



## PRODUCT VALUE PROPOSITION, SOURCE INFORMATION, TRUST AND PURCHASE DECISION IN UMRAH TRAVEL SERVICES: A SYSTEMATIC LITERATURE REVIEW

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Submitted: 24 March 2026

Revised: 18 May 2026

Accepted: 8 June 2026

Published: 9 June 2026

**Abstract:** This study aims to synthesize international journal articles on the relationships among Product Value Proposition, Source Information, Trust, Purchase Intention, and Purchase Decision in the context of Umrah travel services. A Systematic Literature Review (SLR) was conducted, analyzing 42 peer-reviewed articles retrieved from Scopus, Web of Science, ScienceDirect, Emerald Insight, Taylor & Francis Online, SpringerLink, Wiley Online Library, and Google Scholar during 2003–2024, following the PRISMA 2020 guidelines. The findings indicate that Product Value Proposition and Source Information act as initial stimuli reducing uncertainty and forming Trust. Trust then strengthens Purchase Intention, which subsequently leads to Purchase Decision. This study contributes to the literature by integrating Asymmetric Information Theory, Signaling Theory, Trust Theory, and the Theory of Planned Behavior into a conceptual framework specific to Umrah travel services, addressing both theoretical gaps and practical implications for PPIU providers.

**Keywords:** Product Value Proposition, Trust, Purchase Intention, Purchase Decision, Umrah Travel Services

**Abstrak:** Penelitian ini bertujuan untuk mensintesis artikel jurnal internasional tentang hubungan antara Proposisi Nilai Produk, Sumber Informasi, Kepercayaan, Niat Beli, dan Keputusan Pembelian dalam konteks layanan perjalanan Umroh. Tinjauan Pustaka Sistematis (SLR) dilakukan, menganalisis 42 artikel peer-review yang diambil dari Scopus, Web of Science, ScienceDirect, Emerald Insight, Taylor & Francis Online, SpringerLink, Wiley Online Library, dan Google Scholar selama tahun 2003-2024, mengikuti pedoman PRISMA 2020. Temuan menunjukkan bahwa Proposisi Nilai Produk dan Informasi Sumber bertindak sebagai rangsangan awal yang mengurangi ketidakpastian dan membentuk Kepercayaan. Kepercayaan kemudian memperkuat Niat Beli, yang kemudian mengarah pada Keputusan Pembelian. Studi ini berkontribusi pada literatur dengan mengintegrasikan Teori Informasi Asimetris, Teori Pensinyalan, Teori Kepercayaan, dan Teori Perilaku Terencana ke dalam kerangka konseptual khusus untuk layanan perjalanan Umroh, mengatasi kesenjangan teoretis dan implikasi praktis bagi penyedia PPIU.

**Kata Kunci:** *Proposisi Nilai Produk, Kepercayaan, Niat Pembelian, Keputusan Pembelian, Penyelenggara perjalanan ibadah umrah*

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## Introduction

The decision to purchase Umrah travel packages is a critical issue in service marketing and consumer behavior studies. Unlike ordinary products, these services involve financial, service, and legal risks, as well as spiritual expectations. Prospective pilgrims cannot fully evaluate service quality before departure and must rely on information, perceived value, and trust in PPIU (Umrah travel organizers).

Previous studies have examined Product Value, Information Quality, Trust, and Purchase Intention in contexts such as e-commerce, online travel agencies, hotel booking, and halal tourism. However, research remains fragmented, and few studies systematically integrate these constructs in the context of Umrah travel services. Moreover, Purchase Decision has rarely been positioned as the final outcome, and the role of Source Information as an independent variable alongside Product Value Proposition is underexplored. The literature also shows that trust formation and its role in linking value and information to intention and decision require further clarification.<sup>1</sup> Recent evidence in the Umrah sector also indicates that trust, service quality, pricing and promotional activities significantly influence pilgrims' satisfaction and behavioral outcomes, yet studies remain largely focused on satisfaction rather than on the broader decision-making process.<sup>2</sup>

To address these gaps, this study conducts a Systematic Literature Review (SLR) of 42 peer-reviewed articles from 2003–2024, retrieved from Scopus, Web of Science, ScienceDirect, Emerald Insight, Taylor & Francis Online, SpringerLink, Wiley Online Library, and Google Scholar, following PRISMA 2020 guidelines. The review integrates four key theories that are explicitly cited in the article: (1) Asymmetric Information Theory<sup>3</sup> – Explains the information imbalance between PPIU and prospective pilgrims,

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<sup>1</sup> Shalini Talwar et al., "Why Do People Purchase from Online Travel Agencies (OTAs)? A Consumption Values Perspective," *International Journal of Hospitality Management* 88 (2020): 102534, <https://doi.org/10.1136/bmj.n71>; Yu-Shan Chen dan Ching-Hsun Chang, "Enhance Green Purchase Intentions: The Roles of Green Perceived Value, Green Perceived Risk, and Green Trust," *Management Decision* 50, no. 3 (2012): 502–20, <https://doi.org/10.1108/00251741211216250>; Roger C Mayer, James H Davis, dan F David Schoorman, "An Integrative Model of Organizational Trust," *Academy of Management Review* 20, no. 3 (1995): 709–34, <https://doi.org/10.2307/258792>; Raffaele Filieri, Salma Alguezaui, dan Fraser McLeay, "Why Do Travelers Trust TripAdvisor? Antecedents of Trust towards Consumer-Generated Media and Its Influence on Recommendation Adoption and Word of Mouth," *Tourism Management* 51 (2015): 174–85, <https://doi.org/10.1016/j.tourman.2015.05.007>.

<sup>2</sup> Salsabillah dan Luqman Hakim Handoko, "A Systematic Literature Review on the Determinants of Umrah Pilgrims' Satisfaction," *Multazam: Jurnal Manajemen Haji dan Umrah* 5, no. 2 (2025), <https://doi.org/10.32332/multazam.v5i2.9745>.

<sup>3</sup> George A Akerlof, "The Market for 'Lemons': Quality Uncertainty and the Market Mechanism," *The Quarterly Journal of Economics* 84, no. 3 (1970): 488–500, <https://doi.org/10.2307/1879431>.

generating uncertainty in decision-making, (2) Signaling Theory<sup>4</sup> – Explains how Product Value Proposition functions as a signal of service quality and organizational credibility, (3) Trust Theory<sup>5</sup> – Trust is formed based on perceived ability, benevolence, and integrity of the PPIU. It mediates the effect of Product Value Proposition and Source Information on Purchase Intention, and (4) Theory of Planned Behavior<sup>6</sup> – Explains how Trust influences Purchase Intention and subsequently Purchase Decision through *attitude, subjective norms, and perceived behavioral control*.

By synthesizing these theories, this study develops a conceptual framework specific to Umrah travel services, highlighting how Product Value Proposition and Source Information influence Trust, Purchase Intention, and Purchase Decision. The novelty of this study lies in integrating multiple constructs into a single model, providing both theoretical insight and practical guidance for PPIU providers.

## **Theoretical Approach**

### **Asymmetric Information Theory**

Asymmetric Information Theory<sup>7</sup> explains the information imbalance between PPIU and prospective pilgrims, which generates uncertainty in decision-making. Prospective pilgrims cannot directly observe service quality, legality, or travel security before purchase. Therefore, Source Information (e.g., official websites, social media, testimonials) functions to reduce information asymmetry and support trust formation.

### **Signaling Theory**

Signaling Theory<sup>8</sup> focuses on how Product Value Proposition communicates service quality to prospective pilgrims. Signals include package quality, hotel selection, airline, departure certainty, ritual guidance, cost transparency, and pilgrim protection. Clear and credible signals help pilgrims assess PPIU reliability before purchase.

### **Trust Theory**

Trust Theory<sup>9</sup> defines trust as the belief in PPIU's ability, benevolence, and integrity. Trust is formed through perceived Source Information and Product Value Proposition, and serves as a key psychological mediator influencing Purchase Intention.

### **Theory of Planned Behavior (TPB)**

TPB<sup>10</sup> explains how trust translates into Purchase Intention and subsequently Purchase Decision, moderated by:

1. Attitude: Positive evaluation of PPIU services.
2. Subjective Norms: Influence of family, peers, and religious leaders.

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<sup>4</sup> Michael Spence, "Job Market Signaling," *The Quarterly Journal of Economics* 87, no. 3 (1973): 355–74, <https://doi.org/10.2307/1882010>.

<sup>5</sup> Roger C Mayer, James H Davis, dan F David Schoorman, "An Integrative Model of Organizational Trust," *Academy of Management Review* 20, no. 3 (1995): 709–34, <https://doi.org/10.2307/258792>.

<sup>6</sup> Icek Ajzen, "The Theory of Planned Behavior," *Organizational Behavior and Human Decision Processes* 50, no. 2 (1991): 179–211, [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T).

<sup>7</sup> Akerlof, "The Market for 'Lemons': Quality Uncertainty and the Market Mechanism."

<sup>8</sup> Spence, "Job Market Signaling."

<sup>9</sup> Mayer, Davis, dan Schoorman, "An Integrative Model of Organizational Trust."

<sup>10</sup> Ajzen, "The Theory of Planned Behavior."

3. Perceived Behavioral Control: Financial readiness and ability to complete registration.

**Theoretical Integration and Research Gap**

The article synthesizes these four theories to explain the full process of Umrah package decision-making:

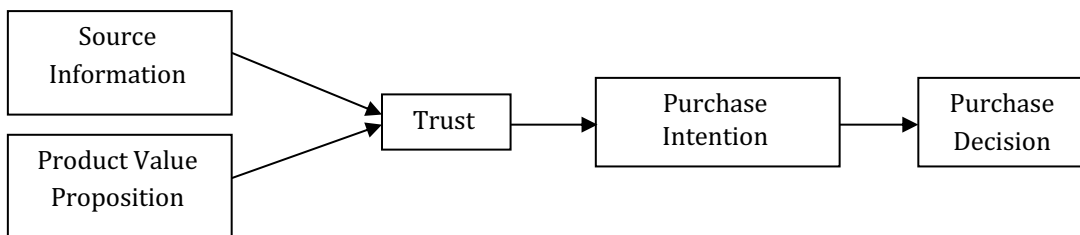
1. Source Information → Trust → Purchase Intention → Purchase Decision
2. Product Value Proposition → Trust → Purchase Intention → Purchase Decision.

Research Gap: Previous studies have not fully integrated all these constructs in a single model for Umrah travel services, and Purchase Decision has rarely been treated as the final outcome. The article specifically notes limited research on PPIU services, while most previous studies focus on e-commerce, online travel, or halal tourism.

**Table 1.** Theoretical Foundations and Research Gaps

Variable	Theory	Key Concept	Reference	Notes / Research Gap
Product Value Proposition	Signaling Theory	Signals service quality	Spence, 1973	Previous studies rarely consider Umrah-specific multidimensional value
Source Information	Asymmetric Information Theory	Reduces uncertainty	Akerlof, 1970	Limited research as independent variable parallel to Product Value
Trust	Trust Theory	Ability, benevolence, integrity	Mayer, Davis, & Schoorman, 1995	Mediating role linking Product Value and Source Information to Purchase Intention/Decision underexplored
Purchase Intention & Decision	Theory of Planned Behavior	Attitude, subjective norms, perceived behavioral control	Ajzen, 1991	Few studies integrate TPB with Trust in Umrah services

**Conceptual Framework Diagram**



Description:

1. Product Value Proposition and Source Information serve as the initial stimulus
2. Trust as a psychological mediator.
3. Purchase Intention is a transitional stage before Purchase Decision.

**Research Methods**

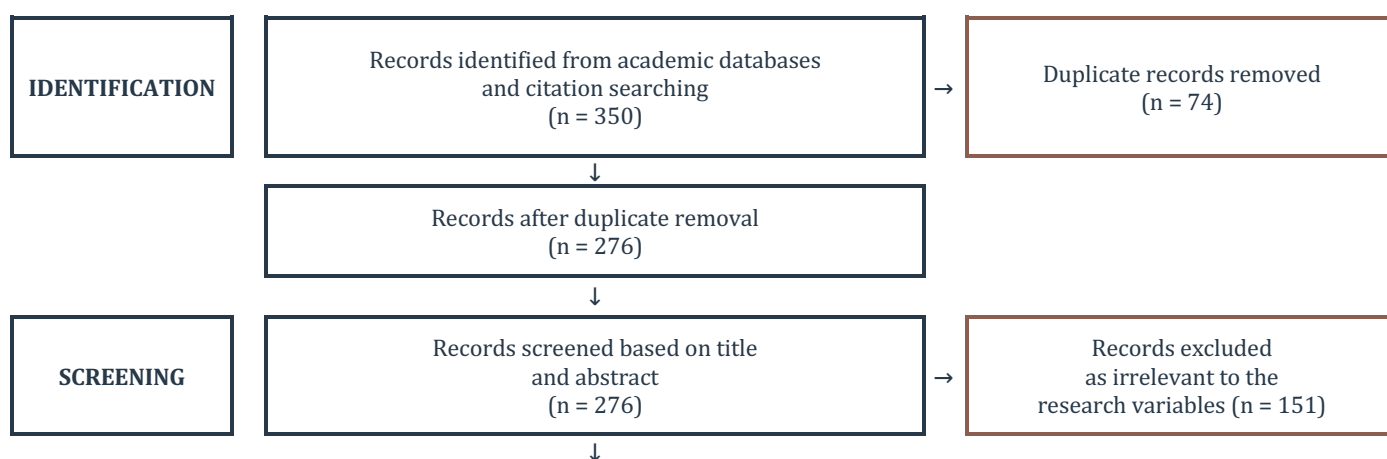
This study employed a Systematic Literature Review (SLR) with a descriptive qualitative approach. The SLR method was selected because this study aims to identify, evaluate, and synthesize journal articles relevant to the relationships among Product Value Proposition, Source Information, Trust, Purchase Intention, and Purchase Decision

in the context of Umrah travel services. A systematic review enables the literature selection and synthesis process to be conducted transparently, systematically, and traceably, rather than relying on an ad hoc narrative review. In line with Tranfield, Denyer, and Smart (2003), systematic reviews in management research provide a structured basis for developing evidence-informed conceptual knowledge.<sup>11</sup>

The literature search was conducted using scientific journal articles retrieved from Scopus, Web of Science, ScienceDirect, Emerald Insight, Taylor & Francis Online, SpringerLink, Wiley Online Library, and Google Scholar. The publication period was limited to 2003–2024, except for seminal theoretical works used to establish the theoretical foundation of the study. The search terms included “product value proposition,” “perceived value,” “consumption value,” “source information,” “information quality,” “source credibility,” “eWOM,” “online review,” “trust,” “purchase intention,” “purchase decision,” “purchase behavior,” “online travel agency,” “tourism,” “halal tourism,” “religious tourism,” “Umrah,” and “pilgrimage.” These keywords were combined using the Boolean operators AND and OR. Priority was given to reputable peer-reviewed international journal articles, particularly articles indexed in Scopus Q1 and Q2, and articles directly relevant to the relationships examined in this study.

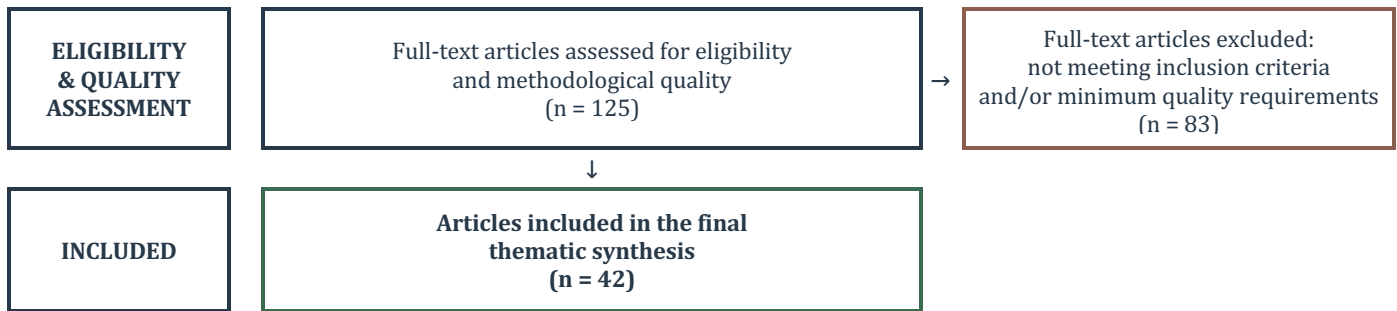
The article selection process followed the PRISMA 2020 reporting framework, which consists of identification, screening, eligibility assessment, and inclusion stages.<sup>12</sup> At the identification stage, 350 records were obtained from the selected academic databases and citation searching. After removing 74 duplicate records, 276 articles remained for title and abstract screening. At this stage, 151 articles were excluded because they were not relevant to the constructs or relationships examined in this study. A total of 125 full-text articles were then assessed for eligibility and methodological quality. Of these, 83 articles were excluded because they did not satisfy the inclusion criteria and/or the minimum quality requirements. Consequently, 42 articles were retained for the final thematic synthesis. The complete selection procedure is presented in Figure 1.

**Figure 1.** PRISMA Flow Diagram of the Article Selection Process



<sup>11</sup> David Tranfield, David Denyer, dan Palminder Smart, “Towards a Methodology for Developing Evidence-Informed Management Knowledge by Means of Systematic Review,” *British Journal of Management* 14, no. 3 (2003): 207–22, <https://doi.org/10.1111/1467-8551.00375>.

<sup>12</sup> Matthew J Page et al., “The PRISMA 2020 Statement: An Updated Guideline for Reporting Systematic Reviews,” *BMJ* 372 (2021): n71, <https://doi.org/10.1136/bmj.n71>.



The inclusion criteria were as follows: (1) the article was published in a peer-reviewed scientific journal; (2) the article examined at least one relationship involving Product Value Proposition or equivalent constructs, Source Information or equivalent constructs, Trust, Purchase Intention, or Purchase Decision; (3) the article presented identifiable methods and findings; and (4) the article was relevant to marketing, consumer behavior, tourism, hospitality, e-commerce, information systems, halal tourism, religious tourism, or travel services. Articles were excluded when they: (1) were not journal articles; (2) were unrelated to the proposed constructs or relationships; (3) did not provide sufficient methodological or analytical information; (4) were unavailable in full text; or (5) were duplicates.

### Quality Assessment

To improve the rigor of the review, a quality assessment was conducted during the full-text eligibility stage. The assessment was designed to evaluate the methodological transparency and conceptual relevance of each article to the proposed Integrated Religious Services Purchase Model (IRSPM). Each article was assessed using seven criteria: relevance of the article to at least one relationship in the proposed model; clarity of the constructs examined; clarity of the research context; transparency of the research method or data source; clarity of the reported findings; relevance of the article to the theoretical development of IRSPM; and availability of limitations or implications relevant to future research.

Each criterion was scored using a binary scale: 1 if the criterion was fulfilled and 0 if it was not fulfilled. Articles achieving a minimum score of 5 out of 7 and satisfying the inclusion criteria were retained in the final review. Following this assessment procedure, 42 articles met the required standard and were included in the final synthesis. The quality assessment criteria are presented in Table 1.

**Table 2.** Quality Assessment Criteria for Selected Articles

Code	Quality Assessment Criterion	Score
QA1	The article examines at least one relationship relevant to Product Value Proposition, Source Information, Trust, Purchase Intention, or Purchase Decision.	0/1
QA2	The constructs examined in the article are clearly defined or operationalized.	0/1
QA3	The research context is clearly described and relevant to consumer decision-making, tourism, hospitality, e-commerce, halal tourism, religious tourism, or travel services.	0/1
QA4	The research method, data source, or analytical procedure is sufficiently explained.	0/1
QA5	The article reports findings that are identifiable and relevant to the proposed conceptual relationships.	0/1
QA6	The article provides theoretical or conceptual relevance for the development of IRSPM.	0/1
QA7	The article identifies limitations, implications, or research directions relevant to the	0/1

Code	Quality Assessment Criterion	Score
present study.	Minimum inclusion score	5/7

### Data Extraction and Coding Framework

Data extraction was conducted systematically for each article included in the final review. The extracted information comprised author and publication year, article title, journal, theoretical foundation, variables examined, research method, research context, main findings, research limitations, quality assessment score, and relevance to the proposed IRSPM model. This procedure was intended to ensure that the synthesis was based not only on the presence of relevant variables, but also on the contribution and quality of each selected article.

**Table 3.** Data Extraction and Coding Framework

Coding Component	Description
Author and Year	Identity of the author(s) and publication year of each selected article
Article Title	Title of the reviewed article
Journal	Journal in which the article was published
Theoretical Foundation	Theory or conceptual framework used in the article
Variables Examined	Constructs or relationships examined in the article
Research Method	Research design, data source, and/or analytical method used
Research Context	Context of the study, such as e-commerce, tourism, online travel, hotel booking, halal tourism, religious tourism, or related services
Main Findings	Principal findings relevant to the proposed relationships
Research Limitations	Limitations stated in the selected article
Quality Assessment Score	Score obtained based on the seven quality assessment criteria
Relevance to IRSPM	Contribution of the article to the development of the proposed Integrated Religious Services Purchase Model

### Data Analysis and Thematic Synthesis

Data analysis was conducted through content analysis and thematic synthesis. Content analysis was used to organize the selected articles according to their authorship, publication year, theoretical foundation, constructs, methods, research contexts, findings, limitations, quality assessment scores, and relevance to the proposed model. Thematic synthesis was subsequently conducted by classifying the selected articles into nine conceptual relationships: (1) Product Value Proposition and Trust; (2) Product Value Proposition and Purchase Intention; (3) Product Value Proposition and Purchase Decision; (4) Source Information and Trust; (5) Source Information and Purchase Intention; (6) Source Information and Purchase Decision; (7) Trust and Purchase Intention; (8) Trust and Purchase Decision; and (9) Purchase Intention and Purchase Decision.

The synthesis of these relationships was used to construct the IRSPM framework. In this framework, Product Value Proposition and Source Information are positioned as antecedent factors that reduce uncertainty and provide evaluative information regarding PPIU services. Trust is positioned as a psychological mechanism that connects value and information with consumer confidence. Purchase Intention functions as a transitional

construct, while Purchase Decision represents the final outcome in the process of selecting and purchasing Umrah travel services.

## Result and Discussion

Following the identification, screening, eligibility assessment, and quality assessment procedures, 42 articles were retained for the final thematic synthesis. The selected literature was organized into nine relationships underlying the proposed Integrated Religious Services Purchase Model (IRSPM): Product Value Proposition and Trust; Product Value Proposition and Purchase Intention; Product Value Proposition and Purchase Decision; Source Information and Trust; Source Information and Purchase Intention; Source Information and Purchase Decision; Trust and Purchase Intention; Trust and Purchase Decision; and Purchase Intention and Purchase Decision.

The synthesis reveals three principal patterns. First, perceived service value and credible information consistently appear as important antecedents of consumer trust and purchase-related intention in contexts characterized by uncertainty. Second, trust functions as a psychological mechanism through which consumers evaluate service feasibility and reduce perceived risk before transacting. Third, purchase intention is related to purchase behavior, but it should not be treated as identical to an actual purchase decision because the conversion of intention into behavior depends on contextual conditions, perceived risk, and decision readiness.<sup>13</sup>

These patterns are relevant to Umrah travel services because prospective pilgrims cannot completely verify the quality, legality, departure certainty, accommodation, guidance services, and fulfillment of promised facilities before purchasing a package. However, most evidence reviewed in this study was derived from e-commerce, online travel agencies, hotel booking, destination tourism, halal tourism, online reviews, and digital consumer information settings. Therefore, the application of these findings to PPIU services constitutes a conceptual extension that requires subsequent empirical validation.

**Table 4.** Thematic Synthesis Supporting the Proposed IRSPM Framework

Proposed Relationship	Consolidated Evidence from Previous Studies	Principal Sources	Conceptual Relevance to PPIU Services
Product Value Proposition → Trust	Perceived value, service attributes, reputation, and benefit evaluation contribute to trust formation in uncertain service environments.	Chen & Chang (2012); Sullivan & Kim (2018); Al-Ansi & Han (2019) <sup>14</sup>	Package quality, legality, departure certainty, accommodation, worship guidance, and cost transparency may operate as

<sup>13</sup> Dan J Kim, Donald L Ferrin, dan H Raghav Rao, "A Trust-Based Consumer Decision-Making Model in Electronic Commerce: The Role of Trust, Perceived Risk, and Their Antecedents," *Decision Support Systems* 44, no. 2 (2008): 544–64, <https://doi.org/10.1016/j.dss.2007.07.001>; Vicki Morwitz, "Consumers' Purchase Intentions and Their Behavior," *Foundations and Trends in Marketing* 7, no. 3 (2014): 181–230, <https://doi.org/10.1561/17000000036>; Yuting Wang dan Chunxiao Li, "Differences between the Formation of Tourism Purchase Intention and the Formation of Actual Behavior: A Meta-Analytic Review," *Tourism Management* 91 (2022): 104527, <https://doi.org/10.1016/j.tourman.2022.104527>.

<sup>14</sup> Yu-Shan Chen dan Ching-Hsun Chang, "Enhance Green Purchase Intentions: The Roles of Green Perceived Value, Green Perceived Risk, and Green Trust," *Management Decision* 50, no. 3 (2012): 502–20, <https://doi.org/10.1108/00251741211216250>; Yulia W Sullivan dan Dan J Kim, "Assessing the Effects

Proposed Relationship	Consolidated Evidence from Previous Studies	Principal Sources	Conceptual Relevance to PPIU Services
Product Value Proposition → Purchase Intention	Value is multidimensional and includes benefit, monetary, experiential, informational, and service-related evaluations that influence intention.	Chen & Chen (2010); Bonsón Ponte et al. (2015); Talwar et al. (2020) <sup>15</sup>	credibility-building service signals. Prospective pilgrims may develop purchase intention when an Umrah package is perceived as beneficial, appropriate, credible, and aligned with religious needs.
Product Value Proposition → Purchase Decision	Actual service choice is associated with holistic value evaluation, perceived benefits, trust, and controllable risk.	Sánchez et al. (2006); Kim et al. (2008) <sup>16</sup>	Final PPIU selection may depend on the overall feasibility and reliability of the service proposition rather than package price alone.
Source Information → Trust	Information quality, website quality, online reviews, reputation, and perceived security support trust formation.	Filieri et al. (2015); Bonsón Ponte et al. (2015); Agag & El-Masry (2017); Sparks & Browning (2011) <sup>17</sup>	Official permits, service details, testimonials, departure records, transaction information, and government verification may reduce uncertainty concerning PPIU credibility.
Source Information → Purchase	Relevant, accurate, useful, timely, and credible information supports information adoption	Cheung et al. (2008); Erkan & Evans (2016);	Prospective pilgrims are likely to use credible information regarding legality, facilities,

of Consumers' Product Evaluations and Trust on Repurchase Intention in e-Commerce Environments," *International Journal of Information Management* 39 (2018): 199–219, <https://doi.org/10.1016/j.ijinfomgt.2017.12.008>; Amr Al-Ansi dan Heesup Han, "Role of Halal-Friendly Destination Performances, Value, Satisfaction, and Trust in Generating Destination Image and Loyalty," *Journal of Destination Marketing and Management* 13 (2019): 51–60, <https://doi.org/10.1016/j.jdmm.2019.05.007>.

<sup>15</sup> Ching-Fu Chen dan Fu-Shian Chen, "Experience Quality, Perceived Value, Satisfaction and Behavioral Intentions for Heritage Tourists," *Tourism Management* 31, no. 1 (2010): 29–35, <https://doi.org/10.1016/j.tourman.2009.02.008>; Enrique Bonsón Ponte, Elena Carvajal-Trujillo, dan Tomás Escobar-Rodríguez, "Influence of Trust and Perceived Value on the Intention to Purchase Travel Online: Integrating the Effects of Assurance on Trust Antecedents," *Tourism Management* 47 (2015): 286–302, <https://doi.org/10.1016/j.tourman.2014.10.009>; Talwar et al., "Why Do People Purchase from Online Travel Agencies (OTAs)? A Consumption Values Perspective."

<sup>16</sup> Javier Sánchez et al., "Perceived Value of the Purchase of a Tourism Product," *Tourism Management* 27, no. 3 (2006): 394–409, <https://doi.org/10.1016/j.tourman.2004.11.007>; Kim, Ferrin, dan Rao, "A Trust-Based Consumer Decision-Making Model in Electronic Commerce: The Role of Trust, Perceived Risk, and Their Antecedents."

<sup>17</sup> Raffaele Filieri, Salma Algezau, dan Fraser McLeay, "Why Do Travelers Trust TripAdvisor? Antecedents of Trust towards Consumer-Generated Media and Its Influence on Recommendation Adoption and Word of Mouth," *Tourism Management* 51 (2015): 174–85, <https://doi.org/10.1016/j.tourman.2015.05.007>; Enrique Bonsón Ponte, Elena Carvajal-Trujillo, dan Tomás Escobar-Rodríguez, "Influence of Trust and Perceived Value on the Intention to Purchase Travel Online: Integrating the Effects of Assurance on Trust Antecedents," *Tourism Management* 47 (2015): 286–302, <https://doi.org/10.1016/j.tourman.2014.10.009>; Gomaa M Agag dan Ahmed A El-Masry, "Why Do Consumers Trust Online Travel Websites? Drivers and Outcomes of Consumer Trust toward Online Travel Websites," *Journal of Travel Research* 56, no. 3 (2017): 347–69, <https://doi.org/10.1177/0047287516643185>; Beverley A Sparks dan Victoria Browning, "The Impact of Online Reviews on Hotel Booking Intentions and Perception of Trust," *Tourism Management* 32, no. 6 (2011): 1310–23, <https://doi.org/10.1016/j.tourman.2010.12.011>.

Proposed Relationship	Consolidated Evidence from Previous Studies	Principal Sources	Conceptual Relevance to PPIU Services
Intention	and purchase-related intention.	Filiери & McLeay (2014) <sup>18</sup>	schedule, cost, and service record before intending to register.
Source Information → Purchase Decision	Reviews, ratings, digital reputation, trusted recommendations, and user-generated content influence consideration and purchase-related outcomes.	Sparks & Browning (2011); Pop et al. (2022); Ye et al. (2009) <sup>19</sup>	Testimonials, ratings, religious leader recommendations, and documented pilgrim experiences may contribute to actual PPIU selection.
Trust → Purchase Intention	Trust strengthens willingness to transact and reduces perceived risk in uncertain transaction settings.	Gefen et al. (2003); Pavlou (2003); Kim et al. (2008); Bonsón Ponte et al. (2015) <sup>20</sup>	Confidence in PPIU legality, integrity, competence, and transaction security may strengthen intention to purchase an Umrah package.
Trust → Purchase Decision	Trust affects purchasing decisions by reducing risk and supporting consumers' willingness to commit to a transaction.	Kim et al. (2008); Pavlou (2003) <sup>21</sup>	Because Umrah services involve advance payment and delayed service delivery, trust becomes central to registration and payment decisions.
Purchase Intention →	Purchase intention predicts actual behavior, but its	Kim et al. (2008); Morwitz (2014);	Intention becomes an actual purchase decision when

<sup>18</sup> Christy M K Cheung, Matthew K O Lee, dan Neil Rabjohn, "The Impact of Electronic Word-of-Mouth: The Adoption of Online Opinions in Online Customer Communities," *Internet Research* 18, no. 3 (2008): 229–47, <https://doi.org/10.1108/10662240810883290>; Ismail Erkan dan Chris Evans, "The Influence of eWOM in Social Media on Consumers' Purchase Intentions: An Extended Approach to Information Adoption," *Computers in Human Behavior* 61 (2016): 47–55, <https://doi.org/10.1016/j.chb.2016.03.003>; Raffaele Filiери dan Fraser McLeay, "E-WOM and Accommodation: An Analysis of the Factors That Influence Travelers' Adoption of Information from Online Reviews," *Journal of Travel Research* 53, no. 1 (2014): 44–57, <https://doi.org/10.1177/0047287513481274>.

<sup>19</sup> Beverley A Sparks dan Victoria Browning, "The Impact of Online Reviews on Hotel Booking Intentions and Perception of Trust," *Tourism Management* 32, no. 6 (2011): 1310–23, <https://doi.org/10.1016/j.tourman.2010.12.011>; Rebeka-Anna Pop et al., "The Impact of Social Media Influencers on Travel Decisions: The Role of Trust in Consumer Decision Journey," *Current Issues in Tourism* 25, no. 5 (2022): 823–43, <https://doi.org/10.1080/13683500.2021.1895729>; Qiang Ye, Rob Law, dan Bin Gu, "The Impact of Online User Reviews on Hotel Room Sales," *International Journal of Hospitality Management* 28, no. 1 (2009): 180–82, <https://doi.org/10.1016/j.ijhm.2008.06.011>.

<sup>20</sup> David Gefen, Elena Karahanna, dan Detmar W Straub, "Trust and TAM in Online Shopping: An Integrated Model," *MIS Quarterly* 27, no. 1 (2003): 51–90, <https://doi.org/10.2307/30036519>; Paul A Pavlou, "Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model," *International Journal of Electronic Commerce* 7, no. 3 (2003): 101–34, <https://doi.org/10.1080/10864415.2003.11044275>; Kim, Ferrin, dan Rao, "A Trust-Based Consumer Decision-Making Model in Electronic Commerce: The Role of Trust, Perceived Risk, and Their Antecedents." Enrique Bonsón Ponte, Elena Carvajal-Trujillo, dan Tomás Escobar-Rodríguez, "Influence of Trust and Perceived Value on the Intention to Purchase Travel Online: Integrating the Effects of Assurance on Trust Antecedents," *Tourism Management* 47 (2015): 286–302, <https://doi.org/10.1016/j.tourman.2014.10.009>.

<sup>21</sup> Kim, Ferrin, dan Rao, "A Trust-Based Consumer Decision-Making Model in Electronic Commerce: The Role of Trust, Perceived Risk, and Their Antecedents; Paul A Pavlou, "Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model."

Proposed Relationship	Consolidated Evidence from Previous Studies	Principal Sources	Conceptual Relevance to PPIU Services
Purchase Decision	translation into purchase depends on risk, timing, information clarity, and behavioral readiness.	Wang & Li (2022) <sup>22</sup>	prospective pilgrims select a specific PPIU and are prepared to register or make payment.

### Product Value Proposition as a Signal of Service Feasibility

The literature indicates that Product Value Proposition should not be understood merely as price attractiveness. In tourism and service-related purchasing contexts, perceived value encompasses functional benefits, service experience, monetary fairness, reputation, information value, emotional evaluation, and perceived reliability. Talwar et al. (2020), in the context of online travel agencies, demonstrate that purchase intention is shaped by multiple consumption values, including benefit value, monetary value, preference value, social value, and information value.<sup>23</sup> Similarly, Bonsón Ponte et al. (2015) show that perceived value and trust influence online travel purchase intention,<sup>24</sup> while Sánchez et al. (2006) identify the value of a tourism product as a multidimensional evaluation involving the service, personnel, price, emotional experience, and social dimensions.<sup>25</sup>

Trust-related evidence further supports this pattern. Chen and Chang (2012) demonstrate that perceived value contributes to trust and purchase intention,<sup>26</sup> while Sullivan and Kim (2018) connect consumers' product evaluation and trust with repurchase intention in e-commerce.<sup>27</sup> In a tourism setting relevant to Muslim consumers, Al-Ansi and Han (2019) show that halal-friendly destination performance, perceived value, satisfaction, and trust are interconnected in shaping destination-related outcomes.<sup>28</sup>

Within the IRSPM framework, these findings provide a conceptual basis for positioning Product Value Proposition as a service-quality signal in the PPIU context. This interpretation does not mean that the previous studies empirically tested Umrah travel

<sup>22</sup> Kim, Ferrin, dan Rao; Vicki Morwitz, "Consumers' Purchase Intentions and Their Behavior," *Foundations and Trends in Marketing* 7, no. 3 (2014): 181–230, <https://doi.org/10.1561/17000000036>; Yuting Wang dan Chunxiao Li, "Differences between the Formation of Tourism Purchase Intention and the Formation of Actual Behavior: A Meta-Analytic Review," *Tourism Management* 91 (2022): 104527, <https://doi.org/10.1016/j.tourman.2022.104527>.

<sup>23</sup> Talwar et al., "Why Do People Purchase from Online Travel Agencies (OTAs)? A Consumption Values Perspective."

<sup>24</sup> Enrique Bonsón Ponte, Elena Carvajal-Trujillo, dan Tomás Escobar-Rodríguez, "Influence of Trust and Perceived Value on the Intention to Purchase Travel Online: Integrating the Effects of Assurance on Trust Antecedents," *Tourism Management* 47 (2015): 286–302, <https://doi.org/10.1016/j.tourman.2014.10.009>.

<sup>25</sup> Sánchez et al., "Perceived Value of the Purchase of a Tourism Product."

<sup>26</sup> Chen dan Chang, "Enhance Green Purchase Intentions: The Roles of Green Perceived Value, Green Perceived Risk, and Green Trust."

<sup>27</sup> Yulia W Sullivan dan Dan J Kim, "Assessing the Effects of Consumers' Product Evaluations and Trust on Repurchase Intention in e-Commerce Environments," *International Journal of Information Management* 39 (2018): 199–219, <https://doi.org/10.1016/j.ijinfomgt.2017.12.008>.

<sup>28</sup> Amr Al-Ansi dan Heesup Han, "Role of Halal-Friendly Destination Performances, Value, Satisfaction, and Trust in Generating Destination Image and Loyalty," *Journal of Destination Marketing and Management* 13 (2019): 51–60, <https://doi.org/10.1016/j.jdmm.2019.05.007>.

packages. Rather, it suggests that prospective pilgrims may evaluate PPIU through a multidimensional value proposition comprising package quality, hotel facilities, airline arrangements, departure certainty, ritual guidance, legality, cost transparency, pilgrim protection, and suitability with religious expectations. Accordingly, Product Value Proposition is proposed as an antecedent of Trust, Purchase Intention, and Purchase Decision in Umrah travel services.

### Source Information as a Mechanism for Reducing Uncertainty

The reviewed literature consistently identifies information as a critical element in service decisions where consumers cannot fully verify quality before consumption. Nevertheless, information-related constructs are not identical across previous studies. They include information quality, source credibility, electronic word of mouth, online reviews, website quality, perceived security, ratings, influencer trust, and user-generated information. This variation indicates that Source Information must be operationalized carefully in subsequent empirical research rather than treated as a single undifferentiated form of information.

Filieri, Alguezaui, and McLeay (2015) show that trust in consumer-generated travel media is influenced by information quality, website quality, and user satisfaction.<sup>29</sup> Bonsón Ponte et al. (2015) likewise report that trust in online travel purchasing is influenced primarily by perceived information quality and perceived security.<sup>30</sup> In addition, Agag and El-Masry (2017) identify reputation, perceived usefulness, ease of use, and website quality as antecedents of trust in online travel websites.<sup>31</sup> Sparks and Browning (2011) further show that online reviews, ratings, review valence, and information framing influence hotel booking intentions and trust.<sup>32</sup>

At the intention-formation level, Cheung, Lee, and Rabjohn (2008) show that information quality, credibility, relevance, timeliness, accuracy, and completeness contribute to online information adoption.<sup>33</sup> Erkan and Evans (2016) demonstrate that information quality, information credibility, usefulness, adoption, and attitudes toward information contribute to purchase intention in social media environments.<sup>34</sup> In the

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<sup>29</sup> Filieri, Alguezaui, dan McLeay, "Why Do Travelers Trust TripAdvisor? Antecedents of Trust towards Consumer-Generated Media and Its Influence on Recommendation Adoption and Word of Mouth."

<sup>30</sup> Bonsón Ponte, Carvajal-Trujillo, dan Escobar-Rodríguez, "Influence of Trust and Perceived Value on the Intention to Purchase Travel Online: Integrating the Effects of Assurance on Trust Antecedents."

<sup>31</sup> Gomaa M Agag dan Ahmed A El-Masry, "Why Do Consumers Trust Online Travel Websites? Drivers and Outcomes of Consumer Trust toward Online Travel Websites," *Journal of Travel Research* 56, no. 3 (2017): 347–69, <https://doi.org/10.1177/0047287516643185>.

<sup>32</sup> Sparks dan Browning, "The Impact of Online Reviews on Hotel Booking Intentions and Perception of Trust."

<sup>33</sup> Cheung, Lee, dan Rabjohn, "The Impact of Electronic Word-of-Mouth: The Adoption of Online Opinions in Online Customer Communities."

<sup>34</sup> Ismail Erkan dan Chris Evans, "The Influence of eWOM in Social Media on Consumers' Purchase Intentions: An Extended Approach to Information Adoption," *Computers in Human Behavior* 61 (2016): 47–55, <https://doi.org/10.1016/j.chb.2016.03.003>.

accommodation context, Filieri and McLeay (2014) show that information adoption is influenced by ranking, accuracy, relevance, value-added information, and timeliness.<sup>35</sup>

At the behavioral outcome level, Ye, Law, and Gu (2009) provide evidence that online user reviews influence hotel room sales.<sup>36</sup> Pop et al. (2022) also indicate that trust in social media influencers affects stages of the travel decision journey, including purchase decision.<sup>37</sup> These studies support the proposed role of Source Information as an antecedent of decision-making outcomes, while also showing that the effects of information may depend on its source, format, and credibility.

In the context of PPIU, this synthesis supports a conceptual proposition that prospective pilgrims may rely on official permits, service descriptions, departure schedules, accommodation information, transaction security, testimonials, family recommendations, religious leader recommendations, and official verification channels before making a purchase decision. Since the reviewed studies were not conducted directly in PPIU settings, this proposition should be empirically tested rather than treated as a confirmed causal relationship.

### **Trust as a Psychological Mechanism**

Trust emerges from the literature as a central mechanism connecting value evaluation and information processing with purchase-related outcomes. Gefen, Karahanna, and Straub (2003) show that trust is important in explaining online shopping behavior because it reduces concerns regarding opportunistic behavior in electronic transactions.<sup>38</sup> Pavlou (2003) likewise demonstrates that trust affects transaction intention both directly and through perceived risk reduction.<sup>39</sup>

More closely related to the proposed decision sequence, Kim, Ferrin, and Rao (2008) develop and test a consumer decision-making model that incorporates trust, perceived risk, perceived benefit, purchase intention, and purchasing decision. Their findings indicate that trust and perceived risk significantly influence consumers' purchasing decisions, while information quality and reputation function as antecedents of trust.<sup>40</sup> In travel purchasing, Bonsón Ponte et al. (2015) similarly show that trust and perceived value influence online purchase intention.<sup>41</sup>

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<sup>35</sup> Filieri dan McLeay, "E-WOM and Accommodation: An Analysis of the Factors That Influence Travelers' Adoption of Information from Online Reviews."

<sup>36</sup> Qiang Ye, Rob Law, dan Bin Gu, "The Impact of Online User Reviews on Hotel Room Sales," *International Journal of Hospitality Management* 28, no. 1 (2009): 180–82, <https://doi.org/10.1016/j.ijhm.2008.06.011>.

<sup>37</sup> Rebeka-Anna Pop et al., "The Impact of Social Media Influencers on Travel Decisions: The Role of Trust in Consumer Decision Journey," *Current Issues in Tourism* 25, no. 5 (2022): 823–43, <https://doi.org/10.1080/13683500.2021.1895729>.

<sup>38</sup> Gefen, Karahanna, dan Straub, "Trust and TAM in Online Shopping: An Integrated Model."

<sup>39</sup> Paul A Pavlou, "Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model," *International Journal of Electronic Commerce* 7, no. 3 (2003): 101–34, <https://doi.org/10.1080/10864415.2003.11044275>.

<sup>40</sup> Kim, Ferrin, dan Rao, "A Trust-Based Consumer Decision-Making Model in Electronic Commerce: The Role of Trust, Perceived Risk, and Their Antecedents."

<sup>41</sup> Bonsón Ponte, Carvajal-Trujillo, dan Escobar-Rodríguez, "Influence of Trust and Perceived Value on the Intention to Purchase Travel Online: Integrating the Effects of Assurance on Trust Antecedents."

These findings are conceptually relevant to PPIU because prospective pilgrims must entrust payment, personal documents, travel time, and spiritual expectations to the organizer before experiencing the promised services. In the proposed IRSPM framework, Trust therefore represents confidence in PPIU legality, integrity, competence, responsibility, transaction security, and ability to fulfill promised services. Trust is not treated as an outcome only; it is positioned as a psychological mechanism linking Product Value Proposition and Source Information with Purchase Intention and Purchase Decision.

### **Purchase Intention and Purchase Decision as Distinct Constructs**

The literature supports the distinction between Purchase Intention and Purchase Decision. Morwitz (2014) concludes that purchase intentions are correlated with and can predict future sales, but the relationship is imperfect because intention does not invariably become actual behavior.<sup>42</sup> In the tourism context, Wang and Li (2022) demonstrate that the formation of purchase intention differs from the formation of actual behavior; information, quality, trust, and related factors operate differently in these stages.<sup>43</sup> Kim et al. (2008) also explicitly position purchase intention as a predictor of purchasing decision within a trust-based decision model.<sup>44</sup>

This distinction is essential for the proposed PPIU model. A prospective pilgrim may perceive an Umrah package positively and express an intention to purchase, yet still postpone the actual decision because of financial preparedness, family consideration, health condition, departure schedule, perceived risk, legality concerns, or uncertainty about the organizer. Therefore, Purchase Intention is positioned as a transitional construct, whereas Purchase Decision refers to the actual commitment to choose a particular PPIU, register for a package, or make payment.

### **Theoretical Integration and Research Gap**

The thematic synthesis supports an integrated conceptual process in which Product Value Proposition and Source Information serve as antecedent factors, Trust functions as a psychological mechanism, Purchase Intention represents an intermediate decision stage, and Purchase Decision constitutes the final outcome. Product Value Proposition is interpreted through service value and signaling logic, whereas Source Information addresses uncertainty created by information asymmetry. Trust connects these initial evaluations with consumers' willingness to proceed, while Purchase Intention explains the stage preceding an actual decision.

The reviewed literature nevertheless reveals an important contextual gap. Previous studies have examined partial relationships among value, information, trust, intention, and purchase-related behavior predominantly in e-commerce, online travel,

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<sup>42</sup> Vicki Morwitz, "Consumers' Purchase Intentions and Their Behavior," *Foundations and Trends in Marketing* 7, no. 3 (2014): 181–230, <https://doi.org/10.1561/17000000036>.

<sup>43</sup> Yuting Wang dan Chunxiao Li, "Differences between the Formation of Tourism Purchase Intention and the Formation of Actual Behavior: A Meta-Analytic Review," *Tourism Management* 91 (2022): 104527, <https://doi.org/10.1016/j.tourman.2022.104527>.

<sup>44</sup> Kim, Ferrin, dan Rao, "A Trust-Based Consumer Decision-Making Model in Electronic Commerce: The Role of Trust, Perceived Risk, and Their Antecedents."

accommodation booking, destination tourism, digital review, and halal tourism settings. Within the articles synthesized in this study, no research was identified that directly integrates Product Value Proposition, Source Information, Trust, Purchase Intention, and Purchase Decision in a single model specifically addressing PPIU services.

The contribution of the IRSPM framework is therefore conceptual and contextual. It integrates relationships previously examined separately and places them in the distinctive setting of Umrah travel services, where service intangibility, financial exposure, legality concerns, departure uncertainty, and spiritual expectations are simultaneously relevant to the purchase decision. The model should consequently be subjected to empirical testing in subsequent research involving prospective pilgrims or customers of registered Umrah travel organizers.

## **Conclusion**

This systematic literature review synthesizes previous studies concerning Product Value Proposition, Source Information, Trust, Purchase Intention, and Purchase Decision to develop an Integrated Religious Services Purchase Model (IRSPM) for Umrah travel services. Based on the reviewed literature, Product Value Proposition and Source Information are positioned as antecedent factors in the decision-making process. Product Value Proposition represents the perceived value of service attributes, such as package quality, departure certainty, accommodation, transportation, worship guidance, legality, cost transparency, and pilgrim protection. Source Information represents credible, complete, relevant, and verifiable information obtained through official communication channels, testimonials, social recommendations, and other information sources used by prospective pilgrims to reduce uncertainty.

The synthesis indicates that Trust functions as the central psychological mechanism connecting service value and information with Purchase Intention and Purchase Decision. This positioning is conceptually supported by previous studies showing that perceived value and information quality contribute to trust and purchase-related intention in travel and electronic service contexts (Bonsón Ponte, Carvajal-Trujillo, & Escobar-Rodríguez, 2015; Filieri, Algezai, & McLeay, 2015; Kim, Ferrin, & Rao, 2008). In the context of PPIU, trust is particularly important because prospective pilgrims must rely on the organizer before the promised service is fully experienced.

This study also emphasizes that Purchase Intention and Purchase Decision should be distinguished. Previous literature indicates that intention is relevant to actual behavior, but does not automatically become a purchase decision because behavioral realization is influenced by risk, readiness, timing, and contextual conditions (Kim et al., 2008; Morwitz, 2014; Wang & Li, 2022). Accordingly, the proposed conceptual sequence is:

### **Product Value Proposition and Source Information → Trust → Purchase Intention → Purchase Decision.**

The principal contribution of this study is the development of a conceptual model that integrates previously fragmented relationships into a framework specifically directed toward Umrah travel services. Unlike previous studies that predominantly examine e-

commerce, online travel, hotel booking, destination tourism, digital reviews, or halal tourism, this study places the purchase decision of PPIU services within a context characterized by service intangibility, information asymmetry, financial exposure, legality concerns, departure uncertainty, and spiritual expectations. The IRSPM framework therefore provides a theoretical basis for future empirical investigation of purchase decisions in religious travel services.

### **Theoretical Contribution**

This study provides three theoretical contributions. First, it extends the discussion of religious travel purchasing by positioning Umrah package selection as a trust-dependent service decision rather than merely an economic or tourism-related choice. In this context, prospective pilgrims evaluate not only price and facilities, but also legality, responsibility, departure certainty, credibility, and the organizer's capacity to fulfil religiously significant service promises.

Second, this study integrates four complementary theoretical perspectives into the proposed IRSPM framework. Asymmetric Information Theory provides the basis for understanding uncertainty between PPIU and prospective pilgrims; Signaling Theory explains the role of Product Value Proposition as a signal of service quality; Trust Theory explains how perceived credibility and reliability become confidence in the organizer; and the Theory of Planned Behavior provides a basis for explaining the transition from intention toward an actual purchase decision. This theoretical integration enables the purchasing process to be understood as a sequence rather than as isolated relationships.

Third, this study positions Source Information as an independent antecedent parallel to Product Value Proposition and positions Purchase Decision as the final outcome of the model. This positioning extends previous literature in which information is frequently represented through narrower constructs, such as online reviews, eWOM, information quality, or website quality, and in which intention is often used as the terminal outcome. In Umrah travel services, both credible information and the distinction between intention and actual registration or payment are theoretically important.

### **Practical Implications**

The proposed framework offers practical implications for PPIU managers and regulators. For PPIU managers, the value proposition should not be communicated solely through package price or promotional claims. It should be supported by verifiable service attributes, including official legality, departure certainty, accommodation details, airline arrangements, worship guidance, transparent costs, contract clarity, and pilgrim protection mechanisms.

PPIU should also manage Source Information as a strategic trust-building resource. Official websites, social media channels, digital brochures, customer service communication, departure documentation, alumni testimonials, and legality information should be accurate, consistent, accessible, and verifiable. Because prospective pilgrims cannot fully inspect the service before departure, unclear or inconsistent information may weaken trust and delay purchase decisions.

Trust should therefore be treated as a central service-management objective. PPIU should align promotional promises with actual service delivery, communicate schedule changes transparently, handle complaints responsively, and demonstrate accountability in managing pilgrims' payments and documents. These practices are essential because trust is proposed as the mechanism linking service value and information with intention and decision. For regulators, the model highlights the importance of accessible public information regarding PPIU legality, track record, compliance status, and departure reliability. Consumer protection in the Umrah service market requires not only supervision and enforcement, but also credible information systems that enable prospective pilgrims to verify organizers before making a purchase decision.

### **Limitations and Future Research**

This study has several limitations. First, the IRSPM framework is developed through a systematic literature review and thematic synthesis; therefore, the proposed relationships have not yet been empirically tested among prospective pilgrims or customers of PPIU. The model should consequently be interpreted as a theoretically grounded conceptual framework rather than as a confirmed causal model.

Second, much of the literature supporting the framework was derived from e-commerce, online travel, hotel booking, digital review, tourism, and halal tourism contexts. Although these settings provide relevant conceptual evidence, Umrah travel services have distinctive characteristics involving worship objectives, legality, departure assurance, fund management, and spiritual expectations. Empirical testing in the PPIU context is therefore required. Third, the constructs underlying Product Value Proposition and Source Information appear in previous studies under multiple terms, including perceived value, consumption value, information quality, source credibility, eWOM, online reviews, website quality, and user-generated content. Future research must carefully define and operationalize these constructs to avoid conceptual overlap.

Future research should empirically test the proposed IRSPM framework using data collected from prospective pilgrims or customers of registered PPIU. Structural Equation Modeling (SEM), either covariance-based SEM or PLS-SEM, can be used to evaluate the direct and indirect relationships among Product Value Proposition, Source Information, Trust, Purchase Intention, and Purchase Decision, including the proposed sequential mediation mechanism. Future studies may also apply a longitudinal design to examine whether trust and purchase intention actually develop into registration and payment decisions over time. Such a design would be particularly relevant because Umrah purchase decisions may be delayed by financial readiness, family consultation, health considerations, travel schedules, or perceived risk.

In addition, comparative research across regions, consumer segments, or countries can be conducted to determine whether the proposed model operates consistently in different religious travel markets. Future studies may also examine moderating variables, such as prior Umrah experience, religiosity, digital literacy, perceived risk, income, age, family influence, or preference for official versus social information sources. These extensions would strengthen the empirical applicability of the IRSPM framework and

clarify the conditions under which prospective pilgrims convert trust and intention into an actual purchase decision.

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