

THE EFFECT OF POST-PURCHASED PERCEIVED-VALUE TOWARDS THE RELATIONSHIP QUALITY OF HAJJ AND UMRAH TRAVEL AGENCIES IN INDONESIA

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One out of four people in the world is a Moslem, and Indonesia ranks first on the biggest Moslem population in the world. Hundreds of thousands of people go to Makkah each year to make Hajj (pilgrimage). Hajj and Umrah travel agencies as providers of Hajj and Umrah packages are becoming important in Indonesia, as their number is about two hundred agencies. However, there has been little discussion about Hajj and Umrah, especially on Hajj and Umrah travel agencies. The purpose of this paper is to identify the relationships of post-purchase perceived-value to relationship quality, which consists of satisfaction, commitment, and trust, on Hajj and Umrah travel agencies. This study finds that the post-purchase perceived-value significantly affects satisfaction and trust but does not affect commitment. Moreover, satisfaction significantly affects trust and commitment, while trust does not affect commitment.

Abstract



Keywords: religious tourism, Hajj and Umrah, travel agencies, relationship marketing, Indonesia

There are 1.57 billions of Muslims today, and 60% of them live in Asia (Pew Research Center's Forum on Religion & Public Life, 2009). Indonesia has the largest Muslim population in the world of estimated 202.867.000 people or about 88.2% of Muslims in the world. This spells huge need of Hajj quota and Hajj travel agency. In 2009 Indo-

nesia obtained Hajj quota of 207,000 persons (Kuota Haji Tambahan untuk ONH Plus, 2009), and there are 220 Hajj and Umrah travel agencies in Indonesia (Anggota Resmi Himpun, 2009).

However, with all of these facts, there has been little discussion about Hajj and Umrah travel agencies. Customer

perception of the value of their purchase of Hajj and Umrah packages, the travel agencies themselves, and other related values have never been studied. Also, the relationships between these post-purchase values to trust on the agencies and to satisfaction on both the agency and the packages needs to be studied, as satisfaction and trust lead to commitment to use the agencies in the future, and future commitment leads to continuity of business.

The purpose of this paper is to identify the relationships of post-purchase perceived-values to relationship quality, which consists of satisfaction, commitment, and trust, on Hajj and Umrah travel agencies. This paper consists of four sections. The first section deals with reviews of previous studies on travel agencies, defines the research model, and states the hypotheses. The second section outlines research method used in this study. The third section discusses the results, and the last section presents conclusions, implications, and limitations of this study.

LITERATURE REVIEW

This section discusses Hajj and Umrah in context of religious tourism and reviews the Hajj and Umrah travel industry. This section also reviews literatures on travel agencies as well as presenting the formulated research model and hypotheses.

Religious Tourism

Raj (2007) discusses Hajj and Umrah as religious tourism. He argues that Hajj and Umrah are religious touristic events. It is different from western/secular view of tourism, which has additional motive of leisure and en-

tertainment. It has a sacred quality in which it is a defining moment in the life of the tourists.

The field of tourism research has matured, with many of its aspects explored. However, the studies of religious/spiritual/pilgrimage tourism researches are limited and case-based, such as specific to a tourism site or a shrine (Phukan, Rahman & Devdutt, 2012). Studies of spiritual tourism can be further classified to conceptual, marketing, destination, and socio-cultural, while in marketing studies researches focus on marketing strategy, drivers of spiritual tourism, development of typology model, and analysis of tourists' perspective and attitudes (Phukan, et. al., 2012).

Hajj and Umrah Travel Agency Industry

High demands on Hajj and Umrah in Indonesia leads to great opportunity for travel agencies. Many agencies offer Hajj and Umrah packages, one of which is PT Armineareka, which boasts 18,000 representatives for the last 22 years (Yohana, 2012). In Indonesia, Hajj and Umrah travel agencies gather in HIMPUGH (Association of Umrah and Hajj Organizers) since 2009, and presently the members serve nearly half a million Umrah pilgrimages (Tentang HIMPUGH, 2012).

Increasing demand on Hajj and Umrah also leads to increasing number of fraud cases on potential pilgrims. The government promises to take down the license of Hajj and Umrah travel agencies that are proved to swindle (Kemenag akan Cabut Izin Biro Haji dan Umrah yang Nakal, 2013)

Literatures on Travel Agency

In the topics of travel agencies, previous studies focus only on general issues of travel agencies such as measuring service quality (Johns, Avci & Karatepe, 2004; Lobo, Maritz & Meh-ta, 2007; Shahin & Janatyan, 2011), satisfaction (Millán & Esteban, 2004), and other factors that influence selection of travel agencies in regional setting (Cassiby & Brown 2006). Another study focuses on customer zone of tolerance on travel agencies (Gilbert & Gao, 2005).

One study focus on relationships of customer expectation, satisfaction, and loyalty to travel agencies (Rodríguez del Bosque, San Martín. & Collado, 2006). However, their study does not differentiate between customer satisfaction to travel packages and satisfaction to the agency. Moreover, they do not differentiate customer loyalty from the affective commitment and cognitive commitment. The study also only focuses on customer pre-purchase expectation on travel agencies, not on post-purchase perceived value.

Other study focuses on relationship of customer post-purchase value, trust, satisfaction, and commitment on travel agencies (Moliner, Sánchez, Rodríguez & Callarisa, 2007). In the study, the post-purchase value consists of perceived value of travel packages, the travel agencies themselves, and other values. They divide satisfaction into satisfaction on travel packages and on the travel agencies. Customers' trust affects loyalty commitment, both cognitive and affective commitment.

This study adapts the model developed by Moliner et. al., (2007) to Umrah and

Hajj travel agencies (Figure 1). Customer post-purchase perceived value directly and positively affects satisfaction of Hajj and Umrah packages and the travel agency and affects trust and commitment to travel agencies.

Relationship Marketing

Relationship marketing seeks to nurture long-term relationship (Kotler, 2012). Keeping relationship with customers can be interesting where the relationship can be maintained and increased (Gronroos, 2000). It means that service providers must keep the relationship interesting by implementing right marketing strategies for maintaining the relationship.

By combining the abilities to respond directly to customer requests and to provide the customer with a highly interactive and customized experience, companies have a greater ability today to establish, nurture and sustain long-term relationships than ever before (Winer, 2004). Quality improvement can be enhanced by learning what customers really need because they will choose the service providers which best meet their needs .

The influence of the post-purchase perceived value of a tourism package indicates that the quality of relationship between service provider and customers enhances long-term value for both providers and customers, especially for customers (Moliner et al, 2007). In general, relationship with customers is a fundamental principle for marketing and becoming a dominant marketing paradigm (Gummesson, 2002), and relationship marketing is a challenge for tourism (Fyall, Callod, and Edwards, 2003)

Perceived Value

Customers choose between products that offer more value, which is the sum of product benefits, both tangible and intangible, and costs (Kotler, 2012). Determining, delivering, and communicating customer value are very important aspects in every service provider. These three aspects are the part of the core strategic design processes and determine the competitiveness and long-term survival of an organization (Narver and Slater, 1990).

The response-pattern of the research study conducted by Zeithaml & Bitner (2000) sets out four consumer definitions of the value:

1. Value is low price
2. Value is whatever I want in a product/service
3. Value is the quality I get from the price I paid
4. Value is whatever I get from whatever I have given

Hence, they developed the dimensions of perceived value into six points, consisting of:

1. Functional Value of the Travel Agency (Installation)
2. Functional Value of the Contact Personnel of the Travel Agency (professionalism)
3. Functional Value of the Tourism Package purchased (Quality)
4. Functional Value of Price
5. Emotional Value
6. Social Value

Customer Satisfaction

Satisfaction is the consumer's overall evaluation of products received (Fornell & Johnson, 1991). Overall evaluation has positive influence on

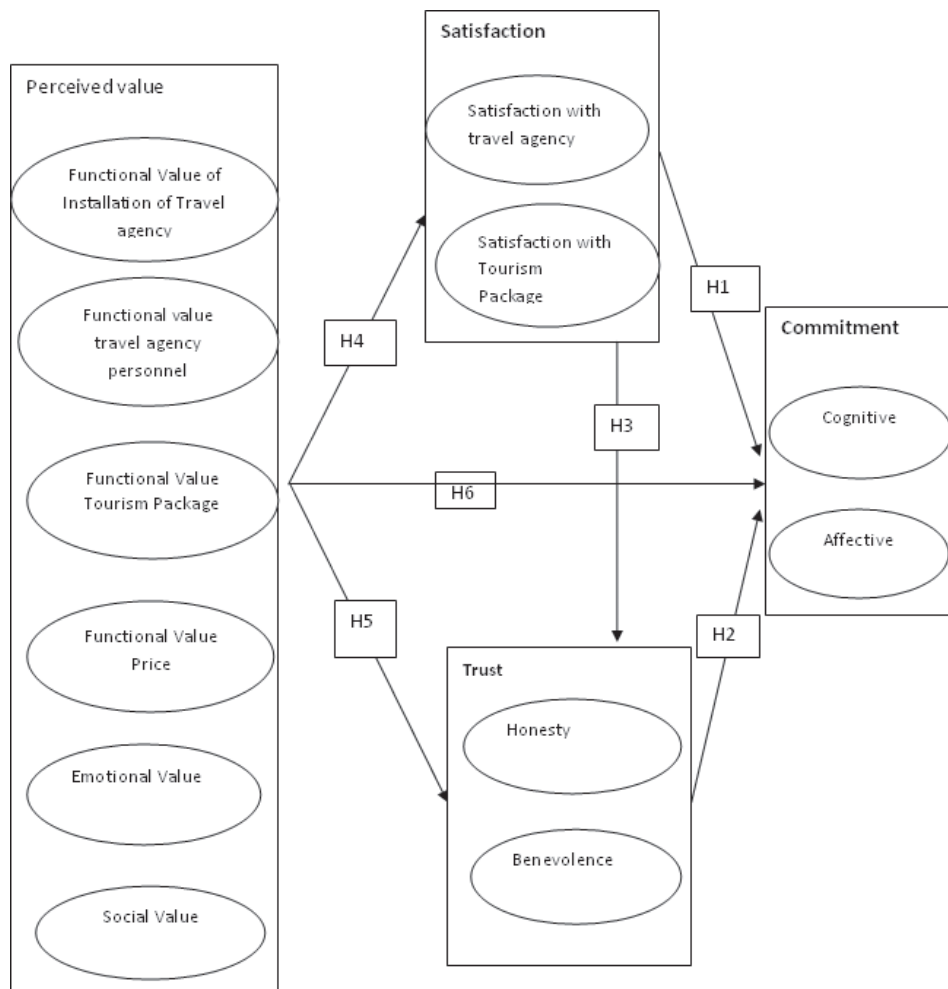
customer loyalty of various products category (Fornell, 1992). Managing customer's assessment of payment and satisfaction may have positive benefits for organization's loyalty and profits (Bolton and Lemon, 1999). In relation to service business, an overall satisfaction is defined as an evaluation of service quality.

While performance can be defined as the customer's perception of what they received after consuming a product, it is important to measure customer satisfaction because it will generate immediate, meaningful, and objective feedback of customer's expectation and preference (McAlexander, Kim & Roberts, 2003).

Satisfied travel agencies customers are likely to act positively due to psychological needs to maintain satisfaction (Hsu & Chiu, 2007). Satisfaction in the case of Hajj and Umrah travel agencies is that customers measure and value their expectation and actual performance of all types of service provided by Hajj and Umrah travel agencies, including hotel, catering, hospitality of employees, etc. Those values are obtained after consumer using the service from Hajj and Umrah travel agencies.

Trust

Trust is important in relationship between customers and travel agencies (Gilbert & Gao, 2005). Moorman, Deshpande, and Zaltman (1993) defined trust as a willingness to rely on an exchange partner in whom one has confidence. Meanwhile, according to Morgan and Hunt (1994) trust influences the way in which exchange partners perceive disagreements and



Source: adapted from Moliner, Sánchez, Rodríguez & Callarisa (2007)

Figure 1. Research Model

arguments. When trust is present, parties will view conflict as functional. Therefore, concerned parties can discuss problems openly because they do not fear malevolent actions by their partners (Morgan and Hunt, 1994). It is a security felt by customers that a brand would meet their expectations (Delgado-Ballester & Munuera-Aleman, 2001)

Furthermore, Bloemer & Odekerken-Schroder (2002) stated that trust was a form of customer’s belief to the honesty of service provider. Trust for Moorman et al, (1993) refers to the desire for trusting each other between

both customer and service provider. Geyskens et al. (1996) conceptualize Trust as a multidimensional construct in the research of business to business (B to B) or business to consumer (B to C), with two dimensions: honesty/reliability/expectancy and fairness/benevolence. The first dimension, honesty, is a trust based on the belief that service provider has the appropriate skill and expertise (Anderson and Narus, 1990) while the second dimension, namely benevolence, is defined as the belief that service provider will give an assistance and try avoiding any risk to ensure the conditions to remain normal (Andaleeb, 1995; Ander-

son and Narus, 1990). Several studies have used both of these dimensions in different subjects (Kumar, Scheer and Steenkamp, 1995; Andaleeb, 1995; Schurr and Ozane, 1985; Doney and Cannon, 1997).

In the case of Hajj and Umrah travel agencies, honesty refers to a belief that travel agencies will keep their promises and have the capacity to fulfill them. Meanwhile, benevolence or goodness is a belief that the travel agencies will always put customer needs into their priority and ready help customers any time during the trip. Trust is a factor inherent to the commitment and is one of the essential elements for Hajj and Umrah travel agencies in order to maintain long-term relationship with customers. If a customer trusts a travel agency, he or she will consider using the service of the same agency in the future.

Commitment

Commitment is customer urge to keep relationship with retailers (Morgan and Hunt, 1994). Commitment has a strong relationship with relationship quality because the basic of keeping good relationship is fulfilling promises, which produces trust that makes customer to use service from a service provider. Conversely, if they do not fulfill their promises, customers will not continue the relationship (Morgan and Hunt, 1994). Dwyer et al. (1987) considers Commitment as the highest order of relationship between customers and service providers.

Commitment consists of affective and cognitive commitment (Geyskens et al., 1996; Wetzels et al., 1998). This means that commitment is not only

the goal of customers but also reflects affective and cognitive motivation, which maintain long-term relationship (Pan, Pan, Newman & Lee, 2006; Wu & Cavusgil, 2006)

Hypotheses

Satisfaction is customers' post-purchase evaluation and affective response on products or the whole service experience. As Shore and Martin (1989) showed that job satisfaction affected employee commitment, Gustaffson, Johnson, and Roos (2005) proved that satisfaction affected commitment and customer retention. Thus:

H1: customer satisfaction influences customer commitment

Trust affects commitment (Kramer, 1999). High-trust persons will form commitment less frequently than do low-trust persons facing uncertainty (Yamagishi, Cook, and Watabe, 1998). Thus:

H2: customer trust affects customer commitment

Some literatures proved the relationship between trust and satisfaction (Bloemer and Oderkerken-Schroder, 2002). The higher the satisfaction on travel agencies, whether because of purchased travel packages or of the agencies themselves, the higher trust on travel agencies (Moliner, Sanchez, Rodriguez and Callarisa, 2007). Thus:

H3: customer satisfaction affects customer trust

Perceived value is presumed as value that involves customer appraisal between perceived benefits and per-

ceived cost. (Zeithaml et al, 2000). Some studies found out that perceived value affected trust and satisfaction (Ravald and Gronroos, 1996). Thus:

H4: customer perceived value affects customer satisfaction

H5: customer perceived value affects customer trust

In some studies, commitment was identified as the main construct of relationship marketing (Doney and Cannon, 1997; Morgan and Hunt, 1994). Some researches also proved the importance of commitment in relationship marketing and the need of understanding of causes of customer commitment (Morgan and Hunt, 1994). In service marketing, commitment is proved as one of the main drive on customer behavior (Johnson et al, 2001; Wetzels et al, 1998). Also, in travel agencies as general, Thus:

H6: customer perceived value affects customer commitment

RESEARCH METHOD

Questionnaire was developed from measurements created by Moliner, Sánchez, Rodríguez & Callarisa (2007). The measurements were adapted to Hajj and Umrah travel agencies and translated to Indonesian (Appendix A), and its pilot test was conducted to thirty respondents who had used Hajj and Umrah travel agencies and live in greater Jakarta (Jakarta, Bogor, Depok, Tangerang, and Bekasi). Questionnaire was tested on the wordings, validity, and reliability. The wording was tested on the readability and clearness of meaning of sentences. Reliability was tested using

Cronbach's alpha, and validity was tested using principal component factor analysis.

For the main test, data were gathered from approximately 300 man and women who live in greater Jakarta and had used Hajj and Umrah travel agencies in the past. However, after checking the response quality, 219 usable questionnaires were obtained. The questionnaires were given to respondents directly as well as by online from September to November 2011, and the data collected were analyzed using structural equation modeling.

The sampling method used was convenience sampling. The sampling method was chosen due to the lack of population data of current users of Hajj and Umrah travel agencies. For hardcopy questionnaires, respondents were approached individually by the researchers, or the questionnaires were given to the respondents by surveyors. The respondents filled the questionnaires by themselves while being attended by the researchers or surveyors and returned the questionnaires to the researchers or surveyors. For online questionnaires, respondents were collected using snowballing technique; respondents who had filled the questionnaires were asked whether they had a friend, family, or relative who also used Hajj and Umrah travel agencies. Then the questionnaires were sent by emails or social media.

RESULT AND DISCUSSION

Pilot Test Statistics

Pilot test results are presented in Appendix C. Overall, the measurements are reliable and valid. The Cronbach's

Table 1. Measurement Model's Model Fit Indices

Goodness Of Fit	Estimates
Chi-Square P	1613.41 (P=0.00)
NCP Interval	807.41 (696.80 – 925.78)
RMSEA	0.068
ECVI	M = 8.29 S = 8.28 I = 30.90
AIC	M = 1807.04 S = 1806.00 I = 6736.91
CAIC	M = 2233.15 S = 5769.33 I = 6921.25
NFI	0.76
NNFI	0.86
CFI	0.86
IFI	0.87
RFI	0.74
RMR	0.041
GFI	0.74
AGFI	0.71

alpha for each constructs is above 0.6 (Malhotra & Birks, 2007). Overall Bartlett's test values are significant below 0.05. KMO, MSA, and component matrix values are above 0.5. However, the value of KMO for the construct PRICE is 0.459, and its component matrix value for item Q6_3 is 0.453. The item Q6_3 is retained because we predicted that it was due to the limitation of the sample size of the pilot test. The value of KMO for PRICE and the value of MSA for Q6_3 are recalculated for the main test data, and both values are 0.640 and 0,716.

Respondents Profiles

The majority of respondents of the main test are female age 31 to 60 years old. Most of them are married and are high school graduates. They live majority in Jakarta, Bogor, and Depok. Complete profiles of respondents are presented in Appendix B

Measurement Model

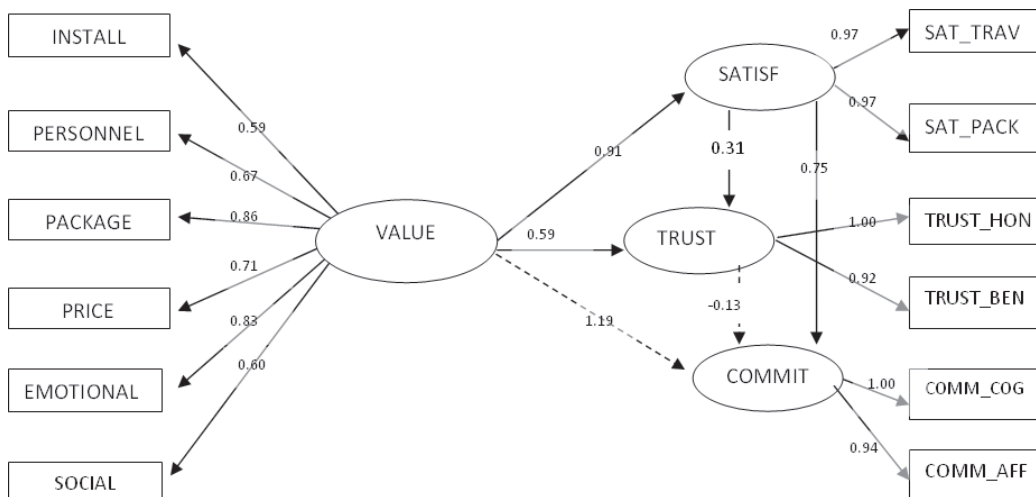
Model fit indices of confirmatory factor analysis for measurement model is presented in Table 1. The overall goodness of fit of the measurement model is adequate and does not require modification. The validity of the measurements is presented in Appendix D. The t-value of each item is above 1.96, and the standardized loading factors are above 0.05.

Structural Model

Post-purchase value and trust to the travel agencies do not significantly affect commitment to the travel agencies but significantly and positively affects satisfaction to Hajj and Umrah packages and the travel agencies. Satisfaction to Hajj and Umrah packages and the travel agencies significantly affects trust and commitment to Hajj and Umrah travel agencies. Table 2 pres-

Table 2. Structural Model's Model Fit Indices

Goodness Of Fit	Estimates
Chi-Square P	275.75 (p= 0.000)
NCP Interval	232.75 (182.00; 289.01)
Critical N (CN)	43.74
RMSEA	0.16
ECVI	M = 1.59 S = 0.72 I = 15.01
AIC	M = 345.75 S = 156.00 I = 3271.16
CAIC	M = 499.37 S = 498.35 I = 3323.82
NFI	0.89
NNFI	0.85
CFI	0.91
IFI	0.91
RFI	0.84
RMR	0.05
GFI	0.83
AGFI	0.68



Note: dashed paths represent not-significant t-values
Figure 2: SLF for Structural Model

ents the model fit values for structural model. Overall goodness of fit is also adequate and does not require modification. Figure 2 shows the significance of the causal paths.

These findings are different from the previous study (Moliner, Sánchez, Ro-

dríguez & Callarisa, 2007) in that trust and value do affect commitment. This might be due to the difference in the type travel agencies studied. The previous study focuses on general travel agencies while this study focuses on Hajj and Umrah travel agencies.

Figure 2 presents the standardized loading factors of the paths among the constructs, from constructs to their dimensions, and from dimensions to their items. The SLF of the path from value to commitment is 0.59 and from satisfaction to commitment is 0.31. This means that perceived value affected customer trust to Umrah and Hajj travel agencies more than their satisfaction do.

On the path from post-purchase value to its dimensions, the SLF of perceived value of quality of service of Hajj and Umrah travel agencies (PACKAGE) and emotional value (EMOTIONAL) are greater than the others (0.86 and 0.83). This means that perceived value of quality of service and emotional value explain more post-purchase perceived value than do the other dimensions. On the path from satisfaction to satisfaction with travel agencies and to satisfaction with Hajj and Umrah travel agencies, the SLF of satisfaction of the travel agencies and of the Hajj and Umrah packages are the same (0.97). This means that both the satisfaction of the agencies and the packages equally explain customer satisfaction.

CONCLUSION

This paper studies the effect of customer post-purchase value of Umrah travel packages, the travel agencies, and other values to customer satisfaction of both Hajj and Umrah travel packages and the agency and to customer trust and commitment to the travel agencies. Results show that customer post-purchase value positively affects satisfaction and trust to the travel agencies. This means that Hajj and Umrah travel agencies should focus on post-purchase value in order to

gain positive satisfaction and trust by elevating customer service quality of the Hajj and Umrah package and emotional value. Quality of the packaged is related to package managements such as hotel selections, dining menu, airline selection, staff & crew selection, and package schedule. Emotional values are the customers' feelings when they are interacting with the agencies' employees. Customers will have positive feelings when the employees give good impressions and well response to whatever packages selected by the customers and not rushing customers to decide quickly.

While post-purchase value indirectly affects customer satisfaction, satisfaction is found to influence trust. This means that post-purchase value both directly and indirectly influences customer trust. The customers' trust on Hajj and Umrah travel agencies can be elevated by increasing post-purchase value or customer satisfaction. However, the effect of the mediating role of satisfaction from post-purchase value to trust is lower than those of directly from post-purchase value. This implies that post-purchase value have stronger effect directly to trust than does indirectly by customer satisfaction. The implication of this finding is that if Hajj and Umrah travel agencies intend to increase their customers' trust, increasing post-purchase value needs special attention while not neglecting their customers' satisfaction.

Finally, while post-purchase value is found to directly affect customer satisfaction and trust, it does not directly affect customer commitment. Trust is also found not to directly affect commitment. This implies that post-pur-

chase value indirectly affects customer commitment by satisfaction alone. In order to increase customer commitment, Hajj and Umrah travel agencies are needed to focus on increasing post-purchase value and customer satisfaction to elevate customer commitment.

This study's contribution to the theory is in two aspects. First, this is the first attempt to study Hajj and Umrah travel agency. Second, different to travel agencies as general, for Hajj and Umrah travel agencies. As the respondents used a variety of the travel agencies and not concentrated to a few agencies, this implies that the results presented are not limited to a few travel agencies only.

There are some limitations in this study. Majority of the respondents are female between 30 to 60 years old and live in the Greater Jakarta area. This research does not control respondents"

age in the data collection so that there were possibilities that some respondents could have been younger than 15 years old or older than 60 years old. The survey does not measure the frequency of respondents in using the same agencies as well as the price of their travel packages. First time customers and repeat customers may have different behavior and expectation to travel agencies as well as differences due to different prices.

Further studies need to expand sample to more general population. The role of pre-purchase expectation needs to be examined as one of the factors of satisfaction, and the moderation effect of package price on expectation needs to be studied. The effect of packages price on expectation also needs to be studied. Last, the effects of number of times a customer using the same agency and price of Hajj and Umrah package needs to be studied.

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Appendix

A. Measurements

Construct	Dimensions	Items (Indonesian)	Items (English)
Post-purchase value (VALUE)	Physical condition of Hajj and Umrah travel agencies' buildings (INSTALL)	1. Tata ruang dalam tidak terbuka dan memiliki ruang khusus pada masing-masing bagian (Q3_1)	1. The distribution of the interior favored confidentiality and privacy
		2. Bangunannya rapi dan teratur (Q3_2)	2. The establishment was neat and well organized
		3. Ruang kantor lapang, modern dan bersih (Q3_3)	3. The installations were spacious, modern and clean
		4. Letak kantor mudah dijangkau (Q3_4)	4. The establishment was well located
	Employees of Hajj and Umrah travel agencies (PERSONNEL)	5. Karyawannya ahli dan berpengalaman (Q4_1)	5. The employees were good professionals and they were up-to-date about new items and trends
		6. Karyawannya mengerti tugasnya dengan baik (Q4_2)	6. Employees know their jobs well
		7. Karyawannya memberikan saran yang bermutu (Q4_3)	7. Employees give valuable advices
	Quality of service of Hajj and Umrah travel agencies (PACKAGE)	8. Karyawannya memahami paket Umroh dengan baik (Q4_4)	8. Employees knows well available Hajj and Umrah packages
		9. Paket Umroh diatur dengan baik (Q5_1)	9. Hajj and Umrah packages are well organized
		10. Paket Umroh berkualitas hingga selesai (Q5_2)	10. Quality of Hajj and Umrah packages are maintained throughout
		11. Dibanding paket umroh biro travel lain, paket umroh ini berkualitas (Q5_3)	11. Compared to other Hajj and Umrah agencies, this agency had acceptable quality
The price of Hajj and Umrah packages (PRICE)	12. Hasilnya sesuai dengan harapan (Q5_4)	11. The result was as expected	
	13. Paket Umroh sesuai dengan harga yang dibayarkan (Q6_1)	13. The Hajj and Umrah package is good purchase for the price paid	
	14. Harganya masuk akal (Q6_2)	14. The price of the package was reasonable	
	15. Harga merupakan <i>factor</i> utama yang jadi pertimbangan (Q6_3)	15. The price of the package was the main criterion for decision	
Emotional Value (EMOTIONAL)	16. Merasa sreg dengan paket Umroh yang diikuti (Q7_1)	16. I feel comfortable with the purchased package	
	17. Apapun paket yang dipilih, karyawannya tetap menanggapi dengan baik (Q7_2)	17. Employees always responded well, whatever package I chose	
	18. Karyawannya memberi kesan yang baik (Q7_3)	18. Employees gave me positive feelings	
	19. Karyawannya tidak membuat gugup (Q7_4)	19. I felt relaxed in the travel agency	
	20. Karyawannya tidak memaksa untuk mengambil paket Umroh atau Haji tersebut (Q7_5)	20. Employees did not haste me to decide quickly	
Social Value (SOCIAL)	21. Menggunakan jasa biro travel Umroh ini meningkatkan pandangan orang lain terhadap saya (Q8_1)	21. Using the services of this Hajj and Umrah travel agency has improved the way other people perceive me	
	22. Paket Umroh yang diambil juga diambil oleh banyak orang yang saya kenal (Q8_2)	22. The agencies' Hajj and Umrah packages are taken by many people that I know	
	23. Memilih paket umroh ini mengubah cara pandang orang lain mengenai saya (Q8_3)	23. Taking the Hajj and Umrah package improved the way I am perceived by others	
	24. Memilih paket umroh ini dianggap pilihan tepat bagi orang lain (Q8_4)	24. People who take that type of Hajj and Umrah packages obtain social approval	

A. Measurements (continued)

Construct	Dimensions	Items (Indonesian)	Items (English)
Satisfaction (SATISFACTION)	Satisfaction with Hajj and Umrah travel agency (SAT_TRAV)	25. Saya selalu merasa puas dengan biro travel Umroh ini (Q9_1)	25. I have always felt satisfied with the Hajj and Umrah travel agency
		26. Harapan saya terhadap biro travel Umroh ini selalu terpenuhi kapanpun (Q9_2)	26. My expectations to the Hajj and Umrah travel agency have been met at all times
		27. Saya lebih puas pakai biro travel haji dan umroh ini daripada biro lain (Q9_3)	27. The level of satisfaction attained was high compared to that of other Hajj and Umrah travel agencies
		28. Saya selalu merasa puas dengan paket Umroh ini (Q9_4)	28. I am satisfied with this Hajj and Umrah travel agency
		29. Harapan saya terhadap paket umroh ini selalu terpenuhi kapanpun (Q9_5)	29. My expectations with this Hajj and Umrah package have been fulfilled
		30. Saya lebih puas dengan paket Umroh ini daripada paket dari biro lain (Q9_6)	30. Compared to other Hajj and Umrah packages that I have used or heard about, the degree of satisfaction is high
Trust (TRUST)	Honesty (TRUST_HON)	31. biro travel Umroh ini telah terbukti bisa memenuhi semua kewajibannya (Q10_1)	31. This Hajj and Umrah travel agency has shown at all times that it has the capacity to fulfil its obligations
		32. biro travel Umroh ini selalu memberi kesan yang baik (Q10_2)	32. This Hajj and Umrah travel agency has always provided me with positive experiences
		33. biro travel Umroh ini memiliki reputasi yang baik (Q10_3)	33. This Hajj and Umrah travel agency has always had a good reputation
		34. biro travel Umroh ini selalu memenuhi janjinya (Q10_4)	34. This Hajj and Umrah travel agency has always kept its promises
	Benevolence (TRUST_BEN)	35. biro travel Umroh ini selalu peduli dengan masalah jamaahnya (Q10_5)	35. This Hajj and Umrah travel agency has constantly been concerned about my problems
		36. biro travel Umroh ini selalu ias diandalkan dan bersedia membantu (Q10_6)	36. I have always been able to count on its support and assistance
		37. biro travel Umroh ini terbukti peduli dengan kenyamanan dan keamanan jamaahnya (Q10_7)	37. This Hajj and Umrah travel agency has been concerned for my well-being at all times
Commitment (COMMITMENT)	Affective (COMM_AFF)	38. Saya akan terus menggunakan biro travel Umroh ini karena saya merasa nyaman bertransaksi dengan mereka (Q11_1)	38. I will keep using this agency because I have always felt at ease with it
		39. Saya akan terus menggunakan biro travel Umroh ini karena mereka ramah dan sopan (Q11_2)	39. I will keep using this agency because they have always been courteous and friendly
		40. Saya akan terus menggunakan biro travel Umroh ini karena saya setia dengan biro ini (Q11_3)	40. I will keep using this agency because I feel very loyal
	Cognitive (COMM_COG)	41. Saya akan terus menggunakan biro travel Umroh ini karena menghabiskan waktu dan biaya mencari biro lain (Q11_4)	41. I will keep using this agency because it would take me too much time, effort and/or money to buy in another agency
		42. Saya akan terus menggunakan biro travel Umroh ini karena mereka Tidak punya pilihan lain (Q11_5)	42. I will keep using this agency because there are no alternatives

Gender

	Frequency	Percentage
Male	84	38.4%
Female	135	61.6%
TOTAL	219	100%

Age

	Frequency	Percentage
15 to 30 years old	8	3.65%
31 to 45 years old	40	18.26%
46 to 60 years old	34	15.53%
61 to 80 years old	24	10.96%
not responding	113	51.60%
TOTAL	219	100%

Marriage Status

	Frequency	Percentage
Single	8	3.65%
Married	87	39.73%
Widow/widower	8	3.65%
not responding	116	52.97%
TOTAL	219	100%

Education Level

	Frequency	Percentage
Elementary School	12	5.5%
Middle High School	18	8.2%
High School	39	17.8%
Diploma	18	8.2%
Undergraduate	16	7.3%
Master	1	0.5%
not responding	115	52.5%
TOTAL	219	100%

Place of Residence

	Frequency	Percentage
Valid	18	8.2%
Bekasi	8	3.7%
Bogor	44	20.1%
Depok	24	11.0%
Jakarta Barat	8	3.7%
Jakarta Pusat	14	6.4%
Jakarta Selatan	44	20.1%
Jakarta Timur	43	19.6%
Jakarta Utara	12	5.5%
Tangerang	4	1.8%
TOTAL	219	100%