

**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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A thesis submitted

In fulfilment requirement for the award of the  
Doctor of philosophy in Technology Management

Faculty of Technology Management and Business  
Universiti Tun Hussein Onn Malaysia

JANUARY 2020

## **DEDICATION**

I would like to dedicate this thesis to

**Almighty “GOD”**

(Who gave me strength, knowledge, patience, and wisdom)

**To my beloved “parents”**

(Their love, devotion, cares, sacrifices, and prayers helped me to achieve this dream)



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PERPUSTAKAAN TUNKU TUNJUNG AMINAH

## ACKNOWLEDGEMENTS

All praise be to Allah, for His mercy in giving me the health, patience, strength and courage to complete this study and overcome every challenge in my learning pathway. I would like to express my special appreciation, respect, deep gratitude and thanks to my thesis supervisor, Associate Professor Dr. Amran Bin Harun who is always there to give his advice, guidance, encouragement and sharing generous amount of time throughout the process of completing this study.

I deeply appreciate to my wife Rawshan Othman Ali endless love for me and my family for their understanding and support towards my ambition to success in my study. I would also appreciate to my father, mother and my siblings who always support and believe in me.

I would like to extend a special thanks to the Management of Tabung Hajj in Malaysia who gives me an opportunity for me to explore the issues related to this study and their unconditional support in the success of this study.

A great appreciation to my study colleague Mr. Safder Nazeer who is always give me his support, ideas and working together to complete our study in Doctor of Technology Management. Lastly, thanks to those who had given me assistance throughout my study.

Finally, may Allah bless and reward all of us who had made this work a success and may it be accepted as our Act of Obedience to Him.

## 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.

## ABSTRAK

Dalam industri Umrah di Malaysia, terdapat banyak pesaing baru yang menjual dan menawarkan produk dan perkhidmatan yang sama. Akibatnya, agensi Umrah perlu bersaing untuk bertahan dalam industri ini dengan memberi tumpuan terhadap keperluan dan keistimewaan khusus pelanggan bagi meneruskan dan mengekalkan hubungan jangka panjang. Oleh itu, objektif kajian ini untuk mengkaji hubungan diantara campuran pemasaran perkhidmatan dan kualiti perkhidmatan Umrah terhadap kesetiaan pelanggan, dan mendalami kesan pengantaraan kepuasan pelanggan dalam hubungan antara campuran perkhidmatan pemasaran / kualiti perkhidmatan dan kesetiaan pelanggan terhadap agen pelancongan Umrah di Malaysia. Kajian ini meneroka dan mengintegrasikan dua dimensi baru (bukan Ps) untuk campuran pemasaran perkhidmatan iaitu perkhidmatan selepas jualan dan komunikasi pemasaran dan tidak lagi menggunakan campuran pemasaran perkhidmatan tradisional iaitu 7 P. Rangka kerja penyelidikan ini disokong oleh Teori Stimuli-Tindak Balas-Organisma. Tiga daripada empat pembina utama iaitu; campuran pemasaran perkhidmatan, kualiti perkhidmatan Umrah dan kepuasan pelanggan dikonseptualisasikan sebagai pembinaan kedua dan dinilai melalui pendekatan Reflektif-Formatif. Kesetiaan pelanggan yang bertindak sebagai pemboleh ubah bergantung telah diukur secara refleksi melalui tujuh item berbeza menggunakan skala *likert 5-point*. Data diperoleh daripada 384 orang bekas pelanggan yang telah mengerjakan umrah. Semua pembina seperti perkhidmatan / produk, harga, promosi, tempat, orang, proses, bukti fizikal, komunikasi pemasaran, dan perkhidmatan selepas jualan (campuran pemasaran), kualiti perkhidmatan Umrah termasuk perkhidmatan yang nyata (*tangibles*), kebolehpercayaan, responsif, jaminan, dan empati mempunyai kesan yang signifikan terhadap kepuasan pelanggan dan kesetiaan pelanggan. Walau bagaimanapun, hipotesis kedua iaitu kualiti perkhidmatan Umrah dan kesetiaan pelanggan didapati tidak penting. Dua hipotesis kesan tidak langsung untuk mengkaji peranan kepuasan pelanggan sebagai pengantara diterima sebagai pengantaraan separa. Penemuan kajian dibincangkan dengan teliti dan disimpulkan dengan perbincangan mengenai implikasi, batasan kajian dan cadangan untuk kajian masa hadapan.

## CONTENTS

|  |              |
|--|--------------|
| <b>TITLE</b>                               | <b>i</b>     |
| <b>DECLARATION</b>                         | <b>iv</b>    |
| <b>DEDICATION</b>                          | <b>iii</b>   |
| <b>ACKNOWLEDGEMENTS</b>                    | <b>iv</b>    |
| <b>ABSTRACT</b>                            | <b>v</b>     |
| <b>ABSTRAK</b>                             | <b>vi</b>    |
| <b>CONTENTS</b>                            | <b>vii</b>   |
| <b>LIST OF TABLES</b>                      | <b>xiii</b>  |
| <b>LIST OF FIGURES</b>                     | <b>xvi</b>   |
| <b>LIST OF ABBREVIATIONS</b>               | <b>xvii</b>  |
| <b>LIST OF APPENDICES</b>                  | <b>xviii</b> |
| <br>                                       |              |
| <b>CHAPTER 1 INTRODUCTION</b>              | <b>1</b>     |
| 1.1 Introduction                           | 1            |
| 1.2 Research Background                    | 1            |
| 1.3 Problem statement                      | 3            |
| 1.4 The scope of the Study                 | 11           |
| 1.5 Research objective                     | 12           |
| 1.6 Research questions                     | 13           |
| 1.7 The significance of the Study          | 14           |
| 1.7.1 Academician                          | 13           |
| 1.7.2 Industry                             | 13           |
| 1.7.3 Government                           | 14           |
| 1.8 Operational definition                 | 15           |
| 1.8.1 Definition of Services Marketing Mix | 15           |
| 1.8.2 Dimensions of Service Quality        | 17           |
| 1.8.3 Customer Satisfaction                | 19           |
| 1.8.4 Customer Loyalty                     | 19           |
| 1.8.5 Umrah                                | 19           |
| 1.8.6 Travel agents                        | 19           |

|     |         |    |
|-----|---------|----|
| 1.9 | Summary | 20 |
|-----|---------|----|

## **CHAPTER 2 LITERATURE REVIEW** **1**

|       |  |    |
|-------|--|----|
| 2.1   | Introduction   | 20 |
| 2.2   | Umrah travel agents in Malaysia  | 21 |
| 2.3   | Underpinning Theory: Stimulus-Organism-Response  | 22 |
| 2.3.1 | Relationship of Stimulus-Organism-Response theory with the present study Model           | 26 |
| 2.4   | Customer Loyalty   | 30 |
| 2.4.1 | Conceptual Definition of Customer loyalty  | 29 |
| 2.5   | Customer Satisfaction  | 31 |
| 2.5.1 | Conceptual Definition of Customer satisfaction   | 31 |
| 2.5.2 | Measurement of customer satisfaction   | 34 |
| 2.6   | Service Marketing Mix  | 38 |
| 2.6.1 | Conceptual Definition of service Marketing Mix   | 38 |
| 2.6.2 | Justification of the integration of the new dimensions into traditionl service marketing | 41 |
| 2.6.3 | Elements of Service Marketing Mix  | 42 |
| 2.7   | Service Quality  | 61 |
| 2.7.1 | Conceptual Definition of service quality   | 62 |
| 2.7.2 | Dimensions of Service Quality  | 69 |
| 2.8   | Hypotheses development   | 71 |
| 2.8.1 | Relationship between service marketing mix and Umrah customer loyalty                    | 72 |
| 2.8.2 | Relationship between service quality and Umrah customer loyalty                          | 80 |
| 2.8.3 | Relationship between service marketing mix and Umrah customer satisfaction               | 84 |
| 2.8.4 | Relationship between service quality and Umrah customer satisfaction                     | 92 |
| 2.8.5 | The relationship between Umrah customer satisfaction and Umrah customer loyalty          | 96 |



|  |  |            |
|--|--|------------|
| 2.8.6  | Umrah customer satisfaction as a mediator between service marketing mix and Umrah customer loyalty | 97         |
| 2.8.7  | Umrah customer satisfaction as a mediator between service quality and Umrah customer loyalty       | 99         |
| 2.9  | Conceptual Framework   | 102        |
| 2.10   | Summary of hypotheses  | 103        |
| 2.11   | Summary  | 108        |
| <b>CHAPTER 3 METHODOLOGY</b>                     |  | <b>109</b> |
| 3.1  | Introduction   | 109        |
| 3.2  | Research philosophy  | 109        |
| 3.2.1  | Epistemology   | 110        |
| 3.3  | Research design  | 111        |
| 3.3.1  | Quantitative data  | 110        |
| 3.4  | Data collection  | 112        |
| 3.4.1  | Population   | 112        |
| 3.4.2  | Sampling size  | 113        |
| 3.4.3  | Sampling technique   | 114        |
| 3.5  | Questionnaires design  | 115        |
| 3.6  | Data analysis  | 130        |
| 3.6.1  | Descriptive analysis   | 131        |
| 3.6.2  | Data preparation and screening   | 131        |
| 3.6.3  | Reliability and validity   | 131        |
| 3.6.4  | Hypotheses testing   | 132        |
| 3.6.5  | Justification using Partial Least Squares (PLS) technique  | 132        |
| 3.7  | Pilot study  | 132        |
| 3.8  | Summary  | 136        |
| <b>CHAPTER 4 STATISTICAL ANALYSIS AND RESULT</b> |  | <b>138</b> |
| 4.1  | Introduction   | 138        |
| 4.2  | Analysis of survey response  | 138        |



|         |  |     |
|---------|--|-----|
| 4.2.1   | Goodness of data   | 139 |
| 4.2.2   | Response rate  | 139 |
| 4.3     | Frequencies Analysis   | 141 |
| 4.3.1   | Screening questions  | 141 |
| 4.3.2   | Profile of respondents   | 143 |
| 4.3.3   | Umrah travel general information   | 145 |
| 4.3.4   | Descriptive analysis   | 148 |
| 4.3.4.1 | Descriptive analysis of the variables  | 148 |
| 4.4     | Data screening analysis  | 149 |
| 4.4.1   | Assessment of outliers   | 149 |
| 4.5     | Evaluation of the model quality  | 150 |
| 4.5.1   | Measurement model  | 153 |
| 4.5.1.1 | Validity test  | 153 |
| 4.5.1.2 | Reliability analysis   | 150 |
| 4.5.1.3 | Content validity   | 154 |
| 4.5.1.4 | Construct validity   | 154 |
| 4.5.1.5 | Convergent validity  | 155 |
| 4.5.1.6 | Discriminant validity  | 158 |
| 4.5.1.7 | Measurement items and coding   | 163 |
| 4.5.2   | Assessment of higher order measurement model   | 163 |
| 4.5.2.1 | Analysis of higher order formative measurement models  | 164 |
| 4.5.3   | Assessment of PLS-SEM structural model   | 168 |
| 4.5.3.1 | Analysing the co-efficient and determination ( $R^2$ ), the effect size ( $f^2$ ) and Predictive Relevance ( $Q^2$ ) | 168 |
| 4.6     | Testing of hypotheses  | 171 |
| 4.6.1   | Result of direct effect hypotheses   | 171 |
| 4.6.2   | Result of mediating effect hypotheses  | 177 |
| 4.7     | Summary of chapter   | 179 |

## **CHAPTER 5 DISCUSSION AND CONCLUSION** **182**

|     |              |     |
|-----|--------------|-----|
| 5.1 | Introduction | 182 |
|-----|--------------|-----|

|       |  |     |
|-------|--|-----|
| 5.2   | Summary of the study   | 182 |
| 5.3   | Discussion of research objectives  | 185 |
| 5.3.1 | To examine the relationship between service marketing mix and Umrah customer loyalty to travel agents  | 186 |
| 5.3.2 | To examine the relationship between Umrah service quality and Umrah customer loyalty towards travel agents   | 188 |
| 5.3.3 | To examine the relationship between service marketing mix and Umrah customer satisfaction to travel agents   | 191 |
| 5.3.4 | To examine the relationship between Umrah service quality and Umrah customer satisfaction to travel agents   | 194 |
| 5.3.5 | To examine the relationship between Umrah customer satisfaction towards travel agents and Umrah customer loyalty towards travel agents   | 195 |
| 5.3.6 | To examine the mediating effect of Umrah customer satisfaction towards travel agents on the relationship between service marketing mix and Umrah customer loyalty towards travel agents. | 197 |
| 5.3.7 | To examine the mediating effect of Umrah customer satisfaction towards travel agents on the relationship between Umrah service quality and Umrah customer loyalty towards travel agents  | 199 |
| 5.4   | Implications of the study  | 202 |
| 5.4.1 | Managerial and practical implications  | 202 |
| 5.4.2 | Theoretical implications   | 206 |
| 5.5   | Limitations  | 209 |
| 5.6   | Recommendations for future research  | 210 |
| 5.7   | Overall Conclusion   | 212 |
|       | REFERENCES   | 215 |
|       | APPENDICES   | 249 |



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TUN AMINAH



## LIST OF TABLES

|      |   |     |
|------|---|-----|
| 2.1  | List of Umrah travel agents in Malaysia                               | 22  |
| 2.2  | The measurement of customer satisfaction used in recent years studies | 35  |
| 2.3  | Proposed Changes to Nomenclatures of service marketing mix            | 42  |
| 2.4  | The Components of Product   | 45  |
| 2.5  | Components of Price   | 47  |
| 2.6  | Components of Promotion   | 47  |
| 2.7  | Components of Place   | 51  |
| 2.8  | Components of People  | 53  |
| 2.9  | Components of Process   | 55  |
| 2.10 | Components of Physical Evidence                                       | 57  |
| 2.11 | Components of Marketing Communications                                | 58  |
| 2.12 | Components of After Sale Service                                      | 60  |
| 2.13 | Definition of SERVQUAL dimensions                                     | 65  |
| 2.14 | Concept of Service Quality  | 68  |
| 3.1  | Number performing Umrah from Malaysia                                 | 112 |
| 3.2  | Measurement scale of product  | 119 |
| 3.3  | Measurement scale of price  | 120 |
| 3.4  | Measurement scale of promotion  | 121 |
| 3.5  | Measurement scale of the place  | 120 |
| 3.6  | Measurement scale of people   | 121 |
| 3.7  | Measurement scale of the process                                      | 122 |
| 3.8  | Measurement scale of physical evidence                                | 122 |

|      |   |     |
|------|---|-----|
| 3.9  | Measurement scale of marketing communication  | 124 |
| 3.10 | Measurement scale of after sale service   | 125 |
| 3.11 | Measurement scale of tangible dimension   | 126 |
| 3.12 | Measurement scale of reliability dimension  | 126 |
| 3.13 | Measurement scale of responsiveness dimension   | 127 |
| 3.14 | Measurement scale of assurance dimension  | 127 |
| 3.15 | Measurement scale of empathy dimension  | 128 |
| 3.16 | Measurement scale of Umrah customer satisfaction  | 129 |
| 3.17 | Measurement scale of Umrah customer loyalty   | 129 |
| 3.18 | Pilot Study results of Cronbach's Alpha   | 134 |
| 3.19 | Summary of hypotheses testing   | 136 |
| 4.1  | The location Tabung Haji of territory and descriptive result of collected questionnaires                                    | 138 |
| 4.2  | The screening questions of study's respondents  | 139 |
| 4.3  | The demographic profile of study's respondents  | 142 |
| 4.4  | Umrah travel information  | 144 |
| 4.5  | Descriptive analysis of the variables   | 146 |
| 4.6  | Convergent validity and measurement model   | 152 |
| 4.7  | Fornell-Larcker Criterion-Inter correlation matrix  | 156 |
| 4.8  | Heterotrait-Monotrait (HTMT) criterion  | 158 |
| 4.9  | Assessment results of second order construct for formative and reflective constructs  | 163 |
| 4.10 | Determination co- efficient (R <sup>2</sup> ), the effect size (f <sup>2</sup> ) and Predictive Relevance (Q <sup>2</sup> ) | 166 |
| 4.11 | Summary of hypotheses testing results for direct effect   | 169 |
| 4.12 | R square  | 170 |
| 4.13 | Summary of hypotheses testing for indirect effect   | 174 |

4.14 Summary of all hypotheses findings

176



**LIST OF FIGURES**

|     |  |     |
|-----|--|-----|
| 2.1 | Stimuli-Organism-Response theoretical framework                                | 24  |
| 2.2 | Toward re-conceptualizing Stimulus-Organism-Response:                          | 26  |
| 2.3 | Extended S-O-R framework   | 26  |
| 2.4 | S-O-R Theory (Application with Framework)                                      | 28  |
| 2.6 | The original concept of McCarthy's 4Ps Source                                  | 40  |
| 2.7 | Approach to perceived service quality  | 67  |
| 2.8 | Proposed Conceptual Framework  | 102 |
| 4.1 | Original Research Framework  | 149 |
| 4.2 | Lower order latent variables model using repeated<br>indicators approach       | 159 |
| 4.3 | Second model for higher order construct  | 161 |
| 4.4 | (SMM) Formative Measurement Model  | 163 |
| 4.5 | (SQ) Formative Measurement Model   | 164 |
| 4.6 | PLS model path coefficient (bootstrapping at 500 resampling)                   | 171 |
| 4.7 | Result of path coefficient $\beta$ and $R^2$ for direct relationship variables | 172 |



**LIST OF ABBREVIATIONS**

|       |   |
|-------|---|
| GDP   | - Gross Domestic Product                  |
| KSA   | - Kingdom of Saudi Arabia                 |
| KLIA  | - Kuala Lumpur International Airport      |
| UTS   | - Umrah travel service                    |
| CL    | - Customer loyalty                        |
| CS    | - Customer satisfaction                   |
| SMM   | - Service marketing mix                   |
| PRD   | - Product                                 |
| PRC   | - Price                                   |
| PRM   | - Promotion                               |
| PLC   | - Place                                   |
| PEP   | - People                                  |
| PRO   | - Process                                 |
| PHY   | - Physical evidence                       |
| MC    | - Marketing communication                 |
| ASS   | - After sale service                      |
| SQ    | - Service quality                         |
| TAN   | - Tangible                                |
| REL   | - Reliability                             |
| RES   | - Responsiveness                          |
| ASU   | - Assurance                               |
| EMP   | - Empathy                                 |
| S-O-R | - Stimulus-Organism-Response              |
| SPSS  | - Statistical Package for Social Sciences |
| PLS   | - Partial least squares                   |



**LIST OF APPENDICES**

| <b>APPENDIX</b> | <b>TITLE</b>   | <b>PAGE</b> |
|-----------------|--|-------------|
| A               | Sample of letter requesting permission for data collection | 240         |
| B               | Questionnaire  | 244         |
| C               | The results of the D <sub>2</sub> (MAH_1 in SPSS)          | 251         |
| D               | Descriptive analysis of the items                          | 254         |
| E               | Loading and cross loading                                  | 257         |
| F               | Measurement items and coding                               | 262         |



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## CHAPTER 1

### INTRODUCTION

#### 1.1 Introduction

This chapter explains the background of the study, an overview of the study, the problem statement which describes the gaps found from previous studies and their clarification. Furthermore, this section contains the scope of the study, research objectives, research questions, significance of the study for academician, industry and the government as well as the operational definition.

#### 1.2 Research Background

Saudi Arabia is highly visited by Muslim country because it has two holy cities, Mecca and Medina. These two holy cities are considered the holiest cities of Islam and the centre of all Muslims for Hajj and Umrah. In Islamic life, Umrah is a favourable Islamic ritual, and all Muslims around the world are keen to perform it (Hashim, 2014; Khan and Shambour, 2017). Umrah is a type of religious pilgrimage to Mecca that muslims around the world can perform throughout the year. A Muslim is not required to perform Umrah – unlike Hajj – and can do it once or many times as long as the individual is physically and financially capable.

Umrah consists of a series of Islamic practices, such as ihram, which is to enter a state of purity and holiness in which the performance of certain Halal (lawful) and Mustahabb (neither encouraged nor discouraged) duties is prohibited to a person; (Which is to rotate around the Kaabah seven times); sa'I (which is to rotate between

Safa and Marwah seven times) and tahallul (ritual shaving to mean the end of ihram) (Hassan, Maghsoudi, and Nasir, 2016). At the beginning of the Umrah ceremony, Umrah visitors begin looking for Umrah packages, based on the budget provided by Umrah services through local travel agencies.

These Umrah companies work by sending representatives to Makkah and Medina to provide individual data for individuals and to collect a number of Umrah visitors who wish to perform Umrah and arrange Umrah directly for such individuals (Gannon et al. 2017). With the rise of international travel agents, Umrah began to deal directly with these international travel agencies and organize Umrah travel programs (Umrah and Survey, 2016). Therefore, improving and upgrading the quality of services as well as making the event safe and pleasant for pilgrims are of prime importance to Umrah organizers (Eid, 2012).

It is known that the revenues of Umrah are the second-largest source of the Saudi economy after gasoline (Umrah and Survey, 2016). According to the Ministry of Umrah (2018), Saudi Arabia records an estimated 10-30 percent increase in the number of tourists it receives each year (Umrah and Survey, 2016). In addition, annually, the Saudi government meet the needs of pilgrims through the development of the airport and the central area near the holy mosques, all in an effort to improve the city's capacity. It is inevitable that the number of pilgrims will not only increase but also that the development of pilgrims and associated services will also have an impact on the Saudi economy and will affect other issues such as unemployment and the restoration of the Saudi market including shops, restaurants and public transport.

As a result, the annual increase in Umrah is believed to have increased Saudi revenues (Umrah and Survey, 2016). Some experts (Majid et al. 2016; Hassan et al. 2016) estimate that the revenues of Umrah have some impact on Saudi gross domestic product (GDP). Similarly, some experts pointed out that because of Umrah, Saudi Arabia's (GDP) rose by 3% in 2012 (Umrah and Survey, 2016). In addition to catering for the western province of the Kingdom of Saudi Arabia, it was also found that Umrah impact private sector revenues including those of Umrah companies, airlines, transportation, accommodation and many more.

The travel industry like the Umrah industry can affect the economic growth of countries significantly through customer satisfaction, encouraging of savings and capital accumulation and then using them in the manufacturing and consumption industries (Ohrabi, 2017). In past years, the travelling industry of “Malaysia” has neglected customer orientation and its pillars, due to different economic and social problems, governmental, and most importantly the increase of demand over the supply (Othman et al. 2018). However, with the arrival of private-sector travel agencies, the industry has gradually taken a step towards being more competitive. Therefore, travel agencies must guide and implement systems for establishing customer satisfaction and ultimately, customer loyalty by clearly identifying factors affecting customer satisfaction (Shukor, 2016).

It was understood that Umrah travel services gave travelers an early impression of travel standards and became one of the important criteria for the commercial value of properties and also to support business activities in the vicinity (Almhrzi and Alsawafi 2017; Hassan et al. 2016; Kumaladewi et al. 2017). Therefore, the public concerns about travel services and facilities in Umrah should be taken seriously. It becomes a measure of performance level evaluation, indicating any issues or weaknesses in internal failures that need rapid recovery to avoid any negative impact on government, local authorities, property owners and service organizations such as encouragement of buyers, property value, customer retention, competitiveness and picture. On the other hand, customer complaints can provide companies with a constructive opportunity to address such organizational malfunctions, learn from negative situations and improve customer loyalty and trust (Filip, 2013). To improve public loyalty, customer retention and build a sustainable relationship as the key to the sustainability and long-term growth of Umrah travel agencies, the requisite efforts should be made (Jobhaarbima, 2017; Rosmayani, 2016; Verma and Singh, 2017).

### **1.3 Problem Statement**

Muslims from all over the world wish to visit Macca and Medina to perform Umrah. People coming to perform Umrah activities vary in number from country to country. In 2016, the number of Umrah performers within the Kingdom of Saudi Arabia (KSA)

reached 12,703,797, who has performed Umrah 16,535,240 (Umrah Survey, 2016). Male Umrah performers were 61 percent, while female Umrah performers were 39 percent (Umrah Survey, 2016). The number of non-Saudi Umrah performers has reached 5,722,954, with a percentage of 51 percent of the total number of Umrah performers from inside the Kingdom (Umrah Survey, 2016). The number of non-Saudi male performers were 71 percent, while non-Saudi Umrah female performers were 29 percent (Umrah Survey, 2016). Due to the increasing number of pilgrims going to and Umrah every year, the market has rapidly grown. In Malaysia, there are more than one million, six hundred and ninety-eight thousand people who performed Umrah from Malaysia in 2009 to 2018 (Ministry of Tourism, 2019). However it was observed that very few research on Umrah travel agents was found in the literature. Therefore, this study will look at Umrah travel agents and their services and loyalty.

Although it is generally accepted that excellent traveling services relieves traveling problems and increases loyalty among tourist (Daikh, 2015; Deng et al. 2010; Jobhaarbima, 2017; Verma and Singh, 2017; Wahab et al. 2013), however while Malaysian Muslims are not loyal to Umrah travelling services creates a puzzle (Abdullah et al. 2016). Responses from Umrah performers indicates that it is not only travelling fees that determine customer loyalty, but other factors such as travelling environment, clear cost, seen/unseen services, human interaction, quality and satisfaction aspects also play crucial roles in determining the extent of loyalty received by these travelling agencies. In short, Umrah performers demand more when they utilize Umrah travelling services. It can be acclaimed that present Umrah services rendered were still unable to generate a high level of loyalty among users, which is deemed an essential ingredient for business performance, competitiveness and sustainability. Thus, it is an avenue for this study to further understand how marketing services may influence the loyalty of Umrah consumers in Malaysia.

However, the above may be difficult to achieve due to non-loyalty arising among the Malaysian public on services rendered through Umrah travel agent. A preliminary survey was conducted to identify the problems in more detail; hence open-ended questions were asked to clarify the nature of the problems. Telephone calls were also used to record responses of subject experts. Five experts in the area of marketing were approached. This survey was conducted during the months of October,

and November 2017 and its purpose was to get expert opinions to clarify the issues within the industry and associated concerns.

In the preliminary survey, two questions were asked from different people using social media and face to face interaction with the Malaysian people. One of the questions asked was “how many times have you performed Umrah?” the second question was “did you use the same travel agent services all the time or with some other options?” The survey tells the story about the frustrations of travellers regarding the Umrah package fees which does not match up to the services provided such as; the high travelling fee, poor travelling environment, uncertainty in total cost price, insufficient marketing communication, in the availability of after-sale services, poor service qualities and so on. Hence, resulting in dissatisfaction among travellers. Other complaints on Umrah travelling agent in Malaysia were reported in some online media outlets (Yasir Soori, 2017).

The public feedback on Umrah travel agents and services have been collected by the survey. It was reported that a preliminary study was conducted among those who have performed Umrah to clarify the nature of the problems related to Umrah. It was concluded that people who performed Umrah more than one times were not satisfied with their travel agent’s services. These findings indicate that these customers are not loyal to their Umrah travel agents, as we are aware that loyalty has a link with the reuse of services. Apparently, Umrah travel agents in Malaysia are facing the problem of customer loyalty as explained by the literature review, which will be described in the coming sections.

Therefore, the problem being addressed is that Umrah customers are not loyal to Umrah travelling agencies, and the manner in which Umrah travelling services are managed in Malaysia is deemed unsatisfactory. Various issues related to Umrah travelling had occurred in many countries worldwide, especially in countries like Malaysia, with a high number of Umrah performers. Little improvement and slow upgrading of the service quality leads to dissatisfaction among Umrah customers (Almuhzzi and Alsawafi, 2017). Numerous factors affect the level of loyalty among Umrah performer; they include high travelling service fee, travelling attendant

attitude, hidden cost, unseen services, lack of services provided during travel and the choice of travel products (Hassan, Maghsoudi, and Nasir, 2016).

It is worth noting that the travel issues associated with Umrah travel agencies were recognised as a long-standing concern, as the services offered are in one country and their practical implementation in another (Achyar and Oktora, 2014; Hashim, 2014; Hassan et al. 2016; Khan and Shambour, 2017). But customer loyalty surveys are very unusual and non-conclusive in Umrah travel facilities. Past studies suggest that Umrah Travel Services did not provide a thorough assessment from a customer perspective (Hassan et al. 2016; Khan and Shambour, 2017), Others focus mainly on spiritual and religious travel (Almuhrzi and Alsawafi, 2017), demographic on vital records (Umrah and Survey, 2016), hotel congestion (Eid and El-Gohary, 2015), surveillance system for enhancing Umrah facilities (Kumaladewi et al., 2017), e-Umrah program (Hashim, 2014), information acquisition in religious tourism (Hassan, Mohamed Zainal and Mohamed, 2015). Nevertheless, very few efforts have been made to address ongoing customer loyalty problems, as shown in the literature (Hassan et al. 2016). A research on customer loyalty in Umrah travel services is therefore a serious matter and worth investigating with a view to helping Umrah travel agencies identify and address these issues. Without a thorough study, enhancement efforts to overcome Umrah traveling issues are becoming tougher, and this can interfere with development progress in the service sector, particularly in Umrah travel services as the number of Umrah performers and business activities continues to grow rapidly over time.

Customer loyalty is a common-sense factor for calculating the exchange marketing success (Jobhaarbima, 2017). Achieving high customer loyalty in Umrah travel facilities becomes a major challenge for Umrah travel operators where complaints about travel services are nowadays everywhere (Verma and Singh, 2017). The service marketing carried out by the Umrah travel operators does not seem to be sufficiently effective to address and improve their customer loyalty (Jobhaarbima, 2017). The marketing strategy, such as the service marketing mix, is designed to ensure customer loyalty and help the company to be successful in a highly competitive business world (Wahab et al. 2016). A well-designed service marketing mix based on user expectations and needs to allow service providers to better match

their internal resources in a corporate environment (Eid, 2015). Therefore, it is crucial to understand customer loyalty in order to assist Umrah travelling operators in dealing with the challenges and difficulties in implementing an optimal service marketing mix and retaining a good customer loyalty base.

In addition to this obstacle, the high lease and operational cost factors faced by Umrah travel operators make distribution of resources such as investments in infrastructure, human capital and technology harder, but are very valuable resources for the management of travel services (Amzad et al. 2012). This ensures that Umrah travel operators use resources efficiently and wisely to deliver the best offerings in the Umrah travel service marketing mix and the Umrah quality of service (Rosmayani, 2016). There is, however, a lack of scientific evidence in terms of service marketing that supports the most important service mix elements and Umrah's quality of service to customer loyalty in Umrah travel services (Amzad et al. 2012).

Adding to this, it was well known that the effect of the service marketing mix and the quality of Umrah service in producing excellent service differs between the sense of operation, geography and culture (Chumaidiyah, 2014; Lee et al. 2014). For this reason, the role of Umrah's quality of service and service marketing mix in Umrah's travel services must still be well understood. This realistic void thus provides a valuable opportunity to examine the standard of Umrah service and the marketing mix of services of 7Ps (product, price, promotion, place, people, process, physical evidence). Hence, two main contributions are expected from this study, contributions in terms marketing communication and after-sale services may suffice since the interplay between service marketing mix and Umrah service quality would be better understood from the findings of this study. More importantly, these two dimensions are identified as a suitable model to be used in the overall assessment.

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



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