



The correlation of the value of amanah and islamic pricing theory with customer satisfaction and its implication on customer loyalty in hajj and umrah service products in surabaya

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Received ## 10 October 2016, Revised 13 January. 2017, Accepted 1st March 2017, Published 1st June 2017

Abstract: In the highly competitive business of umrah and hajj services, every enterprise must find ways to maintain or develop customer satisfaction and customer loyalty, not only for the short period but also in the long term. The value of amanah and Islamic Pricing Theory are some of the factors which are influential in developing customer satisfaction and loyalty. This study aimed to find out the correlation between the value of amanah and Islamic Pricing Theory with customer satisfaction and their implication on customer loyalty. The approach employed in this research was quantitative using PLS analysis technique. There were three variables: which are independent, dependent, and intervening variables. The independent variables were the value of amanah and Islamic Pricing Theory while the dependent variable was customer satisfaction, and the intervening variable was customer loyalty. The subjects of the research were 100 customers that had used agencies providing umrah and/or hajj services in Surabaya. The data analysis instrument applied was SPSS.

From this research, it can be concluded that Islamic Pricing Theory significantly affects customer satisfaction. This is indicated by the value of T Statistics reaching 6.666900 and shows positive correlation which is evident from the positive value of path coefficient estimation. In addition, customer satisfaction significantly affects customer loyalty as shown by the value of T Statistics reaching 3.562147 and has positive correlation. The concept of amanah does not provide a significant effect on customer satisfaction as indicated by the value of T Statistics of 1.617197. Additionally, the belief on Amanah does not provide a significant effect on customer loyalty as indicated by the value of T Statistics of 1.057132 belief is amanuh.

Keywords: Amanah, Islamic Pricing Theory, Customer Satisfaction, Customer Loyalty

1. INTRODUCTION (HEADING 1)

1.1. Background

Indonesia is one of the countries with the highest Muslim population in the world. Every Muslim would want to perform pilgrimage to Mecca either for hajj or *umrah* and this includes Muslims in Indonesia. The awareness, willingness, and capability of Muslims in Indonesia to perform hajj and *umrah* have been increasing and this is evident by the immensely growing number of hajj queues every year.

Muslims who wish to perform hajj and *umrah* would select hajj and *umrah* travel agencies that provide these services in the hope that they can provide gratifying and supportive assistance during the hajj and *umrah* rituals. In many cases, customers will not hesitate to pay more to gain such satisfaction and premium services. To these types of consumers, money was not important option and they do not prefer cheap price. Accordingly, companies that provide meaningful values or real benefits to the consumers will gain more advantages in comparison to their competitors.

Amid the tight competition within enterprises that offer hajj and *umrah* services, various ways are



put in place by these hajj and *umrah* service agencies to gain customers. In fact, it is the case often that the companies offer hajj and *umrah* travels that are beyond what is required by the system stipulated by the Ministry of Religious Affairs of the Republic of Indonesia. These steps include offering hajj departure without going through the existing queuing system. In a number of cases, this offer usually ends up in departure failure. Yet, when complying with the current procedures, prospective pilgrims have to face waiting for a very long period before they are able to perform the pilgrimage journey. Another phenomenon that occurs is fraudulence in hajj and *umrah* services. A total of 2,600 prospective pilgrims failed to perform *umrah* as they were deceived by brochures offering low price and promising facilities and amenities. Out of 4,800 customers, PT. Rahman Rahim only embarked some of the customers (Zaman, 2014). People who were tempted by the low price would mostly be disappointed by the services provided by the hajj and *umrah* services. The malpractice includes abandoning pilgrims during religious practices, not having hotels and airplanes as offered in the contract, and many other problems. The intense competition in hajj and *umrah* services has made companies create and implement a variety of ways to lure customers.

Competition in a positive sense is essentially recommended in Islam, including healthy competition in gaining fortune through conducting a business. This has been written in the Quran Surah Al Baqarah verse 148, stating "For each [religious following] is a *qiblah* toward which it faces. So race to [all that is] good. Wherever you may be, Allah will bring you forth [for judgment] all together. Indeed, Allah is over all things competent". (Surah Al-Baqarah/2:148, the Ministry of Religious Affairs of the Republic of Indonesia, 2010:23).

Islam is a perfect religion which governs all types of human activities, be it religious affairs or human relationships (*muamalah*). Therefore, all Muslims should always act based on the values of Islam, including in running a business. The application of Islamic ethics in business should be conducted by all Muslim businessmen. Business activities should be believed not only to aim for revenue but also to gain the blessings of Allah Almighty. Islam prioritizes the values of justice and equality in business affairs (Harahap, 2011:165). The Prophet Muhammad SAW had shown examples of managing the business belonged to Khadijah RA which were able to provide profits and benefits for traders, customers, and business partners. There are four properties of the Prophet Muhammad SAW that can be looked upon and applied in doing business. These noble properties are *shiddiq* (truthful and honest), *amanah* (trustworthy and credible), *fathanah* (smart), and *tabligh* (communicative).

Shiddiq (honesty) is one of the spiritual components that can stimulate other excellent faculties such as being honorable, creditable, *maqam mahmuda*. Al Qushayri said that one who has the character of *shiddiq* are those who are truthful in all of their saying, deeds, and inner state (Tasmara, 2001: 190). *Amanah* means trustworthiness. In this concept, people who possess such trustworthy quality demonstrate responsibility for the trust entrusted to them (Chodjim, 2007: 159). *Fathonah* (smart) is the fundamental and comprehensive mental dimension that includes intellectual, emotional, and spiritual quotients. A person with *fathonah* will become the focus of attention and role model figure that is able to foster a reassuring and peaceful environment (Tasmara, 2001: 215). The last character is *tabligh*. A person who has the characteristic of *tabligh* would deliver information or goods to those entitled to receive them or deliver message of *amanah* to the recipients and these people will not hide or omit anything that is not within his/her right (Chodjim, 2007: 160).

The competitions in service companies is closely related to the problems occurred in customer service. Zeithaml and Bitner (2003:85) state that there are three aspects that can directly influence customer satisfaction. These aspects are service quality, product quality, and price. Service quality is the most important factor to achieve customer satisfaction. In brief, a company is obliged to meet customer satisfaction. Consumer satisfaction is imperative, especially related to service products. Every company



realizes that customer satisfaction will affect their company's performance. Satisfied customers would share their satisfaction with the company or service providers. They would further share their satisfying feelings and review with other customers (Irawan, 2002: 27). This can certainly be a form of word of mouth promotion. Boone and David L. (2006: 20) state that the quality of customer satisfaction includes the ability of a product or service to meet or exceed the needs, desires and expectations of customers. To be able to meet customer satisfaction, companies continuously improve quality, in terms of their products as well as their services. The next goal of the company is to gain customer loyalty. Customer loyalty can be achieved if the customers are satisfied with the products or services provided. In brief, it can be considered that improving customer loyalty means increasing the satisfaction with the products they consume.

This research looked at the relationship between the value of *amanah* (trust) and the Islamic Pricing Theory towards customer satisfaction and its implications on customer loyalty on *umrah* service products. *Shiddiq* and *fathanah* values will not be optimally applied without *amanah* (trustworthiness). *Amanah* in this research means the trust placed by customers in companies that provide services on hajj and *umrah* in terms of providing facilities to the pilgrims such as the date of departure, aircraft type, air route, travel period, travel route, and hotels. The trait of *amanah* is one element of perfecting humans' character building. Kartajaya and Muhammad (2006: 127) mention that the integrity of a person can be seen to which extent he/she maintains the trust given to him/her. Good businessmen are those who can maintain the integrity which would result in trust in them from customers, business partners, and all stakeholders involved. Din (2007: 78) describes a story of Imam Ahmad, Ibn Habbab, al-Hakim and al-Bayhaqi narrated from Ubadah ibn al-Samit which tells about what the Prophet Muhammad SAW who once said, "Give me six guarantees of yourself, and I shall guarantee Heaven for you: the guarantees are (1) be truthful when talking; (2) keep your promise; (3) keep what has been mandated to you; (4) keep your sight from what is forbidden for you; (5) keep your *faraj* (genitals); and (6) withhold your hands (from what is not yours)".

The Quran has explained the importance of being *amanah* as in Surah al-Ahzab verse 72, stating "Verily, we offered the trust to the heavens and the earth and the mountains, and they declined to bear it and feared it; but man [undertook to] bear it. Indeed, he was unjust and ignorant." (Surah al-Ahzab/33:72, the Ministry of Religious Affairs of the Republic of Indonesia, 2010:427)

Customer satisfaction is the feeling of happiness or disappointment someone experiences after comparing the perception/impression of the performance (or outcome) of a product and expectations (Kotler, 2002: 42). In their research, Mohsan et.al (2011) find that there is a significantly positive relationship between customer satisfaction and customer loyalty. This is because satisfaction is the primary indicator to determine if the customers' needs are met so that customer loyalty can be formed. Customer satisfaction can be fulfilled through the completion and accomplishment of *amanah* or the trust that customers bestow on the company. The prices should be in accordance with the customers' expectations. According to Ibn Taymiyyah, price concept in Islam should fairly reflect the benefits for both buyers and sellers. Buyers benefit from equal value they receive in comparison to the price paid while the sellers benefit from gaining regular revenues within normal rate. The price should indeed be in accordance with the expectations. This means that the price paid by the customers to the company should be in alignment with the benefits expected to be obtained regarding the dates, type of aircraft used, the best service, travel period, route of travel, and hotel during hajj or *umrah*. These amenities should become a mandate of *amanah* value for the company to fulfill. Such value will then bring satisfaction if it is fulfilled and meets or exceeds the customers' expectations.

In this article, the findings of the research are discussed and the correlations are presented present the correlations between the value of *amanah* and Islamic Pricing Theory with customer satisfaction



and its implications toward customer loyalty in hajj and *umrah* product services in Surabaya. Materials and methods of the research used include quantitative approach using PLS analysis techniques with Path Analysis. In the next section, the results of the research are elaborated. In this case, the findings exhibit the correlation significance of four aspects. First, the correlation between the belief of *amanah* and the satisfaction of the pilgrims of hajj and *umrah* product services in Surabaya. Second, the correlation significance of Islamic Pricing Theory to the satisfaction of pilgrims on hajj and *umrah* product services in Surabaya. Third, the correlation significance between the value of *amanah* and the Islamic Pricing Theory with the customer satisfaction on hajj and *umrah* product services in Surabaya. Fourth, the correlation significance between the customer satisfaction and customer loyalty on hajj and *umrah* product services in Surabaya.

2. Literature Review

2.1.1 Amanah

Terminologically, the word *amanah* has several definitions. This includes: a) every entity that should be preserved and maintained until it reaches its beneficiary; b) every entity being used with the permission of the owner; c) and the act of not to take anything beyond its right; and d) not to diminish the rights of others. In the Quran, the word *amanah* is derived from the word *a-mu-na – ya'munu – amn[an] wa amānat[an]* which means honest or trustworthy. From the linguistic point of view, *amanah* (trust) means something entrusted or the trust itself. *Amanah* also means deposit or loan or mandate (al-wadi'ah). The opposite of the word *amanah* is *khianat* (betrayal) (Hafiz, 2013).

Amanah has the meaning of trustworthiness. People with the character of *amanah* are responsible for the trust given to them (Chodjim, 2007: 159). Hafidhuddin (2003) states that *amanah* means demonstrating responsibility in carrying out any duties and obligations. *Amanah* manifests as openness, honesty, optimal service, and *ihsan* (doing good deeds) in all respects. The character of *amanah* should be nurtured by every believer, more importantly by those whose work is related to public services.

Amanah is the character of always wanting to assume a trustworthy, respectful, and respectable attitude. Honor and trustworthiness can only grow if one steadfastly holds truthfulness as an uncompromising principle (Tasmara, 2001: 221). Furthermore, Tasmara (2001: 221) explains that within *amanah*, there are some inherent tenets and principles, as follows:

1. Responsibility (*taqwa*): which means one would show determination to achieve optimal results.
2. Demonstrating the need of importance and sense of urgency steady fast which means that one holds the feeling and perspective that life has its value and purpose and that there is something important and meaningful to accomplish. One with *amanah* characteristic would try to be as fast and as good as possible to complete the *amanah* entrusted to them.
3. *Al Amin* or being credible or reliable or accountable: this means that one would display the need to be trusted or relied upon and to trust. A person with *amanah* character would certainly be trustworthy, but he/she can also trust others.
4. Being respectful to others and respectable.

This appears on page 49. Din (2007: 78) elaborates the story of Imam Ahmad, Ibn Habbān, al-Hakim and al-Bayhaqi narrated from Ubadah ibn al-Samit based on what the Prophet Muhammad once said and shared his wisdom, "Give me six guarantees of yourself, and I shall guarantee Heaven for you: the guarantees are (1) be truthful when talking; (2) keep your promise; (3) keep what has been mandated to you; (4) keep your sight from what is forbidden for you; (5) keep your *faraj* (genitals); and (6) withhold your hands (from what is not yours). The people who do not possess these characters are among the betrayers."



“Verily, we offered the trust to the heavens and the earth and the mountains, and they declined to bear it and feared it; but man [undertook to] bear it. Indeed, he was unjust and ignorant.” (Surah al-Ahzab/33:72, the Ministry of Religious Affairs of the Republic of Indonesia, 2010:427)

The verse explains that *amanah* is something entrusted by God and any kind of *amanah* must be handed over to those who deserve it. *Amanah* must also be completed and delivered in a perfect condition without any flaw or as expected by the *amanah* giver.

The implementation of *amanah* in the business means ensuring that the products or services are well presented and delivered to the customers in their best form to generate customer satisfaction. In this case, customers have given the *amanah* to the business entities to conduct business transactions, and thus it is the duty or responsibility of the business stakeholders to fulfill the customers' rights.

2.1.2 Islamic Pricing Theory

Commodity and price factor had existed and been determined in the market since the beginning of time prior to pre-Islamic period. Islam recognizes this social concept and modifies it according to Islamic law. The concept of price was established and formulated in accordance with the development of Islam. According to Bashar (1997) in his research, there are two bases used in paving the groundwork and procedural rules for pricing regulation.

The first is a hadith narrated by Anas stating that a man once came to the Prophet Muhammad SAW and asked him to fix the prices in the market but the Prophet refused. Another man came and made the same request. The Prophet said that it was God who drove the price up or down and that he did not want to meet Him later with the burden of being unjust. Second, Imam Malik reported on the intervention of Caliph Umar Ibn Khattab in the market at the expense of neglecting sellers to sell at a lower price. He noted the incident in Muwatta as reported by Yunus bin Saeed bin Saif and Musayyab saying that Umar Ibn Khattab through Hatib bin Balta'ah had sold dried grapes in the market. Umar told him to either raise the price or leave the market.

In addition, Ibn Taymiyya specifically provided his view on the concept of pricing. Ibn Taymiyya used two terms in this concept of pricing. The two aspects are the equivalent compensation (*'iwad al-mithl*) and equivalent price (*thaman al-mith*). In the book of Al-Hisbah by Ibn Taymiyya it is explained that the adequate compensation will be measured and assessed by similar aspects which are later called the essence of justice (*nafs al-adl*). Still in the same book, equivalent price is described as the desired prices or the price set by the market that runs freely and competitively and is not distorted by supply and demand. Meanwhile, the concept of equivalent price is described in the book *Majmu' Fatawa* as the fixed price (*s'ir*) which applies when people sell their goods at the price which is generally accepted as equivalent to it, and for the same item at a specific time and place (P3EI, 2011:331).

In general, it can be concluded that a fair price is the price that does not lead to oppression or exploitation that may harm or benefit one party only. Price should reflect fair profits and benefits for both buyers and sellers. Buyers benefit from value equivalent to the price paid and the seller gain benefit from revenue of a normal rate.

Bashar (1997) in the Ibn Taymiyyah (1381-1387 H., 29:300), Ibn Taymiyyah decided that everyone who created the demand for food or clothing must know that it was incumbent on them to sell at a reasonable price and there was no other option than this rule. Thus, people would not be overpriced for goods they bought. Based on this fact, it can be perceived that the price concept in Islam according to Ibn Taymiyyah means that sellers who set a higher price are unacceptable even though the buyers may be willing to pay more.



2.1.3 Customer Satisfaction

It is generally known that the purpose of consumers to consume goods or services is to maximize total satisfaction. Customer satisfaction is the feeling of happiness or disappointment someone has after comparing the perception/impression of the performance (or outcome) of a product with expectations (Kotler, 2002: 42). Meanwhile, according to Boone and Kurtz (2007: 20), customer satisfaction is related to quality, in this case the ability of a product or service to meet or exceed the needs, desires, and expectations of the customers.

Gasperz (1996: 118) explains that there are four factors that influence the perceptions and expectations of the consumers.

1. Needs and desires. In this regard, when the needs and desires of the consumers are high, consumer expectations are also high and vice versa.
2. Past experience when consuming goods or services from the same company or product from another company.
3. Friends' experience. The experience of people closest to the buyer might affect a consumer's perception of a product.
4. Communication through advertisement and marketing. The promotion of a company can also affect expectations and perceptions of a product.

If the purpose of consumers in consuming goods or services is to maximize ultimate satisfaction, the purpose of a company is then to meet customer satisfaction. Consumer satisfaction is vital. Each company understands that customer satisfaction will affect their company's performance. Satisfied customers will in return share such satisfaction with the company or service providers. Furthermore, they may share this with other customers (Irawan, 2002: 27). This can certainly be in the form of word of mouth promotion. Therefore, every company must compete to improve customer satisfaction.

Barata (2003: 47-49) explains there are several ways to increase service capacity or competence:

1. Willingness to see
Companies are expected to be sensitive to consumers' demand. It can start with the willingness to see and hear everything felt and said by other parties to be able to improve customer satisfaction. The results of these observations can be summarized as review or evaluation materials of the product itself. If none of these can be viewed or searched for there must be a willingness to research the weaknesses of the product.
2. The willingness to say
The willingness to say can be interpreted as a willingness to actively communicate to both internal and external stakeholders or any parties involved.
3. Willingness to save
The willingness to take, store, and maintain something that has been previously obtained through hearings, illustrations, and communications.
4. Willingness to solve various problems
Willingness to actively contribute to solve company's problems, as well as to be more anticipative towards the upcoming obstacles.
5. Willingness to serve
Service to customers will not run optimally when there is no willingness to serve. The success in serving the customers can be influenced by the power, ability, morality, integrity, and total accountability in serving the customers.



2.1.4 Customer Loyalty

Customer loyalty is customers' buying behavior after they achieve satisfaction. Customer loyalty means that the people grow repetitive purchase behavior, cross purchase of products and services, recommendations to others, and resistance on competitor's threat (Griffin, nd: 49).

Kartajaya (2007:22) explains there are four issues regarding customer loyalty. First, customer loyalty is synonymous with customer satisfaction. Therefore, to make customers stay, they must feel satisfied. Second, customers may be retained by building customer loyalty. Third, companies must be proactive in building customer loyalty or further to win back potential customers who have selected or turned to other companies. Fourth, customer loyalty is not only measured from the desire to perform repeat purchase, but also the enthusiasm in spreading good news, reference, and recommendation to use the products to other people.

2.1.5 The Correlation between Amanah and Customer Satisfaction

A person with *amanah* characteristic is responsible for the trust placed in him/her. Consumers have given the trust to the company by purchasing its products or services. There is a positive correlation between trust and customer satisfaction according to the research conducted by Maima KH (2012) entitled *Analisis Pengaruh Kepercayaan Pelanggan dan Kualitas Pelayanan terhadap Sikap Pelanggan dan Implikasinya terhadap Keputusan Pembelian Ulang* (The Analysis of the Effect of Customer Trust and Service Quality towards the Customer's Attitudes and Its Implications on the Decision to Repeat Purchase). The findings of this study showed that the trust and service quality provided a positive effect on customer attitudes indicated by repeat purchases. Repeat purchases may mean that customers are satisfied with the products they have consumed.

2.1.6 The Correlation of Islamic Pricing Theory with Customer Satisfaction

Price should reflect the benefits for both buyers and sellers fairly. Buyers benefit from having value equivalent to the price paid while sellers benefit from gaining revenue of normal a rate. Buyers are only willing to pay a sum of money which is equal to the benefits to be obtained, or even more. If the price paid meets the benefit expectations that consumers want, it will lead to customer satisfaction.

2.1.7 The Correlation between the belief of Amanah and Customer Loyalty

The value of *amanah* given by the service providers will reflect the benefits to be provided to customers when using the products or services offered. The value of *amanah*, when conveyed properly, will make customers loyal and return to purchasing products or using services because they feel their needs are well fulfilled.

2.1.8 The Correlation between the Islamic Pricing Theory and Customer Loyalty

Proper price and benefits will make customers sense something greater than satisfaction. This will maintain and grow the customers' sense of loyalty to a product. This in return will result in the customers' repeat purchases. Additionally, the customers will recommend the products to others and grow adamant behavior to or disregard competitors' products.

2.1.9 The Correlation of Customer Satisfaction to Customer Loyalty

Customer satisfaction is a state where customers' expectations, hopes, and needs are fulfilled and satisfied. A service is considered satisfying if it can meet customers' needs and expectations. Satisfaction or dissatisfaction of consumers will affect consumer behavior. Consequently, customer loyalty can be created once customers are highly satisfied with a certain product or service.

2.2 Hypotheses and Model Analysis

2.2.1 Hypotheses

Based on the background of the problems, research questions, and theoretical review, the research hypotheses can be formulated as follows:

H1: There is a significant correlation between the value of *amanah* and pilgrims' satisfaction on hajj and *umrah* service products in Surabaya.

H2: There is a significant correlation between Islamic Pricing Theory and pilgrims' satisfaction with hajj and *umrah* service products in Surabaya.

H3: There is a significant correlation between the value of *amanah* and customer loyalty satisfaction with hajj and *umrah* service products in Surabaya.

H4: There is a significant correlation between Islamic Pricing Theory and customer satisfaction with hajj and *umrah* service products in Surabaya.

H5: There is a significant correlation between customer satisfaction and customer loyalty with hajj and *umrah* service products in Surabaya.

2.2.2 Analysis Model

The analysis model used in this study was statistical analysis to determine the correlation of whether customer loyalty (Y) is affected by the value of *amanah* (X_1) and the Islamic Pricing Theory (X2) through customer satisfaction (Z), so that the following model analysis can be formulated:

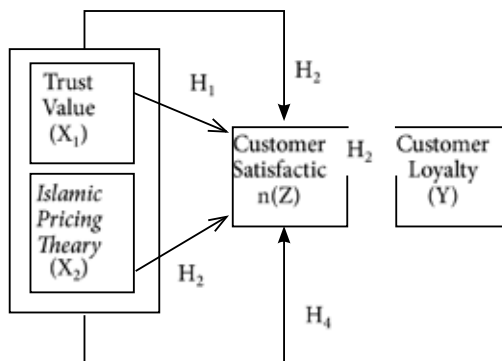


Image 2.1. Analysis Model



2.3 Previous Research

Tabel 2.1. Previous Research

No.	Previous Research	Similarities	Differences
1.	“Pengaruh Kualitas Layanan Dan Penetapan Harga Terhadap Kepuasan Konsumen (Studi pada perusahaan jasa PT Dago Wisata Internasional Tour Travel Ibadah Haji dan Umrah Bandung)” By Rida Nutri Asyifa, 2015.	<ol style="list-style-type: none"> 1. Conducted research on the consumer satisfaction. 2. Used variable of pricing (or in this study Islamic Pricing Theory). 3. Used a questionnaire in collecting data. 	<ol style="list-style-type: none"> 1. Previous research used regression whereas this study used PLS. 2. Previous research sample was 50 respondents, while this study was 100 respondents. 3. Previous research used the variable quality of service while this study utilized the variable of amanah.
2.	“Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pelanggan (Studi pada Jamaah Umroh Kelompok Bimbingan Ibadah Haji (KBIH) Hasuna Tour Yogyakarta)” By Risalatul Azizah, 2014.	<ol style="list-style-type: none"> 1. Conducted research on the consumer satisfaction. 2. Used questionnaire in collecting data. 	Previous research applied an analysis assumption test consisting of test of normality, linearity and simple regression analysis method while this research employed PLS.
3.	Analisis Pengaruh Kepercayaan Pelanggan Dan Kualitas Pelayanan Terhadap Sikap Pelanggan Dan Implikasinya Terhadap Keputusan Pembelian Ulang (Studi Kasus Pada CV. Mukti Manunggal Semarang) By Rizka Maima K.H. 2012.	<ol style="list-style-type: none"> 1. Conducted research on the customer trust variables (in this study means mandate). 2. Examined the implications of satisfaction on repeat purchases (also referred as loyalty). 	<ol style="list-style-type: none"> 1. Previous research applied regression with SPSS whereas this study used PLS. 2. Did not use samples of hajj and umrah customers.
4.	“Impact of Customer Satisfaction on Customer Loyalty and Intention to Switch: Evidence from Banking Sector of Pakistan” By Faizan Mohsan, et al. 2011.	<ol style="list-style-type: none"> 1. Examined customer satisfaction and customer loyalty. 	<ol style="list-style-type: none"> 1. Examined customer satisfaction and the desire to move. 2. Used a survey by conducting a questionnaire.

3. RESEARCH METHOD

3.1 Research Approach

The approach used in this research is a quantitative methodology using PLS analysis techniques with Path Analysis. Quantitative research is a research to test hypotheses, using measured data. The use of analytical technique of Partial Least Square (PLS) is explained by Ghozali (2006) as follows:

a. PLS aims to predict a correlation between variables. This is consistent with the objectives of this study, which was to determine the correlation between the value of *amanah* and Islamic Pricing Theory toward customer satisfaction and its implication for customer loyalty.

b. PLS can be used in research that uses little theoretical basis. This is consistent with this study since it did not use many foundational theories.



Path Analysis is a further development of the multiple regression and bivariate analysis. Path Analysis is a technique to analyze a causal relationship that occurs in multiple regressions if the independent variables affect the dependent variables both directly and indirectly (Robert D. Retherford, 1993).

3.2 Research Scopes or Research Object

The research object is the problem or theme investigated, while research subjects are the respondents to provide information (Idrus, 2009: 91). The object of this research is the correlation of *amanah* and Islamic Pricing Theory with customer satisfaction and its implications on for customer loyalty. Meanwhile, the research subjects are customers of hajj and *umrah* services in Surabaya.

3.3 Data Collection Technique

3.3.1 Criteria of Population and Samples

a. Population

Population is a generalization territory consisting of subjects that have certain qualities and characteristics assigned by the researcher to be studied and from whom conclusions are drawn (Anshori and Sri, 2009:92). The population in this study was all hajj and *umrah* service customers in Surabaya

b. Samples

The sampling method in this study employed a simple random sampling method. This means that the sampling technique is applied without specific considerations (Anshori and Sri, 2009: 104). The number of samples in this study was 100 customers of hajj and *umrah* services in Surabaya.

3.3.2 Data Collection

The data collection in this study is conducted in several stages as follows:

1. Questionnaire

The questionnaire was formulized using Likert scale and addressed to the customers of hajj and *umrah* services in Surabaya.

2. Documentation

The documentation in this study was required to obtain supporting data.

3.4 Research Variables

According to Sugiyono in Anshori and Sri (2009:57), research variables are all aspects that are set by the researchers to be studied with the aim that information about it can be obtained and then conclusions can be drawn. The variables set in this study are as follows:

a. Independent variables are variables that affect other variables. In this research, the independent variables are the value of *amanah* and the Islamic Pricing Theory.

b. Dependent variables are variables in which the variable is influenced by other variables. In this research, the dependent variable is customer loyalty.

c. Intervening variables are variables that theoretically can affect the correlation between the dependent and independent variables. This may make the correlation not able to be observed and measured. In this research, the intervening variable is customer satisfaction.

3.5 Operational Definitions

Operational definition is a definition given to a variable or a construct by attributing meanings, specifying certain activities, or providing an operational required to measure a variable or construct (Anshori and Sri, 2009: 60). The followings are the operational definitions of the variables used in this study.



a. *Amanah*

In this study, *amanah* means the concept of openness, honesty, optimal service, and *ihsan* (doing good deeds) in every aspect that can be accomplished through the following factors.

1. Hajj and *umrah* service companies openly inform the date of journey, aircraft used, travel duration, and hotel during hajj or *umrah* rituals or pilgrimage.
2. Hajj and *umrah* service companies honestly inform the date of journey, aircraft used, travel duration, and hotel during hajj or *umrah* rituals or pilgrimage.
3. Hajj and *umrah* service companies provide an optimal service to customers before leaving, during the trip, and upon returning.
4. Hajj and *umrah* service companies demonstrate reliability and credibility for the customers before leaving, during the trip, and upon returning.

The data were the result of a questionnaire filled out by the respondents. The data were then written in ordinal numbers and were calculated using Likert scale.

b. *Islamic Pricing Theory*

In this research, Islamic Pricing Theory means that the price reflects the benefits that will be provided to customers. The pricing is expressed through some indicators as follows:

1. The suitability between the price and benefits that the hajj and *umrah* service companies provide.
2. The suitability between customers' expectations and the price paid to the hajj and *umrah* service companies.

The data were the result of a questionnaire filled out by the respondents. The data were then written in ordinal numbers and were calculated using Likert scale.

c. *Customer Satisfaction*

The pilgrims' satisfaction in this study means the feeling of happiness or disappointment with the service of hajj and *umrah* services that resulted after comparing the expectations and realities or the services received. If the perceived performance is below expectations, pilgrims are not satisfied. If the perceived performance exceeds expectations, the pilgrims are satisfied or happy. This is influenced by a number of indicators as follows:

1. Satisfaction towards the pilgrimage leader.
2. Satisfaction towards the hajj or *umrah* guide.
3. Satisfaction towards the service at the airport.
4. Satisfaction towards the transportation used from departure to arrival.
5. Satisfaction towards the hotels or accommodation.
6. Satisfaction towards the provided food.
7. Satisfaction towards the officials' hospitality.

The data were the result of a questionnaire filled out by the respondents. The data were then written in ordinal numbers and were calculated using Likert scale.

d. *Customer Loyalty*

Customer loyalty in this study is influenced by several indicators as follows.

1. Customers' willingness to return or perform repeat orders from the same hajj and *umrah* services.
2. Customers introduce and recommend the hajj and *umrah* service products to others.
3. Customers show resistance to switch to the services offered by the competitors in the same business..

The data were the result of a questionnaire filled out by the respondents. The data were then written in ordinal numbers and were calculated using Likert scale.

3.6 Mechanical Analysis

The collected data were processed and analyzed first to facilitate a decision making process. The data analysis techniques applied in this research was the analysis using PLS with track path analysis.

3.6.1 Goodness of Fit

Goodness of fit is a suitability or appropriateness test between certain observation result (observation frequency) and frequency obtained based on the expectation value (theoretical frequency) (Tenenhaus, 2004). The goodness of fit value is obtained from the following formula:

.....Formula 3.1

REMARKS:

Gof = Goodness of Fit

R = Determination Coefficient Value

3.6.2 Path Coefficient Estimation

Path Coefficient Estimation is the estimated value that describes the correlation between latent variables obtained from a bootstrapping procedure (Ghozali, 2008: 44). Path Coefficient Estimation is estimated using basic T-Statistics value of > 1.96 at the significance level of 5%.

3.6.3 Parameter Coefficient

Parameter coefficient is a value that describes the direction and magnitude of the correlation between variables (Ghozali, 2008: 44). The parameter coefficient is measured by the Original Sample. Path direction and can be expressed in the form of signs of (+) or (-) in Original Sample column. The Original Sample value ranges between 0 to 1. When the parameter coefficient is close to 1, it indicates that the effect is higher.

3.6.3 Determinant Coefficient

Determinant coefficient is a measurement of how far the ability of the model in is explaining variations in the dependent variables, that are spread between zero and one (Ghozali, 2008: 27). Determinant coefficient was measured using the value of R Square multiplied by 100%. R Square value of 67%, 33% and 19% respectively indicating good, moderate, and weak determinant coefficients.

4. ANALYSIS AND DISCUSSION

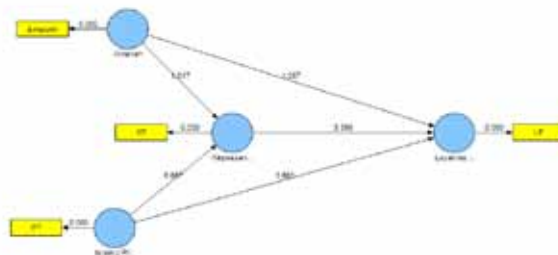


Figure 4.1. Inner Model Path Analysis

4.1 Goodness Of Fit

Goodness of fit is a test of suitability or appropriateness between certain observation result (observation frequency) and the obtained frequency and is based on the expectation value (theoretical frequency) (Tenenhaus, 2004).



Based on the value of R Square obtained from the results of the study data, the value of Gof is expressed as . The obtained Gof value was 0.657421 and positive. This suggests that the analysis model has the suitability or appropriateness between certain observation results (observation frequency) and the obtained frequency based on the expectation value (expected frequencies).

4.2 Path Coefficient Estimation

The path coefficient estimation is the estimated values that describe the relationship between latent variables obtained by bootstrapping procedure (Ghozali, 2008: 44).

Table 4.1. Path Coefficient Estimation

	T Statistics (O/STERR)
Amanah -> Customer Satisfaction	1.617197
Amanah -> Customer Loyalty	1.057132
Islamic Pricing Theory -> Customer Satisfaction	6.666900
Islamic Pricing Theory -> Customer Loyalty	3.562147
Customer Satisfaction -> Customer Loyalty	3.385691

The independent variables have a significant effect on the dependent variable if the value of T statistic is above 1.96 on the critical limit within the acceptance level of the error hypothesis of 5%. Based on the table above it can be seen that there are significant effects and a correlation between the Islamic Pricing Theory and customer satisfaction, a correlation between the Islamic Pricing Theory and customer loyalty as well the customer satisfaction. These findings are shown through the value within a T statistic of above 1.96.

3.3 Parameter Coefficient

Parameter coefficient is a value that describes the direction and magnitude of the relationship between variables (Ghozali, 2008: 44).

Table 4.2 . Coefficient Parameter

	Original Sample (O)
Amanah -> Customer Satisfaction	0.172449
Amanah -> Customer Loyalty	-0.093667
Islamic Pricing Theory -> Customer Satisfaction	0.498376
Islamic Pricing Theory -> Customer Loyalty	0.416484
Customer Satisfaction -> Customer Loyalty	0.398972

Based on the table above, it can be seen that the Islamic Pricing Theory is in accordance with and support the customer satisfaction. The data were indicated by the positive value of the original sample, which means that if the Islamic Pricing Theory is implemented, customer satisfaction can be achieved. The Islamic Pricing Theory is complied and aligned with customer loyalty. This finding is indicated through the value of the coefficient that shows a positive value. This indicates that if Islamic Pricing Theory is applied, customer loyalty will be achieved. Next, the customer satisfaction is in accordance with and supports customer loyalty, meaning if customer satisfaction is achieved then the customer loyalty will also be achieved. On the other hand, the value of *amanah* to customer satisfaction and



to customer loyalty *amanah* cannot be interpreted whether to be in accordance or not with the value of the original sample. This is because the aspect of *amanah* did not significantly influence customer satisfaction and customer loyalty.

4.4 Determinant Coefficient

Determinant coefficient is used to measure how far a model can explain variations in dependent variables. The value is spread between zero and one (Ghozali, 2008: 27).

Table 4.3 . Determinant Coefficient

	R Square
Amanah	
Islamic Pricing Theory	
Customer Satisfaction	0.356325
Customer Loyalty	0.467776

Based on the table above, it is noted that 35.6% of the customer satisfaction variation value was determined by the value of *amanah* and Islamic Pricing Theory. Meanwhile, the other 64.4% was affected by variables outside the model analysis. Additionally, 46.8% of the customer loyalty was influenced by the tenet of *amanah*, Islamic Pricing Theory, and customer satisfaction, while the remaining 53.2% was influenced by variables outside the model analysis.

4.5 Analysis

The conception *Amanah* seems to be influential but it does not give a great significance on building customer satisfaction and customer loyalty. This can be caused by many factors that led hajj and *umrah* customers not to consider the conception of *amanah* in determining their satisfaction and loyalty. *Amanah* is an invisible or abstract property and this can be difficult to assess or measure in a limited interaction.

Islamic Pricing Theory is considered to significantly affect customer satisfaction and loyalty. This is due to several premises. For instance, pricing in Islam has the benefit that can be directly perceived and has the form of concrete value. Additionally, it is easy to compare to other companies.

Customer satisfaction in this study is affected by *amanah* and Islamic Pricing Theory although in this case the conception of *amanah* did not notably affect the respondents in obtaining their satisfaction. Customer satisfaction makes the respondents and of the hajj and *umrah* pilgrimage loyal. In return, the respondents would make repeat purchases, motivate them to easily introduce and recommend hajj and *umrah* product services to others. In addition, the customer satisfaction would drive their loyalty and create resistance to select hajj and *umrah* product services from other companies or competitors.

5. CONCLUSION

Based on the research results, it can be concluded that the Islamic Pricing Theory significantly affects customer satisfaction as indicated by the value T Statistics reaching 6.666900. It has a positive correlation, proven by the positive estimation value of the path coefficients. Islamic Pricing Theory significantly affects customer loyalty as shown by the value of T Statistics reaching 3.562147. It has a positive correlation, proven by the positive estimation value of the path coefficients. Then, customer satisfaction significantly affects customer loyalty proven by the value of T Statistics reaching .385691. It has a positive relationship lines proven by the positive estimation value of the path coefficients. On the other hand, the value of *amanah* does not significantly affect the customer satisfaction as indicated



by the value T Statistics reaching 1.617197 and it does not significantly affect customer loyalty as indicated by the value of T Statistics reaching 1.057132. Both do not meet the requirements as the T Statistics value indicated to be more than 1.96 on the critical limit within the acceptance level of error hypothesis of 5%.

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