

The Effect of Brand Personality in Building Customer Loyalty in Umrah Travel Services through Brand Trust

*Brand Personality in
Building Loyalty
through Brand Trust*

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Submitted:
SEPTEMBER 2025

Accepted:
NOVEMBER 2025

ABSTRACT

The increasing enthusiasm of Indonesian Muslims to perform umrah has intensified competition among travel agencies, creating a growing need to understand the factors that shape customer loyalty in this service-based industry. Although prior studies have examined determinants of loyalty, limited research integrates brand personality and brand trust specifically within repeated umrah travel experiences, indicating a clear research gap. This study aims to develop hypotheses regarding the factors influencing brand loyalty, with a particular focus on the effect of brand personality mediated by brand trust. This study also addresses how perceptions of competence, sincerity, and enthusiasm as dimensions of brand personality contribute to customer loyalty. Using a quantitative approach, data were collected from 127 umrah pilgrims who had used the same travel agency more than once during the 2022–2024 period, selected through saturated sampling and analyzed using PLS-SEM. The findings reveal that brand personality significantly enhances brand loyalty, while brand trust acts as a mediating mechanism that strengthens this relationship. Trust functions as a psychological bridge that connects perceived brand characteristics with the decision to remain loyal. The study highlights the importance for Umrah travel providers to cultivate trustworthy and compelling brand identities to maintain customer confidence and long-term loyalty.

Keywords: *Brand Loyalty, Brand Personality, Brand Trust, Customer Loyalty, Umrah Travel Services.*

ABSTRAK

Meningkatnya antusiasme umat Muslim di Indonesia untuk melaksanakan ibadah umrah telah memperketat persaingan di antara biro perjalanan, sehingga penting untuk memahami faktor-faktor yang membentuk loyalitas pelanggan dalam industri jasa ini. Meskipun sejumlah penelitian sebelumnya telah membahas penentu loyalitas, masih sedikit studi yang mengintegrasikan brand personality dan brand trust secara khusus dalam konteks pengalaman umrah berulang, sehingga menciptakan research gap yang perlu diisi. Penelitian ini bertujuan mengembangkan hipotesis mengenai faktor-faktor yang memengaruhi loyalitas merek, dengan fokus pada pengaruh brand personality yang dimediasi oleh brand trust. Penelitian ini juga mengkaji bagaimana persepsi kompetensi, ketulusan, dan antusiasme sebagai dimensi brand personality berkontribusi terhadap loyalitas pelanggan. Menggunakan pendekatan kuantitatif, data dikumpulkan dari 127 jamaah umrah yang telah menggunakan biro perjalanan yang sama lebih dari satu kali selama periode 2022–2024, dipilih melalui teknik sampling jenuh dan dianalisis menggunakan PLS-SEM.

JIMKES

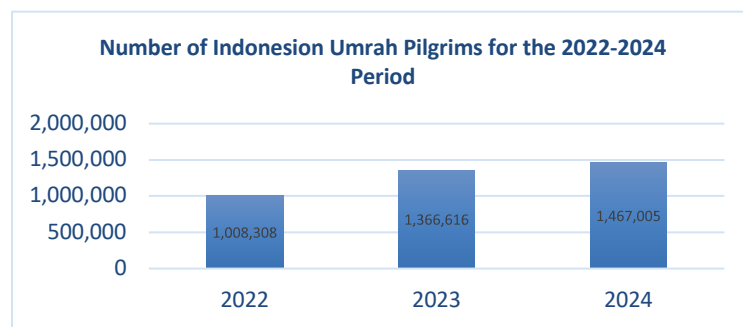
Jurnal Ilmiah Manajemen
Kesatuan
Vol. 13 No. 6, 2025
pp. 5955-5966
IBI Kesatuan
ISSN 2337 – 7860
E-ISSN 2721 – 169X
DOI: 10.37641/jimkes.v13i6.4340

Temuan penelitian menunjukkan bahwa brand personality berpengaruh signifikan terhadap loyalitas merek, sedangkan brand trust berfungsi sebagai mediator yang memperkuat hubungan tersebut. Kepercayaan bertindak sebagai jembatan psikologis yang menghubungkan karakteristik merek dengan keputusan untuk tetap loyal. Secara praktis, penyedia layanan umrah perlu membangun identitas merek yang terpercaya dan meyakinkan guna meningkatkan kepercayaan serta loyalitas jangka panjang pelanggan.

Kata kunci: Loyalitas Merek, Kepribadian Merek, Kepercayaan Merek, Loyalitas Pelanggan, Layanan Perjalanan Umrah.

INTRODUCTION

Umrah is one of the most highly favored forms of worship among Muslims worldwide, including in Indonesia, which has the largest Muslim population. According to World Population Review (2025), the Muslim population in Indonesia reached approximately 242.7 million, creating a substantial potential demand for hajj and umrah services. The strong interest of Indonesian Muslims in performing umrah has driven the growth of hajj and umrah travel agencies. Based on data from the umrah travel organizers in 2024, there were around 2,779 umrah travel agencies operating in Indonesia. In addition, the number of Indonesian umrah pilgrims has continued to increase annually.



(Source: Ministry of Religious Affairs, 2025)

Figure 1. Umrah Pilgrims Trend in Indonesia (2022–2024)

Figure 1 illustrates the steady increase in Indonesian Umrah pilgrims from 2022 to 2024, reflecting growing spiritual motivation and spiritual motivation of Indonesian society to perform worship in the Mecca, intensifying competition among travel agencies. In this competitive environment, Othman et al. (2019) emphasize consumers have become more selective, requiring companies to emphasize not only product quality and pricing but also customer retention. Retaining loyal customers is as vital as acquiring new ones (Deutsche, 2019; Idries et al., 2024). Consequently, consumer loyalty has become a central concern for scholars and marketers, viewed as essential for long-term profitability and growth and a key success indicator in competitive markets (Hwang et al., 2022; Ngo et al., 2025).

In a competitive business environment, brand differentiation is challenging due to similar functional benefits and easy replication via innovation. Companies must offer symbolic benefits for stronger advantages (Idries et al., 2024). Brand personality stands out as a key differentiator, providing symbolic value that fosters emotional bonds (Tariq et al., 2023; Tutor et al., 2024). It creates unique identity, emotional attachment, and loyalty through attraction. Brand personality fit enhances information, trust, and decision-making, serving as a tool for positive perceptions and connections (Choi et al., 2022; Uhm et al., 2022; Hoang et al., 2025). While Aaker's (1997) five dimensions sincerity, excitement, competence, sophistication, and ruggedness are accepted, they may not apply fully to services like umrah travel agencies.

This aligns with Ha (2016), who emphasized the three main dimensions of brand personality sincerity, excitement, and competence as more appropriate for service companies. These dimensions are relevant to umrah travel services, emphasizing sincerity in delivery, competence in ritual guidance, and excitement in memorable experiences. Conversely, sophistication and robustness are considered less relevant, given their focus on spirituality, Islamic adherence, and comfort during worship, rather than luxury or robustness. These dimensions reflect human traits such as agreeableness, extroversion, and conscientiousness from the Big Five model supported by Sung and Kim (2010). Thus, brand personality not only differentiates brands but also builds consumer trust (Japutra & Molinillo, 2019).

Previous studies on the relationship between brand personality and brand loyalty have yielded inconsistent findings. Some studies, such as those by Huraira and Ahmad (2022), Tariq et al. (2023), and Idries et al. (2024), reported a significant positive effect, while studies by Bairrada et al. (2019) and Villagra et al. (2021) found no significant relationship. This inconsistency highlights a research gap, requiring mediating mechanisms to better explain how brand personality influences loyalty. Brand trust emerges as a key mediator, linking the symbolic value of brand personality to consumer loyalty, particularly in the trust-dependent service industry. Alnaim et al. (2022), Chou et al. (2023), and Suryawan et al. (2025) agree that brand loyalty stems from long-term relationships, with high levels of trust driving stronger loyalty than low levels. Furthermore, Mansouri et al. (2022) and Suhan et al. (2022) state that full trust builds consumer confidence in a brand's ability to meet expectations and provide security without risk. Villagra et al. (2021) underscore the key mediating role of brand trust. Husain et al. (2022) argue that maintaining trust and a strong provider-customer relationship is crucial for loyalty. In essence, a consistent brand personality fosters trust, forming the foundation for enduring loyalty.

Although numerous studies have explored the mediating role of brand trust in the relationship between brand personality and brand loyalty, limited research has focused on this relationship within service-based industries, particularly umrah travel services. This limitation underscores the importance of investigating how brand personality affects pilgrims' loyalty through brand trust in the unique setting of umrah service providers, which differ significantly from physical product industries. This study aims to analyze the relationships among brand personality, brand trust, and brand loyalty in Indonesian umrah travel agencies. Specifically, it examines the influence of brand personality on brand loyalty, with brand trust functioning as a mediating variable, thereby filling the existing gap in service-sector research. Moreover, the study contributes to the literature by filling the research gap concerning the mediating role of brand trust within the service context.

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

The Effect of Brand Personality and Brand Trust on Brand Loyalty

This study is grounded in the Stimulus-Organism-Response (SOR) Theory introduced by Mehrabian and Russell (1974), which explains how external stimuli influence internal psychological states and ultimately shape behavioral responses. The SOR framework is applied to analyze the relationships between brand personality, brand trust, customer attitudes, and customer loyalty within the umrah travel industry. Brand personality, defined as a set of human characteristics associated with a brand (Aaker, 1997), is captured through sincerity, competence, and excitement, based on Ha (2016), which are suitable for service contexts. Brand personality fosters emotional bonds that strengthen brand loyalty (Memon et al., 2021; Aagerup et al., 2022). It also supports competitive differentiation, enhancing brand image and shaping positive perceptions that encourage customers to remain committed to the brand (Sindhu et al., 2021; Švrakić et al., 2023; Tutor et al., 2024).

Brand trust plays a critical role in building long-term loyalty, as consumers must believe in a company's reliability and ability to fulfill expectations without risk (Samarah

et al., 2021; Shahzad et al., 2024). Trust generates confidence, reduces perceived uncertainty, and minimizes the search for alternatives, thereby reinforcing repeat behavior and deeper loyalty intentions (Villagra et al., 2021; Husain et al., 2022). High trust consistently produces stronger loyalty outcomes than low trust. Customer loyalty is defined as a sustained preference to repurchase and continually engage with a brand (Maciejewska et al., 2023; Ngo et al., 2025). It is crucial in service industries, where loyal customers increase profitability through repeat purchases and positive referrals (Park & Kim, 2018). Brand personality further enhances trust when customers perceive alignment with expectations and identity expression, reinforcing satisfaction and commitment (Kalia et al., 2021; Muqarrabin et al., 2021; Jalaludin et al., 2024; Guan et al., 2025).

H1: Brand personality has a significant effect on brand loyalty.

H2: Brand trust has a significant effect on brand loyalty.

The Effect of Brand Personality on Brand Trust

A compelling brand personality plays a crucial role in shaping customers' trust, as it provides human-like traits that make the brand appear more authentic and dependable. According to Aaker (1997), brand personality represents a set of human characteristics associated with a brand, enabling consumers to form emotional and cognitive connections. When these characteristics are perceived as warm, competent, and consistent, consumers are more likely to believe that the brand is reliable and acts with integrity (Aagerup et al., 2022). Such perceptions strengthen brand trust, which serves as a foundation for building long-term customer relationships and reducing perceived risk (Sung & Kim, 2010). In this way, a strong and coherent brand personality not only enhances trust but also reinforces positive consumer evaluations that contribute to sustained brand loyalty.

Building on this perspective, prior studies also emphasize that brand personality strengthens trust by shaping consumers' emotional attachment and perceived congruence with the brand. When customers feel that a brand's personality aligns with their self-image, they are more inclined to view the brand as trustworthy and dependable (Bairrada et al., 2019). This sense of congruity fosters psychological comfort, reducing uncertainty and enhancing confidence in the brand's promises. Moreover, trust serves as a key relational mechanism that mediates the influence of brand personality on consumer outcomes such as satisfaction, engagement, and loyalty (Villagra et al., 2021). Therefore, cultivating a distinctive and consistent brand personality becomes essential for service providers aiming to build strong trust-based relationships with their customers.

H3: Brand personality has a significant effect on brand trust.

Brand Trust as a Mediator

Trust refers to customers' evaluation of a company's honesty and integrity, reflecting their belief that the company will act in their best interests (Román & Ruiz, 2005). A strong and consistent brand personality fosters positive perceptions, which in turn strengthens brand trust. When consumers view a brand as reliable, they form deeper emotional bonds that enhance their commitment. This trust-driven attachment ultimately encourages loyalty, even in the presence of competing alternatives. Such loyalty provides substantial long-term value for businesses, as loyal customers contribute significantly to sustained growth (Tariq et al., 2023).

Brand trust is fundamental to building strong relationships between service providers and consumers, as it enhances identification and supports long-term loyalty (Villagra et al., 2021; Jalaluddin et al., 2023). In service settings, trust emerges not only from consistent performance but also from consumers' connection to the brand's symbolic meaning (Aaker, 1997; Bairrada et al., 2019). When a brand exhibits qualities such as competence, sincerity, or enthusiasm, consumers feel psychologically assured, which

reduces perceived risks and reinforces their confidence. This strengthened trust ultimately facilitates the formation and maintenance of customer loyalty.

Moreover, brand trust has been identified as a key mediating variable in numerous empirical studies examining the behavioral consequences of brand personality (Sung & Kim, 2010; Tariq et al., 2023). A strong and consistent brand personality signals predictability and authenticity two attributes that significantly reinforce trust formation. As customers repeatedly experience congruence between brand personality cues and actual service delivery, trust becomes deeply internalized, eventually strengthening loyalty-related outcomes such as repeat preference, reduced switching intention, and long-term advocacy (Suhan et al., 2022; Idries et al., 2024). This mediating mechanism illustrates how emotional and cognitive evaluations interact, showing that trust is not merely an outcome but a pivotal link that translates brand personality into genuine customer loyalty.

H4: Brand trust mediates the relationship of brand personality and brand loyalty.

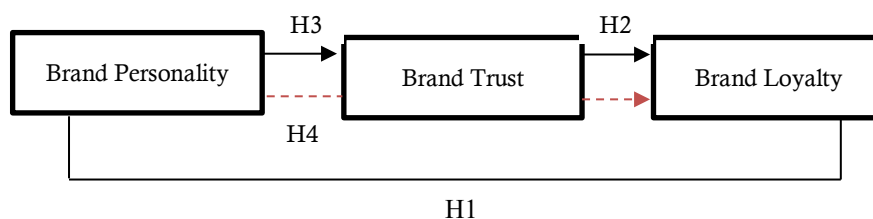


Figure 2. Research Framework

Figure 2 depicts the conceptual relationship among brand personality, brand trust, and brand loyalty. In this framework, brand personality functions as the independent variable that affects brand loyalty both directly (H1) and indirectly through brand trust, which serves as a mediating factor (H4). The model is based on the Stimulus-Organism-Response (SOR) theory, which provides the foundation for analyzing how brand personality shapes trust and loyalty within the context of umrah travel services. Within this framework, brand personality is positioned as an external stimulus, namely pilgrims' perceptions of the characteristics of the umrah travel brand they use. This stimulus then influences the organism, which refers to consumers' internal states reflected in their trust toward the brand. The internal response subsequently generates an external behavioral response in the form of brand loyalty, representing pilgrims' tendency to continue using and recommending the umrah travel service. The framework suggests that brand personality is essential in forming brand trust as an internal psychological response, which subsequently affects loyalty as an external behavioral outcome. In addition, brand personality is anticipated to have a direct impact on loyalty, with brand trust serving as the mediating factor in this relationship.

According to Hair et al. (2021), Structural Equation Modeling (SEM) provides an appropriate methodological approach for testing such complex relationships, particularly those involving mediation effects. The SOR theory serves as the conceptual foundation because it explains how external brand stimuli can shape psychological reactions that ultimately influence consumer behavior. Figure 2 displays the conceptual framework, depicting the direct link between brand personality (as the stimulus) and brand trust (as the organism), along with the connection between brand trust and brand loyalty (as the response). The figure also emphasizes the direct influence of brand personality on brand loyalty. These relationships, outlined in hypotheses H1–H4, explain how consumers' perceptions of brand personality can build trust and ultimately enhance their loyalty.

This framework is specifically designed for the Indonesian umrah travel industry, where trust, religious values, and reputation play a central role in shaping consumer decisions. By testing these relationships, the study aims to uncover the psychological

mechanisms that can be leveraged by umrah travel service providers to foster customer loyalty in an increasingly competitive market.

RESEARCH METHODS

This study employed a quantitative approach to examine the relationship between brand personality, brand trust, and brand loyalty in the umrah travel industry, with a case study on PT Elzamzama Prima Wisata, a travel company located in Nganjuk. The objective was to explain and analyze the factors influencing pilgrims' loyalty toward the services provided by PT Elzamzama Prima Wisata. Given the limited population of 127 pilgrims who had performed umrah more than once with PT Elzamzama Prima Wisata during the 2022–2024 period, this study applied a saturated sampling technique, in which all members of the population were included as research respondents. This method was selected to ensure that all participants had direct experience with the company's services, thereby enhancing the accuracy and relevance of the data to the research objectives. The use of saturated sampling is also consistent with a quantitative approach that emphasizes data validity through full participation of the eligible population. According to Sekaran and Bougie (2016), this technique is appropriate when the population size is relatively small and all members can be surveyed.

The data in this study were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS 4 software. This analytical approach was selected because it is suitable for testing both direct and indirect relationships, including mediation effects, among the hypothesized variables (H1–H4). The research employed a structured questionnaire as the main instrument to measure three key constructs: brand personality, brand trust, and brand loyalty. Each construct was operationalized through several indicators adapted from previous validated studies to ensure theoretical accuracy. All items were evaluated using a five-point Likert scale, ranging from “strongly disagree” (1) to “strongly agree” (5), allowing respondents to express their level of agreement clearly. Before hypothesis testing, the questionnaire underwent validity and reliability assessments to confirm the accuracy and consistency of the measurement items. These tests ensured that the instrument effectively captured respondents' perceptions and produced reliable results for further statistical analysis using the PLS-SEM method.

RESULTS

This study involved 127 repeat pilgrims of PT Elzamzama Prima Wisata in Nganjuk and employed the PLS-SEM approach using SmartPLS 4 to examine the relationships among brand personality, brand trust, and brand loyalty in the umrah travel industry. Guided by the Stimulus-Organism-Response (SOR) theory, the analysis focused on how brand personality represented by dimensions such as sincerity, competence, and excitement acts as an external stimulus that shapes consumers' internal evaluations and behavioral tendencies. Through this theoretical lens, brand trust is positioned as a key psychological response that may bridge the influence of brand personality on loyalty. The overall assessment of the structural model includes examinations of direct and indirect pathways to understand the underlying mechanisms supporting customer commitment. The following subsections present the empirical findings derived from hypothesis testing and mediation analysis.

Table 1 summarizes the respondent profile. This study involved 127 pilgrims of PT. Elzamzama Prima Wisata who had performed umrah more than once. The majority of respondents were male (57%), aged 41–59 years (53%), with a monthly income exceeding IDR 10 million (65%), and predominantly entrepreneurs (60%). This demographic composition indicates that the umrah services organized by PT. Elzamzama Prima Wisata are most favored by individuals in a mature age group, with economic stability and sufficient financial capacity to perform umrah. Moreover, the predominance of entrepreneurs suggests that these pilgrims tend to have flexible schedules and travel experience, which may shape their perceptions of service quality and loyalty to the umrah travel brand.

Table 1. Demographic of Respondents

Characteristics	Category	Frequency	Percentage
Gender	Male	73	57%
	Female	54	43%
Age	18-30	3	2%
	31-40	57	45%
	41-59	67	53%
Occupation	Private Employee	15	12%
	Government Employee	10	7%
	Entrepreneur	76	60%
	Others	26	21%
Income	< IDR 5.000.000	2	1%
	IDR 5.000.000 – IDR 10.000.000	43	34%
	>10.000.000	82	65%

Table 2 shows the validity test results for all indicators in the brand personality, brand trust, and brand loyalty variables. All items had factor loadings above 0.70, thus meeting convergent validity criteria. Therefore, each indicator is deemed valid and suitable for use in measuring the research construct.

Table 2. Validity Test

Variable	Item	Loading Factor	Information
Brand Personality	BP1	0.851	Valid
	BP2	0.779	Valid
	BP3	0.793	Valid
	BP4	0.723	Valid
	BP5	0.851	Valid
	BP6	0.730	Valid
	BP7	0.717	Valid
	BP8	0.803	Valid
	BP9	0.818	Valid
Brand Trust	BT1	0.836	Valid
	BT2	0.832	Valid
	BT3	0.830	Valid
	BT4	0.867	Valid
	BT5	0.788	Valid
	BT6	0.815	Valid
	BT7	0.799	Valid
Brand Loyalty	BL1	0.924	Valid
	BL2	0.938	Valid
	BL3	0.731	Valid

Table 3 presents the results of the reliability test, indicating that all variables had Composite Reliability and Cronbach's Alpha values above 0.70. This indicates that brand personality, brand trust, and brand loyalty are reliable constructs, with consistent and reliable measurement items.

Table 3. Reliability Test

Variable	Composite Reliability	Cronbach's Alpha	Information
Brand Personality	0.939	0.924	Reliable
Brand Trust	0.923	0.921	Reliable
Brand Loyalty	0.891	0.837	Reliable

The results of hypothesis testing shown in Table 4 demonstrate that brand personality significantly influences brand loyalty (H1). This is evidenced by a t-statistic value of 15.944, which exceeds the threshold of 1.960, a p-value of $0.000 < 0.05$, and an original sample coefficient of 0.353, indicating strong support for H1. Likewise, the relationship between brand personality and brand trust (H3) is also significant, with a t-statistic of $19.205 > 1.960$, a p-value of $0.000 < 0.05$, and an original sample value of 0.737,

confirming that brand personality strengthens consumer trust. In addition, brand trust was found to have a positive and significant effect on brand loyalty (H2), as reflected by a t-statistic of 4.567 > 1.960, a p-value of 0.000 < 0.05, and an original sample value of 0.467, thereby validating H2.

Table 4. Direct Effect Test

Hypothesis	Path	Original Sample (O)	T-Statistic	P Values	Result
H1	Brand Personality -> Brand Loyalty	0.353	15.944	0.000	Significant
H2	Brand Trust -> Brand Loyalty	0.467	4.567	0.000	Significant
H3	Brand Personality -> Brand Trust	0.737	19.205	0.000	Significant

Table 4 displays the outcomes of the direct effect analysis among brand personality, brand trust, and brand loyalty. The results indicate that all proposed hypotheses (H1–H3) are statistically supported. Specifically, the first hypothesis (H1) confirms that brand personality exerts a positive and significant influence on brand loyalty, evidenced by an original sample coefficient of 0.353, a t-statistic value of 15.944, and a p-value of 0.000, which falls below the 0.05 significance level. This indicates that a stronger and more distinctive brand personality enhances customer loyalty toward the umrah travel brand. The second hypothesis (H2) confirms that brand trust positively affects brand loyalty, with an original sample value of 0.467, a t-statistic of 4.567, and a p-value of 0.000, indicating that higher consumer trust translates into greater loyalty toward the brand. Lastly, the third hypothesis (H3) reveals that brand personality also exerts a significant positive influence on brand trust, supported by an original sample value of 0.737, a t-statistic of 19.205, and a p-value of 0.000. This implies that consistent and reliable brand characteristics strengthen consumer trust.

Table 5. Indirect Effect Test

Hypothesis	Detail	Value
H4 (Brand Personality – Brand Trust – Brand Loyalty)	Path	BP->BT->BL
	Original Sample (O)	0.344
	T-Statistic	4.135
	P-Values	0.000
	Result	Significant

Table 5 shows the findings of the indirect effect analysis. The results indicate that the indirect influence of brand personality on brand loyalty through brand trust (H4) is significant, as evidenced by a t-statistic of 4.135 (> 1.960) and a p-value of 0.000 (< 0.05), confirming the mediating function of brand trust in this relationship. This mediation is classified as partial, given that brand personality not only has a direct impact on brand loyalty but also enhances trust, which subsequently strengthens loyalty. Therefore, the results demonstrate that developing a strong brand personality simultaneously builds consumer trust and indirectly reinforces customer loyalty.

DISCUSSION

The findings reaffirm the central role of brand personality in shaping pilgrims’ psychological and behavioral responses. The direct effect shows that brand personality significantly enhances brand loyalty (t = 15.944; p = 0.000; β = 0.353), supporting H1. Attributes such as sincerity, competence, and excitement strengthen emotional attachment, aligning with Aaker (1997) and Ha (2016), who highlight brand personality as a key driver of emotional bonds. Brand trust also significantly influences loyalty (t =

4.567; $p = 0.000$; $\beta = 0.467$), supporting H2. Pilgrims view PT. Elzamzama Prima Wisata as credible, safe, honest, and benevolent qualities that cultivate long-term loyalty. These results are consistent with Román and Ruiz (2005) and Tariq et al. (2023), who emphasize trust as a foundation for sustained customer commitment.

Brand personality further exerts a strong positive effect on brand trust ($t = 19.205$; $p = 0.000$), supporting H3. Sincerity, competence, and excitement foster trust through competence, integrity, and benevolence, aligning with Molinillo et al. (2019), Villagra et al. (2021), Tariq et al. (2023), and Juhaidi et al. (2024). The indirect effect reveals that brand personality influences loyalty through brand trust ($t = 4.135$; $p = 0.000$), supporting H4. Although personality directly strengthens loyalty ($\beta = 0.344$), its impact becomes stronger when trust is established ($\beta = 0.467$). This confirms that personality alone does not produce loyalty unless it first generates reliability perceptions. This aligns with Aagerup et al. (2022) and Jalaludin et al. (2024), who argue that trust is the primary psychological pathway through which personality shapes loyalty. The partial mediation found in this study adds conceptual value by showing that in religious service contexts, trust complements emotional drivers in forming loyalty.

This result extends the studies of Aagerup et al. (2022) and Jalaludin et al. (2024), which confirmed that brand personality enhances loyalty primarily through the psychological pathway of trust. The fact that the mediation identified in this study is partial mediation introduces a new conceptual contribution: in the context of religious service industries such as umrah travel, loyalty is not built solely on service features, but through an internal process of trust that links brand personality with pilgrims' loyalty.

These findings strengthen prior evidence that brand personality and brand trust are key drivers of loyalty in service industries. The results are consistent with Aaker (1997), Ha (2016), Román and Ruiz (2005), and Tariq et al. (2023), confirming that emotional cues and perceived credibility shape long-term customer behavior. Compared with earlier studies (Molinillo et al., 2019; Villagra et al., 2021; Jalaludin et al., 2024), this study further demonstrates that trust plays a central mediating role, especially in high-involvement religious services where reliability and integrity strongly influence decisions. Theoretically, the study reinforces signaling theory by showing that sincerity, competence, and excitement function as credibility signals, while also contributing new insight through the identification of partial mediation, indicating that loyalty is formed through both direct emotional pathways and indirect trust-based mechanisms. Practically, the findings highlight the need for service providers to strengthen personality-driven attributes such as empathy, professionalism, and program innovation while ensuring transparent communication and consistent service delivery to build trust and maintain loyalty in competitive markets.

CONCLUSION

This study demonstrates that the stronger and more positive the brand personality projected by PT. Elzamzama Prima Wisata, the greater the likelihood that pilgrims will exhibit loyalty to the brand. Brand personality also plays a crucial role in shaping pilgrims' trust, where positive attributes such as friendliness, sincerity, and professionalism enhance feelings of security, confidence in service quality, and perceptions of honesty and care for pilgrims' needs. This trust, in turn, fosters loyalty, including the willingness to reuse the services and recommend them to others.

The implications of this study are significant for the management of PT. Elzamzama Prima Wisata. The company should focus on strengthening positive brand personality attributes in both communication and service delivery, as this can continuously build trust and loyalty among pilgrims. A brand management strategy that emphasizes care, professionalism, and integrity can establish long-term relationships with pilgrims. Academically, this study reinforces the importance of brand trust as a mediator in the relationship between brand personality and brand loyalty, particularly in the context of the umrah travel service industry in Indonesia.

Nevertheless, this study has limitations, including the relatively small sample size of 127 pilgrims and its focus on a single umrah travel company, which may limit the generalizability of the findings to the broader umrah travel industry in Indonesia. Future research may expand the sample, incorporate additional mediating or moderating variables such as pilgrim satisfaction or brand image, and examine variations in pilgrim behavior across different backgrounds and regions to provide a more comprehensive perspective.

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