

**LAPORAN PENELITIAN HIBAH INTERNAL 2023**  
**STIE INDONESIA BANKING SCHOOL**



**Eksplorasi Perjalanan Umrah dari Perspektif Finansial**  
**pada Generasi Y & Z di Indonesia**

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## **Executive Summary**

### **Laporan Penelitian Hibah Internal 2023**

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Penelitian yang bermula dari proposal Penelitian Hibah Internal STIE Indonesia Banking School berjudul *Eksplorasi Perjalanan Umrah dari Perspektif Finansial pada Generasi Y & Z di Indonesia* telah diselesaikan oleh Tim Peneliti yang terdiri dari : Zulfison (ketua), Puspita (anggota), Nuri Wulandari (anggota) dan Janita Kamil (anggota mahasiswa). Penelitian memakan waktu lebih dari 4 bulan dengan luaran yang dilakukan sebagai berikut :

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I. Artikel untuk submit Jurnal Internasional

## **Investigation of Umrah Pilgrimage Tourism from the Perspective of Millennials in Indonesia**

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### **Abstract.**

Pilgrimage travel for Muslims is one of the pillars of faith that needs to be upheld. Thus, for Indonesia, a nation of 275 million people consisting of 87% Muslims, pilgrimage tourism such as Umrah, is a nation-wide concern. Especially, when studies reveal that the millennial segment is increasingly shifting to an Islamic lifestyle, including religious products and services. Despite the potential of pilgrimage tourism, past research shows that the needs of travel-related financial products are currently underserved. This study is trying to fulfill the gap by investigating the journey of Umrah Pilgrimage from the millennials generation perspective in order to understand the segment on their experience and planning the pilgrimage. The study employs a qualitative method with open-ended questions based on the consumer journey framework as well as demographic analysis. The result revealed that, muslim millennials have challenges in the journey phases of finance their religious experience travel and buying decision. It also described the important pain points within the phases to identified challenges faced by the respondents. The result will make an important contribution in creating innovation for products to serve pilgrimage tourism, as well as giving future study suggestions area.

**Keywords:** pilgrimage tourism; consumer journey; behavior; umrah; islamic religious travel.

## **1. Introduction**

Global tourism is having a challenge due to pandemic Covid-19 and it is predicted to rebound post the pandemic. According to UNWTO, the global arrivals in 2022 reach 917 million, on the way to reach the pre-Covid which total 1465 million arrivals. In the arrival numbers, pilgrimage tourism trips contribute significantly. UNWTO estimates that around 300 to 330 million tourists visit the world's major religious sites each year, with around six hundred million national and international religious tourism trips in the world. Indonesia is no exception, especially with the rapid increase in Umrah religious tourism.

Despite pilgrimage tourism is the oldest form of tourism (Hassan et al, 2022), it has gained popularity in the last decade. In Indonesia, the number of Umrah pilgrims has been increasing since the last 5 years. According to the Muslim Association of Hajj and Umrah Organisers of the Republic of Indonesia (AMPHURI), there were 974,650 umrah pilgrims in 1440 H or 2018-2019. This number decreased by 3.10 per cent compared to 1439 H which reached one million people. Recently, the Saudi Arabian government issued a policy to suspend umrah visas. This is to prevent the spread of the coronavirus from infected countries. The number of visas issued by the authorities of the Kingdom of Saudi Arabia in the period 31 August 2019 to 20 December 2019 was 2,371,441 visas. Indonesia in this case ranks second highest with 443,879 visas.

The increase in the number and interest for Umrah pilgrimage tourism may be driven by various factors. According to Griffin, K., & Raj, R. (2018) there are 14 identified motivations for religious tourism. If analysed further, the 14 factors can be categorised as Internal and External factors. Internal factors are factors that reside within one's personal self, including the search for authenticity, the search for the unusual, and personal beliefs. External factors are factors that come from outside a person. External factors related to the market include diverse product offerings, cheap flights, increase in the number of travel agencies, market expansion. External factors relating to trends in the popularity of domestic travel, growth in short holidays, search for income streams. External factors relating to communication and advertising including from the media, internet. Finally, external factors contributing to social concerns such as cultural preservation and sustainability drives. These categories will be confirmed later in the expert panel in this study. Previous study from Handriana, et al (2020) shows that there are several

motivations for religious travel, including: to increase their level of faith; to remind themselves that death will definitely come; to commemorate and honour the struggle of the saints in fighting for Islam; to bring their children with the hope that their children will also increase their level of faith in their faith; to get peace of mind; to know the history of the struggle of the saints in real terms by visiting their graves; to get closer to Allah; to be able to emulate the spirit of the saints in upholding Islam; to get blessings from Allah; and to carry out the orders of the Prophet Muhammad PBUH.

The aim of pilgrimage is often to search for meaning for a transformation of one-self (Collins-Kreiner, 2020). Umrah religious tourism belongs to the niche market of Pilgrimage Tourism which has interesting segment characteristics. According to previous research, about one-third ( $\frac{1}{3}$ ) of visitors are in the age range of 18-34 years and the other  $\frac{1}{3}$  are in the age group of 35-54 years. This age range implies that, in general, religious/pilgrimage trips are dominated by gen Y (millennials) who travel together in groups of 30-40 people in a group. Interestingly, they are not brand loyal. Also, in terms of finances, pilgrimage travellers are one of the most resilient in terms of financial recession.

The dynamic growth of tourism, especially in the area of pilgrimage tourism and the changing consumer behavior has warrants for further investigations. However, current literature still focusing on the sacred places or sanctuary (Handriana et al, 2020; Mawarni and Puspitasari, 2020). Only few study on religious aspect focused on sacred -religious purposes (Anis and Hafiz, 2022), especially in Umrah travel as part of pilgrimage tourism. Thus, the current study will address important objectives :

- To understand the motivations of young adults (Millennials) to undertake Umrah religious tourism.
- To find out the journey in finding the challenges (pain points) to provide right service to fulfil their needs and experience.

This research has the potential to contribute to the Religious Tourism sector by identifying the travel journey that occurs, we can anticipate the challenges the behaviour of prospective travellers in the particular Umrah travel services. The study aims to help related industries to

identify opportunities related to Umrah travel products. Furthermore, this research serves as basic research to be developed into more comprehensive research in the future.

## **2. Methodology**

The main objective of this study is to explore the Umrah traveller journey. Therefore, this research is an exploratory study using qualitative methods in the form of open-ended surveys. The unit of analysis is adult travellers aged 26-42 years old which belongs to cohort of Generation Y who represent the Millennial Generation. The criterion for participants/respondents other than age is adherence to Islam as moslem. However, the researcher did not limit whether the respondents had travelled for Umrah or not. If the respondent has never travelled for Umrah, then the question will refer to the planning aspect in the future. The purpose of not limiting is because the research team is also interested in knowing the proportion of respondents who have done and have not as an estimate of interest in this trip. Sample collection will use random sampling, with a target of 30 respondents located in four biggest contributing areas for Umrah travel in Indonesia ( Jakarta, West Java, East Java and Central Java).

The questions asked in the research will be aligned with the objectives of the research so that it will be divided into 3 parts. The first part is questions related to motivation in travelling. For motivation, it will refer to research from Griffin & Raj (2018) and also Handriana et al (2020) which produce motivations related to pilgrimage tourism. The second part will refer to the practical framework of the Consumer Journey. The Consumer Journey in this study will look at several stages in planning an Umrah trip. Starting from the stage of seeking information, comparing offers, collecting funds, making a purchase decision, preparing for departure, evaluating the trip.

## **3. Result and Discussion**

The result will describe three parts of the study. First is the respondents' demographic profile and experience towards pilgrimage tourism conducted in the past. Secondly, on the motivation aspects of umrah travel. Lastly is the travellers' journey focusing in Umrah tourism.

### **3.1. Respondents's Profile**



The study managed to gather 34 responses for its open ended questions. Majority of the respondents were female (70.59% or 24 respondents) compared to male (29.41% or 10 respondents). The age range was dominated by 26-29 age range (50.00%) followed by 30-35 years old (23.35%) and 36-39 years old (23.53%) with the same proportion. More than half of the respondents (55.88%) were University graduates, followed by highschool graduates by 20.59%. Therefore the demographic of respondents can be represented by educated adult and mostly female sample.

*Table 1. Demographic Profile*

Gender	Respondents	Percentage
Male	10	29.41%
Female	24	70.59%
	34	100.00%
Age	Respondents	Percentage
26-29	17	50.00%
30-35	8	23.53%
36-39	8	23.53%
40-45	1	2.94%
> 45	0	0.00%
	34	100.00%
Education	Respondents	Percentage
SD / Elementary	0	0.00%
SMP / Junior High	1	2.94%
SMA/K / High School	7	20.59%
D1 / Diploma 1 Year	1	2.94%
D2 / Diploma 2 Year	0	0.00%
D3 / Diploma 3 Year	3	8.82%
S1 / Bachelor	19	55.88%
S2 / Master	3	8.82%
S3 / Doctoral	0	0.00%

Others	0	0.00%
	34	100.00%

### 3.2. Motivation for Umrah Tourism

To capture the motivation and experience of related Pilgrimage Tourism experience, the study asked on the religion related tourism that they have conducted in the past. Surprisingly 26 out of 34 respondents or 76.47% had traveled for Umrah in the past. This type of pilgrimage tourism rank third after visiting historic - religion -related places (73.53%) and short stay with religious activities (70.59%). The Hajj has only experienced by 4 respondents (11.76%) which

*Table 2. Pilgrimage Tourism Activities*

Pilgrimage Travel Activities	Respondents	Persentase (n=34)
Umrah	26	76.47%
Hajj	4	11.76%
Travel to historical place	25	73.53%
Short stay / religious camp	24	70.59%
Religious Event	20	58.82%

*Source : compiled by authors*

The study found that the major driver of Umrah tourism is personal beliefs (79.41%), followed by religious demand (41.18%). Interestingly the internal factors of looking for something authentic and external factor of attractive umrah package have both equal proportion (35.29%) to drive Umrah travellers to do this trip.

*Table 3. Motivations for Umrah Travel*

Motivation/Driver	Respondents	Percentage
Personal beliefs	27	79.41%
Demands from the religion adhered to	14	41.18%
Looking for something authentic	12	35.29%
Many attractive Umrah package offers	12	35.29%
Seeking something out of ordinary	10	29.41%

Cheap flight tickets and or cheap travel packages	9	26.47%
It has become a family culture	9	26.47%
Seeing in the media, including social media	7	20.59%
Other Option	4	11.76%

Source : compiled by authors

### 3.3. Consumer Journey

The study analyze and divide the traveller's journey into six different phases representing the journey that starts from information search, comparing offers, saving money for the trip, buting decision, travel preparation and evaluation. Each phase is analyse based on the number of point points from the answers and the common theme emerged. For this analysis we focused on the pain points and tried to identify phase that has put stressor to the Umrah travellers compared to the ones that made them delight.

Table 4. Consumer Journey Umrah Travel

<b>Phases of Travellers Journey</b>	<i>Information search</i>	<i>Comparing offers</i>	<i>Saving money</i>	<i>Buying decision</i>	<i>Travel preparation</i>	<i>Travel evaluation</i>
<b>Pain Points</b>	<b>9</b>	<b>9</b>	<b>8</b>	<b>9</b>	<b>7</b>	<b>7</b>
<b>Top 3 Comments Theme</b>	Fraud Agent	Budget Constraint	Long saving time	Nothing in offer is match with what is needed	Lots of things to bring on the travel	Feeling sad, worries that there are shortcomings in doing worship
	Incomplete information	Price varies with only little difference from one offer to another	Money is tight	Lots of confusing advice	Tiring departure preparation	Lack of places to visit in the itinerary
	Finding trusted agent is not easy	Many offer, difficult to make comparison	Money is spent on other emergencies	Difficult to choose the best one	Health problem	Delayed on departure and long-haul flight

Source : compiled by authors

The study found that there are pain points in all phase of the journey. Total of 49 pain points from 34 respondents were identified. The highest frequency of pain points were found in information search phase (9 points), comparing offers (9 points) and buying decision (9 points),

followed by saving money (8 points), travel preparation ( 7 points) and travel evaluation (7 points).

The common theme that arised were different in each phase. In information search phase, the most recurring challenges were finding a trusted agent or worry about fraud by agent. The second common theme was incomplete information.

In the stage of comparing offers, many respondents stated that due to numbers of offer it is difficult to make comparison while price differ very little to one offer to another. In addition budget constraint also important consideration in this stage.

The next phase is the activities of saving or gathering resources (money) to fund the trip. In this stage respondents felt that they need to save long time for this trip. Perhaps it is caused by the increasing package price for Umrah from year to year. Another challenge in saving for Umrah is the it is difficult to maintain since it can be used for other emergencies.

Buying decision phase is also quite frustrating for Umrah travellers since it is difficult to choose the best while all the advices from the social network made them confused. There is also opportunity for a new product/service offer since travellers also express lack of product offer that match their need.

In travel preparation and then, evaluation, Umrah millennial travellers overwhelmed with tiring preparation and worries about their health problems. While delayed departure and long-haul flight were also among the factors that they categorized as pain points in evaluation. Lastly, they leave the experience with a worry and sad feeling that still shortcomings in their journeys.

On the other hand, there are also factors that delight the Umrah travellers. The study identified 20 delight points in all the phases journey. This points include 5 delight points in the information search phase, 4 points when comparing offers, 2 points when saving for the trip, 3 points each for buying decision, travel preparation and evaluation. When calculated the difference of delight and pain points for each phase, it showed that the highest difference is in financial activities, namely : saving money for the trip and buying decision. The 6 points difference indicates that the phase tend to lean on the pain points for these phases.

*Table 5. Analysis of Pain Points - Umrah Travel*

<b>Phases of Travellers Journey</b>	Information search	Comparing offers	Saving money	Buying decision	Travel preparation	Travel evaluation	Total Points
<b>Delight</b>	5	4	2	3	3	3	20
<b>Pain Points</b>	9	9	8	9	7	7	49
Difference	-4	-5	-6	-6	-4	-4	
Total Points	14	13	10	12	10	10	

*Source : compiled by authors*

#### **4. Conclusion**

The study is an investigation on the Umrah travel as pilgrimage tourism in Indonesia. The objective were to find the motivations for Umrah trips and also to identified pain points in the travellers' journey. Findings of this research have confirmed that Umrah is the most popular form of pilgrimage tourism in Indonesia among the millennials. The motivations for this trip is mostly driven by personal beliefs followed by demanded by religion. This is expected especially for Umrah trip since it is advisable in Islam although not obligatory. Interestingly, the study found that stressors exist in all phase of the trips, but mainly in phase that include financial planning and buying decision.

The result provide at least three manajerial implications. First, the study confirm that the market for Umrah is significant compared to other pilgrimage tourism related with millennials and female moslem target market. Secondly, opportunity for product or service related with finance related with Umrah are still open since there are pain points exist in the phase regarding saving for the trip and buying decision. This can be followed up with careful financial product catering saving aspect and careful marketing targeting this segment.

Limitation exist leading further future exploration for similar study. It is suggested that future study widen the sample investigated towards a younger generation, Gen Z to see their perspective on the Umrah tourism. In addition to consumer journey, future research can also focus on the financial aspect to capture the behavior of Umrah travellers. Lasly, a quantitative instrument can be created to validate the findings in different context.

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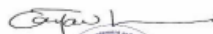
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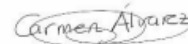
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