
PROCEEDING OF RESEARCH AND CIVIL SOCIETY DESEMINATION

ISSN 3024-8426, Volume 3, No 1, Pages 73-85

DOI: <https://10.37476/presed.v3i1.114>

THE EFFECT OF SERVICE QUALITY, TRUST AND CRM ON UMRAH PILGRIMS' LOYALTY IN PT ATTA ALMUKARRAMAH UMROH & HAJI TOURISM I

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Abstract: This research aims to determine (a) The influence of service quality, trust and CRM, partially on the loyalty of Umrah pilgrims to PT Atta Almukarramah Wisata Umrah & Hajj (b) The influence of service quality, trust and CRM, simultaneously on the loyalty of Umrah pilgrims to PT Atta Almukarramah Umrah & Hajj Tourism (c) the most dominant variable among the influences of service quality, trust and CRM, on customer loyalty at PT Atta Almukarramah Umrah & Hajj Tourism. The sample in this research was 85 pilgrims at PT Atta Almukarramah Wisata Umrah & Hajj. The research used multiple linear regression analysis methods with data collection using a questionnaire with a Likert scale. The results of the research show that (a) The influence of service quality, trust and CRM, partially has a positive and significant effect on the loyalty of Umrah pilgrims at PT Atta Almukarramah Wisata Umrah & Hajj (b) The influence of service quality, trust and CRM, simultaneously has a positive and significant effect towards the loyalty of Umrah pilgrims at PT Atta Almukarramah Wisata Umrah & Hajj (c) the variable that has the most dominant influence on the loyalty of pilgrims at PT Atta Almukarramah Umrah Tourism is quality service.

Keywords: Service Quality, Trust, CRM and Consumer Loyalty.

A. Introduction

In recent years, the Umrah industry in Indonesia has experienced significant growth. According to data from the Indonesian Ministry of Religious Affairs, the number of Umrah pilgrims departing from Indonesia reached over 1.3 million in 2023,

with 71,045 from South Sulawesi. This represents 5.19% of the total Indonesian Umrah pilgrims and the largest number of Umrah pilgrims outside Java. In recent years, the Umrah industry has experienced rapid growth, but on the other hand, many pilgrims are switching from one Umrah



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provider to another. This phenomenon indicates dissatisfaction, possibly caused by inconsistent service quality. According to (Wijayanti, 2022), pilgrims' religiosity also plays a role in determining their choice of Umrah provider. This suggests that emotional and spiritual factors significantly influence pilgrims' decisions when choosing Umrah services. Data from the Indonesian Ministry of Religious Affairs shows that the number of Umrah pilgrims continues to increase annually, but loyalty among pilgrims is often low. Research conducted by (Effendy, 2024) indicates that many pilgrims do not feel emotionally connected to their Umrah providers, making them more likely to switch to other providers offering lower prices or attractive promotions. This demonstrates the importance of companies understanding pilgrims' needs and expectations in order to create a satisfying experience. Customer loyalty is a crucial aspect of the service industry, including Umrah services. In the context of Umrah services, pilgrim loyalty can be influenced by various factors, such as service quality, trust, and the implementation of Customer Relationship Management (CRM). According to (Jannah, 2019), effective CRM implementation can help companies build better relationships with customers, thereby increasing their loyalty. Furthermore, good service quality also contributes significantly to customer satisfaction and loyalty (Salim, 2019).

Customer loyalty is a key element in the success of the service industry, including the ever-growing Umrah service sector. In the context of globalization and easy access to information, pilgrims now have a wide choice of Umrah providers. Therefore, building customer loyalty is a

significant challenge for companies. Research shows that loyal customers not only return to use the same service but are also more likely to recommend it to others, thus positively impacting the company's image and profitability. The first factor influencing customer loyalty is service quality. This quality encompasses various aspects, from the registration process and on-site service to the overall experience during the Umrah pilgrimage. According to a recent study by (Rahmawati, 2022), there is a significant positive correlation between service quality and customer satisfaction. Organizers that provide excellent service, such as easy communication and responsiveness to complaints, will earn greater trust and loyalty from pilgrims. Effective implementation of Customer Relationship Management (CRM) is key to building better relationships between organizers and customers. By leveraging customer data, companies can gain a deeper understanding of pilgrims' preferences and needs. According to (Jannah, 2019), efficient use of CRM not only improves customer interactions but also facilitates more personalized service offerings. Research by (Prabowo, 2023) shows that companies that implement effective CRM strategies experience significant increases in customer loyalty and retention. The current phenomenon shows that many Umrah travel companies are competing to attract pilgrims. However, not all companies are able to maintain customer loyalty. This presents a challenge for these companies to continuously improve service quality and build trust with pilgrims. This study aims to identify and analyze the influence of service quality, trust, and CRM on Umrah pilgrim loyalty,

as well as to provide recommendations for companies to improve customer loyalty.

Customer loyalty has a significant impact on business sustainability. In the context of Umrah services, pilgrim loyalty not only influences repeat purchases but also positive word-of-mouth recommendations. According to Ronasih and Widhiastuti (2021), customer loyalty can impact a company's reputation and attract new customers. In a highly competitive industry like Umrah, a good reputation can be a difficult advantage to match. Trust is a key factor influencing customer loyalty in various sectors, including Umrah services. Research conducted by (Salim, 2019) confirms that a high level of trust in an Umrah provider significantly increases the likelihood of pilgrims returning to the same service in the future. This demonstrates that trust is not merely a feeling but also serves as a key driver in customer decision-making. In this context, it is crucial to understand how trust can be built and maintained through various effective strategies. One way to build trust is through transparency in communication. Umrah organizers who can convey clear and open information about the services they offer, including costs, facilities, and itineraries, will more easily gain pilgrims' trust. Research by (Chinomona & Sandada, 2021) shows that transparency in communication contributes to increased customer satisfaction, which in turn positively influences loyalty. By providing accurate and honest information, organizers can reduce the uncertainty often experienced by customers, thereby creating a sense of security and trust. Besides transparency, consistency in service is also a crucial factor in building trust.

Consistent, high-quality service creates a positive experience for customers, ultimately increasing their loyalty. A study by (Heskett et al., 2022) shows that companies that provide consistent service tend to have more loyal and committed customers. In the context of Umrah services, consistency can be applied in every aspect, from the registration process, through service during the trip, to post-travel support. When pilgrims feel well-treated and the service meets their expectations, they are more likely to recommend the provider to others.

Fulfilling promises made to customers is also a crucial element in building trust. When Umrah organizers can fulfill all their promises, such as accommodation quality, itinerary, and promised facilities, this will strengthen pilgrims' confidence in the services provided. Research by (Kurniawan, 2022) shows that fulfilling promises contributes to the formation of strong relationships between service providers and customers. In the highly competitive Umrah industry, the ability to fulfill promises can be a significant differentiator between one organizer and another. Therefore, organizers must ensure that all aspects of the service they offer match what has been promised to customers. Customer Relationship Management (CRM) systems play a crucial role in building trust between companies and customers. In the increasingly digital age, where consumers have many choices, companies are required to not only offer quality products and services but also create positive customer experiences. By using a good CRM system, companies can manage interactions with customers more effectively, understand their needs, and provide more personalized

service. Research by (Smith & Jones, 2020) shows that companies that adopt CRM technology tend to have higher customer retention rates, indicating that customers feel more valued and cared for. Building trust through an effective CRM system isn't just about managing data and interactions; it's also about creating meaningful customer experiences. Companies that succeed in this area will see a positive impact not only on customer satisfaction but also on customer loyalty and recommendations. Therefore, it's crucial for companies to continually invest in innovative CRM technology and strategies, and to engage the entire team in building strong customer relationships. Successfully building trust will lay the foundation for a company's future growth and sustainability. High service quality also contributes to customer loyalty. In today's highly competitive business environment, companies that deliver superior customer experiences will have a significant advantage. According to (Patria, 2023), good service quality enhances customer experience, which in turn increases loyalty. Research by (Sari & Nugroho, 2020) shows that customers who are satisfied with the service they receive tend to return to the same product or service and even recommend it to others. This demonstrates that service quality is not merely a supporting factor but a key element in building long-term relationships with customers.

It is crucial for companies to continuously improve the quality of their services to retain existing customers and attract new ones. To achieve this, companies need to regularly evaluate and measure the standards of their services.

Research by (Wijaya & Setiawan, 2021) shows that companies that incorporate customer feedback into their service improvement processes can increase customer satisfaction by up to 30%. By listening to customers and understanding their needs and expectations, companies can tailor their services to meet these expectations. This also creates a sense of ownership among customers, further strengthening their brand loyalty. Umrah pilgrims often expect high levels of service quality, given the significant time and money they invest in this pilgrimage. However, in many cases, there is a gap between expectations and reality, which can lead to dissatisfaction. This is reinforced by research showing that negative experiences during the trip can reduce pilgrims' overall satisfaction and potentially influence their decision to use the same service in the future. According to (Nur, 2021), a good understanding of customer expectations is crucial to reducing this gap. By understanding pilgrims' expectations and needs, service providers can tailor their offerings to meet these expectations, thereby increasing customer satisfaction and loyalty. Previous research has shown that many pilgrims have varying expectations depending on their cultural background, previous experiences, and the information they receive before traveling. For example, pilgrims who have performed Umrah before may have higher expectations than those who are traveling for the first time. Furthermore, factors such as accommodation, transportation, and travel guidance also significantly influence their perceptions of service quality. By collecting more comprehensive data on pilgrims'

expectations and experiences, service providers can identify areas for improvement and develop more effective strategies to meet those expectations. PT Atta Almukarramah Wisata Umroh & Haji is a specialized Hajj and Umrah travel agency located in Gowa Regency, South Sulawesi Province. To continue growing and developing, PT Atta Almukarramah Wisata Umroh & Haji strives to attract as many pilgrims as possible through various means. This includes providing a variety of facilities, competitive prices, adequate service, and a variety of effective promotions. In addition, PT Atta Almukarramah Wisata Umroh & Haji understands how important it is for companies to understand the needs and expectations of pilgrims in order to create a level of loyalty among pilgrims. In the context of Umrah services, pilgrim loyalty can be influenced by various factors, such as service quality, trust, and the implementation of Customer Relationship Management (CRM). By considering these three factors of trust, CRM, and service quality, this study aims to explore how each of these factors affects the loyalty of Umrah pilgrims at PT Atta Almukarramah Wisata Umroh & Haji.

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. In this study, the population is the Umrah Pilgrims who use the services of PT Atta Almukarramah Wisata Umroh & Haji, namely 562 Pilgrims. The sampling method used is a non-purposive sampling technique with an

accidental sampling technique, meaning that anyone who accidentally meets with the characteristics can be used as a sample (respondent). By using the Slovin formula with a 10% error rate, the number of samples in this research is 85 people. The data analysis technique used is 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

PT Atta Almukarramah Wisata Umroh & Haji is a company engaged in the field of Umrah and Hajj pilgrimage travel services, dedicated to providing high-quality services to pilgrims from all over Indonesia. Established in 2022 with Decree Number 12720003507480001, this company is present with a commitment to providing a safe, comfortable, and Islamically compliant pilgrimage experience. It is located at Jl. Pelita Taborong, Bontoala Village, Palangga District, Gowa Regency, South Sulawesi Province.

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	Corrected Item (R-count)	R-table	Information
Service Quality (X1)	X1.1	728	0.234	Valid
	X1.2	814	0.234	Valid
	X1.3	806	0.234	Valid
	X1.4	758	0.234	Valid
	X1.5	708	0.234	Valid
	X1.6	814	0.234	Valid
	X1.7	806	0.234	Valid
	X1.8	758	0.234	Valid
Trust (X2)	X2.1	606	0.234	Valid
	X2.2	701	0.234	Valid
	X2.3	646	0.234	Valid
	X2.4	660	0.234	Valid
	X2.5	460	0.234	Valid
	X2.6	600	0.234	Valid
	X2.7	349	0.234	Valid
	X2.8	660	0.234	Valid
CRM (X3)	X3.1	601	0.234	Valid
	X3.2	668	0.234	Valid
	X3.3	550	0.234	Valid
	X3.4	515	0.234	Valid
	X3.5	485	0.234	Valid
	X3.6	498	0.234	Valid
	X3.7	654	0.234	Valid
	X3.8	625	0.234	Valid
Congregation Loyalty (Y)	Y1.1	668	0.234	Valid
	Y1.2	819	0.234	Valid
	Y1.3	780	0.234	Valid
	Y1.4	839	0.234	Valid
	Y1.5	743	0.234	Valid
	Y1.6	818	0.234	Valid
	Y1.7	791	0.234	Valid
	Y1.8	790	0.234	Valid

Source: Processed primary data, 2024

Based on table 1, 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 of Service Quality (X1), Trust (X2), CRM (X3) and Congregation Loyalty (Y) are declared valid as a whole and all

statement items in the questionnaire can be used.

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 using the same object produce

the same results. Reliability testing can be seen from the value of Cronbach's alpha for each variable. Cronbach's alpha is used to indicate respondents' consistency in

responding to all statement items. In reliability testing, a questionnaire is considered reliable if the Cronbach's alpha value is greater than 0.60.

Table 2. Reliability Test Results

Variables	Cronbach's Alpha	Information
Service Quality (X1)	0.904	Reliable
Trust (X2)	0.713	Reliable
CRM (X3)	0.696	Reliable
Congregation Loyalty (Y)	0.909	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 Service Quality (X1), Trust (X2), and CRM (X3) on Congregation Loyalty (Y).

Table 3. Results of Multiple Linear Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.290	3,846		.075	.940
	Quality of Service	.370	.107	.363	3,452	.001
	Trust	.282	.130	.222	2.175	.033
	CRM	.324	.154	.250	2.102	.039

a. Dependent Variable: Congregation Loyalty

Source: Processed primary data, 2024

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

$$Y = 0.290 + 0.370 X_1 + 0.282 X_2 + 0.324 X_3 + e$$

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

1. b_0 = the constant value obtained is 0.290, meaning that if the variables

Service Quality (X1), Trust (X2) and CRM (X3) have a value equal to 0, then the Congregation Loyalty variable (Y) is equal to 0.290 or positive.

2. $0.370 X_1$ = the regression coefficient value on Service Quality (X1) is 0.370, meaning that promotion has a positive effect on Congregation Loyalty.
3. $0.282 X_2$ = the regression coefficient value on the Trust variable (X2) is

0.372, meaning that Trust has a positive effect on Congregation Loyalty.

4. 0.136 X3 = the regression coefficient value on the CRM variable (X3) is 0.136, meaning that CRM has a positive effect on Congregation Loyalty.

T-Test (Partial Test)

A t-test was conducted to determine the effect of each independent variable (promotion, Trust, and CRM) on the dependent variable (Congregation Loyalty). The test was conducted by comparing the calculated t-value with the t-table. If $\alpha > 0.05$, then H0 is accepted and H1 is rejected. If $\alpha < 0.05$, then H0 is rejected and H1 is accepted.

Table 4. t- Test Results

Model		t	Sig.
1	(Constant)	.075	.940
	Quality of Service	3,452	.001
	Trust	2.175	.033
	CRM	2.102	.039

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. Quality of Service
The results of the T-test state that the t-count value of the Service Quality variable is 3.452 and the t-table value is 1.996. Based on this, the t-count value is greater than the t-table 3.452 > 1.996 and the significance value is 0.001 < 0.050, so it can be concluded that Service Quality has a positive and significant effect on the Loyalty of PT Atta Almukarramah Umrah & Hajj Pilgrims.
2. Trust
The results of the T test state that the t-count value of the Trust variable is 2.175 and the t-table value is 1.996. Based on this, the t-count value is greater than the t-table 2.175 > 1.996 and the significance value is 0.033 < 0.05, so it can be concluded that Trust has a positive and significant effect on the Loyalty of the

Congregation of PT Atta Almukarramah Wisata Umrah & Hajj.

3. Product Quality
The results of the T-test state that the t-count value of the CRM variable is 2.102 and the t-table value is 1.996. Based on this, the t-count value is greater than the t-table, 2.102 > 1.996 and the significance value is 0.039 < 0.05, so it can be concluded that CRM has a positive and significant effect on the Loyalty of PT Atta Almukarramah Umrah & Hajj Pilgrims.

So, based on the results of the T test in table 4, it can be concluded that the variables of Service Quality, Trust and CRM have a positive and significant effect on the loyalty of the congregation of PT Atta Almukarramah Wisata Umroh & Hajj housing complex.

F Test (Simultaneous Test)

The F-test was conducted to determine the effect of the independent variables (Service Quality, Trust, and CRM)

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
ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	477,830	3	159,277	29,423	.000 ^b
	Residual	438,476	81	5,413		
	Total	916,306	84			

a. Dependent Variable: Congregation Loyalty
 b. Predictors: (Constant), CRM, Trust, Service Quality
 Source: Processed primary data, 2024

Based on table 5 above, the F-test results state that the F-calculation value is 29.423 and the F-table value is 2.708. Based on this, the F-calculation value is greater than the F-table 29.423 > 2.708 and the significance value is 0.000 < 0.05, it can be concluded that H0 is rejected and H1 is accepted. So, service quality, trust, and CRM have a simultaneous and

significant positive effect on congregation loyalty.

Coefficient of Determination Test (R²)

The Determination Coefficient Test (R²) aims to determine the percentage influence of the independent variable (X) on the dependent variable (Y), namely Service Quality (X1), Trust (X2) and CRM (X3) on Congregation Loyalty (Y), as follows:

Table 6. Results of the Determination Coefficient R²

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.722 ^a	.521	.504	2.32665

Source: Processed data, 2024

Based on the table above, the results of the coefficient of determination (R²) test obtained a correlation value of R = 0.722 which is close to 1, meaning that the influence of service quality, trust and CRM on pilgrim loyalty is very strong. The R Square value is 0.521, which means that the influence of service quality, trust and CRM on pilgrim loyalty at PT Atta AlMukarramah Wisata Umroh & Haji is 52.1%, while the remaining 47.9% 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)	
	Quality of Service	.425
	Trust	.383
	CRM	.161

Source: Processed data, 2024

Based on the table above, the Standardized Coefficients (Beta) value for

the service quality variable is 0.363, the trust variable is 0.222, and the CRM variable is 0.250. These results indicate that the service quality variable has a more dominant influence on the loyalty of pilgrims at PT Atta Almukarramah Wisata Umroh & Haji because it has the highest Standardized Coefficients (Beta) value compared to other variables.

Discussion

The Influence of Service Quality on Congregation Loyalty

The results of the study indicate that service quality has a positive and significant effect on the loyalty of PT Atta Almukarramah Wisata Umroh & Haji pilgrims. This is evidenced by the calculated t-value of 3.452, which is greater than the t-table value of 1.987, and the significance value of 0.001, which is less than 0.050. This research is also supported by a study by Rahmawati et al. (2020) which found that service quality, including reliability, responsiveness, and empathy, significantly influences pilgrim loyalty in the Umrah and Hajj travel industry. Similarly, Kotler and Keller (2016) stated that customer loyalty is influenced not only by functional aspects but also by emotional aspects, where consistent positive experiences create a strong bond between customers and the company. Therefore, companies like PT Atta Almukarramah need to continuously innovate and improve their service quality to maintain pilgrim loyalty while creating a competitive advantage in an increasingly competitive market.

These findings emphasize the importance of corporate investment in improving service quality as a strategic step to build and maintain pilgrim loyalty. In the

Umrah and Hajj travel industry, quality service is not only about meeting pilgrims' basic needs but also about creating memorable and value-added experiences. Companies must ensure that every aspect of service, from planning and departure, is carried out professionally and meets customer expectations. Investments in employee training, facility improvements, and technology that facilitates access to information and services can help companies deliver consistent and reliable service. By focusing on individual pilgrim needs, companies can build stronger emotional connections, which are the foundation for long-term loyalty.

The Influence of Trust on Congregation Loyalty

The analysis results show that trust has a positive and significant effect on pilgrim loyalty at PT Atta Almukarramah Wisata Umroh & Haji. The calculated t-value of 2.175 is greater than the t-table value of 1.987, with a significance value of 0.033, which is less than 0.05. This finding is consistent with research by (Suhendar et al., 2023), which states that trust is a key factor influencing customer loyalty in the service sector. In the context of Umrah and Hajj travel, trust in the provider is crucial because customers rely on the company to provide services that meet their spiritual and operational needs. Furthermore, research by (Nugroho et al., 2022) also found that trust significantly influences customer loyalty in the tourism industry, especially in situations involving high levels of dependency and risk, such as pilgrimages. High trust encourages customers to build long-term relationships with service providers. The implication of

these findings is the need for companies to continuously maintain and strengthen pilgrims' trust by providing honest, accurate, and consistent service. For example, companies can implement effective complaint management mechanisms, guarantee travel safety, and ensure transparency in every transaction. By maintaining a high level of trust, companies can not only increase pilgrim loyalty but also strengthen their brand image in the highly competitive Umrah and Hajj travel industry.

The Influence of CRM on Congregation Loyalty

The analysis results show that the Customer Relationship Management (CRM) variable has a positive and significant effect on pilgrim loyalty at PT Atta Almukarramah Wisata Umroh & Haji. The calculated t-value of 2.102 is greater than the t-table of 1.987, with a significance value of 0.039, which is less than 0.05. This research also supports the importance of CRM in building loyalty and aligns with what (Rahman et al., 2022) found, who found that digital technology-based CRM can increase customer loyalty in the tourism industry by providing easier access to information and more personalized interactions. Similarly, (F. Putra et al., 2023) stated that integrating CRM with technology such as mobile applications can increase customer engagement and create a more satisfying experience. In the context of PT Atta Almukarramah, effective CRM implementation can include managing a congregation database, personalized communication, and providing after-sales services such as prayer schedule reminders or offers for future trips. With this strategy,

the company can maintain congregation loyalty while increasing its competitiveness in the Umrah and Hajj travel industry.

The Most Dominant Influential Variable

The analysis results show that the service quality variable is the most dominant factor influencing the loyalty of PT Atta Almukarramah Wisata Umroh & Haji pilgrims, with a Standardized Coefficients (Beta) value of 0.363, higher than the trust variable (0.222) and Customer Relationship Management (CRM) (0.250). This finding indicates that in the context of Umrah and Hajj travel services, the quality of service perceived by pilgrims has the most significant impact in driving loyalty. This can be explained because quality service directly affects the pilgrim's experience, both in terms of physical comfort, punctuality, and fulfilling their spiritual needs during the trip. When pilgrims receive superior service, they are more likely to have a positive impression and a strong commitment to use the company's services again. Relevant research supports these findings. Rahmawati et al. (2023) found that service quality is a key factor in fostering customer loyalty in the service sector, particularly in industries with high levels of emotional engagement, such as Umrah and Hajj travel. Furthermore, research by (D. Putra & Sari, 2022) also shows that consistent, customer-oriented service can significantly increase loyalty, even in a competitive environment. In this context, service quality encompasses all operational aspects, from pre-departure, during the trip, to post-trip services, which constitute the pilgrim's total experience. Meanwhile, although trust (Beta = 0.222) and CRM (Beta = 0.250) also

had an impact, the dominance of service quality underscores the importance of companies continuing to invest in improving their service quality. Trust and CRM tend to support service quality as part of an overall strategy. (Kotler & Keller, 2016) state that superior service quality can be a key differentiator in creating a sustainable competitive advantage. In the case of PT Atta Almukarramah, superior service not only provides satisfaction but also encourages recommendations from satisfied pilgrims to other potential customers, creating a multiplier effect for loyalty and future company sustainability.

D. Conclusion

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

1. Service quality partially has a positive and significant effect on the loyalty of pilgrims to PT Atta Almukarramah Umrah & Hajj Tourism.
2. Trust has a partial positive and significant effect on the loyalty of pilgrims to PT Atta Almukarramah Umrah & Hajj Tourism.
3. Customer *Relationship Management* (CRM) partially has a positive and significant effect on the loyalty of pilgrims at PT Atta Almukarramah Umrah & Hajj Tourism.
4. Service quality, trust and CRM simultaneously have a positive and significant influence on the loyalty of pilgrims to PT Atta Almukarramah Umrah & Hajj Tourism.
5. The variable that has the most dominant influence on the loyalty of pilgrims to PT Atta Almukarramah

Umrah & Hajj Tourism is the quality of service.

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