

## **CHAPTER V**

### **CONCLUSION**

#### **5.1 Conclusion**

This study aims to examine the effect of Source Credibility, Electronic Word of Mouth (eWOM), and Perceived Value on Purchase Intention toward Umrah Plus travel packages for Generation Y in Padang City. The method used in this study was a quantitative research by distributing questionnaires to respondents who met the predetermined screening criteria, namely Muslim consumers aged 30 until 45 years, domiciled in Padang City, who had searched for digital information regarding Umrah Plus travel packages and had the intention to purchase an Umrah Plus package. Data collection was conducted using an online questionnaire through google form and after data screening, 220 valid responses were analyzed using SmartPLS 4.1.1.8.

This research was developed based on Consumer Behavior that explains that consumers create purchase intention through a sequence of decision-making stages such as information search, information evaluation, value assessment, and purchase intention. This study reveals that Source Credibility, Electronic Word of Mouth (eWOM) and Perceived Value are key determinants that affect consumers in this decision-making process. Based on the hypothesis testing in Chapter 4, all three hypotheses proposed were accepted, which means Source Credibility, Electronic Word of Mouth, and Perceived Value have a positive and significant effect on Purchase Intention for Umrah Plus travel packages among Generation Y in Padang City.

Based on the research findings and discussion presented in Chapter 4 that the conclusions of this study are as follows:

1. Source Credibility has a positive and significant influence on Purchase Intention

The results show that the credibility of the information sources is important in influencing the intention of consumers to purchase Umrah Plus travel packages.

Millennial consumers are likely to have purchase intention when they perceive promotional information as convincing, trustworthy, believable and coming from credible sources. Because an Umrah Plus package demands a significant financial investment along with religious devotion, customers tend to think over the information given by a travel agency before taking their decision.

This finding supports Consumer Behavior Theory, especially at the information evaluation stage where consumers consider the reliability and credibility of the information in their hands before deciding to buy a product or service. In the Umrah Plus travel packages, trustworthy communication reduces the uncertainty and increases the confidence of the consumers in selecting a travel agency. So, enhancing the credibility of information is an important strategy to stimulate higher purchase intention among potential pilgrims.

## 2. Electronic Word of Mouth has a positive and significant influence on Purchase Intention

The results show that online reviews, testimonials, recommendations and shared experiences from former pilgrims have a significant impact on consumers' purchase intention. Generation Y consumers actively search for information through digital platforms to compare available alternatives, evaluate service quality and reduce uncertainty regarding their purchase decision before selecting an Umrah Plus travel agency. Positive and trustworthy electronic word of mouth, thus, becomes one of the important information sources that enhance the confidence of consumers towards a travel agency.

This finding is consistent with Consumer Behavior, particularly the information search stage, where consumers search for external information prior to evaluating available alternatives. Digital platforms have become an essential source of information for Generation Y, and as such, consumers are increasingly relying on authentic experiences provided by previous customers rather than only relying on promotional content produced by travel agencies. Therefore, positive eWOM helps

to build consumer confidence and promotes a stronger purchase intention towards Umrah Plus travel packages.

### 3. Perceived Value has a positive and significant influence on Purchase Intention

The results indicate that consumers are more likely to have purchase intention if they feel that the benefits they get from Umrah Plus package are greater than the monetary and non-monetary sacrifices they have to make. Umrah Plus packages are evaluated by consumers not only in terms of price but also service quality, religious guidance, travel experience, convenience, emotional satisfaction, and added benefits during the pilgrimage journey.

This finding supports Consumer Behavior by the value assessment stage in which consumers compare the expected benefits with the costs they must incur before making a purchase decision. Umrah Plus packages are a high-involvement service, so consumers need to be assured that the overall value given is worth their investment. Therefore, improving consumers' perceived value through excellent service quality, meaningful travel, and transparent pricing can enhance consumers' intention to purchase Umrah Plus travel packages.

The results of this study conclude that Source Credibility, Electronic Word of Mouth, and Perceived Value are variables that have a significant effect on the Purchase Intention of Umrah Plus travel packages for Generation Y in Padang City. The results show that consumers do not form purchase intention solely based on promotional activities but through an exhaustive evaluation process that includes the credibility of information, digital recommendations from other consumers and the total value they expect to get from the travel package.

The findings support the application of Consumer Behavior to explicate consumer decision-making in the scope of religious tourism services and offer empirical evidence that informational and value-related considerations affect purchase decisions for Umrah Plus travel packages. Therefore, Umrah Plus travel agencies are required to strengthen credible communication, manage electronic word of

mouth well, and continue to improve the value of the travel package to increase the purchase intention of prospective generation Y pilgrims.

## **5.2 Implication**

The findings of this study have several implications for theory and managerial practice. The results supported all the proposed hypotheses and contributed to a better understanding of consumer purchase intention towards Umrah Plus travel packages, as well as providing practical guidance to Umrah travel agencies in developing more effective marketing strategies.

### **5.2.1 Theoretical Implications**

This research contributes to the development of Consumer Behavior by providing empirical evidence that the purchase intention of consumers towards Umrah Plus travel packages is formed through a systematic decision-making process of information search, information evaluation, value assessment and purchase intention. The results show that Source Credibility, Electronic Word of Mouth (eWOM) and Perceived Value significantly affect consumers' purchase intention, which means these variables are important factors in the consumer decision-making process.

Furthermore, this study expands the application of Consumer Behavior to the context of religious tourism, particularly Umrah Plus travel packages. Although source credibility, eWOM and perceived value have been widely studied in retail products, e-commerce, hospitality and general tourism, this study shows that these variables are highly relevant in the context of religious travel services. Buying an Umrah Plus package is not only a financial consideration but it is a religious commitment, emotional expectation and trust towards the travel agency. Hence, the process of decision making is more complicated than buying common tourism products.

This research also contributes to the existing literature by integrating Source Credibility, Electronic Word of Mouth and Perceived Value in one research model to explain Purchase Intention towards Umrah Plus travel packages among Generation Y consumers. The findings suggest that consumers depend on credible information, authentic digital communication, and value evaluation before forming purchase intention. These findings support the claim that in the digital age, consumer decisions are increasingly based on credible information and perceived benefits instead of promotional activities.

Moreover, this study also provides empirical evidence from Indonesian context especially to the Generation Y consumers in Padang City. The literature of consumer behavior towards Umrah Plus travel packages is still relatively limited, this study contributes to the body of knowledge on marketing strategies for religious tourism services. Therefore, the results of this study can be a good reference for future researchers who will do research on consumer behavior in similar contexts with the theory of consumer behavior or other theories.

### **5.2.2 Managerial Implications**

The results of this study have several managerial implications for the Umrah Plus travel agencies especially for the Generation Y consumers. This study demonstrated that Source Credibility, Electronic Word of Mouth and Perceived Value have positive and significant effect on Purchase Intention. Travel agencies should make marketing strategies to strengthen these three aspects simultaneously not only focus on promotional activities.

#### **1. Managerial Implications of Source Credibility**

The result of positive and significant influence of Source Credibility on Purchase Intention shows that credibility is one of the key factors influencing consumers when choosing Umrah Plus travel agency. Buying a package for Umrah Plus is a big financial and religious commitment. It is important for potential pilgrims to have information that they believe to be accurate, honest and trustworthy, before they decide to make their purchase.

Therefore, Umrah Plus travel agencies need to improve the credibility of their communication through complete, transparent, and consistent information regarding the price of packages, hotel categories, airlines, departure schedules, visa processes, worship guidance, and additional facilities. Promotional material should accurately reflect actual services provided to develop long-term consumer trust.

Tour operators should also stress the credibility of their organization by displaying official business licenses, Ministry of Religious Affairs registration, certifications, and affiliations with reputable institutions. Agencies should also highlight the qualifications and experience of religious guides, tour leaders and customer service personnel, as consumers tend to put more trust in travel agencies represented by knowledgeable and credible people. In addition, real testimonials from past pilgrims should be provided as support for the quality of service, so that future consumers can verify the credibility of the agency before making a purchase decision.

## 2. Managerial Implications of Electronic Word of Mouth (eWOM)

The result of the positive and significant effect of Electronic Word of Mouth on Purchase Intention shows that digital communication has become one of the main sources of information referred to by Generation Y consumers in assessing Umrah Plus travel agencies . Consumers are increasingly relying on online reviews, testimonials, social media discussions and experiences of previous pilgrims to choose their travel agency.

Hence, travel agencies should be proactive in managing their online reputation and actively encourage satisfied pilgrims to share genuine experiences on digital platforms such as Instagram, TikTok, Google Reviews, Facebook, YouTube and WhatsApp groups. The confidence of potential consumers can be built up by user-generated content such as travel documentation, testimonial videos and stories of personal pilgrimage, as the information is seen as more genuine than standard promotional material.

Travel agencies should also track and respond professionally to positive or negative customer reviews. Prompt responses to complaints, transparent communication, and visible efforts to resolve customer concerns demonstrate accountability and build public trust. Instead of focusing only on promotional advertising, agencies should formulate digital communication strategies that stimulate the interaction of former pilgrims with potential customers. Such interactions can strengthen consumer confidence and build a positive online reputation that ultimately promotes higher purchase intention.

### 3. Managerial Implications of Perceived Value

The results show that Perceived Value has a positive and significant effect on Purchase Intention. This means that consumers assess Umrah Plus travel packages based on the overall benefits expected to be received related to the costs to be incurred. Consumers do not simply compare prices among travel agencies, they assess if the quality of services, facilities, religious experiences and other benefits of travel justify the overall investment.

Hence, umrah Plus travel agencies should continuously improve the value proposition of their travel packages by providing the best quality of service throughout the customer journey. This means providing comfortable accommodation, reliable transportation, professional worship guidance, responsive customer service, and well-organized travel arrangements. In addition, agencies need to clearly spell out the functional, emotional, social, experiential and economic value built into their packages so that prospective consumers see the totality of benefits they will gain.

As Umrah Plus packages combine religious worship with international destinations, agencies should market these additional destinations as meaningful extensions of the pilgrimage experience, rather than mere tourism attractions. The promotion should be used to increase the perceived value of the consumers by highlighting the historical Islamic sites, the educational opportunities, cultural enrichment and spiritual contemplation opportunities. Furthermore, transparent pricing policies and

clear explanations about what is included in the packages can help consumers to feel that the benefits offered are fair and worth the financial investment.

The managerial implication of this study suggests that overall, increasing purchase intention among Generation Y consumers cannot be achieved solely through intensive promotion. Instead, Umrah Plus travel agencies should simultaneously enhance information credibility, foster genuine electronic word of mouth, and continuously improve the overall value delivered to prospective pilgrims. The integration of the three strategic aspects enables travel agencies to build greater consumer confidence, generate more positive purchase evaluations and ultimately increase the consumers' intention to purchase Umrah Plus travel packages.

### **5.3 Limitations**

The limitations of this research can be summarized and explained as follows:

1. Geographically restricted to Padang City, the findings reflect its local Umrah Plus market and may not generalize across Indonesia due to regional differences in consumer demographics, behavior, agency competition, and service availability.
2. This study only examined Source Credibility, Electronic Word of Mouth (eWOM), and Perceived Value as the factors influencing Purchase Intention. Other variables that may also affect consumers' purchase intention, such as trust, perceived risk, service quality, brand image, or religiosity, were not included in this research.
3. The researcher employed a quantitative approach using structured questionnaires. As a result, this study was unable to explore respondents' personal experiences, motivations, and deeper perspectives regarding their intention to purchase Umrah Plus travel packages.
4. This study measured consumers' purchase intention rather than their actual purchasing behavior. Therefore, the findings explain respondents' intention to

purchase an Umrah Plus travel package but do not confirm whether the actual purchase will occur.

5. The researcher collected data at a single point in time. Consequently, this study was unable to observe changes in consumers' perceptions and purchase intention over time as market conditions and consumer behavior continue to evolve.

6. The findings may not fully represent third-party purchasing situations, such as purchases made by non-Muslim employers or family members on behalf of Muslim pilgrims. Future studies may consider including such decision-makers to provide a broader understanding of purchasing behavior in the Umrah travel market.

#### **5.4 Recommendations**

To improve generalizability, future studies should broaden the research scope by incorporating diverse age demographics and respondents from multiple cities or provinces to evaluate potential regional differences in purchase intention.. Moreover, it is suggested that future researches include other variables such as *trust*, *perceived risk*, *service quality*, *brand image*, *destination image*, *religiosity*, or *customer experience* for a more comprehensive explanation of Purchase Intention. Researchers are also encouraged to use qualitative or mixed-method approaches and to study actual purchase behavior or longitudinal data for a better understanding of consumers' decision-making process.

The results of this research indicate that Umrah Plus travel agencies should improve the credibility of the information delivered to the public by being transparent and trusted by consumers. In addition, agencies should proactively manage eWOM through authentic customer reviews and positive digital engagement. Besides, travel agencies have to continuously enhance the value of their Umrah Plus packages by improving the quality of service, offering meaningful travel experiences and providing benefits which are deemed worth the total investment.