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Religious Service Purchase Model: Explaining Purchase Decisions in Umrah Travel Services through Value Proposition, Information, Trust, and Purchase Intention

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Abstract

Objective: This study aims to develop the Integrated Religious Service Purchase Model to explain the mechanism underlying Purchase Decision formation in Umrah travel services through Product Value Proposition, Source Information, Trust, and Purchase Intention within a high-risk religious credence service characterized by information asymmetry.
Method: This study used a quantitative explanatory sequential mixed-methods design. The quantitative phase surveyed 311 pilgrims who had completed Umrah in 2024 through two officially licensed and A-accredited Umrah Travel Organizers (PPIUs) in Lampung Province, Indonesia. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The qualitative phase subsequently involved written interviews with six informants and thematic analysis to explain and contextualize the quantitative findings.
Results: Product Value Proposition and Source Information had positive and significant effects on Trust, Purchase Intention, and Purchase Decision. Source Information showed the strongest effect on Trust ($\beta = 0.528$, $p < 0.001$), while Product Value Proposition had the strongest direct effect on Purchase Decision ($\beta = 0.479$, $p < 0.001$). Trust positively influenced Purchase Intention ($\beta = 0.214$, $p = 0.004$), and Purchase Intention positively influenced Purchase Decision ($\beta = 0.323$, $p < 0.001$). The mediation analysis further showed significant indirect pathways through Trust and Purchase Intention. The qualitative findings contextualized these relationships by showing that pilgrims' decisions generally progressed from information search and verification, evaluation of service value, and trust formation to purchase intention and the final choice of a PPIU.
Implication: The findings indicate that purchase decisions in Umrah travel services are better understood as a sequential decision-making mechanism in which credible information and perceived service value contribute to trust formation, which subsequently supports Purchase Intention and purchase decisions.
Originality: This study develops the IRSPM by integrating Information Asymmetry Theory, Signaling Theory, Trust Theory, and the Theory of Planned Behavior to explain purchase decision formation in high-risk religious credence services.
Keywords: Product Value Proposition; Purchase Decision; Purchase Intention; Religious Service; Umrah Travel Services.

Introduction

Indonesia has the world's largest Muslim population. (Myrtati D. Artaria & Kinasih, 2017)This makes it one of the most promising markets for the Umrah travel service industry. The increasing demand for Umrah is driven not only by growing religious commitment among Muslims but also by the long wait for Hajj departures, which encourages many prospective pilgrims to see Umrah as a more accessible alternative. This growing demand has stimulated the rapid expansion of licensed Umrah Travel Organizers (Penyelenggara Perjalanan Ibadah Umrah [PPIU) and intensified competition within the religious travel industry. Unlike conventional commercial services, Umrah travel services are classified as high-risk credence services because consumers cannot fully evaluate their quality even after the service has been delivered. As a result, purchasing decisions depend largely on the availability of reliable information and the level of trust placed in the service provider. These characteristics make prospective pilgrims' decision-making an important subject for academic investigation.

Despite its substantial market potential, Indonesia's Umrah industry continues to face numerous operational challenges. Cases of fraud, contractual breaches, delayed departures, abandoned pilgrims, and unsuccessful departures involving several travel agencies show the considerable uncertainty prospective pilgrims face when selecting a PPIU. Reports from the Ministry of Religious Affairs have also documented various violations, including inadequate service quality, internal organizational conflicts, failure to fulfill departure commitments, and the operation of travel agencies without official authorization. These conditions indicate that choosing an Umrah travel organizer depends not only on travel packages or pricing strategies but also on prospective pilgrims' ability to find credible information and build confidence in the service provider.

From the perspective of Information Asymmetry Theory, this phenomenon reflects an information imbalance between service providers and prospective consumers, in which travel organizers have substantially more information about service quality than prospective pilgrims. (Akerlof, 1970). Such information asymmetry increases the risk of adverse selection, making it difficult for consumers to distinguish reputable organizers from those relying solely on persuasive marketing claims. Consequently, mechanisms that reduce information asymmetry play a crucial role in facilitating purchasing decisions. Within this framework, Source Information functions as a screening mechanism that enables prospective pilgrims to assess the credibility of available information before deciding to purchase. At the same time, the Product Value Proposition serves as a quality signal that the travel organizer communicates to prospective customers, consistent with Signaling Theory. (Spence, 1973). Together, these two constructs are expected to reduce uncertainty when evaluating alternative service providers.

Previous studies have consistently demonstrated that Source Information significantly influences purchasing decisions because credible information shapes consumers' perceptions of product and service quality (Ert et al., 2016; Pop et al., 2022; Sparks & Browning, 2011; Vermeulen & Seegers, 2009; Ye et al., 2009). Likewise, the Product Value Proposition has been recognized as an important determinant of perceived value and purchasing decisions because an effective value proposition communicates both functional and emotional benefits to consumers (Chaudhuri et al., 2021; Kim et al., 2008; Sánchez et al., 2006; Skard et al., 2021). Nevertheless, in the context of high-risk religious services, these two constructs alone may not adequately

explain how purchasing decisions form. Their influence is more likely to operate through an intervening psychological mechanism: trust.

According to Trust Theory, trust is an individual's willingness to accept vulnerability based on positive expectations about another party's ability, integrity, and benevolence. (Mayer et al., 1995). In the context of Umrah travel services, trust is the primary mechanism for mitigating perceived risk arising from limited and imperfect information. Previous empirical studies also show that credible information sources and compelling value propositions contribute significantly to developing consumer trust. (Abubakar & Ilkan, 2016; Agag & El-Masry, 2017; Filieri et al., 2015; Ponte et al., 2015; Sparks & Browning, 2011). Furthermore, the Theory of Planned Behavior suggests that trust strengthens purchase intention, which in turn increases the likelihood of a purchase decision. (Ajzen, 1991). Accordingly, purchasing decisions in the Umrah travel context should be understood as a sequential process that begins with reducing information asymmetry, continues through the formation of value perceptions and trust, leads to the development of purchase intention, and ultimately culminates in the final purchase decision.

Previous studies have examined Product Value Proposition, Source Information, Trust, Purchase Intention, and Purchase Decision across various consumer and service settings. However, the literature remains fragmented across decision-process stages, theoretical perspectives, and empirical contexts. Empirically, many prior studies have treated purchase intention, booking intention, behavioral intention, intention to travel, repurchase intention, or information adoption as the outcome. Although these studies provide important explanations of intention formation, comparatively less attention has been given to how such intention is subsequently translated into an actual Purchase Decision within a model that simultaneously incorporates Product Value Proposition, Source Information, and Trust as antecedents. Existing research on relationships among trust, purchase intention, and transactional behavior has also focused mainly on e-commerce and online service contexts rather than Umrah travel services.

From a theoretical and model perspective, previous research has generally examined different components of the decision process separately. Information-related studies have predominantly focused on electronic word-of-mouth, online reviews, information quality, source credibility, and information adoption; value-related studies have frequently emphasized perceived value and consumption value; while trust has largely been investigated in e-commerce, online travel, and consumer–provider relationships. Consequently, knowledge concerning information, value proposition, trust, intention, and purchase decision remains conceptually fragmented. The literature reviewed in this study therefore offers limited explanation of how information asymmetry, service value signals, trust formation, purchase intention, and final purchase decisions operate as an interconnected mechanism in selecting an Umrah Travel Organizer.

A further contextual gap arises because much of the existing evidence has been generated in e-commerce and digital transaction settings (Sullivan & Kim, 2018), online travel websites (Agag & El-Masry, 2017; Ponte et al., 2015), hotels (Sparks & Browning, 2011; Vermeulen & Seegers, 2009; Ye et al., 2009), Online Travel Agencies (OTAs) (Talwar et al., 2020), Airbnb (Ert et al., 2016), medical tourism (Abubakar & Ilkan, 2016), and broader travel and destination contexts (Pop et al., 2022; Skard et al., 2021). Umrah travel services differ from these contexts because selecting an Umrah Travel Organizer represents a high-involvement religious service decision involving credence attributes, substantial uncertainty, information asymmetry, and religious value

(Akerlof, 1970; Lantzy et al., 2021; Mamun et al., 2021). These characteristics increase consumers' reliance on credible information, service-value signals, and trust during the decision-making process.

To address these interconnected gaps, this study develops the Integrated Religious Service Purchase Model (IRSPM). Rather than merely combining several variables, IRSPM specifies a sequential behavioral mechanism in which Source Information reduces information asymmetry, Product Value Proposition serves as a service-quality signal, Trust functions as a psychological mechanism for managing vulnerability and uncertainty, and Purchase Intention represents the behavioral tendency preceding Purchase Decision. Accordingly, Product Value Proposition and Source Information are positioned as antecedent variables, Trust and Purchase Intention as intervening mechanisms, and Purchase Decision as the outcome. The model examines both direct effects and indirect mechanisms through Trust and Purchase Intention, including serial mediation.

The theoretical contribution of IRSPM does not lie in modifying Information Asymmetry Theory, Signaling Theory, Trust Theory, or the Theory of Planned Behavior individually. Rather, it lies in integrating their complementary explanatory functions into a sequential mechanism that connects information uncertainty, evaluation of service value, trust formation, purchase intention, and Purchase Decision in a high-risk religious credence service.

This study is also motivated by its practical significance. According to the Computerized Integrated Management System for Umrah and Special Hajj (SISKOPATUH), the number of Indonesian Umrah pilgrims exceeded 1.4 million in 2024, while the number of officially licensed Umrah Travel Organizers (PPIU) has continued to increase. In Lampung Province, numerous PPIUs operate under different accreditation levels, reflecting the increasingly competitive nature of the Umrah travel industry. This competitive environment requires service providers not only to offer attractive travel packages but also to communicate credible information, deliver a compelling value proposition, and cultivate the trust of prospective pilgrims. Understanding the mechanism through which purchasing decisions are formed is therefore essential for both service providers and policymakers in designing more effective marketing strategies, communication programs, and consumer protection policies.

Accordingly, this study aims to develop and empirically test the Integrated Religious Service Purchase Model (IRSPM) to explain the mechanism underlying Purchase Decision formation in selecting Umrah Travel Organizers through Product Value Proposition, Source Information, Trust, and Purchase Intention. Specifically, the study examines the direct relationships among these constructs as well as the mediating roles of Trust and Purchase Intention in explaining how evaluations of information and service value are translated into Purchase Decision.

Conceptually, the IRSPM explains the pre-purchase decision process through which prospective pilgrims evaluate and select an Umrah Travel Organizer. Empirically, however, the respondents were pilgrims who had already completed Umrah in 2024 through officially licensed and A-accredited PPIUs. These respondents were selected because they had experienced the complete decision process, from information search and service evaluation to the formation of Trust and Purchase Intention and, ultimately, the selection and purchase of an Umrah package. Thus, the empirical measures capture respondents' retrospective evaluations of a decision process

they had already experienced rather than the intentions of prospective pilgrims currently making a purchase decision.

Literature Review

Purchase Decision in Religious Services

Purchase decision represents the final stage of the consumer decision-making process, in which consumers select a product or service after searching for information and evaluating available alternatives. (Blackwell et al., 2017; Kotler & Keller, 2016). In the context of Umrah travel services, purchasing decisions differ fundamentally from those for conventional consumer products because prospective pilgrims cannot evaluate service quality before consumption. Consequently, the decision to select an Umrah Travel Organizer is shaped primarily by perceptions of service provider credibility, the quality of available information, and the level of trust established throughout the decision-making process.

Previous studies have identified numerous determinants of purchasing decisions. These include attitudinal, demographic, and preference-related factors. (O'Leary et al., 2012)residential environment, previous online purchasing experience, occupational status, age, educational attainment, and financial condition (Dudek et al., 2022); social influence, cognitive dissonance, and information search behavior (Tanford & Montgomery, 2015); family reference groups and gender roles (Erdogan Koc, 2004); perceived value (Wang et al., 2024); price, online reviews, and promotional activities (Pinto & Castro, 2019); online forum browsing behavior (Lie et al., 2023); demographic characteristics and travel preferences (Ozdipciner et al., 2010); psychological factors (Youn et al., 2020); and brand image, perceived ease of use, electronic word-of-mouth, and content marketing (Asnawati et al., 2022). Although these studies have substantially enriched the literature on consumer behavior, they have primarily been conducted in retail, e-commerce, tourism, and other commercial services. Consequently, they offer limited insight into purchasing decisions in religious services, where consumers face higher uncertainty, perceived risk, and greater reliance on trust.

Source Information as a Mechanism for Reducing Information Asymmetry

Information Asymmetry Theory suggests that consumers often possess less information than service providers, creating uncertainty when evaluating service quality before a transaction occurs. (Akerlof, 1970). This challenge is especially evident in Umrah travel services, where prospective pilgrims must rely on information from travel organizers because they cannot verify service quality before departure. Under these circumstances, information credibility becomes essential for reducing uncertainty and supporting informed purchasing decisions.

Empirical evidence consistently demonstrates that credible information sources reduce uncertainty and strengthen consumers' confidence during the decision-making process. (Ert et al., 2016; Pop et al., 2022; Sparks & Browning, 2011; Vermeulen & Seegers, 2009; Ye et al., 2009). Nevertheless, previous studies have generally treated Source Information as a direct antecedent of purchasing decisions. Relatively little attention has been given to its role as a screening mechanism, as proposed by Information Asymmetry Theory, particularly in religious services characterized by dominant credence attributes. This limitation highlights the need to examine how credible information builds trust before influencing consumers' purchasing decisions.

Product Value Proposition as a Quality Signal

The concept of Product Value Proposition originates in strategic marketing literature, where it is defined as the unique combination of benefits an organization offers to satisfy customer needs and create superior value. (Wirtz & Lovelock, 2021). Previous studies have consistently shown that a well-defined value proposition enhances consumers' perceptions of value and positively influences purchasing decisions. (Chaudhuri et al., 2021; Kim et al., 2008; Sánchez et al., 2006; Skard et al., 2021).

Despite these findings, existing research has primarily focused on the direct relationship between Product Value Proposition and purchasing decisions. Comparatively few studies have examined Product Value Proposition as a quality signal, consistent with Signaling Theory, particularly in service contexts where quality cannot be objectively evaluated before consumption. Accordingly, further research is needed to understand how value propositions communicate quality, reduce uncertainty, and foster consumer trust before the final purchase decision.

Trust and Purchase Intention in the Purchase Decision Process

Trust has long been recognized as one of the most influential determinants of consumer behavior in transactions characterized by substantial uncertainty and perceived risk. According to (Mayer et al., 1995)Trust reflects an individual's willingness to accept vulnerability based on positive expectations regarding another party's ability, integrity, and benevolence. Within the context of Umrah travel services, trust plays a central role in reducing perceived risk resulting from limited and imperfect information. Previous empirical studies have demonstrated that both credible information sources and compelling value propositions significantly contribute to the development of consumer trust. (Abubakar & Ilkan, 2016; Agag & El-Masry, 2017; Filieri et al., 2015; Ponte et al., 2015; Sparks & Browning, 2011).

The Theory of Planned Behavior further suggests that trust promotes purchase intention, which subsequently becomes an important determinant of purchase decisions. (Ajzen, 1991). Numerous empirical studies have supported trust's positive influence on purchase intention. (Agag & El-Masry, 2017; Gefen et al., 2003; Kim et al., 2008; Pavlou et al., 2007; Ponte et al., 2015), as well as the role of purchase intention in predicting purchasing decisions (Ert et al., 2016; Kim et al., 2008; Pavlou et al., 2007; Pop et al., 2022; Sparks & Browning, 2011). Although these relationships have been extensively validated in e-commerce, online travel, and digital service environments, empirical evidence remains limited in the context of Umrah travel services. Consequently, the interrelationships among Source Information, Product Value Proposition, Trust, Purchase Intention, and Purchase Decision warrant further investigation.

Product Value Proposition and Purchase Outcomes

Product Value Proposition represents the bundle of benefits a service provider offers to create value relevant to consumers' needs (Wirtz & Lovelock, 2021). In the context of Umrah travel services, where service quality cannot be fully evaluated before consumption, a clear and credible value proposition may serve as a quality signal that reduces uncertainty about the service's expected benefits. From the perspective of Signaling Theory (Spence, 1973), service attributes communicated through the value proposition give consumers cues about the organizer's ability to deliver the promised service. Prior studies have shown that perceived value and value-related evaluations are associated with consumer trust (Al-Ansi & Han, 2019; Y. Chen & Chang, 2012; Sodawan & Hsu, 2022; Sullivan & Kim, 2018), purchase intention (C.-F. Chen & Chen, 2010;

Y. Chen & Chang, 2012; Ponte et al., 2015; Sullivan & Kim, 2018; Talwar et al., 2020), and purchasing decisions (Chaudhuri et al., 2021; Kim et al., 2008; Sánchez et al., 2006; Skard et al., 2021). Accordingly, the following hypotheses are proposed:

H1: Product Value Proposition positively influences Trust.

H2: Product Value Proposition positively influences Purchase Intention.

H3: Product Value Proposition positively influences Purchase Decision.

Source Information and Purchase Outcomes

Information Asymmetry Theory suggests that consumers face uncertainty when service providers possess more information about service quality than consumers do (Akerlof, 1970). This condition is particularly relevant to Umrah travel services because prospective pilgrims cannot fully evaluate service quality, departure certainty, regulatory compliance, and service delivery before purchase. Credible Source Information can therefore reduce uncertainty, help consumers verify service-provider claims, and support the evaluation of alternatives. In addition, credible information can function as an external quality signal that contributes to trust formation and purchase intention. Previous studies have reported significant relationships between information sources and Trust. (Abubakar & Ilkan, 2016; Agag & El-Masry, 2017; Filieri & McLeay, 2014; Ponte et al., 2015; Sparks & Browning, 2011), Purchase Intention (Abubakar & Ilkan, 2016; Cheung et al., 2008; Erkan & Evans, 2016; Ismagilova et al., 2020; Jin et al., 2021) and Purchase Decision (Azhar et al., 2023; Ert et al., 2016; Pop et al., 2022; Sparks & Browning, 2011; Vermeulen & Seegers, 2009; Ye et al., 2009). Accordingly:

H4: Source Information positively influences Trust.

H5: Source Information positively influences Purchase Intention.

H6: Source Information positively influences Purchase Decision.

Trust and Purchase Intention

Trust Theory conceptualizes trust as the willingness to accept vulnerability based on positive expectations about another party's ability, integrity, and benevolence. (Mayer et al., 1995). In high-risk Umrah travel services, Trust reduces uncertainty and provides prospective pilgrims with confidence to continue the purchasing process. Prior research shows that Trust Is positively related to Purchase Intention. (Agag & El-Masry, 2017; Gefen et al., 2003; Kim et al., 2008; Pavlou et al., 2007; Ponte et al., 2015) and Purchase Decision (Ert et al., 2016; Kim et al., 2008; Pavlou et al., 2007; Pop et al., 2022; Sparks & Browning, 2011). Furthermore, the Theory of Planned Behavior positions behavioral intention as an important proximal antecedent of actual behavior (Ajzen, 1991). In this study, Purchase Intention therefore represents the motivational stage preceding Purchase Decision. Accordingly:

H7: Trust positively influences Purchase Intention.

H8: Trust positively influences Purchase Decision.

H9: Purchase Intention positively influences Purchase Decision.

Mediation of Trust

Beyond the direct relationships, the IRSPM proposes that Product Value Proposition and Source Information may influence Purchase Intention through Trust. In high-risk religious services, favorable evaluations of service value and credible information may not immediately translate into Purchase Intention. Instead, these evaluations can first strengthen consumers' confidence in the service provider. Product Value Proposition signals expected service benefits

and organizational capability, whereas credible Source Information reduces uncertainty and facilitates verification of service-provider claims. Once Trust is established, consumers are more likely to develop Purchase Intention. Thus, Trust functions as a psychological mechanism connecting the initial evaluation of service value and information with the formation of Purchase Intention. Accordingly:

H10: Trust mediates the relationship between Product Value Proposition and Purchase Intention.

H11: Trust mediates the relationship between Source Information and Purchase Intention.

Mediation of Purchase Intention

The IRSPM further proposes that Purchase Intention serves as an intermediate mechanism through which Product Value Proposition, Source Information, and Trust are translated into Purchase Decision. According to the Theory of Planned Behavior, behavioral intention represents a proximal determinant of subsequent behavior. In this context, favorable evaluations of service value, credible information, and confidence in the service provider strengthen the intention to select an Umrah Travel Organizer, which subsequently contributes to Purchase Decision. Therefore, the following mediation hypotheses are proposed:

H12: Purchase Intention mediates the relationship between Product Value Proposition and Purchase Decision.

H13: Purchase Intention mediates the relationship between Source Information and Purchase Decision.

H14: Purchase Intention mediates the relationship between Trust and Purchase Decision.

Serial Mediation

Finally, the IRSPM proposes a sequential mechanism in which the initial evaluation of Product Value Proposition and Source Information contributes to Trust formation, Trust strengthens Purchase Intention, and Purchase Intention subsequently contributes to Purchase Decision. This serial mechanism integrates the complementary functions of Signaling Theory, Information Asymmetry Theory, Trust Theory, and the Theory of Planned Behavior. In this mechanism, service value and credible information reduce uncertainty at the initial evaluation stage, Trust provides psychological confidence in the service provider, and Purchase Intention represents the motivational stage preceding the final purchasing decision. Accordingly, the following serial mediation hypotheses are proposed:

H15: Trust and Purchase Intention sequentially mediate the relationship between Product Value Proposition and Purchase Decision.

H16: Trust and Purchase Intention sequentially mediate the relationship between Source Information and Purchase Decision.

Research Methodology

Research Design

This study employed a quantitatively driven explanatory sequential mixed-methods design, in which quantitative data collection and analysis were conducted first, followed by a qualitative phase designed to explain and contextualize the quantitative findings (Creswell & Clark, 2018). The quantitative phase served as the study's primary component. It examined the structural relationships specified in the Integrated Religious Service Purchase Model (IRSPM), including

the direct, mediating, and serial-mediating relationships represented by H1–H16. The subsequent qualitative phase was used to obtain contextual explanations of the statistical patterns through the experiences and considerations of pilgrims who had previously selected and used an Umrah Travel Organizer.

Population and Quantitative Sampling

The target population comprised Indonesian pilgrims who used officially licensed Umrah Travel Organizers (PPIUs). For the empirical study, the accessible population was restricted to pilgrims who had completed Umrah in 2024 through officially licensed and A-accredited PPIUs in Lampung Province that provided access to pilgrim data. Three A-accredited PPIUs initially met the substantive criteria; however, PT Amanah Safari Internasional could not be included because access to the required pilgrim data was not granted. The accessible population therefore consisted of 671 pilgrims: 390 from PT Bunda Asni Prima and 281 from PT Daanish Mika Salsa.

Quantitative respondents were recruited using non-probability voluntary-response (self-selection) sampling through a Google Forms questionnaire distributed to eligible 2024 pilgrims. A total of 311 respondents met the inclusion criteria and completed the questionnaire: 142 (45.7%) from PT Bunda Asni Prima and 169 (54.3%) from PT Daanish Mika Salsa. Sample-size adequacy was assessed with reference to the number of measurement indicators. The model included 55 indicators; using a minimum ratio of five observations per indicator required at least 275 respondents. Thus, the final sample of 311 respondents exceeded this minimum requirement. Eligible respondents were pilgrims who completed Umrah in 2024 through one of the two participating PPIUs and therefore experienced the full decision process, from information acquisition and service evaluation to trust formation, purchase intention, and the final purchase decision.

Measurement Instrument

All constructs were measured using multi-item scales adapted to the Umrah travel-service context. The questionnaire comprised 55 items rated on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Product Value Proposition was operationalized through core product, supplementary services, and service-delivery process; Source Information through personal, commercial, and public information sources; Trust through ability, benevolence, and integrity; Purchase Intention through attitude toward the behavior, subjective norm, and perceived behavioral control; and Purchase Decision through product choice, brand choice, dealer choice, purchase timing, purchase amount, and payment method. Item wording was contextualized to PPIU selection and Umrah travel services while retaining the original measures' conceptual domains.

Table 1. Instrument

Construct	Source	Dimensions	Items
Product Value Proposition	Wirtz & Lovelock (2021)	Core product; supplementary services; service delivery process	15
Source Information	Kotler & Keller	Personal; commercial; public sources	6
Trust	Mayer et al. (1995)	Ability; benevolence; integrity	11
Purchase Intention	Ajzen (1991); Han et al. (2010)	Attitude; subjective norm; perceived behavioral control	6

Purchase Decision	Kotler & Keller (2016)	Product choice; brand choice; dealer choice; timing; amount; payment method	17
Total			**55**

Qualitative Phase

The qualitative phase was conducted after completion of the quantitative analysis. Six informants were purposively selected based on relevant experience with Umrah Travel Organizers. Eligibility criteria required informants to have previously used an Umrah Travel Organizer, be willing to provide open and narrative responses, and be independent of the main quantitative sample. Informant selection considered occupational background to capture perspectives from different social and employment contexts.

Data were collected through written semi-structured interviews using 15 open-ended questions developed from the five principal IRSPM constructs and the quantitative findings. The interview guide explored the initial PPIU selection process, information sources and their credibility, legality and reputation, evaluation of package value, trust formation, the development of Purchase Intention, and the transition to Purchase Decision. When responses required clarification, follow-up communication was conducted through online channels.

Qualitative Data Analysis and Trustworthiness

Written interview responses were analyzed using thematic analysis. The analysis involved repeated reading and familiarisation with the responses, initial coding of meaningful statements, grouping related codes into categories, developing and reviewing themes, interpreting the themes in relation to the IRSPM constructs, and comparing the qualitative patterns with the quantitative PLS-SEM findings. The analysis was guided by the five principal constructs—Source Information, Product Value Proposition, Trust, Purchase Intention, and Purchase Decision—while remaining open to context-specific themes emerging from the informants' responses.

Qualitative trustworthiness was addressed through credibility, dependability, and confirmability. (Lincoln & Guba, 1985). Credibility was supported through purposive informant selection, construct-based interview questions, and systematic coding and thematic analysis. Dependability was supported by documenting the interview guide, data collection, coding, categorization, theme development, and integration procedures. Confirmability was supported by maintaining traceability between written responses, codes, categories, themes, and interpretations. An audit trail was maintained across the quantitative, qualitative, and integration stages.

Quantitative Data Analysis

Quantitative data were analyzed using PLS-SEM in SmartPLS 4. The measurement model was assessed using indicator loadings, convergent validity (AVE), internal consistency (Cronbach's alpha and composite reliability), and discriminant validity (Heterotrait–Monotrait ratio [HTMT]). The structural model was subsequently evaluated using path coefficients, R^2, f^2, collinearity diagnostics, and SRMR. Statistical significance was assessed through bootstrapping with 5,000 resamples and exact p-values.

Hypothesis testing followed the numbering established in the theoretical development. H1–H9 represented the direct structural relationships, whereas H10–H14 represented specific mediation mechanisms and H15–H16 represented serial mediation through Trust and Purchase

Intention. This numbering was used consistently in reporting the structural and mediation results.

Common Method Bias and Endogeneity Assessment

Because all quantitative constructs were measured using self-reported questionnaire data, potential common method bias was considered. Full-collinearity VIF values were used as an initial diagnostic rather than as a comprehensive test of common method bias. Accordingly, we interpreted the VIF results primarily as evidence of excessive collinearity and as an initial indication of potential common-method bias.

Potential endogeneity was additionally assessed using the Gaussian Copula approach (Park & Gupta, 2012). A statistically significant copula term ($p < 0.05$) was interpreted as indicating potential endogeneity in the corresponding structural relationship. The Gaussian Copula assessment was applied to the principal structural relationships in the IRSPM. In contrast, the Source Information → Product Value Proposition relationship was treated separately as an additional analysis rather than as one of the H1–H16 core hypotheses. Where a significant copula term was detected, the corresponding structural coefficient was interpreted cautiously rather than as definitive causal evidence.

Integration of Quantitative and Qualitative Findings

Integration occurred at the interpretation stage of the explanatory sequential design. The quantitative structural findings were compared with themes from the written interviews to explain how and why the observed relationships operated in the Umrah travel-service context. The qualitative evidence was used to contextualise the quantitative patterns and support meta-inferences regarding the sequence of information evaluation, service-value evaluation, trust formation, Purchase Intention, and Purchase Decision. Importantly, the qualitative findings were not treated as a statistical remedy for endogeneity but as contextual evidence supporting the interpretation and theoretical ordering of the constructs.

Results

Measurement Model Evaluation

Before examining the structural relationships among the proposed constructs, the measurement model was evaluated to ensure that all latent variables satisfied the required standards of validity and reliability. This assessment is essential to confirm that the measurement instruments accurately capture the intended constructs and produce consistent results before testing the structural model. The measurement model was evaluated by examining indicator reliability through outer loadings, convergent validity using the Average Variance Extracted (AVE), and internal consistency reliability using Composite Reliability (CR) and Cronbach's Alpha. Constructs were considered acceptable when the recommended threshold values for each criterion were achieved, indicating that the measurement model was both valid and reliable for subsequent structural model analysis.

Table 2. Measurement Model Evaluation

Construct	No. of Items	Outer Loading Range	Cronbach's α	Composite Reliability (rho_C)	AVE
Product Value Proposition	15	0.703–0.810	0.943	0.950	0.559

Source Information	6	0.784–0.864	0.902	0.924	0.671
Trust	11	0.761–0.820	0.937	0.946	0.615
Purchase Intention	6	0.758–0.858	0.901	0.924	0.671
Purchase Decision	17	0.710–0.793	0.953	0.957	0.570

Source: SmartPLS Output.

The measurement model demonstrated satisfactory reliability and convergent validity. Cronbach's alpha values ranged from 0.901 to 0.953, while composite reliability (rho_C) ranged from 0.924 to 0.957. All AVE values exceeded the recommended threshold of 0.50, ranging from 0.559 to 0.671. In addition, all 55 measurement indicators had outer loadings above 0.70, ranging from 0.703 to 0.864. These results indicate satisfactory indicator reliability, internal consistency reliability, and convergent validity across all five constructs.

Table 3. Discriminant Validity Using HTMT

Construct	PVP	PD	PI	SI	Trust
Product Value Proposition	–				
Purchase Decision	0.731	–			
Purchase Intention	0.715	0.767	–		
Source Information	0.588	0.706	0.687	–	
Trust	0.740	0.745	0.723	0.810	–

Source: SmartPLS Output.

Discriminant validity was assessed using the Heterotrait–Monotrait ratio (HTMT). As shown in Table 3, all HTMT values ranged from 0.588 to 0.810 and remained below the recommended threshold of 0.90. Therefore, adequate discriminant validity was established among Product Value Proposition, Source Information, Trust, Purchase Intention, and Purchase Decision.

Structural Model Evaluation

After establishing the measurement model's reliability and validity, the structural model was evaluated to examine the hypothesized relationships among Product Value Proposition, Source Information, Trust, Purchase Intention, and Purchase Decision. The assessment included direct path coefficients, coefficient of determination (R^2), effect size (f^2), model fit using the Standardized Root Mean Square Residual (SRMR), mediation effects, collinearity diagnostics, and potential endogeneity. Hypothesis significance was assessed using the bootstrapping procedure with 5,000 resamples at a significance level of 5%.

Direct Effects

Table 4. Direct Structural Relationships and Hypothesis Testing

Hypothesis	Structural Relationship	β	t-statistic	p-value	Decision
H1	Product Value Proposition → Trust	0.410	7.941	<0.001	Supported
H2	Product Value Proposition → Purchase Intention	0.450	7.928	<0.001	Supported
H3	Product Value Proposition → Purchase Decision	0.479	8.069	<0.001	Supported
H4	Source Information → Trust	0.528	10.092	<0.001	Supported
H5	Source Information → Purchase Intention	0.382	6.723	<0.001	Supported
H6	Source Information → Purchase Decision	0.396	6.621	<0.001	Supported
H7	Trust → Purchase Intention	0.214	2.882	0.004	Supported

H8	Trust → Purchase Decision	0.069	2.248	0.025	Supported
H9	Purchase Intention → Purchase Decision	0.323	5.380	<0.001	Supported

Source: SmartPLS Bootstrapping Output.

As shown in the table, all nine direct hypotheses were statistically supported. Product Value Proposition was positively associated with Trust (H1: β = 0.410, t = 7.941, p < 0.001), Purchase Intention (H2: β = 0.450, t = 7.928, p < 0.001), and Purchase Decision (H3: β = 0.479, t = 8.069, p < 0.001). Source Information was also positively associated with Trust (H4: β = 0.528, t = 10.092, p < 0.001), Purchase Intention (H5: β = 0.382, t = 6.723, p < 0.001), and Purchase Decision (H6: β = 0.396, t = 6.621, p < 0.001).

Trust was positively associated with Purchase Intention (H7: β = 0.214, t = 2.882, p = 0.004) and Purchase Decision (H8: β = 0.069, t = 2.248, p = 0.025), while Purchase Intention was positively associated with Purchase Decision (H9: β = 0.323, t = 5.380, p < 0.001). Among the relationships with Trust, Source Information exhibited the largest coefficient (β = 0.528). Among the direct relationships with Purchase Decision, Product Value Proposition exhibited the largest coefficient (β = 0.479), followed by Source Information (β = 0.396), Purchase Intention (β = 0.323), and Trust (β = 0.069).

Coefficient of Determination (R^2)

The coefficient of determination (R^2) evaluated the model's explanatory power for the endogenous constructs.

Table 4. Coefficient of Determination

Variable	R-square	R-square adjusted
Purchase Decision	0,643	0,640
Purchase Intention	0,552	0,547
Trust	0,684	0,682

Source: SmartPLS Output.

The coefficient of determination (R^2) was used to assess the structural model's in-sample explanatory power. The IRSPM explained 68.4% of the variance in Trust (R^2 = 0.684), 55.2% of the variance in Purchase Intention (R^2 = 0.552), and 64.3% of the variance in Purchase Decision (R^2 = 0.643). These results indicate that the predictors included in the model account for substantial proportions of the variance in the endogenous constructs. However, R^2 represents explanatory power within the analysed sample and should not be interpreted as evidence of out-of-sample predictive accuracy.

Because the reported analysis did not include a separate out-of-sample predictive assessment, the present study does not claim IRSPM predictive accuracy beyond the observed sample. Future studies may complement the explanatory assessment with procedures such as PLSpredict or other out-of-sample predictive evaluations.

Effect Size (f^2)

Table 5. Effect Size (f^2)

Variable	Product Value Proposition	Purchase Decision	Purchase Intention	Source Information	Trust
Product Value Proposition	–	0.167	0.150	–	0.371
Purchase Decision	–	–	–	–	–
Purchase Intention	–	0.135	–	–	–
Source Information	–	0.120	0.070	–	0.615
Trust	–	–	0.032	–	–

Source: SmartPLS Output.

The f^2 results complement the R^2 assessment by showing the incremental contribution of individual predictors to the explained variance of the endogenous constructs. Source Information showed the largest reported incremental contribution to Trust (f^2 = 0.615), followed by Product Value Proposition (f^2 = 0.371). Product Value Proposition showed medium effects on Purchase Decision (f^2 = 0.167) and Purchase Intention (f^2 = 0.150), whereas the other reported relationships showed relatively small incremental effects. These results concern explanatory contribution within the structural model and should not be interpreted as measures of predictive accuracy.

Mediation Analysis

Mediation analysis was conducted using the bootstrapping procedure to evaluate the mediating roles of Trust and Purchase Intention in the proposed research model.

Table 6. Mediation and Serial Mediation Results

Hyp.	Indirect Relationship	β	t-statistic	p-value	Decision
H10	PVP → Trust → Purchase Intention	0.088	2.589	0.010	Supported
H11	SI → Trust → Purchase Intention	0.113	2.567	0.010	Supported
H12	PVP → Purchase Intention → Purchase Decision	0.117	3.897	<0.001	Supported
H13	SI → Purchase Intention → Purchase Decision	0.087	3.414	0.001	Supported
H14	Trust → Purchase Intention → Purchase Decision	0.069	2.248	0.025	Supported
H15	PVP → Trust → Purchase Intention → Purchase Decision	0.028	2.109	0.035	Supported
H16	SI → Trust → Purchase Intention → Purchase Decision	0.036	2.067	0.039	Supported

Source: SmartPLS Output.

All seven mediation hypotheses were statistically supported. Trust mediated the relationship between Product Value Proposition and Purchase Intention (H10: β = 0.088, t = 2.589, p = 0.010) and between Source Information and Purchase Intention (H11: β = 0.113, t = 2.567, p = 0.010). Purchase Intention mediated the relationships between Product Value Proposition and Purchase Decision (H12: β = 0.117, t = 3.897, p < 0.001), Source Information and Purchase Decision (H13: β = 0.087, t = 3.414, p = 0.001), and Trust and Purchase Decision (H14: β = 0.069, t = 2.248, p = 0.025).

The serial mediation results were also significant. Trust and Purchase Intention sequentially mediated the relationship between Product Value Proposition and Purchase Decision (H15: β =

0.028, t = 2.109, p = 0.035) and between Source Information and Purchase Decision (H16: β = 0.036, t = 2.067, p = 0.039). These findings provide empirical support for the sequential mechanism proposed in the IRSPM.

Interpretation of Mediation

The mediation patterns were interpreted by considering both the corresponding direct and indirect relationships. For H10–H14, the relevant direct relationships remained positive and statistically significant, while the indirect effects were also positive and significant. These patterns are therefore consistent with complementary partial mediation. Similarly, H15 and H16 indicate complementary partial serial mediation because the direct relationships between Product Value Proposition or Source Information and Purchase Decision remained significant. At the same time, the serial indirect pathways through Trust and Purchase Intention were also significant.

Accordingly, Trust and Purchase Intention do not replace the direct relationships of Product Value Proposition and Source Information with downstream purchase outcomes. Rather, they represent additional psychological mechanisms through which service-value and information evaluations are translated into Purchase Intention and Purchase Decision.

Common Method Bias (CMB) Testing

Common Method Bias (CMB) testing was conducted to determine whether common method bias affected the data because a single data collection method was used. This potential bias may occur because all variables were measured using the same questionnaire, completed by the same respondents at a single point in time.

Table 7. Common Method Bias Test

Hubungan Struktural	Nilai VIF	Keterangan
Product Value Proposition → Purchase Decision	1,869	There is no indication of CMB
Product Value Proposition → Purchase Intention	1,961	There is no indication of CMB
Product Value Proposition → Trust	1,431	There is no indication of CMB
Purchase Intention → Purchase Decision	2,161	There is no indication of CMB
Source Information → Purchase Decision	1,746	There is no indication of CMB
Source Information → Purchase Intention	2,311	There is no indication of CMB
Source Information → Trust	1,431	There is no indication of CMB
Trust → Purchase Intention	3,160	There is no indication of CMB

Source: SmartPLS Output.

The structural VIF values ranged from 1.431 to 3.160, indicating no evidence of problematic collinearity among the predictor constructs. Because the quantitative data were obtained through a single self-reported questionnaire, these VIF results are interpreted as an initial diagnostic of potential common-method bias rather than definitive evidence that common-method bias is absent.

Endogeneity and Robustness Assessment

To ensure that the estimated parameters were not affected by endogeneity, this study employed the Gaussian Copula approach.

Table 8. Gaussian Copula Test

Relationship Assessed	Copula β	t-statistic	p-value	Interpretation
PVP → Purchase Decision	-0.061	0.955	0.339	No statistical indication of endogeneity
PVP → Purchase Intention	-0.078	1.235	0.217	No statistical indication of endogeneity
PVP → Trust	0.031	0.614	0.539	No statistical indication of endogeneity
Purchase Intention → Purchase Decision	0.114	1.790	0.074	No statistical indication of endogeneity
SI → Purchase Decision	**-0.173**	**2.217**	**0.027**	**Potential endogeneity detected**
SI → Purchase Intention	-0.001	0.008	0.994	No statistical indication of endogeneity
SI → Trust	0.030	0.448	0.654	No statistical indication of endogeneity
SI → Product Value Proposition[1]	**-0.232**	**3.170**	**0.002**	**Potential endogeneity detected**

Source: SmartPLS Output.

The Gaussian Copula analysis was used as a supplementary diagnostic of potential endogeneity in the assessed structural relationships. For most of the relationships examined, the copula terms were not statistically significant. However, statistically significant copula terms were identified for Source Information → Purchase Decision (β = -0.173, t = 2.217, p = 0.027) and for the additional Source Information → Product Value Proposition relationship (β = -0.232, t = 3.170, p = 0.002). These results indicate that potential endogeneity cannot be ruled out for these two relationships.

Accordingly, the significant structural relationship between Source Information and Purchase Decision should be interpreted cautiously. The estimated coefficient may partly reflect omitted variables, reverse causality, simultaneity, or other unobserved influences not explicitly represented in the IRSPM. Therefore, the result provides evidence of an association within the estimated model but should not be interpreted as definitive causal evidence.

The Gaussian Copula results for the remaining assessed relationships provide no statistical indication of endogeneity based on this diagnostic. Nevertheless, the absence of a statistically significant copula term should not be interpreted as proof that all possible sources of endogeneity have been eliminated. Thus, the Gaussian Copula analysis is treated as a robustness diagnostic rather than as definitive validation of the structural model.

The endogeneity indication for Source Information → Purchase Decision is particularly relevant because Source Information is positioned as an antecedent in the IRSPM. The finding suggests that the observed relationship may be influenced by variables that were not included in the present model. In the Umrah travel-service context, factors such as financial readiness, prior pilgrimage experience, perceived risk, religiosity, corporate reputation, or other decision-related considerations may potentially influence both information-search behaviour and the final Purchase Decision. These possibilities cannot be resolved by the present cross-sectional design and should therefore be examined in future research.

The Source Information → Product Value Proposition relationship was not specified among the sixteen core hypotheses of the IRSPM. We examined it separately as an additional exploratory analysis to investigate whether the information pilgrims receive also contributes to their evaluation of the value offered by an Umrah Travel Organizer. Therefore, this relationship should not be interpreted as part of the confirmatory H1–H16 structure.

The significant Gaussian Copula term for this additional relationship (p = 0.002) further indicates that the association requires cautious interpretation. The result may reflect a more complex reciprocal or omitted-variable process in the formation of service-value perceptions, and further research is needed before incorporating this pathway into the core IRSPM structure.

Source Information → Product Value Proposition

The Source Information → Product Value Proposition relationship was examined separately as an additional exploratory analysis and was not included among the sixteen core hypotheses of the IRSPM. This analysis was intended to explore whether information obtained by pilgrims may also contribute to their evaluation of the service value offered by a PPIU. Consequently, the result is interpreted as an exploratory extension rather than as part of the core confirmatory hypothesis structure.

Qualitative Findings

The qualitative phase provided contextual explanations for the quantitative findings. Written interviews with six informants indicated that selecting an Umrah Travel Organizer generally involved an interconnected sequence beginning with information search and verification, followed by evaluation of the value of the Umrah package, trust formation, Purchase Intention, and finally Purchase Decision. Informants obtained information from family members, friends, former pilgrims, social media, religious figures, banks, and official sources before evaluating the PPIU's legality, reputation, facilities, price, hotel, airline, departure schedule, religious guidance, service quality, and departure certainty.

Source credibility emerged as an important consideration in trust formation. Recommendations from family, friends, and previous pilgrims were perceived as credible because they reflected direct experience, while official licensing, accreditation, and institutional information provided additional assurance about the organizer's legitimacy.

The qualitative findings also indicated that Product Value Proposition was evaluated beyond price alone. Informants emphasized the correspondence between price, facilities, service quality, comfort, safety, and departure certainty. Clear, appropriate service value strengthened both Trust and willingness to register for an Umrah package.

Trust was associated with official legality, reputation, prior pilgrims' experiences, service track record, transparency, and the consistency between promised and delivered services. For most informants, Trust contributed to Purchase Intention before the final decision. At the same time, some also described strong Trust as capable of encouraging immediate actions such as registration or an initial payment.

Finally, Purchase Intention developed into Purchase Decision when confidence in the PPIU was accompanied by departure certainty, appropriate price–facility alignment, family support, and religious motivation. All six informants broadly described a sequential process involving information search, service-value evaluation, trust formation, purchase intention, and final decision.

Integration of Quantitative and Qualitative Findings

Integrating the quantitative and qualitative findings indicates broad convergence in the decision-making mechanism proposed by the IRSPM. Quantitatively, Product Value Proposition and Source Information were significantly associated with Trust, Purchase Intention, and Purchase Decision, while Trust and Purchase Intention represented intermediate psychological mechanisms within the model. Qualitatively, informants described a corresponding process involving information search and verification, evaluation of the Umrah package's value, trust formation, development of purchase intention, and the eventual purchase decision.

The qualitative evidence therefore helps explain how the statistically observed relationships operate within the Umrah travel-service context. However, the qualitative findings are treated as contextual and interpretive evidence rather than as a statistical correction for the endogeneity identified in the quantitative analysis.

Discussion

Source Information and Product Value Proposition as Antecedents of Trust

The findings show that both Source Information and Product Value Proposition are positively associated with Trust in selecting Umrah Travel Organizers. Of the two antecedents, Source Information showed a larger structural coefficient for Trust ($\beta = 0.528$) than Product Value Proposition ($\beta = 0.410$). The effect-size results reinforce this pattern, with Source Information showing a large incremental contribution to Trust ($f^2 = 0.615$) and Product Value Proposition also showing a large contribution ($f^2 = 0.371$).

The comparatively stronger relationship between Source Information and Trust can be understood from the characteristics of Umrah travel as a high-risk credence service. Before purchasing the service, pilgrims cannot fully verify whether the organizer will actually deliver the promised accommodation, transportation, religious guidance, departure schedule, and other service elements. Under these conditions, credible information becomes an important mechanism for reducing uncertainty and assessing the organizer's reliability. This interpretation is consistent with Information Asymmetry Theory, which suggests that consumers rely on additional information when the quality of a service cannot be fully evaluated in advance.

The qualitative findings support this interpretation. Informants reported relying not only on information supplied by the PPIU but also on recommendations from family members, friends, former pilgrims, social media, religious figures, and official information. In particular, direct experiences shared by previous pilgrims and formal information concerning licensing, accreditation, and legality were perceived as important sources of assurance.

This finding is broadly consistent with prior research showing that credible information reduces uncertainty and contributes to trust formation in online and service transactions. (Gefen et al., 2003; Pavlou et al., 2007). However, the present study extends this evidence to Umrah travel services, where the consequences of service failure extend beyond economic loss to concerns regarding departure certainty, worship arrangements, and the overall pilgrimage experience. Thus, Source Information in the IRSPM is not merely informational; it also serves as a basis for evaluating organizational credibility under substantial uncertainty.

Product Value Proposition was also positively associated with Trust. In this context, value extends beyond price. The qualitative findings indicate that pilgrims evaluated the

correspondence between price, facilities, service quality, accommodation, airline, religious guidance, safety, and departure certainty. Informants generally emphasized the overall correspondence between costs and promised benefits rather than low price alone.

This pattern aligns with Signaling Theory because a clear, credible service proposition can signal the organizer's ability and willingness to deliver the promised service. The findings therefore extend previous value-based explanations by showing that, in religious credence services, service value matters not only for consumers' evaluations of benefits but also for forming confidence in the provider.

Source Information, Product Value Proposition, dan Trust dalam Membentuk Purchase Intention

Product Value Proposition, Source Information, and Trust were each positively associated with Purchase Intention. The coefficients indicate that Product Value Proposition (β = 0.450) and Source Information (β = 0.382) showed stronger direct relationships with Purchase Intention than Trust (β = 0.214). These results suggest that pilgrims' intention to select an Umrah Travel Organizer is associated with cognitive evaluations of the service offering and available information, as well as confidence in the provider.

The relationship between Source Information and Purchase Intention is consistent with prior studies showing that credible information, electronic word-of-mouth, and information usefulness can shape behavioral intentions by reducing uncertainty. (Abubakar & Ilkan, 2016; Cheung et al., 2008; Filieri et al., 2015). The present findings extend this evidence by showing that information derived from personal, commercial, public, and institutional sources remains relevant in a religious service context where consumers face substantial uncertainty before the service is consumed.

Similarly, the positive relationship between Product Value Proposition and Purchase Intention aligns with prior value-based research showing that favorable evaluations of service benefits can strengthen behavioral intention. In the present context, however, the qualitative evidence indicates that perceived value includes not only economic considerations but also comfort, safety, religious guidance, service reliability, and the perceived suitability of the package for worship-related needs.

Trust also contributes to Purchase Intention, although its coefficient is smaller than those of Product Value Proposition and Source Information. This does not imply that Trust is unimportant. Rather, it suggests that confidence in the organizer is part of a broader evaluation process in which pilgrims continue to consider service value and available information before forming a firm intention to purchase. This interpretation aligns with Trust Theory and prior studies showing that trust becomes especially relevant under conditions of uncertainty and perceived risk. (Gefen et al., 2003; Pavlou et al., 2007; Ponte et al., 2015).

The mediation results further clarify this mechanism. Trust significantly mediated the relationships of Product Value Proposition and Source Information with Purchase Intention. Because both the corresponding direct and indirect relationships remained positive and significant, the results are consistent with complementary partial mediation. Thus, Product Value Proposition and Source Information are associated with Purchase Intention both directly and indirectly through Trust formation.

Direct and Indirect Mechanisms of Purchase Decision

The findings indicate that Product Value Proposition, Source Information, Trust, and Purchase Intention were each positively associated with Purchase Decision. Among the reported direct relationships, Product Value Proposition showed the largest coefficient with Purchase Decision (β = 0.479), followed by Source Information (β = 0.396), Purchase Intention (β = 0.323), and Trust (β = 0.069). These coefficients should be interpreted as observed structural relationships within the model rather than as a universal ranking of determinants.

The relatively large coefficient for Product Value Proposition suggests that pilgrims' final selection of a PPIU is closely tied to their evaluation of what the organizer actually offers. The qualitative findings help clarify what this evaluation involves: pilgrims considered price–facility alignment, accommodation, airline, service quality, religious guidance, comfort, safety, and departure certainty. Thus, value in the Umrah context represents a multidimensional evaluation rather than a simple preference for lower prices.

The positive relationship between Source Information and Purchase Decision also aligns with Information Asymmetry Theory and prior evidence that credible information helps consumers evaluate alternatives when service quality cannot be verified before consumption. However, this particular relationship requires more cautious interpretation because the Gaussian Copula analysis indicated potential endogeneity for Source Information → Purchase Decision (p = 0.027). Therefore, the estimated relationship may partly reflect omitted variables, reciprocal mechanisms, or other unobserved influences, and should not be interpreted as definitive causal evidence.

Purchase Intention was positively associated with Purchase Decision (β = 0.323), consistent with the Theory of Planned Behavior, in which intention is a proximal antecedent of behavior. In the IRSPM, Purchase Intention represents the stage at which prior evaluations of information, service value, and trust are translated into a stronger readiness to select the service provider. This finding also aligns with prior empirical evidence linking purchase intention with subsequent purchase-related behavior.

The direct relationship between Trust and Purchase Decision was statistically significant but comparatively small (β = 0.069). This pattern is theoretically meaningful, not contradictory. Trust appears to function primarily as a psychological foundation that reduces uncertainty and supports Purchase Intention. In contrast, the final Purchase Decision still depends on additional evaluations of service value, information, departure certainty, affordability, and other contextual considerations. The qualitative findings support this interpretation: most informants described Trust as preceding Purchase Intention, although some indicated that strong Trust could directly encourage registration or an initial payment.

This interpretation is also consistent with the difference between the Trust → Purchase Intention coefficient (β = 0.214) and the Trust → Purchase Decision coefficient (β = 0.069). Trust therefore appears to operate more strongly as an intermediate psychological mechanism than as a direct driver of the final decision.

Mediation and the Sequential Mechanism of the IRSPM

The mediation results provide further insight into the mechanism underlying the IRSPM. Trust significantly mediated the relationships between Product Value Proposition and Source Information and Purchase Intention. In contrast, Purchase Intention significantly mediated the

relationships between Product Value Proposition, Source Information, and Trust and Purchase Decision. In addition, the serial indirect relationships Product Value Proposition → Trust → Purchase Intention → Purchase Decision (β = 0.028, p = 0.035) and Source Information → Trust → Purchase Intention → Purchase Decision (β = 0.036, p = 0.039) were statistically significant.

Because the corresponding direct relationships also remained positive and statistically significant, these patterns indicate complementary partial mediation rather than full mediation. This distinction is important for interpreting the IRSPM. The model does not imply that pilgrims' decisions are formed only through Trust and Purchase Intention. Instead, the findings indicate a dual mechanism: Product Value Proposition and Source Information are associated with Purchase Decision directly, while also operating through psychological pathways involving Trust and Purchase Intention.

This dual mechanism helps explain why direct relationships may remain larger than some indirect relationships without diminishing the theoretical relevance of the mediators. Trust and Purchase Intention explain how part of the relationship between information/value evaluations and the final decision operates, rather than replacing the direct evaluative pathway. The qualitative findings support this interpretation because informants generally described a sequence of information search, package value evaluation, trust formation, intention development, and final decision, while also indicating that certain considerations could sometimes prompt more direct action.

Accordingly, the IRSPM contributes by specifying how information-, value-, trust-, and intention-related mechanisms can coexist within a single decision process. This extends prior studies that have often examined information, value, trust, or intention relationships separately by placing them within an integrated sequence appropriate to high-risk religious credence services.

Endogeneity and the Boundary of Interpretation

The Gaussian Copula results introduce an important qualification to the interpretation of the structural findings. Potential endogeneity was identified for the Source Information → Purchase Decision relationship (p = 0.027) and for the additional Source Information → Product Value Proposition relationship (p = 0.002). These findings indicate that unobserved variables or alternative causal ordering cannot be ruled out.

For Source Information → Purchase Decision, possible omitted influences may include financial readiness, previous pilgrimage experience, perceived risk, religiosity, or other decision-related factors not incorporated into the core IRSPM. Accordingly, the significant coefficient for this relationship should be interpreted as an observed association within the estimated model rather than as definitive evidence of a causal effect.

The Source Information → Product Value Proposition relationship requires a different interpretation because it was examined as an additional exploratory analysis rather than as one of the sixteen core hypotheses. The detected endogeneity therefore suggests that the formation of service-value evaluations may involve a more complex process than the additional analysis captures. Future research could examine this pathway using longitudinal designs, additional controls, or alternative identification strategies.

Importantly, the qualitative phase does not eliminate statistical endogeneity. Its role is interpretive: the interviews help explain how pilgrims describe the relationship between

information, service-value evaluation, trust, intention, and decision, but they do not statistically correct for potential omitted-variable or reverse-causality problems.

Theoretical Contribution of the IRSPM

The IRSPM's principal theoretical contribution is integrating complementary explanatory functions from Information Asymmetry Theory, Signaling Theory, Trust Theory, and the Theory of Planned Behavior into a sequential purchase-decision mechanism. The model does not modify these theories individually; rather, it specifies how their explanatory roles can operate together in the context of a high-risk religious credence service.

Information Asymmetry Theory explains why pilgrims rely on credible external information when service quality cannot be fully evaluated before consumption. Signaling Theory explains how service attributes and value propositions communicate information about expected service quality. Trust Theory explains how these evaluations build confidence in the organizer under conditions of vulnerability and uncertainty. Finally, the Theory of Planned Behavior provides the logic for positioning Purchase Intention as a proximal stage preceding Purchase Decision.

The empirical findings indicate that these mechanisms operate through both direct and indirect relationships. Product Value Proposition and Source Information are directly associated with downstream outcomes while also contributing to Trust and Purchase Intention. This pattern suggests that the purchase decision process in Umrah travel services is neither purely sequential nor purely direct; instead, it combines direct evaluative pathways with complementary psychological mediation mechanisms.

This interpretation represents the central contribution of the IRSPM: it provides an integrated explanation of how information evaluation, service-value evaluation, trust formation, purchase intention, and final purchase decision are interconnected within a religious service context characterized by information asymmetry, credence attributes, and substantial consumer involvement.

Contribution of the Integrated Religious Service Purchase Model (IRSPM) in Explaining the Purchase Decision Process for Selecting an Umrah Travel Organizer

This study extends the existing literature by not only examining the relationships among the factors influencing the selection of an Umrah Travel Organizer (PPIU) but also explaining the underlying mechanism through which these purchase decisions are formed. The proposed Integrated Religious Service Purchase Model (IRSPM) shows that the decision to select a PPIU develops through a sequential process that begins with evaluating Source Information and Product Value Proposition, continues with the formation of Trust, progresses to the development of Purchase Intention, and ultimately culminates in Purchase Decision. In doing so, this study addresses an important research gap by demonstrating that purchasing decisions in religious services cannot be adequately explained through isolated direct relationships among variables. Instead, they should be understood as a series of interconnected cognitive and psychological processes.

The findings indicate that Source Information and Product Value Proposition function as two complementary exogenous constructs operating simultaneously during the initial stage of the decision-making process. Source Information reduces uncertainty by providing credible, reliable information, whereas Product Value Proposition shapes prospective pilgrims' perceptions of the service provider's benefits. Rather than influencing each other directly, these two constructs

jointly foster Trust, which subsequently strengthens Purchase Intention and ultimately leads to Purchase Decision. This sequential relationship suggests that the decision to select an Umrah Travel Organizer results from the interaction between cognitive evaluations of information and service value and affective evaluations reflected in consumer trust.

The findings further extend Information Asymmetry Theory, which has traditionally emphasized information's role in reducing uncertainty. The present study demonstrates that, within the context of Umrah travel services, reducing information asymmetry alone is insufficient to encourage purchasing decisions. The information received by prospective pilgrims must also be supported by a compelling Product Value Proposition that reinforces their confidence in the benefits and quality of the services offered. Consequently, purchasing decisions depend not only on the availability of credible information but also on consumers' perceptions of the value the service provider delivers.

This study also broadens the application of Signaling Theory. In the context of selecting an Umrah Travel Organizer, quality signals extend beyond promotional messages to include organizational legitimacy, corporate reputation, service track record, the qualifications of religious guides, pricing transparency, and consistency in service delivery. Prospective pilgrims interpret these attributes as indicators of service quality and organizational credibility before trusting the service provider. Accordingly, the effectiveness of these signals depends not on the quantity of information communicated but on their credibility, consistency, and alignment with the actual service experience.

Furthermore, the findings reinforce Trust Theory by showing that Trust serves as the central psychological mechanism linking the initial evaluation process to the formation of Purchase Intention and, ultimately, Purchase Decision. However, the study also reveals that the direct effect of Trust on Purchase Decision is relatively weaker than the effects of Product Value Proposition and Purchase Intention. This finding suggests that, although Trust is an essential prerequisite in the decision-making process, prospective pilgrims continue to evaluate the service's overall benefits before making their final decision. Therefore, Trust should be viewed as a necessary but not sufficient condition for Purchase Decisions in the context of Umrah travel services.

In addition, this study offers a new perspective on the Theory of Planned Behavior. While the theory identifies intention as the primary predictor of actual behavior, the findings show that Purchase Intention in Umrah travel services is jointly shaped by Source Information, Product Value Proposition, and Trust. Thus, this study not only confirms Purchase Intention as the immediate antecedent of Purchase Decision but also explains the underlying factors that shape intention within religious services characterized by high consumer involvement, substantial perceived risk, and information asymmetry.

This study's principal theoretical contribution is the development of the Integrated Religious Service Purchase Model (IRSPM), which integrates Information Asymmetry Theory, Signaling Theory, Trust Theory, and the Theory of Planned Behavior into a single conceptual framework. Unlike previous studies that have generally relied on a single theoretical perspective to explain consumer behavior, the IRSPM conceptualizes the selection of an Umrah Travel Organizer as the outcome of an integrated process involving information evaluation, value perception, trust formation, purchase intention, and purchase decisions. Consequently, the proposed model

provides a more comprehensive theoretical explanation of consumer behavior in religious services, particularly within the context of Umrah travel services.

From a practical perspective, the IRSPM suggests that Umrah Travel Organizers' marketing strategies should extend beyond promotions and price competition. Service providers should focus on delivering credible information, strengthening their Product Value Proposition, building consumer trust through consistent service quality, and ensuring that every aspect of the pilgrimage experience fulfills the promises communicated to prospective pilgrims. This integrated approach is expected to improve marketing effectiveness while strengthening Umrah Travel Organizers' competitive position in an increasingly competitive religious travel industry.

Research Implications and Future Research Agenda

The findings of this study have important theoretical implications for advancing understanding of consumer behavior in religious services, particularly in the context of selecting an Umrah Travel Organizer (PPIU). Unlike previous studies, which have generally explained purchasing decisions through direct relationships among individual variables, this study demonstrates that the decision to select a PPIU is formed through a sequential process involving the interaction of Source Information, Product Value Proposition, Trust, and Purchase Intention. By developing the Integrated Religious Service Purchase Model (IRSPM), this study integrates Information Asymmetry Theory, Signaling Theory, Trust Theory, and the Theory of Planned Behavior into a unified conceptual framework that explains consumer decision-making in service contexts characterized by information asymmetry, high consumer involvement, substantial perceived risk, and dominant credence attributes. Accordingly, this study not only confirms previously established relationships among these constructs but also provides a more comprehensive explanation of the mechanisms underlying purchasing decisions in religious services.

From a practical perspective, the findings offer valuable implications for managers of Umrah Travel Organizers. Managers cannot improve prospective pilgrims' purchasing decisions through promotions or competitive pricing alone. Instead, service providers should focus on managing the quality and credibility of the information they communicate to prospective pilgrims by ensuring that information on organizational legality, departure schedules, service facilities, pricing, and operational procedures is accurate, transparent, and easily verifiable. Furthermore, Umrah Travel Organizers should strengthen their Product Value Proposition by delivering services that address the functional, emotional, and spiritual needs of prospective pilgrims. Consistency between the information communicated and the actual quality of service delivered is essential to strengthen trust, enhance purchase intention, and ultimately increase purchase decisions. Therefore, marketing strategies should extend beyond promotion and instead emphasize value creation, transparent communication, and the continuous development of consumer trust.

Despite its contributions, this study has several limitations that should be considered when interpreting the findings. First, the study was conducted exclusively among pilgrims who used A-accredited Umrah Travel Organizers in Lampung Province. Consequently, the characteristics of the respondents and the competitive conditions represented in this study may not fully reflect those of Umrah Travel Organizers operating in other regions of Indonesia. Second, the study adopted a cross-sectional research design, meaning the observed relationships reflect consumer

behavior at a single point in time and do not capture potential changes in purchasing behavior over time. Third, although the Gaussian Copula analysis indicated that most structural relationships were free from endogeneity concerns, it identified endogeneity in the relationships between Source Information and Purchase Decision and between Source Information and Product Value Proposition. These findings suggest that additional factors not included in the proposed research model may also influence these relationships and should therefore be interpreted with appropriate caution.

Building upon these limitations, several directions for future research are recommended. First, future studies should validate the Integrated Religious Service Purchase Model (IRSPM) using broader samples that include Umrah Travel Organizers with different accreditation levels and operating in diverse geographical and market environments to enhance the generalizability of the findings. Second, longitudinal research designs are recommended to examine how prospective pilgrims' decision-making processes evolve from the initial information search stage to the final purchasing decision. Third, future research may extend the proposed model by incorporating additional variables that are conceptually relevant to religious service settings, such as religiosity, perceived risk, service quality, electronic word-of-mouth, corporate reputation, and customer experience. Including these variables may provide a more comprehensive understanding of the mechanisms underlying purchasing decisions in Umrah travel services. Finally, future studies may examine the applicability of the IRSPM in other religious service contexts, including Special Hajj services, halal tourism, and Islamic financial services, to evaluate the robustness and generalizability of the proposed model across different religious service industries.

Conclusion

This study develops the Integrated Religious Service Purchase Model (IRSPM) to explain how pilgrims' Purchase Decisions regarding Umrah Travel Organizers are associated with Product Value Proposition, Source Information, Trust, and Purchase Intention. The quantitative findings show that all proposed direct and indirect relationships were statistically significant. Source Information showed the largest observed relationship with Trust ($\beta = 0.528$), while Product Value Proposition showed the largest reported direct relationship with Purchase Decision ($\beta = 0.479$). Purchase Intention was also positively associated with Purchase Decision ($\beta = 0.323$), whereas the direct relationship between Trust and Purchase Decision was comparatively small ($\beta = 0.069$). These findings indicate that Trust appears to operate more prominently through Purchase Intention than through a direct relationship with the final Purchase Decision.

The mediation results provide the IRSPM's central empirical contribution. Product Value Proposition and Source Information were associated with downstream purchase outcomes through both direct and indirect pathways. Trust mediated their relationships with Purchase Intention, while Purchase Intention mediated their relationships with Purchase Decision. The serial pathways Product Value Proposition → Trust → Purchase Intention → Purchase Decision and Source Information → Trust → Purchase Intention → Purchase Decision were also statistically significant. Because the corresponding direct and indirect relationships remained positive and significant, the findings are consistent with complementary partial mediation. Thus,

the IRSPM explains Purchase Decision through a direct evaluative mechanism and an indirect psychological mechanism involving Trust and Purchase Intention.

The study's theoretical contribution lies in integrating the complementary explanatory roles of Information Asymmetry Theory, Signaling Theory, Trust Theory, and the Theory of Planned Behavior into a single decision-making framework. Rather than modifying the basic propositions of these theories, the IRSPM links their functions to explain how information evaluation and service-value evaluation relate to Trust, how Trust contributes to Purchase Intention, and how Purchase Intention is subsequently associated with Purchase Decision in a high-involvement, high-risk religious credence service. Qualitative findings from six informants support this mechanism by describing a broadly corresponding process of information search and verification, service-value evaluation, trust formation, intention development, and final selection of a PPIU.

From a managerial perspective, the findings suggest that PPIUs should not rely solely on promotional communication or price competition. Greater attention should be directed toward credible and verifiable information, transparent service offerings, consistency between promised and delivered services, departure certainty, service quality, and the overall value provided to pilgrims. These elements are relevant not only to the formation of Trust but also to the development of Purchase Intention and the eventual Purchase Decision.

Nevertheless, the findings should be interpreted within the boundaries of the research design. The empirical study involved pilgrims from two A-accredited PPIUs in Lampung Province and used a non-probability voluntary-response sampling approach; therefore, the results should not be statistically generalized to all PPIUs or pilgrims in Indonesia. The cross-sectional design also limits conclusions regarding temporal or causal ordering. In addition, the Gaussian Copula analysis indicated potential endogeneity in the Source Information → Purchase Decision relationship ($p = 0.027$) and in the additional exploratory Source Information → Product Value Proposition relationship ($p = 0.002$). These relationships therefore require cautious interpretation because omitted variables, reverse causality, simultaneity, or other unobserved influences cannot be ruled out. Future research should retest the IRSPM across different regions and accreditation levels, employ probability and longitudinal designs where feasible, and further examine these potentially endogenous relationships.

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Author Contributions Statement

HA conceived the research idea, developed the research design, collected and analyzed the data, interpreted the findings, and prepared the original manuscript draft. IS provided academic

supervision throughout the research process, helped refine the conceptual framework, and reviewed and approved the final manuscript. HR improved the research design and methodology, helped interpret the findings, and critically reviewed the manuscript. AB contributed by conducting critical reviews and providing substantive revisions to improve the manuscript's quality. All authors have read and approved the final manuscript and accept full responsibility for its content.

Conflict of Interest

The authors declare no conflicts of interest regarding the research, authorship, or publication of this article. Furthermore, the authors affirm that this study was conducted independently and without any financial, commercial, or personal relationships that could have influenced the study's design, data collection, analysis, interpretation of the findings, or the decision to publish the results.

AI Usage Statement

The authors declare that the use of Artificial Intelligence (AI) tools in preparing this manuscript was strictly limited to supportive functions, including language editing, grammar checking, and improving the clarity and readability of the text. AI tools were not used to generate the research idea, develop the conceptual framework, conduct substantive analysis, interpret the data, or draw scientific conclusions.

The authors carried out the entire research process, including study design, data collection, data analysis, interpretation of the findings, development of scientific arguments, and manuscript preparation. The authors accept full responsibility for the originality, accuracy, and academic integrity of the content presented in this article. In accordance with established ethical guidelines for scholarly publishing, AI tools are not credited as authors or contributors to this manuscript.

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