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THE EFFECT OF DIGITAL ISLAMIC FINANCIAL INTEGRATION AND SHARIA COMPLIANCE ON THE DECISION TO CHOOSE TRAVEL MANARUL HUDA: THE ROLE OF CONSUMER TRUST

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ABSTRACT
This research aims to analyze the effect of perceived digital sharia finance integration and perceived compliance with sharia economic principles on the decision to use umrah travel services, with consumer trust as a mediating variable. Although digital transformation in umrah travel services is developing rapidly, research that simultaneously examines the role of digital sharia finance integration, compliance with sharia economic principles, and consumer trust in influencing service usage decisions remains limited. Therefore, this research is important to provide a more comprehensive understanding of the factors influencing consumer decisions in the sharia-based umrah travel industry. The research uses a quantitative approach with a survey method involving 150 pilgrims of Manarul Huda Travel, selected using a probability sampling technique with a random sampling approach. Data analysis was carried out using path analysis to test the direct and indirect effects among variables. The results show that perceived digital sharia finance integration and perceived compliance with sharia economic principles have a positive and significant effect on the decision to use umrah travel services, both directly and through consumer trust as a mediating variable. This finding confirms that strengthening the digital sharia financial service ecosystem, supported by consistent application of sharia economic principles, can increase consumer trust and encourage the decision to use the service. This research provides practical implications for umrah travel managers to strengthen a digital sharia financial service system that is transparent, secure, and in accordance with sharia principles as a strategy to increase trust and company competitiveness.

INTRODUCTION

Data from the Ministry of Religious Affairs of the Republic of Indonesia show that the number of Indonesian umrah pilgrims has continued to increase since the COVID-19 pandemic. In 2024 the number of pilgrims reached around 1.5 million people, and by April 2025 more than 648 thousand pilgrims had been recorded through the SISKOPATUH system. This condition shows the high demand for umrah travel services in Indonesia, as shown in Figure 1.

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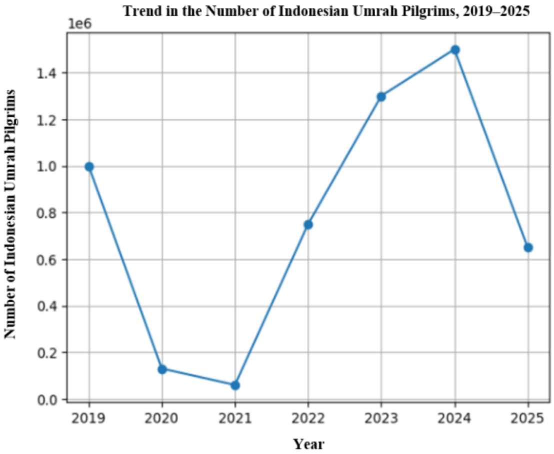

Figure 1. Number of Umrah Pilgrims
Source: Ministry of Religious Affairs of the Republic of Indonesia

Figure 1 illustrate that the number of Indonesian umrah pilgrims declined during the COVID-19 pandemic period (2020–2021), then increased consistently from 2022 onward, reaching around 1.5 million pilgrims in 2024. This trend shows that demand for umrah travel services continues to increase, so competition among umrah travel organizers is also becoming increasingly high. This condition makes consumer trust and compliance with sharia economic principles important factors in the decision to choose a service provider.

The increase in the number of umrah pilgrims has driven the growth of umrah pilgrimage travel organizers (PPIU) offering various services and innovations. This market potential is also supported by Saudi Arabia's policy through Vision 2030, which targets 30 million world umrah pilgrims, so that industry competition is increasing (LPPM Universitas Tazkia, 2025). However, behind these opportunities, the umrah industry in Indonesia still faces various problems such as lack of transparency in fund management, mismatch of services, and weak application of sharia economic principles, which have the potential to decrease public trust in umrah travel organizers (Husna, 2025).

The development of digital technology has driven transformation across various sectors, including umrah travel services, through the application of sharia-based financial technology. Digital sharia financial integration facilitates payment processes, fund management, access to foreign currency, and enhances transaction efficiency and security for pilgrims (LPPM Universitas Tazkia, 2025). In line with these developments, the National Committee for Islamic Economy and Finance (KNEKS) continues to encourage sharia financial innovation within the hajj and umrah ecosystem while upholding the principles of prudence, sharia compliance, and consumer protection (KNEKS, 2025). Digital sharia financial integration is expected to enhance transparency and transaction security, as well as strengthen consumer confidence in choosing umrah travel services. Nevertheless, the effectiveness of digital technology utilization remains dependent on the consistent application of sharia economic principles within company operations (Damayanti, Najib, et al., 2026; LPPM Universitas Tazkia, 2025).

Although digitalization has developed rapidly, the implementation of sharia economic principles in umrah travel organization still faces various challenges, such as insufficient transparency in fund management, uneven service quality among Umrah Travel Organizers (PPIU), and weak oversight of sharia compliance (Mahera & Syahpawi, 2025). These conditions influence consumer perceptions, particularly among individuals with strong sharia financial literacy, who tend to be more selective in choosing service providers. Furthermore, the prevalence of umrah travel fraud cases has heightened the importance of trust in consumer decision-making (Husna, 2025). Trust serves as a factor that reduces the uncertainty and perceived risk consumers face when entrusting funds and the execution of their pilgrimage to a service provider (Mayer et al., 1995). Various studies show that consumer trust plays an important role in shaping consumer decisions and behavior, both as a variable that influences satisfaction and as a mediating variable in the relationship between service quality, religiosity, and electronic word of mouth on the intention to use services (Noviana et al., 2025; Wardhana & Pramudana, 2024; Yanti, 2025; Yusoff, 2024). Nevertheless, these studies have not extensively examined how trust is built through perceived digital sharia finance integration and compliance with sharia economic principles.

The decision to use umrah travel services is the outcome of consumer evaluation of various service alternatives before making a choice. This process involves need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior (Kotler & Keller, 2016). In the context of services, consumer decisions are influenced by the intangible nature of the service, leading consumers to rely on reputation, recommendations, and trust in the service provider (Zeithaml et al., 2024). In umrah travel services, the decision to use a service is influenced not only by price and facilities. Consumers also consider spiritual aspects, transaction security, the level of trust in the organizer, and the conformity of the service with sharia principles (Damayanti, Bisri, et al., 2026; Timothy & Olsen, 2006). This decision is reflected through confidence in choosing a travel provider, willingness to use the service, willingness to make payment, willingness to recommend to others, and intention to reuse the service (Ajzen, 2012; Hellier et al., 2003; Parasuraman et al., 1988; Schiffman & Kanuk, 2010).

One factor presumed to shape this decision is consumer perception of digital sharia financial integration. This perception represents consumers’ assessment of the application of digital technology within the umrah travel financial system in accordance with sharia principles (Anggadini et al., 2025). Perception is formed through an individual’s process of interpreting information, which in turn influences consumer behavior (Assael, 2004; Robbins, 2015; Schiffman & Kanuk, 2010). Digital sharia financial integration can enhance transaction efficiency, convenience, security, and transparency (OJK, 2021; Sittah et al., 2025), including within the hajj and umrah ecosystem through digital payment, fund management, and transaction monitoring (KNEKS, 2025; LPPM Universitas Tazkia, 2025). This perception is reflected in ease of use, transaction security, cost transparency, integration with sharia banks or fintech, payment speed, and ease of access to digital services, consistent with the concepts of perceived ease of use, perceived security, and sharia transparency (Ascarya, 2020; Davis, 1989; Dewi Anggadini et al., 2021; Wulansari, 2023).

In addition to perceptions of digital sharia financial integration, the decision to use umrah travel services is also influenced by perceptions of compliance with sharia economic principles. Sharia economics emphasizes the principles of justice, transaction lawfulness (*halal*), the prohibition of usury (*riba*), uncertainty (*gharar*), and gambling (*maysir*), as well as the application of trustworthiness (*amanah*) in every economic activity (Antonio, 2001; Ascarya, 2020; Chapra, 2000; Mannan, 1997; Simanjuntak et al., 2023). In the organization of umrah travel, compliance with these principles is manifested through transparent fund management, contracts (*akad*), and services, although implementation still faces challenges in terms of transparency and sharia oversight (Mahera & Syahpawi, 2025). Meanwhile, consumer trust constitutes the foundation of a long-term relationship between a company and its customers (Moorman et al., 1992; Morgan & Hunt, 1994). This trust is reflected in the belief that the travel provider is capable of fulfilling its promises, safeguarding funds, delivering services in accordance with its commitments, and avoiding fraudulent practices (Mayer et al., 1995; Xu et al., 2016).

Based on the foregoing discussion, consumer decisions to use umrah travel services are influenced not only by price and service quality, but also by perceptions of digital sharia financial integration and perceptions of compliance with sharia economic principles, both of which shape consumer trust. This trust, in turn, influences consumer decisions to use umrah travel services, including at Manarul Huda Umrah Travel. Although numerous studies have examined consumer behavior in the umrah travel industry, research specifically testing the influence of perceived digital sharia financial integration and perceived compliance with sharia economic principles on the decision to use umrah travel services, with consumer trust as a mediating variable, remains relatively limited. Most previous studies have focused predominantly on service quality, pricing, and marketing strategies (Noviana et al., 2025; Yanti, 2025). Hence, a research gap remains that warrants further investigation through a study examining the influence of perceived digital sharia financial integration and perceived compliance with sharia economic principles on the decision to use Manarul Huda Umrah Travel, with consumer trust as a mediating variable.

Based on the foregoing, consumer decisions in using umrah travel services are influenced not only by price and service quality, but also by perceived digital sharia finance integration and perceived compliance with sharia economic principles, which shape consumer trust. Various previous studies have examined the decision to use umrah travel services by focusing on service quality, price, satisfaction, religiosity, and electronic word of mouth (Noviana et al., 2025; Yanti, 2025). Other research also shows that consumer trust plays an important role in shaping satisfaction, loyalty, and the intention to reuse a service (Wardhana & Pramudana, 2024; Yusoff, 2024).

Nevertheless, several research gaps remain. First, research that integrates perceived digital sharia finance integration and perceived compliance with sharia economic principles within a single research model is still very limited. Second, the role of consumer trust as a mediating variable in the relationship between these two variables and the decision to use umrah travel services has not been widely tested empirically. Third, research examining this relationship in the context of umrah pilgrimage travel organizers in Indonesia, particularly Manarul Huda Umrah Travel, remains relatively limited.

The novelty of this research lies in the development of a model that simultaneously integrates perceived digital sharia finance integration and perceived compliance with sharia economic principles in explaining the decision to use umrah travel services through the mediating role of consumer trust. This approach is expected to provide a more comprehensive understanding of the factors influencing consumer decisions in choosing an umrah travel organizer compared to previous research, which has generally focused only on service quality, price, or marketing strategy. Based on this research gap, this research aims to analyze the effect of perceived digital sharia finance integration and perceived compliance with sharia economic principles on the decision to use umrah travel services, with consumer trust as a mediating variable, at Manarul Huda Umrah Travel.

METHODS

This study employs a quantitative approach with a causal-associative design to examine the direct and indirect relationships among variables within the research model. The quantitative approach was selected because the study focuses on measuring variables numerically and testing hypotheses through statistical analysis (Sugiyono, 2018). The causal design was used to explain the influence of Perceived Digital Sharia Financial Integration (X1) and Perceived Compliance with Sharia Economic Principles (X2) on the Decision to Use Umrah Travel Services (Y), both directly and indirectly through Consumer Trust (Z) as a mediating variable (Ferdinand, 2014). Data were collected through a survey method by distributing questionnaires to respondents who met the study's criteria. The population of this study comprised all pilgrims who had used or were currently using umrah travel services. Since the exact size of the population was unknown, this study employed a non-probability sampling technique using purposive sampling. The respondent criteria included: (1) having used or currently using umrah travel services, (2) being at least 17 years of age, (3) being directly involved in the decision-making process of selecting a travel provider, including the payment process, and (4) possessing a basic understanding of digital transactions and sharia principles. The sample size was determined based on Hair et al. (2019), which recommends 5–10 times the number of indicators. With a total of 21 indicators, the minimum required sample size was 105 respondents. This study used 150 respondents to ensure more adequate data for analysis. Data collection was carried out using a structured questionnaire distributed to respondents who met the research criteria. Before completing the questionnaire, respondents were given an explanation of the research objectives and were asked to provide consent to participate voluntarily. Data collection was carried out through an online questionnaire using Google Form, distributed to respondents who met the research criteria.

The research variables consisted of two independent variables, namely Perceived Digital Sharia Financial Integration (X1) and Perceived Compliance with Sharia Economic Principles (X2); one mediating variable, namely Consumer Trust (Z); and one dependent variable, namely the Decision to Use Umrah Travel Services (Y). Perceived Digital Sharia Financial Integration was measured using six indicators: ease of use, transaction security, transparency of cost information, integration with sharia banks or fintech, speed of payment processing, and ease of access to digital services. Perceived Compliance with Sharia Economic Principles was measured using six indicators: conformity of transactions with sharia principles, freedom from usury (*riba*), transparency of contracts (*akad*), honesty of information, sharia oversight, and service delivery reflecting Islamic values. Consumer Trust was measured using four indicators: fulfillment of promises, security of funds, service delivery in accordance with commitments, and absence of fraudulent practices. Meanwhile, the Decision to Use Umrah Travel Services was measured using five indicators: confidence in choosing a travel provider, willingness to use the service, willingness to pay, willingness to recommend to others, and intention to reuse umrah travel services. All items were measured using a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree (Sugiyono, 2018). The research instrument was first tested for validity and reliability. Validity testing was conducted using Pearson Product Moment correlation, while reliability was assessed using Cronbach's Alpha. An instrument was considered valid if the r-statistic exceeded the table r-value, and reliable if the Cronbach's Alpha value exceeded 0.60 (Bougie & Sekaran, 2019; Ghozali, 2018).

Data analysis was performed by SPSS. Path analysis using SPSS was selected because the research model involves examining direct and indirect causal relationships between observed variables and a single mediating variable. This technique is appropriate when all constructs are measured using composite scores derived from validated questionnaire items, and when the objective is to estimate mediation effects through multiple regression procedures.

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Compared with structural equation modelling (SEM) using partial least squares (PLS) or covariance-based SEM, path analysis in SPSS is more suitable for relatively simple causal models with observed variables, providing an efficient approach for testing mediation using the Sobel test (Ghozali, 2018; Hair et al., 2019).

The initial stage involved descriptive analysis to describe respondent characteristics and response tendencies for each variable. Subsequently, classical assumption tests were performed, including tests for normality, multicollinearity, heteroscedasticity, and linearity, to ensure the appropriateness of the regression model. Hypothesis testing was conducted using path analysis through two structural equations: (1) the influence of X1 and X2 on Z, and (2) the influence of X1, X2, and Z on Y. The significance of direct effects was tested using the t-test, while simultaneous effects were tested using the F-test. The coefficient of determination (R^2) was used to assess the model's ability to explain the dependent variable. The mediating effect of the Consumer Trust variable was tested using the Sobel Test to determine the significance of the indirect effect of Perceived Digital Sharia Finance Integration and Perceived Compliance with Sharia Economic Principles on the Decision to Use Umrah Travel Services through Consumer Trust.

This research applied research ethics principles by ensuring that all respondents participated voluntarily. Before completing the questionnaire, respondents were given information about the research objectives and assurance that their identity and answers would be kept confidential and used only for academic purposes.

RESULTS

Research Results

Validity Test Results

The validity test was used to measure whether a questionnaire is valid. Validity testing in this study employed Pearson Product Moment correlation, with the criterion that an item is considered valid if r-statistic > r-table. With 150 respondents, the r-table value at a 5% significance level (two-tailed test) is 0.160. The validity test results for all statement items are presented in the following table:

Table 1. Validity Test Results of the Research Instrument

Variable	Item Code	r-statistic	r-table (α=0.05; n=150)	Remarks
X1	X1.1	0.732	0.160	Valid
	X1.2	0.715	0.160	Valid
	X1.3	0.768	0.160	Valid
	X1.4	0.701	0.160	Valid
	X1.5	0.724	0.160	Valid
	X1.6	0.689	0.160	Valid
X2	X2.1	0.755	0.160	Valid
	X2.2	0.743	0.160	Valid
	X2.3	0.721	0.160	Valid
	X2.4	0.709	0.160	Valid
	X2.5	0.692	0.160	Valid
	X2.6	0.738	0.160	Valid
Z	Z1	0.744	0.160	Valid
	Z2	0.719	0.160	Valid
	Z3	0.707	0.160	Valid
	Z4	0.728	0.160	Valid
Y	Y1	0.756	0.160	Valid
	Y2	0.741	0.160	Valid
	Y3	0.718	0.160	Valid
	Y4	0.703	0.160	Valid
	Y5	0.735	0.160	Valid

Source: Processed data, 2026

Based on Table 1, it can be seen that all statement items have r-statistic values greater than the r-table value (0.160). Thus, it can be concluded that all statement items in this study's questionnaire are declared valid and suitable for measuring their respective research variables.

Reliability Test Results

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The reliability test was used to measure the consistency of respondents' answers to the statements in the questionnaire. Reliability testing in this study employed Cronbach's Alpha method, with the criterion that an instrument is considered reliable if the Cronbach's Alpha value > 0.60. The reliability test results for each variable are presented in the following table:

Table 2. Reliability Test Results of the Research Instrument

Variable	Cronbach's Alpha	Reliability Threshold	Remarks
Perceived Digital Sharia Financial Integration (X1)	0.876	0.60	Reliable
Perceived Compliance with Sharia Economic Principles (X2)	0.891	0.60	Reliable
Consumer Trust (Z)	0.842	0.60	Reliable
Decision to Use Umrah Travel Services (Y)	0.863	0.60	Reliable

Source: Processed data, 2026

Based on Table 2, it can be seen that all research variables have Cronbach's Alpha values greater than 0.60. The highest Cronbach's Alpha value is found in variable X2 (0.891), while the lowest is found in variable Z (0.842). Thus, it can be concluded that all instruments in this study are declared reliable, and are therefore suitable for use in data collection.

Results of Classical Assumption Tests

Normality Test Results

The normality test aims to examine whether the disturbance or residual variables in the regression model are normally distributed. Normality testing in this study employed the Kolmogorov-Smirnov method, with the criterion that data are considered normally distributed if the significance value > 0.05.

Table 3. Normality Test Results (Kolmogorov-Smirnov)

Regression Model	Kolmogorov-Smirnov Value	Sig.	Remarks
Model 1 ($Z = \alpha + \beta 1X1 + \beta 2X2 + e1$)	0.068	0.200	Normal
Model 2 ($Y = \alpha + \beta 3X1 + \beta 4X2 + \beta 5Z + e2$)	0.072	0.184	Normal

Source: Processed data, 2026

Based on Table 3, it can be seen that the significance values for both regression models are greater than 0.05. This indicates that the data residuals are normally distributed, and thus the normality assumption is satisfied.

Multicollinearity Test Results

The multicollinearity test aims to examine whether correlations exist among the independent variables in the regression model. Multicollinearity testing employed the Variance Inflation Factor (VIF) and Tolerance, with the criterion that no multicollinearity occurs if the Tolerance value > 0.10 and VIF < 10.00.

Table 4. Multicollinearity Test Results

Regression Model	Variable	Tolerance	VIF	Remarks
Model 1 (Z)	X1	0.468	2.138	No sign of Multicollinearity
	X2	0.468	2.138	No sign of Multicollinearity
Model 2 (Y)	X1	0.412	2.427	No sign of Multicollinearity
	X2	0.358	2.794	No sign of Multicollinearity
	Z	0.384	2.605	No sign of Multicollinearity

Source: Processed data, 2026

Based on Table 4, it can be seen that all independent variables have Tolerance values > 0.10 and VIF values < 10.00. This indicates that no multicollinearity exists among the independent variables in the regression model, and thus the multicollinearity assumption is satisfied.

Heteroscedasticity Test Results

The heteroscedasticity test aims to examine whether unequal variance of the residuals occurs in the regression model. Heteroscedasticity testing employed the Glejser method, with the criterion that no heteroscedasticity occurs if the significance value > 0.05.

Table 5. Heteroscedasticity Test Results (Glejser)

Regression Model	Variable	Sig.	Remarks
Model 1 (Z)	X1	0.324	No sign of Heteroscedasticity
	X2	0.456	No sign of Heteroscedasticity
Model 2 (Y)	X1	0.218	No sign of Heteroscedasticity
	X2	0.392	No sign of Heteroscedasticity
	Z	0.285	No sign of Heteroscedasticity

Source: Processed data, 2026

Based on Table 5, it can be seen that all independent variables have significance values > 0.05. This indicates that no heteroscedasticity occurs in the regression model, and thus the heteroscedasticity assumption is satisfied.

Linearity Test Results

The linearity test aims to determine whether the relationship between the independent and dependent variables is linear. Linearity testing employed the Test for Linearity, with the criterion that a relationship is considered linear if the Deviation from Linearity significance value > 0.05.

Table 6. Linearity Test Results

Variable Relationship	F statistic	Sig. Deviation from Linearity	Remarks
X1 with Z	1.342	0.187	Linear
X2 with Z	1.256	0.231	Linear
X1 with Y	1.418	0.152	Linear
X2 with Y	1.385	0.168	Linear
Z with Y	1.297	0.209	Linear

Source: Processed data, 2026

Based on Table 6, it can be seen that all variable relationships have Deviation from Linearity significance values > 0.05. This indicates that the relationships between the independent and dependent variables are linear, and thus the linearity assumption is satisfied.

Path Analysis Results

This study employs path analysis to examine the direct and indirect effects among variables. The path analysis was conducted through two regression equations.

Results of Sub-structural Regression Analysis 1 (Effect of X1 and X2 on Z)

The sub-structural regression equation 1 aims to examine the effect of Perceived Digital Sharia Financial Integration (X1) and Perceived Compliance with Sharia Economic Principles (X2) on Consumer Trust (Z). The regression analysis results are presented in the following table:

Table 7. Results of Sub-structural Regression Analysis 1

Variable	Regression Coefficient (β)	Std. Error	t statistic	Sig.
(Constant)	0.876	0.245	3.576	0.000
X1	0.324	0.068	4.765	0.000
X2	0.418	0.072	5.806	0.000

R Square (R^2) = 0.586
Adjusted R Square = 0.580
F statistic = 104.326
Sig. F = 0.000

Source: Processed data, 2026

Based on Table 7, the sub-structural regression equation 1 is obtained as follows:

$Z=0.876+0.324X1+0.418X2+e1$ .... (1)

The regression analysis results show a coefficient of determination (R^2) of 0.586, indicating that 58.6% of the variation in Consumer Trust (Z) can be explained by Perceived Digital Sharia Financial Integration (X1) and Perceived Compliance with Sharia Economic Principles (X2), while the remaining 41.4% is influenced by other factors outside the research model. The Adjusted R Square value of 0.580 indicates that, after adjusting for the number of independent variables, the model's ability to explain the dependent variable remains within a good category.

Based on the simultaneous test (F-test), the F-statistic was 104.326 with a significance level of 0.000 (< 0.05). This result indicates that, taken together, Perceived Digital Sharia Financial Integration (X1) and Perceived Compliance with Sharia Economic Principles (X2) have a significant effect on Consumer Trust (Z). Thus, the regression model used is considered appropriate and capable of explaining the relationship between the independent and dependent variables.

Meanwhile, the partial test (t-test) results show that Perceived Digital Sharia Financial Integration (X1) has a regression coefficient of 0.324, with a t-statistic of 4.765 and a significance level of 0.000 (< 0.05). This result indicates that hypothesis H3 is accepted, allowing the conclusion that Perceived Digital Sharia Financial Integration has a positive and significant effect on Consumer Trust. This means that each one-unit increase in Perceived Digital Sharia Financial Integration increases Consumer Trust by 0.324 units, assuming other variables remain constant. Furthermore, Perceived Compliance with Sharia Economic Principles (X2) has a regression coefficient of 0.418, with a t-statistic of 5.806 and a significance level of 0.000 (< 0.05). This result indicates that hypothesis H4 is accepted, such that Perceived Compliance with Sharia Economic Principles also has a positive and significant effect on Consumer Trust. This indicates that each one-unit increase in Perceived Compliance with Sharia Economic Principles increases Consumer Trust by 0.418 units, assuming other variables remain constant.

Results of Sub-structural Regression Analysis 2 (Effect of X1, X2, and Z on Y)

The sub-structural regression equation 2 aims to examine the effect of Perceived Digital Sharia Financial Integration (X1), Perceived Compliance with Sharia Economic Principles (X2), and Consumer Trust (Z) on the Decision to Use Umrah Travel Services (Y). The regression analysis results are presented in the following table:

Table 8. Results of Sub-structural Regression Analysis 2

Variable	Regression Coefficient (β)	Std. Error	t statistic	Sig.
(Constant)	0.654	0.218	3.000	0.003
X1	0.187	0.059	3.169	0.002
X2	0.243	0.065	3.738	0.000
Z	0.352	0.071	4.958	0.000

R Square (R^2) = 0.642
Adjusted R Square = 0.635
F statistic = 87.536
Sig. F = 0.000

Source: Processed data, 2026

Based on Table 8, the sub-structural regression equation 2 is obtained as follows:

$$Y=0.654+0.187X1+0.243X2+0.352Z+e2 \quad (2)$$

The analysis results indicate that the regression model has good explanatory power for the variation in the decision to use umrah travel services. This is reflected in the coefficient of determination (R^2) of 0.642, meaning that 64.2% of the variation in the Decision to Use Umrah Travel Services (Y) can be explained by Perceived Digital Sharia Financial Integration (X1), Perceived Compliance with Sharia Economic Principles (X2), and Consumer Trust (Z), while the remaining 35.8% is influenced by other factors outside the research model. The Adjusted R Square value of 0.635 also indicates that the model has good predictive capability.

The simultaneous test (F-test) results show a F-value of 87.536 with a significance level of 0.000 (< 0.05). This result indicates that, taken together, Perceived Digital Sharia Financial Integration (X1), Perceived Compliance with Sharia Economic Principles (X2), and Consumer Trust (Z) have a significant effect on the Decision to Use Umrah Travel Services (Y). Thus, the regression model used is considered appropriate for explaining and predicting the dependent variable.

Based on the partial test (t-test) results, Perceived Digital Sharia Financial Integration (X1) has a regression coefficient of 0.187, with a t-statistic of 3.169 and a significance level of 0.002 (< 0.05), such that the first hypothesis (H1) is accepted. This indicates that each one-unit increase in perceived digital sharia financial integration increases the decision to use umrah travel services by 0.187 units, assuming other variables remain constant. Furthermore, Perceived Compliance with Sharia Economic Principles (X2) has a regression coefficient of 0.243, with a t-statistic of 3.738 and a significance level of 0.000 (< 0.05), such that the second hypothesis (H2) is accepted. This means that each one-unit increase in perceived compliance with sharia economic principles increases the decision to use umrah travel services by 0.243 units, assuming other variables remain constant. Meanwhile, Consumer Trust (Z) has the largest regression coefficient, at 0.352, with a t-statistic of 4.958 and a significance level of 0.000 (< 0.05), such that the fifth hypothesis

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(H5) is accepted. This result indicates that each one-unit increase in consumer trust increases the decision to use umrah travel services by 0.352 units, assuming other variables remain constant.

Results of the Mediation Test (Sobel Test)

Mediation Test of the Effect of X1 on Y through Z

To test the mediating role of Z in the relationship between X1 and Y, the following path coefficients were used:

Sab = $\sqrt{b^2Sa^2 + a^2Sb^2 + Sa^2Sb^2}$ .... (3)

$$Sab = \sqrt{(0,352)^2(0,068)^2 + (0,324)^2(0,071)^2 + (0,068)^2(0,071)^2}$$
$$Sab = \sqrt{(0,1239)(0,004624) + (0,1050)(0,005041) + (0,004624)(0,005041)}$$
$$Sab = \sqrt{0,000573 + 0,000529 + 0,000023}$$
$$Sab = \sqrt{0,001125}$$
$$Sab = 0,03354$$

$$t = \frac{ab}{Sab} = \frac{0,324 \times 0,352}{0,03354} = \frac{0,11405}{0,03354} = 3,401$$

The t-statistic of 3.401 > t-table (1.96), with significance < 0.05. This result indicates that Consumer Trust (Z) significantly mediates the effect of Perceived Digital Sharia Financial Integration (X1) on the Decision to Use Umrah Travel Services (Y). Thus, H6 is accepted.

Mediation Test of the Effect of X2 on Y through Z

To test the mediating role of Z in the relationship between X2 and Y, the following path coefficients were used:

Sab = $\sqrt{b^2Sa^2 + a^2Sb^2 + Sa^2Sb^2}$ .... (4)

$$Sab = \sqrt{(0,352)^2(0,072)^2 + (0,418)^2(0,071)^2 + (0,072)^2(0,071)^2}$$
$$Sab = \sqrt{(0,1239)(0,005184) + (0,1747)(0,005041) + (0,005184)(0,005041)}$$
$$Sab = \sqrt{0,000642 + 0,000881 + 0,000026}$$
$$Sab = \sqrt{0,001549}$$
$$Sab = 0,03936$$

$$t = \frac{ab}{Sab} = \frac{0,418 \times 0,352}{0,03936} = \frac{0,14714}{0,03936} = 3,739$$

The t-statistic value of 3.739 > t-table (1.96), with significance < 0.05. This result indicates that Consumer Trust (Z) significantly mediates the effect of Perceived Compliance with Sharia Economic Principles (X2) on the Decision to Use Umrah Travel Services (Y). Thus, H7 is accepted.

Summary of Hypothesis Testing Results

Based on the data analysis conducted, the following is a summary of the hypothesis testing results in this study:

Table 9. Summary of Hypothesis Testing Results

Hypothesis	Statement	Coefficient	t statistic	Sig.	Decision
H1	X1 → Y	0.187	3.169	0.002	Accepted
H2	X2 → Y	0.243	3.738	0.000	Accepted
H3	X1 → Z	0.324	4.765	0.000	Accepted
H4	X2 → Z	0.418	5.806	0.000	Accepted
H5	Z → Y	0.352	4.958	0.000	Accepted
H6	X1 → Z → Y	0.114 (IE)	3.401	-	Accepted (Mediation)
H7	X2 → Z → Y	0.147 (IE)	3.739	-	Accepted (Mediation)

Note: IE = Indirect Effect

Source: Processed data, 2026

Discussion

The Influence of Perceived Digital Sharia Financial Integration on the Decision to Use Umrah Travel Services

The results show that Perceived Digital Sharia Financial Integration has a positive and significant effect on the Decision to Use Umrah Travel Services. The better consumers' perception of the implementation of a sharia-based digital financial system, the greater their tendency to choose umrah travel services. This integration provides transaction convenience, increases administrative efficiency, provides real-time payment information, and strengthens the perception of security and transparency, thereby reducing consumers' perceived risk.

This finding can be explained by the characteristics of the umrah travel industry, which requires consumers to make payments well before departure, resulting in a higher level of uncertainty compared to other services. In this condition, sharia-based digital financial systems function not only as a technological innovation, but also as a mechanism that increases consumer confidence through electronic proof of payment, documented transaction history, and access to information that can be monitored at any time. This result is in line with Mansyur (2020) and Wulansari (2023), who show that perceptions of the ease, security, and benefits of technology have a positive effect on the acceptance of digital sharia financial services.

Unlike previous research that focused on the sharia banking sector, this research shows that digital sharia financial integration is also an important factor in the umrah travel industry, which has a higher transaction risk. Therefore, umrah travel organizers need to strengthen the integration of digital payment systems with sharia financial institutions, provide real-time transaction information, and ensure all payments are transparently documented in order to increase perceived security, professionalism, and consumer decisions to use umrah travel services.

The Influence of Perceived Compliance with Sharia Economic Principles on the Decision to Use Umrah Travel Services

The results show that Perceived Compliance with Sharia Economic Principles has a positive and significant effect on the Decision to Use Umrah Travel Services. The higher consumers' perception of the travel organizer's compliance with sharia principles, such as honesty, *amanah*, transparency, and freedom from *riba, gharar*, and *maysir*, the greater their tendency to choose that travel service. In the context of umrah travel as an act of worship, sharia compliance becomes an important factor because consumers expect the entire process of organizing the trip to be in accordance with Islamic values.

This finding shows that sharia compliance is viewed not only as regulatory fulfillment, but also as an indicator of the travel organizer's integrity, accountability, and credibility. This perception strengthens consumer confidence that pilgrims' funds are managed safely and transparently and that services are provided in accordance with promised commitments. This result is in line with Mahera and Syahpawi (2025), who emphasize the importance of sharia compliance in the management of hajj and umrah funds, and with Natasya (2024) who shows that legality, governance, and service quality are the main considerations in choosing an umrah travel provider.

This research confirms that compliance with sharia economic principles is a strategic factor that distinguishes travel organizers amid industry competition. Therefore, umrah travel organizers need to strengthen sharia governance through transparency in fund management, effective sharia oversight, and clear communication regarding the application of sharia principles in order to increase consumer trust and decisions to use umrah travel services.

The Influence of Perceived Digital Sharia Financial Integration on Consumer Trust

The results show that Perceived Digital Sharia Financial Integration has a positive and significant effect on Consumer Trust. This finding shows that the better the digital financial system implemented by umrah travel service providers, the higher the level of consumer trust. A payment system that is secure, easy to use, and transparent, and that provides proof of transaction and real-time payment information, can reduce the uncertainty felt by consumers. This is important because in umrah travel services, consumers must make payments well before departure, so transparency and accountability in fund management become the basis for building trust.

This finding is in line with Mansyur (2020), who states that perceptions of sharia financial technology have a positive effect on customer trust, and is supported by Xu et al. (2016) who explain that trust is built through the dimensions of integrity, competence, and benevolence. However, this research provides a different context because it was conducted in the umrah travel industry in Indonesia, where consumers face higher risk due to the time gap between payment and departure. Therefore, digital sharia financial integration not only increases transaction efficiency, but also becomes an indicator of the professionalism and credibility of the travel organizer in managing pilgrims' funds.

Managerially, the results of this research show that umrah travel organizers need to strengthen digital payment systems integrated with sharia financial institutions, provide real-time access to transaction information, and increase

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transparency in the management of pilgrims' funds. This strategy not only increases operational efficiency, but also strengthens consumer trust, which ultimately supports the sustainability and competitiveness of umrah travel organizers.

The Influence of Perceived Compliance with Sharia Economic Principles on Consumer Trust

The results show that Perceived Compliance with Sharia Economic Principles has a positive and significant effect on Consumer Trust. This shows that the higher consumers' confidence in the application of sharia principles by umrah travel organizers, the higher the level of trust given to the service provider. This trust is formed when the company consistently applies sharia values, such as honesty, *amanah*, transparency, and accountability in the entire service process. In the umrah travel industry, compliance with sharia economic principles is viewed not only as the fulfillment of a normative obligation, but also as an indicator of the company's integrity in managing funds and providing services to pilgrims (Mawardi & Rahmatika, 2024).

This finding supports Lowry et al. (2015), who identify integrity as one of the main dimensions forming consumer trust. This result is also in line with Mahera and Syahpawi (2025), who explain that transparency and sharia compliance are important foundations in building public trust in the management of hajj and umrah services. The similarity of these results shows that trust is influenced not only by service quality, but also by the perception that the company conducts its business activities ethically, transparently, and in accordance with sharia principles. In the context of the umrah travel industry in Indonesia, this finding indicates that increasing public awareness of fund security and the legality of organizers makes sharia compliance one of the main considerations in building trust.

Theoretically, this research extends previous research by showing that compliance with sharia economic principles not only strengthens the dimension of integrity, but also becomes an important mechanism for building trust in the pilgrimage travel service industry, which has a high level of risk. Managerially, umrah travel organizers need to strengthen the implementation of sharia governance through transparency in fund management, consistent sharia oversight, and honest and accountable delivery of information so that public trust in the company continues to increase.

The Influence of Consumer Trust on the Decision to Use Umrah Travel Services

The results show that Consumer Trust has a positive and significant effect on the Decision to Use Umrah Travel Services. This finding shows that the higher the level of consumer trust in an umrah travel organizer, the greater the likelihood that consumers will decide to use that service. In the pilgrimage travel service industry, trust is a very important factor because consumers must make payment before the service is received. Therefore, the company's reputation, legality, ability to fulfill service promises, and guarantee of departure as agreed are factors that can reduce perceived risk and strengthen consumer decisions.

This finding is in line with Fatikasari (2025), who states that the decision to purchase an umrah package is significantly influenced by the level of trust in the travel organizer. This result is also consistent with Natasya (2024) who shows that legality, company track record, and service quality increase trust while also influencing public decisions in choosing umrah travel. In addition, Xu et al. (2016) explain that trust is an important determinant in purchasing behavior because it can reduce uncertainty and increase consumer confidence in the service provider. In the context of the umrah travel industry in Indonesia, this result shows that trust becomes a strategic factor given that consumers face relatively high risk due to the time gap between payment and departure.

Theoretically, this research strengthens previous findings by showing that trust is the main mechanism connecting consumer perceptions of the company's credibility with the decision to use umrah travel services. Managerially, umrah travel organizers need to build and maintain trust through increased transparency of information, consistency of service quality, fulfillment of commitments to pilgrims, and strengthening of the company's reputation in order to increase public decisions to use umrah travel services.

The Mediating Role of Consumer Trust in the Influence of Perceived Digital Sharia Financial Integration on the Decision to Use Umrah Travel Services

The results show that Consumer Trust mediates the effect of Perceived Digital Sharia Financial Integration on the Decision to Use Umrah Travel Services. This finding shows that a sharia-based digital financial system not only has a direct effect on consumer decisions, but also strengthens that decision through increased consumer trust. The existence of a payment system that is secure, transparent, and easy to use first increases consumer confidence in the credibility of the umrah travel service provider. Once trust has been formed, consumers become more confident in deciding to use that travel service. Thus, trust functions as a psychological mechanism that bridges the relationship between perceptions of financial service digitalization and the decision to use the service.

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This finding shows that digital sharia financial integration does not automatically encourage consumers to choose an umrah travel organizer if it has not yet been able to build trust. In the umrah travel industry in Indonesia, consumers generally make payments several months before departure, so the perceived risk is relatively high. Under these conditions, consumers assess not only the ease of use of the technology, but also whether the digital system is able to guarantee the security of funds, provide transparent transaction information, and provide real-time proof of payment. The better the digital system's ability to provide transparency and accountability, the higher consumer trust in the travel organizer, which ultimately encourages the decision to use that service.

This finding is in line with Mansyur (2020), who found that a positive perception of sharia financial technology can increase user trust. In addition, Noviana et al. (2025) show that trust mediates the effect of electronic word of mouth on purchase intention. This similarity in pattern shows that trust is an important mediating variable in explaining how various marketing stimuli and digital innovations ultimately influence consumer decisions.

Nevertheless, this research provides a different context compared to previous research. Financial digitalization functions not only to increase transaction efficiency, but also as a means of building trust through transparency and accountability in the management of pilgrims' funds. The managerial implication of this finding is that umrah travel organizers need to develop digital payment systems integrated with sharia financial institutions, provide real-time access to transaction information, and strengthen information services to pilgrims so that consumer trust continues to increase and has an impact on the decision to use the service.

The Mediating Role of Consumer Trust in the Influence of Perceived Compliance with Sharia Economic Principles on the Decision to Use Umrah Travel Services

The results show that Consumer Trust mediates the effect of Perceived Compliance with Sharia Economic Principles on the Decision to Use Umrah Travel Services. This shows that consumers' perception of the travel organizer's compliance with sharia economic principles first increases consumer trust before ultimately encouraging the decision to use umrah travel services.

Consumers who believe that the travel organizer operates in accordance with sharia principles will feel safer and more confident in entrusting their funds and the performance of their worship to that company. The trust that is formed then becomes a factor that strengthens consumer decisions in choosing an umrah travel organizer. Thus, compliance with sharia economic principles will have a more optimal effect on consumer decisions if it can be translated into strong trust.

This finding shows that compliance with sharia economic principles does not directly drive consumer decisions, but first forms a perception of the travel organizer's integrity, honesty, and responsibility. This perception then develops into trust, which becomes the main basis for decision making. This condition is highly relevant to the umrah travel industry in Indonesia, where the public is increasingly attentive to the credibility of organizers due to various cases of delayed departures and misuse of pilgrims' funds that have occurred in the past. Therefore, the application of sharia principles is viewed not only as the fulfillment of a religious obligation, but also as an indicator of the company's professionalism in managing funds and providing services to pilgrims.

This finding is in line Yanti (2025), who found that trust has a positive effect and mediates the relationship between service variables and umrah pilgrim satisfaction. In addition, Noviana et al. (2025) show that trust is an effective mediating variable in explaining the relationship between various external factors and consumer behavior. These findings reinforce that in the pilgrimage travel service industry, trust is the main mechanism connecting positive perceptions of sharia compliance with consumer decisions to use umrah travel services.

This research also extends the findings of previous research by showing that the mediating role of trust applies not only to service quality or marketing communication, but also to perceived compliance with sharia economic principles. In other words, consumers consider not only whether the travel organizer has applied sharia principles, but also how that compliance is able to build a sense of trust in the company. The managerial implication of this finding is that umrah travel organizers need to strengthen the implementation of sharia governance through periodic sharia audits, increase transparency in the management of pilgrims' funds, optimize the role of the Sharia Supervisory Board, and openly communicate the implementation of sharia principles to the public. These efforts will strengthen consumer trust and ultimately increase public decisions to use umrah travel services.

CONCLUSION

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This research shows that consumer decisions in using umrah travel services are influenced not only by the integration of digital sharia financial services and compliance with sharia economic principles, but also by the ability of both factors to build consumer trust. This finding provides a conceptual contribution by confirming that digital transformation in the umrah travel industry will be more effective if accompanied by the consistent application of sharia economic principles. Thus, consumer trust is formed through the synergy between technological innovation and sharia compliance, with compliance with sharia economic principles playing a stronger role in strengthening consumer trust.

Practically, the results of this research indicate that umrah travel organizers need not only to develop sharia-based digital service and payment systems, but also to ensure that the entire operational and transaction process is carried out in accordance with sharia economic principles. Digital technology integration supported by transparent and accountable sharia governance is expected to increase consumer trust while also strengthening the competitiveness of umrah travel organizers.

This research has several limitations. First, the sample size used is still relatively limited, so the results cannot yet be widely generalized. Second, the research was conducted at only one umrah travel organizer, so the characteristics of consumers at other companies or in different regions are not yet fully represented. Therefore, future research is recommended to involve a larger number of respondents, cover several umrah travel organizers in various regions, and use a more comprehensive analytical approach, such as Covariance-Based Structural Equation Modeling (CB-SEM), so as to provide a deeper understanding of the relationship between digital sharia financial integration, compliance with sharia economic principles, consumer trust, and the decision to use umrah travel services.

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