Improving customer satisfaction in service quality evaluation using the carter framework: A case study of SS Umrah and Travel in Indonesia

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Abstract
Purpose: This study aims to analyze the service quality of SS Umroh Travel and its impact on customer satisfaction by applying the SERVQUAL model, extended with the CARTER framework.

Research methodology: Using a quantitative approach and survey method, data were collected from 240 respondents who used SS Umroh services.

Results: Negative gaps were found in all service quality dimensions, with assurance showing the largest gap, followed by Reliability and Tangibility. The regression results indicated that empathy significantly influenced customer satisfaction, whereas strict compliance had a negative effect. Three priority areas for improvement were identified: Assurance, Empathy, and Tangibility. Recommended strategies include staff training, SOP development, improved accessibility, and monitoring systems, supported by the Plan–Do–Check–Act (PDCA)c cycle for continuous quality improvement.

Conclusion: SS Umroh Travel has a basic service system, but negative gaps indicate unmet customer expectations. Assurance and Empathy are critical to building trust and satisfaction, making their improvement vital for competitiveness.

Limitations: The study is limited to one company, relies on self-reported surveys, and lacks longitudinal data, which reduces generalizability.

Contribution: This study theoretically integrates SERVQUAL and CARTER in religious tourism service evaluation. Practically, it offers strategic recommendations for SS Umroh and similar operators to enhance their service quality and customer satisfaction.

Keywords: *CARTER, Customer Satisfaction, Service Quality, SERVQUAL, Umrah*

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1. Introduction

Indonesia, the country with the largest Muslim population in the world, consistently sends millions of pilgrims to Saudi Arabia to perform Umrah and the Hajj. As of 2024, the number of Indonesian Umrah pilgrims reached 1.46 million (Madyan, Abyad, & Karimullah, 2025). Utomo (2017) showed that the Indonesian Hajj Pilgrims Satisfaction Index (IKJHI) in Saudi Arabia reached 90.45, indicating that the services provided were classified as "very satisfying" and had improved compared to the previous year. In practice, the Indonesian government requires its citizens to perform Umrah through a licensed Umrah Worship Travel Organizer (PPIU) or travel agency authorized by the minister, even though Saudi

Arabia permits Umrah worship without a special visa. This policy aims to ensure proper guidance, high-quality services, and protection, thus enabling pilgrims to perform worship in accordance with Islamic law. The rise of fraudulent Umrah travel agents offering low prices has become a growing challenge, with 261 complaints reported regarding the organization of Umrah trips. This issue highlights the risks faced by pilgrims when selecting service providers, emphasizing the need for higher service standards and stricter regulations. Although strict regulatory frameworks are in place, they do not guarantee that pilgrims will not encounter problems caused by substandard PPIU services.

Service quality (Putri & Putro) plays a pivotal role in ensuring customer satisfaction and fostering customer loyalty. SQ is not only a key factor in customer retention but also a strategic tool for maintaining competitiveness within the industry (Rajaratnam, Munikrishnan, Sharif, & Nair, 2014). Given the similarity of services offered by many Umrah travel agents, QoS delivery is a key differentiator for gaining a competitive advantage. This gives customers the opportunity to choose service providers that offer both quality and affordability at competitive prices. Consequently, continuous improvement in service quality is imperative for Umrah travel agencies to remain competitive and respond to evolving customer expectations (S. H. Hassan, Maghsoudi, & Nasir, 2016).

Empirical studies show that a well-planned marketing strategy, including after-sales service, enhances customer trust and attachment (B. A. Othman, Harun, De Almeida, & Sadq, 2021). When service quality aligns with or exceeds expectations, customers are more likely to return or recommend the service to others (Kant & Jaiswal, 2017). This supports Muala (2016) argument that customer satisfaction is achieved when the provided service meets expectations. However, in several Muslim-majority countries, Umrah services are managed by governments, which often struggle with limited resources and less competent human capital, potentially leading to customer dissatisfaction (B. Othman, Harun, Rashid, & Ali, 2019). The Umrah travel industry in Malaysia provides further insight into the role of service quality in customer satisfaction. While some agencies have formed alliances and mergers, many still operate independently, relying on commissions from suppliers, such as airlines and hotels. Customers who engage with travel agencies often receive better, more personalized service, benefiting from agents' expertise and familiarity with the industry (B. Othman et al., 2019). This underscores the importance of service quality in shaping customer experience. To minimize disputes and complaints, Umrah travel agents in Indonesia must prioritize continuous service improvement. By enhancing service quality, travel agencies can build customer trust, differentiate themselves from their competitors, and ensure long-term sustainability in the industry.

The increasing number of Umrah pilgrims from Indonesia year after year demonstrates both the strong spiritual commitment of the population and the growing demand for quality religious tourism services in Saudi Arabia. This development positions Indonesia not only as the country with the largest Muslim population but also as one of the most significant markets in the Umrah and Hajj industry. However, this demand is not without challenges. Managing such a large flow of pilgrims requires robust systems, reliable service providers, and strict oversight by the government. Even minor service failures can have serious implications, given the sensitivity of religious travel and the emotional investment pilgrims make in their spiritual journeys. In this context, travel agencies, particularly those officially licensed as PPIU, hold critical responsibility. They must not only manage logistical arrangements, such as flights, accommodation, and visas, but also provide adequate guidance to ensure that worship is performed properly and meaningfully. This is especially important for first-time pilgrims who may not have the experience or confidence to navigate the rituals of Umrah independently.

Guidance, therefore, is not a mere add-on service; it is an essential component of ensuring that the spiritual objectives of the pilgrimage are fulfilled. The problem of fraudulent agents highlights a major vulnerability in this system. Pilgrims enticed by low prices often overlook the risks associated with unlicensed or unscrupulous providers. Such cases have led to financial losses, disappointment, and, in some instances, stranded pilgrims unable to complete their religious journey. These negative experiences not only harm the individuals involved but also damage public trust in the industry. Therefore, regulation, supervision, and enforcement are central to maintaining standards and protecting

pilgrims. However, as noted earlier, regulatory frameworks alone are insufficient. Service quality must be embedded at the organizational level of each travel provider to create a sustainable culture of excellence in the tourism industry. Service quality in the Umrah travel industry is multidimensional. It encompasses tangible aspects, such as the cleanliness of facilities, comfort of accommodations, and punctuality of flights.

Simultaneously, it involves intangible dimensions such as empathy, assurance, and responsiveness, which directly affect the pilgrim's emotional and psychological experience. For instance, staff attitudes, competence in explaining rituals, and ability to resolve problems promptly can significantly shape customer satisfaction. In a religious context, where the experience is deeply personal and spiritual, such dimensions of service quality carry greater weight. Another aspect that needs to be highlighted is the competitive nature of the industry. With hundreds of agencies offering similar packages, differentiation is a pressing issue. Price competition alone cannot ensure long-term success. Customers today are increasingly discerning, expecting both affordability and quality. They are also influenced by word-of-mouth recommendations, social media reviews, and community trust. A single poor experience can quickly spread across networks, deterring future customers from purchasing the product. On the other hand, a consistently positive experience not only secures loyalty but also attracts new pilgrims through a positive reputation (Rahmawati & Mulyana, 2023).

Marketing strategies play a vital role in this competitive environment. Agencies that invest in after-sales service, for example, can strengthen their relationships with customers even after the pilgrimage is completed. Maintaining contact, offering future discounts, and providing additional religious programs can foster long-term loyalty. This highlights the idea that customer satisfaction extends beyond the duration of the Umrah trip; it includes the overall journey of engagement with the travel agency. In countries where Umrah services are managed by the government, challenges often arise due to limited flexibility and bureaucratic inefficiency. In contrast, Indonesia's reliance on private travel agencies allows for greater innovation and responsiveness, provided strict oversight is maintained. However, this model requires agencies to continuously improve their internal systems. Building staff competencies, adopting digital technologies, and standardizing operating procedures are necessary to meet the evolving expectations of pilgrims.

One important factor in ensuring sustainable improvement is establishing a feedback system. Agencies must actively collect, analyze, and act on customer feedback. Pilgrims' evaluations of their experiences provide valuable insights into which areas need to be enhanced. Whether it is the quality of accommodations, punctuality of transportation, or empathy of staff, feedback serves as a compass for continuous development. Ignoring such feedback risks stagnation and a gradual decline in their reputation. Additionally, the integration of digital platforms into the Umrah travel industry has become increasingly important in recent years. Online booking systems, digital payment solutions, and mobile apps for customer support not only enhance convenience but also reflect professionalism in the industry. Transparency in package details, clear communication channels, and real-time updates contribute to building trust. Digital innovation can also help agencies differentiate themselves in a crowded marketplace, appealing to younger generations who are more accustomed to digital interactions.

Crisis management is another dimension that cannot be overlooked. The global COVID-19 pandemic demonstrated the vulnerability of the travel industry to external shocks. Umrah services were severely disrupted, leaving agencies and pilgrims facing uncertainty (Wantara, 2016). The lesson here is that resilience must be built into systems. Agencies must prepare contingency plans, diversify their partnerships, and maintain flexible policies to adapt to unforeseen circumstances. By doing so, they can maintain customer confidence, even during crises (Perl & Israeli, 2011). Furthermore, ethical considerations are central to the Umrah travel industry. Since the service is directly tied to religious obligations, providers carry not just a commercial responsibility but also a moral one (Reddy & Sailesh, 2024). Honesty in communication, fairness in pricing, and sincerity in service delivery are essential for upholding the sanctity of the pilgrimage. Agencies that fail to adhere to ethical standards risk not only legal consequences but also severe reputational damage in the eyes of the community (Alsafi, 2024).

The Indonesian context presents unique challenges and opportunities. The country's geographic size and diverse socioeconomic background mean that agencies must cater to a wide range of customer needs. Pilgrims from urban centers may prioritize comfort and convenience, whereas those from rural areas may focus on affordability (Riani Rilanda & Mussry). Thus, understanding and segmenting the customer base is vital for designing packages that balance expectations with resources (Wang & Azizurrohman, 2025). This diversity, if managed properly, can become a source of strength as agencies learn to innovate and adapt to different market segments (T. Hassan, Carvache-Franco, Carvache-Franco, & Carvache-Franco, 2022). In conclusion, the introduction of this study underscores the complexity of Indonesia's Umrah travel industry. This is shaped by growing demand, regulatory requirements, competition, customer expectations, and ethical responsibilities. Service quality has emerged as the central theme linking these various elements (Cunha & Louro, 2024). Without a strong commitment to continuous improvement in quality, agencies risk falling behind in an industry where trust and satisfaction are paramount to success. By examining these issues, this study aims to contribute to a better understanding of how service quality can be enhanced to ensure both customer satisfaction and the long-term sustainability of Umrah travel agencies in Indonesia (Sofronov, 2018).

2. Literature review

Service quality has long been recognized as a critical determinant of customer satisfaction and organizational performance. According to A. Parasuraman, Zeithaml, and Berry (1985), service quality is essentially the gap between customers' expectations prior to receiving a service and their perceptions of the actual service experienced. They developed the SERVQUAL model to operationalize this concept and identified five key dimensions: tangibility, reliability, responsiveness, assurance, and empathy. These dimensions represent both the physical and interpersonal elements of service delivery, from the cleanliness of facilities and professionalism of staff to the reliability of the service and care shown to customers. Research consistently shows that attention to these dimensions can lead to higher satisfaction, customer loyalty, and competitive advantage in service industries. However, service industries often face unique challenges related to delivery consistency.

The service-performance gap, highlighted by Berry, Parasuraman, and Zeithaml (1988), arises when there is a discrepancy between the service standards set by an organization and the service that customers receive. This gap is especially common in settings that are labor-intensive, highly interactive, or dispersed across multiple locations, where variability in human performance and limited control mechanisms make standardization difficult. Factors such as staff training, communication breakdowns, and logistical issues can contribute to service inconsistencies that affect customer satisfaction. Although foundational, the SERVQUAL model has been criticized for its generalizability, especially in religious and cultural contexts. To address this limitation, A. Othman and Owen (2001) proposed the CARTER model, an enhanced version of SERVQUAL that incorporates an additional sixth dimension: compliance. This dimension accounts for adherence to Islamic principles, such as ensuring that services are halal, transparent, and free of usury. This modification is particularly relevant in Islamic finance, religious tourism, and Umrah services, where customers expect technical excellence and ethical and religious integrity in service delivery (Cunha & Louro, 2024). Therefore, the CARTER framework provides a more comprehensive tool for evaluating service quality in sectors where faith-based values are central to customer expectations.

Each of the six CARTER dimensions contributes uniquely to the overall service quality. Compliance ensures that services meet religious obligations, thereby increasing the trust of Muslim customers. Assurance relates to the knowledge, courtesy, and professionalism of the staff, which helps build customer confidence. Reliability refers to an organization's ability to deliver promised services accurately and dependably (A. P. Parasuraman, Zeithaml, & Berry, 1988). Tangibility focuses on physical facilities, equipment, and personnel appearance. Empathy captures the degree to which service providers offer personalized attention and care to their patients. Finally, responsiveness is the willingness and ability of employees to provide timely and efficient services. Together, these dimensions offer a holistic view of service quality in Islamic settings.

Customer satisfaction has also been explored through psychological theories, most notably the Expectancy Disconfirmation Theory (EDT) developed by (Oliver, 1980). According to this theory, satisfaction is the result of a comparison between the expected and actual service outcomes. When actual performance exceeds expectations, positive disconfirmation occurs, leading to higher levels of satisfaction (Szymanski & Henard, 2001). Conversely, if performance falls short of expectations, negative disconfirmation results in a dissatisfaction. Although EDT is widely used in consumer behavior studies, it is particularly relevant to service industries, where much of the experience is intangible and occurs in real time. In tourism and hospitality, for example, many aspects of service, such as the cleanliness of facilities or the helpfulness of staff, can only be judged during or after consumption, making the role of expectations even more critical.

In addition to the EDT, the Importance-Performance Analysis (IPA) framework is a practical tool that helps organizations prioritize service improvement efforts. Introduced by Martilla and James (1977), IPA compares the importance customers assign to specific service attributes with their actual performance. The results are typically plotted on a matrix divided into four quadrants: "Concentrate Here" (high importance, low performance), "Keep Up the Good Work" (high importance, high performance), "Low Priority" (low importance, low performance), and "Possible Overkill" (low importance, high performance). This method allows organizations to focus their resources on the areas that matter most to customers, thereby improving satisfaction more effectively. A significant body of empirical research supports the relationship between service quality and customer satisfaction, especially in sectors influenced by Islamic values.

For example, A. Othman and Owen (2001) study on Islamic banking in Kuwait found all six CARTER dimensions to be valid predictors of customer satisfaction. Khan and Fasih (2014) reported similar results in the banking sector in Pakistan, where each dimension of service quality positively influenced both satisfaction and loyalty. More recently, B. A. Othman et al. (2021) investigated Umrah travel agents in Malaysia and confirmed that service quality dimensions, particularly tangibility, assurance, and empathy, are significantly linked to customer satisfaction. Subhan, Firdaus, and Najib (2023) emphasized the importance of Islamic values and trust in influencing satisfaction and future intentions among Indonesian Umrah and Hajj pilgrims. These findings underscore that while core service quality dimensions remain important across industries, religious and cultural factors often play a decisive role in shaping customer expectations and satisfaction in the Islamic service industry.

2.1. Conceptual Framework

The conceptual framework developed for this study seeks to explain the relationship between service quality and customer satisfaction in the context of Umrah travel service. The framework includes six independent variables compliance, assurance, reliability, tangibility, empathy, and responsiveness each representing a critical dimension of the model. These variables are hypothesized to collectively and individually influence the dependent variable, customer satisfaction. Compliance is a central dimension in religious settings. In the context of Umrah travel, this refers to the extent to which a travel agency adheres to Islamic principles in its operations. This includes providing Sharia-compliant services, ensuring transparency in costs, and maintaining ethical standards expected by Muslim customers.

Assurance focuses on the ability of the agency's staff to instill confidence through knowledge, professionalism, and courtesy. Reliability examines the consistency and dependability of services, such as accurate scheduling and secure visa processing. Tangibility includes the physical facilities, brochures, and overall appearance of the travel office, which shape first impressions and signal professionalism to customers. Empathy reflects an agency's ability to understand and respond to customers' unique needs by offering personalized services and emotional support. Finally, responsiveness assesses how quickly and effectively an agency handles customer inquiries, complaints, and service requests.

These dimensions are interconnected and shape the customer's overall satisfaction with Umrah travel services. In this context, satisfaction is more than a measure of operational efficiency; it is also an emotional and spiritual response to how well the agency facilitates a religious journey. By examining

these relationships through quantitative analysis, this study aims to identify which dimensions most significantly impact satisfaction and where service improvements should be focused on. Thus, the conceptual framework provides both a theoretical and practical foundation for enhancing service quality in a way that respects and fulfils customers' religious expectations.
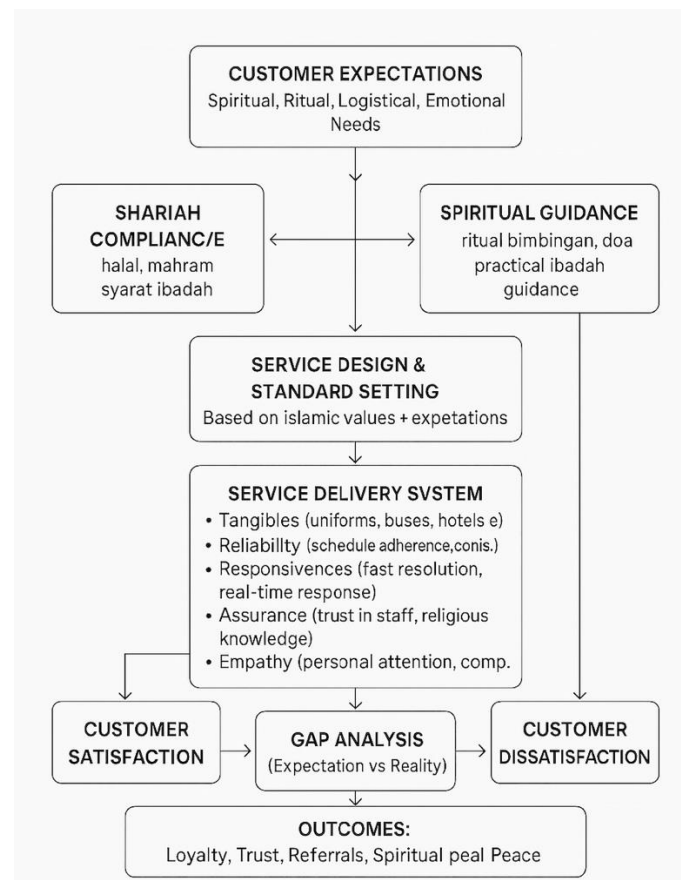

Figure 1. Conceptual Framework
Source: Constructed by Author

3. Methodology

This study aims to examine the quality of service provided by SS Umrah Travel and its impact on customer satisfaction, guided by the research objectives. This study employs the SERVQUAL method to assess service quality, uses the Customer Satisfaction Index (CSI) to gauge satisfaction levels, and applies multiple linear regression analysis to explore their relationship. This approach ensures a clear, logical, and reliable process from data gathering to final analysis and presentation. To achieve this, the performance of SS Umrah Travel was assessed based on service attributes categorized under five dimensions: reliability, tangibility, empathy, responsiveness, and compliance, as defined in the CARTER model developed by A. Othman and Owen (2001). The operational variables and corresponding measurement items for each dimension were developed by the author to reflect the specific context of SS Umrah Travel's service. Table 1 presents the items used to evaluate overall service performance.

This study adopts a sequential explanatory mixed methods approach, beginning with a quantitative analysis using surveys to evaluate service quality and customer satisfaction through the CARTER-based SERVQUAL model and the Customer Satisfaction Index (CSI). Multiple linear regression was used to explore the relationship between the service quality dimensions and satisfaction. To complement the findings, a focus group discussion (FGD) with SS Umrah's internal team was conducted, providing qualitative insights to identify root causes and inform practical business solutions for the company. This combined approach offers a deeper and more contextual understanding of the research problem and

supports the development of relevant implementation strategies.

Table 1. Operational variables used to measure the six dimensions

Dimension	Measurement items/service attributes
Reliability	Company delivers the services as promised without any errors, departure and return schedules go according to plan without unnecessary delays, the administrative process from registration to departure was smooth and transparent, umrah travel handles costumer complaints approximately and professionally, tour leader has a good knowledge of the trip the costumer is taking.
Tangibles	Office appearance and cleanliness, convenience of facilities in the service area for customers, availability of additional services such as flexible payment methods, the condition of the bus, hotel and accommodation provided on the trip is as promised, the uniforms, attributes, and appearance of the travel staff look neat and professional.
Empathy	The service from the travel and umrah staff is friendly and attentive, putting the interests of the congregation first, providing special services that take into account the specific needs of pilgrims, such as the elderly or disabled, provide attention in accordance with the services provided.
Responsiveness	Response to pilgrims' questions and concerns, initiative in responding to customer problems, speed and accuracy in providing services to pilgrims, provide the information needed by pilgrims in detail, speed and efficiency of booking and travel document services.
Compliance	Providing Umrah travel services and packages that are in accordance with Sharia law, provide usury-free payment options, and offers a profit-sharing-based partnership system in business cooperation.
Assurance	Responsible for safety and comfort during the trip, travel and umrah officers provide a sense of security in administrative and financial aspects, provide a clear and communicative flow of services and information, providing service guarantees that are in accordance with the explanation from the company, certifications held by the company and its staff in carrying out service operations.

Source: Developed by Author

3.1. Data Collection Method

Quantitative data were collected through structured questionnaires distributed to customers who had previously used SS Umrah Travel services. The questionnaire was based on the SERVQUAL framework and measured five core dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Responses were rated on a four-point Likert scale to avoid neutral bias. The collected data were analyzed using several tools: SERVQUAL to measure service quality gaps, the Customer Satisfaction Index (CSI) to assess overall satisfaction, multiple linear regression to examine the influence of each service quality dimension on satisfaction, and Importance-Performance Analysis (IPA) to identify service priorities needing improvement. Additionally, Quality Function Deployment (QFD) was used to translate key customer needs into actionable service improvements. Primary and secondary data were used, with primary data obtained directly from customer responses and secondary data gathered from relevant literature and company records. The operational definition of variables, comprising independent variables representing service quality dimensions and a dependent variable representing customer satisfaction, ensured that abstract concepts were translated into measurable indicators, allowing for a valid and reliable statistical analysis.

3.2. Data Analysis

3.2.1. Service Quality Analysis

This study uses the SERVQUAL model to evaluate the quality of SS Travel Umrah's services by measuring the gap between customer expectations and perceptions across five key dimensions: tangibility, reliability, responsiveness, assurance, and empathy. Each dimension was rated on a 1–4 Likert scale, and the service quality score (Q) was calculated using the formula $Q = P - E$, where P

represents perceived service and E represents expected service. A positive SERVQUAL score indicates that the service exceeds expectations, a score of zero indicates that expectations are met, and a negative score indicates service gaps that require improvement.

3.2.2. Importance-Performance Analysis

The Importance-Performance Analysis (IPA) matrix is a strategic tool that maps customer expectations (importance) against actual service performance (perception) to identify priority areas for improvement. The matrix consists of four quadrants: Quadrant I ("Keep Up the Good Work") includes high-importance, high-performance attributes that should be maintained; Quadrant II ("Possible Overkill") features low-importance, high-performance areas where resources may be excessive; Quadrant III ("Low Priority") reflects areas of low importance and low performance that require minimal attention; and Quadrant IV ("Concentrate Here") highlights high-importance, low-performance aspects that need immediate improvement. This analysis helps organizations to allocate resources effectively to enhance customer satisfaction.

3.2.3. Quality Function Deployment

Quality Function Deployment (QFD) was used in this study to align SS Umrah's services with customer needs by translating expectations into actionable service improvements through the House of Quality (Tanha et al.). Based on customer questionnaire results, key satisfaction attributes were identified and used to develop targeted solutions for enhancing service quality and fulfilling customer expectations.

4. Results and discussions

4.1. Result

This study surveyed 240 SS Umrah customers selected from a population of 1,350 using the Slovin formula. Most respondents were female (55%) and over 50 years old (34%), with the majority earning between IDR 5 and 10 million per month, indicating a middle-income and mature customer base. Personal referrals were the main service touchpoint (70%), followed by digital media (21%), suggesting a strong reliance on trust-based networks with increasing digital influence. Validity testing showed that all questionnaire items were valid ($r > 0.165$, sig. < 0.01), while reliability testing using Cronbach's alpha confirmed that all variables were reliable, with scores above 0.60. These results affirm that the survey tools used were accurate and consistent in measuring customer satisfaction and service quality. The multiple regression analysis revealed that 46.9% of the variation in customer satisfaction was explained by the six service quality dimensions: compliance, assurance, reliability, tangibility, empathy, and responsiveness. The model was statistically significant ($p < 0.001$). Empathy emerged as the only variable with a positive and significant effect, emphasizing the value of the empathy dimension of service in significantly enhancing satisfaction. Compliance, while significant, had a negative impact, suggesting that an overly rigid application of Shariah principles may reduce customer satisfaction if not delivered with empathy and clarity.

Table 2. Quality Dimension Gap Score

Variable	Importance	Performance	Gap Score
Total Compliance	3.64	3.55	-0.09
Total Assurance	3.81	3.62	-0.19
Total Reliability	3.78	3.61	-0.17
Total Tangibility	3.64	3.49	-0.15
Total Empathy	3.78	3.62	-0.16
Total Responsiveness	3.73	3.58	-0.15

Source: Developed by Author

Importance-Performance Analysis (IPA) revealed that all six service quality dimensions showed negative gaps. The largest gap was in assurance (-0.19). Compliance had the smallest gap (-0.09), indicating relatively better performance in Sharia adherence for Islamic banks.

To support the quantitative findings, a Focus Group Discussion (FGD) was held with six key divisions

from SS Umrah: the director, customer service, marketing, production, and field coordination teams. The session aimed to explore the root causes of service gaps within the CARTER dimensions and validate improvement strategies. The FGD focused on three priority areas identified through the importance-performance analysis and involved an open discussion following a presentation of the data. The FGD focused on three key CARTER dimensions—assurance, empathy, and tangibility— which were identified as priority areas for improvement. Participants agreed that while compliance and guidance are important, they did not significantly influence customer satisfaction and should be maintained at the current standards. The sessions involved identifying root causes, brainstorming solutions, and building consensus. Additionally, one open-ended question in the survey allowed respondents to provide qualitative feedback and critiques of SS Umroh's overall service, enriching the quantitative findings.

4.2. Discussion
4.2.1. Business Solution
This study used Importance-Performance Analysis (IPA) and the Double Diamond design thinking framework to identify and prioritize service quality improvements at SS Umrah. Among the six CARTER dimensions, three were found to be the most critical to improving customer satisfaction: assurance, tangibility, and empathy. Assurance had the largest gap (-0.19), reflecting customer concerns regarding the mismatch between promised and delivered services. Tangibility had the largest individual gap (-0.28), especially in relation to transportation and accommodation. Empathy was also highlighted, for its highest significance in enhancing customer satisfaction particularly in serving elderly and disabled pilgrims. Although dimensions such as reliability and compliance were not top priorities, they still contributed to the overall service perception. The combination of quantitative data, qualitative FGD insights, and customer expectations underscores the urgency of targeted improvements in these key areas to enhance satisfaction and competitiveness in the Umrah travel market (Martilla & James, 1977).

The findings and Forum Group discussions generated strategic recommendations for improving the service quality of SS Umrah. Solutions were selected from a pool of alternative solutions that answered the research objective, focusing on the three priority dimensions: assurance, tangibility, and empathy. For assurance, two key areas are targeted: (1) ensuring service delivery aligns with promised information by creating and socializing SOPs, conducting regular service training, and establishing a feedback system, and (2) improving staff professionalism through certifications, seminars, and partnerships with certification bodies. For tangibility, the goal is to ensure comfort and service consistency by partnering with trusted vendors, performing regular audits, and using facility-monitoring checklists. Lastly, for empathy, the focus is on inclusive services for elderly and disabled pilgrims by providing accessible facilities, training staff on special needs, and implementing a priority-service system. These actions aim to close service gaps and enhance overall customer satisfaction.

4.2.2. Literature-based Comparative Analysis
This study supports and extends the findings of previous research on Islamic service quality. The significant positive relationship between empathy and customer satisfaction aligns with the results of B. A. Othman et al. (2021), who emphasized empathy and assurance as key drivers of satisfaction in Malaysia's Umrah travel services. Similarly, Khan and Fasih (2014) found empathy to be one of the most influential dimensions in Islamic banking, reinforcing its centrality in faith-based service delivery. The negative impact of compliance on satisfaction, however, contrasts with earlier findings by A. Othman and Owen (2001), who proposed compliance as an essential added dimension for religious services. This divergence may be explained by differences in implementation, where an overly rigid or bureaucratic application of Shariah principles may alienate customers, especially if not accompanied by clear communication and emotional sensitivity.

This echoes Subhan et al. (2023), who argued that while Islamic compliance is critical, it must be balanced with trust and user-friendly experiences. Moreover, the finding that assurance and tangibility showed large gaps yet lacked statistical significance in the regression mirrors the results of Janahi and Al Mubarak (2017), who noted that customer perceptions may not always directly translate into satisfaction metrics, especially when expectations are culturally shaped. This highlights the need to use

both perception-based tools (such as IPA) and statistical models to comprehensively understand the customer experience. Empirically, this study adds nuance to the literature by showing that in the context of Umrah, religious compliance must be carefully integrated with emotional and practical considerations. This supports the dual-value framework of Nanggong, Hiola, and Pakaya (2022), who emphasized that both technical (compliance) and functional (interactional) qualities must be optimized.

4.2.3. Implementation Plan

The improvement strategy for Quadrant IV attributes involves a structured action plan focusing on assurance, tangibility, and empathy, aligned with SS Umrah's quarterly schedule. Each dimension includes clear objectives, specific tasks, responsible teams, and measurable KPIs to ensure effective implementation of the plan. For assurance, the plan involves developing detailed SOPs that clearly communicate service details (e.g., hotel facilities, food menus, distance to mosques) and set realistic customer expectations, including what requests are or are not included. In parallel, the HR development team will handle professional staff certification in collaboration with recognized bodies, aiming for 90% certified frontliners by Q4, with ongoing training embedded in recruitment processes. For tangibility, the procurement and inventory division assesses accommodation quality before trips, while the production team reviews vendor contracts. These efforts began in Q2 and continued, with a KPI of 100% updated vendor agreements and a noticeable reduction in major complaints related to accommodation and transportation. For empathy, especially in serving elderly and disabled pilgrims, SS Umrah plans to implement inclusive service measures in Q3 and Q4. This includes providing accessible infrastructure (wheelchairs, special rooms, and transportation), staff training on special needs, and a priority queue system. The KPI targets are the full availability of inclusive facilities, over 80% of staff trained, and a satisfaction score above 85%. These initiatives are designed to be implemented in parallel, with task forces assigned to each dimension to ensure that service quality gaps are addressed systematically and sustainably.

5. Conclusions

This study assessed SS Umroh's service quality and its effect on customer satisfaction using the SERVQUAL and CARTER frameworks. The results showed service gaps across all dimensions, with assurance having the largest gap and empathy being the most influential factor for satisfaction. Notably, tangibility issues, especially accommodation, also showed a critical gap. Shariah compliance had a significant negative impact when applied too rigidly, suggesting the need for a more customer-friendly approach to Islamic banking. Although some dimensions, such as assurance and reliability, were not statistically significant in the regression, they were highlighted in the Importance-Performance Analysis (IPA) as areas of concern, supporting the need to use both perception-based and statistical tools. Key improvement strategies were proposed: SOP creation and feedback systems for assurance, vendor quality control for tangibility, and inclusive service upgrades for enhancing empathy.

The recommendations are as follows:
1. Applying Quality Function Deployment (QFD) to align improvements with internal capacity and customer needs.
2. Using SEM-PLS for future studies to explore deeper causal relationships is recommended.
3. Focusing on IPA Quadrants III and IV for service improvement priorities.

In the long term, sustained improvement in service quality dimensions is essential for competitiveness and for building customer trust. This involves continuous staff training, digital service upgrades and real-time feedback integration. By committing to ongoing enhancement and adaptation, SS Umroh can strengthen customer loyalty and maintain a strong position in the Umrah travel industry.

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