Impact of Service Quality on Repurchase Intention of Umrah Customers under the Moderating role of Customer Satisfaction in Pakistan

Supervised by:

Ms. Fizzah Khalid Butt

PIDE, Islamabad

Submitted by:

Tajamul Ashiq

PROV PIDE2018FMBA (1.5)07

Department of Business Studies

Pakistan Institute of Development Economics, Islamabad.

2020

Final Approval

This Thesis Titled

Impact of Service Quality on Repurchase Intention of Umrah Customers under the Moderating Role of Customer Satisfaction in Pakistan

By

Mr. Tajamul Ashiq

Has been approved

For the Pakistan Institute of Development Economics, Islamabad

External Examiner: _Dr. SAMAN ATTIQ_

Supervisor: _Fizzah Butt_

Ms. Fizzah Khalid Butt

Lecturer

PIDE, Islamabad.

Head of Department: _____

Dr. Nadeem Ahmed Khan

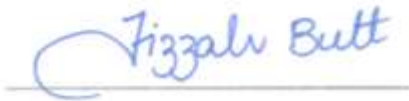Head, Department of Business Studies,

PIDE, Islamabad.

Certificate:

It is certified that Mr. Tajamul Ashiq has carried out all the work related to this thesis under my supervision at the department of Business Studies,

Pakistan Institute of Development Economics, Islamabad.

Supervisor:

Fizzah Butt

Ms. Fizzah Khalid Butt

Lecturer

PIDE, Islamabad.

Contents

ABSTRACT

Service quality (SQ) is one of the key factors and result oriented strategies to satisfy customers and convince them to become loyal customers by delivering quality based products and services to reach their needs and desires. To overcome any uncertainties and win the competition marathon within the industry; a nonstop and continual improvement in the quality of offered products and services is needed. In this growing era, Umrah travel agencies and this industry is increasing rapidly in Pakistan. This study aims to know the impact of Umrah service quality towards customer satisfaction on travel agents in Pakistan because many people complain against agents and service quality of Umrah. So, there is a great need to explore this phenomenon of repurchase intention and SERVQUAL. This research uses a quantitative research method to evaluate the independent variables towards dependent variables. The sampling technique used was non-probability sampling and snowball sampling and sample size was of 150 respondents. Tests used in this research are validity and reliability, regression analysis test and moderation analysis to test hypotheses. This study explores the impact of customer satisfaction and its impact on repurchase intention. The study is really important for the Umrah consumers. In this study we develop a conceptual model and then test it while using different factors in order to know the power and impact of SERVQUAL dimensions of Umrah on repurchase intention under the moderating role of customer satisfaction. We see Accommodation, Mobility, Care Taking, Food Services and Problem solving as independent variables, customer satisfaction as moderator, and repurchase intention as dependent variables. We developed a survey and filled it in with participants and last discussed the results and practical implications of the study.

Keywords: Accommodation, Mobility, Caretaking, Food services, Problem solving and repurchase intention.

CHAPTER I: INTRODUCTION

Muslims are exactly "one who pleads to God", including all beings in heaven and earth. The Muslim word refers only to Islam (Al-Imran 3:83). There are the five main acts in Islam, consider as the obligatory foundation for the believers and are the basis of Muslim life. Umrah is growing day by day and people in the world are performing it as an obligation. In the year 2019, Pakistan topped the list of countries that sent the maximum number of Umrah pilgrims to Saudi Arabia since the beginning of the season on August 31 until December 26, 2019. As by the news statistics out by the Kingdom on Friday. The catalogue showed that 495,270 Pakistanis performed their Umrah during the period, followed by 443,879 Indonesians and 262,887 Indians. Other countries on the list included Malaysia, Egypt, Algeria, Turkey, Bangladesh, the United Arab Emirates and Jordan (Arab News). From periods of time service quality is one of the most dependent analysis and results concerned with strategies to satisfy customers and convince them to become a loyal customer by providing quality of product and services so that to satisfy their needs and desires. If companies want to be in this services quality related marathon and overcome the uncertainties to win the competition in the industry they have to focus on the quality of the product and services more. Service marketing literature shows the service quality that replicates most often customer perception and value- judgement of a product or services (Parasuraman, 1995).

Service quality is recognized all over the globe as a sign of customer satisfaction and behavioral intention which as a result mains organization to profitability (Kim, 2016).

The researchers like (Parasuraman, 1995) say that service quality should be measured by contrast between observations and opportunities. Other (Cronin, 2000) says that customer observations of each service performance over each service meeting governs the quality of the company's service. Possibly the method like that is widely used in diverse literature. Marketing actions is a purpose that directly controls corporate objectives and activities that have a large space, for in calculation to counting internal as well as external company. (Kotler & Keller, 2009) states that "Marketing is a social and decision-making procedure

whereby individuals or groups purpose to meet the wants and needs over creativity, supply and exchange of product value with others".

The main purpose of the notion of marketing is how a business can see customer needs (consumer wish) and behavior environmental analysis (Walker, 1999).

The impact of customer satisfaction on loyalty has been studied in previous work (Kasiri, Cheng, Sambavison & Sidin, 2017). The impact of customer satisfaction and repurchase intention has also been studied in previous studies (Dholakia, 2010).

Providing customers delight is a vital and forward-looking process. A satisfied and obsolete customer will always go toward loyalty and has always positive word of mouth (Oliver, 1997).In other view when customer is extremely satisfied his expectation level are raised (Andaleeb & Conway, 2006), at this situation a service provider has to meet his expectation standard and make extra efforts to satisfy his needs and want. (Andaleeb & Conway, 2006) point out that a customer who is dissatisfied will always lead toward negative word of mouth. Potential customers are easily impacted by negative word of mouth and they as a result take away potential customers from the service provider (Wilson, 2012).

Efficiently handling customer services satisfaction and growing customer loyalty has been talked about by many marketing professionals and investigators. (Blut, 2015; Rust & Chung, 2006; Zeithaml, 1996).

Many theories have shown that an advanced level of customer fulfillment always leads towards more customer loyalty and word of mouth recommendations. (Yoo, 2015; Guo, 2009; Lai, 2009).

(Hussain, Nasser & Hussain, 2015) in the research founds that customer satisfaction is most suitable inconstant that studies in marketing because it has a major impact in attaining administrative areas, and is measured as a reference point standard of presentation and a likely characteristic of quality.

The research has been done to extend the information of client approval by emerging a model which explains the connection between corporate image, customer expectations, service superiority, apparent value, customer satisfaction and brand constancy (Hussain, Nasser & Hussain, 2015).

In the tour and travel commerce, people buy travel and tour tickets for miscellaneous drives like pleasure, easing, teaching, amusement, exploit, health, journey, social, and societal contact among others. As people know marketing in inheritance and cultural tourism is becoming more vital (Rojas & Camerero, 2008).

Umrah is one the basic rituals of Islamic tradition among Muslims living all over the world. This Islamic religious activity is not mandatory on Muslims as mandatory as Hajj is. (Gannon, 2017). Umrah is performed at different times in a year according to each one's time frame. People according to their financial range buy Umrah packages from agents. People visit different travel agencies to review their packages and services (Ashdaq, 2015) and then they make a decision which meets their time schedule. When the people who wish and plan to visit the Holy place, they see the packages (The Umrah package covers the air travel, welcome, departure, conveyance and lodging) given by travel agents. They travel from Airport to Holy place Makkah and Madinah to devote their time in prayer in His Holy Mosque(hajjinformation.com).

1.1 Research Gap

We chose this area because in Pakistani market there are too much agents that betrayed customers and not provided the same quality as they mentioned in their package and people face many problems there in Makkah and Madinah during their Umrah Journey, so there is a need to work on Umrah SERVQUAL so that people feel satisfied and trust on those agents who are providing services according to their need. Also, this study aims to collect the result from people demanding what people want and they desire and accordingly travel agents set standards so they meet their satisfaction level and arrange services to meet their expectation.

1.2 Problem Statement

Before this the research has been done on facility of service quality and influence on customer approval. But the impression on repurchase intention has not been done. Consequently, in this research we are looking for the influence of service quality, customer satisfaction and repurchase intention that does service quality impressions on repurchase purposes of customers under the facilitating role of customer satisfaction. The actual problem in this study is the repurchase intention that if the customer is satisfied is he willing to or intend to repurchase the package from the same travel agent or not?

1.3 Research Questions

1. Does Accommodation have significant impacts toward Customer Satisfaction and repurchase intention in Umrah Tour and Travel?

2. Does Mobility have significant impacts toward Customer Satisfaction and repurchase intention in Umrah Tour and Travel?

3. Does Caretaking have significant impacts toward Customer Satisfaction and repurchase intention in Umrah Tour and Travel?

4. Does Food services have a significant impact toward Customer Satisfaction and repurchase intention in Umrah Tour and Travel?

5. Does Problem Solving have significant impacts toward Customer Satisfaction and repurchase intention in Umrah Tour and Travel?

6. Do the Accommodation, Mobility, Caretaking, Food services, and Problem Solving have simultaneous impact on Towards Customer satisfaction and repurchase intention in Umrah Tour and Travel?

1.4 Research Objectives

1. To find whether accommodation has a significant impact or not towards customer satisfaction in Umrah travel agencies.

2. To find out whether Problem solving has a significant impact toward customer satisfaction in Umrah travel agencies.

3. To find the impact of service quality on customer repurchase intention in umrah services

4. To find the impact of service quality on repurchase intention under the mediating role of customer satisfaction in umrah services

5. To find the impact on how satisfied customer goes toward repurchase intention and towards loyalty

6. To find the relationship between service quality and customer satisfaction and its impacts on customer loyalty

7. To find the impact on customer loyalty in umrah service sector

8. To Find that can travels agents improve their services that can improve their business

9. To find the impact of how customer satisfaction is important in umrah services.

1.5 Significance of the Study

The research will help us to find impact of service quality and customer satisfaction on repurchase intention and the role that service quality can play to retain customers and ultimately increase sales. It will help managers to understand the importance of service quality to satisfy customers and retain them.

The study provides a new dimension of customer satisfaction as moderator and how it impacts customer repurchase intention.

CHAPTER II: LITERATURE REVIEW

Religious tourism is one of the most established types of tourism and is persuaded by religious or religion duty (Sharpley, 2009). With the existence of religious tourism, religious people will increasingly have chemistry with their religion. and strengthen his resolve. Pilgrimage/Religious travel is guided by Sharia law and spotlights on three sorts: Hajj/Umrah, distinguish the Hajj and Umrah as compulsory visits for all Muslims to Mecca and Medina.

According to (Monaghan, 2006) Travel agent is a business entity which holds travel business as an intermediary in selling or arranging travel services**.** The main product of travel agents is ticketing, Hotel voucher, tour package, show voucher and tour transport.

(Nyoman,1994) Travel Agent is a business of services which has a goal to provide a Travel for someone who plans to make it.

Religious tourism is always attached with tourism related to religious occasions or religious duty (Sharply,2009). With the existence of religious tourism, religious people have increasingly had chemistry with their religion and strengthened his resolve. The Hajj and Umrah are necessarily part of Muslim Tourism to visit Makkah and Madinah guided by sharia law as well. In Islam voyaging is has its own importance and critical Sunnah (Timothy, 2011) as once our Holy Prophet (P.B.U.H) said: "Be in the world as Traveler or stranger" (Al-Bukhari).

2.1 Service Quality

Services vary from physical belongings in four key distinctive or scopes: Untouchability, at spot services, no separable and inconsistency (Lovelock Gummesson, 2004).

The superiority of service is difficult to understand and at many events deliberated in marketing corrections. There is a need for a model that describes best the quality of service in the discipline of the modern market. According to Kotler and Keller (2012:356) "service is any act or performance that one company delivers to another that is essentially intangible and does not cause the ownership of anything.

Services possess no ownership with generated things or affairs, and are managed by different aspects as: intangible, inseparable, heterogeneous and perishable.

(Kotler & Tjiptono, 2007) says that the excellence of provision of services will go from want to need, desire and customer satisfaction as well as positive insights of the quality of service.

(Gronroos, 1990) perfect model of service quality assembles both practical and efficient tools. The structure predicts how the quality of service will be bound by customers and in what way service quality will be brought. That absorbed the service type and avail that service quality must be a two-dimension layout specifically, the process/functional (i.e., how the service is combined) and the result/technical percentage (i.e., what is outcome).

(Parasuraman, 1988) speaks about service dimension as "the nonconformity among consumers' understanding of services transported by a different company and their results about the company present such services".

(Parasuraman, 1985) practically shows that if consequences are more than hard work than expected quality is cheaper than acceptable and hence customer disappointment occurs. Service quality is also measured to be as tact related to the real-world experience of the customer concerning the service that the customer gets during the transfer process of the service (Zeithaml, 1990).

Providing expected service means fulfilling customers' hopes in a regular way (Angelova & Zekiri, 2011). In the rare cases of fast food chain, on every occasion ideas exchange happen among a consumer and service staff, this can be well-thought-out to be a service accident (Bitner, 1990). In the same way, (Shostack, 1985) explains the service deal as "a period of time throughout which a purchaser directly meets with a service". (Wilson, 2012) comprehensive clarify that many inspiring experiences create a composite copy of first-class service in the customer's concentration, while a private unwanted understanding can destroy a complex image of superior services.

In the past many years' service quality improvement, a lot of emphasis has been focused on service vendors and business designers. (Aagja & Garg, 2010; Farooq, 2009; Qin, 2010; Samen, 2013); although, a truthful maintenance has been given to its dimension and conceptualization scale as well (Akter, 2013; Cristobal, 2007; Farooq, 2009).

Precisely, component of service quality has been usually articulated in many manufacturing sectors like mobile banking, health organization, tele-communication, internet education, tourism and hoteling etc. (Abdullah, 2011; Farooq, 2017; Izogo & Ogba, 2015; Samen, 2013). According to (Tsoukatos & Mastroianni 2010) customers relate actual service with his supposed value of insight and his own prospects, which he originates from his previous understanding, recollections or words by people listening.

According to (Munavizt, 2009) explain services in Umrah field as providing pilgrims a place where they take rest, stay, bathe, eat, drink and enjoy the services given.

2.2 Dimension of Umrah service Quality

2.2.1 Accommodation

(Munavizt 2009) stated that Accommodation is a place where pilgrims stay and take rest, bathe, relax and enjoy comfort and eat, drink and enjoy the services provided. Hotel is main accommodation that is used by tourist and the hotel room is divided into four rooms based on the number of rooms, a small hotel has less than twenty five rooms, medium size hotel has more than twenty five rooms and less than hundred rooms: as well large hotels contain more than hundred rooms (Darfoon, 2013).

2.2.2 Mobility

Umrah is not a visit to Makkah and Medina but it's about movement from one place to different places. Two types of mobility transportation is used in Umrah journey, one is Paratransit and other one is Mass transit (Suryadarmawan, 2011) paratransit service is freight service that can be used by any one

through certain provision. Mass transit is a service that is used and run on fixed routes and schedules e.g. bus or mini wagon etc.

(Zaini, 2017) said that Accessibility is defined as the ease of something for someone at a place. (Darfoon, 2013)

2.2.3 Care Taking

The care-taking size covers specialist care services and so long as material information flows around the programme and also service area approved by religious scholars associated with the Umrah set of groups to instruct visitors about how to perform diverse Umrah ceremonial. That portion connects the three SERVQUAL scopes of assurance, empathy, and responsiveness. Care to customer shows that communication between Company or agencies to customers with a good statement to help the pilgrimage. Care is the appearance of compassion and apprehension toward others. Care is based on a concept of hands-on caretaking of some person or thing. (Darfoon, 2013)

Pilgrims were happy with nourishment benefits in Makkah and Madinah because they generally take food in the eateries and at accommodations, so they feel good and offer great sustenance decisions. (Margareta & Edwin, 2012) Food quality has a significant role in the conclusion of consumer consumptions therefore, we can say that if food quality increases, as a result the buying choice will rise as well. The hygiene of the food provided is a vital example that will affect the presence of delicious food to be enjoyed or not to be enjoyed. Healthy food includes the important part of food service. Healthy food that is hygienic and nutritious food (Nurchayati & Pusari, 2014). According to (Widjoyo, 2014) it will make customers happy when the food is served in time. (Darfoon, 2013)

2.2.4 Food services

Pilgrims were happy with nourishment benefits in Mecca and Medina where they generally eat in the eateries at their lodgings which offer great sustenance decisions. (Margareta & Edwin, 2012), the quality of food is an important role in the termination of consumer purchases, so it can be known if the quality of food

increases, then the purchase decision will increase as well. The cleanliness of the food served is an important example that will affect the appearance of good food or not to be enjoyed. Healthy food includes the important part of food service. Healthy food that is hygienic and nutritious food (Nurchayati & Pusari, 2014). According to (Widjoyo, 2014) it will make customers happy when the food is served in time. (Darfoon, 2013).

2.2.5 Problem Solving

The capacity of the Travel Agent to take care of issues is a fundamental component for all pioneers. Helping the customer to solve all of the problems that can disturb their activity Problem solving (considering complaints), was considered a bit irrelevant. It is due to laziness on the part of the consumer. Many customers would rather dispose of an unwanted package. It is likely that many customers have never bothered to submit a complaint package; this factor may be superfluous to them (Beneke, 2012).

2.3 Customer Satisfaction

According to (Kotler & Caslione, 2009) satisfaction pacts with a person's sensation of desire, joy or sadness subsequent from defining the ultimate outcome with his/her prospects. Customer satisfaction have agonized an importance in numerous societal and communicative studies (Chen, 2012; Farooq, 2010). The idea of customer satisfaction is normally related to the trust that a corporate will satisfy his consumers in order to be justifiable and profitable. (Farooq, 2016; Izogo & Ogba, 2015; Radovic Markovic, 2017). As a substitute for searching intellectual results, client approval is measured to be an operative portion of utility of a product or service availed by customers.

More recently many authors say that buyer satisfaction is the main product of brand understanding (Chahal &Dutta, 2015).

With respect to this concept (Mayer & Schwalger, 2007) imagine a client satisfaction as joint performance of purchaser involvement with the brand.

In the same way (Lin, 2015), accepts that consumer satisfaction is the sensitive and emotional outcome of distinct customer involvement with the brand. Having in view all these much plus new ways to consider consumer approval, numerous researchers are now investigating the intersection between brand involvement and customer satisfaction from another viewpoint. As an illustration, in the interpretation of merchandise brands, (Başer, Cintamür, & Arslan, 2015) find that sensual, sentimental, social, and rational brand knowledge have a positive effect on buyer satisfaction.

In the same way, in the selling sector, (Ha & Perks 2005) explains if a customer will appreciate remarkable brand understandings converts to an extremely pleased customer; and (Ishida & Taylor, 2012) that sensual, sentimental, behavior, and knowledgeable brand understandings has an optimistic subsidiary influence on customer indulgence through brand nature.

(Arsanam & Yousapronpaiboon, 2014) stated that literature provide evidence regarding any business success in long running is customer satisfaction. Business organizations and companies must deliver and offer quality services and products and to show its performance to its rivals by showing his customer satisfaction in order to gain, save and protect the market shares (Khan & Fasih, 2014). Umrah sector must rely on consumer services requirements and with the passage of time they learn that how to deliver quality services create a pool of satisfied customers that may buy service again (Han & Hyun, 2015). This is the major factor regarding customer satisfaction and may leads to loyalty of customers (Muala, 2016). Industry workers who are working for umrah services may study their strengths and weaknesses and try to improve their weakness into strengths SWOT analysis is the best to analyze strengths and weakness of the services (Saghier & Nathan, 2013). The major element in regard with customer satisfaction achievement is service delivery and service provider relations with their customers particularly in Umrah traveling segment. Hence the validity and consistent quality services and products are the main character in retaining and satisfying to the customer (Kant & Jaiswal, 2017). As (Maula, 2016) describe that, proposing and delivering of quality services to customers provide the organizations a chance to measure and convert them into highly aggressive markets (Maula, 2016). In travel industry one of the most vital feature and factor in customer satisfaction

best customer involvement is service quality. Many organizations checked their service quality on regularly basis so that they gain the maximum customer satisfaction so that they maintain and retain customer pool and increase their interest toward their product or facilities in an optimistic way. According to (Omar, 2015) companies maintain their database according to their customers need, wants and desire and then they provide as per their standard to satisfy their customer expectation so that they increase their customer satisfaction. Another factor that increases the customer satisfaction is the service quality which impacts customers loyalty (Namukasa, 2013). Service quality is an influence factor in transporting and improving customer satisfaction value. (Maula, 2016) suggests that in Umrah Travel mediators it is essential and a very much key tool in getting their market portion and enhancing revenue profitability. Umrah travel agents can get maximum rival market share by choosing a strategy which enhances its premium service quality and builds a long-term relationship with its customers. There are so many authors that argue their thoughts in building a correlation between service quality and customer satisfaction. According to (Kant & Jaiswal, 2017; Kumar, 2018; Saghier & Nathan, 2013) the texts are full of urgings that support the point that there is a considerable correlation between customer satisfaction and service quality. The result obtained from customer satisfaction is the product or service provider association with customers definitely in the field of Umrah traveling.

(Sunny & John A. G, 2014) they both studied the effect of customer satisfaction as a moderator in their studies and explained the influence of antecedent factors on intention to use. This is consistent with Bolton and (Drew & bouldering, 1991) which found how service quality (attributes) and behavioral intention could be foreseen by customer satisfaction.

In a research it was also found that e- business customer satisfaction plays a significant moderating role between e-business performance and e-business likeability. (Algarni F, Cheung Y, Lee V, & Azmat Ullah, 2014)

2.4 Repurchase Intention

A satisfied Customer always tends towards repurchase of product and a positive relationship is built between customer satisfaction and repurchase intention, and supported by a wide variety of products and services.

(Anderson & Sullivan, 1993; Bolton, 1998; Cronin & Taylor, 1992; Fornell, 1992; Oliver, 1980; Patterson & Spreng, 1997; Rust & Zahorik, 1993; Selnes, 1998; Swan & Trawick, 1981; Taylor & Baker, 1994; Woodside, 1989).

Always keep in mind that a direct and positive correlation between customer satisfaction and repurchase intention take place with many variables but major impact seen on customer satisfaction (Sharma & Patterson, 2000). In previous studies it is regarded as highly satisfied customers will tend to do repurchase intention but in today it is not necessarily that high customer satisfaction will lead to higher purchases (Jones & Sasser, 1995; Stewart, 1997). Consumer repurchase intention is one of the basics of consumer loyalty, which one can explain as a positive behavior of consumers from a specific retailer (Choi & Mai, 2018). Many studies have been done on customer satisfaction and a lot of investment is made on this program ,this shows that highly satisfied customer will tend to high purchase but eventually this not happen .Even after getting a desirable customer satisfaction companies absorb that they don't get a desirable outcome (Jones & Sasser, 1995; Neal, 1999; Stewart, 1997).

Consumer repurchase intention is one of the basics of consumer loyalty, which one can explain as a positive behavior of a consumer from a specific retailer. (Choi & Mai, 2018).

Numerous revisions have been done on customer endorsement wish and many asset is made on this program ,this shows that highly satisfied customer will tend to high purchase but eventually this not happen .Even after getting a desirable customer satisfaction companies absorb that they don't get a desirable outcome (Jones & Sasser, 1995; Neal, 1999; Stewart, 1997).

2.5 Research Gaps

In this research, the researcher conducted an analysis about the Umrah Service Quality Towards Customer Satisfaction and repurchase intention in Travel agents. Use five variables that mentioned by Darfoon (2013), Accommodation, Mobility, Caretaking, Food services, and Problem Solving. Adopted from (Parasuraman, A., Zeithaml, V.A. and Berry 1985) The Different between this research and the Previous

Research about the activity, on Darfoon (2013) Journal it mentioned about the Hajj in this research it mentions about the Umrah. On the previous research that studied by Hassan, Maghsoudi, & Nasir, (2016), Rina (2016) Ulfa (2017), they use the variables that not specialization on the Umrah Service Quality. The work on repurchase intention has not been done yet before this study. How repurchase intention can be increased by focusing on satisfied customers to get more profit and increase company goodwill.

2.6 Theoretical Framework
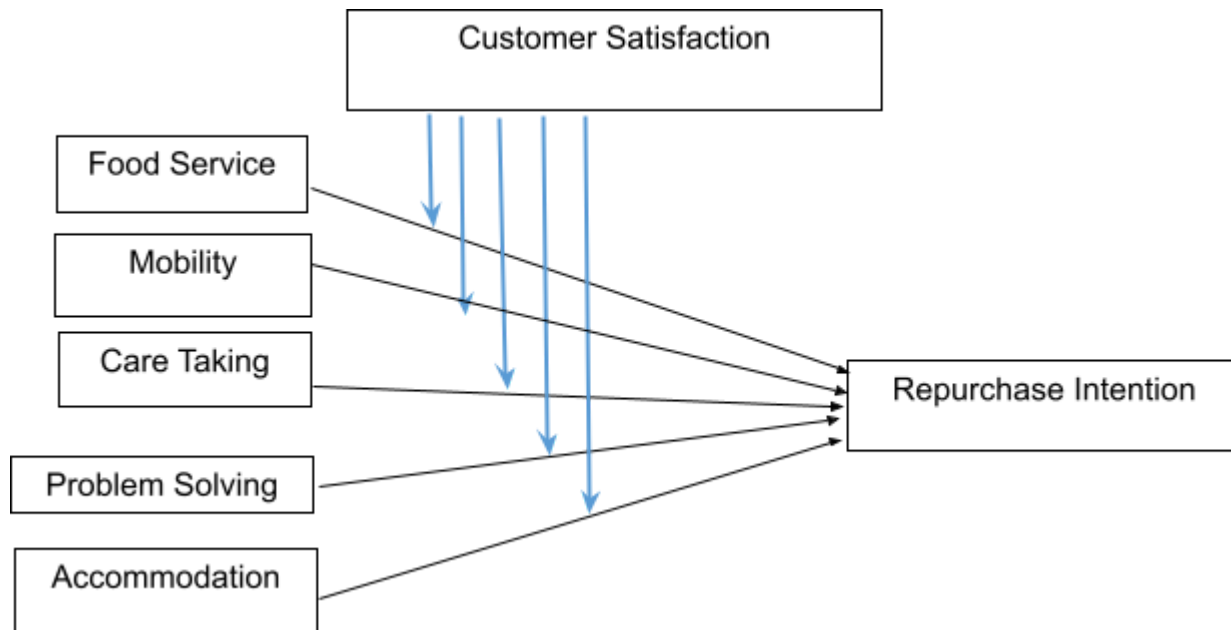
2.7 Hypothesis testing

H1: Accommodation has significant impacts Toward Customer satisfaction and repurchase intention toward Umrah services.

H2: Mobility has significant impacts towards Customer Satisfaction and repurchase intention toward Umrah services.

H3: Caretaking has significant impacts towards Customer Satisfaction and repurchase intention toward Umrah services.

H4: Food Services has significant impact toward Customer Satisfaction and repurchase intention toward Umrah services.

H5: Problem Solving has significant impacts towards Customer Satisfaction and repurchase intention toward Umrah services.

H6: There is a simultaneous impact of Accommodation, Mobility, Caretaking, Food services, and Problem Solving Towards Customer satisfaction and repurchase intention toward Umrah services.

H7: Food service has significant impact on repurchase intention of Umrah consumers under the moderating role of Customer Satisfaction

H8: Mobility has significant impact on repurchase intention of Umrah consumers under the moderating role of Customer Satisfaction

H9: Care taking has significant impact on repurchase intention of Umrah consumers under the moderating role of Customer Satisfaction

H10: Accommodation has significant impact on repurchase intention of Umrah consumers under the moderating part of Customer Satisfaction

H11: Problem Solving has significant impact on repurchase intention of Umrah consumers under the moderating part of Customer Satisfaction

CHAPTER III: METHODOLOGY

3.1 Research design

The research data collected is quantitative. Tolieng, (2017) quantitative research is an investigation data or information is Broken down utilizing measurable systems.

This research type is research associative/relationship. (Sugiyono, 2013) said that Associative research is study that assists the connection between two or more variables. In this study the purpose is to study the independent variable of Accommodation(X1), Mobility (X2), Caretaking (X3), Food services (X4), Problem Solving (X5) and Customer satisfaction as mediator (Y), variable and customer repurchase intention (Z), as dependent variable.

3.2 Research Philosophy

The basic science of research methodology is that the ideology that a researcher can assume by himself and do according to his assumption a logical answering of a question arising in his/her mind and find the ways of learning new things. (Collis, 2009). The researcher always chooses the best suitable methodology and technique (Saunder's, 2012). Research methodology fall between two categories especially in positivism and interpretivism.

(Bryman, 2011). Positivism accepts that truth can be shown as unbiased by such properties that can be quantified and depends upon the tool designed by the scientist; in this way positivism is the factual interrogation and investigation of quantitative analysis (Collis, 2009).

Therefore, the best study for this thesis is positivism because in order to get data quantitatively through questionnaires and then analyzing it numerically.

3.3 Research Approach

Two types of methodologies normally fall in approach; one is deductive approach and other one is inductive approach. Inductive approach is used for building new hypotheses or some argumentation building, while deductive approach is used for testing the current hypothesis (Bryman, 2011). Deductive approach is used in this study because this study is based on literature review and already developed theories.

3.4 Research Method

Three research methods are majority used by researchers; Mono method, Mixed method, Multi method (Saunders, 2012). As this study is quantitative and so data is collected for only quantitative study therefore, Mono method of research is used in this study.

3.5 Research Strategy

A research strategy explains a specific purpose of doing which shows the way your research should proceed. Research strategy is a crucial component of any research. It is the strategy a researcher will plan to give a planned structure to his research. In this research questionnaire is used to collect data and Likert scale instrument is adopted to measure how solidly answers are agreed or disagreed and google docs is used to collect data. Questionnaire method quick, simple and practical method for information collection from a lot of respondents (Bryman, 2011; Saunders, 2012). So, the questionnaire method is best strategized for this study examination.

3.6 Research Framework

Research framework is defined as the flow chart that shows the path from the beginning to end of research. The steps are shown below:
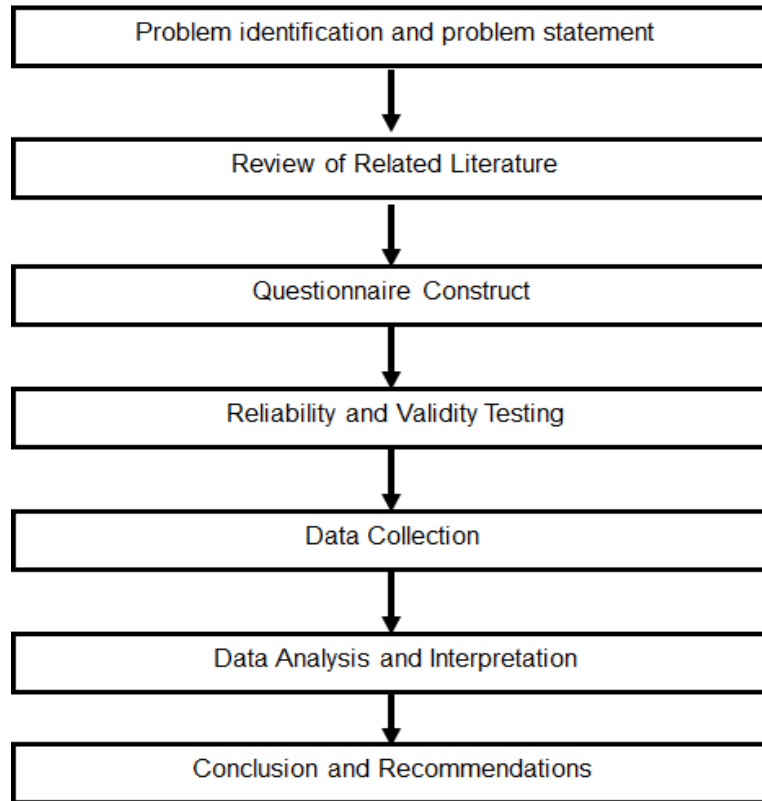
```
┌─────────────────────────────────────────────┐
│  Problem identification and problem statement │
└─────────────────────────────────────────────┘
                      │
                      ▼
┌─────────────────────────────────────────────┐
│           Review of Related Literature        │
└─────────────────────────────────────────────┘
                      │
                      ▼
┌─────────────────────────────────────────────┐
│            Questionnaire Construct            │
└─────────────────────────────────────────────┘
                      │
                      ▼
┌─────────────────────────────────────────────┐
│          Reliability and Validity Testing     │
└─────────────────────────────────────────────┘
                      │
                      ▼
┌─────────────────────────────────────────────┐
│                Data Collection                │
└─────────────────────────────────────────────┘
                      │
                      ▼
┌─────────────────────────────────────────────┐
│          Data Analysis and Interpretation     │
└─────────────────────────────────────────────┘
                      │
                      ▼
┌─────────────────────────────────────────────┐
│          Conclusion and Recommendations       │
└─────────────────────────────────────────────┘
```

Figure 3.6.1 Research Framework

Source: Self constructed, 2019

3.7 Population

Making a choice about population size is also of critical importance for a researcher. (Collis & Hussey, 2009) said that the size of the sample must be large enough for the representation of the population respectively. Population of this research is the people of Islamabad and Rawalpindi which have performed umrah once in their life and experienced the services provided by Travel agents to them regarding hoteling.

3.8 Data Collection and Sampling Technique

The sample size of our study is almost 150 participants. We conduct an online Google Doc survey from one hundred and fifty participants. The sample that we include in this study are the people of Pakistan

who performed umrah once in their life and availed services from any travel agency. So, we developed the online survey. The People from across different areas of Islamabad and Rawalpindi are participating in the survey.

Aim of this research is to validate its hypothesis through empirical investigation. In order to get this aim fulfilled, a survey method was selected and a questionnaire was presented to the respondents to collect the data and a convenient sampling technique was adopted. For this purpose, questionnaire was adopted (Also sample size was determined by (Constructs*5) technique.

3.9 Sample

Number of people in my research are the citizens of Rawalpindi and Islamabad who offered Umrah once or more than once in their life. The sample size of our study is 150 participants. We shall fill out our online Google Doc survey from one hundred and fifty participants.

3.10 Time Horizon

Researchers can select through the two available horizons of time such as cross sectional means data collected by one respondent at random and at once. Longitudinal means data collected many times and no random selection is made. In this research only a cross-sectional time horizon is used and data is collected only once by the respondents.

3.11 Analysis

In this research SPSS software was used for preliminary data screening and further analysis respectively. For finding any missing values in the data, firstly frequencies of the responses were checked and the missing values were replaced taking series mean using the SPSS software. Next was the examination of the descriptive statistics of the data.

To check if the data is normally distributed, normality test Skewness and Kurtosis was applied. Reliability test (Cronbach Alpha) was also applied to check if the instrument was reliable or not, Cronbach alpha normally checks how consistent are the measurements of the given scale.

3.12 Research Instrument

(Sekaran & Bougie, 2010) states that Likert scale is a gauge which is used to initially investigate how solidly subjects are agreed or resist, negotiating statements on Five centers scale with the going with remains. Respondents are asked to express his views about something/Question in favor or in or unfavorable scaled through standard Verbalization. The scientist chose to use the Likert scale that proposed to look at how clearly results occur or opposing declaration on Five-scale (Sekaran & Bougie, 2010) Table as shown below are

3.13 Likert Scale

The research in which a researcher uses a questionnaire as a tool use Likert Scale to know the results of the given scale through strongly disagree, disagree, neutral, agree, strongly agree.

Statement	Score
Strongly Disagree (SD)	1
Disagree(D)	2
Neutral(N)	3
Agree(A)	4
Strongly Agree (SA)	5

This research in which researchers used questionnaires as a tool will use Likert scale to

examine the value of the questions on scale through strongly disagree, disagree, neutral,

agree, strongly agree.

In this research, a self-developed questionnaire is utilized by the researcher as the methodology and devices

to assemble the response of the data from respondents. With a specific end goal to gather the handling

information, the specialist utilizes Ms. Excel. At that point, the specialist examines the information by

utilizing SPSS 20.0. The Likert scale is expected to watch how powerfully subjects concur or can't help

contradicting articulations on a five-point scale (Sekaran and Bougie, 2010). The figure of the survey is

demonstrated as follows:

Table 3.1 Questionnaire

No	Accommodation	SD	D	N	A	SA
1	Accommodation in Makkah as promised					
2	Accommodation in Madinah as promised					
3	Hotel in Makkah as promised by the company					
4	Hotel in Madinah as promised by the company					
	Mobility	SD	D	N	A	SA
1	The Company transportation is provided as promised					
2	The bus provided as good as promised					
3	I can find the store near my Hotel					
	Caretaking	SD	D	N	A	SA

1	Worship guide service delivered as well as promised					
2	We are always notified of Schedule and Agenda					
3	The Schedule is very convenient for us					
4	guides can solve problems sincerely and calmly					
5	We trust our guide when we get into trouble					
	Food Services	**SD**	**D**	**N**	**A**	**SA**
1	Food Served according to what was promised					
2	Food is presented Clean and Healthy					

3	Food served Timely					
	Problem solving	**SD**	**D**	**N**	**A**	**SA**
1	Umrah travel agents could deal with all problems we had					
2	When we have a problem, our travel agents show a sincere interest in solving it					
	Customer satisfaction	**SD**	**D**	**N**	**A**	**SA**
1	I feel satisfied after purchasing the Packages provided by this Company					
2	The service the company provides satisfies my every need for worship in the holy land					
3	I feel satisfied with the service provided by this company					
	Repurchase intention	**SD**	**D**	**N**	**A**	**SA**
1	If I could, I would like to continue using the services of this Travel agency					
2	I will never avail the services from the same Travel Agency					

CHAPTER IV: ANALYSIS AND DISCUSSION

4.1 Descriptive Test

The motivation behind doing the distinct investigation is to clarify. Illustrative
investigations are computed to layout the attributes of individuals, methods, or
circumstances from information gathering. It may take the accumulation of
quantitative information, for example, fulfillment creation of statistical data, realities,
and evaluations, yet it might likewise include the gathering subjective information
(Sekaran and Bougie, 2010).

The descriptive Analysis covers the greater part of the aftereffect of Validity Test,
Reliability Test, Demographic profiles of respondents, engaging measurements
investigation, inferential examination, theory testing, various relapse examination, and
coefficient of determinants.

4.2 Reliability Analysis

Cronbach Alpha is a technique that is used to check the internal consistency
between the measures. Cronbach Alpha is poor if its value is less than 0.5; it's
considered poor or unaccepted reliability. And if the value of Cronbach Alpha is more
than 0.6 so we consider it a moderate reliability and lastly it the value of Cronbach
Alpha is more than 0.7 then it is considered as a good value of reliability (Sekaran &
Bougie, 2003).

The Reliability test was directed by utilizing SPSS and organized information
from Microsoft Excel to arrange Cronbach's Alpha of the exploration instruments.

The after effect of unwavering quality trial of every factor in this examination can be viewed as take after:

SERIAL NO	VARIABLES	NO. OF ITEMS	RELIABILITY
1	ACC	4	.786
2	MOBI	3	.685
3	CT	5	.712
4	FS	3	.717
5	PS	2	.762
6	CS	2	.756
7	RPI	2	.792

ACC= Accommodation, MOBI=Mobility, CT= Care Taking, FS= Food Services, PS= Problem Solving, CS= Customer Satisfaction, RPI= Repurchase Intention

Above table tells us about the hole variables of the study, First variable ACC has a four number of items and its reliability is 0.786 next variable MOBI has 3 items and its reliability is 0.685, next variable CT has five with reliability of 0.712 and FS have three items and has reliability value of 0.717, Next variable PS has two items with reliability of 0.762. Customer Satisfaction variable (CS)has 2 items and 0.756 value of reliability and the last variable which is RPI has also 2 items of reliability 0.792.

4.3 Demographic Statistics

The main class of statistical profile is the Gender respondents. There are 150 respondents with two sorts of gender that are men and women, the consequence of the information gathered demonstrated as follows**:**

4. Gender

More than 77% of the respondents were male and only 23% of respondents were female.

		Frequency	Percent	Valid Percent	Cumulative Percen
Valid	**Male**	116	77.3	77.3	77.3
	Female	34	22.7	22.7	100.0
	Total	150	100.0	100.0	

4.5 Age

Age Based on the 150 respondents age which divided into four categories, so the result of the analysis could be shown below:

The result can be seen in the table below that most of the people who use this service are from 26-40 years old as much as 60 respondents and from 41 to 60 are 49, and 61+years old as much as 8 respondents with the least number.

		Frequency	Percent
Valid	18 to 25	33	22.0
	26 to 33	60	40.0
	34 to 42	49	32.7
	43 +	8	5.3
	Total	150	100.0

4.6 Normality of data

Normality of data has to be used to ensure the normality of data that is fit for the model. It is necessary to find out the normality of data before certain statistical tests or regression. Normality of data tells us that how much data is equally distributed

VARIABLE	SKEWNESS	KURTOSIS
ACC	-.929	1.787
MOBI	-.876	1.575
CT	-.261	-.51
FS	-.1.20	.523
PS	-.380	-.047
CS	-.513	.377
RPI	-.428	.472

Above table indicates the skewness and kurtosis which showed the normality. Standard value for skewness is -2 to +2 while kurtosis standard value is -3 to +3. In this table Accommodation skewness value is -.929 and kurtosis value is 1.787 that shows data is normal. Mobility with skewness and kurtosis values are -.876 and 1.575. Care Taking values are -.261 for skewness and -.51 for kurtosis which come in the range of normality test. Food services skewness value is -1.20 and kurtosis value is and Problem-Solving values for skewness and kurtosis values are -.380 and -.047. Customer Satisfaction skewness and kurtosis values are -.513 and .377. Repurchase intention with skewness and kurtosis value are -.428 and .472. Hence all variables value in points and are very close to the center.

4.7 One-way ANOVA

Demographics	Repurchase Intention
Gender	.234
Age	.113

In control variables we see the effect of demographics on dependent variables and demographics should not disturb dependent variables. Demographic value will be greater than $P<0.05$. If it disturbs, we will control it later in regression analysis. Here gender, age is not disturbing dependent variable i.e. Repurchase Intention.

4.8 Correlation Analysis

Following table shows the correlation among variables. Correlation analysis used to identify the relationship between two variables. And researchers used this test to check the relationship between variables either the relationship is strong or weak. If variables have strong relationship means strongly related to each other and weak relationship shows hardly related association between variables. Correlation analysis values fall in -1 to +1 if values fall in the range of -1 that show relationships exist but negative if value fall +1 means positive relationship and increase. This study followed the two-tale approach.

	ACC	MOBI	CT	FS	PS	CS	RPI
ACC	1						
MOBI	.433**	1					
CT	.403**	.475**	1				
FS	.270**	.404**	.500**	1			
PS	.130	.279**	.316**	.441**	1		
CS	.201*	.349**	.374**	.515**	.495**	1	

RPI	.175[*]	.151	.317[**]	.361[**]	.268[**]	.440[**]	1

The Correlation Analysis in above table discloses the direction of relationship (either positive or negative) among variables. Above table mentioned the interested variables which has been used for study like Accommodation (ACC), Mobility (MOBI), Care-Taking (CT), Food Services (FS), Problem Solving (PS),(CS) customer satisfaction and Repurchase Intention (RPI).Mobility are positively correlated with Accommodation at **.433**** Care taking relating with Accommodation at **.403****and Care-Taking also positively correlated with Mobility at **.475**.** Food services positively correlated with Care Taking at **.500**** Food services corelated with Mobility at **.404**** and with Accommodation at .**270**.** Problem solving correlated with Accommodation at .**130**. Problem solving has been positively correlated with Mobility at **.279**** Problem solving positively associated Care taking at .**316****. Problem solving positively associated with Food services at .**441****. Customer satisfaction positively correlated with Accommodation at **.201*.** Customer satisfaction highly correlated with Mobility at **.349**.** Customer satisfaction strongly associated with Care Taking at **.374**.** Customer satisfaction has been positively correlated with Food Services at **.515****. Customer satisfaction positively associated Problem solving at .**495**** Repurchase intention positively associated with Problem solving at .**268**.** Repurchase intention positively correlated with customer satisfaction at **.440**** at the last all variables highly correlated with each other at 0.01 level which can be hypothesized.

4.9 Regression Analysis

Regression analysis used to interpret; how much one variable depicts the other variable. Following table showed the independent variable influence over the dependent variable. For this analysis we analyze the variable one by one.

H1: Accommodation has significant impact on repurchase intention of Umrah consumer

(Accepted)

Predictor	B	R	R square	Sig. (P)
ACC	.217	.175	.031	0.032

Accommodation has a significant impact on repurchase intention of Umrah consumers. Beta value of ACC is 0.217, the value of R is 0.175.the significance of this ACC variable is .032 it is less than 0.05 so we say that our hypothesis number 1 is accepted.

H2: Mobility has significance impact on repurchase intention of Umrah consumers

(Accepted)

Predictor	B	R	R square	Sig. (P)
MOBI	.172	.151	.023	0.056

Mobility has a significant impact on the repurchase intention of Umrah consumers. Beta value of MOBI is 0.172, the value of R is 0.172.the significance of this MOBI variable is .0056 so we say that our hypothesis number 2 is accepted.

H3: Care taking has significant impact on repurchase intention of Umrah consumers

(Accepted)

Predictor	B	R	R square	Sig. (P)
CT	.443	.317	.101	0.000

Care Taking has a significant impact on the repurchase intention of Umrah consumers. Beta value of CT is 0.443, the value of R is 0.317 the significance of this CT variable is .000 it is extreme less value than 0.05 so we say that our hypothesis number 3 is highly accepted.

H4: Food services has significant impact on repurchase intention of Umrah consumers

(Accepted)

Predictor	B	R	R square	Sig. (P)
FS	.426	.361	.130	0.000

Food services have a significant impact on the repurchase intention of Umrah consumers. Beta value of FS is 0.426, the value of R is 0.361.the significance of this

FS variable is 0.000 it is extreme less value than 0.05 so we say that our hypothesis number 4 is highly accepted.

H5: Problem Solving has a significant impact on repurchase intentions of umrah consumers.

(Accepted)

Predictor	B	R	R square	Sig. (P)
PS	.263	.268	.072	0.001

Problem Solving has significant impact on repurchase intention of Umrah consumers. Beta value of PS is 0.263, the value of R is 0.268 the significance of this FS variable is 0.001 it is much less value than 0.05 so we say that our hypothesis number 5 is accepted

H6: Customer satisfaction has a positive impact on repurchase intention.

(Accepted)

Predictor	B	R	R square	Sig. (P)
CS	.445	.440	.194	0.000

Customer Satisfaction has a significant impact on repurchase intention as Beta value of customer satisfaction (CS) is .445 and value of R is .440 and Significance of CS is O.000 which is extreme less than 0.05, so this hypothesis number 6 is also accepted.

Moderation Analysis

Following table shows the moderation regression analysis and their values as well as the interaction terms:

Moderation variable	B	R square	Change in R Square
Step 1			
ACC	.308		
MOBI	.094		
CT	.284		
FS	.430		
PS	.747		
Step 2			
Interactionterm1(ACC*CS)	.071		
Interactionterm2(MOBI*CS)	.019		
Interactionterm3(CT*CS)	.007		
Interactionterm4(FS*CS)	.243		
Interactionterm5(PS*CS)	0.75	.522	.107

This table has been divided into two chunks in first step independent variables controlled as shown in the table. In the second step five interaction terms can be seen which are found by multiplying the independent variables with dependent variables to make the interaction terms which are shown in above table. In this table B stands for unstandardized coefficient beta which considers unit change and R2 as total change at the last ΔR2 actual change in independent variables. Above table shows that independent variables bring 0.522 change in dependent variable and independent variable bring 10.7% change in dependent variable. In the second step table shows that accommodation and customer satisfaction is .71 which means under the

moderating role of customer satisfaction the relation exists is significant and this hypothesis accepted. Furthermore, mobility and customer satisfaction have value 0.019. Third hypothesis which is caretaking and customer satisfaction value is .007 and highly significant so this hypothesis is accepted. In food services and customer satisfaction the interaction term 4 is .243 significant so this hypothesis is also accepted. In the last problem solving and customer satisfaction interaction term value is 0.75 so this hypothesis was also accepted.

CHAPTER V: CONCLUSION AND RECOMMENDATIONS

5.1. Introduction

This part is the last chapter of the research "The Impact of Service Quality on repurchase intention of Umrah Customers under the Moderating role of customer satisfaction in Pakistan", where this chapter will discuss the conclusion and recommendation. All the information and result in this research "Impact of Service Quality on repurchase intention of Umrah Customers under the Moderating role of customer satisfaction in Pakistan "can be used for the evaluation and for future research.

5.2 Conclusion

This chapter draws the correlation between five independent variables which are accommodation, mobility, caretaking, food services, and problem solving toward one dependent variable which is repurchase intention at this Umrah SERVQUAL model. Despite the fact that hardships and difficulties have been part of Umrah pilgrimage experience throughout history, from the results of this research, pilgrims seek adequate service quality based on the price of the purchased package, considering the hardship in saving money to perform this religious pillar. The monetary perceived value seems to be the most important sign for their overall satisfaction with the services.

According to the results of the present study, a gap between the agencies' external communication and how it is perceived by pilgrims (the actual performance), particularly for first time pilgrims, exists. Bridging this gap

can enhance the reliability of travel agencies and can enhance satisfaction among their customers. Moreover, having skilled and experienced tour guides is essential for operating successful Umrah journeys. The study highly advises Umrah agencies to offer training programs for their tour guides, particularly for improving their ability to deal with different problems on the Umrah site. More importantly, Umrah travel agencies need to assess changes in the religious travel market to design and price their products more effectively.

1. Accommodation has a significant impact toward customer satisfaction at this Umrah SERVQUAL model.

2. Mobility has a significant impact toward customer satisfaction at this Umrah SERVQUAL model.

3. Caretaking has a significant impact toward customer satisfaction at this Umrah SERVQUAL model.

4. Food Services has a significant impact toward customer satisfaction at this Umrah SERVQUAL model.

.

5. Problem Solving has a significant impact toward customer satisfaction at this Umrah SERVQUAL model.

6. There is a simultaneous significant impact of Accommodation, Mobility, Caretaking, Food services, and Problem Solving toward customer satisfaction and repurchase intention

7. Problem solving has significant impact on repurchase intention of Umrah consumers under the moderating role of Customer Satisfaction

8. Accommodation has significant impact on repurchase intention of Umrah consumers under the moderating role of Customer Satisfaction

9. Mobility has significant impact on repurchase intention of Umrah consumers under the moderating role of Customer Satisfaction

10. Caretaking has significant impact on repurchase intention of Umrah consumers under the moderating role of Customer Satisfaction

11. Customer satisfaction has a positive impact on Repurchase Intention

5.3 Discussion

As results show that the SERVQUAL model of Umrah service quality impacts on repurchase intention. The travel agent now must focus on these five-dimension model of Umrah SERVQUAL (Accommodation, Mobility, Care Taking, Problem Solving, Food Services) when customer get satisfied from these sectors, he will according to our regression result will buy the package again from the company and also do positive word of mouth marketing. Also, in case of moderation analysis the independent variable Accommodation has significant effect with value 0.71 which means it has a strong positive relation with customer satisfaction and our hypothesis is correct. In a similar way we see the effect of each of our independent variable with our moderator variable (customer satisfaction), and

result show significance values as shown in moderation analysis table. This means that a customer will satisfy if his basic services like Accommodation, care taking, mobility, problem solving and food services will full fill accordingly and his satisfaction level will tend toward high or low as the services provided. So, results show that travel agent must focus on his services to customers in Umrah sector. Moderation of customer satisfaction indicates in this study that it has also a significant effect on repurchase intention after customer get satisfy, he will think about repurchase and become loyal to any brand. So, in Umrah market there is a too much need to satisfy one family customer because one family customer will recommend to others if he is not satisfied with one services then he will never recommend you.so its highly important for all travel companies in this sector that a customer must be satisfied and their good will also increases in this case. Finally, we conclude that for the growth of this industry and to gain the market share any company which will focus on these SERVQUAL dimension will lead the market and repurchase buying will occur as a result.

5.4 Recommendations

1. Based on the results of research, repurchase intention has significant influence on Accommodation, Caretaking, Food services, and Problem Solving and also with moderating effect of customer satisfaction. That means Umrah Travel agents need to improve the Service of transportation as a part of their activity so they can comfortable to do their activity so that the customer can be satisfied with the company services and do intend to buy again a package from the same travel agency. For the Accommodation, Caretaking, Food Services,

and Problem Solving, the company must make it more developed more to get a high level of Satisfaction on Customer

2. **For Future researcher**

   For future researchers, it is suggested to use more varieties of variables either in the dependent variable or independent variable. Since, there are still plenty of knowledge to discuss under Accommodation, Mobility, Caretaking, Food services, and Problem Solving Referring to the result of this research, the researcher will suggest the future researcher to using six dependent variables (Accommodation, Mobility, Caretaking, Food services, Problem Solving, and Monetary Perceived Value) under dimension of repurchase intention and customer satisfaction because there is significant of Accommodation, Mobility, Caretaking, Food services, and Problem Solving towards repurchase intention in SERVQUAL model of Umrah dimension.

5.5 Limitations

First limitation of this study is we collect data from Islamabad/Rawalpindi, and we have access to the limited access to Travel companies and people who performed Umrah

The 2nd limitation is the time; there is limited time for this study in order to collect data.

In addition, the present research is based only on information from pilgrims (customers). Studies that could collect data from more stakeholders involved in the Umrah pilgrimage, including Umrah travel agencies, Saudi entrepreneur partners, and

the ministry of Hajj, can reveal greater understanding by combining data from demand and supply sides, especially in searching for differences between customers' expectations and how providers of these services perceive those expectations. The research has only begun to address the issues that are important in the management of service quality in the context of this religious tourism. The findings undoubtedly raise more questions to answer. Importantly, Hajj service quality as a multidimensional construct Importantly, suggests more small-scale studies that focus on internal works and problems of different elements. Further study can lead to deeper understanding of each dimension and the role played by different providers.

REFERENCES

Aagja, J.P., Garg, R., (2010). Measuring perceived service quality for public hospitals (PubHosQual) in the indian context. *Int. J. Pharmaceut. Healthc. Market.* 4, 60–83. https://doi.org/10.1108/17506121011036033.

Abdullah, F., Suhaimi, R., Saban, G., Hamali, J., (2011). Bank service quality (BSQ) index: an indicator of service performance. *Int. J. Qual. Reliab. Manag.* 28, 542–555. https://doi.org/10.1108/02656711111132571.

Algarni F., Cheung Y., Lee V., & Azmat Ullah. (2014). Customer Satisfaction: Moderator of e-Business Performance and e-Business Liveability. *Journal of Software*. Vol:10; page 524-537

Amin M.& Isa Z. (2008). An examination of the relationship between service quality perception and customer satisfaction: A SEM approach towards Malaysian Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management,* 1(3), 191–209.

Andaleeb, S.S & Conway, C. (2006), "Customer satisfaction in the restaurant industry: an examination of the transaction-specific model", *Journal of Services Marketing*, Vol. 20 No. 1,

Arsanam & Yousapronpaiboon, (2014). The relationship between service quality and customer satisfaction of pharmacy departments in public hospitals. *International Journal of Innovation, Management and Technology*, 5(4), 261.

Ashdaq, M., Maupa, H., Amar, M. Y. & Nursyamsi, I. (2015). Analysis of service quality on pilgrims satisfaction and image of Hajjj and Umrahs travel agents in south

sulawesi province, Indonesia. *International Journal of Research In Social Sciences*, 5(6).

Başer, İ. U., Cintamür, İ. G. & Arslan, F. M. (2015). Examining the effect of brand experience on consumer satisfaction, brand trust and brand loyalty. *Marmara University Journal of Economic & Administrative Sciences,* 37(2), 101–128.

Berezina, K., Cobanoglu, C., Miller, B.L., Kwansa, F.A., 2012. The impact of information security breach on hotel guest perception of service quality, satisfaction, revisit intentions and word-of-mouth. *Int. J. Contemp. Hospit. Manag.* 24, 991–1010. https:// doi.org/10.1108/09596111211258883.

Bryman, A. a. (2011). Business Research Methods. 3rd edn. UK: Oxford University Press.

Blut, M., Frennea, C.M., Mittal, V., Mothersbaugh, D.L., 2015. How procedural, financial and relational switching costs affect customer satisfaction, repurchase intentions, and repurchase behavior: a meta-analysis. *Int. J. Res. Mark.* 32 (2), 226–229.

Bolton, R.N. (1998), "A dynamic model of the duration of the customer's relationship with a continuous service provider: the role of satisfaction", *Marketing Science*, Vol. 17 No. 1, pp. 45-65.

Chahal, H., & Dutta, K. (2015). Measurement and impact of customer experience in banking sector. Decision, 42(1), 57–70.

Chin, W.W., Henseler, J., Wang, H. (Eds.), Handbook of Partial Least Squares: *Concepts, Methods and Applications in Marketing and Related Fields, Springer*

Handbooks of Computational Statistics Series. Springer, Berlin, Heidelberg, pp. 655–690.

Chin, W.W. (2010). How to write up and report PLS analyses. In: Esposito Vinzi, V.,

Choi, Y. & Mai, D. Q. (2018). The sustainable role of the e-trust in the B2C e-commerce of Vietnam. Sustainability, 10, 291

Collis, J. a. (2009). Business Research: A Practical Guide for Undergraduate and Postgraduate Students. 3rd edn. New York : Palgrave Macmillan.

Darfoon, M. (2013). "An Examination of Service Quality and Satisfaction in a Religious Tourism Setting.": 126. http://tigerprints.clemson.edu/all_dissertations.

De Keyser, A., Lariviere, B., 2014. How technical and functional service quality drive consumer happiness: moderating influences of channel usage. *J. Serv. Manag.* 25 (1), 30–48.

Dholakia R. R. 2010. Effects of online store attributes on customer satisfaction and repurchase intentions. *International Journal of Retail & Distribution Management* Vol. 38 No. 7.

El Saghier, N., & Nathan, D. (2013, April). Service quality dimensions and customers' satisfactions of banks in Egypt. *In Proceedings of 20th International Business Research Conference* (Vol. 13).

El Saghier, N. & Nathan, D. (2013, April). Service quality dimensions and customers' satisfactions of banks in Egypt. In Proceedings of 20th (Vol. 13).

Farooq, M.S., Aslam, H.A., Khan, R.A., Gillani, F., (2009). Process definition clarity affecting quality of healthcare services in public sector hospitals. In: The Second Canadian Quality Congress. Canada.

Farooq, M.S., Aslam, H.A., Khan, R.A., Gillani, F., (2009). Process definition clarity affecting quality of healthcare services in public sector hospitals. In: *The Second Canadian Quality Congress.* Canada.

Farooq, M.S., (2016). Social Support and Entrepreneurial Skills as Antecedents of Entrepreneurial Behaviour. PhD Thesis. Universiti Malaysia Sarawak (UNIMAS), Malaysia.

Gannon, M. J., Baxter, I. W. F., Collinson, E., Curran, R., Farrington, T., Glasgow, S. and Yalinay, O. (2017). Travelling for umrah, Destination attributes, Destination image, and post-travel intentions. *Service Industries Journal,* 37(7/8): 448–65

Grönroos, C., 1984. A service quality model and its marketing implications. *Eur. J. Mark.* 18 (4), 36–44.

Grönroos, C., 1988. The six criteria of good perceived service. Rev. Bus. 9 (3), 10. Grönroos, C., 1990. Relationship approach to marketing in service contexts: the marketing and organizational behavior interface. *J. Bus. Res.* 20, 3–11.

Guillemin, M., & Gillam, L. (2004). Ethics, reflexivity, and "ethically important moments" in research Qualitative Inquiry, 10(2), 261-280

Ha, H. Y. & Perks, H. (2005). Effects of consumer perceptions of brand experience on the web: Brand familiarity, satisfaction and brand trust. *Journal of Consumer Behaviour,* 4(6), 438–452.

Han, H. & yun, S. S. (2015). Customer retention in the medical tourism industry: Impact of quality, satisfaction, trust, and price reasonableness. *Tourism Management, 46,* 20-29.

Hussain R., Al Nasser A. and Hussain, Y. K. (2015). Service quality and customer satisfaction of a UAE-based airline: An empirical investigation. *Journal of Air Transport Management*, 42, 167–175. doi:10.1016/j.jairtraman.2014.10.001

Ishida, C. & Taylor, S. A. (2012). Retailer brand experience, brand experience congruence, and consumer satisfaction. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, 25, 63–79.

Izogo, E.E., Ogba, I.-E. (2015). Service quality, customer satisfaction and loyalty in automobile repair services sector. *Int. J. Qual. Reliab. Manag.* 32, 250–269. https://doi. org/10.1108/IJQRM-05-2013-0075.

Jones,T. O. & Sasser,W. E., Jr. (1995). Why satisfied customers defect. *Harvard Business Review*, 73, 88–99.

Kant, R., & Jaiswal, D. (2017). The impact of perceived service quality dimensions on customer satisfaction: an empirical study on public sector banks in India. *International Journal of Bank Marketing,* 35(3), 411-430.

Kasiri L. A., Cheng K. T. G., Sambavison M., &Sidin S. M. 2017. Integration of standardization and customization: Impact on service quality, customer satisfaction, and loyalty. *Journal of Retailing and Consumer Services.* 35, 91-97.

Khan, M. M. & Fasih, M. (2014). Impact of service quality on customer satisfaction and customer loyalty: Evidence from banking sector. *Pakistan Journal of Commerce and Social Sciences (PJCSS),* 8(2), 331-354.

Kim, K.Y., Eisenberger, R., Baik, K. (2016). Perceived organizational support and affective organizational commitment: Moderating influence of perceived organizational competence.

Kotler, P., Caslione, J.A., (2009). How marketers can respond to recession and turbulence. J. Cust. Behav. 8, 187–191. https://doi.org/10.1362/147539209X459804.

Kumar, A. (2017). Effect of service quality on customer loyalty and the mediating role of customer satisfaction: an empirical investigation for the telecom service industry. *Journal of Management Research and Analysis,* 4(4), 159-166.

Lin, Y. H. (2015). Innovative brand experience's influence on brand equity and brand satisfaction. *Journal of Business Research,* 68(11), 2254–2259.

Malhotra, N. & Birks, D. (2008). *Marketing Research: An Applied Approach (3 European Editions).* Edinburgh, Prentice Hall

Meyer, C., &Schwager, A. (2007). Understanding customer experience. *Harvard Business Review*, 85, 117–126 (February).

Monaghan, Kelly. (2006). Home-Based Travel Agent. *5th Edition. The Intrepid Traveler*

Muala, A. A. (2016). The effect of service quality dimensions on customers' loyalty through customer satisfaction in Jordanian Islamic Bank. *International Journal of Marketing Studies,* 8(6), 141-146.

Namukasa, J. (2013). The influence of airline service quality on passenger satisfaction and loyalty: The case of Uganda airline industry. *The TQM Journal,* 25(5), 520-532.

Neal, W. D. (1999, Spring). Satisfaction is nice, but value drives loyalty. *Marketing Research,* 21–23.

Nyoman, (1994), MetodePenelitian, CetakanKeenam, PenerbitGhalia Indonesia, Bogor.

Oliver, R., Rust, R. & Varki, S. (1997), "Customer delight", *Journal of Retailing*, Vol. 73 No. 3, pp. 311-336.

Omar, H. F. H., Saadan, K. B., &Seman, K. B. (2015). Determining the influence of the reliability of service quality on customer satisfaction: The case of Libyan E-commerce customers. *International Journal of Learning and Development,* 5(1), 86-89.

Parasuraman A. A., Zeithaml V. L., and Berry L. (1995). A conceptual model of service quality and its implications for future research.

Parasuraman A, Zheitmal VA, Berry LL. SERVQUAL: a conceptual model of service quality and its implications for future research. *J Mark.* 1985;49(1):41-50

Parasuraman, A., Zeithaml, V. & Berry, L.L. (1988), "SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality", *Journal of Retailing*, Vol. 64 No. 1, pp. 12-40.

Radovic-Markovic, M., Farooq, M.S., and Markovic, D. (2017). Strengthening the resilience of small and medium-sized enterprises. In: Management, Enterprise and Benchmarking in the 21st Century

Reichheld, F. F. (1993). Loyalty-based management. *Harvard Business Review*, 64–73.

Rojas, C., &Camarero, C. (2008). Visitors' experience, mood and satisfaction in a heritage context: *Evidence from an interpretation center. Tourism Management,* 29(3), 525-537.

Samen, A.A.A., Akroush, M.N., Abu-Lail, B.N., (2013). Mobile SERVQUAL: a comparative analysis of customers' and managers' perceptions. *Int. J. Qual. Reliab. Manag.* 30, 403–425. https://doi.org/10.1108/02656711311308394.

Sarbagita (Studi Kasus: Koridor Sanur –Kerobokan-Oberoi-Petitenget). Tesis: Program Pascasarjana Universitas Udayana Denpasar

Saunders, M. L. (2012). Research Methods for Business Srudents. UK: Pearson Education Ltd. Selnes.

Sekaran, U., & Bougie, J. (2003). Data collection method. Research Methods for Business, a skill.

Sekaran, U., & Bougie, R. (2010). Research Methods for Business: A skill Building Approach (5 ed.). John Wiley & Sons.

Setzer Munavizt, 2009, Pengertian Akomodasi, available from: URL http://pariwisata dan teknologi.blogspot.com/2010/05/jenis jenis-akomodasi pariwisata.html

Suryadarmawan, I. G (2011), Pemodelan Pemilihan Moda Pada Koridor Trayek Trans

Sharply R. (2009), "Shedding Light on Dark Tourism: An Introduction", : The Darker side of Travel : The theory and Practice of Dark Tourism , *Bristol channel view Publications*, hal. 3-22.

Sharma, N. & Patterson, P.G. (2000), "Switching costs, alternative attractiveness and experience as moderators of relationship commitment in professional, consumer services", *International Journal of Service Industry Management,* Vol. 11 No. 5, pp. 470-90.

Stewart, T. A. (1997, July 21). A satisfied customer isn't enough. Fortune, 136, pp. 112–113.

Sugiyono. (2011). Metode Penelitian Kuantitatif, Kualitatif dan R&D. Bandung: Afabeta

Sunny, I.R. and John, A.G. (2014), "Customer satisfaction: A sustainable moderator of antecedents – intention to use link of GSM amongst university lecturers in Nigeria", *International Journal of Development and Sustainability,* Vol. 3 No. 11, pp. 2101-2116.

Tariman, J. D., Berry, D. L., Cochrane, B., Doorenbos, A., and Schepp, K. (2010). Preferred and actual participation roles during health care decision making in persons with cancer: a systematic review. Annals of Oncology, 21(6), 1145–1151.

Timothy, D.J. (2011). Cultural heritage and tourism: An introduction. Bristol: Channel view.

Tolieng, V., Prasirtsak, B., Sitdhipol, J., Thongchul, N., & Tanasupawat, S. (2017). Identification and lactic acid production of bacteria isolated from soils and tree barks. *Malaysian Journal of Microbiology* (Vol. 13).

Tsoukatos, E., Mastrojianni, E., (2010). Key determinants of service quality in retail banking. *EuroMed J. Bus.* 5, 85–100. https://doi.org/10.1108/14502191011043170.

Wilson, A., Zeithaml, V., Bitner, M. & Gremler, D. (2012), *Services Marketing, 2nd ed.*, McGraw-Hill, Maidenhead.

Yoo, S.J., Huang, W.H.D., Kwon, S. (2015). Gender still matters: employees' acceptance levels towards e-learning in the workplaces of South Korea. Knowl. Manag. *E-Learn.: Int. J. (KMEL)* 7 (2), 334–347.

Zeithaml, V., Parasuraman, A. & Berry, L. (1990), Delivering Quality Service, *Free Press, NewYork, NY*.