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Building customer loyalty through brand trust, service quality, and satisfaction in religious tourism

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Abstract

Through this study, the authors try to address the relationship between brand trust (BT), service quality (SQ), satisfaction (SAT), and loyalty (LOY), specifically regarding Maktour Travel and Umrah pilgrims in Indonesia. The study's analysis of Umrah travel industry loyalty is key, as this area has seen a huge surge in fraudulent activity. A quantitative methodology was applied by gathering data from Umrah pilgrims who purchased Maktour Travel services before determining the relationships between the variables using structural equation modeling (SEM). The innovation of the study lies in the integrated model which shows that BT and SQ directly influence loyalty, with SAT acting as a mediator. Thus, the final model presents a different perspective regarding brand trust and service quality in relation to customer loyalty in religious travel. This study emphasizes the significance of travel agencies' future priorities to cultivate long-term customers, particularly in a competitive and often criticized industry, enhancing trust and the quality of services offered. The paper can be beneficial for both the industry and academia by providing insights and recommendations for the Umrah travel industry to enhance their service offerings and relationships with customers. Implication for Theory: For theory, this work adds empirical evidence to the current stream of literature on customer loyalty in tourism, specifically focusing on the nature of trust, service quality, and satisfaction in the context of religious tourism.

Keywords: Brand trust, loyalty, satisfaction, service quality, Umrah pilgrims.

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Transparency: The authors confirm that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

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1. Introduction

Despite the travel challenges posed by the pandemic, the size of the world religious tourism industry, particularly Umrah, grew exponentially in the past ten years, with the growth of pilgrims attached to better access, affordability and religious motivations. Indonesia, which has the largest Muslim population, also sends millions of Umrah pilgrims each year. As many as 1.3 million Indonesian citizens are undergoing Umrah in 2023 alone, showing the large potential and significance in the industry [1, 2]. As a result, the high demand for quality Umrah services has put a lot of pressure on travel agencies to provide comfort, safety, and spiritual fulfillment. But such growth must be balanced against serious challenges: fraud, service inconsistencies, and uneven customer experiences that can rise and fall precipitously [3, 4]. Earlier research has highlighted the change in sensitivity of modern pilgrims [5]. Reacting towards this, luxury travel brands such as Maktour, who continually reign supreme at the hilt of the top brand index in Indonesia, are now being evaluated not only on their brand marketing persona, but their truth in service quality and customer retention tactics. In the competitive landscape of niche religious tourism, the cross-road product service quality, brand trust, and customer satisfaction have proved to be a vital criterion to ensure that competitive advantages are sustained [6, 7]. Therefore, knowing what makes Umrah pilgrims loyal is crucial for guaranteeing sustainable service excellence and customer-oriented operations.

Even though Umrah travel is of great religious significance and has a strong economic value, fraud and weak service quality continue to undermine consumer trust in the industry. The absence of strict enforcement of regulations and the differences in service standards from one agency to another contribute to cases where pilgrims suffer financially and emotionally, resulting in the loss of their spirituality [8]. These challenges echo a wider problem of consumer protection and ethical accountability within the religious tourism industry. Though there are some names like Maktour that have built a reputation on their premium services and credibility, many others simply fall flat of the most basic expectations [9, 10]. There is a disparity that is widening between brand promise and customer experience [11, 12], especially evident in the service dimensions of empathy, reliability, and assurance. This issue raises the question of whether the effect of perceived service quality and brand trust on loyalty is as strong as previously assumed when considering the mediating role of satisfaction. As consumers become well-versed with the advertisements and data practices, agencies cannot rely on transactional relationships; shifting towards relationship-based marketing strategies will only help sustain loyalty in ever-increasing competition and skepticism.

This research is theoretically based on Expectation Confirmation theory, Oliver [13], and Relationship marketing theory, Morgan and Hunt [14]. According to expectation confirmation theory, customer satisfaction occurs when perceived performance matches or exceeds expectations, affecting future behavioral intentions like loyalty. According to the Relationship Marketing Theory, trust and service quality are the most important factors for the establishment of long-term relationships between customers and service providers. Trust, the extent to which a party is willing to make itself vulnerable based on positive expectations of the other party, is critical in service contexts, especially high-involvement services, like religious travel [15, 16]. Islamically, trust (Amanah) is viewed as a moral duty: It is emphasized in the Qur'an (Surah An-Nisa: 58) as well as through Hadith, which were principles that the great Prophet Muhammad (PBUH) taught by highlighting the necessity of honesty and integrity in all trade and services rendered. Hence, the interpolation of both modern and religious paradigms adds value in comprehending the Umrah service, including the perceptions of customers [17].

Previous studies have investigated the relationship between brand trust and customer loyalty and service quality and customer loyalty individually. As we can see from the previous writings, suggested that while brand trust may be correlated with loyalty, contrary to the findings of Mursid and Wu [18], which reported considerably more positive effects. The same is true of service quality and loyalty [19]. This apparent contradiction indicates that intermediary variables like customer satisfaction might significantly mediate this determinantal relationship. Indeed, work by Al-Adaileh et al. [20] and Apriansyah et al. [21] reported satisfaction to be a strong mediator in trust/service quality-loyalty relationship. This research offers new findings by examining these associations among Umrah pilgrims in Java, Indonesia, a prominent demographic with high activity in religious tourism. In addition, this study applies to Maktour, a high-scale brand in religious journey, where a micro-level case is provided to link theories to practical brand activity. By serving as a mediator on the relationships, satisfaction leads to a holistic investigation of what encourages lasting loyalty within spiritual travel. This introduction of Islamic ethical principles, in addition to highlighting Western theories, provides an often unnoticed cultural context that covers another facet in the previously studied literature. This unique combination of perspectives and context positions the study to address critical theoretical and practical gaps in the literature.

To investigate the role of customer satisfaction as a mediator between brand trust, service quality, and customer loyalty of Umrah pilgrims who use travel Maktour in Java, Indonesia. This aims to examine whether trust in the brand and perceived service quality positively affect customer satisfaction, which eventually leads to loyalty. It is also anticipated from the findings to offer strategic information for Umrah travel agencies to enhance customer loyalty in their service delivery and ethical promotions [22]. Socially, the study provides a guide for prospective Umrah pilgrims in choosing a reliable agency, which can, in turn, lessen the number of fraudulent cases and enrich the spiritual meaning of Umrah. This study has contributed to both the academic theory and practical standards of service, in line with the overarching objective of ethical and customer-oriented development in the religious tourism industry.

2. Literature Review

2.1. Effect of Brand Trust on Customer Loyalty

Brand Trust – It is crucial for customer loyalty, which is the confidence customers have in a brand's reliability and integrity. A strong trust creates cycles of repurchase and advocacy behaviors, even in highly competitive markets. Empirical studies support this relationship; for example, according to Holbrook and Chaudhuri [15], brand trust significantly improves

purchase and attitudinal loyalty [23] in the context of millennial consumers has also revealed that part of the reason brand trust influences loyalty over time is because it serves as a driver of long-term loyalty. More recently, have found that are evidence that trust promotes loyalty through reducing perceived risks and increasing emotional attachment Tzavlopoulos et al. [24]. Husain et al. [25] further point out that brand trust mediates the link between brand experience and loyalty and stresses its role as being fundamental to the maintenance of long-term consumer relationships. The results show that brand trust is a strategic asset in customer retention that can be translated into competitive differentiation.

H₁: The influence of brand trust on customer loyalty.

2.2. The Impact of Brand Trust on Customer Satisfaction

Trust in the brand is a key driver of consumer satisfaction because it reduces perceived risk and uncertainty, and thus improves the consumption experience overall. In fact, when customers feel that a brand they may be interested in does have their best interest in mind, they are more likely to feel that they can depend on the brand to always live up to its expectations, resulting in a higher level of satisfaction. Numerous studies have confirmed this association. Delgado-Ballester and Munuera-Alemán [26] and Setiawati et al. [27] show that trust is an essential antecedent of satisfaction, because it generates confidence in the fulfillment of customers' expectations regarding the brand. In a digital context, [28-30] showed that trust is a significant antecedent of satisfaction in virtual contexts, where perceived risk is greater. Additionally, Fernandes et al. [31] and Ngo et al. [32] found the positive influence of brand trust on satisfaction through emotional assurance and perceived brand competence. Iglesias et al. [33] and Pappas et al. [34] also highlight that in the case of competitive markets, trust allows brands to sustain customer satisfaction by aligning the brand values with customer expectations. Overall, these studies show that trust is key to loyalty and a big driver of customer satisfaction.

H₂: The impact of brand trust on customer satisfaction

2.3. Effect of Customer Satisfaction on Customer Loyalty

Customer satisfaction is important for customer loyalty, which mediates the relationship between customer expectations and brand attachment. Customer Satisfaction: High-quality products result in satisfied customers. There are several research articles that support this positive association. For instance, Anderson and Sullivan [35] showed that satisfaction has a direct and strong effect on customer loyalty in service-based industries, with satisfied customers returning to the same service provider and recommending the brand and getting more of the service often. Moreover, it is well known that satisfaction has an effect on the repeat behavior [13] and satisfaction also strengthens the word-of-mouth, another key component [36] to create and awarded a critical permit for maintaining the customer's loyalty. More recently, [37, 38] confirmed that satisfaction has a direct impact on loyalty behaviors such as repeat purchasing and brand advocacy, especially in markets that are highly competitive. Satisfaction leads to retention by lowering perceived risks of switching to rivals [39, 40]. Overall, these results highlight the strong role of customer satisfaction as a predictor of customer loyalty in diverse industries and market conditions.

H₃: The effect of customer satisfaction on customer loyalty.

2.4. Relationship Between Service Quality and Customer Loyalty

Customer loyalty is determined by a number of factors, but the quality of service is one of the most influential because it impacts both customer satisfaction and brand or service provider loyalty. If the quality of service meets or exceeds customer expectations, it lays a strong foundation to retain customers and build loyalty. Many studies have been conducted to prove this relationship, and they have confirmed that quality service creates customer retention. Consider, for example, the Servqual model proposed [41], which suggested that service quality is a key determinant of customer loyalty through its first-order dimensions: reliability, responsiveness, assurance, empathy, and tangibles [27]. Moreover, it has been identified that perceived service quality positively influences customer satisfaction, leading to increased loyalty behaviors [42, 43]. Analogously, Carman [44] proposed that consumers will have higher loyalty towards those services that continue to provide better service quality, as it helps in lowering perceived risk and increasing trust. Balinado et al. [45] and Kumar and Ayodeji [46] found that service quality affects customer retention and the motivation of customers to recommend the service to others. The results demonstrate the key importance of service quality for long-term customer engagement by industry, with specific implications for service-based industries that place heavy importance on a high-quality customer experience.

H₄: Quality of service has a positive impact on customer loyalty.

2.5. Service Quality and Customer Satisfaction

Service quality plays a vital role in customer satisfaction. A higher quality of service means that customers are more likely to be satisfied with the service they receive because their expectations are achieved or surpassed. The Servqual model [41, 47] focuses on the dimensions of service quality perceived by consumers, leading to consumer satisfaction. Offering great service means delivering a reliable service, which is precise, responsive, assuring, empathetic, and tangible, and leads to good service perceptions and therefore satisfaction. Based on research carried out [48, 49], service quality is directly related to customer satisfaction, and perceptions of service quality have a substantial effect on overall satisfaction. Also, Li et al. [50] and Khoo [51] indicate that stable quality of service increases customer satisfaction, as well as customer loyalty and trust. Further studies produce similar results, indicating that service quality dimensions such as reliability and empathy have a strong positive impact on customer satisfaction in the hospitality and retail sectors [11, 52]. In general, a high level of service quality will significantly influence the customer's satisfaction with their service encounter [53], making this aspect crucial to the business [54, 55].

H₅: Service quality has a positive and significant effect on customer satisfaction.

2.6. Indirect Influence of Trust on Customer Loyalty through Customer Satisfaction

The influence of brand trust on customer loyalty is widely regarded as a cornerstone of behavioral loyalty; however, when customer satisfaction is included as a mediator, this effect is likely more complex. Indeed, studies show that customer satisfaction is significantly determined by brand trust, which, in turn, strongly affects loyalty. Brand trust builds on positive expectations and minimizes perceived risks, which leads to customer satisfaction that improves customer experience. This satisfaction lays the groundwork for long-term loyalty, as customers who are regularly satisfied are much more likely to have a brand they stick with and respect. Also, Cardoso et al. [56] and Carranza et al. [57] showed that brand trust influences customer loyalty significantly via customer satisfaction as the crucial mediator in a wide range of service industries [58, 59]. Their results lend credence to the claim that whereas brand trust has an immediate influence on loyalty, the degree of satisfaction the consumer gets from the brand as a reliable, consistent entity amplifies the strength of this association [60]. Thus, if consumers have faith in a national brand, they will be more prone to experience joy and satisfaction, which improves the probability of them purchasing that brand again, resulting in increased loyalty [61]. The indirect effect has been reflected in the work of Veloutsou [62] identified satisfaction as a major mediator of brand trust and customer loyalty.

H₆: Brand trust has an indirect effect on customer loyalty through customer satisfaction.

2.7. Influence of Service Quality on Customer Loyalty Through Customer Satisfaction

While service quality is acknowledged as a significant driver for customer loyalty, customer satisfaction acts as a mediator, making the relationship even stronger. Higher customer satisfaction, derived from high service quality, usually complements customer loyalty. Zeithaml et al. [41] have conducted a study to develop scales to measure all the service quality dimensions, including reliability, responsiveness, and empathy, which they consider as the most noteworthy factors for customer satisfaction. Improving these dimensions enhances customer experience, resulting in increased satisfaction and loyalty [63, 64]. Furthermore, a paper [65, 66] posits that customer satisfaction acts as a mediator in the service quality and loyalty relationship, meaning that when customers perceive the services offered to be of high quality, their satisfaction with the relevant brand or service provider increases and, subsequently, their loyalty grows with time. In line with those findings, [67, 68] research specifically notes that the effect of service quality on loyalty is much stronger when satisfaction is at high levels, highlighting the crucial mediating role satisfaction serves [69, 70]. Thus, while service quality influences loyalty directly, this effect is strengthened once customer satisfaction is included as a mediator in the association.

H₇: The indirect effect of service quality on customer loyalty is through customer satisfaction

3. Method

The study used a causal explanation method [71]. The population is the umrah pilgrims in Central Java who have used Maktour travel services. The minimum number of samples that must be used is 10 times the number of indicators [72]. This study has 24 indicators, so the sample size needed is $24 \times 10 = 240$ samples that have used umrah travel services at Maktour Travel.

Table 1.

Operational definitions and measurement variables.

Definition Operational Variables	Indicator	Source
Brand trust is the customer's belief that the Maktour brand is able to fulfill all promises made regarding its products by prioritizing customer interests.	BT1: Pilgrims' trust in the Maktour brand. BT2: Maktour brand is reliable. BT3: Maktour does not deceive the congregation. BT4: Maktour guarantees the safety of the congregation	Holbrook and Chaudhuri [15]
Service quality is the customer's perception of the service performance provided by Maktour Travel to meet customer expectations.	In the form of TAN1: Facilities (Visa, Airplane, Accommodation, Transportation, Meals, Prayer Equipment) as per initial agreement. TAN2: The spiritual guide is neatly dressed. Reliability REL1: Knowledgeable spiritual guide. REL2: Professional staff serve the needs of the congregation. Responsiveness RES1: Employees provide clear information if there is a complaint. RES2: Fast administrative service. Guarantee ASS1: Security assurance as expected. ASS2: Maktour Travel has a guaranteed business license. Empathy EMP1: Employees are in the best condition to serve the congregation. EMP2: Employees are tolerant towards the congregation when problems occur.	Zeithaml, et al. [41]; Deb and Ahmed [73] and Brida, et al. [74]
Customer satisfaction is the level of customer feelings after comparing the service performance received with previous expectations.	SAT1: Product Quality SAT2: Quality of Service SAT3: Emotional SAT4: Price SAT5: Costs SAT6: Overall Satisfaction	Olorunniwo, et al. [75] and Anshori, et al. [76]
Customer loyalty is a deep commitment from customers to continue purchasing products at Maktour Travel in the long term.	LOY1: Intention to reuse Maktour services LOY2: Giving references to others. LOY3: Reject competitor's offer. LOY4: Make Maktour products the main choice	Olorunniwo, et al. [75]; Bi [77] and Robertson, et al. [78]

4. Result

4.1. Evaluation Outside Model

The convergent validity of the constructs is shown in Table 2, where all indicators have outer loadings of over 0.7, the value below which validity is not established in structural equation modeling (SEM). This means, in particular, the load factors of each indicator such as BT1 (0.808), BT2 (0.896), and BT4 (0.920) of brand trust and TAN1 (0.901), REL2 (0.904), RES1 (0.891) of other constructs are high enough to say that the indicators have a strong relationship with their classes. Similarly, other constructs like customer satisfaction (Saturday 1: 0.770) and customer loyalty (LOY2: 0.837) also have acceptable loadings, making the model robust. These results indicate that the measurement model satisfies assumptions of convergent validity, that is the indicators represent the constructs accurately. Good load factors indicate that these are solid indicators and can be used for further analysis.

The AVE values for the model constructs are shown in Table 2. This AVE: Brand trust (0.723), Loyalty of Hajj Pilgrims (0.658), Congregation Satisfaction (0.639), and Quality Of Service (0.700). This demonstrates that the discriminant validity holds since all constructs have AVE values greater than 0.5. Finally, the discriminant validity test confirms whether each construct is different from other constructs and whether they are not highly correlated or not which is very necessary for Measurement Model integrity. The AVE values suggest that the constructs sufficiently account for the variation of their indicators, and thereby provide evidence for the fit of the model for the analysis that follows. This is aligned with the cut-off value recommended in structural equation modeling, providing evidence for the constructs' differences.

Table 3. CR and Cronbach's Alpha values for constructs in the Model. It was found that all constructs showed a satisfactory level. As an example, Brand Trust has a Cronbach's Alpha of 0.870 while its Composite Reliability also values at 0.912, suggesting strong internal cohesiveness. Like Loyalty of Hajj Pilgrims, its Cronbach's Alpha is 0.828 and Composite Reliability is 0.885, indicating acceptable reliability of an instrument as well. Congregation Satisfaction is also very reliable

(Alpha = 0.887, CR = 0.914). Importantly, Quality of Service also displays the highest reliability values such as Cronbach's Alpha 0.952 and Composite Reliability 0.959. As all values are above the acceptable level of 0.7, these results indicate that the measurement model exhibits high internal consistency and reliability, which is essential for the validity of the constructs in further analysis.

Table 2.
Convergent validity test.

Indicator	Load Factor
BT1	0.808
BT2	0.896
BT3	0.77
English BT4	0.92
TAN1	0.901
TAN2	0.806
REL1	0.734
REL2	0.904
RES1	0.891
RES2	0.787
butt1	0.861
butt2	0.89
Saturday 1	0.77
Saturday 2	0.835
Saturday 3	0.783
SIT4	0.771
Saturday 5	0.852
Twenty	0.782
LOY1	0.781
LOY2	0.837
LOY3	0.81
LOY4	0.816

Table 3.
Average value of extracted variance.

	Average Variance Extracted (AVE)
Brand trust	0.723
Loyalty of Hajj Pilgrims	0.658
Congregation Satisfaction	0.639
Quality of Service	0.7

4.2. Evaluation of Inner Model

The R-Square (R^2) value of the Hajj Pilgrim Loyalty and Congregation Satisfaction construct is shown in Table 4. The R^2 of Loyalty of Hajj Pilgrims is 0.668, meaning 66.8% of the variance in loyalty can be explained by independent variables in the model. This is a strong indication of explanatory power. This model explains 52.5% of the variance in Congregation Satisfaction (the R^2 value is 0.525). Both R^2 are relatively high, indicating a good model fit; a general approach for R^2 values is that over 0.5 uphold the model with acceptable explanatory power. Results show that both Hajj Pilgrim Satisfaction and Loyalty a good degree of fit, thus it can be used for further analysis and interpretation.

Hypothesis testing results of the analyses performed in Table 5 where each path coefficient was tested for significance. Instead, the p-values tell you if the hypothesized relationships hold in the data. As all of the p-values are less than 0.05, the results indicate that all hypotheses are accepted. Notably, H1 is supported with a p-value of 0.014, indicating that brand trust (BT) has a significant positive effect on loyalty (LOY). $SAT = \beta_0 + \beta_1 SAT(1) + \beta_2 H2(1)$ So, a p-value of 0.002 proves H2, which confirms that BT has a significant impact on SAT. H3, $p = 0.000$, indicates a significant positive association between SAT and LOY. H4- p-value 0.027, suggested that SQ has a significant effect on LOY. H5 is accepted with a value of p equal to 0.001, which confirms that SQ tends to have a positive effect on SAT, while H6 was also accepted: SAT mediated the relationship between BT and LOY with a value equal to 0.014. It was also found that SQ has an indirect effect on LOY through SAT, where H7 is supported based on the statistical value of p equal to 0.037. These results emphasize the strong and statistically significant relationships of the proposed model variables.

The Path Coefficient Test measures the strength and direction of the relationships between constructs in the inner model. Here, all research trails show positivity according to the path test results, reflected by the positive direction of the path coefficients (β values). A positive path coefficient indicates that with the covariance of the increasing of the independent variable, the dependent variable will also increase. This supports the proposed positive linkages among the constructs being examined. These positive path coefficients are visually represented by Figure 1, which shows the proposed inner model. The positive β values strongly prove that the constructs, such as brand trust, service quality, and customer satisfaction, positively

affect each other. Therefore, the overall model is robust and in line with the theory, which then affirms the hypothesis of this study that states that these variables provide positive effects on customer loyalty and customer satisfaction in relation to the services offered to Hajj pilgrims.

Table 4.

R-Square value.

Variable	R ²
Loyalty of Hajj Pilgrims	0.668
Congregation Satisfaction	0.525

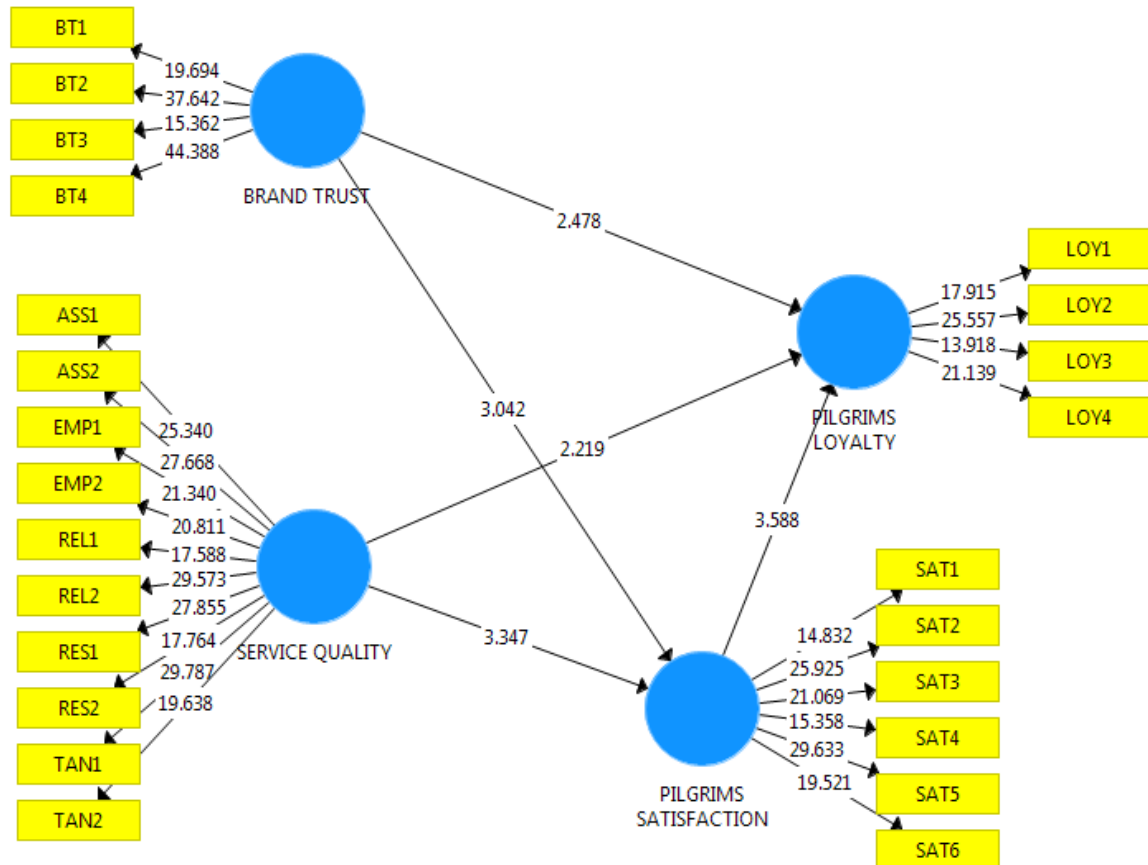


Figure 1.
Inner Model.

Table 5.

Hypothesis testing.

	T Statistics (STDEV)	P Value
BT -> LOY	2,478	0.014
BT-> SATURDAY	3,042	0.002
SATURDAY-> LOY	3,588	0
square meters -> LOY	2.219	0.027
SQ->SAT	3.347	0.001
BT->SAT->LOY	2.454	0.014
SQ->SAT->LOY	2,095	0.037

5. Discussion

As a part of this discussion of the findings showing relationships among brand trust (BT), service quality (SQ), satisfaction (SAT), and loyalty (LOY) of Umrah pilgrims, provides insights to better understand the dynamics influencing customer behavior in the Umrah travel services. The study findings provide empirical evidence that supports the hypothesis of direct influence of BT and SQ on Umrah pilgrim loyalty; it also shows that BT, SQ, and SAT have a direct influence on pilgrim satisfaction, affection. The significant impact of brand trust on customer loyalty in this study parallels the work of Torres-Moraga and Barra [79] who established brand trust as a central element in customers' trust towards brands, improving the customer's perception of the reliability and safety of a brand, which is crucial when undertaking the Umrah pilgrimage.

Following this, service quality was discovered to be the key indicator for satisfaction, which was then converted into loyalty [41].

The direct impact of BT on LOY reported in this study is consistent with prior research findings highlighting the key role of trust in shaping customer loyalty. Loyalty, particularly in high-risk industries like travel services, is based on foundations of trust. Use this as a rule of thumb: if Maktour Travel educates its pilgrims, the trust cultivated will most likely become the pillar of loyalty; friends, family, and coworkers will hear about Maktour Travel, which will shape future customer intentions, behaviors, purchases, and recommendations to others. This is in line with Molinillo et al. [80] and Portal et al. [81], which state that belief in the credibility and integrity of the travel agency is an important factor in building long-term customer loyalty. Maktour Travel clients are more likely to return for future services, recommend the agency to others, and be less affected by competing offers.

Highlighting its support for customer decision-making, especially for a transformative journey like the Umrah which is high in terms of both safety and religious obligation, brand trust has emerged as a key ingredient in decision-making in Umrah travel. Trust in a brand, including brand reliability and safety, among others have been defined [81] as indicators, and included in our framework as a direct influence on customer loyalty. Subsequently, due to the good word of mouth of the maktour service to its users, the participants in this study have a high level of trust in maktour, which can encourage their intention to remain loyal customers.

Service quality (SQ) was identified as another key element influencing satisfaction and loyalty among Umrah pilgrims. This includes the Servqual model, which was developed by Parasuraman et al. [82] and suggests that service quality is a second-order, multi-dimensional construct, identified with tangibles, reliability, responsiveness, assurance, and empathy. Overall, pilgrims' satisfaction with Maktour Travel was shaped by perceived service quality along these dimensions, especially in terms of reliability and responsiveness. This agrees with Shiwakoti et al. [83] and Chen et al. [84] "Perceived service quality and satisfaction positively influence loyalty in the tourism and travel industry" The positive relationship between SQ and satisfaction found in this study reaffirms the position of service quality as a major antecedent of customer satisfaction, a finding documented in the literature consistently [85, 86]. The results showed that pilgrims' satisfaction with Umrah positively affects their loyalty to Maktour Travel when they consider future religious travel, provided that they believe the quality of service was good. All of the service quality dimensions, like responsiveness and empathy, were relevant to meet pilgrims' needs and ultimately had a positive, holistic experience.

The mediating role of customer satisfaction (SAT) between BT, SQ, and LOY depicts the interrelationship of these constructs. This insinuates that SQ and BT influence customer loyalty through the mediating role of satisfaction, which posits that customers need be satisfied before holding on to sustainability purchasing behavior. These results are in line with the work of Oliver et al. [87] who underscore the fact that satisfaction comes before loyalty as well as that a customer's satisfaction with a service experience acts as an intermediary in the trust–loyalty relationship. In conclusion, satisfaction mediated the relationship between SQ and LOY as well as the relationships between BT and SQ, suggesting that satisfied pilgrims demonstrated higher levels of LOY, such as repurchase intention and positive word-of-mouth intention. The mediation model discovered in this study is also consistent with previous studies, which concluded that satisfaction is an important bridge linking trust and service quality with customer loyalty [88, 89]. In the case of Maktour, pilgrims with higher levels of satisfaction with the travel agency's services are not only more likely to be loyal, they're also more likely to recommend the agency to others, underscoring the role of satisfaction in building loyalty.

The results of this study have significant implications for Maktour Travel and the wider Umrah travel sector in Indonesia. To maintain the trust and quality of service, Maktour, as a top Umrah travel agency, needs to invest more in both aspects to increase customer loyalty. The study identifies brand trust and service quality as pivotal constructs of the customer experience, both of which are found to have a direct effect on customer satisfaction and loyalty. Considering the competitive nature of Umrah travel and the growing number of travel agency scammers, Maktour's reputation for trustworthiness and quality service is essential for their ongoing growth. Trained on data until October 2023 [90]. Moreover, responding to the pilgrims' concerns with a high-quality service in the SQ dimensions enables Maktour to maintain the pilgrims' loyalty at all times, even if competitors enter the market.

6. Conclusion

The study of BT, SQ, SAT, and LOY serves as an example of comprehensive insights on the influences and associations these aspects have on each other through data up to October 2023. The mediating interactions of BT and SQ (also through CS) on loyalty indicate how trust and service quality work hand in hand in fostering loyalty. The findings from Maktour Travel are vital as they show the importance of maintaining brand trust and providing impeccable services as part of their long-term loyalty-oriented strategy. The strategies for emphasis on these critical drivers would assist Maktour in maintaining its forte in the Umrah travel market that is ever-changing for its pilgrims. Whilst there is considerable literature on customer loyalty in travel and tourism more generally, these findings deepen the understanding of loyalty in this light in the context of religious tourism. Future studies may investigate other variables that affect customer satisfaction and loyalty in the Umrah travel sector, as well as the potential impact of digital platforms on customer perceptions and experiences, including the impacts of cultural and religious beliefs.

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