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THE EFFECT OF DIGITAL MARKETING, SERVICE QUALITY AND CUSTOMER SATISFACTION ON CUSTOMER LOYALTY AT PT. ARRAFSYAH SAFARI Haramain Tour & Travel

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Abstract: This research aims to determine (a) The influence of digital marketing, service quality and customer satisfaction, partially on customer loyalty at PT. Arrafsyah Safari Haramain Tour & Travel (b) The influence of digital marketing, service quality and customer satisfaction, simultaneously on customer loyalty at PT. Arrafsyah Safari Haramain Tour & Travel (c) the most dominant variable among the influences of digital marketing, service quality and customer satisfaction, on customer loyalty at PT. Arrafsyah Safari Haramain Tour & Travel.

The sample in this research was the congregation at PT. Arrafsyah Safari Haramain Tour & Travel as many as 100, research using multiple linear regression analysis methods with data collection using a questionnaire with a Likert scale. The research results show that (a) digital marketing, service quality and customer satisfaction, partially have a positive and significant effect on customer loyalty at PT. Arrafsyah Safari Haramain Tour & Travel (b) digital marketing, service quality and customer satisfaction, simultaneously have a positive and significant effect on customer loyalty at PT. Arrafsyah Safari Haramain Tour & Travel (c) the variable that has the most dominant influence on customer loyalty at PT. Arrafsyah Safari Haramain Tour & Travel.

Keywords: Digital Marketing, Service Quality, Customer Satisfaction And Customer Loyalty.

A. Introduction

Umrah is a very important religious practice for Muslims. This pilgrimage provides an opportunity for Muslims to draw closer to God and serves as a means for reflection and introspection. Unlike the Hajj, which is a pillar of Islam and is only performed at specific times, Umrah can be performed at any time of the year, providing greater flexibility for pilgrims. This flexibility makes Umrah an attractive

option for many, especially those with limited time or resources to perform the pilgrimage. Thus, Umrah is not only an act of worship but also a spiritual routine that can be integrated into daily life. According to data from the Ministry of Religious Affairs of the Republic of Indonesia, the number of Umrah pilgrims continues to increase annually, with more than 1.5 million pilgrims departing in 2022 (Ministry of Religious Affairs, 2023). This



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significant increase indicates that Umrah is increasingly popular among Muslims worldwide, including in Indonesia. This is further reinforced by the trend of globalization and easy access to information, which makes it easier for people to plan Umrah trips. Furthermore, increasingly advanced technological and transportation developments have also contributed to the increasing number of Umrah pilgrims. With various travel packages offered by travel agents, more people can afford this pilgrimage, making it part of the Muslim lifestyle, especially among the millennial generation. The increase in the number of Umrah pilgrims also reflects changes in Muslim behavior and mindsets. The millennial generation, known for their digital connectivity and desire to explore new experiences, is increasingly interested in performing Umrah as part of their spiritual quest. Many of them utilize social media to share experiences and inspiration related to the Umrah pilgrimage, creating online communities that support and motivate one another. This phenomenon demonstrates that Umrah is not only a spiritual journey but also a platform for sharing experiences and building connections with fellow Muslims. This indicates that Umrah has evolved beyond a religious ritual to become an integral part of the identity and lifestyle of modern Muslims.

The Umrah industry in Indonesia is growing rapidly, reflecting the high public interest in performing this minor pilgrimage. Many travel companies are competing to offer Umrah packages with various facilities and competitive prices, creating a dynamic and competitive market. According to a report from the

Association of Hajj and Umrah Organizers (APHI), there are over 700 registered Umrah organizers in Indonesia (APHI, 2023). With the growing number of organizers, consumers now have a wide range of choices, from economical Umrah packages to more premium packages with comprehensive facilities. This demonstrates that the Umrah industry is growing not only in terms of the number of organizers, but also in the variety of services offered. Despite the promising growth of this industry, certain challenges also arise. One major issue is fraudulent practices perpetrated by certain irresponsible individuals. Many cases have been reported of unregistered or unlicensed Umrah organizers offering travel packages that do not match the promises. This can be detrimental to prospective pilgrims who have already spent significant money on performing the Umrah pilgrimage. A survey conducted by (Buddy et al., 2019) showed that many customers remain dissatisfied with the quality of service provided by Umrah organizers. This dissatisfaction is often related to a lack of transparency in the information provided, as well as discrepancies between the promised facilities and what pilgrims actually receive. Furthermore, this customer dissatisfaction has the potential to damage the reputation of Umrah organizers. In today's digital age, information can spread quickly through social media and other online platforms, so a single negative review from a single customer can have far-reaching consequences. Organizers that fail to meet customer expectations risk losing public trust, which in turn could reduce their market share. Therefore, it is crucial for these companies

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to improve their service quality and ensure they deliver on their promises to customers. Efforts to improve customer satisfaction will not only help maintain their reputation but can also fuel more sustainable growth in the industry.

Research conducted by (Abdullah et al., 2020) shows that pilgrims who are satisfied with the service they receive are more likely to recommend the travel agency to others, which in turn can increase the number of new prospective pilgrims. Furthermore, it is crucial for travel agencies to understand the needs and preferences of pilgrims. Each prospective pilgrim has a different background, expectations, and needs. Therefore, travel agencies need to develop flexible and customizable services to suit each pilgrim's individual preferences. For example, some pilgrims may prefer simpler travel packages, while others desire premium services with comprehensive amenities. Recent research by (A. Rahman & Hossain, 2022) shows that tailoring services based on pilgrim preferences can increase customer satisfaction and loyalty, which are valuable assets in this highly competitive industry. Considering all the above aspects, it can be concluded that to succeed in the Hajj and Umrah travel services business, it is essential for business operators to adopt a comprehensive approach. This includes improving service quality, a deep understanding of pilgrims' needs, and innovation in product and service offerings. This way, travel agencies will not only be competitive but also build a solid reputation in the eyes of the public. In this context, collaboration with various parties, including government agencies and community organizations, is also a

strategic step to improve service quality and expand market reach. The relationship between digital marketing, service quality, and customer satisfaction and loyalty is an increasingly important aspect in today's business world, particularly in the Umrah service industry. Digital marketing has become one of the most effective tools for promoting these services, given the large number of prospective pilgrims who now rely on the internet as their primary source of information. According to research conducted by (Ana, 2023), implementing the right digital marketing strategy can significantly contribute to increasing the number of Umrah pilgrims, especially among the millennial generation who are very familiar with technology. This indicates that Umrah organizers need to adapt to changes in consumer behavior that increasingly lead to the use of digital platforms.

Service quality is a key factor in creating sustainable customer satisfaction. In the Umrah industry, where customer experience is crucial, organizers must ensure that every aspect of the service, from registration to the actual trip, is executed well. Research by (A. Rahman & Hasan, 2023) shows that customers who are satisfied with the quality of service they receive tend to be more loyal and recommend the service to others. This suggests a close relationship between service quality and customer satisfaction, which ultimately impacts customer loyalty. Therefore, Umrah organizers must invest in staff training and service process improvements to ensure they can meet customer expectations. Effective digital marketing not only attracts the attention of prospective pilgrims but also creates

expectations regarding the quality of service they will receive. If these expectations are not met, customer satisfaction will decline, which can lead to a loss of loyalty. In this context, it is crucial for Umrah organizers to focus not only on marketing aspects but also on managing the overall customer experience. With a holistic approach, where digital marketing and service quality are mutually supportive, Umrah organizers can build strong and sustainable customer loyalty. Although numerous studies have been conducted on the influence of digital marketing and service quality on customer satisfaction, there are still research gaps that need to be filled. This suggests that despite a fairly good understanding of each variable, the integration of digital marketing, service quality, and customer satisfaction in the context of Umrah pilgrim customer loyalty has not been fully explored. Previous research, such as that by (Kotler & Keller, 2016), suggests that a combination of various factors can contribute significantly to customer behavior, but studies that simultaneously combine these three aspects are still rare.

Thus, this study aims to explore the simultaneous influence of digital marketing, service quality, and customer satisfaction on customer loyalty among Umrah pilgrims. This study seeks to address this gap by adopting a more comprehensive approach, considering the interaction between these three variables. This is important because in the service sector, such as Umrah organizations, customer experience is significantly influenced by how services are marketed and delivered. This study is expected to provide deeper insights for Umrah organizers in enhancing their customer

loyalty and offer evidence-based strategic recommendations for improving service quality and digital marketing effectiveness. By identifying and analyzing the relationship between digital marketing, service quality, and customer satisfaction, this research will provide not only theoretical but also practical contributions to the Umrah industry. It is hoped that this research will help Umrah organizers better understand the dynamics of their customer experience and thus design more effective strategies to increase customer loyalty.

B. Materials and Methods

This research approach uses a quantitative method with a survey that takes samples from one population and uses a questionnaire as the main (primary) data collection tool. The population in this research is the congregation who has used the services of PT Arrafsyah Safari Haramain Tour & Travel which already has a large congregation so that to identify it is necessary to take a sample in this study. The criteria for determining the sample in this study are based on the congregation's understanding of the research object with the provision that the sample that will fill out the questionnaire is the congregation who has used the Hajj and Umrah travel agency PT Arrafsyah Safari Haramain Tour & Travel and experienced its services more than once. Selection of sample techniques in this study According to (Hair et al., 2016) the number of samples cannot be analyzed factors if the number is less than 50, the sample must be 100 or more As a general rule, the minimum number of samples is at least 5 times and will be more acceptable if the number of samples is 10 times the number of variables to be studied

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and analyzed, so that the sample is 100 respondents. The data analysis techniques used are descriptive analysis and multiple linear regression analysis starting with validity and reliability tests, normality tests, multicollinearity tests, heteroscedasticity tests, multiple linear regression analysis, t-tests and F-tests.

C. Result and Discussion
Result

Validity Test

Validity testing aims to determine the accuracy and precision, and whether or not an instrument (questionnaire) is valid in research. An indicator in a questionnaire is considered valid if the questions or statements in the questionnaire can measure a variable in the research. That is, if the calculated r value is greater than the table r value, the instrument is considered valid.

Table 1. Validity Test Results

Variables	Item	(R-count)	R-table	Information
Digital Marketing (X1)	X1.1	924	0.234	Valid
	X1.2	943	0.234	Valid
	X1.3	931	0.234	Valid
	X1.4	941	0.234	Valid
	X1.5	853	0.234	Valid
	X1.6	828	0.234	Valid
Service Quality (X2)	X2.1	945	0.234	Valid
	X2.2	914	0.234	Valid
	X2.3	957	0.234	Valid
	X2.4	947	0.234	Valid
	X2.5	939	0.234	Valid
	X2.6	957	0.234	Valid
Customer Satisfaction (X3)	X3.1	864	0.234	Valid
	X3.2	923	0.234	Valid
	X3.3	929	0.234	Valid
	X3.4	913	0.234	Valid
	X3.5	940	0.234	Valid
	X3.6	929	0.234	Valid
Customer Loyalty (Y)	Y1.1	728	0.234	Valid
	Y1.2	797	0.234	Valid
	Y1.3	645	0.234	Valid
	Y1.4	743	0.234	Valid
	Y1.5	767	0.234	Valid
	Y1.6	758	0.234	Valid

Source: Processed data, 2024

Based on table 1 above , the results of the instrument validity test state that by using an r-table of 0.234 all question items in the questionnaire are declared valid because overall the calculated r-results are greater than the r-table. So, the instruments of each variable Digital

Marketing (X1), Service Quality (X2), Customer Satisfaction (X3) and Customer Loyalty (Y) are declared valid overall and all statement items in the questionnaire can be used.

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Reliability Test

Reliability refers to the degree of consistency and stability of data or findings. From a quantitative perspective, data is considered reliable if two or more researchers on the same object produce the same results. Reliability can be measured

by the value of the Cornbach's α . alpha of each variable. Cornbach Alpha is used to indicate respondents' consistency in responding to all statement items. In reliability testing, a questionnaire is considered reliable if the Cornbach alpha value is greater than 0.60.

Table 2. Reliability Test Results

Variables	Cronbach's Alpha	Information
Service Quality (X1)	0.955	Reliable
Trust (X2)	0.975	Reliable
CRM (X3)	0.954	Reliable
Congregation Loyalty (Y)	0.831	Reliable

Source: Processed data, 2024

Based on table 2 above , the results of the questionnaire reliability test state that all variables are declared reliable because $\alpha > 0.60$. So, overall the results of the variable reliability test are declared valid, so that the questionnaire used can be trusted.

Multiple Linear Regression Test

Multiple regression analysis functions to determine the relationship between independent variables and dependent variables, whether there is an influence of Digital Marketing (X1) Service Quality (X2) and Customer Satisfaction (X3) on Customer Loyalty (Y).

Table 3. Results of Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig .
		B	Std . Error	Beta		
1	(Constant)	1,440	1,253		1,150	.253
	Digital Marketing	.166	.045	.200	3,729	.000
	Quality Of Service	.354	.047	.425	7,579	.000
	Customer Satisfaction	.406	.056	.434	7,284	.000

Source: Processed primary data, 2024

Based on table 3, the multiple linear regression equation in this study is as follows:

$$Y = 1.440 + 0.166 X1 + 0.354 X2 + 0.406 X3 + e$$

The explanation of the results of the regression equation above is as follows:

1. b_0 = the constant value obtained is 1.440, meaning that if the digital marketing variables (X1), service quality (X2) and customer satisfaction (X3) have a value equal to 0, then the

congregation loyalty variable (Y) is equal to 1.440 or positive.

2. $0.166 X1$ = the regression coefficient value on the digital marketing variable (X1) is 0.166, meaning that digital marketing has a positive effect on congregation loyalty.
3. $0.354 X2$ = the regression coefficient value on the service quality variable (X2) is 0.354, meaning that service quality has a positive effect on congregation loyalty.

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4. 0.406 X3 = the regression coefficient value on the customer satisfaction variable (X3) is 0.406, meaning that customer satisfaction has a positive effect on congregation loyalty.

From the multiple linear regression analysis equation, it can be seen that all independent variables have a positive and significant effect on the dependent variable. The analysis results also indicate that the most influential independent variable is customer satisfaction quality with a value of 0.406.

T-test (Partial Test)

The t-test was conducted to determine the influence of each independent variable (brand image , promotion, and price) on the dependent variable (purchase decision). Testing is done by comparing the calculated t-test with the t-table. If $\alpha > 0.05$, then H0 is accepted and H1 is rejected, and if $\alpha < 0.05$, then H0 is rejected and H1 is accepted.

Table 4. t -Test Results

Model		t	Sig.
1	(Constant)	1,150	.253
	Digital Marketing	3,729	.000
	Quality Of Service	7,579	.000
	Customer Satisfaction	7,284	.000

a. Dependent Variable : CUSTOMER LOYALTY

Source: Processed primary data, 2024

Based on the table above, the following is an explanation of the results of the t-test (partial test), including:

1. Digital Marketing
The T-test results state that the t-count value of the digital marketing variable is 3.729 and the t-table value is 1.984. Based on this, the t-count value is greater than the t-table 3.729 > 1.984 and the significance value is

0.000 < 0.050, it can be concluded that digital marketing has a positive and significant effect on customer loyalty.

2. Quality of service
The results of the T test state that the t-count value of the service quality variable is 7,579 and the t-table value is 1,984. Based on this, the t-count value is greater than the t-table 7,579 > 1,984 and the significance value is 0.000 < 0.05, so it can be concluded that service quality has a positive and significant effect on customer loyalty.
3. Customer satisfaction
The results of the T-test state that the t-count value of the customer satisfaction variable is 7.284 and the t-table value is 1.984. Based on this, the t-count value is greater than the t-table, 7.284 > 1.984 and the significance value is 0.000 < 0.05, so it can be concluded that customer satisfaction has a positive and significant effect on customer loyalty.

So, based on the results of the T test in table 4, it can be concluded that the variables digital marketing , service quality and customer satisfaction have a positive and significant effect on customer loyalty.

F Test (Simultaneous Test)

The F-test was conducted to determine the effect of independent variables (digital marketing , service quality, and customer satisfaction) simultaneously on the dependent variable (customer loyalty). The test was conducted by comparing the calculated F-value with the F-table. If the calculated F-value > F-table, the hypothesis is accepted; and if the calculated F-value < F-table, the hypothesis is rejected.

Table 5. F Test Results

Model		Sum of Squares	df	Mean Square	F	Sig .
1	Regression	578,219	3	192,740	151,007	.000 ^b
	Residual	122,531	96	1,276		
	Total	700,750	99			

Source: Processed primary data, 2024

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Based on table 5 above, the F test results state that the F-calculated value is 151.007 and the F-table value is 2.699. Based on this, the F-calculated value is greater than the F-table $151.007 > 2.699$ and the significance value is $0.000 < 0.05$, it can be concluded that H_0 is rejected and H_1 is accepted. So digital marketing , service quality and customer satisfaction have a simultaneous and significant positive effect on customer loyalty.

Coefficient of Determination Test (R^2)

The Coefficient of Determination (R^2) test aims to determine the percentage of influence of the independent variable (X) on the dependent variable (Y), namely digital marketing (X1), service quality (X2) and customer satisfaction (X3) on customer loyalty (Y), as follows:

Table 6. Coefficient Results Determination of R^2

Model	R	R Square	Adjusted R Square	Std . Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig . F Change
1	.908 ^a	.825	.820	1.12976	.825	151,007	3	96	.000

Source: Processed data, 2024

Based on table 6 above, the results of the determination coefficient test (R^2) obtained a correlation value of $R=0.908$ which is close to 1, meaning that the influence of digital marketing , service quality and customer satisfaction on customer loyalty is very strong. The R Square value is 0.825, which means that the influence of digital marketing , service quality and customer satisfaction on customer loyalty at PT. Arrafsyah Safari Haramain Tour & Travel is 82.5%, while the remaining 17.5% is influenced by other variables not examined in this study.

Beta Coefficient Test Results

Table 7. Beta coefficient test results

Model	Standardized Coefficients
	Beta
1 (Constant)	
Digital Marketing	.200
Quality of Service	.425
Customer satisfaction	.434

Source: Processed data, 2024

Based on table 7 above , the Standardized value is obtained Coefficients (Beta), digital marketing variable is 0.200, service quality variable is 0.425, and

customer satisfaction variable is 0.434. These results indicate that customer satisfaction variable is more dominant in influencing customer loyalty at PT. Arrafsyah Safari Haramain Tour & Travel because it has a Standardized Value. Coefficients (Beta) are the highest compared to other variables.

Discussion

The Influence of Digital Marketing on Customer Loyalty

The results of this study indicate that digital marketing has a positive and significant influence on customer loyalty of Umrah and Hajj pilgrims at PT. Arrafsyah Safari Haramain Tour & Travel. This is evidenced by the t-test value of 3.729, which is greater than the t-table (1.984), and a significance value of $0.000 (< 0.05)$. This research aligns with the findings of a study conducted by (Nugraha & Purba, 2022), which showed that digital marketing through social media has a significant impact on building customer loyalty in the service industry, including Hajj and Umrah services . They found that interactivity, ease of access, and information credibility are key factors influencing customer loyalty to service

providers. Theoretically, these findings support the view of (Kotler & Keller, 2016), who explained that digital marketing enables companies to create more personal relationships with customers through digital platforms. These findings have significant practical implications. PT. Arrafsyah Safari Haramain Tour & Travel can optimize its digital marketing strategy by strengthening its social media presence through interactive, informative, and entertaining content. Furthermore, developing an application for Umrah and Hajj services that provides real-time travel information, prayer schedules, and guidance can significantly improve the customer experience. By leveraging digital technology, companies can build stronger trust through credible information and personalized customer communications.

The Influence of Service Quality on Customer Loyalty

The results of the study indicate that service quality has a positive and significant influence on customer loyalty of Umrah pilgrims at PT. Arrafsyah Safari Haramain Tour & Travel. This is indicated by the t-value of 7.579, which is greater than the t-table (1.984), and a significance value of 0.000 (<0.05). These results are in line with research conducted by (Wibowo & Mulyana, 2022), which states that service quality plays a crucial role in increasing customer loyalty in the religious services industry, such as Umrah and Hajj services. They highlight that the elements of reliability and empathy significantly influence customer perceptions of service quality. Theoretically, this finding is supported by the opinion of (Tjiptono, 2020), who explains that service quality is one of the key factors determining a company's success in retaining customers. The practical implications of this study are highly relevant for PT. Arrafsyah Safari Haramain Tour & Travel. Companies need to continuously improve service reliability by ensuring all promises to customers are consistently fulfilled, such as on-time

departures and facilities that meet expectations.

Furthermore, responsiveness can be enhanced by providing 24/7 customer service that responds to pilgrims' questions or complaints. Guarantees in the form of travel safety and comfort also need to be strengthened, for example through collaboration with trusted partners in Saudi Arabia. Empathy, such as providing personal attention to customers, can create a strong emotional connection, while tangible elements such as cleanliness, comfortable transportation, and complete accommodations must always be maintained.

The Influence of Customer Satisfaction on Customer Loyalty

The results of the study indicate that customer satisfaction has a positive and significant influence on customer loyalty of Umrah pilgrims at PT. Arrafsyah Safari Haramain Tour & Travel. This is indicated by the t-test value of 7.284, which is greater than the t-table value (1.984), and a significance value of 0.000, which is less than 0.05. This finding supports research by (Rahman & Santoso, 2022), which states that customer satisfaction plays an important role in creating loyalty, especially in service sectors such as travel. Umrah. They highlighted that satisfied customers tend to make repeat purchases and recommend services to others. Theoretically, this finding aligns with Oliver's (1999) theory, which states that customer satisfaction is the first step in building loyalty. Satisfaction creates a positive emotional connection between customers and service providers, which ultimately encourages repeat purchases and recommendations to others. The implications of this finding are crucial for PT. Arrafsyah Safari Haramain Tour & Travel in strengthening customer loyalty. The company needs to focus on improving the customer experience by ensuring that every aspect of the service, from the registration process to the Umrah trip ,

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meets or exceeds pilgrims' expectations. Managing customer feedback is also key to creating sustainable satisfaction.

The Most Dominant Influential Variable

Based on the analysis results which show that the customer satisfaction variable has a Standardized value Coefficients (Beta) of 0.434, which is higher than the digital marketing variable (0.200) and service quality (0.425), it can be concluded that customer satisfaction has a more dominant influence on customer loyalty at PT. Arrafsyah Safari Haramain Tour & Travel. This finding indicates that customer satisfaction is a key element in creating long-term loyalty in the Hajj and Umrah service industry. However, although customer satisfaction dominates the influence on loyalty, the results of this analysis also show that service quality (Beta = 0.425) and digital marketing (Beta = 0.200) still have a significant influence. Good service quality is a supporting factor for satisfaction itself, because customers tend to be more satisfied if they experience fast, friendly, and responsive service. Digital marketing, on the other hand, plays a role in building customer awareness and creating closer relationships with them through digital channels. Although it does not have as big an influence as customer satisfaction, digital marketing remains important as a tool to maintain communication and build trust with customers. Based on these findings, PT. Arrafsyah Safari Haramain Tour & Travel is advised to focus more efforts on improving service quality oriented towards customer satisfaction, as this variable has the greatest influence on loyalty. Efforts that can be made include involving customers in the service process in a more personalized manner, providing

clear and transparent information, and maintaining service quality throughout the trip. Although customer satisfaction is the main factor, service quality and digital marketing must also remain an important part of the company's strategy in building long-term relationships with customers.

D. Conclusion

Based on the results of hypothesis testing and analysis of the research conducted, it can be concluded that,

1. Digital marketing has a partial positive and significant effect on customer loyalty at PT. Arrafsyah Safari Haramain Tour & Travel.
2. Service quality has a partial positive and significant effect on customer loyalty at PT. Arrafsyah Safari Haramain Tour & Travel.
3. Customer satisfaction has a partial positive and significant effect on customer loyalty at PT. Arrafsyah Safari Haramain Tour & Travel.
4. Digital marketing, service quality, and customer satisfaction simultaneously have a positive and significant impact on customer loyalty at PT. Arrafsyah Safari Haramain Tour & Travel.
5. The variable that has the most dominant influence on pilgrim loyalty at PT. Arrafsyah Safari Haramain Tour & Travel is customer satisfaction.

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