

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 using the SERVQUAL model extended with the CARTER framework.

Research methodology: Employing a quantitative approach and survey method, the research involved 240 respondents who had used SS Umroh services.

Results: The findings reveal negative gaps in all service quality dimensions, with assurance having the largest gap, followed by Reliability and Tangibility. Regression analysis showed that empathy had a significant positive influence on customer satisfaction, while rigid implementation of compliance had a negative effect. Based on these findings, three priority dimensions for improvement were identified: Assurance, Empathy, and Tangibility. Recommended strategies include staff training, SOP development, accessibility enhancement, and performance monitoring systems. The implementation plan adopts the Plan–Do–Check–Act (PDCA) cycle to ensure continuous improvement in SS Umroh’s service quality.

Keywords: *Service quality, customer satisfaction, SERVQUAL, CARTER, 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 Hajj. As of 2024, the number of Indonesian Umrah pilgrims reached 1.46 million (Ministry of Religious Affairs, 2025). BPS data (2022) show 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 their 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 (Bareksa, 2020). This issue highlights the risks faced by pilgrims when selecting service providers, emphasizing the need for higher service standards and stricter regulatory enforcement. Although strict regulatory frameworks

are in place, they do not fully guarantee that pilgrims will not encounter problems caused by substandard PPIU services.

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

Empirical studies show that a well-planned marketing strategy, including after-sales service, enhances customer trust and attachment (B. Othman, Harun, Rashid, & Ali, 2019; 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 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 et al., 2019). The Umrah travel industry in Malaysia provides further insights 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 the agents' expertise and familiarity with the industry (B. Othman et al., 2019). This underscores the importance of service quality in shaping customer experiences. 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 competitors, and ensure long-term sustainability in the industry.

2. Literature review

Service quality has long been recognized as a critical determinant of customer satisfaction and organizational success. According to 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, identifying 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 the care shown to customers. Research consistently shows that attention to these dimensions can lead to higher satisfaction levels, customer loyalty, and competitive advantage in service industries.

However, service industries often face unique challenges related to the consistency of delivery. 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 actually receive. This gap is especially common in settings that are labour-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.

The SERVQUAL model, although foundational, 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 from usury. This modification is particularly relevant in Islamic finance, religious tourism, and Umrah services, where customers expect not only technical

excellence but also ethical and religious integrity in service delivery. The CARTER framework, therefore, 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 quality of service. Compliance ensures that services meet religious obligations, increasing the trust of Muslim customers. Assurance relates to the knowledge, courtesy, and professionalism of staff, which helps build customer confidence. Reliability is about the organization's ability to deliver promised services accurately and dependably. Tangibility focuses on physical facilities, equipment, and the appearance of personnel. Empathy captures the degree to which service providers offer personalized attention and care. Lastly, responsiveness is the willingness and ability of employees to provide timely and efficient service. Together, these dimensions offer a holistic view of service quality in Islamic service settings.

Customer satisfaction is also 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 expected and actual service outcomes. When actual performance exceeds expectations, positive disconfirmation occurs, leading to higher satisfaction. Conversely, if performance falls short of expectations, negative disconfirmation results in dissatisfaction. Although EDT is widely used in consumer behaviour 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 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 ratings. 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 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 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 sector.

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 services. The framework includes six independent variables—compliance, assurance, reliability, tangibility, empathy, and responsiveness—each representing a critical dimension of the CARTER model. These variables are hypothesized to collectively and individually influence the dependent variable: customer satisfaction.

Compliance is a central dimension in religious service settings. In the context of Umrah travel, it refers to the extent to which the travel agency adheres to Islamic principles in its operations. This includes providing Sharia-compliant services, ensuring transparency in costs, and maintaining the ethical standards expected by Muslim customers. Assurance focuses on the ability of the agency's

staff to instil 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. Empathy reflects the agency's ability to understand and respond to customers' unique needs, offering personalized service and emotional support. Lastly, responsiveness assesses how quickly and effectively the agency handles customer inquiries, complaints, and service requests.

These dimensions are interconnected and together shape the customer's overall satisfaction with Umrah travel services. Satisfaction in this context 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. The conceptual framework thus provides both a theoretical and practical foundation for enhancing service quality in a way that respects and fulfils the religious expectations of customers.

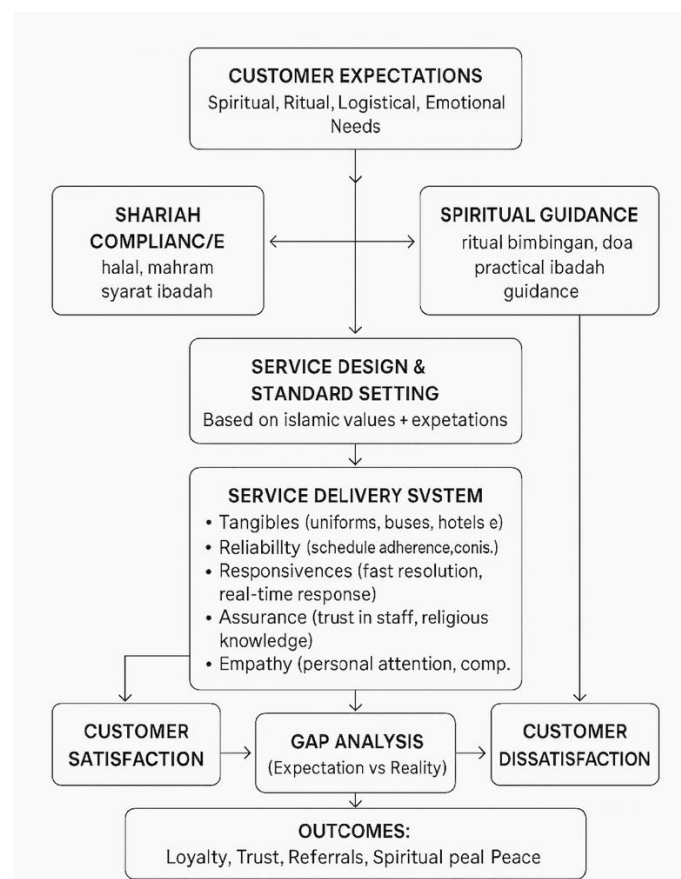


Figure 1. Conceptual Framework
Source: Constructed by Author

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. Referencing Saunders, Lewis, and Thornhill (2019) research design framework, 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 services. Table 1 presents these items, which were used to evaluate the overall service performance.

This study adopts a sequential explanatory mixed methods approach, beginning with 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 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. This combined approach offers a deeper, 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 was collected through structured questionnaires distributed to customers who had previously used SS Umrah Travel services. The questionnaire was based on the SERVQUAL framework, measuring five core dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Responses were rated using a four-point Likert scale to avoid neutral bias. The data collected was 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. Both 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 valid and reliable statistical analysis.

3.2. Data Analysis

Service Quality Analysis

This study uses the SERVQUAL model to evaluate the quality of SS Travel Umroh's services by

measuring the gap between customer expectations and perceptions across five key dimensions: tangibility, reliability, responsiveness, assurance, and empathy. Each dimension is rated on a 1–4 Likert scale, and the service quality score (Q) is 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 means expectations are met, and a negative score highlights service gaps that require improvement.

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 allocate resources effectively to enhance customer satisfaction.

Quality Function Deployment

Quality Function Deployment (QFD) is 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 (HOQ). Based on customer questionnaire results, key satisfaction attributes are identified and used to develop targeted solutions for enhancing service quality and fulfilling customer expectations.

4. Results and discussions

This study surveyed 240 SS Umroh 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 5–10 million per month, indicating a middle-income, 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 growing 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 all variables were reliable, with scores above 0.60. These results affirm that the survey tools used were both accurate and consistent for measuring customer satisfaction and service quality.

The multiple regression analysis revealed that 46.9% of the variation in customer satisfaction is explained by the six service quality dimensions, compliance, assurance, reliability, tangibility, empathy, and responsiveness. The model is statistically significant ($p < 0.001$). Empathy emerged as the only variable with a positive and significant effect, emphasizing the value of empathy dimension service in significantly enhancing satisfaction. Compliance, while significant, had a negative impact, suggesting that 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

The 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.

Forum Group Discussion

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 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—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 current standards. The session 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 on SS Umroh's overall service, enriching the quantitative findings.

4.1 Discussion

4.1.1 Business Solution

This study used the 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 most critical to improving customer satisfaction: assurance, tangibility, and empathy. Assurance had the largest gap (-0.19), reflecting customer concerns about the mismatch between promised and delivered services. Tangibility had the largest individual gap (-0.28), especially related to transportation and accommodation. Empathy was also highlighted, for its highest significance in enhancing customer satisfaction particularly in serving elderly and disabled pilgrims. While dimensions like reliability and compliance were not top priorities, they still contribute to overall service perception. The combination of quantitative data, qualitative FGD insights, and customer expectations underlines the urgency of targeted improvements in these key areas to enhance satisfaction and competitiveness in the Umrah travel market (Martilla & James, 1977).

Findings and Forum Group discussion generate strategic recommendations for improving SS Umrah's service quality. Solution was selected from pool of alternative solution that answer 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.

4.1.2 Literature-based Comparative Analysis

This study supports and extends findings from previous research on Islamic service quality. The significant positive relationship between empathy and customer satisfaction aligns with results from 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) also found empathy to be one of the most influential dimensions in Islamic banking contexts, 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. The divergence may be explained by differences in implementation—where 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 argue 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 results by 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 (like IPA) and statistical models to capture a comprehensive understanding of customer experience.

Empirically, this study adds nuance to the literature by showing that in the Umrah context, religious compliance must be carefully integrated with emotional and practical considerations. This supports the dual-value framework of Gronroos (2007), who emphasized that both technical (compliance) and functional (interactional) qualities must be optimized together.

4.1.3 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. 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 aren't 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 will assess accommodation quality before trips, while the production team reviews vendor contracts. These efforts begin in Q2 and continue forward, with a KPI of 100% updated vendor agreements and a noticeable reduction in major complaints related to accommodation and transport. For **empathy**, especially in serving elderly and disabled pilgrims, SS Umrah will implement inclusive service measures in Q3–Q4. This includes providing accessible infrastructure (wheelchairs, special rooms, transportation), staff training on special needs, and a priority queue system. The KPI targets are 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, ensuring that service quality gaps are addressed systematically and sustainably.

5. Conclusions

This research assessed SS Umroh's service quality and its effect on customer satisfaction using SERVQUAL and CARTER frameworks. 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. Although some dimensions like 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 empathy. **Recommendations** include:

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.
3. Focusing on IPA Quadrant III and IV for service improvement priorities.

In the long term, sustained improvement in service quality dimensions is essential for competitiveness and 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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