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Pilgrim Loyalty Development Through Satisfaction and Sharia-Compliant Service Quality (Case Study: Umrah Travel Agencies in AMPHURI SULAMPUA)

Sastri Ayu Wiranitania¹, Murtiadi Awaluddin², Nasrullah Bin Sapa³

Alauddin State Islamic University of Makassar, Indonesia^{1,2,3}

80500222057@uin-alauddin.ac.id¹, murtiadi.awaluddin@uin-alauddin.ac.id², nasrullah.sapa@uin-alauddin.ac.id³

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Service Quality, Pilgrimage

Satisfaction, Pilgrim Loyalty

ABSTRACT

This study aims to examine the satisfaction and loyalty of pilgrims through Sharia-compliant service quality in Umrah travel companies under AMPHURI SULAMPUA. The research is grounded in the regulations set forth by Ministerial Regulation No. 8 of 2018 concerning the Organization of Hajj and Umrah. These serve as essential foundations to ensure that Hajj and Umrah travel services comply with existing Sharia standards. The type of research used is quantitative with a causal associative research design. This study collected primary data from 150 respondents using a purposive sampling technique. The data were analysed using the Structural Equation Modelling (SEM) method with the Partial Least Squares (PLS) version 4.0 approach. The results show that Sharia-compliant service quality—measured by reliability, responsiveness, assurance, empathy, tangibles, and Sharia compliance—has a positive and significant effect on pilgrims' satisfaction. Similarly, Sharia-compliant service quality has a positive and significant effect on pilgrims' loyalty. Furthermore, pilgrim satisfaction has a positive and significant effect on loyalty. The mediating effect of satisfaction strengthens the relationship between Sharia-compliant service quality (based on reliability, responsiveness, assurance, empathy, tangibles, and Sharia compliance) and pilgrim loyalty, and this effect is also positive and significant. The implication of this study is that Umrah pilgrims served by travel companies under AMPHURI SULAMPUA place greater emphasis on Sharia-compliant service quality in order to attain satisfaction and ultimately build loyalty toward the offered products or service packages.

Kata Kunci: *Kualitas*

Layanan Syariah,

Kepuasan Jemaah,

Loyalitas Jemaah

ABSTRAK

Penelitian ini bertujuan untuk mengkaji kepuasan dan loyalitas jemaah melalui kualitas layanan syariah pada travel umrah di AMPHURI SULAMPUA Berdasarkan Peraturan Menteri Agama Nomor 8 Tahun 2018 tentang Penyelenggaraan Ibadah Haji dan Umrah, turut menjadi landasan penting dalam memastikan bahwa layanan travel haji dan umrah mengikuti standar syariah yang ada.



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Jenis penelitian yang digunakan adalah kuantitatif. Penelitian ini menggunakan desain penelitian asosiatif kausal. Metode penelitian ini melalui pengumpulan data primer yang dikumpulkan dari 150 sampel dengan teknik pengambilan sampel *purposive sampling*. Teknik analisis data yang digunakan dalam penelitian ini adalah *Structural Equation Model* (SEM) dengan pendekatan *Partial Least Square* (PLS) versi 4.0. Hasil penelitian menemukan bahwa kualitas layanan syariah berdasarkan reliabilitas, tanggapan, kepastian, empati, bukti fisik, kepatuhan syariah berpengaruh positif dan signifikan terhadap kepuasan jemaah. Kualitas layanan syariah berdasarkan reliabilitas, tanggapan, kepastian, empati, bukti fisik, kepatuhan syariah berpengaruh positif dan signifikan terhadap loyalitas jemaah. Kepuasan jemaah berpengaruh positif dan signifikan terhadap loyalitas jemaah. Efek mediasi kepuasan jemaah memperkuat hubungan antara kualitas layanan syariah berdasarkan reliabilitas, tanggapan, kepastian, empati, bukti fisik, kepatuhan syariah terhadap loyalitas jemaah serta berpengaruh positif dan signifikan. Implikasi penelitian ini menunjukkan bahwa jemaah umrah pada perusahaan travel umrah di AMPHURI SULAMPUA lebih mempertimbangkan kualitas layanan syariah agar mampu mendapatkan kepuasan hingga loyalitas terhadap produk atau paket layanan yang diberikan.

INTRODUCTION

Pilgrim loyalty in the hajj and umrah service industry is strongly influenced by perceived service quality, spanning both technical and spiritual dimensions. From a service management perspective, service is the key to competitive advantage; firms that deliver high-quality, superior service have a better chance of capturing market share and retaining customers. The service quality model emphasizes five core dimensions reliability, tangibles, responsiveness, assurance, and empathy relevant for mapping pilgrims' experiences from schedule accuracy and information transparency to the competence of worship guides and attention to special needs. In the shariah framework, service quality is not merely about functional satisfaction but an act of ihsan intended for Allah to realize benefit and justice, making service part of worship that builds blessing and trust. Integrating service quality with shariah values forms the conceptual basis to explain how service quality shapes satisfaction and ultimately nurtures pilgrim loyalty.

Islamic ethical values underscore trustworthy and honest service as the basis of trust. The command to render trusts to whom they are due and uphold justice guides providers to honor service promises, communicate truthfully, and fulfill agreed facilities as per the contract. The call for believers to be with the truthful affirms honesty as the core of muamalah relationships and the source of social trust. The principle of ihsan loved by Allah urges providers to do their best with sincerity including giving, facilitating, and maintaining service ethics so that shariah service quality is not only efficient but worshipful. Conceptually, satisfaction is positioned as an intervening variable bridging the effect of shariah service quality on loyalty: superior, shariah compliant quality

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enhances satisfaction, which in turn strengthens reuse intentions and positive word of mouth among pilgrims.

Operationally, umrah travel agencies provide integrated services from documents, visas, transport, and accommodation to worship guidance and in-KSA services, with some also organizing hajj. Within halal tourism, hajj and umrah are journeys fully governed by Islamic principles covering halal consumption, shariah-compliant transactions, and service ethics making shariah service quality a determinant of satisfaction and trust. As a hub for Eastern Indonesia, Makassar has strong halal tourism potential, driving demand for credible, shariah compliant hajj and umrah services. Dissatisfaction often arises from expectation reality gaps, lack of price and facility transparency, and worship execution not fully aligned with shariah. Pilgrims' preference for low prices over facilities and service also risks mismatched expectations, especially when prices drop below the Ministry of Religious Affairs' reference BPIU of Rp 23,000,000, inviting quality compromises or undelivered promises.

SIMPU 2024 data show 2,885 PPIUs not on the blacklist and 20 blacklisted nationally. South Sulawesi has 188 PPIUs, including 138 in Makassar; one Makassar PPIU PT Amanah Bersama Umat (ABU TOUR) had its license revoked and was obliged to refund all fees or transfer pilgrims at no extra cost following misappropriation of funds from 86,720 prospective pilgrims amounting to about Rp 1.8 trillion. Other cases include PT Global Tour Umrah offering promotions down to Rp 20,500,000 from a normal Rp 25,500,000 but failing to depart pilgrims, and PT SLV Modern Travelindo with a Rp 3,000,000 discount on a Rp 21,900,000 package and multiple trip cancellations. These cases indicate that sub-reference pricing, poor transparency, and facility shortfalls undermine satisfaction, erode trust, and reduce loyalty justifying the need to elevate shariah-based service quality grounded in amanah, honesty, and fulfillment certainty.

The national legal framework sets definitions, standards, and responsibilities for organizing hajj and umrah. Law of the Republic of Indonesia No. 8 of 2019 Article 1 distinguishes hajj the fifth pillar of Islam for those able from umrah visiting the Kaaba outside the hajj season with tawaf, sa'i, and tahallul and emphasizes spiritual and physical preparedness. Downstream, technical regulations such as Minister of Religious Affairs Regulation No. 8 of 2018 and supervisory systems like SIMPU ensure PPIUs meet service standards, protect pilgrims, and adhere to shariah across transactions, information, and package implementation. In service quality terms, regulation promotes price transparency, clarity of package components (visa, tickets, hotels, transport, handling, ziyara, and souvenirs), and provider accountability when deviations occur, thereby safeguarding expectations and minimizing disputes.

Enforcement appears in administrative sanctions up to license revocation for violating PPIUs, as in ABU TOUR's case with mandatory refunds or transfers without extra cost based on the ministerial decision. The reference BPIU of Rp 23,000,000 serves as a price reasonableness guide; packages far below this threshold warrant caution for potential omission of mandatory components or unsustainable financing schemes. Meanwhile, SIMPU's provincial data enhances market transparency and consumer literacy in selecting credible PPIUs. Thus, the regulatory

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framework not only governs and oversees but also shapes a service ecosystem conducive to implementing shariah service quality as the foundation for sustained satisfaction, trust, and loyalty.

Despite strong normative and ethical-theological foundations, empirical gaps remain on how shariah service quality covering service quality plus shariah compliance components such as amanah, honesty, and ihsan affects pilgrim loyalty via satisfaction as an intervening variable in the specific context of hajj and umrah travel agencies. Practice-oriented literature emphasizes the importance of high-quality service and shariah values as action guides and highlights hajj umrah within halal tourism and Makassar's potential. However, operational measurement of shariah compliance indicators such as contract transparency, fairness of package components, and consistency in fulfilling promises has yet to be standardized in quantitative models testing the pathway Shariah Service Quality, Satisfaction, Loyalty at the PPIU level. This gap hampers evidence based prioritization for service improvements and loyalty strategies.

Furthermore, case evidence shows that prioritizing low prices over service quality often results in dissatisfaction and loss of trust necessitating models that explicitly control for price sensitivity effects on satisfaction and loyalty, and test trust as a key construct potentially acting as an additional mediator or moderator in the quality loyalty relationship. At the policy level, the BPIU reference and SIMPU data provide a rich regulatory and market context for field-based research, particularly among Amphuri Sulampua PPIUs.

LITERATURE REVIEW

Pilgrim Loyalty

Loyalty can be defined as a person's allegiance to something, which is not limited to physical loyalty but also includes non-physical aspects such as thoughts and attention. Loyalty reflects the level of consumption and frequency of use that a consumer exhibits toward a company. Researchers have found that relationship quality, which consists of satisfaction, trust, and commitment, has a positive relationship with loyalty. Consumer loyalty is a condition in which a consumer repeatedly engages in transactional processes with the same company. Therefore, loyal consumers help maintain business stability and serve as a benchmark for companies to develop their business without worrying about the company's image. According to Huriyatih, consumer loyalty is defined as a consumer's commitment to consistently repurchase a product or service in the future. The measurement of consumer loyalty can be assessed through the indicators of consumer loyalty according to Kotler and Keller, which are as follows:

1. Repeat Purchase: This indicator refers to the loyalty shown through repeated or periodic purchases of a product. Repeated purchases by consumers demonstrate their interest and can be used to measure consumer satisfaction with the company's product.
2. Retention: Retention refers to the strength of consumer loyalty in resisting negative influences related to the company. Consumers with this type of loyalty resilience are not easily influenced by other products that may be significantly cheaper, have more features, or offer other advantages.

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3. Referrals: This refers to the complete endorsement of a company's existence. In this situation, consumers are able and willing to recommend the company's products to people within their close social circles.

Consumer loyalty indicators serve as a reference for companies to establish a foundation for providing services to consumers. Consumer loyalty reflects consumers' behavioral intentions toward a product or service, which may result in repeat purchases or contract renewals in the future. Conversely, this behavior also indicates the likelihood of consumers switching to other service providers, as well as the probability of consumers sharing positive information with others.

Pilgrim Satisfaction

According to Kotler, satisfaction is the feeling of pleasure or disappointment that arises after comparing the perceived performance (or outcome) of a product with the expected performance. If the performance falls below expectations, the consumer is dissatisfied. If the performance meets expectations, the consumer is satisfied. If the performance exceeds expectations, the consumer is very satisfied or delighted. The creation of satisfaction provides benefits to the company, including fostering a harmonious relationship between the company and its consumers, establishing a strong foundation for consumer satisfaction, and generating recommendations from one person to another, which ultimately benefits the company by increasing consumers' interest in purchasing or using the company's services.

Factors influencing consumer satisfaction include five important variables that companies must consider when measuring consumer satisfaction, namely:

1. Product Quality: Clients will be satisfied if they believe the products they use are of very high quality.
2. Service Quality: Clients feel pleased when they receive services that meet their expectations.
3. Emotional: Clients feel proud and confident that others will admire them for using a product with high satisfaction.
4. Price: Items that offer comparable quality at a lower price provide clients with greater value for their money.
5. Cost: Clients tend to prefer not having to spend excessive money and time on a product.

Companies that pay attention to the factors influencing consumer satisfaction can achieve their vision and mission; in this context, besides generating profit, they can also enhance their legitimacy within society. Consumer satisfaction is one of the main focuses in managing a company.

Shariah Service Quality

Othman and Owen identify compliance (adherence to Islamic Sharia) as one of the six dimensions known as the CARTER model. These dimensions are Compliance, Assurance, Reliability, Tangibles, Empathy, and Responsiveness (CARTER). The compliance dimension is the most important in measuring service quality in Sharia-based institutions or industries because adherence to Sharia represents the core existence of a Muslim. In the Islamic concept, the CARTER dimensions are explained as follows:

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1. Compliance refers to adherence to all the rules and laws of Allah SWT as explained in the Quran and Hadith, including both avoiding prohibitions and carrying out all commands. When a person understands and is aware of Sharia or the laws of Allah SWT, their level of compliance with what is commanded and prohibited by Allah SWT will increase. This level of compliance with Sharia can foster a moral and ethical character. Having faith in Allah SWT creates emotional stability for each individual and provides positive motivation in all aspects of life, including business activities.
2. Assurance refers to knowledge, skills, and expertise related to a product, which can only be acquired through diligent, persistent, and sincere learning. In Islam, Allah SWT commands every Muslim to continuously learn diligently and to sharpen and improve their abilities. It is very important for individuals, especially within service organizations, to enhance their knowledge. Employees in service organizations who possess extensive knowledge and expertise about the service products can provide clear and comprehensive explanations and deliver services better to consumers or clients according to their conditions and circumstances.
3. Responsiveness refers to a component of professionalism. The best service provided is a form of commitment from a professional organization by responding attentively and appropriately to customers' or clients' expectations, criticisms, and suggestions. A person is considered professional if they perform their work according to the skills, abilities, and expertise they possess. When a task is assigned to an expert, it will be completed well, quickly, and accurately because it falls within their area of expertise. Conversely, if the task is not assigned to a qualified person, it means that the management of the organization is failing the customers.
4. Tangible refers to the physical evidence that represents the identity of an organization and serves as a factor in forming the initial perception of consumers or clients toward a service organization. If an organization fails to present its physical evidence in a good and aesthetically pleasing manner, it can lower the organization's image and potentially create negative perceptions among consumers or clients. Another form of tangible evidence is the personal appearance of employees. For instance, employees are required to dress appropriately and modestly, in accordance with Islamic principles.
5. Empathy refers to the willingness of employees to care for and give special attention to consumers or clients. This willingness is demonstrated through relationships, interactions, communication, understanding, and attentiveness to the needs and complaints of consumers or clients. Such empathetic behavior makes consumers or clients feel served and valued according to their needs. Empathy in employees can be observed in how they provide information, address consumer or client complaints, serve transactions cheerfully with a smile, and assist consumers facing difficulties during transactions or other service-related issues within an organization. The readiness to offer attention and assistance to consumers or clients fosters a positive perception of the organization's service.



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6. Reliability refers to the ability of a service to fulfill and complete what has been agreed upon in the interest of the consumer or client. Consumer or client trust arises from the accuracy and timeliness in completing transactions conducted with a service provider organization. This concept aligns with the teachings in the Quran, where Allah SWT calls upon every believer to fulfill promises that have been made and agreed upon.

RESEARCH METHODS

This study is quantitative research, which produces new findings that can be obtained using statistical procedures or other methods of quantification (measurement). The quantitative approach focuses on phenomena that have specific characteristics in human life, referred to as variables. In the quantitative approach, the nature of the relationships between variables is analyzed using objective theories. This research is in Makassar City, South Sulawesi Province, focusing on the Association of Muslim Organizers of Hajj and Umrah of the Republic of Indonesia (AMPHURI-SULAMPUA), at Jl. AP Pettarani, Pettarani Center Shop Houses, Block C/15, Buakana Village, Rappocini District, Makassar City, South Sulawesi. The research approach used is a scientific approach related to consumer behavior, employing a causal associative research design to examine the influencing relationships between two or more variables. Furthermore, based on the nature of the relationships, this study uses a cause-and-effect (causal) approach.

The population of this study consists of all pilgrims who have performed Umrah through travel agencies affiliated with AMPHURI SULAMPUA. There are a total of 27 indicators. Referring to the second point, the minimum sample size is 5 times 27, which equals 135, rounded up to 150 (one hundred fifty) samples. Therefore, the research sample consists of 150 (one hundred fifty) Umrah pilgrims as respondents from Umrah travel agencies affiliated with AMPHURI SULAMPUA. These 150 pilgrims come from 15 (fifteen) travel agencies, with each agency providing 10 (ten) pilgrims. The sampling technique used is purposive sampling, which involves selecting samples based on specific criteria or considerations. The purposive sampling criteria used in this study are: having performed Umrah through a travel agency affiliated with AMPHURI SULAMPUA, residing in South Sulawesi, and being aged between 17 and 45 years. The data processing and analysis technique used is Structural Equation Modeling (SEM). Structural Equation Modeling (SEM) is a statistical technique capable of analyzing the pattern of relationships between latent constructs and their indicators, among the latent constructs themselves, as well as directly assessing measurement errors.

RESULT

Convergent Validity

Convergent Validity is a test used to measure the extent to which data positively correlates with other alternatives within the same construct. This stage serves as the initial step in evaluating the outer model, conducted by examining the factor loading values. The measurement threshold used is 0.7. If any indicator has a loading value below 0.7, it will be eliminated or removed from the model.



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Table 1. Outer Loading (Measurement Model)

	Reliability	Responsiveness	Assurance	Empathy	Tangible	Compliance	Pilgrim Satisfaction	Pilgrim Loyalty	
X1.1	0.804								VALID
X1.2	0.806								VALID
X1.3	0.855								VALID
X2.1		0.865							VALID
X2.2		0.877							VALID
X2.3		0.875							VALID
X3.1			0.891						VALID
X3.2			0.831						VALID
X3.3			0.865						VALID
X4.1				0.865					VALID
X4.2				0.811					VALID
X4.3				0.905					VALID
X5.1					0.844				VALID
X5.2					0.811				VALID
X5.3					0.905				VALID
X6.1						0.863			VALID
X6.2						0.890			VALID
X6.3						0.867			VALID
Y1.1							0.854		VALID
Y1.2							0.864		VALID
Y1.3							0.906		VALID
Y2.1								0.881	VALID
Y2.2								0.858	VALID
Y3.2								0.776	VALID

Source: The data were processed using SmartPLS, 2025

According to the table above, all factor loading values exceed the threshold of 0.70, indicating that no indicators were removed from the model. Therefore, all indicators meet the criteria for convergent validity. Furthermore, convergent validity is also assessed through the Average Variance Extracted (AVE). An AVE value greater than 0.50 suggests that the construct demonstrates adequate convergent validity. The Average Variance Extracted (AVE) table for each research variable is presented as follows:

Table 2. Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Reliability (X1)	0.676
Responsiveness (X2)	0.761
Assurance (X3)	0.744
Empathy (X4)	0.737
Tangible (X5)	0.730
Compliance (X6)	0.763
Pilgrim Satisfaction (Y1)	0.765
Pilgrim Loyalty (Y2)	0.705

Source: The data were processed using SmartPLS, 2025



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Based on the data in Table 2, each construct in the model has an AVE value greater than 0.50, indicating that the data meet the criteria for convergent validity. Following the evaluation of outer loadings and AVE, this study fulfills the requirements to proceed to the next stage, namely discriminant validity testing.

Discriminant Validity

Discriminant validity is a measurement method used to assess the extent to which a construct is empirically distinct from other constructs. This test also aims to ensure that each variable or indicator has a unique relationship with its respective construct and is not influenced by indicators from other constructs.

Table 3. Cross Loading

	Reliability	Responsiveness	Assurance	Empathy	Tangible	Compliance	Pilgrim Satisfaction	Pilgrim Loyalty
X1.1	0.804	0.671	0.629	0.596	0.540	0.595	0.509	0.547
X1.2	0.806	0.607	0.661	0.646	0.505	0.541	0.491	0.576
X1.3	0.855	0.697	0.672	0.598	0.557	0.613	0.508	0.605
X2.1	0.718	0.865	0.635	0.653	0.475	0.523	0.522	0.552
X2.2	0.686	0.877	0.571	0.640	0.470	0.575	0.496	0.603
X2.3	0.695	0.875	0.626	0.578	0.465	0.507	0.605	0.555
X3.1	0.717	0.626	0.891	0.622	0.613	0.623	0.649	0.645
X3.2	0.675	0.594	0.831	0.617	0.508	0.603	0.537	0.573
X3.3	0.669	0.592	0.865	0.697	0.676	0.703	0.683	0.599
X4.1	0.622	0.568	0.647	0.865	0.603	0.658	0.569	0.671
X4.2	0.652	0.644	0.640	0.846	0.528	0.639	0.549	0.627
X4.3	0.648	0.629	0.640	0.865	0.473	0.536	0.528	0.659
X5.1	0.522	0.425	0.616	0.521	0.844	0.627	0.556	0.554
X5.2	0.521	0.425	0.492	0.492	0.811	0.634	0.470	0.536
X5.3	0.618	0.525	0.670	0.581	0.905	0.737	0.622	0.579
X6.1	0.649	0.535	0.700	0.598	0.708	0.863	0.614	0.680
X6.2	0.555	0.479	0.619	0.573	0.698	0.890	0.561	0.629
X6.3	0.650	0.589	0.632	0.693	0.639	0.867	0.567	0.661
Y1.1	0.470	0.476	0.595	0.533	0.559	0.556	0.854	0.593
Y1.2	0.573	0.550	0.602	0.540	0.517	0.555	0.864	0.666
Y1.3	0.558	0.599	0.701	0.601	0.617	0.632	0.906	0.711
Y2.1	0.610	0.589	0.631	0.694	0.562	0.709	0.713	0.881
Y2.2	0.580	0.560	0.547	0.583	0.540	0.658	0.627	0.858
Y2.3	0.578	0.491	0.593	0.636	0.540	0.514	0.544	0.776

Source: The data were processed using SmartPLS, 2025

Based on the table above, each indicator within a construct exhibits higher cross-loading values compared to its loadings on other constructs. This indicates that the study demonstrates good validity in achieving discriminant validity. To further strengthen these findings, the Fornell-Larcker criterion was also applied for testing.



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Table 4. Fornell Lacker Criterion

	Reliability	Responsiveness	Assurance	Empathy	Tangible	Compliance	Pilgrim Satisfaction	Pilgrim Loyalty
Reliability	0.822							
Responsiveness	0.801	0.872						
Assurance	0.796	0.700	0.863					
Empathy	0.746	0.714	0.748	0.859				
Tangible	0.650	0.539	0.698	0.623	0.854			
Compliance	0.709	0.613	0.746	0.712	0.781	0.873		
Pilgrim Satisfaction	0.611	0.622	0.726	0.640	0.647	0.666	0.875	
Pilgrim Loyalty	0.701	0.653	0.703	0.760	0.651	0.753	0.753	0.840

Source: The data were processed using SmartPLS, 2025

Based on Table 4, each variable exhibits the highest value when explaining itself compared to the other variables within the same column. For instance, the Reliability variable has a value of 0.822, which is higher than the values of the other variables in the same column. The Responsiveness variable shows a value of 0.872, exceeding those of the other variables in the same column. The Assurance variable has a value of 0.863, higher than the others in the same column. Empathy is measured at 0.859, Physical Evidence at 0.854, and Sharia Compliance at 0.873, all of which surpass the values of other variables in their respective columns. Similarly, the variable Satisfaction of Pilgrims has a value of 0.875, and Loyalty of Pilgrims is 0.840, both higher than the other variables within their columns.

Composite Reliability

Composite Reliability is an estimate of reliability based on the relationships among the observed indicators of a variable. In this study, the composite reliability values overall range between 0.6 and 0.7. A construct is considered to have high reliability if its composite reliability value reaches or exceeds 0.7.

Table 5. Cronbach Alpha and Composite Reliability

	Cronbach's Alpha	Composite Reliability
Reliability	0.759	0.761
Responsiveness	0.843	0.844
Assurance	0.828	0.834
Empathy	0.822	0.822
Tangible	0.814	0.823
Compliance	0.845	0.845
Pilgrim Satisfaction	0.847	0.854
Pilgrim Loyalty	0.790	0.802

Source: The data were processed using SmartPLS, 2025



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Based on Table 5, all constructs are declared reliable, both through Cronbach's Alpha and composite reliability, as they have values above 0.7. Therefore, all variables in this research model meet the criteria for internal consistency reliability. Furthermore, the processed data indicate that this study demonstrates satisfactory results in terms of convergent validity, discriminant validity, and internal consistency reliability.

Table 6. Summary of Measurement Model Results

Variable	Indicator	Loading Factor	Composite Reliability	AVE
Reliability (X1)	X1.1	0.804	0.761	0.676
	X1.2	0.806		
	X1.3	0.855		
Responsiveness (X2)	X2.1	0.865	0.844	0.761
	X2.2	0.877		
	X2.3	0.875		
Assurance (X3)	X3.1	0.891	0.834	0.744
	X3.2	0.831		
	X3.3	0.865		
Empathy (X4)	X4.1	0.865	0.822	0.737
	X4.2	0.846		
	X4.3	0.865		
Tangible (X5)	X5.1	0.844	0.823	0.730
	X5.2	0.811		
	X5.3	0.905		
Compliance (X6)	X6.1	0.863	0.845	0.763
	X6.2	0.890		
	X6.3	0.867		
Pilgrim Satisfaction (Y1)	Y1.1	0.854	0.854	0.765
	Y1.2	0.864		
	Y1.3	0.906		
Pilgrim Loyalty (Y2)	Y2.1	0.881	0.802	0.705
	Y2.2	0.858		
	Y2.3	0.776		

Source: The data were processed using SmartPLS, 2025

R-Square

Model evaluation was conducted using the R-Square values for the dependent constructs, t-tests for significance, and the structural path coefficient parameters. The process began by examining the R-Square values of each latent dependent variable.

Table 7. R-Square

Variable	R-Square
Pilgrim Satisfaction (Y1)	0.998
Pilgrim Loyalty (Y2)	0.997

Source: The data were processed using SmartPLS, 2025



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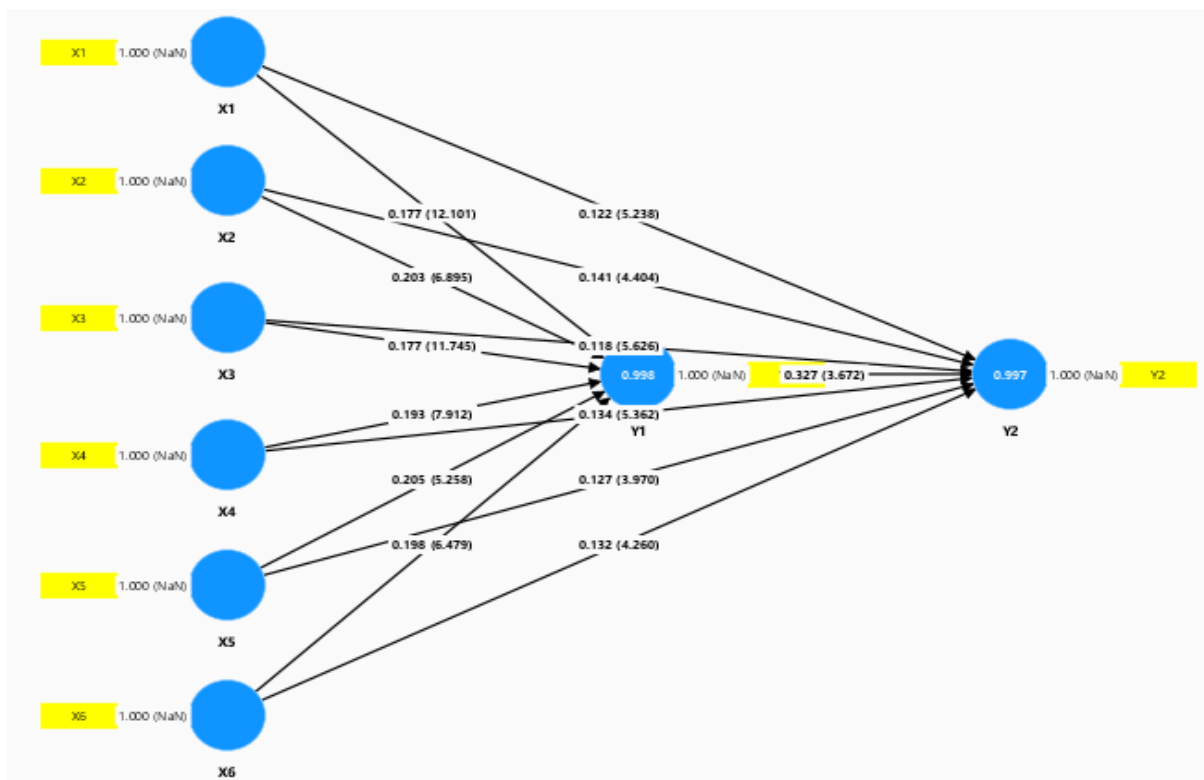
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Based on the data in Table 7, the R-Square value for Pilgrim Satisfaction is 0.998 (99.8%), and for Pilgrim Loyalty, it is 0.997 (99.7%). This indicates that 99.8% of the variance in Pilgrim Satisfaction is explained by Sharia Service Quality, while 99.7% of the variance in Pilgrim Loyalty is explained by Sharia Service Quality. The remaining 0.3% is influenced by other variables not included in this study.

Figure 1. Research Diagram



Source: The data were processed using SmartPLS, 2025

The diagram indicates that Service Quality (X1) has a significant and positive influence on Customer Satisfaction (Y1), which in turn has a significant positive effect on Customer Loyalty (Y2). Additionally, the direct path from Service Quality (X1) to Customer Loyalty (Y2) also shows a positive and meaningful relationship. This suggests that higher service quality enhances customer satisfaction, and both factors together contribute to building strong customer loyalty. In summary, Customer Satisfaction (Y1) acts as a mediating variable between Service Quality (X1) and Customer Loyalty (Y2), strengthening the indirect effect of service quality on loyalty. This confirms that consistent and reliable service quality plays a crucial role in fostering satisfaction and long-term loyalty among customers.

Direct Effect

Hypothesis testing was conducted as the basis for evaluating the research findings, using values obtained from the coefficients output.



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Table 8. Path Coefficients Hypothesis

	Original sample (O)	T statistics (O/STDEV)	P values
Reliability -> Pilgrim Satisfaction	0.177	12.101	0.000
Reliability -> Pilgrim Loyalty	0.122	5.238	0.000
Responsiveness -> Pilgrim Satisfaction	0.203	6.895	0.000
Responsiveness -> Pilgrim Loyalty	0.141	4.404	0.000
Assurance -> Pilgrim Satisfaction	0.177	11.745	0.000
Assurance -> Pilgrim Loyalty	0.118	5.626	0.000
Empathy -> Pilgrim Satisfaction	0.193	7.912	0.000
Empathy -> Pilgrim Loyalty	0.134	5.362	0.000
Tangible -> Pilgrim Satisfaction	0.205	5.258	0.000
Tangible -> Pilgrim Loyalty	0.127	3.970	0.000
Compliance -> Pilgrim Satisfaction	0.198	6.479	0.000
Kepatuhan Syariah -> Pilgrim Loyalty	0.132	4.260	0.000
Pilgrim Satisfaction -> Pilgrim Loyalty	0.327	3.672	0.000

Source: The data were processed using SmartPLS, 2025

Based on the results presented in the table, it can be concluded that the dimensions of service quality namely reliability, responsiveness, assurance, empathy, tangibility, compliance, and Sharia compliance have varying but significant influences on pilgrim satisfaction and loyalty. The findings further indicate that pilgrim satisfaction plays a significant mediating role in enhancing pilgrim loyalty. Therefore, improving the service quality delivery in accordance with Sharia principles is crucial for increasing both the satisfaction and long-term loyalty of Umrah pilgrims.

Indirect Effect

Indirect effect analysis is used to test hypotheses concerning the indirect influence of an independent (exogenous) variable on a dependent (endogenous) variable through a mediating (intervening) variable, with the following criteria:

Table 9. Specific Indirect Effects Hypothesis

	Original sample (O)	T statistics (O/STDEV)	P values
Reliabilitu -> Pilgrim Satisfaction -> Pilgrim Loyalty	0.058	3.434	0.001
Responsiveness -> Pilgrim Satisfaction -> Pilgrim Loyalty	0.066	3.168	0.002
Assurance -> Pilgrim Satisfaction -> Pilgrim Loyalty	0.058	3.508	0.000
Empathy -> Pilgrim Satisfaction -> Pilgrim Loyalty	0.063	3.235	0.001
Tangible -> Pilgrim Satisfaction -> Pilgrim Loyalty	0.067	2.834	0.005
Compliance -> Pilgrim Satisfaction -> Pilgrim Loyalty	0.065	3.076	0.002

Source: The data were processed using SmartPLS, 2025

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The results show that pilgrim satisfaction mediates the relationship between service quality dimensions and pilgrim loyalty. Each dimension of service quality reliability, responsiveness, assurance, empathy, tangibility, and compliance positively influences pilgrim loyalty through the mediating role of pilgrim satisfaction. This finding implies that higher service quality enhances pilgrim satisfaction, which in turn strengthens their loyalty. Therefore, maintaining consistent and compliant service quality is essential for fostering long-term loyalty among Umrah pilgrims.

DISCUSSION

Overview of Sharia Service Quality in Umrah Travel Companies under AMPHURI SULAMPUA

The research findings depict the presence of six dimensions of Sharia service quality within Umrah travel companies under AMPHURI SULAMPUA. The travel agencies provide accurate and easily understood information regarding registration and Umrah requirements, ensure that service or registration procedures for pilgrims are straightforward, and offer transportation and accommodation services promptly and efficiently. Umrah travel agencies under AMPHURI SULAMPUA are responsive to pilgrims' complaints, demonstrate employees' willingness to assist prospective pilgrims, and show promptness in resolving pilgrims' issues. They provide guarantees regarding the pilgrims' departure schedules, ensure the safety of pilgrims during departure and return, and possess knowledge about the facilities involved in Umrah rituals. Services are available twenty-four hours during Umrah, with an understanding of pilgrims' needs and effective communication skills.

Each Umrah travel agency within AMPHURI SULAMPUA has a well-maintained and comfortable office space for prospective pilgrims, ensuring cleanliness and comfort during worship, as well as providing complete facilities for the pilgrims. The Umrah packages offered to pilgrims are free from usury (riba), and both products and services do not contain elements of speculation or gambling. A study conducted by Moh Ali Ridlo et al. applied the CARTER dimensions to travel companies. Consistent with this research, Umrah travel agencies within AMPHURI SULAMPUA can implement all aspects of service. Starting with Sharia compliance, the Umrah travel agencies in AMPHURI SULAMPUA are Sharia-based and hold valid PPIU (Umrah Travel Organizer) licenses issued by the Ministry of Religious Affairs of the Republic of Indonesia.

Overview of Pilgrim Satisfaction in Umrah Travel Companies under AMPHURI SULAMPUA

Pilgrim satisfaction is developed based on customer satisfaction theory. The concept of pilgrim satisfaction is situated within the context of Umrah travel companies. According to Kotler, consumer satisfaction is the feeling of disappointment or pleasure that arises after comparing the perceived performance (outcome) of a product with expectations. Richard L. Oliver defines consumer satisfaction as the comparison between pre-purchase expectations and the actual performance of a product or service. According to John Stacey Adams, in Equity Theory,



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consumers feel satisfied when they perceive the treatment they receive as fair, whether in terms of price, quality, or service.

The results of this study indicate that the complaint and suggestion handling system for pilgrims (where every complaint or suggestion submitted by pilgrims is addressed seriously and not ignored by the travel agency), the company reputation survey system (the travel agency ensures that survey results are used solely for service improvement purposes and are not misused), and the pilgrim service quality system (the accommodations provided by the travel agency during the journey meet the promised standards and pilgrims' expectations) are effectively implemented.

The results of this study indicate that pilgrim satisfaction within a company can be achieved when there are supporting indicators such as the dimensions of Sharia service quality. Pilgrims traveling with agencies affiliated with AMPHURI SULAMPUA benefit from an effective complaint and suggestion handling system, ensuring that issues are taken seriously and not ignored. For example, when a pilgrim received a hotel room in Mecca with a malfunctioning air conditioner (AC), the team immediately contacted the hotel management to arrange for repairs or a room change.

Umrah travel agencies under AMPHURI SULAMPUA ensure that survey results are used solely for the purpose of service improvement and not misused. One of the Umrah travel agencies utilizes survey outcomes as evaluation reports based on feedback from pilgrims, tour leaders, and *mutawwif* (pilgrim guides). Pilgrims participate in Zoom meetings to provide suggestions regarding the services offered both in Indonesia and in Saudi Arabia. Moreover, the accommodations provided are consistent with the selected package, including Umrah equipment, hotel room facilities in Mecca and Medina according to the package category (*3-star, 4-star, or 5-star*), transportation between Medina and Mecca, and additional tours such as visits to Taif, the Quran Printing Museum, and Jabal Magnet.

Overview of Pilgrim Loyalty in Umrah Travel Companies under AMPHURI SULAMPUA

The results of this study show that pilgrims engage in regular repeat purchases (pilgrims performing Umrah repeatedly derive significant spiritual benefits), recommend the travel agency to others (pilgrims often share positive experiences about the travel agency with others), and remain unaffected by competitors' appeals (pilgrims maintain loyalty to the travel agency despite attractive promotions from competitors). The results of this study show that pilgrim loyalty can be built through Sharia service quality and pilgrim satisfaction. In this study, reliability emerged as the most satisfying dimension, as pilgrims traveling with agencies affiliated with AMPHURI SULAMPUA received timely services and clear procedural information. This encouraged them to make repeat purchases regularly and to recommend the agency to others for performing the Umrah pilgrimage.

Some pilgrims from these travel agencies have performed Umrah four to five times because of the consistently high-quality services provided by the agencies, making them unaffected by offers from other travel agencies. In addition, several pilgrims from AMPHURI SULAMPUA affiliated agencies have also become agents or helped promote the agency's services to others as a form of their loyalty to the Umrah travel company.



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The Influence of Sharia Service Quality on Pilgrim Satisfaction in Hajj and Umrah Tour Travel Companies at AMPHURI SULAMPUA

The findings of this study are in line with previous research, which suggests that service quality creates a positive impression on pilgrims, as reflected in their satisfaction. In other words, the better the quality of service provided by the company and the better the service perceived by the pilgrims, the higher their level of satisfaction.

Responsiveness within the context of Sharia service quality in travel companies refers to the company's readiness to assist pilgrims and deliver services promptly. This includes response time, service speed, and willingness to help. High-quality service, especially timely and appropriate responsiveness, is crucial in achieving customer satisfaction and fostering loyalty. The findings of this study are consistent with previous research, which states that Umrah travel companies prioritize responsiveness to every need of the pilgrims. This responsiveness includes the company's ability to handle emergency situations or sudden changes that may occur during the Umrah journey.

Assurance refers to the ability, courtesy, and knowledge of the Umrah travel company in fostering customer satisfaction. The form of assurance in service can be determined by the reliability and credibility of the company, which leads pilgrims to feel satisfied and trust the services provided. Therefore, with a strong sense of assurance, customer satisfaction toward the company is expected to increase.

Employee empathy is demonstrated by providing information services regarding Umrah and addressing complaints experienced during the pilgrimage. Offering attention and assistance in handling these complaints can enhance customer satisfaction and foster a positive perception of the Hajj and Umrah Tour Travel Companies under AMPHURI SULAMPUA. Tangible evidence is reflected in the physical aspects directly experienced by the pilgrims, including comfortable lodging services, the availability of well-maintained and convenient physical facilities, safe and comfortable transportation, as well as the neat appearance of the tour guides or companions. The better the tangible evidence provided to the pilgrims, the higher their level of satisfaction. This is because high service quality attracts pilgrims to use the services offered by Umrah travel companies under AMPHURI SULAMPUA. In this context, the company's management capability plays a crucial role in improving service quality from all aspects related to the enhancement of provided facilities.

Umrah travel companies under AMPHURI SULAMPUA emphasize legal compliance, fast and consistent services, professional cooperation, and uphold religious and social values that are considered a trust in serving the pilgrims. In terms of sharia service quality, particularly in the dimension of sharia compliance, many respondents indicated that the payment structure for Umrah packages complies with Islamic principle free from *riba*, does not involve elements of speculation *gharar*, and ensures clear financial transparency from the initial payment to the final settlement. Additionally, information related to refund mechanisms and cancellations is also transparently communicated without speculative elements.

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The Influence of Sharia Service Quality on Pilgrims' Loyalty in Hajj and Umrah Travel Companies under AMPHURI SULAMPUA

Reliability, as one of the dimensions of Sharia service quality, is provided to Umrah pilgrims with the aim of delivering the best service in accordance with their expectations. The services offered include the facilities provided, transactional services, and assistance that facilitates the pilgrimage process for those wishing to perform Umrah in the Holy Land. A quick, accurate, and responsive reaction from a company to the needs of service recipients can enhance customer loyalty. This is because customers who feel heard and attended to are more likely to feel satisfied and remain loyal to the company's offerings. A well-executed response also strengthens the relationship between the company and its customers, potentially fostering loyalty based on the positive experiences perceived by the consumers.

The travel companies under AMPHURI SULAMPUA have customers who consistently demonstrate loyalty toward the travel agencies they use for performing Umrah. Assurance is an essential component of service quality. It has a strong and positive relationship with customer loyalty. The higher the level of assurance perceived by consumers toward a product or service, the greater their loyalty. This assurance fosters consumer confidence, encouraging repeat purchases and the development of a strong relationship with the company's offerings.

Customer loyalty toward Umrah travel companies under AMPHURI Makassar can be enhanced by providing quality empathy and satisfaction, such as attentively listening to the Umrah experiences shared by the pilgrims. Physical evidence has a strong and positive relationship with customer loyalty. In other words, good physical evidence can increase consumer loyalty. Strong physical evidence creates a positive impression of the quality of services or products, leading to customer satisfaction and encouraging repeat patronage. Quality physical evidence—such as comfortable facilities, clean environments, or high-quality products—can boost customer satisfaction, which in turn enhances their loyalty.

The Influence of Pilgrim Satisfaction on Pilgrim Loyalty in Hajj and Umrah Travel Companies under AMPHURI SULAMPUA

Pilgrim satisfaction is the core of marketing, while marketing serves as the spearhead of all business efforts. Satisfaction is a key factor in creating pilgrim loyalty. Loyalty is the most important factor in establishing long-term relationships between service recipients and service providers. Loyalty consists of two dimensions: behavioral and attitudinal. The formation of a long-term relationship between a company and its consumers depends on the ability to foster positive attitudes among service recipients toward the company. The literature proposes several determinants of loyalty, including customer satisfaction, quality, and image, which can be utilized by companies to build long-term relationships with their service recipients.

There are two dimensions of loyalty: behavioral and attitudinal. The formation of a long-term relationship between a company and its customers depends on the company's ability to foster positive attitudes among service recipients toward the company. The literature suggests several determinants of loyalty, including customer satisfaction, service quality, and corporate image, which can be utilized by companies to build sustainable relationships with their customers.



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In line with the study conducted by Rivai and Wahyudi, titled *The Influence of Perceived Quality, Brand Image, and Price Perception on Customer Loyalty with Trust and Customer Satisfaction as Mediating Variables*, customer satisfaction was found to have a highly significant effect on customer loyalty. Similarly, a study by Aulawi revealed that when consumers feel satisfied, they tend to remain loyal. Most research on customer satisfaction confirms a significant influence of satisfaction on customer loyalty.

Furthermore, Sarah Farhataini Jazuli's research, titled *The Effect of Perceived Value and Customer Satisfaction on Customer Loyalty in Umrah Travel Services*, also found that customer satisfaction significantly affects pilgrims' loyalty. Umrah pilgrims consider that when they experience satisfaction during their pilgrimage journey, it fosters loyalty toward the travel agency. Consequently, the consistency of service provided during the journey has a direct impact on the level of satisfaction received by the pilgrims.

Consistent with these studies, pilgrims of Umrah travel agencies under AMPHURI SULAMPUA have achieved a high level of satisfaction due to the presence of an effective complaint and suggestion handling system, available through questionnaires and direct interviews (testimonies). Additionally, there is a reputation survey system accessible to pilgrims via the *Umrah Cerdas* application and the official Ministry of Religious Affairs website (simpu.kemenag.go.id), as well as a service quality system consisting of five key dimensions. These indicators have positively and significantly influenced pilgrims' loyalty beginning from merely checking the legality of Umrah companies, providing feedback and suggestions, to ultimately performing multiple Umrah pilgrimages with the same travel agency due to consistent service quality and trust.

The Influence of Sharia Service Quality on Pilgrim Loyalty through Pilgrim Satisfaction at Hajj and Umrah Tour Travel Companies in AMPHURI SULAMPUA

The service quality theory defines quality as the expected level of excellence and the control over that level to meet the desires of the pilgrims. In accordance with this theory, the findings of this study regarding the influence of reliability on pilgrim loyalty are supported, as the results obtained are significant. Service reliability is a crucial factor in building trust and satisfaction among pilgrims. If pilgrims perceive that the service provided is unreliable, they are likely to feel dissatisfied and become disloyal to the service provider. The theory of service quality refers to the expected level of excellence and the control over that level to meet the needs and desires of pilgrims. In accordance with this theory, the results of the study on the effect of reliability on pilgrim loyalty are supported, as the findings show significant results. Service reliability is an essential factor in building trust and satisfaction among pilgrims. If pilgrims feel that the services provided are unreliable, they will tend to feel dissatisfied and disloyal toward the service provider.

According to Tjiptono, customer loyalty in the context of service marketing is a response that underlies continuity and relationships, usually reflected in continuous purchases from the same service provider based on dedication and pragmatism. Consumer loyalty refers to the commitment of consumers to repeatedly purchase the same product and maintain a mutually beneficial relationship with the company. If the expected value matches the actual value, consumers will feel satisfied; if the expected value is lower than the actual value, consumers will feel highly satisfied.



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However, if expectations exceed the actual value, consumers will feel dissatisfied or even disappointed.

A study conducted by Regata et al., titled *"The Effect of Service Quality on Customer Loyalty Mediated by Customer Satisfaction,"* found that customer satisfaction mediates the effect of service quality on customer loyalty. This indicates that the influence of service quality on customer loyalty increases when customer satisfaction acts as a mediating variable. An improvement in service quality will therefore lead to greater customer satisfaction, which in turn fosters customer loyalty toward the services provided by PT Pos Indonesia in Denpasar.

Similarly, research by Farah Nafisah Putri et al., titled *"The Effect of Service Quality and Atmosphere on Customer Loyalty through Customer Satisfaction,"* found that service quality has a significant effect on customer loyalty through customer satisfaction at Jakarta Restaurant. Customer loyalty must be developed through customer satisfaction by providing excellent service, which has implications for enhancing customer satisfaction, and increased satisfaction ultimately drives and shapes customer loyalty.

Another study by Zulkifli, titled *"The Effect of Service Quality on Loyalty through Customer Satisfaction and Trust among Umrah Pilgrims of PT Nurani Insan Azkia,"* revealed a positive and significant indirect effect of service quality on loyalty through customer satisfaction.

Consistent with previous studies, this research shows that Sharia service quality has a significant and positive influence on pilgrim loyalty through pilgrim satisfaction. Sharia service quality consists of six dimensions, while pilgrim loyalty includes repeat Umrah purchases, recommendations to others, and resistance to offers from other travel agencies. The existence of Sharia service quality and pilgrim satisfaction is crucial in building pilgrim loyalty toward Umrah travel agencies under AMPHURI SULAMPUA, as they have a universal impact on the company, particularly in marketing activities carried out by these Umrah travel agencies.

CONCLUSION

Based on the results of the study conducted on building pilgrim satisfaction and loyalty through Sharia service quality. The six dimensions of Sharia service quality reliability, responsiveness, assurance, empathy, physical evidence, and Sharia compliance have a positive and significant effect on pilgrim satisfaction. This indicates that the higher the level of Sharia service quality, the greater the likelihood that pilgrims will be satisfied with the services provided by Umrah travel companies in AMPHURI SULAMPUA. The six dimensions of Sharia service quality reliability, responsiveness, assurance, empathy, physical evidence, and Sharia compliance also have a positive and significant effect on pilgrim loyalty. This suggests that the higher the level of Sharia service quality, the stronger the tendency of pilgrims to remain loyal to the services offered by Umrah travel companies in AMPHURI SULAMPUA. Pilgrim satisfaction has a positive and significant impact on pilgrim loyalty. This shows that the higher the satisfaction of pilgrims with the services provided, the greater the likelihood of developing loyalty toward Umrah travel companies in AMPHURI SULAMPUA. Pilgrim satisfaction mediates the relationship between Sharia service quality and pilgrim loyalty. This means that pilgrim satisfaction influences how the



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six dimensions of Sharia service quality affect pilgrim loyalty. The greater the satisfaction with the services provided, the stronger the impact of Sharia service quality on pilgrim loyalty.

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