The influences of service marketing mix on customer loyalty towards Umrah travel agents: Evidence from Malaysia

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CHRONICLE	ABSTRACT
	In the Malaysian Umrah industry, there are so many new entrants selling and offering similar products and services. As a result, Umrah providers must compete to survive in the Umrah travel industry, as there are currently so many competitors. They need to focus on customers' special needs and preferences to maintain the long-term relationship. Hence, the purpose of this research is to identify the relationship between service marketing mix and customer's loyalty towards Umrah travel agents in Malaysia. The customers who performed Umrah more than once were on the focus of this study. The necessary data were collected from 384 respondents through a structured questionnaire using a convenience sampling technique. The results of the research confirm that all "service marketing mix" elements ("price, product, place, promotion, process, people, and physical evidence") show significant positive effects on customer loyalty. This study will be of interest to the Umrah travel industry in understanding how marketing mix strategies are essential for maintaining a long term relationship with customers.

1. Introduction

The business market is growing rapidly and becoming more competitive as new organizations enter the industry and offer similar products and services. Customers shift from one brand to another making it difficult for companies to maintain and retain their existing costumers (Wahab et al., 2016). Demands for performing Umrah has been increased quickly in the Malaysian industry; Muslim believe in buying several and different services which Umrah travel agencies offer on the market to fulfil their desires and complement their tours (Wahab et al., 2016). Umrah travel service providers focus on spacing out the

tour documents, mediators, and reservation for accommodation, tickets, transportation, restaurant, nutrients and tourism facilities, either via the physical real shop or via online business to attract more customers. Thus, companies compete with one another to survive in the industry and progress further. The proposed study of this paper intends to help Umrah travel service providers increase their revenues by attracting more costumers while offering diverse products and services and increase customers' satisfaction. In Malaysia, the ministry of tourism and culture has issued travel licences to 234 travel agencies dealing in Umrah services. Among these agencies; only 65 agencies are aligned and accorded with the Madrassah (Umrah special licence). Notably, any travel agency has two categories: 1) general travel agency and 2) Umrah and Hajj travel agency. The general travel agency is a travel agency which offers services in arranging trips in common events such as holidays, while Umrah and Hajj travel agency that offers spiritual travel services like Umrah, Hajj and. Umrah is the one of worship which is similar to Hajj (Majid et al., 2016; Taiebi Javid et al., 2019). The travel agency is a growing business which provides Umrah and hajj travellers with an assortment of assistance including lodging, transportation, tickets, tour packages, etc. Spiritual travelling and tourism are now considered as limelight in Malaysia. The industry is vital due to its nature and level of competition. Acknowledging the lack of research conducted in the field of Umrah pilgrim as identified by Hassan et al. (2016), thus this study aims to analyse the factors which influence customer loyalty of Umrah travel agents in Malaysia.

2. Literature Review

2.1 Customer Loyalty

The customers' behaviour in buying one brand products is considered as a requisite od loyalty which is totally based on satisfaction (Verma & Singh, 2017). According to Pritchard et al. (1999), customer loyalty plays essential role in businesses because it helps organizations develop their strategies to provide excellent products and services for their customers. While recognising customer loyalty is essential, organizations may easily build relationships and commitment with their existing customers to force them to repurchase their products and services (Mustawadjuhaefa et al., 2017; Han & Hyun, 2015; Wahab et al., 2016). Each organization must measure the level of its marketing mix strategy, which contributes to customer satisfaction as well as customer loyalty (Nyarko et al., 2016). Many studies indicate that the marketing has a significant relationship with dimensions of the product price, and customer loyalty, while dimensions of the place and promotion may not have such effect (Wahab et al., 2016). Moreover, few studies argue that the product significantly affects customer loyalty; while pricing, personnel and processes have no such effect (Muala & Maje, 2012).

2.2 Marketing Mix

Marketing is a focused set of activities and steps remembered by customers, helps build relationships with them, and benefits the organizations (Al-Debi & Ashraf, 2014). According to Othman et al. (2018) by applying marketing mix practices organizations achieve their objectives through making their sales and profits. This is accomplished through the 7Ps of the service marketing mix ("price, product, promotion, place, process, people, and physical evidence"). Upon understanding the marketing mix elements, businesses and organizations can influence their existing customers to carry on their business and become loyal customers. Keeping this in mind the industry of Umrah travel and tour can also use the elements of the marketing mix to compel and drag their customers to buy and rebuy the Umrah services or a package from them and not their competitors (Khan & Shambour, 2017). According to Wahab et al. (2016) place and promotion are the dimensions of the marketing mix and maintains a significant effect on costumer's satisfaction, while the dimensions of product and price do not have such effect. Previous studies are evident that promotion, people, process, physical evidence, product and place have significant positive effects on customer's satisfaction while price insignificantly or inversely affect the customer's satisfaction. The first marketing mix aims to identify and categorize the needs, wants and desires of the customers and then to work and launch products and services accordingly to satisfy them and make them a lifetime

loyal towards the organization (Nyarko et al., 2016). Marketing among all other departments in an organization deals mostly, directly and indirectly with the customers, which is the simplest definition. On the other hand, the key purpose of the marketing is to retain the existing pool of customers and to attract new buyers to increase the pool of customers by delivering satisfaction. According to Nyarko et al. (2016) the travelling and telecommunication industry need to pay special attention to the marketing mix elements so that they could deliver and satisfy and increase their customer's loyalty.

Other researchers such as Ameur et al. (2015) investigated, and explored the dimensions of the marketing mix, and its influence on customers' loyalty in an Algerian Traveling and Telecommunication Company, and the result provided positive evidence in terms of customer's loyalty. In addition, a study conducted in the mix of the prescription drug marketing industry were examined in connection with the brand's loyalty and its findings suggested that the characteristics of good products and sales promotions lead to of the success of the brand. Kwon (2011) investigated the relationship between customer's retention and marketing mix in Malaysia in herbal coffee and reported the same consequences on the significance of product characteristics and promotional activities within customer's loyalty (Salimi et al., 2019). Nevertheless, Kwon (2011) analysis did not provide any significant relationship between the place, price with customer loyalty. In addition, the elements of the marketing mix influenced strongly on customer satisfaction and customer loyalty, especially with regard to customer commendations (Wahab et al., 2016). According to Owomoyela and Oyeniyi (2013), the element of marketing mix has a strong relationship with customer loyalty in Nigerian breweries in regard to original 4Ps. Kushwaha and Agrawal (2015) studied the 7Ps context and service marketing in banking and reported the significant effect of different factors such as physical evidence, people, process, and place, on customers' perception. Further investigations in empirical studies show a relationship with brand equity dimensions with the marketing mix. Further, Aghaei et al. (2014) examined the relationships of dimensions of marketing mix with brand equity. The findings of this research show significant, positive and worthwhile relationship of dimension of brand equity in chain stores with services in marketing mix. Seven mix factors had a positive, significant and directly connection with customer's loyalty in certain brands. From the previous discussion, the seven hypotheses are proposed next.

2.2.1 Product

Umrah product is defined to which an Umrah travel organization develops a comprehensive service offering for the loyalty that travellers and customers' in highly competitive industries or markets require (Fiaza & Shukor, 2016). To define a product, we use the definition of Kotler (Kotler et al., 2015) which claims that the product is anything which can be presented to a market for acquisition, consideration, and use that may fulfil desires or needs (Kotler & Keller, 2006). Therefore, when emerging a service/product, it is significant that the service pack has a customer's viewpoint (Kushwaha & Agrawal, 2015). Travel services also have a positive relationship with customer loyalty in many areas when they are particularly active in travel and spiritual travel services (Eid & El-Gohary, 2015). Therefore, we recommend the first hypothesis for this study:

H_1: There is a significant relationship between product and customer loyalty towards Umrah travel agent.

2.2.2 Price

Price in Umrah is defined to which an Umrah travel organization enforces pricing policies and activities in setting a services prices (Kotler & Armstrong, 2013). Prices can be considered as attributes that need to be streamlined to get certain types of services or products (Kushwaha & Agrawal, 2015). The price of a service must be more comfortable for the ability of the customer so that he/she is able and persuaded to carry out these activities. In addition, decisions on pricing have a significant part in service marketing strategies, where price must be fixed in connection to other features such as sales targets, product life cycles, and market share (Ameur et al., 2015). People who travel for Umrah services are also curious in terms of price. In Umrah, travel services packages including price and value-added need more attention

and various researchers use this relationship in different studies on various travel services (Almuhrzi & Alsawafi, 2017; Pourkhani et al., 2019). Therefore, we propose the following hypothesis:

H_2: There is a significant relationship between price and customer loyalty towards Umrah travel agent.

2.2.3 Promotion

It defines how far an organization uses Umrah travel component of promotional activities and elements in the formulation of the Strategic Promotion Service (Mustawadjuhaefa et al., 2017). The promotion is about every vehicle you use to inform people about product/service. Advertising, word-of-mouth, point-of-sale displays public relations, and are all outdated ways of promoting product/service. The promotion can close the information cavity between would-be-buyers and would-be-sellers (Wahab et al., 2016). Zeithaml et al., (1996) described promotion as part of an effort to motivate customers to express others about their services (Owomoyela et al., 2013). As we discussed in our previous sections, promotion plays an important role in creating loyalty among customers of travel services (Almuhrzi & Alsawafi, 2017). Therefore, we propose the following hypothesis:

H_3: There is a significant relationship between promotion and customer loyalty towards Umrah travel agent.

2.2.4 Place

Place is defined to which an Umrah travel organization uses place strategies, channels and activities to define services strategies (Othman et al., 2018). Kotler and Armstrong (2010), defined place/distribution as a series of co-dependent companies tortuous in the procedure of providing a product to use. Davis-Sramek et al. (2008) defined the place as any possibility that the customer can receive a product or receive a service (Owomoyela & Oyeniyi, 2013). Due to the complexity of the place in Umrah travels services (as we already discussed), literature also suggests that there are mix findings of the relationship of place and customer loyalty (Almuhrzi & Alsawafi, 2017). Therefore, we propose the hypothesis mentioned bellow:

H_4: There is a significant relationship between place and customer loyalty towards Umrah travel agent.

2.2.5 People

It was defined the extent to which the Umrah travel organization's focuses on the client and the business practice, placing travelers and customers at the heart of their activities (Dahmiri et al., 2017). Judd (1987) found another P for services marketing mix, namely People and explored more by proposing to formalize, institutionalize and manage the power of people like other 4Ps as a distinguishing factor of the market mix. In addition, customer service employees are focused on personal attention, interpersonal care, willingness to help, politeness, and quick behaviour must contribute significantly to strengthening customer-employee relations (Kushwaha & Agrawal, 2015). Universal truth is nowadays where human resources are the backbone of any industry, rather than finance, that's why personnel working on travel services have positive and significant relationships with customer loyalty with mixed results again but vary according to one service to another service (Almuhrzi & Alsawafi, 2017; Tayebi et al., 2019). Therefore, we propose the following hypothesis:

H_5: There is a significant relationship between people and customer loyalty towards Umrah travel agent.

2.2.6 Physical evidence

Defined as the extent to which an organization interested in creating travellers travel Umrah and friendly clients, security, safety, and green environment in their neighbourhood (Kadhim et al., 2016). Defined as the extent to which an Umrah travel organization is interested in creating a traveller and customer friendly, safety, the secure and green atmosphere in their environment (Kadhim et al., 2016).

Services are often intangible, and customers cannot estimate their quality well. Consumers, therefore, use the service environment as an important proxy for quality. Service environments, also known as services cape or physical evidence, relate to the style and appearance of the physical surroundings and other experiential elements encounter on customers at service delivery sites. Service firms need to carefully manage the physical evidence because they can deeply impact customers' impressions (Kushwaha & Agrawal, 2015). In some services, physical evidence has a great significance but in Umrah travel services need to be explored through some framework because still no specific study has explored this relationship (Almuhrzi & Alsawafi, 2017). Therefore, we are proposing the following hypothesis:

H_6: There is a significant relationship between physical evidence and customer loyalty towards Umrah travel agent.

2.2.7 Process

Process is defined the extent to which an Umrah travel Organization has set a traveller and customer-oriented and systematic processes for a successful services delivery process. The procedures refers as seventh P, to the greatest practices it provides products or services to customers for the purpose of creating happy customers which is a higher order of satisfaction. The concepts of process and perseverance are essential in the service marketing mix, as clients can get the first impact on the process of delivery and the determination of sellers (Hashim & Hamzah, 2014). In Umrah, travel services have multi oriented directions and interactions. The researchers also have mix findings to draw a conclusion about the significance of this relationship but the majority agree that there is a positive relationship (Almuhrzi & Alsawafi, 2017). That is, we are proposing the following hypothesis:

H_7: There is a significant relationship between process and customer loyalty towards Umrah travel agent.

3. Conceptual Framework and Research Methodology

The service marketing mix consists of seven essentials called Ps like "product, price, place, promotion, process, people, and physical evidence", all of which examined as independent variables, while customer loyalty is the dependent variable (See Fig. 1). The elements are aimed at examining the connexion amongst the marketing mix with customer loyalty.
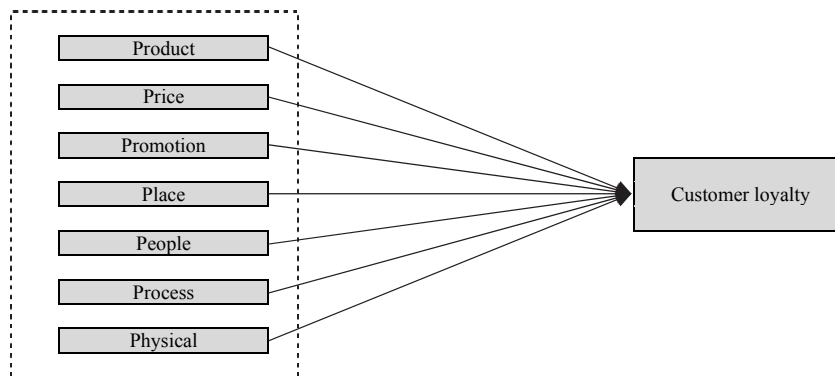

Fig. 1. Conceptual Framework

This is a quantitative research with convenience method used to gather the necessary data from 384 respondents mainly among Umrah customers who used to have some experience on Umrah travel services. The data was further analysed using structural equations modelling through partial least squares approach "PLS". The questionnaire comprised of three sections. The first section is the demographic information of the respondents. The second section contains questions linked with 7Ps of marketing mix (price (Al-Dmour et al., 2013), product (Ziarah, 2018), place (Helm & Gritsch 2014), promotion (Zaahara, 2017), people (Lee et al., 2014), process (Sreenivas et al., 2013) and physical evidence (Akroush & Al-dmour, 2006)). The final part was about questions about customer loyalty. Five points Likert scale was used.

4. Data Analysis and Discussion

This study is organized in a way that it answers questions regarding the relationship among variables (Ameur et al., 2015; Alavi et al., 2019). In this study, a convenience sampling technique was used for the collection of data from the respondents through five points Likert scale questionnaires. A total of 384 questionnaires were distributed to Umrah customers. Our study focused on such Umrah customers who used Umrah travel services at least one time in the past. Table 1 shows the frequencies and percentages describing the sample on the basis of gender, age, qualification, marital status and number of visits.

Table 1
Demographic characteristics of respondents

Demographic	Characteristic	Frequency	Percentage	Demographic	Characteristic	Frequency	Percentage
Gender	Male	220	57.3	Marital Status	Single	54	14.1
	Female	164	42.7		Married	307	79.9
Age	20 - 30	68	17.7		Other	23	6.0
	31- 40	101	26.3	Number of visits	1 time	51	13.3
	41 - 50	83	21.6		2 times	239	62.2
	51 - 60	91	23.7		3 times	44	11.5
	61 years old and above	41	10.7		4 times	10	2.6
Occupation	Government	111	28.9		more than 4	40	10.4
	non- government	137	35.7				
	Own employee	67	17.4				
	Student	16	4.2				
	Others	53	13.8				

Based on the Table 1, the researchers found that male participant reached 57.3% with 220 respondents, while the female participant was 42.7% (164 respondents). From the data collected, the majority of the respondents were in the age group category of 31 to 40 years old (26.3%; 101 respondents). Meanwhile, the least age group category was 61 years old and above (10.7%; 41 respondents). The occupation position of the respondents shows that 28.9% (111 respondents) are employed in the government sector while 35.7% (137 respondents) are employed in the private sector. The frequency statistics also show that 17.4% (67 respondents) are self-employee and the remaining 4.2% (16 respondents) and 13.8% (53 respondents) are students and having another employment status, respectively. The married status of the respondents' frequency analysis indicated that 14.1% (54 respondents) are single and 79.9% (307 respondents) are married while the rest is in the other status category 6% (23 respondents). The number of visits to perform Umrah of the respondents shows that 13.3% (51 respondents) visitors performed Umrah once while the majority of respondents performed Umrah more than two times (62.2%; 239 respondents), 11.5% (44 respondents) visited to perform Umrah three times and 2.6% (10 respondents) visited to perform Umrah four times while the remainder visited to perform Umrah more than four times (10.4%; 40 respondents).

4.1 Scale Validity and Reliability

To test the model, structural equation modelling method (SEM) was used. The method is renowned for its usefulness in checking both the reliability and validity of the measures that are tracked and applied in surveys. While the type of conceptual model is relatively complex, an SEM-PLS approach has also been used in a 2000 sub-sample the SEM-PLS software though bootstrapping procedure (Kushwaha & Agrawal, 2015). In order to use structural equations modelling it is essential to check the validity of each latent variable and to do so, the appropriate factors are raised using the "confirmative factor analysis" (CFA). Then we must verify the "discrimination validity" and "convergence validity". According to Ramdé et al. (2012) to test the first step we have examined the "Average Variance Extracted" (AVE) and factor loadings which must always be greater than 0.5. The root of the AVE needs to be linked with all the factors while confirming the discrimination validity based on the given criteria (Beins, & McCarthy, 2018). Furthermore when the "structural equation model" is used, the "composite reliability" must be more than 0.70 and the reliability of the latent variable is confirmed with the help that Cronbach's α must be greater than the recommended threshold of 0.6 (Sarstedt et al., 2014).

4.1.1 Measurement Model

According to Table 2, the "latent variables" are categorised by the "convergence validity" of all loading factors and for all variables of the study the value of (AVE) is greater than 0.5 and for all latent variables, the values of CR are above the criteria of 0.7, which shows that the qualified components maintain good reliability. In addition, using "Cronbach's α" test of reliability, all latent values are greater than 0.6, and this evidence is enough to decide that the study material has good reliability. While reviewing the discrimination validity, Table 3 tells that for all variables, the values of AVE root square are greater than inter-structure correlations. So, we can conclude that the measurement model has good reliability and its validity is constructive and reliable to indicate the variables of the study.

Table 2
Variables Measurement Model

Variable	Items	Factor Loading	Composite Reliability	Average Variance Extracted (AVE)
Customer loyalty	CL1	0.842	0.933	0.668
	CL2	0.891		
	CL3	0.868		
	CL4	0.862		
	CL6	0.711		
	CL7	0.791		
	CL8	0.739		
People	PEP1	0.812	0.932	0.664
	PEP2	0.788		
	PEP3	0.790		
	PEP4	0.833		
	PEP5	0.859		
	PEP6	0.838		
	PEP7	0.779		
Physical evidence	PHY1	0.826	0.961	0.626
	PHY2	0.851		
	PHY3	0.859		
	PHY4	0.863		
	PHY5	0.845		
	PHY6	0.828		
	PHY7	0.817		
	PHY8	0.818		
	PHY9	0.727		
Place	PLC1	0.823	0.931	0.659
	PLC2	0.823		
	PLC3	0.871		
	PLC4	0.833		
	PLC5	0.788		
	PLC7	0.735		
	PLC8	0.800		
Price	PRC1	0.863	0.930	0.727
	PRC2	0.899		
	PRC3	0.890		
	PRC4	0.834		
	PRC7	0.772		
Product	PRD10	0.881	0.869	0.769
	PRD9	0.872		
Promotion	PRM1	0.794	0.941	0.697
	PRM2	0.857		
	PRM3	0.867		
	PRM4	0.820		
	PRM6	0.876		
	PRM7	0.837		
	PRM8	0.788		
Process	PRO1	0.774	0.928	0.681
	PRO2	0.852		
	PRO3	0.862		
	PRO4	0.816		
	PRO5	0.830		
	PRO6	0.815		

Table 3
Discriminant Validity of Latent Constructs

Constructs	CL	PEP	PHY	PLC	PRC	PRD	PRM	PRO
CL	**0.817**							
PEP	0.629	**0.815**						
PHY	0.603	0.708	**0.858**					
PLC	0.568	0.721	0.745	**0.812**				
PRC	0.543	0.692	0.618	0.671	**0.829**			
PRD	0.447	0.593	0.487	0.534	0.714	**0.877**		
PRM	0.522	0.655	0.674	0.770	0.723	0.539	**0.835**	
PRO	0.563	0.804	0.740	0.674	0.649	0.506	0.667	**0.825**

Note: PRD = product; PRC = price; PRM = promotion; PLC = place; PEP = people; PRO = process; PHY = physical evidence; CL = customer loyalty.

4.3 Structural Model Assessment

4.3.1 Model Assessment

The structural model assessment using the GOF index "goodness of fit index" is described in terms of geometric mean of the average of the latent variables and the R^2 on the original internal variables, i.e.

$$GOF = \sqrt{AVE \times R^2},$$

Thus: $AVE = 0.501$ and $R^2 = 0.466$, GOF value = 0.483. From the calculations of the model, the values indicate the model factually where the value of GOF in greater than 0.36 (Sarstedt et al., 2014). The researchers have to assure that there are no self-correlation problems among the independent variables, with the help of variable value extraction, inflation factors values (VIF) allied to these variables. Which yield 2.174, 3.395, 3.370, 3.502, 4.007, 3.781 and 3.966. The independent variables for the study were: promotion, price, product, place, physical evidence of the organization, people along with the process of giving service in a row and as the (VIF) variable inflation factor value was less than 5 for each of the independent variable (Kushwaha et al., 2015). Consequently, there is a high correlation between the independent variables of this study.

4.3.2. Path Coefficients

The researcher conducted "Bootstrapping" tests with 2000 resampling to derive t-values structural paths significance test. To do this, the path coefficient is significant if the t-test is greater than 1.96 because the significance level uses a 5% two-tailed test (Hair et al. 2014). The findings are shown in the Table 4.

Table 4
Structural Model Estimates

Path	Original Sample (O)	Sample Mean (M)	Standard Deviation	T-Statistics	P Values
PEP → CL	0.066	0.066	0.011	5.946	0.000
PHY → CL	0.092	0.091	0.016	5.861	0.000
PLC → CL	0.059	0.059	0.011	5.579	0.000
PRC → CL	0.052	0.052	0.009	5.549	0.000
PRD → CL	0.016	0.016	0.003	5.427	0.000
PRM → CL	0.061	0.061	0.011	5.530	0.000
PRO → CL	0.053	0.052	0.009	5.944	0.000

Note: PRD = product; PRC = price; PRM = promotion; PLC = place; PEP = people; PRO = process; PHY = physical evidence; CL = customer loyalty.

The findings suggest that variables such as the product ($\beta = 0.016$, $p \leq 0.05$), price ($\beta = 0.052$, $p \leq 0.05$), promotion ($\beta = 0.061$, $p \leq 0.05$), place ($\beta = 0.059$, $p \leq 0.05$), people ($\beta = 0.066$, $p \leq 0.05$), process ($\beta = 0.053$, $p \leq 0.05$), physical evidence ($\beta = 0.092$, $p \leq 0.05$) have positive and significant effects on consumer loyalty. Results from Smart-PLS output also show that all hypotheses are supported. Based on the results the positive impact on customer implied the positive and significant impact of the marketing mix on customer

loyalty. Furthermore, product, people, process, physical evidence, price, promotion and place had positive impacts on customer loyalty. Umrah services should focus on product in lodging business, such as the transportation, it should meet customers' needs. Umrah travel agents should focus on people in lodging business, such as offering much training and learning to staff and make sure they give friendly and timely services to customers. Umrah travel agents should focus on process in the lodging business, such as improving the application process, enhancing courses through online system processes. Umrah services should focus on physical evidence in the lodging business, such as offering office design and equipped with up to date, furniture with other amenities, professional look of the employee.

The study suggests some implications for academic researchers. This gives a clear and profound underestimation of the relationship between customer loyalty and service marketing mix. Although some studies have also conducted on the separation concerns on marketing mix and customer loyalty relationships, both together it has been very rarely researched in areas like Umrah travel Service Company. Furthermore, this study targeted the Malaysia in which there was a lack of such type of contribution in the sector of Umrah travel services. The outcome and suggestion of this study will be very helpful for different practitioners in Umrah travel services sector likewise directors, manages and staff members as such Umrah travel services sector is still in an evolving stage. In order to gain a sustainable growth and competitive edge over other, it is very important for Umrah travel agents to need more focus on their client satisfaction which leads a customer toward loyalty as indicated in the study result. These finding also have great importance for policymaker and various high-level authorities in term of developing numerous strategies, policies and plans for Umrah travel services sectors.

5. Conclusion

Customer loyalty is the fact that it has the ultimate importance to get retention customers, and it is also important that the marketing mix element can really help the business provider learn what factors the customer is looking for when they buy Umrah service. The intention of this research effort is to observe the link between customer loyalty and marketing mix at Umrah travel agency. Therefore, it is very important that the business providers of the Umrah travel industry have knowledge about marketing needs, and they also attract customers to Umrah travel services, as well as they must focus on how to keep them faithful. In addition, this study aims to contribute to both theory and practice in literature, and this research also helps researchers in future research by guiding them. The results of the survey can help policymakers, marketing practitioners, planners, and government change, as needed, to improve customer loyalty in the strategy, rules, procedures, and service industries.

Acknowledgement

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