

## THE INFLUENCE OF REPUTATION, LEGALITY, AND CREDIBILITY OF UMRAH TRAVEL AGENCIES ON THE TRUST OF PILGRIMS IN TEGAL CITY

Makhbub Syafiq Sobirin<sup>1</sup>, Abdul Rozaq<sup>2</sup>

<sup>1,2</sup> Walisongo State Islamic University, Central Java, Indonesia

<sup>1</sup> [makhbub.syafiq@gmail.com](mailto:makhbub.syafiq@gmail.com), <sup>2</sup> [abdul\\_rozaq@walisongo.ac.id](mailto:abdul_rozaq@walisongo.ac.id)

### Abstract

*The rapid growth of the Umrah pilgrimage industry in Indonesia after the Covid-19 pandemic was followed by an increase in the number of Umrah travel agencies, which presented new challenges related to pilgrim trust. This condition requires Umrah agencies to not only fulfill administrative aspects, but also build a strong reputation and credibility in the eyes of the public. This study aims to analyze the influence of the reputation, legality, and credibility of Umrah agencies on pilgrim trust in Tegal City. The study used a quantitative approach with a multiple regression analysis method. Data were obtained from 120 Umrah pilgrim respondents from five Umrah agencies verified by the Ministry of Religious Affairs of Tegal City through a Likert-scale questionnaire. Data analysis was performed using Google Colab. The results of the classical assumption test showed that the data met the Best Linear Unbiased Estimator (BLUE) criteria, with a Shapiro–Wilk normality test value of  $p = 0.1378$ , a maximum VIF value of 4.881, and a Breusch–Pagan heteroscedasticity test with  $p = 0.1171$ . Simultaneously, reputation, legality, and credibility significantly influence congregational trust ( $F = 213.3$ ;  $p < 0.001$ ). The adjusted  $R^2$  value of 0.843 indicates that 84.3% of the variation in congregational trust can be explained by the model. Partially, reputation ( $\beta = 0.4253$ ;  $p < 0.001$ ) and credibility ( $\beta = 0.6009$ ;  $p < 0.001$ ) have a positive and significant effect, while legality has no significant effect ( $\beta = -0.0198$ ;  $p = 0.775$ ). This finding confirms that credibility and reputation are dominant factors in shaping congregational trust, while legality is perceived as a minimum requirement.*

*Keywords: Reputation, Legality, Credibility, Trustworthiness of Umrah Travel Agency*

### Abstrak

*Pertumbuhan pesat industri penyelenggaraan ibadah umrah di Indonesia pascapandemi Covid-19 diikuti oleh meningkatnya jumlah biro perjalanan umrah, yang memunculkan tantangan baru terkait kepercayaan jamaah. Kondisi ini menuntut biro umrah untuk tidak hanya memenuhi aspek administratif, tetapi juga membangun reputasi dan kredibilitas yang kuat di mata masyarakat. Penelitian ini bertujuan untuk menganalisis pengaruh reputasi, legalitas, dan kredibilitas biro umrah terhadap kepercayaan jamaah di Kota Tegal. Penelitian menggunakan pendekatan kuantitatif dengan metode analisis regresi berganda. Data diperoleh dari 120 responden jamaah umrah yang berasal dari lima biro umrah terverifikasi Kementerian Agama Kota Tegal melalui kuesioner berskala Likert. Analisis data dilakukan menggunakan Google Colab. Hasil uji asumsi klasik menunjukkan bahwa data memenuhi kriteria Best Linear Unbiased Estimator (BLUE), dengan nilai uji normalitas Shapiro–Wilk sebesar  $p = 0,1378$ , nilai VIF maksimum 4,881, serta uji heteroskedastisitas Breusch–Pagan dengan  $p = 0,1171$ . Secara simultan, reputasi, legalitas, dan kredibilitas berpengaruh signifikan terhadap kepercayaan jamaah ( $F = 213,3$ ;  $p < 0,001$ ). Nilai adjusted  $R^2$  sebesar 0,843 menunjukkan bahwa 84,3% variasi kepercayaan jamaah dapat dijelaskan oleh model. Secara parsial, reputasi ( $\beta = 0,4253$ ;  $p < 0,001$ ) dan kredibilitas ( $\beta = 0,6009$ ;  $p < 0,001$ ) berpengaruh positif dan signifikan, sedangkan legalitas tidak berpengaruh signifikan ( $\beta = -0,0198$ ;  $p = 0,775$ ). Temuan ini menegaskan bahwa kredibilitas dan reputasi merupakan faktor dominan dalam membentuk kepercayaan jamaah, sementara legalitas dipersepsikan sebagai persyaratan minimum.*

*Kata kunci: Reputasi, Legalitas, Kredibilitas, Kepercayaan Biro Umroh*



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## INTRODUCTION

The Umrah pilgrimage organization industry in Indonesia has shown significant growth over the past three years. According to data from the Directorate General of Hajj and Umrah Organization (Ditjen PHU) of the Ministry of Religious Affairs of the Republic of Indonesia, the number of Umrah pilgrims departing in 2022 reached 1,021,114, increasing dramatically in 2023 to 1,394,393, and by mid-2024, it had exceeded 1.6 million. This increase marks the revival of the pilgrimage travel sector after the Covid-19 pandemic and demonstrates the high interest of the Indonesian public in performing the Umrah pilgrimage. This growth has also been accompanied by an increase in the number of Umrah Travel Organizers (PPIU) throughout Indonesia. According to an official report from the Ministry of Religious Affairs, by the end of 2023, there were more than 1,200 travel agencies with active operating permits, with the highest concentration in West Java, East Java, and Central Java. In Central Java alone, by September 2025, the number of PPIUs headquartered in the province reached 199 bureaus, an increase of approximately 19.9% compared to 166 bureaus in February 2025. This rapid growth not only reflects the high public interest in the Umrah pilgrimage but also demonstrates the high level of competitiveness among organizing bureaus. The government, through the Ministry of Religious Affairs, continues to promote professionalism and transparency in the organization of the Umrah pilgrimage through various regulations, including Ministerial Decree No. 167 of 2021 concerning the Organization of Umrah Pilgrimage Travel, as well as strengthening digital systems such as Siskopatuh (Integrated Computerized Management System for Umrah and Special Hajj), which is used to monitor permits and report on pilgrim departures.<sup>1</sup> However, this rapid growth also presents new challenges. The increasing number of organizers has not always been accompanied by improved service quality and the agencies' reliability in maintaining pilgrims' trust. As public enthusiasm grows, various cases of irregularities also frequently arise, ranging from operational permit violations, departure delays, and even fraudulent practices by unscrupulous travel agents.<sup>2</sup> This phenomenon creates concern among the public and demands increased trust in Umrah travel agencies.

The rapid growth in the number of Umrah travel agencies in Indonesia has had a dual impact on the dynamics of this industry. On the one hand, the increase in the number of providers expands the choices for prospective pilgrims and encourages service innovation. However, on the other hand, a number of serious issues have emerged concerning the honesty, legality, and professionalism of travel agencies. These impacts indicate that a number of Umrah agencies still

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<sup>1</sup>Keputusan Menteri Agama RI Nomor 167 Tahun 2021 Tentang Pedoman Pemberian Izin Operasional Penyelenggaraan Perjalanan Ibadah Umrah Dan Penyelenggaraan Ibadah Haji Khusus Secara Elektronik (2021).

<sup>2</sup>Nanang Setiawan and Noorlailie Soewarno, "Protection of Hajj and Umrah Pilgrims from Fraud: Evidence from Indonesia," *Share: Jurnal Ekonomi Dan Keuangan Islam* 13, no. 1 (2024): 276–98, <https://doi.org/10.22373/share.v13i1.22865>.

operate without complying with legal requirements, financial transparency, or moral responsibility to pilgrims. This phenomenon is further complicated by the presence of numerous agencies and Umrah packages at varying prices. Fierce competition has driven some agencies and their agents to employ aggressive promotional strategies to attract pilgrims without regard for service standards and clarity of operational permits. In such a situation, a travel agency's reputation plays a crucial role in building pilgrim trust. The better an agency's reputation, the higher the level of pilgrims' trust in the provider's credibility and professionalism.<sup>3</sup>

Research by Putri Maharani shows that reputation has a positive and significant influence on consumer trust. A reputation built through a strong organizational image, consistent communication, and positive experiences has been shown to reduce uncertainty in consumer decision-making.<sup>4</sup> This suggests that people are more likely to trust travel agencies with a good reputation, a track record of smooth departures, and positive feedback from previous pilgrims. Similar findings were also explained by Purwanto, Suharjum, and Jaya, who noted that a company's reputation in the travel industry plays a significant role in influencing consumer interest and trust. A reputation built on innovative service and a strong track record has been shown to increase the loyalty and confidence of prospective pilgrims in Umrah and Hajj travel services.<sup>5</sup> Thus, it can be concluded that the better the reputation of the Umrah agency in the eyes of the public, the higher the congregation's trust in the quality of its services and integrity.

Umrah travel agencies that hold official permits from the Ministry of Religious Affairs and meet all operational standards as stipulated in Regulation of the Minister of Religious Affairs of the Republic of Indonesia Number 5 of 2021 are considered more trustworthy because they operate in accordance with regulations and are strictly supervised by the government. The regulation stipulates that Umrah travel operators (PPIUs) must have a risk-based business license, bank guarantees, a competent organizational structure, and meet service standards that include punctuality of departures, compliance with package agreements, and protection of pilgrims during the trip.<sup>6</sup> These provisions strengthen the legal standing of travel agencies and guarantee pilgrims' security against

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<sup>3</sup>Anna Wulandari and Rasipan, "Peran Reputasi Dalam Membangun Kepercayaan Konsumen," *Jurnal Manajemen Dan Kewirausahaan* 14, no. 2 (2017): 121–32.

<sup>4</sup>Putri Maharani et al., "Pengaruh Reputasi Dan Kualitas Layanan Terhadap Keputusan Masuk Yang Dimediasi Oleh Kepercayaan (Studi Kasus Pada Mahasiswa Feb Angkatan 2023 Universitas Pgris Semarang)," *Jurnal Ilmiah Manajemen Bisnis Dan Ekonomi Kreatif* 4, no. 2 (2025): 38–48, <https://doi.org/10.26877/jibeka.v4i2.1421>.

<sup>5</sup>Agus Purwanto et al., "Pengaruh Inovasi Produk Dan Reputasi Perusahaan Dalam Meningkatkan Minat Konsumen Terhadap Jasa Travel Darmawan Di Kabupaten Wajo," *PRECISE: Journal of Economic* 3, no. 2 (2024): 14–20.

<sup>6</sup>Ministry of Religious Affairs of the Republic of Indonesia, Regulation of the Minister of Religious Affairs Number 5 of 2021 concerning Standards for Business Activities in Organizing Umrah Pilgrimages and Organizing Special Hajj Pilgrimages (Jakarta: Ministry of Religious Affairs of the Republic of Indonesia, 2021).

the risk of fraud and failed departures. In practice, legality is not merely an administrative aspect, but also a symbol of the institution's responsibility and integrity in the public eye. As explained in research by Nurbayudi, Ropik, and Hati, the crisis of public trust in Umrah travel agencies was largely triggered by weak oversight of illegal agencies that lack official permits. Therefore, the existence of permits and compliance with regulations are crucial factors in shaping perceptions of agency reliability and restoring public trust in the Umrah industry.<sup>7</sup>

Credibility consists of three main dimensions: expertise, honesty, and trustworthiness. Research by Aqsa found that a company's credibility plays a crucial role in building long-term trust. Credibility consists of three main dimensions: expertise, honesty, and trustworthiness. Credibility forms the basis for an emotional connection between consumers and service providers, which in turn creates loyalty and a sense of security in transactions.<sup>8</sup> Companies that are honest, competent, and responsive to customer needs tend to be perceived as more credible and trustworthy. Furthermore, in a study by Nurbayudi et al. at PT Putra Duta Wisata, a communication strategy based on transparency and professionalism proved effective in strengthening credibility and increasing pilgrim trust. An open, educational communication approach, supported by positive testimonials from previous pilgrims, strengthened the company's image as a trustworthy and responsible travel agency.<sup>9</sup>

This research focuses on examining the extent to which the reputation, legality, and credibility of Umrah travel agencies contribute to building pilgrims' trust. Interviews with the Tegal City Ministry of Religious Affairs revealed three active Umrah travel agencies recommended as the focus of this research due to their high level of activity and proven track record of service. The Ministry also explained that most travel agencies in Tegal operate as agents, not official branches, resulting in limited administrative records and reports of violations. To date, no cases of permit violations or fraud have been identified by travel agencies in the region, although pilgrims' trust in each agency is considered to fluctuate over time.

## RESEARCH METHOD

This study uses a quantitative approach with an explanatory research type, aiming to examine the influence of reputation, legality, and credibility of Umrah travel agencies on pilgrim

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<sup>7</sup>Nurbayudi et al., "Strategi Implementasi Skema Public Relations Dalam Meningkatkan Minat Jemaah Umrah (Studi Kasus Pt Putra Duta Wisata)," *EduTIK: Jurnal Pendidikan Teknologi Informasi Dan Komunikasi* 2, no. 5 (2025): 773.

<sup>8</sup>Muhammad Aqsa, "Pengaruh Kredibilitas Perusahaan Dan Public Figure Dalam Periklanan Online Terhadap Sikap Konsumen," *BALANCE: Economic, Business, Management and ...* XIV, no. 1 (2017): 57–71.

<sup>9</sup> Nurbayudi et al., "Strategi Implementasi Skema Public Relations Dalam Meningkatkan Minat Jemaah Umrah (Studi Kasus Pt Putra Duta Wisata)."

trust. Data analysis was conducted using multiple linear regression with the help of Google Colab as a data processing tool. The independent variables in this study consist of reputation (X1), legality (X2), and credibility (X3), while the dependent variable is pilgrim trust (Y). Primary data were collected through a five-point Likert scale-based questionnaire distributed to 120 Umrah pilgrim respondents in Tegal City. The sampling technique used purposive sampling, with the criteria for respondents coming from five Umrah travel agencies that have been verified by the Ministry of Religious Affairs of Tegal City.

## RESULTS AND DISCUSSION

Empirical testing in this study was conducted using a multiple linear regression approach. Prior to model estimation, the data was first tested through a series of classical assumption tests to ensure that the regression model met the Best Linear Unbiased Estimator (BLUE) principle, ensuring statistically reliable analysis results.

### 1. Classical Assumption Test

#### a. Normality Test

The results of the normality test can be seen in the following table:

Assumption Test	Method	Test Results (P-value)	Criteria ( $\alpha=0.05$ )	Conclusion
Normality	Shapiro-Wilk	P-value $\approx 0.1378$	P-value $> 0.05$	Normal

Table 3.1 Normality Test

The normality of the residuals was tested using the Shapiro–Wilk procedure. The test results showed a p-value of  $\approx 0.1378$ , which is above the 0.05 significance threshold. This finding indicates that the residual distribution follows a normal distribution pattern. This condition is an important prerequisite in regression analysis because it ensures the accuracy of inferential tests, particularly the t-test and F-test, which are used to draw conclusions about the model parameters.

#### b. Multicollinearity Test

The results of the multicollinearity test can be seen in the following table:

Assumption Test	Method	Test Results (VIF)	Criteria ( $\alpha=0.05$ )	Conclusion
Multicollinearity	Maximum VIF	VIF $\approx 4.881$	VIF $< 10$	Multicollinearity Free

Table 3.2 Multicollinearity Test

The multicollinearity test was conducted by observing the Variance Inflation Factor (VIF) value of the independent variables. The highest VIF value obtained was  $\pm 4.881$ , still far below the tolerance limit of 10. Thus, it can be concluded that there is no strong linear relationship between the independent variables, so that the estimated regression coefficient is stable and does not experience distortion due to multicollinearity.<sup>10</sup>

c. Heteroscedasticity Test

The results of the heteroscedasticity test can be seen in the following table:

Assumption Test	Method	Test Results (P-value)	Criteria ( $\alpha=0.05$ )	Conclusion
Heteroscedasticity	Breusch-Pagan	P-value $\approx 0.1171$	P-value $> 0.05$	Homoscedasticity

Table 3.3 Heteroscedasticity Test

To determine whether there is inequality in residual variance, the Breusch–Pagan test was used. The resulting p-value was  $\pm 0.1171$ , greater than the 0.05 significance level. This result indicates that the residual variance is homogeneous (homoscedastic), thus the estimation of the standard error and the significance test of the regression coefficients can be assessed accurately.<sup>11</sup>

2. Multiple Regression Analysis and Hypothesis Testing

After all classical assumptions were met, multiple linear regression analysis was conducted to test the influence of reputation (X1), legality (X2), and credibility (X3) on congregational trust (Y). Testing was conducted both simultaneously and partially through

<sup>10</sup> Ningrum Astriawati, “Penerapan Analisis Regresi Linier Berganda Untuk Menentukan Pengaruh Pelayanan Pendidikan Terhadap Efektifitas Belajar Taruna Di Akademi Maritim Yogyakarta,” *Jurnal Ilmu-Ilmu Kemaritiman, Manajemn Dan Transportasi*, 2016, 22–37.

<sup>11</sup> Ervina Azhari et al., “Analisis Faktor Penyebab Keterlambatan Proyek Pembangunan Gedung Laboratorium Terpadu Dan Perpustakaan Man 1 Maluku Tengah,” *Journal Agregate 2*, no. 2 (2023): 262–70.

F and t tests, and was strengthened by analysis of the coefficient of determination at a 5% significance level.<sup>12</sup>

a. Regression Equation

$$Y = -0.0340 + 0.4253X_1 - 0.0198X_2 + 0.6009X_3 + e$$

Table 3.4 Regression Equation Model

The constant value of -0.0340 indicates the baseline level of congregational trust when all independent variables are assumed to be zero. The reputation coefficient of 0.4253 indicates that an increase in reputation will be followed by an increase in congregational trust, assuming other factors remain constant. Legality has a negative coefficient of -0.0198, indicating an opposite direction of influence, but with very little intensity. Meanwhile, credibility has the largest coefficient, namely 0.6009, which confirms that this variable is the most influential factor in shaping congregational trust. The error value (e) represents other variables outside the model that also influence trust.<sup>13</sup>

b. Simultaneous Significance Test (F Test)

The results of the F test can be seen in the following ANOVA table:

Model	Sum of Squares (SS)	df (Degrees of Freedom)	Mean Square (MS)	F-count	P-value	Conclusion
Regression	1,777,635	3	592,545	213.3	0	Significant
Residual	322,253	116	2,778	-	-	-
Total	2,099,888	119	-	-	-	-

Table 3.5 F test

The F-test results showed a calculated F-value of 213.3 with a p-value of 0.000. This value is well below the 0.05 significance level, thus concluding that the overall regression model is significant. In other words, reputation, legality, and credibility collectively influence the level of congregational trust.

<sup>12</sup> Candra Adi Rahmat et al., “Penerapan Metode Regresi Linier Berganda Untuk Mengestimasi Laju Pertumbuhan Penduduk Kabupaten Musi Banyuasin Jurnal Informatika Dan Rekayasa Komputer ( JAKAKOM ),” *Jurnal Informatika Dan Rekayasa Komputer (JAKAKOM)* 3, no. April (2023): 359–69.

<sup>13</sup> Siti Mar’atush Sholihah et al., “Konsep Uji Asumsi Klasik Pada Regresi Linier Berganda,” *JURNAL RISET AKUNTANSI SOEDIRMAN (JRAS)* 2, no. 2 (2023): 102–10.

c. Coefficient of Determination (R<sup>2</sup>)

The test results can be seen in the model summary table as shown in the image below:

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	0.920	0.847	0.843	1.6667

Table 3.6 Coefficient of Determination

The Adjusted R Square value of 0.843 indicates that 84.3% of the variation in congregational beliefs can be explained by the combination of the three independent variables in the model. The remaining 15.7% is influenced by other factors not included in this study. The high coefficient of determination indicates that the model has very strong predictive ability.

d. Regression Coefficient Test (T-Test)

The results of the T-test can be seen in the following table:

Variables	t-count	P-value	coefficient	significance criteria
Reputation (X1)	5.00	0.000	0.4253	P < 0.05
Legality (X2)	-0.287	0.775	-0.0198	P > 0.05
Credibility (X3)	6,987	0.000	6,009	P < 0.05

Table 3.7 T-test

Partial testing shows that reputation (X1) and credibility (X3) have a p-value of 0.000, thus both are proven to have a positive and significant influence on congregational trust. Conversely, legality (X2) produces a p-value of 0.775, which means it is not statistically significant. Thus, the hypothesis stating that reputation and credibility influence trust is accepted, while the hypothesis of the influence of legality is rejected.<sup>14</sup>

3. Visualization of Results and Discussion

To clarify the findings, visualization of the relationship between significant variables and comparison of the impact between variables were carried out.

<sup>14</sup> Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D* (Alfabeta, 2013).

a. Visualization of Linear Relationships

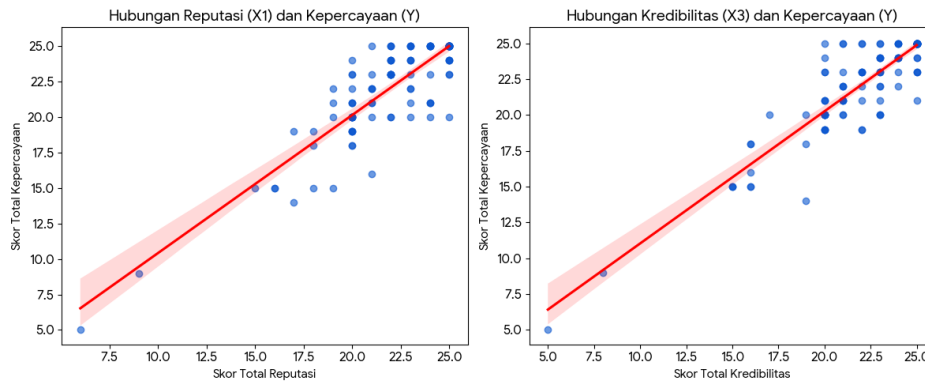


Table 3.8 visualization of linear relationships

The visualization shows a positive linear relationship between reputation (X1) and credibility (X3) with pilgrim trust (Y). In both graphs, the upward-sloping regression line indicates that an increase in the reputation and credibility of the Umrah agency is followed by an increase in pilgrim trust. The distribution of data points relatively close to the regression line indicates that the relationship is quite strong and consistent, thus supporting the role of reputation and credibility as important factors in shaping pilgrim trust.

b. Visualization of Impact Comparison of Coefficients

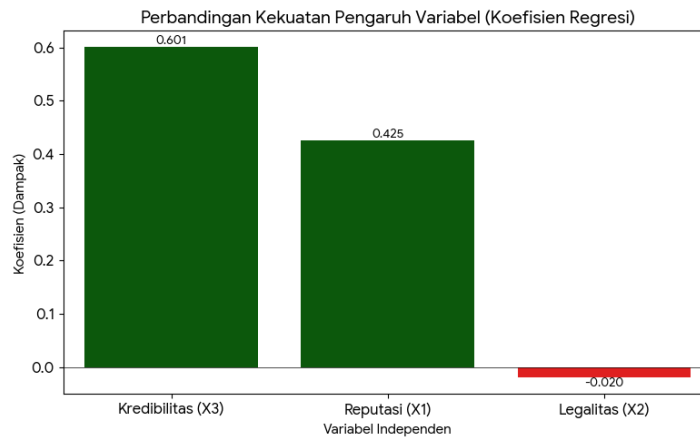


Table 3.9 Comparison of Impact Coefficients

The regression coefficient comparison table shows that credibility (X3) has the strongest influence on pilgrim trust with a coefficient of 0.601, followed by reputation (X1) with a coefficient of 0.425, which also has a positive effect. Meanwhile, legality (X2) has a coefficient of -0.020, indicating a very weak and unidirectional influence on pilgrim trust. These results confirm that pilgrim trust is more dominantly influenced by the credibility and reputation of the Umrah agency than by legality.

The results of multiple linear regression analysis indicate that reputation and credibility significantly influence pilgrims' trust, while legality does not show a statistically significant effect. This finding indicates that pilgrims' trust in choosing an Umrah travel agency is shaped more by perceptual factors and service experience than by purely formal administrative aspects. In the context of Umrah services, which are intangible, high-risk, and involve spiritual and financial dimensions, pilgrims tend to rely on subjective assessments of the travel agency's performance and integrity.

The positive influence of reputation on pilgrims' trust indicates that reputation serves as a signal of service provider reliability. Reputation represents the accumulated public assessment of a travel agency's track record, service consistency, and ability to fulfill service promises to pilgrims. In Umrah services, reputation is a crucial indirect source of information for prospective pilgrims, especially when they lack personal experience with a particular agency. Research by Ningsih, Hasibuan, and Cahyani (2024) shows that perceptions of reputation and service quality of Umrah travel agencies contribute significantly to pilgrims' satisfaction and trust because reputation reflects the professionalism and credibility of the pilgrimage organizer.<sup>15</sup>

Besides reputation, credibility has been shown to be the most powerful variable influencing pilgrims' trust. Credibility reflects pilgrims' perceptions of the agency's ability, honesty, and consistency in delivering services according to promised commitments. In service marketing literature, credibility is positioned as a core component of trust formation because it is directly related to the integrity and competence of the service provider.<sup>16</sup> An empirical study conducted by Hasnidar, Haeruddin, and Azhari on Umrah pilgrims showed that customer trust was significantly influenced by service experience and perceptions of the professionalism of the travel agency.<sup>17</sup> Pilgrims tend to trust agencies that are able to provide clear, transparent information and demonstrate consistent service from the registration stage to their return.

The high influence of credibility in this study indicates that pilgrims' trust is not only built through the agency's general image or popularity, but primarily through direct evaluation of the agency's behavior and performance in service practices. Credibility, reflected in the agency's punctuality in scheduling, clarity of facilities, worship assistance, and responsibility towards pilgrims during the Umrah process, are the main determinants of trust formation. This is in line with

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<sup>15</sup> Ratna Nurya Ningsih et al., "Evaluasi Determinan Kepuasan Jamaah Travel Umroh : Pendekatan SERVQUAL Dan Commitment-Trust Theory," *Jurnal Kajian Ekonomi Dan Keuangan Syariah* 5, no. 2 (2024).

<sup>16</sup> Aghnia Wulandari and Suryono Efendi, "Customer-Driven Excellence Strategy : Leveraging Service Quality , Brand Credibility , And Perceived Value In The Umrah Travel Industry In Depok City," *Multidisciplinary Indonesian Center Journal (MICJO)* 2, no. 4 (2025): 4179–90.

<sup>17</sup> Hasnidar et al., "Analisis Customer Trust Dan Customer Experience Dalam Menentukan Loyalitas Jamaah Umrah Pada Pt Arrafsyah Safari Haramain," *JEINSA : Jurnal Ekonomi Ichsan Sidenreng Rappang* 4, no. 2 (2025): 142–54.

the findings of Septiana and Akbarina (2025) who stated that brand trust in Umrah and Hajj travel significantly influences customer satisfaction, because trust is formed from consistent and reliable service experiences.<sup>18</sup>

Unlike reputation and credibility, the legality variable did not significantly influence pilgrims' trust. This finding does not imply that legality is unimportant, but rather indicates that legality serves as a basic prerequisite that must be met by Umrah travel agencies. In the context of the Umrah industry in Indonesia, which is strictly regulated by the Ministry of Religious Affairs, most operating travel agencies have official permits, so legality is no longer a key differentiator in pilgrims' perceptions. When all agencies have a relatively homogeneous level of legality, pilgrims tend to shift their attention to other aspects that are more readily perceived, such as service quality, reputation, and credibility.

The findings of this study align with the Commitment–Trust Theory proposed by Morgan and Hunt, which states that trust is formed when consumers have confidence in the reliability and integrity of an exchange partner. In this context, reputation and credibility serve as primary antecedents in the formation of pilgrims' trust, while legality serves as a supporting structural factor. Therefore, efforts to increase pilgrims' trust are not sufficient by merely fulfilling administrative aspects, but also need to be directed at strengthening the quality of service interactions, information transparency, and the consistency of the performance of Umrah travel agencies.

Empirically, the results of this study contribute to the study of Umrah service management in Indonesia by confirming that perception-based factors and service experience play a more dominant role than administrative aspects in shaping pilgrim trust. These findings offer practical implications for Umrah travel agencies to focus their management strategies on building a sustainable reputation and enhancing service credibility to foster strong, long-term pilgrim trust.

## CONCLUSION

Based on the results of multiple linear regression analysis, it can be concluded that reputation, legality, and credibility simultaneously have a significant influence on the trust of Umrah pilgrims in Tegal City. The research model developed showed a very high level of accuracy with an Adjusted R<sup>2</sup> value of 84.3%, indicating that most of the variation in pilgrim trust can be explained by these three independent variables. Furthermore, the results of classical assumption testing indicate that the regression model has met all statistical requirements, so that the coefficient estimates can be declared valid and reliable for drawing scientific conclusions.

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<sup>18</sup> Shella Dinda Septiana and Farida Akbarina, "Pengaruh Service Quality Dan Brand Trust Terhadap Customer Satisfaction Pada Travel Umrah & Haji Sahabat Zamzam Indonesia (Studi Pada Jamaah Travel Umrah Dan Haji Sahabat Zamzam Indonesia)," *Indonesia Ekonomi Journal* 1, no. 2 (2025): 462–70.

Partially, the research results indicate that credibility is the most dominant factor in shaping pilgrims' trust, followed by the reputation of the Umrah travel agency. Both variables have a positive and significant influence, confirming that pilgrims' trust is built more through perceptions of professionalism, service consistency, and the agency's ability to fulfill promised commitments. These findings indicate that perceptual and experience-based factors play a stronger role in shaping pilgrims' trust than formal administrative factors.

In contrast, legality did not significantly influence pilgrims' trust. This indicates that legality is perceived more as a basic requirement that must be met by Umrah travel agencies, but does not serve as a primary differentiating factor in the trust-building process. In the context of the regulated Umrah industry, legality tends to be understood as a minimum requirement, so its presence does not directly increase pilgrims' trust unless accompanied by a good reputation and credibility.

The main strength of this study lies in the high explanatory power of the model and the consistency of the statistical results obtained. However, this study is limited in its coverage area, focusing only on Tegal City, so the generalizability of the findings remains limited. Furthermore, some variations in pilgrim trust remain unexplained by the research model. Therefore, future research is recommended to expand the study area and include other relevant variables, such as service quality, cost transparency, post-departure experience, or the quality of travel agency communication, to gain a more comprehensive understanding of the factors shaping Umrah pilgrim trust.

## **SUGGESTION and RECOMMENDATIONS**

The study's conclusions, which yielded a very robust regression model (Adjusted R<sup>2</sup> = 84.3%), provide a solid foundation, but still leave 15.7% of the variation in Trust unexplained, opening significant opportunities for further research. Future research recommendations should focus on expanding the model by integrating other exogenous variables, such as Service Quality or Cost Transparency, to address this gap. Methodologically, a Mixed Methods approach is recommended to contextually explore why Legality is perceived as insignificant by pilgrims, thus explaining the underlying behavioral or cultural context. Further development could be achieved through replication of the study in different geographic regions to test the generalizability of the findings. The model's findings implicitly suggest that Umrah agencies should prioritize investments in enhancing Credibility as the strongest driver of Trust, while maintaining Reputation, while positioning Legality as a minimum operational standard.

## THANK-YOU NOTE

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