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The Effects of Customer Experience, Customer Value, and Service Customization on Umrah Pilgrims' Loyalty

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Xaviera Amalia Putri, Ali*, Anna Widiastuti

Universitas Islam Nahdlatul Ulama Jepara, Jepara, Indonesia
*Email Korespondensi: *ali@unisnu.ac.id*

Abstract - This study aims to examine the effects of Customer Experience, Customer Value, and Service Customization on Customer Loyalty, with Customer Satisfaction as a mediating variable among Umrah pilgrims. An explanatory quantitative approach was employed using a structured questionnaire. A saturated sampling technique was applied, involving all accessible customers who had completed Umrah services with Impressa Media Wisata during the research period. A total of 594 valid responses were obtained and analyzed using Partial Least Squares Structural Equation Modeling with SmartPLS 4.0. The findings indicate that Customer Experience, Customer Value, and Service Customization positively affect Customer Satisfaction, with Customer Experience and Service Customization showing the strongest effects. Customer Experience, Customer Satisfaction, and Service Customization also positively affect Customer Loyalty, whereas Customer Value has no significant direct effect on Customer Loyalty. Furthermore, Customer Satisfaction mediates the effects of Customer Experience and Service Customization on Customer Loyalty. These findings highlight the importance of delivering positive experiences, personalized services, and high customer satisfaction to strengthen sustainable loyalty among Umrah pilgrims.
Keywords: Customer Experience; Customer Loyalty; Customer Satisfaction; Customer Value; Service Customization

Abstrak - *Penelitian ini bertujuan menganalisis pengaruh* Customer Experience*,* Customer Value*, dan* Service Customization *terhadap* Customer Loyalty *dengan* Customer Satisfaction *sebagai variabel mediasi pada jamaah Umrah. Penelitian menggunakan pendekatan kuantitatif eksplanatori dengan instrumen kuesioner terstruktur. Teknik pengambilan sampel menggunakan sampling jenuh (sensus), yaitu seluruh pelanggan yang dapat dijangkau dan telah menyelesaikan layanan Umrah bersama Impressa Media Wisata selama periode penelitian dilibatkan sebagai responden. Sebanyak 594 responden valid diperoleh dan dianalisis menggunakan* Partial Least Squares Structural Equation Modeling *dengan bantuan SmartPLS 4.0. Hasil penelitian menunjukkan bahwa* Customer Experience*,* Customer Value*, dan* Service Customization *berpengaruh positif terhadap* Customer Satisfaction*, dengan* Customer Experience *dan* Service Customization *memberikan pengaruh paling kuat.* Customer Experience*,* Customer Satisfaction*, dan* Service Customization *juga berpengaruh positif terhadap* Customer Loyalty*, sedangkan* Customer Value *tidak berpengaruh langsung secara signifikan.* Customer Satisfaction *memediasi pengaruh* Customer Experience *dan* Service Customization *terhadap* Customer Loyalty*. Penelitian ini menegaskan pentingnya pengalaman, layanan yang dipersonalisasi, dan kepuasan dalam membangun loyalitas jamaah Umrah.*
Kata Kunci: *Pengalaman Pelanggan; Kepuasan Pelanggan; Loyalitas Pelanggan; Penyesuaian Layanan; Nilai Pelanggan*

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Introduction

Religious travel occupies a distinctive position within the global tourism industry. Pilgrimage to the Holy Land represents one of the oldest motives for human mobility, and for Indonesian Muslims, Umrah travel carries a spiritual significance rarely found in conventional tourism. Indonesia, as the country with the largest Muslim population in the world, sends hundreds of thousands of pilgrims abroad each year, and the Umrah segment has developed into a large and highly competitive commercial sector. This phenomenon is clearly reflected in recent official data. According to the Integrated Computerized System for the Management of Umrah and Special Hajj (SISKOPATUH) of the Indonesian Ministry of Religious Affairs, the number of Indonesian Umrah pilgrims reached 648,485 during the period from January to April 13, 2025, a relatively high figure considering that the period had not yet entered the peak Umrah season, which generally occurs toward the end of the year (Akhmad, 2025). The substantial market scale is accompanied by significant governance challenges. The Association of Umrah and Hajj Organizers (HIMPUH) recorded approximately 1.4 million Indonesian pilgrims departing through officially licensed Umrah Travel Organizers (PPIU) throughout 2024, whereas the Saudi Ministry of Hajj and Umrah recorded 1.8 million Indonesian pilgrims during the same year. This discrepancy of approximately 400,000 pilgrims is suspected to reflect departures outside official mechanisms, either through unlicensed agents or by using non-Umrah visa types (Akhmad, 2025). This growth trend continued into 2026. At the beginning of the 1448 H Umrah season, Indonesia was recorded as the second-largest country of origin for Umrah pilgrims worldwide after Pakistan, with approximately 170,000 pilgrims, while the total number of Umrah pilgrims arriving from outside Saudi Arabia during the period exceeded 1.27 million (Monitorday.com, 2026).

Behind these figures lies intense competition among hundreds of licensed organizers and numerous unofficial agents, all competing for customers for whom the risks associated with a disrupted journey are considerably greater than those of an ordinary disappointing vacation. The aforementioned discrepancy in recorded departures illustrates the tangible risks faced by pilgrims amid intense competition among service providers and further highlights the urgency for licensed organizers to build pilgrim loyalty through reliable service quality rather than relying solely on price competition.

In such an environment, understanding what motivates pilgrims to return to and recommend a particular service provider is strategically important. Customer loyalty is not established through a single transaction; rather, it is developed throughout the entire service journey, beginning with the initial consultation, continuing throughout the trip, and extending to post-travel relationships. Three constructs frequently emerge in the service and tourism literature as plausible drivers of loyalty: the quality of the experience designed and delivered by the service provider, the value perceived by pilgrims relative to their substantial sacrifices, and satisfaction formed when the journey meets or exceeds their expectations. These constructs are operationalized in the present study as Customer Experience, Customer Value, and Service Customization, with Customer Satisfaction positioned as a mediating variable and Customer Loyalty as the dependent outcome. Each construct has received substantial support in contemporary research; however, how these constructs operate collectively within the specific context of Umrah travel remains insufficiently understood.

The research gap addressed in this study is theoretical before it is empirical. Relationship Marketing Theory, as formulated influentially by (Morgan & Hunt, 1994),

proposes that enduring customer relationships are built upon the accumulation of value and the trust and commitment generated from such relationships. However, the precise mechanisms through which experience and value are translated into loyalty, as well as the extent to which satisfaction mediates this conversion, have rarely been examined in religion-based services in developing countries. Most evidence concerning experience, value, satisfaction, and loyalty has been derived from secular contexts, often in Western settings, whose assumptions cannot necessarily be applied directly to journeys characterized by profound spiritual meaning and undertaken by pilgrims who are often first-time travelers.

The contextual gap further reinforces this theoretical gap. Umrah pilgrims differ from conventional tourists in terms of their motivations, expectations, and tolerance of service failures. A logistical deficiency may be perceived not merely as poor service but as a disruption to a sacred act of worship.

Previous studies have examined Customer Experience, Customer Value, Service Customization, Customer Satisfaction, and Customer Loyalty across various service contexts, but their findings suggest that these constructs do not necessarily contribute to loyalty through identical mechanisms. (Danurdara & Masatif, 2025), for example, demonstrated that Customer Experience contributes to Customer Loyalty both directly and through Customer Satisfaction in the hospitality industry. (Croitoru et al., 2024) showed that perceived Customer Value is associated with customer satisfaction and loyalty in the restaurant sector, while (Coelho & Henseler, 2012) and (Xie et al., 2024) demonstrated that Service Customization can strengthen customer evaluations and loyalty through different mechanisms. In the context of Indonesian Umrah services, (Isniati et al., 2026) examined relationship and influencer marketing in relation to repurchase intention through satisfaction and trust. These studies provide important evidence regarding individual determinants of loyalty; however, they do not establish whether Customer Experience, Customer Value, and Service Customization contribute to pilgrim loyalty through the same or different pathways when examined simultaneously within a single structural model.

The present study addresses this gap by empirically distinguishing the mechanisms through which the three antecedents contribute to Customer Loyalty. Rather than assuming that all positive customer evaluations directly translate into loyalty, the model examines both direct relationships and indirect relationships operating through Customer Satisfaction. This approach allows the study to identify whether Customer Satisfaction functions similarly across the three antecedents or whether its mediating role differs according to the type of customer evaluation. Such differentiation is particularly relevant in Umrah travel services, where pilgrims evaluate not only economic value but also the quality of interactions, the suitability of services to individual needs, and the overall experience of a spiritually meaningful journey.

The novelty of this study therefore lies in the identification of a differentiated loyalty formation mechanism rather than in the development of a new theory. The empirical results demonstrate that Customer Experience and Service Customization contribute to Customer Loyalty through both direct and indirect pathways, whereas Customer Value does not have a significant direct effect on Customer Loyalty and contributes to loyalty primarily through Customer Satisfaction. Furthermore, Customer Experience demonstrates the strongest relative contribution to Customer Satisfaction and a moderate effect on Customer Loyalty, while Service Customization shows a strong effect on Customer Satisfaction but only a small direct effect on Customer Loyalty. These findings extend previous research by demonstrating

that the antecedents of pilgrim loyalty do not operate uniformly and that the role of satisfaction depends on the type of evaluation being translated into loyalty.

This differentiated pattern is theoretically relevant because it refines the application of Relationship Marketing Theory, Expectation-Confirmation Theory, and Service-Dominant Logic in religious travel services. Instead of treating loyalty as a uniform consequence of positive customer evaluations, the findings suggest that different forms of evaluation require different relational and evaluative pathways before resulting in loyalty. In particular, Customer Value appears to require a satisfaction-based evaluation before contributing to loyalty, whereas Customer Experience and Service Customization retain direct associations with loyalty beyond their effects through satisfaction. Thus, the contribution of this study is not merely to extend an established model to the Umrah context, but to demonstrate empirically how and why different customer evaluations produce loyalty through different pathways in a high-involvement and spiritually meaningful service context.

Theoretical Framework

The conceptual architecture of this study is grounded in Relationship Marketing Theory, which shifts the orientation of marketing from discrete transactions toward the development of enduring and mutually beneficial relationships. Within this framework, loyalty represents the behavioral and attitudinal residue of a relationship that customers perceive as worth maintaining. Three complementary perspectives further enrich this framework: Expectation-Confirmation Theory, Service-Dominant Logic, and the Customer Experience perspective.

This study adopts Relationship Marketing Theory as the grand theory underlying the entire conceptual framework. (Morgan & Hunt, 1994) formulated this theory through the commitment-trust theory, which posits that effective and productive exchange relationships are built upon trust and commitment arising from the accumulation of value exchanged between service providers and customers. This grand theory was selected for three reasons. First, the focus of this study is not on individual transactions but on the development of sustainable customer loyalty; therefore, a relational perspective is more appropriate than a purely transactional perspective. Second, Relationship Marketing Theory positions trust and commitment as linkages between relational antecedents (experience, value, and service personalization) and relational outcomes (loyalty), thereby structurally aligning with the mediation model examined in this study, in which customer satisfaction is positioned as an operational manifestation of accumulated relational value. Third, the context of Umrah travel requires an explanation that extends beyond purely economic exchange, as the relationship between pilgrims and service providers is also based on distinctive spiritual and social dimensions of trust in religious services, as emphasized in research on religious tourism services (Al-Ansi & Han, 2019).

The relevance of this grand theory is further reinforced by recent research. A systematic review by (Rosario & Casaca, 2023) of the relationship marketing literature confirms that trust and commitment remain core mechanisms explaining customer retention and loyalty across various service sectors, thereby strengthening the continued relevance of commitment-trust theory as a theoretical framework. In addition, a study in the Islamic banking sector by (Mujahidin et al., 2022) demonstrates that relationship quality built upon trust and commitment contributes to customer loyalty in services characterized by Islamic

values, consistent with the argument that Relationship Marketing Theory is relevant to services involving spiritual dimensions of trust, such as Umrah travel in the present study.

To explain the more specific mechanisms underlying this grand theory, this study is supported by two complementary theories (middle-range theories). Expectation-Confirmation Theory (Oliver, 1980) is used to explain how customer satisfaction is formed as a result of evaluating expectations against perceived performance, whereas Service-Dominant Logic proposed by (Vargo & Lusch, 2004) is used to explain that value and customer experience are essentially co-created between service providers and pilgrims rather than being created unilaterally by service providers. Collectively, these three theories provide the theoretical foundation for explaining each of the research variables that follow.

Customer Loyalty

Customer loyalty encompasses attitudinal commitment toward a service provider as well as behavioral tendencies to repurchase and recommend the service (Dick & Basu, 1994; Oliver, 1999). In the Umrah market, loyalty carries particular strategic significance because positive word-of-mouth within close-knit religious communities represents a major customer acquisition channel; therefore, loyal pilgrims are not merely potential repeat customers but also influential advocates whose recommendations possess high credibility. Recent empirical findings in the service industry confirm that customer loyalty is consistently shaped by a combination of quality experiences and perceived satisfaction (Danurdara & Masatif, 2025).

Customer Experience

Customer experience refers to the internal and subjective responses accumulated through direct and indirect interactions with a service provider throughout the service journey (Lemon & Verhoef, 2016; Verhoef et al., 2009). In the context of Umrah, this construct possesses characteristics that cannot be fully captured by scales of experience developed in secular contexts: the experience is simultaneously logistical and devotional, and its emotional peak cannot be separated from the spiritual purpose of the journey. Recent findings in the hospitality industry confirm that the quality of customer experience has a positive effect on loyalty, both directly and through customer satisfaction as a mediator (Danurdara & Masatif, 2025). Research on personal care product consumers also indicates that product quality shapes customer experience, which subsequently mediates its effect on purchasing decisions, thereby reinforcing the central role of customer experience as a pathway through which stimuli are translated into behavioral responses (Rizky & Roosdhani, 2025).

H1: Customer Experience (CE) has a positive effect on Customer Satisfaction (CS).

A coherent, seamless, and respectful service experience enhances customers' affective evaluations of the service provider. Therefore, a more positive customer experience is expected to result in higher levels of customer satisfaction (Verhoef et al., 2009).

Customer Value

Drawing on the means-end approach (Zeithaml, 1988), customer value refers to an overall evaluation of a product or service based on what is received relative to what is sacrificed. Among Umrah pilgrims, this value calculus is unusually multilayered: it involves substantial financial expenditure relative to household income, as well as considerable non-monetary sacrifices in terms of time, effort, and emotional investment. Perceived value in this

context is therefore not merely a price-quality ratio but a holistic assessment of whether the spiritual and experiential benefits obtained are commensurate with the substantial commitment involved, which is often undertaken only once in a lifetime (Sweeney & Soutar, 2001; Yang & Peterson, 2004). Recent cross-cultural research indicates that various dimensions of customer value remain consistent determinants of satisfaction and loyalty across different service contexts (Croitoru et al., 2024).

H2: Customer Value (CV) has a positive effect on Customer Satisfaction (CS).

Customers' overall evaluation of the benefits received relative to the financial and non-financial sacrifices incurred is expected to enhance customer satisfaction. Higher perceived value indicates that customers perceive the benefits obtained as exceeding the costs and efforts incurred, thereby increasing their level of satisfaction (Zeithaml, 1988).

Customer Experience and Customer Loyalty

In addition to fostering customer satisfaction, a memorable customer experience can establish a direct emotional bond between customers and service providers, thereby encouraging repeat usage and positive word-of-mouth without relying entirely on customer satisfaction (Lemon & Verhoef, 2016). A positive customer experience can also play an important role in establishing long-term relationships between customers and service providers, as consistent experiences can strengthen perceptions of relationship quality and increase customers' tendency to continue using and recommending the service (Becker & Jaakkola, 2020; Danurdara & Masatif, 2025).

H3: Customer Experience (CE) has a positive effect on Customer Loyalty (CL).

Positive experiences perceived by customers during their interactions with service providers can shape more favorable perceptions of service and relationship quality. In the context of Umrah travel, such experiences may be formed through the quality of interactions, ease of access to information, comfort throughout the service process, and the service provider's ability to meet pilgrims' needs. Positive experiences can increase customers' tendency to reuse the service and recommend it to others. Therefore, Customer Experience is expected to have a positive relationship with Customer Loyalty.

Customer Satisfaction and Customer Loyalty

Customer satisfaction lies at the core of service exchange. Expectation-Confirmation Theory (Oliver, 1980) conceptualizes it as an affective state that emerges when perceived performance meets or exceeds prior expectations. In pilgrimage journeys, this dynamic becomes increasingly intense: pilgrims form expectations not only from service providers' promises but also from the testimonies of family and community members and from the sacred meaning of the destination itself. Consequently, the confirmation or disconfirmation of these expectations carries greater emotional consequences. Recent findings among Indonesian Umrah pilgrims indicate that customer satisfaction, together with trust, mediates the effect of relationship marketing on repurchase intention, positioning satisfaction as a pillar supporting the relationship between Umrah travel providers and their pilgrims (Isniati et al., 2026). Consistent with this finding, (Fajarisman, 2021) demonstrates that service quality contributes positively to customer satisfaction, highlighting the importance of customers' evaluation of service quality in the formation of customer satisfaction.

H4: Customer Satisfaction (CS) has a positive effect on Customer Loyalty (CL).

Consistent with Expectation-Confirmation Theory, satisfied customers are more likely to demonstrate loyal behaviors, including repurchase, positive word-of-mouth recommendations, and stronger intentions to maintain long-term relationships with service providers (Oliver, 1999).

Customer Value and Customer Loyalty

Higher perceived customer value is expected to have a positive effect on customer loyalty because customers who feel that the benefits they receive are commensurate with their financial and non-financial sacrifices tend to maintain long-term relationships with service providers (Sweeney & Soutar, 2001). In addition, perceived value can serve as a basis for customers to evaluate the overall benefits of a service and determine whether the relationship with the service provider is worth maintaining (Yang & Peterson, 2004).

H5: Customer Value (CV) has a positive effect on Customer Loyalty (CL).

Service Customization and Customer Satisfaction

Service customization refers to the ability of service providers to adapt their services to customers' specific needs and preferences, ranging from simple adjustments to collaborative co-creation. The concept was formulated by (Surprenant & Solomon, 1987) as individualization in service interactions and was subsequently operationalized by (Coelho & Henseler, 2012) into two dimensions: process customization (staff interactions) and offering customization (products/services). Their research in the banking and cable television sectors demonstrates that service customization enhances perceived service quality, satisfaction, and trust, ultimately encouraging loyalty, with the indirect effect being greater than the direct effect.

In the context of Umrah, service customization is particularly important given the diversity of pilgrims in terms of age, health conditions, previous religious experience, and financial capacity. Adjustments such as package options, accommodation, religious guidance, and specialized services for particular needs have the potential to enhance satisfaction and loyalty. Nevertheless, research on service customization in the pilgrimage travel industry remains relatively limited compared with other service sectors, indicating the need for further investigation of its role as a determinant of loyalty (Wang et al., 2010; Xie et al., 2024; Coelho & Henseler, 2012). Recent research in the consumer service sector also indicates that personalized offerings can enhance perceived relevance and satisfaction, although their effects may vary depending on the context and delivery method (Hallikainen et al., 2022).

H6: Service Customization (SC) has a positive effect on Customer Satisfaction (CS).

Service customization that adapts services to customers' needs and preferences is expected to enhance the relevance of the services received. Such alignment can generate more positive evaluations of the service and subsequently contribute to higher levels of customer satisfaction (Coelho & Henseler, 2012; Hallikainen et al., 2022).

Service Customization and Customer Loyalty

Service Customization reflects the ability of service providers to adapt products or services to customers' needs and preferences. Service customization can provide customers with a more relevant experience because their individual needs receive greater attention. In the context of Umrah travel, adapting services to pilgrims' needs can create a perception that the service provider is capable of delivering services that are consistent with customers'

conditions and expectations. Such conditions can strengthen the customer's relationship with the service provider and encourage the tendency to reuse or recommend the service. Previous studies indicate that customization can contribute to customer loyalty through improvements in service quality, value, satisfaction, and trust (Coelho & Henseler, 2012; Ashraf & Siddiqui, 2020).

H7: Service Customization (SC) has a positive effect on Customer Loyalty (CL).

Service customization is expected to have a positive relationship with customer loyalty because service adaptation can enhance the fit between customers' needs and the services received. In the context of Umrah travel, the ability of service providers to offer service options and adapt their services to pilgrims' needs can strengthen customers' tendency to maintain the relationship, reuse the service, and provide recommendations to others.

Customer Satisfaction as a Mediator

Customer satisfaction is proposed as the mechanism through which customer experience is translated into customer loyalty. Therefore, part of the positive effect of customer experience on customer loyalty is expected to be transmitted through customer satisfaction (Fornell & Larcker, 1981; Becker & Jaakkola, 2020). Empirical findings in the service sector also indicate that customer satisfaction can serve as a mechanism linking customer experience to customer loyalty (Danurdara & Masatif, 2025).

H8: Customer Satisfaction (CS) mediates the relationship between Customer Experience (CE) and Customer Loyalty (CL).

Positive Customer Experience can shape Customer Satisfaction because customers obtain service experiences that are consistent with their expectations and needs. The satisfaction formed from such experiences can subsequently strengthen the customer's relationship with the service provider and encourage Customer Loyalty. Thus, customer experience may not only have a direct relationship with loyalty but may also foster loyalty through customer satisfaction as an intervening mechanism. In the context of Umrah travel, pilgrims' experiences throughout the service process can serve as the basis for the formation of satisfaction, which subsequently relates to decisions to reuse and recommend the service.

Customer Value → Customer Satisfaction → Customer Loyalty

Customer Value represents customers' evaluation of the benefits obtained relative to the sacrifices made to obtain a service. Customers' perceived value can generate positive evaluations of the service, which may subsequently be reflected in customer satisfaction. When customers perceive that the benefits and value of the service received meet or exceed their expectations, such conditions may contribute to the formation of Customer Satisfaction. The resulting satisfaction may subsequently be associated with customers' tendency to maintain the relationship, repurchase, and recommend the service to others. The relationship among perceived value, satisfaction, and loyalty is also supported by studies indicating that customer value can contribute to loyalty through customer satisfaction evaluation (Sweeney & Soutar, 2001; Yang & Peterson, 2004; Croitoru et al., 2024).

H9: Customer Satisfaction (CS) mediates the relationship between Customer Value (CV) and Customer Loyalty (CL).

High Customer Value is expected to contribute to Customer Satisfaction because customers perceive that the benefits received are commensurate with the sacrifices made.

Such satisfaction may subsequently be associated with Customer Loyalty through customers' tendency to maintain the relationship, reuse the service, and recommend the service provider. Thus, Customer Satisfaction is expected to serve as a mechanism that bridges the relationship between Customer Value and Customer Loyalty.

Service Customization → Customer Satisfaction → Customer Loyalty

Service Customization can enhance the fit between the services received and customers' needs and expectations, thereby potentially fostering Customer Satisfaction. Satisfaction resulting from services that are aligned with customers' needs can subsequently strengthen Customer Loyalty. Previous research indicates that customization can contribute to loyalty through mechanisms involving satisfaction and positive customer evaluations of services (Coelho & Henseler, 2012; Ashraf & Siddiqui, 2020).

H10: Customer Satisfaction (CS) mediates the relationship between Service Customization (SC) and Customer Loyalty (CL).

Service Customization is expected to be associated with Customer Loyalty not only directly but also through Customer Satisfaction as a mediating variable. In the context of Umrah travel, the ability of service providers to deliver services that are appropriate to pilgrims' needs can generate satisfaction, which subsequently relates to long-term relationships with customers. Thus, the greater the alignment between the services received and pilgrims' needs and expectations, the greater the likelihood that satisfaction will be established and subsequently associated with customer loyalty.

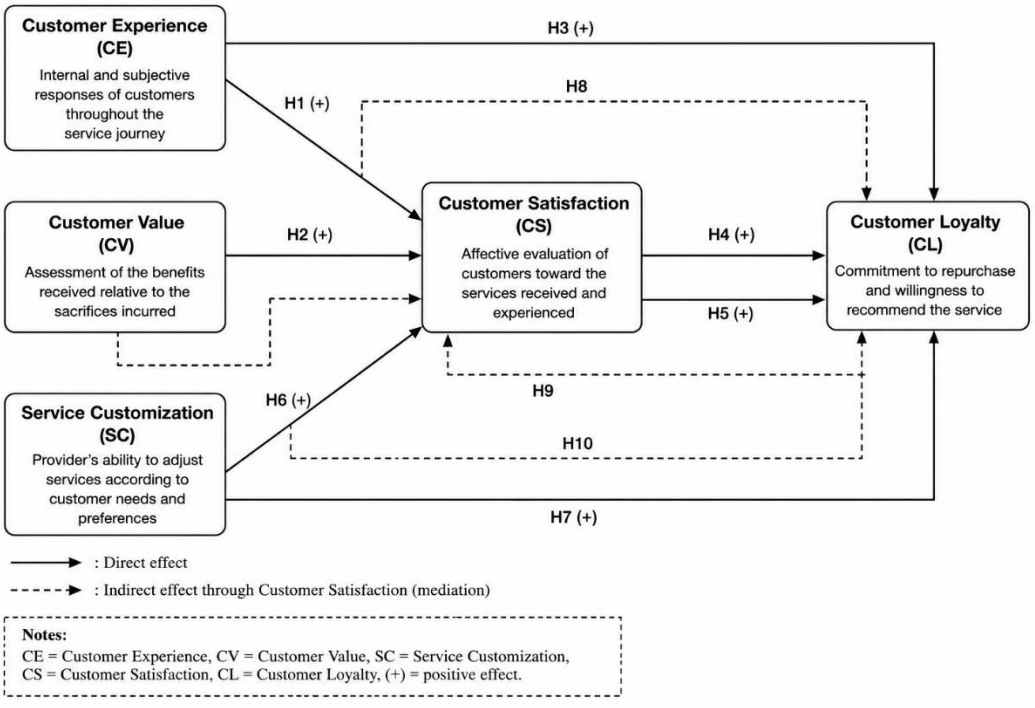


Figure 1. Research Framework

Based on Figure 1, the research framework illustrates the relationships among Customer Experience (CE), Customer Value (CV), and Service Customization (SC) as independent variables, Customer Satisfaction (CS) as a mediating variable, and Customer Loyalty (CL) as the dependent variable. Direct relationships are represented by the paths from

CE, CV, and SC to CS, as well as from CE, CV, SC, and CS to CL. Meanwhile, indirect relationships indicate the mediating role of Customer Satisfaction in the relationships between Customer Experience, Customer Value, and Service Customization and Customer Loyalty. This research framework serves as the basis for testing hypotheses H1–H10.

Research Methodology

The study population consisted of pilgrims who had completed their Umrah journey through PT Impressa Media Wisata during the period from November 2024 to November 2025. Based on the list of pilgrims who met the study criteria, the target population comprised 720 pilgrims. All members of the target population were invited to participate in the study through questionnaire distribution. Of the 720 questionnaires distributed, 594 questionnaires were completed and returned by the respondents. Following an assessment of the completeness and appropriateness of the responses, all 594 responses were deemed valid and included in the analysis. Accordingly, the study achieved a response rate of 82.5%.

A census sampling technique was employed because all members of the eligible population were invited to participate in the study. Although all members of the population were invited, not all pilgrims provided a response. The unit of analysis was the individual pilgrim who had completed an Umrah journey through PT Impressa Media Wisata. This approach was consistent with the objective of the study, which focused on customer-level perceptions of experience, value, service customization, satisfaction, and loyalty.

Data were collected from November 2024 to November 2025 using a structured questionnaire distributed to Umrah pilgrims who had completed their journey through PT Impressa Media Wisata and met the predetermined study criteria.

The research instrument consisted of five constructs measured using reflective indicators adapted from previous studies. Customer Experience was measured using four items covering the clarity and organization of the Umrah journey process, staff professionalism, ease of service procedures, and overall satisfaction with the experience, adapted from (Pei et al., 2020; Cepeda-Carrión et al., 2023). Customer Value was measured using five items assessing the appropriateness of the price relative to the services received, benefits that exceed the sacrifices incurred, alignment between service quality and expectations, superior value compared with other service providers, and overall perceived benefits, adapted from (Alrubaiee et al., 2017; Kiang, 2016). Customer Satisfaction was measured using four items covering overall satisfaction, confidence in the decision to use the service, the extent to which the service met expectations, and satisfaction with the overall experience, adapted from (Leninkumar, 2017; Cepeda-Carrión et al., 2023). Service Customization was measured using four items assessing the alignment of services with pilgrims' specific needs, the availability of service options that are not easily found elsewhere, flexibility in selecting service features, and the service provider's efforts to personalize its services, adapted from (Coelho & Henseler, 2012) and (Ashraf & Siddiqui, 2020). Customer Loyalty was measured using four items covering willingness to reuse the service despite requiring greater time or financial costs, willingness to recommend the service to relatives or friends, the tendency to communicate positive things about the service provider, and the intention to continue using the service in the future, adapted from (Leninkumar, 2017). All items were measured using a ten-point response scale, with higher scores indicating stronger agreement with the statements presented.

The data were analyzed using PLS-SEM with SmartPLS 4.0 through a three-stage procedure. First, the measurement model (outer model) was assessed to evaluate construct validity and reliability using indicator loadings, Average Variance Extracted (AVE), Heterotrait–Monotrait ratio (HTMT), the Fornell–Larcker criterion, Cronbach's alpha, and Composite Reliability. Second, the structural model (inner model) was evaluated using a bootstrapping procedure with 5,000 resamples to assess the coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and the significance of the hypothesized relationships based on t-statistics and p-values. Finally, mediation analysis was conducted to examine the mediating role of Customer Satisfaction in the relationships among Customer Experience, Customer Value, Service Customization, and Customer Loyalty using the specific indirect effect approach and 95% bias-corrected confidence intervals generated through bootstrapping.

Results and Discussion

Measurement Model Results (Outer Model)

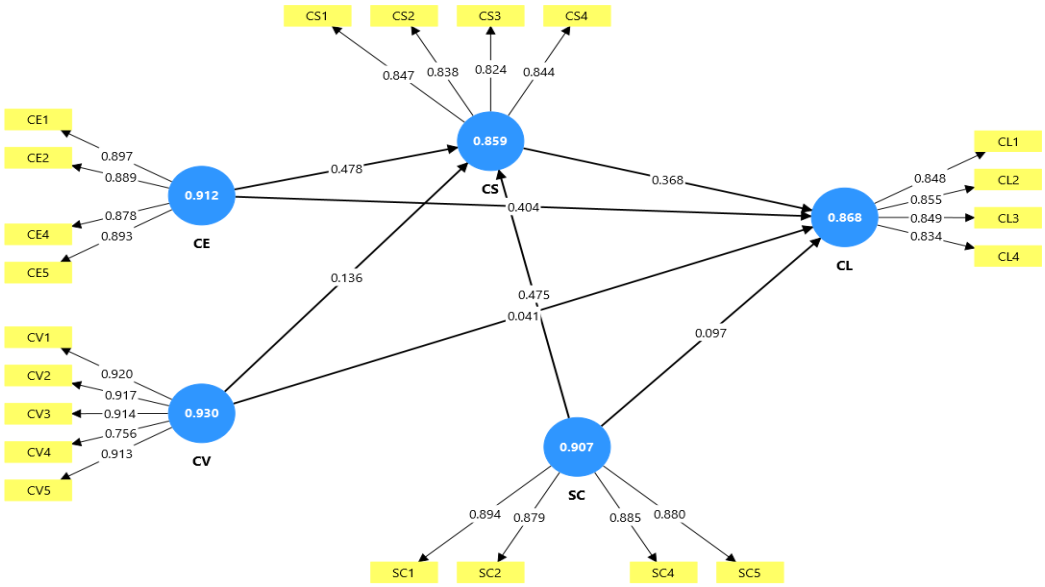


Figure 2. Outer Loadings and Construct Reliability

Based on Figure 2, the measurement model illustrates the relationships between each indicator and the construct being measured. The *outer loading* values of the retained indicators indicate the extent to which each indicator contributes to representing the constructs of Customer Experience, Customer Loyalty, Customer Satisfaction, Customer Value, and Service Customization. Indicators with *outer loading* values that meet the recommended criteria demonstrate adequate ability to reflect their respective constructs.

Table 1. Factor Loading and Construct Reliability Values

Construct	Item Code	Loading	Cronbach's Alpha	CR	AVE
Customer Experience	CE1	0,897	0,912	0,938	0,791
	CE2	0,889			
	CE4	0,878			

Construct	Item Code	Loading	Cronbach's Alpha	CR	AVE
Customer Loyalty	CE5	0,893	0,868	0,910	0,717
	CL1	0,848			
	CL2	0,855			
	CL3	0,849			
	CL4	0,834			
Customer Satisfaction	CS1	0,847	0,859	0,904	0,703
	CS2	0,838			
	CS3	0,824			
	CS4	0,844			
Customer Value	CV1	0,920	0,930	0,948	0,785
	CV2	0,917			
	CV3	0,914			
	CV4	0,756			
	CV5	0,913			
Service Customization	SC1	0,894	0,907	0,935	0,782
	SC2	0,879			
	SC4	0,885			
	SC5	0,880			

Based on Table 1, all retained indicators have *outer loading* values that meet the recommended criteria. The *outer loading* values range from 0.756 to 0.920, with CV1 having the highest value of 0.920 and CV4 having the lowest value of 0.756. All values exceed the minimum threshold of 0.70, indicating that the indicators have adequate ability to reflect the constructs being measured.

Furthermore, convergent validity can be assessed based on the *Average Variance Extracted* (AVE) values. Customer Experience has an AVE value of 0.791, Customer Loyalty 0.717, Customer Satisfaction 0.703, Customer Value 0.785, and Service Customization 0.782. All AVE values exceed the minimum threshold of 0.50, indicating that the constructs in this study meet the criteria for convergent validity. Construct reliability also demonstrates satisfactory results, with Cronbach's Alpha values ranging from 0.859 to 0.930 and *Composite Reliability* values ranging from 0.904 to 0.948. Thus, the research instrument demonstrates adequate internal consistency for use in the structural model analysis.

Table 2. Heterotrait–Monotrait Ratio (HTMT) Matrix

Construct	CE	CL	CS	CV	SC
Customer Experience (CE)	1.00	0.658	0.551	0.021	0.038
Customer Loyalty (CL)	0.658	1.00	0.717	0.127	0.326

Construct	CE	CL	CS	CV	SC
Customer Satisfaction (CS)	0.551	0.717	1.00	0.196	0.560
Customer Value (CV)	0.021	0.127	0.196	1.00	0.086
Service Customization (SC)	0.038	0.326	0.560	0.086	1.00

Based on Table 2, the HTMT values across all pairs of constructs range from 0.021 to 0.717. These values are below the conservative threshold of 0.85, indicating that each construct demonstrates adequate discriminant validity. The highest HTMT value is observed between Customer Loyalty and Customer Satisfaction at 0.717, whereas the lowest value is observed between Customer Experience and Customer Value at 0.021. These findings indicate that the constructs used in the study possess distinct empirical characteristics and do not exhibit substantial construct overlap.

Structural Model Assessment

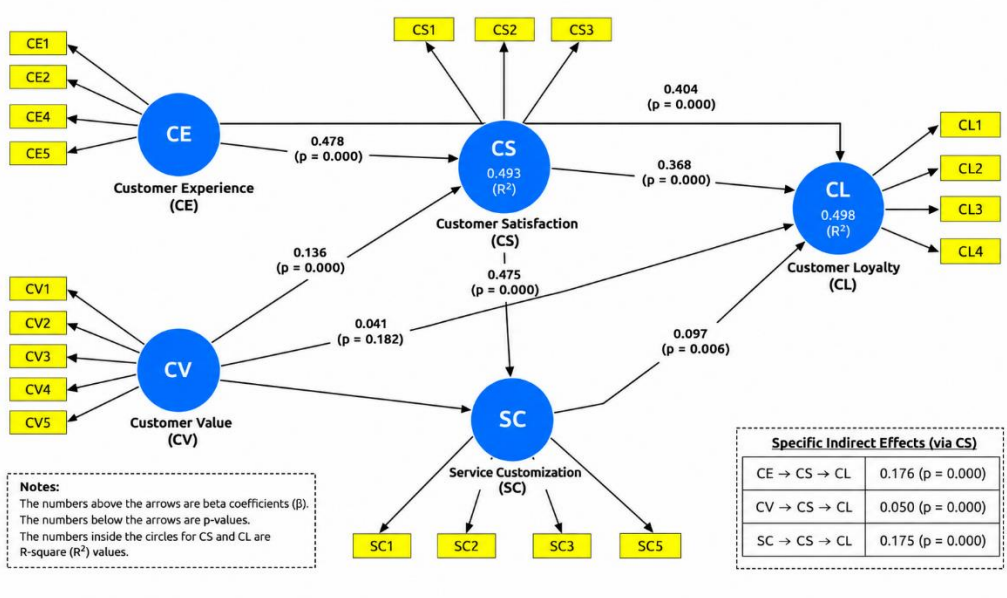


Figure 3. Structural Model with Beta Coefficients

Based on Figure 3, the structural model illustrates the direction and magnitude of the relationships among the research variables through the path coefficients. Customer Experience, Customer Value, and Service Customization demonstrate positive relationships with Customer Satisfaction. Meanwhile, Customer Experience, Customer Satisfaction, and Service Customization demonstrate positive relationships with Customer Loyalty. Customer Value, however, does not demonstrate a significant direct effect on Customer Loyalty. These findings indicate that not all antecedent constructs have the same strength of relationship with Customer Loyalty in the research model.

Table 3. R-Squared Values

Endogenous Variable	R-square (R^2)	Adjusted R-square	Category
CS (Customer Satisfaction)	0.493	0.490	Moderate
CL (Customer Loyalty)	0.498	0.495	Moderate

Based on Table 3, the R^2 value for Customer Satisfaction of 0.493 indicates that 49.3% of the variance in Customer Satisfaction can be explained by Customer Experience, Customer

Value, and Service Customization. Meanwhile, the R^2 value for Customer Loyalty of 0.498 indicates that 49.8% of the variance in Customer Loyalty can be explained by the constructs included in the research model. Both values fall within the moderate category. Thus, the research model demonstrates adequate explanatory power for Customer Satisfaction and Customer Loyalty, while the remaining variance may be influenced by other factors not included in the model.

Table 4. Hypothesis Testing – Direct Effects

Hypothesis	Relationship	β	t-statistic	p-value	Conclusion
H1	Customer Experience → Customer Satisfaction	0.478	18.128	<0.001	Supported
H2	Customer Value → Customer Satisfaction	0.136	4.680	<0.001	Supported
H3	Customer Experience → Customer Loyalty	0.404	11.303	<0.001	Supported
H4	Customer Satisfaction → Customer Loyalty	0.368	9.076	<0.001	Supported
H5	Customer Value → Customer Loyalty	0.041	1.335	0.182	Not Supported
H6	Service Customization → Customer Satisfaction	0.475	19.396	<0.001	Supported
H7	Service Customization → Customer Loyalty	0.097	2.749	0.006	Supported

Source: SmartPLS 4 output, bootstrapping results.

Based on Table 4, Customer Experience has a positive and significant effect on Customer Satisfaction (β = 0.478; t = 18.128; p < 0.001) and Customer Loyalty (β = 0.404; t = 11.303; p < 0.001). Customer Value also has a positive and significant effect on Customer Satisfaction (β = 0.136; t = 4.680; p < 0.001), but does not demonstrate a significant direct effect on Customer Loyalty (β = 0.041; t = 1.335; p = 0.182). Furthermore, Customer Satisfaction has a positive and significant effect on Customer Loyalty (β = 0.368; t = 9.076; p < 0.001). Service Customization has a positive and significant effect on Customer Satisfaction (β = 0.475; t = 19.396; p < 0.001) and Customer Loyalty (β = 0.097; t = 2.749; p = 0.006). Thus, all direct relationships tested in the model are supported, except for the direct relationship between Customer Value and Customer Loyalty.

Table 5. Hypothesis Testing – Indirect Effects

Hypothesis	Mediation Path	Indirect Effect (β)	t-statistic	p-value	95% BC CI	Direct Effect (β)	p-value Direct Effect	Total Effect (β)	VAF (%)	Mediation Type
H8	CE → CS → CL	0,176	7,964	<0,001	0,134–0,221	0,404	<0,001	0,580	30,30	Partial mediation
H9	CV → CS → CL	0,050	3,994	<0,001	0,027–0,076	0,041	0,182	0,091	54,83	Indirect-only mediation
H10	SC → CS → CL	0,175	8,104	<0,001	0,134–0,218	0,097	0,006	0,272	64,33	Partial mediation

Source: SmartPLS 4 output, bootstrapping results.

Based on Table 5, Customer Satisfaction is confirmed to play a mediating role in the relationships between Customer Experience, Customer Value, and Service Customization and

Customer Loyalty. For the relationship Customer Experience → Customer Satisfaction → Customer Loyalty, the indirect effect of 0.176 is significant (t = 7.964; p < 0.001), with a 95% bias-corrected confidence interval (BC CI) of 0.134–0.221 that does not cross zero. The direct effect of Customer Experience on Customer Loyalty also remains significant (β = 0.404; p < 0.001), indicating a partial mediation pattern with a VAF of 30.30%.

For the relationship Customer Value → Customer Satisfaction → Customer Loyalty, the indirect effect of 0.050 is significant (t = 3.994; p < 0.001), with a 95% BC CI of 0.027–0.076 that does not cross zero. Conversely, the direct effect of Customer Value on Customer Loyalty is not significant (β = 0.041; p = 0.182), whereas the total effect remains positive and significant (β = 0.091; p = 0.005). The VAF value of 54.83% indicates that a substantial proportion of the total effect of Customer Value on Customer Loyalty operates through Customer Satisfaction. Given the significant indirect effect and non-significant direct effect, this relationship is more appropriately classified as indirect-only mediation, rather than simply being described as full mediation.

Furthermore, the relationship Service Customization → Customer Satisfaction → Customer Loyalty demonstrates a significant indirect effect of 0.175 (t = 8.104; p < 0.001), with a 95% BC CI of 0.134–0.218 that does not cross zero. The direct effect of Service Customization on Customer Loyalty is also significant (β = 0.097; p = 0.006), indicating partial mediation with a VAF of 64.33%. Overall, the mediation results indicate that Customer Satisfaction represents an important mechanism linking the three antecedent variables to Customer Loyalty, although the mediation pattern differs across the respective relationships.

Table 6. Effect Sizes (f^2) and Predictive Relevance (q^2)

Relationship / Construct	f^2	Effect size interpretation	q^2	Predictive relevance interpretation
Customer Experience → Customer Satisfaction	0.450	Large	-	-
Service Customization → Customer Satisfaction	0.443	Large	-	-
Customer Value → Customer Satisfaction	0.036	Small	-	-
Customer Experience → Customer Loyalty	0.225	Medium	-	-
Customer Satisfaction → Customer Loyalty	0.137	Small	-	-
Service Customization → Customer Loyalty	0.013	Negligible	-	-
Customer Value → Customer Loyalty	0.003	Negligible	-	-
Customer Satisfaction (endogenous)	-	-	0.745	Large
Customer Loyalty (endogenous)	-	-	0.745	Large

Based on Table 6, Customer Experience has the largest effect size on Customer Satisfaction, with an f^2 value of 0.450, followed by Service Customization with an f^2 value of 0.443. Meanwhile, Customer Value has a relatively small effect size on Customer Satisfaction,

with an f^2 value of 0.036. For Customer Loyalty, Customer Experience has an f^2 value of 0.225, categorized as a medium effect, whereas Customer Satisfaction has an f^2 value of 0.137, categorized as a small effect. Service Customization and Customer Value have negligible effect sizes on Customer Loyalty, with values of 0.013 and 0.003, respectively.

These findings indicate that Customer Experience is the construct with the strongest relative contribution to explaining both Customer Satisfaction and Customer Loyalty. In addition, the analysis shows that the endogenous constructs Customer Satisfaction and Customer Loyalty each have a q^2 value of 0.745, indicating strong predictive relevance of the research model. The mediation analysis also demonstrates that Customer Satisfaction represents an important mechanism in the relationships between the antecedent variables and Customer Loyalty, particularly through the Customer Experience and Service Customization pathways.

Discussion

H1 — Customer Experience and Customer Satisfaction

The results show that Customer Experience has a positive and significant effect on Customer Satisfaction ($\beta = 0.478$; $t = 18.128$; $p < 0.001$), with the largest effect size among the antecedents of satisfaction ($f^2 = 0.450$). This finding indicates that the quality of experiences encountered by pilgrims throughout the service process represents a major determinant of their satisfaction with the Umrah travel provider.

This finding is consistent with Expectation-Confirmation Theory, which explains satisfaction as an evaluative response arising from the comparison between prior expectations and perceived service performance (Oliver, 1999). It is also consistent with (Danurdara & Masatif, 2025), who found that Customer Experience contributes to Customer Satisfaction and Customer Loyalty in the hospitality industry. The similarity suggests that positive experiences generally contribute to favorable satisfaction evaluations across service contexts.

However, the relatively strong effect observed in the present study may reflect the distinctive characteristics of Umrah services. Unlike a conventional service transaction, an Umrah journey consists of multiple service encounters, beginning with consultation and preparation and continuing through transportation, accommodation, guidance, and post-travel services. This interpretation is consistent with (Lemon & Verhoef, 2016) who conceptualize customer experience as an accumulation of interactions throughout the customer journey. Consequently, the implication is that Umrah providers should manage the consistency of customer experience across the entire journey rather than focusing on individual service encounters in isolation.

H2 — Customer Value and Customer Satisfaction

Customer Value has a positive and significant effect on Customer Satisfaction ($\beta = 0.136$; $t = 4.680$; $p < 0.001$), although the effect size is relatively small ($f^2 = 0.036$). This finding indicates that pilgrims' evaluation of the benefits received relative to the financial and non-financial sacrifices incurred contributes to satisfaction, but its contribution is considerably weaker than that of Customer Experience and Service Customization.

The finding supports the means-end perspective proposed by (Zeithaml, 1988), according to which customer value reflects an overall evaluation of what is received relative

to what is sacrificed. It is also consistent with (Croitoru et al., 2024), who found that perceived value is associated with customer satisfaction and loyalty in the restaurant sector. Thus, the positive relationship identified in this study is consistent with previous evidence that perceived value forms an important basis for customer evaluation.

Nevertheless, the smaller effect size in the present study suggests that perceived value may not be the dominant basis for evaluating Umrah services. The difference may arise from the high-involvement and spiritually meaningful nature of Umrah, in which pilgrims evaluate not only price and functional benefits but also the quality of their experience and the extent to which services accommodate their individual needs. Therefore, while competitive and appropriate pricing remains important, Umrah providers should translate economic value into tangible service experiences that generate satisfaction.

H3 — Customer Experience and Customer Loyalty

Customer Experience has a positive and significant effect on Customer Loyalty ($\beta = 0.404$; $t = 11.303$; $p < 0.001$), with a medium effect size ($f^2 = 0.225$). This finding demonstrates that positive customer experiences contribute to loyalty not only through satisfaction but also through a direct pathway.

The finding supports Relationship Marketing Theory, which emphasizes that positive interactions and relationship experiences contribute to the development of enduring customer relationships (Morgan & Hunt, 1994). It is also consistent with (Danurdara & Masatif, 2025), who identified customer experience as an important determinant of loyalty in the hospitality sector, and with (Becker & Jaakkola, 2020) who emphasize the cumulative nature of customer experience across interactions with service providers.

The direct effect identified in this study is particularly noteworthy because the coefficient for Customer Experience → Customer Loyalty ($\beta = 0.404$) is greater than the direct effect of Customer Satisfaction → Customer Loyalty ($\beta = 0.368$). This suggests that in Umrah services, loyalty may be influenced not only by whether pilgrims are satisfied but also by whether the overall journey generates memorable and meaningful experiences. The implication is that providers should regard experience management as a strategic component of loyalty formation rather than treating satisfaction as the sole pathway to retention.

H4 — Customer Satisfaction and Customer Loyalty

Customer Satisfaction has a positive and significant effect on Customer Loyalty ($\beta = 0.368$; $t = 9.076$; $p < 0.001$), with a small-to-medium effect size ($f^2 = 0.137$). This finding indicates that pilgrims who evaluate their overall service experience more positively are more likely to maintain a relationship with the service provider, reuse its services, and recommend it to others.

This finding is consistent with Expectation-Confirmation Theory (Oliver, 1980), which proposes that satisfaction emerges when perceived performance meets or exceeds expectations and subsequently influences behavioral responses. The finding also agrees with (Danurdara & Masatif, 2025), and (Isniati et al., 2026), who highlight the importance of satisfaction in customer relationships and behavioral intentions.

The finding can be explained by the cumulative nature of the Umrah journey. Pilgrims evaluate the service as an integrated experience rather than as a series of isolated transactions. When the overall journey is satisfactory, uncertainty and perceived risk

associated with using the same provider in the future may decrease, while confidence in the provider increases. Therefore, customer satisfaction should be monitored as an indicator of relationship quality and not merely as an evaluation of individual service performance.

H5 — Customer Value and Customer Loyalty

Customer Value does not have a significant direct effect on Customer Loyalty (β = 0.041; t = 1.335; p = 0.182). This finding indicates that the perception that the benefits received are commensurate with the sacrifices incurred is not sufficient, by itself, to generate pilgrim loyalty.

This finding differs from the conventional perceived value–loyalty perspective proposed by (Sweeney & Soutar, 2001; Yang & Peterson, 2004), which suggests that perceived value can provide a basis for maintaining long-term customer relationships. It also differs from (Croitoru et al., 2024), who found an association between perceived value and customer loyalty in the restaurant sector. The difference may be attributable to the distinctive characteristics of Umrah services, which involve high customer involvement and strong emotional and spiritual dimensions.

From the perspective of Relationship Marketing Theory, loyalty represents a longer-term relational outcome rather than an immediate response to an economic evaluation (Morgan & Hunt, 1994). In an Umrah journey, pilgrims may consider the price paid to be appropriate relative to the facilities and benefits received, yet this assessment does not necessarily establish a sufficient relational basis for loyalty. Loyalty may require broader evaluations involving experience, satisfaction, trust, security, and the quality of interactions with the provider.

This interpretation is reinforced by the mediation results, which show that Customer Value contributes to loyalty through Customer Satisfaction despite the absence of a significant direct effect. Therefore, Customer Value in the present context is better understood as an antecedent of satisfaction rather than as an independent direct determinant of loyalty. The managerial implication is that Umrah providers should not rely exclusively on competitive pricing or economic value but should ensure that the promised value is translated into a satisfying and meaningful service experience.

H6 — Service Customization and Customer Satisfaction

Service Customization has a positive and significant effect on Customer Satisfaction (β = 0.475; t = 19.396; p < 0.001), with a large effect size (f^2 = 0.443). The magnitude of this effect indicates that the ability of an Umrah provider to adapt services to individual pilgrim needs is one of the strongest determinants of satisfaction in the model.

This finding is consistent with (Coelho & Henseler, 2012), who demonstrated that service customization can improve customer evaluations of service quality and satisfaction. It is also consistent with (Hallikainen et al., 2022), who found that personalized offerings can increase perceived relevance and improve customer evaluations, although the effects may vary according to the service context and manner of implementation.

The strong effect identified in this study may be explained by the considerable heterogeneity among Umrah pilgrims in terms of age, physical capacity, financial circumstances, prior religious experience, accommodation preferences, and service requirements. Adaptation of services to these differences may strengthen pilgrims'

perceptions that the provider understands and responds to their individual circumstances. This interpretation is consistent with Service-Dominant Logic, which emphasizes that value emerges through interaction and co-creation between providers and customers (Vargo & Lusch, 2004). Therefore, customization should be regarded as an important mechanism for creating relevant and satisfying pilgrim experiences.

H7 — Service Customization and Customer Loyalty

Service Customization has a positive and significant effect on Customer Loyalty (β = 0.097; t = 2.749; p = 0.006), although its effect size is very small (f^2 = 0.013). The finding indicates that customization contributes directly to loyalty, but its direct contribution is considerably weaker than its effect on satisfaction.

This finding is consistent with (Coelho & Henseler, 2012), who found that customization can contribute to customer loyalty through customer evaluations such as service quality, value, satisfaction, and trust. It is also consistent with Ashraf and Siddiqui (2020), who showed that customization can contribute to loyalty through several mediating customer evaluations.

However, the very small direct effect in this study suggests that customization alone is unlikely to constitute a dominant basis for loyalty. In the Umrah context, pilgrims may appreciate services that are adapted to their needs, but such adaptation may strengthen loyalty primarily when it generates a positive and satisfying overall experience. This interpretation is supported by the mediation analysis, which demonstrates a considerably stronger indirect pathway through Customer Satisfaction. Therefore, customization should be integrated with broader experience and satisfaction management rather than implemented as an isolated loyalty strategy.

H8 — Customer Experience → Satisfaction → Loyalty

The mediation analysis shows that *Customer Satisfaction* partially mediates the relationship between *Customer Experience* and *Customer Loyalty*. The indirect effect is significant (β = 0.176; t = 7.964; p < 0.001), with a 95% bias-corrected confidence interval of 0.134–0.221, while the direct effect remains significant (β = 0.404; p < 0.001). The VAF of 30.30% therefore indicates partial mediation.

This finding supports *Expectation-Confirmation Theory*, as positive experiences can enhance satisfaction, which subsequently contributes to loyalty (Oliver, 1980). It is also consistent with Danurdara and Masatif (2025), who identified satisfaction as a mechanism linking customer experience to loyalty. The presence of a significant direct effect, however, indicates that satisfaction does not fully explain the relationship. In other words, customer experience contributes to loyalty beyond its ability to generate satisfaction.

This result may reflect the distinctive experiential nature of Umrah travel. A meaningful and well-managed journey may create emotional and relational impressions that remain influential even after the satisfaction evaluation is formed. Thus, the finding extends previous research by demonstrating that in Umrah services, customer experience operates through a dual mechanism: it strengthens loyalty by increasing satisfaction while simultaneously maintaining a direct association with loyalty.

H9 — Customer Value → Satisfaction → Loyalty

The mediation analysis reveals an *indirect-only mediation* pattern for the relationship between *Customer Value* and *Customer Loyalty*. The indirect effect through *Customer Satisfaction* is significant (β = 0.050; t = 3.994; p < 0.001), with a 95% bias-corrected confidence interval of 0.027–0.076, whereas the direct effect is not significant (β = 0.041; p = 0.182). The total effect is significant (β = 0.091), with a VAF of 54.83%.

This finding provides an important explanation for the non-significant direct effect of *Customer Value* on *Customer Loyalty*. Although perceived value contributes to satisfaction, it does not independently translate into loyalty. This result differs from studies that identify perceived value as a direct determinant of loyalty (Sweeney & Soutar, 2001; Yang & Peterson, 2004; Croitoru et al., 2024).

The difference may arise because Umrah pilgrims evaluate value within a broader experiential and spiritual framework. A favorable price-benefit assessment may establish satisfaction, but loyalty requires a more comprehensive relational evaluation of the entire journey. Accordingly, the present finding suggests that *Customer Satisfaction* functions as the evaluative mechanism through which perceived value is transformed into loyalty. This is an important theoretical implication because it demonstrates that the pathway from value to loyalty is conditional on satisfaction in the Umrah service context.

H10 — Service Customization → Satisfaction → Loyalty

The mediation analysis indicates that *Customer Satisfaction* partially mediates the relationship between *Service Customization* and *Customer Loyalty*. The indirect effect is significant (β = 0.175; t = 8.104; p < 0.001), with a 95% bias-corrected confidence interval of 0.134–0.218, while the direct effect remains significant (β = 0.097; p = 0.006). The VAF of 64.33% indicates partial mediation.

This finding is consistent with Coelho and Henseler (2012), who demonstrated that customization can influence loyalty through customer evaluations such as satisfaction, value, and trust. The present study extends this evidence by showing that satisfaction represents a substantial pathway through which service customization contributes to loyalty in Umrah services.

The relatively large proportion of the effect transmitted through satisfaction suggests that pilgrims may value customization primarily because it makes the service more relevant to their individual circumstances. When this adaptation produces a satisfying experience, the resulting satisfaction strengthens the likelihood of maintaining the relationship with the service provider. Thus, service customization functions through both a direct relational pathway and an indirect satisfaction-based pathway.

Conclusion

This study demonstrates that Customer Experience, Customer Value, and Service Customization have positive and significant effects on Customer Satisfaction. Among these three variables, Customer Experience and Service Customization exert the strongest effects on satisfaction. Furthermore, Customer Experience, Customer Satisfaction, and Service Customization have positive and significant effects on Customer Loyalty, whereas Customer Value does not have a significant direct effect on Customer Loyalty. The mediation analysis indicates that Customer Satisfaction partially mediates the relationships of Customer

Experience and Service Customization with Customer Loyalty, whereas the relationship between Customer Value and Customer Loyalty exhibits an indirect-only mediation pattern.

The theoretical contribution of this study lies in refining the explanation of how loyalty is formed in the context of Umrah travel services. The findings reinforce Relationship Marketing Theory by demonstrating that loyalty is not generated uniformly from all positive customer evaluations. Customer Experience and Service Customization maintain both direct and satisfaction-mediated relationships with loyalty, whereas Customer Value contributes to loyalty primarily through Customer Satisfaction. This finding clarifies the relational mechanism by showing that different antecedents generate different pathways toward the relational outcome of loyalty. The study also extends the application of Expectation-Confirmation Theory by demonstrating that satisfaction functions not only as an outcome of customer evaluation but also as a mechanism that transforms perceived value into loyalty. Furthermore, the strong effect of Service Customization on satisfaction supports Service-Dominant Logic by illustrating that value becomes more meaningful when services are aligned with individual customer needs through interaction and adaptation. Thus, the theoretical contribution of this study is not the development of a new theory, but the identification of a differentiated mechanism of loyalty formation in which the pathway from antecedent evaluation to loyalty varies according to the type of customer evaluation.

The practical contribution of this study is to provide empirical guidance for Umrah travel organizers in developing loyalty-oriented service strategies. The findings suggest that managers should not rely solely on competitive pricing or economic value, because Customer Value does not directly generate loyalty. Instead, perceived value needs to be translated into a satisfying overall service experience. Managerial priorities should therefore include consistent experience management throughout the customer journey, service customization based on individual pilgrim needs, and continuous monitoring of customer satisfaction. In practical terms, these strategies can be implemented through professional and responsive staff interactions, clear and timely information, flexible service options, personalized assistance, and satisfaction evaluations at key stages of the Umrah journey. Such an approach allows service providers to strengthen both immediate customer satisfaction and longer-term pilgrim loyalty.

This study has several limitations. First, it was conducted among pilgrims of a single Umrah travel organizer, which limits the direct generalizability of the findings to other Umrah travel providers. Second, the cross-sectional design does not allow changes in customer loyalty to be examined over an extended period. Future research should involve multiple Umrah travel organizers across different geographical regions and consider additional variables such as service quality, trust, brand image, customer engagement, and religiosity. Longitudinal designs or multi-group analysis could also be employed to examine whether the mechanisms underlying loyalty formation differ according to pilgrims' demographic and behavioral characteristics.

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