

The Impact of Social Media Influencers and User-Generated Content on Umrah Travel Purchase Decisions in Indonesia

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Abstract. *This study aims to examine the influence of social media influencer source credibility and homophily-based user-generated content on Umrah pilgrims' purchase decisions in the digital environment. The research adopts a quantitative approach using a survey method, with data collected from 316 respondents across Indonesia who have experience or interest in Umrah travel. Data were analyzed using Partial Least Squares-Structural Equation Modeling to evaluate both the measurement and structural models. The results indicate that influencer expertise has a positive and significant effect on purchase decisions, while trustworthiness and attractiveness do not show a significant direct influence. In addition, homophily-based user-generated content demonstrates a strong and significant effect, highlighting the importance of perceived similarity in shaping consumer confidence and reducing perceived risk. These findings suggest that Umrah pilgrims prioritize informational value, experiential relevance, and perceived similarity over visual appeal or assumed trust when making high-risk religious travel decisions. In conclusion, this study emphasizes the strategic role of expert-driven influencer credibility and authentic, homophilic user-generated content in digital marketing communication for Umrah travel services, contributing to the understanding of digital consumer behavior in high-risk and religious service contexts.*

Keywords: *Social Media Influencer, User-Generated Content, Homophily, Purchase Decision, Umrah Travel*

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INTRODUCTION

The phenomenon of increasing enthusiasm for religious tourism to Mecca cannot be separated from the rapid development of digital communication, particularly the role of social media in shaping religious consumption practices (Caber et al., 2021; Hassan et al., 2024; Qurashi, 2017; Zaid et al., 2022; Hussain & Wang, 2024). By November 2025, the hashtag #umrah had been used 3.8 million times on Instagram and 1.8 million times on TikTok, indicating the massive visibility of Umrah-related content in digital spaces. Reports that Indonesia has 221.6 million internet users, representing 79.5% of the population, with 62.5% dominated by Millennials and Generation Z (Hu, 2026).

In addition, DataReportal (2025) notes that more than 143 million Indonesians actively use social media, and 73% of consumers state that their purchasing decisions are influenced by digital content such as reviews, recommendations, and influencer content. This condition creates an ideal digital ecosystem in which Umrah travel information is largely mediated through social media influencers and user-generated content (UGC), including pilgrims' experiences, testimonials, and online reviews. In this environment, Umrah is no longer positioned merely as a

religious obligation, but also as part of a symbolic lifestyle of the religious middle class (Husna, 2025; Madyan et al., 2025; Ishak et al., 2025; Bashir, 2024).

The visual documentation of Umrah activities shared by influencers, such as worship practices and travel narratives, constructs Umrah not only as a spiritual journey but also as a form of social identity and status representation in the digital sphere (Husna & Sariyanti, 2025; Kahfi et al., 2025; Lücking, 2023). However, despite the growing visibility of Umrah-related digital content, little is known about how different types of digital sources particularly influencers and peer-based UGC are comparatively evaluated by consumers when making high-risk religious service decisions.

UGC is considered a credible and influential source of information in tourist decisions (Ghaly, 2023; Hadrian & Ratnasari, 2025; Chung et al., 2015; Ranga et al., 2023), while influencers with high credibility are also found to significantly shape consumer purchasing behavior (Dhamayanty & Nokialita, 2023). Although existing studies consistently confirm the positive role of both influencers and UGC in digital marketing contexts, most of this evidence is derived from general tourism, retail products, or commercial services (Sujatmiko et al., 2025; Zhang et al., 2021; Cheung et al., 2022; Nasution et al., 2025). As a result, it remains theoretically unclear which digital source plays a more dominant role in high-risk and high-involvement religious services such as Umrah whether consumers rely more on influencer credibility dimensions (expertise, trustworthiness, and attractiveness) or on homophily-based UGC from fellow pilgrims.

The majority of research on user-generated content (UGC) and social media influencers has focused on retail products, the fashion industry, and general tourist destinations (Lu & Stepchenkova, 2015; Singh & Chakrabarti, 2020). Very limited empirical attention has been given to religious travel services, where purchasing decisions involve not only financial risk but also emotional and spiritual consequences. Consequently, prior studies have not sufficiently addressed how digital communication mechanisms operate within high-risk religious consumption contexts, nor have they systematically compared the relative influence of influencer credibility dimensions and homophily-based UGC in shaping consumer trust and purchase decisions.

This study aims to contribute towards understanding how UGC and SMI elements influence Umrah pilgrims' purchasing decisions from the perspective of communication and consumer digital behavior (Wijaya et al., 2025; Ali et al., 2025; Asyraff et al., 2024; Zarkada et al., 2025). The increasingly integrated and borderless digital era has brought with the rapid flow of information, providing consumers with easy access to various sources of information, including those related to aspects considered very important in their lives, particularly religious aspects. Therefore, it is increasingly crucial to understand the role of UGC and SMI in forming consumer attitudes, values, perceptions, and behaviors, especially in the context of choosing umrah travel services. This research is particularly important because social media is not only a space for sharing experiences, but also the main arena where purchasing decisions are made through the process of searching for information, assessing risks, comparing services, and establishing digital trust.

LITERATURE REVIEW

Digital Consumer Behaviour

Regarding Umrah travel, UGC and SMI content that often influences purchasing decisions includes reviews of Umrah travel packages and testimonials. In a study by Muslim et al. (2020), prospective Umrah pilgrims heavily rely on social media reviews, Umrah travel ratings, testimonials, and UGC to minimize the risk of fraud and travel failures. This can be explained by social proof theory (Naeem, 2021; Sukarnoto, T., & Cahyono, 2025; Alshurideh et al., 2025; Supriyanto et al., 2024), which states that when consumers face uncertainty, high risk, or lack of information, they tend to follow the decisions and experiences of others as a guide. Thus, when deciding on a purchase, they will search for social proof from other customers.

UGC and SMI hold an important position in the context of digital communication studies because they are changing the way humans communicate in the modern era. Both are transforming the way messages are produced, delivered, understood, and negotiated in the virtual world. The media and communication perspective suggests that algorithms and content formats such as short videos, live streaming, and vlogs influence audience focus and how they respond to messages, as platform algorithms choose, filter, and display content based on user preferences (Yin, 2024; Poleac & Ghergut-Babii, 2024). As explained by Jenkins (2006), the digital media environment is participatory, allowing audiences not only to consume but also to produce and distribute messages through UGC.

Digital Communication Field

This topic grows in significance as digital consumers become co-creators of value. Consumers not only receive marketing messages but also actively build brand reputation through the content, reviews, and social interactions of their own. According to Mursid & Wu (2022), consumers in the digital ecosystem are involved in the value co-creation process through their contributions of information, recommendations, and shared experiences, thus directly influencing the perceptions, trust, and decisions of other users. In the context of persuasive communication, influencers and UGC serve as stimuli that influence audiences through source credibility, social authority, and emotional storytelling, as explained by (Ohanian, 1990; Djafarova & Rushworth, 2017) regarding the importance of perceptions of expertise, trust, endorser attractiveness, and emotional narratives in influencing user decisions.

In the context of Umrah travel, consumers not only share their travel experiences but also share religious values, social status, and spiritual meaning through symbols, visual narratives, and culturally meaningful sharing practices, consistent with Bozkurt & Tu (2016), viewpoint that digital platforms are spaces where individuals construct and display their identities and negotiate their social positions through interactions within interconnected networks. UGC and influencers in Digital Communication Studies are at the intersection of message production, media power dynamics, interpersonal persuasive effects, and social meaning negotiation. This is also aligned with how communication in the umrah travel industry has changed. Previously, it relied on partners or agents and offline marketing through influential figures such as ustadz (religious teachers). Now, it has changed to unlimited digital communication where communication is no longer restricted. Travel branding now relies less on offline figures and more on digital communication through popular platforms such as Instagram and TikTok.

Source Credibility Theory of Social Media Influencer

The Effect of Social Media Influencer Expertise on Purchase Decision

Source Credibility Theory proposes that message effectiveness is strongly influenced by the perceived expertise of the source, as audiences are more likely to accept and follow information delivered by individuals who demonstrate superior knowledge, competence and authority (Hovland et al., 1953; Ohanian, 1990). In the context of social media influencers, expertise is reflected in their experience, domain knowledge, and ability to provide accurate and insightful explanations about products or services (Muda & Hamzah, 2021). For high-risk services such as Umrah travel, consumers rely heavily on expert sources to reduce uncertainty and perceived risk when making purchase decisions (Rezky et al., 2024). Empirical studies consistently support the positive role of expertise in influencing consumer behavior. Lou & Yuan (2019) found that influencers perceived as highly knowledgeable significantly enhance consumer trust and purchase intention toward branded content on social media. Similarly, Al-Emadi & Yahia (2020) and Weismueller et al. (2020) demonstrated that influencer expertise strengthens message credibility and persuasion, even in sponsored content contexts. In the Umrah travel sector, Dhamayanty & Nokialita (2023) showed that endorser expertise significantly influences purchase decisions through enhanced perceptions of service quality and confidence. Therefore, the higher the perceived expertise of a social media influencer, the more likely consumers are to rely on their recommendations when making Umrah travel purchase decisions.

H1: Social Media Influencer expertise has a positive effect on purchase decisions

The Effect of Social Media Influencer Trustworthiness on Purchase Decision

Within Source Credibility Theory, trustworthiness refers to the extent to which a message source is perceived as honest, reliable, and having benevolent intentions toward the audience (Hovland et al., 1953; Ohanian, 1990). Tseng & Fogg (1999) emphasize that trust is a core component of credibility, as it determines whether audiences accept or reject persuasive messages. In the marketing of high-risk services such as Umrah travel, trust becomes particularly critical because consumers must commit substantial financial resources and depend on service providers for the successful completion of a religious journey. Prior research confirms the significant role of trustworthiness in shaping purchase behavior. Lou & Yuan (2019) reported that influencer trustworthiness enhances consumer trust in branded content and leads to stronger purchase intention. Weismueller et al. (2020) further found that consumers respond more positively to influencer messages when the influencer is perceived as trustworthy, regardless of sponsorship disclosures. In the Umrah context, Husna & Sariyanti (2025) observed that pilgrims increasingly rely on trusted influencers to evaluate the credibility of travel agencies. These findings suggest that trustworthiness serves as a key psychological mechanism linking digital content exposure to purchase decisions in Umrah travel services.

H2: Social Media Influencer trustworthiness has a positive effect on purchase decision

The Effect of Social Media Influencer Attractiveness on Purchase Decision

The attractiveness dimension of Source Credibility Theory refers to the physical and non-physical appeal of the message source, which can enhance message acceptance through affective responses and favorable first impressions (Erdogan, 1999). Attractive communicators are generally perceived as more persuasive, likable, and influential than less attractive sources (Joseph, 1982; Ohanian, 1990). In social media environments, visual appeal often serves as an initial attention trigger that draws audiences toward influencer-generated content. Empirical evidence suggests that influencer attractiveness positively affects consumer attitudes and behavioral outcomes. Erdogan (1999) and Friedman & Friedman (1979) demonstrated that attractive endorsers generate more favorable brand attitudes and stronger persuasive effects. More recently, Sari et al. (2021) found that influencer attractiveness significantly influences consumer purchase decisions in digital marketing contexts. Although rational considerations such as trust and expertise are dominant in Umrah travel decisions, influencer attractiveness may still shape initial perceptions and emotional engagement, thereby contributing to consumers' willingness to follow recommendations and select a particular Umrah travel provider.

H3: Social Media Influencer attractiveness has a positive effect on purchase decision

Homophily Concept of User Generated Content

Technological developments in Web 2.0 have created various UGC platforms that facilitate interaction and information exchange between social media users (Geng & Chen, 2021). User-Generated Content (UGC) refers to all forms of text, photos, videos, reviews, and other digital content created and published voluntarily by users through online platforms, including purchasing experiences shared by users on websites or applications. UGC is regarded as an independent form of information that arises from consumers' experiences in the form of testimonials, reviews, and visual content, rather than from producers, so that they are often considered more authentic, objective, credible, and relevant in helping consumers make more informed purchasing decisions (Geng & Chen, 2021; Amaliyatul et al., 2024).

UGC considered genuine and similar to consumers provides information that affects consumer purchasing decisions. The concept of similarity and commonality between personas seen in social media UGC content and viewers' self-concept can be explained through perceived homophily. Homophily is a phenomenon of similarity described through demographic attributes, lifestyle choices, and personal interests (Shoenberger & Kim, 2023). The concept of homophily

involves four different dimensions, such as attitude, background, values, and appearance, which are shared between the persona seen on social media and the audience's compatibility and similarities (Bu et al., 2022). These dimensions were developed from four dimensions of research (Ahmed, Islam, Ghaffar, 2024), the first dimension is attitude, a tendency toward cognitive and behavioral similarity toward personas and UGC content. The second dimension is background, where there is similarity between the socioeconomic conditions of the persona and the content of the UGC and those who consume the content. The third dimension is values, which includes similarities between individuals who view the content and the values and social standards displayed by the persona and the content of the UGC. The last dimension is appearance, where there are similarities in visual attributes between individuals seen in the UGC content.

The UGC theory is highly suitable to be used in the study of modern digital consumer behavior because today's consumers depend on information from their surroundings to assess the quality of products and services. UGC has a significant effect on Gen Z's purchasing decisions because it is considered to help minimize risk and provide a realistic overview before making a purchase. Ma et al. (2017) found that UGC has a major role in minimizing risk in tourism; while Johnson & Reingen (1987) showed that homophily strengthens trust among consumers. Previous studies conclude that UGC also functions as diagnostic information, which is the evaluation and assessment of information conducted by consumers based on real evidence that helps them evaluate services with high uncertainty.

H4: User-Generated Content homophily has a positive effect on purchase decision

METHODS

Data Collection Technique

This study uses an online survey with a quantitative approach to analyze the influence of Source Credibility Theory of Social Media Influencer and Perceived Homophily of User-Generated Content on the purchasing decisions of Umrah travelers. A quantitative approach was chosen because it produces structured, standardized information that can be systematically comparing across respondents. The survey method makes it possible for researchers to collect large amounts of data efficiently and measure the relation between variables objectively through a systematically designed questionnaire instrument. Online surveys are also relevant to modern consumer behavior, as consumers actively seek information through digital platforms. Consumers often rely on online reviews and content to assess the credibility of information before making purchasing decisions. Quantitative research by Fileri (2015) proves that eWOM in a digital environment can be effectively understood through surveys because consumers tend to respond structurally and rationally to online information. The use of online surveys is an appropriate and up-to-date approach to understanding the influence of UGC and influencers in the decision-making process for Umrah travel services.

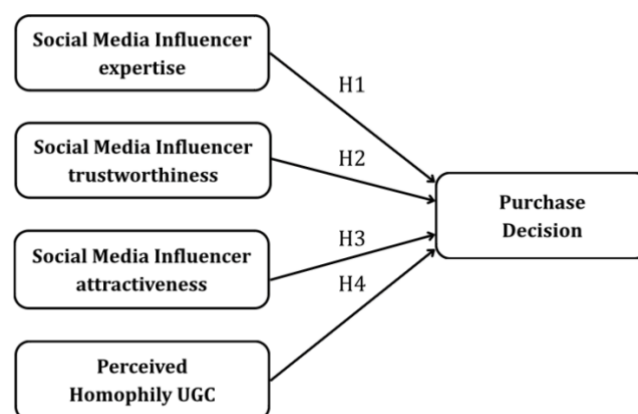


Figure1. Research Variables

Research Population and Sample

This study used non-probability sampling with convenience sampling, where respondents were selected on the basis of ease and willingness to participate in the study. This technique was used because the size and sampling design of the study population were not yet known, and the distribution of respondents was broad and widespread. The data collection was conducted online through various digital platforms such as WhatsApp, Instagram, and Telegram. Convenience sampling is a technique commonly used in social and marketing research when the population is difficult to identify and researchers have limitations in accessing respondents directly. This approach is also considered relevant for online survey-based research that aims to efficiently collect data from respondents who fulfill the research criteria. In this study, the population size is unspecified, considering that this is an exploratory study, so the sample size was based on the rule of thumb in PLS-SEM, rather than using a probabilistic formula. PLS-SEM is suitable to be used in a study with a small to medium sample size, with a minimum sample size of 100–200 respondents, which is considered suitable for model estimation and hypothesis testing. Therefore, a sample size of 316 respondents can be considered suitable for model estimation and hypothesis testing in this study.

Data Analysis

Data analysis was performed using the Partial Least Squares (PLS) method within the Structural Equation Modeling (SEM) framework. The SEM approach was chosen for its ability to estimate relationships between variables simultaneously. The analysis process was carried out using SmartPLS 4 software. The SEM testing process consisted of two parts, namely measurement model testing (outer model) and structural model testing (inner model). The outer model was used to assess the validity and reliability of the research instruments, while the inner model was used to test the causal relationships between variables through path analysis.

RESULTS AND DISCUSSION

Descriptive Statistic

The results of the study present the demographic profile of the respondents. These characteristics are analyzed to show the composition of respondents involved in this study based on several relevant criteria (table 1).

Table 1. Respondent Characteristics

No	Characteristics	Category	N	%
1	Age	18-25 years	24	8
		26-35 years	156	49
		36-44 years	124	49
		45-54 years	12	4
2	Gender	Male	8	3
		Female	308	97
3	Employment Status	Homemakers	128	40
		Job Seeker	4	1
		Employees (Private, State-Owned, and Public Sectors)	128	41
		Students	8	3
		Education and Professional Occupations	12	4
		Entrepreneurs, Freelancers, and Content Creators	36	11
4	Daily Social Media Usage	< 1 hours	0	0
		1 - 2 hours	100	32
		2 - 4 hours	104	33

		4 - 6 hours	88	28
		> 6 hours	24	7
5	Umrah Experience	once	208	66
		twice	64	20
		three times	24	8
		more than three times	20	6

Source: Primary Data (2026)

The study involved 315 respondents, predominantly female, with most participants aged between 26-44 years. The sample is largely composed of homemakers and employees, followed by entrepreneurs and freelancers indicating diverse employment backgrounds. Most respondents report moderate to high daily social media usage, ranging from one to four per day. In terms of Umrah experience, the majority have performed Umrah once, while a smaller proportion have undertaken Umrah multiple times, reflecting a mix of first-time and repeat pilgrims.

Measurement Model.

Table 2. Convergent Validity

Variable	Indicator	Loading Factor	AVE	Description
Homophily UGC	HU1	0,772	0,631	Valid
	HU2	0,765		Valid
	HU3	0,720		Valid
	HU4	0,867		Valid
	HU5	0,729		Valid
	HU6	0,852		Valid
	HU7	0,841		Valid
	HU8	0,726		Valid
	HU9	0,838		Valid
	HU10	0,811		Valid
	HU11	0,833		Valid
	HU12	0,864		Valid
	HU13	0,814		Valid
	HU14	0,794		Valid
	HU15	0,773		Valid
	HU16	0,673		Valid
Expertise	EX1	0,920	0,866	Valid
	EX2	0,927		Valid
	EX3	0,916		Valid
	EX4	0,959		Valid
Trustworthiness	TW1	0,685	0,552	Valid
	TW2	0,696		Valid
	TW3	0,948		Valid
	TW4	0,767		Valid
Attractiveness	AV1	0,841	0,803	Valid
	AV2	0,935		Valid
	AV3	0,928		Valid
	AV4	0,878		Valid
Purchase Decision	PR	0,695	0,643	Valid
	PR1	0,512		Valid
	PR2	0,877		Valid
	PR3	0,918		Valid
	IS	0,861		Valid

	IS1	0,865		Valid
	IS2	0,852		Valid
	EA	0,842		Valid
	EA1	0,815		Valid
	EA2	0,829		Valid
	EA3	0,625		Valid
	PI	0,799		Valid
	PI1	0,936		Valid
	PI2	0,898		Valid

Source: Primary Data Processed (2026)

Based on the assessment of convergent validity, all constructs in the measurement model satisfy the recommended criteria proposed. The Homophily UGC construct demonstrates adequate convergent validity, with all indicators loading above 0.60 and an AVE of 0.631, indicating substantial variance explained by the construct. The Expertise and Attractiveness constructs exhibit excellent convergent validity, reflected by very high factor loadings and AVE values of 0.866 and 0.803, respectively. The Trustworthiness construct also meets convergent validity requirements, as its AVE exceeds the minimum threshold despite a small number of indicators loading slightly below 0.70. The Purchase Decision construct shows acceptable indicator loadings and an AVE of 0.643, supporting satisfactory convergent validity. Overall, these findings confirm that all constructs reliably capture their underlying theoretical concepts and are suitable for subsequent structural model analysis.

Table 3. Discriminant Validity

	HU	SC	PD	PR	IS	EA	PI
HU							
SC	0,642						
PD	0,693	0,871					
PR	0,447	0,235	0,583				
IS	0,559	0,429	0,693	0,642			
EA	0,453	0,195	0,358	0,595	0,832		
PI	0,476	0,399	0,034	0,310	0,872	0,764	

Source: Primary Data Processed (2026)

The discriminant validity assessment based on HTMT criteria indicates that all constructs in the model are conceptually distinct. The HTMT values between Homophily UGC and other constructs range from 0.447 to 0.693 remaining well below the conservative threshold of 0.85. Source Credibility also demonstrates adequate discriminant validity, with HTMT values ranging from 0.195 to 0.871, although the value with Purchase Decision is relatively high (0.871), it remains acceptable under the liberal threshold of 0.90. Furthermore, the HTMT values among the Purchase Decision dimensions (PR, IS, EA and PI) are within acceptable limits, with the highest values observed between IS and PI (0.872) and IS and EA (0.832), indicating related yet distinct dimensions. Overall, in accordance with the criteria proposed by Henseler et al. (2015) all HTMT values fall below the recommended thresholds, confirming that the measurement model satisfies discriminant validity and is suitable for subsequent structural model analysis.

Table 4. Construct Reliability

	Cronbach's alpha	Composite reliability
HU	0,961	0,964
EX	0,949	0,963
TW	0,850	0,824
AV	0,921	0,942
PD	0,812	0,877

PR	0,696	0,826
IS	0,645	0,849
EA	0,799	0,863
PI	0,814	0,914

Source: Primary Data Processed (2026)

The reliability assessment indicates that all constructs exhibit satisfactory to excellent internal consistency. The Homophily UGC construct shows exceptionally high reliability, with Cronbach's alpha of 0.961 and Composite Reliability of 0.964, followed by Expertise construct with values of 0.949 and 0.963. The Trustworthiness construct also meets reliability criteria, with Cronbach's alpha of 0.850 and Composite Reliability of 0.824, both exceeding the recommended threshold of 0.70. Likewise, the Attractiveness construct demonstrates very strong reliability, indicated by Cronbach's alpha of 0.921 and Composite Reliability of 0.924. Finally, the Purchase Decision construct show good reliability, with Cronbach's alpha of 0.812 and Composite Reliability of 0.877. Overall, in line with the criteria all constructs in the research model are considered reliable for subsequent structural model analysis.

Structural Model

Table 5. Coefficient of Determination and Predictive Relevance

	R-square	R-square adjusted	Q ² predict
PD	0,315	0,306	0,28

Source: Primary Data Processed (2026)

The structural model assessment shows that the Purchase Decision construct has an R-square of 0.306, indicating that the exogenous variables explain approximately 31.5% of the variance in purchase decision. Based on the criteria proposed by Hair et al. this explanatory power can be classified as weak to moderate, suggesting that the model may also play a role. The small difference between the R-square values indicates good model stability and generalizability. Furthermore, the Q²predict value of 0.28 exceeds zero, confirming predictive relevance, and reflects a moderate level of predictive capability according to the benchmarks of 0.02 (small), 0.15 (medium), and 0.35 (large) suggested by Hair.

Table 6. Hypothesis Testing Results

	Path Coefficient	T statistics	P values
AV -> PD	-0,192	1,686	0,092
ET -> PD	0,187	2,219	0,027
HU -> PD	0,566	9,021	0,000
TW -> PD	0,068	0,995	0,320

Source: Primary Data Processed (2026)

The hypothesis testing results indicate that Homophily UGC (HU) has the strongest and most significant influence on Purchase Decision, as evidenced by a high path coefficient ($\beta = 0.566$), a T-statistic of 9.021, and a highly significant p-value ($p < 0.001$). Expertise (ET) also shows a positive and statistically significant effect on Purchase Decision ($\beta = 0.187$; $t = 2.219$; $p = 0.027$), although its influence is considerably weaker than that of Homophily UGC. In contrast, Attractiveness (AV), exhibits a negative but statistically insignificant effect on Purchase Decision ($\beta = -0.192$; $t = 1.686$; $p = 0.092$), indicating that visual appeal does not meaningfully drive purchase decisions in this model. Similarly, Trustworthiness (TW) shows a small and non-significant effect ($\beta = 0.068$; $t = 0.995$; $p = 0.320$). Overall, these findings suggest that perceived similarity between content creators and audiences is the most influential factor in shaping purchase decisions, followed by expertise. At the same time, attractiveness and trustworthiness do not exert a significant impact in this study.

The Effect of Social Media Influencer Expertise on Purchase Decisions

The results of the structural model analysis indicate that social media influencer expertise has a positive and statistically significant effect on Umrah's pilgrims purchase decisions. This findings confirms that influencers' perceived knowledge, experience, and competence play an important role in shaping consumer confidence and encouraging purchase decisions in the context of Umrah travel. Consistent with Source Credibility Theory (Hovland et al., 1953), expertise emerges as a key persuasive cue that enhances message acceptance, particularly in high involvement decision contexts. Umrah travel requires pilgrims to carefully evaluate service reliability, procedural clarity, and religious compliance, making expertise-based information especially salient in reducing perceived risk, as prior research shows that influencer source credibility, particularly expertise, significantly enhances effectiveness and purchase intention in high risk decision contexts (Weismueller et al., 2020).

This finding is further supported by the demographic profile of the respondents, the majority of whom are aged between 26 and 44 years, an economically productive and cognitively mature group that tends to engage in ration, information-intensive decision-making. Individuals within this age range are more likely to prioritize functional value, procedural certainty, and service quality when selecting Umrah packages. As such, influencers who demonstrate detailed experiential knowledge, logistical insights and practical guidance are perceived as more credible and influential. This result aligns with prior studies showing that expertise enhances persuasive effectiveness and risk reduction in service-related decisions (Lou & Yuan, 2019; Weismueller et al., 2020; Muda & Hamzah, 2021).

The Effect of Social Media Influencer Trustworthiness on Purchase Decisions

In contrast to expertise, the results indicate that trustworthiness does not have a statistically significant direct effect on purchase decisions. Although trustworthiness is theoretically considered a core dimension of source credibility, this finding suggests that perceived honesty and integrity of influencers do not independently drive Umrah pilgrims' purchase decisions when compared to more influential factors such as expertise and perceived similarity (Hovland et al., 1953). This result supports the view that not all credibility dimensions exert equal influence across different consumption contexts, as empirical influencer-marketing research demonstrates that the relative importance of expertise, trustworthiness and attractiveness varies across influencer types, platforms, and consumption settings, resulting in non-uniform effects on consumer decisions (Djafarova & Rushworth, 2017; Weismueller et al., 2020).

One possible explanation is that trustworthiness functions as a baseline expectation rather than a differentiating factor in Umrah-related content. In a religious and faith-based service context, pilgrims may assume that Umrah influencers inherently adhere to moral and ethical standards. At the same time, pilgrims may also be increasingly aware that influencer content is often sponsored by Umrah travel agencies, positioning such content as soft-selling advertisements rather than purely authentic personal narratives. As a result, variations in perceived trustworthiness may have limited incremental impact on purchase decisions in high-involvement service settings, where consumers prioritize expertise-based information and experiential relevance over generalized trust cues (Lou & Yuan, 2019).

The Effect of Social Media Influencer Attractiveness on Purchase Decisions

The findings further reveal that influencer attractiveness does not have a significant effect on purchase decisions. Although attractiveness is often influential in lifestyle, fashion, or hedonic consumption contexts, its non-significant role in this study suggests that visual appeal and physical presentation are not decisive factors in Umrah travel decision-making. This pattern is consistent with evidence that attractiveness effects are contingent on the consumption setting and product category, such that aesthetic appeal may be more influential in hedonic domains but

less central in contexts where credibility-based evaluation dominates (Djafarova & Rushworth, 2017; Volkmer & Meißner, 2025).

This outcome can be explained by the nature of Umrah as a high-involvement, high-cost, and spiritually driven service that entails religious obligations, financial sacrifice and strong emotional significance; consequently, unlike discretionary consumption, pilgrims tend to rely more heavily on functional, cognitive, and informational cues to reduce perceived risk and uncertainty, rather than on affective or aesthetic appeals when evaluation intangible service performance (Jun, 2020; Tran et al., 2024).

The Effect of User-Generated Content Homophily on Purchase Decision

The results demonstrate that Homophily User-Generated Content exerts the strongest and most significant influence on purchase decisions. This indicates that perceived similarity between content creators and pilgrims, such as shared values, backgrounds, experiences, and lifestyles, plays a dominant role in shaping Umrah travel decisions. Relatable UGC strengthens confidence and reduces uncertainty by providing diagnostic cues grounded in lived experiences that audiences perceive as “people like me”, thereby increasing acceptance and reliance on the information; in service contexts where consumers cannot fully verify quality before purchase such similarity-based cues become particularly influential as they help individuals interpret intangible service performance through social comparison and experiential relevance (Leonhardt et al., 2020; Bu et al., 2022; McPherson et al., 2001).

Conceptually, this finding aligns with social network theory and perceived homophily theory, which posit that individuals are more likely to trust and adopt information from sources that perceive as similar to themselves (McPherson et al., 2001; Shoenberger & Kim, 2023). In digital environments, homophilic UGC is reinforced through repeated exposure and persuasive influence, such that compared to influencer attractiveness and generalized trust cues, homophily-based UGC supported by credible peer information emerges as a key determinant of Umrah pilgrims’ purchase decisions by enhancing information reliance and reducing perceived uncertainty (Leonhardt et al., 2020; Bu et al., 2022; Ngo et al., 2024)

CONCLUSION

This study concludes that Umrah pilgrims’ purchase decisions in the digital environment are primarily influenced by influencer expertise and homophily-based user-generated content, while trustworthiness and attractiveness do not exert a significant direct effect. The findings indicate that pilgrims place greater emphasis on influencers who demonstrate authentic experience, deep knowledge, and practical competence, as well as on UGC that reflects experiential similarity, shared values, and relatable life contexts. The dominance of female respondents, many of whom act as key information seekers and decision-makers for family religious activities, further explains why perceived similarity between content creators and audiences becomes a critical determinant of trust, emotional engagement, and purchase decisions. Conversely, trustworthiness appears to function as a baseline expectation rather than a differentiating factor, and visual attractiveness is less relevant in the context of a high-involvement and faith-based service such as Umrah travel. From a theoretical perspective, this study contributes to the literature on digital consumer behavior and source credibility by demonstrating that the influence of credibility dimensions is context-dependent, with expertise and perceived similarity outweighing generalized trust and aesthetic appeal in religious and high-risk service contexts. Practically, these findings suggest that Umrah travel agencies should prioritize collaborations with social media influencers who possess strong expertise and authentic Umrah experience, as expert-driven credibility plays a decisive role in shaping purchase decisions. In addition, agencies are encouraged to actively facilitate and manage homophily-based UGC by promoting genuine reviews and testimonials from pilgrims with diverse yet related backgrounds, thereby reducing perceived risk, strengthening trust, and enhancing the effectiveness of digital communication strategies.

SUGGESTION

Future research should address several limitations of this study while expanding its explanatory scope. First, the sample is dominated by female respondents aged 26-44 years, which may limit generalizability across genders and generations; therefore, future studies should apply more balanced sampling to examine differences across age groups and between male and female pilgrims. Second, as this study relies on self-reported data within a single research setting, future research is encouraged to adopt cross-platform and longitudinal approaches to explore how credibility cues and homophily-based UGC function across different social media platforms and over time. To strengthen theoretical development, future research should incorporate additional mediating and moderating mechanisms that can more comprehensively explain the influence process, such as electronic word of mouth (eWOM) and customer engagement.

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