

Customer Loyalty Improvement Model (Ismail Saleh & Sri Wahyuni Ratnasari)

Customer Loyalty Improvement Model Through E-Service Quality, E-Satisfaction and E-Trust of Customers of PT. Yuk Kita Haji and Umroh Bandung

Ismail Saleh 1) & Sri Wahyuni Ratnasari 2)

- ¹⁾ Faculty of Economic, Universitas Islam Sultan Agung (UNISSULA) Semarang, Indonesia, E-mail: ismailsaleh.std@unissula.ac.id
- ²⁾ Faculty of Economic, Universitas Islam Sultan Agung (UNISSULA) Semarang, Indonesia, E-mail: sriwahyuniratnasari@unissula.ac.id

Abstract. The intense competition in the Hajj and Umrah travel industry requires companies to optimize their digital service quality to enhance customer satisfaction, trust, and loyalty. PT. Come on, Let's Hajj and Umrah (YKHU) Travel faces the challenge of maintaining loyalty amid the increasingly dynamic technology-based service competition. This study aims to examine the effect of e-service quality on esatisfaction, e-trust, and customer loyalty, as well as the role of e-satisfaction and etrust in influencing customer loyalty among PT. YKHU Travel customers. A quantitative approach with a survey method was applied in this explanatory research. The population consisted of 1,710 customers who used PT. YKHU Travel's services between 2022 and 2024. A total of 130 respondents were selected using purposive sampling based on the criteria of having used the services, being familiar with digital services, and being at least 25 years old. The data were analyzed using the Partial Least Square-Structural Equation Modeling (PLS-SEM) method with SmartPLS software. The results indicate that e-service quality has a positive and significant effect on customer loyalty ($\theta = 0.412$; p < 0.001), e-satisfaction ($\theta = 0.864$; p < 0.001), and e-trust ($\theta = 0.856$; p < 0.001). Furthermore, e-satisfaction ($\theta = 0.258$; p = 0.004) and e-trust ($\theta = 0.298$; p = 0.006) also have positive and significant effects on customer loyalty. These findings suggest that optimal digital service quality can improve customer satisfaction and trust, which in turn strengthens loyalty. The implications of this study highlight the importance of improving the responsiveness of digital services, strengthening transaction security systems, and implementing innovative loyalty programs as strategies to maintain and expand the customer base.

Keywords: Customer Loyalty; E-Service Quality; E-Satisfaction; E-Trust.



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1. Introduction

The development of transportation and digital technology has driven significant changes in the travel industry, including the increasing use of online services for travel booking and management (Chang, Tsai, & Hsu, 2013). This development has encouraged more travel agents to adopt digital technology-based services to meet increasingly dynamic customer expectations. One of the digital-based travel agents in Indonesia is PT. Yuk Kita Haji dan Umroh (YKHU) Travel, a travel agent focused on Umrah and Hajj pilgrimage travel services located in Bandung, West Java.

In recent years, the number of Hajj and Umrah travel agencies in Indonesia has increased significantly, in line with the growing interest of Muslims in performing the Hajj and Umrah pilgrimages. A significant increase in the number of Umrah pilgrims has been recorded, reaching 1,000,000.1.3 million pilgrims in2023, increased to 1.8 million pilgrims in 2024 (Ministry of Religious Affairs of the Republic of Indonesia). Meanwhile, the number of Umrah travel agencies that have obtained Umrah Pilgrimage Travel Organizer (PPIU) permits has also increased, from 2,180 agencies in 2023 to 3,010 in February 2025 (Ministry of Religious Affairs of the Republic of Indonesia). the ever-increasing number of Hajj and Umrah travel agencies has fueled increasingly fierce competition to attract customers. Furthermore, numerous cases of travel agents failing to dispatch pilgrims after receiving payment, as well as cases of fraud experienced by prospective Hajj and Umrah pilgrims, have made customer trust and satisfaction key factors in maintaining loyalty.

Customer loyalty is a crucial factor for business sustainability in the digital travel industry, particularly in Umrah and Hajj services, which demand a high level of customer trust. Loyal customers tend to reuse services, share positive experiences, and recommend them to others. Customer loyalty can be influenced by various factors, including e-service quality, e-satisfaction, and e-trust (Parasuraman, Zeithaml, & Malhotra, 2005; Kim & Peterson, 2017).

Electronic service quality reflects the extent to which digital-based services effectively meet customer needs (Zeithaml, Parasuraman, & Malhotra, 2002). In the context of Umrah and Hajj, service quality encompasses not only ease of transaction but also transparency of information, reliability of schedules, and assistance during the trip (Shahzad et al., 2020). previous research on the influence of e-service quality on e-loyalty has shown inconsistent results. A study by O'Connor and Assaker (2024), for example, successfully demonstrated that e-service quality had a positive and significant effect on e-loyalty. However, Dharmayasa and Yuniarta (2021) found different results. Where e-service quality has a positive but insignificant effect on e-loyalty. Meanwhile, a study conducted by Melinda and Usman (2021) showed that e-service quality has a positive effect on e-loyalty through e-satisfaction.

Meanwhile, customer satisfaction is an important element because a positive experience with a service will encourage customers to continue using the same service repeatedly (Oliver, 1999). In addition, customer trust in digital services has also been found to be a very determining factor in customers' decisions to remain loyal to a travel agent (Gefen, Karahanna, & Straub, 2003). *E-Trust* It is customer confidence in the reliability, security, and



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integrity of services provided by a company through digital services. Research by Asadullah, Imran, and Asif (2023), for example, demonstrated that e-trust has a positive influence on e-loyalty.

PT. YKHU Travel, as a digital-based Umrah and Hajj travel agency, must continuously improve the quality of its services to customers to survive and thrive in this competitive industry. Considering that Umrah and Hajj pilgrimages have a high spiritual dimension, in addition to service quality, customer satisfaction and trust are even more crucial than in other travel industries (Al-Ansi & Han, 2019).

Based on the business phenomena and research gaps described above, this thesis research is proposed with the title: Customer Loyalty Improvement Model through E-Service Quality, E-Satisfaction and E-Trust of Customers of PT. Yuk Kita Haji Dan Umroh Bandung.

2. Research Methods

This study employed a quantitative approach with a survey method. This approach was chosen because it allows for the measurement of relationships between variables with a high degree of objectivity (Creswell, 2020). The survey method was used to collect data from respondents who had used PT. YKHU Travel services. This research is explanatory in nature, attempting to explain the relationships between variables, namely e-service quality, e-satisfaction, e-trust, and customer loyalty (Hair et al., 2021).

3. Results and Discussion

3.1. Validity Test Results

Validity testing is conducted to assess the extent to which the indicators in each construct are able to measure what they are supposed to measure. Validity is tested through reflective indicators evaluated with convergent validity. Convergent validity of the measurement model with reflective indicators is assessed based on the correlation between item scores and construct scores calculated by SmartPLS. SmartPLS can determine the results of convergent validity measurements by looking at the loading factor. A loading factor value ≥ 0.7 is considered ideal, meaning the indicator is valid in measuring the construct it forms. In the initial stage, data testing is conducted to determine the level of accuracy of the indicators in explaining the constructs in the model using loading factors.

Table shows that the convergent validity results for all indicators are green and have a loading factor value of \geq 0.7. Thus, all indicators have good validity values according to the minimum required value limit.

Furthermore, AVE (Average Variance Extracted) is used to test the level of discriminant validity as a method for each construct and latent variable. It is said to be good if the square root of AVE in several constructs is higher than the correlation between latent constructs (discriminant validity), and the AVE of all latent constructs must be > 0.5. The following are the results of the discriminant validity test based on the AVE value:



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Table Test Results Average Variance Extracted (AVE)

Variables	AVE	Information
e-Service Quality	0.808	Valid
e-Satisfaction	0.810	Valid
e-Trust	0.858	Valid
Customer Loyalty	0.868	Valid

Source: PLS-SEM Data Processing (2025)

Table shows that all constructs have an AVE value greater than 0.5. Therefore, all constructs and indicators in this study meet discriminant validity and have good values in each data measurement arrangement.

Furthermore, discriminant validity is considered adequate if each latent variable in the model has a square root of AVE value that is higher than the correlation between that latent variable and other latent variables in the model.

Table shows that each cross-loading value is greater than 0.7, indicating high discriminant validity. Furthermore, the correlation between the indicator and its concept is greater than the correlation between the indicators and other constructs. This indicates that the developed indicators are more robust in measuring the intended construct than other constructs and meet the criteria for discriminant validity.

Table
Test Results Fornell Larckel Criterion

Construct	Customer Loyalty	e-Satisfaction	e-Service Quality	e-Trust
Customer Loyalty	0.932			
e-Satisfaction	0.865	0.900		
e-Service Quality	0.889	0.864	0.899	
e-Trust	0.868	0.846	0.856	0.926

Source: PLS-SEM Data Processing (2025)

Table shows that the loading value of each indicator item on its construct is greater than the cross-loading value. Thus, it can be understood that all constructs or latent variables have good discriminant validity, where the indicator block of that construct performs better than the indicators in other blocks.

3.1.1. Reliability Test Results

Reliability testing is conducted to ensure the internal consistency of the indicators in measuring their constructs. Reliability is tested using Composite Reliability and Cronbach's Alpha values. A construct is considered reliable if both Composite Reliability and Cronbach's Alpha values are ≥ 0.7 .

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Table Reliability Test Results

Variables	Cronbach's Alpha	Composite Reliability	Information
e-Service Quality	0.920	0.944	Reliable
e-Satisfaction	0.882	0.927	Reliable
e-Trust	0.917	0.948	Reliable
Customer Loyalty	0.924	0.952	Reliable

Source: PLS-SEM Data Processing (2025)

Table shows that all constructs have a Cronbach's Alpha value of ≥ 0.6 and a Composite Reliability value of ≥ 0.7 . This indicates that the indicators in each construct are reliable in compiling their respective constructs. After conducting validity and reliability tests, the results showed that the data used in this study were valid and reliable. The results of the outer model analysis can be illustrated in Figure.

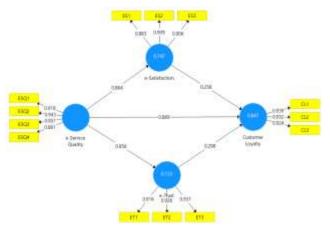


Figure Analysis Results Outer Model

Source: PLS-SEM Data Processing (2025)

3.1.2. Inner Model Testing

After the measurement model (outer model) was declared valid and reliable, the analysis continued with the structural model (inner model) to examine the causal relationships between the latent constructs in the study. This test included path coefficients, R-square, F-square, Q-square, and goodness of fit, which illustrate the strength and contribution of the independent variables to the dependent variable in the research model.

a. Path Coefficient Analysis

The first step in testing the inner model is to examine the path coefficient. A correlation coefficient of less than 0.20 indicates an insignificant correlation, 0.20–0.40 indicates a low correlation, 0.40–0.70 indicates a moderate correlation, 0.70–0.90 indicates a high correlation, and 0.90–1.00 indicates a very high correlation. A coefficient of 1.00 indicates a perfect correlation (Hair et al., 2021). The following are the results of the path coefficients in this study:



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Table
Path Coefficient Test Results

Construct	Path Coefficient	Results
e-Service Quality -> Customer Loyalty	0.412	Currently
e-Service Quality -> e-Satisfaction	0.864	Tall
e-Satisfaction -> Customer Loyalty	0.258	Low
e-Service Quality -> e-Trust	0.856	Tall
e-Trust -> Customer Loyalty	0.298	Low

Source: PLS-SEM Data Processing (2025)

Table shows that the relationship between constructs shows variations in the strength of influence. e-Service Quality has a high influence on e-Satisfaction (0.864) and e-Trust (0.856), indicating that good electronic service quality significantly contributes to increasing customer satisfaction and trust. The influence of e-Service Quality on Customer Loyalty is in the medium category (0.412), indicating that service quality is directly able to shape customer loyalty, although not as strong as its influence on satisfaction and trust. Meanwhile, e-Satisfaction has a low influence on Customer Loyalty (0.258), as does e-Trust on Customer Loyalty (0.298), indicating that satisfaction and trust alone are not strong enough to directly increase loyalty without the support of other factors.

b. R-Square

The R-square test aims to determine how much variation in the endogenous (dependent) construct can be explained by the exogenous (independent) construct. A high R-square value indicates that the model has good predictive power for the target variable. According to Hair et al. (2021), the interpretation of R-square values is divided into three categories: weak (\geq 0.19), moderate (\geq 0.33), and substantial (\geq 0.67).

Table Test Results *R-Square*

Construct	R Square	R Square Adjusted	Results
Customer Loyalty	0.847	0.844	Substantial
e-Satisfaction	0.747	0.745	Substantial
e-Trust	0.733	0.730	Substantial

Source: PLS-SEM Data Processing (2025)

Based on Table, it shows that the highest R-Square value is found in the Customer Loyalty construct of 0.847 (Adjusted 0.844), which means that 84.4% of the variation in customer loyalty can be explained by the e-Service Quality, e-Satisfaction, and e-Trust variables, while the remaining 15.6% is influenced by other factors outside the model. The e-Satisfaction construct has an R-Square value of 0.747 (Adjusted 0.745), indicating that 74.5% of the variation in customer satisfaction is influenced by e-Service Quality. Meanwhile, e-Trust has an R-Square value of 0.733 (Adjusted 0.730), which means that 73% of the variation in customer trust is explained by e-Service Quality. These findings indicate that the model has very strong predictive ability in explaining the three endogenous constructs, with e-Service Quality playing an important role as the main determining factor.



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c. F-Square

F-square the F-square test is used to assess the magnitude of the contribution of each independent variable to the dependent variable in the model. The F-square value provides information on the strength of the direct influence between constructs in the structural model. According to Hair et al. (2021), the interpretation of the F-square value is divided into three categories: weak (\geq 0.02), sufficient (\geq 0.15), and strong (\geq 0.35).

Table
Test Results F-Square

Construct	F Square	Results
e-Service Quality -> Customer Loyalty	0.220	Enough
e-Service Quality -> e-Satisfaction	2,951	Strong
e-Satisfaction -> Customer Loyalty	0.092	Weak
e-Service Quality -> e-Trust	2,739	Strong
e-Trust -> Customer Loyalty	0.129	Weak

Source: PLS-SEM Data Processing (2025)

Based on Table, it shows that e-Service Quality has a strong influence on e-Satisfaction (2.951) and e-Trust (2.739), indicating a major contribution of electronic service quality in increasing customer satisfaction and trust. The influence of e-Service Quality on Customer Loyalty is in the sufficient category (0.220), which means that electronic service quality has a moderate influence on customer loyalty directly. Meanwhile, e-Satisfaction on Customer Loyalty (0.092) and e-Trust on Customer Loyalty (0.129) have a weak influence, indicating that both customer satisfaction and trust individually are not very strong in influencing loyalty without being supported by other factors. This finding confirms that the main role of loyalty formation is more dominantly derived from indirect influences through service quality, especially by strengthening customer satisfaction and trust.

d. Q-Square

Q-square Predictive relevance is used to assess the predictive relevance of a model to observed data. A positive Q-square value indicates that the model has good predictive ability for endogenous constructs. According to Hair et al. (2021), Q-square values can be categorized into three categories: small (\geq 0.02), medium (\geq 0.15), and large (\geq 0.35).

Table
Test Results *Q-Square*

Construct	Q-Square	Results
Customer Loyalty	0.719	Big
e-Satisfaction	0.592	Big
e-Trust	0.614	Big

Source: PLS-SEM Data Processing (2025)

Table shows that all constructs exhibit predictive values that fall into the large category. The highest Q-Square value is found in Customer Loyalty at 0.719, indicating that the model has



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excellent predictive ability for customer loyalty. Furthermore, e-Trust obtained a Q-Square value of 0.614, and e-Satisfaction of 0.592, both also in the large category. This indicates that the exogenous variables in the model are able to optimally predict the endogenous variables studied. Thus, this research model has strong predictive relevance and can be relied upon to explain the relationship between e-Service Quality, e-Satisfaction, e-Trust, and Customer Loyalty. The predictive value in this study can be illustrated in Figure.

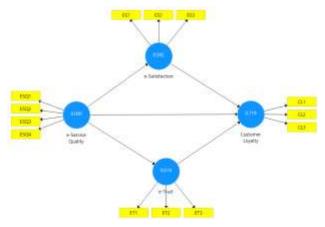


Figure Results Predictive Value

Source: PLS-SEM Data Processing (2025)

3.1.3. Goodness of Fit Test

A goodness-of-fit test is conducted to evaluate the extent to which the constructed structural model is able to represent the empirical data as a whole. Goodness of fit measures the agreement between the estimated model and the actual data, thus providing an indication of whether the hypothesized relationships between variables are well represented in the research model. The results of the goodness-of-fit test are as follows:

Table Test Results Goodness of Fit

Fit Model	Estimated Model	Cut-Off Value	Information
SRMR	0.053	< 0.10	Fit
NFI	0.867	Approaching 1	Fit

Source: PLS-SEM Data Processing (2025)

Table shows that the research model demonstrates good fit. The SRMR value of 0.053 is below the cut-off limit of 0.10, thus meeting the fit criteria and indicating that the model's covariance matrix matches the actual data well. Meanwhile, the NFI value of 0.867, which is close to 1, also indicates a high level of model fit. Thus, these two indicators confirm that the model used in this study has adequate goodness of fit, making it suitable for testing the relationships between the variables studied.

3.1.4. Hypothesis Testing

This section presents the results of the research hypothesis testing based on the analyzed structural model. Hypothesis testing was conducted to determine whether each assumed



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influence between variables, both direct and indirect, is statistically significant. These results serve as the basis for answering the research problem and achieving the research objectives.

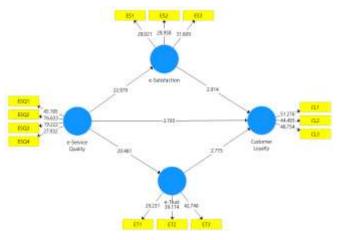


Figure Final Research Model

Source: PLS-SEM Data Processing (2025)

Figure shows the results of hypothesis testing on the direct influence between latent variables in the research model. This test was conducted using t-statistics and significance (p-value), which indicate whether the assumed direct influence between variables is significant or not in the structural model. The hypothesis is declared significant if the t-statistics value is > 1.96 and the p-value is < 0.05 at the 5% significance level. A detailed summary of the hypothesis test results can be seen in Table.

Table Hypothesis Test Results

Construct	Original Sample	T Statistics	P Values
e-Service Quality -> Customer Loyalty	0.412	3,765	0,000
e-Service Quality -> e-Satisfaction	0.864	22,979	0,000
e-Satisfaction -> Customer Loyalty	0.258	2,914	0.004
e-Service Quality -> e-Trust	0.856	20,481	0,000
e-Trust -> Customer Loyalty	0.298	2,775	0.006

Source: PLS-SEM Data Processing (2025)

The first hypothesis tests the influence of e-Service Quality on Customer Loyalty. The test results show that the original sample value is positive at 0.412, the t-statistic value of 3.765 is greater than the critical value of 1.96 and the p-value of 0.000 is smaller than 0.05. Thus, the first hypothesis is declared accepted. This proves that e-Service Quality has a positive and significant effect on Customer Loyalty. This finding indicates that the better the quality of electronic services perceived by customers, the higher their level of loyalty to PT. YKHU Travel.



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The second hypothesis examines the influence of e-Service Quality on e-Satisfaction. The test results show that the original sample value is positive at 0.864, the t-statistic value of 22.979 is greater than the critical value of 1.96 and the p-value of 0.000 is smaller than 0.05. Thus, the second hypothesis is declared accepted. This proves that e-Service Quality has a positive and significant effect on e-Satisfaction. This means that optimal electronic service quality directly increases customer satisfaction. Satisfied customers tend to have positive experiences, which can ultimately strengthen long-term relationships with PT. YKHU Travel.

The third hypothesis examines the influence of e-Satisfaction on Customer Loyalty. The test results show that the original sample value is positive at 0.258, the t-statistic value of 2.914 is greater than the critical value of 1.96 and the p-value of 0.004 is smaller than 0.05. Thus, the third hypothesis is declared accepted. This proves that e-Satisfaction has a positive and significant effect on Customer Loyalty. This means that customer satisfaction is an important factor in encouraging customers to remain loyal to PT. YKHU Travel's travel services. The more satisfied customers are with the service experience they receive, the more likely they are to maintain their loyalty.

The fourth hypothesis examines the influence of e-Service Quality on e-Trust. The test results show that the original sample value is positive at 0.856, the t-statistic value of 20.481 is greater than the critical value of 1.96 and the p-value of 0.000 is smaller than 0.05. Thus, the fourth hypothesis is declared accepted. This proves that e-Service Quality has a positive and significant effect on e-Trust. Good service quality can build customer trust in PT. YKHU Travel, especially in digital transactions and interactions. This trust is an important capital to retain customers in the long term.

3.2. Influencee-Service Quality To Customer Loyalty

The results of the study indicate that the quality of e-services provided by PT. YKHU Travel has a positive influence on customer loyalty. This finding illustrates that the better customers perceive the app's ease of use, the availability of the booking system at all times, the security of their personal data, and the speed of response to customer needs, the greater their likelihood of remaining loyal to YKHU's services in the future.

The results of the e-Service Quality variable description, which is in the high category with an average index of 81.6, support this finding. Customers feel it is easy to obtain information and place orders digitally, and feel secure during transactions. Meanwhile, Customer Loyalty is also in the high category with an average index of 82.9, with the positive word of mouth indicator scoring the highest. This indicates that good service quality encourages customers not only to return to the service but also to recommend it to others, which is the most tangible form of loyalty in trust-based marketing and positive experiences.

This situation aligns with the argument that in the digital-based Umrah and Hajj travel industry, service quality is key to building loyalty. As stated by Parasuraman et al. (2005) and Shahzad et al. (2020), customers who receive fast, reliable, and easy-to-use digital



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services will experience higher loyalty. Conversely, a slow or difficult-to-understand booking system can make customers uncomfortable and potentially lead them to switch to another provider.

3.2.1. Influencee-Service Quality towards e-Satisfaction

Good e-service quality has been proven to directly increase customer satisfaction. Customers rate ease of navigation and efficiency of application use, guaranteed privacy, and 24/7 service availability as positive experiences.

The high e-Service Quality variable description results align with the e-Satisfaction variable description results, which obtained an average index of 83.5. Customers assessed that the online information and ordering services met expectations, the quality of service provided was satisfactory, and the overall experience of using YKHU's digital services was excellent. These conditions indicate that customers feel their needs and expectations are met, which ultimately creates a sense of satisfaction and a positive emotional connection with the company.

This finding aligns with the views of Wolfinbarger & Gilly (2003) and Szymanski & Hise (2000), who emphasized that ease of transactions, information transparency, and a sense of security significantly influence satisfaction. Regarding digital Umrah and Hajj services, this is relevant to research by Subhan, Firdaus, & Najib (2023) and Ilmy (2020), which showed that Islamic service quality and brand image directly contribute to pilgrim satisfaction.

3.2.2. Influencee-Satisfaction Towards Customer Loyalty

Customer satisfaction has been proven to be a crucial factor in fostering loyalty. Customers who are satisfied with PT. YKHU Travel's digital services are more likely to make repeat bookings, remain loyal, and recommend the service to others.

The results of the e-Satisfaction variable description, which is in the high category, support this, with the highest score being found in the indicator of overall satisfaction with the experience of using YKHU's digital/online services. Similarly, Customer Loyalty shows that the positive word of mouth indicator is at the top. This indicates a close relationship between customer satisfaction and their willingness to recommend, which is one of the most influential forms of loyalty in expanding the customer base through personal recommendations.

These findings reinforce the views of Makanyeza & Chikazhe (2017) and Chen & Wang (2022), who stated that satisfaction is a key driver of loyalty. In the Umrah and Hajj industry, this factor is even more crucial because travel has a high spiritual value, making positive experiences an emotional and rational factor in remaining loyal. Subhan et al. (2023) also confirmed that pilgrim satisfaction significantly influences the intention to reuse services, which is a key indicator of loyalty.



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3.2.3. Influencee-Service Quality on e-Trust

Good e-service quality also has a direct impact on building customer trust. Customers who perceive YKHU's digital services as secure, reliable, and capable of protecting their personal data will have greater confidence in continuing to use them.

The high e-Service Quality variable description, particularly in the privacy and data security aspects, correlates with the e-Trust variable description results, which have an average index of 82.3. Customers assess that PT. YKHU Travel has a good reputation, maintains transaction security, and does not misuse customer data. This trust is an important foundation for maintaining long-term relationships with customers, because a sense of security and confidence in the company's integrity makes customers less likely to switch to other service providers.

This indicates that customers are confident in YKHU's integrity and responsibility in providing services. This finding aligns with research by Novianti (2023), which demonstrated that e-service quality has a positive and significant impact on trust, particularly in digital-based pilgrimage services.

3.2.4. Influencee-Trust Towards Customer Loyalty

Customer trust in PT. YKHU Travel plays a crucial role in fostering loyalty. Customers who trust the company's security, integrity, and reputation are more likely to continue using its services, recommend it to others, and are less likely to switch to other providers.

The e-Trust variable's high rating reinforces this relationship, with the highest scores found in the indicators of trust in personal data protection and company reputation. Meanwhile, Customer Loyalty demonstrates customers' commitment to continuing to use YKHU services. This demonstrates that customer loyalty is influenced not only by satisfaction but also by a sense of security and confidence in the quality and integrity of the services provided.

4. Conclusion

Based on the results of data analysis, variable descriptions, and discussions that have been carried out, it can be concluded that: 1. *e-Service Quality* Customer satisfaction has a positive influence on customer loyalty. Ease of use of the application, speed of the booking process, system availability, data security, and responsiveness of the service make customers more likely to make repeat bookings and recommend PT. YKHU Travel to others. 2. *e-Service Quality* Good customer service directly increases customer e-satisfaction. Easy access to information, smooth transaction processes, privacy protection, and 24/7 service availability can meet or even exceed customer expectations, creating positive experiences that strengthen relationships with the company. 3. *e-Satis faction* plays a crucial role in building customer loyalty. Customers who are satisfied with their experience using PT. YKHU Travel's digital services are more likely to return and provide positive recommendations, ultimately strengthening their long-term relationship with the company. 4. *e-Service Qualit yalso* positively impacts customer e-Trust. System reliability, transaction



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security, personal data protection, and a good reputation increase customer confidence in continuing to use PT. YKHU Travel's services and relying on them for their pilgrimages. 5. *e-Trust* Trust is a crucial foundation for building customer loyalty. Customers who are confident in the company's security, integrity, and reputation will remain loyal to PT. YKHU Travel's services, even amidst competition and offers from other service providers, and will be willing to recommend the company to others.

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