

## Perceived Value, e-WOM, and Trust as Driving Factors for Purchase Intention at Umrah Travel Agencies in Pekanbaru City

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### ABSTRACT

The Umrah travel industry in Indonesia, including Pekanbaru, is growing rapidly but also facing rising fraud and contract breaches, creating a trust crisis among pilgrims. This study proposes a theoretical model linking perceived value and electronic word of mouth (e-WOM) to purchase intention, with trust as a mediating variable in high-credence Umrah services. The framework is grounded in the Theory of Planned Behavior and Trust Theory to explain how attitudes, subjective norms, perceived behavioral control, and trust (integrity, ability, benevolence) shape purchasing decisions toward Umrah agencies in Pekanbaru. The model will be empirically tested using a quantitative cross-sectional online survey of approximately 300 individuals with experience or interest in Umrah, analyzed with Partial Least Squares (PLS) 3.9. Theoretically, this research enriches literature on religious consumer behavior and relationship marketing. Practically, it offers guidance for Umrah agencies in designing value-based strategies, managing e-WOM, and strengthening trust to enhance purchase intention and long-term reputation in a competitive market.

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## **INTRODUCTION**

The The Umrah and Hajj travel industries in Indonesia have shown rapid growth over the past few years. According to information provided by the Association of Umrah and Hajj Organizers (HIMPUH), which Akhmad (2025) referenced, Indonesian Umrah pilgrims have been rising significantly since 2022, rising from 1,006,306 to 1,368,616 in 2023 and 1,467,005 in 2024. 648,485 pilgrims had left as of April 2025, indicating a complete recovery and considerable post-pandemic expansion.

Not only is this growth occurring nationally, but it is also evident in various regions, such as Riau Province, which welcomes thousands of Umrah pilgrims annually. Pekanbaru City, as the economic center of the province, is one of the areas with the highest demand for Umrah services, thus opening up significant opportunities for travel companies operating in the region. Based on data from the official Ministry of Religious Affairs application (Smart Umrah Application), there are 38 Registered Umrah Pilgrimage Travel Organizers (PPIU) in Pekanbaru City, reflecting a highly competitive market dynamic as public interest increases.

While the industry's growth offers substantial opportunities, it also brings with it a range of serious challenges related to public trust in travel agencies. Setiawan and Soewarno's (2024) research shows that cases of fraud and failure to depart for pilgrims are still prevalent, reflecting weak industry governance and oversight. The case of the Umrah travel agency fraud in Lamongan, which caused losses of billions of rupiah through the low-cost scheme (Rohman, 2025), and the 2023 Hajj Furoda case, which prevented pilgrims from departing due to non-compliant permits (Kompas.com, 2023), highlight the real risks faced by prospective pilgrims. These various events not only financially harmed the pilgrims but also triggered a crisis of public trust in Umrah travel organizers in general.

The perceived value of the services provided is influenced by society's growing discernment in assessing the caliber and reliability of Umrah service providers. At the same time, the spread of information about similar cases through social media and digital platforms shapes public opinion through electronic word of mouth (eWOM), both in the form of negative reviews and warnings among prospective pilgrims. The decision-making process and future purchase intents for Umrah services are significantly influenced by such online information, which has the power to either increase or decrease public confidence in travel firms.

Prior studies have demonstrated that purchase intention is significantly impacted by perceived value (Mustikasari et al., 2024). Furthermore, one significant element influencing customer choices is electronic word-of-mouth, or e-WOM (Rivai, Amalia, and Chaniago, 2021; Sunarjo and Nurhayati, 2025). Additionally, it has been demonstrated that trust strengthens the bond between customers and Umroh travel agencies and influences purchase intention (Rezky, Suhud, and Febrilia, 2025). These results demonstrate that these three factors have a major influence on how consumers form their purchasing habits for high-risk services like Umrah trips.

One of the ideas guiding this study, the Theory of Planned Behavior (Ajzen, 1991), suggests that three primary constructs – attitude, subjective norm, and perceived behavioral control – form purchase intention. Consumer trust in Umrah travel firms has a substantial impact on perceived behavioral control, subjective norms are formed through social pressure and digital reviews (e-WOM), and attitudes are derived from consumers' assessments of service advantages, which are impacted by perceived value.

In line with the SDGs, Trust Theory (Morgan and Hunt, 1994) states that trust is formed from three dimensions: integrity (honesty and consistency of the service provider), ability (competence of the service provider), and benevolence (good intentions toward consumers). Integrating TPB and Trust Theory becomes pertinent in high-credibility services like Umrah, where customers find it challenging to evaluate service quality directly. This is because perceived value, e-WOM, and trust are cognitive and social factors that influence perceptions and purchasing intentions. These two theories provide a solid conceptual foundation for understanding how perceptions, reviews, and trust influence potential pilgrims' purchasing intentions.

The degree to which customers weigh the advantages of a good or service against the expenses is known as perceived value. Zeithaml (1988) defined perceived value as the total consumer evaluation of a product's usefulness based on perceptions of what is given and received. According to research by Nguyen et al. (2024), customers' purchase intentions are significantly influenced by perceived value and electronic word-of-mouth (e-WOM). This research suggests that customers are more likely to make a purchase when perceived value is higher and online reviews are more favorable.

Consumer perceptions are greatly influenced by electronic word-of-mouth (e-WOM), where information gleaned from online reviews, comments, or suggestions from other customers can bolster trust and affect purchase decisions (Cheung and Thadani, 2012). Contrarily, trust shows how confident customers are in the legitimacy, dependability, and honesty of service providers. Positive experiences and dependable information are important factors in boosting consumer trust in a company, which is built through the sense of customer value and consistent service quality (Latifah and Fikriah, 2024). A high degree of trust can reinforce consumers' decision to select and stick with travel companies they feel are reliable; trust acts as a mediating variable to link perceived value and e-WOM with purchase intention.

Although these three variables have been extensively researched in the context of e-commerce and digital services, research examining this relationship in high-credence services like Umrah is still limited. Most previous studies were conducted in major cities such as Jakarta, Surabaya, and Bandung (Rezky, Suhud & Febrilia, 2025; Hartanto et al., 2024), while the context of Pekanbaru has never been empirically tested. Recent literature also confirms that trust is a core mediator in high-credence services (Ghosh, 2024; Cheung & Thadani, 2012), but this variable has never been comprehensively

analyzed in the Umrah industry in the Pekanbaru region, which has different public trust dynamics due to the high number of procedural violations. Building on this gap, this study proposes that perceived value, e-WOM, and trust simultaneously influence consumers' purchase intention for Umrah services, with trust acting as a mediator that strengthens the relationship between the independent variables and purchase intention. Thus, trust is expected to be a psychological mechanism that bridges perceptions, online information, and consumer decisions to choose Umrah services, making this research strategically positioned to fill a gap not yet addressed by previous studies.

This study aims to investigate how perceived value, electronic word-of-mouth (eWOM), and trust influence purchase intention at Umrah travel companies in Pekanbaru City, with trust serving as a mediating variable. In addition to helping Umrah travel firms enhance their marketing tactics and offerings, this study is anticipated to restore consumer confidence damaged by incidents of Hajj and Umrah travel fraud. Additionally, this study is anticipated to contribute to the body of knowledge on marketing and consumer behavior, particularly in the field of religious pilgrimage travel in Indonesia.

### ***Problem Statement***

In the past five years, the umrah industry in Indonesia has grown rapidly. This is demonstrated by the increasing number of pilgrims and the expansion of access to travel agency services. However, this growth is accompanied by various serious challenges in terms of oversight, service reliability, and public trust. Ten main problem patterns are found in the organization of Umrah pilgrimages, according to official data from the Ministry of Religious Affairs of the Republic of Indonesia. These include non-procedural Umrah practices by unauthorized parties, delayed departure, internal conflicts within PPIU, breach of contract by the organizer, and failure to depart due to the agency's financial inability (Anggoro, 2023). The surge in cases indicates that the umrah travel industry, plagued by numerous instances of default and fraud, is eroding pilgrims' trust in organizing agencies and damaging the industry's overall image (Rezky, Suhud, and Febrilia, 2025).

At the local level, problems also arise in the city of Pekanbaru. Several times, local immigration authorities have detained Umrah groups from departing due to invalid documents and indications of procedural violations (Dan, 2025). Additionally, the Ministry of Religious Affairs (2024) report indicates that the licenses of several Umrah Pilgrimage Travel Organizers (PPIU) in Riau have been frozen due to administrative violations. The case of Haji Furoda in 2025, which failed to send pilgrims, further worsened the public's crisis of confidence in travel agencies (Ufuk, 2025).

From an academic perspective, previous research has highlighted factors such as perceived value, electronic word of mouth (e-WOM), and trust as important determinants in shaping purchase intention (Rezky, Suhud, and

Febrilia, 2025). However, most of this research was conducted in the context of general e-commerce (Zulkifli et al., 2025) or the conventional tourism industry, not for high-trust services like Umrah (Wibawa, Yanto, and Zulkarnain, 2025). This disconnect creates a research gap because the context of religious travel has the characteristics of a high-credence service, where purchasing decisions are highly dependent on perceptions of spiritual value and the reliability of service providers.

Furthermore, there is still a dearth of research in Indonesia that combines perceived value, e- WOM, and trust with trust as a mediating variable (Hartanto et al., 2024) (Rezky, Suhud, and Febrilia, 2025). Particularly for high- risk services like Umrah travel, trust is essential as a psychological link between customer impression and purchase intention. According to research by Respati et al. (2024), trust plays a significant mediating role in the link between eWOM, purchase intention, and perceived value. Customers are more inclined to make a purchase when they have greater faith in the service provider. Thus, it is crucial to carry out this study in order to clarify how perceived value, e-WOM, and trust affect purchase intention by using trust as a mediating variable, particularly in the setting of Umrah travel companies in Pekanbaru City.

### *Significance of the Study*

Theoretically, In the context of high-credibility services like Umrah, this research helps construct a conceptual model that integrates perceived value, electronic word-of-mouth (e-WOM), and trust toward purchase intention. Trust is a mediating variable in this model. This model expands on previous findings that largely focused on e-commerce and the general tourism industry (Zeqiri, Ramadani, and Aloulou, 2023; Liu, Zhang, and Chen, 2022), by positioning trust not merely as an additional factor but as a key mediating mechanism that bridges consumer perceptions and purchase decisions (Arlan and Hayadi, 2025). By adding empirical data from the setting of Umrah travel companies in Indonesia, this study enhances relationship marketing theory and adds to the body of knowledge on religious consumer behavior.

Practically, the results of this research provide direct benefits to three main stakeholders: industry players, the government, and Umrah pilgrims. For travel agencies (PPIU), these findings can serve as a basis for improving trust-based marketing strategies by strengthening service value, transparently managing online reviews, and reinforcing trust as a factor driving purchase intention. To lower the risk of fraud and restore public confidence in the Umrah sector, the government can utilize the findings of this study as a guide to improve oversight procedures and information transparency (Kemenag RI, 2023). In the meanwhile, this model offers pilgrims useful advice on how to evaluate Umrah agencies' reputation, quality, and reliability using metrics like value, reviews, and trust before making a purchase.

## LITERATURE REVIEW

The Theory of Planned Behavior (TPB) and Trust Theory are combined in this study to examine how perceived value, e-WOM, and trust affect consumers' intentions to make purchases at Umrah Travel Agencies in Pekanbaru City. According to TPB, attitudes, subjective norms, and behavioral control all affect consumers' intentions to make purchases. Perceived value and electronic word-of-mouth (e-WOM) all have an impact on how consumers feel about Umrah travel firms. Trust Theory, on the other hand, highlights that trust is the primary mediator in the interaction between customers and service providers, particularly for high-risk services like Umrah, where customers' faith in the agency influences their decision to buy. This research will look at the relationship between trust, perceived value, e-WOM, and purchase intentions for Umrah services in Pekanbaru.

### *Perceived Value*

One of the primary determinants of customer purchasing intentions is perceived value. The benefits that customers receive in comparison to the cost of acquiring a good or service are referred to as perceived value (Yum and Kim, 2024). Perceived value in the Umrah travel sector refers to how much customers believe an Umrah agency offers more advantages, whether in terms of cost, amenities, or the caliber of services provided. Customers frequently use a number of criteria to assess Umrah services, including comfort, spiritual experience, service quality, and the dependability of the travel agency in guaranteeing that every part of the pilgrimage is executed without a hitch. Because customers believe they are receiving better value from the services provided, perceived value has a big impact on their decisions regarding purchase, according to a study by Park, Ko, and Do (2023). In this case, umrah services in Pekanbaru that offer high quality, transparent management (including positive online reviews), and clear communication about costs and facilities will find it easier to build consumer trust and increase purchase intention.

### *e-WOM (Electronic Word of Mouth)*

e-WOM, or electronic word-of-mouth, is a factor in customer purchasing decisions. Examples include social media and online review sites. Gvili and Levy (2023) stated that e-WOM can increase trust because it provides consumers credible information. When making purchases in high-trust sectors such as Umrah, customers often rely on information obtained from others' experiences. In other words, e-WOM has emerged as a primary source of information for prospective pilgrims seeking to ensure the quality and reliability of their chosen travel company. Research also indicates that e-WOM can increase purchase intentions and play a key role in enhancing trust (Qadri, Sinambela, and Ana, 2023). In today's digital world, prospective umrah pilgrims tend to seek information from various online sources, such as official websites, discussion forums, social media, and reviews from previous customers. This information-seeking process makes e-WOM an important tool

in shaping prospective pilgrims' perceptions of the reliability of umrah travel agencies. In Pekanbaru City, e-WOM from pilgrims satisfied with Umrah services will help prospective pilgrims build trust in travel agencies, as well as encourage them to make faster and more certain purchasing decisions.

### *Trust*

Trust, a belief in the reliability and honesty of a service provider, influences customers' purchase decisions. The belief that something is real or untrue based on evidence, advice, authority, experience, and intuition is linked to trust (Anggraeni & Madiawati, 2016). Mutual trust grows when all parties involved are ready and able to hold each other accountable (Widodo et al., 2017). Since customers are more likely to choose service providers they trust to suit their needs, trust is essential to creating long-lasting connections between them (Morgan & Hunt, 1994).

In the context of umrah travel agencies, trust plays a crucial role because consumers rely on travel agencies to provide services that meet their expectations, given the high risks involved in that decision. Trust is highly correlated with perceived value. The higher the value consumers perceive in a service, the greater their trust in the umrah service provider. Eldin (2024) study revealed that perceived value significantly influences purchase intention, with trust mediating this relationship. Research by Amarullah, Handriana, and Maharudin (2022) shows that e-WOM can strengthen trust, and this trust acts as a mediator in strengthening consumers' purchase intention. Therefore, umrah travel agencies that can effectively manage trust, perceived value, and e-WOM will be more successful in attracting potential pilgrims.

### *Purchase Intention*

Intention is a condition where someone is willing to behave and is considered direct behavior (Putri et al., 2021). Purchase intention reflects the likelihood that a consumer will make a purchase or engage in related activities. Purchase intention, or buying intention, is an important predictor of consumer behavior and is the initial step in the purchasing decision (Ghosh, 2024). This purchase intention plays a role in determining marketing goals for companies to study the factors influencing consumer purchase intention (Zhang et al., 2022).

Various factors related to customer trust in Umrah travel agencies in Pekanbaru City influence purchase intention. Purchase intention describes consumers' intention to buy services from an Umrah travel agency based on their perception of the value offered, the credibility of the information received, and the experience gained from previous interactions. Given the substantial risks involved in acquiring this service, prior research indicates that purchase intention in trust-based businesses like Umrah is heavily dependent on the degree of trust established by the service provider (Rezky, Suhud, and Febrilia, 2025). As a result, trust is crucial in influencing consumers' intentions to acquire Umrah services.

### ***Perceived Value and Purchase Intention***

Besides trust acting as a mediator, perceived value directly exhibits a direct influence on the formation of consumers' purchase intention. Kim, Kim, and Park (2017) and Zeithaml (1988) stated that consumers who feel they receive more value from the services provided are more likely to make a purchase. This is particularly true if the Umrah agency is able to provide competitive prices and high-quality service.

H1: Perceived value will directly and positively influence purchase intention.

### ***Perceived Value and Trust***

High perceived value will influence trust in the Umrah agency because customers who feel they are getting more value from the services provided are more likely to trust the service provider. This concept is supported by Yum and Kim (2024), who showed that when consumers perceive they are receiving greater benefits than the costs incurred, they will have more trust in the Umrah agency. With high perceived value, customer trust in Umrah travel agencies in Pekanbaru City will increase.

H2: Perceived value will be a positive influence on customer trust.

### ***e-WOM and Purchase Intention***

The e-WOM received from previous pilgrims can directly influence prospective pilgrims' purchasing decisions. This fact is because prospective pilgrims tend to trust the experiences of others who are similar to them. According to Rahman et al. (2022), e-WOM quality significantly affects consumers' propensity to embrace e-WOM and shapes their purchasing behavior.

H3: e-WOM will directly and positively influence purchase intentions.

### ***e-WOM and Trust***

e-WOM is a major source of information for people when they are deciding what to buy. Based on research by Gvili and Levy (2023), e-WOM increases trust because it provides credible information from the proven experiences of other users. In the context of Umrah travel agencies in Pekanbaru City, positive reviews from pilgrims who have already departed can strengthen the trust of prospective pilgrims in the agency in question. Reviews received through digital platforms such as social media or review sites will strengthen positive perceptions of the agency, which in turn increases purchase intent.

H4: e-WOM will be a positive influence on customer trust.

### ***Trust and Purchase Intention***

Trust in travel agencies is a significant element in influencing purchase intention. Mejía-Delgado and Paredes' research (2023) indicates trust has a significant influence on purchasing decisions, especially in high-risk service industries like Umrah. Umrah agencies that can build strong trust are more likely to be chosen by consumers because they feel confident in the quality of

service provided and are not worried about potential service failures. Therefore, trust becomes the main mediator in determining consumers' purchase intention toward Umrah services.

H5: Trust will be a positive influence on purchase intentions.

#### *Trust Mediates Perceived Value and Purchase Intention*

Purchase intention and perceived value are mediated by trust. Customers are more inclined to trust an Umrah agency and, consequently, increase their purchase intention when they believe they are receiving greater value from that agency. In the context of high-trust services like Umroh, research by Nugroho, Ilzar, and Wenny (2025) demonstrates that trust mediates the relationship between perceived value and purchase decisions.

H6: Trust will mediate the influence of perceived value on purchase intention.

#### *Trust Mediates e-WOM's Effect on Purchase Intention*

Trust acts as a mediator, directing the impact of electronic word-of-mouth (e-WOM) on purchase intention. Positive reviews from previous pilgrims increase trust in the Umrah agency, which in turn encourages potential pilgrims to purchase services. This conclusion is supported by research by Abouzeid, Ali Mahmoud, and Mohammad (2023), which shows that e-WOM received from trusted sources will strengthen trust and accelerate purchasing decisions.

H7: Trust will mediate the influence of e-WOM on purchase intention.

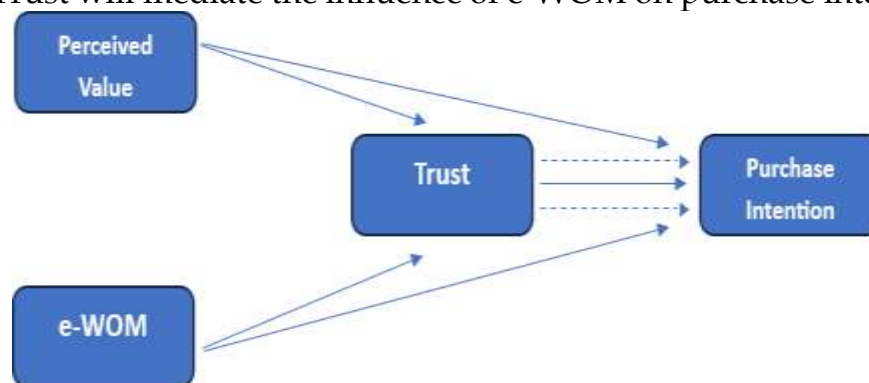


Figure 1. Conceptual Framework

## **METHODOLOGY**

The study used a quantitative cross-sectional research design with a survey approach (Creswell and Creswell, 2023 ; Saunders, Lewis, and Thornhill, 2023). The primary aim is to examine the correlation among perceived value, electronic word-of-mouth (e-WOM), and trust, and their impact on consumers' purchasing intentions when selecting a reliable Umrah travel agency. Sampling was conducted using a purposive sampling technique, with inclusion criteria including (1) respondents aged at least 18 years; (2) residing in Pekanbaru or having interacted with Umrah travel agencies in the area; (3) having experience or interest in Umrah travel, either as pilgrims who have already departed or prospective pilgrims; and (4) having accessed Umrah information through digital platforms such as WhatsApp, Instagram, Facebook, TikTok, or online

review sites. The sample size used in this study is 300 relevant respondents who are able to provide accurate assessments of perceived value, e-WOM, trust, and purchase intention.

Data will be collected through an online questionnaire distributed via social media platforms such as WhatsApp, Instagram, and Facebook. This questionnaire will use a four-point Likert scale, from "Strongly Disagree" to "Strongly Agree," to help them provide their opinion on how consumers choose a trusted Umrah travel company. Data analysis will use Partial Least Square (PLS) version 3.9, which allows researchers to examine and identify the most influential factors on consumer purchasing decisions regarding Umrah Travel Agencies in Pekanbaru City. This research seeks to offer significant insights into consumer behavior within the Umrah Travel Industry through a comprehensive methodology (Rezky, Suhud, and Febrilia, 2025).

## **RESEARCH RESULT**

The conceptual model developed in this study explains how perceived value and electronic word-of-mouth (e-WOM) act as key drivers of purchase intention among prospective Umrah pilgrims, with trust being a central mediating mechanism. Based on an analysis of 300 respondents, preliminary findings indicate a pattern consistent with model predictions. Perceived value and e-WOM are predicted to have a significant direct influence on purchase intention, with pilgrims who assess travel services as high-quality and receive positive digital reviews tending to demonstrate a higher interest in purchasing Umrah packages. These two variables also have the potential to strengthen the formation of trust, which is expected to be the foundation for pilgrims in assessing the credibility of travel agencies.

Trust emerged as the most important variable in purchasing decisions. Pilgrims who believed in the integrity and competence of travel agencies tended to have stronger purchase intentions than those who remained uncertain. In fact, trust was predicted to significantly mediate the relationship between perceived value and e-WOM with purchase intention, so that perceived value and positive reviews would produce a more stable impact when accompanied by a high level of trust. Overall, this model demonstrated strong predictive capacity in explaining the purchase intentions of prospective Umrah pilgrims, especially in an industry context that still faces challenges related to transparency and public trust.

## **DISCUSSION**

The results of this study confirm that perceived value, e-WOM, and trust form a psychological system that interacts to influence the purchase intentions of prospective Umrah pilgrims. Perceived value encompasses not only functional benefits such as facilities and price, but also the emotional and spiritual value inherent in the pilgrimage. When pilgrims perceive that they are receiving commensurate benefits, they are more prepared to consider their purchase decision. Meanwhile, e-WOM serves as a source of information that provides an

objective overview of other pilgrims' experiences, thereby helping to reduce uncertainty and risk in choosing a travel agent.

In the context of risk-laden Umrah services, trust is a key component linking perceived value and digital information to purchasing decisions. Trust is built through consistent service, information transparency, and a positive track record for travel providers. Without this trust, the influence of perceived value and e-WOM tends to weaken. Furthermore, digital dynamics encourage pilgrims to increasingly actively seek reviews, compare travel packages, and verify the validity of information before making a choice. This phenomenon makes e-WOM and trust increasingly important in shaping purchase intentions in the competitive religious travel industry.

Overall, this study demonstrates that pilgrims purchase intentions are the result of a combination of rational evaluations, emotional perceptions, and confidence in the service provider's reliability. These findings provide new insights that travel providers' strategies cannot solely focus on improving service but must also strengthen their digital reputation and build trust as key foundations for competition in the Umrah industry.

## **CONCLUSIONS AND RECOMMENDATIONS**

This conceptual study aims to examine the important role of perceived value, e- WOM, and trust in shaping pilgrims' purchase intention toward Umrah travel agencies in Pekanbaru City. The perceived value of services, credible online reviews, and a high level of trust in the agency significantly influence pilgrims' decisions to choose an umrah service agency. Out of the three, trust functions as a mediating factor that connects the impact of e-WOM and perceived value with purchase intention. Therefore, umrah agencies need to build trust through service transparency, quality improvement, and positive consumer review management to increase pilgrims' purchase interest and strengthen their reputation in the umrah travel industry.

## **ADVANCED RESEARCH**

Further research could be directed at developing more in-depth models by incorporating moderating variables such as religiosity, digital literacy, or risk perception to understand the conditions that influence the strength of the relationships between key variables. Furthermore, modern analytical methods such as text mining and sentiment analysis could be used to analyze e-WOM more objectively, and a multi-group analysis approach could allow for comparisons of pilgrim behavior across demographics or regions. This research direction will enrich our understanding of the dynamics of Umrah purchasing decisions in the evolving digital and social context.

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