The *Green Marketing* Model in Umrah Bureaus: A Satisfaction-Based Approach

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Abstract:

Intense competition among umrah service providers in Jakarta and Bogor emphasizes the importance of effective digital marketing as well as a focus on consumer trust, service quality, and green marketing initiatives to increase e-loyalty. This study aims to analyze the effect of green marketing, consumer trust, and service quality on e-loyalty with customer satisfaction as an intervening variable. Data were collected from 150 umrah service users at five umrah bureaus in Jakarta and Bogor using purposive sampling method. Partial Least Square Structural Equation Model (SEM-PLS) 3.0 was used for data processing and testing. The results showed that green marketing, consumer trust, and service quality have a positive and significant effect on e-loyalty, both directly and through customer satisfaction as a mediator. Interestingly, although green marketing and consumer trust have a positive influence on customer satisfaction, service quality does not have a significant impact on satisfaction. This research highlights the importance of targeted digital marketing strategies and efforts to build consumer trust to increase loyalty in the umrah service sector.

Keywords*: Digital Marketing; Green Marketing; Consumer Trust; Service Quality; Customer Satisfaction; e-Loyalty*

1. Introduction

In recent years, increasing public awareness of environmental issues has affected various aspects of the industry, including the Umrah travel agency sector. As such, there are many Hajj and Umrah travel agencies in Indonesia that compete to attract pilgrims. The Directorate General of Population and Civil Registration (Dukcapil) of the Ministry of Home Affairs noted that the population in 6 provinces on Java Island reached 154.34 million people in June 2022. The Muslim population is 148.19 million with the proportion of; West Java 97.33%, Central Java 97.30%, East Java 97.25%, Banten 94.84%, DI Yogyakarta 92.92%, and DKI Jakarta 83.84%. (databoks, 2022). Currently, the implementation of Umrah Pilgrimage in Indonesia involves around 1,000 travel agency companies that have obtained official licenses from the Ministry of Religious Affairs of the Republic of Indonesia. (Muhajir & Al-Hasan, 2021). The

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decline in Umrah pilgrims in the provinces of DKI Jakarta, and West Java during the 2019-2023 period, with the sharpest decline seen in major cities such as Jakarta and Bogor. This decline is due to a variety of factors, including economic uncertainty, tax increases for Umrah pilgrimage, as well as increased public concern over the reliability of Umrah travel agents after several cases of fraud. In the Jakarta area, the most significant decline occurred in Central Jakarta and South Jakarta, which were previously the main contributors to the number of umrah pilgrims. A similar phenomenon was also seen in buffer cities such as Bogor and Depok, which showed a decline in public interest in performing Umrah due to unfavorable economic and social situations. These companies are authorized to organize and supervise Umrah trips under the status of PPIU (Umrah Travel Organizer). Sometimes, Umrah travel agencies face financial problems, especially in difficult economic situations. This can lead to travel delays or cancellations, which pilgrims need to be aware of. (Hanif & Diyana, 2018). Therefore, further attention and supervision of marketing practices and agency cooperation in organizing Umrah travel is needed, in order to protect the rights and interests of prospective pilgrims.

As a service that offers a spiritual experience, Umrah bureaus face the demands of consumers who are increasingly concerned about the environmental impact of their choices, including a preference for *green marketing* practices. Green marketing, which emphasizes products and services that consider environmental sustainability, has become an increasingly important element for umrah agencies in attracting potential pilgrims and building long-term trust (Afthanorhan et al., 2019).

In addition, consumer trust also plays an important role in the Umrah industry. Umrah pilgrims generally want reliable services, especially since Umrah agencies are involved in managing trips that involve high trust, from the administrative process to the performance of worship in the Holy Land. This trust becomes a significant factor in shaping consumer *loyalty* (*e-loyalty*), as consumers who feel trusting tend to reuse the same service in the future and even recommend it to others (Anderson, 2018).

On the other hand, service quality remains a fundamental factor that influences customer satisfaction, especially in intensive service sectors such as Umrah. Good service quality is able to provide a positive experience for pilgrims, which then affects their level of satisfaction. Customer satisfaction is considered an important mediator between service quality and *e-loyalty*. Satisfied customers tend to have higher loyalty, which is reflected in their preference to continue using the same service in the long term.

However, Umrah agencies in Jakarta and Bogor still face various challenges in implementing green marketing, maintaining consumer trust, and maintaining consistent service quality. In the midst of fierce competition and high consumer expectations, Umrah bureaus must be able to offer services that are not only quality, but also environmentally friendly and build solid trust. This study aims to analyze the effect of green marketing, consumer trust, and service quality on *e-loyalty*, with customer satisfaction as an intervening variable in several Umrah bureaus in Jakarta and Bogor.

2. Theoretical Background

This study examines the effect of *green marketing*, consumer trust, and service quality on *e-loyalty*, with customer satisfaction as an intervening variable. This theory states that personalizing the customer experience through an effective corporate strategy allows Umrah travel agencies to provide services that match the preferences and needs of pilgrims. This theory states that individual behavior is influenced by attitudes to wards that behavior and subjective norms. In this study, this theory explains how attitudes and subjective norms related to satisfaction and trust affect customer loyalty to travel agencies. (Emerson & Pollner, 1976) (Emerson & Pollner, 1976; Fishbein et al., 1980; Morgan, R. M., & Hunt, 1994; Oliver, 1981)..

Green Marketing
Green Marketing refers to marketing activities that emphasize the importance of environmental conservation and social responsibility as part of marketing efforts. In relation to consumer loyalty, *Green Marketing* is considered a strategy that not only adds value to the product, but also increases loyalty from consumers who care about the environment. Green marketing strategies are used to influence customer purchasing decisions (Giwa-Amu, 2022). According to (Sawitri, 2019) *Green Marketing* includes various efforts such as changing products, production processes, packaging, and promotional methods that are oriented towards the concept of *eco-friendly*. When companies implement this strategy, there will be changes in the marketing *mix* that becomes the *green marketing mix*, which includes environmentally friendly products, prices, promotions, and places that focus on the environment Kotler & Armstrong, in (Upe, 2022). (Upe, 2022). Companies that are able to adopt these four aspects of the *green marketing mix* will have an advantage over their competitors.

Consumer Trust
Consumer trust is a major factor in creating long-term relationships with customers. Trust is not only how consumers think about the company and the quality of their goods and services, but also how they think about the company's technology and their trust. (Liu et al., 2020). In the context of digital platforms, consumers are more loyal to companies that can be trusted and that provide accurate and consistent information and services. According to Mayer, Mueller and Helfert (Mahendra, 2018)According to Mayer, Mueller and Helfert (Mahendra, 2018), consumer trust has several indicators: *ability*, *benevolence*, and *integrity*. Trust in a *brand* refers to consumer perceptions of a *brand*, whether the *brand is reliable* and or responsible for what the *brand* offers (Huang, 2017). (Huang, 2017). Trust is associated with satisfaction and image together to build consumer loyalty. (Song et al., 2019). This trust drives loyalty to digital platforms that provide security and transparency in their services.

Service Quality
Service quality is an important element in building customer satisfaction and loyalty. Consumers who get quality services tend to have higher levels of satisfaction and are more likely to use the service again. Consumer perception is an important factor

regarding the assessment of product and service quality by different customers in driving the growth of online purchases. (Adamkolo et al., 2018)In his research, he revealed that the perception of satisfaction according to his customers consists of *access, reliability, ease of use, attentiveness, security and credibility*. The concept of service quality related to satisfaction is determined by Kotler & Keller in (Santoso et al., 2021). (Santoso et al., 2021)Kotler & Keller (Santoso et al., 2021) define service quality in five elements commonly known as "RATER" service quality (*responsiveness*, *assurance*, *tangible*, *empathy* and *reliability*). The concept of RATER service quality is essentially to shape the attitudes and behavior of service developers to provide a strong and basic form of service, in order to get an assessment according to the quality of service received. This quality depends on customer judgment (Danish et al., 2018)Therefore, service quality goes hand in hand with service value in mediating customer satisfaction. Therefore, whether the quality of service is good or not depends on the service provider's ability to consistently meet customer expectations. Consistent and reliable service quality increases customer trust in the company (Mayer & Davis, 2015). (Mayer & Davis, 2015), which in turn strengthens *customer relationships (Customer Relationship)* (Morgan, R.M. and Hunt, 2019). (Rizal et al., 2020) in the field of *tourism* and *travel agencies* revealed that the results showed that both relationship quality constructs positively influenced consumers' sense of e-loyalty to online travel agencies.

Customer Satisfaction

Customer satisfaction plays a key role as an intervening variable in shaping *e-Loyalty*. Satisfied customers tend to be more loyal and have the intention to reuse services from the same company. Customers are more satisfied with affordable products (Khanal, 2020). In the field of travel and tourism, (Kim et al., 2020) Consumer satisfaction is related to travel satisfaction, younger consumers enjoy and feel more satisfaction than older consumers, this is due to the relationship between personal travel and perceived quality of life. (Melián-Alzola & Martín-Santana, 2020) (Melián-Alzola & Martín-Santana, 2020) argue that satisfaction in the service sector is defined as consumers' feelings about consumption or experience results in a standard of satisfaction versus dissatisfaction. According to Walter, Mueller and Helfert (Mahendra, 2018) Customer satisfaction has several indicators: satisfaction with product development, satisfaction with technical service, satisfaction with the product, and satisfaction with order processing. Customer satisfaction is essential for retaining existing customers and attracting new ones. It is often measured through surveys, feedback forms, online reviews, and other feedback mechanisms to gauge customers' perceptions of their experiences with a company's offerings. (Khanal, 2020).

Customer satisfaction refers to the extent to which a customer is satisfied with the product, service, or experience provided by a company. It is a critical factor in the success of any business organization, as satisfied customers are more likely to share positive experiences, contribute to positive word-of-mouth, and potentially reduce the cost of acquiring new customers. (Mohammed & Rashid, 2018).

E-Loyalty

Loyal customers tend to buy more often and are more willing to try new services, and

they are less price sensitive. (Dedeke, 2020). (Alkhurshan & Rjoub, 2020) emphasizes that developing customer loyalty is a strategic goal of the company. (Ferdiawan et al., 2018) from research emphasizes that customer loyalty is a customer's commitment to a brand, distributor, or store based on a very positive attitude as evidenced by consistent repeat purchases. (Haque & Mazumder, 2020) states that loyalty is an exchange to meet customer expectations of both physical and emotional customer commitment and has confidence in the service and intends to buy it repeatedly in the future. *E-loyalty* is electronic customer loyalty that relies on the internet as access between sellers and buyers online. (Adnan, 2023). According to Jeon & Jeong, in (Effendi, 2023) divides *e-loyalty* into four dimensions, namely *Cognitive*, *Affective*, *Conative*, and *Action*.

Green Marketing on Customer Satisfaction

Companies are starting to implement green marketing as a strategy to attract consumers who are concerned about environmental issues. Consumers who are increasingly aware of the importance of environmental conservation encourage companies to pay attention to the environmental impact of the products they offer. (Sun, 2021). One example of a company that implements green marketing is Starbucks, which has begun to reduce the use of single-use plastics and replace them with environmentally friendly packaging, such as paper straws and paper cups. (Romdhoni, 2020). However, despite these efforts, complaints from consumers regarding green products, such as the use of paper straws, indicate dissatisfaction that needs further attention. (Jonathan, 2023). In the Umrah travel industry in Jabodebek, strategies that are responsive to customer needs and market changes will make customers feel more valued, thereby increasing their loyalty, (Adamkolo et al., 2018). This suggests that although green marketing can have a positive impact on the environment, companies need to pay more attention to consumer preferences and convenience to increase their satisfaction. Based on the relevant research above, the following hypotheses are proposed:
H1: Green marketing has a positive influence on customer satisfaction.

Consumer Trust on Customer Satisfaction

Trust according to (Assauri, 2021) a reflection of a person's perception that is used for belief in something that is covered by attention. Sangadji & Sopiah in (Sari, 2020) explains trust as the strength of customers regarding knowledge about a product that has a physically visible object, appearance, and usefulness. Based on research conducted by (Rico, 2019) explains that trust has a significant effect on customer satisfaction. in line with (Lim, 2021)explains that trust has an effect on customer satisfaction. Based on the relevant research above, the following hypothesis is proposed:
H2: Consumer trust has a positive influence on customer satisfaction.

Service Quality to Customer Satisfaction

Kotler & Keller in (Meida, 2022) explains that service quality is something that is focused on efforts to meet the wants and needs of consumers, and the right delivery so that it can be in line with the expectations of consumers. Another approach according to Parasuraman in (Handayani, 2021) service quality is an assessment or attitude related to overall service excellence. From research (Meida, 2022) and Lisa Dewi Permatasari and (Santoso et al., 2021) both explain in their research that service

quality has a significant effect on customer satisfaction. Based on the relevant research above, the following hypothesis is proposed:

H3: Service quality has a positive influence on customer satisfaction.

Green Marketing on *e-Loyalty*

Green marketing has a significant positive impact on customer *loyalty* or *e-loyalty*, especially in the context of digital markets. The implementation of green marketing by companies does not only contribute to a good green image (Chung, 2020)but also strengthens brand loyalty (Amoako, 2021)by providing environmentally friendly products that can increase consumer satisfaction (Sarmiento-Guede, 2020). (Sarmiento-Guede, 2021).. This satisfaction is a key factor that drives e-loyalty because consumers tend to provide positive Word of Mouth (WOM), which is one of the most effective forms of marketing. (Z. Y. M. Chen, 2020; Issock Issock, 2020). In addition, when companies successfully maintain a commitment to providing sustainable products, this increases consumer trust and solidifies their commitment to continue using the product in the future (Chen, 2019). (Adnan, 2023) stated that this study aims to analyze developments and research trends with the theme of customer loyalty. The results showed that *green image*, *green trust*, and green *satisfaction* have a significant influence on green *loyalty*. Based on the above relevant research, the following hypotheses are proposed:

H4: Green marketing has a positive influence on e-loyalty.

Consumer Trust on e-Loyalty

Consumer trust (*e-trust*) is often understood from a psychological perspective as it relates to individual attitudes. However, over time, consumer trust has become a topic addressed in a variety of disciplines. Increasingly intense interactions between salespeople and buyers can make consumers more likely to continue the relationship, which in turn encourages increased interactions in the future. E-trust itself is dynamic and is often explained by various approaches that give rise to in-depth conversations about its dimensions, antecedents, and consequences in the context of business relationships. (Ghane, 2019). According to (Anderson, 2018), *customer loyalty* (*e-loyalty*) can be divided into two types of definitions: behavioral loyalty and attitudinal loyalty. Behavioral loyalty refers to the actions of customers who repurchase a product or service because they like the brand or service. Consumer trust in *e-loyalty* is closely related because built consumer trust will encourage consumers to be more loyal in online transactions. *E-Loyalty*, which reflects positive behavior and attitudes towards brands, will be easier to achieve if consumers feel they have strong trust in the quality of service and transparency provided by e-commerce platforms. (Akbar, 2022) The results showed that the impact of consumer trust on consumer loyalty was quite significant. Based on the relevant research above, the following hypothesis is proposed:

H5: Consumer trust has a positive influence on e-loyalty.

Service Quality on *e-Loyalty*

Service quality is an important factor in building customer loyalty in online transactions, known as *e-loyalty*. According to (Wardhana, 2023)(Wardhana, 2023), *e-service quality* refers to the effectiveness and efficiency of a website in supporting the process of searching, purchasing, and delivering goods or services. High *e-service*

quality can improve customer experience, which in turn strengthens e-loyalty. (Atha Ardelia Cahyanti, 2022; Husni, 2023). Research also shows that platforms that are able to provide a satisfying shopping experience will increase customer satisfaction, which plays a role in increasing e-loyalty. (Atmaja, 2023; Juwaini, 2022).. Conversely, poor service quality can lower e-loyalty levels (Alfarobi, 2023; Juwaini, 2022). (Alfarobi, 2023; Waruwu, 2022).. Therefore, it is important to pay attention to service quality as the key to building customer loyalty in the e-commerce world, which will have an impact on the long-term success of the company. (Siagian, 2019). Based on the relevant research above, the following hypothesis is proposed:
H6: Service quality has a positive influence on e-loyalty.

Customer Satisfaction on *e-Loyalty*
Customer satisfaction is one of the main factors that influence *e-loyalty*, especially in the context of using mobile banking services. When customers are satisfied with the services provided, such as ease of transactions, service responsiveness, and guaranteed security, they tend to use the service repeatedly. (Afthanorhan et al., 2019; Hamidi, 2019).. This is also in line with the findings by (Puriwat, 2019) which states that customer loyalty is formed through continuous satisfaction, which results in an emotional connection with the service provider. In the industry, cost factors, convenience, as well as the relative advantages of using new technologies such as digital marketing also play an important role in increasing customer satisfaction and influencing their loyalty levels. (Makanyeza, 2019; Rahman, 2019; Shankar, 2020). For example, fast and efficient system responsiveness can increase customer satisfaction and support the formation of e-loyalty. (Aldiabat, 2019; Jahan, 2021).. Therefore, customer satisfaction not only influences their experience, but also increases the level of loyalty, which has a direct impact on the continued use of the service (Alonso-Dos-Santon, 2019; Jahan, 2021). (Alonso-Dos-Santos, 2020; Guruwo, 2020).. In line with previous research by (Lelasari, 2023), that customer satisfaction can affect e-loyalty. Based on the relevant research above, the following hypothesis is proposed:
H7: Customer satisfaction has a positive influence on e-loyalty.

Green Marketing on *e-Loyalty* with Customer Satisfaction as an Intervening Variable According to (Sawitri, 2019)According to Sawitri, *green marketing* is a series of efforts that include changing a product, changing the product manufacturing process, changing product packaging, and changing how to promote by embracing the concept of being *eco-friendly*. Several studies have shown that there is a positive relationship between customer satisfaction and customer loyalty. For example, research conducted by (El-Adly, 2019) which examined the relationship model between perceived value, customer satisfaction and customer loyalty in the context of hotels found that there is a direct positive effect between customer satisfaction and customer loyalty. Meanwhile, (Kewakuma, 2021) defines customer loyalty as a deep commitment by a customer to make a repurchase at a later time. In line with previous research (Upe, 2022; Zulfiqar, 2019) *Green marketing* is seen to have an impact on customer satisfaction and customer loyalty. Based on the relevant research above, the following hypotheses are proposed:
H8: Green marketing has a positive influence on e-loyalty with Customer Satisfaction as an Intervening Variable.

Consumer Trust on *e-loyalty* with Customer Satisfaction as an Intervening Variable Intense competition in the *e-commerce* sector requires companies to strengthen customer trust (*e-trust*) and customer satisfaction (*e-satisfaction*) as an effort to increase customer *loyalty* (*e-loyalty*). *E-trust*, which was originally understood from a psychological perspective, has now been recognized as an important aspect in various disciplines and has a direct influence on loyalty, especially in the context of e-commerce. (Anderson, 2018; Ghane, 2019; Kotler and Armstrong, 2018).. In competitive situations, loyalty can be formed through trust and satisfaction, where customer satisfaction serves as a mediating variable that strengthens the relationship between *e-trust* and e-loyalty. (Feroza, 2018; Ranjbarian, 2018; Sativa, 2018).. Some studies show that high trust in e-commerce platforms drives repurchase intentions, although there are inconsistent results regarding the direct relationship between *e-trust* and *e-loyalty*. (Wibowo, 2019). (Akbar, 2022; Bakti, 2020) confirmed that e-satisfaction serves as an intermediate variable in the relationship between e-service quality and e-loyalty. This finding is consistent with research (Hapsari, 2023)which emphasizes the importance of building customer satisfaction to create trust and loyalty to trusted online businesses. Based on the relevant research above, the following hypotheses are proposed:
H9: Consumer trust has a positive influence on e-loyalty with Customer Satisfaction as an Intervening Variable.

Service Quality on e-loyalty with Customer Satisfaction as an Intervening Variable E-satisfaction, as explained by (Liani, 2021) is the experience felt after using a product, which is evaluated based on a comparison between perceived quality and prior expectations. In the context of online products or services, e-satisfaction reflects the extent to which user expectations match reality after using the service or product. (Junaidi, 2019) stated that convenience, product availability, appearance, and service quality are important indicators in shaping e-satisfaction. In addition, e-satisfaction acts as an important mediator between e-trust and e-loyalty. (Asnaniyah, 2022)which was also found by (Ulum, 2018)(Ulum, 2018), which confirms that satisfaction affects the impact of e-service quality on e-loyalty. Research by (Santika, 2018) shows that e-satisfaction is a link between e-service quality and e-loyalty, and findings from (Santika, 2018) show that e-satisfaction is a link between e-service quality and e-loyalty. (Bakti, 2020) confirm that e-satisfaction serves as an intermediate variable in the relationship between e-service quality and e-loyalty. This finding is consistent with research (Hapsari, 2023)which emphasizes the importance of building customer satisfaction to create trust and loyalty to trusted online businesses. Based on the relevant research above, the following hypotheses are proposed:
H10: Service quality has a positive influence on e-loyalty with Customer Satisfaction as an Intervening Variable.

Based on the above hypothesis, a research model has been created which is depicted in Figure 1 as follows:
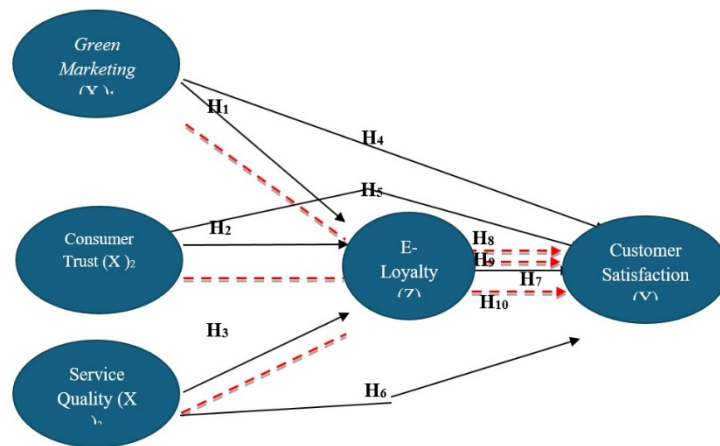
Figure 1. Research Framework
Source: Processed by the author (2024)

3. Methodology

Measurement Instrument

This research focuses on five variables: *Green Marketing*, Consumer Trust, Service Quality, Customer Satisfaction and *e-Loyalty*. The measurement of the variables studied was adapted from previous research, where the *Green Marketing* variable was measured by 4 statements adopted from Kotler & Armstrong, in (Upe, 2022). (Upe, 2022). The consumer trust variable is measured using 3 statements adopted from Mayer, Mueller and Helfert (Mahendra, 2018). (Mahendra, 2018). Then, the service quality variable has 5 statements adopted from Kotler & Keller in (Setiawan, 2019). (Setiawan, 2019). The customer satisfaction variable is measured using 4 statements adopted from Walter, Mueller and Helfert (Mahendra, 2018). (Mahendra, 2018). Finally, the *E-loyalty* variable is measured using 4 statements adapted from Jeon & Jeong, in (Effendi, 2023). (Effendi, 2023). The total measurements amounted to 20 questions which in detail can be seen in Table 1. In this study, measurement uses a Likert scale with a scale of 1 (strongly disagree) to 5 (strongly agree).

Population and Sample

The population and sample in this study were Umrah pilgrims from three Umrah bureaus in Jakarta and two Umrah bureaus in Bogor, with a total of 150 Umrah pilgrims as respondents. Data collection, processing, and analysis were carried out for 1 month. This study uses a *non-probability sampling* method with *purposive sampling* technique, so that the sample used is umrah pilgrims who have used the services of the umrah bureau and are willing to provide the information needed for this study.

Analysis Technique

This research was processed and tested using the Partial Least Square Structural Equation Model (SEM-PLS) 3.0, as it is suitable for testing latent variables. SEM-PLS allows simultaneous assessment of instrument validity and reliability, which is achieved through measurement model testing. Data analysis using 2 measurement models (Hair et.al., 2019)The first is the Outer Model Analysis, which has 5 parameters: Convergent Validity/Factor Load (>0.70), AVE (Average Variance Extraction) (>0.50), Discriminant Validity, Composite Reliability Analysis (>0.70), Cronbach's Alpha (>.60). Meanwhile, the Structural Model Measurement Evaluation (Inner Model Analysis) uses 4 parameters: path coefficient, adjusted R Square Value (R2), Stone Geisser Value (Q-square), and partial effect size (F-square).

Table 1. Operational Research Variables

Variables	Indicator		Questionnaire Statement	Source
Green Marketing (X1)	1.	Environmentally friendly products	The products offered by this Umrah agency are environmentally friendly	Kotler & Armstrong, in (Upe, 2022)
	2.	Use of recycled materials	This umrah bureau uses recycled materials for its products	
	3.	Company commitment to environmental sustainability	This umrah bureau has a strong commitment to environmental sustainability	
	4.	Environmentally friendly marketing communications	This Umrah agency promotes its products in an environmentally friendly way	
Consumer Trust (X2)	1.	Product/service reliability	The products or services offered by this Umrah bureau are reliable	Mayer, Mueller and Helfert (Mahendra, 2018)
	2.	Consistency of service quality	This umrah bureau is consistent in maintaining service quality	
	3.	Adherence to the promise	This umrah bureau always keeps the promises given to consumers	
Service Quality (X3)	1.	Responsiveness	This umrah bureau is fast in responding to customer needs	Kotler & Keller in (Setiawan, 2019)
	2.	Service reliability	This umrah bureau provides reliable services	
	3.	Safety guarantee	I feel safe using the services of this Umrah bureau.	
	4.	Empathy in service	This umrah bureau shows empathy in serving consumers	
	5.	Physical aspects of service (appearance, cleanliness)	The physical aspects of service (appearance, cleanliness) at this Umrah bureau are adequate.	
Customer Satisfaction (Y)	1.	Overall satisfaction with the service	Overall, I am satisfied with the services provided by this Umrah agency.	Walter, Mueller and Helfert (Mahendra, 2018)
	2.	Alignment of services with expectations	This Umrah bureau's services are in line with my expectations	
	3.	Propensity to recommend	I am likely to recommend this Umrah agency to others	
	4.	Satisfaction with problem solution	I am satisfied with the way this Umrah agency resolved the problem.	
e-Loyalty (Z)	1.	Willingness to reuse services	I would like to use this Umrah agency's services again in the future.	Jeon & Jeong, in (Effendi, 2023)
	2.	Preference for current service over competitors	I prefer the services of this Umrah bureau over those of competitors	
	3.	Desire to recommend to others	I would like to recommend this Umrah agency to others	
	4.	Overall customer loyalty	Overall, I am loyal to the services of this Umrah agency.	

4. Empirical Findings/Result

Respondent Characteristics
Respondents in this study consisted of 150 Umrah pilgrims who had filled out a questionnaire via Google Form. Respondent characteristics include gender, age, and occupation, as presented in Table 2 below.

Table 2. Respondent Characteristics

Category	Frequency	Percentage
Gender		
Male	68	45,3%
Female	82	54,7%
Age		
18-25	20	13,3%
26-35	37	24,7%
36-45	55	36,7%
>45	38	25,3%
Jobs		
Self-employed	52	34,7%
Private Employee	49	32,7%
Public Servant	27	18%
Retired	9	6%
Housewife	13	8,6%
More	0	0%

Source: Processed by the Author (2024)

The characteristics of respondents in this study show that the majority of Umrah pilgrims are female (54.7%) with the highest age range between 36 to 45 years (36.7%), followed by the age group above 45 years (24.7%). Most respondents work as self-employed (34.7%), followed by private employees (32.7%), and civil servants (18%). This proportion of age and occupation reflects the general profile of Umrah pilgrims, who tend to be at productive age until near retirement age and have economic stability.

In this study, data analysis was conducted using SmartPLS 3.0 with a total of 20 indicators designed to measure the effect of *green marketing* variables, consumer trust, service quality, and customer satisfaction on *e-loyalty*. All 20 indicators meet the standard validity and reliability values set, with a *loading factor* value above the *minimum threshold of* 0.5. This shows that all indicators used are strong enough to represent the research construct, thus allowing this analysis model to be on target and relevant in understanding the influence of the variables tested on the loyalty of Umrah pilgrims.
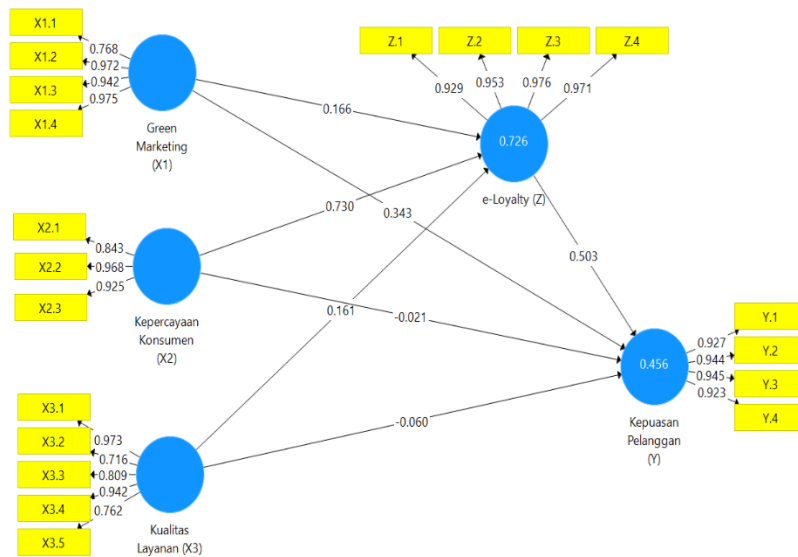
Figure 2. SEM results
Source: SmartPLS 3.0 (2024)

Based on the path diagram image above, it shows the results of the *loading factor* calculation and the results obtained show that the *loading factor* value is above 0.6, so that the indicator has met the requirements of convergent validity and has the required validity based on the *rule of thumb* used in accordance with what has been tested before.

Measurement Model Analysis

The measurement model analysis (*Outer Model*) shows that the variable results have met the parameter requirements, namely: *Loading Factor* value> 0.70, *Average Variance Extracted* (AVE)> 0.50, variables meet Discriminant Validity Value, *Composite Reliability*> 0.70, and *Cronbach's* Alpha> 0.60. The measurement model analysis results are shown in Table 3. Furthermore, the AVE square root value for each latent variable is greater than the other latent variables (indicated by bold values in Table 4). Therefore, the model is declared valid and robust.

Table 3. Measurement Model Evaluation

| Latent Variable | Indicator | Indicator Loading | Reliability Test | | Validity Test | |
			Cronbach Alpha	rho_A	Composite Reliability	AVE
Green Marketing (X1)	**X1.1**	0,768				
	X1.2	0,972	0,935	0,945	0,955	0,843
	X1.3	0,942				
	X1.4	0,975				
Consumer Trust (X2)	**X2.1**	0,843				
	X2.2	0,968	0,899	0,900	0,938	0,834
	X2.3	0,925				
Service Quality (X3)	**X3.1**	0,973	0,924	0,989	0,926	0,716
	X3.2	0,716				

	X3.3	0,809				
	X3.4	0,942				
	X3.5	0,762				
Customer Satisfaction (Y)	Y.1	0,927	0,952	0,952	0,965	0,874
	Y.2	0,944				
	Y.3	0,945				
	Y.4	0,923				
e-Loyalty (Z)	Z.1	0,929	0,970	0,970	0,978	0,917
	Z.2	0,953				
	Z.3	0,976				
	Z.4	0,971				

Source: SmartPLS 3 (2024)

Table 3 shows the evaluation of the measurement model which includes the results of the reliability and validity tests for the latent variables in this study. Each variable, namely *Green Marketing* (X1), Consumer Trust (X2), Service Quality (X3), Customer Satisfaction (Y), and *e-Loyalty* (Z), shows indicator loading values that exceed the established threshold, with Cronbach's Alpha, rho_A, and Composite Reliability values all above 0.70, indicating that all variables have high reliability. In addition, the Average Variance Extracted (AVE) for each variable also qualifies with a value above 0.50, so the construct validity can be said to be good. Overall, these results indicate that the measurement model has good strength and validity in representing the tested constructs.

Structural Model Analysis
R-square (R^2), Q-square (Q^2) and F-Square
The Adjusted R-square (R^2) value in the structural model for each endogenous latent variable shows that customer satisfaction (Y) has a value of 0.456, which means that 45.6% of this variable can be explained by other variables. As for e-loyalty (Z), the Adjusted R^2 value of 0.726 indicates that 72.6% of the influence of this variable can be explained by the variables in the research model. Thus, this R^2 value indicates a moderate to strong influence of the independent variable on the dependent variable.

Table 4. Inner Model R-square Test Results

Variables	R Square	R Square Adjusted	Interpretation
Customer Satisfaction (Y)	0,456	0,441	Moderate
e-Loyalty (Z)	0,726	0,721	Strong

Source: SmartPLS 3 (2024)

Furthermore, the Q-square (Q^2) value is used to assess the predictive ability of the model. If the Q^2 value is greater than 0, then the model is considered to have significant predictive ability. In this study, the Q^2 calculation result for customer satisfaction (Y) is 0.368 ($Q^2 > 0$), and for e-loyalty (Z) is 0.642 ($Q^2 > 0$), which indicates that there is a moderate to strong predictive correlation.

Table 5. Inner Model Q-square Test Results

Variables	Q²predict	Interpretation
Customer Satisfaction (Y)	0,368	Moderate
e-Loyalty (Z)	0,642	Strong

Source: SmartPLS 3 (2024)

F-square (f²) is calculated to assess the significance of the partial effect of independent variables on endogenous variables. The f² value for Green Marketing (X1) on Customer Satisfaction (Y) is 0.179, which indicates a moderate influence. Meanwhile, the f² value for Consumer Trust (X2) on e-Loyalty (Z) is 1.584, indicating a strong influence. The f² value for Service Quality (X3) on Customer Satisfaction (Y) is 0.005, which indicates a very weak influence.

Table 6. Inner Model F-square Test Results

Variables	Green Marketing (X1)	Consumer Trust (X2)	Service Quality (X3)	Customer Satisfaction (Y)	e-Loyalty (Z)
Green Marketing (X1)	-	0,000	0,005	0,179	0,091
Consumer Trust (X2)	-	-	-	1,584	-
Service Quality (X3)	-	-	-	0,083	-
e-Loyalty (Z)	-	-	-	0,127	-

Source: SmartPLS 3 (2024)

The above results indicate that this research model has good validity in describing the effect of the variables tested on customer satisfaction and *e-loyalty*.

Model Fit Test
The model fit test is a value that indicates the overall level of fit for a model, which can be calculated based on the residual value of the predicted model by comparing the actual data. (Coelho & Henseler, 2019). Based on the analysis, the SRMR (*Standardized Root Mean Square*) value obtained is 0.094, which is greater than the required threshold of 0.08. This indicates that the resulting model is not good in terms of fit.

Table 7. Inner Model F-square Test Results

	Saturated Model	Estimated Model
SRMR	0,094	0,094
d_ULS	1,871	1,871
d_G	2,673	2,673
Chi-Square	1468,251	1468,251
NFI	0,702	0,702

Hypothesis Testing
This study aims to analyze the effect of *green marketing*, consumer trust, and service quality on *e-loyalty*, with customer satisfaction as an intervening variable in several Umrah bureaus in Jakarta and Bogor. The table below presents the results of hypothesis testing which includes direct effects between independent variables, intervening variables, and dependent variables. In this study (Riduwan and Sunarto,

2021) revealed testing of the research hypothesis as If t count $\geq$ t $_{table}$ and sig value <0.050, then reject H_0 means significant. If t $_{count} \leq$ t $_{table}$ and sig value> 0.050, then accept H_0 means not significant. The $_{ttable}$ value (n = 150) = 1.974, following Table 8. The findings of the hypothesis testing results will be explained.

Table 8. Hypothesis Testing Results

Total Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Green Marketing (X1) -> e-Loyalty (Z)	0,166	0,168	0,044	3,794	**0,000**
Consumer Trust (X2) -> e-Loyalty (Z)	0,730	0,730	0,049	14,824	**0,000**
Service Quality (X3) -> e-Loyalty (Z)	0,161	0,160	0,060	2,700	**0,007**
Green Marketing (X1) -> Customer Satisfaction (Y)	0,426	0,422	0,063	6,815	**0,000**
Consumer Trust (X2) -> Customer Satisfaction (Y)	0,346	0,348	0,092	3,772	**0,000**
Service Quality (X3) -> Customer Satisfaction (Y)	0,021	0,024	0,094	0,223	**0,824**
e-Loyalty (Z) -> Customer Satisfaction (Y)	0,503	0,512	0,132	3,822	**0,000**

Specific Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Green Marketing (X1) -> e-Loyalty (Z) -> Customer Satisfaction (Y)	0,083	0,087	0,033	2,525	**0,012**
Consumer Trust (X2) -> e-Loyalty (Z) -> Customer Satisfaction (Y)	0,367	0,374	0,103	3,558	**0,000**
Service Quality (X3) -> e-Loyalty (Z) -> Customer Satisfaction (Y)	0,081	0,082	0,036	2,268	**0,024**

Source: SEM-PLS 3.0 (2024)

1. **H1: The influence of *Green Marketing* on *e-loyalty***
   The results show that there is a positive and significant effect of *green marketing* on *e-loyalty* with an original sample value of 0.166 and a t-statistic of 3.794> 1.974, and a p-value of 0.000 <0.050. Thus, H1 is accepted.

2. **H2: Effect of Consumer Trust on *e-loyalty***
   The results show that there is a positive and significant effect of consumer trust on *e-loyalty* with an original sample value of 0.730, t-statistic 14.824> 1.974, and p-value 0.000 <0.050, so H2 is accepted.

3. **H3: Effect of Service Quality on *e-loyalty***
   The results show that there is a positive and significant effect of service quality on *e-loyalty* with an original sample value of 0.161, t-statistic 2.700> 1.974, and p-value 0.007 <0.050. H3 is accepted.

4. **H4: Effect of *Green Marketing* on Customer Satisfaction**
   The results show that there is a positive and significant effect of *green marketing* on customer satisfaction with an original sample value of 0.426, t-statistic 6.815> 1.974, p-value 0.000 <0.050, so H4 is accepted.

5. **H5: Effect of Consumer Trust on Customer Satisfaction**
   The results show that there is a positive and significant effect of consumer trust on customer satisfaction with an original sample value of 0.346, t-statistic 3.772> 1.974, and p-value 0.000 <0.050, so H5 is accepted.

6. **H6: Effect of Service Quality on Customer Satisfaction**

The results show that there is service quality has no effect and is not significant to customer satisfaction with an original sample value of 0.021 with a t-statistic of 0.223 < 1.974, and a p-value of 0.824> 0.050, indicating that H6 is rejected.

7. **H7: Effect of *e-loyalty* on Customer Satisfaction**
   The results show that there is a significant positive influence between *e-loyalty* on customer satisfaction with an original sample value of 0.503, t-statistic 3.822> 1.974, p-value 0.000 <0.050, so H7 is accepted.

8. **H8: *Green Marketing* on *e-loyalty* with Customer Satisfaction as Intervening Variable**
   The results show that there is a positive and significant effect of *green marketing* on *e-loyalty* through customer satisfaction with an original sample value of 0.083, t-statistic 2.525 > 1.974, and p-value 0.012 < 0.050, so H8 is accepted.

9. **H9: Consumer Trust on *e-loyalty* with Customer Satisfaction as an Intervening Variable**
   The results show that there is a positive and significant effect of consumer trust on *e-loyalty* through customer satisfaction with an original sample value of 0.367, t-statistic 3.558 > 1.974, and p-value 0.000 < 0.050. Therefore, H9 is accepted.

10. **H10: Service Quality on *e-loyalty* with Customer Satisfaction as an Intervening Variable**
    The results show that there is a positive and significant effect of service quality on *e-loyalty* through customer satisfaction with an original sample value of 0.081, t-statistic 2.268> 1.974, and p-value 0.024 <0.050, so H10 is accepted.

5. Discussion

Based on the results of hypothesis testing, it can be concluded that *green marketing* has a positive and significant influence on *e-loyalty* (H1). This result is consistent with research conducted by (Amoako, 2021)which shows that the application of green marketing contributes to customer loyalty because consumers tend to support environmentally friendly brands. Marketing strategies that pay attention to sustainability can increase the emotional connection between consumers and brands. (Chung, 2020).

Consumer trust is also proven to have a significant effect on e-loyalty (H2), with very strong results (original sample value 0.730, t-statistic 14.824). Research by (Liu et al., 2020) and Mayer, Mueller and Helfert (Mahendra, 2018)support these findings, suggesting that high trust in a company or brand increases the likelihood of customer loyalty in digital transactions. In this case, trust becomes a determining factor in creating long-term relationships between consumers and companies (Huang, 2017). (Huang, 2017). Trust explains that trust facilitates faster decision making and increases commitment to the brand.

Meanwhile, service quality (H3) has a positive influence on *e-loyalty*, but is weaker than consumer trust (original sample value 0.161). Research by Husni (Alfarobi, 2023; Husni, 2023) also emphasizes that good digital service quality can increase customer satisfaction and loyalty. However, service quality must be consistent and in line with

customer expectations. (Kotler and Armstrong, 2018).

Furthermore, the effect of green marketing on customer satisfaction (H4) is proven significant with an original sample value of 0.426, which indicates that attention to sustainability can increase consumers' positive perceptions of products and services. (Giwa-Amu, 2022). Consumer trust on customer satisfaction (H5) also has a significant positive effect (0.346), which is in line with the findings by (Rico, 2019). (Rico, 2019) and (Lim, 2021). This shows that consumers who have trust in the company are more likely to feel satisfied with the services provided.

However, service quality (H6) was not shown to have a significant effect on customer satisfaction in this study, which indicates that other factors, such as consumer trust or green marketing, may be more dominant in shaping satisfaction in the context of online business. In line with (Patrada, 2021)(2021), that the quality of information services also does not have a significant effect on customer satisfaction. Budiarno (2022) Service Quality has a negative and insignificant effect on Customer Satisfaction. However, customer satisfaction (H7) is shown to have a positive effect on *e-loyalty*, with a significant result (0.503), which indicates that satisfied customers are more likely to be loyal. Customer Satisfaction also confirms that ongoing satisfaction drives higher loyalty.

Finally, *green marketing*, consumer trust, and service quality are proven to have a positive influence on *e-loyalty* through customer satisfaction as an intervening variable (H8, H9, H10). This result is in line with research (Zulfiqar, 2019) and (Feroza, 2018) which shows that customer satisfaction plays a key role in linking these factors with loyalty. Therefore, companies that are able to increase customer satisfaction through these factors will be more successful in building customer loyalty

6. Conclusions

Based on the overall hypothesis formed in this study, the conclusion of this study was successfully proven, first, *green marketing* has a positive and significant effect on *e-loyalty*, where the application of *green marketing* can increase customer loyalty. Second, consumer trust is proven to have a significant positive effect on *e-loyalty*, indicating that the higher the trust, the greater the customer loyalty. Third, service quality has a positive and significant influence on *e-loyalty*, although the effect is lower than consumer trust. Fourth, *green marketing* also has a positive effect on customer satisfaction, where consumers feel more satisfied with products that show attention to sustainability. Fifth, consumer trust has a positive effect on customer satisfaction, which shows that consumers who trust the company tend to be more satisfied. Sixth, service quality has no significant effect on customer satisfaction, indicating that other factors are more dominant in creating customer satisfaction in the online sector. Seventh, *e-loyalty* has a significant positive effect on customer satisfaction, with loyal customers more likely to be satisfied. Eighth, green marketing has a positive effect on *e-loyalty* through customer satisfaction as an intervening variable. Ninth, consumer trust also has a positive effect on *e-loyalty*

through customer satisfaction, and tenth, service quality has a positive effect on *e-loyalty* through customer satisfaction. This means that *green marketing*, consumer trust, and service quality can increase *e-loyalty*, with customer satisfaction playing a significant mediator role.

The implications of this research can provide knowledge to umrah bureau owners in formulating marketing strategies that can increase customer loyalty and satisfaction. Based on the findings of this study, Umrah bureau owners need to pay attention to the importance of green marketing, i.e. adopting sustainability principles in their operations and product marketing, as this is proven to increase customer loyalty. Consumer trust is also a key factor in creating long-term relationships with customers, therefore, companies need to ensure transparency and integrity in every transaction. In addition, although service quality has no direct effect on customer satisfaction in this study, companies still need to improve service quality to create a thorough and immersive customer experience. Good implementation of these three factors is expected to increase customer loyalty and their satisfaction, which in turn can improve the performance and profits of umrah agencies.

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