This is evidently shown in the present study as Umrah service quality factors in customer satisfaction obtained the strongest impact scores, followed by other factors, although several aspects were found weak in Umrah service quality.

This finding was consistent with the study by Cronin *et al.* (2000). Therefore, it was suggested that Umrah travelling agencies should focus and encourage any initiative to improve quality in Umrah services from time to time towards delivering high value to their customer, leading to customer loyalty. For example, Umrah traveling agencies should perform the services at the promised time, provide physical facilities by Umrah travel agent, be reliable in handling problems or need, having friendly relationships between employees and customers, providing reinforcement of employees to handle customers needs, and trust in the information given by employees (Eid 2012; Almhrzi and Alsawafi, 2017; Gannon *et al.*, 2017). For quality added service, possible initiatives such as the discipline of employees at Umrah travel agencies, reliable in handling problems or needs, courteousness of the employees, and understanding of employees on specific needs of Umrah customers should ensure the customer are aware of the valuable features. High worthiness feeling of customers after service utilization will make a particular service unique which could strengthen the business competitiveness through high loyalty level. This statement was supported by findings from the present study where service comparison by customers represents cognition achieved the strongest evidence than other sectors in the loyalty construct.

Additionally, this study's findings are consistent with Cronin *et al.*, (2000) study where they had found that satisfaction was largely explained by service quality and customer loyalty, and further concluded that cognitive evaluations preceded pleasant responses. Their work also proves that joint efforts to improve quality, satisfaction and loyalty as a means of refining

customer service perceptions. Addition to suggestion, the present study also highlights the needs of managers to decide on the right strategies, behaviours of employees to build confidence in customers, ability to build trust and the willingness to help consumers ensure excellent performance on the delivery of services (Chen *et al.* 2012).

Service quality is at the beginning stage as stimulus factor for customer to evaluate the degree of satisfaction rendered by the service provider in humans. High customer satisfaction drives high loyalty to the customers as an internal response. In short, customer satisfaction depends on the marketing mix, which eventually is reflected in customer loyalty.

## **6. Conclusion**

First and foremost, the purpose of the study was to investigate the influencing factors on customer loyalty in Malaysian Umrah travel agents. The descriptive result of the study suggest that the level of customer loyalty in Umrah travelling services is still at a moderate level. This implies that the perception of Umrah customers on Umrah service quality and customer satisfaction is at a medium level.

The structural assessment for research framework indicates that the model has adequate prediction relevance for the constructs through the blindfolding procedure in PLS-SEM. Briefly, the study's results reveal that the impact of the Umrah service quality was different. While for the direct effect, the relationships between Umrah service quality, customer satisfaction and customer loyalty were found significant with reasonably high statistical results. This shows that Umrah service quality and customer satisfaction are effective factors for customer loyalty. In subsequent analysis, customer satisfaction demonstrated partial mediation effects. In summary, seven hypotheses were formulated from the research framework were supported except the second hypothesis which was not supported. Thus, the research objectives of the study were accomplished.

The findings of the study were discussed and recommendations were suggested to managers to incorporate workable strategies in Umrah services in terms of integrating service marketing, quality and satisfaction in order to obtain positive responses of loyalty among Umrah customers. Periodically assessment on customer feedback on services may aid service provider to improve their Umrah service and be able to track any changes on behaviour trends that act as inputs for further enhancement of Umrah services.

Several limitations in the study were acknowledged. These limitations offer opportunities for future research. It was suggested that future studies should include intention behaviour, actual behaviour, other antecedent factors and moderator variables in the study model. It is also suggested that the application of low and high order construct concept should be included in future studies. Furthermore, the validation of the study's findings was proposed especially in terms of expanding the sample size, type of territories, geographical area and other service sectors.

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