



TECHNIUM
SOCIAL SCIENCES JOURNAL

Vol. 22, 2021

**A new decade
for social changes**

www.techniumscience.com

ISSN 2668-7798



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The Influence of Service Marketing Mix and Umrah Service Quality on Customer Satisfaction and Customer Loyalty towards Umrah Travel Agents in Malaysia

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Abstract. In the Malaysian Umrah industry, there are so many new participants selling and offering similar products and services. As a result, Umrah providers must compete to survive in this industry, as there are currently so many competitors. They need to focus on customers' special needs and preferences to maintain and retain the long-term relationship. Thus, the objective of this study is to examine the relationship between service marketing mix and Umrah service quality on customer loyalty towards Umrah travel agents, and the mediating effect of customer satisfaction in the relationship between service marketing mix/service quality and customer loyalty towards Umrah travel agents in Malaysia. This study explored and integrated two new dimensions (not Ps) for service marketing mix namely after-sale service and marketing communication rather than traditional service marketing mix of 7 P's. The study's research framework was supported by the Stimulus-Organism-Response theory. Three of the four main constructs namely; service marketing mix, Umrah service quality and customer satisfaction were conceptualised as second order constructs and assessed via the reflective-formative approach. Customer loyalty which acted as the dependent variable was measured reflectively through seven multi items. All the items were assessed using the 5-point Likert scale. Data was derived from 384 Umrah customers who have used Umrah traveling services. All the constructs such as product, price, promotion, place, people, process, physical evidence, marketing communication, and after-sale service (marketing mix), Umrah service quality includes tangibles, reliability, responsiveness, assurance, and empathy had significant effects on customer satisfaction and customer loyalty. However, second hypothesis Umrah service quality and customer loyalty which were found not significant. Two indirect effect hypotheses to examine the role of customer satisfaction as mediators were accepted as full mediation. The study findings were discussed thoroughly and concluded with a discussion on the implications, the limitation of the study and recommendations for future study.

Keywords. Service Marketing Mix, Umrah Customer loyalty, Umrah Customer Satisfaction, Umrah Service Quality, Umrah Traveling Industry, Malaysia

1. Introduction

According to Paul et al., (2017) marketing mix is still in its evolution phase, especially for different industries like its most popular four Ps (product, price, promotion, place) and now seven Ps with additional three Ps (people, process, physical evidence). But with this additional contribution, various authors believe that more contributions are still required; for example, Morrison (2002) recognized that 8Ps of the marketing mix is required for travel and tour

services. Some other studies also suggested that these 8Ps are even not enough for such type of services (Haq, Medhekar, and Harun et al., 2020).

This study explored and integrated two different dimensions (not Ps) for service marketing mix namely after-sale service (Issac *et al.* 2013) and marketing communication (Medill *et al.* 2013; Venter and Jansen, 2014). Rafiq and Ahmed (1995) and Borden (1964) also supported the usefulness of the service marketing mix at a generic level as a strategy. However, all of these studies were restricted to only social marketing area.

After a comprehensive literature review on travel service, it was found that nowadays the study area has shifted its focus towards spiritual travel services (Othman et al., 2020; Eid, 2012; Hassan *et al.* 2016). Later on, further exploration of spiritual travel services revealed another interesting area such as Umrah Travel Services with potential gaps. The literature on Umrah travel services revealed that the generic marketing mix strategy is not enough (Haq *et al.* 2009). This preliminary information revealed that service marketing mix for Umrah services have to include two additional dimensions (1) marketing communication as proposed by Fill and Jamieson, 2014; Halim *et al.* 2017; Senguo, Xixiang, and Kilango, 2017) and (2) after-sales service as proposed by Egonsson, Bayarsaikhan, and Ting, 2013; Issac *et al.* 2013; Maghsoudlou *et al.* 2014). These two additional dimensions, namely marketing communication and after-sales service will work with traditional 4Ps with the addition of newly emerged 3Ps. Furthermore, there are possibilities that future research will include more suitable additional Ps for the overall service marketing mix, especially in Umrah Travel Service with a similar approach like those carried out by Haq, Medhekar, and Bretherton, who introduced the additional 8thP (partnership) for Umrah travel services in 2009.

Although it is important to understand the foundation of the service marketing mix for Umrah travel services, the concept alone is unable to clarify customer loyalty adequately without the consideration of satisfaction aspects. Furthermore, the existence of human thinking phase such as the assessment of satisfaction before producing responses is unavoidable, and it becomes an intermediary between stimulus factors and response (B. Othman, Weijun, et al., 2020). The public complaint in online media offers evidence to support that Umrah performance is very concerned about satisfaction features provided in Umrah travel services and facilities. Umrah travel agents are doing the right things, but they do not know what is most valued by the Umrah customer who may cause dissatisfaction, distress, and disappointment among Umrah customers (Ogiemwonyi et al., 2020; Khan and Shambour, 2017). But unfortunately, most of the past studies in the field of customer satisfaction focused on other service sectors. Up till now, far too little attention has been paid to understand the roles of customer satisfaction in creating loyalty in Umrah travel context. These bring the question of whether satisfaction has a significant, direct and intervening role on the loyalty of Umrah customers. Moreover, these relationships have not yet been addressed fully, and it deserves urgent attention. For these reasons, the present study is aimed at investigating how satisfaction affect customer loyalty in Umrah travelling services.

2. Literature review

2.1 Definition of Service Marketing Mix

McCarthy (1964) defined the service marketing mix as a combination of all of the factors at a marketing manager's command to satisfy the target market. Borden regrouped twelve elements to four elements or 4Ps, namely product, price, promotion, and place for a marketing manager's command to satisfy the target market. Booms and Bitner (1980) added 3Ps (participants,

physical evidence, and process) to the original 4Ps to apply to the marketing mix concept (B. Othman, Harun, Taha, et al., 2020).

2.1.1 Definition of Product

Umrah product is defined to which an Umrah travel organization develops a comprehensive service offering for the loyalty that travellers and customers' in highly competitive industries or markets require (Fiaza & Shukor, 2016). To define a product, we use the definition of Kotler (Kotler *et al.*, 2015) which claims that the product is anything which can be presented to a market for acquisition, consideration, and use that may fulfil desires or needs (Kotler & Keller, 2006).

2.1.2 Definition of Price

Price in Umrah is defined to which an Umrah travel organization enforces pricing policies and activities in setting a services prices (Kotler & Armstrong, 2013). Prices can be considered as attributes that need to be streamlined to get certain types of services or products (Kushwaha & Agrawal, 2015).

2.1.3 Definition of Place

Place is defined to which an Umrah travel organization uses place strategies, channels and activities to define services strategies (Othman *et al.*, 2018). Kotler and Armstrong (2010), defined place/distribution as a series of co-dependent companies tortuous in the procedure of providing a product to use.

2.1.4 Definition of Promotion

It defines how far an organization uses Umrah travel component of promotional activities and elements in the formulation of the Strategic Promotion Service (Mustawadjuhaefa *et al.*, 2017). The promotion is about every vehicle you use to inform people about product/service. Advertising, word-of-mouth, pointof-sale displays public relations, and are all outdated ways of promoting product/service. The promotion can close the information cavity between would-be-buyers and would-be-sellers (B. Othman, Harun, Sadq, et al., 2020).

2.1.5 Definition of Process

For the fifth P, the process refers to the best practices in delivering products and services to customers with the aim of making them happy and satisfied. The concepts of persistence and process are vital in the marketing mix as customers may have the first impression based on the delivery process and persistence depicted by marketers (Hashim and Hamzah, 2014).

2.1.6 Definition of People

It was defined the extent to which the Umrah travel organization's focuses on the client and the business practice, placing travelers and customers at the heart of their activities (Dahmiri *et al.*, 2017). In addition, customer service employees are focused on personal attention, interpersonal

care, willingness to help, politeness, and quick behaviour must contribute significantly to strengthening customer-employee relations (Kushwaha & Agrawal, 2015).

2.1.7 Definition of Physical Evidence

Defined as the extent to which an organization interested in creating travellers travel Umrah and friendly clients, security, safety, and green environment in their neighbourhood (Kadhim *et al.*, 2016). Defined as the extent to which an Umrah travel organization is interested in creating a traveller and customer friendly, safety, the secure and green atmosphere in their environment (Kadhim *et al.*, 2016).

2.1.8 Definition of Marketing Communication

Marketing communication could be a management method where a company engages with its numerous audiences. Through the understanding of an audience's most well-liked communication surroundings, organizations ask for to develop and gift messages to its known neutral teams, before evaluating and acting upon any responses. By conveyance of title messages that an area's unit of serious worth, audience's area unit were inspired to supply attitudinal, emotional, and behavioural responses (Kotler *et al.* 2012). Umrah travel agents are doing various activities and using many communication tools to keep in touch with their Umrah customers (B. J. Othman, Al-Kake, Diah, *et al.*, 2019).

2.1.9 Definition of After-sale service

After sale services are referred to as the contact to the customers after they perform Umrah. Contacting their Umrah customers after the sale can help them in building an ongoing relationship with customers and also encouraging customers to talk about their business in a positive way (Zhou, 2014).

2.2 Dimensions of Service Quality

Service quality has been taken as the level of variation in relation to the expectations of the customers concerning the services as well as their understanding of the implementation of those services (Parasuraman, Berry, & Zeithaml, 1994).

2.2.1 Definition of Tangibles

As the quality of services including the Umrah travel agents' structure of several elements, such as Umrah travel representatives, physical facilities, materials, tools and communication materials. According to Fitzsimmons & Fitzsimmons (2001), consideration is given for details and information by some of the providers resulting in a clear appearance of physical environmental conditions.

2.2.2 Definition of Reliability

In service, quality depends on dealing with the issues of Umrah customer services; provide these services for the first time and on time and keep a record of no errors. Reliability, as a

result, reliability has been defined as the essential element in traditional service (Parasuraman et al. 1985).

2.2.3 Definition of Responsiveness

Responsiveness as quickness and timeliness of the delivery service. This contains operating quickness and abilities to react immediately to the demands of the Umrah customer (Parasuraman et al. 1985).

2.2.4 Definition of Empathy

It is the individual attention and looking after clients by the Umrah travel staff. It also consists of giving consideration to staffs who perceive the clients' demands and facilities during working hours (Parasuraman et al. 1985).

2.2.5 Definition of Assurance

Confidence and trust when dealing with the organization. These feelings reflect employees experience and knowledge and their capability to be confident in themselves and build confidence in the Umrah customers themselves (Parasuraman et al. 1985).

2.3 Customer Satisfaction

Customer satisfaction is an affirmative emotional state acquired from assessing a business in terms of all communications with all stakeholders (Callarisa et al., 2006). Customer satisfaction is a collective involvement of purchasing and consuming and is driven by two aspects of prospects and practiced performance of service. Customer satisfaction can thus be defined as the feeling of liking or displeasure as a result of linking the outcomes with expectations (Kotler & Armstrong, 2010).

2.4 Customer Loyalty

Umrah Customer loyalty is described as a customer's repeated visitation or repeated purchasing behaviour while including the emotional commitment or expression of a favourable attitude toward the service provider (K. M. Abdullah et al., 2020).

2.5 Umrah

Umrah is one favourable Islamic ritual in Muslims' lives that all Muslims around the world desire to perform. This ritual is not obligatory for Muslims to perform as Hajj except for those who have the financial abilities to come to the city of Makkah and fulfil this ritual (Khan and Shambour, 2017).

2.6 Travel agents

Travel agents are a private retailer or public service agencies that provides travel and tourism-related services to the public on behalf of suppliers; the services provided include activities, airlines, car rentals, cruise lines, hotel, railways, travel insurance, and package tours (Achyar & Oktora, 2014).

2.7 Hypotheses development

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

2.7.1 Relationship between service marketing mix (Product, Price, Promotion, Place, People, Process, Physical evidence, Marketing communication and after sale service) and Umrah customer loyalty

The relationship between the service marketing mix and customer loyalty has been deliberated seriously in the literature marketing services. Many studies on this relationship claim that service marketing mix is antecedent to customer loyalty and it is significantly influenced to customer loyalty (Verma, 2017; Jobhaarbima, 2017; Kofi Nyarko, Agyeman-Duah, & Asimah, 2016; Study, Pt, Perkreditan, & Pekanbaru, 2016; Wahab, Hassan, Shahid, & Maon, 2016; Eid, 2015). Acknowledged through past findings on the significant relationship of these two constructs but not limiting the present study to continue the investigation of this relationship. The findings of the present study in the Umrah traveling services context may contribute to the existing knowledge in respect of this relationship. Based on the above discussion, the first hypothesis is proposed as follows:

H1: If the services marketing mix provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.

2.7.1.1 The relationship between product and Umrah customer loyalty

To define a product, we use Kotler's definition (2011) that stated that a product is anything which can be offered to a market for attention, acquisition, use or consumption that might satisfy a want or need (Kotler and Keller, 2006). Therefore, while developing a service product, it is important that the package of benefits in the service offer must have a customer's perspective (Kushwaha *et al.*, 2015). Travel services also have a positive relationship with customer loyalty in many areas especially in travel and spiritual travel services (Eid and El-Gohary, 2015). It is the leading first factor and core of marketing mix, because as long as there is no product or service, other elements of SMM lose their meanings. In this respect, it should be endeavoured to mark the services as tangible through observable structures (Al-Dmour *et al.*, 2013). To define a service/product, it is used Jobhaarbima's definition (2017) whereby "a product is anything which can be offered to a market for attention, acquisition, use, or consumption that might satisfy a want or need" (Islam *et al.*, 2013). Therefore, while evolving a product/service, it is vital that the bundle of benefits in the service offer must have a customer's perspective (Rashid *et al.*, 2019). Travel services also have a positive relationship with customer loyalty in many areas, especially in travel and spiritual travel services (Eid & El-Gohary, 2015). Hence, we propose the first hypothesis of the study:

2.7.1.2 The relationship between price and Umrah customer loyalty

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

A price is the amount of sum or return specified by one party to another in return for one unit of goods or services. Sometimes, value is included by various costs of production linked with

the demand for the service/product. The price dimension comprises defining the level of charges, the pricing technique, pricing strategies, and approaches and rapports of expense in services (Kotler *et al.*, 2012). In the travel industry, traveling cost is very sensitive to customers. The influential factors for structuring Umrah traveling price in packages is based on the cost of duration of stay with quality service and investment on traveling (Ahmad *et al.* 2013; Kumaladewi *et al.*, 2017).

Price is a very sensitive aspect because it is the only element that returns back to the company by covering various costs and efforts. That's why it is needed to identify very careful attention of experts to set, adjust or even to readjust. The pricing of service needs to be suitable bestowing to the customer's capacity, so that the customer has its paying capacity or not. Pricing decision plays a very crucial role in devising overall marketing decisions while formulating strategies and creating multiple impacts throughout the product life cycle resulting in good and bad disasters in market growth and market share (Souar *et al.*, 2015), that is why people who travel for Umrah services are also questioning in terms of prices of such services. In "Umrah Travel Services," the package includes the prices and value additions that need more consideration, and also various searchers used this connection in numerous researching of various settings of travel services (Harun, 2020). Therefore, we can assume the following hypothesis:

H1b If the price charged by Umrah travel agents are affordable then this will lead to Umrah customer loyalty.

2.7.1.3 The relationship between promotion and Umrah customer loyalty

One of the effective methods which encourages, motivates, and familiarizes customers to purchase is promotional section of the marketing mix associated with providing services and products. Promotion mix has numerous features containing advertising, sales promotion, and personal selling based on self-associated choices. All the above mentioned processes reinforce the acceptance and approve the product and concurrent competition in the market (Thamrin, 2012). Promotion plays a vital role in UTS, customers are predictors of best Umrah customer service and service quality (Ahmed & Rahman, 2015). According to the aforementioned study, Amzad *et al.* (2012) stated that traveling service as a significant feature is considered as the "front door" to the organization or business that they provide their service to. It is vital to benefit from the experience through the service process, since it is required to be expressed as the core of the service brand. On the other hand, Eid (2012) believed that branding in traveling creates change and the idea is definitely vital. Chamber (2015) stated that there is a relation between promotion and the process for getting individuals to gain information and knowledge of product/service. "Advertising, public relations, point-of-sale displays, and word-of-mouth promotion" are out-of-date methods of enhancing a product. Promotion could be observed as a method in ending the knowledge gap between potential sellers and potential buyers. Ahmad *et al.* (2013) defined promotion as a type of accurate reinforcement to motivate customers to transfer the information and inform others about the services (Owomoyela *et al.*, 2013). As previously debated in former sections, promotion has an identical significant role in producing the allegiance in customers of travel services (Yas et al., 2021). Thus, we propose the following hypothesis:

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

2.7.1.4 The relationship between place and Umrah customer loyalty

Kotler and Armstrong (2010), defined place or distribution as a set of interdependent organizations involved in the process of making a product available for the usage or consumption by consumers. Davis, Mentzer and Stank (2008) defined place as any way that the customer can obtain a product or receive a service (B. J. Othman, Al-Kake, Mohd Diah, et al., 2019). Literature also suggests that there are mix findings of the relationship of place and customer loyalty (Almuhzzi and Alsawafi, 2017). One of the supreme fundamental issues in marketing management services is place or location of service endowment which makes the service probable. It assists to speed up and increase the essential services in addition to making the services simpler. Service marketing strategy mainly depends on the essential nature of service providers, place, and distribution. The advanced distribution system assists customers to reach and discover the preferred brand that marks their level of invented quality with less effort and time (Kotler *et al.*, 2012). There are varied placings for Umrah traveling service due to providing service and operation of (Umrah Travel Service), UTS which is considered as to diverse areas (across countries). Moreover, Umrah Travel Service offers Umrah customers to join Umrah Travel Service in order to practice the service delivery at a location which is considered to be more perceptible in nature. Thus, we propose the following hypothesis:

H1d If the place provided by Umrah travel agents are strategic, then this will lead to Umrah customer loyalty.

2.7.1.5 The relationship between people and Umrah customer loyalty

In the light of the coexisting availability of services and the relation between service and servant, the significance of the employees in the facility is fundamental and essential precision is required to be dedicated to the selection, education, motivation and other human resources' influences connected to staff (Octavia, 2017). Observing the importance of employers in an organization that has connection with an emphasis on developing staff is important. Individuals' element is crucial in UTS and has an essential feature to influence the branding and Umrah customer satisfaction (CS). On the other hand, a number of UTS are implementing the technology of Umrah traveling. Another phase for instance, the appearance of service employees and travel agent services are required to be more professional and involve more methodological abilities.

According to Lin (2011), the performance of service requires further growth from the foundations of individuals. Therefore, Shukor (2016), Lovelock and Wirtz (2011), Mudie and Pirrie (2006) recommended that organizations have association with different service sorts of business which needs to pay attention and consideration to individuals. This lets management teams gain and identify service delivery and quality standards with correct components. For example, staff's duty satisfied by mutawif, recruitment of right employees, training for right skills and the performance of mutawif (group leader), additional encouragement for the staff, association structure for interior procedures, well-designed reinforcement systems, and job design. However, even though numerous members of UTS implement the technology used in Umrah traveling, the individuals' element is still required in Umrah traveling management and has an important factor to influence Umrah CS and business branding. Another aspect such as the appearance of service employees, travel agent services are required to be more professional and require more technical abilities. It is a familiar universality that human resources are

considered as a fundamental aspect or considered as the backbone of the industry as an alternative to finance. Therefore, personnel working in travel services form a positive and important association with customer loyalty (CL) with mix findings again while it differs from one service to other services (N. Ahmad et al., 2020). Thus, we propose the following hypothesis:

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

2.7.1.6 The relationship between process and Umrah customer loyalty

The management and marketing process of services have influence on the quality of service. Possibilities, limitations, and supply and demand conditions are effective features that affect the process of service provision. The service process simplicity is in accordance with customers' relaxation and satisfaction in terms of fast and easy delivering (Kotler *et al.*, 2012). Somocor (2017) defined process as procedures, mechanisms, and activities which are required to provide services. Generally, Umrah traveling service is considered as an unchangeable service location and standard process. The use of technology in Umrah traveling helps to provide a full day (twenty-four hour operation), accuracy of time and payment, better Umrah traveling observation and online assistance for the system. For the seventh P, the process means maximum performance in sending products and services to clients. The purpose of providing facility is to help customers feel satisfied. Persistence and process are two essential aspects in the MM as customers get first impressions mainly through the delivery process and persistence depicted by marketers (Hashim & Hamzah, 2014). Through Umrah practice, travel services regularly derive benefit in terms of income and have various oriented directions and interactions. Research findings are varied and mixed to draw a conclusion regarding the importance of this relationship while the majority accepts that the relationship is positive (Saupi et al., 2019). Therefore, we propose the following hypothesis:

H1f If the process provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.

2.7.1.7 The relationship between physical evidence and Umrah customer loyalty

Diversity of physical, material tools and facilities as elements of service organization are essential to deliver services and realise potential services. Up-to-date and more qualitative services are in accordance with customer satisfaction (Kotler *et al.*, 2012). In general, Umrah traveling service could be considered as a typical procedure and the service location is unchangeable. The implementation of Umrah traveling technology in services is one vital element to decrease reliance on the human aspect and advance UTS. The use of technology in Umrah traveling helps to provide a full day (twenty-four hour operation), accuracy of time and payment, better Umrah traveling observation and online assistance for the system. Umrah traveling service can be considered as a home of the Umrah customers through which they can comprehend, practice, and experience the traveling services. Umrah traveling agents have a great role as non-transferable central authority of providing facilities and the customers may enjoy the facilities as services provided by the traveling agents. Therefore, suitable distribution of physical evidence in UTS has positive influence on Umrah customer experience and gratification throughout service consumption including: procedures, documentation, an office

setting, and equipment. Services are regularly intangible and customers are not able to measure the quality well. Therefore, the service environment is implemented as a significant proxy for quality by customers. Service environments are recognised as servicescape or physical evidence which is associated with the model, the presence of the physical surroundings and further experiential features met by customers at the service delivery sites. It is necessary for Service organisations to manage physical evidence accurately since customers' impressions are affected by physical evidence (Kushwaha *et al.*, 2015). Physical evidence is crucial and effective in some services, while in UTS, physical evidence is required to explore through our framework since there is absence of a specific study which explores this relationship (Almhrzi and Alsawafi, 2017). Thus, we state the following assumption:

H1g If the physical evidence provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.

2.7.1.8 The relationship between marketing communication and Umrah customer loyalty

Marketing communications can be in forms of traditional and online media, including newspapers, radio, magazines, television, outdoor advertising, sponsorship, public relations, customer service hotline, company website, social media sites, packaging, logo, point of sale's display and personal selling (Fill and Jamieson, 2014). Companies can use various marketing communication tools, such as media advertisements, public relations, distribution, and pricing, to create brand awareness, brand image and personality (Haataja, 2010), which in turn help to increase brand trust and eventually leads to customer loyalty (Keller, 2013). Supporting this view, Aaker (1997) suggested that marketing communication mix such as advertising, price, packaging, symbols, logos, store location and word of mouth can, in fact, strengthen customer loyalty. During Umrah, travel services marketing communication has a great significance as we already discussed through the review of literature but still it was not possible to find some empirical evidence that is why in Umrah travel services it needs to be explored through our framework because still there isn't any particular study that explored this relationship. Therefore, we can assume the following hypothesis:

H1h If the marketing communication provided by Umrah travel agents are effective, then this will lead to Umrah customer loyalty.

2.7.1.9 The relationship between after-sale service and Umrah customer loyalty

After sale services are referred as the contact to the customers after they perform Umrah. Contacting their Umrah customers after the sale can help them in building an ongoing relationship with customers, and also encouraging customers to talk about their business in a positive way (Zhou, 2014). After sale services are great ways in obtaining Umrah customer loyalty and proving to their forecast that they are their priority. When Umrah travel agent talks to their customers, they will probably have referrals to give to Umrah travel agents (Khodakarami and Chan, 2014; Ordenes *et al.* 2014). During Umrah travel services, the after sale service needs to be explored in terms of its useability as feedback given aims to improve the quality of services. Also empirical evidence on this relationship isn't available. Therefore, we can assume the following hypothesis:

H1i If the after sale service provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.

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

The relationship between service quality and customer loyalty had been studied intensively in the past and still becomes one of the main interests in recent studies. The findings result on this relationship had been consistently proven where the evaluation of perceived customer loyalty depended directly on customer's evaluation of perceived service quality (De Oña, Eboli, Forciniti, & Mazzulla, 2016; Deqing, 2014; Jordan Islamic Bank, 2013; Lai, Chu, & Petrick, 2016; Namukasa, 2013). Further study on this relationship in a different context such as Umrah traveling services enriches the existing knowledge. Thus, based on the above discussion, the hypothesis for this relationship is proposed as follows:

H2: If the Service quality provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty

2.7.2.1 The relationship between tangibles and Umrah customer loyalty

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

H2a If the tangibles provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.

2.7.2.2 The relationship between reliability and Umrah customer loyalty

The reliability in the context of the service quality is defined as the offering of right services to the customers for the first time so that customers are more satisfied and loyal. The factor of reliability is mostly found in the conventional services. Additionally, the factor of reliability also reflects the fulfillment of the order accurately, keeping accurate records, maintaining the bill accurately as well as keeping the promise of service (Ashdaq *et al.* 2015). Service quality depends on dealing with the issues of customer services; providing these services for the first time, it is very important to be on time and keep a record of no errors. Reliability, as a result, has been defined as the essential element in the traditional service (Parasuraman *et al.* 1988). Reliability can be formed from the right order of completion, precise records; precise quote, accurate bills, precise outcomes and credibility in the services. Achyar and Oktora (2014) indicated that reliability is the most important factor in Umrah Travel services. Out of 22 items

of service quality, 5 items of reliability dimension are used to measure this issue. The above literature reviews will lead to the development of the following hypotheses:

H2b If the reliability provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.

2.7.2.3 The relationship between responsiveness and Umrah customer loyalty

Responsiveness concerns the willingness or readiness of employees to provide service (Parasuraman *et al.*, 1985). Responsiveness consists of processing speed and service capabilities to respond promptly to customer service requests, and short waiting time and queuing time. More specifically, responsiveness is defined as the willingness or readiness of employees to provide services. It contains the timeliness of service (Parasuraman *et al.* 1985). This dimension is concerned in dealing with the customer's requests, questions and complaints promptly and attentively. It also contains understanding of the needs and requirements of the customer, easy operation time, individual attention provided by the staff, attention to the problem and customers' safety in their dealings (Ashdaq *et al.* 2015). A firm is known to be responsive when it communicates to its customers how long it would take to get answers or have their problems dealt with. To be successful, companies need to look at responsiveness from the viewpoint of the customer rather than the company's perspective (Valarie A. Zeithaml *et al.* 2006).

Finally, in this research, responsiveness is the readiness of Umrah travel agents for customers. This is measured using 4 items of the responsiveness dimension of the 22-item SERVQUAL. In conclusion, responsiveness in this paper refers to the preparedness of the providers of Umrah travel agents at a particular time, to offer services on time as expected. Four items out of 22 items of responsiveness dimension service quality are used to measure this. The above literature reviews will lead to the development of the following hypotheses:

H2c If the responsiveness provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.

2.7.2.4 The relationship between assurance and Umrah customer loyalty

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

H2d If the assurance provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.

2.7.2.5 The relationship between empathy and Umrah customer loyalty

In services industry, particularly in Umrah travel sector, due to the presence of tough competition, the customer-base of the loyal customer may not be broadened without giving individual care and attention to customers (Ashdaq *et al.* 2015). A broader customer-base of loyal customers may be gained if the services delivery staff is strongly committed in providing premium quality services as well as able to effectively handle conflicts in a timely manner (Sabir *et al.*, 2019). At the end of this discussion of literature, we may conclude that by providing true value of money to customers, by offering premium quality services to them according to their demands, the perceived sacrifice may be reduced (Khan and Fasih, 2014). The product or service offered must be valuable and beneficial enough and fit customers' perceptions in order to maximize their loyalty. Finally, it can be suggested that in today's highly dynamic and competitive environment, services can win the trust and loyalty of customers by offering premium quality services as well as some other value-added offers at sometimes to ensure maximum customer satisfaction and better travel services. The above literature reviews will lead to the development of the following hypotheses:

H2e If the empathy provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.

2.7.3 Relationship between service marketing mix (Product, Price, Promotion, place, people, process, physical evidence, marketing communication and after sale service) and Umrah customer satisfaction

Goi (2009) acknowledged that marketing mix is an influential concept to simplify the ways marketing tasks to be managed and permitted the segregation of marketing efforts towards fulfillment of customer needs and satisfaction. This statement was supported by study findings of Hassan *et al.*, (2016) in tourism context where six elements of service marketing mix except service price were found significant to customer satisfaction especially in Umrah travel services. Similarly, a study by Alegre and Garau (2010) also in tourism had found that the relationship between five elements of service marketing mix namely service product, service price, service place, service people and service physical evidence and customer satisfaction are significant. In another word, the implementation of service marketing mix would influence customer satisfaction. However, the role of service marketing mix as one construct is still ambiguous and not clearly explained by past studies such as Charoensettasilp and Wu (2014) and Thamrin (2012). This is a gap that needs to be investigated in the present study. Therefore, the third hypothesis for the present study is proposed below:

H3: If the services marketing mix provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.

2.7.3.1 The relationship between product and Umrah customer satisfaction

In service industry, the product is intangible by nature. Similar to physical products like cars, service products perform similar function. However, they are limited in measurement. They cannot be measured like physical products. Umrah travel industry can be an ideal example of a product in service marketing mix. Kotler and Armstrong (2010) defined the product as anything which is offered to the market to attend, acquire, use or consume and it may satisfy the

consumers. The characteristics of tourist product are nicely explained by Vassiliadis (2006) who defined the Umrah travelers as opportunities in the market to the recipients of the Umrah travelers market and its role is to support the sustainable travel design process. They further explained if the design of the elevation of the destination is viable, it must consist of three factors namely climate, taverns-restaurants and parking areas.

Some other studies on Umrah travelers destination management revealed that two factors including innovative and well-coordinated travel products are considered to be very important for tourism areas (Hassan *et al.*, 2016; Henderson, 2016; Hiransomboon, 2012). Hence, we propose the first hypothesis of the study:

H3a If the product provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.

2.7.3.2 The relationship between price and Umrah customer satisfaction

Pricing product is relatively considered better than pricing services. Moreover, right decisions are well supported to trade for organizations through taking a good pricing policy (Abdullah *et al.*, 2016; Amzad *et al.*, 2012; Hiransomboon, 2012). In order to encourage Umrah travelers services operators, the pricing strategy should be well supported by cost side (Kotler and Armstrong, 2010). Furthermore, Umrah travelers and travel industry customers have the power to choose prices for the services they intend to choose. It is indeed, important to determine all prices and values. As a result, customer participation is increased in Umrah travelers. Therefore, it can be concluded that the key to succeed in getting Umrah travelers is the price level. Umrah travel agents also need to focus on the prices as this industry is also very competitive in nature and ignoring such factors may mislead customers and reduce the satisfaction level. A prior research also revealed five significant points regarding marketing mix which enhance tourism production (Abdullah *et al.* 2016). Price could be considered as an attribute that must be sacrificed to obtain certain kinds of products or services (Kushwaha *et al.* 2015). The service pricing has to become more convenient according to the customer's ability, so that customer can afford it. Other than that, pricing decisions play a major role in the marketing strategy where the price should be placed in relation to other elements such as product lifecycle, sales targets and market share (Souar *et al.* 2015). People traveling for Umrah services are also curious in terms of prices. In Umrah travel services, the package includes the prices and value additions need more attention and also various searchers used this relationship in various studies in various setting of travel services (Almuhrzi and Alsawafi, 2017). Therefore, we can assume the following hypothesis:

H3b If the price charged by Umrah travel agents are affordable then this will lead to Umrah Customer satisfaction

2.7.3.3 The relationship between promotion and Umrah customer satisfaction

Promotion is an important component of service marketing mix considered from the aspect of declaration mix, personal selling, public relations and direct marketing instruments used by the organization for advertisement and marketing. Moreover, the marketers sell Umrah travel services by doing analysis and predicting Umrah traveler's market, designing Umrah traveler's products, packaging, and pricing, to enhance Umrah traveler's products and some documents after value addition and expanding consumer products (Abdullah *et al.* 2016). As already

discussed in the literature review, Umrah travel agents are not using latest techniques to capture the attention of customers. Promotion is concerned with any method you employ for getting people to know more about your product or service. Advertising, public relations, point-of-sale displays and word-of-mouth promotion are all traditional ways in promoting a product. Promotion can be viewed as a way of closing the information gap between the would-be sellers and would-be buyers (Wahab *et al.* 2016). Zeithaml, Berry, and Parasuraman (1996) described promotion as part of the specific effort to encourage customers to tell others about their services (Sadq *et al.*, 2020). As we already discussed in our previous sections that promotion plays a very important role in creating the satisfaction in customers of travel services (Jabbar *et al.*, 2020). Thus, we propose the following hypothesis: Thus, we propose the following hypothesis:

H3c If the promotion provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.

2.7.3.4 The relationship between place and Umrah customer satisfaction

Places help to identify the right service. Place plays a significant role in Umrah travelers field and it also provides some principles in combination with other factors to make the decision to choose Umrah travelers services (Kotler and Armstrong, 2010). The place can provide time and distances as well. It also offers some novel ideas for traveling ways and declares some possible customers for Umrah travelers service. A prior research also explained about some marketing channels and put marketing mix with the best distribution of services for many travel agencies (Huang, Chen, & Wu, 2009). Furthermore, it is very important to note that many researchers have found travel agency is considered to be at high priority among all distribution channels. However, some travel agency sites are second in priority when compared to other distribution channels. In one of the researches conducted by Douglas who tried to develop a concept to study Umrah travelers distribution by offering a model in order to fulfill tourist needs. Transportation facility is another important determinant in the development of Umrah travelers services whereas infrastructure, security and social factors are also considered to play positive roles in the progression of Umrah travelers industry (Dimmock and Musa, 2015). But in Umrah services dealing with the issue of placement is very difficult as already discussed that its execution and offerings have two distinct places. Thus, we propose the following hypothesis:

H3d If the place provided by Umrah travel agents are strategic, then this will lead to Umrah Customer satisfaction.

2.7.3.5 The relationship between people and Umrah customer satisfaction

Though people are not considered as an essential marketing mix element, it plays an important role in human resource in the field of Umrah travelers marketing and looking for quality sightseeing and personal buying in hospitality sector (Kotler and Armstrong, 2010), compared to Malaysia with other countries on the basis of training and development. People are the most basic elements of the service production and delivery, which is part of a different management. (Muhammad *et al.*, 2019) pointed out that if there is no support from the personal, a customer-orientation is not possible to get the achievement. In the eyes of customers, a part of the enterprise product, and service is pointed out by Davidson: "the secret of success lies in recognizing the services and customer contact staff is the company's key role. So people are categorized as an important factor in the product and service. More trainings, communication,

learning offered to personnel, they will achieve to display the value of the Umrah services. Thus, we propose the following hypothesis:

H3e If the people provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.

2.7.3.6 The relationship between process and Umrah customer satisfaction

Process means a mix of Umrah traveling procedures and schedules of activities and routine work. The process flow facilitates customers without comparing process and suppliers. For example, it is not possible for the Umrah travelers to wait for a long time to gather information from the Umrah traveling office. Kannan (2009) explained that the Umrah travel marketing includes planning a trip, location, plane tour, maps, travel attraction, meals, souvenirs and momentous. Process is inseparable, in the service process, if the service provider can focus, carefully, patiently, for customer service, can give customers high-quality service impression, so customer service satisfaction is high, the process of service management is the key to improve the quality of service (Shahbaz et al., 2020). Pimpa Hirankitti, Panisa Mechinda (2009) stated that the process is clearly perceived by the customer and it forms the basis of customer satisfaction with the purchase. Therefore, process management ensures the availability of Umrah Service's quality. Thus, we propose the following hypothesis:

H3f If the process provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.

2.7.3.7 The relationship between physical evidence and Umrah customer satisfaction

Physical evidence is related to all the seller has that is place, decoration, people and everything else in the travel office which may be related to the travel experience which is of no profit to the seller. For instance, when the tour is made for a historical place the first time may carry some beautiful memories but they also remember the factors other than the beautiful memories such as transport facilities, markets and the behavior of the local people towards them . Hence Umrah travelers are vital in the travel experience.

Services are often intangible and customers cannot assess their quality well. So consumers use the service environment as an important proxy for quality. Service environments, also known as services cape or physical evidence, relate to the style and appearance of the physical surroundings and other experiential elements encountered by customers at the service delivery sites. Service firms need to manage physical evidence carefully because it can have a profound impact on customers' impressions (Kushwaha *et al.* 2015). In some services, physical evidence has a great significance but in Umrah travel services it needs to explore through our framework because there still no any particular study that explores this relationship (Almhrzi and Alsawafi, 2017). Thus, we state the following assumption:

H3g If the physical evidence provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.

2.7.3.8 The relationship between marketing communication and Umrah customer satisfaction

Marketing communications between a company and its customers which highlight the benefits and unique differences of a particular service. It is a process of planning and executing the conception, pricing, promotion and distribution of ideas, goods, and services to create an exchange that satisfies individual and organizational objectives. Human and social needs identified as per what producer and customer focus on and advertising purchase intention (Senguo, Xixiang, and Kilango, 2017). When Umrah travel agents get any information which benefited to the customer, they must inform their customers, for example when Umrah travel agents read an article (Achyar and Oktora, 2014; Hassan *et al.*, 2016, 215; Khan and Shambour, 2017). Umrah travel agents do not send all new information for customers. Customers want to get new information. They must be the best in providing a great quality customer care. When there is an association that a customer is interested in, if the customer gets enough information about an association, it will reduce the problem doubts hence they will feel more comfortable traveling with the association. If any company has such relationship with its clients, then they can convert their potential customers into loyal customers after having a good satisfaction level with services and rest of all offerings. When Umrah travel agents get any information benefit to the customer, they must inform them for example when Umrah travel agents read an article. Umrah travel agents do not send all new information to their customers.

H3h If the marketing communication provided by Umrah travel agents are effective, then this will lead to Umrah Customer satisfaction.

2.7.3.9 The relationship between after-sale service and Umrah customer satisfaction

After-sales services can create sustainable relationships with customers and contribute significantly to customer satisfaction (Kurata & Nam, 2010). By offering different after-sales services during the various stages of the primary product lifecycle, the provider can ensure product functionality and thereby customer satisfaction. This may lead to a fruitful relationship between the provider and the customer over time, allowing for more transactions (Ahn & Sohn, 2009). Returning customers are the most profitable ones as they require less marketing effort and relationship building (Hoffman & Bateson, 2010; Jacob & Ulaga, 2008). Therefore, after-sales services have acquired a critical role as a means to satisfy and retain customers. Especially in a time when the firms are experiencing increased pressure to downsize operations and to become more highly specialized in their core competencies, they demand more tailored services (Weissenberger- Eibl & Koch, 2007). Other services should be reviewed to establish a link to improve customer satisfaction and produce increased income for the organization (Achyar and Oktora, 2014; Hassan *et al.*, 2016, 2015; Khan and Shambour, 2017). The other point of after sale services are ensuring continual customer satisfaction with the services received. For example, selling during holiday and issuing the tickets to the customer is not necessarily the end of the sale for either party.

Umrah travel agents must call for clients after a trip to find out if the customer enjoyed it. This demonstrates genuine concern and good public relations, that is creating a good image for the company. Also, this will help the organizations to use it effectively and get results in multiple dimensions like competitive advantage, profitability, loyalty and return on marketing effort (Debi and Al-waely, 2015).

H3i If the after sale service provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.

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

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

H4: If the Service quality provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.

2.7.4.1 The relationship between tangibles and Umrah customer satisfaction

Jabnoun and Hassan (2003) found that banks with better ambiance enhance customer satisfaction in a better way. Association between service quality and customer satisfaction in the banking sector of Sweden is examined by Zineldin (2005). The study found that by combining tangible and intangible attributes of premium quality in products and services provided by travel services, they may create a strong and long-term relationship with their customers. This service quality dimension comprises of travel services, service equipment, human resources (staff) and means of communication. In simple words, tangibles are about creating foremost impressions. All organizations desire that their consumers get an exceptional and positive foremost impression. Focusing on this particular dimension will help them to gain maximum benefit (Swar *et al.*, 2012).

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

H4a If the tangibles provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.

2.7.4.2 The relationship between reliability and Umrah customer satisfaction

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

H4b If the reliability provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.

2.7.4.3 The relationship between responsiveness and Umrah customer satisfaction

Responsiveness is defined as "the willingness to help customers and provide prompt service" (Parasuraman *et al.*, 1988). Furthermore, Johnston (1997) defined responsiveness such as speed and timeliness of service delivery. This consists of processing speed and service capabilities to respond promptly to customer service requests, and short waiting time and queuing time Zeithaml *et al.*, (1996) defined responsiveness as the interests shown in providing prompt service to customers when required. Further, it was researched and agreed that the willingness or readiness of employees to provide the required customer service without any inconvenience at any time will strongly influence the level of customer satisfaction (Parasuraman *et al.* 1988). Customers get satisfied when banks provide individual attention and the employees are paying attention to the problems experienced by customers regarding safety in the transaction (Ngo and Nguyen, 2016). More specifically, responsiveness is defined as the willingness or readiness of employees to provide services. It contains the timeliness of service (Parasuraman *et al.* 1985). It also contains the understanding of the needs and requirements of the customer, easy operation time, individual attention provided by the staff, attention to the problem and customers' safety in their dealings (Ngo and Nguyen, 2016). Finally, in this research, responsiveness is the readiness for travel services (Ashdaq *et al.* 2015). The above literature reviews will lead to the development of the following hypotheses:

H4c If the responsiveness provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.

2.7.4.4 The relationship between assurance and Umrah customer satisfaction

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

H4d If the assurance provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.

2.7.4.5 The relationship between empathy and Umrah customer satisfaction

A positive and significant relationship is found between empathy and customer satisfaction by Iglesias and Guillén (2004). It was proposed in another research study, that customers may remain unsatisfied with service quality if a gap is left in empathy. It was also established by Al-Marri *et al.*, (2007) that customer satisfaction is significantly impacted by empathy. It makes customers contended and in the long-run serves as an important predictor in improving the financial performance of the organization. Wieseke *et al.*, (2012) empirically investigated the role of empathy in service quality and its impact on customer satisfaction. It was established that customers treated emphatically are more oftentimes visitors and prone to forgive any mistakes that may occur. Empathy creates an emotional relationship with the customer, providing the customer a touch of importance for business. This leads to retention and creation of new customer's pool. Rajaratnam *et al.*, (2014) had also studied the correlation between service quality dimensions and customer satisfaction in the travel industry. It was found that customer loyalty can be won through empathy. Empathy can play role in the improvement of service quality, customer loyalty and finally satisfaction. Karatepe (2011) explored the service environment impact with empathy and reliability on loyalty. Empathy works as a moderator between quality and customer satisfaction. Empathy can change the behavior of customer ultimately. The above literature reviews will lead to the development of the following hypotheses:

H4e If the empathy provided by Umrah travel agents are excellent, then this will lead to Umrah Customer satisfaction.

2.7.5 The relationship between Umrah customer satisfaction and Umrah customer loyalty

There is a relationship with nature between satisfaction and loyalty that had been studied by many researchers and it is confirmed that customer satisfaction is the mediating variable that might change the customers, whether they will become loyal or not (Deng *et al.* 2010; Ojo, 2010; Wang *et al.* 2013). Previous studies had also found that one of the major determinants of customer loyalty is customer satisfaction which is in every business and market, customers need to be satisfied before they can become loyal (Kafcheh *et al.*, 2020; Study *et al.* 2016; Verma, Yogesh and Singh, 2017).

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

- H5* If the Umrah customer satisfaction provided by Umrah travel agents are excellent, then this will lead to Umrah customer loyalty.

2.7.6 Umrah customer satisfaction as a mediator between service marketing mix and Umrah customer loyalty

The right mixture of service marketing mix creates effective operational elements of the mix as stimulus factor towards customer satisfaction and customer loyalty. The integration of customer satisfaction in the relationship between service marketing mix and customer loyalty will contribute to a more variance explanation in satisfaction construct. Past studies had affirmed that customer satisfaction is an antecedent to customer loyalty (Jobhaarbima, 2017; Study *et al.* 2016; Verma, Yogesh, and Singh, 2017; Wahab *et al.* 2016). Customer satisfaction is a widely researched area. Various authors have studied customer satisfaction in different cultures and different countries. Studies have also been carried out in different industries like banking, telecom, food, automobiles, retails and many more.

Previous studies found that one of the major determinants of customer loyalty is customer satisfaction, indicating that in every business and market, customers need to be satisfied before they can become loyal (Parasuraman, Zeithaml & Berry, 1988; Lin & Wang, 2006). It is important for providers of hijab and the fashion industry to deliver excellent services and products so that they will create a good reputation and ensure satisfaction to customers. Therefore, customer satisfaction is justified to be used as the mediating variable that will influence hijab customers to become loyal to an organization. Verma *et al.*, (2017) stated that the elements in the services marketing mix have influenced positively on customer satisfaction. It indicates that service organizations should pay more attention to their employees as well as their customers; it would increase both employee motivation and customer satisfaction. As a result, our study supported the argument that there is a positive correlation between the marketing mix and satisfaction.

Getty and Thompson (1994) studied the relationships between the quality of accommodation, satisfaction, and the resulting effect on customers' intentions to recommend the accommodation to prospective customers. Their findings suggested that customers' intentions are a function of their perception of both their satisfaction and service quality with the accommodation experience. Hence, it can be concluded that there is a positive relationship between customer satisfaction and customer loyalty. There are nine elements that serve as independent variables under the marketing mix which consist of product, price, place, promotion, people, process, physical evidence, marketing communication, after sale service and marketing intelligence. Meanwhile, the dependent variable reflects the outcome of the research study, which is customer loyalty and the mediating effect is customer satisfaction. Those elements are used as

the study setting in investigating the relationship among marketing mix, customer satisfaction and customer loyalty. The relationship between service marketing mix, customer satisfaction as mediating variable and customer loyalty is worth to be investigated since existing empirical still lacks to explain the relationship. Thus, present study postulates the sixth hypothesis as follows:

- H6 Umrah customer satisfaction mediator has a significant positive relationship between Service marketing mix and Umrah customer loyalty.

2.7.7 Umrah customer satisfaction as a mediator between service quality and Umrah customer loyalty

Customer satisfaction has been empirically known as a mediating variable in the relationship between service quality and customer loyalty (Ngo & Nguyen, 2016; Wang, Shieh, & Hsiao, 2005). Understanding the role of customer satisfaction is crucial to business and its relationship between service provider and customer. Customer satisfaction is considered as unique where this variable can serve the relationship as mediator variable (Ngo and Nguyen, 2016; Ohrabi *et al.*, 2017; Study *et al.*, 2016; Verma, Yogesh and Singh, 2017). Customer satisfaction is becoming one of the most essential objectives which any firm seeks for a long-term relationship with customers and it is considered as the top priority. In retail banking context where the contacts with customers are one of the most core business processes, customer satisfaction is becoming the key for success (Slim *et al.*, 2021); Chavan and Faizan, 2013). One of the main elements in determining customer satisfaction is the customer's perception of service quality. Customer satisfaction is described as the result of a comparison of the customers' expectations and his or her subsequent perceived performance of service quality (Chavan and Faizan, 2013). According to this conceptualization, perceived service quality is one of the antecedents to overall customer satisfaction. Previous studies showed the evidence support this relationship between customer satisfaction and service quality (Yee, Yeung, & Cheng, 2011).

There are also debates about the causal relationship between customer satisfaction and service quality. Specifically, there are three major positions about this relationship in the literature (Brady *et al.*, 2001). First, as indicated above, service quality is described as an antecedent to customer satisfaction (Naik, Gantasala, and Prabhakar, 2010); Naik *et al.*, 2010). Second, some researchers suggest that customer satisfaction is the cause of service quality (Id *et al.*, 2020). The third position of the service quality- satisfaction relationship argues that neither satisfaction nor service quality may be antecedent to the other (Ngo and Nguyen, 2016; Wang *et al.*, 2013). In general, although there is a lack of consensus about the conceptualization of the service quality- satisfaction relationship, service quality is an antecedent to customer satisfaction and it is considered as a dominant position in the recent research, especially in the service context industry like banking (Akhtar *et al.*, 2011; Cameran, Moizer, and Pettinicchio, 2010) . In this study, one of the objectives is to empirically test this relationship.

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

conclude, Lau *et al.* (2013) and Saghier & Nathan (2013) had identified the dimensions of service quality as the predecessors of customer satisfaction. Many studies had investigated service quality in the retail banking sector in Jordan. Due to the fact that loyalty is related to customer satisfaction, banks performed new affective strategies to achieve satisfactory service quality and loyalty (Awan *et al.* 2011). Although customer satisfaction and customer loyalty are distinct constructs, they are highly correlated (Gelade and Young, 2005; Silvestro and Cross, 2000). Customer loyalty is referred as the final consequences of the overall and cumulative experience which customers have with a firm (Brunner, Stöcklin, and Opwis, 2008). Customer satisfaction can lead to customer loyalty because people tend to be rational and risk-averse so that they might have a tendency to reduce risk and stay with the service providers which they already had good experience with. Actually, customer satisfaction has been suggested to be an antecedent of loyalty in service context in previous studies (Belás and Gabčová, 2016; Coelho and Henseler, 2012; Lam *et al.*, 2004; Mittal and Kamakura, 2001). There are also many types of relationship between customer satisfaction and customer loyalty suggested such as satisfaction is the core of loyalty, satisfaction is one of the necessary components of loyalty, satisfaction and loyalty are the components of ultimate loyalty and satisfaction as the starting point of loyalty (Sharif *et al.*, 2020). In addition, the relationship between customer satisfaction and customer loyalty might be nonlinear. Heskett *et al.* (2008) suggested that customer loyalty should improve dramatically when customer satisfaction overcomes a certain level. In sum, the dominant proposition is that satisfaction is an essential necessary part to achieve customer loyalty.

In addition, as it presented here in early part, service quality is assumed to be an antecedent of customer satisfaction. Therefore, it is interesting to test the relationship between service quality and customer loyalty with customer satisfaction as the mediator of this relationship. In this stream of research, most of the studies confirmed that there is a positive relationship between service quality and customer loyalty and customer satisfaction is usually the mediator between them (Xi *et al.*, 2020); Lau *et al.*, 2013). In the banking sector context, the service quality-loyalty relationship is also supposed to be mediated by customer satisfaction by previous studies (Kuzniecova, Lebedev, and Nikiforov, 2013; Zalfa, Lee, 2017). In addition, in a meta-analysis about customer loyalty antecedents, the results show that the effect of quality on loyalty become stronger over time (Pan *et al.* 2012).

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

- H7* Umrah customer satisfaction mediator has a significant positive relationship between Service quality and Umrah customer loyalty.

2.8 Conceptual Framework

The conceptual framework of this study as illustrated in Figure 5 is anchored on the interplay of association between the ten P's of marketing mix derived from the literature and the service quality concepts and dimensions of Parasuraman's. The mediating variable is customer

satisfaction that is measured by the extent of customer buying decision in terms of; repeat purchase and purchase retention (Kang, Zhang, & Zheng, 2009).

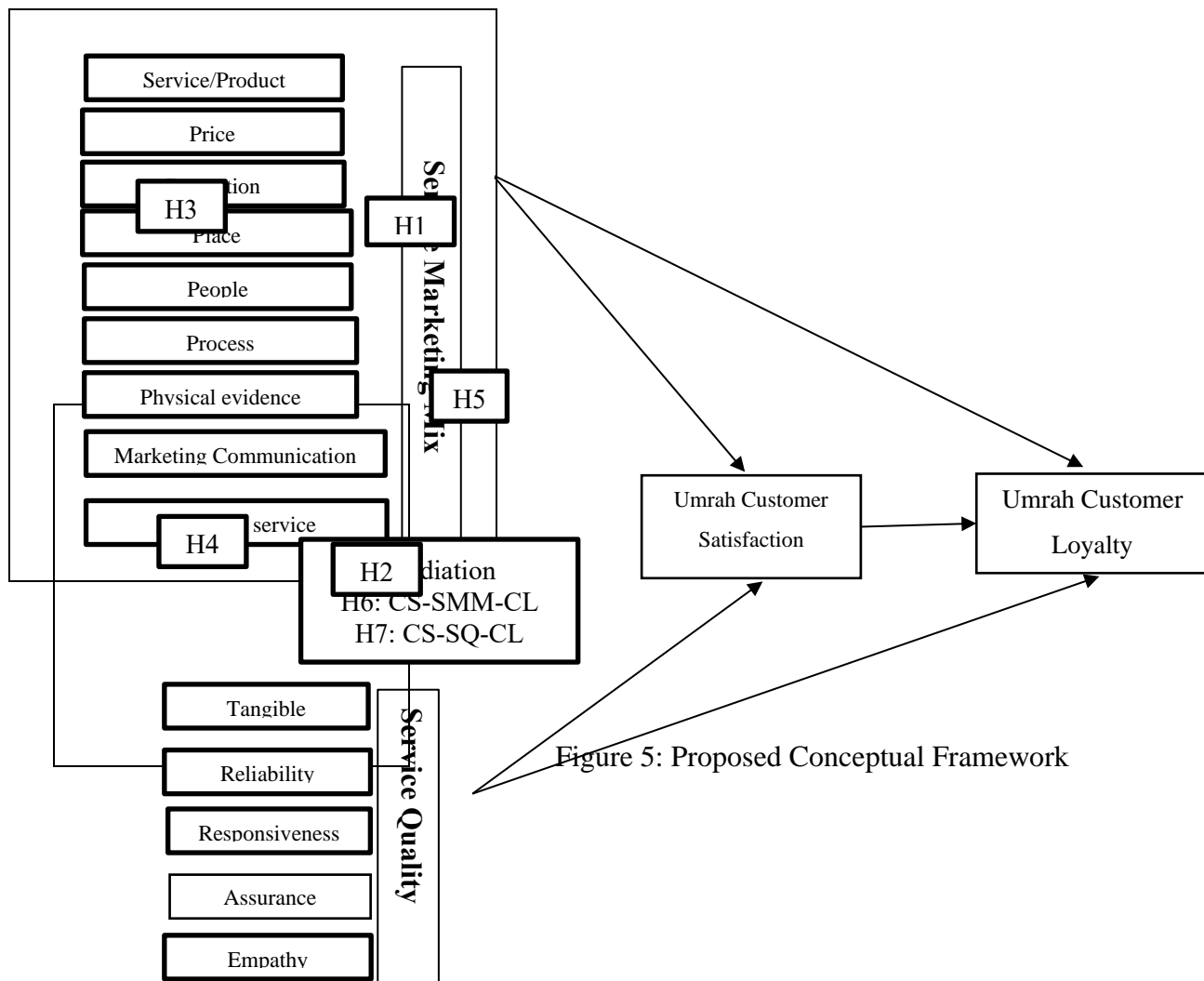


Figure 5: Proposed Conceptual Framework

3 Methodology

We adopted quantitative methodology and descriptive statistical analysis for conducting the study marketing mix effect on consumer loyalty. Further, we built a questionnaire based on term definitions in the literature and previous studies. The final questionnaire consists of three sections. Five points The Likert scale method was used to collect data, and the convenience method was used to collect data from 384 respondents in order to further evaluate structural equations using the "PLS" approach. The questionnaire is divided into five parts: part (1) demographic variables (7) objects; The total number of items used in the present study is one hundred sixteen (116) items. The questionnaire consists of sixteen measurement scales that includes (1) nine deminsions represented by service product, price, place, promotion, people, process, physical evidence, marketing communication and after sale service to form service marketing; (2) Umrah service quality is formed through five deminsions that is tangible,

reliability, responsiveness, assurance, and empathy; (3) multiple items scale are used to measure mediating variable of Umrah customer satisfaction to travel agents; and lastly, (4) multiple items scale are used to measure dependent variable of Umrah customer loyalty to travel agents. Table 1 shows the concentrations and percentages that the sample identifies based on gender, age, education, and marital status.

4. Result and Findings

4.1 Profile of respondents

The respondents' background information was obtained from the distributed questionnaires. Their profiles were tabulated in Table 1. A total of 384 participants were included as the final sample of this study. The analysis of the respondents' profile is conducted through the IBM SPSS Statistics version 21.0.

The percentage of male respondents among was slightly higher than female respondents which represent 57.3% and 42.7% respectively. The frequency analysis for the age group of the respondents indicated that 17.7% are in the age range of 20 to 30, 26.3% are in the age range of 31 to 40, 21.6% in age range of 41 to 50, 23.7% are between 51 to 60 years old and 10.7% are grouped in the age 61 years old and above.

Currently there are many Umrah travel services that can be used by consumers. Selection of Umrah travel relies heavily on knowledge the consumer will an Umrah traveler with higher levels of consumer knowledge, more intelligent, thereby allowing the consumer to make his or her choice. Consumers with higher levels of education will be more selective in their purchases. Consumer trends in the purchase services of Umrah travel dominated the respondents with education level Tier One, which amounted to 35.40%. This can be explained that consumers who purchase service for Umrah travel can be classified as having sufficient knowledge which can be used as a basis for decision making in the utilization of services in Umrah purchases.

The occupation status of the respondents shows that 28.9% are working in the government sector while 35.7% are working in the non-government sector. The frequency statistics also shows that 17.4% are employees and the remaining 4.2% and 13.8% are students (i.e. undergraduates and postgraduates from university/college) and having other employment status, respectively. The marital status of the respondents' frequency analysis indicated that 14.1% are single and 79.9% are married. The remainder are in the other status category 6%.

The data also shows that 21.6% received a gross monthly income ranging from below 2000RM, 22.1% earned between 2001RM to 3000RM monthly, 19.8% earned a gross monthly income between 3001RM to 4000RM, 15.1% earned a gross monthly income between 4001RM to 5000RM and 21.4% received a gross monthly income above 5000RM. The present study set three ethnic categories for the respondents to choose from: Malay (90.6%), Indian (2.1%) and other (7.3%).



Table 1: The demographic profile of study's respondents

Demographic	Characteristic	Frequency	Percentage
Gender	Male	220	57.3
	Female	164	42.7
Age	20 - 30	68	17.7
	31- 40	101	26.3
	41 - 50	83	21.6
	51 - 60	91	23.7
	61 years old and above	41	10.7
Qualification	Higher school	77	20.1
	Certificate	47	12.2
	Diploma	91	23.7
	Degree	136	35.4
	Masters and above	33	8.6
Occupation	Government	111	28.9
	non- government	137	35.7
	Own employee	67	17.4
	Student	16	4.2
	Others	53	13.8
Marital Status	Single	54	14.1
	Married	307	79.9
	Other	23	6.0
Monthly Salary (RM)	Below 2000	83	21.6
	2001 to 3000	85	22.1
	3001 to 4000	76	19.8
	4001 to 5000	58	15.1
	Above 5000	82	21.4
From which ethnic group you belong to?	Malay	348	90.6
	Indian	8	2.1
	Others	28	7.3

4.2 Measurement model

The first step in PLS-SEM path modeling is to validate the measurement model used in this study. This initial step is to determine how well the indicators load on the theoretically defined constructs. Examining the outer model ensures that the survey items measure the constructs they are designed to measure, thus ensuring that the survey instrument is reliable. In order to determine individual item reliabilities, this study looked at each of their loadings to the respective variables. For this part, confirmatory factor analysis (CFA) was conducted to assess the validity of the measurement model. In using CFA, the number of factors within each set of variables was predetermined and those with high loadings were determined before computation of the results. For the purpose of testing goodness of measure, the two main criteria used are validity and reliability. Validity is meant to test how well the instruments used in the research measure the intended concept.

4.2.1 Validity test

Validity means the evaluation's correctness, whether the theoretical and practical meanings are the real manifestation of the fundamental concept to be evaluated or not (Wahyuni, 2012). Three types of validity analysis are content validity, construct validity that covers convergent validity, discriminant validity and criterion validity that include reliability analysis.

4.2.2 Reliability analysis

Cronbach's alpha coefficient was utilized in the present study along with composite reliability values to examine the inter-item consistency of the measurement items. The Cronbach's alpha and composite reliability (CR) values should be higher than 0.70 (Hair *et al.*, 2017). With respect to Cronbach's Alpha and composite reliability value, Koonce and Kelly (2014) pointed out that the reliability which is higher than 0.9 is regarded as excellent, higher than 0.8 is fine, higher than 0.7 is adequate, higher than 0.6 is doubtful, and lower than 0.5 is substandard. Table 2 presents the values of Cronbach's alpha and CR of all constructs. It was evident that all reliability values were higher than the recommended value of 0.70. Hence, construct reliability was confirmed.

4.2.3 Content validity

In brief, content validity is related to a measure of adequate coverage of a topic under study (Sahu and Shrivastava, 2013). Therefore, the questionnaire was pretested and pilot tested to validate its content prior to the distribution of the survey. Only Malay language was used in the questionnaire. The method for the pilot test was described where two lecturers with doctoral degrees at University Tun Hussein Onn Malaysia and two personnel from senior management level with more than 17 years experience in Umrah travel agent were engaged to ensure the appropriateness and clarity of each question. In order to check whether respondents understand the questionnaires, eight respondents were selected to respond to the questionnaires and their comments were collected for further improvement. As a result, wording in five survey questions for number 22, 55, 56, 61 and 100 were amended and included in the final questionnaire.

4.2.4 Construct validity

Construct validity is concerned with measurement accurateness compared to the underlying concept that it is supposed to be measured against (Strauss and Smith, 2009). This can be achieved by assessing convergent and discriminant validity by looking at the respective loadings and cross loadings. According to Hair *et al.* (2017), indicator loadings should be higher than 0.70. Based on the above recommendations, this study used a cut-off value for factor loadings at 0.70 as being significant. Accordingly, nineteen items were removed from further analysis because items (PRD1 to PRD8, PRC5, PRC6, PRM5, PLC6, MC4, MC5, AFSS8, AFSS9, AFSS10, CS4 and CL5) were lower than 0.70. After removal of these items, all of the remaining items that measured a particular construct loaded highly on that construct and loaded lower on the other constructs, thus confirming construct validity of the present study. Table 2 shows the Convergent validity.

4.2.5 Convergent validity

According to Hair *et al.*, (20147), convergent validity is to assess the degree to which two measures of the same concept are correlated. They further suggest that researchers utilize the factor loadings, composite reliability (CR) and average variance extracted (AVE) to assess convergence validity. All the items loadings should be over the recommended value of 0.70 (Hair *et al.*, 2017). In addition, composite reliability values reflect the level to which the construct indicators reveal the latent variable and they should be greater than 0.70, as recommended by prior researchers (Hair *et al.*, 2017). In this study, all the composite reliability values ranged from 0.869 to 0.983, as shown in Table 2, indicating good internal consistency reliability. On a final note, the average variance extracted (AVE) measures the variance captured by the indicators relative to measurement error and loading value higher than 0.50 was recommended to justify the use of the construct (Hair *et al.* 2017). In this study, the AVEs ranged from 0.503 to 0.815, which were all within the recommended range as presented in Table 2. Therefore, the entire latent variables fulfilled the threshold value and were considered to have met the standard recommended for convergent validity.

Table 2: Convergent validity and measurement model

Variable	Items	Loading	Composite Reliability	Average Variance Extracted (AVE)
Product	PRD10	0.881	0.869	0.769
	PRD9	0.872		
Price	PRC1	0.863	0.930	0.727
	PRC2	0.899		
	PRC3	0.890		
	PRC4	0.834		
	PRC7	0.772		
	PRM1	0.794		



Promotion	PRM2	0.857	0.941	0.697
	PRM3	0.867		
	PRM4	0.820		
	PRM6	0.876		
	PRM7	0.837		
	PRM8	0.788		

Place	PLC1	0.823	0.931	0.659
	PLC2	0.823		
	PLC3	0.871		
	PLC4	0.833		
	PLC5	0.788		
	PLC7	0.735		
	PLC8	0.800		
	People	PEP1		
PEP2		0.788		
PEP3		0.790		
PEP4		0.833		
PEP5		0.859		
PEP6		0.838		
PEP7		0.779		
Process	PRO1	0.774	0.928	0.681
	PRO2	0.852		
	PRO3	0.862		
	PRO4	0.816		
	PRO5	0.830		
	PRO6	0.815		
Physical evidence	PHY1	0.826	0.961	0.626
	PHY2	0.851		
	PHY3	0.859		
	PHY4	0.863		
	PHY5	0.845		
	PHY6	0.828		
	PHY7	0.817		
	PHY8	0.818		
	PHY9	0.727		
	MC1	0.729	0.936	0.647
	MC10	0.835		
	MC11	0.760		
	MC2	0.700		
	MC3	0.692		



Marketing communication	MC6	0.800		
	MC7	0.865		
	MC8	0.862		
	MC9	0.874		

After sale service	AFSS 1	0.861	0.955	0.752
		0.887		
	AFSS 2	0.902		
		0.876		
	AFSS 3	0.887		
		0.869		
	AFSS 4	0.782		
Tangibles	TAN1	0.758	0.938	0.715
	TAN2	0.858		
	TAN3	0.868		
	TAN4	0.850		
	TAN5	0.860		
	TAN6	0.874		
Reliability	REL1	0.883	0.949	0.788
	REL2	0.899		
	REL3	0.866		
	REL4	0.908		
	REL5	0.883		
Responsiveness	RES1	0.864	0.953	0.771
	RES2	0.846		
	RES3	0.899		
	RES4	0.894		
	RES5	0.900		
	RES6	0.866		
Assurance	ASS1	0.863	0.957	0.815
	ASS2	0.914		
	ASS3	0.928		
	ASS4	0.931		
	ASS5	0.875		
Empathy	EMP1	0.850	0.933	0.776

	EMP2	0.896		
	EMP3	0.889		
	EMP4	0.888		
	CL1	0.842		
	CL2	0.891		
	CL3	0.868		
Customer loyalty Customer Satisfaction	CS1	0.909	0.933	0.668
	CS2	0.906		
	CS3	0.896	0.951	0.795
	CS5	0.874		
	CS6	0.871		

Note: PRD = product; PRC = price; PRM = promotion; PLC = place; PEP = people; PRO = process; PHY = physical evidence; MC = marketing communication; AFSS = after sale service; TAN = tangible, REL = reliability; RES = responsiveness; ASS = assurance; EMP = empathy; CS = customer satisfaction; CL = customer loyalty.

4.2.6 Discriminant validity

i) Cross loadings

The first assessment of the measurement model's discriminant validity is performed by examining the indicator of the constructs where the presence of cross-loadings can be identified (Chin, 1998). The loading associated with a construct should be greater than all of the loading in the other constructs. The cross loading that exceeds the indicators' outer loadings represents a discriminant validity problem (Hair *et al.*, 2010). Appendix (E) shows the loading of each block is higher than any other block in the same rows and columns. The loading clearly separates each latent variable as theorised in the conceptual model as it is aligned based on the rule stated by Hair *et al.* (2013) and Hair *et al.* (2017), whereby to ensure the existence of discriminant validity between constructs, the outer loading of the associated construct should be greater than any of its cross-loadings on the other constructs. The cross loadings results indicated that there is no issue of high cross-loading among constructs and this denoted satisfactory discriminant validity.

ii) Fornell-Larcker's criterion

In addition to ensuring the discriminant validity of the measurement model, the current study also examined the cross loading measurement as per the indicator according to Fornell-Larcker's criterion (1981) of measurements criteria. To determine the discriminant validity, the square root of average variance extracted (AVE) is compared against the correlations of the other constructs. Each latent variable should be larger than the latent variable correlations (LVC). As depicted in Table 3, the square root of the AVE for the variable of product, price, promotion, place, people, process, physical evidence, marketing communication, after sale service, tangible, reliability, responsiveness, assurance, empathy, customer satisfaction and customer loyalty are much larger than the corresponding latent variable correlations. Hence, the Fornell and Larker's criterion is achieved as shown in table 3.

Table 3: Fornell-Larcker Criterion-Inter correlation matrix

Variable	AVE	AFSS	ASS	CL	CS	EMP	MC	PEP	PES	PHY	PLC	PRC	PRD	PRM	PRO	REL	TAN
AFSS	0.752	0.867															
ASS	0.815	0.666	0.903														
CL	0.668	0.616	0.602	0.817													
CS	0.795	0.517	0.556	0.766	0.891												
EMP	0.776	0.648	0.831	0.544	0.531	0.881											
MC	0.647	0.816	0.656	0.582	0.465	0.627	0.805										
PEP	0.664	0.634	0.711	0.629	0.580	0.683	0.633	0.815									
PES	0.771	0.692	0.860	0.617	0.556	0.781	0.689	0.721	0.878								
PHY	0.626	0.813	0.771	0.627	0.539	0.742	0.782	0.793	0.775	0.791							
PLC	0.659	0.650	0.720	0.568	0.483	0.636	0.679	0.721	0.664	0.767	0.812						
PRC	0.727	0.594	0.594	0.528	0.499	0.558	0.580	0.688	0.566	0.655	0.649	0.853					
PRD	0.769	0.440	0.517	0.447	0.443	0.459	0.488	0.593	0.486	0.527	0.534	0.721	0.877				
PRM	0.697	0.632	0.638	0.522	0.465	0.566	0.690	0.655	0.612	0.717	0.770	0.700	0.539	0.835			
PRO	0.681	0.711	0.689	0.563	0.517	0.678	0.668	0.804	0.702	0.692	0.674	0.634	0.506	0.668	0.825		
REL	0.788	0.715	0.778	0.615	0.530	0.736	0.696	0.696	0.812	0.769	0.644	0.623	0.514	0.591	0.662	0.888	
TAN	0.715	0.715	0.795	0.590	0.513	0.698	0.701	0.713	0.825	0.779	0.719	0.610	0.546	0.631	0.652	0.824	0.846

Note: PRD =

product; PRC = price; PRM = promotion; PLC = place; PEP = people; PRO = process; PHY = physical evidence; MC = marketing communication; AFSS = after sale service; TAN = tangible, REL = reliability; RES = responsiveness; ASS = assurance; EMP = empathy; CS = customer satisfaction; CL = customer loyalty.

Heterotrait-Monotrait criterion (HTMT)

To supplement the Fornel-Lacker's criterion (1981), Henseler *et al.* (2015) imposed a more stringent assessment of the variables' discriminant validity by observing the heterotrait-monotrait criterion (HTMT). Henseler's HTMT criterion suggests that all variables are distinctively different at HTMT_{0.90} cut off point (Henseler *et al.*, 2015; Gold, Malhotra & Segar, 2001). As shown in Table 4, the HTMT values for all variables are in the ranged from 0.498 to 0.881 and these indicate that all variables are distinctively different at HTMT_{0.90}. Importantly, the result of HTMT infers that the variables are distinctively different from one another, which also confirms the discriminant validity.

	AFSS	ASS	CL	CS	EM P	MC	PEP	PES	PH Y	PLC	PRC	PRD	PR M	PR O	REL	TA N
AFSS																
ASS	0.705															
CL	0.658	0.63 9														
CS	0.549	0.59 0	0.81 2													
EMP	0.701	0.79 8	0.58 9	0.576												
MC	0.863	0.70 1	0.63 1	0.494	0.67 6											
PEP	0.680	0.76 4	0.67 8	0.626	0.74 9	0.688										
PES	0.734	0.80 7	0.65 8	0.592	0.84 5	0.739	0.77 6									
PHY	0.833	0.78 2	0.64 1	0.525	0.75 8	0.815	0.75 5	0.781								
PLC	0.698	0.77 4	0.61 8	0.519	0.69 8	0.732	0.78 2	0.715	0.79 5							

PRC	0.651	0.65 4	0.58 5	0.553	0.62 0	0.647	0.75 7	0.623	0.66 2	0.73 6						
PRD	0.542	0.63 6	0.55 7	0.545	0.57 8	0.616	0.74 0	0.599	0.59 6	0.66 6	0.815					
PRM	0.675	0.68 2	0.56 3	0.498	0.61 7	0.746	0.70 9	0.655	0.71 6	0.83 7	0.788	0.66 8				
PRO	0.765	0.74 4	0.60 8	0.559	0.74 6	0.733	0.88 1	0.757	0.78 9	0.73 7	0.715	0.63 6	0.72 6			
REL	0.760	0.83 0	0.66 2	0.565	0.80 0	0.743	0.75 2	0.866	0.79 9	0.69 5	0.680	0.63 7	0.63 5	0.71 5		
TAN	0.887	0.82 7	0.70 9	0.614	0.79 1	0.753	0.89 5	0.823	0.82 1	0.80 8	0.855	0.78 1	0.84 6	0.79 6	0.82 5	

table 4:

Heterotrait-Monotrait (HTMT) criterion

4.2.7 Measurement items and coding

Indicator identification is needed in order to examine the data via SmartPLS 3.0. Appendix F depicts the items' measurement and the coding that represents the proposed research constructs.

4.3 Assessment of higher order measurement model

The present study has two constructs to be conceptualized and assessed as formative second-order construct, namely, service marketing mix (SMM) and Umrah service quality (SQ). This assessment tests whether the scores of first-order constructs synchronized harmoniously onto their respective second-order constructs. Thus, the assessment on higher order measurement model requires steps to measure lower order latent variables and subsequently, higher order construct.

According to Vinzi (2013), three approaches were used to measure higher order construct: (1) repeated indicator approach, (2) two-stage approach, (3) hybrid approach. In the present study, repeated indicators approach was used to assess lower order latent variables as this approach was usually used by researchers (Hair et al., 2017). In first stage, three measurement models namely SMM, SQ and CS were estimated separately using the repeated indicators approach as illustrated in Figure 6 and the second-order factor was measured by all the lower order factors, where indicators are repeated measures in the analysis (Hair *et al.*, 2017; Vinzi, 2013).

Unstandardised variable latent scores to represent the lower order variables were referred and saved during this stage of the analysis through the path weighting scheme algorithm in the PLS-SEM analysis. Then, these scores were copied into the PLS SEM data file for further analysis.

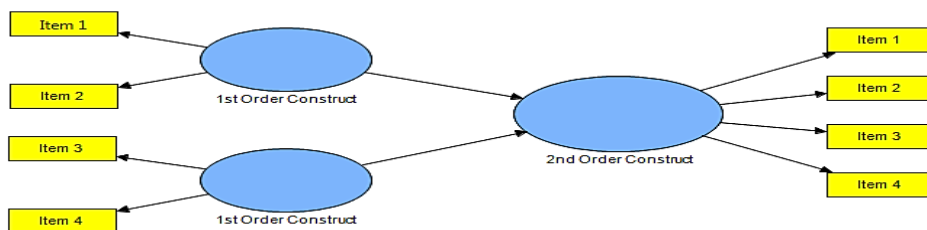


Figure 6: Lower order latent variables model using repeated indicators approach (Vinzi, 2013)

In the second stage, these scores were used to represent lower order variables as indicators for second order constructs in the structural model. This approach is most commonly utilised (Vinzi, 2013) and was chosen in this study. The diagram for second order construct can be sighted in Figure 7. The next subheading presents formative measurement of higher order for two constructs namely SMM and SQ including CS and CL as a reflective measurement model assessment. This process was used to validate the assessed higher order constructs are reliable, valid and distinctive between constructs.

4.4 Analysis of higher order formative measurement models

In order to analyze higher order construct, it is important to provide information pertaining to selected modeling approach and reports for constructs properties (Vinzi, 2013). Furthermore, they suggest that analysis reports for the formative model include indicator outer weights, significance of outer weights and multicollinearity of indicators.

As mentioned earlier, the present study selects reflective-formative modeling approach that suits the assessed constructs. The present study that service marketing mix (SMM) and service quality (SQ) were coordinated well through reflective approach at lower order latent variable and acted meaningfully to form service marketing mix and service quality as second order construct using formative approach. Therefore, the finding of this part of the study was seem to be consistent with the word of “mixer of ingredient” (Borden, 1964) and the word “blend” by Kotler and Armstrong (1989) contained in the conceptual definition of marketing mix. This reflective-formative approach to assess and conceptualise service marketing mix and service quality as higher order is one of first study ever conduct.

At higher order construct level, two constructs namely SMM and SQ were measured through formative model where nine variables coded as PRD, PRC, PLC, PRM, PEP, PRO, PHY, MC and AFSS were conceptualized to form SMM construct, five variables coded as TAN, REL, RES, ASS and EMP were conceptualized to frame SQ construct. The second model for higher order construct was depicted in Figure 7.

The unstandardized latent variable scores for lower order variables were obtained during analysis for lower order measurement models using path algorithm weighting scheme and 5,000 bootstrapped subsample iterations. These unstandardized latent variable scores were used to represent lower order variables and acted as indicators to their respective constructs. The structural model for second order constructs as shown in Figure 7, were regressed in the same method.

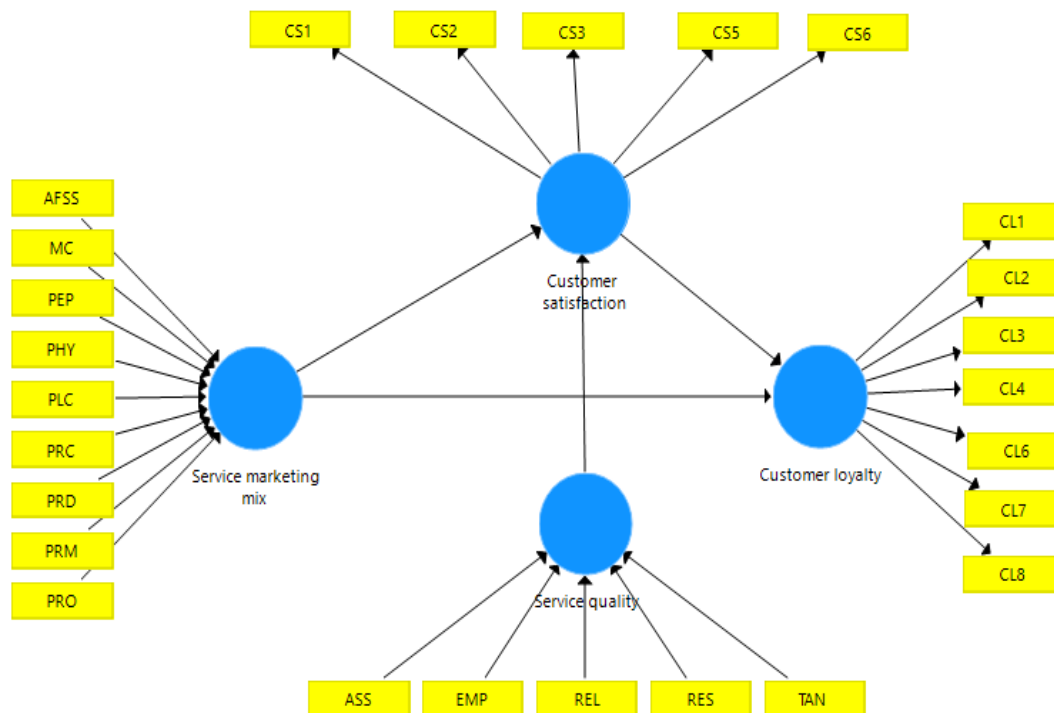


Figure 7: Second model for higher order construct

Note: PRD = product; PRC = price; PRM = promotion; PLC = place; PEP = people; PRO = process; PHY = physical evidence; MC = marketing communication; AFSS = after sale service; TAN = tangible, REL = reliability; RES = responsiveness; ASS = assurance; EMP = empathy; CS = customer satisfaction; CL = customer loyalty.

Another important point needed to assess in formative measurement is collinearity. Assessment of collinearity among formative indicators can present significant problems because the weights linking the formative indicators with the construct can become unstable and nonsignificant. Furthermore, formative indicators have no individual measurement error terms (Hair *et al.*, 2017). Due to the seriousness of collinearity issues, Kock and Lynn (2012) had strongly recommended that analysis suggesting strong predictor criterion associations be considered for full collinearity tests among all constructs in order to avoid any distortion by vertical and lateral collinearity. It was recommended that VIFs be lower than 5 and a more relaxed criterion is that they be lower than 10 (Hair *et al.*, 2017; Kock, 2014). The assessment results of second order constructs were presented in Table 5.

According to Hair *et al.* (2017), outer weight is the result of a multiple regression between the latent variable scores as the formative independent variables and dependent variable. It becomes one essential benchmark for estimating the contribution of a formative measurement. Based on Table 5, all outer weights of formative variables were found significant except for outer weights of eight variables coded as MC (-0.092), PHY (0.161), PLC (0.082), PRD (-0.039), PRM (0.105), PRO (0.125), ASS (0.001) and EMP (0.063) were found not significant. However, previous research or theory provides evidence for the relevance of these indicators for capturing the operationalised definition of SMM and SQ (Shukor, 2016). As a result, these indicators are

retained in the formative construct even though their outer weights are not significant. Also, as suggested by Hair *et al.* (2017), nonsignificant outer weights shall not necessarily be read as poor quality of measurement model but it should also refer to absolute contribution of variables such as significant of outer loading and its construct conceptualization as suggested by past research or theory.

Following the advice of Hair *et al.* (2017), outer loading for the four variables were found significant despite nonsignificance of their outer weights, and removal of these variables may affect interpretation of their constructs respectively. Moreover, there were no serious collinearity issues on these variables and all VIF results for all formative variables were within acceptable value. Therefore, the present study decided to retain nonsignificant outer weights and considered all models of formative constructs have met the assessment criterion, thus assessment of structural model was granted.

Assess on the formative measurement model has to carry out redundancy analysis and create a new path model (Hair *et al.*, 2017). Besides, each of the new path models must be drawn separately for service marketing mix and Umrah service quality as shown in figure 8 and figure 9. Based on the results, the path coefficients (0.809) and (0.869) are found to be larger than 0.70 and high satisfactory level. Thus, the formative measured construct has sufficient degrees of convergent validity.

Table 5: Assessment results of second order construct for formative and reflective constructs

FORMATIVE	Variable	Convergent Validity	Weight	VIF	t-value weights	sig
SMM	AFSS	0.982	-0.151	3.180	2.382**	0.018
	MC		-0.092	3.160	1.396	0.163
	PEP		-0.228	3.762	3.087**	0.002
	PHY		0.161	4.240	1.910	0.057
	PLC		0.082	3.475	0.827	0.409
	PRC		0.995	3.295	16.524**	0.000
	PRD		-0.039	2.430	0.543	0.587
	PRM		0.105	3.153	1.237	0.217
	PRO		0.125	3.609	1.821	0.069
SQ	ASS	0.978	0.001	5.487	0.014	0.989
	EMP		0.063	3.472	1.231	0.219
	REL		-0.107	3.923	1.893**	0.059
	RES		0.150	5.293	2.077**	0.038
	TAN		0.914	4.084	14.215**	0.000
REFLECTIVE	Item	Loadings	CA	CR	AVE	Convergent Validity (AVE > 0.5)
CS	CS1	0.910	0.935	0.951	0.795	Yes
	CS2	0.907				
	CS3	0.896				
	CS5	0.873				
	CS6	0.871				
CL	CL1	0.841	0.916	0.933	0.668	Yes

CL2	0.890
CL3	0.868
CL4	0.862
CL6	0.713
CL7	0.791
CL8	0.742

*CS4 & CL5 items were deleted due to poor loading Composite Reliability < .708 (Hair et al. 2010)

Note: SMM= service marketing mix; PRD = product; PRC = price; PRM = promotion; PLC = place; PEP = people; PRO = process; PHY = physical evidence; MC = marketing communication; AFSS = after sale service; SQ= service quality; TAN = tangible, REL = reliability; RES = responsiveness; ASS = assurance; EMP = empathy; CS = customer satisfaction; CL = customer loyalty.

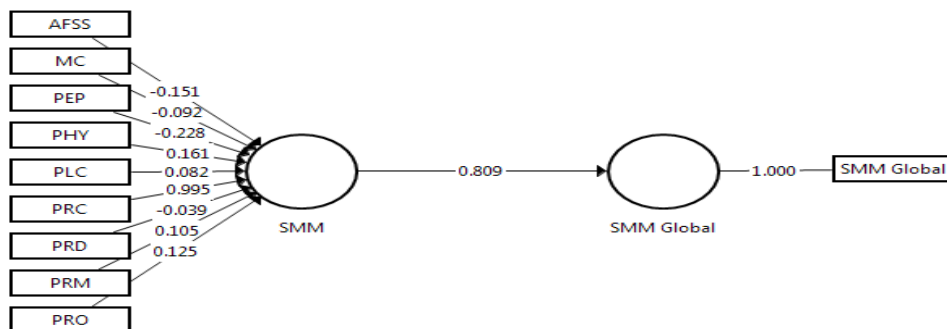


Figure 8: (SMM) Formative Measurement Model

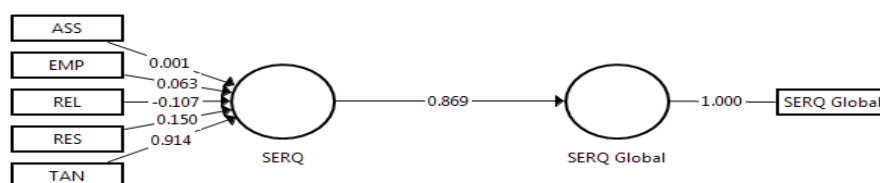


Figure 9: (SQ) Formative Measurement Model

4.5 Assessment of PLS-SEM structural model

After analyzing the quality of the measurement model, the next step in a PLS-SEM analysis is to analyze the inner model of structural model. Given an adequate measurement model and second order constructs model, the hypotheses for H1 to H7 could be tested by examining the structural model. Mediation studies using PLS-SEM consist of several alternative approaches and for the purpose of this research, the present study chose the bootstrapping approach. The research framework for this structural model consisted of four main constructs that are service

marketing mix (SMM), service quality (SQ), customer satisfaction (CS) and customer loyalty (CL).

After running the PLS-SEM with path weighting scheme algorithm, estimates were obtained for the structural model relationship through path coefficients which represented the hypothesized relationship among the constructs. The results of structural model such as R Square (R^2), Effect Size (f^2), Blindfolding and Predictive Relevance (Q^2) were presented in the next subheadings.

4.5.1 Analysing the co-efficient and determination (R^2), the effect size (f^2) and Predictive Relevance (Q^2)

According to Hair *et al.*, (2017), the primary assessment criterion of the structural model by PLS-SEM is the R^2 measures and to determine the significance level of the path coefficients. The reason is because the objective of the prediction-oriented PLS-SEM approach is to explain the variance of endogenous latent variable and reasonably high R^2 value should be obtained. A rule of thumb in marketing research studies, R^2 values of 0.75, 0.50, or 0.25 for endogenous latent variables in the structural model can be represented as substantial, moderate, or weak, respectively.

Accordingly, the obtained R^2 value can be used to interpret the quality of the structural model which indicates the explanatory variance by the exogenous variables contained in the endogenous variable. Assessment results displayed in table 6, it can be explained that firstly, the R^2 was found to be 0.373 for CS, indicating that SMM and SQ can account for 37.3 % of the variance in the CS, which was moderate level. Lastly, the R^2 value of CL was 0.668 and it was at considered high range. It suggests that 66.8% of the variance in extent of CL can be explained by SMM, SQ and CS.

For comparison purpose, when the formative directions of SMM and SQ were inverted to reflective directions, the R^2 value of CS and CL had reduced to 0.277 and 0.635 respectively. The understanding from this comparison was that the contribution of components representing SMM and SQ had performed better in the way of formative instead of reflective measurement. Hence, the formative approach used to measure SMM and SQ was the correct choice.

Complementary to R^2 results, it was recommended to determine the f^2 effect sizes of specific latent variables impact upon the dependent variables through the change in R^2 when particular exogenous construct excluded in the model (Hair *et al.* 2014a). The f^2 effect size was manually computed using formula; $f^2 = (R^2 \text{ included} - R^2 \text{ excluded}) / (1 - R^2 \text{ included})$. As recommended by Cohen (1988), the scale of f^2 effect sizes that based on 0.02, 0.15 and 0.35 were used to interpret small, medium and large effect sizes of the predictive variables, respectively.

Table 6 shows SMM, SQ and CS had varied effect size on CL. SMM has small effect size of SMM on CL with f^2 of 0.056. Other constructs, SQ has not affected the size of 0.006 on CL but CS has a large affected size of 0.571 on CL. While, result of affected size on SQ, SMM and CL represent small effected size on CS with values of 0.037 and 0.044 respectively.

In addition to assessing the structural model quality by seeing the R^2 values and effected sizes, another assessment of structural model is blindfolding. It contains procedure to generate the cross-validated communality and cross-validated redundancy. Based on the recommendation of

Hair *et al.*, (2017) and Sarstedt *et al.* (2017), cross-validated redundancy perfectly fits the PLS-SEM approach because it was assessed by the PLS-SEM estimates for the structural model and the measurement models to predict eliminated data points.

The Q^2 was calculated to indicate how well predictive relevance to the model (Hair *et al.* 2014a). According to Valerie (2012), Stone-Geisser's test was calculated by the following formula: $Q^2=1-SSE/SSO$. In order to obtain Q^2 through blindfolding procedure, Hair *et al.* (2017) recommended that the number of cases in the data must not be a multiple integer number of the omission distance (D) otherwise the blindfolding procedure produces inaccurate results and D value should be selected between in the range of 5 to 12. Therefore, this study used 7 as a value for D to obtain cross validated redundancy measures for each dependent variable.

Further, Hair *et al.*, (2017) states: that if the cross-redundancy value is greater than zero, the model will have a predictive quality. Otherwise the predictive relevance of the model cannot be concluded. Table 6 displays that the value of cross validated redundancy obtained for CL and CS were found to be 0.417 and 0.300 respectively. These results confirmed that the model has adequate prediction relevance for the constructs.

Table 6: Determination co- efficient (R^2), the effect size (f^2) and Predictive Relevance (Q^2)

	Construct (f^2)		R^2	Q^2
	CS	CL		
CS		0.571	0.373	0.300
CL			0.668	0.417
SQ	0.037	0.006		
SMM	0.044	0.056		

SMM = service marketing mix; SQ = service quality; CS= customer satisfaction; CL= customer loyalty; $R^2 \geq 0.26$ consider Substantial (Cohen, 1989); $F^2 \geq 0.26$ consider Substantial (Cohen, 1989); $Q^2 > 0.00$ consider large (Hair, 2017)

4.6 Testing of hypotheses

The final step of analysis was to test the hypotheses from H1 to H7 using SmartPLS 3 and then by applying PLS-SEM algorithm and bootstrapping procedure with 5,000 subsample iterations (Hair *et al.*, 2017). Although path coefficients are very important in PLS-SEM analysis, Sarstedt *et al.* (2017) confirmed that when paths are non-significant or reveal signs that are against the hypothesized direction, the prior hypothesis should be rejected. On the other hand, significant paths showing the hypothesized direction support the proposed causal relationship empirically.

Moreover, the critical t-values for a two-tailed test are 1.96 with a significance level of 5% and 2.58 with a significance level of 1%. Along this vein, the present study chose to set 5,000 re-sampling with a replacement number from the bootstrap cases equal to the original number of samples, that is, 384 for this study, in order to produce standard errors and obtain t-statistics. The analysis results to be presented in the next subheading hypotheses includes path coefficient, the bootstrapping results and effect size with variance accounted for (VAF) mediation analysis results.

4.6.1 Result of direct effect hypotheses

In this subheading, analysis on the direct effects hypotheses between latent constructs has been made through PLS-SEM algorithm and bootstrapping of 5,000 subsamples iterations. The direct effect hypotheses are the hypotheses that predict direct connection to a latent construct with another as indicated by an arrow. The present study has five direct effect hypotheses coded as H1, H2, H3, H4 and H5 for testing. Table 7 shows the results of the direct effect of the hypothesis test.

In testing the hypotheses, the path standardised estimate or beta (β), standard errors (S.E.), t-value and probability value were used and thus, presented in a parenthesis and also in diagram (Hair *et al.*, 2017). Suggestion by Chin (2010), the β value of standardized paths should be around 0.20 but more ideally, the value has to be above 0.30 to be considered as meaningful. In the five direct effects, hypotheses of the study are discussed.

Results from SmartPLS output showing that first hypothesis is supported. The result indicates that the path coefficient from SMM to CL was statistically significant with a very strong standardised estimate and obtained high t-value for more than 2.58 ($\beta = 0.278$, S.E. = 0.065, $t = 4.273$, $p < 0.000$). Additionally, R^2 for variance in SMM was substantially explained at 0.466. Thus, the first hypothesis was confirmed and supported.

The path coefficient β for variables which are forming SMM was shown in Table 7. The result shows that the rest of variables committed to play a significant role in forming SMM that make a significant relationship with CL.

The second hypothesis that is not supported or insignificant (H2) If the Umrah service quality provided by Umrah travel agents is excellent, then this will lead to Umrah Customer loyalty ($\beta = 0.089$, S.E. = 0.063, $t = 1.403$, $p < 0.161$), the second hypothesis demonstrating insignificant results is due to the t-value of each not achieving a level of significance of at least a 95% confidence interval. As SQ was conceptualized, as formative measures which are illustrated in Table 7, the rest of the variables had contributed to a small effect in formatting SQ that does not reach a significant level. The variance explained by SQ in CL was reached to $R^2 = 0.429$ as it evidently stated in Table 6.

The result for third hypothesis was the strongest compared to other direct effect hypothesis's result. The result generated by SmartPLS had shown that there was a significant association between SMM and CS ($\beta = 0.330$, S.E. = 0.068, $t = 4.830$, $p < 0.000$). Both β value and the $t > 2.58$ are high and substantial enough to have the strongest relationship than the other direct relationship in the study. Thus, the third hypothesis was confirmed and supported.

Another statistical finding is the R^2 for CS was to be 0.358 which was close to moderate level of variance accounted through SMM. Based on table 7, all variables under SMM were found to significantly represent the SMM construct. The outer weights for PHY, AFSS and MC had reached the highest value compared to other variables in SMM. This indicates AFSS and MC were the most essential components in forming service marketing mix in Umrah travel context.

The relationship between SQ and CS in past studies was not a new thing in marketing research and they were always associated. Same with the present study- SQ was found significantly

associated with CS ($\beta = 0.302$, S.E. = 0.076, $t = 3.983$, $p < 0.000$) and R^2 value of 0.348 was found moderate in explaining CS as shown in table 7. Hence, the fourth hypothesis of this study was confirmed and supported. For a more fruitful finding, SQ variables coded as RES, TAN and ASS had significant characteristics in molding SQ construct that cause a significant relationship between SQ and CS. Lastly, for direct hypothesis, H5 postulates a significant relationship between CS and CL where past studies commonly support this relationship. In the same fashion, the relationship between these constructs was also found significant ($\beta = 0.550$, S.E. = 0.033, $t = 16.769$, $p < 0.000$) in Umrah service context. The values obtained from bootstrapping procedure smart PLS 3.0 were used to measure the significance and acceptance in the hypothesis that clearly demonstrated in the figure 10 and figure 11.

Table 7: Summary of hypotheses testing results for direct effect

Hypotheses	Path	β	S.E.	t-value	p-value	Decision
H1	SMM → CL	0.278	0.065	4.273**	0.000	Supported
H2	SQ → CL	0.089	0.063	1.403	0.161	Not Supported
H3	SMM → CS	0.330	0.068	4.830**	0.000	Supported
H4	SQ → C	0.302	0.076			
	S			3.983**	0.000	Supported
H5	CS → CL	0.550	0.033	16.769**	0.000	Supported
Sub hypotheses	Path	β	S.E.	t-value	p-value	Decision
H1a	PRD → CL	0.010	0.002	4.099	0.000	Supported
H1b	PRC → CL	0.032	0.008	4.174	0.000	Supported
H1c	PRM → CL	0.037	0.009	4.156	0.000	Supported
H1d	PLC → CL	0.036	0.009	4.132	0.000	Supported
H1e	PEP → CL	0.040	0.009	4.359	0.000	Supported
H1f	PRO → CL	0.032	0.007	4.340	0.000	Supported
H1g	PHY → CL	0.055	0.013	4.225	0.000	Supported
H1h	MC → CL	0.041	0.010	4.274	0.000	Supported
H1i	AFSS → CL	0.044	0.010	4.189	0.000	Supported
H2a	TAN → CL	0.021	0.015	1.404	0.161	Not Supported
H2b	REL → CL	0.019	0.014	1.409	0.159	Not Supported
H2c	PES → CL	0.023	0.016	1.399	0.162	Not Supported
H2d	ASS → CL	0.020	0.014	1.401	0.161	Not Supported
H2e	EMP → CL	0.014	0.010	1.394	0.164	Not Supported
H3a	PRD → CS	0.012	0.003	4.629	0.000	Supported
H3b	PRC → CS	0.037	0.008	4.603	0.000	Supported
H3c	PRM → CS	0.044	0.010	4.599	0.000	Supported
H3d	PLC → CS	0.042	0.009	4.681	0.000	Supported
H3e	PEP → CS	0.048	0.010	4.774	0.000	Supported
H3f	PRO → CS	0.038	0.008	4.821	0.000	Supported



H3g	PHY -> CS	0.066	0.013	4.913	0.000	Supported
H3h	MC -> CS	0.049	0.011	4.673	0.000	Supported
H3i	AFSS -> CS	0.052	0.011	4.785	0.000	Supported
H4a	TAN -> CS	0.070	0.017	4.033	0.000	Supported
H4b	REL -> CS	0.065	0.016	3.954	0.000	Supported
H4c	PES -> CS	0.077	0.020	3.945	0.000	Supported
H4d	ASS -> CS	0.069	0.017	4.007	0.000	Supported
H4e	EMP -> CS	0.048	0.012	3.882	0.000	Supported

Note: *t-values > 1.96 (p < 0.05); **t-values > 2.58 (p < 0.01)

SMM = service marketing mix; SQ = service quality; CS = customer satisfaction; CL = customer loyalty; PRD = product; PRC = price; PRM = promotion; PLC = place; PEP = people; PRO = process; PHY = physical evidence; MC = marketing communication; AFSS = after sale service; TAN = tangible, REL = reliability; RES = responsiveness; ASS = assurance; EMP = empathy; S.E. = standard error.

Table 6: R square

Variables	R ²
Service Marketing Mix -> Customer Loyalty	0.466
Umrah Service Quality -> Customer Loyalty	0.429
Service Marketing Mix -> Customer Satisfaction	0.358
Umrah Service Quality -> Customer Satisfaction	0.348
Customer Satisfaction -> Customer Loyalty	0.592
Service Marketing Mix -> Customer Satisfaction -> Customer Loyalty	0.667
Umrah Service Quality -> Customer Satisfaction -> Customer Loyalty	0.651

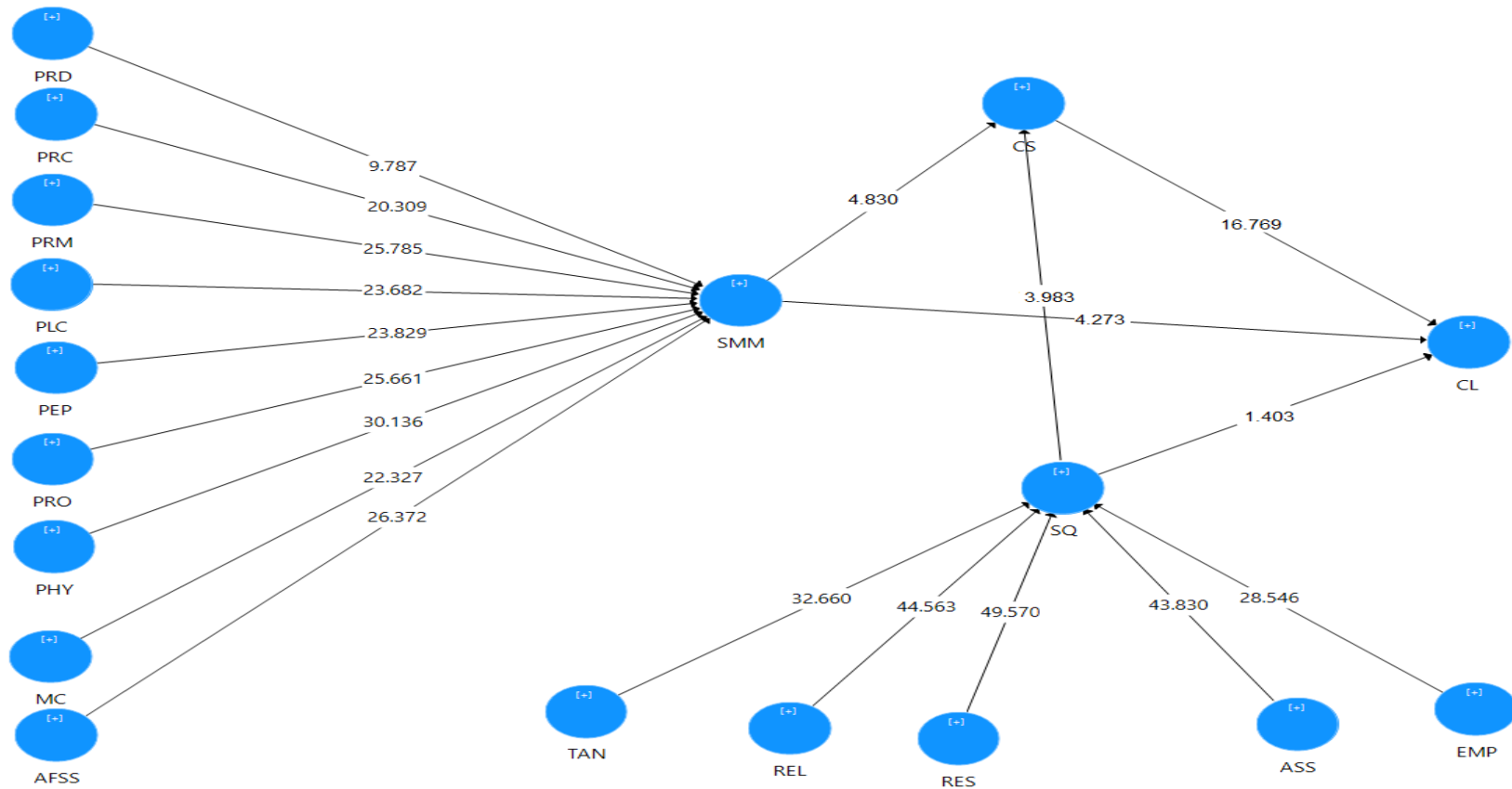


Figure 10: PLS model path coefficient (bootstrapping at 500 resampling)

Note: SMM= service marketing mix; PRD = product; PRC = price; PRM = promotion; PLC = place; PEP = people; PRO = process; PHY = physical evidence; MC = marketing communication; AFSS = after sale service; SQ= service quality; TAN = tangible, REL = reliability; RES = responsiveness; ASS = assurance; EMP = empathy; CS = customer satisfaction; CL = customer loyalty.

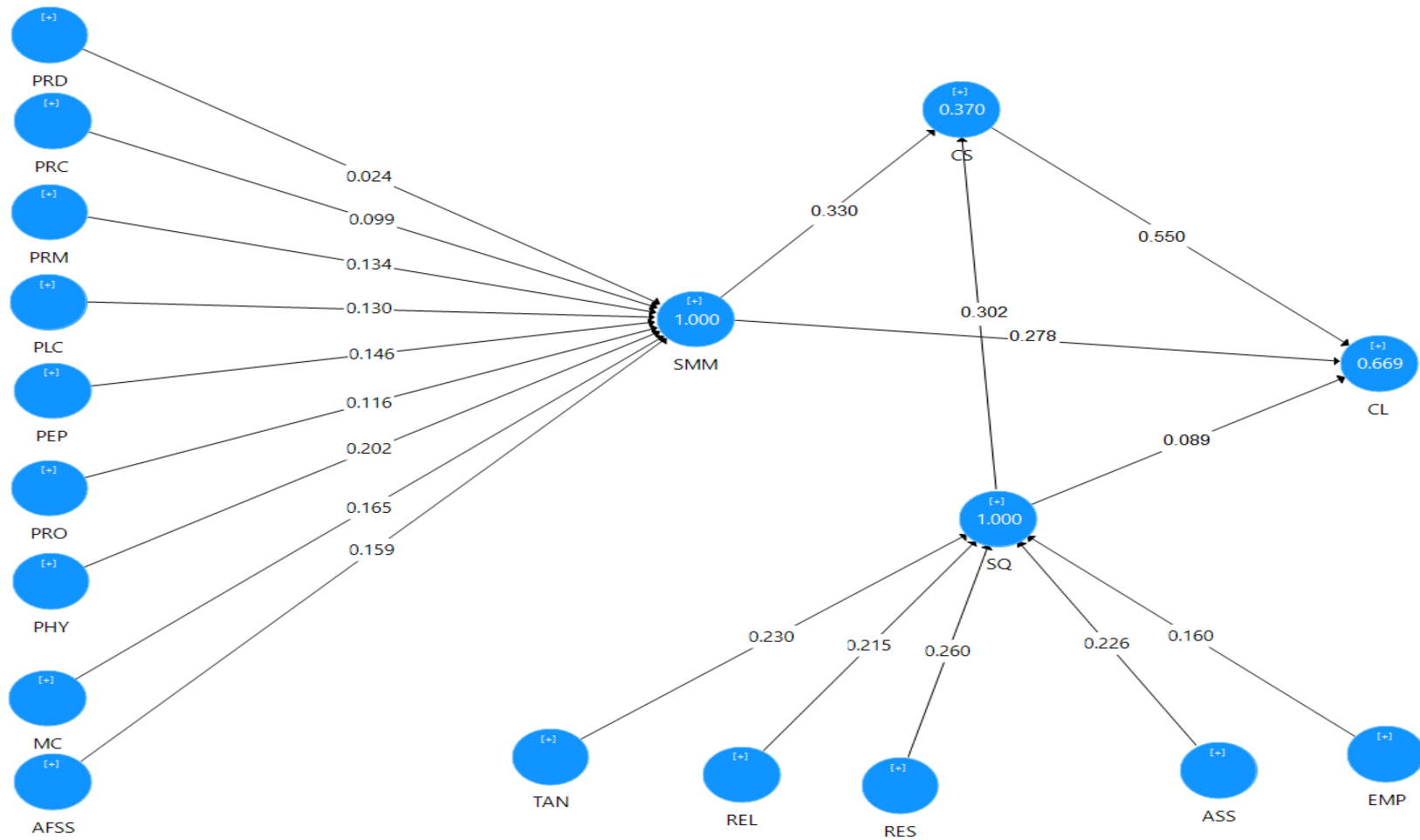


Figure 11: Result of path coefficient β and R² for direct relationship variables

4.6.2 Result of mediating effect hypotheses

In this subheading, the effect of customer satisfaction (CS) as mediator has been hypothesized through two hypotheses coded as H6 and H7. Sixth hypothesis postulates that customer satisfaction (CS) has mediation effect between service marketing mix (SMM) and customer loyalty (CL). Seventh indirect effect hypothesis predicts that customer satisfaction (CS) has mediation effect on relationship between service quality (SQ) and customer loyalty (CL). Hence, Preacher and Hayes (2008, 2004) advocated the bootstrapping procedure to test the mediating effect. According to Preacher and Hayes (2008, 2004) the bootstrapping procedure is conducted to test the hypotheses, especially for the direct and indirect effect. The bootstrapping analysis shows the indirect effect of Beta (β) against the standard error. As specified by Hair *et al.*, (2017) and Preacher and Hayes (2008), the existence of a mediating effect is significant from the foundation of having no zero straddle in between the Upper-Level values (UL) and the Lower Level values (LL) of the constructs' direction (independent variable-mediator-dependent variable) within the confidence interval. All the above-mentioned analysis are illustrated clearly by the following simulation performed by Ramayah *et al.*, (2018); Ken and Kay (2016) and Ramayah (2015), which corroborated Preacher and Hayes (2008, 2004) mediation testing procedure:

- (i) First, the significance of the direct effect is checked using bootstrapping without the presence of mediator 'customer satisfaction' in the model. The course of action will be "Report Bootstrapping Path Coefficients (Mean, STDEV, t- values); and
- (ii) The significance of the indirect effect and associated t-value are then examined with the path coefficients when mediator 'customer satisfaction' is included in the model. Whilst testing the intervening effect, SmartPLS 3.0 did not calculate the indirect effect values automatically, thus, bootstrapping with the 2-tailed test is performed to fulfil this purpose. Once the bootstrapping procedure (with a mediator) is completed, the 500 path coefficients are transferred to the Excel spread sheet.
- (iii) In the Excel spread sheet, a column is created to represent the indirect effect where the multiplication result of 2 paths ($a*b$) is reported. Next, the standard error of these 500 path coefficients is calculated. Following the given step, the t-values of indirect effect is obtained by dividing the indirect effect with the standard error as observed in the PLS model estimation graph by bootstrapping standard deviation.

Both of the coefficients values concerning the mediating effect analysis were tabulated in Table 8 for the standard error, indirect effect and the t-values. It was reported that customer satisfaction mediates between service marketing mix and customer loyalty (SMM → CS → CL, UL=0.31, LL=0.05), thus, Hypothesis sixth is supported.

Lastly, Hypothesis seventh is also supported as customer satisfaction (CS) mediates between service quality and customer loyalty (SQ → CS → CL, UL=0.29, LL=0.04) Both of the above hypotheses were based on 95% Bootstrap Confidence Interval (Preacher & Hayes, 2008). As specified in Table 8, the bootstrapping analysis shows that customer satisfaction has a mediating effect between 1) service marketing mix and customer loyalty; and service quality and customer loyalty. The existence of customer satisfaction with a mediator effect is proven when there are no zero straddles in between the confidence interval for the Upper level (UL)

and Lower Level (LL). Overall, based on the results of the mediator analysis, it can be concluded that the mediation effect of customer satisfaction is statistically significant. Rucker *et al.* (2011) opine that there is no need to use terms such as partial, full, or complete to indicate the effect of the mediation as the effect can be easily represented using a simple $a*b$.

Table 8: Summary of hypotheses testing for indirect effect

Mediating Hypotheses	IV - Mediator	Mediator - DV	calculate automatically	Standard Deviation	calculate automatically	Bootstrapped Confidence Interval		RESULT
	Path a	Path b	Indirect Effect	SE	<i>t-value</i>	95% LL	95% UL	Decision
SMM - CS - CL	0.33	0.55	0.18	0.07	2.79	0.05	0.31	SUPPORTED
SQ - CS - CL	0.30	0.55	0.17	0.06	2.64	0.04	0.29	SUPPORTED

Sub hypotheses	Path	β	S.E.	t-value	p-value	Decision
H6a	PRD -> CS -> CL	0.006	0.001	4.583	0.000	Supported
H6b	PRC -> CS -> CL	0.021	0.004	4.638	0.000	Supported
H6c	PRM -> CS -> CL	0.024	0.005	4.642	0.000	Supported
H6d	PLC -> CS -> CL	0.023	0.005	4.745	0.000	Supported
H6e	PEP -> CS -> CL	0.026	0.006	4.748	0.000	Supported
H6f	PRO -> CS -> CL	0.021	0.004	4.834	0.000	Supported
H6g	PHY -> CS -> CL	0.036	0.007	4.976	0.000	Supported
H6h	MC -> CS -> CL	0.027	0.006	4.656	0.000	Supported
H6i	AFSS -> CS -> CL	0.029	0.006	4.802	0.000	Supported
H7a	TAN -> CS -> CL	0.038	0.010	3.919	0.000	Supported
H7b	REL -> CS -> CL	0.036	0.009	3.840	0.000	Supported
H7c	RES -> CS -> CL	0.043	0.011	3.815	0.000	Supported
H7d	ASS -> CS -> CL	0.038	0.010	3.886	0.000	Supported
H7e	EMP -> CS -> CL	0.026	0.007	3.759	0.000	Supported

Note: *t-values > 1.96 ($p < 0.05$); **t-values > 2.58 ($p < 0.01$)

SMM= service marketing mix; PRD = product; PRC = price; PRM = promotion; PLC = place; PEP = people; PRO = process; PHY = physical evidence; MC = marketing communication; AFSS = after sale service; SQ= service quality; TAN = tangible, REL = reliability; RES = responsiveness; ASS = assurance; EMP = empathy; CS = customer satisfaction; CL = customer loyalty; S.E. = standard error

5. Discussion

This study addresses the problem that related to customer loyalty issues about on how Umrah travel agents were served in Malaysia. Based on preliminary study was conducted among those who have performed Umrah, numerous factors had causes not loyal among Umrah customers such as traveling fee, traveling environment, clear cost, seen/unseen service, human interaction, Quality and satisfaction. It can be acclaimed that present Umrah services rendered in Umrah services was still unable to generate high level of loyalty among users which was deemed as essential ingredient to business performance, competitiveness and sustainability. The phenomenon and factors that contribute to the demand and needs of proper Umrah services were introduced step by step with support of relevance reference and statistics.

This study addresses problems that are related to customer loyalty, on how Umrah travel agents were served in Malaysia. Based on the preliminary study which was conducted among those who have performed Umrah, numerous factors had caused non loyalty among Umrah customers, such as; high traveling fee, poor traveling environment, uncertainty in total cost price, insufficient marketing communication, in availability of after sale services, poor service qualities hence resulting in dissatisfaction. It can be acclaimed that present Umrah services rendered is still unable to generate high level of loyalty among users which was deemed as essential ingredient to business performance, competitiveness and sustainability. The phenomenon and factors that contribute to the demand and needs of proper Umrah services were introduced step by step with support of relevance reference and statistics.

As a result of the above, the model of service marketing mix which contains aspect of product, price, promotion, distribution, people, process, physical evidence, marketing communication and after-sale service. Umrah service quality includes Tangible, Assurance, Reliability, Empathy and Responsiveness. These was where found relevant to describe the role of Umrah operators in serving Umrah services. However, explaining customer loyalty issues through service marketing mix and Umrah service quality was too much of high expectation. Lack of quality attributes and ignoring the importance of customer satisfaction in Umrah services has been identified to be another influence factor on customer loyalty. Hence, the broad question arouse in this study which was about the role of service marketing mix, Umrah service quality and customer satisfaction as causal relationship and mediation effects on customer loyalty. Therefore, the aim of this study was to investigate the relationships between service marketing mix, Umrah service quality, customer satisfaction and customer loyalty in Umrah travel agents in Malaysia.

Discovered from the problem statement and subsequently supported by relevant literatures, this study aims to achieve seven research objectives where one of the research objectives was the integration of these two new dimensions namely; marketing communication and after sale service, into the existing service marketing mix, five research objectives to investigate direct

relationships while the other two objectives concern on mediation effects. Since Umrah service is an unfamiliar topic to the public and non-practitioner was provided to present an overview of Umrah services in Malaysia. It continues with a comprehensive literature review on service marketing mix, Umrah service quality, customer satisfaction and customer loyalty. The essence of literature reviews was presented to support this study and several study gaps due to fragmented studies and lack of empirical studies on particular concepts and relationships were highlighted. Added was an underpinning theory subheading, the application of Stimulus-Organism-Response (S-O-R) theory in the study's research framework was explained and discussed.

In light of the objectives of the study and the discussions that were provided the research framework was formulated. As argued the framework was theoretically built based on the extended Stimulus- Organism-Response (S-O-R) in relation to service marketing mix, Umrah service quality, customer satisfaction and customer loyalty. The service marketing mix was measured formatively by nine lower order latent variables, Umrah service quality was also measured formatively by five SERVQUAL dimensions, customer satisfaction was measured reflectively by six components and customer loyalty was measured reflectively by eight components. Also, contained seven hypotheses to accomplish seven research objectives that include measurement of each variable and research methodology. In order to achieve the objectives of the study, the hypotheses were divided into two group that is five hypotheses related to investigate direct effect between service marketing mix, Umrah service quality, customer satisfaction and customer loyalty, and the other group contained two hypotheses to examine the indirect effect of customer satisfaction on customer loyalty.

Presents statistical findings and offers discussion of seven research objectives based on the results of tested hypotheses. This study hopes that all findings obtained are able to provide valuable contributions to academic knowledge, practitioners and government issues pertaining to Umrah service in Malaysia. The seven hypotheses were tested using PLS-SEM algorithm regression with bootstrapping procedure of 5,000 subsamples iterations. The input of the analysis was based on 384 usable responses with response rate of 77% that was collected from the territory of Selangor, Penang, Johor, Sabah and Kuala Lumpur International Airport (KLIA1 and KLIA2) in Malaysia.

The results of analysis demonstrates that the priorities of service marketing mix and Umrah service quality variables were not similarly accepted and mean ranking among variables were detected. While, the five direct effect hypotheses on the relationships between service marketing mix, Umrah service quality, customer satisfaction and customer loyalty were confirmed and supported except the second hypothesis that was not supported. The mediation test for another two hypotheses on the roles of indirect effect of customer satisfaction were found to have mediation effects and all mediation hypotheses were supported and expressed as partial mediation. The summary of hypotheses result can be seen on Table 7. In subsequent subheading comprehensive discussions on seven research objectives were presented.

6. Conclusion

The present study enables the understanding of consumer behavioural features, especially in term of customer loyalty in Umrah services, particularly in Malaysia and the overall Umrah

industry. As mentioned, the service sector plays a pivotal role in a country's economy specifically in Malaysia and part of this sector services is the Umrah services, becomes it is important for commercial activities and contributes to the quality of life. In short, it implies that the role of Umrah services is regarded as a basic need of life. Thus, it is imperative to fulfil the requirements and expectations of customers in multifarious backgrounds. This study is an initial effort in investigating the loyalty of Umrah customers in Malaysia, including their contributing factors, namely Umrah service quality and customer satisfaction. The implication of this study in terms of practical and theoretical standpoints, was discussed in the following subheading.

This subheading highlights a number of managerial implications extracted from the Study's findings. As stated in earlier, there was a need to comprehend what establishes Umrah service quality in the initial contact with customers and how this relates to customer satisfaction by stimulating loyalty responses among Umrah customers. Inappropriate selection of marketing service, insufficient deployment resources for implementation and lack of operation control may cause the desired output to be incapable of achieving and creates wastage to the company's resources. Thus, it is of utmost importance for managers to identify the right mix of service marketing as this study confirmed that the variables contained in service marketing was varied and performed in several ways in their impact toward customer satisfaction and customer loyalty.

The present study showed that has a significant direct effect on customer satisfaction and customer loyalty, but its elements respond differently. In this study, the dimensions of the tangible, reliability and responsiveness, plays a vital role in the which influences customer's perception regarding customer satisfaction in Umrah services while all the dimensions of demonstrate a critical role in generating loyalty among Umrah customers.

Secondly, under these circumstances, the results of this study served as proof that the elements of the are interchangeable and depends on what aspect is to be assessed. This evidence also commensurate several past studies such as the study of Jobhaarbima (2017), which claimed that elements of service quality are interrelated with equal importance but gives different impacts to particular services. Another study by Lin (2011) recommended that a business entity can improve its service marketing in-service operation by following the priority ranking. Therefore, it demands that managers recognize deeply the service features preferred by their customers and choose the right marketing mix to be incorporated inside their service operations toward attaining high service performance which gives an additional boost to business competitiveness and sustainability.

Offering services without customers' satisfaction is meaningless. Also, the human perception of quality and satisfaction cannot be separated when services are being utilized. Thus, satisfaction aspects are important to encourage loyalty responses. Evidence in this study suggests that Umrah service quality with its dimensions, namely tangible, reliability and responsiveness performed significantly in developing all the dimensions of Umrah service quality, leading to increased satisfaction among Umrah customers. Daikh (2015) suggests that the satisfaction needs to be mirrored by the loyalty of service of the Umrah travelling product while all items of satisfaction perform the most potent in shaping loyalty responses. Additionally, customer satisfaction partakes in the role of the Umrah service quality in generating customer loyalty.

Therefore, managers are advised not to take the satisfaction aspects of their service product lightly. Otherwise loyalty and performance for service consumption will be poor. Ngo and Nguyen (2016) conclude that service quality, customer satisfaction and loyalty works collectively in influencing the behaviour of customers. Under this circumstance, it was recommended that managers do a periodical assessment on customer perceptions where the input from the assessment will help the manager to acknowledge customer preferences and review features in service for further improvement. Furthermore, Umrah operators should consider adopting customer-friendly measures and market-driven initiatives in order to assess the underlying information about the expectations and needs of the customers. The assessment by customers on service performance and how customer loyalty is expressed are the essential ingredients in the development of marketing programmes. Evidence of this study shows that loyalty was stimulated mainly by the cognitive component in terms of service comparison with others, followed by overall loyalty assessment. For this reason, adapting quality management systems such as the ISO9001 or total quality management is one of the ways to aid Umrah services in performing better and become more sustainable, as present Umrah operators lack in this aspect. Equally important, the result of this study showed the essential role of customer satisfaction and customer loyalty. It was reported that managers are required to ensure good maintenance practices such as preventive and corrective systems in Umrah services as customers expect no disruption when they travel for Umrah. This is their primary objective for consuming the Umrah services, and maximum loyalty can be obtained if this objective is attained. The most valued Umrah spaces are usually those most convenient and closest to the main destination (Almuhzzi & Alsawafi, 2017).

Thirdly, customer loyalty is seen as a consequence of received customer satisfaction. Therefore, managing customer loyalty is truly important as past studies recognized that customer loyalty still perform a central tendency of marketing services and management guidelines which leads to business success, high service performance, profitability, competitive advantage, customer retention, behavioural intention and trust (Kofi Nyarko *et al.* 2016; Rosmayani 2016; Verma and Singh 2017; Wahab *et al.* 2016).

Fourthly, managers must revise and improve the service quality because it was contended that the application of SERVQUAL with five dimensions might cause inadequacy of quality evaluation in services. It was argued that the presence of five dimensions results in lower effect between service quality and customer loyalty.

In managing customer loyalty, managers are advised to periodically measure and identify which features and benefits of the services they provided ought to be prioritized for customers. As loyalty is one of the outcomes from service consumption, managers are required to identify important features from the beginning stage to the end, for positive things about the Umrah travel agent to other people, refuse to change to another Umrah travel agent and service consumptions. Developing a consumption system approach is one of the ways where managers are able to monitor the process flow, be alert to any changes in customer behaviour and respond to them. It enables managers to focus on the most important predictors of performance while providing inputs in designing marketing programs that effectively adapt to customers.

Furthermore, Umrah staffs should make known clearly the organization's desire in serving their customers by establishing effective flow in communication, cultivating management system to

handle customers and provide knowledge on service product through periodical internal meeting and training programmes.

The implication of this study is not limited to practitioners only, but also to other related ministries or agencies of the Malaysian government such as the Ministry of Tourism Malaysia (MTM) and Department of Waqaf, Zakat and Hajj (JAWHAR), Umrah travel agents and other local authorities. The findings of this study provide detailed information pertaining to which components need focus, in order to enhance public perception on satisfaction in Umrah services that reach public loyalty. It was suggested that the grading scheme for Umrah travelling services is reflected in Umrah service rates. For example, those Umrah travelling services which intend to charge high Umrah service rates must comply with high Umrah service specification. In contrast, those Umrah services with basic Umrah service specification should only be allowed to charge Umrah service rate at a certain range.

Lastly, the Department of Skills Development of the Ministry of Human Resource can utilize the findings of this study as a guideline for developing National Occupational Skills Standard (NOSS) for Umrah operation and services in which the syllabus of the skills for NOSS level 3 is approved by Ministry. The input from this study can help the respective department to improve the skills syllabus in the next program reorientation phase and adapt it for the development of NOSS level 4 and 5 of Umrah operation and services. By having a systematic syllabus for skills development in Umrah operation and services; practitioners, school leavers and also the public would have the opportunities to learn and practice the right approach in delivering Umrah services through Umrah travel agents.

The foundation of the research framework was based on the Stimulus – Organism – Response (S-O-R) theory, which views external factors to stimulate internal individual states for generating responses. It also postulates that external factors such as Umrah service quality interact with human organisms such as customer satisfaction assessment and drives human responses such as loyalty to represent internal response. Accordingly, seven hypotheses were formulated from the research framework of the present study which provides essential empirical evidence as a part of the contribution to current academic knowledge.

Firstly, this study contributes to the literature by establishing the relationships between the three aspects of Stimulus, Organism and Response in S-O-R model in Umrah travel agencies in Malaysia. This relationship was tested through two mediating hypotheses where the stimulus was represented by Umrah service quality, organism embodied by customer satisfaction, and response proxy through customer loyalty. Both results for the two hypotheses confirmed and supported a partial mediation. An implication of this result is the possibility that besides organism act as an intermediary between stimulus and response as proposed by the original S-O-R model, the stimulus also can interact directly to response with the presence of the organism. The evidence of this study suggests that although some stimulus roles were taken over by organisms before producing a response, there was some option of stimulus that can still influence response directly. In short, some elements of quality need to pass through cognitive processes like satisfaction assessment before responses appear, and some elements give an immediate reflection on loyalty among customers.

On the contrary, the findings were weighed against the original S-O-R model as recommended by Robert S. Woodworth (Henley, 2014) and Russell and Mehrabian (1974) model but in line

with the concept of S-O-R model proposed by Jacoby (2002) and supported the extended S-O-R model as empirically tested by Goi *et al.* (2014). Furthermore, psychologist Alexander Bain, an involuntary behaviourist (Henley, 2014) suggested that some behaviour can simply act spontaneously when guided only by desire and the sight of the object. On the basis of this theory, it may explain the reason why stimulus still significantly influences response with the presence of organism processes.

Thirdly, there was a consensus among scholars with regards to the definition and the concept of customer satisfaction (Ngo and Nguyen, 2016; Verma and Singh, 2017). Customer satisfaction has been operationalized in several ways such as a unidimensional (Grewal *et al.*, 1998), multi-dimensional (Eid and El-Gohary 2015; Zakaria *et al.* 2014) and higher-order construct (Lin *et al.*, 2005). It was claimed by Lin *et al.* (2005) that the customer satisfaction is conceptualised as a higher-order construct using the reflective approach in order to be able to obtain greater effects than other approaches.

The present study adapted the customer satisfaction model from (Sweeney & Soutar, 2001) using the short scale of customer satisfaction proposed by (Walsh *et al.* 2013) because shorter scale has better psychometric properties. The customer satisfaction scales were assessed reflectively in a second-order level to mould customer satisfaction as this approach was recommended by Callarisa *et al.* (2006). The result from the present study indicates a formative method to assess customer satisfaction as a second-order construct obtained high path coefficient (β) of 0.550 at $p < 0.000$ for the relationship between customer satisfaction and customer loyalty. Therefore, the study's finding corroborates the ideas of Lin *et al.*, (2005) who suggested that reflective measures of customer satisfaction are able to obtain large impact and provide additional information on how the first-order variable acted within the second-order construct. The valuable findings on customer satisfaction in this study fulfil future research recommendation by Lin *et al.*, (2005).

Fourthly, past studies had extensively used the relationship between customer satisfaction and customer loyalty model for the impact and outcome of behaviour such as intention and the actual behaviour of customers (Ameer, 2014) but always neglecting the presence of stimulus factor. The absence of stimulus factor in the research model may contradict the Stimulus - Organism - Response (S-O-R) theory, where the theory suggested that stimulus can influence organism and evokes a person response (Goi *et al.* 2014). Moreover, past studies frequently limit the scope of stimulus to the physical environment, or quality attributes only and uses emotion to represent the organism stage as a mediating factor (Vieira, 2013; Changa *et al.* 2011; Jang and Namkung 2009). The limited scope may not be able to explain the behavioural response adequately. Moreover, such a relationship was not tested in the Umrah travelling services setting in Malaysia.

Therefore, this study fulfils the academic gaps by confirming the relationship between stimulus and other factors. In this case, stimulus represented by which was founded by nine elements and Umrah service quality which was founded by five dimensions was found to have a significant effect between customer satisfaction and customer loyalty to a large extent. The findings of this study also reveal the construct of the Umrah service quality and customer satisfaction which were established distinctively to explain the causal relationship in customer loyalty, which was also supported by the results of discriminant validity, convergent validity and multicollinearity assessment.

Furthermore, this study used customer satisfaction as a mediating construct between Umrah service quality and customer loyalty instead of emotion which was commonly applied in Mehrabian and Russel (1974) model of S-O-R. As mentioned in this study report, there are some rare studies that focused on mediation relationships. Thus, this study offers valuable findings that confirmed customer satisfaction acts as a mediator between Umrah service quality and customer loyalty through partial mediation.

Lastly, the relationships diagrammatically illustrated in the research framework, which consists of the Umrah service quality, customer satisfaction and customer loyalty have not been tested in Umrah travel services settings specifically in Malaysia. The information and findings contained in the present study provide a new contribution to academic knowledge by adding one more research input pertaining to consumer behaviour in a service context.

7. Limitations

Although the results of the current study have shed light on several important issues, the study's limitations to a certain extent should be considered when interpreting the results. On the other hand, these limitations offer some opportunities for future studies to consider in order to gain more knowledge on the issues investigated. Firstly, this study focused on customer loyalty to represent the internal response of an individual as the outcome of behaviour. Customer loyalty is not the end of a business objective. Numerous number of past studies verified that customer loyalty is one of the antecedents to other outcomes such as behavioural intention, loyalty, patronage, customer retention, word of mouth. Thus, this study outcome was limited to internal response only.

The second limitation is that besides the direct relationships, this study focused on the mediation effect of customer satisfaction. There are a few other moderating variables that could possibly influence customer loyalty, such as respondent demographics, experience and the type of Umrah package, season Umrah, casual Umrah performance and valet customers.

Thirdly, this study faced difficulties in finding adequate empirical studies in the context of Umrah services that involve variables used in the study. Moreover, past studies gave less attention to the relationships between Umrah service quality, customer satisfaction and customer loyalty including the mediation effect of customer satisfaction between Umrah service quality and customer loyalty caused limited empirical evidence to support the findings of the study.

Fourthly, the mediation test was based on a simple mediation model for accomplishing the respective research objectives. This study did not formulate hypothesis testing for multi-mediation effects, which can be seen in the research framework. Future research could investigate multi-mediation effects based on the study's research framework, which would be beneficial to the academic literature.

The fifth limitation was related to respondents. The respondents for this study were Umrah travellers who had travelled for more than one time to Mecca and Medina for Umrah in (KSA)

Umrah travelling services from territory of Selangor, Penang, Johor, Sabah and Kuala Lumpur International Airport (KLIA1 and KLIA2). Although they are states, Selangor is in the middle, Penang in the north, Johor in the south and Sabah another part have the most advanced and rapid growth of economic activities, it may not be representative of all Umrah customers in Malaysian, in term of loyalty because there are other cities which are also aggressive in economic activities such as Kedah and Kelantan in the north, Pahang and Terengganu in the east, Negeri Sembilan and Perak in the middle and Sarawak in the other part of Malaysia. Lastly, difficulty in getting a high rate of responses is considered as one of the major methodological limitations faced in this study. Factors that contribute to this limitation may be derived from many items in questionnaires, the appropriateness of methods to distribute questionnaires and time consumption for the collection of completed questionnaires.

8. Recommendations for future research

This study offers opportunities for future research where the findings and limitations of the study become a basis for recommendations. Future research may explore more comprehensively the several identified areas, which is discussed in the following subheading. Firstly, customer loyalty as a dependent variable may not be adequate to explain consumer behaviour as customer loyalty was recognized as an antecedent to other behavioural factors and may be linked to external measures (Morgeson and Hult, 2015). Thus, including more constructs to the model such as intention and the actual behaviour may provide better outcomes due to the complexity of consumer behaviour, which may vary in accordance with the diverse influencing factors. Equally important is the result in explaining the variance in customer loyalty from Umrah service quality and service customer satisfaction was 66.8%, considerably high, another 33.2% could be explained by other possible variables that influence loyalty. Furthermore, studies should consider other potential factors that can influence customer loyalty.

Secondly, although this study has been developed based on the Stimulus - Organism -Response model in the Malaysian Umrah travelling agencies which uses customer satisfaction as intermediary variables, it is still unknown in Umrah travelling setting whether the presence of moderating variables could influence the Stimulus - Organism - Response model. Therefore, it is suggested that future research should investigate the moderating influence with possible moderating variables such as customer age and gender

Thirdly, past studies always focused on individual components to endogenous variables creating a high complex model and sometimes bringing confusion when interpreting the variables. Using low order and high order measurement as applied in this study makes the research model simpler and support the concept of the variables. The application of the formative assessment at higher-order level is able to generate a high impact on the endogenous variables and the statistical power of each indicator forming the higher-order construct can be identified. However, the concept of low and high order constructs or hierarchical order construct in past studies was not widely used. Therefore, it is highly recommended that future studies should use low and high order construct and formative assessment that commensurate with the proposed concepts.

Fourthly, as indicated in the study's limitations heading, even though the concept of marketing mix has been known since the year 1964 and service quality has been known since the year 1982, there is fragmented and limited studies investigating the role of Umrah service quality as a whole in association to other constructs such as customer satisfaction and customer loyalty. Additionally, this study also found that there is a lack of studies investigating the mediating role of customer satisfaction between Umrah service quality and customer loyalty. Hence, it would be beneficial to academic knowledge when the said relationships is further investigated in future studies.

Lastly, it is recommended that the sample size could be increased in future studies for more comprehensive result by of taking samples from diverse geographical areas across Malaysian states and other countries that may present a diversity of cultures and social structures. It is also suggested that the type of respondent should be expanded to other categories of Umrah customers such as casual Umrah performers and valet customers for generalization of the study outcome. Moreover, the respondents for the present study were selected from those who performed Umrah for more than one time in Malaysia and respondents input from different type of territories such as In Saudi Arabian Kingdom, because Muslim people go there from all over the world. Therefore, replicating and extending this study to other countries and other services would test the applicability of the present findings. Additionally, it would provide a basis for further validation of the research framework formulated in this study to understand the variations of customer behaviour.

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