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Level of Trust and Determining Factors in the Selection of Umrah Travel Agents by Prospective Pilgrims in Indonesia

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ABSTRACT

The Umrah travel business has become a lucrative venture due to the high number of Umrah pilgrims wishing to travel to the holy land. The method used is qualitative. Data was collected through interviews, documentation, and source tracing. Tracing of articles and related literature was also carried out to enrich the context and supporting theories relevant to the research objectives. The data obtained from interviews and documentation were then processed using NVivo 12 software, which facilitates the process of qualitative data analysis through coding and categorization of findings. The research found that the trust of prospective Umrah pilgrims in Indonesia is influenced by the agent's legality (official PPIU from the Ministry of Religion), recommendations from relatives, social media reviews, package prices, and service quality. The majority of pilgrims prioritize officially licensed and trusted agents, understand legal protection, and value positive experiences shared by close people with satisfactory service. Prospective pilgrims also remain wary of offers that are too cheap and expect cost and service transparency. By combining these aspects, travel agents can build solid trust and enhance their positive reputation

INTRODUCTION

The development of the Umrah travel industry continues to increase from time to time, creating a very tight level of competition among the various service providers of Umrah travel organizers. The lucrative business value of Umrah encourages many entrepreneurs to get involved in this business; however, not all of them run their businesses honestly and according to the rules. Several Umrah and Hajj travel agents offer packages with costs that are far below standard and not in accordance with the provisions stipulated by the Ministry of Religion of the Republic of Indonesia. This condition leads to the emergence of many cases of fraud, which is of increasing concern to the public and the Indonesian government. The modus operandi of this fraud is quite diverse, ranging from not dispatching pilgrims after receiving payments, to fraudulent actions through money game systems and money laundering. The viral case of PT. First Travel in 2017 is one of the most famous examples, in which as many as 63,310 prospective pilgrims became victims of fraud due to failure to dispatch. In running their business, Umrah and Hajj organizers must adopt various strong marketing and management strategies in order to compete and remain trustworthy by pilgrims. The most important thing is to ensure they have official permission as a Pilgrimage Travel Organizer (PPIU) from the Ministry of Religion of the Republic of Indonesia. In addition, increasing service quality to pilgrims, guarantees of security and transparency, and comfort of accommodation and transportation are also very important for building trust and increasing pilgrim satisfaction. According to Erliyanti et al. (2025), several main challenges are faced, including limited funds, the busyness of the community, and disparities in digital literacy. Overall, this program plays an important role in increasing public awareness of the importance of choosing a safe and trusted pilgrimage travel agent, while also fostering security and trust in the Umrah pilgrimage process.

The problems are very complex and multidimensional, encompassing various aspects that influence the decision of pilgrims in choosing an ibadah travel agent. Various previous studies and literature have identified a number of important variables that play a role in shaping the perceptions, attitudes, and decisions of pilgrims, ranging from aspects of price, trust, service quality, promotion, to

social factors and digital literacy. An in-depth analysis of the literature shows that the selection of an Umrah travel agent is not only based on price factors, but is also influenced by various other interrelated factors and contributes to the level of trust of pilgrims and the sustainability of the agency's business.

One of the main factors that have been proven to significantly influence the interest and decisions of pilgrims is the price of the Umrah package offered by the travel agent. According to Yanti et al. (2024), price becomes a variable that greatly affects the pilgrims' interest in using Umrah travel services, but the level of trust does not show a significant influence on that interest. This shows that although a competitive price is able to attract consumer interest, the trust aspect does not directly influence their decisions, but may act as an intervening variable that must be supported by other factors so that pilgrims feel confident and safe in choosing a particular agent. On the other hand, Azmy & Furinto (2008) mentioned that the higher the jamaah's experience or previous Hajj and Umrah experiences does not directly influence the level of social affiliation towards the travel agent, signifying that trust and loyalty are closely related to the personal experiences and perceptions obtained by the jamaah.

In addition to price and experience, service quality is also one of the factors that consistently influence pilgrims' decisions. Kasturiani (2018) affirms that service quality and trust in travel agents have a positive effect on the level of satisfaction of pilgrims after making the Umrah pilgrimage, thereby increasing the likelihood of them recommending the agent to others. This case is reinforced by Akbar's research (2018), which shows that the marketing mix, consumer confidence, and corporate image simultaneously have a significant influence on jamaah satisfaction, which ultimately affects the loyalty and decision to use the agent's services in the future. Thus, the aspect of service quality not only relates to the comfort of accommodation and transportation, but also includes the entire experience of the pilgrims while participating in the Umrah program, including information transparency, security, and friendly and professional services.

The factors of promotion and corporate image also become an important part in the dynamics of pilgrimage decision-making, as disclosed by Tajudin & Mulazid (2017). They found that promotion, trust,

and brand awareness significantly affect the decision of pilgrims to use Hajj savings products, and its implications can be expanded in the context of travel umrah. Effective promotions and the positive image of an ibadah travel agency are able to increase the trust of pilgrims and strengthen their loyalty. Aulina & Kenedi (2025) added that the strategies carried out include the utilization of infrastructure facilities, collaboration with Islamic educational institutions, and increasing the role of brand ambassadors as an effort to strengthen the competitive position of travel agents. The main obstacles faced included low public awareness of the importance of choosing official and qualified agents, as well as low service and competency of human resources (HR). Therefore, improving service quality, effective marketing, as well as strategic cooperation with various parties is considered essential to attract more pilgrims and maintain their trust.

In the context of marketing strategy and business sustainability, Prihanto & Damayanti's research (2022) highlights the importance of persuasive communication that is able to build and maintain jamaah trust and strengthen the positive image of the travel agency. They emphasized that the promotions carried out must be able to build trust through the delivery of information that is honest, transparent, and easily accessible to prospective pilgrims. In line with this, the aspects of security and transparency in managing pilgrimage funds become key factors that are greatly emphasized in increasing the trust and credibility of Umrah travel agents.

Based on the above descriptions, the research questions that can be proposed are: What is the level of trust of prospective pilgrims in Umrah travel agents in Indonesia? And What factors are the main determinants in the selection of Umrah travel agents by prospective pilgrims in Indonesia? Meanwhile, the research objectives are to determine the level of trust of prospective pilgrims in Umrah travel agents in Indonesia and to find out what factors are the main determinants in the selection of Umrah travel agents by prospective pilgrims in Indonesia

METHODS

This research methodology employs a qualitative approach with the aim of deeply exploring and understanding the factors that influence the level of trust and the determinants in the selection of Umrah travel agents by prospective pilgrims in Indonesia. Data collection was conducted through in-depth interviews, documentation, and a search for relevant articles related to the research title. Interviews were used to obtain direct perspectives from various respondents from different backgrounds, namely housewives, employees, civil servants, students, and Umrah travel managers. The number of respondents involved was 19 people, who were selected by purposive sampling to obtain a diversity of views and experiences related to the selection of Umrah travel agents. The data collection process took place during the period December 2024 to June 2025, to allow sufficient time to conduct observations and in-depth interviews. In addition, the activity of tracing related articles and literature was also carried out to enrich the context and supporting theories relevant to the research objectives. The data obtained from interviews and documentation were then processed using NVivo 12 software, which facilitates the process of qualitative data analysis through coding and categorization of findings. The initial step in the data analysis was to carry out a complete interview transcription, then carry out an open coding process to identify the main themes, categories, as well as patterns that emerge from the experiences and perceptions of the respondents.

The coded data were then analyzed interpretively to find the relationship between trust factors and determinants in the selection of Umrah travel agents, and how these factors play a role in the jamaah's decision-making. Data validity was maintained through source and method triangulation, as well as re-checking the analysis results to a number of respondents in the form of confirmation or member-check. This approach is expected to provide a comprehensive and in-depth understanding of the dynamics of trust and determinants that influence the choice of Umrah travel agents by prospective pilgrims in Indonesia.

RESULTS AND DISCUSSION

The Level of Trust of Prospective Pilgrims Towards Umrah Travel Agents in Indonesia.

Based on interviews regarding the trust of prospective pilgrims toward Umrah travel agents in Indonesia, it was found that the level of trust has complex dynamics and is influenced by several key factors. The trust of prospective pilgrims is not solely based on one aspect, but rather is the result of the interaction between the agent's legality and official permits, recommendations from relatives, testimonials on social media, Umrah package prices, and the quality of services offered.

One of the main foundations of pilgrims' trust is the legality and official permits issued by the Ministry of Religious Affairs of the Republic of Indonesia (Kemenag RI). Having an official permit gives pilgrims confidence that the Umrah travel agent has met the operational standards set by the government, including aspects of security, comfort, and compliance with regulations. The majority of pilgrims feel safer and more protected when choosing an agent that has an official permit, as this indicates that the agent operates legally and can be held accountable.

However, trust is not built solely on the basis of legality. Recommendations from relatives and testimonials on social media also play an important role in shaping prospective pilgrims' perceptions of Umrah travel agents. Real experiences from relatives who have performed Umrah with a particular agent provide valuable insights into the quality of services

that can be expected. Positive reviews and testimonials on social media can also increase trust, but prospective pilgrims need to be careful in evaluating these reviews, as not all reviews always reflect reality and there is potential for manipulation by interested parties.

In addition, the price of the Umrah package is also an important consideration for prospective pilgrims. Although prices that are too cheap can attract attention, prospective pilgrims are also aware of the risks associated with potential fraud or poor service quality. Therefore, pilgrims tend to seek a balance between the price and quality of services offered, and ensure that the price paid is commensurate with the value to be received.

The quality of services offered by Umrah travel agents also greatly influences the trust of prospective pilgrims. Responsive service (the agent's ability to respond quickly to questions and complaints), reliability (the agent's ability to handle problems well), empathy (the agent's attention to the needs and concerns of pilgrims), tangibles (the agent's physical facilities and visual representation), and assurance (the agent's commitment to protecting the safety and well-being of pilgrims) all play a role in shaping pilgrims' perceptions of the quality of service provided by the travel agent. In this study, most pilgrims felt that providing a written contract agreement (Tangibles) was important that it 96% better to than a travel so you can make sure, secure and maintain the integrity of the Umrah industry.

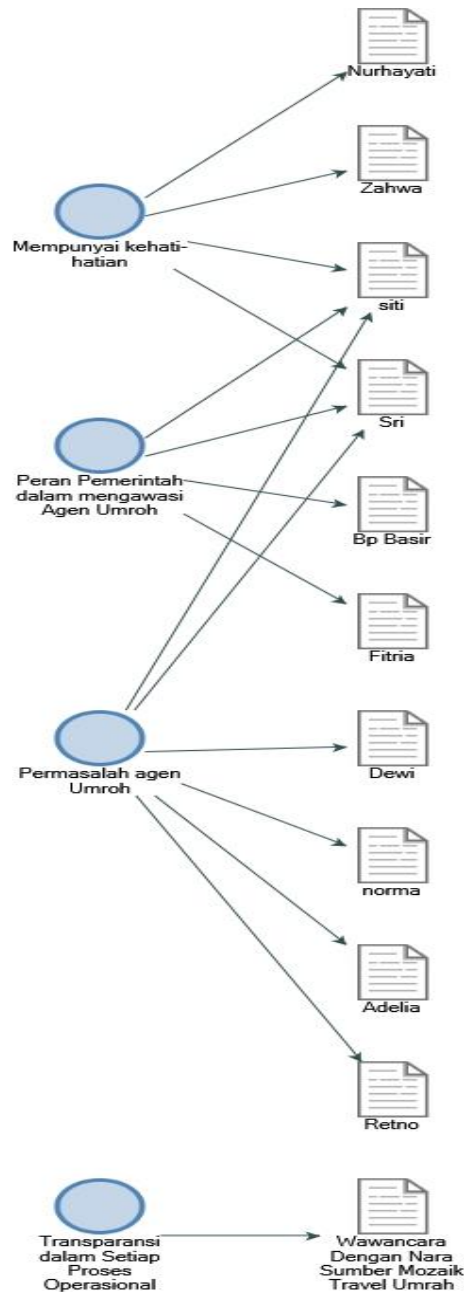


Figure 1. Key Determining Factors

Key Determining Factors in the Selection of Umrah Travel Agents by Prospective Pilgrims in Indonesia

Recommendations from colleagues, especially relatives and religious leaders, play a highly influential role in the decisions of pilgrims. Interview results with nine respondents revealed that eighteen respondents stated, "I know the importance of permits, but I don't know how to get that information. I focus more on recommendations from relatives who already have experience and religious teachers." Only 1 respondent stated, "I feel more comfortable if Umrah agents have official permits. This shows that there is strict supervision from the government." This

indicates that, the majority of eighteen respondents stated the importance of official agent Umrah permits, however some pilgrims do not have any information in accessing the related information.

One respondent stated dependency on recommendation of close people who had experiences, While other respondents felt it more convenient using agents who had official permits, considered a sign of government supervision.

The results of interviews with 19 respondents show that the majority (18 respondents) are aware of the importance of official permits for Umrah agents, but experience difficulties in accessing such

information. Conversely, pilgrims rely more on recommendations from relatives and religious scholars as a source of trust. One respondent emphasized that the permit gives a sense of comfort because it reflects government supervision. This finding indicates that although awareness of legality is high, lack of access to information becomes a major obstacle. Therefore, more intensive socialization and education efforts are needed to increase pilgrims' understanding of how to verify official PPIU permits, as well as ensure security and trust in selecting an Umrah travel agent.

Based on interviews with nineteen respondents regarding Umrah Package Prices That Are Cheap Below the Standards of the Ministry of Religious Affairs on Pilgrims' Decisions in Choosing Umrah Travel Agents, fourteen respondents stated:

"I always look for affordable Umrah packages, but I am also wary of prices that are too cheap. Sometimes it could be a sign that something is not right." And two respondents stated, "Cheap prices are indeed attractive, but I prefer an agent that offers packages with prices that are in accordance with the standards of the Ministry of Religious Affairs. This is important to ensure service quality." And four respondents stated, "I believe that very low prices could mean a sacrifice on quality. I prefer to pay a little more as long as I get good service." And one respondent stated, "I prefer reasonable prices. Packages that are too cheap make me think twice. I want to make sure that I will not have any problems during worship."

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The results of interviews with 19 respondents indicated that the majority of pilgrims (14 respondents) look for affordable Umrah packages but remain wary of prices that are too low, as it is considered that this may sacrifice service quality. Two respondents preferred packages in accordance with the standards of the Ministry of Religious Affairs to ensure quality, while four respondents were willing to pay more for better services. One respondent emphasized the importance of a reasonable price to ensure security and convenience in worship. These findings indicate that although price is an important consideration, pilgrims prioritize service quality and safety. This research affirms the need for Umrah travel agents to balance price and quality, as well as increase transparency in package offerings to build trust among prospective pilgrims.

Trust is central to this decision-making process, with interconnected elements shaping a prospective pilgrim's confidence in a travel agent. One of the most vital aspects is the legitimacy and formal permissions held by licensed Pilgrimage Travel Organizers (PPIU) recognized by the Ministry of Religious Affairs of the Republic of Indonesia. the student of Social Learning Theory (Kemenag RI). The possession of these permits offers an attestation to the community that the agent has complied with official standards for quality and safety.

Yet, reliance on authorization and validation only doesn't cut it. Greatly significant is the effect of particular recommendations from known friends and group testimonials, which give firsthand account and help to set expectations for pilgrims. Also key are clear affordable prices for travel, convenience, and an ability to depend on each company's quality help and guidance at all levels.

In summary, prospective Pilgrims factor trust and reliability on a number of standards to determine a reputable source from whom to pursue travel abroad for Hajj and the study of Al-Islam that guides them there. These factors will lead to the best and trusted relationship that will give ease of body and peace of mind.

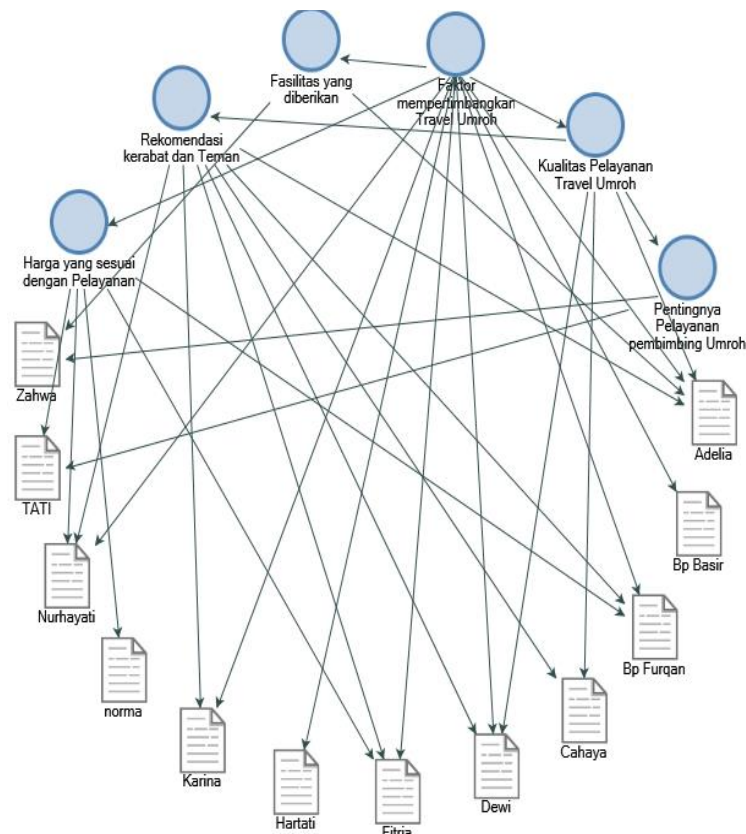


Figure 2. Key Determining Factors in the Selection of Umrah Travel Agents

Here are the individual respondents: Retno, Nurhayati, Mayang, Norma, Ati, Tati, Ruli, and Adelia. These respondents are connected to various important elements influencing the organization of Umrah.

Regarding Zahwa, who is connected to the variable "Price in accordance with Service" - she may highly consider whether the fees charged are commensurate with the benefits to be obtained, demonstrating caution in managing the finances of her pilgrimage.

Next is Tati, who is connected to the similar element "Price in accordance with Service," which demonstrates caution and transparency that emphasizes price considerations in his experience.

Nurhayati, her connection to the variable "Facilities Provided" indicates that she appreciates the quality and completeness of the facilities offered by the travel agent, guaranteeing comfort during her pilgrimage.

Norma appears to show a focus on "Quality of Umrah Travel Services". This consideration leads to a belief in the credibility and professionalism of the agent.

For Karina, the link to the variable "Recommendations from Relatives and Friends" implies that advice and input from those closest significantly influence her beliefs in this decision-making process.

Dewi shows that "Factors to consider for Travel Umrah" that she is thinking about many variables and very careful in making considered decisions. Hartati seems to value "the Importance of the Umrah guide Service." professional guidance and spiritual support is his primary determinant when choosing. Fitriia, connected to the variable "Facilities Provided." She values the quality and completeness of the facilities offered by the travel agent.

Interviews with Mozaik Travel (as representatives of Umrah travel agents) and Interviews with Kemenag (Ministry of Religious Affairs of the Republic of Indonesia, as regulators). The travel agent representatives understand the pilgrim's perspective, from helping to understand what is important from the one to help make preparations for the Umrah pilgrimage

Mozaik Tour is connected to the variable "Importance of the guide Service" this implies that this Mozaik Tour pays attention to the good of the

pilgrims and will support the pilgrims in making everything properly during their decisions and preparation. This variable includes various important aspects of the Umrah experience, such as: This factor includes various important aspects of the Umrah experience, decision making and planning, financial aspects, operational transparency and legal protection, service quality and safety and government oversight and consumer awareness.

In addition, recommendations from relatives and testimonials on social media play an important role in shaping prospective pilgrims' trust. Prospective pilgrims greatly appreciate the experiences and opinions of those closest to them such as family and friends who have already performed Umrah. These personal recommendations provide credible insights and provide reassurance about the quality of services offered. In addition, positive reviews and testimonials shared on social media also contribute to shaping jamaah perceptions of the reputation and reliability of travel agents. However, prospective pilgrims should be cautious in evaluating online reviews, as these reviews may not always reflect the real experience and may be influenced by commercial interests (Anggraini, M. W., et al, 2020).

The price of the Umrah package is another significant determining factor, although it is not always the primary one. Prospective pilgrims tend to look for packages with affordable prices, but are also wary of prices that are too low, as this may indicate reductions in the quality of services and facilities offered. A balance between price and quality becomes an important consideration for pilgrims when choosing a travel agent. Price transparency, where agents provide a clear and open breakdown of costs, also contributes to building the trust of prospective pilgrims.

The service quality offered by the Umrah travel agent greatly influences the satisfaction and loyalty of pilgrims. Service that is responsive (the agent's ability to respond quickly to questions and complaints with clarity and effectiveness), reliability (the agent's ability to handle problems well), empathy (the agent's attention to pilgrims' needs and concerns), tangibles (the agent's physical facilities and visual representation), and assurance (the agent's commitment to protecting the safety and well-being of pilgrims) all contribute to shaping pilgrims' perceptions of service quality. Prospective pilgrims

tend to choose travel agents with a good reputation for providing high-quality and satisfying services.

In other words, prospective pilgrims in Indonesia consider a combination of factors – legality, recommendations, reviews, price, and service quality – when selecting an Umrah travel agent. It is important for travel agents to build pilgrims' trust through practices that are transparent, professional, and customer-focused.

CONCLUSION

The findings show that the majority of pilgrims strongly agree on the importance of information transparency. Most pilgrims are not only looking for cheaper Umrah packages but also pay attention to every security guarantee and have a sincere concern based on certification in providing the best service. In short, the trust of prospective pilgrims in choosing an Umrah travel agent is a combination of various interrelated factors, with legality and quality of service as the main foundation. Social media recommendations and reviews strengthen confidence, while package prices are rational considerations. By meeting pilgrims' expectations in each of these aspects, travel agents can build strong relationships and maintain trust.

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