

Service Marketing, Trust And Company Image On Satisfaction And It's Impact On The Loyalty Of Umrah Pilgrims In Palembang

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Abstract

Umrah travel service industry in Palembang was long provided and dedicated to the community of Palembang. The provider of Umrah service hope all residents of Palembang to increase faith and piety to Allah. Based on the initial research result, it's identified that there were several problems on customers with less-loyalty to the provider of umrah service industry. The purpose of this study is develop model of service marketing for umroh/pilgrim customers. We do analysis the effect of their loyalty on the satisfaction of the service provide for umrah customer whether it's true or not. The research design used descriptive statistic to analyse topic of research on 20 umrah travel providers which have met the requirements. We have 200 respondents as population from 20 companies and taken 10 respondents respectively. The data was primarily collected from questionnaires that have been validated about its reliability. The analytical tools of this study is SEM with Lisrel Application. The end of this research concludes that the service marketing management practices, trust, company image, pilgrim satisfaction and pilgrim loyalty need to be improved. The outcomes of this research states that causality analysis is used to present a) the loyalty of umroh pilgrims in Palembang is strongly influenced by consumer's trust and company image; b) services marketing could not proven as direct variable, because of service marketing to have no effect on consumer satisfaction, consumer's trust, corporate image and consumer's satisfaction that could be proven that the service marketing is influence by consumer loyalty

Keywords: *Loyalty, Satisfaction, Service Marketing, Trust, Company Image*

INTRODUCTION

Company management strives so that the main objective of company operationalization, namely profit, can increase from one period to the next, because increasing profits will increase the survival of the company itself. Increased profits are highly dependent on the company's performance through its functional performance, such as marketing performance which can be measured from various aspects, namely customer satisfaction, market share and sales; financial performance which can be measured from ROI, ROE and others; and the strength of human resources, such as employee productivity and brand job satisfaction (Richard, James E. and Zhang, 2012). The combination of functional performance will determine the company's performance. Company performance is not only influenced by internal conditions, but also influenced by the external environment. The company's external environment consists of: 1) the macro external environment, namely economic aspects, socio-cultural society, government policy, law enforcement, environmental conditions and geography, trade globalization and technology utilization, and 2) the micro external environment in which similar companies are located relating to competitive advantage and comparative advantage (Khan, J'Abdul Highe, Haque, Ahasanul and Rahman, 2013; Sunday Ade Sitorus, Suwitho Suwitho, Alfabetian Harjuno Condro Haditomo, Resti Nurfaidah, Ramlawati Ramlawati, Totok Hendarto, 2022).

The progress of a country cannot be separated from the ability of its people to participate in managing resources. The ability of the community is highly dependent on the intellectual intelligence, emotional intelligence, and spiritual intelligence it has. Spiritual intelligence, especially for Muslims in Indonesia, one of which is to carry out the obligation of hajj to the Holy Land, Mecca for those who are able. For Muslims who are not able to perform Hajj, another alternative is to perform Umrah. The desire of the Indonesian people to perform the Hajj

continues to increase from year to year. However, the number of people who can perform the Hajj pilgrimage depends on various aspects, one of which is the Hajj quota received by Indonesia and distributed by the Ministry of Religion to each province (Siregar, Akhmad Irwansyah and Mappadeceng, 2020). Based on the Hajj quota set by the Indonesian government and the number of people who apply for the Hajj pilgrimage which exceeds the quota for each Hajj season in 2019 and 2020, there are 6988 pilgrims with a waiting period of 113,782 (KEMENAG RI.2019), causing a long waiting time for the community to be able to perform the Hajj pilgrimage, so that the community fills the waiting time to perform Umrah first. To realize the people's desire to perform Umrah, service companies were established that serve the community to perform the Umrah service. Umrah service companies in 21 Umrah organizing companies in Palembang are growing in number, although there are companies that are dissolved and matisuri. Apart from the increasing number, there are also more companies that commit crimes in the form of fraud against people who wish to perform Umrah (Khairiyati, Zul and Darsono, 2020). In addition to umrah service companies having to increase customer loyalty by improving the quality of their services, companies must also be able to compete to master the forces to compete for resources with other companies in the same area. In addition, companies must also be able to anticipate changes in the macro environment such as the pressure of the economic situation, Saudi Arabian government policies, community culture, and the climate in the Makkah area (Fahmiansyah, Rizki Azhar, Setiawan, Margono and Indrawati, 2018).

The successful implementation of Umrah in South Sumatra, especially Palembang, is inseparable from the role of the loyalty of pilgrims and stake-holders, namely the government which continues to strive to improve services and provide policies and policies that support, non-governmental organizations that always oversee the work of the government and assistance to the community, the economic capacity of the community, the desire of pilgrims to return to perform Umrah and the role of service companies engaged in the implementation of Umrah. Competition among companies is getting tighter because Umrah service companies continue to grow in number (Aditya, Muhammad Dimas, Saidani, Basrah and Febrilia, 2021). Companies are faced with macro environmental conditions that must be anticipated, such as the regional economic situation, government policies both at the center and in the regions, the social and cultural situation of the community, and visa processing. Likewise, companies must be able to work more effectively and efficiently in managing their resources while improving services and improving the company's image so that consumers are satisfied and become loyal (Khan, J'Abdul Highe, Haque, Ahasanul and Rahman, 2013). This research focuses on Umrah service companies in South Sumatra Province. The number of active companies is 26 companies. This data is based on a letter from the Head of the Regional Office of the Ministry of Religion of South Sumatra Province. The data of these companies are as in Table 1.

Table 1. Name of Umrah Organizing Company in Palembang, South Sumatra and Number of Umrah Pilgrims in 2016-2018

No	Name of Organizer	Number of Umrah pilgrims who wish to return (%)	Umrah pilgrims who actually return (%)
1	PT Baitussalam Mandiri	4320 86,4	2
2	PT Anugerah Zarfin	2880 28,8	1
3	PT Namira Angkasa Jayatama	12960259,2	2
4	PT Karomah Bait Al Ansor Tour and Travel	9000 180	2
5	PT Mutiara Ajwah	3960 79,2	2

6	PT Armindo Jaya Tour	7200 144	2
7	PT Taqwa Cahaya Semesta	2870 28,7	1
8	PT Zulian Kamsaindo Tour & Travel,	4320 86,4	2
9	PT Tauba Zakka Atkia Sumsel.	3240 32,4	1
10	PT Al Aqsha Jisru Dakwah Tbk	10080201,6	2
11	PT Pandi Kencana Murni	5760 115,2	2
12	PT Persada Dutabeliton Travel	2880 28,8	1
13	PT Muna Bina Insani (Munatour),	8100 162	2
14	PT Qiblat Tour Islami	4860 97,2	2
15	PT Sri Varia Wisata	8200 164	2
16	PT Mulia Insani Makmur	4860 97,2	2
17	PT Dzahabi Fairuz Al-Haris	1440 14,4	1
18	PT Albilad Universal	3240 32,4	1
19	PT Albadriyah Wisata	6480 64,8	1
20	PT Mawaddah Berkah Mulia	1440 14,4	1
21	PT Sriwijaya Mega Wisata,	1620 16,2	1
22	PT Zahrah Ibadah Umat	3230 32,3	1
23	PT Haifa Nida Wisata	2880 28,8	1
24	PT Zafa Mulia Mandiri	3240 32,4	1
25	PT Al Ahram Sarana Wisata	4860 97,2	2
26	PT Suryasekawan Nusa	1440 14,4	1

Source: Regional Office of the Ministry of Religious Affairs of South Sumatra and Travel Umrah Organizers, 2018.

The implementation of Hajj and Umrah that has been carried out so far, although it has been going well, still has weaknesses that need to be studied to be used as input for parties related to the implementation of Umrah, especially in Palembang, South Sumatra Province. The first problem is that pilgrims are reluctant to perform Umrah again related to the affairs of Hajj and Umrah and the role of the government. People are still worried about the problem of depositing funds for Hajj and Umrah. Hajj and Umrah funds are not only very large, they are also "fresh funds" that will continue to flow uninterruptedly to the government treasury through the Indonesian Ministry of Religious Affairs. These funds must settle for several years, due to the "long queue" deposited by prospective pilgrims who are on the waiting list. As funds intended for worship by pilgrims, it is imperative that the management of Hajj funds is also in a clean manner that is free from elements of forbidden or subhat. Sharia management of Hajj funds is not only a matter of depositing Hajj funds but also involves the management and utilization of Hajj funds in a sharia manner that can simultaneously benefit pilgrims and the government. However, it is unfortunate that the fact shows that the Hajj funds managed by Islamic banks are still in a minimal amount. Only 19 percent of the total Hajj funds are managed by Islamic banks, and the remaining 81 percent are still managed by conventional banks. Hajj funds should not be

mixed with the interest system that is forbidden by sharia. Muslims will be calm about carrying out the Hajj pilgrimage when the funds deposited with the government are managed in a sharia manner that is free from elements of usury or subhat so that consumer loyalty to Umrah travel can continue to be increased. Another problem is the certainty of the pilgrims' departure. Cases still occur that groups of Hajj or Umrah pilgrims have failed or delayed departure to the holy land. This is due to problems that cannot be resolved, including visas, aircraft availability, rogue service companies, thus making the loyalty of some prospective pilgrims to Umrah travel traumatized, disappointed, and distrustful of Hajj and Umrah managers. To understand the problems of Umrah implementation in Palembang, South Sumatra Province, researchers conducted pre-research in an effort to get the relative problems that occur both to the company as the manager of Umrah travel and to prospective Umrah pilgrims. Pre-research was conducted in December 2018 where people planned to do Umrah for the second or more. The results of pre-research from interviews with 7 (seven) managers of companies managing Umrah worship, namely: PT Armaindo Jaya Tour, PT Taqwa Cahaya Semesta, PT Zulian Kamsaindo Tour & Travel, PT Tauba Zakka Atkia Sumsel, PT Al. Aqsha Jisru Dakwah Tbk, PT Pandi Kencana Murni, and PT Persada Dutabeliton Travel, the problems that arise in the company managing Umrah worship, for example for Travel managers, the problems that still occur, namely: In connection with the bureaucracy, the problems faced are visa affairs. While related to airline cooperation, the problem faced is the cancellation of the use of aircraft that have been rented and the difficulty to get a replacement aircraft. Regarding accommodation, the problem faced is the change in hotel rent at the Umrah location, this has caused the pilgrims' desire to return to perform Umrah on the previous Umrah travel to decrease. Besides that, the problems related to the pilgrims are: in the period before leaving, the level of trust and concern that the implementation of Umrah will fail or will disappoint is quite high. The pilgrims' desire to return to perform Umrah in the period of travel and implementation of Umrah is low, the behavior of some pilgrims who are difficult to manage, easily disappointed by services and information, and feel insecure about the items brought are the concerns of the pilgrims to repeat the Umrah trip. For pilgrims who want or will perform Umrah for the next period, more prospective pilgrims want to use other Umrah travel services, not the Umrah travel services that have served them. Umrah pilgrims who have loyalty to previous services are only a few in number, an average of 2 percent. The financial condition of the community is highly dependent on regional economic conditions. In recent years the level of people's financial capacity has decreased, people are not financially able to return to perform Umrah with the previous Umrah travel management company. The conditions in Mecca which are undergoing renovations, so that the quota of Umrah pilgrims is limited and the comfort of worship is disturbed, has an impact on the company's revenue decreasing due to restrictions on the number of Umrah pilgrims who can be dispatched to Mecca. On the other hand, pilgrims, especially Umrah pilgrims, are not loyal to the haji-umron worship travel company because when they travel again they do not all use the same worship travel company. The results of pre-research from interviews with 26 (twenty-six) prospective Umrah pilgrims regarding the implementation of Umrah worship both based on past experience and based on word of mouth information received, known 10 (Ten) main concerns regarding Umrah travel that have an impact on people's reluctance to return to travel Umrah again to the same Umrah travel management company as in Table 2.

Table 2. Pilgrims' Responses to Umrah Travel Services (n = 26)

No.	Items Asked for Consent	Agree (%)	Doubtful (%)	No agree (%)
1.	Worried about not leaving because the visa is not issued	34	14	52
2.	Worried about departure delays due to lack of airplanes	30	12	58

3. Worried that the service from travel agents is not satisfactory	39	31	30
4. Worried that the service from Saudi Arabia is not satisfactory	22	32	46
5. Worried that transportation during Umrah is not smooth	24	16	60
6. Worried that the hotel/lodging service is not as good as promised	36	27	37
7. Concerned about the safety of oneself and one's belongings	42	29	29
8. Worried that physical/mental health problems will distract	40	28	32
9. Worrying about the peace of worship because natural conditions and unscrupulous interference from	43	21	36
10. other pilgrims Concerned that Umrah fees have increased considerably including daily expenses	41	25	34

Source: Pre-research, January 2019.

Research Gap

In determining the problems used in this study, namely in terms of the relationship or influence between variables, apart from being based on theory, it is also based on the support of previous research results. The following are some of the results of previous studies that support the selection of research variables for this dissertation. The effect of service marketing on consumer loyalty is significant has been proven, among others, by Ashdaq (2015), Octora and Adrian (2014), Rini et al. (2015) and Ricky and Pratiwi (2017) in the Umrah travel industry, James and Gordon (2006) in the hospitality industry, but the results of Andrzej et.al's research (2019) state no effect. The effect of service marketing on consumer trust is significant has been proven, among others, by Rini et al. (2015) and Ricky and Pratiwi (2017) in the Umrah travel industry. The effect of service marketing on company image is significant has been proven by Pebi and Sidharta (2016), Ashdaq et al. (2015), Hamid et al. (2017) and Dalia and Mansour (2015). The effect of service marketing on customer satisfaction is significant has been proven by Riyadh (2012), Ashdaq (2015), and Rini et al. (2015) on Umrah travel, but not proven by the results of research by Setiawan (2017), Andrzej, et all (2019), and Lin Li (2021). The effect of customer satisfaction on customer loyalty has been proven, among others, by Samaan et al. (2016), Douglas and Guruwo (2015) in the banking industry, Appalayya and Justin (2016) in the hospital industry, Riyadh Eid (2015) and Siti Hasnah et al. (2016) in the Umrah travel industry. Different results were obtained by Andrzej et.all (2019). The effect of company image on customer satisfaction has been proven, among others, by Siti Hasnah (2016) and Abdul (2013) in the Umrah travel industry, Ehsan Malik et al. (2012) in the telecommunications industry, and Fouzia (2012) in Islamic banking. The effect of corporate image on customer loyalty has been proven by Riyadh, Eid (2015) and Ali and Cedric (2018) in the Umrah travel industry, James and Annie (2012) in the general travel industry, Sarfraz et al. (2018) in the hotel service industry. Different results were obtained by Andrzej et.all (2019). The effect of Company Image on consumer trust has been proven, among others, by Nischay et al. (2015) on 200 travel agent respondents in Gwalior City in Madhya Pradesh, Heri and Jalaluddin (2017) on 200 Umrah pilgrims in South Sumatra. The results of research by Bestoon et al. (2018) on 210 pilgrims in Malaysia. The effect of consumer trust on consumer loyalty has been proven, among others, by Rizki (2018), Dina (2017) in the Umrah travel industry, Nha (2013) and Mustafa (2011) in credit card services. The results of research by Muhammad et al. (2012) stated that the effect was low

or insignificant. The effect of consumer trust on customer satisfaction has been proven by Buddy, et al (2019), Siregar and Mappadecdnng (2020) and Khairiyati, Darsono, and Sakir (2020) in the Umrah travel industry. But the results of Septiarini's research (2017) have a low effect.

RESEARCH METHODS

Object of Research

This research was conducted at 26 Umrah Pilgrimage Organizers (PPIU) companies officially registered at the Regional Office of the Ministry of Religion of Palembang City until 2018, but there were 20 (twenty) companies willing to support this research.

Research Methods

This research is an application of management science, especially service marketing management science which aims to see the effect of service marketing, trust and company image on satisfaction and its impact on the loyalty of Umrah pilgrims in Palembang. Referring to the purpose of this research, which is to conduct hypothesis testing between research variables and describe them, this type of research is a combination of verification research and descriptive research. Descriptive research aims to obtain a description of the characteristics of a variable, while verification research is a type of research that aims to determine the relationship between variables through a hypothesis test. (Al Muala, Ayed and Al Qurneh, 2012)..

Data Collection Technique

The data needed in this study are dominated by two primary data obtained through distributing questionnaires, as well as secondary data through the results of data processing, where primary data are collected from questionnaires from several samples of Umrah pilgrims in 20 travel companies. In addition, there are secondary data derived from BPS and from reports on the Hajj Pilgrims Government Regulation.

Population and Sample

The population of this study were all Umrah pilgrims from 20 (twenty) infinite travel. The number of samples is determined based on the provisions for using LISREL *software* from the opinion of (Hair Jr, J.F., Anderson, 2010) which recommends the amount of data to be at least 5 times the number of indicators, but this number should be between 200-300 so as not to be sensitive. Indicators of this study = 41, then the number of samples: 41 indicators x 5 = 205, there are 20 Umrah travel companies, so the sample for each travel 205: 20 = 10.25 rounded up to 10.

Analysis Method

Descriptive Statistics

To provide an overview of each research variable individually based on the data, percentage, average and Chi-Square statistics were used. This descriptive study is also complemented by a qualitative description of the problematic facts that make up the findings of this study. Descriptive data analysis was processed using the SPSS software package. (Hair Jr, J.F., Anderson, 2010).

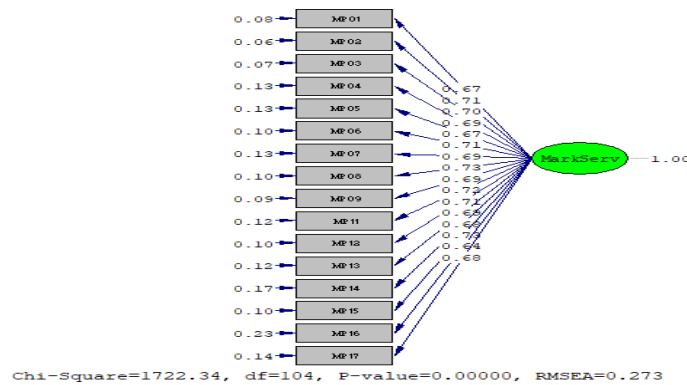
Analysis of the Influence between Variables

In terms of testing the influence between variables based on the research model that has been proposed, SEM (*Structural Equation Modeling*) analysis will be used. (Hair Jr, J.F., Anderson, 2010) SEM which is a statistical technique for multivariate analysis of indicator variables, latent variables, and variable measurement errors. The SEM structural equation model involves a number of mathematical symbols. In the LISREL *software package* that will be used in this study

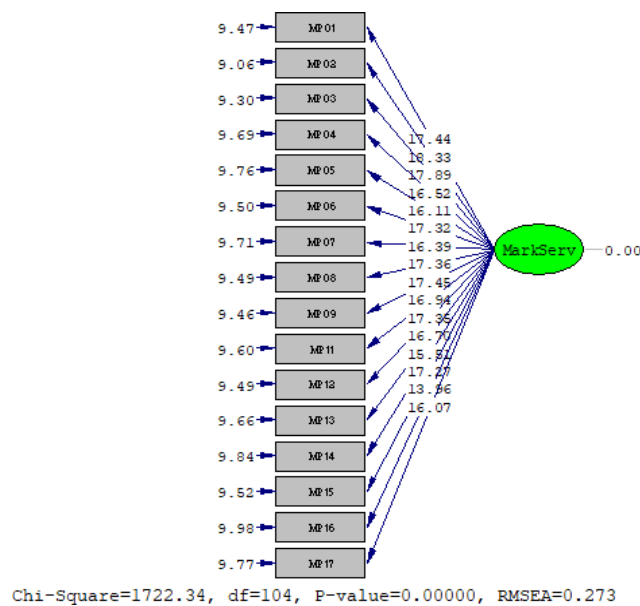
RESULT AND DISCUSSION

Causal Analysis Results

Measurement Model Analysis is a test of the validity and reliability of latent variables with observation variables partially regardless of the model.



Source: Data Results, 2023



Source: Data Results, 2023

Validity test results

It is known that all λ values are above 0.6 as the minimum requirement, as well as that the calculated t statistical value > the critical point statistical value (t table) 1.96. Thus, all λ s are valid.

Reliability test results

CR (*Construct Reliability*)

$$CR = (\sum \text{factor loading})^2 / (\sum \text{factor loading})^2 + \sum e_i$$

$$= 123,43 / (123,43 + 1,87)$$

$$= 123,43 / 125,3$$

$$= 0,97$$

VE (Variance Extracted).

$$VE = \sum \text{factor loading}^2 / (\sum \text{factor loading}^2 + \sum e_i)$$

$$= 6,29 / (6,29 + 1,87)$$

$$= 0,77$$

It can be concluded that all λ values are *reliable*.

Structural Model Analysis

In the *structural model* analysis, 2 stages of analysis will be carried out, namely:

- Analysis of the level of fit of the model through *Goodness of Fit (GOF)* is to determine whether the proposed research model matches the results of data-based analysis;
- Analyze the significant level of influence between latent variables through hypothesis testing, which is to determine the magnitude of the influence and the level of significance.

Goodness of Fit (GOF) Analysis

Table 3 Summary of GOF Analysis Results

Criteria	Indicator	Results
Absolute Fit Indices	Probability value	Calculated <i>Chi-Square</i> probability value
	<i>Chi-Square</i>	$0.00 < 5\%$ then the model is <i>fit</i> .
	RMSEA Value	RMSEA value $0.041 < 5\%$ then the model is a <i>fit</i> .
Incremental fit Indices	GFI value	GFI value $0.55 < 0.9$ then the model does not <i>fit</i>
	AGFI	AGFI value of $0.50 < 0.9$ then the model is not <i>fit</i> .
	NFI	NFI value of $0.85 < 0.9$ then the model is not <i>fit</i> .
	CFI	CFI value of $0.87 < 0.9$ then the model does not <i>fit</i> .
	IFI	An IFI value of $0.87 < 0.9$ means the model does not <i>fit</i> .
	RFI	RFI value of $0.84 < 0.9$ then the model is not <i>fit</i> .
Persimonious fit Indices	ECFI	ECVI value of $17.42 < \text{ECVI independence value } 155.36$ then the model is <i>fit</i> .
	AIC	AIC value $3641.17 < \text{independence AIC } 32469.97$ then the model is <i>fit</i> .
	CAIC	CAIC value $4036.76 < \text{saturated CAIC } 5464.86$ and <i>independence CAIC</i> 32648.2 , then the model is <i>fit</i> .
	PGFI	PGFI value of $0.49 < 0.60$ then the model is not <i>fit</i> .

Source: Data Results, 2023

Based on the results of the GOF test, according to the criteria, there will be at least 1 research hypothesis that is not significant, with the criteria for the GFI value > 0.90 indicating that the tested model has a good fit (model fit).

Hypothesis Test

To test the research hypotheses, computer output is first presented in the form of images, first the image showing the value of the regression coefficient between variables and second showing

the value of the t-statistic.

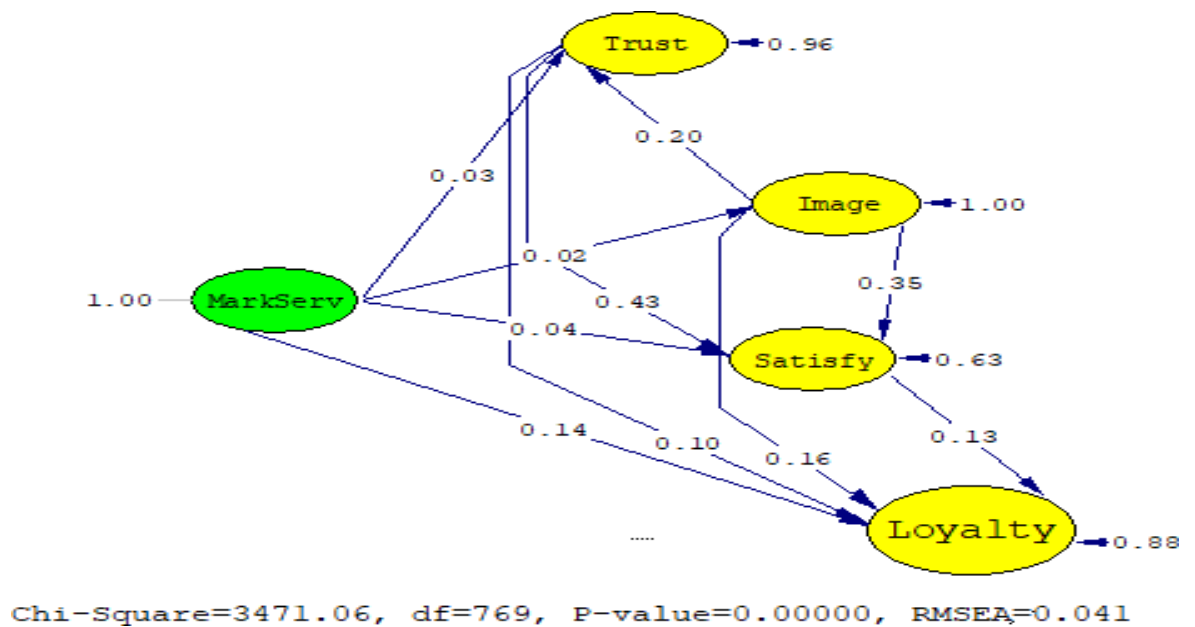


Figure 2. The T- Result Hypothesis
 Source: Data Results, 2023

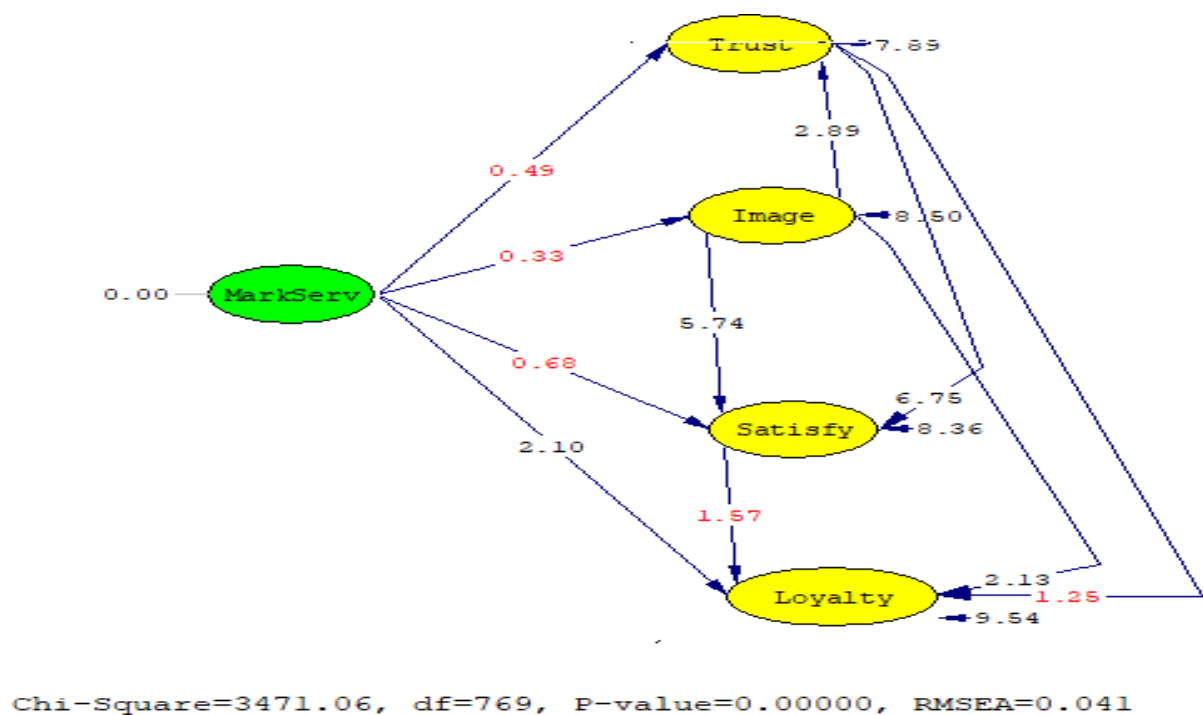


Figure 3. The T- Result Hypothesis
 Source: Data Results, 2023

Adjusted to the research model from the research framework, the research results model along with the regression coefficient value and its significance level are as shown in the following figure.

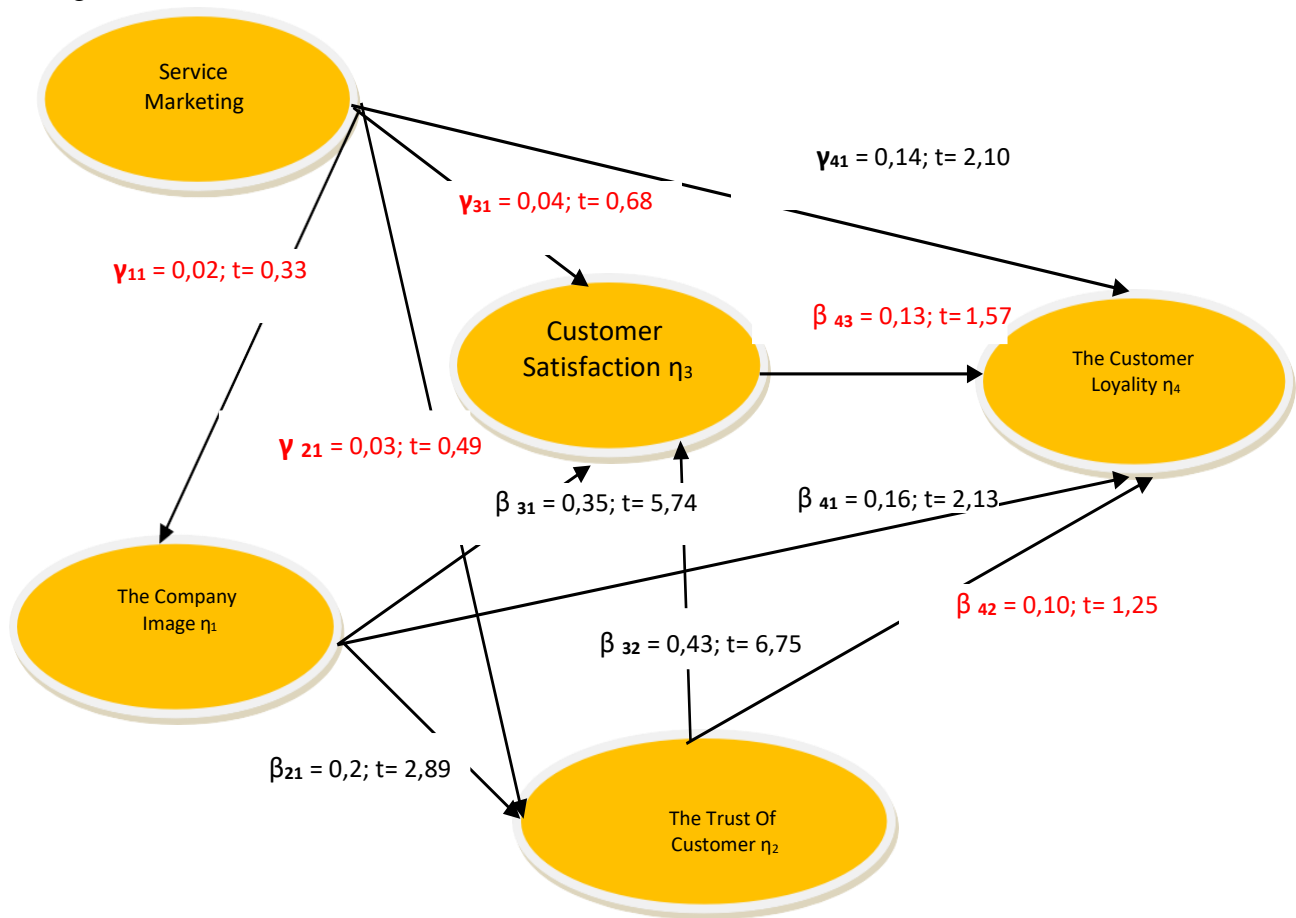


Figure 4
Source: Data Results, 2023

Table 4. Test Result Resume

No	Research Hypothesis	Test Results	
1	Service Marketing has a positive effect on Umrah Pilgrims Loyalty	Significant Effect	
2	Service Marketing has a positive effect on Umrah Pilgrims' Trust	Not Affected	Significantly
3	Service Marketing has a positive effect on Company Image	Not Affected	Significantly
4	Service Marketing has a positive effect on Umrah Pilgrims Satisfaction.	Not Affected	Significantly
5	Consumer Satisfaction has a positive effect on Umrah Pilgrims Loyalty.	Not Affected	Significantly
6	Company Image has a positive effect on Umrah Pilgrims Satisfaction.	Not significantly affected	

7	Company Image has a positive effect on Umrah Pilgrims Loyalty.	Not significantly affected
8	Company Image has a positive effect on Trust	Significant Effect
9	Consumer Trust has a positive effect on Umrah Pilgrims Loyalty.	Not Significantly Affected
10	Consumer Trust has a positive effect on Umrah Pilgrim Satisfaction.	Significant Effect

Source: Data Results, 2023

Discussion

Based on the results of descriptive analysis, it is known that the company's marketing program for Umrah pilgrim consumers has been assessed well. Consumers get satisfaction, become loyal, assess the company's image positively and feel high trust in the company's existence in serving pilgrims. However, the company must continue to improve its marketing performance through service marketing. Pilgrims are reluctant to perform Umrah again related to Hajj and Umrah affairs and the role of the government. The public is still worried about the problem of depositing Hajj and Umrah funds. Hajj funds are not only very large. The funds must settle for several years, due to the "long queue" deposited by prospective pilgrims who are on the waiting list.

The positive effect of service marketing on congregation loyalty is significant

The effect of service marketing on consumer loyalty is significant has been proven by Ashdaq (2015), Octora and Adrian (2014), Rini et al. (2015) and Ricky and Pratiwi (2017), and Bestoon et.al (2019) in the Umrah travel industry, but the results of Andrzej's research, et all (2019) state that the effect is not significant. This difference in results can be explained by four reasons. *First*, the variable used in previous studies is service quality, which is basically identical to service marketing. The elements in service marketing are the same as the elements of service quality that are used to assess services (Loveclock & Wright, 2017).

The positive effect of service marketing on pilgrims' trust is insignificant

The effect of service marketing on consumer trust is significant has also been proven by Rini et al. (2015) and Ricky and Pratiwi (2017), Ayed (2012), and Khairiyati (2020) in the Umrah travel industry. Why the results of these studies are different, the reason given as explained above is that the separation of service marketing elements seems to give different results. Among these elements when separated, not all of them have a significant / insignificant effect, while in this study all elements of service marketing are tested simultaneously.

The positive effect of service marketing on image is insignificant

The implementation of service marketing programs has a positive but insignificant effect on Company Image. There are two arguments that can be raised regarding the results of this insignificant proof. *First*, the company's image can occur because the focus of Umrah pilgrims is only short-term, namely only on the preparation for departure and implementation of Umrah while the Company's Image is not of particular concern to be assessed because it is long-term. *Second*, the pilgrims' determination/selection of the PPIU they are aiming for is greater influenced by other variables. As described in the previous discussion, in some interviews conducted *word of mouth communication* in reality is more widely used by pilgrims to determine PPIU. The effect of service marketing on company image is significant has been proven among others by Pebi and Sidharta (2016), Ashdaq et al. (2015), Hamid et al. (2017) and Dalia and Mansour (2015), Ayed (2012), as well as Khairiyati (2020), and Buddy et al (2020). The difference in results is possible as explained above.

The positive effect of service marketing on pilgrim satisfaction is insignificant

The effect of service marketing on customer satisfaction is significant has been proven through research by Riyad (2012), Ashdaq (2015), Rini et al. (2015) on Umrah travel and Bestoon et.al (2019). On the same topic Setiawan (2017), Andrzej, et all (2019), and Lin Li (2021) gave different results because the research was conducted on travel trips that have many choices of destinations and services that vary depending on the tariff chosen. Ayed (2012) also provides significant results on the effect of service marketing on satisfaction in Jordan travel tourism. However, Ayed (2012) breaks down service marketing variables into five variables, namely *product*, *price*, *personnel*, *price*, and *process*. Among these variables *price*, *personnel*, and *process* have a significant effect on satisfaction. In travel tourism, it is very reasonable if these three variables have a significant effect.

The positive effect of congregation satisfaction on loyalty is insignificant

The effect of customer satisfaction on customer loyalty has been proven, among others, by Riyad Eid (2015) and Siti Hasnah et al. (2016) in the Umrah travel industry, Samaan et al. (2016), Douglas and Guruwo (2015), and Appalayya and Justin (2016). In contrast to the results obtained by Andrzej, et all (2019) where satisfaction has a significant effect on loyalty. As explained in the previous discussion, this difference lies in the difference in travel services where Andrzej, et all (2019) did it in travel travel while this research was conducted in religious travel travel.

The positive effect of company image on pilgrim satisfaction is significant

Company image is able to move the value of pilgrim satisfaction. This can happen because the selection of Umrah service companies is more based on the Company Image that has worked well so far and the satisfaction that is influenced will be significantly affected by the movement of the image value such as the experience that has been received. High satisfaction is also due to the company name having a good image in the community that he knows. Therefore, the company must continue to improve its image as a better Umrah service company, because it will have an impact on the pilgrims' satisfaction. The effect of company image on customer satisfaction has been proven, among others, by Siti Hasnah (2016) and Abdul (2013) in the Umrah travel industry, Ehsan Malik et al. (2012), and Fouzia (2012).

The positive effect of image on loyalty is significant

This can happen because the selection of PPIU is more based on the Company Image that has worked well so far and the loyalty of pilgrims who are influenced will be significantly affected by the movement of the image value. High loyalty is also due to the name of the company has a good image and in time depends also on the satisfaction of pilgrims. Therefore, the company must continue to improve its image as a better Umrah service company, because it will have an impact on the better loyalty of pilgrims. The effect of company image on consumer loyalty has been proven, among others, by Riyad, Eid (2015) and Ali and Cedric (2018) in the Umrah travel industry, James and Annie (2012), Sarfraz et al. (2018), and Yakup Durmaz (2018).

The positive effect of image on trust is significant

This result is in line with the findings of Andrzej, et all (2019), that the company's image affects the added value received (trust) by consumers of travel agents. Image as a good name for the company is obtained through its good performance over a long period of time. Within this period of time, each company will always try to make improvements so as to increase good value in the eyes of consumers. Therefore, for every PPIU, it is important to maintain this good image by continuously evaluating and improving so that it can meet the ever-changing wishes of the congregation.

The positive effect of trust on loyalty is insignificant

The effect of consumer trust on consumer loyalty has been proven, among others, by Rizki (2018), Dina (2017) in the Umrah travel industry and Nha (2013) and Mustafa (2011).

However, the results of Alfanda and Suhartati's (2017) research state that the effect of trust on loyalty is significant. The number of samples and sampling techniques of this study and Alfanda and Suhartati's (2017) research are relatively the same.

The positive effect of trust on satisfaction is significant

The effect of consumer trust on customer satisfaction has been proven by Buddy, et al (2019), Siregar and Mappadecndg (2020) and Khairiyati, Darsono, and Sakir (2020) in the Umrah travel industry. But the results of Septiarini's research (2017) prove insignificant results. The difference in results is due to the use of different trust indicators. Septiarini (2017) uses indicators of responsibility, trust, and respect while this study uses indicators of integrity, competence and consistency. Previous research emphasizes *intangible* elements of trust while this study emphasizes tangible trust, including supervisor competence, employee competence, and the form of management action.

Indirect effect, indirect effect, and total effect of intervening variables (Umrah pilgrims' satisfaction, company image, and Umrah pilgrims' trust) on Umrah pilgrims' loyalty.

Influence analysis is intended to see how strong the influence of one variable is with other variables either directly or indirectly. The interpretation of these results will have an important meaning to determine a clear strategy in increasing the loyalty of Umrah pilgrims. The results of the calculation of direct influence, indirect influence.

CONCLUSION

In general, the variables of Service Marketing, Trust, Corporate Image, have an effect on the satisfaction and Loyalty of pilgrims, but of these variables that have a positive and significant effect are Service marketing on loyalty, Corporate Image on trust and Trust on satisfaction. Service Marketing has a positive and significant effect on Pilgrims' Loyalty in companies serving Umrah Services in Palembang, South Sumatra Province. Service Marketing has a positive but insignificant effect on the Trust of Pilgrims in companies serving Umrah Services in Palembang, South Sumatra Province. Service Marketing has a positive but insignificant effect on Company Image in companies serving Umrah Services in Palembang, South Sumatra Province. Service Marketing has a positive but insignificant effect on Pilgrim Satisfaction in companies serving Umrah Services in Palembang, South Sumatra Province. Satisfaction has a positive but insignificant effect on the loyalty of pilgrims in Palembang, South Sumatra Province. Corporate Image has a positive but insignificant effect on the satisfaction of pilgrims in the company in Palembang, South Sumatra Province. Corporate Image has a positive but insignificant effect on the loyalty of Umrah pilgrims in Palembang, South Sumatra Province. Corporate Image has a positive and significant effect on the trust of pilgrims in Palembang, South Sumatra Province. Trust has a positive but insignificant effect on the loyalty of pilgrims in Palembang, South Sumatra Province. Trust has a positive and significant effect on the satisfaction of pilgrims in Palembang, South Sumatra Province. Meanwhile, the direct and indirect effects can be concluded as follows: The direct effect of service marketing variables, trust, and corporate image has a direct effect on loyalty, while the largest indirect effect on loyalty is through the satisfaction variable.

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