

The meaning of innovation in the umrah business process: A qualitative study on umrah travel

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ABSTRACT

This study focuses on examining the integrative factors that determine successful innovations in the business process of Umrah in PT. Umi Muthmainah Berkah Umrah and Hajj Travel are located in Surabaya. The factors examined were technology, regulation, human resource (HR) quality, and pilgrims' trust. The method used was qualitative, with a case study approach and data collection through in-depth interviews, observations, and document analysis. The results showed that while digitized systems bolster operational efficiency and convenience for pilgrims, a far greater hurdle in human resources limits the ability to utilize technology. Travel companies are subject to strict compliance requirements, which necessitate continual adaptation and travel agency innovation. The human resource quality gained through systematic and ongoing training fosters successful innovation, while trust from pilgrims significantly affects business reputation and sustainability. This study affirms the synergistic integration of technology, regulation, human resources, and congregation trust, which constitute the pillars of innovation and umrah business success. The study results suggest directions for management to focus more on the enhancement of technology and human resources, and for the government to formulate pro-innovation policy regulations. This study also encourages the public to be more discerning in selecting a Umrah bureau to receive optimal and more trustworthy services.

Keywords: Umrah Business Innovation, Digital Technology, Government Regulation, Human Resources, Congregation Trust

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1. INTRODUCTION

Although Surabaya is primarily a business region, it has developmental opportunities within the ulama industry, which has seen an increased umrah demand from travelers in Indonesia. This is because they essentially consider umrah religious duty, which needs to be performed by almost 87.2 per cent of Indonesia's 269.6 million population Muslims (Wulandari et al., 2024). As a result of increasing umrah demand, travel agents have started to compete, resulting in an oversaturated market, utilizing various marketing package techniques, including celebrity and cultural appeal (Nurohman, 2022). The effects of the commercialization of these packages are troubling Islam's spiritual dimension, which underlines the ethical quandary (Fuad, 2022). The Saudis' lack of control of the institutes dealing with the Hajj and Umrah system modernizing Indonesia, alongside the uncertainty of the rules set by Saudi Arabia, creates a complex framework of problems (Sopyan et al., 2023). Furthermore, the subsidization of Indonesian government spending on hajj over countries such as Malaysia exerts excessive strain on fiscal budgeting, demanding optimal lower resource utilization for sustainability (Anas et al., 2023).

Umrah business opportunities offer a blend of deep-rooted services that are commensurate with the marketer's trust, legal framework, public policies, and brand and service development. The umrah service trust, along with pilgrims' reputation, is imperative for recreating brand umrah satisfaction (Subhan et al., 2023). Furthermore, umrah commodification and indeterminate regulations are fundamentally important in reducing potential conflicts during umrah (Sopyan et al., 2023). Following Islamic business ethics, such as transparency, community responsibility, and Sharia compliance, as practiced by Uskinu Ponorogo, provides opportunities to elevate the upper spiritual framework while becoming a business model from other umrah operators (Arsyadani & Maulidia, 2024).

Combating the post-pandemic slump, enhanced engagement through social media marketing, and increasing affordability alongside streamlining packages attract attendees during heavy market collisions and shifting legislation (Andiyawan et al., 2023). Additionally, other innovational factors are also faced by the umrah business, such as a lack of digital knowledge, shifting laws, inconsistent educational human resource distribution, and umrah fraud that distrust pilgrims (Cai, 2024). Although cultural resistance and technology integration hurdles exist, the adoption of digital technologies assists in improving clientele experience and operational efficiency, and unlocking new, previously hidden sources of revenue (Cai, 2024). Managing convenience risk aided by service-level improvements, including staff friendliness and service dependability, ensures quality congregation addition (Ayyasy et al., 2024). Controlled influence concerning fund management also has a significant impact on pilgrim trust (Salsabila et al., 2024). In the earlier outlined timeframe, impactful communication channels along with meticulous detailing of health protocols serve as frameworks for managing safety while addressing client expectations (Saridi et al., 2021).

This study had two fundamental objectives. First, it focuses on innovative elements within the Umrah business while examining the influence of technology, government regulations, the quality of human resources, and trust in the pilgrims. Second, it examines the gaps caused by innovative inaction and provides strategic guidance to modernize the Umrah business while ensuring that the primary focus of worship is not compromised. This study investigates the Umrah market through the lens of classical and contemporary social theory, with a new focus on Islamic business ethics, spiritual capitalism, and emerging social patterns in the religious services industry. The core focus of this study is the commodification of religion, a phenomenon that transforms religious practices into commodities and brings about inevitable social and religious value changes. In this context, Weber's (1958) concept of spiritual capitalism serves as an analytical tool; despite its sacred origins, the Umrah market is gradually being restructured by broader economic logic. The use of modern technology and aggressive marketing strategies often deepens the commodification process and undermines the once-established boundaries of religious values. From an ethical perspective, this commodification is not merely about budgets and profits, but also concerns social regulation, religious law, and cultural norms that guide pilgrims' choices. Therefore, this study aims to bridge the fields of management and economics, while opening new avenues for interdisciplinary research linking economics, ethics, and religiosity.

This research will assist umrah-related businesses in overcoming technological challenges and regulatory hurdles, building trustworthy relationships with pilgrims, gaining trust, enhancing service quality, and fostering business innovation. The results of this study are expected to motivate the application of modern technology to provide services. Moreover, the results can assist policymakers in formulating policies that promote the development of the umrah industry, as well as improve the public in choosing innovative and dependable travel agencies.

2. RESEARCH METHOD

Analyzing the elements impacting the success of business process innovation in the umrah industry through Umi Muthmainah Berkah Umrah and Hajj Travel's case study situated in Surabaya is best approached with qualitative methods because it involves intricate social and business frameworks. This method is funded by a study performed on Hajj services, which emphasizes the significance of studying every phase of innovation, including initiation, implementation, and diffusion, to successfully achieve service innovation (Atmadja, 2023). Moreover, qualitative methods are useful in examining service quality and risk management techniques within the scope of Hajj and Umrah, which focus on technology as well as staff dependability and their role in providing greater efficiency (Ayyasy et al., 2024). The literature suggests that the case study method is appropriate for studying individual and group phenomena, and is therefore ideal for studying business innovation in the Hajj and umrah industries (Sitorus, 2021). The innovation of umrah is directed towards enhancing operational effectiveness and service delivery in Hajj, and Umrah administration supports the use of qualitative case studies to investigate these phenomena in detail (Salsabila et al., 2024). Such inquiries not only assist in creating actionable innovation policies but also aid in the restructuring of governance to modernize the Umrah industry.

Thematic analysis is suitable for this study, as it involves qualitative data analysis from interviews, observations, and documents. The process encompasses a sequence of transcription, reading, coding, and recoding to major themes, which include technology, regulation, human resources, and trust in the congregation. This technique is relevant because it captures richly and portrays the meaning of business practitioners, as well as the factors supporting or inhibiting innovation. In addition, thematic analysis allows the integration of different types of data and provides a holistic result that can be utilized for innovation in the umrah business. Data collection that relies solely on one service provider, in this case, Umi Muthmainah Berkah Umrah and Hajj Travel, certainly poses serious limitations to the depth of insight that can be gained. However, the case-study approach focuses on an in-depth examination of business innovation in a specific space. In the subsequent research phase, the author plans to incorporate triangulation by collecting data from other agents, customers, and regulatory bodies to create a more comprehensive picture and strengthen the validity of the analysis.

3. RESULT AND DISCUSSION

3.1. Result

The findings indicate that technology is a crucial component in the successful implementation of business process innovation in Umrah at Umi Muthmainah Berkah Umrah and Hajj Travel. The application of digital technologies, such as mobile apps for booking, congregation data handling, and interaction over the Internet, enhances operational accuracy and service delivery speed. With the aid of technology, booking agencies can minimize manual mistakes and enhance the overall comfort of pilgrims. The adoption of technology still faces challenges, the largest of which is the lack of sufficiently trained personnel to optimally employ digital operating systems. Another equally important aspect of related innovation is the socioeconomic environment created by government policies. Travel agencies must adapt almost constantly because of the innovation enabled by umrah policies, which are usually stringent and ever-changing. These policies can be difficult to comply with because they burden you with extra costs and a lot of time, yet complying with these policies also helps improve pilgrims' trust and agency credibility.

Scholars have pointed out that human resource issues are critical factors in innovation. Systematic training improves technical and service skills, which broadens innovation effectiveness. With travel agencies, skilled human resources increase the responsiveness to new technologies and business changes. Nonetheless, some staff's resistance to change remains an innovation barrier. In an equal measure, trust in the Umrah Bureau is critical for pilgrims. Transparency, professionalism, and service quality compliance with the Umrah standards shape the preferred bureau. Such trust stems from positive booking and travel experiences along with the bureau's reputation. Under the Umrah and Hajj Travel services, Umi Muthmainah Berkah combines the innovation determinants of technology, regulation, human resources, and congregation trust, and their synergy is paramount.

3.2. Discussion

The integration of new digital technologies is critical to sustaining competitiveness and providing efficient services in the Umrah industry. Thus, the entire system underwent rapid changes. Information and Communication Technology (ICT) is pivotal for overcoming the challenges of Hajj and Umrah. More than 30 technologies can be utilized to enhance service delivery and management (Showail, 2022). Still, the willingness of human resources to embrace these technologies poses a major barrier, particularly in the context of small and medium enterprises (SMEs) in the services industry (Putro & Fakhruddin, 2024). The management of ICT adoption by the service sector mobile apps is aimed at improving efficiency and dependability, and serves as a testament to the efficacy of ICT offers in service delivery (Ayyasy et al., 2024). In further extending service delivery, PT MazQ Tour and Travel's application of Theatrical RBT further demonstrate the innovative potential of creative methods advancing the guidance services for Umrah rituals (Firdauzi & Chatamallah, 2024).

The COVID-19 pandemic highlights the need for adaptive mechanisms in which Umrah travel organizations (PPIUs) are compelled to strategically innovate and diversify their operational activities in light of the restrictions imposed by the government of Saudi Arabia to maintain operational continuity (Putro & Fakhruddin, 2024). As a result, state actors have been sidelined in favor of non-state actors and digital platforms, which reflects a persistent trend within the global umrah industry towards digital transformation and innovative techniques (Putro & Fakhruddin, 2024). Achieving innovation in umrah business processes rests on the strategic incorporation of technology, regulatory conditions, human capital investments, and the faith of pilgrims, all of which together define the global industry's operating environment.

The regulatory landscape of umrah travel agencies is one paradox of innovation and rigidity. Regulations and social norms that influence corporate decision-making are prominent in the umrah industry, where travel agencies are obliged to consider government regulations and obey Sharia law (institutionalism). The incorporation of Sharia law into state law, as in Indonesia's halal tourism law, creates a gap within the legal umbrella that enhances and strengthens omnibuses, fostering transparency and trust, which are critical for umrah travel agencies (Wardhani, 2023). Brand perception (service quality and pricing) plays a major role in attracting consumers in and out of such bureaus, with better service and price being the main factors driving consumer choices (Winanda et al., 2024). To manage strict compliance control, there is an opportunity for enhancement through the use of mobile applications that enhance efficiency, service quality, and customer satisfaction (Ayyasy et al., 2024).

The application of the regulatory sandbox concept in the tourism sector provides a model that stimulates innovation, while ensuring adherence to essential standards. This study seeks to understand regulatory practices in the umrah sector with a particular focus on Sharia law and halal tourism norms. Researchers have aimed to trace how these regulations interact with the government, travel agents, and pilgrims. Negotiations among these three stakeholders are expected to influence policy implementation in the field. This, in turn, impacts public accountability, operational transparency, and oversight of travel agencies. Beyond accountability issues, this research also seeks to examine how far regulations encourage or hinder business innovation. Provisions emphasizing transparency and honesty will undoubtedly

strengthen customer trust, but overly stringent restrictions can stifle the growth potential of the umrah sector.

This sandbox provides a specimen for testing new services in a regulated framework, which may be helpful for human agencies seeking to innovate within legal boundaries (Park, 2023). The application of Regulation Technology (RegTech) within the financial services sector illustrates the benefits to be gained from an elastic regulatory approach; therefore, such methods could equally benefit umrah travel agencies (Abikoye et al., 2024). Strong governance of regulatory compliance, in combination with technological advancement, enables travel agencies to enhance the quality of their services and foster greater public confidence, which is vital in this industry. Accomplished innovations within an organization, specifically regarding digital transformation and Industry 4.0, focus greatly on strategic human resource management that enhances human development systems. The skills and motives of staff are crucial and can be improved to a great extent with the help of efficient training and good change management policies. Failure to adopt new technologies or transform business operations in an organization stems mainly from inadequate technological skills, fear of job redundancy, and cultural aversion to change (Ramadhani et al., 2024).

To address these issues, HR policies must focus on skill improvement, the creation and promotion of innovation-friendly environments, and clear and strategic communication during the entire change process (Ramadhani et al., 2024). A thorough approach to adaptation and continuous alteration of HR capacity optimization is critical to addressing the challenges arising from rapid technological change, especially with regard to technology-centered structured training programs (Ryketeng et al., 2023). Proactive human resource management (HRM) policies and systems designed to motivate employees, together with a creative organizational culture, are fundamental to promoting innovation in the organization (Susantinah et al., 2023).

Changes in educational training enhance employee performance, leading to better productivity and increased adaptability to changes in the sector (Solehan, 2024). Turbocharged HR initiatives, such as enhancing the digital skills of employees and agile talent management, are fundamental to attaining organizational goals in the contemporary digital landscape (Bahiroh & Imron, 2024). Thus, human capacity development is necessary for investment in such strategies to overcome resistance to change, seamlessly integrate new technology, and sustain organizational competitiveness. In the context of the umrah industry, employee trust is an integral component that greatly affects the effectiveness of innovation, indicative of the industry's dependence on the name and image associated with the firm and the service rendered to clients. Trust as social capital helps gain customer retention while promoting additional informal patronage through referrals, which is essential in marketing services, especially in industries dealing with faith and religious matters. The quality of service provided in the Islamic context, along with the trust placed in Umrah travel companies, directly affects customer satisfaction, their willingness to use the services again, and highlights the need to maintain service standards for loyalty (Subhan et al., 2023).

Increases in loyalty to Umrah pilgrims are also influenced by Customer Relationship Management (CRM) techniques, where CRM was shown to have the greatest effect on customer retention (Effendy, 2024). Trust serves as a mediator in the effect of service operations on customer appreciation/commitment, indicating that umrah agents need to enhance the service operations provided to customers by incorporating more technological and Islamic values (Rahmawati et al., 2023). Trust and word-of-mouth, as shown in other service settings, are two major mediators that enhance customer loyalty, which has a strong effect on customer retention and promotion (Prasetiawan et al., 2024). Trust is not only the basis for customer satisfaction and loyalty but also a strategic business asset that drives sustainable success through enhanced customer relations and improved service quality.

The findings of this research validate that innovation pertaining to umrah business synergies is not just from technological innovations but an outcome of a firm's strategic internal competencies (human resources and innovation management), observance of external legal requirements, and favorable consumer relations (trust of congregation). This can be regarded as a point of reference for other actors in the umrah business as well as for policymakers in formulating responsive and sustainable strategies for the changing dynamics of the umrah industry.

4. CONCLUSION

This study identified that the outcomes of innovative practices in the Umrah business process are explicitly dependent on four primary components: the influence of technology, policies put in place by the government, workforce competencies, and the trust bestowed by the pilgrims. As has been shown, technology can enhance the operational efficiency as well as the comfort of the congregation, but there is a challenge posed by the limited mastery of human resources over technology. The need for compliance in travel agencies is constant due to ever-shifting rules and regulations that foster innovation. Improving the quality of services through proper and continuous training is key to effective and sustainable innovation. Furthermore, the trust of the congregation greatly impacts the success of the Umrah business, as it directly connects with the brand image and caliber of service rendered. These four considerations are the greatest pillars for optimizing umrah business process innovation and are interdependent.

This study has important insights for stakeholders associated with the umrah business. For practitioners, the findings of this study provide a reminder of the more efficient use of modern technology for services and the importance of improving workforce innovation competencies through adequate training. Further, businesses must keep observance of regulations and adapt to relevant surveillance control in order to be able to comply and innovate efficiently and sustainably while retaining the trust of the congregation “the key” for enduring business prosperity. With respect to the government as well as other policymakers, the study reveals the gaps in the lack of clear, decisive, and consistent policies supporting innovation that unrestricted business adaptability at the cost-of-service excellence. In addition, the government should take steps in designing and guiding businesses, especially in terms of technology, and foster networks that promote the global competitiveness of the umrah industry. Public and pilgrims, this research brings forth an awareness of the need to be smarter and selective in choosing a travel agency based on verifiable and innovative standards. Therefore, the present investigation aims to draft concrete, socially responsive guidelines for the Umrah sector with a special emphasis on ethical oversight that prioritizes both transparency and procedural fairness. The recommendations also insist on building an inclusive digital backbone capable of closing existing technology rifts; such a framework would empower smaller intermediaries to innovate freely and participate in a genuine marketplace.

In this manner, society can spur Umrah travel agencies to continue improving their innovative capabilities and simultaneously enhance the overall safety and satisfaction of pilgrims. It would be advisable for future research to consider a wider scope, such as different groups of umrah travelers from the major metropolitan centers in Indonesia, so that a more balanced understanding of the reasons behind national innovation in the umrah industry can be obtained. Other researchers may also employ a mixed design methodology by adding qualitative components to quantitative data to bolster the credibility of the findings and clarify the relationships among the variables that affect innovation success. Furthermore, other researchers could more deeply investigate the specific technological elements that are most efficiently applicable in umrah business processes and examine cultural factors as organizational elements that support or hinder innovation. Ultimately, an examination of how umrah business innovation affects congregational loyalty and satisfaction will directly contribute to developing marketing and service strategies for the industry.

Ethical approval

This study was conducted in accordance with the ethical principles outlined in the Declaration of Helsinki.

Informed consent statement

All participants were informed of the purpose of the study, and informed consent was obtained prior to data collection. Participation was voluntary, and all responses were kept confidential and used solely for academic research purposes.

Authors' contributions

H.N. contributed to the conceptualization of the study, literature review, and drafting of the initial manuscript. L.A.M. supervised the research process, provided critical revisions, and contributed to the methodological design and analysis. D.C.N. contributed to the data collection, interpretation of results, and refinement of the discussion section. All authors reviewed and approved the final version of the manuscript for submission.

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There were no conflicts of interest disclosed by the authors.

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