

The Effect of Service Quality on Customer Loyalty through Customer Trust and Customer-Based Brand Equity in the Special Umrah and Hajj Travel Industry

Sarah Hilalya

Faculty of Economic, Universitas Islam Sultan Agung (UNISSULA) Semarang, Indonesia, E-mail: sarahhilalya920@gmail.com

Abstract. *This study aims to analyze the influence of Service Quality on Customer Loyalty, both directly and through Customer Trust and Customer-Based Brand Equity (CBBE) as mediating variables on customers of PT. Karomah Bait Al Ansor. This study uses a quantitative approach with a survey method. Data were obtained by distributing questionnaires to 170 customers of PT. Karomah Bait Al Ansor who have used special Umrah and Hajj services. The sampling technique used purposive sampling, while data analysis was carried out using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with the help of SmartPLS 4. The results of the study indicate that Service Quality has a positive and significant effect on Customer Trust, Customer-Based Brand Equity, and Customer Loyalty. Furthermore, Customer-Based Brand Equity is proven to have a positive and significant effect on Customer Loyalty, while Customer Trust does not have a significant effect on Customer Loyalty. Testing the mediation effect shows that Customer-Based Brand Equity is able to significantly mediate the relationship between Service Quality and Customer Loyalty, while Customer Trust is not able to mediate the relationship. The findings of this study strengthen the Social Exchange Theory, which explains that long-term relationships between companies and customers are built through a process of exchanging benefits manifested in service quality, thus forming a positive perception of the brand and encouraging the creation of customer loyalty. The implications of this research indicate that increasing customer loyalty in the Umrah and Hajj travel industry is more effective through improving service quality, which strengthens brand equity, rather than solely focusing on increasing customer trust. Therefore, companies need to maintain consistent service quality, strengthen brand image, enhance perceived quality, and build positive brand associations to maintain long-term customer loyalty.*

Keywords: *Customer-Based Brand Equity; Customer Loyalty; Customer Trust; Service Quality; Social Exchange Theory.*

1. Introduction

The development of the Umrah and Hajj travel services industry in Indonesia has shown quite rapid growth in recent years. (Central Statistics Agency, 2025). This is driven by the high interest of Muslims in performing the Umrah and Hajj pilgrimages, increasing purchasing power, and easy access to information through digital technology. With its large Muslim population, Indonesia offers a vast market potential for Umrah and Hajj travel service providers. This potential also drives increased competition among service providers in offering products and services to prospective pilgrims.

Data from the Indonesian Ministry of Religious Affairs, through the Integrated Computerized Management System for Umrah and Special Hajj (SISKOPATUH), shows a growth in the number of Indonesian Umrah pilgrims. As of April 2025, 648,485 pilgrims had performed the Umrah pilgrimage, even though the period had not yet entered the peak travel season. (Sofarul Wildan Akhmad, 2025) In 2024, the number of Indonesian Umrah pilgrims is estimated to reach around 1.8 million people, making Indonesia one of the largest contributors of Umrah pilgrims in the world. (Umroh Hajj Furnace, 2025) This data shows that demand for Umrah travel services is very high and continues to grow year after year. Global data shows a significant increase in the number of Umrah pilgrims. In the first quarter of 2025, the number of Umrah pilgrims globally reached more than 15.2 million, a 10.7% increase compared to the previous year. (Ministry of Hajj and Umrah, 2025). In mid-2026 There are a total of 3,634 Umrah Pilgrimage Travel Organizers (PPIU) and 967 Special Hajj Pilgrimage Organizers (PIHK) that are actively operating and have official permits in Indonesia. (HIMPUHNEWS, 2026). This proves that the Umrah travel industry is a rapidly growing sector globally, including in Indonesia.

The provision of Umrah and Hajj travel services in Indonesia is not without its share of ongoing issues, particularly regarding service and customer trust. In recent years, problematic Umrah travel cases have resurfaced and drawn public attention. One case involved hundreds of pilgrims falling victim to fraudulent Umrah travel agencies, with total losses reaching over IDR 91 billion. Many pilgrims were unable to depart or even stranded abroad. (IDN Times, 2025) In 2026, a case was reported in which 17 Umrah pilgrims failed to depart despite having made full payment to the travel agency, resulting in losses of hundreds of millions of rupiah. (Nation Online, 2026) During the same period, there was also a case involving an Umrah travel agency, where thousands of pilgrims experienced delays or cancellations. This problem was characterized by unclear departure schedules and suboptimal communication between the service provider and pilgrims. Cancellations were even reported relatively close to the scheduled departure time. (Dhany Wahab, 2026). This phenomenon shows that problems in organizing special Umrah and Hajj trips are still an issue that requires attention.

The rise in fraud cases and inadequate service demonstrates that customers face a high level of risk when choosing specialized Umrah and Hajj travel services. Many travel agencies offer attractive packages but fail to deliver on their promises, resulting in financial and psychological losses for pilgrims. (Limapilar Travel, 2026).

In such circumstances, service quality and trustworthiness are two crucial aspects that travel companies need to consider. Pilgrims consider not only the cost of the trip but also the level of reliability, integrity, and reputation of the provider before making their choice. Therefore, companies are required to provide professional, trustworthy, and consistent service. Such service is expected to build customer trust, strengthen brand perception, and foster customer loyalty.

The nature of Umrah travel as a service that involves a relatively high level of involvement and risk means that pilgrims' decisions cannot be explained solely on the basis of price considerations. Perceptions of service quality and trust in the service provider are also important considerations in the travel agency selection process. (Aassouli & Syarif, 2025). Service quality encompasses the entire pilgrim experience, from registration and rituals, through departure to the Holy Land, through the pilgrimage, and through to the return journey. A good service experience can provide a sense of security and comfort to pilgrims and build trust in the company. In practice, various issues remain within the Umrah travel industry. One crucial issue is the presence of pilgrims who do not go through official channels. Data shows that approximately 400,000 Indonesian Umrah pilgrims in 2024 did not go through an official Umrah Travel Organizer (PPIU). (HIMPUH, 2024) This situation indicates gaps in the oversight system and potential risks that could harm the congregation, both financially and non-financially.

2. Research Methods

The type of research used in this study is quantitative research. Quantitative research is a scientific research method that uses data in the form of numbers or figures that can be processed and analyzed using statistical techniques to test formulated hypotheses. (Bougie & Sekaran, 2025). This research is an associative type of explanatory research. Explanatory research aims to explain causal relationships between variables through hypothesis testing. (Casula et al., 2021). The associative approach in this study is used to empirically analyze the relationship and influence between two or more variables. Specifically, this study aims to examine and explain the influence of service quality on customer loyalty, both directly and indirectly through mediating variables, namely customer trust and Customer-Based Brand Equity (CBBE). Thus, this study not only identifies the relationship between variables but also examines the mediating mechanisms that explain the process of customer loyalty formation.

3. Results and Discussion

3.1. Respondent Description

This research was conducted on customers who had used the Umrah and Hajj travel services of PT. Karomah Bait Al Ansor. Research data collection was conducted through an online questionnaire using Google Forms. The questionnaire link was distributed to alumni of PT. Karomah Bait Al Ansor pilgrims through several WhatsApp groups who had used the services between 2023 and 2026. The alumni pilgrim network was used to reach respondents who had direct experience using PT. Karomah Bait Al Ansor services and met the research respondent criteria. By the specified data collection deadline, 176 questionnaire responses were obtained. The next step was to check the completeness and consistency of the answers before the data were used in the analysis. Based on this review process, 170 responses met the criteria and could be used as research data, while the other 6 responses were not used in the analysis. Thus, the final number of data analyzed in this study was 170 respondents. The characteristics of the respondents in this study included gender, age, and frequency of use of the Umrah and Hajj travel services. A description of the respondent characteristics can be presented below.

Table Respondent Description

No.	Characteristics	Total Sample n = 170	
		Amount	Percentage
1.	Gender		
	Man	76	44.7%
	Woman	94	55.3%
2.	Age		
	17 - 20	7	4.1%
	21-30	40	23.5%

	31-40	35	20.6%
	>40	88	51.8%
3.	Frequency of service use		
	1 time	77	45.3%
	2 times	44	25.9%
	3 times	21	16.5%
	>3 times	28	12.4%

Based on Table, the characteristics of the research respondents indicate that the majority of PT. Karomah Bait Al Ansor service users are women, with 94 respondents (55.3%), while 76 respondents are men (44.7%). This composition indicates that women have a greater proportion of users of special Umrah and Hajj travel services in this study. This condition illustrates that the needs and experiences of female pilgrims need to be one of the considerations in developing PT. Karomah Bait Al Ansor's services. In the context of pilgrimages, female pilgrims can have specific needs, whether related to comfort, worship equipment, assistance, or information regarding worship provisions related to women. From a psychological perspective, the Umrah trip is also not only related to fulfilling functional needs, but can also involve the need for a sense of security, comfort, certainty, and support during the pilgrimage. Therefore, the dominance of female respondents is important information for the company in understanding the characteristics of pilgrims and tailoring the quality of service to their needs.

Based on age, respondents in this study were dominated by the age group over 40 years, namely 88 respondents (51.8%), followed by the age group of 21–30 years as many as 40 respondents (23.5%), the age group of 31–40 years as many as 35 respondents (20.6%), and the age group of 17–20 years as many as 7 respondents (4.1%). The dominance of the age group over 40 years indicates that the users of PT. Karomah Bait Al Ansor services in this study are mostly in the mature age group. These characteristics need to be considered because the service needs of pilgrims in the mature age group may differ from those of younger pilgrims, especially in aspects of comfort, assistance, mobility, information delivery, and service certainty. From a psychological and religious perspective, performing Umrah at

a mature age can be part of fulfilling spiritual needs and religious experiences that have personal meaning for pilgrims.

Based on the frequency of service use, 77 respondents (45.3%) have used the service once, 44 respondents (25.9%) twice, 21 respondents (16.5%) three times, and 28 respondents (12.4%) more than three times. This composition shows that most respondents are users who have had direct experience with PT. Karomah Bait Al Ansor's services, while others have used the service repeatedly. This condition is important because previous user experience can be a basis for the congregation in evaluating the quality of service and determining the sustainability of the relationship with PT. Karomah Bait Al Ansor. Respondents who have used the service more than once also indicate an opportunity for PT. Karomah Bait Al Ansor to maintain long-term relationships by improving service quality and creating a consistent congregational experience.

Overall, the characteristics of the respondents have important implications for the management of service quality at PT. Karomah Bait Al Ansor. The dominance of female pilgrims and those aged over 40 years old indicates the need for the company to develop services that are adaptive to the needs of pilgrims. For female pilgrims, improving service quality can be done by providing adequate prayer equipment, such as prayer robes and headscarves, assistance by female staff, and providing information related to women's Islamic jurisprudence in performing worship. The company can also provide more personalized assistance to the needs of pilgrims during the trip, including in fulfilling personal needs or shopping activities if necessary. Meanwhile, the dominance of pilgrims aged over 40 years old indicates the importance of strengthening aspects of assurance, empathy, responsiveness, and reliability, including through more intensive assistance, providing clear and easy-to-understand information, ensuring activity schedules, assisting with pilgrims' mobility needs, and staff readiness in handling needs during the trip.

3.2. Variable Description Analysis

Descriptive statistical analysis was used to provide an overview of respondents' responses to the statements contained in the research questionnaire. Descriptive statistics help explain the characteristics of the data through average (mean), minimum (minimum), and maximum (maximum) values, thus identifying the tendencies of respondents' perceptions of each research variable.

This study involved 170 respondents who were customers of PT. Karomah Bait Al Ansor. All items were measured using a 10-point Likert scale, with a score of 1 indicating the lowest rating and a score of 10 indicating the highest rating. The use of a 10-point scale aimed to provide a wider variety of answers and thus more accurately reflect respondents' perceptions.

To interpret the average value of each variable, five assessment categories are used: very low, low, medium, high, and very high. The category intervals are determined using the following formula:

Minimum Score = 1

Maximum Score = 10

Number of categories = 5

$$\text{Interval} = \frac{\text{Nilai Maksimum} - \text{Nilai Minimum}}{\text{Jumlah Kategori}}$$

$$\text{Interval} = \frac{10-1}{5} = 1.8$$

Based on the results of these calculations, the interpretation criteria for the average value can be classified as follows:

Table Value Intervals

Mean Value Interval	Category
1.00 – 2.80	Very Low
2.81 – 4.60	Low
4.61 – 6.40	Currently
6.41 – 8.20	Tall
8.21 – 10.00	Very high

a. Service Quality

The service quality variable in this study was measured through six indicators, namely tangibles, reliability, responsiveness, assurance, empathy, and compliance. The results of the descriptive analysis in table show that all indicators obtained index values that were in the very high category, which indicates that customers have a very positive perception of the quality of service provided by PT. Karomah Bait Al Ansor.

Based on the descriptive analysis, the Service Quality variable obtained an average index of 9.34 and is included in the very high category. These results indicate that customers generally give a very good assessment of the quality of service provided by PT. Karomah Bait Al Ansor. This condition indicates that the company has been able to provide services in accordance with the needs and expectations of pilgrims during the process of using special Umrah and Hajj travel services. This very high assessment also indicates that service quality is one of the company's strengths and needs to be consistently maintained.

The aspect describing the condition of facilities, service facilities, and physical evidence supporting the comfort of the congregation obtained an index value of 9.31. These results indicate that customers assess the facilities and supporting services of PT. Karomah Bait Al Ansor to be in very good condition. Adequate facilities can provide comfort and create a professional impression of the company. Therefore, the condition of the facilities needs to be maintained through regular maintenance and improvements to supporting facilities relevant to the needs of the congregation.

The aspect that describes the company's ability to provide services appropriately, consistently, and in accordance with the packages and promises made to the congregation obtained the highest index value of 9.42. These results indicate that customers assess PT. Karomah Bait Al Ansor as capable of fulfilling the service commitments that have been given. In the context of organizing pilgrimage trips, the ability to fulfill service promises is important because the congregation requires certainty in various stages of the trip, starting from the administrative process, departure, accommodation, transportation, implementation of the worship program, until the return. The high rating on this aspect indicates that the company's consistency in fulfilling service promises is one of the strengths that need to be maintained by management.

The aspect describing the staff's responsiveness in providing assistance and responding to the needs and problems of pilgrims received an index score of 9.39. These results indicate that customers assess PT. Karomah Bait Al Ansor staff as being able to provide a good response throughout the service process. This responsiveness is important because pilgrims may face various needs and challenges during their departure, travel, worship, and return.

Furthermore, the aspect describing the staff's ability to provide a sense of security, certainty, and confidence to pilgrims through their knowledge and competence earned an index score of 9.38. These results indicate that customers have a positive perception of staff competence in providing service. This aspect is crucial in the Umrah and Hajj travel industry, as pilgrims entrust their journeys not only with financial consequences but also with the performance of religious duties with spiritual value.

The aspect that reflects the company's attention to the needs and comfort of individual pilgrims received an index score of 9.33 and is still in the very high category. However,

compared to several other service aspects, this assessment indicates that attention to individual pilgrims' needs still has room for improvement. This condition is understandable because pilgrim services are carried out in groups with a relatively large number of members. In one departure group of PT. Karomah Bait Al Ansor, there are approximately 40 pilgrims who are generally accompanied by one tour leader and one prayer guide (muthawif). This condition requires staff to provide assistance to pilgrims with diverse characteristics, needs, and problems simultaneously.

Under certain circumstances, pilgrims may require more personalized attention, while limited staff availability means that individual support cannot always be provided optimally. This situation is relevant considering the characteristics of the study respondents, who were predominantly female pilgrims and those aged over 40. Female pilgrims may have more specific service needs during their pilgrimage, including needs related to prayer equipment, information on women's jurisprudence, and assistance with personal needs. Meanwhile, pilgrims in more mature age groups may require more intensive attention in terms of comfort, mobility, information delivery, and support throughout the journey. Therefore, improving individualized support is not only related to the friendly attitude of the staff, but also the company's ability to understand and respond to the needs of pilgrims based on their characteristics.

Meanwhile, the aspect describing the service's compliance with Islamic values, the provisions for organizing pilgrimages, and the company's commitment to honesty and trustworthiness obtained an index value of 9.22 and remained in the very high category. These results indicate that customers assess PT. Karomah Bait Al Ansor to have carried out its services in accordance with the principles and provisions related to organizing special Umrah and Hajj pilgrimages. Although it obtained the lowest relative score compared to other service aspects, the assessment still shows a very positive perception. This aspect needs to be maintained because the compliance of services with the provisions and values that form the basis of organizing pilgrimages is an important part of building trust and a company's reputation.

Overall, the descriptive analysis results indicate that PT. Karomah Bait Al Ansor's Service Quality is in the very high category. The company's ability to fulfill service promises received the highest rating, indicating that reliability in fulfilling commitments is one of the company's main strengths. On the other hand, the aspect of attention to the individual needs of the congregation, although still in the very high category, has room for improvement. Considering the number of congregations in each group and the limited number of companions, the company can consider adding companion resources, especially female prayer guides. This addition is expected to help provide more personalized assistance, improve the company's ability to understand the individual needs of the congregation, and create a more optimal service experience for the congregation.

Table Respondent Response Index Values for Service Quality Variables

Indicator	Score	Answer										Total	Index	Information
		1	2	3	4	5	6	7	8	9	10			
Compliance	Score	0	0	1	0	2	0	3	22	62	80	170	9.22	Very high
	Freq	0	0	3	0	10	0	21	176	558	800	1568		
Assurance	Freq	0	1	0	0	1	1	0	23	42	102	170	9.38	Very high
	Score	0	2	0	0	5	6	0	184	378	1020	1595		
Reliability	Freq	0	0	0	0	1	1	0	29	31	108	170	9.42	Very high
	Score	0	0	0	0	5	6	0	232	279	1080	1602		
Tangibles	Freq	0	0	0	0	1	2	0	27	51	89	170	9.31	Very high
	Score	0	0	0	0	5	12	0	216	459	890	1582		
Empathy	Freq	0	0	0	0	1	1	0	23	59	86	170	9.33	Very high
	Score	0	0	0	0	5	6	0	184	531	860	1586		
Responsiveness	Freq	0	0	1	0	1	1	0	24	40	103	170	9.39	Very high
	Score	0	0	3	0	5	6	0	192	360	1030	1596		

b. Customer Trust

Based on the results of the descriptive analysis in table, the Customer Trust variable obtained an average index of 9.37, which is included in the very high category. This result

indicates that customers have a very high level of trust in PT. Karomah Bait Al Ansor. The aspect that describes the company's good intentions and concern in providing services to the congregation obtained the highest index value of 9.44. This indicates that customers assess the company as having concern and good intentions in providing services to the congregation. Furthermore, the aspect that reflects the company's honesty, consistency, and ability to carry out its commitments obtained an index value of 9.39. Meanwhile, the aspect that describes the company's ability and competence in providing special Umrah and Hajj services obtained an index value of 9.27. Overall, these results indicate that customers have high confidence in the ability, concern, and integrity of PT. Karomah Bait Al Ansor in providing services to the congregation.

Table Respondent Response Index Values for Customer Trust Variable

Indicator	Score	Answer										Total	Index	Information
		1	2	3	4	5	6	7	8	9	10			
Ability	Score	1	0	0	0	1	0	0	28	54	86	170	9.27	Very high
	Freq	1	0	0	0	5	0	0	224	486	860	1576		
Benevolence	Freq	0	0	0	1	1	0	0	19	46	103	170	9.44	Very high
	Score	0	0	0	4	5	0	0	152	414	1030	1605		
Integrity	Freq	0	0	0	0	1	1	1	29	34	104	170	9.39	Very high
	Score	0	0	0	0	5	6	7	232	306	1040	1596		

c. Customer-Based Brand Equity

Based on the descriptive analysis results in Table 4.5, the Customer-Based Brand Equity (CBBE) variable obtained an average index of 9.34 and is included in the very high category. These results indicate that customers have a very positive perception of the brand strength of PT. Karomah Bait Al Ansor. In this study, CBBE is represented through four dimensions, namely Perceived Quality, Brand Awareness, Brand Image, and Brand Association. Each dimension is measured using three statements, so that overall the CBBE construct is

measured through 12 statements. The use of three statements in each dimension aims to obtain a more comprehensive picture of the characteristics that form each dimension.

The index value for each dimension is obtained by aggregating the scores from the three statements representing that dimension. The scores from all respondents' responses to the three statements are summed to obtain a total score, which is then divided by the number of respondents. The index value displayed for each dimension reflects respondents' assessment of the dimension as a whole, not a single statement.

The Brand Image dimension achieved the highest index score of 9.38. This dimension reflects the perceptions and impressions formed in the minds of customers towards PT. Karomah Bait Al Ansor based on their experiences and the information they receive. A very high score indicates that the company has established a positive image in the eyes of customers. This image can be formed through customer experiences when interacting with the company, the quality of service received, communication with staff, and various information about the company. This condition is an important asset for the company because a positive image can strengthen the brand's position when customers consider special Umrah and Hajj travel service providers.

Furthermore, the Perceived Quality dimension obtained an index value of 9.33. This dimension describes customer assessments of the quality and excellence of services provided by PT. Karomah Bait Al Ansor. A very high value indicates that customers perceive the company's services to be of good quality and capable of meeting their expectations. This assessment indicates that customer experience during service is one of the bases in forming perceptions of brand quality. Therefore, consistency in maintaining service quality is important because perceptions of quality are not only related to the service received, but also contribute to shaping brand value from the customer's perspective.

The Brand Awareness dimension obtained an index value of 9.33. This dimension describes the ability of customers to recognize and remember the existence of the PT. Karomah Bait Al Ansor brand. A very high value indicates that the company's brand has a good level of recognition and recall among the research customers. This condition is important for the company because a brand that is easily recognized and remembered has a greater chance of appearing in customer considerations when needing or recommending special Umrah and Hajj travel services. Therefore, brand presence needs to be continuously maintained through consistent communication and positive service experiences.

The Brand Association dimension obtained an index value of 9.31. This dimension describes the various values, characteristics, impressions, and experiences that customers associate with the PT. Karomah Bait Al Ansor brand. Although it obtained the lowest score compared to other CBBE dimensions, the value is still in the very high category. This result indicates that customers already have a positive association with the company. However, this

association can still be strengthened through consistency in service experiences, brand communication, and strengthening the characteristics that become the identity of PT. Karomah Bait Al Ansor so that the brand has a stronger and more distinct meaning in customer perception.

Overall, the analysis results show that PT. Karomah Bait Al Ansor's Customer-Based Brand Equity is in the very high category. This condition is reflected in the high customer assessment of Brand Image, Perceived Quality, Brand Awareness, and Brand Association. The Brand Image dimension is the dimension with the highest assessment, which indicates that the company's positive image is one of the main strengths of the brand from a customer perspective. Meanwhile, Brand Association, which obtained a relatively lower score, still indicates a very good condition, but can be a room for strengthening so that the characteristics and values inherent in the brand are stronger and more consistent.

These findings indicate that customer interactions with PT. Karomah Bait Al Ansor not only result in an assessment of the service received but also shape brand value from the customer's perspective. Therefore, consistent service experiences, a positive corporate image, customer brand recognition, and positive associations with the company need to be maintained and developed sustainably as part of a CBBE strengthening strategy.

Table Respondent Response Index Values for Variables *Customer-Based Brand Equity*

Indicator	Score	Answer										Total	Index	Information
		1	2	3	4	5	6	7	8	9	10			
<i>Perceived Quality</i>	Score	0	1	0	0	1	0	0	8	85	75	170	9.33	Very high
	Freq	0	2	0	0	5	0	0	64	765	750	1586		
<i>Brand Awareness</i>	Freq	0	0	0	0	0	1	0	13	84	72	170	9.33	Very high
	Score	0	0	0	0	0	6	0	104	756	720	1586		
<i>Brand Image</i>	Freq	0	1	0	0	0	1	0	7	79	82	170	9.38	Very high
	Score	0	2	0	0	0	6	0	56	711	820	1595		

Brand Association	Freq	0	0	0	0	1	2	0	27	51	89	170	9.31	Very high
	Score	0	0	0	0	5	12	0	216	459	890	1582		

d. Customer Loyalty

Based on the descriptive analysis results in Table, the Customer Loyalty variable obtained an average index of 9.36, which is included in the very high category. This result indicates that PT. Karomah Bait Al Ansor customers have a very high level of loyalty to the services provided by the company. This loyalty is reflected in the tendency of customers to provide recommendations, have a desire to reuse services, maintain relationships with the company, and continue to choose the company's services rather than switching to other service providers.

Customers' willingness to recommend the company's services achieved the highest index value of 9.48. These results indicate that customers have a very strong tendency to share positive experiences and recommend PT. Karomah Bait Al Ansor's services to family, relatives, and others. This condition indicates that the experience customers gain while using the company's services can encourage a positive response in the form of recommendations to others.

Customers' intention to reuse the company's services achieved an index value of 9.39. This value indicates a very high tendency for customers to return to PT. Karomah Bait Al Ansor's services in the future. This desire reflects a positive experience that serves as the basis for customers considering the company as an option when again requiring specialized Umrah and Hajj travel services.

Customers' willingness to maintain relationships with the company achieved an index value of 9.35. This result indicates that customers have a very high commitment to maintaining relationships with PT. Karomah Bait Al Ansor. This condition indicates that customer relationships with the company are not only based on the use of services at a particular time, but also reflect a tendency to maintain long-term relationships.

Customers' tendency to continue choosing the company's services and not easily switch to other providers achieved an index value of 9.22. Although this is the lowest value compared to other Customer Loyalty indicators, it is still considered very high. This result indicates that customers have a strong tendency to maintain their choice of PT. Karomah Bait Al Ansor, despite the availability of alternative providers of Umrah and special Hajj travel services.

Overall, the analysis results show that Customer Loyalty of PT. Karomah Bait Al Anzor is in the very high category. Customer loyalty is reflected not only through the desire to reuse the service, but also through the willingness to recommend the company, maintain relationships, and the tendency to continue choosing the company rather than switching to other service providers. Thus, high customer loyalty is an important asset for PT. Karomah Bait Al Anzor in maintaining relationships with customers and facing competition in the special Umrah and Hajj travel industry.

Table Respondent Response Index Values for Customer Loyalty Variables

Indicator	Score	Answer										Total	Index	Information
		1	2	3	4	5	6	7	8	9	10			
<i>Repurchase Intention</i>	Score	0	0	0	0	2	0	0	19	56	93	170	9.39	Very high
	Freq	0	0	0	0	10	0	0	152	504	930	1596		
<i>Retention</i>	Freq	1	1	0	0	4	0	1	21	51	91	170	9.22	Very high
	Score	1	2	0	0	20	0	7	168	459	910	1567		
<i>Recommendation</i>	Freq	0	0	0	0	2	0	0	21	37	110	170	9.48	Very high
	Score	0	0	0	0	10	0	0	168	333	1100	1611		
<i>Commitment</i>	Freq	0	0	0	0	2	0	1	22	54	91	170	9.35	Very high
	Score					1			17					
	e	0	0	0	0	0	0	7	6	486	910	1589		

4. Conclusion

This study aims to analyze the effect of Service Quality on Customer Loyalty of PT. Karomah Bait Al Anzor customers, with Customer Trust and Customer-Based Brand Equity (CBBE) as mediating variables. Based on the results of the analysis of 170 respondents using the

Structural Equation Modeling – Partial Least Square (SEM-PLS) approach, the following conclusions can be drawn:

1. The Influence of Service Quality on Customer Trust. The better the quality of service provided by PT. Karomah Bait Al Ansor, the higher the level of customer trust in the company. Professional, responsive, reliable service that meets customer expectations can increase customer confidence in the company's competence, integrity, and commitment to providing special Umrah and Hajj pilgrimage services.
2. The Influence of Service Quality on Customer-Based Brand Equity. The better the service quality provided by a company, the stronger the Customer-Based Brand Equity formed. A positive service experience can improve customer perceptions of quality, image, awareness, and brand associations, thereby strengthening the brand value of PT. Karomah Bait Al Ansor in the minds of customers.
3. The Influence of Service Quality on Customer Loyalty. The higher the quality of service a company provides, the higher the customer loyalty. Consistent, professional, and personalized service encourages customers to continue using the company and recommend it to other potential customers.
4. The Influence of Customer Trust on Customer Loyalty. Customer trust has not been able to directly increase customer loyalty. Although customers have a high level of trust in companies, customer loyalty in the Umrah and Hajj travel industry is also influenced by the characteristics of non-routine service use and various factors other than trust.
5. The Influence of Customer-Based Brand Equity on Customer Loyalty. The stronger a company's Customer-Based Brand Equity, the higher its customer loyalty. Customers who have a positive perception of the company's brand tend to maintain relationships with the company, provide recommendations to others, and have a higher preference for the PT. Karomah Bait Al Ansor brand.
6. The Influence of Service Quality on Customer Loyalty through Customer Trust. Customer trust has not been able to mediate the influence of Service Quality on Customer Loyalty. This indicates that good service quality does not necessarily translate into loyalty through customer trust, suggesting that other mechanisms are more dominant in explaining the formation of customer loyalty.
7. The Influence of Service Quality on Customer Loyalty through Customer-Based Brand Equity. Customer-Based Brand Equity can mediate the influence of Service Quality on Customer Loyalty. A quality service experience forms a positive perception of the company's brand, which in turn increases customer loyalty.

5. References

Journals:

- Aassouli, D., & Syarif, M. F. (2025). Optimization of Hajj Dam payment through the implementation of blockchain technology: a Monte Carlo simulation and network analysis study. *Journal of Islamic Accounting and Business Research*, 1–19. <https://doi.org/10.1108/JIABR-10-2024-0428>
- Abbass, Z., Benjelloun Andaloussi, O., & Rais, F. (2024). Corporate social responsibility impact on customer-based brand equity in the Moroccan luxury hotel context: mediating role of customer value co-creation. *Social Responsibility Journal*, 20(10), 2295–2313. <https://doi.org/10.1108/SRJ-12-2023-0717>
- Agarwal, R., & Dhingra, S. (2023). Factors influencing cloud service quality and their relationship with customer satisfaction and loyalty. *Heliyon*, 9(4).
- Ahmad, F., Mustafa, K., Hamid, S. A. R., Khawaja, K. F., Zada, S., Jamil, S., Qaisar, M. N., Vega-Muñoz, A., Contreras-Barraza, N., & Anwer, N. (2022). Online Customer Experience Leads to Loyalty via Customer Engagement: Moderating Role of Value Co-creation. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.897851>
- Ahmad, N., Alias, F. A., & Razak, N. A. (2023). Understanding population and sample in research: Key concepts for valid conclusions. *Sigcs: E-Learning*, 6, 19–24.
- Ahmad, R., Nawaz, M. R., Ishaq, M. I., Khan, M. M., & Ashraf, H. A. (2023). Social exchange theory: Systematic review and future directions. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.1015921>
- Akmal, E., Panjaitan, H. P., & Ginting, Y. M. (2023). Service Quality, Product Quality, Price, Promotion, and Location on Customer Satisfaction and Loyalty in CV. Restu. *Journal of Applied Business and Technology*, 4(1), 39–54. <https://doi.org/10.35145/jabt.v4i1.118>
- Alfaisaly, R. A. (2024). Customer loyalty: a systematic literature review and future directions in the Islamic Financial Industry. *Cogent Business & Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2389464>
- Algharabat, R., Rana, N. P., Alalwan, A. A., Baabdullah, A., & Gupta, A. (2020). Investigating the antecedents of customer brand engagement and consumer-based brand equity in social media. *Journal of Retailing and Consumer Services*, 53, 101767. <https://doi.org/10.1016/j.jretconser.2019.01.016>
- Ali, J., Jusoh, A., Idris, N., & Nor, K. M. (2024). Healthcare service quality and patient satisfaction: a conceptual framework. *International Journal of Quality & Reliability Management*, 41(2), 608–627. <https://doi.org/10.1108/IJQRM-04-2022-0136>

- Al-Shormana, H., Al-Zyadat, A., Khalayleh, M., Al-Quran, A. Z., Alhalalmeh, M. I., Mohammad, A., & Al-Hawary, S. (2022). Digital service quality and customer loyalty of commercial banks in Jordan: the mediating role of corporate image. *Inf. Sci. Lett.*, 11(6), 1887–1896.
- Alzaydi, Z. (2024a). Examining the mediating effect of multi-channel integration quality in the relationship with service quality, customer satisfaction and customer loyalty in the Saudi banking sector. *Management & Sustainability: An Arab Review*, 3(2), 132–149.
- Alzaydi, Z. (2024b). Examining the mediating effect of multi-channel integration quality in the relationship with service quality, customer satisfaction and customer loyalty in the Saudi banking sector. *Management & Sustainability: An Arab Review*, 3(2), 132–149.
- Amine, A. (1998). Consumers' true brand loyalty: the central role of commitment. *Journal of Strategic Marketing*, 6(4), 305–319.
- Ashiq, R., & Hussain, A. (2024a). Exploring the effects of e-service quality and e-trust on consumers' e-satisfaction and e-loyalty: insights from online shoppers in Pakistan. *Journal of Electronic Business & Digital Economics*, 3(2), 117–141. <https://doi.org/10.1108/JEBDE-09-2023-0019>
- Ashiq, R., & Hussain, A. (2024b). Exploring the effects of e-service quality and e-trust on consumers'e-satisfaction and e-loyalty: insights from online shoppers in Pakistan. *Journal of Electronic Business & Digital Economics*, 3(2), 117–141.
- Ashrafi, D. M., Dovash, R. H., & Kabir, M. R. (2022). Determinants of fintech service continuance behavior: Moderating role of transaction security and trust. *Journal of Global Business & Technology*, 18(2).
- Attar, R. W., Amidi, A., & Hajli, N. (2023). The role of social presence and trust on customer loyalty. *British Food Journal*, 125(1), 96–111. <https://doi.org/10.1108/BFJ-11-2021-1218>
- Avril Angesti Arya Putri, & Kristiningsih. (2024). THE SERVICE QUALITY AND CUSTOMER VALUE IMPACT ON LOYALTY: MEDIATING ROLES OF TRUST AND SATISFACTION (STUDY AT IKAN BAKAR CIANJUR SURABAYA RESTAURANT). *Jurnal Bisnis Terapan*, 8(2), 115–123. <https://doi.org/10.24123/jbt.v8i2.6503>
- Ayinaddis, S. G., Taye, B. A., & Yirsaw, B. G. (2023). Examining the effect of electronic banking service quality on customer satisfaction and loyalty: an implication for technological innovation. *Journal of Innovation and Entrepreneurship*, 12(1), 22.
- Bakhshizadeh, E., & Aliasghari, H. (2023). Customer-based brand equity and customer behavioral intention: evidence from insurance service. *ReMark - Revista Brasileira de Marketing*, 22(1), 439–468. <https://doi.org/10.5585/remark.v22i1.20256>

- Bakır, M., Atalık, Ö., & Itani, N. (2025). Service quality and repurchase intentions in the airline industry: a multiple mediation analysis through customer citizenship behaviour. *Current Issues in Tourism*, 28(24), 4025–4046.
- Barlas, A., Valakosta, A., Katsionis, C., Oikonomou, A., & Brinia, V. (2023). The Effect of Corporate Social Responsibility on Customer Trust and Loyalty. *Sustainability*, 15(2), 1036. <https://doi.org/10.3390/su15021036>
- Bhatnagar, S. B. (2022). Why are some customers more loyal than others? The impact of positive psychological capital on loyalty, satisfaction, and trust. *Journal of Promotion Management*, 28(5), 584–624.
- Cambra-Fierro, J. J., Fuentes-Blasco, M., Huerta-Álvarez, R., & Olavarría, A. (2021). Customer-based brand equity and customer engagement in experiential services: insights from an emerging economy. *Service Business*, 15(3), 467–491. <https://doi.org/10.1007/s11628-021-00448-7>
- Cao, E., Jiang, J., Duan, Y., & Peng, H. (2022). A Data-Driven Expectation Prediction Framework Based on Social Exchange Theory. *Frontiers in Psychology*, 12. <https://doi.org/10.3389/fpsyg.2021.783116>
- Casula, M., Rangarajan, N., & Shields, P. (2021). The potential of working hypotheses for deductive exploratory research: M. Casula et al. *Quality & Quantity*, 55(5), 1703–1725.
- Cervova, L., & Vavrova, J. (2021). Customer-Based Brand Equity for a Tourism Destination: The Case of Croatia. *Economies*, 9(4), 178. <https://doi.org/10.3390/economies9040178>
- Della Corte, V., Sepe, F., Gursoy, D., & Prisco, A. (2023). Role of trust in customer attitude and behaviour formation towards social service robots. *International Journal of Hospitality Management*, 114, 103587. <https://doi.org/10.1016/j.ijhm.2023.103587>
- Doan, T., Mooney, S., & Kim, P. B. (2023). The moments of truth: A qualitative exploration of service interactions between employees with disabilities in the food service industry, and their customers. *International Journal of Hospitality Management*, 115, 103602. <https://doi.org/10.1016/j.ijhm.2023.103602>
- Doddy, M., Ali, J., Hindardjo, A., & Ratnasih, C. (2020a). The influence of brand awareness, perceived quality, brand association, brand loyalty on brand equity of zakat institutions. *CCER*, 546.

Books:

- Aaker, D. A. (1992). The value of brand equity. *Journal of Business Strategy*, 13(4), 27–32.
- Alabi, O., & Bukola, T. (2023). Introduction to Descriptive statistics. In *Recent advances in biostatistics*. IntechOpen.

- Baalbaki, S., & Guzmán, F. (2016). Consumer-based brand equity. In *The Routledge companion to contemporary brand management* (pp. 32–47). Routledge.
- Badan Pusat Statistik. (2025). *Jumlah Jemaah Haji yang Diberangkatkan ke Tanah Suci Mekah Menurut Provinsi, 2025*. Badan Pusat Statistik.
- Bangsa Online. (2026). *17 Jemaah Umrah Gagal Berangkat, Warga Laporkan Pihak Travel ke Polres Pamekasan*. Bangsa Online.
- Bougie, R., & Sekaran, U. (2025). *Research Methods for Business, with eBook Access Code: A Skill Building Approach*. John Wiley & Sons.
- Cooksey, R. W. (2020). Descriptive statistics for summarising data. In *Illustrating statistical procedures: Finding meaning in quantitative data* (pp. 61–139). Springer.
- Dhany Wahab. (2026). *Gagal Berangkat Umroh, Jemaah Minta Hanania Travel Kembalikan Dana*. Kompasiana.