

**THE EFFECT OF PERCEIVED RISK, SUBJECTIVE NORM,
AND RELIGIOSITY ON INDONESIAN MUSLIM TRAVEL
INTENTION (UMRAH & HAJJ) DURING
MIDDLE EAST WAR IN 2026**



THESIS

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A THESIS

**Submitted in a partial fulfillment of the requirements for the degree of Bachelor of
Business Administration**

CERTIFICATE OF APPROVAL

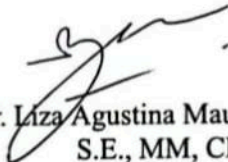
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We hereby declare that this Thesis is from student's own work, has been read and presented to Institut IPMI Board of Examiners, and has been accepted as part of the requirements needed to obtain a Master Of Business Administration degree and has been found to be satisfactory.

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This thesis is a presentation of our original research work. Wherever contributions of others are involved, every effort is made to indicate this clearly, with due reference to the literature, and acknowledgement of collaborative research and discussions.

Also, this work is being submitted in partial fulfillment of the requirements for the master of business administration degree and has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any degree.

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Daffa Abrari

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Abstract

Research Question: This study investigates how perceived risk, subjective norm, and religiosity influence Indonesian Muslim travel intention to undertake Umrah and Hajj in the Middle East during the 2026 regional conflict. Specifically, it addresses three core research questions: how does perceived risk affect travel intention, how do subjective norms influence travel intention, and how does religiosity impact travel intention? Using an explanatory quantitative design, primary data were collected via an online survey from 101 Indonesian Muslim respondents aged 18 and above who expressed interest in future Umrah or Hajj travel. The measurement model and structural model were evaluated using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the proposed hypotheses. Statistical analysis revealed that subjective norms ($\beta = 0.484$, $p < 0.001$) and religiosity ($\beta = 0.356$, $p = 0.001$) have positive and statistically significant effects on travel intention. Subjective norm emerged as the most influential driver. In contrast, perceived risk ($\beta = 0.002$, $p = 0.487$) showed no significant effect on travel intention. Together, the three predictors account for 55.3% ($R^2 = 0.553$) of the variance in travel intention toward Umrah and Hajj destinations. **Significance and Value:** These findings demonstrate that internal spiritual commitments and external social encouragement outweigh safety and uncertainty concerns when Indonesian Muslims decide to undertake religious pilgrimages in conflict-affected regions. Theoretically, this study extends tourist behavior models by highlighting the boundary conditions of perceived risk in spiritual contexts. Practically, it provides actionable insights for travel agencies and government bodies to prioritize community-driven communication strategies, family referral programs, and trusted religious leader engagement over safety-centric marketing.

Keyword: perceived risk, subjective norm, religiosity, travel intention to undertake umrah and hajj

CHAPTER 1

INTRODUCTION

1.1. Background of the Study

The Middle East has been characterized by geopolitical tensions, armed conflicts, and recurring regional instability. Over the past decades, several countries in the region, including Syria, Iraq, Yemen, and Palestine, have experienced prolonged wars, political unrest, and security challenges. In recent years, escalating hostilities between Iran and Israel have further increased regional uncertainty, with repeated confrontations contributing to higher levels of violence and a wider geographical spread of conflict (Borshchevskaya & Gold, 2025). These conditions have not only affected regional stability but may also shape global perceptions of the Middle East as a high-risk destination. As a result, issues such as terrorism, armed conflict, and political uncertainty continue to influence how international travelers perceive safety and security when considering travel to the region.

Perceived geopolitical conflict in the Middle East acts as a significant deterrent to Muslim pilgrims intending to undertake Umrah and Hajj. According to UN Tourism and the World Travel & Tourism Council (WTTC), general international tourist arrivals to the Middle East dropped by approximately 14% in early 2026 due to heightened regional conflicts, airspace disruptions, and flight cancellations. Despite broader regional tourist declines, religious travel specifically to Makkah and Madinah has remained remarkably resilient. Saudi Ministry data recorded over 16.9 million foreign Umrah pilgrims and over 1.6 to 1.8 million Hajj pilgrims during peak seasons, with Indonesia consistently fulfilling its full global quota (e.g., 221,000 Hajj pilgrims) (datasaudi.sa, 2026) , while general leisure tourism to the Middle East decreases during periods of heightened conflict, religious pilgrimage travel intention among Muslim populations remains inelastic and high

The presence of war and instability significantly affects the tourism sector, particularly by increasing perceived risk among potential travelers.

Perceived risk refers to an individual's subjective assessment of potential dangers, including threats to personal safety, health, and overall travel experience. In the context of the Middle East, continuous media coverage of conflict tends to amplify these perceptions, leading many tourists to associate the region with danger, even though certain destinations remain relatively stable and safe for visitors (Jiang et al., 2022). Despite these challenges, the Middle East remains a highly significant destination for Muslim travelers due to its religious importance. Saudi Arabia, in particular, serves as the center of Islamic pilgrimage, attracting millions of Muslims each year for Hajj and Umrah. Indonesia, as the country with the largest Muslim population in the world, represents a major source of outbound Muslim travelers and one of the biggest contributors of pilgrims. In 2024, Indonesia received the largest Hajj quota globally, with approximately 221,000 pilgrims traveling to Saudi Arabia (Ministry of Religious Affairs of Indonesia, 2024). This number remained relatively consistent in 2025, reflecting the sustained demand for religious travel (Antara News, 2025).

In addition to Hajj, Umrah participation has also shown significant growth in recent years. It is estimated that around 1.5 million Indonesians perform Umrah annually, with more than two million Indonesian Umrah pilgrims recorded in 2024 (Jakarta Globe, 2024). On a global level, Saudi Arabia reported approximately 18.5 million Umrah and pilgrimage visitors in 2024, indicating the massive scale of religious tourism (Saudi Vision 2030 Report, 2024). Furthermore, the 2025 Hajj pilgrimage recorded around 1.67 million participants worldwide, demonstrating that the Middle East continues to attract a large number of travelers despite ongoing conflicts (General Authority for Statistics Saudi Arabia, 2025).

This situation creates a unique paradox in tourism behavior. On one hand, war and instability increase perceived risk and may discourage individuals from traveling to the region. On the other hand, strong religious motivation encourages Muslim travelers to continue visiting the Middle East. In addition, social influence from family, community, and religious groups, known as subjective norms, may also play a significant role in shaping travel

decisions. Religiosity, as an individual's level of religious commitment, further strengthens the intention to travel, particularly for religious purposes.

Although previous studies have examined travel intention and perceived risk, there is still limited research focusing specifically on Indonesian Muslim travelers in the context of conflict-affected destinations. Moreover, few studies have integrated perceived risk, subjective norms, and religiosity within a single framework. Therefore, this study aims to examine the influence of these factors on Indonesian travel intentions to the Middle East, particularly in the context of ongoing conflicts.

1.2. Problem Statement and Research Gap

The Middle East continues to attract Muslim travelers despite ongoing conflicts and security concerns. While previous studies suggest that perceived risk negatively affects travel intention, the increasing number of religious travelers indicates that other factors may also influence travel decisions. In particular, subjective norms and religiosity may play an important role in encouraging individuals to travel despite perceived risks.

1.2.1. Evidence Gap

Previous studies have examined perceived risk, subjective norms, and religiosity in tourism. However, most studies analyze these variables separately. This results in a limited understanding of how these variables interact simultaneously. There is still a lack of insight into how they jointly influence travel intention, especially in conflict-affected destinations such as the Middle East.

1.2.2. Empirical Gap

Previous empirical studies have mainly focused on general tourists or non-Indonesian populations. Research specifically targeting Indonesian Muslim travelers remains limited. Despite this, Indonesian Muslim travelers contribute significantly to religious tourism in the Middle East. Therefore, further empirical research is needed to understand their travel intention in the context of ongoing conflicts.

1.3. Research Questions

This study aims to address the following research questions:

1. How does perceived risk influence Indonesian travel intentions to the Middle East?
2. How do subjective norms influence Indonesian travel intentions to the Middle East?
3. How does religiosity influence Indonesian travel intentions to the Middle East?

1.4. Research Objectives

The objectives of this study are aligned with the research questions:

1. Analyze the effect of perceived risk on Indonesian travel intentions to the Middle East.
2. Analyze the effect of subjective norms on Indonesian travel intentions to the Middle East.
3. Analyze the effect of religiosity on Indonesian travel intentions to the Middle East.

1.5. Significance of the Study

It is anticipated that this work will make theoretical and practical advances.

1. From a theoretical perspective, this research contributes to the existing body of knowledge in tourism behavior, particularly within the context of conflict-affected destinations. It enhances the understanding of how perceived risk, subjective norms, and religiosity interact in influencing travel intention among Muslim travelers. Furthermore, this study extends the application of behavioral theories by integrating multiple variables within a single framework, specifically in the context of Indonesian Muslim travelers.
2. From a practical perspective, this study provides implications for several stakeholders, especially tourism researchers and travel agent companies.

3. This study provides actual data from Indonesia, one of the world's biggest Muslim travel markets, for tourism scholars. Future research on Muslim travel behavior, religious tourism, perceived danger, and travel intention in conflict-affected areas may find the findings to be a helpful resource. Furthermore, new research models that integrate psychological, social, and religious aspects in tourist studies may be developed as a result of this study.
4. For travel agent companies, particularly those specializing in Hajj and Umrah services, the findings can support the development of more effective business and marketing strategies. By understanding travelers' perceptions of risk, social influence, and religious motivations, companies can design better promotional messages, improve customer communication, and provide services that increase traveler confidence and trust. This is especially important when promoting travel to destinations associated with uncertainty or conflict.

1.6. Research Flow



Fig. 1.1 Research Flow Diagram

Source: Modified from Sekaran and Bougie (2016)

1.7. Structure of the Thesis

1. There are five chapters in this thesis. The study's background, problem statement, research questions, research aims, significance, and scope are all included in Chapter One's introduction. The broad overview and motivations for the investigation are presented in this chapter.

2. The literature review is presented in Chapter Two and contains the theoretical foundation, a discussion of the key factors, prior research, a conceptual framework, and the formation of hypotheses. The research's scholarly basis is provided by this chapter.
3. The research methodology employed in this study is described in Chapter 3. The population and sample, data collection method, operational definition of variables, and data analysis techniques used to evaluate the hypotheses are all covered.
4. The study's findings and analysis are presented in Chapter 4. The outcomes of data analysis are explained in this chapter, along with an interpretation of the findings based on ideas and earlier research.
5. The conclusions and suggestions are presented in Chapter 5. It highlights the study's key conclusions, talks about its limitations, and makes recommendations for additional research and real-world applications.

CHAPTER 2

LITERATURE REVIEW

2.1. Theory of Planned Behavior, Social Identity Theory, and Theory of Perceived Risk

One of the most popular theories to explain human purpose and action in a variety of circumstances, including tourism and consumer behavior, is the Theory of Planned action (TPB), which was first proposed by Ajzen in 1991. Because of its great predictive power across several research disciplines, recent studies confirm that TPB remains highly useful in describing behavioral intention (Rozenkowska, 2023). According to TPB, behavioral intention—which indicates a person's preparedness or willingness to carry out a particular action—is the primary factor influencing behavior. Three primary elements influence behavioral intention: perceived behavioral control, attitude, and subjective norm. An individual's positive or negative assessment of an action is referred to as their attitude. Perceived social pressure or encouragement from significant individuals, such as family, friends, or society, is referred to as a subjective norm. Perceived behavioral control refers to an individual's belief regarding their ability, resources, and opportunities to perform the behavior.

These three elements work together to shape intention. When people believe they can carry out a behavior, have a good attitude about it, and receive support from significant persons, they are more likely to intend to conduct it. Travel decisions are often impacted not just by individual preferences but also by social influence and situational variables, which is why TPB is commonly used in tourism studies to explain travel intents. As a result, TPB offers a useful foundation for comprehending how people develop travel aspirations.

In addition, Social Identity Theory (SIT), originally introduced by Tajfel and Turner (1979), explains how membership in social groups influences individual attitudes and behavior. Recent developments in the theory show that social identity remains highly relevant in explaining how

people behave according to group norms, shared values, and collective expectations (Ashforth & Mael, 2024). According to SIT, individuals derive part of their identity from the groups to which they belong, such as family, community, professional groups, or religious communities. As a result, individuals often align their behavior with the values and expectations of those groups.

This theory is particularly relevant in collectivist societies, where decisions are often influenced by family and social environment. In tourism, social identity may affect destination choice and travel behavior. People may prefer destinations or travel activities that are consistent with the values of their social group. For Muslim travelers, social identity is often closely connected with religious values and community expectations. Decisions related to religious travel, such as Umrah or Hajj, may be encouraged by family members, peers, or religious communities. This indicates that social identity can strengthen the role of subjective norm in influencing travel intention.

Furthermore, the Theory of Perceived Risk (TPR), originally introduced by Bauer (1960), explains how individuals respond to uncertainty and possible negative outcomes when making decisions. Although the concept was introduced earlier, recent tourism studies continue to show that perceived risk remains an important factor influencing tourist behavioral intention. A recent study found that perceived risk significantly affected tourists' overall risk perception and behavioral intention, particularly in destination choice and revisit decisions (Journal of Vacation Marketing, 2024). Perceived risk is subjective, meaning that different individuals may evaluate the same destination differently depending on their knowledge, past experience, and personal characteristics.

In tourism, perceived risk becomes especially important when travelers consider issues such as safety, health concerns, political instability, or conflict before choosing a destination. In general, higher perceived risk may reduce travel intention because individuals tend to avoid destinations they consider unsafe. However, perceived risk does not always prevent travel

decisions. In some cases, factors such as religiosity, strong motivation, and social support may reduce the negative influence of perceived risk. For example, some Muslim travelers may still intend to visit the Middle East for Umrah or Hajj despite concerns related to regional conflict or security.

Therefore, the combination of TPB, Social Identity Theory, and Theory of Perceived Risk provides a useful framework for understanding travel intention. TPB explains how intention is formed, Social Identity Theory explains the influence of group membership and social expectations, and Theory of Perceived Risk explains how uncertainty may affect decision-making. These theories are relevant for analyzing travel intentions toward Umrah or Hajj, especially in destinations that may be associated with certain risks.

2.1.1. Perceived Risk

Bauer (1960) coined the term "perceived risk," which describes a person's subjective assessment of possible losses or unfavorable consequences connected to a specific choice. Although the concept was introduced earlier, recent studies continue to show that perceived risk remains highly relevant in explaining travel behavior and decision-making. In tourism, perceived risk is often associated with uncertainty regarding safety, health, financial conditions, and environmental stability. Recent research found that perceived risk significantly influences tourists' behavioral intention and destination-related decisions, especially in uncertain situations (Journal of Vacation Marketing, 2024). Unlike objective risk, which is based on actual conditions, perceived risk is influenced by personal judgment, past experiences, and information received from external sources such as media and social networks. As a result, individuals may perceive the same destination differently depending on their knowledge and psychological characteristics.

Perceived risk has been widely acknowledged as a significant element influencing travel intention in the context of tourism,

especially when people are faced with uncertainty or unfamiliar situations. Travel decisions often involve a careful evaluation of potential risks and benefits. Before deciding to visit a destination, travelers tend to assess various possible negative outcomes that may affect their overall experience. This evaluation becomes more critical when the destination is associated with instability, such as political conflict, terrorism, or health crises. In such situations, perceived risk plays a central role in shaping whether individuals decide to proceed with or avoid travel. The higher the uncertainty surrounding a destination, the more likely individuals are to rely on their perceptions of risk in making decisions.

Perceived risk in tourism can be categorized into several dimensions, including physical risk, financial risk, psychological risk, and social risk. Physical risk relates to concerns about personal safety, health, and security, such as the possibility of violence, accidents, or disease. This dimension is particularly relevant in conflict-affected regions such as the Middle East, where issues of war and political instability may heighten safety concerns. Financial risk involves the possibility of monetary loss due to unexpected events, such as trip cancellations, additional expenses, or economic instability. Psychological risk refers to emotional discomfort, including stress, anxiety, or fear that may arise during travel. Meanwhile, social risk is associated with how others perceive an individual's travel decisions, including potential disapproval from family or social groups.

Previous studies have consistently demonstrated that higher levels of perceived risk tend to reduce travel intention. Travelers generally prefer destinations that are perceived as safe, stable, and predictable, and are more likely to avoid locations associated with danger or uncertainty. Jiang et al. (2022) found that perceived risk significantly affected travel intention and tourists' decision-making processes. Negative media coverage and public perception can further amplify these risks, shaping destination image and influencing

decision-making. As a result, even destinations that are objectively safe may still be avoided if they are perceived negatively by potential travelers.

However, perceived risk does not always lead to avoidance behavior. In some cases, individuals may adopt coping strategies to manage or reduce perceived risks. For example, travelers may seek additional information, choose safer travel options, or rely on organized travel services to minimize uncertainty. Moreover, personal characteristics such as prior travel experience, risk tolerance, and familiarity with a destination can influence how risk is perceived. Experienced travelers may perceive lower levels of risk compared to first-time travelers, making them more willing to visit destinations that others consider risky.

In addition, motivational factors such as personal interest, cultural curiosity, and religious commitment can also influence how individuals respond to perceived risk. In the context of religious tourism, strong spiritual motivation may encourage individuals to travel despite potential risks. Social support from family members, peers, or religious communities can further reduce perceived risk by providing reassurance and shared experiences. This indicates that perceived risk operates alongside other psychological and social factors in shaping travel intention.

In the context of this study, perceived risk is particularly important due to the ongoing conflicts in the Middle East. War, terrorism, and political instability can significantly influence travelers' perceptions, even if certain areas remain relatively safe. The widespread dissemination of information through media often reinforces the image of the region as a high-risk destination, affecting how potential travelers evaluate safety. Therefore, understanding perceived risk is essential in analyzing how Indonesian Muslim travelers balance potential risks with their motivations and social influences when making decisions to travel to the Middle East.

2.1.2. Subjective Norms

Ajzen first presented subjective norms as a fundamental element of the Theory of Planned Behavior (1991). The perceived social pressure to engage in or refrain from engaging in a particular conduct is referred to as a subjective norm. Subjective norm is still a significant factor determining behavioral intention in tourism and consumer behavior, despite the concept's earlier introduction, according to current research (Rozenkowska, 2023). The expectations, beliefs, and attitudes of significant people or groups, such as friends, family, and society, influence subjective norms. People are motivated to adopt socially acceptable activities by these pressures.

Normative ideas and compliance motivation typically have an impact on subjective norms. The degree to which people are willing to adhere to these expectations is reflected in their willingness to comply, whereas normative beliefs pertain to whether people believe that significant others approve or disapprove of a conduct. Subjective norms can boost behavioral intention when both are strong. Negative social pressure, on the other hand, could lessen the desire to engage in an activity.

In the context of tourism, subjective norms play an important role in shaping travel decisions. Travel choices are often influenced by social interactions and shared experiences rather than being purely individual decisions. This influence is particularly strong in collectivist societies such as Indonesia, where individuals tend to consider the opinions of family members and their social environment before making decisions. Family approval, in particular, is often a key factor in determining whether an individual proceeds with travel.

Positive encouragement from significant others can increase travel intention, while negative opinions may discourage individuals from traveling, especially to destinations perceived as risky. When a destination is associated with uncertainty, such as conflict or instability, individuals are more likely to rely on social cues to guide

their decisions. This makes subjective norms an important factor in reducing uncertainty and shaping travel behavior. Hasan et al. (2023) found that subjective norms positively influenced revisit intention, showing that support from others may strengthen travel decisions.

For Muslim travelers, subjective norms are often closely linked to religious values and community expectations. Traveling to the Middle East for religious purposes, such as Hajj or Umrah, is commonly encouraged within the Muslim community. As a result, individuals may receive strong social support to undertake such journeys, even in the presence of perceived risks. Julina et al. (2021) also found that subjective norm positively influenced intention to visit halal tourism destinations.

Moreover, the role of subjective norms becomes more significant in situations involving uncertainty or risk. When individuals are unsure about a decision, they tend to rely more on the opinions of others. Social influence can provide reassurance and increase confidence, thereby reducing the perceived impact of risk. In this way, subjective norms can interact with perceived risk and other factors in shaping travel intention.

Subjective norms are very important in this study to comprehend how Indonesian Muslims migrate to the Middle East. Social influence is vital in decision-making since we live in a collectivist culture with strong religious beliefs. Thus, subjective norms play a crucial role in explaining the formation of travel intention, particularly when it comes to destinations impacted by war.

2.1.3. Religiosity

Religiosity refers to the extent to which an individual adheres to religious beliefs, values, and practices. It reflects the level of commitment an individual has toward religion, which can influence attitudes, perceptions, and behavior in various aspects of life. Although earlier studies discussed religiosity in tourism contexts, recent research

continues to show that religiosity remains an important factor influencing Muslim consumer and travel behavior (Julina et al., 2021; Solahuddin & Ramli, 2023). Religiosity is often conceptualized through several dimensions, including belief, religious practice, knowledge, and spiritual commitment. These dimensions collectively shape how individuals interpret experiences and make decisions, including those related to travel.

In the context of tourism, religiosity has been widely recognized as an important factor influencing travel behavior, particularly in religious tourism. Religious tourism involves travel motivated by spiritual or faith-related purposes, such as pilgrimage, worship, or visiting sacred sites. For Muslim travelers, religiosity plays a central role in shaping travel intention, as religious obligations such as Hajj and Umrah encourage individuals to visit specific destinations, particularly in the Middle East. These forms of travel are not only motivated by personal preference but are also deeply rooted in religious duty and spiritual fulfillment.

Religiosity can act as a strong internal driver that influences decision-making, even in situations involving uncertainty or risk. Individuals with higher levels of religiosity may prioritize spiritual goals over potential challenges associated with travel. In such cases, travel is not merely seen as a leisure activity but as a meaningful and purposeful act. This strong internal motivation can increase individuals' willingness to travel, even when the destination is perceived as risky or unstable.

Moreover, religiosity also shapes how individuals perceive and respond to risk. Highly religious individuals may place greater trust in divine protection or believe that their actions are guided by a higher purpose. This perspective can reduce feelings of fear and uncertainty associated with travel, thereby weakening the negative impact of perceived risk. In addition, religiosity can provide emotional and psychological comfort, helping individuals cope with potential stress

or anxiety during travel. As a result, individuals with strong religious commitment may demonstrate higher levels of confidence and resilience when making travel decisions.

In addition to its direct influence on behavior, religiosity can also interact with social and environmental factors. Individuals who are part of religious communities may receive encouragement and support to engage in religious travel, reinforcing their intention to visit certain destinations. Religious values shared within a community can strengthen collective motivation and normalize travel behavior, particularly for pilgrimage purposes.

Previous studies have shown that religiosity has a significant impact on tourism behavior, including travel intention, destination choice, and overall travel experience. Solahuddin and Ramli (2023) found that religiosity positively influenced travel motivation and intention to visit Umrah travel agents. In addition, Nanggong et al. (2022) found that religiosity significantly influenced satisfaction among Umrah pilgrims, indicating the importance of spirituality in pilgrimage experiences.

In the context of this study, religiosity is expected to play a crucial role in influencing Indonesian Muslim travelers' intention to visit the Middle East. Despite the presence of ongoing conflicts and perceived risks, strong religious commitment may encourage individuals to continue traveling for religious purposes. Therefore, religiosity is considered a key factor that may reduce the negative impact of perceived risk and strengthen travel intention in conflict-affected destinations.

2.1.4. Travel Intention

Travel intention refers to an individual's willingness or plan to visit a particular destination in the future. It is widely used as a predictor of actual travel behavior in tourism research, as intention is considered one of the closest antecedents of actual behavior. Recent

studies continue to use travel intention as an important variable in explaining tourist decision-making and future travel behavior (Jiang et al., 2022; Hasan et al., 2023). Understanding travel intention is important because it reflects the decision-making process that occurs before actual travel takes place, including the evaluation of alternatives, consideration of risks, and the influence of internal and external factors.

Numerous situational, social, and psychological factors affect travel intention. These include individual incentives, social influence, perceived hazards, and personal views toward a location. According to the Theory of Planned Behavior, attitude, subjective norm, and perceived behavioral control all influence travel intention. People are more likely to plan to travel if they have a favorable opinion of the location, have the backing of important people, and think they have the means and skills to make the journey. However, this purpose may also be influenced by other elements including access to information, past experiences, and religiosity.

In the context of tourism, travel intention is not formed instantly but develops through a process of information search, evaluation, and comparison. Individuals often gather information from various sources, including media, online platforms, and recommendations from others, before forming an intention to travel. This process becomes more complex when the destination is associated with uncertainty or perceived risk. In such cases, individuals must carefully weigh potential benefits against possible negative outcomes.

In situations involving uncertainty, such as traveling to conflict-affected regions, travel intention becomes more complex and dynamic. Individuals must balance perceived risks with their personal motivations and social influences. Destinations associated with war, terrorism, or political instability are often perceived as high-risk, which may reduce individuals' willingness to travel. However, this

does not necessarily lead to complete avoidance of such destinations, as other factors may counterbalance perceived risks.

For Muslim travelers, religious motivation can play a particularly significant role in strengthening travel intention. Travel to the Middle East, especially for purposes such as Hajj and Umrah, is often driven by strong spiritual and religious commitments. In such cases, religiosity can act as a powerful internal factor that encourages individuals to travel despite potential risks. In addition, social influence from family members, peers, and religious communities may further reinforce travel intention, creating a supportive environment that reduces uncertainty. Solahuddin and Ramli (2023) found that religiosity positively influenced motivation and intention related to Umrah travel.

Previous studies have shown that travel intention is not solely determined by rational considerations but is also influenced by emotional, social, and cultural factors. Emotional attachment to a destination, perceived spiritual fulfillment, and social expectations can all contribute to shaping intention. Julina et al. (2021) also found that subjective norm positively influenced intention to visit halal tourism destinations. This highlights that travel intention is a multidimensional construct that cannot be explained by a single variable.

In addition, travel intention may vary depending on individual characteristics such as experience, knowledge, and risk tolerance. Experienced travelers may be more willing to visit destinations perceived as risky, while less experienced individuals may be more cautious. Similarly, individuals with higher levels of knowledge about a destination may perceive lower levels of risk, leading to stronger travel intention. These variations indicate that travel intention is influenced not only by external conditions but also by internal characteristics.

In this study, travel intention serves as the dependent variable, influenced by perceived risk, subjective norm, and religiosity.

Understanding the relationship between these variables is essential in explaining how individuals make travel decisions, particularly in complex and uncertain contexts. By examining these factors together, this study aims to provide a deeper understanding of the behavior of Indonesian Muslim travelers in the context of travel to the Middle East, especially in situations characterized by conflict and perceived risk.

2.2. List of Previous Study

Previous studies need to be reviewed to compare findings and understand the definitions of variables across different countries, as presented below.

Table 2.1 List of Previous Studies

Author	Title	Variables	Key Findings	Country
Jiang et al. (2022)	Perceived Risk, Subjective Norm, and Travel Intention in Tourism Context	Perceived Risk, Subjective Norm, Travel Intention	Perceived risk significantly influenced travel intention, while subjective norms also played an important role in shaping tourist decisions.	China
Alkhawaldeh (2022)	Health Risk and Revisit Intention in Religious Tourism after	Health Risk, Revisit Intention	Health risk became an important factor affecting	Saudi Arabia

Author	Title	Variables	Key Findings	Country
	COVID-19		revisit intention among visitors to Makkah after the pandemic.	
Hasan et al. (2023)	Subjective Norm and Revisit Intention toward Beach Tourism Destinations	Subjective Norm, Revisit Intention	Subjective norms had a positive and significant effect on revisit intention.	Bangladesh
Julina et al. (2021)	Factors Influencing Intention to Visit Halal Tourism Destinations in Indonesia	Subjective Norm, Religiosity, Travel Intention	Subjective norm and religiosity positively influenced intention to visit halal tourism destinations.	Indonesia
Solahuddin & Ramli (2023)	The Influence of Religiosity on Travel Motivation and Intention to Visit Umrah Travel	Religiosity, Travel Motivation, Travel Intention	Religiosity positively influenced travel motivation and intention to perform	Indonesia

Author	Title	Variables	Key Findings	Country
	Agents		Umrah.	
Nanggong et al. (2022)	Religiosity and Tourist Satisfaction in Umrah Pilgrimage	Religiosity, Tourist Satisfaction	Religiosity significantly influenced satisfaction among Umrah pilgrims.	Indonesia
Rozenkowska (2023)	Theory of Planned Behavior in Consumer Behavior Research: A Systematic Literature Review	Attitude, Subjective Norm, Perceived Behavioral Control, Intention	TPB remains one of the most widely used and effective theories for predicting intention and behavior.	Poland
Ashforth & Mael (2024)	Back to the Future: What We'd Change in Social Identity Theory and the Organization	Social Identity, Group Influence, Behavior	Social identity remains highly relevant in explaining group-based attitudes and decision-making.	United States
Gunaro Setiawan, , M. H. Dewantara,	The effect of perceived risks and	Perceived Risk, Behavioral	Perceived risk significantly affected	Indonesia (Bali Study

Author	Title	Variables	Key Findings	Country
D. Arli	overall risk perception on international tourists' behavioural intention: Insights from Bali	Intention	tourists' behavioral intention and destination decisions.	

2.3. Hypotheses Development

This study offers three research hypotheses on the impact of perceived risk, subjective norm, and religiosity on travel intention toward the Middle East based on the theoretical framework and prior research. When making travel decisions, perceived risk is thought to play a significant role. An individual's inclination to travel may be diminished by higher levels of uncertainty about safety, political unrest, or health issues. Travel intention is therefore predicted to be negatively impacted by perceived danger.

Subjective norm refers to social influence from family, friends, and important others. Support and encouragement from the social environment may strengthen an individual's intention to travel. Therefore, subjective norms are expected to positively influence travel intention. Religiosity reflects the level of religious commitment and spiritual values held by individuals. In the context of travel with religious relevance, stronger religiosity may encourage travel intention despite existing concerns or limitations. Therefore, religiosity is expected to positively influence travel intentions.

2.3.1. The Effect of Perceived Risk on Umrah and Hajj Travel Intention

One of the key elements influencing travel decisions is perceived risk, particularly when people are thinking about uncertain vacation destinations. Perceived risk in tourism studies refers to a

person's subjective assessment of potential unfavorable consequences, such as health problems, financial loss, political instability, or safety concerns. People are often less inclined to travel when they perceive a higher level of risk because they steer clear of places that are deemed dangerous or unpredictable.

In the context of Umrah and Hajj travel, perceived risk becomes highly relevant because these journeys involve international travel, large gatherings, and destinations located in the Middle East, a region that is sometimes associated with conflict or instability. Potential travelers may be concerned about issues such as war, terrorism, health risks, travel restrictions, or unexpected disruptions. As a result, these concerns may influence their intention to perform Umrah or Hajj.

Jiang et al. (2022) found that perceived risk significantly influences travel intention. The study explained that travelers' perceptions regarding uncertainty and possible negative consequences play an important role in shaping their travel decisions. When individuals perceive higher risk, they may become more cautious and less willing to travel.

Similarly, Alkhawaldeh (2022) examined religious tourism in Makkah after the COVID-19 pandemic and found that health risk was an important factor affecting revisit intention among visitors who had previously performed Umrah. The study indicates that risk perception, especially related to health and safety, remains an important consideration in religious travel decisions.

These findings suggest that perceived risk can reduce travel intention, including in the context of Umrah and Hajj travel. Although religious motivation may encourage individuals to travel, concerns related to safety and uncertainty may still affect their decisions. Therefore, perceived risk is expected to have a significant influence on Umrah and Hajj travel intention.

H1: Perceived risk is hypothesized to negatively affect Umrah and Hajj travel intention.

2.3.2. The Effect of Subjective Norm on Umrah and Hajj Travel Intention

One of the key elements of Ajzen's Theory of Planned Behavior (1991) is the subjective norm. The term "subjective norm" describes perceived social pressure or support from significant others, including family, friends, relatives, and the local community, over whether or not a person should engage in a particular behavior. Travel selections in the tourist industry are frequently impacted by opinions and support from others in addition to personal preferences.

For Muslim travelers, the subjective norm is highly relevant in the context of Umrah and Hajj travel. Decisions to perform Umrah or Hajj are often discussed within families and communities, as these journeys are closely related to religious values and social expectations. Encouragement from parents, spouses, friends, or religious groups may strengthen an individual's intention to travel. In many cases, recommendations and shared experiences from others can also increase confidence and motivation to perform the pilgrimage.

Prior research has demonstrated that travel intention is positively impacted by subjective norms. Subjective norms had a favorable and significant impact on the intention to return to beach tourism sites in Bangladesh, according to Hasan et al. (2023). According to the study, a person's inclination to travel can be increased by the influence and support of significant persons.

In a similar vein, Julina et al. (2021) revealed that subjective norms had a favorable and significant impact on intention to visit halal tourist destinations in Indonesia. This result implies that social influence has a significant role in travel decisions in societies with strong family and community values.

These findings are relevant to Umrah and Hajj travel intentions, as pilgrimage decisions are often influenced by family encouragement, community expectations, and recommendations from previous pilgrims. Therefore, a subjective norm is expected to positively influence an individual's intention to perform Umrah or Hajj.

H2: Subjective norm is hypothesized to positively affect Umrah and Hajj travel intention.

2.3.3. The Effect of Religiosity on Umrah and Hajj Travel Intention

Religiosity refers to the level of an individual's commitment, belief, and obedience to religious values and practices. It reflects how strongly religion influences a person's daily life, attitudes, and decision-making. In consumer and tourism behavior, religiosity is often considered an important internal factor that shapes preferences, motivations, and behavioral intention. Individuals with higher religiosity are more likely to choose activities that are consistent with their religious beliefs and values.

In the context of Umrah and Hajj travel, religiosity is highly relevant because both journeys are closely connected to Islamic teachings and spiritual goals. Umrah and Hajj are not only travel activities, but also acts of worship for Muslims. Therefore, individuals with stronger religious commitment may have greater motivation and willingness to perform these pilgrimages. They may also prioritize spiritual fulfillment over leisure considerations or external obstacles.

In Islamic tourism contexts, prior research has demonstrated a favorable relationship between religiosity and travel intention. According to Solahuddin and Ramli (2023), travel motivation and the intention to visit Umrah travel brokers in Indonesia were positively and significantly impacted by religiosity. Stronger religious beliefs may boost a person's motivation and readiness to undertake Umrah, according to the study.

In a similar vein, Julina et al. (2021) looked at Muslim travelers' intentions to visit halal tourist destinations in Indonesia and found that religiosity was a significant factor. The study made clear that selections about Islamic travel places and values are significantly influenced by religious beliefs.

In addition, Nanggong et al. (2022) found that religiosity significantly influenced satisfaction among Umrah pilgrims. Although the study focused on satisfaction rather than intention, the finding indicates that religiosity is an important factor in shaping the pilgrimage experience and traveler behavior.

Based on these findings, religiosity is expected to encourage Muslim travelers to perform journeys with spiritual value, including Umrah and Hajj. Individuals with stronger religiosity may show greater intention to participate in religious travel despite cost, distance, or perceived risks.

H3: Religiosity is hypothesized to positively affect Umrah and Hajj travel intentions.

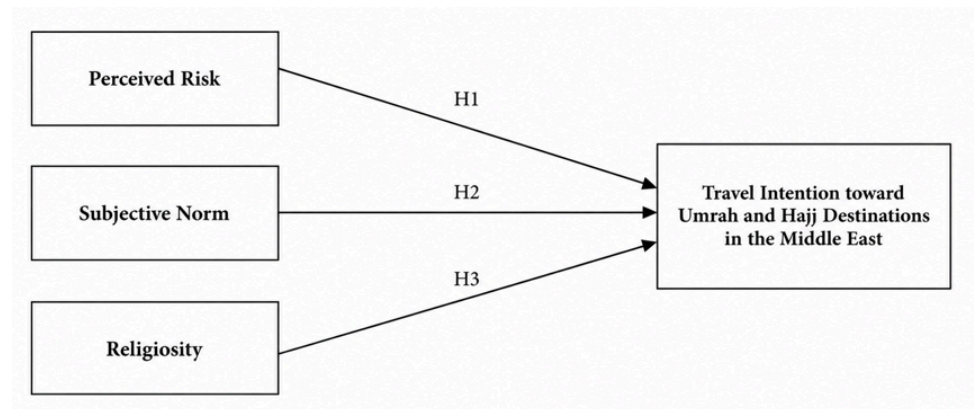


Fig. 2.1 Research Model

*Note : Perceived Risk, Subjective Norm and Religiosity are independent variables.
Travel Intention toward Umrah and Hajj Destination in the Middle East is the dependent variables.*

Source : Developed by the research (2026)

2.4. Conceptual Framework

This study suggests a conceptual framework where travel intention is the dependent variable and perceived risk, subjective norm, and religiosity are the independent factors. The Theory of Planned Behavior, Social Identity Theory, and Theory of Perceived Risk are among the pertinent theories and earlier research that served as the foundation for the development of the framework. Higher levels of uncertainty or safety worries may make people less inclined to travel, hence it is anticipated that perceived risk will have a negative impact on travel intention. Subjective norms, on the other hand, are anticipated to have a positive impact because travel plans may be strengthened by support and encouragement from friends, family, or social groups. Travel intention is also anticipated to be positively influenced by religiosity, especially when it comes to religious travel like the Hajj or Umrah, where spiritual motivation plays an important role in decision-making. These relationships form the basis of the research model presented below.

CHAPTER 3

RESEARCH METHODOLOGY

3.1. Research Design

The impact of perceived risk, subjective norm, and religiosity on travel intention toward Umrah and Hajj sites in the Middle East is investigated in this study using a quantitative research methodology. Because this study intends to test hypotheses and examine correlations between variables utilizing numerical data gathered through questionnaires, a quantitative approach is applicable (Creswell, 2014).

Explanatory research, which attempts to explain the causal relationship between independent variables and the dependent variable, is the research design used in this study (Saunders et al., 2019). Travel intention is the dependent variable in this study, whereas perceived danger, subjective norm, and religiosity are the independent variables.

3.2. Operationalization Variables

There are two different kinds of variables in this study: independent variables and a dependent variable. Travel intention toward Umrah and Hajj destinations in the Middle East is the dependent variable in this study, whereas perceived danger, subjective norm, and religiosity are the independent variables. The term "perceived risk" describes how respondents view possible unfavorable travel-related consequences, such as uncertainty, safety, and health. The term "subjective norm" describes the social influence that family, friends, and significant others may have on a person's choice to perform the Hajj or Umrah. The degree of dedication to Islamic principles, values, and customs in day-to-day life is referred to as religiosity. Travel intention, on the other hand, describes people's plans and readiness to perform the Hajj or Umrah in the future.

A Likert scale with a range of 1 (strongly disagree) to 5 (strongly agree) is used to measure each variable in this study. In social science research, the Likert scale is frequently employed to gauge respondents' opinions and perceptions using organized questionnaire items (Mohd

Rokeman, 2024). With this measuring methodology, the researcher can use statistical techniques to examine the correlations between variables and quantify respondents' perceptions.

Table 3.1 Operationalization of Variables

Variable	Definition	Items	Scale
Perceived Risk	Perceived risk refers to respondents' perception of possible negative outcomes when traveling to the Middle East, such as safety concerns, health risks, and uncertainty.	PR1. I feel that traveling to the Middle East for Umrah/Hajj involves safety risks. <i>Saya merasa bahwa perjalanan ke Timur Tengah untuk Umrah/Haji memiliki risiko keamanan.</i> PR2. I am concerned about health risks when traveling for Umrah/Hajj. <i>Saya khawatir terhadap risiko kesehatan saat melakukan perjalanan untuk Umrah/Haji.</i> PR3. I believe uncertainty in the Middle East may negatively affect my travel plans.	Likert Scale (1–5)

Variable	Definition	Items	Scale
		<i>Saya percaya bahwa ketidakpastian di Timur Tengah dapat berdampak negatif pada rencana perjalanan saya.</i>	
Subjective Norm	Subjective norm refers to social influence from family, friends, and important others regarding the decision to perform Umrah or Hajj.	SN1. My family supports my intention to perform Umrah/Hajj. <i>Keluarga saya mendukung niat saya untuk melaksanakan Umrah/Haji.</i> SN2. People who are important to me encourage me to perform Umrah/Hajj. <i>Orang-orang yang penting bagi saya mendorong saya untuk melaksanakan Umrah/Haji.</i> SN3. Recommendations from friends or religious communities	Likert Scale (1–5)

Variable	Definition	Items	Scale
		influence my decision to travel. <i>Rekomendasi dari teman atau komunitas keagamaan mempengaruhi keputusan saya untuk bepergian.</i>	
Religiosity	Religiosity refers to the level of commitment to Islamic beliefs, values, and practices in daily life.	RG1. My religious beliefs encourage me to perform Umrah/Hajj. <i>Keyakinan agama saya mendorong saya untuk melaksanakan Umrah/Haji.</i> RG2. I regularly practice Islamic teachings in my daily life. <i>Saya secara rutin menjalankan ajaran Islam dalam kehidupan sehari-hari.</i> RG3. Performing Umrah/Hajj is important for my spiritual life.	Likert Scale (1–5)

Variable	Definition	Items	Scale
		<i>Melaksanakan Umrah/Haji penting bagi kehidupan spiritual saya.</i>	
Travel Intention	Travel intention refers to the willingness and plan of respondents to perform Umrah or Hajj in the future.	TI1. I intend to perform Umrah/Hajj in the future. <i>Saya berniat untuk melaksanakan Umrah/Haji di masa depan.</i> TI2. I am interested in traveling to Saudi Arabia for Umrah/Hajj. <i>Saya tertarik untuk melakukan perjalanan ke Arab Saudi untuk Umrah/Haji.</i> TI3. I will make plans to perform Umrah/Hajj when possible. <i>Saya akan membuat rencana untuk melaksanakan Umrah/Haji ketika memungkinkan.</i>	Likert Scale (1–5)

3.3. Population and Sample

The population of this study consists of Indonesian Muslim individuals who have an interest in performing Umrah or Hajj, have considered traveling to the Middle East, or have plans to perform Umrah or Hajj in the future. This population was selected because the study aims to examine the travel intention of Indonesian Muslim travelers toward Umrah and Hajj destinations in the Middle East.

This study used purposive sampling, a non-probability sampling technique, due to the vastness of the population and its difficulty in precise identification. Because responders must fulfill specific requirements related to the study's goals, purposeful sampling is deemed appropriate (Sugiyono, 2019). The researcher can choose respondents who are thought to be qualified to offer pertinent information on the research variables using this sampling strategy

The following are the requirements for study participants: Muslim nationals of Indonesia who are interested in performing the Hajj or Umrah and who are at least 17 years old. These standards are put in place to guarantee that responders possess traits pertinent to the study's setting. Therefore, the statistical requirements for Structural Equation Modeling using Partial Least Squares (SEM-PLS) are used to calculate the minimum number of respondents in this study. The suggested sample size in multivariate research should be adequate to yield accurate and trustworthy results, according to Joseph F. Hair Jr. et al. (2019). The Ten Times Rule, which states that the minimum sample size should be at least ten times the largest number of structural paths directed at a specific construct or ten times the largest number of indicators used to measure a construct, can also be used to determine sample size in SEM-PLS analysis. Additionally, PLS-SEM can be used with a minimal sample of 30 to 100 respondents, depending on the model's complexity, according to Ghazali and Latan (2015). The minimal target of respondents is 90, taking into account the quantity of variables and questionnaire indicators employed in this study.

However, this study aims for 100 respondents in order to optimize the sample size and enhance the analysis's robustness.

3.4. Data Collection Method

This study makes use of primary data that was gathered via a Google Forms-distributed online survey. Because they enable the researcher to get direct answers from respondents about perceived risk, subjective norm, religiosity, and travel intention, primary data are suitable for this study. Online questionnaires are thought to be effective for reaching respondents from various locations and streamlining the process of gathering data.

To find possible responders who fit the research criteria, the questionnaire is disseminated via a number of online platforms, including Instagram, WhatsApp, and other social media channels. Increased accessibility and quick questionnaire completion are two benefits of online dissemination.

A five-point Likert scale is used in the questionnaire to gauge how respondents feel about each statement. In quantitative research, the Likert scale is frequently used to measure attitudes, opinions, and perceptions in an organized way (Sekaran & Bougie, 2016). This study employed the following measuring scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree.

The questionnaire is examined to make sure every statement is comprehensible, clear, and pertinent to the research variables before it is widely disseminated. In order to evaluate the suggested hypotheses and look at the connections between the study variables, the gathered data is subsequently processed and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS).

3.5. Data Analysis Method

SEM-PLS (Partial Least Squares Structural Equation Modeling) will be used to examine the information gathered from the questionnaires. A variance-based multivariate statistical technique called SEM-PLS is used to concurrently evaluate intricate causal linkages between variables, including

latent variables and associated indicators. This approach is thought to be appropriate for studies with comparatively small sample sizes and data that might not fit the normal distribution assumption. Furthermore, SEM-PLS is useful for analyzing predictive correlations between constructs because it allows researchers to evaluate the measurement model (outer model) and the structural model (inner model) at the same time (Aburumman et al., 2023).

The stages of data analysis are as follows:

1. Model Specification

The measurement model (outer model) and the structural model (inner model) are the two primary parts of the model, which is based on current theory. In order to ensure that the indicators accurately measure the desired constructs, the measurement model explains the relationship between the indicators and their corresponding latent variables. In the meantime, the structural model looks at the causal linkages between the latent variables and defines their interactions. When combined, these two elements offer a thorough framework for examining the connections suggested in the research (Aburumman et al., 2023).

2. Data Preparation

The data collection process is conducted using questionnaires distributed to respondents, and the collected data are then converted into a suitable format, such as CSV or Excel, for further analysis. Before the analysis is performed, the data are carefully examined to identify any missing values or outliers. This process is important to ensure the accuracy, reliability, and quality of the analysis results.

3. Measurement Model Evaluation (Outer Model)

This phase is carried out to make sure the study's indicators are reliable and valid for assessing the variables. Convergent validity, discriminant validity, and reliability testing are among the tests carried out. The Average Variance Extracted (AVE), which should be greater than 0.50, and the Outer Loading values, which should be greater than 0.70, are used to assess convergent validity. To

verify that every latent variable in the model differs significantly from the other variables, discriminant validity is employed. Additionally, Composite Reliability and Cronbach's Alpha values are used to evaluate reliability; both should be higher than 0.70 to suggest consistent and trustworthy measurements.

4. Structural Model Evaluation (Inner Model)

The purpose of this step is to test the proposed connections between the structural model's latent variables. Numerous evaluations are performed, such as the Effect Size (f^2) and R-Square (R^2). The degree to which the independent variables can account for the dependent variable is ascertained using the R-Square value. In the meantime, each independent variable's significant influence on the dependent variable is measured by the Effect Size (f^2).

5. Hypothesis testing (Bootstrapping)

Running the *Bootstrapping* procedure in data processing software (such as SmartPLS) to see significance values (T-Statistic and P-Value). A relationship is considered significant if the T-Statistic is greater than 1.64) and the P-Value is 0.05.

6. Interpretation and Reporting

Drawing conclusions based on path coefficients to answer research hypotheses and reporting the overall findings.

CHAPTER 4

RESULTS AND DISCUSSION

4.1. Overview

The data analysis results utilizing Partial Least Squares Structural Equation Modeling (PLS-SEM) are presented in this chapter. Because it can evaluate measurement models and structural models at the same time, PLS-SEM is a commonly used analytical technique for analyzing intricate interactions between latent constructs and has grown in popularity in marketing research (Sarstedt et al., 2022). The profile of the respondents opens the chapter, which is followed by descriptive statistics of the research variables. Convergent validity, reliability, and discriminant validity tests are then used to assess the measurement model (outer model) in order to verify the validity and reliability of the measurement tools. The structural model (inner model) is evaluated using the coefficient of determination (R^2), variance inflation factor (VIF), hypothesis testing, and effect once the measurement model's sufficiency has been confirmed. The structural model (inner model) is evaluated using the coefficient of determination (R^2), variance inflation factor (VIF), hypothesis testing, effect size (f^2), and Importance-Performance Map Analysis (IPMA) after the measurement model's sufficiency has been confirmed. Lastly, by contrasting the results with earlier empirical research and the theoretical framework described in Chapter 2, the findings are examined and critiqued.

4.2. Respondents' Profile

The demographics of the study participants are described in the respondent profile. The analysis includes 101 genuine respondents in total. Gender, age, occupation, monthly income, and prior Umrah or Hajj experience are among the demographic information reported in this survey (modify these categories to meet your questionnaire). In addition to ensuring that the respondents are pertinent to the study's goals, presenting the respondent profile aids in giving a summary of the sample characteristics.

4.2.1. Gender

Based on the data collected from 101 respondents, the majority of respondents were male, accounting for 62 respondents (61.4%), while 39 respondents (38.6%) were female.

The results indicate that male respondents dominated the survey sample. However, both genders were adequately represented, allowing the study to capture perceptions from both male and female Muslim respondents regarding their intention to perform Umrah and Hajj during the ongoing Middle East conflict.

4.2.2. Age

The respondents were categorized into four age groups: 18–25 years, 26–35 years, 36–45 years, and 46 years and above. The largest group consisted of respondents aged 18–25 years, with 60 respondents (59.4%). Respondents aged 26–35 years and 36–45 years each accounted for 15 respondents (14.9%), while respondents aged 46 years and above represented 11 respondents (10.9%).

These findings indicate that the majority of participants were young adults. This reflects that younger Muslims showed greater participation in the study and may have a stronger interest in planning future Umrah or Hajj journeys despite the current geopolitical situation in the Middle East.

Respondents aged 18–25—who represent 59.4% of the sample and are predominantly students—maintain the intention to perform Umrah despite financial independence constraints due to several key factors

4.2.3. Occupation

Respondents were also classified according to their occupation. The majority were students, comprising 47 respondents (46.5%). This was followed by private employees, with 28 respondents (27.7%), and respondents in other occupations, totaling 17 respondents (16.8%).

Meanwhile, entrepreneurs accounted for 6 respondents (5.9%), and government employees represented the smallest group with 3 respondents (3.0%).

The dominance of students is consistent with the age distribution, where most respondents were between 18 and 25 years old. The inclusion of respondents from different occupational backgrounds provides a broader perspective on travel intention toward Umrah and Hajj, as occupation may influence financial capability, travel planning, and perceptions of risk.

4.3. Descriptive Studies

Descriptive statistics were done to give a general idea of how respondents viewed each measurement indicator in this study. The analysis shows the average and how much each indicator varies. The average score shows how much people generally agree with each statement, and the standard deviation shows how much their answers differ from each other. A higher average score means people agree more with the statement, and a smaller spread of scores shows that everyone's answers are more similar to each other.

Table 4.1 Descriptive Statistics of Research Variables

Indicator	Mean	Standard Deviation	Results
PR1	3.22	1.082	Moderate
PR2	2.95	1.211	Moderate
SN1	3.67	1.149	High
SN2	3.63	1.026	High
SN3	3.49	1.025	High
REL1	4.00	1.058	High
REL2	4.23	0.915	Very High
REL3	4.23	0.978	Very High
TI1	4.15	0.984	High
TI2	4.07	1.032	High
TI3	3.98	1.104	High

Note: Classification of mean values is based on the following interpretation: 1.00–1.80 = Very Low; 1.81–2.60 = Low; 2.61–3.40 = Moderate; 3.41–4.20 = High; 4.21–5.00 = Very High.

Based on Table 4.1, the Perceived Risk construct recorded moderate mean scores ranging from 2.95 to 3.22, indicating that respondents moderately perceived risks related to travelling to Saudi Arabia for Umrah and Hajj. In contrast, the Subjective Norm construct showed high mean scores ranging from 3.49 to 3.67, suggesting that respondents generally agreed that family, friends, and religious communities positively influenced their intention to perform Umrah or Hajj.

The Religiosity construct recorded the highest mean scores, ranging from 4.00 to 4.23, indicating high to very high levels of religious commitment among respondents. Similarly, the Travel Intention construct demonstrated high mean scores ranging from 3.98 to 4.15, reflecting respondents' strong intention to perform Umrah or Hajj despite the ongoing conflict in the Middle East. Furthermore, the standard deviation values ranged from 0.915 to 1.211, indicating a moderate level of variation in respondents' responses.

4.4. PLS-SEM Results

Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to examine the suggested study model. The measurement model (outer model) was initially assessed to determine convergent validity, reliability, and discriminant validity using the suggested PLS-SEM analytical approach. The coefficient of determination (R^2), variance inflation factor (VIF), hypothesis testing, effect size (f^2), and Importance-Performance Map Analysis (IPMA) were then used to evaluate the structural model (inner model). This assessment method adheres to the suggested protocols for disseminating PLS-SEM findings in marketing research (Sarstedt et al., 2022).

4.4.1. Outer Model

Prior to analyzing the structural model, the outer model evaluation looks at the validity and reliability of the constructs in order to determine the quality of the measurement model. The measurement model is evaluated using convergent validity, reliability, and discriminant validity in accordance with the suggested PLS-SEM evaluation process (Sabol et al., 2023).

4.4.1.1. Convergent Validity

The degree to which a construct's indicators consistently measure the same underlying latent variable is known as convergent validity. Convergent validity was evaluated using outer loadings and the Average Variance Extracted (AVE) in compliance with the suggested PLS-SEM measurement model evaluation process (Sabol et al., 2023).

4.4.1.1.1. Outer Loading

The degree of correlation between each indicator and its associated latent construct is shown by the outer loading values. Indicator loadings of 0.70 or above are deemed satisfactory by Hair et al. (2019), signifying that the indicator accurately reflects its corresponding construct. If removing indicators with loadings between 0.40 and 0.70 does not improve the construct's Composite Reliability or Average Variance Extracted (AVE), they may be kept.

Table 4.2 Outer Loading

Construct	Indicator	Outer Loading	Results
Perceived Risk	I feel that traveling to the Middle East for Umrah/Hajj involves safety risks.	0.647	Acceptable
	I believe uncertainty in the Middle East may negatively affect my travel plans.	0.993	Valid
Subjective Norm	My family supports my intention to perform Umrah/Hajj.	0.875	Valid

Construct	Indicator	Outer Loading	Results
	People who are important to me encourage me to perform Umrah/Hajj.	0.916	Valid
	Recommendations from friends or religious communities influence my decision to travel.	0.649	Acceptable
Religiosity	My religious beliefs encourage me to perform Umrah/Hajj.	0.810	Valid
	I regularly practice Islamic teachings in my daily life.	0.822	Valid
	Performing Umrah/Hajj is important for my spiritual life.	0.871	Valid
Travel Intention	I intend to perform Umrah/Hajj in the future.	0.917	Valid
	I am interested in traveling to Saudi Arabia for Umrah/Hajj.	0.941	Valid
	I will make plans to perform Umrah/Hajj when possible.	0.934	Valid

The majority of indicators were higher than the suggested cutoff of 0.70. Despite being somewhat below 0.70, PR1 (0.647) and SN3 (0.649) were kept since the relevant structures met the reliability and AVE requirements.

4.4.1.1.2. Average Variance Extracted (AVE)

Average Variance Extracted (AVE) calculates how much variance a construct captures in relation to the variance brought on by measurement error. Sufficient convergent validity is shown by an AVE score of at least 0.50.

Table 4.3 AVE

Construct	AVE	Results
Perceived Risk	0.702	Valid

Religiosity	0.697	Valid
Subjective Norm	0.675	Valid
Travel Intention	0.866	Valid

All constructs achieved AVE values greater than 0.50, indicating satisfactory convergent validity.

4.4.1.1.3. Reliability

Cronbach's Alpha and Composite Reliability (CR) were used to evaluate the measurement model's internal consistency. Values of 0.70 or above, according to Hair et al. (2019), indicate acceptable internal consistency reliability, indicating that the indicators consistently measure the corresponding constructs.

Table 4.4 Cronbach's Alpha and Composite Reliability

Construct	Cronbach's Alpha	Composite Reliability	Results
Perceived Risk	0.710	0.819	Reliable
Religiosity	0.782	0.873	Reliable
Subjective Norm	0.749	0.859	Reliable
Travel Intention	0.923	0.951	Reliable

All constructs showed strong internal consistency, above the suggested threshold of 0.70 for both Cronbach's Alpha and Composite Reliability.

4.4.1.2. Discriminant Validity

The Heterotrait-Monotrait Ratio (HTMT) was used to evaluate discriminant validity. Hair et al. (2019) state that HTMT values less than 0.90 show sufficient discriminant validity, indicating that each construct in the model is empirically different from the others.

Table 4.5 HTMT Discriminant Validity

Construct	HTMT	Results
Perceived Risk – Religiosity	0.191	Valid
Perceived Risk – Subjective Norm	0.354	Valid

Perceived Risk – Travel Intention	0.125	Valid
Religiosity – Subjective Norm	0.742	Valid
Religiosity – Travel Intention	0.731	Valid
Subjective Norm – Travel Intention	0.816	Valid

Since all HTMT values are below 0.90, discriminant validity is established, indicating that each construct is empirically distinct.

4.4.2. Inner Model

To investigate the connections between the latent constructs and test the suggested theories, the structural model was assessed. The structural model was evaluated using the coefficient of determination (R^2), collinearity assessment (VIF), hypothesis testing, effect size (f^2), and Importance–Performance Map Analysis (IPMA) in accordance with the suggested PLS-SEM evaluation process (Sabol et al., 2023).

4.4.2.1. R-Square

The percentage of the endogenous construct's variance that is explained by the external constructions is shown by the coefficient of determination (R^2). Although the acceptable amount varies depending on the research situation, Hair et al. (2019) state that higher R^2 values suggest more explanatory power of the structural model.

Table 4.6 R-Square

Endogenous Construct	R^2	Results
Travel Intention	0.553	Moderate

Perceived Risk, Religiosity, and Subjective Norm together account for 55.3% of the variance in Travel Intention, according to the R^2 value of 0.553; other factors not covered in this study account for the remaining 44.7%. This indicates a moderate level of explanatory power.

4.4.2.2. VIF Collinearity

To find possible multicollinearity among the predictor constructs, collinearity was evaluated using the Variance Inflation Factor (VIF). VIF values less than 5.0 show that multicollinearity in the structural model is not an issue, according to Hair et al. (2019).

Table 4.7 Inner Model VIF

Relationship	VIF
Perceived Risk → Travel Intention	1.164
Religiosity → Travel Intention	1.553
Subjective Norm → Travel Intention	1.681

All inner VIF values are below 5.0, indicating that multicollinearity is not present among the predictor constructs.

Table 4.8 Outer Model VIF

Indicator	VIF	Results
I feel that traveling to the Middle East for Umrah/Hajj involves safety risks.	1.433	No Collinearity
I believe uncertainty in the Middle East may negatively affect my travel plans.	1.433	No Collinearity
My religious beliefs encourage me to perform Umrah/Hajj.	1.562	No Collinearity
I regularly practice Islamic teachings in my daily life.	1.594	No Collinearity
Performing Umrah/Hajj is important for my spiritual life.	1.960	No Collinearity
My family supports my intention to perform Umrah/Hajj.	2.454	No Collinearity
People who are important to me encourage me to perform Umrah/Hajj.	2.656	No Collinearity
Recommendations from friends or religious communities influence my decision to travel.	1.202	No Collinearity
I intend to perform Umrah/Hajj in the future	2.949	No Collinearity
I am interested in traveling to Saudi Arabia for Umrah/Hajj.	4.355	No Collinearity
I will make plans to perform Umrah/Hajj when possible.	3.723	No Collinearity

All outer VIF values are below 5.0, indicating that multicollinearity among the indicators is not a concern.

4.4.2.3. Hypothesis Testing

The bootstrapping approach was used for hypothesis testing in order to evaluate the importance of the structural links between the constructs. A hypothesis is supported when the associated p-value is less than 0.05, indicating a statistically significant link, according to Hair et al. (2019).

Table 4.9 Hypothesis Testing

Hypothesis	β	t-value	p-value	Results
H1: Perceived Risk $\rightarrow$ Travel Intention	0.002	0.032	0.487	Rejected
H2: Religiosity $\rightarrow$ Travel Intention	0.356	2.994	0.001	Accepted
H3: Subjective Norm $\rightarrow$ Travel Intention	0.484	4.187	<0.001	Accepted

The results show that whereas religiosity and subjective norm have a considerable beneficial impact on travel intention, perceived risk has no discernible effect. Out of the three predictor variables, Subjective Norm has the biggest impact.

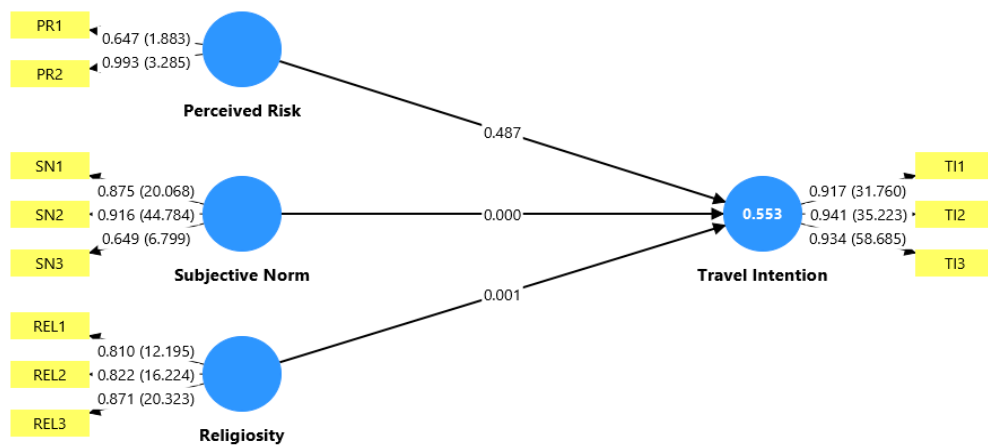


Fig. 4.1 P-value Diagram

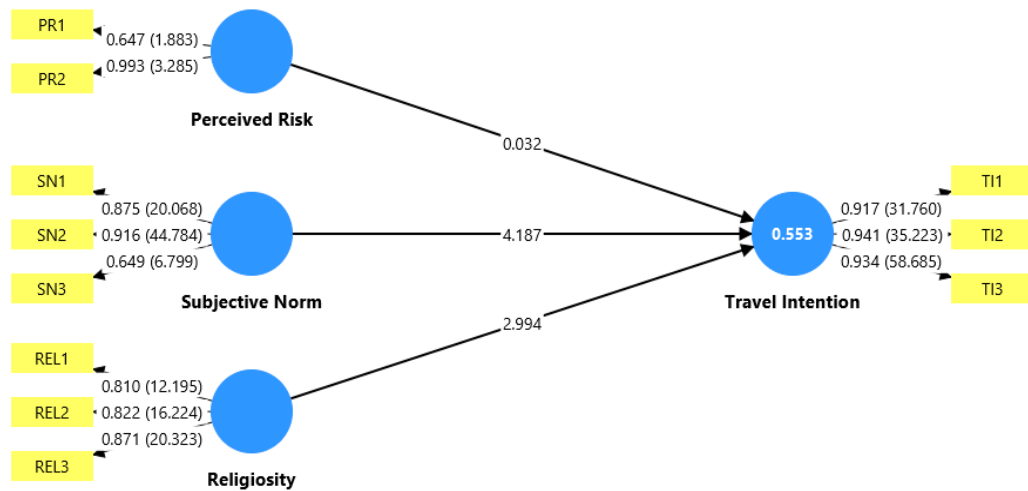


Fig. 4.2 T-Value Diagram

4.4.2.4. F Square

Each external construct's contribution to the endogenous construct was assessed using effect size (f^2). Hair et al. (2019) state that minor, medium, and large effect sizes are indicated by f^2 values of 0.02, 0.15, and 0.35, respectively.

Table 4.10 F-Square

Relationship	f^2	Interpretation
Perceived Risk → Travel Intention	0.000	No effect
Religiosity → Travel Intention	0.183	Medium effect
Subjective Norm → Travel Intention	0.312	Medium effect

Perceived Risk exhibits no meaningful effect on Travel Intention. Religiosity demonstrates a medium effect, while Subjective Norm has the largest effect, indicating that it contributes the most to explaining Travel Intention.

4.4.2.5. IPMA (Importance Performance Map Analysis)

Importance-Performance Map Analysis (IPMA) extends the PLS-SEM results by simultaneously evaluating the importance (total effects) and the performance of each construct. By combining these

two dimensions, IPMA identifies the constructs that should be prioritized for improvement and provides practical managerial implications for decision-making (Land, 2025).

Table 4.11 Importance Performance Map Analysis (IPMA)

Construct	Importance	Performance
Perceived Risk	0.002	49.77
Religiosity	0.356	78.98
Subjective Norm	0.484	65.08

The IPMA results reveal that Subjective Norm has the highest importance (0.484), indicating that improvements in this construct are likely to generate the greatest increase in Travel Intention. However, its performance score (65.08) is lower than that of Religiosity, suggesting room for improvement.

Religiosity demonstrates the highest performance (78.98) with moderate importance (0.356), indicating that respondents already exhibit strong religious commitment. In contrast, Perceived Risk shows negligible importance (0.002) and the lowest performance (49.77), suggesting that improving this construct would have minimal impact on Travel Intention.

Overall, the IPMA findings indicate that enhancing Subjective Norm, such as strengthening support from family, friends, religious leaders, and the surrounding community, should be prioritized to increase individuals' intention to perform Umrah and Hajj.

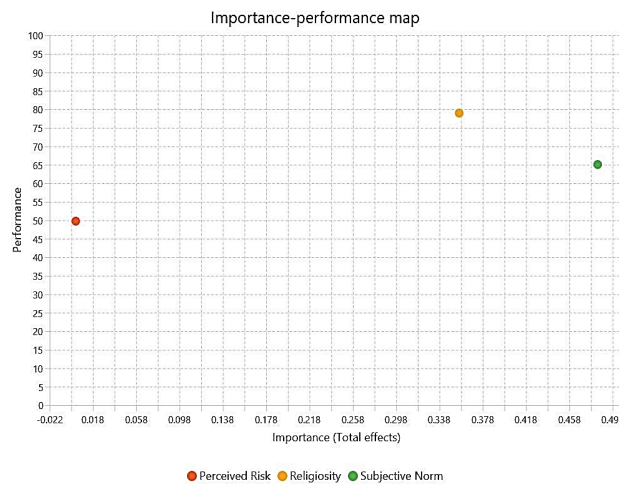


Fig. 4.3 IPMA Diagram

4.5. Analysis and Discussion

4.5.1. Discussion of Perceived Risk on Travel Intention To Middle East

The findings indicate that Perceived Risk does not have a significant effect on Travel Intention to the Middle East ($\beta = 0.002$; $p = 0.487$). Therefore, H1 is rejected, suggesting that respondents' perception of risk is not a determining factor in their intention to travel for Umrah or Hajj despite the ongoing conflict in the Middle East.

Among the indicators measuring Perceived Risk, PR2 recorded the highest outer loading (0.993), indicating that this indicator best represents respondents' perception of travel risk. Although respondents recognized the existence of potential risks associated with travelling during regional conflicts, these concerns did not significantly reduce their intention to perform Umrah or Hajj.

This finding can also be associated with the demographic characteristics of the respondents. Based on the descriptive analysis, 59.4% of the respondents were aged between 18 and 25 years, while 46.5% were students, making them the dominant demographic group in this study. As younger individuals with limited direct experience travelling to Saudi Arabia, their perceptions are more likely to be shaped by information obtained from social media, religious communities, and family rather than personal travel

experience. Consequently, although they acknowledge the existence of potential risks associated with travelling to the Middle East, these concerns are not sufficiently strong to discourage their intention to undertake Umrah or Hajj. Instead, their travel intention appears to be driven more by other factors, such as religiosity and subjective norms.

The statistical findings of the thesis demonstrate that perceived risk does not significantly decrease travel intention ($\beta = 0.002$, $p = 0.487$) Indonesian Muslim pilgrims maintain a high intention to travel for Umrah and Hajj regardless of regional conflict or perceived risk, because spiritual dedication (religiosity) and social/family encouragement (subjective norms) overwhelmingly override safety concerns

The weak correlation between perceived risk and travel intention suggests that respondents might not view the Middle East's current geopolitical environment as a substantial deterrent to performing the Hajj or Umrah. Kamalul Ariffin et al. (2018), who highlighted that perceived risk has several dimensions and that its impact on behavioral intention differs depending on the setting and the type of risk seen by consumers, corroborate this conclusion. As a result, even tho respondents could acknowledge the presence of regional warfare, they might not consider the risk to be high enough to deter them from performing the Hajj or Umrah. Rather, it seems that subjective norms and religion have a greater impact on their intention to travel.

4.5.2. Discussion of Subjective Norm on Travel Intention To Middle East

The results demonstrate that Subjective Norm has a positive and significant effect on Travel Intention ($\beta = 0.484$; $p < 0.001$). Therefore, H2 is supported, indicating that social influence plays an important role in encouraging individuals to perform Umrah or Hajj.

Among the indicators, SN2 showed the highest outer loading (0.916), indicating that it is the strongest indicator representing Subjective Norm. This finding suggests that approval and encouragement from significant others,

such as family members, friends, or religious communities, strongly influence respondents' intention to travel.

Young adults aged 18–25 can maintain a strong intention to perform Umrah without financial independence because travel decisions in this demographic are heavily driven by family support, spiritual goals, and long-term planning rather than immediate personal wealth. The study highlights that subjective norms, primarily social and family encouragement, serve as the single strongest influence on travel intention ($\beta = 0.484$, $p < 0.001$), reflecting Indonesia's collectivist culture where parents or extended family frequently sponsor or fund religious pilgrimages for younger relatives. Furthermore, religiosity acts as a powerful internal driver ($\beta = 0.356$, $p = 0.001$), instilling a strong desire in young adults to view Umrah as an essential spiritual milestone that they aspire and plan to fulfill as they eventually gain financial stability.

This result is consistent with the respondent profile. Since most respondents are young adults aged 18–25 years and students, they are likely to be highly influenced by people around them when making important decisions, including decisions related to religious travel. Young individuals often seek advice or approval from parents and family members before planning Umrah or Hajj, particularly because these pilgrimages require considerable financial and logistical preparation.

Furthermore, Indonesia is characterized by a collectivist culture in which family and social expectations strongly influence individual behaviour. Therefore, support from family members, close friends, and religious communities appears to increase respondents' confidence and motivation to undertake Umrah or Hajj despite the ongoing conflict in the Middle East.

Among all independent variables, Subjective Norm exhibits the largest path coefficient ($\beta = 0.484$), indicating that it is the most influential factor affecting Travel Intention in this study.

4.5.3. Discussion of Religiosity on Travel Intention To Middle East

The findings indicate that Religiosity has a positive and significant effect on Travel Intention ($\beta = 0.356$; $p = 0.001$). Therefore, H3 is supported, suggesting that respondents with higher levels of religiosity are more likely to intend to perform Umrah or Hajj despite the ongoing conflict in the Middle East.

Among the Religiosity indicators, REL3 recorded the highest outer loading (0.871), indicating that this indicator best reflects respondents' religious commitment. This finding suggests that strong religious beliefs and commitment encourage Muslims to maintain their intention to perform religious pilgrimages regardless of external uncertainties.

The respondent profile further supports this finding. Since the majority of respondents were young adults and students, many may regard Umrah and Hajj as important religious goals that they aspire to fulfil in the future. Their religious beliefs appear to outweigh concerns regarding geopolitical instability, leading them to maintain a positive intention to travel.

The IPMA results also show that Religiosity achieved the highest performance score (78.984) among the three independent variables. Although Subjective Norm has greater importance in predicting Travel Intention, Religiosity demonstrates the strongest performance, indicating that respondents already possess relatively high levels of religious commitment. Therefore, maintaining and strengthening religious awareness remains important in encouraging future Umrah and Hajj intentions.

Overall, the findings suggest that respondents' religious commitment serves as an important internal motivation that encourages travel intention even under uncertain conditions.

CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1. Conclusion

This study looked at how Perceived Risk, Subjective Norm, and Religiosity influence the decision of Indonesian Muslims to plan trips for Umrah and Hajj while there is an ongoing conflict in the Middle East. The study used the Partial Least Squares Structural Equation Modeling (PLS-SEM) method to look at how these variables are connected, in order to better understand what factors affect the desire to travel for religious reasons. This study adds to what is already known by bringing together psychological, social, and religious elements into one model, specifically looking at how these factors play a role in religious tourism in areas affected by conflict.

The results show that Subjective Norm and Religiosity have a positive and important effect on Travel Intention, but Perceived Risk does not have a significant impact. These results show that support from family, friends, and religious groups, along with a strong belief in religion, has a bigger impact on people's decision to go on Umrah and Hajj than worries about the ongoing conflicts in the Middle East. Although people recognized the possible dangers in the area, these worries did not stop them from wanting to go on the pilgrimage.

This study adds both theory and real-world insights into how Indonesian Muslims behave when they travel for religious purposes. The results show that social influence and religiosity are important factors in deciding to travel, but they also suggest that how risky someone thinks the journey is might not play a big role when it comes to religious pilgrimages. These results offer helpful information for travel agencies and tourism businesses involved in Hajj and Umrah. They can use these insights to create better communication and marketing plans that highlight religious importance, community support, and traveler trust, especially when there is political instability or uncertainty in the region.

5.2. Recommendation

Based on the findings, several recommendations are proposed to enrich academic research and provide practical guidance for stakeholders involved in the Umrah and Hajj travel industry.

5.2.1. Theoretical Implication

Previous tourism research has identified perceived risk as an important factor in shaping travel-related intentions. Perceived risk refers to individuals' concerns regarding potential negative consequences associated with a travel decision, including safety, health, financial, and other uncertainties. The study examining domestic holidaymakers found that perceived risk of traveling and perceived risk associated with international versus domestic travel were important factors in understanding tourists' travel intentions. In addition, safety concerns were found to increase travelers' perceived risk of traveling, indicating that concerns about potential negative consequences can influence how individuals evaluate travel decisions. These findings suggest that when travelers perceive greater uncertainty or potential danger, their willingness to travel may be affected.

Similar findings can be observed in the context of Umrah travel. Rezky et al. examined prospective Umrah pilgrims in Indonesia and found that perceived risk had a significant negative effect on purchase intention, with a standardized regression coefficient of -0.108 and a p-value of 0.022 . This indicates that higher perceived risk was associated with lower intention to purchase Umrah travel services. However, the perceived risk examined in their study was primarily related to the services provided by Umrah travel agencies, including concerns about additional fees, relatively higher package prices, and the possibility that the agency would not deliver services as promised. Therefore, their findings demonstrate that perceived risk can discourage purchase intention in the Umrah context, particularly when the risk is related to financial and service-related uncertainties.

In contrast, the present study found that perceived risk does not have a significant effect on Umrah and Hajj travel intention. This difference may be explained by the distinction between purchase intention toward an Umrah travel agency and intention to undertake Umrah or Hajj itself. While consumers may reconsider purchasing a particular travel service because of financial or service-related risks, perceived risks associated with traveling to the Middle East may not necessarily eliminate their intention to perform the pilgrimage. Umrah and Hajj involve strong religious and spiritual considerations, which may influence how individuals evaluate potential travel risks. Therefore, although respondents may be aware of health, safety, and security risks associated with traveling during the ongoing Middle East conflict, these concerns may not be sufficiently strong to reduce their overall intention to perform Umrah or Hajj. This finding suggests that the effect of perceived risk may be context-dependent and potentially weaker when the travel decision is strongly connected to religious motivations and commitment.

5.2.2. Managerial Implication

Based on the findings of this study, Subjective Norm is the most influential independent variable affecting Travel Intention, with the largest path coefficient ($\beta = 0.484$, $p < 0.001$). This indicates that respondents' intention to perform Umrah or Hajj is influenced more strongly by social factors than by Perceived Risk or Religiosity. Among the indicators of Subjective Norm, SN2 has the highest outer loading of 0.916, which refers to the statement, "People who are important to me encourage me to perform Umrah/Hajj." This indicates that encouragement from important people, such as family members, close friends, and religious communities, is the strongest indicator representing Subjective Norm in this study.

For Umrah and Hajj travel agencies, these findings suggest that marketing strategies should not focus solely on package prices,

promotional offers, or direct advertising to potential pilgrims. Instead, travel agencies should utilize social influence and trusted interpersonal relationships as part of their marketing strategies. Since SN2 is the strongest indicator, travel agencies can develop referral programs, testimonials from previous pilgrims, family-oriented promotional activities, and community-based campaigns involving religious figures or trusted members of Islamic communities. Travel agencies could also organize family seminars, religious gatherings, and consultation sessions where prospective pilgrims can discuss Umrah and Hajj plans with their families and previous pilgrims. By encouraging recommendations and positive experiences from people whom prospective pilgrims trust, travel agencies can strengthen social support and confidence, which may ultimately increase travel intention.

For the government, particularly institutions responsible for Hajj and Umrah affairs, the findings indicate that social and religious networks can also be used as channels for communicating official information. The government can collaborate with religious leaders, mosques, Islamic organizations, community groups, and experienced pilgrims to disseminate accurate information regarding Hajj and Umrah procedures, travel regulations, safety measures, and current travel conditions. This is important because when Subjective Norm is the strongest predictor of Travel Intention, information and encouragement received from trusted people can play an important role in shaping individuals' decisions. Therefore, the government should ensure that religious leaders and community representatives have access to accurate, official, and easy-to-understand information, allowing them to provide appropriate guidance to prospective pilgrims. This approach can strengthen public confidence while ensuring that the strong social influence identified in this study is supported by reliable information.

5.2.3. Limitation and Further Research

There are a number of limitations to this study. First, the results may not be as applicable to other groups with diverse cultural, social, and religious backgrounds because the respondents were restricted to Indonesian Muslims. Second, the study only looked at three independent factors—perceived risk, subjective norm, and religiosity—that have an impact on travel intention. Third, the data were gathered all at once due to the study's cross-sectional research approach. As a result, the results could not accurately reflect shifts in respondents' opinions and plans to travel as the Middle East's geopolitical environment evolves. Furthermore, the study relied on self-reported responses, which could be impacted by respondents' social desirability and personal opinions when responding to questions about religion and pilgrimage.

For further research, future studies are encouraged to include additional variables that may provide a more comprehensive explanation of Umrah and Hajj travel intention, such as trust, destination image, perceived value, travel motivation, and perceived behavioral control. Future researchers may also compare respondents from different countries to examine whether cultural and social differences influence religious travel intention. In addition, longitudinal research could be conducted to observe changes in travel intention as the situation in the Middle East changes over time, while qualitative approaches such as in-depth interviews could provide deeper insights into how Muslims evaluate risk, religious motivation, and social influence when making pilgrimage decisions.

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APPENDIXES

APPENDIX A QUESTIONNAIRE DESIGN

Questionnaire Title

The Effect of Perceived Risk, Subjective Norm, and Religiosity on Umrah and Hajj Travel Intention

Dear Respondent,

Thank you for your willingness to participate in this research. This questionnaire aims to examine the factors influencing Umrah and Hajj travel intention. All responses will be kept confidential and used only for academic purposes.

Screening Questions

1. Are you an Indonesian citizen?
 - Yes
 - No
2. Are you Muslim?
 - Yes
 - No
3. Are you at least 18 years old this year?
 - Yes
 - No
4. Do you have an interest or intention to perform Umrah or Hajj in the future?
 - Yes
 - No

Section A: Respondent Profile

1. Gender
 - Male / Female
2. Age
 - 17–25 / 26–35 / 36–45 / 46+

3. Occupation

Student / Private Employee / Entrepreneur / Government
Employee / Others

4. Have you performed Umrah/Hajj before?

Yes / No

Section B: Questionnaire Statements

Measurement Scale

- | | | |
|---|---|-------------------|
| 1 | = | Strongly Disagree |
| 2 | = | Disagree |
| 3 | = | Neutral |
| 4 | = | Agree |
| 5 | = | Strongly Agree |

Perceived Risk (X1)

PR1. I feel that traveling to the Middle East for Umrah/Hajj involves safety risks.

PR2. I am concerned about health risks when traveling for Umrah/Hajj.

PR3. I believe uncertainty in the Middle East may negatively affect my travel plans.

Subjective Norm (X2)

SN1. My family supports my intention to perform Umrah/Hajj.

SN2. People who are important to me encourage me to perform Umrah/Hajj.

SN3. Recommendations from friends or religious communities influence my decision to travel.

Religiosity (X3)

RG1. My religious beliefs encourage me to perform Umrah/Hajj.

RG2. I regularly practice Islamic teachings in my daily life.

RG3. Performing Umrah/Hajj is important for my spiritual life.

Travel Intention (Y)

TI1. I intend to perform Umrah/Hajj in the future.

TI2. I am interested in traveling to Saudi Arabia for Umrah/Hajj.

TI3. I will make plans to perform Umrah/Hajj when possible.

APPENDIX B DATA RESEARCH

NO	PERCEIVED RISK		SUBJECTIVE NORM			RELIGIOSITY			TRAVEL INTENTION		
	PR1	PR2	SN1	SN2	SN3	REL1	REL2	REL3	TI1	TI2	TI3
1	3	5	3	3	4	4	5	5	5	5	5
2	5	5	5	4	4	5	3	4	5	5	4
3	3	3	3	3	3	3	3	3	3	3	3
4	3	2	5	4	4	3	4	4	4	4	4
5	3	3	3	3	3	3	3	3	3	3	3
6	4	4	4	4	3	4	5	5	4	4	4
7	4	2	4	3	4	5	4	4	4	4	4
8	3	4	2	2	4	4	3	5	4	4	2
9	3	3	3	3	4	3	3	4	3	3	3
10	3	2	3	3	2	2	4	2	2	2	2
11	4	4	5	4	4	5	5	5	5	5	5
12	4	5	3	4	2	5	5	5	5	5	5
13	3	2	5	4	1	1	5	5	5	5	5
14	3	3	2	3	4	3	4	2	3	3	2
15	3	5	3	3	3	3	4	3	3	3	3
16	2	3	4	3	4	4	5	4	4	4	4
17	2	3	4	4	2	3	5	5	3	3	3
18	4	4	5	5	3	5	4	4	5	5	4
19	2	2	4	4	3	5	4	5	4	4	4
20	2	2	4	4	4	5	5	5	5	5	5
21	1	1	1	1	1	1	1	1	1	4	1
22	4	2	4	4	4	4	4	4	4	4	4
23	3	4	3	4	3	4	4	4	5	4	4
24	2	2	4	4	4	5	5	4	5	5	5
25	2	2	5	5	5	5	5	5	5	5	5
26	3	1	5	5	5	5	5	5	5	5	5
27	5	2	3	2	4	4	5	5	5	2	1
28	4	1	5	5	5	5	5	5	5	5	5
29	1	1	5	5	5	5	5	5	5	5	5
30	4	1	5	5	5	5	4	5	4	3	5
31	3	4	3	3	4	4	4	5	5	5	5
32	4	3	4	4	4	4	5	4	4	5	4
33	3	2	4	5	5	5	5	5	5	5	5
34	1	1	5	5	5	5	5	5	5	5	5
35	2	2	4	4	4	4	4	4	4	4	4
36	5	4	5	5	5	5	5	5	5	5	5
37	4	2	4	4	4	4	4	4	4	4	4
38	5	4	3	3	3	5	5	5	5	5	5
39	3	3	4	3	2	4	4	4	5	5	5
40	3	4	4	4	3	4	4	4	4	4	4
41	5	5	3	3	3	3	4	5	5	5	5
42	4	5	3	2	4	2	5	5	3	3	3
43	2	2	4	4	2	4	4	3	4	4	4
44	3	3	3	3	3	3	3	3	3	3	2
45	1	2	4	5	3	1	3	2	5	4	3
46	3	3	2	3	3	3	3	3	3	3	3
47	1	1	5	4	3	4	3	3	5	5	5
48	5	1	5	5	4	5	5	5	5	5	5
49	3	4	4	3	3	4	5	5	4	5	5
50	3	2	2	2	2	2	5	5	4	4	4

NO	PERCEIVED RISK		SUBJECTIVE NORM			RELIGIOSITY			TRAVEL INTENTION		
	PR1	PR2	SN1	SN2	SN3	REL1	REL2	REL3	TI1	TI2	TI3
51	4	4	4	4	4	4	4	3	4	4	4
52	4	2	3	3	4	3	5	5	4	4	4
53	2	2	5	4	2	5	5	4	4	4	5
54	5	5	1	1	3	5	5	5	1	1	1
55	5	4	2	4	4	5	5	5	3	4	5
56	2	2	5	5	5	5	5	5	5	5	5
57	4	4	3	3	3	3	4	4	4	3	3
58	3	4	4	4	4	4	4	5	5	4	4
59	5	4	4	3	4	5	5	5	5	5	5
60	1	1	5	5	1	5	5	5	5	5	5
61	3	3	3	3	3	3	3	3	3	3	3
62	4	4	2	2	4	4	4	4	4	4	4
63	3	4	1	3	4	4	4	5	4	5	5
64	2	4	5	5	3	5	5	3	5	5	5
65	2	1	5	5	5	5	5	5	5	5	5
66	4	4	4	4	1	4	4	5	4	2	2
67	2	3	2	3	3	3	4	5	2	3	2
68	5	5	5	3	5	5	5	5	5	5	5
69	4	2	5	4	4	5	4	5	5	5	4
70	3	4	5	2	2	5	1	5	2	1	3
71	3	3	5	5	5	5	5	5	5	5	5
72	2	2	4	5	5	5	5	5	5	5	4
73	5	5	1	3	3	3	5	5	5	5	5
74	4	3	5	5	3	5	3	4	4	3	3
75	4	4	3	3	3	3	5	3	4	3	3
76	3	2	5	4	4	5	5	5	5	5	5
77	3	3	3	4	3	4	4	4	3	3	4
78	4	3	5	5	2	5	4	5	4	4	4
79	4	4	4	4	4	4	5	5	4	4	4
80	4	4	3	2	3	3	4	4	4	4	3
81	4	3	5	5	5	5	3	4	5	5	5
82	2	3	4	3	4	5	5	5	5	5	5
83	2	2	2	2	2	4	5	3	3	3	3
84	3	4	4	4	3	2	3	2	4	4	4
85	4	4	2	2	3	4	4	5	5	4	4
86	3	2	4	4	5	4	4	5	4	5	5
87	2	2	4	4	3	4	4	4	4	4	4
88	4	4	3	3	3	3	3	4	3	3	2
89	4	4	1	2	3	4	4	3	2	1	2
90	3	3	3	3	3	3	5	3	5	3	3
91	4	4	3	3	3	4	4	4	4	4	4
92	4	3	4	4	3	4	4	4	5	5	5
93	4	3	3	5	5	5	5	5	5	5	5
94	2	1	4	4	4	5	5	5	5	5	5
95	4	1	4	4	4	5	5	4	5	5	5
96	5	5	5	5	5	5	5	5	5	5	5
97	3	1	1	1	2	1	1	1	2	2	2
98	3	3	3	3	3	3	3	3	3	3	3
99	2	2	4	4	4	4	5	5	5	5	5
100	2	2	4	4	4	4	4	4	4	4	4

APPENDIX C PLS RESULTS

Outer loadings - Matrix				
	Perceived Risk	Religiosity	Subjective Norm	Travel Intention
PR1	0.647			
PR2	0.993			
REL1		0.810		
REL2		0.822		
REL3		0.871		
SN1			0.875	
SN2			0.916	
SN3			0.649	
TI1				0.917
TI2				0.941
TI3				0.934

Discriminant validity - Heterotrait-monotrait ratio (HTMT) - Matrix				
	Perceived Risk	Religiosity	Subjective Norm	Travel Intention
Perceived Risk				
Religiosity	0.191			
Subjective Norm	0.354	0.742		
Travel Intention	0.125	0.731	0.816	

Construct reliability and validity - Overview				
	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Perceived Risk	0.710	3.028	0.819	0.702
Religiosity	0.782	0.782	0.873	0.697
Subjective Norm	0.749	0.785	0.859	0.675
Travel Intention	0.923	0.927	0.951	0.866

R-square - Overview		
	R-square	R-square adjusted
Travel Intention	0.553	0.539

Collinearity statistics (VIF) - Outer model

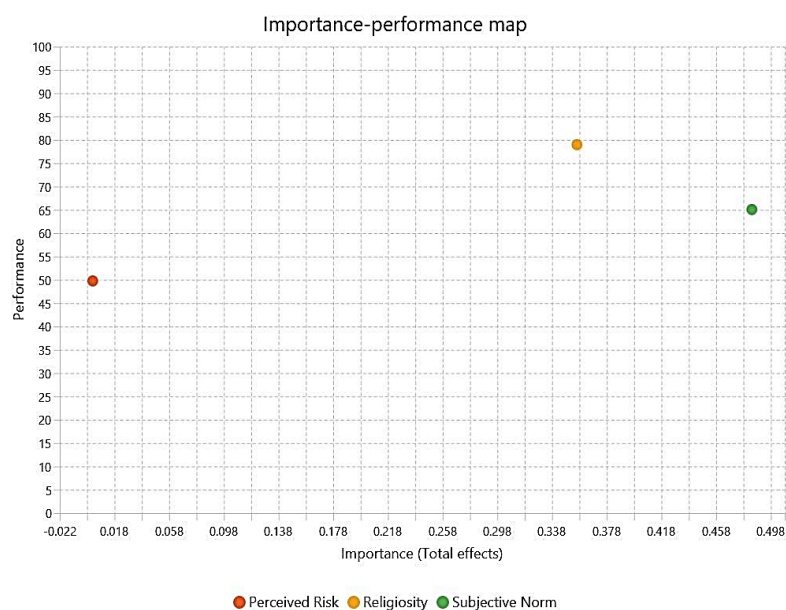
	VIF
PR1	1.433
PR2	1.433
REL1	1.562
REL2	1.594
REL3	1.960
SN1	2.454
SN2	2.656
SN3	1.202
TI1	2.949
TI2	4.355
TI3	3.723

Path coefficients - Mean, STDEV, T values, p values

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Perceived Risk -> Travel Intention	0.002	-0.011	0.070	0.032	0.487
Religiosity -> Travel Intention	0.356	0.386	0.119	2.994	0.001
Subjective Norm -> Travel Intention	0.484	0.466	0.116	4.187	0.000

f-square - List

	f-square
Perceived Risk -> Travel Intention	0.000
Religiosity -> Travel Intention	0.183
Subjective Norm -> Travel Intention	0.312



APPENDIX D TURNITIN AND AI DETECTOR RESULTS

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The Effect of Perceived Risk, Subjective Norm, and Religiosity on Indonesian Muslim Travel Intention (Umrah & Hajj) During Middle East War in 2026

THESIS

By

Daffa Abrari

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APPENDIX E AUTHOR'S BIOGRAPHY