

The Role of Trust in Moderating the Influence of Service Quality on the Satisfaction of Umrah Pilgrims of PT Ila Safinatin Najah

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Article Info	Abstract
Received : 2024-11-25 Accepted : 2025-09-24 Published : 2025-09-24	<i>This study aims to analyze the role of trust in moderating the effect of service quality on the satisfaction of umrah pilgrims of PT Ila Safinatin Najah. This study consists of three variables, namely, service quality (X), trust (Z), and satisfaction (Y). Research questions in this study include the effect of service quality on satisfaction, the effect of trust on satisfaction, and the effect of service quality moderated by trust on the satisfaction of the umrah pilgrims of PT Ila Safinatin Najah. The sample in this study were pilgrims who had left for Umrah with PT Ila Safinatin Najah in Pekanbaru city, totaling 90 respondents. Data collection was carried out by giving questionnaires to respondents, and the data analysis used was multiple linear regression analysis and moderate regression analysis (MRA) with the help of SPSS. The results showed that service quality has a positive and significant effect, trust has no positive and significant effect, and service quality moderated by trust has no positive and significant effect on the satisfaction of Umrah pilgrims at PT Ila Safinatin Najah.</i>
Keywords: service quality; trust; satisfaction	

Introduction

Islam is the religion embraced by the majority of Indonesia's population, which considers religion as one of the central aspects of their lives. The obligations of worship in Islam include the five daily prayers, fasting during the month of Ramadan, and performing the hajj for those with the capability. Hajj, which is one of the pillars of Islam, must be performed by every Muslim who has the ability. Ability in the context of Hajj does not only refer to financial ability but also includes opportunity and time. As the cost of Hajj is not small, it is important for every individual to carefully consider all these aspects before undertaking this noble spiritual journey. Hajj is not just a form of ritual but also a transformative experience that leads Muslims closer to Allah and enhances their spiritual quality.

Hajj is a dream that every Muslim around the world aspires to, with people vying to apply for either the regular Hajj or Hajj Plus. However, the challenge is the long waiting list, which often prevents some people from departing within an expected time. As a solution, an attractive and faster alternative to realize the longing for the Holy Land is to perform Umrah. Umrah, although not supposed to replace Hajj, provides an opportunity for pilgrims to experience a deep spiritual experience in Makkah and Madinah. With Umrah, pilgrims can be more flexible in planning their trip and still maintain the spirit of worship, so their religious experience is maintained while waiting for the Hajj opportunity.

Hajj and Umrah travel agencies have a great responsibility in providing excellent service that not only fulfills expectations but also creates deep satisfaction for pilgrims. Excellent service includes various important aspects, such as having professional and experienced

employees and providing adequate facilities and infrastructure. In addition, the bureau must ensure that all products and services desired by pilgrims are well provided. The bureau's responsibility also includes assisting pilgrims from the beginning to the end of the trip so that they are secure and comfortable.

Customer satisfaction is the result of a comparison between expectations and reality received. When customers get a service or product that exceeds their expectations, high satisfaction will be achieved. Conversely, if their expectations are not fulfilled, not only is there no satisfaction, but also the potential for distrust of the service provider. In a competitive industry, it is important for companies to actively improve the quality of services and products so that customers remain loyal and do not go to other competitors. By understanding and fulfilling customer needs, companies can create positive experiences and build mutually beneficial long-term relationships.

In an Islamic perspective, the benchmark for customer satisfaction is based on sharia standards.

Customer satisfaction in the view of sharia can be interpreted as a comparison between expectations of products or services that should be in accordance with sharia and the reality received. Realizing this, it is very important for Umrah travel agencies to understand that the Muslim community in Indonesia needs satisfaction that comes not only from the quality of service but also from the trust given to them. In other words, services that meet sharia standards will create a sense of security and comfort for pilgrims while increasing their satisfaction with the umrah travel agency.

The number of Umrah pilgrims from Indonesia has been increasing every year. Increased financial capability, easy access to information, and improved service quality from travel agencies contribute to this growth (Jahrizal, 2012). Data from the Ministry of Religious Affairs shows a positive trend of increasing Umrah pilgrims from Indonesia. The following is data on the total number of Indonesian Umrah pilgrims for the last three years from the report (Ministry of Religion of the Republic of Indonesia, 2024).



Figure 1. Total number of Indonesian Umrah pilgrims

From the data above, the increase in the number of Umrah pilgrims in Indonesia over the past three years has shown a significant upward trend. In 2022, the number of Umrah pilgrims was recorded at 957,016 people. This number increased by 43% in 2023 to 1,368,616 people. This positive trend continued in 2024, where the estimated number of Umrah pilgrims reached 1,900,000 people, showing an increase of 39% from the previous year.

One of the Hajj and Umrah travel agencies in Pekanbaru, Riau, namely PT Ila Safinatin Najah, has a PPIU business license from the Ministry of Religion of the Republic of Indonesia number 02202027000210002 in 2023 and is an official travel agency to handle the implementation of Umrah worship. This travel provides umrah manasik training and brings in

experienced mentors and muthawifs in explaining the concept of umrah manasik (Jahrizal et al., 2024). Based on data from PT Ila Safinatin Najah, the number of Umrah pilgrims in 2022-2024 can be seen in the table below.

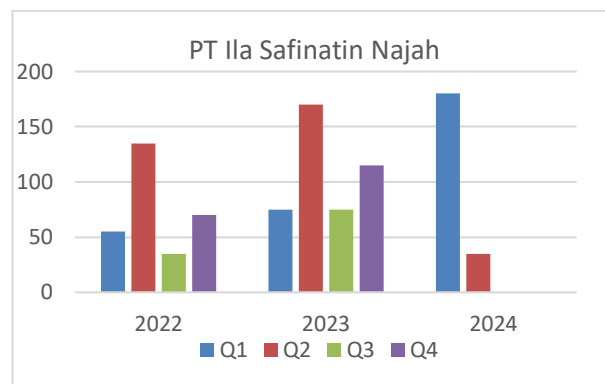


Figure 2. Total number of Umrah Jamaaah PT Ila Safinatin Najah

The figure above shows the total number of Umrah pilgrims at PT Ila Safinatin Najah from 2022 to June 2024, totaling 945 pilgrims. In this figure, it can be seen that the number of Umrah pilgrims at PT Ila Safinatin Najah has increased every year. In 2022, the number of pilgrims of PT Ila Safinatin Najah was only 295 people. In 2023, PT Ila Safinatin Najah experienced an increase to 435 people, or an increase of 47.46%. Whereas in 2024, the data until June has dispatched 215 people, and the targeted increase until the end of the year is 540 pilgrims, or as much as 24.14% from the previous year.

From the increase in the number of pilgrims every year, it proves that PT Ila Safinatin Najah has an attraction as an Umrah travel agency that is already in demand by many consumers. But when compared to data on the increase in the number of Umrah pilgrims nationally, the growth potential of PT Ila Safinatin Najah is still not very significant and still has to be increased.

Entrustment can be defined as a feeling of being able to trust the other party for all the commitments that have been made. A trustworthy reputation can be built if a business can get the job done reliably without harming customers or its community. Hajj and Umrah travel business companies must provide quality services in terms of the quality of comfort and safety that leave a positive impression so as to build consumer confidence in the company.

Service quality can be understood as an effort to fulfill the needs and desires of consumers while ensuring the provision of services in accordance with their expectations. To succeed in a competitive market, a company must pay serious attention to both the quality of the product and the quality of the service provided. When these two aspects are managed well, consumers will gain high satisfaction from their experience.

The research gap contained in this study was conducted (Saputra et al., 2020), showing that service quality has a significant effect on customer satisfaction. However, this is not the case with Sukmawati (2015), who concluded that there is an insignificant effect of customer satisfaction on customer loyalty, insignificant service quality on customer loyalty, and insignificant customer trust on customer loyalty mediated by customer trust. In line with Piter Liman (2016) showing that service quality has no significant effect on customer satisfaction. The findings of several previous researchers have differences in research results. Based on the background description above, the researcher is interested in conducting research with the title "The Role of Trust in Moderating the Influence of Service Quality on the Satisfaction of Umrah Pilgrims of PT Ila Safinatin Najah."

Literature Review and Hypothesis Development

Service Quality

Service quality is an indicator that a service can be considered satisfaction or dissatisfaction. Therefore, the company's service quality is reflected in the company's behavior. A good perception of quality is obtained when the perceived quality is in accordance with the expected quality. Based on the definition of service quality above, it can be concluded that service quality includes every activity carried out by the company to fulfill customer desires or expectations. Service requires the actions of producers in meeting the needs and desires of customers with the aim of achieving their satisfaction. There are five dimensions of service quality (Parasuraman et al., 1994), namely: reliability, responsiveness, assurance, empathy, and physical evidence (tangibles).

Trust

Customer trust can be defined as attitudes, feelings, emotions, or behaviors that arise when customers feel that service providers are reliable. Prabowo (2018) explains that customer trust is the perception of reliability from a consumer perspective, which is formed through an experience or a series of interactions that fulfill expectations in terms of product performance and satisfaction. (Supriyono, 2010) adds that customer trust is a belief in managing business relationships based on the confidence that the trusted party will fulfill their obligations as expected. Customer trust is derived from credibility that is based on reliable expertise in completing tasks. It can also be earned through maximum effort in maintaining the relationship. The level of customer trust can be measured by various metrics, including honesty in transactions, company responsibility towards customers, and other factors (Putra, 2022). From the various definitions above, it can be concluded that trust is the customer's belief in something when considering the goals to be achieved and their positive impact. There are three dimensions of service quality (Kotler, 2010), namely: benevolence, ability, and integrity.

Satisfaction

According to Kotler and Keller (2016), satisfaction is a feeling of pleasure or disappointment that arises from comparing the performance or perceived results of a product with the expectations possessed. (Zeithmal et al., 2009) define consumer satisfaction as the result of consumer assessment of a product or service based on whether it can fulfill customer needs and expectations. According to Sunarto (2006), customer satisfaction is related to feelings of pleasure or disappointment that arise when views and impressions of the product are compared with their expectations. Improving customer satisfaction can increase sales and market share in the short and long term as a result of repeat purchases (Girsang et al., 2020).

However, Narteh (2015) stated that satisfaction is a measure and assessment of customers on how well a service or product can fulfill their needs, including services received from the purchase to post-purchase stages. (Lovelock and Wright, 2011) also argued that satisfaction is an attitude that is formed based on experience. Based on the opinions of the experts above, it can be concluded that customer satisfaction or dissatisfaction can be seen from the consistency between customer expectations and their perceptions of the services provided (perceived realization).

There are three dimensions of satisfaction (Hawkins and Coney, 1997), namely: expectation conformity, interest in revisiting, and willingness to recommend.

The Effect of Service Quality on The Satisfaction of Umrah Pilgrims of PT Ila Safinatin Najah

According to Tiptono (2014), "Service quality focuses on efforts to fulfill customer needs or desires and accuracy in providing services to meet customer expectations." Meanwhile, Suharto (2012) states that "service quality is the gap between reality and customer expectations regarding the services provided. This quality can be measured by comparing customer perceptions of the services received in real terms." Based on the definition of service quality above, it can be concluded that service quality includes every activity carried out by the company to fulfill customer desires or expectations. Service requires the actions of producers in meeting the needs and desires of customers with the aim of achieving their satisfaction. Based on the description above, the hypothesis is as follows:

H1: Service quality has a significant effect on the satisfaction of Umrah pilgrims of PT Ila Safinatin Najah

The Effect of Trust on The Satisfaction of The Umrah Pilgrims of Pt Ila Safinatin Najah

Prabowo (2018) explains that customer trust is the perception of reliability from a consumer perspective, which is formed through an experience or a series of interactions that fulfill expectations in terms of product performance and satisfaction. (Supriyono, 2010) adds that customer trust is a belief in managing business relationships based on the confidence that the trusted party will fulfill their obligations as expected. According to Hermawan (2006), customer trust is formed through a long process, and once created, the relationship between customers and companies becomes easier to implement. Customer trust is derived from credibility that is based on reliable expertise in completing tasks. Based on the description above, the hypothesis is as follows:

H2: Trust has a significant effect on the satisfaction of the Umrah pilgrims of PT Ila Safinatin Najah

The effect of service quality moderated by trust on the satisfaction of the umrah pilgrims of PT Ila Safinatin Najah

Zeithmal et.al (2009) define consumer satisfaction as the result of consumer assessment of a product or service based on whether it can fulfill customer needs and expectations. According to Sunarto (2006), customer satisfaction is related to feelings of pleasure or disappointment that arise when views and impressions of the product are compared with their expectations. Improving customer satisfaction can increase sales and market share in the short and long term as a result of repeat purchases (Girsang et al., 2020). Based on the description above, the hypothesis is as follows:

H3: Service quality moderated by trust has a significant effect on the satisfaction of the umrah pilgrims of PT Ila Safinatin Najah

In this study, the research framework consists of three main variables, namely service quality (X), trust (Z), and satisfaction (Y). Based on the problems and the theoretical basis that have been described, the authors can formulate the framework in this study as follows:

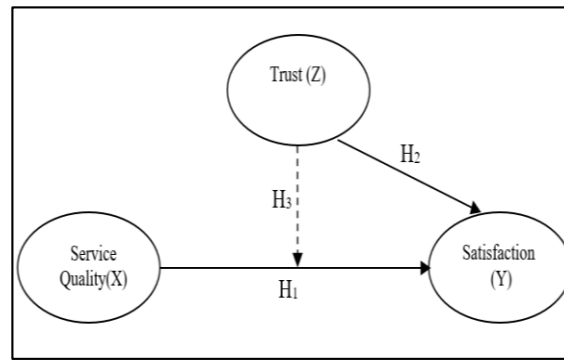


Figure 3. Research Framework

Methods

Based on the explanation above, this research was associative research. Associative research, or causal research (causal relationship), was research that wanted to determine whether a variable that acted as an independent variable had an effect on another variable, which became the dependent variable. Testing was carried out with the SPSS version 26.0 tool. Based on the explanation above, the population of this study were all people who had traveled through the Umrah travel agency PT Ila Safinatin Najah in 2022-2024, namely 945 pilgrims. Because the population in this study was known to be 945 people, in determining the number of samples using the Slovin formula, which amounted to 90 research samples,.

As for this study, the variables used are service quality (X), trust (Z), and satisfaction (Y). The following is a table of operationalization of variables in this study:

Table 1. Operation of Research Variables

No	Variable	Dimension	Indicator
1	Service Quality (X)	1. Realibity	1. Provide services as prescribed
			2. Reliable in handling problems
		2. Responsiveness	1. Fast service for customers.
			2. Willingness to help customers.
		3. Assurance	1. Secure when making transactions.
2	Trust (Z)	4. Empathy	2. Employees are respectful
			1. Give attention to customers
		5. Tangible	2. Seriously prioritize customers
			1. Visually appealing facilities
			2. Employees are neat and professional
3	Satisfaction (Y)	1. Benevolence	1. Attention
			2. Willingness to Share
		2. Ability	1. Competence
			2. Extensive knowledge
		3. Integrity	1. Honesty
			2. Needs fulfillment Reliability
		1. Expectation Congruency	1. Products obtained as expected
			2. Facilities as expected
		2. Interest in Revisiting	1. Revisit because of service
			2. Revisit because of the facilities.
		3. Willingness to Recommend	1. Suggest buying because of service
			2. Suggest buying because of the value of benefits

Source: Processed Data, 2024

Results and Discussion

Results

Characteristics of respondents

Respondent characteristics consist of gender, age, occupation and monthly income as listed in the following table:

Table 2. Respondent Characteristics

No	CATEGORY	NUMBER OF PEOPLE	PERCENTAGE
1	GENDER		
	MALE	38	42,22%
	FEMALE	52	57,78%
	TOTAL	90	100%
2	AGE		
	0 - 20 Years	6	6,67%
	21 - 40 Years	32	35,56%
	41 - 60 Years	44	48,89%
	> 60 YEARS	8	8,89%
	TOTAL	90	100%
3	Occupation		
	Civil Servant/ASN	32	35,56%
	State-owned Employees	16	17,78%
	Private Employees	19	21,11%
	Housewife / Not Working	12	13,33%
	Student	11	12,22%
	TOTAL	140	100%
4	Income		
	< 5.000.000,-	12	13,34%
	10.000.000 s.d 10.000.000,-	35	38,89%
	> 10.000.000,-	43	47,78%
	TOTAL	90	100%

Source: Processed Data, 2024

From the table above, it can be analyzed that the gender of respondents who were sampled in this study was dominated by women with 57.78% compared to men only 42.22%. This can be caused by women's high motivation to leave for Umrah and an attitude of saving money in prioritizing Umrah as their spiritual journey.

The age of the respondents who became the sample in this study was dominated by the age of 21–40 years by 35.56% and the age of 41–60 years by 48.89%. This is due to the productive age in carrying out the Umrah pilgrimage, which requires physical and mental maturity. In addition, it is supported by financial maturity in terms of career and work, which requires a lot of Umrah expenses.

ASN / Civil Servant as many as 32 pilgrims, or 35.56% of the total pilgrims. This is due to relatively stable financial capabilities and possibly getting ease in arranging leave time to perform Umrah worship. Self-owned employees as many as 16 people, or 17.78%, because of

the flexibility of time and the ability to save or allocate their business income for Umrah expenses. Private employees account for 19 people, or 21.11% of the total pilgrims, which shows that the private sector also has an important role in Umrah participation. Housewives/Unemployed and Students amounted to 13.33% and 12.22%, indicating that although they do not have a regular income, they still can perform Umrah due to the support of family members and sponsors.

Income >Rp 10,000,000 amounted to 43 pilgrims, or 47.78%, shows that pilgrims with high income dominate, which reflects a greater financial ability to finance Umrah travel. Income Rp 5,000,000-Rp 10,000,000 amounted to 35 pilgrims, or 38.89% of them, are still able to allocate funds or save money to perform Umrah. Income <Rp 5,000,000 amounted to 12 pilgrims, or 13.34%, which represents those who have financial limitations, such as the unemployed, housewives, students, or workers with low income. However, they still can afford to perform Umrah, most likely through financial assistance from family, gradual savings, or installment programs offered by Umrah travel service providers.

Instrument Testing

Validity Test

The calculated r count is taken from the SPSS Croncbach Alpha output in the Correlated Item-Total Correlation column. While the value of r table is taken using the formula $df = n - 2$. Namely, $df = 90 - 2 = 88$. So it produces an r table value of 0.207.

Table 3. Validity Test Results.

Variable	Statements	r count	r table	Information
Service Quality	X1	0,611	0,207	Valid
	X2	0,566	0,207	Valid
	X3	0,582	0,207	Valid
	X4	0,733	0,207	Valid
	X5	0,677	0,207	Valid
	X6	0,624	0,207	Valid
	X7	0,658	0,207	Valid
	X8	0,695	0,207	Valid
	X9	0,458	0,207	Valid
	X10	0,557	0,207	Valid
Trust	Z1	0,671	0,207	Valid
	Z2	0,708	0,207	Valid
	Z3	0,620	0,207	Valid
	Z4	0,745	0,207	Valid
	Z5	0,519	0,207	Valid
	Z6	0,567	0,207	Valid
Satisfaction	Y1	0,861	0,207	Valid
	Y2	0,815	0,207	Valid
	Y3	0,778	0,207	Valid
	Y4	0,754	0,207	Valid
	Y5	0,724	0,207	Valid
	Y6	0,830	0,207	Valid

Source: SPSS Processed Data, 2024

It is known that the value of the r table with 90 respondents is 0.207 (significance level 5% for a two-way test). From the table above, it can be seen that the calculated r count of all

indicators that have been tested is positive and greater than the r table. This indicates that the overall value of r count of all indicators tested is positive and greater than the value of r table, which is ≥ 0.207 . So it can be concluded that all indicator items in this study are declared valid.

Reliability Test

Reliability testing of all items and statements used in this study will use the Cronbach alpha formula (Cronbach alpha coefficient), which is generally considered reliable if the Cronbach alpha value is > 0.6 .

Table 4. Reliability Test Results.

Variable	Cronbach's Alpha	Critical Value	Decision
Service Quality	0,808	0,6	Reliable
Trust	0,702	0,6	Reliable
Satisfaction	0,883	0,6	Reliable

Source: SPSS Processed Data, 2024

Table 4 shows the Cronbach alpha value of each variable has an alpha coefficient value above 0.6. So it is concluded that all these variables are reliable with good decisions.

Classical Assumption Testing

Normality Test

Testing data normality to determine some of the requirements for parametric analysis. The normality of a variable is generally detected by graphs or statistical tests. The normality test in this study used the Kolmogorov-Smirnov test tool and the P-P Plot of Regression Standard Residual Graph. The following are the test results with a significance level of 0.05% using SPSS 26:

Table 5. Kolmogorov-Smirnov Normality Test Results

		Unstandardized Residual
N		90
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.05342365
Most Extreme Differences	Absolute	.062
	Positive	.059
	Negative	-.062
Test Statistic		.062
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: SPSS Processed Data, 2024

Normality testing using the Kolmogorov-Smirnov table. The results of the data normality test in the table above show that the research data is normally distributed. This is evidenced by the asymptotic sig of 0.200, which is greater than the research significance level of 5% or 0.05. It can be stated that the data in these variables are normally distributed because $0.200 > 0.05$.

Other test results can be seen from the following P-P plot of regression standardized residual graph:

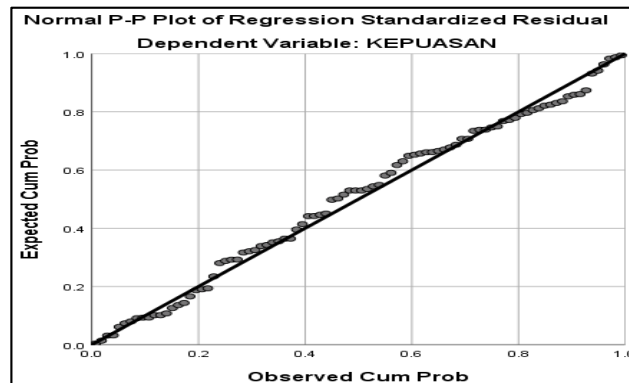


Figure 4. P-P Plot Diagram of Normality of X and Z against Y

In the figure above, it can be seen that the points spread around the diagonal line, and the data distribution follows the direction of the diagonal line. Then the path meets the assumption of normality.

Multicollinearity Test

If $VIF > 10$, it is considered that there is multicollinearity with other independent variables. Conversely, if $VIF < 10$, it is considered that there is no multicollinearity.

Table 6. Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-4.057	1.726		-2.351	.021		
SERVICE QUALITY	.463	.063	.610	7.292	.000	.451	2.217
TRUST	.391	.111	.295	3.521	.001	.451	2.217

Source: SPSS Processed Data, 2024

From table 6 above, it can be seen that the results of the tolerance calculation show that none of the independent variables has a tolerance value of less than 10%, which means that there is no correlation between the independent variables whose value is more than. The results of the calculation of the variance inflation factor (VIF) value also indicate that there are no independent variables with a VIF value of more than 10. So it can be concluded that there is no multicollinearity between the independent variables in the regression model.

Heteroscedasticity Test

Testing of heteroscedasticity in this study by looking at the plot graph between the predicted value of the dependent variable (ZPRED) and its residual (SPRED). The basis of analysis in the heteroscedasticity test is as follows:

1. If there is a certain pattern (wavy, widening, then narrowing), then heteroscedasticity occurs.
2. If there is no clear pattern and the points spread above and below the number 0 on the Y axis, then there is no heteroscedasticity.

The following are the results of the Heteroscedasticity Test Output Scatterplot Diagram:

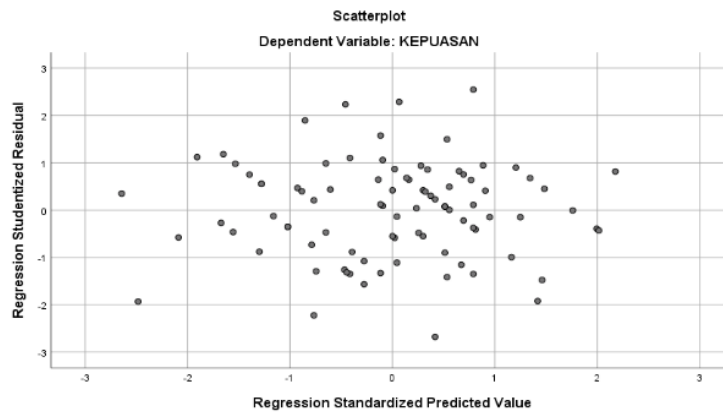


Figure 5. Scatterplot Diagram

From the scatterplot diagram above, it can be seen that the points are not forming a certain pattern and spread randomly above and below the number 0 on the Y axis. It means that the regression model does not have heteroscedasticity.

Hypothesis Testing

Moderate Regression Analysis (MRA)

Regression analysis of moderating variables with interaction test (MRA) Regressing the service quality variable (X) and the trust variable (Z) on the satisfaction variable (Y) so that the following equation will be obtained:

$$Y = \alpha + b1.X + b2.Z + b3.X.Z + e$$

Determination Coefficient Test (R²)

Table 7. Coefficient of Determination

Model	R	Model Summary ^b		
		R Square	Adjusted R Square	Std. Error of the Estimate
1	.854 ^a	.729	.720	2.073

a. Predictors: (Constant), SERVICE_QUALITY, TRUST,

TRUST, QUALITY_SERVICE

b. Dependent Variable: SATISFACTION

Source: SPSS Processed Data, 2024

From the table above, the coefficient of determination is 0.729, which means that the effect of service quality, trust, and service quality moderated by trust is 72.9%, while the remaining 27.1% is influenced by other variables not included in this model.

Partial Hypothesis Test (T Test)

Table 8. Substructure Path Coefficient

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-15.167	9.877		-1.536	.128
	SERVICE QUALITY	.800	.302	1.054	2.652	.010
	TRUST	.896	.455	.675	1.966	.052
	SERVICE QUALITY "TRUST"	-.015	.013	-.772	-1.142	.256

Source: SPSS Processed Data, 2024

Obtained t table at 5% significance level (2-tailed) with the following equation:

$$\begin{aligned}
 t \text{ table} &= n - k - 1 ; \alpha/2 \\
 &= 90 - 3 - 1 ; 0,05/2 \\
 &= 86 ; 0,025 = 1,988
 \end{aligned}$$

1. Service Quality. Obtained the value of t count (2.652) > t table (1.988) or significance (0.010) < 0.05. This means that service quality has a significant effect on satisfaction.
2. Trust. Obtained the value of t count (1.966) < t table (1.988) or significance (0.052) > 0.05. This means that trust has no significant effect on satisfaction.
3. Service quality moderated by trust. Obtained the t value (-1.142) < t table (1.988) or significance (0.256) > 0.05. This means that trust-moderated service quality has no significant effect on satisfaction.

The standard error rate in this study is the following equation:

$$\epsilon 1 = \sqrt{(1-R^2)} = \sqrt{(1-0,729)} = \sqrt{(0,271)} = 0,521$$

Then the standard error value in this study is 0.521. This means that the magnitude of the error path coefficient for other variables outside the study affects satisfaction by 0.521

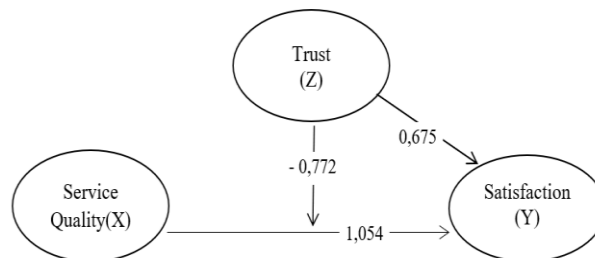


Figure 6. Path Structure

From the results of the T test above, it can be concluded that the research equation in the figure below:

$$Y = 1.054 X + 0.675 Z - 0.772 XZ + 0.521 \varepsilon_1$$

From the regression equation above, the conclusions that can be drawn are:

1. The coefficient value of the service quality variable is 1.054. This means that every increase in service quality by 1 unit will increase satisfaction by 1.054, on the contrary, assuming other variables are stable.
2. Obtained a coefficient value of the trust variable of 0.675. This means that every increase in trust by 1 unit will increase satisfaction by 0.675, on the contrary, assuming other variables are stable.
3. Obtained the coefficient value of the trust-moderated service quality variable of -0.772. This means that every increase in service quality that is moderated by trust by 1 unit will reduce satisfaction by 0.772, on the contrary, assuming other variables are stable.

Simultaneous Hypothesis Test (F Test)

Table 9. ANOVA Substructure

Model	Sum of Squares	df	ANOVA ^a		
			Mean Square	F	Sig.
Regression	996.737	3	332.246	77.295	.000 ^b
Residual	369.663	86	4.298		
Total	1366.400	89			

a. Dependent Variable: SATISFACTION

b. Predictors: (Constant), QUALITY OF SERVICE” TRUST, TRUST, QUALITY OF SERVICE

Source: SPSS Processed Data, 2024

In the table above, it is known that the F count is 77.295 with a significance of 0.000. The F table can be obtained as follows:

$$\begin{aligned}
 \text{F table} &= n - k - 1 : k \\
 &= 90 - 3 - 1 : 3 \\
 &= 86 : 3 \\
 &= 2,711
 \end{aligned}$$

Thus it is known that F count (77.295) > F table (2.711) with Sig. (0,000) < 0.05. This means that the variables of service quality, trust, and service quality, which are moderated by trust together, have a significant effect on Umrah pilgrims' satisfaction at PT Ila Safinatin Najah

Discussion

The Effect of Service Quality on Satisfaction

Service quality has a strong relationship with satisfaction because it serves as the primary indicator of whether a service meets or exceeds customer expectations. Parasuraman et al. (1994) highlight five key dimensions of service quality—reliability, responsiveness, assurance, empathy, and tangibles—that directly shape customer perceptions. When these dimensions are fulfilled, customers are more likely to feel that their needs and expectations have been addressed adequately. In the context of Umrah travel, reliable service delivery, professional guidance, and

tangible facilities such as accommodation and transportation directly enhance pilgrims' satisfaction. Kotler and Keller (2016) further explain that satisfaction arises when the perceived performance of a service matches or surpasses expectations. Mutual influence: Improvements in service quality typically result in higher satisfaction, while poor service delivery leads to dissatisfaction because expectations are not met.

The results of this study support research conducted with the title "The Effect of Islamic Service Quality, Facilities, and Company Image on Consumer Satisfaction in Umrah Pilgrims of PT Tazkiyah Global Mandiri Makassar," which states that service quality has a positive and significant effect directly on congregation satisfaction.

The Effect of Trust on Satisfaction

Trust is closely related to satisfaction because it provides psychological assurance and reduces uncertainty in service transactions. According to Prabowo (2018), trust develops through consistent service experiences that align with promises, while Supriyono (2010) emphasizes that trust reflects a belief that service providers will fulfill their obligations responsibly. In Umrah services, pilgrims entrust both financial resources and their spiritual journey to travel agencies. When agencies demonstrate integrity, competence, and benevolence (Kotler, 2010), pilgrims feel secure and confident. This emotional security shapes positive perceptions, which in turn enhance satisfaction. Mutual influence: The higher the level of trust, the greater the satisfaction, as customers perceive reduced risks and greater confidence in service providers. Conversely, lack of trust diminishes satisfaction even if the technical aspects of service are adequate.

The results of this study support research conducted with the title "The Effect of Trust, Customer Experience, and Service Quality on Umrah Pilgrims' Satisfaction at PT Nadhira Berkah Haramain," which states that trust does not always have a significant influence on the satisfaction of Umrah pilgrims. In certain contexts, trust alone without the support of good service quality is not enough to increase overall pilgrim satisfaction.

The Effect of Service Quality Moderated by Trust on Satisfaction

Service quality and trust are interrelated and complement each other in influencing satisfaction. Zeithaml et al. (2009) argue that satisfaction results from the evaluation of whether a service fulfills customer needs and expectations, while Hermawan (2006) highlights that trust strengthens the customer-provider relationship. High service quality without trust may still leave customers doubtful, while trust without quality service delivery creates disappointment. In the Umrah context, optimal satisfaction is achieved when agencies provide reliable and responsive service while simultaneously building trust through transparency, consistency, and credibility. Mutual influence: Quality service reinforces trust, and higher trust enhances the value of service quality in the eyes of customers. Together, they create a stronger and more sustainable effect on satisfaction.

The results of this study support research conducted with the title "The Effect of Service Quality on Umrah Pilgrims Satisfaction at PT CMM Wisata Haji & Umroh Banjarmasin," which states that although service quality and trust are important factors in congregational satisfaction, the presence of trust variables as moderators does not always have a significant impact on increasing overall congregational satisfaction. This means that although good service quality can increase satisfaction, trust as a moderating factor does not automatically reinforce the effect.

Conclusion and Suggestion

Conclusion

Service quality has a positive and significant effect on the satisfaction of Umrah pilgrims at PT Ila Safinatin Najah. The better the quality of service provided, the greater the impact on pilgrim satisfaction. When the services provided are aligned with the expectations of the pilgrims, their

level of satisfaction will increase. Aspects such as reliability, empathy, and responsiveness have an important role in creating a satisfying worship experience for pilgrims. Second, trust does not have a positive and significant effect on the satisfaction of Umrah pilgrims at PT Ila Safinatin Najah. This is due to the difference between actual experience and individual expectations. Third, service quality moderated by trust has no positive and significant effect on the satisfaction of Umrah pilgrims at PT Ila Safinatin Najah. The application of moderation is not effective on variables that already have a strong effect, such as service quality on satisfaction. Trust can indeed influence the relationship between service quality and satisfaction, but the moderating effect is not always visible when service quality has already been at a high level.

Suggestion

In general, the respondents to service quality are already at the satisfied level. But PT Ila Safinatin Najah must continue to improve and pay more attention to the quality of service provided. Second, PT Ila Safinatin Najah must routinely evaluate the quality of services provided. Including facilities, responsiveness, and emotional support for pilgrims who adopt clear and measurable service standards. As well as involving all employees in training to improve services. Third, PT Ila Safinatin Najah needs to strengthen the trust of pilgrims with transparency of information regarding services, costs, and the travel process. Publish testimonials and positive experiences from previous pilgrims as a form of promotion and evidence of reliability in increasing pilgrims' trust. Fourth, PT Ila Safinatin Najah needs to implement an effective feedback system to get opinions and suggestions from pilgrims after the trip. Use this information to make continuous improvements in services. Consider holding forums or discussion groups with pilgrims to listen to their needs and expectations directly. Fifth, it is expected that the results of this study can be used as a reference for further researchers so that some further research is obtained that will be more perfect. In addition, it is also possible to add types of variables, such as price and facilities, that are often asked by prospective Umrah pilgrims before determining which travel service option to choose to accompany a worship trip to the Holy Land.

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