

Research Article

The Influence of Trust and Customer Experience on Repurchase Intention at Travel Umroh Agency Golden Jannah Travel

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ABSTRACT

The increasingly fierce competition in the Umrah travel industry requires travel agencies to be able to build trust and create a positive customer experience to encourage repurchase intentions. This study aims to analyze the influence of customer trust and experience on repurchase intentions in Golden Jannah Travel customers. The study used a quantitative approach with a survey method of 385 respondents who were selected using purposive sampling techniques. Data were collected through a questionnaire with a four-point Likert scale and analyzed using multiple linear regression analysis with the help of IBM SPSS 27. The results showed that customer trust and experience had a positive and significant effect on repurchase intent with the model's ability to explain the variation in repurchase intention by 62.5%. These findings indicate that increased trust through service transparency, company credibility, and service certainty, supported by a positive customer experience throughout the entire Umrah travel process, is able to increase customers' tendency to return to using services. This research contributes to the development of relationship marketing studies in the context of religious travel services and becomes practical input for Umrah travel agencies in designing strategies to increase customer loyalty through strengthening trust and optimizing customer experience.

Keywords: Trust; Customer Experience; Repurchase Intention; Umrah Journey

1. INTRODUCTION

The Umrah travel industry in Indonesia has experienced significant growth in recent years, but these developments have been accompanied by increasing problems related to trust in travel agencies (Madyan et al., 2025). Various cases such as fraud, delayed departures, and incompatibility of promised services cause uncertainty and high risk perception among pilgrims (Rahmawati & Mulyana, 2023). This condition has an impact on declining consumer confidence and weakening customer loyalty to Umrah travel service providers, so it has the potential to hinder repurchase intentions (Setiawan, 2025). On the other hand, the customer experience gained during the service process, from the registration stage to the implementation of worship, is also an important factor in shaping consumer perceptions and decisions (Nurohman, 2022). If the experience is inconsistent or does not meet expectations, the customer's tendency to return to the service will be lower (Almotairi et al., 2025). Therefore, an empirical study is needed that is able to integrate the role of trust and customer experience in influencing repurchase intentions, especially in Umrah travel agencies (Nugraha & Ismail, 2025). This research is important because there is still limited research that examines these two variables simultaneously in the context of religious travel in Indonesia. In addition, the characteristics of Umrah travel services that involve spiritual, emotional and financial aspects make consumer behavior in this context different from other service sectors (Ghapa et al., 2024).

Trust is one of the fundamental factors in building long-term relationships between customers and service providers, especially in industries that have a high level of risk such as Umrah travel (Rosário & Casaca, 2025). According to M. Morgan & D. Hunt, (1994), trust is defined as a customer's confidence in the reliability and integrity of the service provider in fulfilling the promises given. In the context of service marketing, trust is formed through previous experience, transparent communication, and consistency of service quality (Kassim & Asiah Abdullah, 2010). Trust also plays a role in reducing the perception of risk and uncertainty that customers feel, thus influencing purchasing decisions and long-term loyalty (An et al., 2025). In the religious travel industry, trust has become more crucial as it involves spiritual, financial, and security aspects of travel. Customers tend to choose travel agencies that have a good reputation, information transparency, and the ability to deliver service as promised (Zhang & Qu, 2021). Recent research shows that trust has a significant influence on customer satisfaction and repurchase intention (Huddin et al., 2024). Thus, trust serves not only as a psychological variable, but also as a strategic factor that determines a company's success in retaining

customers (Haque et al., 2024).

Customer experience is the overall perception formed from customer interaction with service providers throughout the customer journey, starting from before, during, to after using the service. In the service industry aspect, the customer experience is not only determined by the results of the service, but also by the interaction process that the customer experiences while using the service (Kampani & Jhamb, 2022). Customer experience in aspects of the Umrah travel industry includes various aspects such as ease of registration, service quality, travel comfort, and worship assistance. Based on the theory, Klaus and Maklan (2013) stated that customer experience consists of dimensions such as product experience, outcome focus, peace of mind, and moments of truth that are relevant in the service industry. Research shows that a positive customer experience can increase customer satisfaction, trust, and loyalty, as well as drive repurchase intent (Shin et al., 2022). Therefore, customer experience is an important variable in shaping customer perceptions and decisions in the future (George et al., 2025).

Repurchase intention is the tendency of customers to return to the same product or service based on previous experience. According to the theory of Zeithaml et al. (1996), repurchase intent is a part of customer behavior that reflects loyalty and satisfaction with the service received. This intention arises as a result of customer evaluation of service quality, trust, and experience felt while interacting with service providers (Fan et al., 2025). In the Umrah travel service industry, repurchase intent is an important indicator in measuring a company's success in retaining customers. Customers who have a positive experience and a high level of trust are more likely to show a desire to return to using the same service as well as recommend it to others (Kalo et al., 2025). Thus, repurchase intent not only reflects customer satisfaction, but also becomes the basis for business sustainability in the long run.

A number of previous studies have examined the relationship between trust, customer experience, and repurchase intent in various service industry contexts. Research by Nadia Vega & Youmil Abrian, (2024) shows that customer experience and trust have a positive and significant effect on repurchase intent in the hospitality sector. Similar findings were also put forward by Rahmawati & Mulyana, (2023) those who researched Umrah services and found that customer trust has a strong influence on customer commitment. In addition Made et al., (2021), research on e-commerce users proves that customer experience and trust simultaneously increase repurchase intent. Research Agustina Manullang & Heryenzus, (2022) shows that trust along with service quality and satisfaction has a significant influence on repurchase intentions in the travel sector. Furthermore, (Nguyen et al., 2025) it was found that customer experience had a positive effect on repurchase intention with trust as a mediating variable. Overall, these studies show that customer trust and experience are key determinants in shaping consumer repurchase behavior.

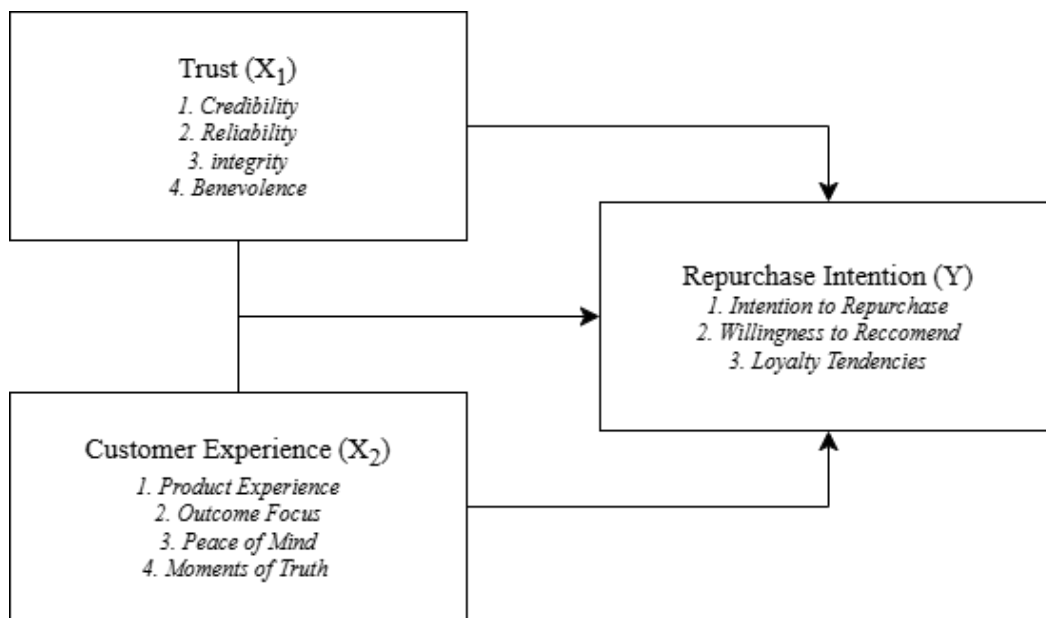


Figure 1. Conceptual Framework

While previous studies have proven that customer trust and experience have an effect on repurchase intent, most of the research has been conducted in general industry contexts such as e-commerce, hospitality, and digital services. Research that specifically examines these two variables in the religious travel industry, especially Umrah travel agencies in Indonesia, is still very limited. In addition, many previous studies have only tested each variable separately, without integrating customer trust and experience in one comprehensive model. In fact, in the context of an Umrah trip that has unique characteristics such as the involvement of spiritual aspects, financial risks and high dependence on service

providers, these two variables have the potential to interact with each other in influencing repurchase intentions. Therefore, this study makes a significant contribution by simultaneously examining customer trust factors and experience factors on the intention to buy back from Umrah travel. Based on the discussion, the research formulated is: how does customer trust and customer experience affect the purchase intention of Golden Jannah Travel's Umrah travel agency?. The conceptual model serving as the basis for hypothesis formulation and empirical testing in this study is derived from the theoretical review, prior research, and the developed hypotheses. The study's conceptual framework illustrates the relationships between the variables under investigation. The conceptual framework is presented in [Figure 1](#).

Based on theoretical studies and previous research, the hypotheses in this study are formulated as follows:

H1 = There is an influence between trust and repurchase intention at Golden Jannah Travel's Umrah travel agency.

H2 = There is an influence between customer experience on repurchase intentions at Golden Jannah Travel's Umrah travel agency.

H3 = There is an influence between customer trust and experience on repurchase intentions at Golden Jannah Travel's Umrah travel agency

2. METHODS

The quantitative methodology uses the causal design (Explanatory Research) used in this study, which seeks to examine the cause-and-effect relationship between trust-related variables and customer experience regarding repurchase intent. The selection of quantitative approaches is based on its ability to objectively measure variables and to test hypotheses through statistical methods. Causal design is applied to explain the direct influence among the variables studied in the realm of consumer behavior, especially related to the Umrah travel industry in the service sector. This methodological choice is considered appropriate because this study focuses on the empirical validation of the linkages between variables (Sugiyono, 2023). Participants in this study consisted of pilgrims or respondents who were involved in worship or those who had utilized the services provided by Golden Jannah Travel at least once on one occasion. The methodological approach used is purposive sampling, which is based on the criterion that respondents are at least 18 years old and show willingness to fill out a questionnaire. The sample size was calculated using the Lemeshow formula, combining a margin of error set at 5%, so that a total of 385 respondents were obtained. The reason for choosing this methodological technique is to ensure that respondents have relevant experience with the variables being studied.

Data collection was carried out using questionnaires as the main instruments, which were distributed either directly or through online platforms to participants. The measurement used is the Likert Scale with a value from 1 to 4, which aims to assess respondents' perception of the research variable. The data collection procedure is carried out over a certain period of time until the required number of respondents is obtained according to the requirements of the study. This methodology was chosen because it is efficient in collecting large volumes of data and its alignment with the characteristics inherent in quantitative research (Sugiyono, 2023). The data that has been collected is analyzed using SPSS (statistical package for the social sciences). The data is then processed with several statistical techniques, namely multiple linear regression analysis to determine the influence of customer trust and experience on repurchase intentions. In addition, classical assumption tests, t-tests and f tests were carried out to test partial and simultaneous influences, as well as determination coefficients (R^2) to determine the amount of contribution of independent variables to dependent variables. This analysis technique is used because it is able to comprehensively explain the relationship between variables.

3. RESULTS AND DISCUSSION

3.1 Results

3.1.1 Instrument Validity Test

The validity test was carried out using Pearson Product Moment correlation to find out the extent to which the instrument was able to measure the variables studied. An item is declared valid if the value of r is calculated $> r$ of the table at a significance level of 0.05, the test results are presented in the following [Table 1](#).

Based on [Table 1](#). The validity test results showed the value of the correlation coefficient r calculated $> r$ of the table of (0.361) at a significance level of 5%. In addition, the total significance value for all items is less than 0.05. The results show that all items of the research instrument are valid and can indicate the constructed being measured.

Table 1. Instrument Validity Test

Variable	Indicators	r Count	r Table	Remarks
Trust (X1)	X1.1	0.639	0.361	Valid
	X1.2	0.534		
	X1.3	0.771		
	X1.4	0.688		
	X1.5	0.748		
	X1.6	0.813		
	X1.7	0.789		
	X1.8	0.676		
Costumer Experience (X2)	X2.1	0.745	0.361	Valid
	X2.2	0.699		
	X2.3	0.697		
	X2.4	0.615		
	X2.5	0.758		
	X2.6	0.717		
	X2.7	0.532		
	X2.8	0.743		
Repurchase Intention (Y)	Y.1	0.698	0.361	Valid
	Y.2	0.860		
	Y.3	0.830		
	Y.4	0.803		
	Y.5	0.805		
	Y.6	0.743		

Source: IBM SPSS Statistic 27 (2026)

3.1.2 Instrument Reliability Test

The reliability test was carried out using Cronbach's Alpha coefficient, where an alpha value of >0.70 indicates that the research instrument is reliable. The results of this Test are shown in the following **Table 2**.

Table 2. Instrument Reliability Test

Variable	Number of Items	Cronbach's Alpha	Remarks
Trust (X ₁)	8	0.857	Reliable
Customer Experience (X ₂)	8	0.843	
Repurchase Intention (Y)	6	0.878	

Source: IBM SPSS Statistics 27 (2026)

Reliability test results in **Table 2**, indicates that the Independent and dependent variables that exceed the minimum threshold > 0.70 are hinted. This proves that the research instrument has a high level of internal consistency. Therefore, it can be concluded that the research instruments used in this study meet the criteria of validity and reliability, making them worthy of further analysis.

3.2 Classical Assumption Test

3.2.1 Normality Test

The normality test is used to evaluate whether the data is distributed normally, the results of the normality test can be seen in the following **Table 3**.

Table 3. Normality Test

Test Method	Value of Sig.	Remarks
Kolmogorov-Smirnov	0,200	Normal
Normal P-P Plot	-	Spread around the diagonal line

Source: IBM SPSS Statistics 27 (2026)

The results of the normality test using the Kolmogorov-Smirnov method showed a statistical value of 0.030 with a significance value (Asymp. Sig. 2-tailed) of 0.200. The value is greater than 0.05 so it can be concluded that the research residual is normally distributed. Moreover, based on the Normal P-P Plot graph, the residual points are seen to spread out and follow a diagonal line consistently without deviation. Thus, the regression model has met the assumption of normality and is feasible to use for multiple linear regression analysis.

3.2.2 Multicollinearity Test

The multicollinearity test aims to see the high correlation between independent variables in the regression model, the results of the analysis in this study are as follows.

Table 4. Multicollinearity Test

Variable	Tolerance	VIF	Remarks
Trust (X ₁)	1,000	1,000	Multicollinearity does not occur
Customer Experience (X ₂)	1,000	1,000	

Source: IBM SPSS Statistics 27 (2026)

The results of the multicollinearity test showed that the Trust and customer experience variables had a tolerance value of 1,000 > 0.10 and a VIF value of 1,000 < 0.10. These results show that there is no multicollinearity between independent variables, so the regression model meets the assumption of multicollinearity.

3.2.3 Heteroscedasticity Test

The heteroscedasticity test was used to assess whether there was a variable discrepancy from the residual value in the regression model, along with the results of the analysis.

Table 5. Heteroscedasticity Test

Variable	t	Sig.	Remarks
Trust (X ₁)	0,020	0,984	Heteroscedasticity does not occur
Customer Experience (X ₂)	-0,636	0,525	

Source: IBM SPSS Statistics 27 (2026)

Based on the results of the heteroscedasticity test using the Glejser method, the trust variable obtained a significance value of 0.984 and customer experience of 0.525, where both values were greater than 0.05. This shows that heteroscedasticity does not occur in the regression model, so the research model meets the heteroscedasticity assumption.

3.3 Multiple Linear Regression Analysis

The results of multiple linear regression analysis can be seen in the following [Table 6](#).

Table 6. Multiple Linear Regression Test

Models	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	Coefficient (B)	Std. Error	Beta		
(Constant)	4,498	0,621	-	7,238	0,000
X ₁ (Trust)	0,280	0,016	0,549	17,513	0,000
X ₂ (Customer Experience)	0,317	0,017	0,577	18,389	0,000

Source: IBM SPSS Statistics 27 (2026)

Based on **Table 6**, the regression equation was obtained ($Y = 4.498 + 0.280X_1 + 0.317X_2$). The results showed that the confidence variable (X_1) had a positive and significant influence on repurchase intention with a coefficient value of 0.280 and a significant value of $0.000 < 0.05$. In addition, the customer experience variable (X_2) also had a positive and significant effect on repurchase intent with a coefficient value of 0.317 and a significant value of $0.000 < 0.05$. Based on the standardized coefficient beta value, customer experience has a more dominant influence than trust on repurchase intentions in Golden Jannah Travel service users.

3.4 F Test (Simultan)

The F test to determine all independent variables has a significant influence on the dependent variables, along with the analysis results.

Table 7. F Test (Simultaneous)

Models	Sum of Squares	df	Mean Square	F	Sig.
Regression	964,608	2	482,304	317,712	0,000
Residual	579,896	382	1,518		
Total	1544,504	384			

Source: IBM SPSS Statistics 27 (2026)

Based on **Table 7**, obtained an F value of 317.712 with a significance level of $0.000 < 0.05$. These results show that the variables of trust and customer experience together have a positive and significant effect on the repurchase intention of users of Golden Jannah Travel services. Thus, the regression model used in this study was declared feasible and able to explain the relationship between independent variables and dependent variables simultaneously.

3.5 Determination Coefficient Test (R^2)

The following is a table of the results of the determination coefficient test analysis using SPSS analysis.

Table 8. Coefficient of Determination Test (R^2)

Models	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,790	0,625	0,623	1,23209

Source: IBM SPSS Statistics 27 (2026)

Based on the results of the determination coefficient test, an R Square value of 0.625 or 62.5% was obtained. This shows that the variables of customer trust and experience were able to explain the influence on repurchase intent by 62.5%, while the remaining 37.5% were influenced by other variables outside the research model. In addition, the Adjusted R Square value of 0.625 shows that the regression model in this study has a very good ability to explain the relationship between the study variables.

3.2 Discussion

3.2.1 The Influence of Trust on Repurchase Intention

This study shows that the trust variable (X_1) has a positive and significant effect on repurchase intention. This is evidenced by a significance value of $0.000 (< 0.05)$ and a regression coefficient of 0.280. The results of the study show that trust has a positive and significant impact on Golden Jannah Travel's repurchase intention. The greater the trust of customers in Umrah travel agencies, the more likely they are to return to use their services. Because worship travel services have a high level of engagement, a lengthy service process, and relatively high costs, trust is essential in the worship travel industry. Customers are more likely to choose service providers that are considered to have credibility, information transparency, clear legality, and the ability to fulfill their promises about services from the registration process to the return of pilgrims.

These findings support the Commitment-Trust Theory of Relationship Marketing, proposed by Robert M. Morgan and Shelby D. Hunt. This theory explains that trust is an essential component in building long-term relationships between companies and customers. When customers trust the company's credibility and capabilities, their perception of risk will decrease, which results in more loyal customers and a desire to buy again. Golden Jannah Travel builds trust through service quality, consistent service, certainty of departure, information disclosure about Umrah packages, and the ability to maintain its commitment to pilgrims.

The Findings of the study Elfakak et al., (2026) found that e-trust increases purchase intent. In addition, these

findings support Haque et al., (2024) research, which states that, through increased customer satisfaction and perception of service value, trust becomes a key factor that determines customer loyalty. In addition, research conducted by Nadia Vega & Youmil Abrian, (2024) in the hospitality sector found that trust is essential for repurchase intent. Consistent results show that trust is a universal factor driving repurchase in the digital, hospitality, and travel industries. However, this study has novelty because it examines the influence of trust in Umrah travel agencies, which are different from other service industries. The quality of Umrah services functionally and religious aspects, the sense of security, and the belief of pilgrims in the responsibility of the organizer of the pilgrimage trip are all factors that influence the decision to repurchase Umrah services. Therefore, this study applies the theory of Relationship Marketing to the religious travel service industry and shows empirical evidence that trust is still a major factor influencing customer repurchase intention.

3.2.2 The Influence of Customer Experience on Repurchase Intention

The results of the study show that the customer experience at Golden Jannah Travel has a positive and significant impact on their repurchase intentions. In addition, the customer experience variable had a higher regression coefficient than the trust variable i.e. a regression coefficient of 0.317 and a significance value of 0.000 ($p < 0.05$), suggesting that the most important factor in increasing customer repurchase intent was their experience. This shows that customers not only judge the quality of service based on the final outcome of the trip but also the overall experience, from consultation, registration, departure, worship, and service after return.

This fact is in line with the concept of Customer Experience proposed by (Huseynli, 2022) who says that customer experience is the collection of all customer interactions with the company during the service process. A good experience will form an emotional bond, increase satisfaction, and strengthen customer loyalty. In the Umrah travel industry, customer satisfaction is not limited to physical facilities, it also includes the level of worship assistance, the friendliness of the guide, the comfort of the trip, the speed of administrative services, and the company's ability to provide a sense of security to pilgrims during worship. The findings of this study are in line with the research Lưong et al., (2022) found that customer experience increases customer trust and satisfaction, which has a positive impact on online repurchase intentions. In addition, (George et al., 2025) explain that a service approach that can produce a pleasant experience will increase the perception of service quality and encourage customers to come back to buy something. These results show that customer experience is an important factor in building long-term relationships between companies and customers in various service sectors.

Compared to previous research that focused more on the e-commerce, hotel, and tourist destination industries, this study recently investigated customer experience in the context of Umrah travel services, which is still relatively rarely researched. This study shows that the quality of customer service in religious travel services is influenced by spiritual and commercial aspects, as well as the comfort of worship, and the company's attention to the needs of pilgrims. These results provide a new insight into how managing the overall customer experience is a critical approach to increasing customer repurchase intent in the worship travel sector.

3.2.3 The Influence of Trust and Customer Experience on Repurchase Intention

Based on the results of the simultaneous test (F test), a significance value of 0.000 (< 0.05) was obtained, which shows that customer trust and experience together have a significant effect on repurchase intention. In addition, a determination coefficient value (R^2) of 0.625 indicates that 62.5% variation in repurchase intent can be explained by both variables. This shows that the research model has a very strong ability to explain consumer behavior. At the same time, these two variables complement each other in forming repurchase intentions. Trust plays a role in reducing uncertainty and risk, while customer experience plays a role in shaping positive perceptions and satisfaction. The combination of the two results in a strong relationship between consumers and service providers (Nainggolan et al., 2022). The results of this study are in line with Huddin et al., (2024) who show that customer experience, trust, and satisfaction can increase customer loyalty to tourist attractions. In addition, research by Fan et al., (2025) shows that experience and various psychological components influence customer repurchase decisions. Research by Made et al., (2021) also found that customer trust and experience influence repurchase intent.

These results support the theory of M. Morgan and D. Hunt that trust builds long-term relationships between businesses and customers, which are strengthened by continuous service experiences. Customer trust and experience shape repurchase behavior in the travel services industry. When customers have a satisfactory experience and trust the company, they become loyal and prefer to buy again. In contrast to previous research that was mostly conducted on the e-commerce, hotel, retail, and tourist destination industries, this new study found that customer experience and trust influence customer repurchase intent for Umrah travel agencies in Indonesia, especially Golden Jannah Travel. This result makes a theoretical contribution by expanding the application of relational marketing theory in the worship travel industry, while providing practical implications that Umrah organizers must increase the loyalty of pilgrims by creating an exceptional service experience starting from the pre-departure stage, the implementation of worship, to post-departure services.

In the context of Golden Jannah Travel, Golden Jannah Travel customers who have believed in credibility, service quality, travel safety, and information transparency tend to be more confident to return to using their Umrah services. On the other hand, a good impression and customer satisfaction can be improved by getting a positive experience during the service process, starting from registration, worship assistance, travel facilities, to after-trip services. The results of the study show that Golden Jannah Travel must maintain the quality of service and build long-term relationships with customers so that customer loyalty and repurchase intent remain high. When customers gain a high level of trust accompanied by a satisfactory service experience, customers tend to use Golden Jannah Travel's services more often.

4. CONCLUSION

Based on the findings obtained from the research, it can be concluded that the trust and customer experience factors have a positive and statistically significant effect on the repurchase intention of Golden Jannah Travel customers, both separately and cumulatively. The results of the t-test showed that customer trust and experience each had a significant effect on repurchase intent, with customer experience emerging as the dominant variable. Furthermore, the results of the F test showed that customer trust and experience together had a significant impact on repurchase intent, with a significance level of 0.000. The determination coefficient, measured at 62.5%, shows that customer trust and experience substantially influence repurchase intent. This research shows that customer experience and trust are the most important factors in increasing customer repurchase intent, which helps the development of further research on service marketing, especially in the Umrah travel industry.

RECOMMENDATIONS

Golden Jannah Travel must prioritize strategies to improve customer experience through professional service, transparent communication, quality worship assistance, and a consistent commitment to service promises to increase trust and maintain customer loyalty. Since this study was limited to one subject and only tested two independent variables, further research should involve more Umrah travel agencies to gain a better understanding of the things that affect repurchase intentions. Subsequent research should include additional variables such as customer satisfaction, service quality, brand image, value perception, or electronic word of mouth.

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