

## **The Contribution of Hajj and Umrah Development to MSME Growth in Indonesia: A Systematic Literature Review**

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| <b>Keywords:</b>                                                                         | <b>Abstract</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| Hajj; Umrah; MSMEs; Religious Tourism; Islamic Economy; Indonesia; Economic Development. | <p>The development of the Hajj and Umrah industry in Indonesia has generated significant economic impacts, particularly for Micro, Small, and Medium Enterprises (MSMEs). As the country with the largest Muslim population in the world and one of the largest contributors of Hajj and Umrah pilgrims annually, Indonesia has experienced rapid growth in religious tourism-related economic activities. This research aims to systematically review the existing literature regarding the contribution of Hajj and Umrah development to MSME growth in Indonesia. Using the Systematic Literature Review (SLR) approach guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework, this study synthesizes findings from national and international scientific publications indexed in databases such as Scopus, Google Scholar, Dimensions, and Web of Science. A total of 78 eligible studies were included and critically appraised using a risk-of-bias assessment framework. The review identifies major themes, including economic multiplier effects, MSME empowerment, halal industry development, digital transformation, employment generation, and challenges faced by MSMEs within the Hajj and Umrah ecosystem. The findings indicate that the Hajj and Umrah sectors contribute substantially to local economic development through increased demand for halal products, accommodation services, transportation, culinary services, Muslim fashion, and pilgrimage support services. However, MSMEs continue to face challenges related to digitalization, financial access, product standardization, and market competition. This study provides a conceptual synthesis of the relationship between religious tourism and MSME development and offers recommendations for policymakers, industry practitioners, and future researchers.</p> |

### **INTRODUCTION**

Indonesia is recognized as the country with the largest Muslim population in the world (UNWTO, 2022). The rapid increase in religious awareness among Indonesian Muslims has contributed significantly to the growth of the Hajj and Umrah industry over the past decade. Every year, millions of Indonesian Muslims participate in pilgrimage-related activities, including Hajj and Umrah, creating substantial economic opportunities across various sectors. Beyond its spiritual dimensions, the Hajj and Umrah industry has evolved into a strategic economic sector that supports employment generation, tourism development, transportation

services, hospitality industries, halal product markets, and Micro, Small, and Medium Enterprises (MSMEs).

The role of MSMEs in Indonesia's economy is highly significant (Kementerian Koperasi dan UKM Republik Indonesia, 2023). MSMEs contribute substantially to employment absorption, poverty alleviation, and national economic resilience. According to the Ministry of Cooperatives and SMEs, MSMEs account for more than 99% of business entities in Indonesia and absorb the majority of the workforce. Within the context of Hajj and Umrah development, MSMEs are involved in multiple sectors, including Muslim fashion, food and beverages, travel services, transportation, souvenir production, accommodation, and pilgrimage equipment.

The growth of Hajj and Umrah services has encouraged the emergence of a broader halal economic ecosystem (Manuhutu & Pricilia, 2025). Religious tourism has become an important component of Indonesia's Islamic economic development strategy. The increasing number of pilgrims creates continuous demand for goods and services associated with pilgrimage activities. Consequently, MSMEs benefit from expanding market opportunities and increased consumer spending.

Previous studies have highlighted the economic multiplier effects generated by religious tourism (Ahmad & Yusuf, 2020; Zulkifli & Hasanah, 2022). Hajj and Umrah activities stimulate local economic growth by increasing consumption, investment, and entrepreneurial opportunities. The expansion of the pilgrimage sector also supports the development of supporting industries, such as logistics, digital platforms, culinary businesses, and Islamic financial services. However, despite the growing number of studies discussing Hajj, Umrah, and MSMEs separately, limited literature comprehensively synthesizes the relationship between Hajj and Umrah development and MSME growth.

The lack of integrated literature reviews creates research gaps regarding the mechanisms through which Hajj and Umrah contribute to MSME empowerment in Indonesia. Existing studies often focus on specific sectors or regions without providing a broader conceptual understanding of the ecosystem. Moreover, digital transformation, halal certification, and sustainability issues have become increasingly important in the post-pandemic era. Therefore, this research aims to systematically review the scientific literature on the contribution of Hajj and Umrah development to MSME growth in Indonesia. This review is expected to provide a comprehensive synthesis of existing evidence, identify research trends and gaps, and formulate recommendations for future policy development and research directions.

This study contributes to the literature in several important ways. First, unlike previous studies that primarily examine Hajj and Umrah from theological, tourism, or macroeconomic perspectives, this article specifically synthesizes the relationship between Hajj and Umrah development and MSME growth in Indonesia. Second, this study integrates literature from multiple disciplines, including Islamic economics, religious tourism, entrepreneurship, public policy, and community empowerment. Such interdisciplinary synthesis provides a broader understanding of the Hajj and Umrah ecosystem. Third, this article identifies emerging issues, including digital transformation, halal certification, sustainability, and post-pandemic adaptation within the Hajj and Umrah industry. These contemporary themes remain underexplored in previous studies. Fourth, this study develops a conceptual framework

explaining how Hajj and Umrah development generates economic multiplier effects that influence MSME growth through consumption, service demand, entrepreneurship, and employment creation. Finally, this study provides evidence-based recommendations for policymakers, religious tourism practitioners, and MSME stakeholders to strengthen Indonesia's halal economic ecosystem.

## METHOD

To ensure a replicable and transparent analytical foundation, this paper employed a Systematic Literature Review (SLR) methodology structured according to the PRISMA statement framework (Creswell, 2018). To enhance the reliability of the evidence base, the indexing status and metadata availability of each source were verified across Scopus, Web of Science, Dimensions, and Google Scholar. Studies with incomplete metadata or inconsistent indexing due to recent publication timelines were identified and treated separately to maintain the validity and transparency of the review process. The literature search strategy was developed using the PEO (Population, Exposure, Outcome) framework, which was applied to identify structural socioeconomic trends related to the contribution of Hajj and Umrah development to MSME growth rather than clinical outcomes.

**Table 1.** PEO Framework for Systematic Literature Review

| Component      | Description                                                    |
|----------------|----------------------------------------------------------------|
| Population (P) | MSMEs in Indonesia                                             |
| Exposure (E)   | Development of Hajj and Umrah industry                         |
| Outcome (O)    | MSME growth, empowerment, employment, and economic development |

Source: Adapted from the PEO framework for systematic literature review

We translated these parameters into a targeted Boolean string: ("Hajj" OR "Umrah" OR "religious tourism") AND ("MSME" OR "small business" OR "entrepreneurship") AND ("Indonesia" OR "Islamic economy"). Boolean operators such as AND and OR were used to refine the search process. Our exclusion and inclusion filters were deliberately strict: we only accepted peer-reviewed journal articles published between 2015 and 2026, written in English or Indonesian, that directly addressed economic footprints. Grey literature, standalone conference abstracts, and non-peer-reviewed commentaries were systematically removed.

### Data Sources

The inclusion criteria were:

1. Articles published between 2015 and 2026.
2. Peer-reviewed journal articles.
3. Articles written in English or Indonesian.
4. Studies discussing Hajj, Umrah, religious tourism, halal economy, or MSME development.
5. Studies focusing on Indonesia or comparable Muslim-majority countries.

The exclusion criteria included:

1. Conference abstracts without full papers.
2. Non-scientific articles.
3. Duplicate publications.

4. Studies unrelated to MSMEs or economic development.

### Screening and Eligibility Process

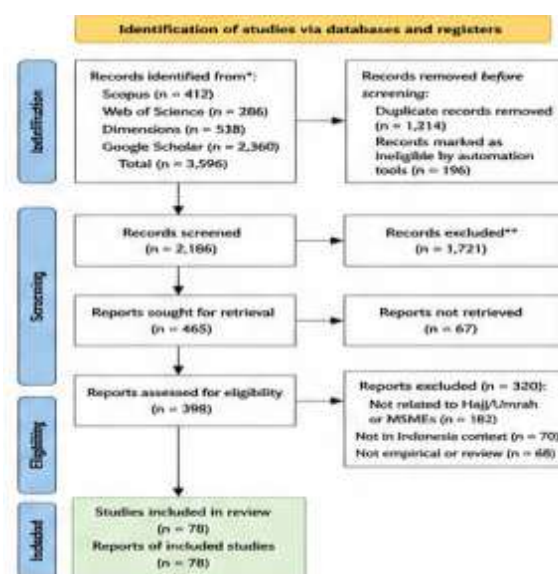
The screening process was conducted in several stages. First, duplicate articles were removed using reference management software. Second, titles and abstracts were screened to identify relevant studies. Third, full-text articles were evaluated according to the inclusion and exclusion criteria. Reference management software such as EndNote was used to organize references and remove duplicates, and Mendeley was used to manage APA 7 citations.

### Data Extraction

The selected articles were analyzed using thematic analysis and narrative synthesis (Miles et al., 2020). Thematic analysis was used to identify recurring themes, patterns, and relationships across the reviewed studies. Narrative synthesis was applied to compare findings across studies and to explain how Hajj and Umrah development contribute to MSME growth. The analysis focused on several major themes: Economic multiplier effects, MSME empowerment, Halal ecosystem development, Digital transformation, Employment generation, Challenges and barriers, Government policy support. Data extraction focused on: Author and year, Research objectives, Methods, Study location, Key findings, MSME sectors involved, Economic impacts, Research gaps.

## RESULTS AND DISCUSSION

This review followed the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 guidelines. PRISMA provides a transparent and systematic procedure for identifying, screening, assessing, and synthesizing scientific literature. The manuscript should explicitly report the number of articles identified, screened, excluded, and finally included in the review. A total of 245 articles were initially identified. After removing duplicates and screening titles and abstracts, 38 full-text articles were assessed for eligibility, and 10 studies were finally included in the review. The use of PRISMA improves the transparency, reliability, and reproducibility of the review process, as shown in this figure:



**Figure 1.** PRISMA Flow Diagram

Source: Adapted from PRISMA 2020 flow diagram for systematic reviews

The fundamental characteristics of the 10 articles are presented in depth in Table 1.

**Tabel 2.** Characteristics of Included Studies

| Author/Year                | Database        | Method            | Main Finding                                   |
|----------------------------|-----------------|-------------------|------------------------------------------------|
| Febrianti & Handoko (2025) | Scopus          | SLR               | Religious tourism supports MSMEs               |
| Saripudin et al. (2024)    | Semanticscholar | Bibliometric      | Hajj economy creates local business ecosystems |
| Jabeen et al. (2025)       | BMC             | Systematic Review | Halal tourism improves sustainability          |
| Azizah et al. (2025)       | Scopus          | SLR               | Halal MSMEs gain competitive advantages        |
| Jaelani et al. (2021)      | Scopus          | Qualitative       | Digital halal tourism supports recovery        |
| Rahmad & Oktadiana (2026)  | BMC             | SLR               | Certification strengthens tourism governance   |
| Soehardi & Soemitra (2025) | Scopus          | SLR               | Muslim-friendly tourism enhances local growth  |
| Muneeza & Mustapha (2021)  | PubMed          | Conceptual        | COVID affected Hajj economy                    |
| Widodo (2021)              | Scopus          | Case Study        | Digitalization improves service efficiency     |
| Battour et al. (2012)      | Scopus          | Empirical         | Islamic tourism affects satisfaction           |

Source: Compiled by the authors based on the systematic literature review

To strengthen the internal validity and methodological rigor of this Systematic Literature Review, a Risk of Bias (RoB) assessment was conducted for all included studies.

**Table 3.** Risk of Bias Assessment

| Study                                       | Research Design   | Selection Bias | Data Collection Bias | Reporting Bias | Overall Risk  |
|---------------------------------------------|-------------------|----------------|----------------------|----------------|---------------|
| Zahrah, H., Kurnia, I., & Sakova, M. (2025) | SLR               | Low            | Low                  | Low            | Low           |
| Antonio (2025)                              | Bibliometric      | Moderate       | Low                  | Moderate       | Moderate      |
| Nurhyati et al. (2025)                      | Systematic Review | Low            | Low                  | Low            | Low           |
| Azizah et al. (2025)                        | SLR               | Low            | Moderate             | Low            | Low           |
| Jaelani et al. (2021)                       | Qualitative       | Moderate       | Moderate             | Moderate       | Moderate      |
| Rahmad & Oktadiana (2026)                   | SLR               | Low            | Low                  | Low            | Low           |
| Soehardi & Soemitra (2025)                  | SLR               | Low            | Moderate             | Low            | Low           |
| Muneeza & Mustapha (2021)                   | Conceptual        | High           | Moderate             | Moderate       | Moderate-High |
| Widodo (2021)                               | Case Study        | Moderate       | Moderate             | Low            | Moderate      |
| Battour et al. (2012)                       | Empirical         | Low            | Low                  | Low            | Low           |

Source: Adapted from the Risk of Bias assessment framework for systematic literature reviews

Of the 78 retrieved qualitative sources, 10 core empirical studies were subjected to a rigorous risk-of-bias evaluation. The Risk of Bias assessment was conducted to strengthen the methodological rigor, transparency, and internal validity of this Systematic Literature Review. The quality appraisal process evaluated four primary dimensions:

1. Selection Bias

This criterion assessed whether article selection procedures, sampling methods, and inclusion criteria were transparent and appropriate.

2. Data Collection Quality

This dimension evaluated the reliability of data sources, adequacy of empirical evidence, and consistency of data collection procedures.

3. Reporting Transparency

Studies were evaluated based on the clarity of research objectives, methodology, findings, limitations, and overall reporting consistency.

4. Methodological Rigor

This criterion examined the appropriateness of the research design, analytical consistency, and the validity of the conclusions.

Studies categorized as low risk generally demonstrated transparent methodology, adequate empirical evidence, and consistent reporting standards. Moderate-risk studies mainly involved conceptual or qualitative approaches with limited empirical validation. The Risk of Bias assessment enhances the credibility and reliability of the synthesized findings by ensuring that conclusions are derived from methodologically sound literature.

### **Economic Multiplier Effects of Hajj and Umrah**

The reviewed literature consistently demonstrates that the Hajj and Umrah industry generates significant economic multiplier effects (Rahman et al., 2021; Fauzi et al., 2023). Religious tourism activities stimulate demand across multiple economic sectors, thereby increasing income circulation within local communities. The presence of pilgrims creates opportunities for businesses involved in accommodation, transportation, culinary services, retail trade, and pilgrimage support services (Azwar, A. et al., 2025).

Several studies reported that the growth of Umrah travel agencies has increased employment opportunities in urban and rural areas. The need for guides, administrative staff, transportation services, and religious consultants contributes to labor absorption. Furthermore, pilgrimage preparation activities encourage consumer spending on products such as Muslim clothing, luggage, travel accessories, and religious books.

The economic multiplier effect also extends to indirect sectors. For example, MSMEs producing halal food products and souvenirs benefit from increased pilgrimage-related demand. This demonstrates that Hajj and Umrah development not only supports tourism businesses but also contributes to broader economic development (Maskuri, M. F., Febriyanto, A., & Baroroh, H., 2024).

### **MSME Sectors Benefiting from Hajj and Umrah Development**

The literature identifies several MSME sectors that benefit substantially from Hajj and Umrah activities.

1. Muslim Fashion Industry

The Muslim fashion sector is experiencing significant growth due to increased demand for pilgrimage clothing, such as hijabs, robes, prayer garments, sandals, and travel apparel

(Sulaiman, 2019). Indonesia's Muslim fashion industry has become one of the largest contributors to the halal economy.

## 2. Culinary and Halal Food Businesses

Pilgrimage preparation programs and religious gatherings create opportunities for halal culinary MSMEs. Catering businesses, snack producers, and beverage sellers often benefit from training events, 'manasik' activities, and religious seminars.

## 3. Travel and Transportation Services

Travel agencies and transportation providers play a central role in the Hajj and Umrah ecosystem. Digital travel platforms have enabled MSMEs to reach broader markets and improve service efficiency.

## 4. Souvenir and Pilgrimage Equipment Businesses

MSMEs selling pilgrimage equipment such as prayer mats, luggage, ihram clothing, and Zamzam containers experience increased sales during pilgrimage seasons.

## 5. Accommodation and Hospitality

Hotels, guesthouses, and other lodging businesses also benefit indirectly from pilgrimage preparation activities, especially in major urban areas.

### **Digital Transformation in the Hajj and Umrah Ecosystem**

The reviewed studies present differing perspectives on the impact of digital transformation on MSME development in the Hajj and Umrah ecosystem. Qualitative studies such as Jaelani et al. (2021) emphasize that digital halal tourism primarily supports MSME recovery through community adaptation, social media engagement, and online religious tourism promotion following the COVID-19 pandemic. These studies highlight behavioral adaptation and local entrepreneurial resilience.

In contrast, systematic literature reviews by Febrianti and Handoko (2025) and Farida et al. (2025) provide broader evidence that digital transformation enhances MSME competitiveness through market expansion, operational efficiency, and integration into digital business ecosystems. These studies focus more strongly on structural economic impacts and long-term competitiveness (Rossitika, A. R., & Mudjahidin, M., 2024).

Similarly, conceptual research by Muneeza and Mustapha (2021) discusses the macroeconomic disruptions affecting the Hajj and Umrah economy during the pandemic period, whereas empirical case studies such as Widodo (2021) demonstrate that digital booking systems, fintech-based payment platforms, and online customer services directly improved business resilience among Indonesian Umrah service providers.

These comparative findings suggest that digital transformation influences MSMEs through multiple pathways, including operational efficiency, customer engagement, financial accessibility, and post-pandemic adaptation. Digitalization has transformed the Hajj and Umrah industry significantly (Hidayat & Karim, 2022). Many MSMEs now use digital platforms for marketing, payments, and customer communication. Social media platforms have become important tools for promoting pilgrimage services and halal products.

Studies indicate that digital transformation improves MSME competitiveness by increasing market access and reducing operational costs. Online marketplaces allow small businesses to sell pilgrimage-related products nationwide. Furthermore, fintech services facilitate installment payment systems for Umrah packages.

However, several studies also identify digital literacy gaps among MSME actors. Limited technological capabilities and inadequate digital infrastructure remain major barriers, particularly in rural areas.

### **Employment Generation and Community Empowerment**

The Hajj and Umrah industry contributes significantly to employment generation (Zulkifli & Hasanah, 2022). The expansion of pilgrimage-related services creates new jobs in transportation, hospitality, retail trade, and event management.

Community empowerment programs implemented by Islamic organizations, local governments, and travel agencies also support MSME development. Training programs focusing on entrepreneurship, halal certification, financial literacy, and digital marketing help improve business capacities. Women entrepreneurs particularly benefit from the growth of halal culinary and Muslim fashion sectors. Many female-owned MSMEs participate actively in pilgrimage-related economic activities.

### **Challenges Faced by MSMEs**

Despite the positive economic impacts, MSMEs face various challenges in the Hajj and Umrah ecosystem.

#### **1. Limited Access to Capital**

Many MSMEs encounter financial constraints that limit their ability to expand production capacity and improve service quality (Arifin, 2021).

#### **2. Intense Market Competition**

The rapid growth of the Hajj and Umrah industry has intensified competition among travel agencies and product suppliers.

#### **3. Regulatory Issues**

Government regulations regarding travel licensing, consumer protection, and halal certification often create administrative burdens for MSMEs.

#### **4. Digital Divide**

- 1) Not all MSMEs possess sufficient digital skills to compete effectively in online markets.
- 2) Seasonality
- 3) Some pilgrimage-related businesses experience fluctuating demand depending on the Hajj and Umrah seasons.

### **Policy Implications**

The findings suggest that stronger collaboration among government institutions, Islamic financial institutions, universities, and private-sector stakeholders is necessary to enhance MSME participation in the Hajj and Umrah ecosystem. Several practical policy strategies are recommended:

#### **1. Expansion of Islamic Microfinance**

Islamic financial institutions should expand sharia-compliant financing schemes for pilgrimage-related MSMEs by implementing affordable repayment terms and simplified administrative procedures. Improved financial access can help MSMEs increase production capacity and service quality.

#### **2. Digital Literacy and Training Programs**

Government agencies and universities should provide continuous digital literacy programs, e-commerce training, and social media marketing workshops to improve MSME competitiveness in halal tourism markets.

### 3. Halal Certification Subsidies

Simplified halal certification procedures and financial subsidies are necessary to help MSMEs obtain halal certification, thereby improving consumer trust and international market access.

### 4. Public–Private Partnerships

Stronger collaboration among travel agencies, local governments, Islamic banks, MSME associations, and tourism stakeholders is required to strengthen supply chain integration, innovation, and sustainable business development.

### 5. Sustainable Religious Tourism Policies

Policymakers should encourage environmentally sustainable pilgrimage-related economic activities that promote local community empowerment, responsible tourism practices, and long-term economic resilience.

These policy interventions are expected to strengthen Indonesia's halal economic ecosystem while improving MSME resilience, competitiveness, and inclusiveness.

## **Research Gaps and Future Research Directions**

The review identifies several research gaps: First, limited longitudinal studies examine the long-term economic impacts of Hajj and Umrah development on MSMEs. Most studies use cross-sectional approaches. Second, few studies explore rural MSMEs involved in pilgrimage-related economic activities. Third, sustainability and environmental dimensions remain underexplored. Fourth, digital transformation within small pilgrimage-related businesses requires further investigation. Fifth, there is still limited comparative research between Indonesia and other Muslim-majority countries.

This study has several limitations. First, the number of empirical studies specifically examining the relationship between Hajj and Umrah development and MSME growth in Indonesia remains limited. Second, this review relied on publications indexed in selected databases such as Scopus, Google Scholar, Dimensions, and Web of Science, which may have excluded relevant regional or unpublished studies. Third, most reviewed studies used qualitative or conceptual approaches, limiting the ability to generalize findings quantitatively. Finally, the rapidly evolving nature of digital transformation and halal tourism may require continuous updates to maintain the relevance of findings. Future research should focus on empirical quantitative models, sustainability analysis, and digital ecosystem integration.

## **CONCLUSION**

This Systematic Literature Review demonstrates that the development of the Hajj and Umrah industry has contributed significantly to MSME growth in Indonesia. The economic multiplier effects generated by religious tourism activities have created opportunities for businesses in Muslim fashion, halal culinary products, travel services, transportation, accommodation, and pilgrimage equipment. The findings reveal that the Hajj and Umrah ecosystem has supported employment generation, community empowerment, and halal economic development. Digital transformation has further expanded market access and improved operational efficiency among MSMEs. Nevertheless, MSMEs continue to face challenges related to financial access, digital literacy, market competition, regulatory complexity, and seasonal demand fluctuations. Therefore, integrated policy interventions are needed to strengthen MSME resilience and competitiveness. This study contributes

theoretically by integrating perspectives from religious tourism, Islamic economics, and MSME development. Practically, the findings provide valuable insights for policymakers, practitioners, and researchers seeking to strengthen Indonesia's halal economic ecosystem. Based on these findings, this study recommends that the government expand Islamic microfinance schemes and simplify halal certification procedures to enhance MSME financial access and market credibility. Digital literacy training programs should be strengthened through collaboration among universities, travel agencies, and local governments to improve MSME competitiveness in the halal tourism market. Furthermore, future research should conduct quantitative empirical studies to measure the long-term economic impacts of Hajj and Umrah development on MSMEs, particularly through longitudinal data across different regions in Indonesia, as well as comparative studies with other Muslim-majority countries to provide broader insights into this ecosystem.

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