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Between Market Autonomy and Sacred Security: Re-anchoring Pilgrim Loyalty in the Era of Independent Umrah

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Abstract

This study aims to examine the relationships between service quality, Sharia compliance, and spiritual experience on pilgrim loyalty, mediated by trust, within the context of the availability of alternatives for pilgrims to perform an independent Umrah. A cross-sectional survey was conducted with 100 pilgrims from licensed Umrah travel agencies, selected using purposive sampling. Data were analyzed using PLS-SEM via SmartPLS 4.0, with bootstrapping based on 5,000 resamples. Service quality ($\beta = 0.326$; $p = 0.017$) and Sharia compliance ($\beta = 0.632$; $p < 0.001$) were found to have a positive relationship with trust, while trust was positively associated with loyalty ($\beta = 0.769$; $p < 0.001$). The indirect relationships between service quality and Sharia compliance with loyalty—mediated by trust—were significant, whereas the direct relationships were not. Spiritual experience did not show a significant relationship with trust, loyalty, or loyalty mediated by trust. The model explains 79.0% of the variance in trust and 66.6% of the variance in loyalty within the sample. These findings suggest that trust serves as the relational foundation for loyalty and the perceived meaningfulness of the pilgrimage, rather than mere attachment to an Umrah travel agency. "Market autonomy" and "sacred security" are employed here as interpretive frameworks rather than as measurable constructs or evidence for comparing different travel models. Service implications include the reliability of coordination, transparency in Sharia-compliant practices, and spiritual guidance—all of which are evaluated independently of loyalty.

Keywords: Market Autonomy, Sacred Security, Pilgrim Loyalty, Independent Umrah

INTRODUCTION

The development of independent Umrah has brought changes to the relationship between pilgrims and religious travel providers. In Indonesia, the recognition of independent Umrah travel through Law No. 14 of 2025 has coincided with the development of Nusuk Umrah by the Saudi Arabian government, which provides direct access to visa applications and travel service bookings (Republic of Indonesia, 2025; Pilgrim Experience Program, 2025). This development expands market autonomy, referring to pilgrims' freedom to select and arrange services according to their

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needs. At the same time, Umrah travel involves a need for service certainty, clear responsibilities, and support in carrying out religious practices. The intersection between freedom of choice and the need for certainty raises a question for Umrah travel agencies: on what basis do pilgrims maintain their relationships with service providers when alternative travel arrangements are available? In this study, sacred security is used as an interpretive framework for understanding the perceived certainty associated with travel arrangements and religious guidance, rather than as a guarantee of the acceptance of religious worship. Examining this issue is important for explaining the foundations of pilgrim loyalty while identifying directions for service adaptation among Umrah travel agencies.

Research on Umrah pilgrim loyalty has examined service quality, trust, satisfaction, and compliance with Islamic principles. Ardhani et al. (2025) examined brand trust, service quality, satisfaction, and loyalty among Maktour users, with satisfaction serving as a mediator. Wiranitania et al. (2025) investigated Sharia-compliant service quality and loyalty through satisfaction among providers affiliated with AMPHURI SULAMPUA. Hasnidar et al. (2025) examined trust and customer experience in relation to loyalty through satisfaction. Meanwhile, Irawan (2026) demonstrated that independent Umrah can also provide opportunities for spiritual experiences and the development of personal autonomy. Accordingly, this study's contribution does not rest on the claim that loyalty to service providers has never been investigated. Instead, it distinguishes evaluations of service performance, Sharia compliance, and spiritual experiences, and examines their relationships with loyalty through trust. Pilgrims' general experiences must also be distinguished from spiritual experiences: the meaning of worship may center on religious rituals and sacred sites, whereas the role of trust concerns the Umrah travel agency. This distinction provides a basis for interpreting loyalty at the intersection of freedom in travel arrangements and the need for certainty in religious service provision.

This study aims to analyze the relationships of service quality, Sharia compliance, and spiritual experience with pilgrim loyalty to Umrah travel agencies, with trust positioned as a mediating variable. This objective is addressed through three research questions: How is service quality associated with pilgrim trust and loyalty? How is Sharia compliance associated with trust and loyalty? And is spiritual experience associated with loyalty to service providers, both directly and indirectly through trust? These three questions provide the basis for discussing integrated services as a foundation for risk mitigation, Sharia compliance as a source of provider legitimacy, and spiritual experiences within guided journeys. The relationships are examined through a survey of 100 Indonesian pilgrims who had previously used licensed Umrah travel agencies, employing Partial Least Squares Structural Equation Modeling (PLS-SEM). Independent Umrah is positioned as the research context, while market autonomy, risk mitigation, legitimacy, and guided community are used as interpretive concepts rather than being measured as separate constructs.

The central argument of this study is that positive evaluations of religious travel do not necessarily translate into attachment to a particular Umrah service provider. Pilgrims may appreciate the facilities and the alignment of services with Islamic principles, yet their decisions to reuse or recommend a specific Umrah provider are associated with their confidence in and trust toward the provider. Spiritual experiences, meanwhile, may be associated primarily with religious practices and sacred sites; therefore, their contribution to organizational loyalty cannot be assumed solely from the intensity of pilgrims' experiences. This study examines this argument by positioning trust as a mediator in the relationships of service quality, Sharia compliance, and spiritual

experience with loyalty. Its contribution lies in explaining the relational foundations of loyalty when religious services intersect with commercial interests and religious needs. Re-anchoring is used to interpret the foundations of loyalty from a renewed perspective; the term does not imply a claim that behavioral changes occurred before and after the independent Umrah policy.

LITERATURE REVIEW

Related studies can be classified into three main research strands. First, research on service quality explains customer loyalty through service performance, satisfaction, and trust, as demonstrated by Ardhani et al. (2025). Second, research on religious conformity examines Sharia-compliant services as a basis for satisfaction and loyalty, as illustrated by Wiranitania et al. (2025). Research on Muslim consumer behavior further highlights the role of Islamic principles in consumption decisions, particularly expectations regarding halal products and services (Dzikrayah, 2021). Similarly, research on halal tourism in Indonesia emphasizes the importance of addressing Muslim travelers' religious needs while considering local sociocultural contexts (Bahiej et al., 2021). Third, experiential research distinguishes customer evaluations of travel experiences from the personal meaning of spiritual experiences. Hasnidar et al. (2025) focus on customer experience and satisfaction, whereas Irawan (2026) examines spiritual experiences and self-transformation in independent Umrah. Taken together, these strands suggest that service performance, religious compliance, and spiritual experience represent related but distinct dimensions of pilgrims' evaluations. Building on this distinction, the present study examines how service quality, Sharia compliance, and spiritual experience relate to loyalty to Umrah Travel Organizers (Penyelenggara Perjalanan Ibadah Umrah, or PPIU), with trust examined as a mediating variable.

The first strand emphasizes the ability of service providers to deliver reliable services as a foundation for customer relationships. Sirdeshmukh et al. (2002) distinguish between trust in service personnel and trust in management practices, highlighting the multiple dimensions of trust in service relationships. In the context of Umrah, Ardhani et al. (2025) examine service quality alongside brand trust and satisfaction to explain customer loyalty. Related evidence from Islamic banking also links service quality and trust to customer satisfaction and loyalty (Sari, 2018). Research in Islamic educational institutions has likewise examined service quality in relation to institutional reputation, alongside digital leadership and Islamic brand identity (Ali et al., 2026), although this institutional context differs from religious travel services. Building on this literature, the present study conceptualizes service quality in terms of schedule accuracy, complaint handling, guide competence, personal attention, and accommodation facilities. The term *integrated services* is used to interpret how these service aspects connect throughout the journey, while *risk mitigation* describes the potential value of service coordination when disruptions occur. Neither concept constitutes a separate measured construct in this study. Accordingly, the analysis examines whether perceived service quality is associated with pilgrim loyalty indirectly through trust in the service provider, without treating risk mitigation as an independently measured outcome.

The second strand emphasizes the alignment of services with religious needs. Han et al. (2019) and Al-Ansi and Han (2019) examine Muslim-friendly attributes and loyalty at the destination level. At the level of Umrah service providers, Wiranitania et al. (2025) examine Sharia-compliant service quality, which combines service-related and Sharia compliance dimensions, in relation to satisfaction and loyalty. More broadly, the halal tourism literature highlights the importance of developing Sharia-based tourism services that address Muslim travelers' needs and expectations

(Manan et al., 2023). In Indonesia, the institutional framework for halal product assurance provides a regulatory context for understanding how halal requirements are formalized and enforced (Asro & Sofyan, 2021). Research on Sharia-based services also underscores the importance of clear legal relationships, regulatory safeguards, and the protection of service users (Noor & Wulandari, 2024). From an Islamic legal perspective, halal assurance can further be understood in terms of Muslim consumer protection and the safeguarding of public interests (*maslahah*) (Hatoli, 2020; Azizah, 2021).

The present study distinguishes service quality from Sharia compliance as separate constructs, allowing their respective relationships with trust to be examined independently. Sharia compliance refers to perceived transparency in costs and contractual arrangements, support for religious practices, guidance competence, program alignment, and halal services. The concept of legitimacy is used to interpret pilgrims' acceptance of the alignment between providers' practices and their religious expectations. These measures capture respondents' perceptions rather than independently verified certification status or compliance through formal audits.

The third strand addresses travel experiences and spiritual meaning. Hasnidar et al. (2025) demonstrate the relevance of customer experience in a loyalty model mediated by satisfaction, but customer experience is not identical to spiritual experience. Through interviews with eight young pilgrims, two mutawifs (religious guides), and one travel operator, Irawan (2026) examines inner peace, self-discovery, and independence in independent Umrah. Although this study does not examine loyalty to PPIUs, it demonstrates that spiritual meaning can emerge across different travel arrangements. In the present study, spiritual experience encompasses inner peace, closeness to Allah, spiritual meaningfulness, group atmosphere, and experiences at sacred sites. Guidance and group atmosphere provide a basis for discussing a guided community, although community attachment has not been measured as a separate construct. Accordingly, the relationships between spiritual experience, trust, and loyalty are treated as open empirical questions.

Previous studies have already provided evidence concerning loyalty to service providers; therefore, the research gap should be formulated in terms of mechanisms and construct differentiation. Ardhani et al. (2025) use satisfaction as a mediating variable, whereas this study focuses on trust as the mediator. Wiranitania et al. (2025) incorporate Sharia compliance into Sharia-compliant service quality, while the present study examines the two as distinct constructs. Hasnidar et al. (2025) measure customer experience, which differs in scope from the spiritual experience associated with religious worship. Conversely, Irawan's (2026) qualitative study deepens the understanding of spiritual meaning in independent Umrah but does not test a loyalty model directed toward service providers. These differences create an opportunity for an integrated examination without claiming that every relationship in the proposed model represents a first empirical finding. Another important boundary is the distinction between loyalty to a PPIU and willingness to switch to independent Umrah, as these outcomes require different measurements.

Based on this mapping, the present study examines the relationships of service quality, Sharia compliance, and spiritual experience with loyalty to PPIUs through trust. Its distinctive contribution lies in positioning the service provider as the target of loyalty, distinguishing religious experiences from evaluations of the organization, and examining trust as the mechanism connecting the two. Social Exchange Theory is used to understand service relationships as exchanges of benefits, while relationship marketing explains the role of trust in maintaining relationships (Homans, 1958; Morgan & Hunt, 1994). Market autonomy provides the context for pilgrims' freedom to choose

travel arrangements, while sacred security serves as an interpretive framework for service certainty and religious guidance. The three analytical directions—integration of services, legitimacy through Sharia compliance, and spiritual experiences within a guided community—are used to interpret the findings within the limits of the measurements. Thus, re-anchoring pilgrim loyalty refers to a renewed explanation of the relational foundations of loyalty, rather than evidence of changes in loyalty over time or pilgrims' rejection of independent Umrah.

METHODS

This study adopts a quantitative approach using a cross-sectional survey to compare individual evaluations and examine relationships among variables at a single point in time, without intervention or repeated observations. This design is appropriate for obtaining an overview of the relationships among service quality, Sharia compliance, spiritual experience, trust, and loyalty based on the experiences of users of Umrah travel agencies. Service quality, Sharia compliance, and spiritual experience are the predictors; trust is the mediator; and loyalty is the dependent variable. Market autonomy and sacred security provide the context and interpretive framework rather than constituting measured constructs. This design also limits the conclusions that can be drawn: mediation estimates do not establish causal ordering or changes before and after the policy.

The population comprises Indonesian Muslim pilgrims who have previously used licensed Umrah travel agencies, with individual pilgrims serving as the unit of analysis. Respondents were recruited through non-probability purposive sampling, using the criterion that they had completed Umrah through a licensed provider at least once. A total of 100 respondents reportedly participated by completing an online questionnaire distributed through Google Forms. This number is treated as the actual sample size and is not automatically considered sufficient to detect every effect. An additional sensitivity assessment uses the inverse square root approach proposed by Kock and Hadaya (2018): with an illustrative smallest relevant coefficient of 0.25, a 5% significance level, and 80% power, the estimated requirement is approximately $(2.486/0.25)^2 = 98.88$, or 99 observations. Thus, 100 observations may support sensitivity to effects of approximately this magnitude, but do not guarantee detection of smaller effects or mediation. The value of 0.25 was not a documented assumption in the original sample-planning process. The sampling technique limits generalization to the national population.

Respondents' demographic characteristics were analyzed to describe the sample composition and provide context for the empirical findings. Respondents were classified by gender, age, educational attainment, occupation, and monthly expenditure. These characteristics provide descriptive information about respondents' backgrounds and support an understanding of the sample used to examine the relationships among service quality, Sharia compliance, spiritual experience, pilgrim satisfaction, and pilgrim loyalty. The respondents' demographic profile is presented in Table 1.

Table 1. Respondent characteristics

Characteristic	Category	n	%
Gender	Male	40	40%
Gender	Female	60	60%
Age	Under 30	15	15%
Age	31–40	32	32%
Age	41–50	34	34%

Age	Over 50	19	19%
Education	High school/equivalent	7	7%
Education	Bachelor's degree	29	29%
Education	Master's degree or higher	64	64%
Occupation	Civil servant	35	35%
Occupation	Self-employed	15	15%
Occupation	Private-sector employee	27	27%
Occupation	Other	23	23%
Monthly expenditure	≤ IDR 3,000,000	18	18%
Monthly expenditure	> IDR 3,000,000–IDR 5,000,000	36	36%
Monthly expenditure	> IDR 5,000,000–IDR 10,000,000	23	23%
Monthly expenditure	> IDR 10,000,000	23	23%

Source: Research data (N = 100).

As shown in Table 1, most respondents were women (60%), and the largest age group was 41–50 years (34%), followed by those aged 31–40 years (32%). Most respondents had relatively high educational attainment, with 64% holding a master's degree or higher. Civil servants constituted the largest occupational group (35%), while the most frequently reported monthly expenditure was IDR 3,000,000–IDR 5,000,000 (36%). Overall, the sample was dominated by female pilgrims of middle adulthood and high educational attainment. These characteristics provide demographic context for understanding the relationships among service quality, Sharia compliance, spiritual experience, satisfaction, and pilgrim loyalty examined in this study.

The five constructs, each comprising five indicators, are summarized in Table 2, which presents the operationalization of the variables.

Table 2. Operationalization of variables

Construct/code	Operational definition	Indicator coverage
Service quality (SQ1–SQ5)	Pilgrims' evaluation of PPIU service performance	Schedule accuracy; complaint handling; guide competence; personal attention; hotel facilities
Sharia compliance (SC1–SC5)	Perceived alignment of services with Islamic principles	Transparency of costs/contracts; support for worship; Sharia-compliant guidance; program alignment; halal services
Spiritual experience (SE1–SE5)	Inner experience and meaning of worship during/after Umrah	Peacefulness; closeness to Allah through guidance; meaningfulness; group support; experience at sacred sites

Trust (TR1–TR5)	Confidence in the reliability and integrity of the PPIU	Promise fulfillment; honesty; pilgrim well-being; competence; obligations
Loyalty (PL1–PL5)	Intention and preference to maintain a relationship with the PPIU	Repeat use; recommendations; relationship continuity; choice among agencies; positive testimonials

Source: Research data (N = 100).

As indicated in Table 2, service quality covers service timeliness, complaint handling, guide competence, personal attention, and accommodation facilities. Sharia compliance covers transparency in costs and contractual arrangements, support for religious needs, the alignment of guidance and programs with Islamic principles, and halal services. Spiritual experience includes inner peace, closeness to Allah, spiritual meaningfulness, group atmosphere, and experiences of worship at sacred sites. Trust encompasses the provider's reliability, integrity, care, competence, and fulfillment of obligations, while loyalty includes intentions to reuse the provider, recommend it, maintain the relationship, and provide positive testimonials. Scientific literature and policy documents were used as secondary sources to establish the conceptual foundation and explain the research context. The questionnaire was administered in Indonesian using a five-point Likert scale, ranging from 1 ("strongly disagree") to 5 ("strongly agree").

The data were analyzed descriptively and using PLS-SEM in SmartPLS 4.0 to simultaneously estimate the multi-indicator measurement model and direct and indirect relationships, focusing on explaining the variance in trust and loyalty (Hair et al., 2019). The method was not selected solely because of the small sample size, and its use does not eliminate the need to evaluate measurement quality. The procedures described in the manuscript include outer loadings and average variance extracted (AVE) for convergent validity; Cronbach's alpha and composite reliability for internal consistency; and the Fornell–Larcker criterion and cross-loadings for discriminant validity. The structural model was evaluated using path coefficients and R^2. Significance was tested through bootstrapping with 5,000 resamples at the 5% significance level; mediation was examined through specific indirect effects for the three predictors. Table 3 presents the coefficients, bootstrap standard deviations, t-statistics, and p-values as reported.

Table 3. Reliability and convergent validity

Construct	Alpha	CR	AVE
Loyalty	0.958	0.968	0.858
Trust	0.963	0.972	0.873
Service quality	0.907	0.931	0.730
Sharia compliance	0.936	0.952	0.798
Spiritual experience	0.900	0.927	0.717

Source: Research data (N = 100).

As shown in Table 3, Cronbach's alpha values range from 0.900 to 0.963, composite reliability values from 0.927 to 0.972, and AVE values from 0.717 to 0.873. The very high reliability values for some constructs warrant checking for potential item redundancy; these values do not automatically demonstrate that the instrument is free from measurement problems. The Fornell–Larcker criterion is presented in Table 4.

Table 4. Fornell–Larcker criterion

Construct	PL	SQ	SC	SE	TR
Loyalty	0.926				
Service quality	0.696	0.854			
Sharia compliance	0.709	0.832	0.893		
Spiritual experience	0.613	0.771	0.745	0.847	
Trust	0.810	0.820	0.872	0.680	0.934

Source: Research data (N = 100).

Table 4 indicates that the diagonal values represent the square roots of AVE and exceed the inter-construct correlations reported in the table. The correlation between service quality and Sharia compliance (SQ–SC = 0.832) is close to the square root of AVE for service quality (0.854); therefore, the assessment of construct separation should be supplemented with an HTMT analysis before stronger conclusions about discriminant validity are drawn.

RESULTS

Integrated Service Quality as a Foundation for Risk Mitigation

In the provision of Umrah services, risk mitigation has become increasingly relevant because pilgrims require logistical and administrative support, accommodation, transportation, and guidance for religious rituals throughout their journey. A failure in any service component may affect not only pilgrims' comfort and satisfaction but also the smooth conduct of their religious practices. Accordingly, the integration of service quality should focus on strengthening coordination across processes, ensuring transparent information, delivering services on time, and enabling providers to anticipate and respond to disruptions promptly and responsibly. Table 5 presents the tests of the relationships between service quality, trust, and pilgrim loyalty.

Table 5. Testing the Relationships of Service Quality

Relationship	β	SE	t	p	Decision
SQ → TR	0.326	0.136	2.392	0.017	Significant
SQ → PL	0.049	0.147	0.337	0.736	Not significant
SQ → TR → PL	0.251	0.114	2.195	0.028	Significant

Source: Research data (N = 100).

The structural model results in Table 5 indicate that service quality is positively and significantly associated with pilgrims' trust, with a path coefficient of 0.326, a t-value of 2.392, and p = 0.017. The direct relationship between service quality and loyalty is not significant (coefficient = 0.049, t = 0.337, p = 0.736). Meanwhile, the indirect relationship between service quality and loyalty through trust is significant, with a coefficient of 0.251, t = 2.195, and p = 0.028. Thus, the findings support the service quality–trust–loyalty pathway but do not provide statistical support for a direct relationship between service quality and loyalty.

At the construct level, higher evaluations of service quality are associated with greater trust in the provider. The relationship with loyalty is identified through trust, whereas the direct relationship is not significant at the 5% level. This pattern is consistent with indirect-only mediation, or full

mediation, as described in the manuscript. In process terms, this pathway represents the statistical mechanism proposed in the model rather than a sequence of changes observed over time. Positioning service quality as a foundation for risk mitigation is an interpretation of the relevance of reliable service; the results do not directly measure reductions in travel risk.

Table 6. Descriptive Statistics for Service Quality

Code	Indicator (summary)	Mean	SD
SQ1	Service delivered according to schedule	4.46	0.670
SQ2	Complaint handling	4.33	0.775
SQ3	Religious knowledge and Umrah ritual competence of guides	4.48	0.671
SQ4	Personal attention and communication	4.30	0.768
SQ5	Clean, comfortable hotel close to the mosque	4.31	0.771

Source: Research data (N = 100).

At the indicator level, Table 6 shows that the five aspects of service quality received mean scores ranging from 4.30 to 4.48 on a five-point scale. Guides' competence in religious knowledge and Umrah rituals received the highest mean score (4.48), followed by service delivery according to the promised schedule (4.46). Complaint-handling procedures received a mean of 4.33, hotel facilities 4.31, and personal attention and ease of communication 4.30. These ratings indicate an overall tendency to agree positively with the quality of services received. Dimensionally, the indicators cover operational service, religious guidance, and personal attention. However, differences in mean scores do not establish statistically significant differences in the effects of individual indicators, and service integration has not been measured as a separate construct.

The Legitimacy of Sharia Compliance as a Key Anchor of Trust

In the Umrah travel service industry, compliance with Sharia principles serves not only to fulfill religious and normative obligations but also as a foundation of institutional legitimacy that shapes the credibility of Umrah travel agencies. Because Umrah integrates spiritual and commercial dimensions, agencies have a dual responsibility: to ensure that services conform to Sharia requirements and to provide professionalism, transparency, and accountability throughout service delivery. From this perspective, Sharia compliance can be understood as a source of legitimacy that strengthens perceptions of provider integrity, reduces uncertainty, and builds trust in the agency. The relevant results are presented in Table 7.

Table 7. Testing the Relationships of Sharia Compliance

Relationship	β	SE	t	p	Decision
SC → TR	0.632	0.121	5.236	< 0.001	Significant
SC → PL	−0.094	0.177	0.531	0.595	Not significant
SC → TR → PL	0.486	0.145	3.350	0.001	Significant

Source: Research data (N = 100).

Table 7 shows a positive and significant relationship between Sharia compliance and pilgrims' trust, with a path coefficient of 0.632, t = 5.236, and p < 0.001. The direct relationship between Sharia compliance and loyalty is not significant (coefficient = −0.094, t = 0.531, p = 0.595). In contrast, the indirect relationship through trust is significant, with a coefficient of 0.486, t = 3.350, and p = 0.001. Among the three trust predictors in the model, Sharia compliance has the largest numerical path coefficient, compared with service quality (0.326) and spiritual experience (−0.042).

At the construct level, a higher perceived level of Sharia compliance is associated with greater trust in the Umrah travel agency. Its relationship with loyalty is identified through trust, with a significant indirect pathway and a non-significant direct relationship. The negative sign of the direct coefficient cannot be interpreted as evidence that Sharia compliance reduces loyalty because the result is not statistically significant. The phrase key anchor refers to the numerically largest coefficient of Sharia compliance on trust in this model; its statistical superiority over other predictors has not been tested. Legitimacy is understood as an interpretation of pilgrims' acceptance of the alignment between providers' practices and their expectations, rather than a separately measured construct of legitimacy.

Table 8. Descriptive Statistics for Sharia Compliance

Code	Indicator (summary)	Mean	SD
SC1	Transparency of costs, contracts, and facilities	4.43	0.778
SC2	Support for worship schedules and needs	4.50	0.671
SC3	Guides' understanding of Sharia-compliant procedures	4.50	0.656
SC4	Travel program aligned with Islamic values	4.46	0.639
SC5	Halal food, facilities, and services	4.56	0.589

Source: Research data (N = 100).

At the indicator level, Table 8 shows that mean ratings of Sharia compliance range from 4.43 to 4.56. The provision of food, facilities, and services consistent with halal and Sharia principles received the highest mean (4.56). Support for worship schedules and needs, and guides' competence in Sharia-compliant Umrah procedures, each received a mean of 4.50. Alignment of the travel program with Islamic values received a mean of 4.46, while transparency of costs, contracts, and facilities—including the avoidance of deceptive or harmful practices—received a mean of 4.43. Dimensionally, these ratings cover transactions, religious practice, and travel facilities. All values represent respondents' perceptions and are therefore not treated as the results of an independent audit of providers' Sharia compliance.

This legitimacy becomes increasingly strategic as independent Umrah arrangements expand and provide pilgrims with greater freedom to choose services. As dependence on conventional providers decreases, the competitive advantage of Umrah travel agencies rests not only on administrative convenience and travel facilities but also on their ability to provide consistent,

transparent, and accountable assurance of Sharia compliance. Sharia compliance can therefore be positioned as an anchor of trust that may strengthen pilgrims' confidence and the continuity of their relationships with service providers. Thus, the legitimacy of Sharia compliance is not merely a religious identity for Umrah travel agencies; it is also a strategic source of service differentiation and competitiveness amid changes in the religious travel industry.

Incorporating Spiritual Experience into a Guided Community

Spiritual experience is a fundamental dimension of Umrah that distinguishes it from conventional tourism. The spiritual value gained by pilgrims is not formed solely through individual religious rituals; it may also be enriched through social interaction, religious guidance, and shared experiences within an organized pilgrim community. In this context, a guided community can be understood as a space for religious interaction that enables the exchange of experiences, reinforces solidarity, and fosters emotional bonds during the Umrah journey. Competent guides, supportive communication, and a conducive group atmosphere may help pilgrims integrate personal spiritual experiences into a more comprehensive service experience.

As independent Umrah arrangements become more common, the ability of travel agencies to facilitate spiritual experiences through a guided community may become a source of service differentiation that is difficult to replace with the convenience of arranging travel individually. However, a profound spiritual experience does not automatically generate trust or loyalty toward a travel provider, because pilgrims may understand such experiences as part of their personal relationship with Allah SWT rather than as a direct outcome of the agency's performance. Accordingly, incorporating spiritual experience into a guided community should focus on creating a comfortable worship environment, providing high-quality religious guidance, and strengthening meaningful social interaction. This approach may connect personal spiritual value with the service value perceived by pilgrims without diminishing the sacred nature of worship as the primary purpose of the Umrah journey. The results of the tests of spiritual experience are presented in Table 9.

Table 9. Testing the Relationships of Spiritual Experience

Relationship	β	SE	t	p	Decision
SE → TR	−0.042	0.113	0.374	0.708	Not significant
SE → PL	0.122	0.135	0.906	0.365	Not significant
SE → TR → PL	−0.032	0.086	0.377	0.706	Not significant

Source: Research data (N = 100).

Table 9 indicates that spiritual experience is not significantly associated with pilgrims' trust or loyalty. The path from spiritual experience to trust has a coefficient of −0.042, t = 0.374, and p = 0.708. The path from spiritual experience to loyalty has a coefficient of 0.122, t = 0.906, and p = 0.365. The indirect relationship through trust is also non-significant, with a coefficient of −0.032, t = 0.377, and p = 0.706. Thus, the model does not provide statistical support for either the direct relationship or the relationship through trust between spiritual experience and loyalty in this sample.

Structurally, the relationships of spiritual experience with trust and loyalty were not statistically identified after accounting for the other predictors in the model. These non-significant results do not mean that spiritual experience is unimportant to pilgrims or that no relationship exists. Rather, the data do not provide sufficient support for the hypothesized pathways. The proposed spiritual experience–trust–loyalty mechanism is likewise unsupported. Therefore, the incorporation of spiritual experience into a guided community cannot be reported as a demonstrated process of loyalty formation; a guided community remains a context reflected in some indicators and an interpretive direction that requires further testing.

Table 10. Descriptive Statistics for Spiritual Experience

Code	Indicator (summary)	Mean	SD
SE1	Inner peace and tranquility	4.57	0.652
SE2	Closeness to Allah through guidance	4.34	0.724
SE3	Meaningfulness of spiritual life	4.52	0.608
SE4	Group atmosphere supporting concentration in worship	4.34	0.667
SE5	Experience at the Grand Mosque in Mecca and the Prophet's Mosque in Medina	4.66	0.552

Source: Research data (N = 100).

At the descriptive level, mean scores for spiritual experience range from 4.34 to 4.66. The experience of worship at the Grand Mosque in Mecca and the Prophet's Mosque in Medina received the highest mean (4.66), followed by inner peace (4.57) and the meaningfulness of spiritual life after Umrah (4.52). Guidance and Umrah instruction as contributors to closeness to Allah, and a group atmosphere that supports concentration in worship, each received a mean of 4.34. Dimensionally, the indicators cover personal experience, experiences at sacred sites, and support through guidance and group interaction. High descriptive ratings coexist with non-significant structural relationships. Because community attachment was not measured separately, the data cannot explain whether a guided community connects spiritual experience with loyalty to an Umrah travel agency.

Trust is an important factor in building and maintaining pilgrims' loyalty to Umrah travel agencies, particularly as independent Umrah arrangements become more available. Trust reflects pilgrims' confidence in the provider's integrity, reliability, transparency, and responsibility in delivering services that meet expectations and comply with Sharia principles. In this context, the relationship between trust and loyalty needs to be tested empirically to determine the extent to which trust contributes to pilgrims' intentions to reuse the service and recommend it to others. The results are presented in Table 11.

Table 11. Relationship between Trust and Loyalty

Relationship	β	SE	t	p	Decision
TR → PL	0.769	0.145	5.283	< 0.001	Significant

Source: Research data (N = 100).

The results in Table 11 indicate that trust has a positive and significant relationship with pilgrim loyalty (β = 0.769, SE = 0.145, t = 5.283, p < 0.001). This finding indicates that higher levels of trust in an Umrah travel agency are associated with stronger loyalty intentions. Trust can provide an important foundation for long-term relationships because it reflects pilgrims' confidence in the provider's integrity, reliability, and responsibility. Strengthening trust is therefore a strategic consideration for agencies seeking to maintain pilgrim loyalty amid the growing availability of independent Umrah arrangements.

Table 12. Model Explanatory Power

Construct	R^2	Adjusted R^2
Trust	0.790	0.784
Loyalty	0.666	0.651

Source: Research data (N = 100).

As shown in Table 12, trust has an R^2 of 0.790 and an adjusted R^2 of 0.784, indicating that 79.0% of the variance in pilgrims' trust is explained by the predictors in the model, while the remaining 21.0% is associated with factors outside the model. Loyalty has an R^2 of 0.666 and an adjusted R^2 of 0.651, meaning that the model explains 66.6% of the variance in pilgrim loyalty. These results indicate relatively strong explanatory power for both endogenous constructs, with greater explanatory power for trust than for loyalty.

Discussion

The findings position trust as an important link between service evaluations and pilgrim loyalty to PPIUs. Service quality and Sharia compliance are positively and significantly associated with trust, whereas their direct relationships with loyalty are not significant. The indirect relationships through trust are statistically supported, making the pattern consistent with indirect-only mediation. Sharia compliance has the largest numerical coefficient for trust among the predictors examined, although the difference in coefficient strength has not been formally tested. In contrast, spiritual experience is not significantly associated with trust or loyalty, despite its high descriptive ratings. These findings show that meaningful religious experiences and loyalty to a service provider are distinct evaluations. In the context of the study's title, re-anchoring pilgrim loyalty refers to re-explaining the foundations of loyalty through trust, rather than to loyalty changes observed over time.

In religious travel, pilgrims evaluate services that have both operational and religious dimensions. Cost transparency, travel reliability, guide competence, and support for religious practices are part of the service experience assessed in this study. The availability of independent Umrah arrangements expands the options for organizing travel, as reflected in changes to Indonesian regulations and the development of direct services through Nusuk Umrah (Republic of Indonesia, 2025; Pilgrim Experience Program, 2025). Socioculturally, this situation can be understood as an intersection between freedom to arrange travel and the need for trusted guidance. Socioculturally, this situation can be understood as an intersection between freedom to arrange travel and the need for trusted guidance. Research on Muslim consumer behavior also

illustrates that the legitimacy of religious authority does not necessarily translate into uniform consumer compliance, highlighting the complex relationship between religious norms and individual market choices (Rachman et al., 2026). These needs do not necessarily exclude one another: pilgrims may want flexibility while also seeking assistance with particular aspects of the journey. Because the respondents were PPIU users, the findings explain the experiences of this group and do not establish the preferences of all pilgrims or demonstrate weaknesses in independent Umrah services. The study's social relevance lies in understanding that a provider's value should be explained through perceived service, rather than assumed solely from its institutional status.

Theoretically, the findings are consistent with relationship marketing, which positions trust as an important mechanism for maintaining customer–provider relationships (Morgan & Hunt, 1994). Social Exchange Theory also provides a basis for interpreting service relationships as exchanges of benefits (Homans, 1958), although this study does not directly measure cost–benefit comparisons. Service quality and Sharia compliance can be interpreted as foundations for evaluating provider competence and integrity, which are associated with trust. Within the framework of market autonomy and sacred security, trust serves as a conceptual bridge between freedom of choice and the need for certainty in the provision of religious services. A mooring perspective may help interpret trust as an anchor of the relationship, but this model is not a full test of Push–Pull–Mooring theory because alternative attractiveness and switching intentions were not measured. Similarly, sacred security is an interpretive concept rather than a newly developed construct whose measurement validity has been established.

An important insight from this study is the need to distinguish the meaningfulness of worship from the success of building a relationship with the service provider. Highly rated spiritual experiences are not automatically associated with loyalty to a PPIU. One possible explanation is that pilgrims associate sacred experiences with worship and holy sites, while their evaluations of providers are based on service responsibilities; this possibility has not been directly tested. The results caution providers against treating pilgrims' spiritual experiences as evidence of commercial success. At the same time, statistical non-significance does not diminish the importance of spiritual guidance in religious services. The practical lesson is that trust should be built through actions that pilgrims can evaluate, such as fulfilling promises, explaining costs, responding to complaints, and providing competent guidance. Spiritual experiences should continue to be facilitated with respect for their personal nature, without promising that particular forms of guidance will necessarily produce loyalty.

These findings can be compared with empirically related studies of Umrah. Ardhani et al. (2025) report direct relationships between service quality and brand trust and loyalty, as well as a mediating role for satisfaction, whereas in the present sample the direct relationship between service quality and loyalty is not significant and the indirect relationship through trust is significant. Wiranitania et al. (2025) find a relationship between Sharia-compliant service quality and loyalty through satisfaction; this study separates Sharia compliance from service quality and examines trust as the mediator. Hasnidar et al. (2025) identify the relevance of customer experience, whereas spiritual experience in the present study is not significantly associated with loyalty. The difference in experience constructs means that these findings should not be treated as contradictory. Irawan (2026) also documents spiritual experiences in independent Umrah, indicating that spiritual meaning need not be exclusive to travel through a PPIU. This comparison demonstrates variation

in mechanisms, samples, and the objects of experience rather than the universal superiority of one model. Evidence from digital public services similarly demonstrates that service quality can contribute to trust through an intervening mechanism, with citizen satisfaction mediating the relationship between e-government service quality and citizen trust (Pramuditha et al., 2024). Although the service context differs, this finding reinforces the importance of examining the mechanisms through which service evaluations are associated with trust.

The practical implications focus on strengthening services that build trust. From a consumer protection perspective, clearly defined obligations and accessible dispute-resolution mechanisms are important safeguards when service providers fail to fulfill their contractual responsibilities (Ramdhani, 2021). In the short term, PPIUs can clarify cost and contract details, confirm the conformity of facilities with what has been promised, and designate responsible personnel and procedures for handling complaints. In the short term, PPIUs can clarify cost and contract details, confirm the conformity of facilities with what has been promised, and designate responsible personnel and procedures for handling complaints. These measures are also relevant from a consumer protection perspective, particularly in ensuring that business information and promotional claims do not mislead consumers (Prabowo et al., 2022). In the medium term, providers can improve coordination across services, enhance guide competence, and evaluate the fulfillment of promises based on pilgrims' experiences. Pre-departure guidance and post-travel community activities could be developed as programs requiring evaluation, because the benefits of community for loyalty have not been established by this study. Program monitoring should use operational indicators such as complaint-resolution time, conformity of services with contracts, and actual repeat use. For policymakers, the findings support attention to provider transparency and accountability without serving as a basis for restricting independent Umrah choices. Future research should use longitudinal designs, measure knowledge of and considerations regarding independent alternatives, and include perceived risk, community attachment, and actual behavior to further test the proposed explanations.

CONCLUSION

High spiritual experience does not necessarily translate into loyalty to an Umrah travel organizer. In this study, respondents evaluated their spiritual experience positively, but its relationships with trust and loyalty were not statistically significant. By contrast, service quality and Sharia compliance were associated with loyalty through trust, whereas their direct relationships with loyalty were not significant. These findings position trust as an important mechanism for understanding pilgrims' loyalty to Penyelenggara Perjalanan Ibadah Umrah (PPIU). In the context of increasingly available independent Umrah alternatives, the value of a travel organizer can be explained through service reliability and the credibility of its practices. Accordingly, re-anchoring pilgrim loyalty means reinterpreting the basis of loyalty through trusted relationships while distinguishing the meaningfulness of worship from evaluations of the organizing institution.

Theoretically, this study makes a contextual contribution to relationship marketing by providing support for the mediating role of trust in the relationships between service quality, Sharia compliance, and pilgrim loyalty. It also clarifies the importance of distinguishing personal sacred experiences from commercial service relationships. The concepts of market autonomy and sacred security help interpret the intersection between freedom of travel choice and the need for certainty in travel arrangements and guidance during worship. However, these concepts were not directly tested as constructs in this study. Methodologically, PLS-SEM enabled the simultaneous

examination of direct and indirect relationships. Nevertheless, mediation in cross-sectional data represents a pattern of statistical relationships consistent with a theoretical mechanism, rather than evidence of causal ordering. Similarly, high descriptive ratings do not, by themselves, demonstrate a variable's ability to explain loyalty.

This study is limited to 100 respondents purposively selected from PPIU users. Therefore, the findings cannot yet be generalized to all pilgrims or used to compare travel through PPIUs with independent Umrah arrangements. The data were based on self-reports collected at a single point in time, limiting the assessment of changes in relationships over time and leaving open the possibility of common method bias. The measurement of loyalty primarily reflected intentions and preferences, while knowledge of independent Umrah, switching intentions, risk perceptions, and community attachment were not specifically measured. Future research should include users of both travel arrangements, employ longitudinal designs, and combine surveys with interviews and records of actual behavior. The development of measures for market autonomy and sacred security also requires separate conceptual definitions and validation. These steps would enable further testing of the trust mechanism and the role of guided communities in connecting spiritual experiences with loyalty.

Artificial Intelligence (AI) Use Statement

The authors declare that no generative artificial intelligence (AI) tools were used in the preparation, analysis, or writing of this manuscript.

Author Contributions

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Conflict of Interest

Authors declare that there is no conflict of interest related to the research, authorship, and publication of this article.

Data Availability Statement

The data supporting the findings of this study are available from the corresponding author upon reasonable request.

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