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**THE IMPACT OF ELECTRONIC WORD OF MOUTH, PRICING, SERVICE QUALITY ON TRUST AND ITS IMPLICATIONS ON CUSTOMER LOYALTY: AN EMPIRICAL STUDY ON HAJJ AND UMRAH SERVICE PROVIDERS IN DKI JAKARTA**

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**ABSTRACT**

The aim of this research was to investigate and assess the impact of electronic word of mouth, pricing, service quality, and consumer trust on customer loyalty in Hajj and Umrah Organizing Companies in DKI Jakarta. The study was explanatory, descriptive, and confirmed in nature, utilizing a causality approach and employing a survey method for data collection. The research population consisted of 106,525 customers of Hajj and Umrah Organizing Companies in DKI Jakarta, with a sample size of 398 respondents selected through proportional random sampling. Data was gathered through questionnaires, and data analysis was conducted using Structural Equation Modeling (SEM) with SPSS and Lisrel software. The first structural equation analysis revealed that electronic word of mouth, pricing, and service quality, both individually and collectively, had a positive and significant impact on consumer trust, explaining 57% of the variance. Service quality emerged as the dominant factor influencing consumer trust. The second structural equation analysis demonstrated that electronic word of mouth, pricing, service quality, and consumer trust, both partially and simultaneously, had a positive and significant effect on customer loyalty, explaining 88% of the variance. Consumer trust was identified as the dominant factor influencing customer loyalty. Furthermore, consumer trust not only played a crucial role in influencing customer loyalty but also acted as a full mediating variable for electronic word of mouth, pricing, and service quality in impacting customer loyalty. The study suggests that enhancing consumer trust should prioritize improving service quality, particularly focusing on the physical evidence dimension, such as physical facilities, to boost customer loyalty, with a specific emphasis on the integrity dimension and work requirements.

**KEYWORDS:** - Electronic Word of Mouth, Pricing, Service Quality, Consumer Trust, Customer Loyalty.

**JEL Classification:** B41, F68, G34, G38.

## **1.0 INTRODUCTION**

According to the 2010 Population Census conducted by the Central Bureau of Statistics, Indonesia's population was recorded at 237.6 million. Subsequent data from the Inter-Census Population Survey (SUPAS) in 2015 projected that by 2019, the population would reach approximately 266.9 million, with further estimates indicating a rise to 269.6 million in 2020 and 272.2 million in 2021. This demographic growth positions Indonesia as the fourth most populous country globally, with 87.18% of its population identifying as Muslim, making it the largest Muslim-majority nation, accounting for 13.2% of the world's total Muslim population of 1.8 billion. Over the past 15 years, a stable political climate coupled with advancements in business and entrepreneurship has contributed to consistent national economic growth, averaging above 5%. This economic stability has positively influenced societal welfare, evidenced by an increase in the middle and upper-middle class from 7% to 20%, translating to approximately 52 million individuals. Furthermore, the World Bank has reported that around 42% of the population, or 115 million Indonesians, have the potential to ascend to the middle and upper-middle class.

The aforementioned notes indicate that the majority of Indonesia's population, approximately 87.18% of 272.248.4 million individuals, identifies as Muslim, translating to around 237.346.15 million Muslims. As devout followers of Islam, these individuals are obligated to fulfil the Five Pillars of Islam, one of which is the pilgrimage to the holy cities of Mecca and Medina, known as Hajj and Umrah. The enthusiasm among the populace to undertake these religious journeys has been steadily increasing over the years; however, the quota allocated by the Kingdom of Saudi Arabia for Indonesian pilgrims remains severely limited, typically around 200,000 pilgrims annually and at times even less. This limitation has resulted in a growing waiting list for prospective Hajj participants, with wait times varying significantly by region, ranging from a minimum of 20 years for regular Hajj in some areas to as long as 40 years in others. In contrast, the waiting period for special Hajj, organized through the Special Hajj Organizing Bureau (PIHK), is comparatively shorter, averaging around 7 to 8 years. Given the lengthy wait times for both regular and special Hajj, many eager pilgrims have opted to perform Umrah first, as the desire to visit the holy land remains strong. Umrah does not require a waiting period due to the absence of quota restrictions, and its administrative processes are relatively straightforward, making it an appealing option for prospective pilgrims of all ages, from children to the elderly. The Umrah Pilgrim Data from 2016 to 2019 can be reformulated as follows: Data of Umrah Pilgrims Between 2016 and 2019.

**Table 1.** Data of Umrah Pilgrims Between 2016 and 2019

<i>No</i>	<i>The year of departure</i>	<i>The total number of participants/ Jemaah</i>
1	2016 – 2017 M / 1438 H	867.246
2	2017 – 2018 M/ 1439 H	1.005.336
3	2018 -2019 M / 1440 H	974.650
<i>total number of participants/ Jemaah</i>		<b>2.829.232</b>

The data from Table 1 above shows the fluctuating public interest in performing the umrah pilgrimage from year to year, despite umrah being the primary choice for fulfilling the intention to visit the Kaaba due to the long hajj queues. In Islam, performing the umrah or hajj pilgrimage is a manifestation of a servant's obedience in carrying out the command of their Lord, which is the fifth pillar of Islam. For a Muslim to fulfil the fifth pillar of Islam is an achievement that is not easy, as it requires not only strong faith but also physical and financial capability. A Muslim who is able to perform the umrah or hajj pilgrimage will have a sense of pride and satisfaction in their life, as not all Muslims have the opportunity to do so, even if they have the means to. 2. Another phenomenon that can be observed is the high interest in choosing each of the umrah organizing companies mentioned above, as data shows potential pilgrims cancelling their departure for various reasons, such as: (1) Unstable prices, (2) Changing regulations, (3) Inability to make full payment, (4) Troubled travel agencies, (5) Inability to depart with family, and (6) Switching travel agencies.

Subsequently, the researchers formulated the research problems as follows: 1. Does electronic word of mouth have an influence on trust in the Hajj and Umrah Organizing Company in Jakarta? 2. Does pricing have an influence on trust in the Hajj and Umrah Organizing Company in Jakarta? 3. Does service quality have an influence on trust in the Hajj and Umrah Organizing Company in Jakarta? 4. Do electronic word of mouth, pricing, and service quality together have an influence on trust in the Hajj and Umrah Organizing Company in Jakarta? 5. Does electronic word of mouth have an influence on customer loyalty in the Hajj and Umrah Organizing Company in Jakarta? 6. Does pricing have an influence on customer loyalty in the Hajj and Umrah Organizing Company in Jakarta? 7. Does service quality have an influence on customer loyalty in the Hajj and Umrah Organizing Company in Jakarta? 8. Does trust have an influence on customer loyalty in the Hajj and Umrah Organizing Company in Jakarta? 9. Do electronic word of mouth, pricing, service quality, and trust together have an influence on customer loyalty in the Hajj and Umrah Organizing Company in Jakarta?

The Research Objectives In relation to the research title, background of the study, problem identification, research limitations, and research formulation that have been previously outlined, the research objectives can be presented as follows: 1. To determine and analyze the influence of electronic word of mouth on trust in the Hajj and Umrah Organizer Company in Jakarta. 2. To

determine and analyze the influence of pricing on trust in the Hajj and Umrah Organizer Company in Jakarta. 3. To determine and analyze the influence of service quality on trust in the Hajj and Umrah Organizer Company in Jakarta. 4. To determine and analyze the combined influence of electronic word of mouth, pricing, and service quality on trust in the Hajj and Umrah Organizer Company in Jakarta. 5. To determine and analyze the influence of electronic word of mouth on customer loyalty in the Hajj and Umrah Organizer Company in Jakarta. 6. To determine and analyze the influence of pricing on customer loyalty in the Hajj and Umrah Organizer Company in Jakarta. 7. To determine and analyze the influence of service quality on customer loyalty in the Hajj and Umrah Organizer Company in Jakarta. 8. To determine and analyze the influence of customer trust on customer loyalty in the Hajj and Umrah Organizer Company in Jakarta. 9. To determine and analyze the combined influence of electronic word of mouth, pricing, service quality, and trust on customer loyalty in the Hajj and Umrah Organizer Company in Jakarta.

## 2. THEORETICAL REVIEW

One of the most widely referenced definitions is the version by the American Marketing Association. According to the American Marketing Association, marketing is an organizational function that involves a series of processes of creation, communication, and delivery to customers, as well as managing customer relationships effectively for the benefit of the organization and stakeholders. Kotler and Armstrong define marketing as a social and managerial process where individuals or organizations obtain what they need and want through the creation and exchange of value with others. From a social perspective, it is the process by which individuals and groups obtain what they need and want, while from a managerial standpoint, it is described as the art of selling products. Arianto elaborates on core marketing concepts including: needs, wants, demands, production, utility, value and satisfaction, exchange, transactions and market relationships, marketing and markets. It is important to distinguish between needs, wants, and demands. Needs are states of felt deprivation of certain basic satisfactions. Wants are strong desires for specific satisfiers of deeper needs. Meanwhile, demands are wants for specific products backed by the ability and willingness to buy them.

According to Kotler and Keller (2016:27), marketing is an activity that organizes an institution and a process that can create, communicate, deliver, and exchange offers that have value for customers and society in general. Marketing is a social process in which individuals and groups obtain what they want and need through offers and are free to exchange products and services. Based on the definition provided by these experts, it can be concluded that marketing is a social process in the business activities of an institution that aims to distribute goods and services in order to satisfy customer needs. There are several definitions of Marketing Management according to various experts. 2. Kotler and Armstrong (Alma, 2013:130) define marketing management as the activity of analyzing, planning, implementing, and monitoring all activities (programs) to achieve a profitable exchange rate with target buyers in order to achieve organizational goals. Ben M. Enis (Alma, 2013:130) states that marketing management is a process to improve the efficiency and effectiveness of marketing activities carried out by individuals or companies. Kinnear and Kenneth (Setyaningrum et al., 2015:11) say that marketing management is a planning, implementation, analysis, and supervision of decisions about marketing in the areas of product offerings, distribution, promotion, and pricing. The aim is to facilitate and encourage exchanges that are

mutually satisfying and meet organizational goals. Marketing management comes from two words, management, and marketing. According to Kotler and Armstrong (Atmoko and Susilowati, 2021:14), marketing is the analysis, planning, implementation, and control of programs designed to create, build, and maintain profitable exchanges with target buyers to achieve company goals.

According to Enis in Manap (2016:80), it is stated that marketing management involves the process of enhancing the efficiency and effectiveness of marketing activities carried out by individuals or organizations. This means that it is a process aimed at improving the efficiency and effectiveness of marketing activities conducted by individuals or companies. Shultz in Manap (2016:79) defines marketing management as the planning, direction, and control of the entire marketing activity of a firm or division of a firm. This implies that marketing management involves the planning, direction, and supervision of all marketing activities of a company or a division of a company. According to Suparyanto and Rosad (2015:1), marketing management is the process of analyzing, planning, organizing, and managing programs that encompass product conception, pricing, promotion, and distribution of products, services, and ideas designed to create and maintain profitable exchanges with the target market to achieve company objectives.

The assertion aligns with the views of Boyd, Walker, and Larreche (Andrian et al., 2022:5), who define marketing management as a comprehensive process involving analysis, planning, implementation, coordination, and control of marketing programs. This process encompasses product policies, pricing strategies, promotional activities, and distribution channels for products, services, and ideas. Ultimately, these elements are designed to facilitate and enhance the exchange of benefits with the target market, thereby contributing to the achievement of organizational objectives. From the definitions provided by these experts, it can be concluded that marketing management represents both an art and a science aimed at capturing and retaining target markets, satisfying customers, and maximizing profits, which enables the organization to operate effectively and efficiently in pursuit of its goals. In the context of a service-oriented company, it is crucial not only to retain existing customers but also to cultivate their loyalty, transforming them into advocates who promote the organization's positive values externally. The remarkable success of a marketing team is evident when a company successfully fosters customer loyalty. Griffin (as cited in Manap, 2016:374) emphasizes this point.

Curatman et al. (2020:25) elaborated on the definition of customer loyalty according to experts as follows: Customer loyalty is viewed as the strength of the relationship between relative attitude and repeat patronage (Dick and Basu, 1994). Customer loyalty is a high commitment to repurchase preferred products or services in the future, regardless of situational influences and marketing efforts that may modify behavior (Oliver, 1997). Loyalty is when customers have a positive attitude towards a brand, are committed to the brand, and intend to continue purchasing in the future (Mowen and Minor, 1998). Customer loyalty is when customers not only repurchase a product or service, but also have commitment and a positive attitude towards the service provider, recommending others to make a purchase (Gremler and Brown, 1999). Customer loyalty is a deeply held commitment to repurchase or support preferred products or services in the future, even though situational influences and marketing efforts may potentially cause customers to switch (Kotler and Keller, 2016).



Tjiptono and Chandra (2020:106) elaborate that customer loyalty has often been associated with repeat purchase behavior. While the two are indeed related, they are fundamentally different. In the context of brands, for example, loyalty reflects a psychological commitment to a specific brand, whereas repeat purchase behavior solely concerns purchasing the same brand repeatedly (which could be due to it being the only available brand, the cheapest brand, and so on). In other words, customers who appear to buy a specific brand repeatedly are not necessarily loyal to that brand. Fatihudin and Firmansyah (2019:210) reveal that customer loyalty is related to the relationship between the company and the customers. Customer loyalty includes behavioral aspects (customer retention) where customers make repeat purchases of a particular brand instead of choosing a competitor's brand or using their current services instead of opting for others. Customer loyalty also includes attitudes where customers' evaluations and feelings about a product, service, relationship, brand, or company are associated with repeat purchases.

Kotler et al. (as cited in Manap, 2016:375) identify six key reasons for organizations to prioritize the retention of their existing customers. Firstly, established customers are generally more likely to yield greater profits compared to potential new clients. Secondly, the costs associated with retaining current customers are significantly lower than those incurred in acquiring new ones. Thirdly, customers who have developed trust in an organization for one type of business are likely to extend that trust to other services or products offered by the same entity. For instance, a reputable educational institution known for its technology programs may also attract interest for new courses in languages or sports. Additionally, a company with a substantial base of long-term customers can benefit from increased operational efficiency, as these customers typically have fewer demands, allowing the organization to focus on maintaining their satisfaction. This can enable the training of new employees to serve these established clients, thereby reducing service costs, provided that these junior staff members are adequately prepared to meet customer expectations. Lastly, long-term customers often possess a wealth of positive experiences with the company, which helps to mitigate psychological and social costs associated with customer relations.

Griffin (in Manap, 2016:377) asserts the existence of loyalty, which include building staff loyalty by prioritizing service to employees first to ensure they reciprocate the same level of service to customers. 1. Implementing the 80/20 rule is crucial, as it signifies that 80% of an institution's revenue can come from 20% of its customers, emphasizing the need to maintain and nurture this 20% of loyal customers. 2. Understanding the loyalty stages and guiding customers through them is essential for institutions to continuously enhance their loyalty levels, ensuring customers become increasingly loyal over time. 3. Prioritizing service over sales is emphasized, as sales are a byproduct of excellent service, highlighting the importance of serving first and selling second. 4. Actively seeking out and addressing customer complaints is crucial, as it helps in understanding customer grievances and improving service quality by expanding information networks and listening to customer feedback. 5. Being responsive and maintaining that responsiveness is key to building and retaining customer loyalty. 6. Understanding the customer's perception of value is essential in delivering services that meet their expectations and needs. 7. Reaching out to and interviewing lost customers to understand the reason behind their departure is vital in devising strategies to win them back. 8. Utilizing multiple channels to provide consistent service to

customers is important to ensure uniformity in service delivery and avoid conflicting information from different personnel, ultimately enhancing the customer experience.

Cognitive loyalty refers to customers having loyalty based on information that compels them to choose one brand over another. Therefore, their loyalty is solely based on cognition. This information is compelling enough for customers to consistently shop at that store. In this stage, marketing tools to enhance customer loyalty include marketing communication that convinces customers that the price and quality of the local brand are superior, for example, a store consistently offering lower prices than existing competitors.

Affective loyalty is the second stage of loyalty based on the affective aspect of customers. Attitude is a function of cognition in the early purchase period and a function of previous attitudes and satisfaction in subsequent periods. This stage of loyalty is relatively difficult to change because it has already entered the customer's mind as an affect rather than easily changeable cognition. In this stage, marketing tools to enhance customer loyalty include improving product quality and maintaining prices within a relevant range. Conative loyalty indicates an intention or commitment to do something towards a specific goal. Intent is a function of pre-consumption intentions and attitudes after consumption. Therefore, conative loyalty is a loyal condition that includes a deep commitment to making purchases. In this stage, marketing tools to enhance customer loyalty include providing rewards to loyal customers in the form of special discounts and membership cards and an action loyalty is the aspect.

Assauri (2018:88) posits that in developing high levels of customer loyalty towards a company or product, marketing businesses must be able to understand the level of loyalty status of a buyer. Generally, there are four groups of buyer loyalty statuses, as follows: 1. Very strict loyalty, hard-core loyal, are customers who only buy one brand at all times. 2. Split or divided loyalty, split loyal are customers loyal to two or three brands. 3. Changing loyalty or shifting loyal, are customers who have changed their loyalty from one brand to another. 4. Switching brands, or switchers, are customers who are not loyal to one brand. Griffin (in Rusydi, 2017:110) states that customer loyalty is the driving force behind the success of a business. However, the effort to retain customers, which is an essential part of creating customer loyalty, is not a simple matter, as companies must integrate all business dimensions and determine how to create value for their customers. By creating value for their customers, loyalty can be built and maintained. Based on the theories outlined above, the Researcher synthesizes customer loyalty in this case as a congregation's attitude towards the evaluation and feelings about a product related to repeated purchases from a company consistently, which can lead to changes in congregation behaviours. Its dimensions include (1) Repeated purchases with indicators of regularly depositing to the company and transactions being carried out with orderly administration, (2) Recommending to others with indicators of conveying positive values to external parties and defending the company's reputation, (3) Showing immunity to similar products from competitors with indicators of congregants not being interested in other company products and congregants remaining loyal.

### 3. RESEARCH METHODS

This study employs a survey methodology. Budiastuti and Bandur (2018:6) elaborate on a limitation of survey research design as articulated by Creswell, stating that it involves "procedures in quantitative research in which investigators administer a survey to a sample or to the entire population of people in order to describe the attitudes, opinions, behaviours, or characteristics of the population." This definition elucidates several key aspects. Firstly, survey research design constitutes a series of procedures within quantitative research. Secondly, in this design, a researcher (or a group of researchers) engages a sample believed to represent the entire population or may even include the whole population, particularly when the size is manageable.

Thirdly, the objective of survey research is to describe the attitudes, opinions, behaviours, or characteristics of the studied population. Consequently, in survey research, the researcher undertakes a set of processes that include preparing research instruments (typically questionnaires and structured interview formats) to collect numerical data, analysing this data using statistical tests, reporting the findings, and comparing these results with previous studies to determine whether they corroborate earlier findings or yield significant new insights. The outcomes of survey research are not only valuable for advancing scientific knowledge but also play a crucial role in evaluating organizational programs (both governmental and private) and in designing research-based policies and practices.

#### The research Hypothesis

1. The research hypothesis states that there is an influence of electronic word of mouth on trust in the Hajj and Umrah Organizer Company in DKI Jakarta.
2. Another hypothesis posits that there is an impact of pricing on trust in the Hajj and Umrah Organizer Company in DKI Jakarta.
3. Furthermore, it is hypothesized that service quality has an effect on trust in the Hajj and Umrah Organizer Company in DKI Jakarta.
4. A combined hypothesis suggests that electronic word of mouth, pricing, and service quality collectively influence trust in the Hajj and Umrah Organizer Company in DKI Jakarta.
5. Moving on, there is a hypothesis indicating that electronic word of mouth affects customer loyalty in the Hajj and Umrah Organizer Company in DKI Jakarta.
6. Similarly, another hypothesis suggests that pricing influences customer loyalty in the Hajj and Umrah Organizer Company in DKI Jakarta.
7. Moreover, it is hypothesized that service quality impacts customer loyalty in the Umrah Organizer Company in DKI Jakarta.
8. Additionally, a hypothesis states that trust influences customer loyalty in the Hajj and Umrah Organizer Company in DKI Jakarta.
9. Lastly, a comprehensive hypothesis proposes that electronic word of mouth, pricing, service quality, and trust collectively affect customer loyalty in the Hajj and Umrah Organizer Company in DKI Jakarta.

Research Population Cooper and Schindler (2017:52) explain that a population is the total collection of elements from which we want to draw conclusions. In this research, the population is taken from the last year's (2019) umrah pilgrims whose data is still recorded concretely in 5 regions



of hajj and umrah service providers, totaling 106,525 pilgrims. 2. Data Analysis Concept Silvia (2020:2) elaborates on the importance of understanding statistics and its collection techniques. Statistics, rather than just a mere collection of data, primarily involves the way data is collected, processed mathematically, and how conclusions or meanings are derived from the data set. Therefore, statistics can be defined as a method, a technique, a pathway towards answering various issues. Hence, statistics can be differentiated in terms of understanding: 1) Descriptive Statistics (Deductive Statistics), is a method of how to collect numbers, label them, describe them, process and analyze the numbers, and interpret them by providing interpretations or in other words, a method on how to collect numbers in the form of records and then how to present these numbers in the form of graphs for analysis and interpretation to draw conclusions. 2) Inferential Statistics (Inductive Statistics), is a broader concept of statistics, besides its definition as a way to collect various numbers in the form of records, as defined in descriptive statistics (deductive statistics), it is also a method of how to make decisions (decision making).

Furthermore, Sutopo and Slamet (2017:2) explain that Inferential Statistics is often referred to as inductive statistics, which is used to analyze sample data and the results will be generalized or inferred to the population from which the sample was taken. Inferential statistics provide an objective way to collect, process, and analyze quantitative data, as well as draw conclusions about specific population characteristics based on the analysis of a randomly selected sample from the population in question. Inferential statistics are categorized into two types, namely parametric statistics and nonparametric statistics. 2. Parametric statistics are used to test population parameters through statistics or test population measures through sample data. Parametric statistics assume that the population is normally distributed, while nonparametric statistics do not require many assumptions to be met, for example, the data to be analyzed does not have to be normally distributed and is often called distribution-free. Parametric statistics are mostly used to analyze interval and ratio data, while nonparametric statistics are mostly used to analyze nominal or ordinal data. 3. In designing the data analysis for this research, the Researcher uses both statistical approaches mentioned above. Descriptive statistics are used to understand the characteristics of respondents and all items in the questionnaire. Meanwhile, for inferential statistics, parametric statistics are used, namely SEM (structural equation modelling). Sholihin and Ratmono (2020:1) elaborate that SEM is one type of multivariate analysis in social science. Multivariate analysis is the application of statistical methods to analyze several research variables simultaneously. Variables represent measurements of research objects such as individuals, organizations, events, activities, and so on.

The utilization of SEM enables researchers to incorporate multiple independent and dependent variables in one model and also latent variables that cannot be directly observed. Additionally, SEM allows for the consideration of measurement errors and the testing of mediating and/or moderating relationships simultaneously within a single model. 2. Hair et al. (in Syahrir et al. 2020:69) outlined that there are generally 7 steps in applying SEM, which include: 1) Developing a Concept and Theory-Based Model, 2) Constructing a Path Diagram, 3) Converting the flow diagram into equations, 4) Selecting input matrices and estimating the model, 5) Assessing identification issues, 6) Evaluating Goodness of Fit criteria, and 7) Interpreting and modifying the model.

#### 4. RESULTS AND DISCUSSION

The research findings to address all research hypotheses using the Hybrid Model (Full SEM) with Lisrel 8.70 can be observed in the Figure 1, as below.

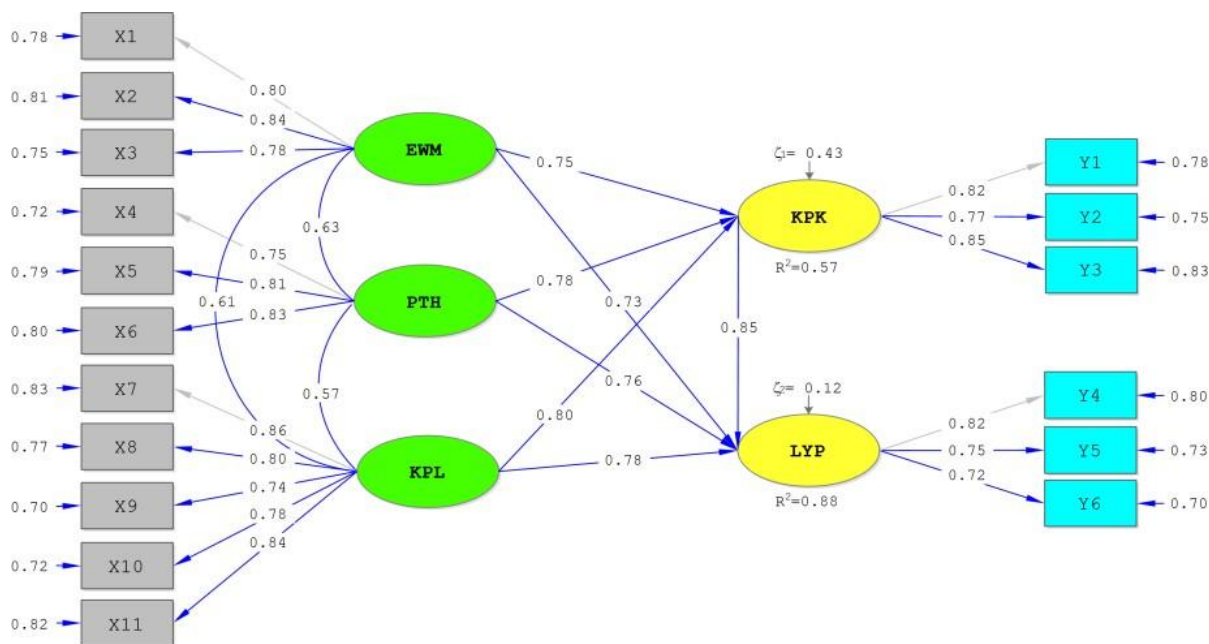


Figure 1. Model Hybrid (Full SEM)

Based on Figure 1 above, it can be observed that all sub-variables (dimensions) have a Standardized Loading Factor (SLF)  $\geq 0.50$  and a value of |critical t|  $\geq 1.96$  (at  $\alpha = 0.05$ ) (Wijanto, 2008:407), indicating that all sub-variables (dimensions) forming the latent variables (exogenous and endogenous) are significant. In other words, the dimensions are meaningful and significant in forming the latent variables. Therefore, all sub-variables (dimensions) in this study can be further analyzed as they are able to form their latent variables. 2. The quantity of e-WOM sub-variable (X2) is the indicator with the highest standardized loading factor, estimated at 0.84 in forming the electronic word of mouth variable. On the other hand, the sender expertise dimension (X3) is the indicator with the smallest standardized loading factor, estimated at 0.78. Thus, significant indicators in forming the latent variable electronic word of mouth with the most dominant dimension being the quantity of e-WOM (X2). 3. The price appropriateness sub-variable (X6) is the indicator with the highest standardized loading factor, estimated at 0.83 in forming the pricing variable. Conversely, the dimension of product price alignment with product quality (X4) is the indicator with the smallest standardized loading factor, estimated at 0.75. Therefore, significant indicators in forming the latent variable pricing with the most dominant dimension being the price appropriateness for customer benefit (X6).

The physical evidence (X7) sub-variable (dimension) is the indicator with the largest standardized loading factor, estimated at 0.86, in forming the service quality variable. On the other hand, the trust (X9) dimension is the indicator with the smallest standardized loading factor, estimated at 0.74. Therefore, the significant indicators in forming the latent variable of service quality are most dominant in the physical evidence dimension (X7). 2. The integrity (Y3) sub-variable (dimension) is the indicator with the largest standardized loading factor, estimated at 0.85, in forming the trust

variable. Conversely, the ability (Y2) dimension is the indicator with the smallest standardized loading factor, estimated at 0.77. Hence, the significant indicators in forming the latent trust variable are most dominant in the integrity dimension (Y3). 3. The repeat purchase (Y4) sub-variable (dimension) is the indicator with the largest standardized loading factor, estimated at 0.82, in forming the customer loyalty variable. On the other hand, showing immunity of similar products from competitors (Y6) dimension is the indicator with the smallest standardized loading factor, estimated at 0.72. Therefore, the significant indicators in forming the latent customer loyalty variable are most dominant in the repeat purchase dimension (Y4).

The coefficients generated along with the t-value are presented in Table 2 below. If a structural path has a t-value  $\geq 1.96$ , then the coefficient of that path is considered significant; conversely, if the t-value is  $< 1.96$ , it is concluded that the coefficient of that path is not significant.

The significance of the relationship between variables is a crucial aspect of statistical analysis. Understanding the significance of the association between different variables allows researchers to draw meaningful conclusions about the relationships within a dataset. By examining the significance of the inter-variable relationships, researchers can determine the strength and direction of the associations, which is essential for making informed decisions and predictions based on the data. This analysis is fundamental in various fields, including social sciences, economics, and a natural science, as it provides valuable insights into the connections between different factors and phenomena.

Table 2. The significance of the relationship between variables

No	Path diagram	Path coefficient	tvalue	t	results
1	<i>Electronic Word of Mouth</i> → Trust	0,75	9,25	1,96	<b>Significant</b>
2	Price → Trust	0,78	8,78		
3	Service quality → Trust	0,80	9,91		
4	<i>Electronic Word of Mouth</i> → <i>Consumer loyalty</i>	0,73	8,81		
5	Price → <i>Consumer loyalty</i>	0,76	8,95		
6	Service quality → <i>Consumer loyalty</i>	0,78	9,82		
7	<b>Trust</b> → <b><i>Consumer loyalty</i></b>	<b>0,85</b>	<b>9,98</b>		

The source of the information is the data processing with Lisrel. 8.70 (2023)

The most dominant dimension of electronic word of mouth is the quantity dimension, dominated by the indicator of increasing the number of posts commented on by the Hajj and Umrah Organizer Company in DKI Jakarta. This indicates that electronic word of mouth will be formed better if it increases the quantity of e-WOM, namely by increasing the number of posts commented on by the Hajj and Umrah Organizer Company in DKI Jakarta, thus impacting the increase in trust in the company, especially in the integrity dimension, measured dominantly by the indicator of accurate information in serving at the Hajj and Umrah Organizer Company in DKI Jakarta. 2. The results of this research hypothesis testing are in line with the research conducted by Andryana and Ardani (2021), Shidqi et al. (2019), and Ihsan et al. (2022), which prove that electronic word of mouth has a positive and significant influence on trust. This research shows that electronic word of mouth

influences trust. This relationship can be interpreted as changes in trust being influenced by the electronic word of mouth variable. 3. The implications of this empirical research indicate that the better the electronic word of mouth, the higher the level of trust in the Hajj and Umrah Organizer Company in DKI Jakarta. The results of hypothesis testing in this research are in line with the research conducted by Kurnianingrum and Hidayat (2020) and Rizan et al. (2016), which prove that price has a positive and significant influence on trust.

The findings of this research indicate that pricing strategies significantly influence trust levels. This relationship can be understood as trust being affected by variations in pricing. The implications of this empirical evidence suggest that improved pricing strategies correlate with higher trust levels among the Hajj and Umrah service providers in DKI Jakarta. Furthermore, the results of the hypothesis testing align with previous studies conducted by Bramantyo et al. (2022), Kurnianingrum and Hidayat (2020), and Rizan et al. (2016), which demonstrate that service quality has a positive and significant impact on trust. This study also reveals that service quality affects trust, indicating that changes in trust are influenced by the quality of service provided. The implications of this empirical research highlight that enhanced service quality leads to increased trust levels within the Hajj and Umrah service providers in DKI Jakarta.

## 5. CONCLUSION

1. The research findings indicate several important conclusions: Electronic word of mouth has a significant positive influence on trust, suggesting that it plays a role in supporting trust within the Hajj and Umrah Organizer Company in Jakarta. The dimension that most reflects the construction of electronic word of mouth is the quantity of e-WOM ( $X_2=0.84$ ) with the indicator being the number of comments on postings, and its impact on trust is 0.75 (electronic word of mouth).
2. Pricing has a proven positive and significant impact on trust, indicating that it contributes to supporting trust within the Hajj and Umrah Organizer Company in Jakarta. The dimension that most reflects the construction of pricing is the alignment of prices with customer benefits ( $X_6=0.83$ ) with the indicator being the suitability of prices to customer benefits, and its impact on trust is 0.78 (pricing).
3. Service quality has a proven positive and significant impact on trust, showing that it plays a role in supporting trust within the Hajj and Umrah Organizer Company in Jakarta. The dimension that most reflects the construction of service quality is physical evidence ( $X_7=0.86$ ) with the indicator being physical facilities, and its impact on trust is 0.80 (service quality).
4. The joint influence of electronic word of mouth, pricing, and service quality has been proven to have a positive and significant impact on trust. This indicates that electronic word of mouth, pricing, and service quality play a role in supporting trust in the Hajj and Umrah Organizer Company of DKI Jakarta. The most dominant variable influencing trust is the service quality variable (0.80), and the most dominant dimension in building the trust construct is integrity ( $Y_3=0.85$ ) with the indicator of accurate information in service. The contribution of the electronic word of mouth, pricing, and service quality variables to the trust variable is 0.57 or 57%. The remaining 0.43 or 43% is the variable that influences trust but was not examined in this study. The significance level of the influence of exogenous variables on endogenous variables shows that the calculated  $F (7.78) >$  the tabulated  $F (3.78)$ , which means that the null hypothesis is rejected and the alternative hypothesis is accepted, indicating that there is a joint influence of electronic word of mouth, pricing, and service quality on trust.

5. Electronic word of mouth has been proven to have a positive and significant impact on customer loyalty. This indicates that electronic word of mouth plays a role in supporting customer loyalty. This means that customer loyalty is determined by electronic word of mouth present in the Hajj and Umrah Organizer Company of DKI Jakarta. The dimension most reflected in building the electronic word of mouth construct is e-WOM quantity ( $X_2=0.84$ ) with the indicator of the number of posts commented on, while its impact on customer loyalty is 0.73 (electronic word of mouth).
6. Pricing has been proven to have a positive and significant impact on customer loyalty. This indicates that pricing plays a role in supporting customer loyalty. This means that customer loyalty is determined by the pricing present in the Company.
7. The quality of service has been proven to have a positive and significant influence on customer loyalty. This indicates that service quality plays a role in supporting customer loyalty. Customer loyalty is determined by the quality of service provided by the Hajj and Umrah Organizer Company in DKI Jakarta. The dimension that most reflects the construction of service quality is physical evidence ( $X_7=0.86$ ) with the indicator of physical facilities, while its influence on customer loyalty is 0.78 (service quality).
8. Trust has been proven to have a positive and significant influence on customer loyalty. This shows that trust plays a role in supporting customer loyalty. This means that trust is determined by the trust in the Hajj and Umrah Organizer Company in DKI Jakarta. The dimension that most reflects the construction of trust is integrity ( $Y_3=0.85$ ) with the indicator of accurate information in service, while its influence on customer loyalty is 0.85 (trust).
9. Electronic word of mouth, pricing, service quality, and trust together have been proven to have a positive and significant influence on customer loyalty. This indicates that electronic word of mouth, pricing, service quality, and trust all play a significant role in supporting increased customer loyalty. The most dominant variable influencing customer loyalty is the trust variable (0.85), and the most dominant dimension in constructing customer loyalty is repeat purchases ( $Y_4=0.82$ ) with the indicator of regular payments to the company. The contribution of the electronic word of mouth, pricing, service quality, and trust variables to customer loyalty is 0.88 or 88%. The remaining 0.12 or 12% represents variables that influence customer loyalty but were not examined in this study. The level of significance of the exogenous variable's influence.

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