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Star Rating Factors for Umrah Services: The Perspectives of Umrah Operators and Consumers

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Cover Page Footnote

The authors would like to thank the marketing managers who were involved in this study as respondents. We also thank the Tabung Haji in Malaysia.

Star Rating Factors for Umrah Services: The Perspectives of Umrah Operators and Consumers

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The star rating system is widely used in the hotel industry to classify hotels according to their quality. However, the Umrah industry in Malaysia has yet to adopt the system. Thus, their services are not monitored by a controlled and reliable rating system. The star rating is deemed important to Umrah consumers as the system would provide the consumers with information about basic facilities or services that can be expected. Hence, the purpose of this study is to explore the key elements of a star rating that would suit the Umrah industry in Malaysia and to accomplish this, perspectives of Umrah operators and Umrah consumers are gauged. One hundred and eighty-one Umrah operators, namely the marketing managers, were involved in this study as respondents. Three hundred eighty-four individuals who had performed Umrah were also engaged as respondents. The information was then analysed using the Statistical Package for the Social Sciences (SPSS) software. The findings of this study confirmed that the top five-star rating factors identified by the Umrah operators and Umrah consumers were the *mutawwif's* expertise, the hotel, problem-solving, valence, and airlines.

Key Words: Umrah industry, star rating, Umrah services, religious tourism, consumer perspective

Introduction

The tourism industry in Malaysia is recognised as a key service sector which contributes a considerable revenue to the country. The sector's contribution to Gross National Income is almost RM51.5 billion in 2013. Malaysia has made significant efforts towards becoming a highly sought-after Islamic travel destination because of its competitive advantage of offering an Islamic environment for tourists (Othman *et al.*, 2018). Apart from developing domestic tourism, Malaysia is actively searching for opportunities to develop Islamic tourism for consumers in the Asian region, and the potential opportunities have also caught the attention of Singapore (Lina & Hairul, 2012). In parallel with this lucrative inbound tourism, a significant form of outbound religious tourism that is highly subscribed by Malaysians is visiting Mecca to perform Umrah or Hajj (Zamani, Farahani & Henderson, 2010). In Islam, these are two types of religious pilgrimage (Majid *et al.*, 2016).

The statistics provided by the Ministry of Tourism and Culture Malaysia indicates that there are a total of 340 registered Umrah travel agencies. The registered agencies are required to acquire their Umrah license from the Saudi Arabia Ministry of Hajj and Umrah in order to operate. Apart from the privately-run agencies, a government agency is responsible for Umrah and Hajj, this is known as Tabung Haji. Historically, Tabung Haji was the first organisation in Malaysia entrusted to offer both Hajj and Umrah services to the Malaysian Muslim population (Othman *et al.*, 2019).

A globally recognised independent accreditation body known as Crescent Rating, are responsible for setting a rating standard for Muslim-friendly travel services. They explain that for constructing their rating system, Muslim consumers are required to focus on Halal food, services and prayer facilities, good water usage and user friendly washroom services and facilities (Haryani *et al.*, 2019). In relation to Umrah, the services provided by the umrah travel agents are critical,

especially for first-time pilgrims performing Umrah. Since there is no reliable star rating system used by the Malaysian umrah industry, Muslims in Malaysia tend to base their selection of an umrah agent mainly on its reputation, along with other key attributes such as the package price, the type of airlines, the distance of the hotel from the holy mosques in Mecca and Medina and the duration of the stay. Consequently, consumers might have to pay more for limited services and the industry might charge less for abundant services. Hence, with the absence of a star rating system, this inconsistency caused by overcharging and undercharging will prevail in the industry.

The commencement of a star rating system will ensure that customers will pay according to the quality of services rendered by the operators. When Umrah service operators are rated accordingly, the service quality is expected to increase, as the company will be assessed periodically. In short, embracing a star rating system will ensure the sustainability of the industry and this effort is a win-win strategy for both consumers and the industry, as it will provide value for money for its consumers, while the industry will be acknowledged for its exceptional services.

To explore star rating for the umrah industry, it is important to understand the service qualities offered by the industry. Although the quality of service of the umrah industry is important, the subject matter is under-researched, with there being few researchers focusing on issues of service quality in Umrah religious tourism (Othman *et al.*, 2019). Over the last decade, researchers have paid great attention to service quality, customer trust, corporate image, customer satisfaction, and customer loyalty. However, these studies only focus on certain aspects of the travel industry such as hotels (Wu & Ko, 2013) and airlines (Wu & Cheng, 2013), thus, research that examines the service quality of Umrah travel agencies is still scarce. Therefore, this study aims to explore key elements of a star rating system for the Umrah industry and this can be achieved by understanding the perspectives of Umrah operators and Umrah consumers with regards to interaction service quality, environmental service quality, and outcome service quality.

Literature Review

Star Rating

Star Rating is a system that provides an assessment of the standards of quality, provision of facilities and hospitality. The star system is the most universally recognised method of grading and reporting the

attained quality level of a hotel (Callen, 1993; Cser & Ohuchi, 2008). According to Qi and Qiang (2013), star rating has similar effects on pricing as electronic word-of-mouth because it is an indicator of quality and a measurement of the level of facilities and service standards. However, star rating is different from brand recognition and reputation. Hotels with higher star ranking are usually higher priced, and consumers have to evaluate the trade-off between benefits and costs. Besides this, there are hotels with lower star ratings that have a good reputation and brand recognition. Furthermore, Qi and Qiang (2013) suggested that since consumers have less information about hotels with lower star ratings, electronic word-of-mouth is more influential.

In some earlier studies, the definition of service quality applies to the extent to which service fulfils the needs or expectations of the customer (Lewis & Mitchell, 1990). Service quality can be divided into three categories; **interaction service quality**, **environmental service quality**, and **outcome service quality**.

Interaction Service Quality

Interaction service quality refers to the interpersonal interface between the service provider and customer that takes place during service delivery (Brady & Cronin, 2001). Interaction service quality is measured according to **Expertise** (Brady & Cronin, 2001) and **Problem-solving ability** (Dabholkar, Thorpe, & Rentz, 1996).

Expertise - Expertise can be referred to as the degree to which the interaction is affected by the employees' task-oriented skills (Crosby, Evans & Cowles, 1990; Leblanc, 1992). As long as somebody has the academic certificate of high school, or above and is of good health, he or she can become a tour guide. There exists both trained and untrained personnel engaged in the tour guide business with varying levels of travel knowledge, professional skills and self-control (Hu & Ren, 2011).

Problem Solving - Problem-solving ability focuses on the ability of the employee to handle patrons' problems and complaints (Dabholkar *et al.*, 1996; Mohi, 1994). It is important for a 'pilgrimage travel guide or *Mutawwif* to have problem-solving skills, especially when providing Umrah services. Wu and Mohi, (2015) stated that customers are quite sensitive to how service providers deal with their problems and complaints. Travel agencies should strengthen communication with tourists, correctly treat complaints and adopt a positive

attitude when solving disputes, where they should not blindly shirk responsibility (Hu & Ren, 2011).

Environmental Service Quality

Analysis of Environmental Service Quality has specifically examined a range of influences on customer behaviour since the early 1970s (Kotler, 1973). In this study, environmental service quality is measured by examining factors such as: **Websites**, **Airlines**, **Atmosphere**, **Food**, **Location**, **Hotel** and **Transportation** (Chan & Wong, 2006; Gavilan, Avello & Martinez-Navarro, 2018; Wu & Ko, 2013; Wu & Cheng, 2013).

Websites - One of the main ways in which a booking website differs from a brochure is that a website can provide evaluative and descriptive information from peers' experiences (Gavilan *et al.*, 2018). Consequently, numerous managers believe that a website needs to provide community content and thereby, firms can proactively induce their consumers to rate and spread word about their products or service experiences online (Godes & Mayzlin, 2004).

Location - Location is consistently identified as the primary criterion in initial hotel selection (Chan & Wong, 2006). The location chosen for this study was Mecca, Saudi Arabia, as this is where Muslims perform their pilgrimage. Chou, Hsu & Chen (2008) state that the selection of a facility's location is important because it is a decision that normally involves a long-term commitment of resources.

Airlines - Park, Robertson & Wu, (2004) suggest that delivering high-quality service to passengers is essential for an airline's survival. Umrah operators are expected to have good business relationships with airline companies. When Umrah operators and airline companies provide satisfactory service to their customers, they will receive positive feedback. According to Park *et al.* (2004), understanding what consumers expect from a service organisation is important because expectations provide a standard of comparison against which consumers judge an organisation's performance.

Hotel - According to Rauch, Collins, Nale & Barr, (2015), clean rooms, comfortable beds, a quiet stay, safety and security, and location are the most important attributes when utilising a measurement tool that influences customers to rate the quality of a hotel. When consumers are satisfied with the hotel, they will rate the hotel well for its high quality. Hotel ratings demonstrate the quality of service that they provide in

relation to their certification and rankings (Su & Sun, 2007).

Atmosphere - Atmosphere refers to the conscious design of space to create certain effects that increase a customer's purchase likelihood (Kotler, 1973). In this study, it is important for a travel agency to provide the best Umrah service for consumers. Umrah operators need to make sure that they provide their customers with prayer facilities, halal food, the Holy Quran in the hotel room and Shari'ah compliant toilets (Eid & El-Gohary, 2015). Providing a positive atmosphere for customers will make them satisfied with the Umrah services provided by an Umrah operator.

Transportation - Transportation can be referred to as access quality which is expected to offer ease and efficiency for people to reach their desired locations (Wu & Cheng, 2013). It is important for Umrah operators to provide the best transportation services to their consumers who visit Mecca, Saudi Arabia. In the provision of transport service, customers rarely visit the physical establishments of the service providers (Wu & Cheng, 2013). The only way of knowing about the variety of products or services provided by an organisation is by using the phone or the internet (Dabholkar *et al.*, 1996).

Food - Mattila (2001) states that the top three reasons for customers to patronise their target restaurants in the casual dining sector are food quality, service, and atmosphere. Umrah operators should provide the best food quality for their consumers. Muslims who perform Umrah are unlikely to question whether the local cuisine complies with their religious beliefs as it is probably unnecessary (Prayag & Hosany, 2014). Umrah travel agencies can improve their pilgrimage services by providing high-quality food such as gourmet dining, healthy foods and local cuisines, via efficient service, in a good atmosphere, and of course, *ensuring* that all is Sharia'ah compliant.

Outcome Service Quality

Outcome service quality focuses on the outcome of the service act which indicates what customers gain from the service (Wu & Mohi, 2015). Outcome service quality also determines whether it satisfies a patron's needs and wants (Anderson, Fornell & Lehmann, 1994). In this study, the outcome service quality was measured based on **Sociability** (Wu & Ko, 2013), **Valence** (Martínez & Martínez, 2008) and **Waiting time** (Martínez & Martínez, 2008).

Sociability - Sociability can be referred to as positive social experiences that resulted from the social gratification of being with others who enjoy the same activity (Wu & Ko, 2013). Umrah operators play a crucial role in creating a good relationship with their consumers. Ultimately, if a travel destination is perceived to provide this opportunity, a desire for social interaction is likely to have a positive impact on the overall image of destinations with spiritual or religious components (Jafari & Scott, 2014; Nouri Kouchi, Zarra Nezhad & Kiani, 2015). Umrah operators should make sure that their employees possess excellent interpersonal and communication skills to promote sociability.

Valence - Valence takes into account patrons' post-consumption assessment and evaluates whether the service outcome was acceptable or unacceptable (Ko & Pastore, 2005). Valence can be considered as a customer rating. In an Umrah operator's case, customers might evaluate the effectiveness of their services based on online ratings. The trustworthiness of online ratings and reviews has become increasingly important for customers and has become as relevant as personal recommendations when making purchasing decisions (Anderson, 2013).

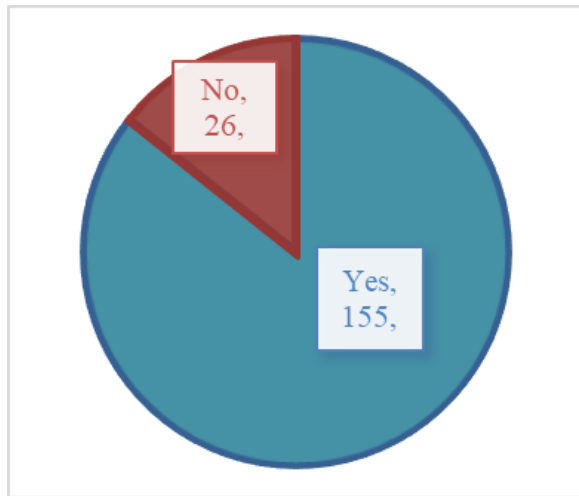
Methodology

The respondents for this study were professionals from the marketing department of Umrah operators and users of their services who have performed Umrah at least once. The marketing department was selected since it is regarded as a reliable group to measure the effectiveness of a star rating. 340 Malaysian Umrah travel agencies and Tabung Haji were approached and a total of 181 Umrah operators participated in this study. Customers of these agencies were approached at Kuala Lumpur International Airport while waiting for their departure to Saudi Arabia to perform Umrah. 384 consumers volunteered to participate. All measurements for this study are adopted from previous studies, using a 7-point Likert scale; From '1' which represents '*strongly disagree*' to 7 which indicates '*strongly agree*'. Table 1 denotes the service quality variables and dimensions used in the questionnaire, and the sources of these measurements.

The demographic profiles of the Umrah operator respondents were collected from interviews and online questionnaires. The demographic profile consisted of several items such as gender, marital status, age, level of education, position and monthly income. The largest group of respondents participating in this study are

Table 1: Service Quality Measurement

Variable	Dimension	Sources
Interaction Service Quality	Expertise	Clemes, Brush & Collins, 2011; Martínez & Martínez, 2008; Suh, Lee & Park, 1997
	Problem Solving	Martínez & Martínez, 2008; Suh, Lee & Park, 1997
Environmental Service Quality	Websites	Park, Gretzel & Sirakaya-Turk, 2007
	Location	Clemes, Gan <i>et al.</i> , 2011; Kuo, Chang, Cheng & Lai, 2013; Suh <i>et al.</i> , 1997
	Airlines	Prayag & Hosany, 2014; Wu & Cheng, 2013
	Hotel	Chu & Choi, 2000; Clemes, Gan <i>et al.</i> , 2011; Eid, 2013; Eid & El-Gohary, 2015; Fu & Parks, 2001; Kuo <i>et al.</i> , 2013; Pakdil & Kurtulmuşoğlu, 2014; Park <i>et al.</i> , 2007; Prayag & Hosany, 2014; Suh <i>et al.</i> , 1997; Wu, 2013; Wu & Cheng, 2013; Wu & Mohi, 2015
	Atmosphere	Chu & Choi, 2000; Clemes, Gan <i>et al.</i> , 2011; Eid, 2013; Eid & El-Gohary, 2015; Fu & Parks, 2001; Kuo <i>et al.</i> , 2013; Pakdil & Kurtulmuşoğlu, 2014; Park <i>et al.</i> , 2007; Prayag & Hosany, 2014; Suh <i>et al.</i> , 1997; Wu, 2013; Wu & Cheng, 2013; Wu & Mohi, 2015
	Transportation	Chu & Choi, 2000; Clemes, Gan <i>et al.</i> , 2011; Eid, 2013; Eid & El-Gohary, 2015; Fu & Parks, 2001; Kuo <i>et al.</i> , 2013; Pakdil & Kurtulmuşoğlu, 2014; Park <i>et al.</i> , 2007; Prayag & Hosany, 2014; Suh <i>et al.</i> , 1997; Wu, 2013; Wu & Cheng, 2013; Wu & Mohi, 2015
	Food	Chu & Choi, 2000; Clemes, Gan <i>et al.</i> , 2011; Eid, 2013; Eid & El-Gohary, 2015; Fu & Parks, 2001; Kuo <i>et al.</i> , 2013; Pakdil & Kurtulmuşoğlu, 2014; Park <i>et al.</i> , 2007; Prayag & Hosany, 2014; Suh <i>et al.</i> , 1997; Wu, 2013; Wu & Cheng, 2013; Wu & Mohi, 2015
Outcome Service Quality	Sociability	Clemes, Gan <i>et al.</i> , 2011; Martínez & Martínez, 2008; Suh <i>et al.</i> , 1997; Wijetunge, 2016
	Valence	Clemes, Gan <i>et al.</i> , 2011; Martínez & Martínez, 2008; Suh <i>et al.</i> , 1997; Wijetunge, 2016
	Waiting Time	Clemes, Gan <i>et al.</i> , 2011; Martínez & Martínez, 2008; Suh <i>et al.</i> , 1997; Wijetunge, 2016

Figure 1: Implementation of an Umrah Star Rating System

aged between 30 to 39 years old, followed by those in the range of 20 - 29 years old (31.5%). The majority of the respondents are diploma holders at 45.3 percent (n=82). It is also found that the highest number of respondents hold a manager position with 26.5 percent (n=48) of respondents, followed by 24.3 percent (n=44) of respondents who have executive positions. Respondents who earn less than RM2000 per month represent the largest income group participating in this study with 35.4 percent.

Views of Umrah Operators

Implementation of a Star Rating Grading System

Star rating was measured in three ways:

- 1) implementation of the star rating system,
- 2) star rating factors and
- 3) weighing the star rating factors.

Figure 1 illustrates the perception of Umrah operators about the implementation of an Umrah star rating system. A majority of the respondents (85.6 percent, n=155), agree with the implementation of an Umrah star rating system. Assessment from professional bodies such as the star rating system would help to improve the industry's image and simultaneously resolve existing problems such as Umrah services fraud. Thus, Umrah operators, in general, prefer that their services would receive evaluation and ratings from professional bodies as this system would help increase consumer trust.

Star Rating Factors

Table 2 illustrates that factors such as a *hotel* (87.8%), *mutawwif expertise* (85.6%) and *problem-solving skills* (80.1%) are important for Umrah operators when dealing with their customers. The type of hotel is clearly a factor perceived to be important by Umrah operators. The results imply that the experience and professionalism of a *Mutawwif* is paramount. They must be someone knowledgeable, committed and

Table 2: Importance of Star Rating Factors for Umrah Operators

Service Quality Dimension	Star Rating Factor	Agreeing with Inclusion		Ranking
		Number	Percent	
Interaction Service Quality	Expertise	155	85.6	2
	Problem Solving	145	80.1	3
Environmental Service Quality	Websites	62	34.3	12
	Location	127	70.2	7
	Airlines	135	74.6	6
	Hotel	159	87.8	1
	Atmosphere	105	58	11
	Transportation	118	65.2	9
	Food	124	68.5	8
Outcome Service Quality	Sociability	144	79.6	4
	Valence	141	77.9	5
	Waiting Time	114	63	10
Total		181	100	

passionate about Umrah. In addition, they must have problem-solving skills. The *Mutawwif* is the representative of the travel company, accompanying Umrah pilgrims from check in at the airport and their departure from their home country, to their stay in Makkah and Medina while performing pilgrimage. Therefore, they are the front-liners of the company and their services are vital in the evaluation of the company. Thus, interaction-service quality dimensions such as expertise and problem solving, and the type of hotel are important factors in an Umrah star rating based on the perception of Umrah operators.

Umrah operators also agree that the outcome service quality dimension (*sociability, valence* and *waiting time*) should be star rating factors. 77.9 percent (n=141) mention that consumer feedback is connected with *valence*. Umrah operators could conduct the valence process at the airport when consumers are waiting for their flight back to Malaysia. Hence, it can be stated that in terms of service quality, Umrah operators rank hotels as the main factor while websites are ranked as the least important of the examined factors.

Views of Umrah Consumers

The demographic profiles of Umrah pilgrims were obtained from the hard copy and online questionnaires given to the targeted respondents from Malaysia. The profile for this study consists of several items, including the following: gender, marital status, age, highest education level, monthly income, factors influencing selection of travel agency, number of times Umrah has been performed, most recent year Umrah was performed. Table 3 illustrates the profile of the respondents.

The number of female respondents is higher than male respondents - 59.6 percent (n=229) are female, while male respondents make up only 40.4 percent (n=155) of the total number. 70.6 percent (n=271) of the respondents are married, 19.5 percent (n=75) are single, while 9.9 percent (n=38) are widowed, divorced or separated. The largest age group is 42-52 which makes up 61.5 percent (n=236), with 38.5 percent (n=148) being in the 15-38 group. The ethnic background of the respondents is predominantly Malay at 99.7 percent (n=383).

The data for the education level show that the highest level achieved by the largest group of respondents is SPM, which accounts for 44.0 percent (n=169). This is followed by 31.0 percent (n=119) of respondents with

Category	Number	Percent (%)	
Gender	Male	155	40.4
	Female	229	59.6
Marital Status	Single	75	19.5
	Widowed / Divorced / Separated	38	9.9
	Married	271	70.6
Age	15-38 Generation Y	148	38.5
	42-52 Generation X	236	61.5
Education Level	SPM	169	44
	STPM / Polytechnic / Matriculation / College / Diploma	77	20.1
	Bachelor Degree	119	31
	Master Degree	16	4.2
	PhD	3	0.8
Monthly Income (RM)	0 - 2,000	183	47.7
	2,001-4,000	108	28.1
	4,001-6,000	60	15.6
	6,001-8,000	16	4.2
	8,001-10,000	9	2.3
Above 10,000	8	2.1	
Factors influencing selection of travel agency	Location	192	50
	Recommendation of friends	186	48.4
	Price	221	57.6
	Personal Experiences	100	26
	Promotion	101	26.3
	Hotel facilities provided	148	38.5
Number of times performing Umrah	Advertisement	60	15.6
	1	280	72.9
	2	61	15.9
Most recent Umrah	More than 2	43	11.2
	2010	1	0.3
	2011	2	0.5
	2012	60	15.6
	2013	29	7.6
	2014	48	12.5
	2015	50	13
	2016	84	21.9
	2017	79	20.6
2018	31	8.1	
Total	384	100	

a Bachelor's Degree or STPM qualification, while those graduating from Polytechnic, Matriculation, College or with a Diploma represent 20.1 percent (n=77). There are only 4.2 percent (n=16) of respondents who have a Master's Degree, and 0.8 percent (n=3) of the respondents are PhD holders.

47.7 percent (n=183) of the respondents earn RM2000 or less per month, representing the largest group. The second highest group is made up of those who earn RM2001 to RM4000 per month which represent 28.1 percent (n=108) of the respondents. Respondents with a monthly income between RM4001 and RM6000 are the third group with 15.6 percent (n=60) of respondents followed by those who have an income of RM6001 to RM8000, with only 4.2 percent (n=16) of respondents. Very small numbers of respondents earn more than RM8,000 monthly - 2.3 percent (n=9) earn RM 8,000 to 10000. The smallest group are respondents who earn above RM10000 monthly at 2.1 percent (n=8) of respondents.

Considering selection of travel agency to facilitate their Umrah, 57.6 percent of the respondents (n=221) are mainly concerned about price. This is followed by location with 50.0 percent (n=192), the recommendation of friends with 48.4 percent (n=186), hotel facilities provided with 38.5 percent (n=148), promotion with 26.3 percent (n=101) and personal experiences with 26.0 percent (n=100). The least important factor is advertisement i.e. using Facebook, Instagram, Twitter and Websites with 15.6 percent (n=60).

At 72.9 percent (n=280), most of the respondents have performed Umrah only once, followed by 15.9 percent (n=61) for the respondents who have gone twice. 11.2 percent (n=43) of the respondents have performed Umrah more than two times. 21.9 percent (n=2016) of the respondents performed Umrah most recently in 2016 while 20.6 percent (n=79) of the respondents performed Umrah in 2017. This is followed by respondents who performed Umrah in 2012 at 15.6 per cent (n=60), in 2015 with 13.0 per cent (n=50), in 2014 with 12.5 per cent (n=48), in 2018 with 8.1 per cent (n=31), in 2013 with 7.6 per cent (n=29) and in 2011 with 0.5 per cent (n=2). The respondents who perform Umrah in 2010 make up only 0.3 percent (n=1).

Most respondents (82.3 percent) gain information about the travel agency they will use to perform Umrah through recommendations from their friends and relatives. This is followed by 31.3 percent (n=120) who gain information from social media. The third highest

category, at 16.9 percent (n=65), source information about travel agencies from advertisements in newspapers.

Implementation of Star Rating System

Information on star rating as elicited from the consumer respondents considered in three ways:

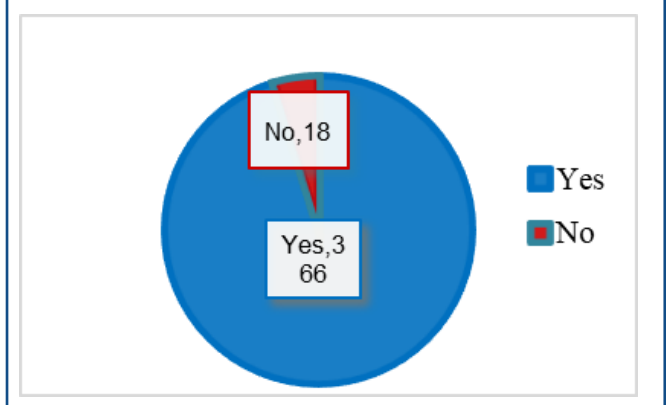
- 1) implementation of a star rating system,
- 2) star rating factors and
- 3) weighting the star rating factors.

Figure 2 illustrates that out of 384 respondents involved in this survey, most agreed that the Umrah industry should implement a star rating system. These findings support the study conducted by Leung and Law (2011) which found that hotel star rating systems have the most significant impact on price dispersion, and hotels with a higher star-rating can charge more flexible room rates (Gnanapala & Sandaruwani, 2016). From the demographic analysis of this study, the findings are aligned with price decision which is one of the most significant factors affecting customers when choosing an Umrah travel agency. Hence, a star rating system may become a consumer's guideline to decide which Umrah travel agency should be selected according to their preferences.

Star Rating Factors

Table 4 illustrates the most significant service quality dimensions and related star rating factor as chosen by the consumers. Under interaction service quality, expertise is highly emphasised with 91.4 percent (n=351). Considering the demographic analysis, a majority of the respondents had only performed Umrah once. Thus, it is important for the consumer to choose a travel agency with a *mutawwif* who is expert in

Figure 2: Implementation of Umrah Star Rating Grading Systems



Umrah to guide them. According to Sandaruwani (2016), tour guides play a major role in the tourism industry since tourists need to have a clear picture of the visited country and its offerings, laws, rules, and regulations and other expected behavioural patterns. Moreover, tour guides should have the ability to transform the tourist visit into an unforgettable experience. Therefore, consumers find that *mutawwif* expertise is a major factor to be rated in any star rating method. A strong understanding of the Umrah process should guide Umrah pilgrims to complete their duties in performing Umrah without any problems arising during their visit.

Having said this, contrary to the umrah operators, consumers perceive problem-solving to be of lesser importance. at 61.5 percent (n=236). Problem solving is related to the responsibilities of the Umrah travel agency to frequently check for potential issues occurring during travel such as transportation problems, thus solving the problems, and providing an impeccable pilgrimage experience to every client. Based on the findings, expertise was valued the most important while problem-solving is of much lower importance. This might be because the respondents of this study were those who had experiences in performing Umrah. They might believe that each travel agency had already given them their best. Thus, from their perspective, star rating should have a greater emphasis on the expertise of travel agency and the quality of service they offer.

In environmental service quality, the consumers believe that location is the most important with 77.3 percent (n=297) selecting it for inclusion. This is consistent with results presented in the earlier presented demographic data. Thus, the second highest factor identified by respondents when selecting a travel agency for Umrah is location. The nearer hotels to the Masjid al-Hharam Mosque tend to be the best choice as it is easier for pilgrims to arrive early to the mosque to perform *ibadah*. Thus, location is an important factor in Umrah star rating as voted by experienced Umrah consumers.

Consistent with the findings from Umrah operators, the least important factor from the perception of consumers is the websites at only 43.0 percent (n=165). Based on the demographic findings of this study, most of the respondents are from Generation X with the age range of between 42 years to 52 years. Generation X seems to be more pragmatic in assessing social media comments, and more forthcoming about choosing services. They prefer to have direct interaction with the Umrah travel agent. The social media websites of Umrah travel agents are not very helpful for this generation of consumer for receiving feedback. They want to be kept informed, and other sources of information can provide them with useful information about Umrah. Furthermore, according to Dabija *et al.* (2018), vacations and holidays may not be particularly relevant to the lifestyle of Generation Y. This changes as people start to work because they

Table 4: Importance of Star Rating Factors for Umrah Consumers

Service Quality Dimension	Star Rating Factor	Agreeing with Inclusion		Ranking
		Number	Percent	
Interaction Service Quality	Expertise	351	91.4	1
	Problem Solving	236	61.5	11
Environmental Service Quality	Websites	165	43	12
	Location	297	77.3	2
	Airlines	266	69.3	5
	Hotel	297	75.8	3
	Atmosphere	248	64.6	9
	Transportation	252	65.6	8
	Food	276	71.9	4
Outcome Service Quality	Sociability	259	67.4	7
	Valence	240	62.5	10
	Waiting Time	261	68	6
Total		384	100	

increasingly feel the need to be informed about the best resorts to choose and how to spend their vacations, with the objective of enjoying both comfort and quality. That is why the targeted respondents assume that including websites in the star rating system is not so important compared to other factors provided in the list such as airlines, hotel, atmosphere, food, location and transportation. Additionally, most respondents do not view websites to choose a preferred travel agency for Umrah travel.

Last but not least, the highest factor of 68.0 percent (n=261) in the outcome service quality dimension, chosen by the customers to be rated in Umrah star rating, is waiting time. According to Larson and Larson (1991), waiting time refers to the time spent by consumers waiting for services to be delivered to them. In the Umrah tourists' perspectives, it is shown that waiting time is highly valued, indicating that efficient service with less waiting time for customers to perform Umrah is desirable. Waiting time affects the satisfaction of the customers. Therefore, planning to reduce the waiting time should be the primary goal of Umrah travel agencies, so that they can achieve a high rating on the delivery of services while gaining the satisfaction of customers. Waiting time is also the factor that is most important when selecting a travel agency.

Meanwhile, the least significant factor for consumers in the outcome service quality dimension is valence with 62.5 percent (n=240). According to Ko and Pastore (2005), valence is defined as the customers' post-consumption assessments, where either the outcome of the service is acceptable or not. From the findings, the respondents do not think it is suitable to rate valence because it is based on personally administered questionnaires. This result is different from the findings of Martinez and Martinez (2007) where valence was the key determinant of service outcome.

Combining Operator and Consumer Perspectives

The data from both Umrah operators and consumers on the evaluation of star rating factors were combined to develop a star rating standard. From the Umrah operators, interaction and outcome service quality received the highest weighting. The top three service quality dimensions are expertise, problem solving and valence. Expertise receiving the highest weight means that consumers rate the Umrah services of an operator

based on the expertise of the *Mutawwif*. Problem-solving received the second highest score. Besides the skills of the *Mutawwif*, operators also perceive their *Mutawwif's* ability to attend to customer complaints as an important factor. During Umrah pilgrimage, the *Mutawwif* is frequently challenged by uncertain situations such as the loss of consumer's personal belongings and arguments. Hence, Umrah operators need to improve the problem-solving skills of their *Mutawwif*, to make their agency more competent when dealing with consumer demand. Valence received the third highest weighting. Compared with the other nine service quality dimension, a majority of Umrah operators agree that valence is a significant factor affecting an Umrah travel agency's business performance. Consumers give feedback about Umrah services provided by operators based on their observation. This process is important to travel agency business performance as Umrah operators want to know whether the consumer is satisfied or not. Hence, Umrah operators want their consumers to give honest feedback about their Umrah services, and this feedback can help operators recognise their flaws. Therefore, from the perspective of operators, the interaction service quality (expertise and problem solving) and outcome service quality (valence) are the most important criteria.

According to the Umrah consumers, the interaction and environmental service quality receive the highest weighting. The top three service quality dimensions are expertise, location, and hotels. Expertise received the highest weight. This means that expertise is the most important factor affecting Umrah consumers' decision making. Location received the second highest weight. Travel agencies that provided hotels nearer to Umrah ritual areas such as the Kaa'bah in Macca will be a more popular choice. Last but not least, the hotel gained the third highest weight. This factor is also related to location. Other than the location of the hotel, the services provided in the hotel are also very important for Umrah consumers. Both the location and services provided by the hotel are very important for the consumers as they want to have a comfortable stay during Umrah. Thus, hotels with excellent services and great location will be preferred by customers. Therefore, from the perspective of Umrah consumers, interaction service quality (expertise) and environmental service quality (location and hotel) are the most important criteria when deciding on Umrah services.

Table 5 presents an analysis of the information obtained from both Umrah operators and consumers and shows that the top five factors identified are expertise (interaction), hotel (environmental), problem-solving (interaction), valence (outcome) and airlines (environmental). The most important element that should be evaluated in an Umrah star rating system is expertise. Both Umrah operators and consumers agreed that expertise is the most important factor. The second element of the Umrah star rating system is the hotel. From the operators' perspective, when performing Umrah pilgrimage, consumers prefer their hotel to be located near Masjid al-Haram and Masjid and Nabawi. The third element of the Umrah star rating should be problem-solving. Consumers prefer operators to provide them with a *Mutawwif* who is competent in handling their inquiries and complaints and the majority of Umrah operators emphasised that their *Mutawwif* must create a strong relationship with their consumers to understand their needs. Valence is the fourth criteria required when choosing Umrah services, being more important for operators than consumers. Lastly, the fifth most important element of an Umrah star rating according to operators and consumers is the airlines; both Umrah operators and Umrah consumers find airlines important as they prefer the best airlines, which provide both safety and comfort.

Conclusion

This study was conducted to obtain Umrah operators' and consumers' perspectives regarding the application of a new star rating system for sustainable Umrah religious tourism. Star ratings are important for both Umrah operators and Umrah consumers. The rating may improve travel agency business performance while Umrah consumers can more easily identify the best services to fulfil their needs. This type of system in parallel with consumers providing good feedback when the services are of high quality will play a vital role in improving Umrah travel agencies' branding and image. The findings of this study indicate that ratings are important for both Umrah operators and consumers. Umrah consumers look forward to better services from Umrah operators, especially in terms of *Mutawwif* expertise, problem-solving skills, hotel valence, airlines, atmosphere, location, sociability, transportation, food, waiting time and websites. Thus, to excel in the industry, the implementation of a star rating system for Umrah operators is the best way to proceed. Umrah operators with better services will be positively evaluated, which will help their business performance. In conclusion, a star rating system would assist Umrah consumers' decision making in choosing services and assist Umrah operators in providing the best Umrah services.

Table 5: Combined Ranking of Star Rating Factors

Service Quality Dimension	Star Rating Factor	Total Weight (Operator + Consumer)	Rank
Interaction	Expertise	26.1	1
	Problem Solving	19.6	3
Environmental	Websites	8.0	12
	Location	16.7	7
	Airlines	18.2	5
	Hotel	20.2	2
	Atmosphere	17.8	6
	Transportation	15.3	9
Outcome	Food	12.0	10
	Sociability	16.2	8
	Valence	18.6	4
	Waiting Time	11.3	11

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