

ECOSYSTEM-BASED CRM INTEGRATION IN MULTI-UNIT UMRAH ENTERPRISES: A CASE STUDY OF TIGA MAHAREWA GROUP

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Abstract: This research investigates the strategic necessity of integrating Customer Relationship Management (CRM) within the Tiga Maharewa Group's multi-unit business ecosystem, specifically focusing on Umrah pilgrimage services. Utilizing a sequential mixed-method design, the study executed a qualitative case study involving semi-structured interviews with 15 employees, followed by thematic analysis to pinpoint internal operational silos. Subsequent quantitative strategic evaluation using IFAS and EFAS matrices highlighted severe fragmentation and data deficiencies, empirically placing the firm in a strategic turnaround position. To rectify this strategy-structure misalignment, a Conceptual Strategic Integration Model was developed by synthesizing TOWS analysis with a revised Business Model Canvas through a system design lens. The proposed framework emphasizes Shared CRM Membership and Collaborative Promotion, extending customer segmentation to include Agents and External Merchants to facilitate Value Co-Creation. A core contribution is the four-stage roadmap, providing pragmatic implementation steps ranging from securing executive mandates to full system standardization. This model empowers the group to evolve into a cohesive, data-driven ecosystem, ensuring operational efficiency, competitive advantage, and alignment with the Islamic principle of Ta'awun (cooperation).

Keywords: *ecosystem CRM integration, Service-Dominant (S-D) Logic, Strategic Turnaround, multi-unit SME, Ta'awun*

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1. Introduction

The Indonesian Umrah travel industry continues to show substantial growth, reflecting rising demand for spiritual tourism and expanding opportunities within the global halal economy. As of mid-April 2025, more than 648,000 Indonesian pilgrims had performed Umrah according to the Ministry of Religious Affairs' SISKOPATUH system (Akhmad, 2025), signalling strong market momentum for travel providers. National projections also underline the sector's economic significance: the Hajj and Umrah ecosystem's turnover is estimated to rise from IDR 65 trillion in 2023 to IDR 194 trillion by 2030 (JakartaGlobe, 2024). These macro drivers are supported by domestic structural factors, including a large Muslim population (approximately 240 million) and lengthy Hajj waiting lists ranging from 11 to over 40 years (Hasibuan, 2023) that encourage demand for Umrah as an alternative religious pilgrimage.

Regionally, South Sulawesi is an important service hub outside Java, with 165 officially licensed Umrah operators registered as of January 2024, most clustered in Makassar (120 companies) and Gowa (14 companies)—proximate to Sultan Hasanuddin International Airport, which handles between 5 and 15 million passengers annually (Angkasa Pura, 2024; SISKOPATUH, 2024). Maharewa Travel, a recently established Umrah provider based in Gowa and part of Tiga Maharewa Group, operates alongside affiliated units in subsidized housing, digital marketing, vocational training, and food and beverage services. Despite this organizational diversity, the group's business units function largely as independent silos without coordinated customer engagement, referral mechanisms, or shared loyalty infrastructures, resulting in underutilised relational capital across the ecosystem.

This operational fragmentation has clear strategic consequences for competitive performance: Maharewa Travel recorded only 79 Umrah participants against a 2024 target of 273, illustrating a significant gap between objectives and realised departures, a performance deficit that empirical analysis in this study later validates as a strategic turnaround condition and highlighting the need for integrated customer strategies in a crowded local market of Umrah agencies across Makassar, Gowa, and Maros. Prior research (Effendy, 2024; Farka & Sulastri, 2023; Febriansyah et al., 2024; Koo et al., 2020; Luongo et al., 2023; Rahmawati et al., 2023) has examined service quality, CRM, and digital visibility in religious tourism. However, much of this literature emphasises single unit firms or large national brands, leaving a gap concerning how small scale, regionally based multi-unit enterprises can operationalise a unified CRM membership model that links interrelated services and external merchant partners in response to critical strategic misalignment.

Responding to this gap, this study formally develops and proposes an ecosystem-based CRM integration model tailored to a multi-unit organisational context and grounded in an in-depth case study of Maharewa Travel. The model's foundation is derived from a rigorous strategic analysis (IFAS, EFAS, and TOWS) aimed at creating an actionable strategic blueprint necessary for the group's current turnaround needs. The proposed model emphasises a modular, centralised CRM membership system, coordinated joint promotions, and an extended merchant network to enable cross unit value co creation and improved visibility into customer journeys. By translating qualitative insights into actionable strategies and a staged roadmap, the research contributes both practical solutions for Tiga Maharewa Group and conceptual guidance for CRM integration in comparable regional SMEs. The specific research objectives are: (1) to design a CRM membership-based marketing model connecting multiple business units under a unified customer engagement framework; (2) to identify the internal relational routines and cross unit capabilities required to sustain coordinated promotional efforts; and (3) to propose mechanisms for customer value co creation across Maharewa Group's Umrah travel, training, and property services.

2. Literature Review

Service-Dominant Logic and The Ecosystem Perspective

Service-dominant logic (S-D logic) frames firms as actors in co-creative service ecosystems where value emerges through operant resources and resource integration. While conventional CRM models often operate under a goods-dominant logic that isolates customer data for internal firm efficiency, S-D logic facilitates a transition toward an ecosystem-oriented CRM where value is co-created through the strategic orchestration of multiple actors (Vargo & Lusch, 2017). In this multi-unit Umrah context, CRM integration is conceptualised as the technical and relational infrastructure that enables cross-unit resource combining,

improves visibility across customer journeys, and facilitates bundled service offers among affiliated units. This shift is critical for resolving the 'silo' problem, as it reconceptualizes the firm's role from a service provider to a resource integrator across heterogeneous units. Empirically, the Tiga Maharewa case evidences the absence of a centralised CRM and that the organisation had not implemented a formal CRM system, constraining the reuse of relational capital across business units.

To operationalise S-D logic for this study, we map core elements to measurable variables and indicators: (a) operant resources—customer and merchant data fields to be shared (for example, customer identity and contact details, purchase and pilgrimage history, stated preferences; and merchant attributes such as halal certification and service capacity). (b) Resource integration—empirical indicators of cross-unit value combining, including percentage of transactions that are cross-unit per member, cross-sell conversion rates, point accumulation and redemption rates, and average revenue per member. (c) Institutional arrangements—governance and techno-organisational artefacts that coordinate co-creation, for example SLAs and data-sharing agreements, merchant codes of conduct, documented consent rates for data use, and standardised redemption/validation procedures such as WhatsApp reporting.

Customer Relationship Management in Multi-Unit and Networked Organisations

Classical CRM research (Guerola-Navarro et al., 2024; Hanaysha et al., 2022; Ledro et al., 2025; Piskar & Faganel, 2009) defines CRM as an integrative strategy combining people, processes and information technology to acquire, retain and develop profitable customers, but much of that literature has examined single-unit firms or formal CRM implementations in large national organisations. Empirical work in SMEs and multi-unit settings shows that CRM benefits depend on organizational alignment, knowledge management and the ability to share customer information across boundaries (Ledro et al., 2022). Studies that adopt a configurational perspective indicate equifinal pathways to CRM effectiveness (for example, combinations of customer asset orientation, segment-specific processes and CRM-system adoption) which are sensitive to market dynamism and firm boundaries, suggesting that multi-unit groups require tailored configurations rather than one-size-fits-all solutions (Ivens et al., 2024).

Crm Membership Models, Loyalty Programmes, And Partner Merchant Networks

Designing robust membership and loyalty programmes, encompassing features like point systems, tiered structures, VIP memberships, and reward cards, is a crucial CRM strategy that enables firms to build ongoing customer relationships and capture vital data for personalisation (Pal Bariha, 2021). Well-designed membership schemes that clearly articulate customer value have been shown to significantly boost customer retention and enable firms to track purchasing behaviour for effective personalised cross-selling (Bonagas & Giang Vu, 2022). Beyond the tangible benefits, the mere act of labelling customers as "members" can foster a sense of belonging and increase overall satisfaction, a significant psychological effect that complements the need for robust data systems to facilitate personalised offerings (Söderlund, 2019). The effectiveness of these programmes lies in their ability to build customer commitment. Research indicates that combining rewards with social, customisation, and structural bonds strengthens customer loyalty and satisfaction (Muhammad et al., 2021).

Similarly, optimising both reward-based (economic) commitment and relationship-building (affective and structural) ties is essential for raising repurchase intentions, making

loyalty programmes the ideal vehicle for integrating these commitment types (Keiningham et al., 2015).

These findings hold particular relevance for religious travel markets, where trust and communal values are paramount. Consequently, the strategic inclusion of external, halal-aligned merchants into a group-wide membership model becomes vital. This expansion into partner merchant networks leverages existing literature that emphasises the strategic value of such networks for extending customer benefits, increasing the utility of the membership, and harnessing local relational capital. By integrating a trusted ecosystem of partners, firms in this sector can reinforce commitment through shared values and expanded service offerings.

Resource Integration, Knowledge Management, And Relational Routines

The effectiveness of any ecosystem-based CRM hinges on routines for resource integration and organizational capabilities for knowledge management and cross-unit collaboration (Ledro et al., 2022; Rahman et al., 2025). Resource-integration perspectives show that value emerges when actors match, re-bundle and jointly value heterogeneous resources, including customer data, service fulfilment capabilities and third-party merchant offerings (Amit & Han, 2017; CADIDA' et al., 2020; Skálén et al., 2015). Consequently, a successful ecosystem-based CRM depends on an integrated, robust technical platform that connects and coordinates disparate IT resources and services to enable collaboration and effective service delivery (Lubis et al., 2021). Effective ecosystem-based CRM is shown to be underpinned by the linkages between knowledge-management processes, people-centred practices (such as staff training), and relational constructs (trust and commitment) (Guerola-Navarro et al., 2024).

These elements must be paired with a coherent brand strategy to maximize customer satisfaction, profitability, and long-term loyalty (Gazi et al., 2024). To operationalize this human element in multi-unit groups, organizational studies recommend deploying “relational ambassadors”, which is crucial for maintaining inter-service communication and executing cross-referral routines (Bolton et al., 2021), thereby converting latent relational capital into measurable cross-unit revenue flows. Crucially, however, these claims remain theoretically grounded, as comprehensive empirical models testing a composite "ecosystem-based CRM" construct are still scarce.

Digital Platforms, Social Crm, and the Role of Generative Technologies

Digital platforms and social CRM (sCRM) expand CRM's reach by enabling real-time interaction, community monitoring and co-creation through user-generated content and social networks (Chan et al., 2018; Malthouse et al., 2013). The study of social CRM in SMEs (Arora et al., 2021) demonstrate that adopting sCRM strengthens customer relationships through prompt, personalised interactions on social channels, increases customer engagement and downstream outcomes (loyalty, satisfaction and retention), and can improve firm performance while lowering marketing costs. These studies indicating that platform-mediated CRM must align with firm capabilities to yield benefits. More recent work on digital ecosystems and influencer platforms (Gawer, 2021; Ji et al., 2023; Ofe & Sandberg, 2023) shows that autonomous co-creation can occur without a single orchestrator, but such distributed ecosystems require governance primitives, data infrastructures and incentives to channel contributions into extractable value.

Institutional Arrangements, Governance And Islamic-Ethical Alignment

Embedding a CRM model within an Umrah enterprise implies attention to institutional logics and ethical norms, especially given religious sensitivities and the regulatory oversight of pilgrimage services. (Mike, 2025) indicates that public legitimacy, compliance with religious norms, and the perceived credibility of faith-based organisations increase community trust and acceptance of faith-based services. Integrating external merchants and rewards must therefore reflect halal compliance and transparent benefit structures, and governance mechanisms should include standardised terms, merchant codes of conduct, and consumer grievance procedures to align with both local regulation and Islamic business principles such as Ta'awun.

Organisational Readiness, Implementation Roadmap and Measurement

CRM integration across multiple business units is fundamentally a change management challenge involving strategic alignment, pilot testing, and phased scaling. The CRM implementation literature emphasizes securing strategic alignment through clear objectives, top-management commitment, and cross-functional team integration (Llamas-Alonso et al., 2009; Meena & Sahu, 2021). Following strategic alignment, applied studies recommend proceeding with staged or pilot deployments to pragmatically resolve common data-integration and multichannel implementation challenges, starting the roll-out in a high-volume unit, and managing partner merchant onboarding (Meena & Sahu, 2021).

Crucially, the long-term effectiveness of CRM adoption relies on rigorous evaluation and institutionalization. For measurement, (Al-Mudimigh, 2009) recommends a Balanced Scorecard-style CRM scorecard that combines financial, customer, process, and capability (people/ IT) perspectives, utilizing both objective counts and perceptual survey metrics to fully assess effectiveness. Furthermore, institutionalizing CRM is achieved through establishing formal governance mechanisms and robust ICT/ technology integration (Llamas-Alonso et al., 2009; Meena & Sahu, 2021). This requires designing a predictive performance measurement and control system that assesses the firm's resources and capabilities before wider roll-out (Llamas-Alonso et al., 2009). Collectively, these literature guidelines will be adapted to formulate the phased roadmap identified in this case study, thereby providing a structured framework for organizational readiness assessment and future performance measurement planning.

Knowledge Gaps and Coceptual Synthesis

Despite the breadth of CRM and service ecosystem literatures, three notable gaps remain relevant to the present study. First, most CRM research examines single-unit firms or large national brands, leaving a paucity of guidance on designing CRM architectures that span affiliated SMEs and multi-business groups in regional contexts where the firm must act as a strategic orchestrator rather than a mere data manager. Current SME literature often overlooks how resource integration routines can be formalized across heterogeneous service units to overcome the "silo" barriers that hinder relational capital reuse (Ledro et al., 2022). Second, while sCRM and platform studies describe tools for engagement, there is limited integration of these insights with loyalty programme design and halal merchant networks in faith-based tourism ecosystems to facilitate systematic value co-creation. Third, existing frameworks often prioritize technical deployment over the institutional and ethical dimensions, specifically the Islamic principle of Ta'awun (mutual cooperation), that are critical for securing normative legitimacy in religious travel contexts. By synthesizing S-D logic with these ethical-institutional arrangements, this study moves beyond firm-centric

CRM boundaries. It proposes a model where CRM is reconceptualized as a collaborative infrastructure that transforms abstract religious values into measurable relational routines.

Conceptual Framework

To synthesize the theoretical discussions presented, this study proposes a Conceptual Framework as the theoretical lens for examining CRM integration in a multi-unit service ecosystem. This framework bridges Service-Dominant (S-D) logic with the Islamic principle of Ta'awun to establish a culturally and ethically grounded CRM configuration. At its core, the framework posits that the transition from operational silos to an integrated ecosystem requires the synergy of technical-relational infrastructure and normative-ethical alignment.

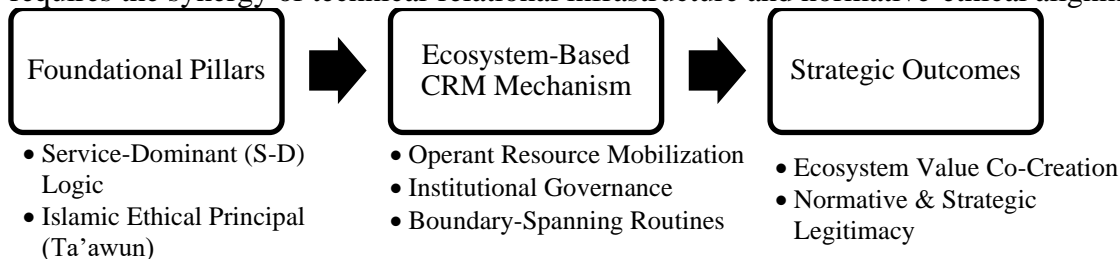


Figure 1 Conceptual Framework (Author's Work)

As illustrated in the framework, the model focuses on the interplay between several key theoretical dimensions:

- **Operant Resource Mobilization:** The sharing of customer and partner data fields across business boundaries to enable the configuration of cross-unit service bundling.
- **Institutional Governance:** The establishment of formal coordination mechanisms, such as Service Level Agreements (SLAs) and codes of conduct, to align heterogeneous units with shared ecosystem goals.
- **Relational Routines:** The deployment of boundary-spanning roles to facilitate interaction, cross-referrals, and knowledge sharing across the service network.

By establishing this theoretical configuration, the framework provides a robust basis for exploring how regional SMEs can transform fragmented operations into a cohesive, data-driven service ecosystem capable of facilitating systematic value co-creation. This conceptual grounding ensures that the subsequent empirical analysis of Maharewa Travel is rooted in established academic logic rather than isolated practical observation.

3. Research Method

This study employs a sequential mixed-method design, specifically a qualitative case study followed by strategic analysis, to develop a strategic customer relationship management (CRM) model tailored to the context of a multi-unit service enterprise. The initial phase of research was exploratory in nature, focusing on identifying relational disconnections, operational silos, and the perceived feasibility of CRM-based integration within Maharewa Travel, the core Umrah business unit under Tiga Maharewa Group in South Sulawesi. The unit of analysis is Maharewa Travel, which serves as the "customer gateway" for the entire group. At the time of the study, the organization had not yet implemented any formal CRM system. Therefore, the research concentrated on assessing organizational readiness, perceptions, and strategic openness toward a proposed CRM membership model.

To ensure methodological transparency and rigor, the study utilized a total population sampling technique. The population includes all 15 employees of Maharewa Travel, comprising the president director and staff from customer service, marketing, and administration divisions. The entire team was involved as informants due to the relatively small organizational size and the need to capture a comprehensive internal perspective.

The primary data sources were collected through semi-structured, in-depth interviews with the 15 informants. The interview protocol was theoretically guided by the foundational pillars of the conceptual framework—S-D logic and the principle of Ta’awun—to explore operant resource sharing, institutional governance readiness, and relational routines across service boundaries. As a secondary data source, a document audit was conducted on internal service protocols, promotional content, and organizational plans. The collected qualitative data were examined using thematic analysis, where initial codes were generated inductively from transcripts and iteratively refined to form conceptual categories. These categories were then mapped against the mechanism dimensions identified in the conceptual framework (infrastructure, governance, and routines) to ensure theoretical consistency. To enhance the validity and reliability of the findings, a data triangulation process was employed, comparing insights from interviews against the analyzed internal documents.

The second phase of the methodology involved strategic formulation. Building upon the qualitative findings, the study utilized the Strategic Analysis Framework, specifically the Internal Factor Analysis Summary (IFAS) and External Factor Analysis Summary (EFAS) matrices, to quantify the firm's strategic position. The factors included in these matrices were directly operationalized from the thematic results, ensuring that the strategic quantification reflected the real-world operational and ethical-institutional challenges of the ecosystem. Finally, the results from the IFAS and EFAS matrices were synthesized using the Threat-Opportunities-Weakness-Strengths (TOWS) Matrix to generate core strategic alternatives. This systematic transition from qualitative gap identification to quantitative strategic synthesis served as the empirical foundation for constructing the final Operational Strategic Integration Model and the four-stage implementation roadmap. All research protocols adhered to ethical guidelines, including the provision of informed consent and the protection of participant confidentiality.

4. Results and Discussion

4.1. Results

The Diagnosed Relational and Operational Gaps

Although Maharewa Travel is part of the Tiga Maharewa Group (the holding company), which owns sister companies in property (Tiga Maha Rewa), digital marketing (Roxy Maharewa), and training (Baraka Indonesia), the findings indicate that the potential for group synergy has not been effectively leveraged. The inherent strength of being part of this corporate group currently remains potential rather than integrated practice. The affiliated units predominantly operate independently, manifesting as operational silos and a lack of efficient joint activities in both branding and marketing. This absence of integration hinders the conversion of relational capital possessed by one unit into an advantage for the others.

Maharewa Travel currently faces difficulty in acquiring new customers who are loyal to competitors, a challenge primarily caused by the high customer loyalty towards established and reputable Umrah travel agencies. To address this, the company exhibits a weakness in the absence of effective customer segmentation, which results in inefficient strategic planning. Consequently, there is no formal loyalty and membership card program that explicitly links

customers (pilgrims or property buyers from a sister company) with cross-unit discounts or offerings. The lack of these formal relational routines and incentive programs constitutes a major obstacle in converting customers from one business unit into a source of referrals or repeat orders for the others.

The operational management at Maharewa Travel, including its management systems, is assessed as not functioning optimally. Although the company has ambitious plans to develop an Enterprise Resources Planning (ERP) system for Umrah, the system is currently postponed and requires expert resources. In the absence of a unified CRM/ ERP system, crucial processes that require structured workflows, such as incentive claims and referrals, still rely on informal communication channels like WhatsApp and social media admin chats. This reliance creates vulnerabilities in tracking customer data, measuring referral effectiveness, and supporting business scalability, which is clear evidence of the need for the integrated technical infrastructure highlighted in the literature review.

Organizational Readiness and Perceptions of Change

The case study findings indicate that the organizational readiness of Maharewa Travel for implementing an ecosystem-based CRM integration is severely constrained, primarily due to an absence of explicit executive mandate for cross-unit synergy and significant human resource capability gaps. This lack of a collective, top-down push for integration results in passive organizational resistance, where employees and managers prioritize the achievement of their individual unit targets over engaging in complex, coordinated cross-referral routines.

This structure undermines the very essence of S-D logic and the ta'awun principles necessary for generating normative legitimacy within the faith-based service ecosystem. Consequently, the CRM integration project is positioned as a high-risk change management challenge, lacking the necessary strategic alignment and executive urgency required to overcome internal inertia and fragmentation. This situation is compounded by critical human capital weaknesses, including a scarcity of professional staff to lead strategic development and a demonstrable need for comprehensive training to elevate the existing team's competency in executing integrated marketing and service protocols, further hindering the firm's capacity to establish effective relational routines and utilize a centralized CRM system.

Quantitative Strategic Analysis and The Foundation for Integration

The Total IFAS Score, calculated at 1,93 indicates that the company currently operates in a weak/ defensive internal condition. This numerical finding highlights a critical vulnerability in internal capability, primarily driven by significantly low numerical scores on human resource expertise and inadequate systemic data management practices. Conversely, the Total EFAS Score, calculated at 3,00 reveals that the firm operates within an environment characterized by high market opportunities, notably the strong and sustained demand for Umrah travel and the vast Muslim population across South Sulawesi. This strategic mismatch, significant internal weakness facing vast external potential, empirically advocates for a Selective Strategy, which requires a targeted turnaround approach to correct internal flaws before full market expansion can be realized.

Table 1. Internal Factor Analysis (IFAS)

Internal Factors	Weight	Rating	Weighted Score	Comments
Strengths				
1 Financial support for operations is still fully	7%	4,0	0,28	As a company that is not yet financially independent, Maharewa Travel

	provided by the Holding Company.				receives funding from the group holding company to carry out its daily operations.
2	It is part of a corporate group and has sister companies in the fields of advertising and residential developers, which have been operating longer and are better known to the public.	13%	1,0	0,13	This can be leveraged to conduct joint activities for greater cost efficiency and effectiveness in strengthening the branding of both Maharewa Travel and the corporate group as a whole.
3	It has established relationships with various vendors in Saudi Arabia for accommodation, attractions, and transportation for Umrah pilgrims.	7%	3,0	0,21	This enables the business and operational dynamics in Saudi Arabia to be continuously monitored and analyzed more quickly and accurately. The effort to seek out and establish relationships with local vendors for entertainment, accommodation, and transportation will become easier and more efficient. Furthermore, for every departure, the Maharewa Travel team is tasked with identifying potential new vendors and monitoring the status of existing vendors.
4	The owner and management have close ties and extensive connections with many religious leaders/Ustadz and owners of similar travel businesses.	13%	3,0	0,39	These connections and relationships can be utilized for various purposes, ranging from business collaborations to publications aimed at increasing awareness among the targeted community groups.
Weaknesses					
1	There is a significant competence gap between the president director and the staff due to a lack of competent human resources (HR) in the fields of corporate development and marketing.	18%	1,0	0,18	This impacts the company's performance and results in the failure to implement a sound management system
2	The absence of formalized job descriptions and the lack of established performance targets for each position result in suboptimal operations.	10%	2,0	0,2	This impacts the company's performance and results in the failure to implement a sound management system.
3	Weak branding in the public eye due to a lack of supporting activities, as it has so far only relied on Meta Ads advertising	10%	1,0	0,1	The established pricing strategy has not been matched by the planning and execution of activities to support sales.
4	Field marketing activities have not been sufficiently	19%	2,0	0,2	Operational management is still not optimal.

	aggressive, despite reasonably good planning.				
5	The absence of customer segmentation prevents the planning of effective strategies.	12%	2,0	0,24	Segmentation is solely based on pricing strategy but has not yet reached the stage of planning and execution.
Total Score		1,00		1,93	

Table 2. External Factor Analysis (EFAS)

External Factors	Weight	Rating	Weighted Score	Comments	
Opportunities					
1	Internship as a graduation requirement for university students.	10%	4,0	0,4	The potential to be utilized as temporary additional HR to boost performance, and if proven potential, to be converted into permanent company employees.
2	The Umrah quota for Indonesia from the Saudi Arabian government amidst the increasing interest or number of Indonesian pilgrims.	10%	3,0	0,3	There is no restriction on the Umrah quota for Indonesia from the Saudi Arabian government, eliminating the need for a waiting list, unlike Hajj. The potential market for Umrah departures from Makassar reaches 180,000 prospective pilgrims annually.
3	Departure schedule for Regular Hajj from South Sulawesi.	10%	3,0	0,3	The average waiting list for Regular Hajj in South Sulawesi is up to 45 years. The majority of the elderly population choose Umrah and withdraw their Hajj savings, transferring the funds to Umrah savings.
4	The use of independent/personal visas for Umrah.	10%	3,0	0,3	Although the Saudi Arabian government policy allows for the issuance of independent/private visas for Umrah, the Indonesian government still prohibits their use for the safety of its citizens (WNI)
5	Mobile phone ownership, internet users, and digital literacy of the South Sulawesi population.	10%	3,0	0,3	South Sulawesi ranked 10th among provinces with the highest mobile phone ownership percentage in 2022, reaching 71.10%. The number of internet users in South Sulawesi as of 2020 was 5,750,314 people, more than double that of other provinces in Sulawesi. As of March 2023, approximately 70% of the population in major cities across Sulawesi had already received internet service. Makassar's Digital Literacy rate is 3.5%. The majority of Makassar residents access the internet for WhatsApp and Facebook. 40.59% of the South Sulawesi population uses social media because their close associates, such as friends or family, also use it.
Threats					
1	Umrah travel fraud cases	19%	3,0	0,3	Increasing the trust of prospective

	frequently occur almost every year in Makassar.				pilgrims is a challenge for Umrah travel companies, especially if they are newly operational and have minimal exposure. Examples of Umrah travel fraud incidents include: Rona Sahilah Harmain (2024), Al Buruj Tour and Travel (2023), Sabda Travel (2022), Abu Tours (2018), Global Inspira Indonesia (2018), and PT Arca Perkasa (2017).
2	The proliferation of Umrah travel agencies in South Sulawesi: Makassar (120 companies, or 68.97% of the total for South Sulawesi) and Gowa (14 companies, or 8.05%), which are the nearest operational areas to Maharewa Travel	10%	3,0	0,3	The highly intense competition with other companies located in the immediately adjacent regencies/cities, namely Gowa and Makassar, as well as surrounding areas like Maros.
3	Price-sensitive customers are attracted to promotions and low prices.	10%	3,0	0,3	The challenge in acquiring and gaining new customers is competing primarily on price.
4	It is challenging to acquire Umrah customers who have previously traveled with other Umrah agencies.	10%	2,0	0,2	This is influenced by the company's reputation and customer loyalty, which drive repeat orders and the provision of referrals to others.
5	The absolute dominance of airfare pricing by airline companies and hotel rental prices by hotel companies.	19%	3,0	0,3	Airfare prices are controlled by airline companies and hotel rental prices by hotel companies. The majority of flight seats departing from Makassar are already booked well in advance by major Umrah travel agencies.
Total Score		1,00		3,00	

Based on the weighted total score of the Internal Factor Analysis Summary (IFAS) and External Factor Analysis Summary (EFAS), the empirical position of the Tiga Maharewa Group is determined to be in a state of Turnaround (Utilizing Opportunities and Overcoming Weaknesses). The current primary strategic need is to optimally leverage the high potential of the Umrah market (External Opportunity) by quickly addressing internal weaknesses. To translate this strategic position into concrete action plans, the TOWS Matrix (Threats, Opportunities, Weaknesses, Strengths) is used to formulate four main sets of strategies, which are subsequently synthesized into the proposed CRM Integration Model.

Table 3. TOWS Matrix

		Strengths		Weaknesses	
	S2	It is part of a corporate group and has sister companies in the fields of advertising and residential developers, which have been operating longer and		W1	There is a significant competence gap between the president director and the staff due to a lack of competent human resources (HR)

TOWS MATRIX			are better known to the public.		in the fields of corporate development and marketing.
		S4	The owner and management have close ties and extensive connections with many religious leaders/Ustadz and owners of similar travel businesses.	W3	Weak branding in the public eye due to a lack of supporting activities, as it has so far only relied on Meta Ads advertising
				W4	Field marketing activities have not been sufficiently aggressive, despite reasonably good planning.
				W5	The absence of customer segmentation prevents the planning of effective strategies.
Opportunities		SO Strategies		WO Strategies	
O4	Although the Saudi Arabian government policy allows for the issuance of independent/private visas for Umrah, the Indonesian government still prohibits their use for the safety of its citizens (WNI)	O4, O5, S4	Conducting educational campaigns on the importance of using a certified Umrah travel agency for security, convenience, and peace of mind during worship (rather than solely seeking the cheapest price), through media content and by involving Islamic scholars/preachers as key spokespersons	O4, W1, W4, W5	Conducting training (both in-house and external) for existing Human Resources (HR) to meet competencies in company development and marketing. This will enable them to effectively and efficiently plan, execute, and evaluate activities, as well as the education regarding safe, easy, and comfortable Umrah travel with Maharewa Travel.
		O4, O5, S2	Promoting safe, easy, and comfortable Umrah travel with Maharewa Travel—as part of the company group—through every communication channel utilized by all Tiga Maharewa Property owners and Roxy Maharewa Advertising service clients.	O4, W1, W4, W5	Recruiting a professional to lead the business development division who can translate the demands and directives from the top management into operational language for staff-level employees. Furthermore, it is also necessary to recruit supervisor-level employees for the marketing department.
		O4, S2	Organizing a joint promotion among Maharewa Travel, Tiga Maharewa, and Roxy	O5, W3, W4, W5	Restructuring and establishing customer segments and value propositions to develop

			<p>Maharewa to provide significant added value for customers. For every transaction at one of the subsidiaries, customers will receive a discount or other type of offer at each of the other subsidiary companies. For example, purchasing subsidized housing can lead to a discount for Umrah or a discount on advertising services.</p>		<p>an effective and efficient business model. This will lead to improved performance and ensure that activities are appropriate for each customer segment</p>
O5	<p>South Sulawesi ranked 10th among provinces with the highest mobile phone ownership percentage in 2022, reaching 71.10%. The number of internet users in South Sulawesi as of 2020 was 5,750,314 people, more than double that of other provinces in Sulawesi. As of March 2023, approximately 70% of the population in major cities across Sulawesi had already received internet service. Makassar's Digital Literacy rate is 3.5%. The majority of Makassar residents access the internet for WhatsApp and Facebook. 40.59% of the South Sulawesi population uses social media because their close associates, such as friends or family, also use it.</p>	O4, S2	<p>Conducting joint activities among Maharewa Travel, Tiga Maharewa, and Roxy Maharewa, where sales personnel from each company participate in visits to introduce/present products to prospective corporate clients and potential agents. One key agenda of these visits is to promote safe, easy, and comfortable Umrah travel with Maharewa Travel.</p>	O5, W3, W4	<p>Synergizing with subsidiaries within the Tiga Maharewa group to establish partnerships with cross-business companies such as culinary, fashion, and others, to become merchants in a loyalty program for pilgrims, clients, and property buyers from the subsidiaries.</p>
		O5, S2, S4	<p>Establishing partnerships with various businesses to enroll them as merchants in the company's loyalty program. Merchants will receive periodic flyers and newsletters that contain a unique merchant code, which their customers can photograph to claim a discount or a special Umrah package promotion. Merchants will automatically function as agents and receive an incentive for every completed Umrah package booking. Claims can be processed via WhatsApp or social media chat administration, consequently increasing the company's awareness.</p>	O5, W3, W4, W5	<p>Establishing partnerships with various businesses to enroll them as loyalty program merchants. The merchants will periodically receive flyers and newsletters that contain a unique merchant code, which their customers can photograph to claim a discount or a special Umrah package promotion. Merchants will automatically function as agents, earning an incentive for every completed Umrah package booking. Claims can be processed via WhatsApp or social media administrator chat, consequently increasing the company's awareness.</p>

		O5, S2, S4	Creating a loyalty program featuring a membership card that is provided to customers of the Tiga Maharewa Group subsidiaries (pilgrims or home buyers). This card can be used to obtain discounts at the company's partner merchants, including the business lines of the subsidiaries themselves.	O4, W3, W4	Creating a loyalty program featuring a membership card that is provided to customers of the Tiga Maharewa Group subsidiaries (pilgrims or home buyers). This card can be used to obtain discounts at the company's partner merchants, including the business lines of the subsidiaries themselves.
		O4, O5, S2, S4	Conducting media visits with the owner and top management to print, online, and radio media companies as the Tiga Maharewa Group. This aims to increase media awareness of the company's existence and its business activities, while simultaneously boosting public reputation by assuring the market that the company's business is legal and guaranteed. Another benefit is opening opportunities for partnerships and collaborations.	O5, W3, W4	Organizing the 'MRT Goes to School' campaign, targeting elementary schools, specifically Islamic schools in Makassar and Gowa. The campaign will promote activities involving both students and their parents online to increase brand awareness.
Threats		ST Strategies		WT Strategies	
T1	Price-sensitive customers are attracted to promotions and low prices, meaning that the competition for new customer acquisition is played out in the realm of pricing	T1, T2, S4	Conducting educational campaigns on the importance of using a certified Umrah travel agency for security, convenience, and peace of mind during worship (rather than solely seeking the cheapest price), through media content and by involving Islamic scholars/preachers as key spokespersons.	T1, T2, W1, W4, W5	Conducting training (both in-house and external) for existing Human Resources (HR) to meet competencies in company development and marketing. This will enable them to effectively and efficiently plan, execute, and evaluate activities, as well as the education regarding safe, easy, and comfortable Umrah travel with Maharewa Travel.
		T1, S4	Promoting safe, easy, and comfortable Umrah travel with Maharewa Travel—as	T1, T2, W1,	Recruiting a professional to lead the business development

			part of the company group—through every communication channel utilized by all Tiga Maharewa Property owners and Roxy Maharewa Advertising service clients.	W4, W5	division who can translate the demands and directives from the top management into operational language for staff-level employees. Furthermore, it is also necessary to recruit supervisor-level employees for the marketing department.
		T1, T2, S2	Organizing a joint promotion among Maharewa Travel, Tiga Maharewa, and Roxy Maharewa to provide significant added value for customers. For every transaction at one of the subsidiaries, customers will receive a discount or other type of offer at each of the other subsidiary companies. For example, purchasing subsidized housing can lead to a discount for Umrah or a discount on advertising services.	T1, T2, W1, W4, W5	Restructuring and establishing customer segments and value propositions to develop an effective and efficient business model. This will lead to improved performance and ensure that activities are appropriate for each customer segment.
		T1, T2, S2, S4	Creating a loyalty program featuring a membership card that is provided to customers of the Tiga Maharewa Group subsidiaries (pilgrims or home buyers). This card can be used to obtain discounts at the company’s partner merchants, including the business lines of the subsidiaries themselves.	T1, T2, W3, W4	Creating a loyalty program featuring a membership card that is provided to customers of the Tiga Maharewa Group subsidiaries (pilgrims or home buyers). This card can be used to obtain discounts at the company’s partner merchants, including the business lines of the subsidiaries themselves.
T2	It is difficult to acquire Umrah customers who have previously traveled with another Umrah travel agency, as the agency's established reputation and customer loyalty are what drive repeat patronage and word-of-mouth referrals	T2, S2, S4	Conducting joint activities among Maharewa Travel, Tiga Maharewa, and Roxy Maharewa, where sales personnel from each company participate in visits to introduce/present products to prospective corporate clients and potential agents. One key agenda of these visits is to	T2, W3, W4	Organizing the 'MRT Goes to School' campaign, targeting elementary schools, specifically Islamic schools in Makassar and Gowa. The campaign will promote activities involving both students and their parents online to increase brand

			promote safe, easy, and comfortable Umrah travel with Maharewa Travel.		awareness.
		T1, T2, S2	Conducting media visits with the owner and top management to print, online, and radio media companies as the Tiga Maharewa Group. This aims to increase media awareness of the company's existence and its business activities, while simultaneously boosting public reputation by assuring the market that the company's business is legal and guaranteed. Another benefit is opening opportunities for partnerships and collaborations.	T1, T2, W3, W4	Organizing the 'Reciting the Quran with MRT' ('Mengaji bersama MRT') activity, targeting prayer groups, specifically mosques in the cities of Makassar and Gowa. This W4 campaign will promote engaging offline activities for the community to increase brand awareness.
		T1, T2, S4	Leveraging the connections of the owner, board of directors, and top management to tap into the database of similar potential companies (both Hajj/Umrah travel and leisure travel agencies) for partnership and collaboration. This is intended to increase competitiveness in terms of both pricing and service.	T2, W3, W4	Creating a podcast program with Islamic, youth, and informative themes (keeping up to date but remaining within religious boundaries). The program will invite selected Instagrammers (selebgram), TikTokers (selebtok), and general individuals who have inspirational stories.

The analysis highlights specific high- and low-scoring factors that directly necessitate the structural elements of the proposed CRM model:

- **Dominant Strength:** The highest-rated internal factor is the financial support and stability of the *holding company* (PT Tiga Maha Rewa). This strength provides the essential capital foundation (S) for initiating and sustaining the high-cost effort of CRM integration, training, and strategic talent acquisition, thereby validating the fundamental financial feasibility of the CRM ecosystem project.
- **Critical Weakness:** The most significant limiting factor is the low numerical score assigned to Human Resource (HR) capability and the absence of a unified data management system. This empirical finding reinforces the urgent need to invest in training and system standardization, establishing the organizational capability required to formalize relational routines and convert latent relational capital into measurable cross-unit flows.
- **Functional Integration Need:** Interview and document data confirmed the factual requirement for a pragmatic system to formalize cross-unit rewards and incentives. The

current absence of a robust Enterprise Resource Planning (ERP) system necessitates that any proposed CRM solution must incorporate a modular digital enabler (such as common chat applications) as a short-term validation channel, ensuring the core functionality of the loyalty program can operate immediately upon implementation. The empirical data thus mandates a CRM model that is asset-leveraged (using financial strength), weakness-correcting (addressing HR and data gaps), and opportunity-focused (targeting high Umrah market demand).

4.2. Discussion

Interpretation of Core Findings and Strategic Gaps

Crm Architecture Deficit and Failure to Leverage Relational Capital

The in-depth interpretation of the case study findings empirically confirms that operational fragmentation within the Tiga Maharewa Group represents more than a procedural issue; it signifies a failure of the CRM architecture to support an ecosystem-based strategy. Data analysis reveals that business units operate in distinct silos, with each unit maintaining a separate customer database, isolated service delivery processes, and distinct marketing activities. This directly creates operational and structural barriers that are consistent with the description by Kotler et al. (2017) as a major obstacle to effective customer experience management and value integration across business functions.

Strategically, these findings imply that the relational capital built in one unit is not being leveraged to support others. For instance, customers of Tiga Maharewa property are not systematically introduced to travel services, despite a clear overlap in professional and religious motivations for Umrah travel. This failure in cross-selling and referral results in untapped business opportunities due to the absence of collaborative planning and integrated systems. This operational disconnect is further corroborated by qualitative evidence from staff interviews, which highlighted a heavy "reliance on informal WhatsApp chats" and the "absence of formalized referral protocols" as primary daily hurdles that prevent data transparency. When compared to prior studies of CRM in the Indonesian context, such as (Effendy, 2024) and (Rahmawati et al., 2023), which primarily examine service quality in single-unit firms, the Tiga Maharewa case reveals a more complex challenge: the "silo effect" in multi-unit enterprises acts as a structural barrier that negates even strong financial foundations. This is evidenced by the firm's high financial support score from the holding company (0.28 in Table 1) contrasted against its low overall internal capability score (1.93), suggesting that capital alone cannot compensate for the lack of a unified CRM architecture. Consequently, the current organizational structure significantly limits the group's ability to create a unified customer experience and optimize internal capabilities.

Strategy-Structure Misalignment and The Mandate for Integration

The structural gaps diagnosed manifest in substantial performance shortfalls, empirically underscoring the need for a strategic turnaround. Performance data highlights the unrealized potential, evident in Maharewa Travel's reported Umrah participant figures remaining far below the annual target, specifically realizing only 79 departures against a 2024 target of 273. Analysis indicates that while the concept of integration is recognized internally, implementation remains absent, lacking a unified execution model, a platform for shared campaign delivery, and coordinated effort to manage the customer experience across business units.

This strategic turnaround condition is quantitatively validated by the critical gap between the firm's weak internal capability (IFAS score: 1.93) and the high external opportunity

(EFAS score: 3.00). In the Indonesian SME landscape, this strategic mismatch is often a symptom of "growth-oriented silos" where business expansion precedes structural consolidation. Qualitative insights from this study reveal that this misalignment is exacerbated by "passive organizational resistance" and the "absence of an explicit executive mandate" for cross-unit synergy. Unlike the findings of (Lubis et al., 2021) which emphasize technical portal readiness in Hajj services, the Tiga Maharewa case illustrates that even with financial stability, the lack of formalized "relational routines" prevents the firm from capturing the 180,000 potential pilgrims in South Sulawesi. Furthermore, this lack of top-down alignment causes staff to prioritize individual unit targets, a behavior that directly contradicts the *Ta'awun* principle and prevents the emergence of a cohesive service ecosystem. These procedural and structural shortcomings directly reflect the concept put forth by (Marx, 2016) regarding the misalignment between strategy and structure, where organizational performance suffers when strategic intent is not supported by formal coordination mechanisms. The current organizational position is characterized by a high degree of decentralization and minimal operational integration, indicating a strong need for strategic alignment.

Strategic Synthesis and Model Construction

Tows Matrix Synthesis and Action Proposals

The synthesis of the IFAS and EFAS results through the TOWS Matrix verifies that the ecosystem-based CRM integration model is the most urgent SO (*Strength-Opportunity*) and WO (*Weakness-Opportunity*) strategy. This analysis translated strategic necessity into six specific action proposals (Table 4):

1. Develop a group-wide CRM membership system.
2. Organize joint promotional events featuring bundled services.
3. Establish a unified customer database.
4. Assign relational ambassadors to maintain cross-service communication.
5. Design integrated service package offerings.
6. Build a structured cross-referral mechanism.

These proposals aim to foster connectivity among currently disconnected business units and create an internal ecosystem that supports sustained customer engagement. Thus, the TOWS Matrix provides a clear mandate that the CRM must be configured as a structural mechanism to transform internal capabilities (from siloed to integrated) in order to support the strategic goals of growth and brand consistency.

Table 4. Strategic Alternatives Derived from TOWS Matrix

Strategic Proposal	TOWS Strategy	Actions
Develop a Group-Wide CRM Membership System	SO	Launching a membership card for Tiga Maharewa Group customers to access discounts at partner merchants and business units.
	SO	Forging partnerships with businesses as loyalty merchants who distribute flyers with unique codes for Umrah discounts. Customers redeem offers via WhatsApp or social media, while merchants earn incentives for each confirmed departure, enhancing brand visibility.
	WO	Creating a loyalty program with membership cards for Tiga Maharewa Group customers, offering discounts at partner merchants and internal business units.

Organize Joint Promotional Events Featuring Bundled Services	SO	Launching joint promotions across sister companies to offer added value, where a transaction in one unit provides discounts or offers in others—for instance, buying a subsidized house includes Umrah or advertising discounts.
	SO	Promoting Maharewa Travel’s safe and convenient Umrah packages through communication channels of Tiga Maharewa Property and Roxy Maharewa.
	SO	Coordinating joint sales visits to promote each business unit, with a focus on Maharewa Travel’s safe and convenient Umrah packages.
Establish a Unified Customer Database	WO	Redefining customer segments and value propositions to develop a more effective and efficient business model, ensuring targeted activities and improved performance.
Assign Relational Ambassadors to Maintain Cross-Service Communication	WT	Recruiting professionals to lead business development and translate top management directives into operational actions, alongside hiring supervisors for the marketing division.
	WT	Providing in-house or external training for staff to strengthen competencies in business development and marketing, enabling effective execution and evaluation of safe, easy, and comfortable Umrah campaigns with Maharewa Travel.
Design Integrated Service Package Offerings (Bundling)	WO	Launching “MRT Goes to School” targeting Islamic elementary schools in Makassar and Gowa, with online activities involving students and parents to boost brand awareness.
	WT	Organizing “Mengaji Bersama MRT” for prayer groups, especially in mosques across Makassar and Gowa, using offline W4 campaign activities to enhance community engagement and brand awareness.
	WT	Launching an Islamic-themed podcast for youth with informative, faith-aligned content, featuring inspiring stories from influencers and everyday individuals.
Build a Structured Cross-Referral Mechanism	ST	Conducting media visits with owners and top management as Tiga Maharewa Group to raise awareness, build public trust in the group's legal and reliable businesses, and explore partnership opportunities.
	ST	Leveraging connections of owners and top management to approach similar travel companies for potential partnerships, aiming to enhance price and service competitiveness.
	SO	Educating the public on choosing authorized Umrah travel for safety and comfort over low prices, using media content and trusted religious scholars.

Final Conceptual Model and Expanded Segmentation (BMC Recommendation)

The proposed integration model, which flows from the derived TOWS strategies, is visualized within the framework of the Strategic Integration Model (**Figure 2**). The subsequent application utilizes the Business Model Canvas (BMC) as an architectural

framework to operationalize these strategies. At the centre of this model is the global theme of Strategic Integration, supported by three organizing themes: Shared CRM Membership, Collaborative Promotion, and Co-Creation Value. Each organizing theme includes practical components that support integration across the business ecosystem.

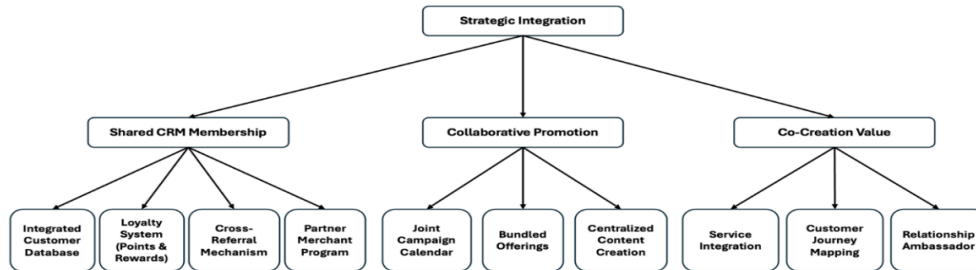


Figure 2 Strategic Integration Model (Author’s Work)

The application of this model necessitates a significant expansion of customer segmentation within the BMC (recommended condition **Figure 3**):

- **Expanded Segmentation:** The model must explicitly serve three key segments: End-Customers (Pilgrims/ Buyers), Agents, and External Merchants. This expansion allows the group to simultaneously enhance B2C Customer Relationships through loyalty programs and establish structured B2B Relational Routines via formalized referral incentives.
- **Value Proposition and Partnerships:** The value proposition shifts from single services to integrated services and ecosystem-based loyalty. For Agents and Merchants, the core value proposition is the formalized cross-selling incentive system and streamlined access to the group’s diverse product lines. This transformation reinforces that internal cohesion and external collaboration must evolve in parallel to support long-term competitiveness and value co-creation.

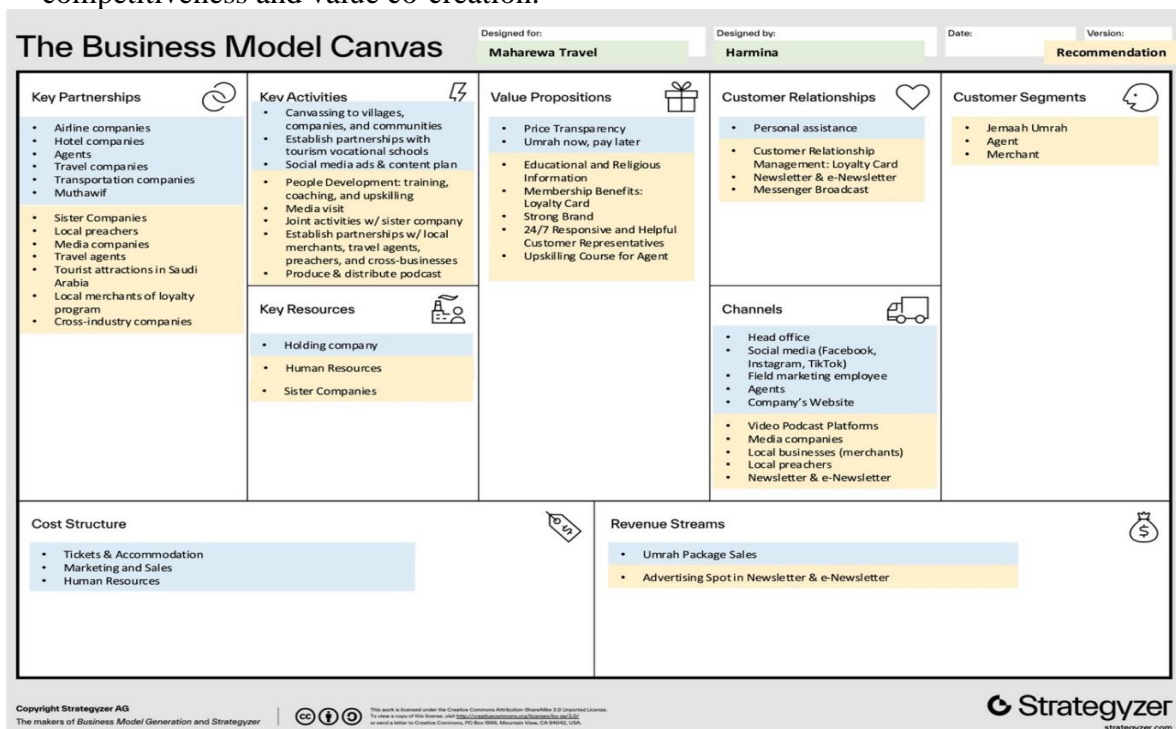


Figure 3 Business Model Canvas (BMC) Recommendation

Conceptual Roadmap for Crm Integration

To operationalize the proposed CRM strategy, this study outlines a four-stage Conceptual Roadmap for CRM Integration within the Tiga Maharewa Group. This roadmap (**Figure 4**) directly addresses the earlier diagnosed organizational weaknesses (lack of executive mandate and HR issues):

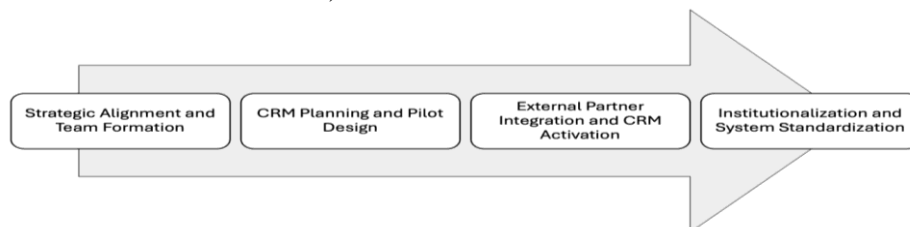


Figure 4 Conceptual Roadmap for CRM Integration (Author's Work)

1. **Stage One: Strategic Alignment and Team Formation.** This critical stage addresses the change management barrier (Schein, 2010). It involves initiating a coordination meeting with top-level managers to form a dedicated project team or CRM department, fully supported by executive mandate.
2. **Stage Two: CRM Planning and Pilot Design.** This stage emphasizes setting a comprehensive development timeline and launching a pilot program through the unit with the largest customer base. This phase also introduces the TMG Club Card as a loyalty tool that enables bundled benefits across the group's business units.
3. **Stage Three: External Partner Integration and CRM Activation.** The CRM model expands by incorporating affiliated merchants into the membership ecosystem. Merchants are offered a structured incentive and reporting system, including standardized redemption mechanisms and transaction validation via simple digital channels (e.g., WhatsApp), serving as a pragmatic solution to current ERP limitations.
4. **Stage Four: Institutionalization and System Standardization.** The final stage focuses on evaluating project implementation and converting successful elements into a permanent, systematized CRM model with clear governance protocols and scalable infrastructure.

This roadmap not only translates the strategic proposals into actionable steps but also reinforces the broader organizational transformation needed to sustain CRM integration. It demonstrates that internal cohesion and external collaboration must evolve in parallel to support long-term competitiveness and value co-creation.

Theoretical Justification: Institutional and Ethical Alignment

The proposed ecosystem-based CRM integration model must be viewed as an institutional and ethical imperative, transcending mere operational improvements, to secure normative legitimacy within the highly trust-sensitive Umrah service market. Consumer confidence relies heavily on the public perception that the Tiga Maharewa Group operates in accordance with prevailing social and moral values. The current siloed model, lacking coordination, risks eroding brand consistency; consequently, the new model mandates explicit governance protocols (as detailed in Stage Four of the Roadmap), including Service Level Agreements and binding Ethical Codes for all External Merchants.

This necessity is underscored by qualitative findings where informants expressed concern over "potential fraud reputation in the local market" (EFAS Threat score 0.3) and the need for "guaranteed legal and reliable services" to build customer trust. These protocols

establish a rigorous institutional vetting mechanism, ensuring that every partner in the TMG Club Card program meets equivalent standards of service and ethical compliance, thereby guaranteeing that the expansion of the partner segment does not compromise the trust built by the core Umrah service. Furthermore, the transparent reporting of incentives, even through simple, accessible digital channels like WhatsApp, is vital for maintaining procedural legitimacy and mitigating potential manipulation between internal units and external partners.

Transitioning from governance, the CRM integration model becomes a critical instrument for transforming the Islamic ethical principle of cooperation (*Ta'awun*) from an abstract ideal into formalized and measurable relational routines. Compared to mainstream CRM frameworks that primarily focus on transactional loyalty, the integration of *Ta'awun* here aligns with Rahmawati et al. (2023), who emphasize that "trust and commitment" are the ultimate drivers of value in Indonesian religious tourism. The structured cross-referral program and incentives for Agents and Merchants operationalize the *Ta'awun* principle in a market context, where every successful cross-referral is a tangible manifestation of mutual benefit among units.

Managerial Implications

The managerial implications of this research are that the success of the proposed Ecosystem-Based CRM Integration Model hinges less on technology acquisition and more on cultural and leadership transformation. Beyond the four-stage roadmap, this study offers specific recommendations for top management to ensure strategic sustainability in response to the identified turnaround condition.

First, managers must initiate continuous dialogue across all business units to actively counter the ingrained silo mentality and cultivate a shared vision, a necessity for sustainable transformation. This is critical given the current "passive organizational resistance" where unit targets take precedence over group synergy. Second, given the diagnosed HR capability gap (validated by the low IFAS score of 1.93), there must be immediate investment in training and upskilling employees to transition them from single-service sales representatives into integrated "relational ambassadors." These ambassadors must be empowered not only with sales skills but also with the digital literacy required to move beyond informal WhatsApp-based coordination toward a standardized CRM platform.

Third, the establishment of a Shared Performance Scorecard is crucial. This scorecard must measure cross-selling and referral metrics—the true indicators of integration success—rather than relying solely on traditional single-unit revenue targets. By formalizing these metrics, the Tiga Maharewa Group can transform the abstract Islamic principle of *Ta'awun* into a practical management tool that rewards collective growth. These measures are essential to achieving the unified customer-view that firms require to adapt to market turbulence and build long-term competitive advantage (Lee et al., 2015). Ultimately, leadership must provide an explicit executive mandate to bridge the current strategy-structure misalignment, ensuring that the group's high financial strength (0.28) is effectively converted into a cohesive, data-driven service ecosystem.

5. Conclusion

This research successfully explored the strategic imperative for Customer Relationship Management (CRM) integration within the Tiga Maharewa Group's multi-unit business ecosystem. The findings reveal that the absence of a centralized CRM framework and cross-unit coordination has contributed to fragmented customer engagement and left significant

synergies untapped. Quantitative analysis (IFAS score of 1.93 and EFAS score of 3.00) empirically validates that the firm is in a strategic turnaround condition, necessitating a shift from being a mere service provider to becoming a strategic orchestrator of its business units. Utilizing qualitative inquiry synthesized with strategic tools such as SWOT, TOWS, and the Business Model Canvas, this study developed a Conceptual Strategic Integration Model built upon three organizing themes: Shared CRM Membership, Collaborative Promotion, and Value Co-Creation. Furthermore, the study formally proposed a solution through a four-stage conceptual roadmap designed to operationalize the strategy, including team formation, pilot implementation, partner integration, and system standardization.

The primary contribution of this study is the operationalization of Service-Dominant (S-D) Logic and the Islamic principle of Ta'awun (cooperation) within a regional SME context. By transforming these abstract ethical-institutional values into formalized relational routines, the proposed model provides a structured pathway for MSMEs to evolve into cohesive, data-driven service ecosystems. This ensures long-term competitive advantage and normative legitimacy in faith-based markets, a dimension often underrepresented in mainstream CRM literature.

Despite these contributions, this study is subject to several limitations. First, the proposed model and roadmap remain at a conceptual stage and have not yet undergone full-scale pilot testing within the organization. Second, the effectiveness of the integration relies heavily on the acquisition of an explicit executive mandate and successful change management to overcome ingrained "silo mentalities." Third, the reliance on pragmatic, low-cost digital enablers like WhatsApp, while necessary for immediate validation, presents long-term scalability and data security risks.

Building upon these findings, future research should focus on three key areas. First, empirical pilot testing of the TMG Club Card program is required to measure its actual impact on customer retention and cross-buying rates. Second, longitudinal studies should investigate the technical migration of informal coordination routines into a standardized, scalable digital infrastructure. Third, the generalizability of this ecosystem-based CRM model should be tested by extending it to other sectors within the halal economy, such as integrated Islamic education or halal food-and-beverage networks, to assess its adaptability across broader regional contexts.

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