

# From Trust to Travel: Factors Influencing Purchase Intentions in Selecting Umrah Travel Agents

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## Abstract

**This research aims to analyze the factors influencing purchase intention of umrah travel services among prospective pilgrims in Indonesia. The study investigates the relationships between source credibility, perceived value, perceived risk, and electronic word of mouth (eWOM) on the purchase intention of both first-time and repeat Umrah participants. Utilizing a quantitative research design, data will be collected through an online survey distributed via social media platforms such as WhatsApp, Instagram, and Facebook. The population consists of individuals aged 17-60 who are Muslim and have either performed Umrah or have the intention to do so. A non-probability convenience sampling method will be employed, targeting approximately 200-250 respondents. The research instrument includes a structured questionnaire, with variables operationalized based on previous studies. Data analysis will be conducted using Structural Equation Modeling (SEM) with the aid of AMOS software. This study aims to validate the proposed hypotheses concerning the impact of the independent variables on the dependent variable, purchase intention. The findings are expected to provide valuable insights for travel agencies in improving their marketing strategies and enhancing the decision-making process of prospective Umrah pilgrims. This research is significant for understanding consumer behavior in the context of religious tourism, addressing current challenges, and promoting better service delivery in the umrah travel industry.**

**Keyword:** source credibility; perceived value; perceived risk; eWOM; purchase intention; umroh travel

## 1. Introduction

The history of umrah worship in Indonesia is closely intertwined with the history of hajj, as both are integral parts of a religious journey that complement each other. According to (Hamid, 2020), Sunan Gunung Jati, also known as Syarif Hidayatullah, is recognized as one of the figures who traveled to Makkah to perform hajj in 1521 AD. This journey occurred after his birthplace, Pasai, was conquered by the Portuguese. Syarif Hidayatullah not only performed hajj but also acted as a diplomat, seeking assistance from the Ottoman Empire to expel the Portuguese from Pasai (Adhityo, 2021). At that time, Makkah was under Ottoman

control, which strengthened the political and religious ties between Islamic kingdoms in the archipelago and the Ottoman Empire (Subarkah, 2020).

The Ottoman rulers were acknowledged as spiritual leaders of Muslims worldwide, prompting many Islamic kingdoms to seek legitimacy or military support from them. The first Indonesian delegation to perform hajj consisted of traders, sailors, and sultanate envoys, who acted as diplomats carrying political and religious missions (Muhid, 2024). In 1948, Indonesia sent a hajj mission to Makkah, which was well received by the King of Saudi Arabia. This moment was marked by the first hoisting of the Indonesian flag at Arafah. In 1951, the government ceased private involvement in hajj organization and took over the entire process. The establishment of PT. Pelayaran Muslimin Indonesia (MUSI) in 1953 marked a significant point, as Indonesian pilgrims were introduced to air travel as a new means of transportation for hajj (Nasar, 2023).

Following the transition from the Old Order to the New Order, the Indonesian government became increasingly active in managing hajj affairs. In 1969, the government issued Presidential Decree No. 22 aimed at controlling the entire hajj organization process. This decision was driven by the numerous prospective pilgrims who failed to depart due to private sector interference. Consequently, the government continuously evaluated the system to improve the organization of hajj, ensuring a more orderly and smooth process (Direktorat Penyelenggaraan Haji dan Umrah, 2024). In 1979, regulations regarding umrah organization were issued in response to pilgrims seeking alternatives by performing umrah first, due to the high risks associated with umrah at that time. These risk factors encompass various aspects affecting the safety and comfort of pilgrims. To this day, Indonesian hajj pilgrims often fall into the high-risk category (Efendi, 2022).

The emergence of influencers promoting umrah travel has not always had a positive impact. There have been complaints from the public regarding the credibility of the sources, particularly the influencers used by umrah travel organizers. Some have questioned the suitability of the influencers' backgrounds concerning the religious context of umrah, which is deemed inadequate in representing the expected spiritual values. Additionally, there are complaints about promotions that are perceived as excessive or not aligned with the actual services received. This indicates that the positive image constructed by influencers does not always align with public perception of the respective umrah organizers, and influencers can sometimes create negative images, such as public deception and fraud (Agustiana, 2024).

## **2. Literature Review**

### **2.1. Source Credibility And Perceived Risk**

The credibility of information sources plays a crucial role in influencing individuals' perceived risk, both in the context of public engagement on social media and the sharing economy. Research indicates that when individuals perceive information as coming from a trusted source, their perceived risk tends to decrease, which encourages more active engagement (Shah & Wei, 2022). With confidence in the credibility of the source, consumers

are more likely to engage in social interactions and share information, thereby enhancing the perceived value of public engagement.

In the context of the sharing economy, trust in the credibility of information sources becomes a key predictor of consumer perceived risk. The higher the trust that tourists have in the sharing economy, the lower the level of risk they perceive, including privacy, social, and financial risks (Zhang et al., 2021). Liu (2023) emphasizes that trust in government directly influences food protection behavior, without mediation from perceived risk. Therefore, building and maintaining the credibility of information sources is essential for reducing perceived risk and promoting safer consumption behaviors within society.

Given the results outlined in the previous studies, the following hypothesis is suggested.

*H<sub>1</sub> : Source Credibility has a significant impact on Perceived Risk*

## **2.2. Source Credibility And Perceived Value**

Source credibility plays a crucial role in shaping perceived value among consumers, particularly in the context of online shopping. Source credibility refers to the extent to which consumers trust the information provided by various sources, such as websites, influencers, or other digital platforms. When consumers believe that the information comes from a reliable source, they are more likely to perceive the value offered by products or services as higher. This occurs because a high level of trust in the information source can enhance consumers' confidence that the products or services will meet their expectations, thereby increasing their perception of the benefits received (Rouibah et al., 2021).

Furthermore, high source credibility can also reduce the risks associated with online transactions, such as concerns about product quality or the potential for fraud. Consequently, when consumers have strong trust in the information source, they are more likely to perceive greater value from the transactions they engage in. Research indicates that perceived trust in online vendors significantly contributes to perceived value, which in turn drives consumers' purchase intentions. Therefore, building and maintaining source credibility is an important strategy for online vendors to enhance the perceived value for consumers and encourage positive purchasing decisions (Setiawan & Achyar, 2021).

Reflecting on the insights gained from the earlier research, the following hypothesis is formulated.

*H<sub>2</sub> : Source Credibility has a significant impact on Perceived Value*

## **2.3. eWOM And Perceived Risk**

The influence of electronic word-of-mouth (eWOM) on the perceived risk experienced by consumers when shopping online is highly significant. eWOM, which includes both positive and negative comments or reviews from previous consumers, is often regarded as a credible and relevant source of information. Negative reviews can heighten consumers' concerns about a product, making them more cautious in their purchasing decisions, while positive reviews can lower perceived risk by instilling confidence in the product's quality. Thus, eWOM plays

a crucial role in shaping consumers' assessments of online purchase risks and their decisions to proceed with or cancel transactions (Hidayat & Astuti, 2019).

Other research also indicates that the polarity of eWOM significantly affects perceived risk. The perceived risk for passengers of autonomous vehicles (AV) is lower in conditions of both positive and negative eWOM compared to mixed eWOM conditions, which present both sides of the story (Banerjee, 2024). This suggests that mixed eWOM can increase uncertainty, as consumers are confronted with diverse information. Although eWOM positively contributes to shopping intentions, it does not directly reduce perceived risk, which can hinder the growth of e-commerce. Therefore, companies need to enhance security measures and provide clear information to mitigate uncertainty and foster consumer trust in online transactions (Aref, 2022).

In view of the evidence outlined in the earlier research, the following hypothesis is suggested.

*H<sub>3</sub> : eWOM has a significant impact on Perceived Risk*

#### **2.4. eWOM And Perceived Value**

Electronic word-of-mouth (eWOM) has a significant impact on the perceived value by consumers, particularly in the context of shopping on e-commerce sites. Research indicates that when consumers receive product information through clear and reliable eWOM, they are more likely to feel confident that the product will meet their expectations. This increase in perceived value arises from the satisfaction consumers experience when their expectations are fulfilled, which in turn enhances their purchase intentions (Hidayat & Astuti, 2019).

Additionally, eWOM originating from celebrities also contributes to the enhancement of perceived value. Consumers' interest and admiration for celebrities make the brand messages conveyed by them more credible, thereby increasing the perceived value of the product (Nofal et al., 2022). Thus, eWOM plays a crucial role in shaping perceived value that can influence consumers' purchasing decisions, demonstrating that information delivered through trusted channels can enhance consumers' willingness to transact.

Reflecting on the evidence provided in the earlier studies, the following hypothesis is proposed.

*H<sub>4</sub> : eWOM has a significant impact on Perceived Value*

#### **2.5. eWOM And Purchase Intention**

Research by Sosanuy (2021) indicates that electronic word-of-mouth (eWOM) significantly influences purchase intention for fast food in Satun, Thailand, highlighting that eWOM, along with monetary, hedonic, and utilitarian values, positively contributes to purchase intention. Similarly, Aljabari (2023) emphasizes the importance of eWOM in the context of e-commerce in Jordan, revealing that website quality and eWOM significantly affect consumer behavior and purchase intention.

Ahmad (2020) further explores the impact of eWOM on electronic ticket purchase intention, demonstrating a positive relationship that suggests eWOM dimensions can enhance electronic bookings. Additionally, Nguyen (2024) identifies eWOM as a strong positive factor influencing purchase intention for green products, with celebrity involvement significantly affecting consumer preferences and purchase decisions. Overall, it can be concluded that eWOM plays a crucial role in shaping consumer purchase intentions across various contexts, including fast food, airline tickets, and green products.

Considering the evidence presented in the aforementioned studies, the following hypothesis is formulated.

*H<sub>5</sub> : eWOM has a significant impact on Purchase Intention*

## **2.6. Perceived Value And Purchase Intention**

Perceived value significantly impacts consumers' purchase intentions, as highlighted by Watanabe (2020), who found a strong influence of perceived value on purchase intention, despite its weaker effect on consumer trust. This indicates that the affective aspects of perceived value can enhance purchase intention. Furthermore, Wu and Huang (2023) demonstrated that consumer trust mediates the relationship between perceived value and sustainable purchase intention, particularly in the context of live streaming in e-commerce, where both the streamer and the product can boost ongoing purchase intentions.

Liu (2021) added that various dimensions of perceived value—such as functional, emotional, social, relational, and price value—significantly affect consumers' purchase intentions. Cuong (2020) also found a positive correlation between perceived value and purchase intention, suggesting that higher perceived value leads to greater purchase intent. Additionally, Nguyen (2024) indicated that perceived value positively influences purchase intention for green products, aligning with previous research that shows consumers with high perceived value are more likely to intend to purchase green products. Thus, it can be concluded that there is a positive relationship between perceived value and purchase intention, particularly in the context of green product purchases.

Informed by the studies outlined above, the subsequent hypothesis is established as follows.

*H<sub>6</sub> : Perceived Value has a significant impact on Purchase Intention*

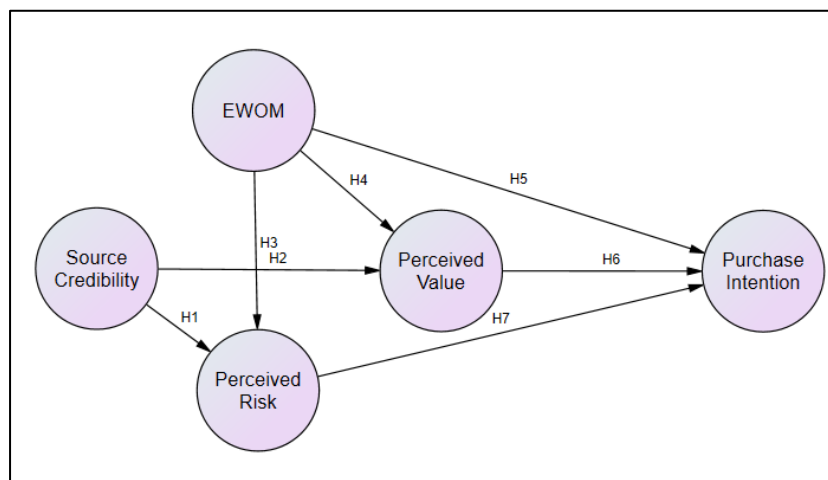
## **2.7. Perceived Risk And Purchase Intention**

Perceived risk plays a significant role in influencing consumers' purchase intentions, particularly in the context of online purchases. Research by Gupta and Savita (2023) indicates that individuals tend to rely on customer reviews to mitigate perceived risks, and a better understanding of products can reduce consumer doubts. This suggests a positive relationship between perceived risk and purchase intention, where increased understanding diminishes the uncertainty felt by consumers. Additionally, Jun (2020) found that social and psychological risks negatively affect purchase intention among Airbnb users, highlighting that users consider risks based on experience, while non-users focus more on psychological risks.

Wang and Tian (2023) further revealed that perceived risk negatively impacts trust in the quality of eco-friendly products, indirectly affecting purchase intention. Other studies, such as those by Hong (2019) and Song and Liu (2021), emphasize the significance of privacy and delivery risks on purchase intention, as well as the mediating role of streamer credibility in the relationship between perceived risk and purchase intention. Overall, the findings underscore the complex relationship between perceived risk and purchase intention, where perceived risk can directly or indirectly influence consumers' purchasing decisions in online contexts.

Based on the findings from the previous research, the following hypothesis has been proposed.

*H<sub>7</sub> : Perceived Risk has a significant impact on Purchase Intention*



**Figure 1.** The Research Model

### 3. Material and Method

#### 3.1 Design Study

This study employs a quantitative research design utilizing a survey approach (Suhud & Allan, 2022). The primary objective is to analyze the influence of source credibility, perceived value, perceived risk, and eWOM on the purchase intention of prospective umrah pilgrims who have not yet performed umrah but intend to do so (Ban et al., 2023).

#### 3.2 Data Analysis

This study involved 363 participants, with data collected through an online questionnaire distributed via social media platforms such as WhatsApp, Instagram, and Facebook. A non-probability convenience sampling method was employed. The analysis of the quantitative data was conducted in four phases: the first phase involved validating the data using exploratory factor analysis (EFA), the second phase tested the reliability of the data, the third phase utilized confirmatory factor analysis (CFA) to refine the data, and the fourth phase applied Structural Equation Modeling (SEM) using AMOS software to examine the relationships between independent and dependent variables, adhering to model fit criteria including probability, CMIN/DF, CFI, and RMSEA.

**Table 1.** Criteria for a Fitted Model

Criteria	Rule of thumb	Resources
Probability	$> 0.05$	(Dash & Paul, 2021)
CMIN/DF	$CMIN/DF \leq 2$	(Suhud et al., 2024)
CFI	$CFI \geq 0.95$	(Dash & Paul, 2021)
RMSEA	$RMSEA \leq 0.08$	(Dash & Paul, 2021)

## 4. Result

### 4.1. Participants

Table 2. Displays the demographic profile of participants in this research. A total of 363 individuals participated, consisting of 109 males (30.0%) and 254 females (70.0%). The age distribution indicates that the largest group falls within the 17 to 25 years range, comprising 184 participants (50.7%), followed by the 26 to 35 age group with 24 participants (6.6%). In terms of educational attainment, the majority of participants had a high school diploma, totaling 174 individuals (48.0%), while 43 participants (11.8%) had completed a diploma. Regarding marital status, most participants were single, with 242 individuals (66.7%). Additionally, a significant number of participants were unemployed, amounting to 199 individuals (54.8%). This demographic data offers important insights into the characteristics of the study's participants.

**Table 2.** Profile of Participants

Profile		Frequency	Percent
Sex	Male	127	35.0
	Female	236	65.0
Age	17 - 25	97	26.7
	26 - 35	110	30.3
	36 - 45	103	28.4
	46 - 55	40	11.0
	56 - 60	13	3.6
Education Level	Less than high school	10	2.8
	High school	61	16.8
	Diploma	8	2.2
	Bachelor's Degree	261	71.9
	Postgraduate/Doctorate (S2/S3)	23	6.3
Marital Status	Single	95	26.2
	Married	261	71.9
	Divorced/Separated	3	.8
	Widowed	4	1.1
Occupational Status	Unemployed	38	10.5
	Not Working	10	2.8
	Employed	285	78.5
	Self-Employed	27	7.4
	Retired	3	.8

## 4.2. Data Validation and Reliability Tests

*Table 3.* Presents the findings from the data validation and reliability assessments for the constructs examined in this research, which encompass Source Credibility, Perceived Risk, Perceived Value, Electronic Word of Mouth (eWOM), and Purchase Intention. The Source Credibility construct exhibited factor loadings between 0.379 and 0.915, achieving a Cronbach's alpha of 0.938, with the highest loading attributed to the ustadz's honesty (S2: 0.915). For Perceived Risk, the factor loadings ranged from 0.767 to 0.937, and it recorded a Cronbach's alpha of 0.965, where the highest loading was related to concerns about costs (R3: 0.937).

The Perceived Value construct included factor loadings from 0.920 to 0.952, with a Cronbach's alpha of 0.938, and the highest loading was for the comfort experienced during the pilgrimage (V4: 0.952). The eWOM construct showed loadings from 0.847 to 0.933, with a Cronbach's alpha of 0.936, where the highest loading was for online reviews (W3: 0.933). Finally, the Purchase Intention construct had loadings ranging from 0.441 to 0.902 and a Cronbach's alpha of 0.809, with the highest loading for the intention to use the travel agency in the future (I3: 0.902). As noted by Tzafilkou (2022), indicators with factor loadings of 0.5 or higher are deemed valid, and all constructs in this study demonstrated Cronbach's alpha scores exceeding 0.7, signifying robust reliability.

**Table 3.** Result of Data Validation and Reliability Tests

Variables and Indicators	Factors Loadings	AVE	Cronbach's Alpha
Source Credibility		0.802	0.938
S1. The ustadz or influencer recommending my chosen Umrah travel agency is reliable.	0.890		
S2. The ustadz or influencer recommending my chosen Umrah travel agency is honest in conveying information.	0.915		
S3. The ustadz or influencer recommending my chosen Umrah travel agency is an expert in the field of Umrah travel.	0.891		
S4. The ustadz or influencer recommending my chosen Umrah travel agency has extensive knowledge about Umrah travel.	0.902		
S5. The ustadz or influencer recommending my chosen Umrah travel agency has an appealing personality from a religious perspective.	0.879		
Perceived Risk		0.787	0.931
R1. I feel that the money spent is not worth the services provided by my chosen Umrah travel agency.	0.767		
R2. I am worried that my chosen Umrah travel agency will charge unexpected additional fees.	0.872		
R3. I am concerned that the cost of my chosen Umrah travel agency will be higher than other travel agencies.	0.937		
R4. I am concerned that the package price from my chosen Umrah travel agency is higher than other agencies for the same services.	0.936		
R5. I am worried that my chosen Umrah travel agency will not deliver services as promised.	0.913		
Perceived Value		0.878	0.965
V1. The services of my chosen Umrah travel agency support a comfortable and focused Umrah pilgrimage.	0.940		

Variables and Indicators	Factors Loadings	AVE	Cronbach's Alpha
V2. My chosen Umrah travel agency guides the Umrah pilgrimage well according to Islamic teachings.	0.935		
V3. The services provided by my chosen Umrah travel agency are consistently high-quality at every stage of the journey.	0.920		
V4. Using the services of my chosen Umrah travel agency makes me feel at ease during the pilgrimage.	0.952		
V5. Using the services of my chosen Umrah travel agency makes me feel comfortable and focused during the pilgrimage.	0.938		
Electronic Word of Mouth (eWOM)		0.799	0.936
W1. I often read online reviews from other Umrah pilgrims to assess the reputation of the Umrah travel agency I am considering.	0.876		
W2. To ensure I make the right choice, I frequently search for online reviews from other Umrah pilgrims about the travel agency they used.	0.906		
W3. I often refer to online reviews written by other Umrah pilgrims to help me choose the right Umrah travel agency.	0.933		
W4. Before selecting a specific Umrah travel agency, I frequently gather information from online reviews shared by other pilgrims.	0.905		
W5. Online reviews from other Umrah pilgrims give me confidence in choosing the Umrah travel agency I will use.	0.847		
Purchase Intention		0.648	0.809
I1. I am interested in using the services of my chosen Umrah travel agency.	0.857		
I2. I will consider using the services of my chosen Umrah travel agency.	0.441		
I3. I will use the services of my chosen Umrah travel agency in the future.	0.902		
I4. I will frequently use the services of my chosen Umrah travel agency for Umrah pilgrimages.	0.871		
I5. I prefer the services of my chosen Umrah travel agency over other Umrah travel providers.	0.860		

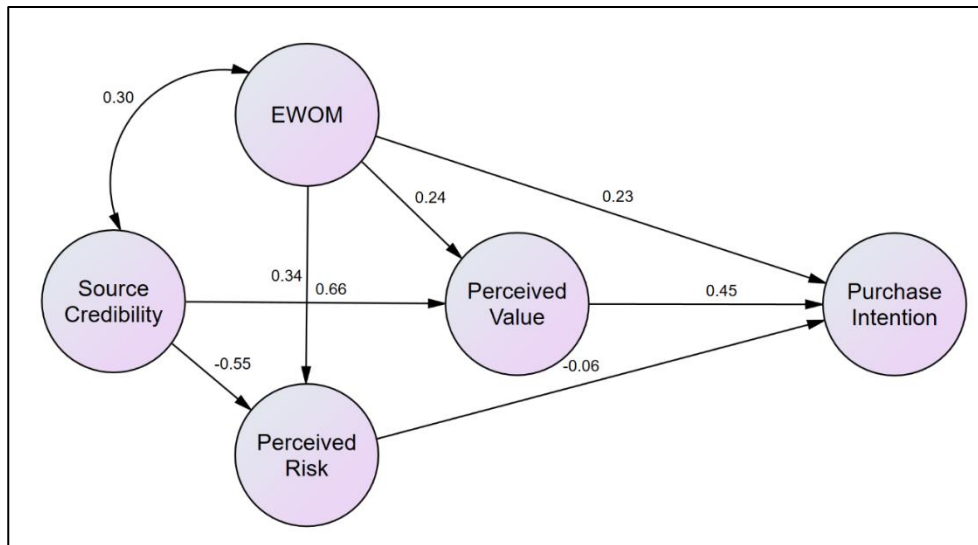
### 4.3. Hypothesis Test

*Figure 2.* This model demonstrated good fit indices, achieving a probability score of 0.500, a CMIN/DF score of 0.986, a GFI score of 0.980, a RMSR score of 0.021, an RMSEA score of 0.000, an AGFI score of 0.966, a TLI score of 1.000, and a CFI score of 1.000. A well-fitted model should have a probability score of 0.05 or higher, a CMIN/DF score of  $\leq 2$ , a CFI score of  $\geq 0.95$ , and an RMSEA score of  $\leq 0.08$ . The results indicate that the model meets these criteria, confirming its adequacy for further analysis.

*If you need any further adjustments, just let me know!* The structural model highlights key factors influencing consumer behavior in umrah travel, focusing on electronic word-of-mouth (eWOM), source credibility, perceived risk, perceived value, and purchase intention. eWOM significantly enhances perceived value with a path coefficient of 0.73, indicating that positive reviews from previous travelers make umrah packages more attractive. Source credibility also

plays a vital role, boosting perceived value, while perceived risk negatively impacts it, emphasizing the need for transparent communication to address concerns.

Moreover, perceived value is positively associated with purchase intention, with a coefficient of 0.45, suggesting that greater perceived value increases the likelihood of booking. This model underscores the importance of effective marketing strategies for umrah travel providers. By leveraging positive eWOM and establishing credibility, travel agencies can enhance perceived value and encourage more travelers to embark on their umrah journeys, ultimately leading to increased bookings and customer satisfaction.



**Figure 2.** Structural Model of Hypotheses Test

*Table 2.* Presents the results of the hypothesis testing conducted in this study. Each hypothesis examines the relationships between independent and dependent variables, along with their respective critical ratios (C.R.), p-values, and standardized regression weights.

**Table 2.** Result of Hypotheses Testing

Hypothesis	Independent Variable	Dependent Variable	C.R. (t-value)	P	Standardized Regression Weight	Hypothesis Test Results
H1	source credibility	→ perceived risk	-4,837	***	-0,332	Accepted
H2	source credibility	→ perceived value	13,476	***	0,641	Accepted
H3	eWOM	→ perceived risk	3,233	0,001	0,213	Accepted
H4	eWOM	→ perceived value	5,473	***	0,245	Accepted
H5	eWOM	→ purchase intention	4,647	***	0,258	Accepted
H6	perceived value	→ purchase intention	8,866	***	0,498	Accepted
H7	perceived risk	→ purchase intention	-2,299	0,022	-0,108	Accepted

The findings indicate that all hypotheses were accepted. Specifically, hypothesis H1 shows that source credibility has a significant negative effect on perceived risk, with a C.R. of -4.837 and a p-value of less than 0.001. Hypothesis H2 reveals that source credibility positively influences perceived value, with a C.R. of 13.476 and a p-value of less than 0.001.

Hypothesis H3 indicates that electronic Word of Mouth (eWOM) significantly affects perceived risk, with a C.R. of 3.233 and a p-value of 0.001. In hypothesis H4, eWOM also positively impacts perceived value, showing a C.R. of 5.473 and a p-value of less than 0.001. Hypothesis H5 demonstrates that eWOM significantly influences purchase intention, with a C.R. of 4.647 and a p-value of less than 0.001. Hypothesis H6 indicates that perceived value has a strong positive effect on purchase intention, with a C.R. of 8.968 and a p-value of less than 0.001. Lastly, hypothesis H7 shows that perceived risk negatively affects purchase intention, with a C.R. of -2.299 and a p-value of 0.022. These results suggest that the relationships among the variables are significant, with the C.R. values indicating the strength and direction of the effects. A significant effect is determined when the p-value is less than 0.05.

## **5. Discussion**

The analysis reveals that source credibility has a significant negative impact on perceived risk, indicating that higher credibility of information sources leads to lower perceived risks among potential pilgrims considering Umrah travel. This finding aligns with previous research, which emphasizes that when individuals perceive information as coming from a trusted source, their perceived risk tends to decrease, encouraging more active engagement (Shah & Wei, 2022). In the context of shared economy, higher trust in the credibility of information sources is a key predictor of consumer perceived risk, suggesting that building and maintaining source credibility is essential for reducing perceived risks and promoting safer consumption behaviors (Zhang et al., 2021). This is further supported by Liu (2023), who highlights the importance of trust in credible sources for mitigating perceived risks in various contexts. Utilizing credible figures, such as respected religious leaders or influencers, to convey information is crucial. When information is presented by trusted sources, potential pilgrims feel more secure and confident in their decisions.

Additionally, the study demonstrates that source credibility positively influences perceived value. As the credibility of the information source increases, so does the perceived value of the Umrah travel services. This is consistent with findings that indicate high source credibility can enhance perceived value, as consumers are more likely to believe that the services will meet their expectations when the information comes from a trusted source (Zhang et al., 2021). Influencers and religious leaders play a crucial role in enhancing perceived value by clearly communicating the benefits and facilities offered by specific travel services. This aligns with research showing that perceived trust in vendors significantly contributes to perceived value, as consumers feel more assured about the quality of services offered (Watanabe et al., 2020).

Moreover, the role of electronic Word of Mouth (eWOM) is highlighted in this study, showing both positive and negative effects on perceived risk and perceived value. Positive online reviews can enhance perceived value, while negative reviews can increase perceived

risk. This duality emphasizes the need for travel agencies to actively manage their online reputation and engage with credible figures to mitigate negative impacts. Research indicates that eWOM significantly influences perceived risk, as negative reviews can heighten consumer concerns, while positive reviews can alleviate them (Hidayat & Astuti, 2019). Additionally, Banerjee (2024) found that the polarity of eWOM significantly affects perceived risk, suggesting that mixed reviews can increase uncertainty among consumers. The findings also reveal that eWOM significantly influences purchase intention, indicating that positive testimonials can drive potential pilgrims to choose specific travel services. Overall, these insights emphasize the interconnectedness of credibility, perceived value, perceived risk, and purchase intention in the context of Umrah travel, providing valuable implications for marketing strategies in the travel industry.

## **6. Conclusion, Implication, and Recommendation**

This study aimed to examine the impact of source credibility and electronic Word of Mouth (eWOM) on perceived risk, perceived value, and purchase intention in the context of Umrah travel. The analysis revealed that source credibility has a significant negative impact on perceived risk, indicating that higher credibility of information sources leads to lower perceived risks among potential pilgrims. Additionally, source credibility positively influences perceived value, enhancing the overall perception of Umrah travel services. The role of eWOM was also significant, as it positively affects perceived value and purchase intention while increasing perceived risk. These findings highlight the interconnectedness of credibility, perceived value, perceived risk, and purchase intention in shaping consumer behavior in the travel industry.

The results of this study have important implications for travel agencies, marketers, and policymakers involved in Umrah travel. The significant negative impact of perceived risk on purchase intention emphasizes the necessity for agencies to build and maintain high source credibility. Engaging respected figures, such as religious leaders and influencers, can help convey trustworthy information, thereby reducing perceived risks among potential pilgrims. Furthermore, the positive influence of eWOM on perceived value and purchase intention suggests that travel agencies should actively manage their online reputation, as both positive and negative feedback can significantly affect consumer perceptions and decisions.

Based on the findings, several recommendations can be made for stakeholders in Umrah travel. First, travel agencies should prioritize building relationships with credible sources to enhance the trustworthiness of the information they provide. Collaborating with respected religious figures or influencers can effectively promote their services and instill confidence in potential pilgrims. Second, agencies should implement proactive strategies to manage eWOM, ensuring that positive reviews are highlighted while addressing negative feedback promptly. Additionally, future research should focus on a more targeted participant group, such as individuals who have previously undertaken Umrah or those with a strong interest in religious travel, to gain deeper insights into consumer behavior and preferences in this niche market.

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