

MAPPING IDEA & LITERATURE FORMAT | RESEARCH ARTICLE

The Effect of Service Quality and Package Prices on Customer Loyalty Through Umrah Pilgrim Satisfaction as an Intervening Variable at Anhatour & Travel

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ABSTRACT

This study employed a quantitative approach with a causal research design. The study population consisted of 1,894 pilgrims, from which a sample of 95 respondents was selected using purposive sampling. Data were collected through questionnaires using a Likert scale and analyzed using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method. The results show that service quality and package prices have a positive and significant effect on pilgrim satisfaction. Service quality, package prices, and pilgrim satisfaction were also found to have positive and significant effects on pilgrim loyalty. Furthermore, pilgrim satisfaction positively and significantly mediates the effects of both service quality and package prices on pilgrim loyalty. These findings confirm that pilgrim loyalty is built through the synergy of superior service quality, value-based price perceptions, and satisfaction resulting from the fulfillment of pilgrims' expectations. This study strengthens Expectation Confirmation Theory by demonstrating that the congruence between expectations and service experiences serves as a key mechanism in building pilgrim satisfaction and loyalty. Practically, the findings provide implications for Umrah travel service providers to develop service strategies oriented toward quality, competitive pricing, and pilgrim experience in order to foster loyalty and achieve sustainable competitive advantage.

Keywords: Service Quality, Package Prices, Pilgrim Satisfaction, Pilgrim Loyalty.

I. Introduction

The tourism and travel industry in Indonesia has experienced significant growth, driven by increasing public mobility, advances in digital technology, and increasingly dynamic changes in consumer behavior. In this context, travel service companies face increasingly intense competition as the number of travel agencies in Indonesia continues to grow. The increasingly competitive nature of the travel and tour industry requires every business actor to develop a competitive advantage that is difficult for competitors to imitate. The rapid development of the travel, tourism, and tour industry in the digital era has also affected the Umrah travel sector as part of the religious travel service industry. Umrah is a form of religious worship that holds significant spiritual value for Muslims. The increasing awareness and interest of Indonesian society in performing Umrah have contributed to the growth and proliferation of Umrah travel agencies throughout Indonesia. This condition has intensified competition among Umrah travel service providers, particularly in terms of service



quality, package prices, and service innovations offered to pilgrims. The increasing waiting period for the Hajj, which can extend for decades, has also contributed to a shift in public interest toward performing Umrah as an alternative means of fulfilling spiritual obligations. This situation has further stimulated the growth of Umrah travel agencies (PPIU), making competition within the travel service industry increasingly intense. Based on the latest data from the Ministry of Hajj and Umrah, approximately 3,608 officially registered PPIUs (Umrah Pilgrimage Travel Organizers) operated throughout Indonesia as of 2025. This substantial number indicates that the Umrah industry in Indonesia has considerable market potential and a high level of competition. Indonesia's large Muslim population, which accounts for approximately 87% of the national population, represents an important factor contributing to the potential demand for Umrah services. The large number of PPIUs nationwide also reflects the high demand and competitive dynamics within the Umrah travel industry. Nevertheless, the distribution of PPIUs across Indonesia is not evenly distributed.

Most PPIUs are concentrated in regions with relatively high economic activity and large Muslim populations, particularly on the island of Java. This uneven distribution has implications for differences in access to Umrah services across regions, particularly in eastern Indonesia and, specifically, South Sulawesi. South Sulawesi has approximately 150 active and registered PPIUs based on the latest data from the Ministry of Hajj and Umrah of South Sulawesi. Although the number of Umrah Pilgrimage Travel Organizers (PPIUs) in South Sulawesi is relatively smaller than in other regions of Indonesia, this does not necessarily indicate a low level of competition. The substantial market potential in the region, supported by a predominantly Muslim population and a high level of interest in performing Umrah, has attracted PPIUs from outside the region, particularly those based on the island of Java and other major cities, to enter the South Sulawesi market. Many of these PPIUs have expanded through cross-regional marketing strategies, including establishing branch offices, developing agent networks, and directly marketing their services to prospective pilgrims in the region. In an increasingly competitive Umrah travel industry, pilgrim loyalty is an important factor in the sustainability and success of service providers. Repeat visits and recommendations from pilgrims to other prospective customers can indicate that pilgrims are satisfied with the services they have received and perceive the travel agency's services as providing adequate value and quality. Therefore, maintaining pilgrim loyalty is an important consideration for Umrah travel providers. Customer loyalty can be reflected in a customer's commitment to continue using a particular brand or service and to maintain a relationship with the service provider. In the context of Umrah travel services, loyalty can be reflected through repeat use of services and recommendations to others. Amid the growing number of alternative travel service providers offering relatively similar packages, Umrah travel agencies need to provide more than affordable prices. The quality of services provided throughout the pilgrim's journey, beginning with registration, religious guidance, departure, the implementation of worship in the Holy Land, and the return journey, can contribute to the overall experience of pilgrims.

Pilgrims who receive services that meet or exceed their expectations may develop greater confidence in using the same travel agency again and recommending its services to others. Consequently, customer loyalty represents an important strategic asset for Umrah travel providers. Loyal pilgrims may contribute to repeat purchases and positive word-of-mouth recommendations, while their willingness to remain with the same service provider may reduce the impact of competition from alternative providers. Therefore, maintaining loyalty through service quality and competitive package prices is an important issue that needs to be considered in the Umrah travel industry. Service quality is one of the important factors that can shape the experience of pilgrims and contribute to their satisfaction and loyalty. In the context of Umrah travel services, service quality encompasses various aspects of the service experience, including the reliability of schedules, accommodation facilities, transportation, administrative services, and the quality of religious guidance provided by the muthawwif. Since Umrah services involve direct experiences throughout the pilgrimage process, the consistency and reliability of service delivery are important considerations for pilgrims. High-quality service can provide pilgrims with a sense of security, comfort, and confidence during their journey and while performing worship in the Holy Land. Conversely, service that does not meet pilgrims' expectations may create dissatisfaction and reduce their willingness to reuse the same travel service provider.

Therefore, service quality needs to be continuously evaluated and improved to ensure that the services provided remain consistent with the expectations and needs of pilgrims. In addition to service quality, package prices also play an important role in the decision-making process of prospective pilgrims. Price represents the financial sacrifice made by consumers to obtain a particular product or service. In the Umrah travel industry, package prices generally consist of various components, including airfare, accommodation, transportation, meals, administrative services, and religious guidance. Therefore, the price offered by a travel agency needs to reflect the value and facilities received by pilgrims. In a market that is increasingly sensitive to price, Umrah travel providers face the challenge of determining prices that are competitive while remaining consistent with the quality of services and facilities provided. A discrepancy between the price paid and the facilities or services received may lead to dissatisfaction among pilgrims and negatively affect their perception of the travel agency. Airfare, which constitutes one of the largest components of Umrah package costs, can also create challenges for travel providers because fluctuations in airfare may affect the overall price of the package. Even relatively small changes in airfare can have a significant impact on the total package price offered to pilgrims.

Therefore, the relationship between package prices and the value perceived by pilgrims is an important consideration for Umrah travel providers. Competitive pricing alone may not be sufficient if the services and facilities provided do not correspond to the price paid. Conversely, a relatively higher price may still be acceptable when pilgrims perceive that the services, facilities, and overall experience they receive provide commensurate value. Pilgrim satisfaction is closely related to the extent to which the services and experiences received correspond to their expectations. Satisfaction can arise when the services provided meet or exceed the expectations of pilgrims regarding service quality, package prices, facilities, and the overall pilgrimage experience. In the context of Umrah travel, satisfaction is therefore an important element connecting the service experience with pilgrims' willingness to continue using the same travel provider. The fulfillment of pilgrims' expectations through quality services and appropriate package prices can create positive experiences that encourage pilgrims to maintain their relationship with the travel agency. Conversely, dissatisfaction arising from inadequate service quality, inappropriate facilities, or prices that are perceived as disproportionate to the value received may reduce the likelihood of repeat use and recommendations. Therefore, pilgrim satisfaction is an important aspect to consider in efforts to establish and maintain loyalty. Anhatour & Travel, one of the officially registered Umrah Pilgrimage Travel Organizers (PPIU), was established in 2019 and is headquartered at Jalan Abdullah Daeng Sirua No. 1C, Makassar. The company faces significant challenges in maintaining its market share amid economic fluctuations and intense price competition among travel agencies. Although Anhatour & Travel strives to provide quality services, continuous evaluation is necessary to maintain and improve pilgrim satisfaction. Feedback concerning package prices and facilities, as well as changes in the number of pilgrims during certain periods, indicate the need for further evaluation of the factors that contribute to pilgrim loyalty. The following table presents the number of Anhatour & Travel pilgrims over the past three years.

Table 1. Number of Anhatour & Travel Pilgrims, 2023–2025

Year	Number of Pilgrims
2023	479
2024	680
2025	735
Total	1.894

Based on Table 1, the number of pilgrims increased over the past three years, particularly from 2023 to 2024, when the number of pilgrims increased by approximately 29.55%. Meanwhile, in 2025, the number of pilgrims increased by 7.48%. The increase in the number of pilgrims in 2024 was attributed to the launch of a highly affordable package at the beginning of the year, which resulted in a substantial increase in the number of pilgrims. Meanwhile, the increase in the number of pilgrims in 2025 was associated with a larger

number of repeat pilgrims who returned to perform Umrah with Anhatour & Travel, as well as previous pilgrims who invited others to use the services of Anhatour & Travel. The following table presents data on pilgrims who performed Umrah repeatedly through Anhatour & Travel during 2023–2025.

Table 2. Number of Visits by Anhatour Pilgrims

No.	Number of Umrah Visits	2023	2024	2025
1	1 Umrah Visit	454	610	682
2	2 Umrah Visits	15	40	33
3	3 Umrah Visits	12	25	20

Based on Table 2, the percentage of repeat pilgrims was 5.95% in 2023, 10.6% in 2024, and 7.77% in 2025. Based on the discussion above, the researcher is interested in conducting a scientific study on how service quality and price influence loyalty by positioning satisfaction as the primary mediating mechanism. Therefore, this study is entitled: “Analysis of Service Quality and Package Prices on Customer Loyalty Through Umrah Pilgrim Satisfaction as an Intervening Variable at Anhatour & Travel.”.

II. Literature Review and Hypothesis Development

2.1. Theoretical Foundation

According to Oliver (1988), Expectation Confirmation Theory (ECT) explains how customer satisfaction is formed through a comparison between initial expectations and actual performance after using a product or service. Before using a service, customers form expectations regarding the quality they will receive. After experiencing the service, they compare their initial expectations with the perceived performance. This comparison results in three possible outcomes: (1) positive confirmation, when perceived performance exceeds expectations, resulting in higher satisfaction; (2) confirmation, when performance meets expectations, resulting in satisfaction; and (3) negative confirmation or disconfirmation, when performance falls below expectations, resulting in dissatisfaction. In the context of Umrah travel services, customers' expectations may include service quality, facility comfort, and the perceived fairness of the price relative to the services provided. When the services meet or exceed these expectations, customers are likely to experience satisfaction. Conversely, when the services fail to meet expectations, dissatisfaction may occur. ECT further suggests that satisfaction influences subsequent behavioral intentions, such as the intention to reuse the same service and recommend it to others. Therefore, satisfaction can serve as a mediating variable linking service quality and price to customer loyalty. In this study, ECT provides the theoretical foundation for explaining the relationship between service quality, price, customer satisfaction, and loyalty. The theory suggests that a higher level of consistency between customer expectations and perceived service performance is associated with higher levels of satisfaction and, consequently, stronger customer loyalty.

2.2. Service Quality

Service quality refers to a company's ability to provide services that meet or exceed customer expectations. Kotler (2021) defines service quality as the overall characteristics of a product or service that determine its ability to satisfy customers' needs and wants. Parasuraman et al. (1988) explain that service quality is a customer evaluation formed by comparing expectations with perceptions of the service performance received. According to Parasuraman (1991), service quality consists of five dimensions: tangibles, which include physical facilities, equipment, and employee appearance; reliability, which refers to the ability to provide accurate and dependable services; responsiveness, which reflects employees' willingness to assist customers and provide prompt service; assurance, which includes employees' knowledge, courtesy, and

ability to inspire customer trust and confidence; and empathy, which refers to the individualized attention and concern provided to customers.

2.3. Price

Price refers to the amount of money or value that consumers must pay to obtain a product or service. According to Kotler (2016), price is the amount of money charged for a product or service or the value exchanged by customers to obtain its benefits. Marpaung et al. (2021) state that price is an important factor influencing consumers' decisions to purchase goods or services offered by a company. Price can be measured through five indicators: price affordability, which refers to whether the package price is affordable for pilgrims; price-service quality congruence, which reflects whether the price is proportional to the quality of services received; value for money, which indicates whether the benefits obtained are commensurate with the price paid; price competitiveness, which refers to the competitiveness of the package price compared with other travel providers; and price transparency, which reflects the clarity and completeness of information regarding the costs charged (Kotler, 2016).

2.4. Satisfaction

Satisfaction refers to the level of a person's feelings after comparing the perceived performance of a product or service with their expectations. Agus et al. (2026) define satisfaction as the level of customer feelings resulting from a comparison between expectations and the actual performance of the products or services received. Similarly, Tjiptono (2019) defines customer satisfaction as the level of satisfaction experienced after comparing perceived performance with expectations. Satisfaction can be measured through four indicators: overall service satisfaction, which refers to customers' overall assessment of the services received; expectation fulfillment, which reflects the extent to which the services meet customers' initial expectations; facility satisfaction, which refers to customers' satisfaction with the comfort and adequacy of the facilities provided; and price satisfaction, which indicates whether the cost paid is perceived as commensurate with the benefits received (Tjiptono, 2019).

2.5. Customer Loyalty

Customer loyalty refers to a strong commitment to consistently repurchase or reuse a preferred product or service in the future. Kotler (2016) defines customer loyalty as a strong commitment to repurchase or reuse a preferred product or service despite situational factors and competitors' marketing efforts that may influence purchasing behavior. Sari (2024) emphasizes that customer loyalty is important for business sustainability because loyal customers can support business growth through repeat purchases, recommendations, and continued use of the same service. In the context of Umrah travel services, customer loyalty can be measured through repeat purchase intention, which refers to pilgrims' willingness to reuse the same travel service; word-of-mouth recommendation, which reflects their willingness to recommend the service to others; price insensitivity, which indicates their willingness to remain with the same provider despite price increases; and positive attitude, which reflects positive perceptions and feelings toward the travel provider (Kotler, 2016). Sari (2024) further describes loyalty through the dimensions of say positive, referring to speaking positively about the service; recommend, referring to recommending the service to others; and continue, referring to the intention to continue using the same service provider.

2.6. Hypothesis Development

a. The Effect of Service Quality on Pilgrim Satisfaction

Service quality is a fundamental factor shaping pilgrims' perceptions. Based on Expectation Disconfirmation Theory, when service performance meets or exceeds pilgrims' expectations, it leads to greater pilgrim satisfaction (Z). Saimona (2024) found that service quality has a significant effect on Umrah pilgrim satisfaction. Similarly, Abbas (2024) showed that Islamic service quality, facilities, and operational services significantly affect Umrah pilgrim satisfaction.

H1 : Service Quality has a positive and significant effect on Pilgrim Satisfaction at Anhatour & Travel.

b. The Effect of Package Prices on Pilgrim Satisfaction

Package prices are perceived not only as a cost but also as an indicator of the quality of services to be received. Reasonable and transparent package prices can increase pilgrim satisfaction. Tarigan and Kurniawan (2024) found that fair price perceptions that are commensurate with service quality significantly affect Umrah pilgrim satisfaction.

H2 : Package Prices have a positive and significant effect on Pilgrim Satisfaction at Anhatour & Travel.

c. The Effect of Service Quality on Pilgrim Loyalty

Service quality can strengthen pilgrims' positive experiences and encourage their continued relationship with a travel agency. Satisfied pilgrims are more likely to develop a psychological attachment to the agency, which can lead to pilgrim loyalty (Y), reflected in the intention to reuse Anhatour's services and willingness to recommend them to others through positive word of mouth.

H3 : Service Quality has a positive and significant effect on Pilgrim Loyalty at Anhatour & Travel.

d. The Effect of Package Prices on Pilgrim Loyalty

Package prices can affect pilgrim loyalty by shaping satisfaction and perceived value. When pilgrims perceive the price as fair and commensurate with the benefits received, they are more likely to reuse the service and recommend it to others. Reasonable and attractive package prices can therefore enhance satisfaction and encourage long-term loyalty.

H4 : Package Prices have a positive and significant effect on Pilgrim Loyalty at Anhatour & Travel.

e. The Effect of Pilgrim Satisfaction on Pilgrim Loyalty

Pilgrim satisfaction has a positive effect on loyalty. Higher satisfaction increases the likelihood that pilgrims will continue using the same travel agency. When their expectations are met or exceeded, pilgrims are more likely to repurchase services and less likely to switch to competitors.

H5 : Pilgrim Satisfaction has a positive and significant effect on Pilgrim Loyalty at Anhatour & Travel.

f. The Effect of Service Quality on Pilgrim Loyalty Through Satisfaction

Service quality can affect pilgrim loyalty both directly and indirectly through satisfaction. Positive service experiences increase satisfaction, which in turn encourages loyal behavior and strengthens pilgrims' intention to continue using the travel agency.

H6 : Service Quality has a positive and significant effect on Pilgrim Loyalty through Pilgrim Satisfaction at Anhatour & Travel.

g. The Effect of Package Prices on Pilgrim Loyalty Through Satisfaction

Package prices influence satisfaction when pilgrims perceive the price as fair and commensurate with the benefits received. When pilgrims are satisfied with the price, they are more likely to reuse the service and less likely to switch to competitors. Thus, appropriate package prices can enhance satisfaction, which subsequently strengthens pilgrim loyalty.

H7 : Package Prices have a positive and significant effect on Pilgrim Loyalty through Pilgrim Satisfaction at Anhatour & Travel.

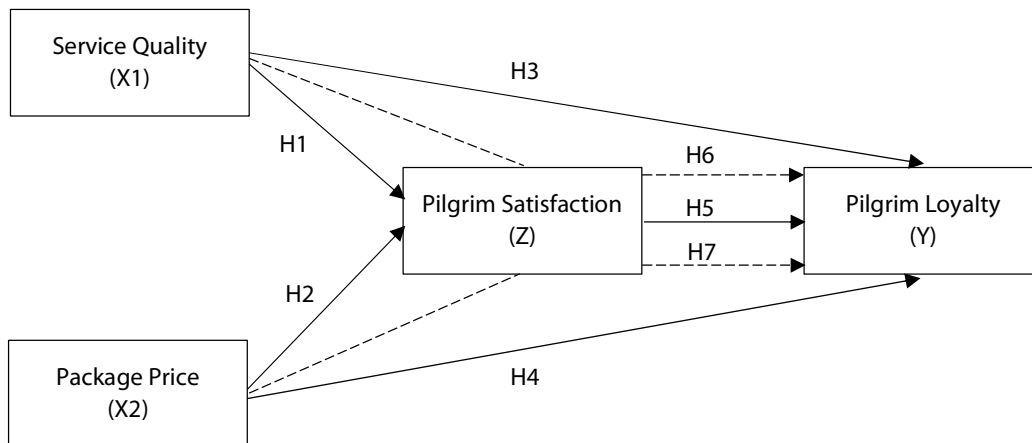


Figure 1. Conceptual Framework

III. Research Method

3.1. Research Design and Approach

This study employs a quantitative approach with a causal associative research design. The study uses a survey method to analyze relevant facts and data in order to address the research problem, namely the effects of service quality and package prices on pilgrim loyalty through pilgrim satisfaction as an intervening variable. The study aims to examine the causal relationships between Service Quality (X1) and Package Prices (X2) and Pilgrim Loyalty (Y) through Pilgrim Satisfaction (Z).

3.2. Types and Sources of Data

This study uses quantitative data in the form of numerical data obtained from respondents' answers to the questions and statements provided in the questionnaire. The data sources consist of primary and secondary data. Primary data are obtained directly from respondents through questionnaires, particularly data from repeat pilgrims. Meanwhile, secondary data are obtained indirectly from various sources, including books, articles, and academic journals, which are used to support the research and provide relevant theoretical and empirical information.

3.3. Data Collection Techniques

Data were collected using personally administered questionnaires containing closed-ended questions and statements, allowing respondents to select one of the available answers (Sugiyono, 2018). The questionnaire items were measured using a five-point Likert scale to assess respondents' opinions, attitudes, perceptions, and responses to the statements provided. The response categories were Strongly Agree (SA) =

5, Agree (A) = 4, Neutral (N) = 3, Disagree (D) = 2, and Strongly Disagree (SD) = 1. If necessary, interviews were also conducted to supplement and strengthen the questionnaire findings as primary data.

3.4. Population, Sample, and Sampling Technique

a. Population

The population refers to the entire group of individuals or elements that share specific characteristics and are relevant to the research. The population of this study consists of 1,894 Anhatour & Travel pilgrims.

b. Sample and Sampling Technique

A sample is a subset of the population selected to represent its characteristics. This study uses a purposive sampling technique. According to Sugiyono (2018), purposive sampling is a sampling technique based on specific criteria determined by the researcher. The respondents were selected from Anhatour & Travel pilgrims who had performed Umrah at least twice, comprising 145 repeat pilgrims. The sample size was determined using the Slovin formula to obtain a representative sample from the population:

$$n = \frac{N}{[1 + N(e)^2]}$$

Where:

- n = sample size
- N = population size
- e = margin of error

With a population of 1,894 pilgrims and a 10% margin of error, the calculation is:

$$n = \frac{1,894}{[1 + 1,894(0.10)^2]} = 94.98$$

The result is rounded to 95 respondents. Therefore, the sample consists of 95 respondents, selected according to the predetermined purposive sampling criteria, namely pilgrims who have performed Umrah repeatedly through Anhatour & Travel.

3.5. Research Location and Period

The research and data collection were conducted at the Anhatour & Travel office in Makassar City. The research was conducted in May 2026 and continued until the required data from the predetermined sample of respondents were obtained.

3.6. Data Analysis

Data analysis is the process of processing, organizing, and interpreting collected data to address the research questions and test the research hypotheses. It aims to examine relationships among variables, test the proposed hypotheses, and draw scientifically justifiable conclusions. In this study, data analysis is conducted to examine the effects of service quality and package prices on pilgrim loyalty, both directly and indirectly through pilgrim satisfaction as an intervening variable. This study employs a quantitative approach using Structural Equation Modeling-Partial Least Squares (SEM-PLS), operated through SmartPLS software. SEM-PLS was selected because it can analyze complex research models involving simultaneous causal relationships and mediating variables without requiring normally distributed data (Hair et al., 2021). It is also suitable for small to medium-sized samples and prediction-oriented research.

a. Data Cleaning

The initial stage of data analysis involves data cleaning to ensure data quality. This process includes checking data completeness and response consistency, as well as identifying illogical responses and outliers. Data that do not meet the predetermined criteria are excluded so that only valid and suitable data are included in the subsequent analysis.

b. Measurement Model (Outer Model)

1) Convergent Validity Test

Convergent validity is assessed based on the outer loading values of each indicator on its respective latent construct. An outer loading value above 0.70 indicates a strong correlation between the indicator and its construct. In addition, an Average Variance Extracted (AVE) value of at least 0.50 indicates that the construct explains more than half of the variance in its indicators (Hair et al., 2021).

2) Reliability Test

Internal consistency is assessed using Composite Reliability and Cronbach's Alpha. A minimum value of 0.70 is used as the criterion for establishing acceptable reliability (Ghozali & Latan, 2021).

3) Discriminant Validity Test

Discriminant validity is assessed to ensure that each construct is empirically distinct from the other constructs. Two approaches are used, namely the Fornell-Larcker Criterion and the Heterotrait-Monotrait Ratio (HTMT). Under the Fornell-Larcker criterion, the square root of the AVE for each construct should be greater than its correlations with other constructs (Fornell & Larcker, 1981). Under the HTMT approach, the ratio of correlations between constructs should be below 0.85 to 0.90 to indicate adequate discriminant validity (Henseler et al., 2015). In addition, the Variance Inflation Factor (VIF) is assessed to identify potential multicollinearity, with a value below 5 considered acceptable (Hair et al., 2021).

c. Structural Model (Inner Model)

a. Coefficient of Determination (R^2)

The R^2 value is evaluated for the endogenous variables to determine the proportion of variance explained by the exogenous variables. R^2 values of 0.19, 0.33, and 0.67 are categorized as low, moderate, and high, respectively (Chin, 1998).

b. Significance Test

The significance of the path coefficients is assessed using bootstrapping with 5,000 resamples to determine the direct effects between constructs. A hypothesis is accepted when the t-statistic is greater than 1.96 and the p-value is below 0.05 (Hair et al., 2021).

d. Effect Size (f^2) Test

The f^2 effect size is used to assess the magnitude of the effect of each independent variable on the dependent variable. The values of 0.02, 0.15, and 0.35 indicate small, medium, and large effects, respectively.

e. Predictive Relevance (Q^2) Test

The predictive relevance (Q^2) test is conducted using the blindfolding procedure. A Q^2 value greater than 0 indicates that the model has predictive relevance for the observed data (Hair et al., 2021).

f. Goodness-of-Fit Test (SRMR)

Overall model fit is assessed using the Standardized Root Mean Square Residual (SRMR). An SRMR value below 0.08 is considered an indication of acceptable model fit (Hu & Bentler, 1999).

g. Mediation Effect Test (Indirect Effect)

The mediation analysis examines the role of pilgrim satisfaction as a mediating variable in the relationship between service quality and package prices and pilgrim loyalty. Mediation effects are assessed based on the specific indirect effects using bootstrapping for the indirect paths ($X_1 \rightarrow Z \rightarrow Y$ and $X_2 \rightarrow Z \rightarrow Y$). A mediation effect is considered significant when the p-value is below 0.05. The type of mediation is assessed using the Variance Accounted For (VAF). A VAF value between 20% and 80% indicates partial mediation, whereas a value above 80% indicates full mediation (Hair et al., 2021).

IV. Result and Discussion

4.1. Description of Respondent Characteristics

The analysis of respondent characteristics provides a descriptive overview of the composition of respondents based on the characteristics examined in this study. The questionnaire distribution achieved a response rate of 100% or higher. During the data collection process, the researcher obtained responses from 152 alumni of Anhatour & Travel. However, after applying the research criteria, only 95 questionnaires met the required criteria and were considered suitable for further analysis. The use of 95 respondents in this study also meets the sample adequacy requirements for Structural Equation Modeling-Partial Least Squares (SEM-PLS) analysis, which emphasizes the importance of an adequate sample size to produce more stable and accurate parameter estimates. Therefore, the number of respondents used in this study is considered sufficient to meet both statistical and methodological requirements and to support the validity and reliability of the research findings. Based on these considerations, the final sample consisted of 95 respondents who met the research criteria and were eligible for analysis. The characteristics of the respondents in this study were classified based on gender, age, occupation, type of package selected, and frequency of travel with Anhatour & Travel. The characteristics of the respondents are presented as follows.

Table 3. Respondent Characteristics by Gender

Gender	Frequency	Percentage (%)
Male	58	61.8
Female	37	38.2
Total	95	100.0

Based on Table 3, the respondent characteristics indicate that 58 respondents (61.8%) were male, while 37 respondents (38.2%) were female. Thus, male respondents constituted the majority of the sample. Consequently, the findings of this study predominantly reflect the perspectives of male respondents.

Table 4. Respondent Characteristics by Age

Age Group	Frequency	Percentage (%)
17–23 years	9	9.4
23–30 years	26	27.4
30–40 years	32	33.68
40–50 years	28	29.47
Total	95	100

Based on Table 4, the respondents were distributed across several age groups. The largest proportion was represented by respondents aged 30–40 years, consisting of 32 respondents or 33.68%. This was followed by respondents aged 40–50 years, with 28 respondents or 29.47%. Meanwhile, 26 respondents or 27.4% were aged 23–30 years, while 9 respondents or 9.4% were aged 17–23 years. These findings indicate that the respondents were predominantly within the productive-age groups, particularly those aged 23–30 to 40–50 years. This age distribution suggests that interest in using Anhatour & Travel's Umrah services is found across various age groups, including young adults and mature adults who may have greater economic stability and readiness to undertake Umrah.

Table 5. Respondent Characteristics by Occupation

Occupation	Frequency	Percentage (%)
Civil Servant (ASN)	11	11.58
State-Owned Enterprise (SOE) Employee	2	2.10
Entrepreneur	30	31.57
Other	52	54.75
Total	95	100

Based on Table 5, the respondents came from various occupational backgrounds. The sample consisted of 11 civil servants (ASN), representing 11.58% of the total respondents; 2 employees of state-owned enterprises (SOEs), representing 2.10%; 30 entrepreneurs, representing 31.57%; and 52 respondents in the "Other" category, representing 54.75%. Of the 95 respondents, the majority were classified under the "Other" occupational category, comprising 52 respondents or 54.75% of the total sample. This category includes various occupations outside those specifically listed in the questionnaire, such as homemakers, retirees, temporary employees, small business owners, and other professions. Meanwhile, 30 respondents or 31.57% were entrepreneurs. The relatively high proportion of entrepreneurs indicates that this occupational group also represents a substantial portion of respondents who use Anhatour & Travel's Umrah services. Furthermore, 11 respondents or 11.58% were civil servants (ASN), while only 2 respondents or 2.10% were employees of state-owned enterprises (SOEs). Overall, the findings demonstrate that the respondents came from diverse occupational backgrounds, with the largest proportions belonging to the "Other" and entrepreneur categories.

Table 6. Respondent Characteristics by Selected Umrah Package

Package Type	Frequency	Percentage (%)
Super Saver	19	20.00
Economy, 3-Star	39	41.06
4-Star	17	17.89
5-Star	15	15.79
VVIP	5	5.26
Total	95	100.00

Based on Table 6, the respondents selected various Umrah packages offered by Anhatour & Travel. The Super Saver package was selected by 19 respondents (20.00%), while the Economy, 3-Star package was selected by 39 respondents (41.06%), representing the most frequently selected package. Meanwhile, the 4-Star package was selected by 17 respondents (17.89%), the 5-Star package by 15 respondents (15.79%), and the VVIP package by 5 respondents (5.26%). These findings indicate that the Economy, 3-Star package was the most popular choice among respondents, accounting for 41.06% of the total sample.

Table 7. Respondent Characteristics by Umrah Departure Frequency

Departure Frequency at Anhatour & Travel	Frequency	Percentage (%)
Once	28	29.58
2–3 times	48	50.63
4–5 times	9	9.79
6 times or more	10	10.00
Total	95	100.00

Based on Table 7, the respondent characteristics by Umrah departure frequency indicate that the majority of respondents had performed Umrah 2–3 times, comprising 48 respondents or 50.63% of the total sample. This finding indicates that most respondents had previously used Anhatour & Travel's Umrah travel services. Furthermore, 28 respondents (29.58%) had performed Umrah once. Meanwhile, 9 respondents (9.79%) had undertaken Umrah 4–5 times, while 10 respondents (10.00%) had performed Umrah 6 times or more. Overall, the findings indicate that the respondents were predominantly experienced Umrah pilgrims, with most having undertaken multiple Umrah departures through Anhatour & Travel. Nevertheless, some respondents had used the travel agency's Umrah services for the first time. This distribution reflects the varied levels of Umrah experience among the respondents and provides an overview of the customer base served by Anhatour & Travel.

4.2. Description of Research Variables

a. Description of the Service Quality Variable

Based on the data collected through the questionnaire regarding the service quality variable, the frequency distribution of the items is presented as follows.

Table 8. Frequency Distribution of the Service Quality Variable (X1)

Indicator	Response Frequency					Mean
	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)	
X1.1	6	17	25	30	17	3.368
X1.2	9	9	27	27	23	3.484
X1.3	4	15	34	22	20	3.411
X1.4	6	16	27	24	22	3.421
X1.5	8	11	27	30	19	3.432
Mean of Service Quality Variable						3.423

Based on Table 8, the tabulation of respondents' responses to the Service Quality variable (X1) shows an overall mean score of 3.423, which falls within the good category. This indicates that, in general, respondents provided positive assessments of the service quality offered by Anhatour & Travel. Among all indicators, X1.2 had the highest mean score of 3.484, while X1.1 had the lowest mean score of 3.368. Overall, these findings indicate that the respondents perceived the service quality provided by Anhatour & Travel as good.

b. Description of the Package Price Variable

Based on the data collected through the questionnaire regarding the package price variable, the frequency distribution of the items is presented as follows.

Table 9. Frequency Distribution of the Package Price Variable (X2)

Indicator	Response Frequency					Mean
	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)	
X2.1	7	19	21	26	22	3.389
X2.2	8	14	26	26	21	3.400
X2.3	7	17	21	26	24	3.453
X2.4	6	16	25	26	22	3.442
Mean of Package Price Variable						3.421

Based on Table 9, all indicators of the Package Price variable fall within the very high category. The highest mean score was obtained by indicator X2.3, with a mean of 3.453, while the lowest mean score was obtained by indicator X2.1, with a mean of 3.389. Overall, the Package Price variable obtained a mean score of 3.421, indicating that respondents perceived the package prices offered by Anhatour & Travel as appropriate in relation to the benefits received.

c. Description of the Pilgrim Satisfaction Variable

Based on the data collected through the questionnaire regarding the Pilgrim Satisfaction variable, the frequency distribution of the items is presented as follows.

Table 10. Frequency Distribution of the Pilgrim Satisfaction Variable (Z)

Indicator	Response Frequency					Mean
	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)	
Z1.1	8	14	27	22	24	3.421
Z1.2	9	8	30	31	17	3.411
Z1.3	7	18	17	31	22	3.453
Z1.4	8	15	18	34	20	3.453
Z1.5	6	18	24	28	19	3.379
Mean of Service Quality Variable						3.423

Based on Table 10, the tabulation of respondents' responses to the Pilgrim Satisfaction variable (Z) resulted in an overall mean score of 3.423, which falls within the good category. The highest mean scores were obtained by indicators Z1.3 and Z1.4, both with a mean of 3.453, while the lowest mean score was obtained by indicator Z1.5, with a mean of 3.379. Overall, all indicators of pilgrim satisfaction fall within the good category, indicating that respondents were satisfied with the services provided by Anhatour & Travel.

d. Description of the Loyalty Variable

Based on the data collected through the questionnaire regarding the Loyalty variable, the frequency distribution of the items is presented as follows.

Table 11. Frequency Distribution of the Loyalty Variable (Y)

Indicator	Response Frequency					Mean
	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)	
Y1.1	6	15	28	25	21	3.421
Y1.2	8	13	20	34	20	3.474

Y1.3	7	17	17	32	22	3.474
Y1.4	6	15	29	25	20	3.400
Mean of Package Price Variable						3.442

Based on Table 11, all indicators of pilgrim loyalty fall within the good category. The highest mean scores were obtained by indicators Y1.2 and Y1.3, both with a mean of 3.474, while the lowest mean score was obtained by indicator Y1.4, with a mean of 3.400. Overall, the Loyalty variable obtained a mean score of 3.442, indicating that respondents demonstrated a high level of loyalty toward Anhatour & Travel.

4.3. Model Analysis and Hypothesis Testing

This analysis uses a multivariate statistical approach to simultaneously estimate the relationships among variables for prediction, exploration, and structural model development. SEM-PLS was selected because it does not require normally distributed data, can be applied to relatively small samples, and is suitable for structural model development. In PLS-SEM, model evaluation consists of the assessment of the measurement model, structural model, and overall model fit (Yamin, 2022).

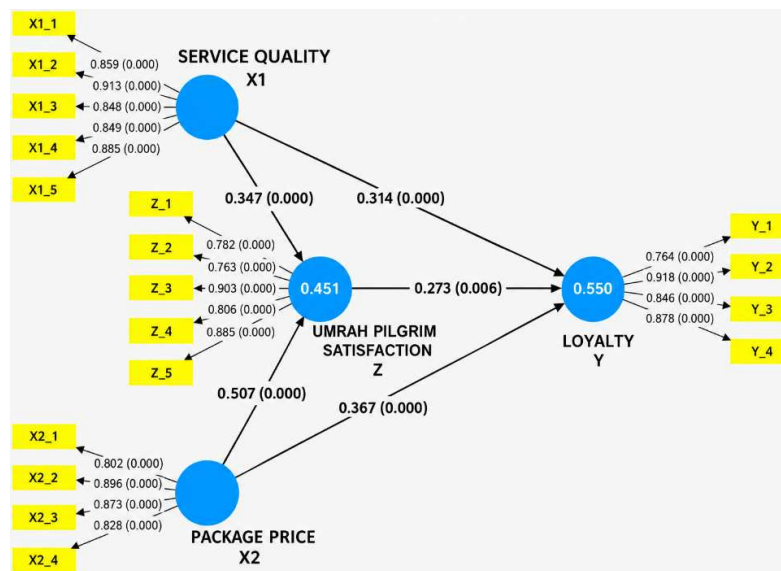


Figure 2. PLS-SEM Inner Model

a. Evaluation of the Reflective Measurement Model

The reflective measurement model is evaluated to assess the relationships between the constructs and their measurement items (Hair et al., 2021). The outer model is assessed to examine construct validity and reliability. Validity is evaluated using outer loading and Average Variance Extracted (AVE), while reliability is assessed using Cronbach's Alpha and Composite Reliability.

b. Validity and Reliability Tests

An outer loading value of at least 0.70 is generally recommended (Sarstedt et al., 2021). However, according to Hair et al. (2022), indicators with outer loading values between 0.40 and 0.70 may be retained if the construct meets the recommended criteria for internal consistency, reliability, and convergent validity. Specifically, Cronbach's Alpha and Composite Reliability should exceed 0.70, while the AVE should be at least 0.50. Cronbach's Alpha is a measure of internal consistency used to assess the reliability of a construct. A value above 0.70 indicates acceptable reliability (Hair et al., 2021).

Table 12. Validity and Reliability Test Results

Variable	Measurement Item	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Service Quality (X1)	X1.1	0.859	0.921	0.940	0.759
	X1.2	0.913			
	X1.3	0.848			
	X1.4	0.849			
	X1.5	0.885			
Package Prices (X2)	X2.1	0.802	0.873	0.912	0.723
	X2.2	0.896			
	X2.3	0.873			
	X2.4	0.828			
Pilgrim Satisfaction (Z)	Z1.1	0.782	0.886	0.916	0.688
	Z1.2	0.763			
	Z1.3	0.903			
	Z1.4	0.806			
	Z1.5	0.885			
Pilgrim Loyalty (Y)	Y1.1	0.764	0.874	0.914	0.728
	Y1.2	0.918			
	Y1.3	0.846			
	Y1.4	0.878			

1) Service Quality (X1)

Based on Table 12, Service Quality (X1) is measured using five indicators: X1.1, X1.2, X1.3, X1.4, and X1.5. Their respective outer loading values are 0.859, 0.913, 0.848, 0.849, and 0.885. All indicators have outer loading values above 0.50 and can therefore be considered valid in reflecting the Service Quality construct. Indicator X1.2 has the highest loading value of 0.913 and provides the strongest contribution to the construct, while X1.4 has the lowest loading value of 0.849. The Cronbach's Alpha value of 0.921 indicates high internal consistency, exceeding the minimum threshold of 0.60 stated in the original analysis. This is supported by the Composite Reliability value of 0.940, which exceeds the recommended minimum of 0.70. Therefore, the Service Quality construct can be considered reliable. The AVE value of 0.759 exceeds the recommended minimum of 0.50, indicating that the construct explains a substantial proportion of the variance in its indicators. Thus, the indicators demonstrate adequate convergent validity, and the Service Quality construct meets the reliability and convergent validity criteria. Overall, the Service Quality variable is reliable and suitable for use in the subsequent analysis.

2) Package Prices (X2)

The Package Prices (X2) variable is measured using four indicators, namely X2.1, X2.2, X2.3, and X2.4. The results show that all indicators have outer loading values ranging from 0.802 to 0.896. The highest loading value is found for X2.2 at 0.896, indicating that it provides the strongest representation of the Package Prices construct. The AVE value of 0.723 exceeds the minimum threshold of 0.50, indicating that the construct explains more than 50% of the variance in its indicators and therefore meets the criterion for convergent validity. Thus, all indicators are valid for measuring the Package Prices construct. In terms of reliability, the Cronbach's Alpha value of 0.873 and Composite Reliability value of 0.912 indicate high internal consistency and reliability. Therefore, the Package Prices (X2) construct meets the criteria for convergent validity and reliability and is suitable for subsequent structural analysis.

3) Pilgrim Satisfaction (Z)

The Pilgrim Satisfaction (Z) variable is measured using five indicators, namely Z1.1, Z1.2, Z1.3, Z1.4, and Z1.5. Their respective outer loading values are 0.782, 0.763, 0.903, 0.806, and 0.885. All indicators have outer loading values above 0.50 and are therefore considered valid for measuring the Pilgrim Satisfaction construct. Indicator Z1.3 has the highest loading value of 0.903, while Z1.2 has the lowest loading value of 0.763. The Cronbach's Alpha value of 0.886 indicates good internal consistency, while the Composite Reliability value of 0.916 confirms the reliability of the construct. Both values exceed the recommended threshold. The AVE value of 0.688 exceeds the minimum threshold of 0.50, indicating that the construct explains 68.8% of the variance in its indicators and meets the criterion for convergent validity. Therefore, based on the outer loading, Cronbach's Alpha, Composite Reliability, and AVE values, the Pilgrim Satisfaction construct is valid and reliable and is suitable for use in the subsequent analysis.

4) Pilgrim Loyalty (Y)

The Pilgrim Loyalty (Y) variable is measured using four indicators, namely Y1.1, Y1.2, Y1.3, and Y1.4. Their respective outer loading values are 0.764, 0.918, 0.846, and 0.878. All indicators have outer loading values above 0.50 and are therefore considered valid for measuring the Pilgrim Loyalty construct. Indicator Y1.2 has the highest loading value of 0.918, while Y1.1 has the lowest loading value of 0.764. The Cronbach's Alpha value of 0.874 indicates high internal consistency and exceeds the recommended threshold of 0.70. The Composite Reliability value of 0.914 also indicates good construct reliability. The AVE value of 0.728 exceeds the minimum threshold of 0.50, indicating that the construct explains a substantial proportion of the variance in its indicators and meets the criterion for convergent validity. Overall, the Pilgrim Loyalty construct demonstrates adequate validity and reliability based on its outer loading, Cronbach's Alpha, Composite Reliability, and AVE values. Therefore, it is suitable for subsequent analysis.

c. Discriminant Validity Test

1) Fornell-Larcker Criterion

Discriminant validity is assessed to ensure that each construct is theoretically distinct and empirically distinguishable. According to the Fornell-Larcker criterion, the square root of the AVE for each construct must be greater than its correlations with other constructs.

Table 13. Fornell-Larcker Criterion

Variable	X2	Z	X1	Y
Package Prices (X2)	0.850			
Pilgrim Satisfaction (Z)	0.580	0.829		
Service Quality (X1)	0.211	0.454	0.871	
Pilgrim Loyalty (Y)	0.591	0.628	0.515	0.853

Table 13 shows that the square roots of AVE are 0.871 for Service Quality, 0.850 for Package Prices, 0.853 for Pilgrim Loyalty, and 0.829 for Pilgrim Satisfaction. Each value is greater than the correlations with other constructs in the corresponding row and column. For example, the square root of AVE for Service Quality (0.871) exceeds its correlations with Package Prices (0.211), Pilgrim Loyalty (0.515), and Pilgrim Satisfaction (0.454). These results indicate that each construct explains its own indicators better than other constructs. Therefore, based on the Fornell-Larcker criterion, all constructs meet the requirements for discriminant validity.

2) Heterotrait-Monotrait Ratio (HTMT)

Another method for assessing discriminant validity is the Heterotrait-Monotrait Ratio (HTMT). A construct is considered to meet the discriminant validity criterion when its HTMT value is below 0.90.

Table 14. Heterotrait-Monotrait Ratio (HTMT)

Variable Relationship	HTMT
Package Prices (X2) ↔ Pilgrim Satisfaction (Z)	0.641
Service Quality (X1) ↔ Package Prices (X2)	0.231
Service Quality (X1) ↔ Pilgrim Satisfaction (Z)	0.491
Pilgrim Loyalty (Y) ↔ Package Prices (X2)	0.668
Pilgrim Loyalty (Y) ↔ Pilgrim Satisfaction (Z)	0.704
Pilgrim Loyalty (Y) ↔ Service Quality (X1)	0.569

Source: Primary Data, Processed (2026)

Table 14 shows that all HTMT values are below 0.90 and, in fact, below 0.85. The highest HTMT value is 0.704 for the relationship between Pilgrim Loyalty and Pilgrim Satisfaction. Thus, all constructs meet the discriminant validity criterion, indicating that each latent variable represents a distinct concept. Overall, the Fornell-Larcker and HTMT results confirm that the measurement model satisfies the requirements for discriminant validity, with no indication of discriminant validity problems among the constructs.

d. Evaluation of the Structural Model

Evaluation of the structural model is conducted to assess the proposed hypotheses. The relationships among variables are represented by path coefficients. The hypothesis testing procedure is presented as follows.

1) Inner VIF Test

The Inner Variance Inflation Factor (VIF) is used to assess collinearity in the structural model. Hair et al. (2021) recommend a VIF value below 5.00 to indicate the absence of collinearity problems. Some researchers apply a more conservative threshold of 3.30.

Table 15. Inner VIF

Variable	Pilgrim Satisfaction (Z)	Pilgrim Loyalty (Y)
Pilgrim Satisfaction (Z)	-	1.822
Pilgrim Loyalty (Y)	-	-
Service Quality (X1)	1.047	1.265
Package Prices (X2)	1.047	1.515

Table 15 shows that the VIF values range from 1.047 to 1.822, all of which are well below the recommended threshold of 5.00 and the more conservative threshold of 3.30. Therefore, the structural model does not exhibit multicollinearity problems. These results indicate that Service Quality, Package Prices, and Pilgrim Satisfaction do not have problematic collinearity in the structural model. Thus, the model satisfies the multicollinearity assumption and is suitable for further hypothesis testing using path coefficient analysis.

2) Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping method in SmartPLS to examine the direct and indirect effects among the variables in the research model. A hypothesis is considered accepted when the t-statistic is greater than 1.96 and the p-value is less than 0.05 at the 5% significance level.

Table 16. Hypothesis Testing

Hypothesis	Relationship	Path Coefficient	t-Statistics	p-Value	Result
H1	Service Quality → Pilgrim Satisfaction	0.347	4.927	0.000	Accepted

H2	Package Prices → Pilgrim Satisfaction	0.507	7.114	0.000	
H3	Service Quality → Pilgrim Loyalty	0.314	3.933	0.000	
H4	Package Prices → Pilgrim Loyalty	0.367	3.881	0.000	
H5	Pilgrim Satisfaction → Pilgrim Loyalty	0.273	2.744	0.006	
H6	Service Quality → Pilgrim Satisfaction → Pilgrim Loyalty	0.095	2.416	0.016	
H7	Package Prices → Pilgrim Satisfaction → Pilgrim Loyalty	0.139	2.520	0.012	

Based on the results presented in Table 16, the hypothesis testing results are as follows.

- 1) The results show that the relationship between Service Quality (X1) and Pilgrim Satisfaction (Z) has a path coefficient of 0.347, a t-statistic of 4.927, and a p-value of 0.000. Since the t-statistic exceeds 1.96 and the p-value is below 0.05, H1 is accepted. The positive path coefficient indicates a positive relationship between Service Quality and Pilgrim Satisfaction. Thus, better service quality provided by Anhatour & Travel is associated with higher pilgrim satisfaction. Therefore, Service Quality has a positive and significant effect on Pilgrim Satisfaction at Anhatour & Travel.
- 2) The results show that the relationship between Package Prices (X2) and Pilgrim Satisfaction (Z) has a path coefficient of 0.507, a t-statistic of 7.114, and a p-value of 0.000. Since the t-statistic exceeds 1.96 and the p-value is below 0.05, H2 is accepted. The positive path coefficient indicates a positive relationship between Package Prices and Pilgrim Satisfaction. Thus, more favorable perceptions of package prices are associated with higher pilgrim satisfaction. Therefore, Package Prices have a positive and significant effect on Pilgrim Satisfaction at Anhatour & Travel.
- 3) The results show that the relationship between Service Quality (X1) and Pilgrim Loyalty (Y) has a path coefficient of 0.314, a t-statistic of 3.933, and a p-value of 0.000. Since the t-statistic exceeds 1.96 and the p-value is below 0.05, H3 is accepted. The positive path coefficient indicates a positive relationship between Service Quality and Pilgrim Loyalty. Thus, better service quality provided by Anhatour & Travel is associated with higher pilgrim loyalty. Therefore, Service Quality has a positive and significant effect on Pilgrim Loyalty at Anhatour & Travel.
- 4) The results show that the relationship between Package Prices (X2) and Pilgrim Loyalty (Y) has a path coefficient of 0.367, a t-statistic of 3.881, and a p-value of 0.000. Since the t-statistic exceeds 1.96 and the p-value is below 0.05, H4 is accepted. The positive path coefficient indicates a positive relationship between Package Prices and Pilgrim Loyalty. Thus, more favorable perceptions of package prices are associated with higher pilgrim loyalty. Therefore, Package Prices have a positive and significant effect on Pilgrim Loyalty at Anhatour & Travel.
- 5) The results show that the relationship between Pilgrim Satisfaction (Z) and Pilgrim Loyalty (Y) has a path coefficient of 0.273, a t-statistic of 2.744, and a p-value of 0.006. Since the t-statistic exceeds 1.96 and the p-value is below 0.05, H5 is accepted. The positive path coefficient indicates a positive relationship between Pilgrim Satisfaction and Pilgrim Loyalty. Thus, higher pilgrim satisfaction is associated with higher pilgrim loyalty. Therefore, Pilgrim Satisfaction has a positive and significant effect on Pilgrim Loyalty at Anhatour & Travel.
- 6) The results show that the indirect effect of Service Quality (X1) on Pilgrim Loyalty (Y) through Pilgrim Satisfaction (Z) has a coefficient of 0.095, a t-statistic of 2.416, and a p-value of 0.016. Since the t-statistic exceeds 1.96 and the p-value is below 0.05, H6 is accepted. The positive indirect effect indicates that Service Quality is positively associated with Pilgrim Loyalty through Pilgrim Satisfaction. Thus, better service quality is associated with higher pilgrim satisfaction, which subsequently contributes to higher pilgrim loyalty. Therefore, Pilgrim Satisfaction positively and significantly mediates the effect of Service Quality on Pilgrim Loyalty at Anhatour & Travel.

- 7) The results show that the indirect effect of Package Prices (X2) on Pilgrim Loyalty (Y) through Pilgrim Satisfaction (Z) has a coefficient of 0.139, a t-statistic of 2.520, and a p-value of 0.012. Since the t-statistic exceeds 1.96 and the p-value is below 0.05, H7 is accepted. The positive indirect effect indicates that Package Prices are positively associated with Pilgrim Loyalty through Pilgrim Satisfaction. Thus, more favorable perceptions of package prices are associated with higher pilgrim satisfaction, which subsequently contributes to higher pilgrim loyalty. Therefore, Pilgrim Satisfaction positively and significantly mediates the effect of Package Prices on Pilgrim Loyalty at Anhatour & Travel.

e. Evaluation of Model Fit and Goodness of Fit

PLS-SEM is a variance-based structural equation modeling approach primarily used for prediction-oriented analysis. Therefore, several measures are used to assess the adequacy of the proposed model, including R-squared (R^2), Q-squared (Q^2), and the Standardized Root Mean Square Residual (SRMR).

1) R-Squared

R-squared (R^2) is a statistical measure that indicates the proportion of variance in an endogenous variable explained by other exogenous and endogenous variables in the model.

Table 17. R-Squared Adjusted

Variable	R-Squared	Adjusted R-Squared
Pilgrim Satisfaction (Z)	0.451	0.439
Pilgrim Loyalty (Y)	0.550	0.535

Table 17 shows that the R^2 value for Pilgrim Satisfaction (Z) is 0.451, with an adjusted R^2 of 0.439. This indicates that Service Quality (X1) and Package Prices (X2) explain 45.1% of the variance in Pilgrim Satisfaction, while the remaining 54.9% is explained by factors outside the research model. For Pilgrim Loyalty (Y), the R^2 value is 0.550, with an adjusted R^2 of 0.535. This indicates that Service Quality (X1), Package Prices (X2), and Pilgrim Satisfaction (Z) explain 55.0% of the variance in Pilgrim Loyalty, while the remaining 45.0% is explained by other factors not included in the model. Based on the R^2 assessment criteria for PLS-SEM, the R^2 values of 0.451 for Pilgrim Satisfaction and 0.550 for Pilgrim Loyalty indicate moderate explanatory power. Overall, the model provides a moderate level of explanatory power for the relationships among Service Quality, Package Prices, Pilgrim Satisfaction, and Pilgrim Loyalty at Anhatour & Travel.

2) Q-Square

Q-squared (Q^2) measures the predictive accuracy of a model by indicating how well the model predicts endogenous variables. In PLS-SEM, Q^2 is used to assess predictive relevance. A Q^2 value greater than 0 indicates that the model has predictive relevance. According to Hair et al. (2019), Q^2 values of 0.000, 0.250, and 0.500 represent low, moderate, and high predictive relevance, respectively.

Table 18. Q-Square Values

Variable	Q-Square
Pilgrim Satisfaction (Z)	0.294
Pilgrim Loyalty (Y)	0.388

Table 18 shows that the Q^2 value for Pilgrim Satisfaction (Z) is 0.294, which is greater than zero and indicates predictive relevance. The Q^2 value for Pilgrim Loyalty (Y) is 0.388, which also exceeds zero and indicates predictive relevance. Therefore, the research model demonstrates predictive relevance for both endogenous variables. Overall, the model has sufficient predictive capability in explaining Pilgrim Satisfaction and Pilgrim Loyalty and is suitable for further hypothesis testing.

3) Standardized Root Mean Square Residual (SRMR)

The Standardized Root Mean Square Residual (SRMR) is a model fit measure that indicates the difference between the observed correlation matrix and the model-implied correlation matrix. According to Hair et al. (2021), an SRMR value below 0.080 indicates good model fit, while Schermelleh et al. (2003) suggest that values between 0.080 and 0.100 may still be considered acceptable.

Table 19. Standardized Root Mean Square Residual (SRMR)

Measure	Saturated Model	Estimated Model
SRMR	0.062	0.062
d_ULS	0.664	0.664
d_G	0.349	0.349
Chi-Square	187.122	187.122
NFI	0.851	0.851

Table 19 shows that the SRMR value for both the Saturated Model and Estimated Model is 0.062, which is below the 0.080 threshold. Therefore, the model demonstrates good fit between the theoretical model and the empirical data. The NFI value of 0.851 also indicates an adequate level of model fit. Overall, the model meets the required fit criteria and is suitable for hypothesis testing and further analysis of the relationships among Service Quality, Package Prices, Pilgrim Satisfaction, and Pilgrim Loyalty at Anhatour & Travel.

4) F-Square

The f-square (f^2) value measures the effect size of each exogenous variable on the endogenous variables in the structural model. According to Hair et al. (2022), f^2 values of 0.02, 0.15, and 0.35 indicate small, medium, and large effects, respectively.

Table 20. F-Square

Relationship Between Variables	f^2
Service Quality (X1) → Pilgrim Satisfaction (Z)	0.209
Package Prices (X2) → Pilgrim Satisfaction (Z)	0.448
Service Quality (X1) → Pilgrim Loyalty (Y)	0.173
Package Prices (X2) → Pilgrim Loyalty (Y)	0.197
Pilgrim Satisfaction (Z) → Pilgrim Loyalty (Y)	0.091

Table 20 shows that the effect of Service Quality (X1) on Pilgrim Satisfaction (Z) has an f^2 value of 0.209, indicating a medium effect. Package Prices (X2) on Pilgrim Satisfaction has an f^2 value of 0.448, indicating a large effect and representing the largest effect size in the model. The effects of Service Quality and Package Prices on Pilgrim Loyalty have f^2 values of 0.173 and 0.197, respectively, both indicating medium effects. Meanwhile, the effect of Pilgrim Satisfaction on Pilgrim Loyalty has an f^2 value of 0.091, indicating a small effect. Overall, the f^2 results indicate that Package Prices have the largest effect size in the model, particularly on Pilgrim Satisfaction, while the other relationships demonstrate medium or small effect sizes.

4.3. Discussion

a. The Effect of Service Quality on Pilgrim Satisfaction

The first hypothesis test shows that service quality has a positive and significant effect on Umrah pilgrim satisfaction at Anhatour & Travel. This is indicated by the path coefficient (original sample) of 0.347, a t-statistic of 4.927, which is greater than 1.96, and a p-value of < 0.001, which is below 0.05. Therefore, the first hypothesis, which states that service quality has a positive effect on pilgrim satisfaction, is supported. These

findings indicate that better service quality provided by Anhatour & Travel is associated with higher levels of pilgrim satisfaction. The positive path coefficient indicates a unidirectional relationship, meaning that improvements in service quality are accompanied by increases in pilgrim satisfaction. Thus, service quality is an important factor in shaping pilgrims' positive perceptions of Umrah services. In the context of Umrah travel services, service quality encompasses not only technical aspects but also the company's ability to meet pilgrims' needs throughout the service process, including registration, administration, religious guidance (manasik), departure, assistance in the Holy Land, and post-trip services. Professional, responsive, accurate, friendly, and reliable services can create a better pilgrimage experience and contribute to higher satisfaction. The findings are consistent with Expectation Confirmation Theory (ECT) proposed by Oliver (1988), which explains that customer satisfaction is formed when perceived service performance meets or exceeds prior expectations. Before using a service, customers develop certain expectations regarding its quality. After experiencing the service, they compare their expectations with the actual performance. This comparison results in either positive confirmation, when performance exceeds expectations; confirmation, when performance meets expectations; or negative confirmation (disconfirmation), when performance falls below expectations.

Therefore, service quality plays an important role in determining customer satisfaction. In this study, the service quality provided by Anhatour & Travel was able to meet pilgrims' expectations, resulting in higher satisfaction. Service quality was assessed throughout the entire Umrah journey, from initial assistance with registration, passports, and other documentation to religious guidance and manasik based on the itinerary, departure arrangements, services and facilities in the Holy Land, staff assistance, and organized group repatriation, including baggage handling. The finding is also supported by previous research. Hidayat (2021), in a study entitled "Analysis of Umrah Pilgrim Satisfaction and Loyalty at Hajj and Umrah Travel Agencies in Jakarta," found that pilgrim satisfaction had a positive and significant effect on loyalty. Although the relationship examined in that study differs from the relationship tested in the present study, the finding highlights the importance of pilgrim satisfaction in the context of Umrah travel services. Overall, the results indicate that service quality is an important determinant of pilgrim satisfaction. Therefore, Anhatour & Travel should maintain and continuously improve its service quality by enhancing employee competence, ensuring accurate information, improving service responsiveness, addressing pilgrims' needs, and maintaining consistent professional service. These efforts can contribute to sustained pilgrim satisfaction and support long-term customer relationships and competitiveness in the Umrah travel industry.

b. The Effect of Package Price on Pilgrim Satisfaction

The second hypothesis test shows that package price has a positive and significant effect on Umrah pilgrim satisfaction at Anhatour & Travel. The SEM-PLS analysis produced a path coefficient of 0.507, a t-statistic of 7.114, which is greater than 1.96, and a p-value of < 0.001, which is below 0.05. Therefore, the second hypothesis, stating that package price has a positive effect on pilgrim satisfaction, is supported. The positive path coefficient of 0.507 indicates that a more favorable perception of the package price is associated with higher pilgrim satisfaction. This suggests that pilgrims consider not only the amount they pay but also the suitability of the price in relation to the benefits, facilities, and services received during the Umrah journey. In the Umrah travel industry, price is an important consideration in service selection. However, a satisfactory price does not necessarily mean the lowest price. Rather, pilgrims tend to consider whether the price is fair and proportional to the quality of services, accommodation, transportation, meals, facilities, and religious assistance provided. When the benefits received are perceived as equivalent to or greater than the financial sacrifice, satisfaction is likely to increase. This finding is consistent with Expectation Confirmation Theory (ECT), which explains that satisfaction develops when customers' actual experiences meet or exceed their expectations. In this context, package price contributes to satisfaction when the benefits and service quality received are perceived as appropriate in relation to the price paid. According to Kotler (2016), price refers to the amount of money charged for a product or service or the value exchanged by customers to obtain its

benefits. Marpaung et al. (2021) also stated that price is an important consideration in consumers' decisions to purchase products or services.

Anhatour & Travel offers several Umrah packages to accommodate pilgrims with different financial capacities and preferences. The available packages include the Super Saver package at IDR 32,500,000 per person, Economy package at IDR 34,000,000 per person, 3-Star package at IDR 38,000,000 per person, 4-Star package at IDR 43,000,000 per person, and 5-Star package at IDR 47,000,000 per person. The differences between packages are primarily related to hotel location, distance from the Holy Mosque, and the facilities provided. The Super Saver package, for example, uses shuttle transportation due to the greater distance from Masjid al-Haram and may be suitable for pilgrims seeking more affordable options. Meanwhile, the 4-Star and 5-Star packages generally provide accommodation closer to the mosque and in more preferred areas. Thus, hotel location and distance from the mosque in both Medina and Mecca are important components influencing package prices. In this study, the positive perception of package prices indicates that pilgrims' expectations regarding the value received from the service have been fulfilled. Therefore, package price functions not only as an indicator of cost but also as a representation of the value experienced by pilgrims throughout their Umrah journey with Anhatour & Travel. The findings are also consistent with previous research. Nugroho (2022), in a study entitled "Pricing Strategy and Service Quality in Building Pilgrim Loyalty at PPIU," found that appropriate pricing strategies, including affordability, transparency, and consistency between price and facilities, can strengthen pilgrims' trust and perceptions of value. In the context of Umrah services, transparent information regarding costs, consistency between the facilities offered and the selected package, and fulfillment of promised services are important factors in shaping positive customer perceptions and satisfaction. Overall, the findings imply that Anhatour & Travel should maintain a competitive, transparent, and value-oriented pricing strategy. The company should also ensure that the facilities and services included in each Umrah package are consistently delivered as promised. Maintaining this alignment between price and perceived value can support pilgrim satisfaction and strengthen customers' trust in Anhatour & Travel.

c. The Effect of Service Quality on Pilgrim Loyalty

The third hypothesis test shows that service quality has a positive and significant effect on Umrah pilgrim loyalty at Anhatour & Travel. The SEM-PLS results show a path coefficient of 0.314, a t-statistic of 3.933, which exceeds the critical value of 1.96, and a p-value of < 0.001 , which is below 0.05. Therefore, the third hypothesis, stating that service quality has a positive effect on pilgrim loyalty, is supported. The positive path coefficient indicates that improvements in service quality are associated with higher levels of pilgrim loyalty. Better service may encourage pilgrims to reuse Anhatour & Travel's services, recommend the company to family and acquaintances, and maintain positive perceptions of the company. Thus, service quality is an important factor in establishing long-term customer relationships in the Umrah travel industry. This finding is consistent with the marketing perspective of Kotler and Keller (2016), who explain that service quality that meets or exceeds customer expectations can strengthen relationships between companies and customers and ultimately encourage customer loyalty. Customer loyalty is an important objective of relationship marketing because loyal customers are more likely to repurchase services, provide positive word-of-mouth recommendations, and maintain long-term relationships with the company. The finding is also consistent with Relationship Marketing Theory proposed by Morgan and Hunt (1994), which explains that long-term relationships between companies and customers are developed through trust, commitment, and continuous quality interactions. In the context of Umrah services, accurate information, professional religious guidance, responsive employees, empathy toward pilgrims' needs, and reliable service can strengthen pilgrims' trust in the company. This trust provides an important foundation for developing customer loyalty.

Furthermore, the finding is consistent with Expectation Confirmation Theory (ECT), which suggests that when customers' service experiences meet or exceed their initial expectations, positive evaluations of the company are likely to develop. Such positive experiences can strengthen not only satisfaction but also customers' intention to continue using the company's services. At Anhatour & Travel, actual loyalty can be

reflected in repeat bookings for subsequent Umrah journeys, including requests for preferred hotels or mutawwif, based on pilgrims' familiarity and comfort with the services and facilities provided. The findings are also consistent with previous studies indicating that service quality has a positive and significant effect on customer loyalty. Putri and Astuti (2021) found that improved service quality can increase customer loyalty by creating satisfactory service experiences. Similarly, Sari and Nugroho (2022) reported that good service quality encourages customers to repurchase services and recommend them to potential customers. These findings support the present study by highlighting service quality as an important factor in developing customer loyalty in the service sector. In the context of Anhatour & Travel, pilgrim loyalty is reflected not only in the intention to reuse the company's services for future Umrah journeys but also in the willingness to recommend Anhatour & Travel to family, friends, and others. Such recommendations are particularly relevant in the Umrah travel industry, where customer trust and previous service experiences play an important role in service selection. Therefore, maintaining consistent service quality is important for sustaining pilgrim loyalty and strengthening the company's competitiveness. Based on these findings, Anhatour & Travel should continuously evaluate and improve its service quality, particularly in terms of human resources, service systems, responsiveness to pilgrims' needs, and the quality of assistance throughout the Umrah journey. These efforts can contribute not only to higher satisfaction but also to stronger pilgrim loyalty and the development of long-term relationships between the company and its customers.

d. The Effect of Package Price on Pilgrim Loyalty

The fourth hypothesis test shows that package price has a positive and significant effect on Umrah pilgrim loyalty at Anhatour & Travel. The SEM-PLS analysis produced a path coefficient of 0.367, a t-statistic of 3.881, which exceeds the critical value of 1.96, and a p-value of < 0.001 , which is below 0.05. Therefore, the fourth hypothesis, stating that package price has a positive effect on pilgrim loyalty, is supported. The positive path coefficient indicates that a more favorable perception of package prices is associated with higher pilgrim loyalty toward Anhatour & Travel. This suggests that loyalty is influenced not only by service quality but also by pilgrims' perceptions of price fairness, the suitability of the price to the facilities provided, and the benefits received throughout the Umrah journey. When pilgrims perceive that the price paid is proportional to the quality of services received, greater trust may develop, encouraging them to reuse the company's services and recommend them to others. From a marketing perspective, Kotler and Keller (2016) explain that price is the only element of the marketing mix that directly generates revenue for a company and also serves as an indicator of customer-perceived value. Customers do not necessarily seek the lowest price but tend to consider the balance between the costs incurred and the benefits received. Therefore, competitive and fair pricing that is consistent with service quality can enhance perceived value and contribute to customer loyalty. The concept of customer value proposed by Zeithaml (1988) further explains that customers are more likely to develop loyalty when they perceive high value from a product or service. Perceived value results from a comparison between the benefits received and the sacrifices made, including financial costs, time, and effort. In the context of Umrah travel, pilgrims may perceive high value when the package price is consistent with the quality of accommodation, transportation, meals, religious guidance, and services provided throughout the journey. This finding is also consistent with Expectation Confirmation Theory (ECT), which suggests that positive customer evaluations develop when actual experiences meet or exceed initial expectations.

In this study, a positive perception of package prices indicates that pilgrims' expectations regarding the benefits they would receive were fulfilled. Such confirmation can strengthen positive evaluations of the company and encourage pilgrims to continue using Anhatour & Travel's services in the future. The finding is consistent with previous studies indicating that price has a positive and significant effect on customer loyalty. Pratama and Hidayat (2021) found that perceptions of fair prices that correspond to the benefits received can increase customer loyalty by strengthening trust in the company. Similarly, Rahmawati and Widodo (2022) found that competitive prices consistent with service quality can encourage repeat purchases and recommendations to potential customers. These findings support the present study by demonstrating the importance of price perceptions in developing customer loyalty in the service industry. In the Umrah travel

industry, package price is an important consideration when pilgrims select an Umrah package. Loyalty may develop when pilgrims perceive that the price paid is proportional to the benefits and services received during the journey. For Anhatour & Travel, these findings imply that pricing policies should consider not only company profitability but also the value perceived by pilgrims. Transparent pricing, consistency between advertised packages and the facilities provided, and reliable fulfillment of promised services can strengthen pilgrims' trust. This trust can support customer loyalty, positive word of mouth, and the company's competitiveness in the increasingly competitive Umrah travel industry.

e. The Effect of Pilgrim Satisfaction on Pilgrim Loyalty

The fifth hypothesis test shows that pilgrim satisfaction has a positive and significant effect on pilgrim loyalty at Anhatour & Travel. The SEM-PLS analysis produced a path coefficient of 0.273, a t-statistic of 2.744, which exceeds the critical value of 1.96, and a p-value of 0.006, which is below 0.05. Therefore, the fifth hypothesis, stating that pilgrim satisfaction has a positive effect on pilgrim loyalty, is supported. The positive path coefficient indicates that higher levels of satisfaction after using Anhatour & Travel's services are associated with higher levels of loyalty. Such loyalty may be reflected in pilgrims' intentions to reuse the company's services for future Umrah journeys, recommend the company to family and relatives, and maintain their trust in Anhatour & Travel as an Umrah travel provider. From a marketing perspective, Kotler and Keller (2016) explain that customer satisfaction is an important factor in developing customer loyalty. Satisfied customers tend to repurchase services, maintain stronger relationships with the company, and provide positive recommendations to potential customers. Conversely, dissatisfied customers may be more likely to switch to alternative service providers. Therefore, customer satisfaction is an important objective of marketing strategies aimed at establishing long-term customer relationships. This finding is also supported by Expectation Confirmation Theory (ECT) proposed by Oliver (1980). The theory explains that satisfaction develops when service performance meets or exceeds customer expectations. Positive experiences can subsequently encourage customers to reuse the same service in the future. Thus, satisfaction is not only an outcome of the service experience but can also contribute to customer loyalty through positive experiences with the company.

Furthermore, Relationship Marketing Theory proposed by Morgan and Hunt (1994) emphasizes that customer loyalty can develop through continuous relationships based on trust, commitment, and satisfaction. In the context of Umrah travel services, pilgrim satisfaction is particularly relevant because the pilgrimage involves personal and spiritual experiences. When a company consistently provides services that meet pilgrims' expectations, trust can develop and contribute to stronger loyalty toward the company. The finding is consistent with previous studies showing that customer satisfaction has a positive and significant effect on loyalty. Sari and Setiawan (2021) found that satisfied customers tend to have stronger intentions to repurchase and provide positive recommendations to others. Similarly, Nurhayati and Hidayat (2022) concluded that satisfaction can strengthen customer loyalty through positive experiences with products or services. These findings support the present study by indicating that satisfaction is an important factor in developing pilgrim loyalty in the Umrah travel industry. For Anhatour & Travel, the findings imply that strengthening pilgrim loyalty requires continuous efforts to maintain and improve customer satisfaction. The company should ensure that all service processes, including information provision, administration, manasik, religious assistance, and post-trip services, are delivered professionally and consistently. Sustained satisfaction can create positive experiences that encourage pilgrims to continue using Anhatour & Travel's services and recommend the company to others.

f. The Effect of Service Quality on Pilgrim Loyalty Through Pilgrim Satisfaction

The results of the sixth hypothesis test indicate that pilgrim satisfaction positively and significantly mediates the effect of service quality on pilgrim loyalty at Anhatour & Travel. Based on the Specific Indirect Effect analysis using SEM-PLS, the indirect effect coefficient (original sample) was 0.095, with a t-statistic of 2.416, which exceeds 1.96, and a p-value of 0.016, which is below 0.05. Therefore, the sixth hypothesis is

supported, indicating that pilgrim satisfaction serves as a mediating variable in the relationship between service quality and pilgrim loyalty. These findings indicate that service quality not only directly enhances pilgrim loyalty but also contributes to loyalty by increasing pilgrim satisfaction. In other words, better service quality leads to higher satisfaction, which subsequently strengthens pilgrims' loyalty to Anhatour & Travel. Thus, satisfaction serves as an important mechanism linking service quality to customer loyalty. From a marketing perspective, Kotler and Keller (2016) explain that service quality creates customer value. This value generates satisfaction when the service received meets or exceeds customer expectations. High satisfaction can subsequently encourage loyalty through repurchase intentions, continued relationships with the company, and positive recommendations to prospective customers. Therefore, customer satisfaction is an important mechanism connecting service quality and loyalty. These findings are also supported by Expectation Confirmation Theory (ECT) proposed by Oliver (1980). ECT explains that customers evaluate their experiences by comparing actual performance with their initial expectations. When service quality meets or exceeds expectations, confirmation occurs, resulting in satisfaction. This satisfaction can subsequently develop into a commitment to continue using the company's services. Thus, the findings reinforce ECT by demonstrating that customer loyalty develops through an evaluation process that begins with service experience and leads to satisfaction.

In addition, Relationship Marketing Theory proposed by Morgan and Hunt (1994) emphasizes that the success of a company in establishing long-term customer relationships is strongly influenced by its ability to maintain customer satisfaction. In the context of Umrah travel, professional, communicative, responsive, and empathetic services can create a positive pilgrimage experience. This experience increases pilgrim satisfaction, which subsequently strengthens trust and commitment to continue choosing Anhatour & Travel as their Umrah travel provider. The findings are consistent with previous studies showing that customer satisfaction mediates the relationship between service quality and customer loyalty. These studies indicate that high service quality not only directly affects loyalty but also strengthens loyalty indirectly through increased customer satisfaction. Therefore, satisfaction represents an important pathway through which service quality contributes to loyalty. Pilgrims who experience high-quality services from Anhatour & Travel are more likely to feel satisfied, which can subsequently encourage greater loyalty. Interestingly, the findings also show that service quality has a significant direct effect on pilgrim loyalty in addition to its indirect effect through satisfaction. This indicates partial mediation, meaning that part of the effect of service quality on loyalty is transmitted through satisfaction, while another part occurs directly. Therefore, improving service quality can increase satisfaction while also strengthening pilgrims' trust and commitment to Anhatour & Travel directly. For Anhatour & Travel, these findings imply that efforts to strengthen pilgrim loyalty should not focus solely on delivering high-quality services but should also ensure that these services create overall pilgrim satisfaction. The company should therefore continuously evaluate service quality, improve employee competencies, maintain consistent service throughout each stage of the pilgrimage journey, and provide experiences that meet or exceed pilgrims' expectations. Higher satisfaction can strengthen pilgrim loyalty, supporting business sustainability and Anhatour & Travel's competitive position in the Umrah travel industry.

g. The Effect of Package Price on Pilgrim Loyalty Through Pilgrim Satisfaction

The results of the seventh hypothesis test indicate that pilgrim satisfaction positively and significantly mediates the effect of package price on pilgrim loyalty at Anhatour & Travel. Based on the Specific Indirect Effect analysis using SEM-PLS, the indirect effect coefficient (original sample) was 0.139, with a t-statistic of 2.520, which exceeds 1.96, and a p-value of 0.012, which is below 0.05. Therefore, the seventh hypothesis is supported, indicating that pilgrim satisfaction serves as a mediating variable in the relationship between package price and pilgrim loyalty. These findings indicate that positive perceptions of package prices not only directly influence pilgrim loyalty but also strengthen loyalty through satisfaction. When pilgrims perceive that the package price is appropriate relative to the benefits, facilities, and service quality received, their satisfaction tends to increase. This satisfaction can subsequently encourage pilgrims to reuse Anhatour & Travel's services, recommend the company to others, and maintain a long-term relationship with the

company. Thus, satisfaction represents an important mechanism linking price perceptions to customer loyalty. From a marketing perspective, Kotler and Keller (2016) explain that price is an important element of the marketing mix in shaping customer perceived value. Customers evaluate not only the amount they pay but also whether the benefits received are proportional to the costs incurred. When customers perceive the price as fair and consistent with the quality of service provided, satisfaction is more likely to develop, which can subsequently strengthen loyalty. This finding is also supported by the Customer Perceived Value concept proposed by Zeithaml (1988), which states that customers evaluate products or services by comparing the benefits received with the costs incurred. In the context of Umrah travel, these benefits include not only physical facilities such as accommodation, transportation, and meals, but also religious assistance, travel comfort, safety, and peace of mind during the pilgrimage. When these benefits are perceived as proportional to the package price, pilgrim satisfaction is likely to increase, thereby strengthening loyalty.

The findings also reinforce Expectation Confirmation Theory (ECT) proposed by Oliver (1980), which explains that satisfaction results from the confirmation process between customer expectations and actual performance. In this study, pilgrims expect the package price they pay to provide certain benefits and service quality. When these expectations are met or exceeded, satisfaction is likely to occur. This satisfaction can then develop into a commitment to continue using Anhatour & Travel's services and provide positive recommendations to prospective pilgrims. Thus, satisfaction serves as an important link between price perceptions and loyalty. The findings are consistent with previous studies indicating that customer satisfaction mediates the relationship between price perceptions and customer loyalty. These studies suggest that fair and benefit-consistent pricing increases customer satisfaction, which subsequently strengthens loyalty. This finding further demonstrates that, in service industries, particularly Umrah travel, satisfaction is an important pathway linking price perceptions to customer loyalty. Furthermore, the results show that package price has a significant direct effect on pilgrim loyalty in addition to its indirect effect through satisfaction. This indicates partial mediation, meaning that package price directly influences loyalty while also strengthening loyalty through the satisfaction generated when pilgrims perceive that the benefits received are consistent with the costs incurred. Therefore, an appropriate pricing strategy can be more effective when accompanied by the company's ability to create high customer satisfaction. For Anhatour & Travel, these findings imply that pricing policies should focus not only on competitiveness but also on creating value perceived by pilgrims. Transparent pricing, consistency between promoted packages and delivered services, and fulfillment of service commitments can increase pilgrim satisfaction. Higher satisfaction can subsequently strengthen loyalty, encourage positive word-of-mouth, and enhance Anhatour & Travel's image and competitiveness in the increasingly dynamic Umrah travel industry.

V. Conclusion

Based on the findings of this study examining the effects of service quality and package price on pilgrim loyalty through pilgrim satisfaction as an intervening variable at Anhatour & Travel using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with 95 respondents, several conclusions can be drawn. First, service quality has a positive and significant effect on pilgrim satisfaction, indicating that professional, responsive, reliable, empathetic, and well-supported services can enhance pilgrims' satisfaction. Second, package price has a positive and significant effect on pilgrim satisfaction, suggesting that reasonable, transparent, and benefit-oriented pricing contributes to a higher perceived value and satisfaction. Third, service quality has a positive and significant effect on pilgrim loyalty, encouraging pilgrims to reuse the company's services, recommend them to others, and maintain long-term relationships. Fourth, package price has a positive and significant effect on pilgrim loyalty, as prices that are consistent with the quality and benefits received can strengthen pilgrims' trust and commitment. Fifth, pilgrim satisfaction has a positive and significant effect on pilgrim loyalty, indicating that satisfied pilgrims are more likely to reuse the company's services and provide positive recommendations. Sixth, pilgrim satisfaction partially mediates the relationship between service quality and pilgrim loyalty, demonstrating that service quality strengthens loyalty both

directly and through increased satisfaction. Seventh, pilgrim satisfaction also partially mediates the relationship between package price and pilgrim loyalty, indicating that appropriate pricing can enhance loyalty more effectively when accompanied by efforts to maintain customer satisfaction. Overall, service quality, package price, and pilgrim satisfaction are interrelated factors in building pilgrim loyalty at Anhatour & Travel. Package price demonstrates a stronger influence on satisfaction, while service quality and package price both contribute to loyalty directly and indirectly through satisfaction.

Based on these findings, Anhatour & Travel should maintain and continuously improve service quality throughout the entire Umrah process, including consultation, administration, training, assistance in the Holy Land, and post-trip services. Employee competence, responsiveness, and service consistency should be prioritized to strengthen satisfaction and loyalty. The company should also maintain competitive and transparent pricing by clearly communicating package costs, facilities, and included services to strengthen pilgrims' trust and perceived value. In addition, implementing customer relationship management (CRM), maintaining communication with alumni pilgrims, providing appreciation programs for loyal customers, and developing referral programs may strengthen long-term relationships and encourage positive word-of-mouth. For future researchers, the research model may be expanded by incorporating other variables, such as trust, corporate image, perceived value, religiosity, customer experience, and relationship quality. Future studies may also involve Umrah travel agencies from different regions in Indonesia and a larger number of respondents to improve the generalizability of the findings and provide broader contributions to service marketing research, particularly in the Umrah travel industry.

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