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Effect of Emotional Intelligence and Spiritual Intelligence on Service Quality, Customer Satisfaction and Loyalty: Study on *Himpuh* Member *Umrah* Organizer Company in District and Municipality of Bekasi

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ABSTRACT

High growth of *umrah* pilgrims encourages rapid development *umrah* service providers in Indonesia. Under such conditions, competition for market share of *umrah* pilgrims is also getting tougher. This study aims is to examine the effect of emotional intelligence and spiritual intelligence on service quality, customer satisfaction and customer loyalty, as well as effect of service quality on customer satisfaction and effect of customer satisfaction on loyalty. Data was collected from umroh pilgrims and analyzed by Structural Equation Modeling (SEM) through software of SmartPLS (Partial Least Square). 2.0. The research results can be explained as follows. First, emotional intelligence has positive and significant effect on service quality. Second emotional intelligence has positive and significant effect on customer satisfaction. Third, emotional intelligence does not have positive and significant effect on loyalty. Forth, spiritual intelligence has positive and significant effect on service quality. Fifth, spiritual intelligence has positive and significant effect on customer satisfaction. Sixth, spiritual intelligence has positive and significant effect on loyalty. Seventh, service quality has positive and significant effect on customer satisfaction. The last, service quality has positive and significant effect on customer satisfaction.

Keywords: *Umrah* pilgrims, emotional intelligence, spiritual intelligence, loyalty.

1. INTRODUCTION

Umrah is a worship activity which later evolved into pilgrims tourism. Data from the Ministry of Religious Affair show the number of *umrah* pilgrims from Indonesia in 2012 reached 380,000 people and in 2013 reached 500,000 pilgrims *umrah* pilgrims in 2015 reached 630,000 with a business turnover value reached twelve trillion.

High growth of *umrah* pilgrims encourages rapid development *umrah* service providers in Indonesia. Two new associations of Hajj and *umrah*, were developed in 2014, namely KESTHURI (Tour Unity of Hajj and *umrah* from Indonesia Republic) and ASPHURINDO (Association of Hajj and *umrah* and In-Bound Indonesia). Overall companies of Hajj and *umrah* until the end of 2015 were 651 companies. Under such conditions, competition for market share of *umrah* pilgrims is also getting tougher.

In order to improve the ability to compete and winning the market, *umrah* and hajj organizers companies are required to create, maintain and develop loyalty. Customer loyalty has been believed to become more reliable indicator to predict sales growth and finance compared with customer satisfaction (Griffin, 2005). An integrated approach to combines two variables creates its own concept of customer loyalty based on customer satisfaction.

Serving and give satisfaction to pilgrims need to rely on services employees to interact directly with pilgrims, excellent service in Indonesia and when accompanying *umrah* pilgrims during in holy land. One of most important factor in a service organization to affects employees' perception of service quality is the interaction behavior between employee and customers (Flynn, 2005). Customers see services provider as part of service itself. If employees behave properly in provision of services, customer satisfaction increase and their perceptions of service quality also increase. Hays and Hill (2006) showed that service organization with motivated employees can improve the service quality, customer satisfaction and loyalty.

Numerous studies show the importance of emotional intelligence and spiritual intelligence on work performance (Razaei et al., 2011; Ayrancy, 2011). There are ample evidences to show that employees with high emotional competencies are better to manage themselves and to understand customer's attitude in service interaction. Giardini and Frese (2006) states that such employees have better resistance against heavy emotional demands. Sofiyabadi et al., (2012) describes emotional intelligence is one most important implementation and can be checked in human behavior, especially for travelers relationship management team. Kernbach and Schutte (2005) explain that higher emotional intelligence of service provider can increase customer satisfaction.

Similarly, emotional intelligence and spiritual intelligence involves a set of capabilities to take advantage of spiritual resources (Emmons, 1999). Zohar and Marshall (2000) explains spiritual intelligence as the soul of wit. Spiritual intelligence makes human to become intact, enables humans to integrate with various fragments of life, activity and the existence. Spiritual intelligence is also individuals ability to engage in depth and harmony with God, human and the conscience.

Rezai et al., (2011) said that spiritual intelligence have a positive effect on marketing performance. Javaheri et al., (2013) stated that spiritual intelligence has significant and positive effect on service quality. The results of his research show that elements of spiritual intelligence affect on service quality. Furthermore, Nadi and Golpalvar (2011) showed that spiritual intelligence has positive effect on loyalty. Based on above, this study aimed to investigate the effect of emotional intelligence and spiritual intelligence on service quality, customer satisfaction and loyalty.

2. LITERATURE REVIEW AND DEVELOPMENT HYPOTHESIS

Literature Review

This study is based on relevant theories of marketing, customer relationship management, customer loyalty, customer satisfaction, service quality, emotional intelligence and spiritual intelligence. The theoretical basis

of this research is the marketing theory, especially customer relationship management (CRM). Customer relationship management is alleged has a strong relationship with loyalty, satisfaction and service quality. Improved customer relationship management can be done by improving the service quality in company in order to create a good relationship between the consumer and company. Customer relationship management is inseparable from the human resources management in company. Personality traits can be used to predict the attitude of service in a particular environment related to spiritual intelligence and emotional intelligence. The concept of emotional intelligence is also supported by concept of spiritual intelligence to makes human become intact, enables us to integrate various fragments of life, activity and our existence. Spiritual intelligence is impossible to know what we are and our organization (Zohar and Marshall, 2000).

Service quality is determined by several variables. Emotional intelligence is one of the determinants. Emotional intelligence was transformed into a valuable discipline in modern business era. *Ummrah* organizers are demanded to absorb and adaptive to customers need and behavior. Emotional intelligence enables managers to respond effectively to customers needs. Empirical evidence shows that successful organization must create a climate of service quality (Schneider and Bowen, 1993) which in turn can increase customer satisfaction.

Research on effect of emotional intelligence on customer satisfaction were conducted by Kernbach and Schutte (2005). Higher emotional intelligence service of provider can increase customer satisfaction. Sachro and Pudjiastuti (2013) also noted that service quality has a significant effect on customer satisfaction. Customer satisfaction significantly affect on customer loyalty. Agbor (2011) showed that Responsiveness, Empathy and Reliability were significantly associated with service quality; Reliability and Empathy were significantly related to customer satisfaction but Responsiveness does not significantly related to customer satisfaction; Service quality is significantly associated with customer satisfaction. Based on theoretical and empirical studies described above, researchers developed the research model below.

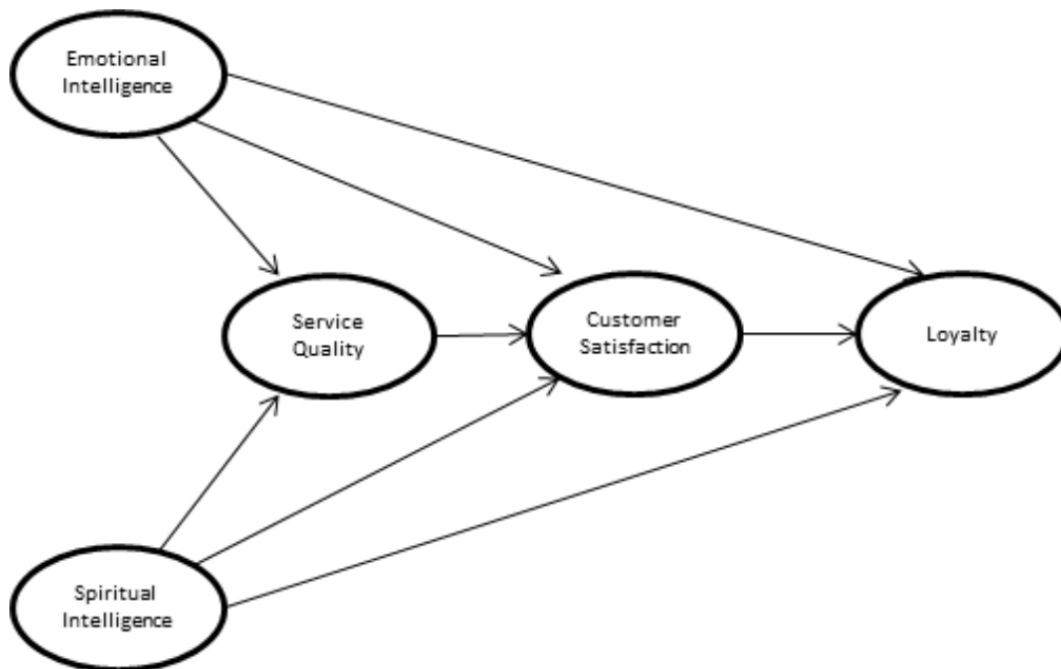


Figure 1: Research Model

Research Hypothesis

Emotional intelligence improves service quality (Beigi and Shirmohammadi; 2011), (Kurian; 2012). Higher emotional intelligence relates to profitability through customer satisfaction and emotional intelligence improve the service quality (Zahid et al., 2014). The role of emotional intelligence to improve service quality depends on type of service organization and personality traits (Jain et al., 2014). Research on this relationship was also examined by Naeem et al., (2008); Basharat and King (2013) and Ezzatabadi et al., (2002) which states that emotional intelligence has a direct effect on service quality. Based on above results, H1 in this research is formulated as follows: Emotional intelligence directly has positive and significant effect on service quality.

Higher emotional intelligence of service provider can increase customer satisfaction. There is an interaction between emotional intelligence of service provider and level of transaction difficulty (Kernbach and Schutte, 2012). Transactions with a high difficulty level makes customer will not satisfied with service providers with low emotional intelligence, but there was no significant difference in customer satisfaction to service providers with a high level of emotional intelligence. Barlow and Maul (2000) reported that higher emotional intelligence of service provider increase customers satisfaction. They postulate that customer satisfaction with regard to emotional experience of customers during service interactions, and service providers with a high level of emotional intelligence better to create a positive emotional experience to customer. Langhorn (2004) found that emotional intelligence of manager has positive and significant effect on customer satisfaction. Other studies by Wagner et al., (2002); Javadein et al., (2015); Othman et al., (2013) and Delcourt et al, (2013) showed that emotional intelligence has direct and significant effect on satisfaction. Based on above results, H2 is formulated as follows: Emotional intelligence directly has positive and significant effect on customer satisfaction.

The findings indicate that relationship between emotional intelligence and innovation increase the perceived value of service in customers eyes, leading to higher affective commitment and increase loyalty to company. Delcourt et al, (2013) states that emotional intelligence has positive and significant effect on customer loyalty. .Kurian (2012) explains that emotional intelligence and service quality has a positive relationship because both are very important to improve the performance, efficiency and customer loyalty in long term. Based on above results, H3 is formulated as follows: Emotional intelligence directly has positive and significant effect on loyalty.

Hays and Hill (2006) showed that service organization with motivated employees can improve the service quality, customer satisfaction and loyalty. Customer satisfaction and customer perception on service quality is significantly affected by behavior and attitude of employees. Sisk and Torrance (2001) believed that spiritual intelligence can deepen one's relationship with him and others, or the larger world in daily activities. Therefore, employees with high spiritual intelligence can build better relationships with colleagues, supervisors and customers. Spiritual intelligence has a significant positive effect on service quality. The results showed that elements of spiritual intelligence, such as personal meaning "and conscious state expansion" have more effect on service quality compared with element of spiritual intelligence. (Javaheri et al., 2013). Based on above results, H4 is formulated as follows: spiritual intelligence directly has positive and significant effect on service quality.

Spiritual intelligence positively affects on cognitive dissonance after purchase but a negative effect on customer satisfaction (Safari et al., 2014). Other studies of Javadein et al., (2015) showed that spiritual

intelligence has direct and significant effect on satisfaction. Emotional intelligence has direct and significant effect on satisfaction. Based on above results, H5 is formulated as follows: Spiritual intelligence directly has positive and significant effect on customer satisfaction.

High spiritual intelligence tend to become a leader who dedicated in bringing vision and a higher value for others. It can provide inspiration for others (Zohar & Marshall, 2000). Sheiky et al., (2015) show a significant relationship between spirituality at work and organizational citizenship behavior, and also a significant relationship between organizational citizenship behavior and service quality. Nadi and Golparvar (2011) explains that spirituality has a positive effect on loyalty. Research results show that most effective dimension and importance of spirituality for loyalty are the values of religion and spirituality, personal development's responsibility and value of a positive working unit. Based on above results, H6 is formulated as follows: Spiritual intelligence directly has positive and significant effect on loyalty

Service quality positively is related to customer satisfaction and customer loyalty (Vigripat and Chan, 2007), (Santouridis and Trivellas, 2010). (Cang-Hsi et al., 2006). There is a significant and positive relationship between service quality and customer perceived value, service quality and customer satisfaction and customer perceived value and customer satisfaction in company. In addition, service quality can predict customer satisfaction over customer perceived value (Ravazi et al., 2010). Sachro and Pudjiastuti (2013); Aryani And Rosinta (2011) and Agbor (2011) also showed that overall service quality has a direct and significant effect on customer satisfaction. Based on above results, H7 is formulated as follows: The service quality directly has positive and significant effect on customer satisfaction

Experience affect on satisfaction. Satisfaction and Image directly affect on loyalty that will affect the recommendation and repurchase (Brunner et al., 2007). Satisfaction has a significant effect on user loyalty. Value received by users significantly affect on satisfaction and trust. Satisfaction and trust will deliver user loyalty so that satisfaction and trust affect on user loyalty (Moliner, 2008). In addition, there Aryani and Rosinta (2011); Sachro and Pudjiastuti (2013) and Mahamad, and Ramayah (2010), Chang, et al (2006); Santouridis and Trivellas (2010) found that customer satisfaction has a direct and significant effect on customer loyalty. Based on above results, H8 is formulated as follows: Customer satisfaction directly has positive and significant effect on loyalty

3. RESEARCH METHODS

This research uses explanatory research approach. The collection was done in cross-section. The research was conducted on *umrah* pilgrims who live in Bekasi District and Municipality, West Java Province. The data was collected in three months, from October 2015 until December 2015.

The study population are *umrah* pilgrims of *umrah* and Hajj official organizers company and have the consent from Ministry of Religious Affairs of Indonesia Republic who are members of Association of *umrah* and Hajj Organizers (HIMPUGH) in District and Bekasi, West Java. The sampling design is non probability with sampling technique based on purposive sampling to obtain information quickly (have now, 2006). Respondents criteria of this study were: (1) *umrah* pilgrims with departures until December 2015. (2) The *umrah* pilgrims had been carrying out at least two times, (3) *umrah* pilgrims have decision authority to choose *umrah* organizers companies and determine the costs of services to the *umrah* organizers. At specified timeframe, total 156 valid questionnaires were collected from 8 different companies. Data was

collected using a five-point Likert scale questionnaire starting from 1 = strongly disagree to 5 = strongly agree (Malhotra, 2004; Cooper et al., 2003). Data were analyzed using Structural Equation Modeling (SEM) through software of SmartPLS (Partial Least Square). 2.0

4. RESULTS AND DISCUSSION

The majority *umrah* pilgrims age are 41-50 years (42.95%), followed by ages 31-40 years (35.25%), age years 51-61 (22.43%) and lowest age of 61-70 year (1.28%). By gender, majority of respondents were male (55.77%), followed by female (44.23%). Monthly income of majority of respondents are IDR 10,000,000 - IDR 15,000,000 (39.10%), lowest percentage in revenue per year is lower than IDR 5,000,000 (1.2%). The majority of respondents' education is the University/College (60.90%), while the lowest is SD (1.28%). The majority of respondents have done *umrah* 2 times (80.77%).

Before performing SEM analysis using PLS, there are several requirements that must be met. Testing the assumption of linearity shows the results of *p* values less than 0.05 so that assumption of linearity is met. Measurement Model test shows that convergent validity has outer loading > 0.7, and RD > 0.5. These results indicate that four indicators validly reflect the loyalty variable. Discriminant validity test showed that estimation of cross loading, construct correlation with indicator value is greater than the correlation value with other constructs. It can be concluded that all indicators predict latent constructs on their blocks better than indicators in other blocks. The reliability test showed that Cronbach alpha values above 0.60, it can be concluded that research instrument to measure the loyalty construct deserves to be accepted and have compatibility and high reliability. Explanatory power (R^2) of constructs endogenous or dependent variable are above 89%, demonstrating loyalty can be explained by changes in variables of emotional intelligence, spiritual intelligence, service quality and customer satisfaction. Evaluation of Goodness of Fit shows the relevance of predictive value (Q2) of 0.717 or 71.70%, it means that variance that can be explained by model is equal to 71.70%. In other words, data contains 71.70% information to explain the model. While the rest 28.30% is explained by other variables and error.

Research hypothesis testing was conducted to determine the effect of independent variable on dependent variable. More results shown in Table 1 below.

Table 1
Direct Effect Between Variables

<i>Variables</i>	<i>Path Coefficient</i>	<i>T Statistic</i>	<i>T Table</i>	<i>Decision</i>
Emotional Intelligence -> Service Quality	0,251	5,871	1.975	Accepted
Emotional Intelligence -> Customer satisfaction	0,270	4,344	1.975	Accepted
Emotional Intelligence -> Loyalty	0,117	1,474	1.975	Rejected
Spiritual Intelligence -> Service Quality	0,781	21,415	1.975	Accepted
Spiritual Intelligence -> Customer satisfaction	0,449	3,640	1.975	Accepted
Spiritual Intelligence -> Loyalty	0,452	4,430	1.975	Accepted
Service Quality -> Customer satisfaction	0,298	2,166	1.975	Accepted
Customer satisfaction -> Loyalty	0,431	3,417	1.975	Accepted

Significant at 5% error rate; *n* = 156.

Source: Primary Data Processed (2017).

Based on results of statistical analysis, the hypotheses testing of this study are described below.

1. Effect of Emotional Intelligence on Service Quality

The value of T statistics show the significant relationship between emotional intelligence and service quality. Table 1 table shows the path coefficient of 0.251 and T statistics of 5.871 is greater than T table of 1.975 at an error rate of 5%. Above results indicate that H3 statement of emotional intelligence has direct and significant positive effect on service quality improvement is accepted. Positive path coefficient value means that relationship between emotional intelligence and service quality is unidirectional. This means that emotional intelligence advisers reflected by self-awareness, self-management, social awareness and relationship management can improve the service quality received by *umrah* pilgrims.

The findings of this study support previous studies of Beigi and Shirmohammadi (2011) that emotional intelligence training program resulted in an increase of in overall service quality of four dimensions of service quality (reliability, responsiveness, assurance and empathy). Other researchers states that emotional intelligence and adaptability have a significant effect on service performance (Prentice and King, 2013). Naeem (2008) states that emotional intelligence is a positive predictor of a higher service quality in a foreign banking sector in Pakistan.

2. Effect of Emotional Intelligence on Customer Satisfaction

The value of T statistics shows significant relationship between emotional intelligence and customer satisfaction. Table 1 show that path coefficient value is 0.270 and T statistics of 4.344 is greater than T table of 1.975 at an error rate of 5%. This results indicate that H2 statement emotional intelligence has directly has positive effect and significant on customer satisfaction is accepted. Positive t value means that relationship between emotional intelligence and customer satisfaction is unidirectional. This means that higher emotional intelligence advisers reflected by self-awareness, self-management, social awareness, and relationship management can improve the satisfaction of *umrah* pilgrims.

This study finding broaden the support for results of previous studies. Azimi et al. (2010) reported a significant statistical correlation between emotional intelligence and patient satisfaction. The same research findings obtained by Langhorn (2004) found that emotional intelligence of manager has positive and significant effect on customer satisfaction. Delcourt et al, (2013) found that emotional competencies of workers have direct and significant effect on customer satisfaction.

This study finding is different from Wagner, et al (2002). Their results showed only limited correlation between emotional intelligence and patient satisfaction. The same results were obtained by Weng et al, (2008) to examine the effect of emotional intelligence and supervisor competencies on level of customer confidence and satisfaction.

3. Effect of Emotional Intelligence on Loyalty

The value of t statistic shows significant relationship between emotional intelligence on loyalty. Table 1 shows the path coefficient of 0.117 and T statistic 1.474 is smaller than T table of 1.975 at an error rate of 5%. This result indicate that H3 statement of emotional intelligence directly has a positive effect and significant effect on loyalty is rejected. Positive path coefficients value can be interpreted that relationship

between emotional intelligence and loyalty is unidirectional. The unidirectional relationship means higher emotional intelligence advisers reflected by self-awareness, self-management, social awareness, and relationship management cannot increase significantly the loyalty of *umrah* pilgrims.

The study findings differ from previous research results of Delcourt et al, (2013) that emotional competencies (emotional employee competency) has positive and significant effect on customer loyalty of hairdressers. Boxer and Rekettye study (2011) showed that relationship between emotional intelligence and innovation increase the perceived value of service in customers eyes, leading to higher affective commitment and increase loyalty to company.

4. Effect on Service Quality of Spiritual Intelligence

The value of T statistics show significant relationship between spiritual intelligence and service quality. Table 1 shows the path coefficient values of 0.781 and T statistics of 21.415 is greater than T table of 1.975 at an error rate 5%. This result indicate that H4 statement of Service quality directly has positive and significant effect on spiritual intelligence is accepted. Positive path coefficients can be interpreted that relationship between spiritual intelligence and service quality is unidirectional. This means that higher intelligence of mentor reflected by flexible attitude, high level of awareness, ability to deal and take advantage of suffering, ability to confront and transcend the pain, a quality of life that is inspired by vision and values, reluctance to cause unnecessary losses, have a tendency to see the interest among various things with a holistic perspective, and have the ease to work autonomously can increase the service quality *umrah* pilgrims.

The study's findings reinforce the research of Silingiene and Skeriene (2016) that intelligence spiritual touch the challenges faced by businesses, stimulate all areas of life, and provide the individual's ability to succeed in face of extraordinary circumstances. The importance of spiritual intelligence to service quality is supported by customer satisfaction and service quality perceptions.

5. Effect of Spiritual Intelligence on Customer Satisfaction

The value of T statistics show significant relationship between variables spiritual intelligence and customer satisfaction. Table 1 shows of path coefficient of 0.449 and T statistics of 3.640 greater than T table of 1.975 at error rate of 5%. Above result indicate that H5 statement of spiritual intelligence directly has positive and significant effect on customer satisfaction is accepted. It means relationship between spiritual intelligence to customer satisfaction is unidirectional. Higher spiritual intelligence mentor reflected by flexibility, high level of awareness, ability to deal with and take advantage of suffering, ability to confront and transcend the pain, quality of life inspired by vision and values, reluctance to cause unnecessary losses, have a tendency to see the interest among various things with a holistic perspective, and have the ease to work autonomously can improve the satisfaction of *umrah* pilgrims.

Javadein et al, (2015) concluded that spiritual intelligence have a greater effect to reduce work stress compared with emotional intelligence. Furthermore, job stress has a significant relationship with customer satisfaction. While another study conducted of (Ranjbarian et al., 2014) shows that spiritual intelligence has positive effects on cognitive dissonance after purchase, and a positive post-purchase dissonance has negative effect on customer satisfaction.

6. Effect of Spiritual Intelligence on Loyalty

The value of T statistics show significant relationship between spiritual intelligence and loyalty. Table 1 shows the path coefficient of 0.452 and T statistics of 4.430 is greater than T table of 1.975 at an error rate of 5%. This result indicate that H6 statement of spiritual intelligence directly has positive and significant effect on loyalty is accepted. Positive path coefficients value can be interpreted that relationship between spiritual intelligence and loyalty is unidirectional. This means that higher spiritual intelligence advisers reflected by flexibility, high level of awareness, ability to deal with and take advantage of suffering, ability to confront and transcend the pain, quality of life inspired by vision and values, reluctance to cause unnecessary losses, have a tendency to see the interest among various things with a holistic perspective, and have the ease to work autonomously can improve can increase the loyalty of *umrah* pilgrims.

This study finding reinforces the previous researches. Farsani et al. (2015) shows that spiritual intelligence have significant and positive effect on employee creativity. High creativity makes supervisor can give optimal service and sincere to *umrah* pilgrims. Nadi and Golparvar (2011) show that spirituality has a positive effect on loyalty. The results of this study differ from research conducted Sheikhy and Tafreshi (2015) in automotive manufacturing companies that relationship between spirituality at work and loyalty mediated by organizational citizens behavior is not significant.

7. Effect of Service Quality on Customer Satisfaction

The value of T statistics show significant relationship between variables Service quality and customer satisfaction. Table 1 show the path coefficient of 0.298 and T statistics of 2.166 is greater than T table of 1.975 at error rate of 5%. This result indicate that H7 statement of service quality directly has positive and significant effect on customer satisfaction is accepted. Positive path coefficients value can be interpreted that relationship between service quality and customer satisfaction is unidirectional. This means higher service quality of service provider reflected in reliability, responsiveness, assurance, empathy and tangibles can improve the satisfaction of *umrah* pilgrims.

The results of this study reinforce previous research of Santouridis and Trivellas (2010) that customer service, pricing structures and billing system are the dimension of service quality that have significant positive effect on customer satisfaction, which in turn has a significant positive effect on customer loyalty. Ravazi et al (2010) also shows a significant and positive relationship between service quality and customer perceived value, service quality and customer satisfaction and customer perceived value and customer satisfaction in company. In addition, service quality can predict customer satisfaction over customer perceived value. The same results are also obtained by Cang-Hsi et al (2006) which state that demographic variables have a significant relationship with service quality, customer satisfaction and loyalty of entertainment industry, while there is no significant difference was shown between importance and service quality satisfaction of entertainment industry.

8. Effect of Customer Satisfaction on Loyalty

The value of T statistics show significant relationship between customer satisfaction and loyalty. Table 1 shows the path coefficient of 0.431 and T statistics of 3.417 is greater than T table of 1.975 at an error rate of 5%. This result indicates that H8 statement of customer satisfaction directly has positive effect and

significantly on loyalty is accepted. Positive path coefficients can be interpreted that relationship between customer satisfaction and loyalty is unidirectional. This means that higher customer satisfaction reflected by overall satisfaction, confirmation of expectation and comparison of service providers ideal can increase the loyalty of *umrah* pilgrims.

The same studies results shown by Shi et al (2014) that customer non members have a higher evaluation of casino service quality. Customer satisfaction increases customer loyalty only in case of members customer. Chang et al (2006) found that satisfaction and service quality in recreation industry and overall customer satisfaction has a significant relationship with customer loyalty.

This findings differ from previous studies of Coyles and Gokey (2002) that satisfaction does not make customers loyal and satisfaction only measures but does not tell companies how vulnerable customers to change their spending patterns or to move to a competitor with better offers. They identified three basic attitudes of customers namely emotive, deliberative and inertia to become base of profile customer loyalty.

5. CONCLUSIONS AND RECOMMENDATIONS

Based on results of research and discussion, the conclusion can be stated below.

1. Higher emotional intelligence advisers reflected by self-awareness, self-management, social awareness and relationship management can improve the service quality received by *umrah* pilgrims.
2. Higher emotional intelligence advisers reflected by self-awareness, self-management, social awareness, and relationship management can improve the satisfaction of *umrah* pilgrims.
3. Higher the emotional intelligence advisers reflected by self-awareness, self-management, social awareness, and relationship management cannot increase significantly the loyalty of *umrah* pilgrims.
4. Higher intelligence of mentor reflected by flexible attitude, high level of awareness, ability to deal and take advantage of suffering, ability to confront and transcend the pain, a quality of life that is inspired by vision and values, reluctance to cause unnecessary losses, have a tendency to see the interest among various things with a holistic perspective, and have the ease to work autonomously can increase the service quality *umrah* pilgrims.
5. Higher spiritual intelligence mentor reflected by flexibility, high level of awareness, ability to deal with and take advantage of suffering, ability to confront and transcend the pain, quality of life inspired by vision and values, reluctance to cause unnecessary losses, have a tendency to see the interest among various things with a holistic perspective, and have the ease to work autonomously can improve the satisfaction of *umrah* pilgrims
6. Higher spiritual intelligence advisers reflected by flexibility, high level of awareness, ability to deal with and take advantage of suffering, ability to confront and transcend the pain, quality of life inspired by vision and values, reluctance to cause unnecessary losses, have a tendency to see the interest among various things with a holistic perspective, and have the ease to work autonomously can improve can increase the loyalty of *umrah* pilgrims.

7. Higher the service quality of service provider reflected in reliability, responsiveness, assurance, empathy and tangibles can improve the satisfaction of *umrah* pilgrims.
8. Higher customer satisfaction reflected by overall satisfaction, confirmation of expectation and comparison of service providers ideal can increase the loyalty of *umrah* pilgrims.

Based on the conclusions, the suggestions can be stated below.

1. The results of present study show the importance of spiritual intelligence advisers in increase loyalty pilgrims, as well as guidance in their emotional intelligence to improve the service quality and customer satisfaction. This shows the important role of *umrah* pilgrims mentor to improve service quality, customer satisfaction and loyalty of *umrah* pilgrims to organizer company. To improve emotional intelligence and spiritual intelligence of mentors, companies can conduct training aimed at enhancing both the intelligence. *Umrah* organizers companies also need to consider the strategy in mentors recruitment, whether fixed or act as power take supervising of religious figures that potentially sizeable by *umrah* pilgrims. Therefore *umrah* organizers companies should strengthen the ranks of mentors who have high emotional intelligence and spiritual intelligence and provide long-term incentives and more certainty to potential external mentors so that they have a loyalty to company. Incentives could be in form of giving proportionately shares and long-term cooperation contract that mutual beneficial.
2. The study emotional intelligence and spiritual intelligence in relation to service quality, customer satisfaction and loyalty is still very limited. The future researchers should do more research on benefits of developing emotional intelligence and spiritual intelligence to increase service quality, customer satisfaction and loyalty at other organization. Further researches are also expected to further develop emotional intelligence assessment and spiritual intelligence from the customer's perspective so they will get better results and can be more revealing phenomena that occur in objects.

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