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Global Muslim Travel Index 2018

GMTI 2018

April 2018

By Mastercard & Crescentrating

Mastercard-Crescentrating

Global Muslim Travel Index 2018

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About CrescentRating

CrescentRating is the leading authority on Halal travel and tourism. The company uses insights, industry intelligence, lifestyle, behavior and research on the needs of the Muslim traveler to deliver authoritative guidance on all aspects of Halal travel to organizations across the globe.

Founded in 2008, CrescentRating services are used by every tier of the tourism industry, from government bodies and tourism agencies to hospitality service providers, to better serve the needs of the Muslim traveler.

CrescentRating's products and services include rating & accreditation, research & consultancy, training, & certfification (CR Academy), industry reports, Halal-In-Travel conferences, HalalChefWorld program, destination marketing and content provisioning. HalalTrip is a sister brand of CrescentRating.

About Mastercard

Mastercard is a technology company in the global payments industry that connects consumers, financial institutions, merchants, governments, digital partners, businesses and other organizations worldwide, enabling them to use electronic forms of payment instead of cash and checks. Through our global payments processing network, we facilitate the switching (authorization, clearing and settlement) of payment transactions and deliver related products and services.

We make payments easier and more efficient by creating a wide range of payment solutions and services using our family of well-known brands, including Mastercard®, Maestro®, Cirrus® and Masterpass®. Our recent acquisition of VocaLink Holdings Limited ("Vocalink") has expanded our capability to process automated clearing house ("ACH") transactions, among other things. As a multi-rail network, we now offer customers one partner to turn to for their payment needs for both domestic and cross-border transactions. We also provide value-added offerings such as safety and security products, information services and consulting, loyalty and reward programs and issuer and acquirer processing. Our networks are designed to ensure safety and security for the global payments system.

"*We are now starting to see the impact of investment and commitment by destinations across the world into the Muslim travel market which is reaping rewards including a real shift in the rankings.*

Fazal Bahardeen,
CEO of CrescentRating & HalalTrip

The fast growing Muslim travel segment is an opportunity in plain sight but in order to benefit from it, it is crucial to understand the needs and preferences of Muslim travelers and how to adapt and tailor products and services for them

Safdar Khan.
Division President
Indonesia, Malaysia & Brunei
Mastercard"

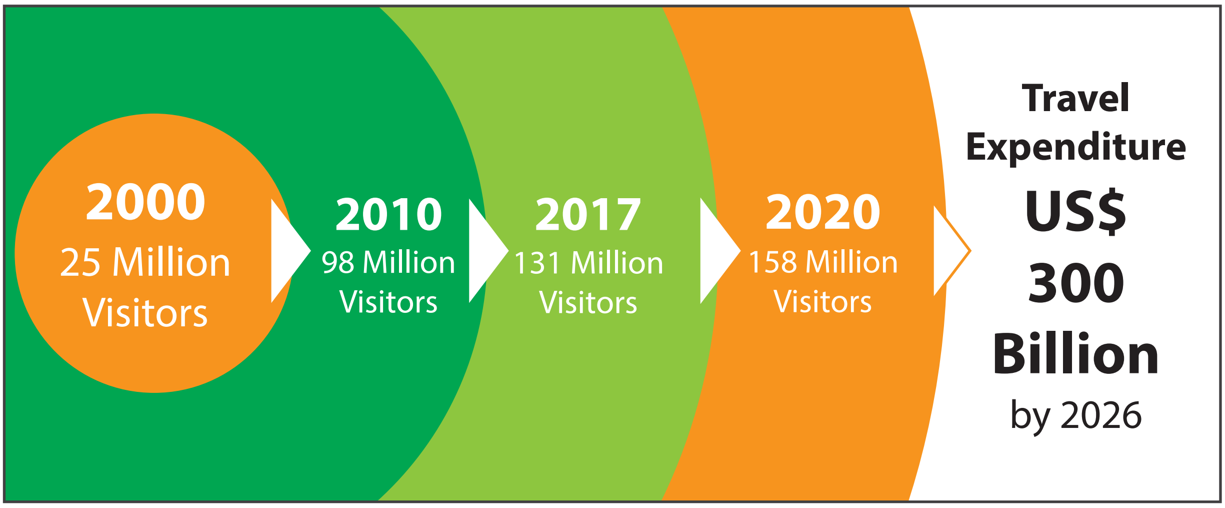
The Muslim Travel Market Overview

The Muslim travel market continues to rapidly grow and evolve amidst a changing environment. As one of the world's highest spending tourist markets, destinations, businesses and travel-related entities need to proactively develop strategies to engage and attract this segment to their destinations.

220 by 2020

Muslim travel market is on course to continue its fast-paced growth to reach US$220 billion by 2020. It is expected to grow a further US$80 billion to reach US$300 billion by 2026.

In 2017, there were an estimated 131 million Muslim visitor arrivals globally – up from 121 million in 2016 – and this is forecasted to grow to 156 million visitors by 2020 representing 10 percent of the travel segment.



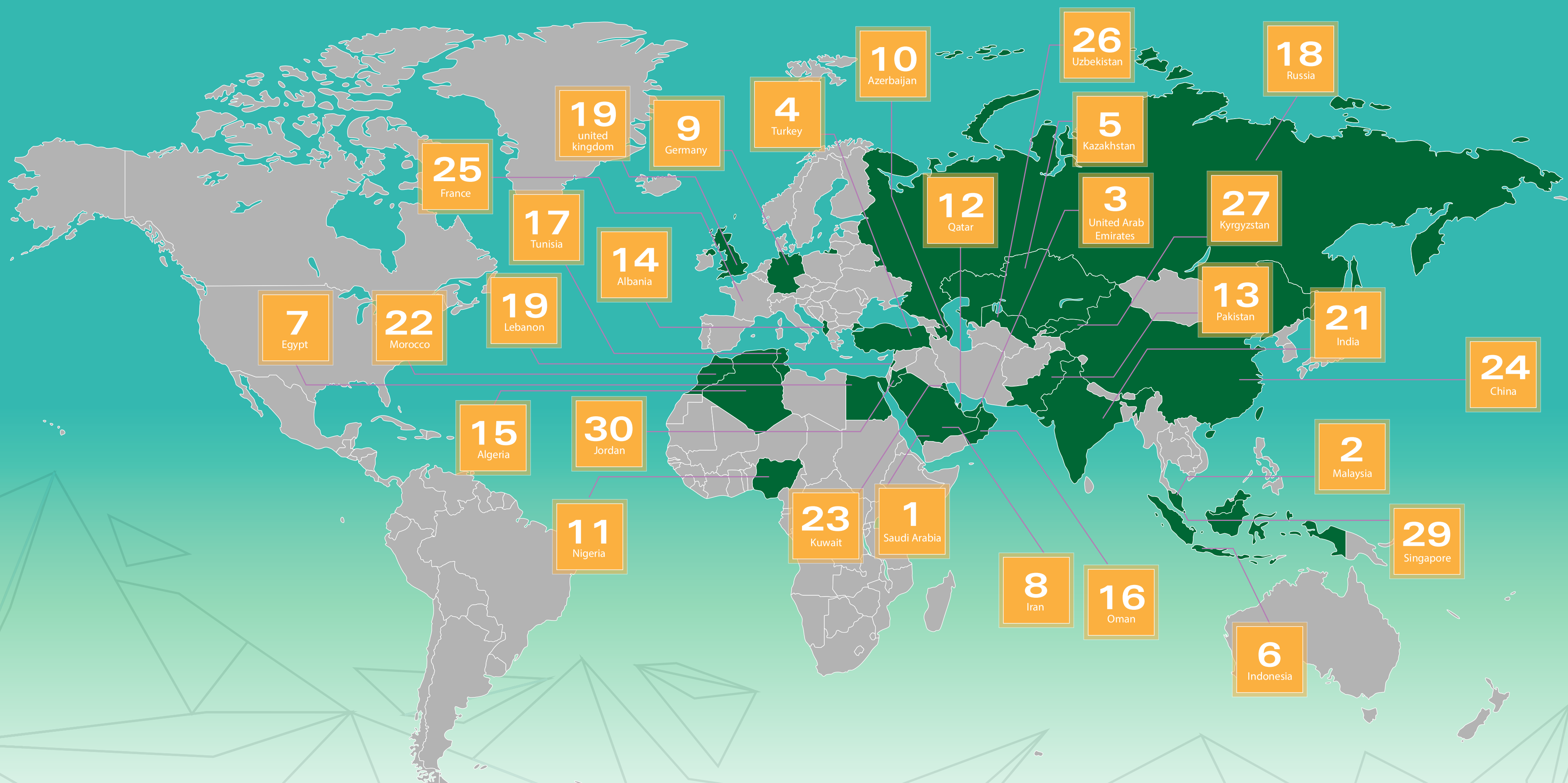
Top Inbound Destinations and Outbound Markets

Research from the GMTI 2018 report reveals the following top inbound destinations and top outbound markets for Muslim travelers.

Top 10 Muslim Inbound Destinations - OIC
Saudi Arabia
Turkey
Malaysia
UAE
Bahrain
Morocco
Kazakhstan
Lebanon
Tunisia
Jordan

Top 10 Muslim Inbound Destinations – non-OIC
Russia
Spain
France
Thailand
Singapore
Italy
Georgia
Greece
United Kingdom
India

Top 30 Muslim Outbound Markets in GMTI 2018



1	Saudi Arabia	8	Iran	15	Algeria	22	Morocco	29	Singapore
2	Malaysia	9	Germany	16	Oman	23	Kuwait	30	Jordan
3	United Arab Emirates	10	Azerbaijan	17	Tunisia	24	China		
4	Turkey	11	Nigeria	18	Russia	25	France		
5	Kazakhstan	12	Qatar	19	Lebanon	26	Uzbekistan		
6	Indonesia	13	Pakistan	20	UK	27	Kyrgyzstan		
7	Egypt	14	Albania	21	India	28	Bangladesh		

Key Drivers of Muslim Travel Market Growth

Seven key drivers continue to shape the rapid growth of the global Halal travel market:

- **Growing Muslim Population:** Muslims continue to be the world's fastest-growing religious group with approximately one in four people worldwide being Muslims. By 2050, this will increase to 2.8 billion or approximately one in three people worldwide practicing Islam with majority originating from the Asia Pacific region.

- **Growing middle class / Disposable income:** The Muslim Middle class continues to rise in destinations with large Muslim populations such as the Gulf countries, Indonesia and Malaysia. Other developments such as the growing class of skilled Muslim professionals from Western Europe and North America, and the increase of urban female Muslims worldwide, will lead to stronger economic impact from this large Muslim consumer base.

- **Younger population:** Muslims are also the youngest segment amongst all other major religious groups with a median age of 24 years old in 2015. These Muslim millennials and young adults, with some already transiting into parenthood, are shaping the future of tourism and hospitality with their unique service needs.

- **Increasing access to travel information:** With social media continuing to play an important role and AI rapidly gaining momentum in serving travel information that is relevant to the needs of Muslim travelers of each destination, customers' attitudes and choices will be highly influenced by both digital and human intelligence and touchpoints. As technological change continues to be rapid and disruptive, destinations and services which are already investing in research and innovation will have a distinct advantage.

- **Increasing availability of Muslim-friendly travel services and facilities:** With the increasing growth of the Muslim travel market, more businesses and destinations have now entered the industry to serve the needs of Muslim travelers by adapting their products and services. The next important phase of this virtuous cycle is to be able to strategically design new experiences to further differentiate products and services for Muslim travelers.

- **Ramadan travel:** Although Ramadan in 2018 no longer falls within the school holiday period for most destinations, there is still a strong trend of travelers seeking unique Ramadan experiences during this Muslim holy month. The popular observance of Umrah travel during this period, increase in business travel and extreme weather or fasting durations will also continue to contribute to the popularity of Ramadan travel.

- **Business travel:** With most Muslims representing growing economies such as Indonesia, Malaysia, Turkey and economies in the Gulf Cooperation Council (GCC), business travel is expected to grow rapidly to meet these new business opportunities. New Muslim professionals (both males and females) entering the workforce and Muslim business travelers from the MICE (Meetings, Incentives, Conferences and Events) sector also contribute to the healthy profitable growth of this segment.

> *"In 2017, there were an estimated 131 million Muslim visitor arrivals globally – up from 121 million in 2016 – and this is forecasted to grow to 156 million visitors by 2020 representing 10 percent of the travel segment."*

Muslim Travel Market Trends Analysis

The Muslim lifestyle space is experiencing several dynamic shifts. CrescentRating's Halal Travel Frontier report 2018 highlighted 10 key trends to watch in 2018. In particular there are three key trends which will impact destinations.

Rapidly Growing Demand for Halal Travel Education and Accreditation

With the growth of the sector, there is a need to increase awareness and develop skills to cater to these visitors at all touch points of a trip. This is driving the demand for training and certification in the areas of Halal travel and hospitality. These range from online courses, onsite training workshops and executive programs.

Human talent development will be crucial for organizations looking at increasing customer growth and retention in targeting Muslim travelers with exceptional customer service.

Dynamic Profiles of Muslim Travelers

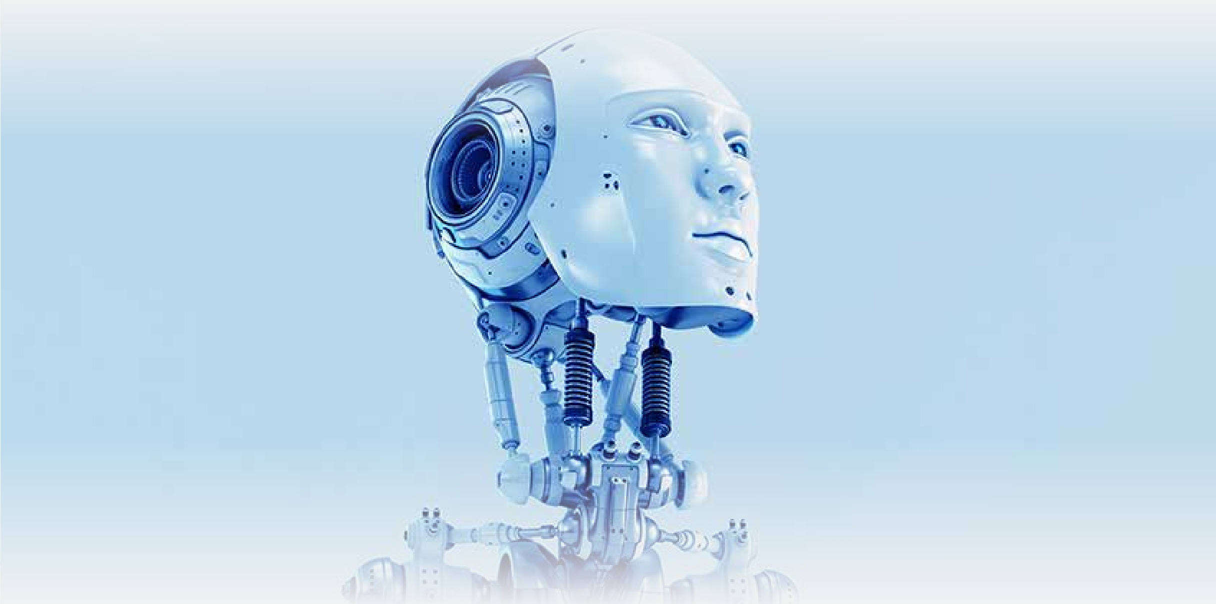
As the Muslim travel market grows, one phenomenon is the dynamism and composition of emerging traveler profiles. From Muslim Millennial Travelers (MMTs) to the wider Digital Muslim Traveler, profiles are not only different due to cultures, but also due to other factors such as spending power, demographics and overall purpose. Within these also exist differences between strictly practicing Muslims and less practicing ones, with observable differences in attitudes depending on the destination vis-à-vis country of origin.

Underlying these are also universal values which can also be captured and attended to by destinations. This vibrancy requires continued research on the behaviour paterns, especially of MMTs, in order to serve the needs of this evolving market.

Investing in Change, Innovation and Sustainability

With the emergence of AI-enabled travel services, there is a need for robust data, with data integrity, privacy and protection. Along with this, there have also been growing sentiments by travelers looking to reward brands that are able to both innovate and yet remain sustainable in terms of environment and ecosystem.

This represents an opportunity for destinations to further differentiate themselves and move from product adaptation and Halal compliance to genuinely connecting with Muslim travelers and serving their various needs and profiles. The need to change and adapt requires proper investment to create truly exceptional and novel solutions in all touchpoints for the Muslim traveler.



10 Key Halal Travel *Trends 2018*

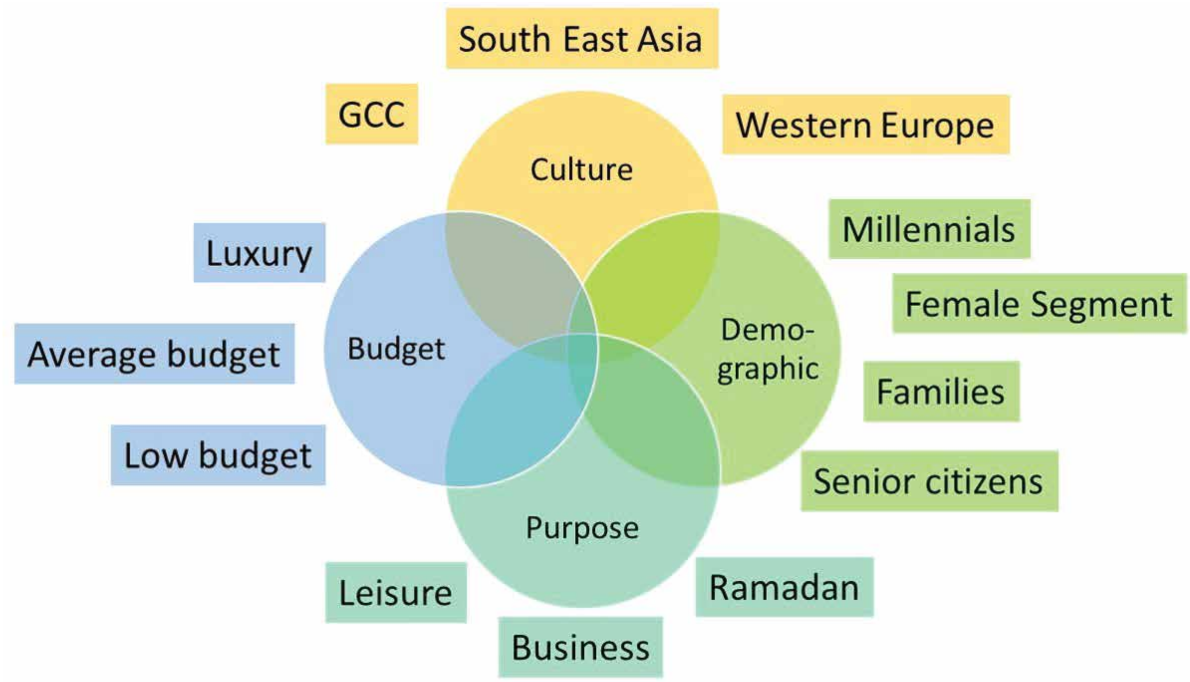
1. *Tipping Point in Online Transition*
2. *Rise of Muslim Female Travelers*
3. *Asia Will Continue to Lead the Way*
4. *Focus on Talent Development in the Halal Travel Ecosystem*
5. *Authenticating Halal or Muslim Friendly Claims Will Continue to be a Challenge*
6. *Yearning for Seamless Content Discovery*
7. *Travelers Visual Stories Will Counter Negative Narratives*
8. *Developing Unbiased AI-Enabled Travel Solutions*
9. *Connecting with Muslim Travelers through Stronger Brand Empathy*
10. *Muslim Travelers Embrace Sustainability & Community Initiatives*

Download the full Halal Travel Frontier 2018 report at crescentrating.com

Key Profiles in Muslim Travel Segment

In the Mastercard-CrescentRating Muslim Millennial Travel Report 2017, the Muslim Millennial Travel Market (MMTs) was identified as a key sizable group of Muslim travelers looking for Authentic, Affordable and Accessible (3As) solutions to meet their specific travel needs.

While MMTs will continue to play an important role in shaping the tourism space, there are also other key profiles which destinations and services need to consider.

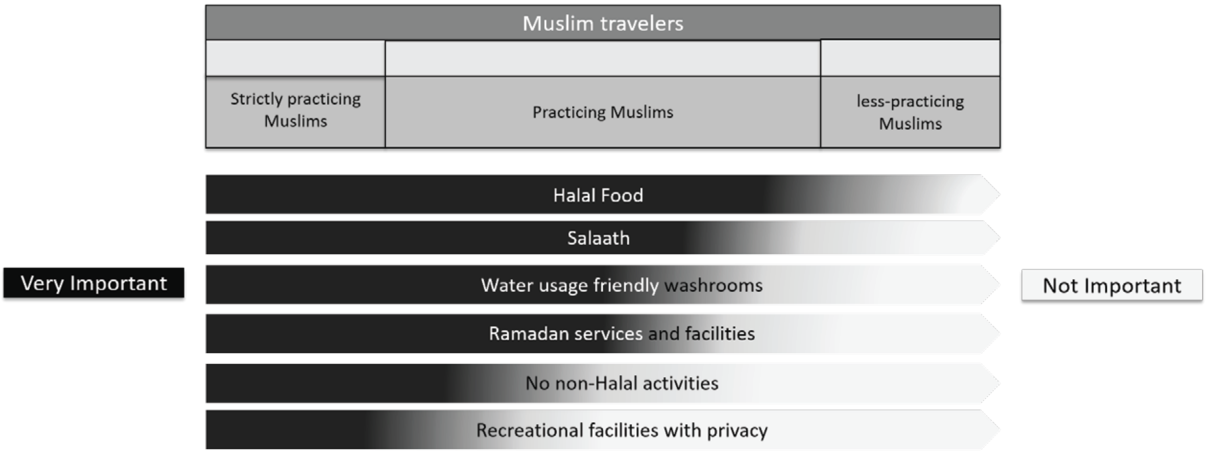


While Muslim travelers in general will appreciate destinations and facilities which cater to their faith-based needs, each profile combination of culture, demographic, budget requirements and purpose of travel will also result in a unique Muslim travel segment with different preferences. A Muslim Millennial traveler from South East Asia visiting his family for Ramadan requires a different travel experience than that of senior citizens from GCC traveling to Europe on a relatively high budget for leisure and wellness needs.

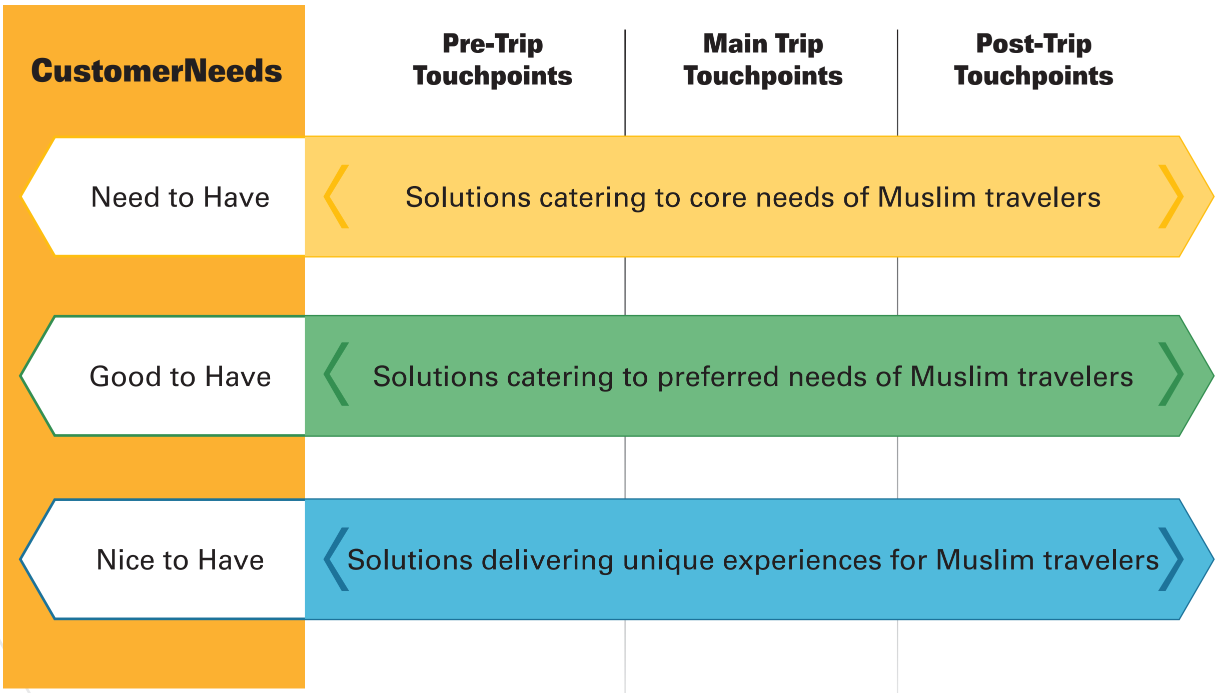
Faith-based needs and traveller touchpoints

The level of faith-based behaviour for the same segment may also change as they travel from one destination to another due to different practices in various regions. For example, travelers originating from a region which is more strictly practising to a destination which is less-strict in its practices may choose to adapt and conform to the local environment with only the core-needs being their concerns.

In addition, Muslim travelers with different levels of faith-based consciousness will also have different levels of practice adherence. While strictly practicing Muslims would want most of their faith-based needs to be fulfilled during travel, less practicing Muslims may focus more on the "Need to Have" components of Halal Food and Prayers.



Destinations and facilities which are able to empathize with the various faith-based needs and profiles of Muslim travelers and subsequently design their service touchpoints for each unique Muslim travel segment will be able to create exceptional customer service moments and lasting experiences for their Muslim markets.

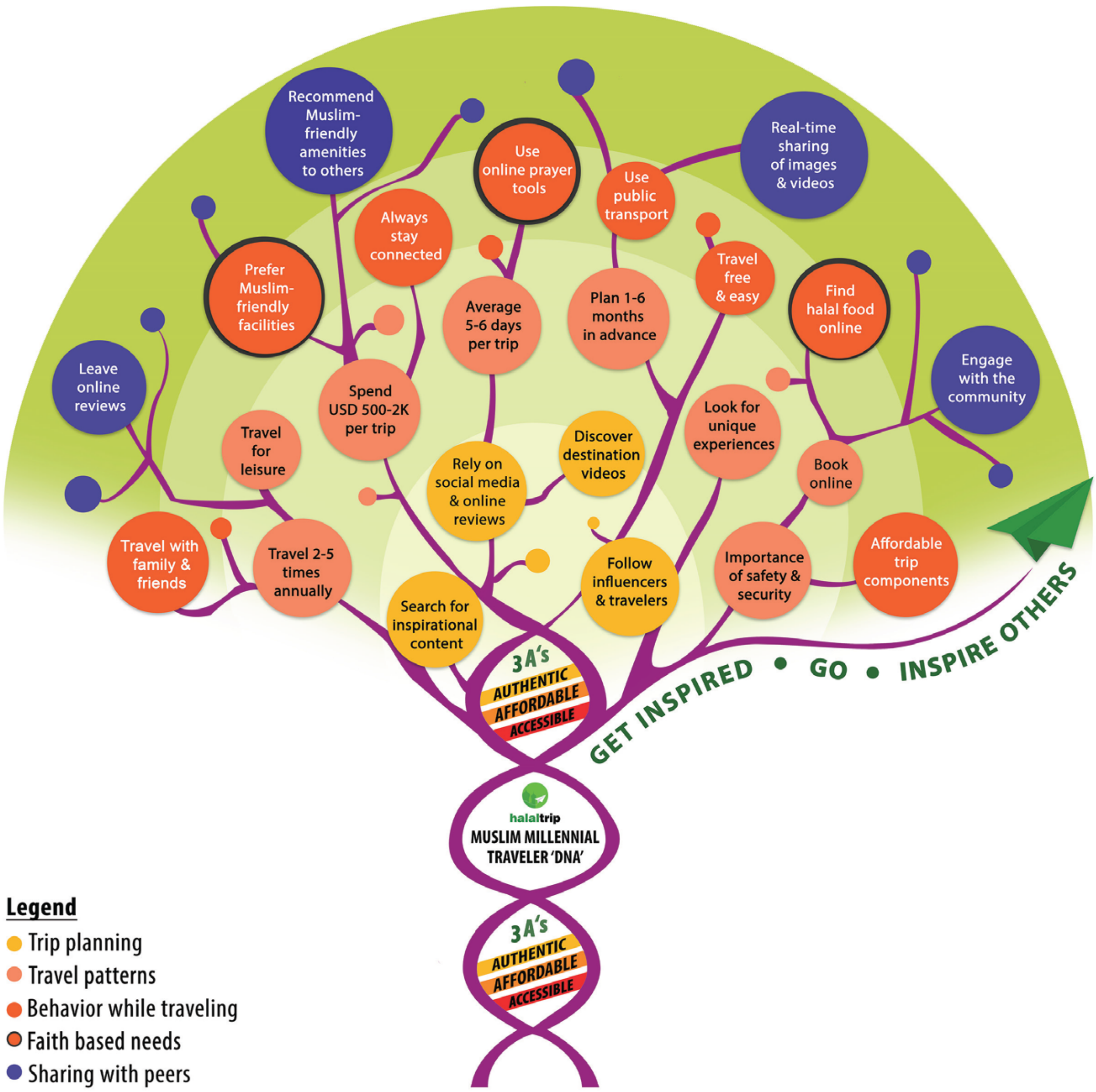


Muslim Millennial Traveler (MMT) Profile

HalalTrip's MMT "DNA" in the Mastercard-HalalTrip Muslim Millennial Travel Report 2018 captures the specific behaviour of:

- Muslim Millennials
- Mainly from South East Asia
- Travelling for Leisure
- With an average budget

They are driven by their desire to find products and services which are Authentic, Affordable & Accessible (3As). These travel patterns can be observed in the planning stage, during the trip itself, and when sharing their experiences with others; "Get Inspired", "Go" and "Inspire Others" phases.



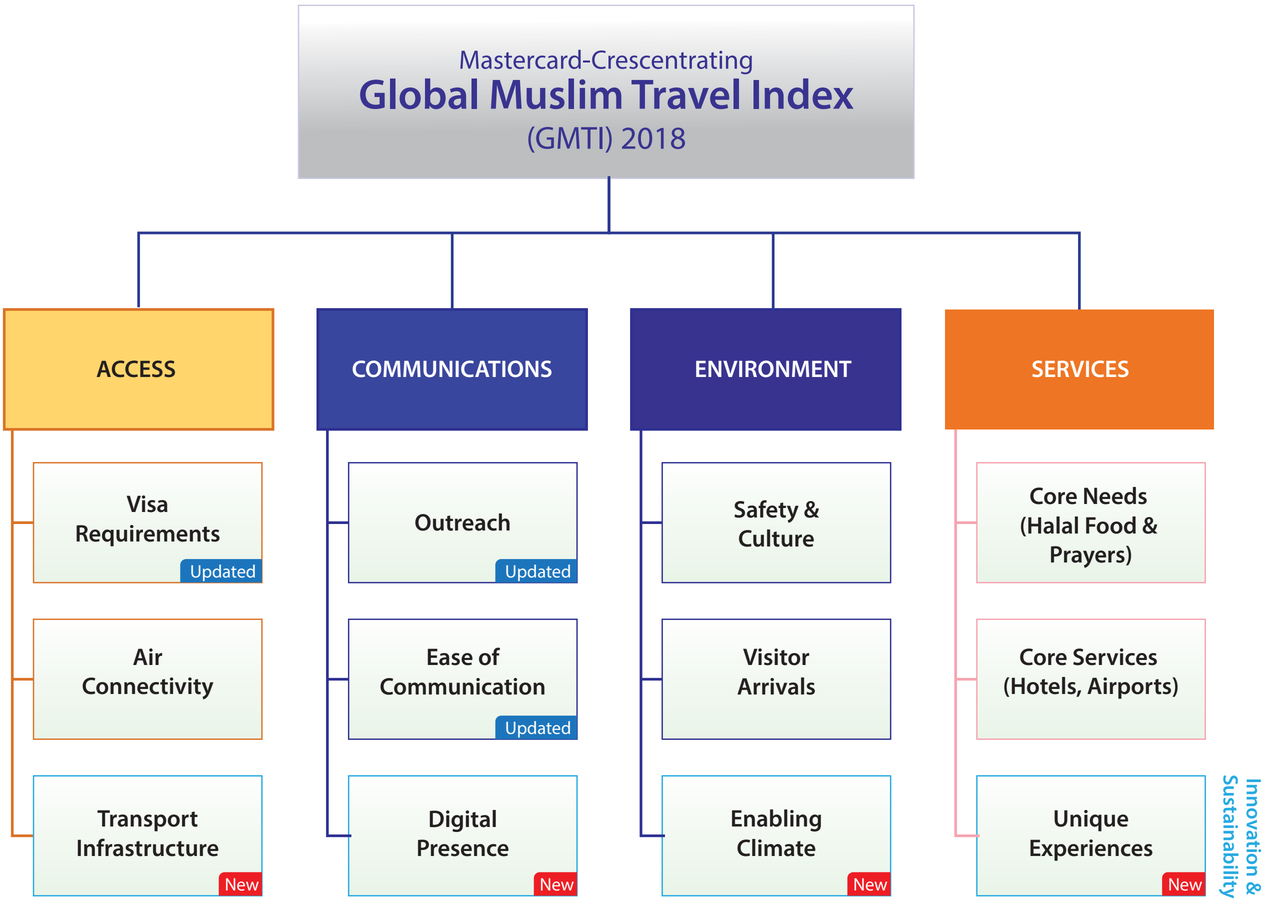
> *"Human talent development will be crucial for organizations looking at increasing customer growth and retention in targeting Muslim travelers with exceptional customer service."*

Evolution of Mastercard-Crescentrating Global Muslim Travel Index (GMTI)

Since 2011, CrescentRating has analysed the Halal travel market and benchmarked destinations with the annual Mastercard-CrescentRating Global Muslim Travel Index (GMTI).

The GMTI 2018 has adopted the latest set of measurements to better indicate the level of Muslim-friendly travel of each destination. These factors are constantly being reviewed to stay relevant for current and future environments.

In 2018 four new criteria were included whilst three existing criteria were updated with new metrics.



These changes serve to strengthen the GMTI while staying true to the underlying objectives of the index providing travelers, tourism boards, economists, travel services providers, stakeholders, investors and industry specialists comprehensive benchmarks across a number of important criteria. This enables destinations to track the health and the growth of the travel segment as well as for destinations to benchmark the services that they offer in order to better cater to the requirements of Muslim travelers.

Measurement	Key Changes in GMTI 2018
Access (10%)	Level of access to each destination has been expanded to include the degree of transport infrastructure present in the area. This includes air, ground and port infrastructure which are critical to the long-term sustainability of the access channels to the destination. The scoring of visa requirements has also been updated. Further consideration of the feasibility to include land and maritime connectivity in addition to air connectivity will be analysed for possible future indexes.
Communications (15%)	The weightage of the Communications indicator has been increased from 10% in GMTI 2017 to 15% in GMTI 2018 to reflect the increasing influence of communications in facilitating the Muslim traveler. Digital presence is now factored to signal the importance of internet and new media initiatives by each destination. This also acknowledges the increasing need in using creative digital touchpoints to meet and serve the increasingly tech-savvy Muslim travel market. In addition, the ease of communication of languages used by the top 30 Muslim outbound markets has been revised to now include Arabic, English, Malay, Bahasa Indonesia, Turkish, Russian, French, Urdu/Hindi, Persian and German languages.
Environment (30%)	The destination's enabling climate such as its business and legal institutions, level of education, research and development and use of information technology is also a significant factor for innovation and sustainability.
Services (45%)	The weightage of the Services indicator has been increased from 40% in GMTI 2017 to 45% in GMTI 2018 to signify the growing importance of service touchpoints for the Muslim traveler. Beyond "Need to Have" services that serve the core faith-based needs of Muslim travelers, "Good to Have" and "Nice to Have" services can also provide unique experiences that further differentiate each destination, and which can appeal to Muslim travelers who are seeking authentic, affordable and accessible experiences. In addition to key attractions promoted by each destination, unique experiences also consist of the availability of world heritage sites and Islamic heritage sites in each destination.

Note Measurements which take into the top 30 Muslim outbound markets and the most common languages spoken by them has been updated in the relevant criteria

2018

Mastercard-Crescentrating Global Muslim Travel Index
Latest version features updated list of top 30 Muslim travel outbound markets. ACES measurements for each destination are further refined and strengthened with added dimensions of innovation and sustainability. Weightages are adjusted to give more importance to Communications and Services factors.

2017

Mastercard-Crescentrating Global Muslim Travel Index
The latest Index is released, with new and updated insights on the Halal travel, tourism and hospitality market. The GMTI Visitor Experience Map and the CrescentRating ACES Tool is also introduced.

2016

Mastercard-Crescentrating Global Muslim Travel Index
Thirty more destinations are added and a total of 130 destinations are analysed to benchmark destinations in the Muslim Travel Market.

2015

Mastercard-Crescentrating Global Muslim Travel Index
Mastercard-Crescentrating Global Muslim Travel Index is introduced – a global index of 100 destinations combining Mastercard's knowledge of shopping and tourism with CrescentRating's insights on Muslim travel.

2014

CRaHFT Ranking
10 more destinations are added and a total of 60 destinations are covered in the ranking.

2013

CRaHFT Ranking
Rankings are expanded to cover a total of 50 destinations.
CRaHFT: CrescentRating Halal Friendly Travel

2012

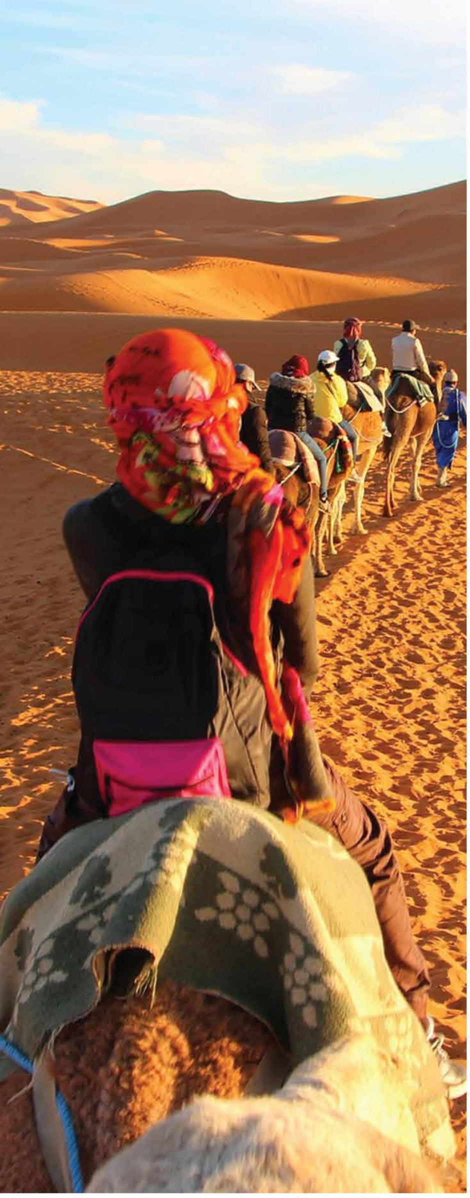
CrescentRating Ranking
The release is enhanced and two separate Top 10 Rankings are published for OIC Destinations and Non-OIC Destinations.

2011

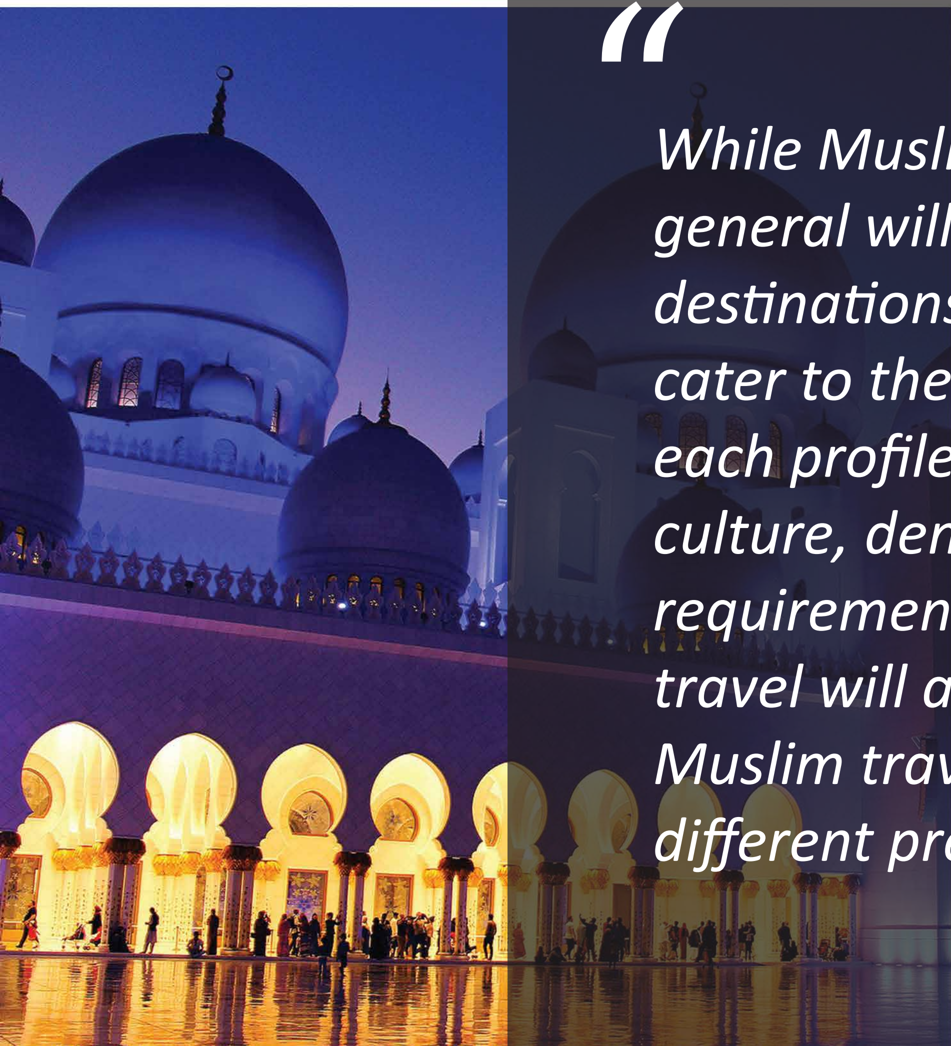
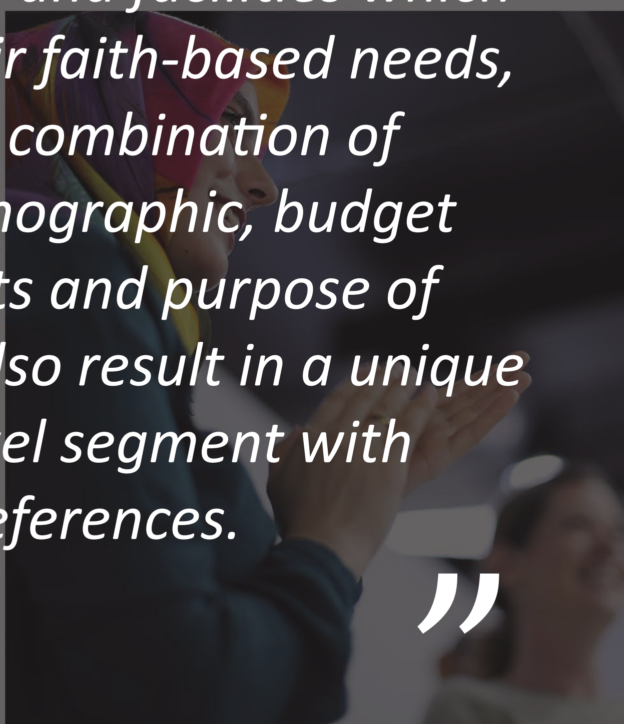
CrescentRating Ranking
CrescentRating releases its first-ever Halal travel market ranking - listing Top 10 Muslim-Friendly Holiday Destinations.

The 130 destinations ranked in the report cover 48 OIC destinations and 82 non-OIC destinations. These destinations represent a vast majority of annual Muslim visitor arrivals.

Africa	Asia	Americas	Europe
Algeria	Azerbaijan	Argentina	Albania
Benin	Bahrain	Aruba	Andorra
Burkina Faso	Bangladesh	Bahamas	Austria
Cameroon	Brunei	Bolivia	Belgium
Chad	Cambodia	Brazil	Bosnia and Herzegovina
Comoros	China	Canada	Bulgaria
Djibouti	Cyprus	Chile	Croatia
Egypt	Georgia	Colombia	Czech Republic
Gabon	Hong Kong	Costa Rica	Denmark
Gambia	India	Cuba	Estonia
Guinea	Indonesia	Dominican Republic	Finland
Guinea-Bissau	Iran	Ecuador	France
Ivory Coast	Japan	El Salvador	Germany
Kenya	Jordan	Guam	Greece
Mali	Kazakhstan	Guatemala	Hungary
Mauritius	Kuwait	Guyana	Ireland
Morocco	Kyrgyzstan	Jamaica	Italy
Mozambique	Laos	Mexico	Latvia
Niger	Lebanon	Nicaragua	Lithuania
Nigeria	Malaysia	Panama	Luxembourg
Senegal	Maldives	Peru	Malta
Sierra Leone	Oman	Puerto Rico	Netherlands
Somalia	Pakistan	Suriname	Norway
South Africa	Philippines	United States	Poland
Sudan	Qatar	Uruguay	Portugal
Swaziland	Saudi Arabia		Romania
Tanzania	Singapore		Russian Federation
Togo	South Korea		Slovak Republic
Tunisia	Sri Lanka		Slovenia
Uganda	Taiwan		Spain
Zimbabwe	Tajikistan		Sweden
	Thailand		Switzerland
	Turkey		Ukraine
Oceania	Turkmenistan		United Kingdom
Australia	United Arab Emirates		
New Zealand	Uzbekistan		
Fiji	Vietnam		





"While Muslim travelers in general will appreciate destinations and facilities which cater to their faith-based needs, each profile combination of culture, demographic, budget requirements and purpose of travel will also result in a unique Muslim travel segment with different preferences."

Global Muslim Travel Index (GMTI) 2018 Results

Malaysia continues to top the index for the eighth consecutive year. The destination has managed to maintain its leadership as one of the best destinations for Muslim travelers in terms of the various criteria that were analysed. Indonesia has risen in the ranks and is tied with United Arab Emirates at second spot. Singapore retained its top position among non-OIC destinations with significant improvement in its standing along with Japan and Taiwan.

OIC destinations have a distinct advantage on the index due to the readily available Muslim-friendly facilities and services. However non-OIC destinations have managed to move up the index rankings well by improving their services to better attract the Muslim travel market.

Top 10 OIC Destinations

RANK	GMTI 2018 RANK	DESTINATION	SCORE
1	1	Malaysia	80.6
2	2	Indonesia	72.8
2	2	United Arab Emirates	72.8
4	4	Turkey	69.1
5	5	Saudi Arabia	68.7
6	6	Qatar	66.2
7	8	Bahrain	65.9
8	9	Oman	65.1
9	10	Morocco	61.7
10	11	Kuwait	60.5

Top 10 Non-OIC Destinations

RANK	GMTI 2018 RANK	DESTINATION	SCORE
1	6	Singapore	66.2
2	16	Thailand	56.1
3	22	United Kingdom	53.8
4	25	Japan	51.4
5	27	Taiwan	49.6
5	27	Hong Kong	49.6
7	32	South Africa	47.7
8	35	Germany	45.7
9	36	France	45.2
10	37	Australia	44.7

OIC vs Non-OIC GMTI 2018 Comparison

The global Muslim population is diverse and geographically distributed into segments in Muslim majority destinations as well as sizeable minorities in other destinations. Given below are the rankings of the Top 20 OIC and Non-OIC Destinations.

Rank	OIC Destination	Score	Rank	Non-OIC Destination	Score
1	Malaysia	80.6	6	Singapore	66.2
2	Indonesia	72.8	16	Thailand	56.1
2	United Arab Emirates	72.8	22	United Kingdom	53.8
4	Turkey	69.1	25	Japan	51.4
5	Saudi Arabia	68.7	27	Taiwan	49.6
6	Qatar	66.2	27	Hong Kong	49.6
8	Bahrain	65.9	32	South Africa	47.7
9	Oman	65.1	35	Germany	45.7
10	Morocco	61.7	36	France	45.2
11	Kuwait	60.5	37	Australia	44.7
11	Brunei	60.5	38	Switzerland	44.0
13	Tunisia	60.2	39	Spain	43.5
13	Jordan	60.2	41	South Korea	43.1
15	Egypt	60.0	42	Philippines	42.8
17	Iran	55.9	45	Canada	42.1
18	Maldives	55.4	45	Russian Federation	42.1
19	Pakistan	55.1	47	China	41.8
20	Kazakhstan	54.8	47	Ireland	41.8
21	Algeria	54.1	49	India	41.6
23	Lebanon	53.4	51	New Zealand	41.2

Top 10 Destinations – Ease of Access

Ease of Access of destinations is dependent on the scores of Visa Requirements, Air Connectivity and Transport Infrastructure. Turkey was the top destination, with Malaysia, Singapore, UAE and Hong Kong rounding up the top five destinations. Six out of the top 10 destinations for Ease of Access were non-OIC destinations.

Destination	Air Connectivity	Visa Requirements	Transport Infrastructure	Total
Turkey	100.0	81.3	49.2	230.5
Malaysia	71.0	96.0	56.4	223.4
Singapore	64.4	71.4	85.4	221.1
United Arab Emirates	92.0	65.5	56.7	214.3
Hong Kong	47.8	77.1	88.3	213.2
Germany	77.4	58.7	75.5	211.6
Netherlands	70.0	58.7	79.9	208.7
France	72.4	58.7	74.1	205.3
United Kingdom	75.2	54.7	73.7	203.6
South Korea	53.5	84.4	60.7	198.6

Top 10 Destinations – Communications

Malaysia tops the rankings for overall Good Communications by the destinations to Muslim travelers. Indonesia scored strongest in terms of Outreach. There was a considerable lack of strong Digital Presence by most destinations.

Destination	Ease of Communication score	Digital Presence	Outreach	Total
Malaysia	95.3	68.1	76.3	239.6
Indonesia	83.0	59.7	93.8	236.5
Singapore	77.9	48.6	51.3	177.8
Thailand	36.8	51.4	63.8	151.9
Japan	19.1	58.3	62.5	139.9
United Arab Emirates	71.0	23.6	38.8	133.4
New Zealand	53.4	36.1	40.0	129.5
Brunei	78.4	23.6	26.3	128.3
Bahrain	71.5	22.2	31.3	125.0
Australia	53.4	23.6	46.3	123.3

Top 10 Destinations - Environment

Singapore scored the strongest for having an environment which can be sustainable in supporting Muslim travelers. Majority of destinations which have Supportive Environments originate from non-OIC destinations.

Destination	Enabling Climate	Safety And Culture	Visitor Arrivals	Total
Singapore	98	100	36	234
United Arab Emirates	70	96	53	220
Turkey	49	80	85	215
Malaysia	62	96	56	214
Hong Kong	86	100	17	203
Saudi Arabia	61	80	60	202
Kazakhstan	51	96	52	199
Spain	78	80	39	197
Japan	87	100	9	196
Bahrain	56	84	54	194

Top 10 Destinations – Enabling Services

Having optimal service touchpoints is key to welcoming and retaining Muslim travelers to each destination. All destinations in the top 10 list with Enabling Services are OIC-destinations, with Malaysia topping the list.

Destination	Restaurant	Prayer Places	Airport	Unique Experiences	Hotel	Total
Malaysia	95.0	100.0	100.0	10.2	75.2	380.4
Indonesia	90.0	100.0	100.0	18.0	59.4	367.4
Saudi Arabia	95.0	100.0	100.0	9.2	62.9	367.1
United Arab Emirates	80.0	100.0	100.0	10.4	72.3	362.7
Egypt	85.0	100.0	80.0	53.8	37.9	356.7
Turkey	75.5	100.0	86.7	40.8	51.5	354.5
Qatar	90.0	100.0	100.0	9.6	54.6	354.2
Oman	80.0	100.0	100.0	9.6	46.5	336.1
Bahrain	70.0	100.0	100.0	20.8	44.8	335.6
Iran	85.0	100.0	80.0	33.2	34.4	332.6

Regional Analysis of GMTI 2018 Scores

As seen by comparing the average scores, Asia continues to be the leading region. Oceania and Africa are the second and third best regions, followed by Europe and the Americas respectively.

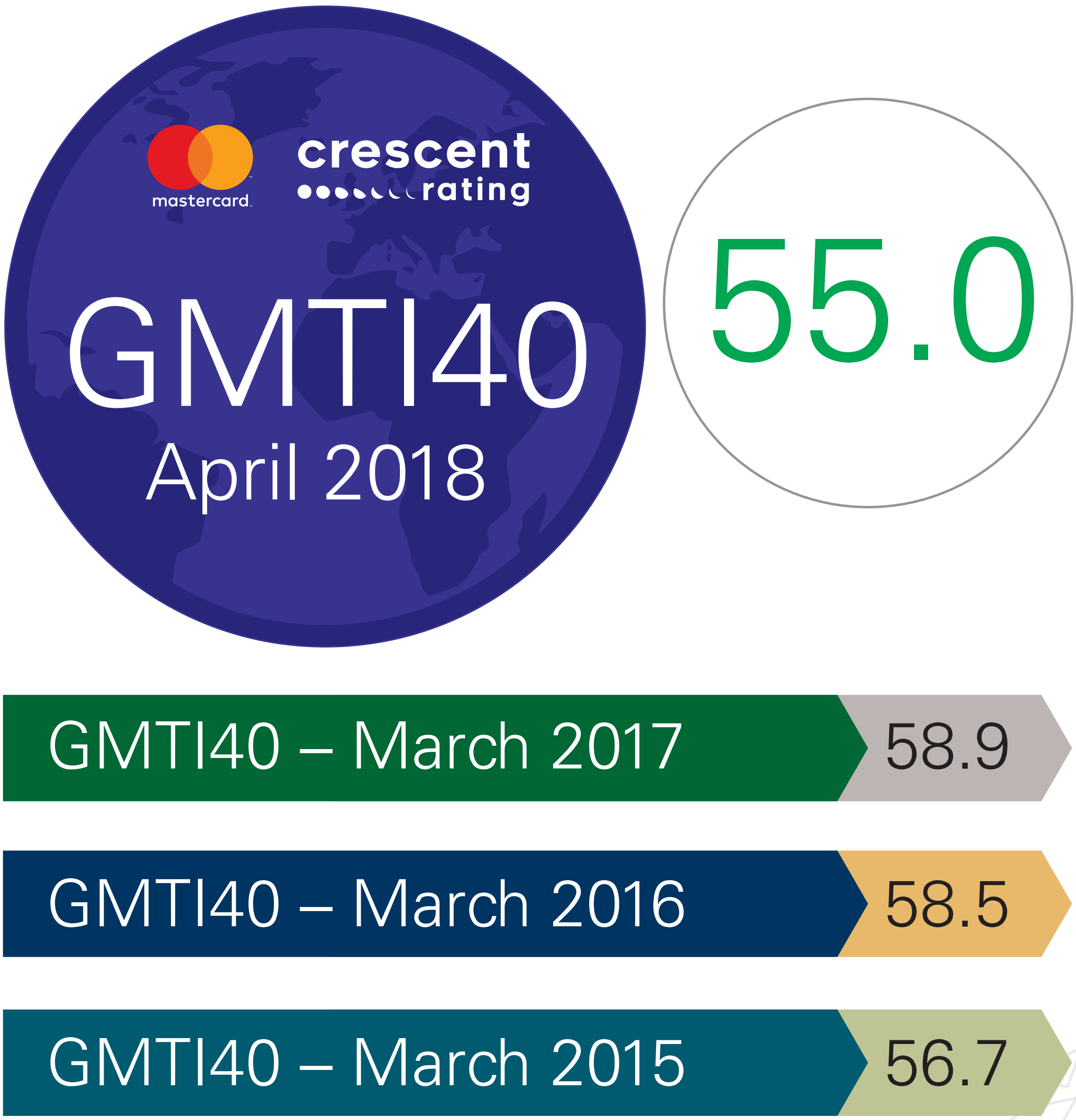
Score Comparison by region	Americas	Europe	Africa	Oceania	Asia	GMTI Average
2018 GMTI Average Score	29	36.1	39	39.6	52.8	40.3
2017 GMTI Average Score	33.9	40	43.4	43.8	57.2	45.9
Visa Requirements	63	59	63	62	70	63.9
Air Connectivity	5	32	17	20	49	27.8
Transport Infrastructure	28	47	16	49	36	33.0
Outreach	3	11	20	33	33	18.3
Ease of Communication	24	22	27	43	38	28.6
Digital Presence	10	22	11	22	29	19.1
Safety & Culture	74	75	78	83	84	78.5
Inbound Economy	2	11	11	4	24	12.9
Enabling Climate	40	71	24	66	48	47.5
Access to Prayer Spaces	22	29	69	26	72	49.4
Dining Options & Halal Assurance	26	36	52	41	65	46.1
Accommodation Options	24	26	25	25	40	29.5
Airport Facilities	22	24	31	39	62	36.5
Unique Experiences	10	17	9	12	14	12.8

Scores comparison of GMTI 2018 with 2017 and 2016

The criteria used in the Index have evolved with some new and few others updated with new metrics. As such a direct comparison is not a fully accurate reflection of the trend. However for the purpose of reference, the following tables provide comparison scores of 2018 with 2017.

2016, 2017 and 2018 GMTI40 Comparison

A key index to monitor the overall performance of the Muslim travel market throughout the year – GMTI40 – tracks the average score of the top 20 OIC and top 20 non-OIC destinations. Below is a comparison of GMTI40 for the last three years.



Comparison of 2018, 2017 & 2016 OIC Top 20 Average Score

When compared to the previous year, improvements were seen in the scores for Visa Requirements and Safety and Culture.

OIC Top 20	2018	2017	2016
Top 20 OIC Average GMTI	62.6	66.9	66.6
Visa Requirements	72	71	69.5
Air Connectivity	57	71	57.4
Transport Infrastructure	33	-	-
Outreach	36	36.9	33.1
Ease of Communication	59	59.5	59.6
Digital Presence	27	-	-
Safety & Culture	86	82.0	84.4
Inbound Economy	35	-	-
Enabling Climate	47	-	-
Access to Prayer Spaces	100	99.5	99
Dining Options & Halal Assurance	83	83.4	82
Accommodation Options	46	46.6	45.3
Airport Facilities	82	82.4	77.9
Unique Experiences	17	-	-

Comparison of 2018, 2017 & 2016 non-OIC Top 20 Average Score

There were improvements in the scores for Outreach, Safety and Culture, Dining Options and Halal Assurance and Accommodation Options for non-OIC destinations. The below table gives a breakdown of the average scores of criteria over the last three years.

Non OIC Top 20	2018	2017	2016
Top 20 NON-OIC Average GMTI	46.7	50.8	50.3
Visa Requirements	62	63	62.4
Air Connectivity	52	69	56.2
Transport Infrastructure	61	-	-
Outreach	34	31.3	30.6
Ease of Communication	35	49.7	48.8
Digital Presence	37	-	-
Safety & Culture	79	78.3	78.7
Inbound Economy	18	-	-
Enabling Climate	76	-	-
Access to Prayer Spaces	41	41.4	42.3
Dining Options & Halal Assurance	49	46.6	45.6
Accommodation Options	35	32.1	31.5
Airport Facilities	45	45	45.9
Unique Experiences	24	-	-

Comparison of 2018 Average Scores for the Top 20 OIC and Non-OIC Destinations

GMTI40	Top 20 OIC Average	Top 20 Non-OIC Average	GMTI40 Average
Top 20 NON-OIC Average GMTI	62.6	46.7	54.7
Visa Requirements	72	62	67
Air Connectivity	57	52	54.5
Transport Infrastructure	33	61	47
Outreach	36	34	35
Ease of Communication	59	35	47
Digital Presence	27	37	32
Safety & Culture	86	79	82.5
Inbound Economy	35	18	26.5
Enabling Climate	47	76	61.5
Access to Prayer Spaces	100	41	70.5
Dining Options & Halal Assurance	83	49	66
Accommodation Options	46	35	40.5
Airport Facilities	82	45	63.5
Unique Experiences	17	24	20.5

Comparison of 2018 Top 20 OIC Destinations with Corresponding Performance in 2017

Rank	Top 20 OIC 2018	Score	Rank	Top 20 OIC 2017	Score
1	Malaysia	80.6	**1**	Malaysia	82.5
2	Indonesia	72.8	**2**	United Arab Emirates	76.9
2	United Arab Emirates	72.8	**3**	Indonesia	72.6
4	Turkey	69.1	**4**	Turkey	72.4
5	Saudi Arabia	68.7	**5**	Saudi Arabia	71.4
6	Qatar	66.2	**6**	Qatar	70.5
8	Bahrain	65.9	**7**	Morocco	68.1
9	Oman	65.1	**8**	Oman	67.9
10	Morocco	61.7	**9**	Bahrain	67.9
11	Kuwait	60.5	**11**	Iran	66.8
11	Brunei	60.5	**12**	Jordan	66.3
13	Tunisia	60.2	**13**	Brunei	64.4
13	Jordan	60.2	**14**	Egypt	64.1
15	Egypt	60.0	**15**	Kuwait	63.9
17	Iran	55.9	**16**	Maldives	63.1
18	Maldives	55.4	**17**	Kazakhstan	62
19	Pakistan	55.1	**19**	Tunisia	61.1
20	Kazakhstan	54.8	**21**	Bangladesh	59.8
21	Algeria	54.1	**22**	Algeria	59.4
23	Lebanon	53.4	**23**	Pakistan	57.6

Comparison of 2018 Top 20 Non-OIC Destinations with Corresponding Performance in 2017

Rank	Top 20 Non OIC 2018	Score	Rank	Top 20 Non OIC 2017	Score
6	Singapore	66.2	**10**	Singapore	67.3
16	Thailand	56.1	**18**	Thailand	61.8
22	United Kingdom	53.8	**20**	United Kingdom	60
25	Japan	51.4	**30**	South Africa	53.6
27	Taiwan	49.6	**31**	Hong Kong	53.2
27	Hong Kong	49.6	**32**	Japan	52.8
32	South Africa	47.7	**33**	Taiwan	52.4
35	Germany	45.7	**34**	France	52.1
36	France	45.2	**36**	Spain	48.8
37	Australia	44.7	**37**	United State	48.6
38	Switzerland	44.0	**39**	Germany	48.2
39	Spain	43.5	**40**	India	47.6
41	South Korea	43.1	**41**	Sri Lanka	47.5
42	Philippines	42.8	**42**	Australia	46.7
45	Canada	42.1	**43**	Philippines	46.5
45	Russian Federation	42.1	**44**	Russian Federation	46.5
47	China	41.8	**45**	China	45.9
47	Ireland	41.8	**47**	South Korea	45.5
49	India	41.6	**49**	Canada	45.1
51	New Zealand	41.2	**51**	Belgium	44.8


ЛОНДОН
ПАРИЖ
БЕРЛИН
ФРАНЦИЯ
ВАРШАВА
УКРАИНА
ВАТИКАН
РИМ
РУМЫНИЯ
БОЛГАРИЯ
АНКАРА
АФИНЫ
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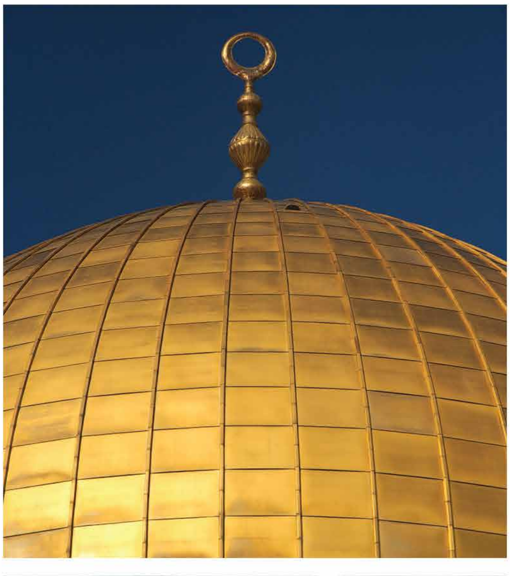


CRESCENTRATING ACES MODEL

Strategic tool based on the GMTI key indicators.

ACCESS

- Is it easy to obtain VISA access?
- Are there multiple ways to travel to destination seamlessly?
- Is the transport infrastructure adequate for the long-run?

MACRO POLICIES

COMMUNICATIONS

- Is there adequate awareness & outreach of Muslim travel needs?
- Is it easy to communicate between point of origin and destination?
- Is the destination visible in new digital platforms?

MARKET OUTREACH

SERVICES

- Is there a variety of dining options with Halal assurance?
- Is it easy to perform prayers?
- Are airport facilities friendly for Muslims?
- Does accommodation cater to Muslim needs?
- Does destination provide unique experiences for visitors?

ENVIRONMENT

- Is climate safe and relatable for Muslim travellers?
- Does the destination attract significant Muslim markets?
- Does destination have developed levels of institutions, research, education and technology?

CAPACITY & CAPABILITY BUILDING

CRESCENTRATING ACES MODEL FRAMEWORK				
Easy to access?	**Good communications?**	**Comforting environment?**	**Enabling services?**	**Impact on destination**
No				Not considered by Muslim Travellers
Yes	No			Unfamiliar for Muslim travellers
Yes	Yes	No		Undesirable for Muslim travellers
Yes	Yes	Yes	No	Frustrated Muslim travellers
Yes	Yes	Yes	Yes	Loyal & advocating Muslim travellers

CrescentRating Growth-Innovation Model

The Mastercard-CrescentRating Global Muslim Travel Index is the premier resource for destinations to better understand their current leadership positions in the Muslim travel space.

However, it is also important for destinations to further differentiate and be able to plan for sustainable growth. This requires a perspective that considers the destination's level of innovation and sustainability.

The CrescentRating Growth-Innovation Model is the latest resource designed to help destinations better capitalize on the growing Halal travel market. Together with the GMTI, this supplementary strategic tool enables decision makers to unlock their full business potential for sustainable leadership by:

- Providing global industry mapping
- Understanding current market position
- Appreciating future innovation landscape
- Recommending specific strategies to increase market leadership in the long-run

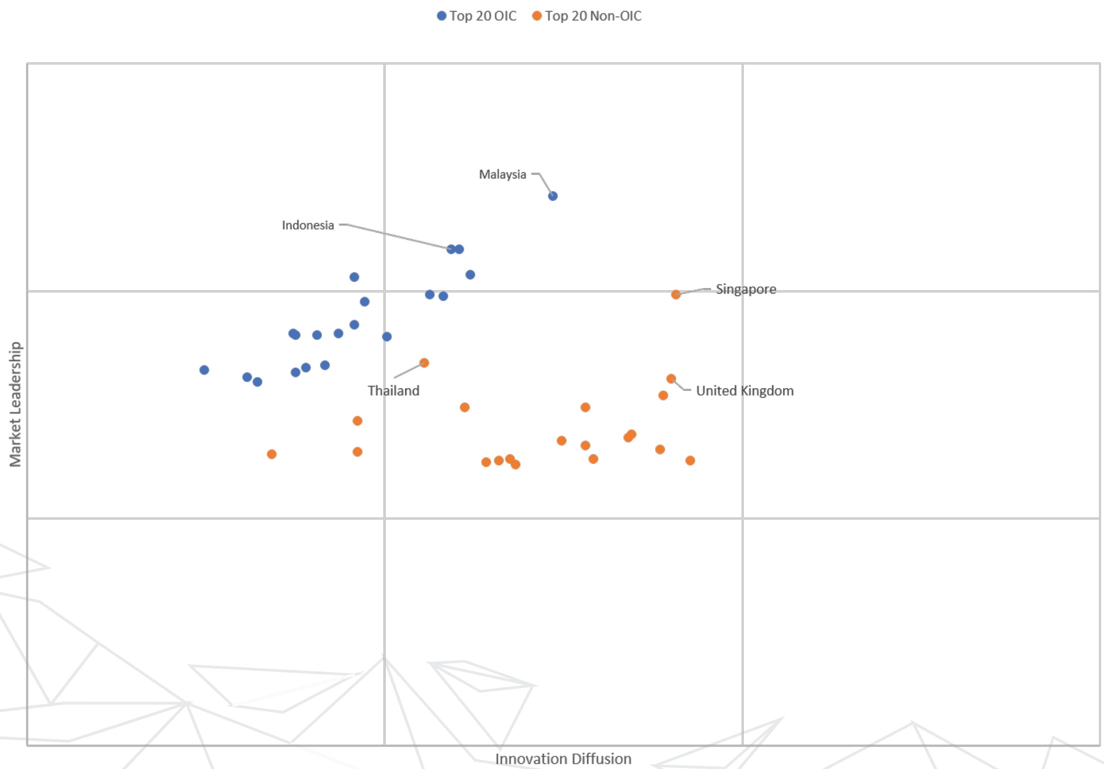
Using research from GMTI, an innovation diffusion indicator is created to indicate the level of innovation and sustainability each destination in its various access channels, communications platforms, infrastructure and products and services for the Muslim travel market. This innovation diffusion indicator is key for disrupting and being sustainable in future market grouth.

Developed primarily for the Halal tourism sector, this strategic tool can also be used for other industry and lifestyle sectors.

GMTI40 State of Growth-Innovation

The latest research in the Mastercard-CrescentRating Global Muslim Travel Index 2018 reveals the following growth-innovation landscape for the top 20 OIC and top 20 non-OIC destinations:

CRESCENTRATING GROWTH-INNOVATION MODEL



While the top OIC destinations are doing well in terms of being leaders in the Muslim-friendly travel market, the top non-OIC destinations have relatively stronger levels of innovation in their destination.

With the right strategies and implementation, these innovation competencies can be translated into novel solutions to cater to the Muslim travel market and the overall tourism sector.

For current market leaders, exploring new ways of serving the Muslim travel market is key in order to avoid being disrupted by destinations who rank higher in their innovation levels.

Investment Insights for the Muslim Travel Market

Christian Nader
Vice President - Development
Shaza Hotel

INTERVIEW

Q 1. What makes the Halal tourism sector so attractive for investors?

In business school you learn how to find a gap in the market and fulfil the needs of your target customer. You learn that the more differentiated your product is, and the more niche your market is, the higher the chances you have of succeeding and creating sustainable returns. Obviously, niche does not mean small. Niche means specialised.

The Halal tourism sector has the same business parameters for success. The Halal niche is not only specialised, it's also very large as we have all seen from the studies by CrescentRating. One would therefore expect the investment community to be very interested in tapping into such market. Unfortunately, investors have been a little shy until now while some have only started showing interest in the last few years.

Shaza Hotels is a good example for being a pioneer in the field. The company was launched in 2010 to provide travellers with a very high-quality hotel accommodation within a respectful environment, offering the appropriate facilities and amenities for Muslims that would make their stay comfortable and compatible with their needs. Shaza is currently the only international hotel brand crafting its offering for the Halal-conscious market. No other hotel operator of our standard and with our expertise is doing this.

Now the question is why did it take investors so long to realise the potential of the Halal tourism industry? Why are we seeing this as a recent phenomenon? One of the reasons could be attributed to the boom of the travel and tourism industry in the last decade, and hence there has been more focus on this large overall market. Another reason could be that the travel market is now saturated with mainstream hotels and other components of the travel chain, so investors have started to look for other unique and differentiated markets that would allow them to generate higher returns rather than compete in a very busy market place. With this, Halal tourism has emerged as a very promising investment sector. So, it is probably a combination of many reasons, but despite the potential of the market, the investors' appetite remains surprisingly low.

Q 2. Do you think the current investment climate into the Halal travel space is adequate?

Unfortunately, it is not as adequate as one would expect. Despite the staggering numbers and the immense potential of the Halal travel space, investors remain cautious. They are adopting a wait and see attitude. They want to see how other - more entrepreneurial - investors perform in the sector before joining them.

I often share with others how challenging it is for a visionary group like Shaza to see the potential in developing hotels that are Halal-friendly and yet few investors have entered this space. We know there is demand. The problem is that there is very little supply. My role is to continuously promote our brand, find the interested investors, convince them to entrust Shaza with their asset.

Q 3. Why should established brands in hospitality and tourism industry pay attention to the Muslim travel market?

A small part of me is hoping that they don't, so that the pie remains bigger for Shaza Hotels! Jokes aside, the industry needs more players fulfilling the needs of Muslim travellers and offering a more diverse product across various segments. The market is large enough for hotel brands to enter the space and help us increase awareness about Halal-conscious hotels, especially in non-Muslim countries like France, Germany, Spain, the UK and even Japan. This will also encourage more investors to enter the Halal space.

Hotels always seek to attract a diverse market to fight seasonality and maintain sustainable RevPAR levels. The Halal market will do just that, and all it takes for existing hotel brands is a small effort to ensure that the basic needs of the market are met. What makes Shaza stand out is the fact that the brand is focusing only on Halal-conscious travellers in all our hotels worldwide and we are not satisfied with only offering the basic needs. We spent several years studying the market and developing a product that is authentic in its experience and contemporary in its delivery. I can proudly say that we are the first international hotel group that specialises in this market. This has allowed us to gain a strong competitive advantage in terms of market understanding, penetration and brand recognition.

Q 4. In your opinion, which service sector stands to benefit most from the growing Halal tourism industry?

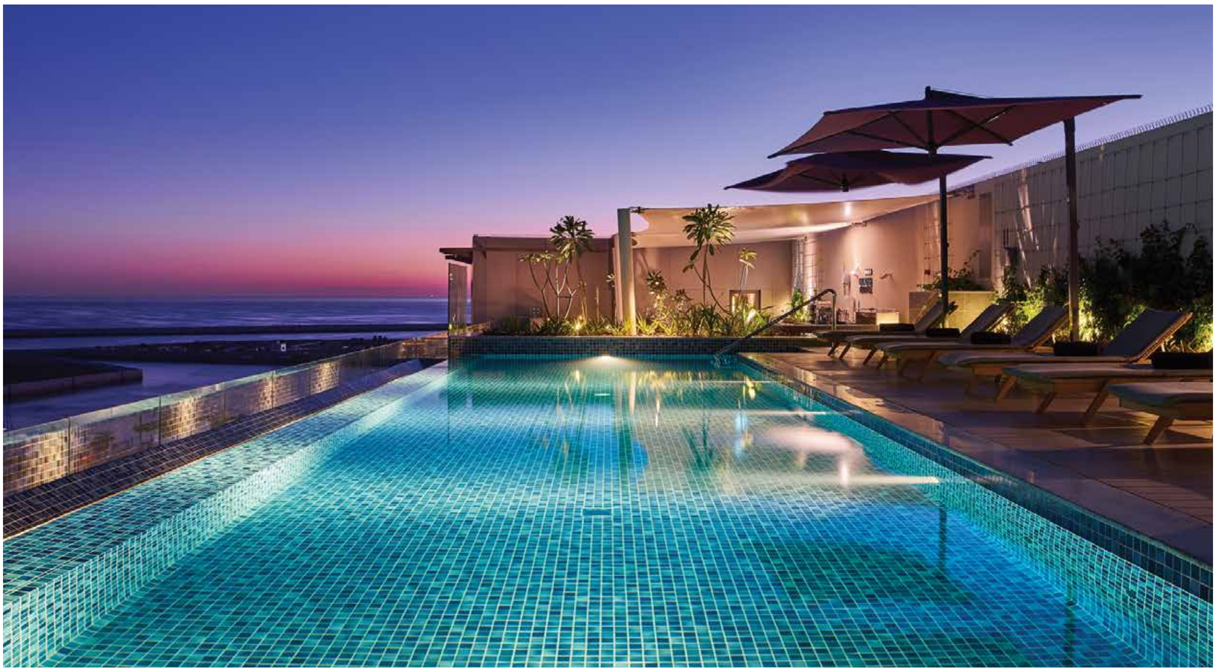
Restaurants may have been amongst the first businesses of the Halal tourism chain to provide Halal-certified food in non-Muslim countries. Travellers have often researched whether such places are available before even choosing a destination or a hotel. They want to ensure that they can find Halal food. Many airlines have followed in recent years by offering Halal dishes on their menu, and some hotels have started adapting their offering to provide essential amenities or different operating times of their restaurants during Ramadan.

Booking platforms and travel consultants have also emerged like HalalBooking and Serendipity. So various components of the travel chain have started to come together, but in my opinion, there is still room for growth in the Hotel sector. Some travellers will no longer be satisfied with hotels that simply provide basic amenities. There must be a deep understanding of the customs, cultures and beliefs in order to offer a service that is respectful, knowledgeable, and genuine. Hotels must offer a tailor-made experience and this is what Shaza is doing.

Q 5. How important is innovation in the Muslim tourism space?

Innovation is important in any tourism space. Take technology for instance. Tourism is about creating memorable experiences and in today's world experiences are often dependent on technology. Whether it is technology to share those experiences, technology to live those experiences, or technology to facilitate those experiences.

The Muslim tourism space is no different, especially when you realise that the largest part of the Muslim population that will dominate the Halal travel sector is the millennials. Technology to this generation is an essential part of life and any component of the tourism chain must embrace this fact. What makes innovation even more important to Muslim tourism is the fact that this space is new and growing fast. People have only recently started paying attention to that market and like anything new, the industry starts first by focusing on fulfilling the basic needs before looking at innovation and more advanced needs. So, there is room for growth.



Shaza has recently launched its upscale brand Mysk by Shaza to specifically cater to the Muslim millennials. A Halal-friendly accommodation, young, vibrant, focusing on smart technology. The brand has been very well received by the investment community and we have already opened our first Mysk hotel in Muscat, Oman, and signed two more in Dubai and Kuwait. We are also in advanced negotiations for a Mysk resort in Indonesia as we are now actively seeking to enter the South-East Asia markets.

Q 6. As the Muslim travel market continues to mature, when is the right time for investors to get on board?

I believe the time to get on board was 10 years ago! Luckily for those who have just started inquiring about the market, there is still a great opportunity to do so since very few investors have tapped into the market in the last decade.

As I said earlier, there is demand but little supply. If you look at the hotel investment cycle, it takes sometimes one year to negotiate hotel agreements with an operator, six months to design a hotel, and two and a half years to build it. If an investor wants to enter the hotel business today, he is actually fulfilling a need in 2021. The investment returns begin to appear only four years from now. It is of course faster to acquire an existing hotel or convert a building into a hotel that meets the needs of the Halal-conscious traveller, but we have often seen that building hotels that are purposely designed to have the right facilities and configuration for our market is usually the preferred route of many investors.

At the end of the day, Halal-friendly hotels should not be only about Halal food and not serving alcohol. Any hotel can do this. For Shaza, it is about privacy, experience, guest flow, respect. These principles can only be achieved in a tailor-made hotel programme that must be purposely crafted for the Halal market.

“

What makes Shaza stand out is the fact that the brand is focusing only on Halal-conscious travellers in all our hotels worldwide and we are not satisfied with only offering the basic needs.

Christian Nader
Vice President - Development
Shaza Hotel

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GMTI 2018 Results Table

	GMTI		ENVIRONMENT			SERVICES					COMMUNICATIONS			ACCESS		
Destination	2018 Rank	2018 Score	Enabling Climate	Safety And Culture	Visitor Arrivals	Restaurant	Prayer Places	Airport	Unique Experiences	Hotel	Ease of Communication	Digital Presence	Outreach	Air Connectivity	Visa Requirements	Transport Infrastructure
Albania	39	43.5	44	100	24	70	55	20	10	17	18	19	25	12	68	18
Algeria	21	54.1	37	84	35	89	100	50	10	25	56	22	25	46	51	13
Andorra	127	23.2	12	84	2	20	20	0	0	17	13	4	8	0	59	0
Argentina	97	30.9	52	84	0	25	22	20	13	23	12	24	9	6	66	20
Aruba	105	29.1	23	84	1	20	15	38	0	28	23	3	0	0	59	36
Australia	37	44.7	90	78	8	47	32	45	27	33	53	24	46	33	44	58
Austria	60	38.3	89	60	12	47	42	20	15	36	23	22	14	38	59	60
Azerbaijan	26	50.8	41	88	17	70	90	54	10	35	23	21	25	32	68	29
Bahamas	120	26.5	23	68	1	25	15	20	0	22	47	4	0	0	69	33
Bahrain	8	65.9	56	84	54	70	100	100	21	45	71	22	31	56	71	56
Bangladesh	24	52.7	22	72	3	80	100	89	10	44	22	22	31	56	62	18
Belgium	58	38.9	82	56	5	60	54	29	12	26	23	25	14	31	59	64
Benin	81	33.7	22	92	8	25	53	20	10	18	15	17	10	4	71	7
Bolivia	130	23	27	72	0	21	15	3	10	23	5	1	0	0	71	10
Bosnia and Herzegovi	54	41.1	47	80	8	55	67	30	12	31	15	19	21	19	69	9
Brazil	107	28.9	50	64	2	34	16	22	20	23	12	24	0	25	63	26
Brunei	11	60.5	55	100	6	90	100	60	10	51	78	24	26	29	73	27
Bulgaria	82	33.3	56	69	20	29	20	38	17	23	8	21	14	27	59	22
Burkino Faso	105	29.1	20	72	7	25	55	20	0	18	15	0	20	8	51	11
Cambodia	93	31.2	18	76	4	25	24	39	10	20	18	33	9	15	71	12
Cameroon	71	36.1	19	74	22	40	81	20	0	22	30	18	14	10	42	5
Canada	45	42.1	84	83	4	47	35	36	22	29	49	32	15	20	44	73
Chad	103	29.3	20	58	18	40	51	20	10	22	15	0	15	0	47	2
Chile	87	32.5	56	84	2	50	15	20	10	24	5	21	0	3	67	28
China	47	41.8	67	71	21	41	25	27	57	33	11	60	15	81	47	63
Colombia	124	25.9	52	64	1	21	15	15	10	24	8	22	0	6	70	18
Comoros	49	41.6	13	96	3	50	100	20	0	22	36	1	25	0	70	20
Costa Rica	116	27.1	52	76	1	17	15	20	10	23	16	6	0	0	67	24
Croatia	69	36.4	62	84	8	35	20	17	10	37	27	21	34	17	59	37
Cuba	122	26.3	23	84	2	27	15	20	10	19	5	1	0	4	49	33
Cyprus	63	37.5	34	100	5	40	40	20	10	23	25	22	10	32	59	35
Czech Republic	89	32.4	73	80	6	25	16	25	11	24	7	26	0	28	59	49
Denmark	84	32.6	94	62	4	35	20	19	10	23	30	21	3	33	59	58
Djibouti	42	42.8	16	92	3	70	100	20	0	24	15	3	25	12	70	24
Dominican Republic	112	27.8	33	68	2	25	18	20	2	23	51	4	0	4	69	30
Ecuador	112	27.8	35	72	0	22	15	20	10	23	16	7	0	0	96	28
Egypt	15	60	33	75	27	85	100	80	54	38	70	22	25	58	68	25
El Salvador	127	23.2	31	60	0	20	19	20	0	21	5	1	0	0	75	17
Estonia	97	30.9	75	80	1	19	15	26	10	23	15	19	0	15	59	43
Fiji	83	33	23	84	1	35	26	47	0	18	22	6	14	0	71	38
Finland	79	34.1	97	80	2	25	17	20	10	23	25	26	8	30	59	54
France	36	45.2	86	57	35	45	53	36	43	34	31	21	14	72	59	74
Gabon	96	31	16	82	2	25	51	20	10	24	23	1	8	4	67	10
Gambia	65	37.3	13	84	7	45	90	20	0	23	8	1	25	2	67	15
Georgia	61	37.9	43	80	38	35	30	20	10	22	17	26	14	31	90	22
Germany	35	45.7	86	73	15	55	42	33	39	31	33	24	26	77	59	76
Greece	71	36.1	68	82	27	20	27	10	28	26	19	21	14	51	59	47
Guam	118	26.8	23	84	0	25	15	20	0	17	50	3	0	0	51	0
Guatemala	127	23.2	26	60	1	18	17	20	10	23	5	3	0	0	74	12
Guinea	62	37.7	12	88	7	59	80	20	0	25	11	4	25	2	47	16
Guinea-Bissau	90	31.8	12	84	7	44	43	20	0	23	2	1	15	0	71	16
Guyana	66	37	20	88	1	20	71	47	0	28	50	1	8	0	56	16
Hong Kong	27	49.6	86	100	17	50	30	57	10	29	33	24	28	48	77	88
Hungary	101	29.5	61	75	14	20	15	18	12	19	7	18	0	27	59	43
India	49	41.6	44	51	28	43	50	48	47	40	7	28	24	69	50	52
Indonesia	2	72.8	44	96	15	90	100	100	18	59	83	60	94	56	95	36
Iran	17	55.9	41	74	19	85	100	80	33	34	19	17	38	52	77	20
Ireland	47	41.8	85	84	5	30	53	38	10	25	54	24	9	25	57	57
Italy	58	38.9	74	66	28	33	17	24	57	36	9	26	15	65	59	58
Ivory Coast	76	34.9	19	84	12	40	63	20	10	23	20	0	10	5	58	21
Jamaica	112	27.8	34	64	1	30	15	20	10	23	54	6	0	2	63	36
Japan	25	51.4	87	100	9	45	22	55	23	46	19	58	63	48	66	69
Jordan	13	60.2	41	80	35	80	100	81	16	38	78	19	25	52	80	24
Kazakhstan	20	54.8	51	96	52	81	90	47	10	29	14	19	20	34	68	20

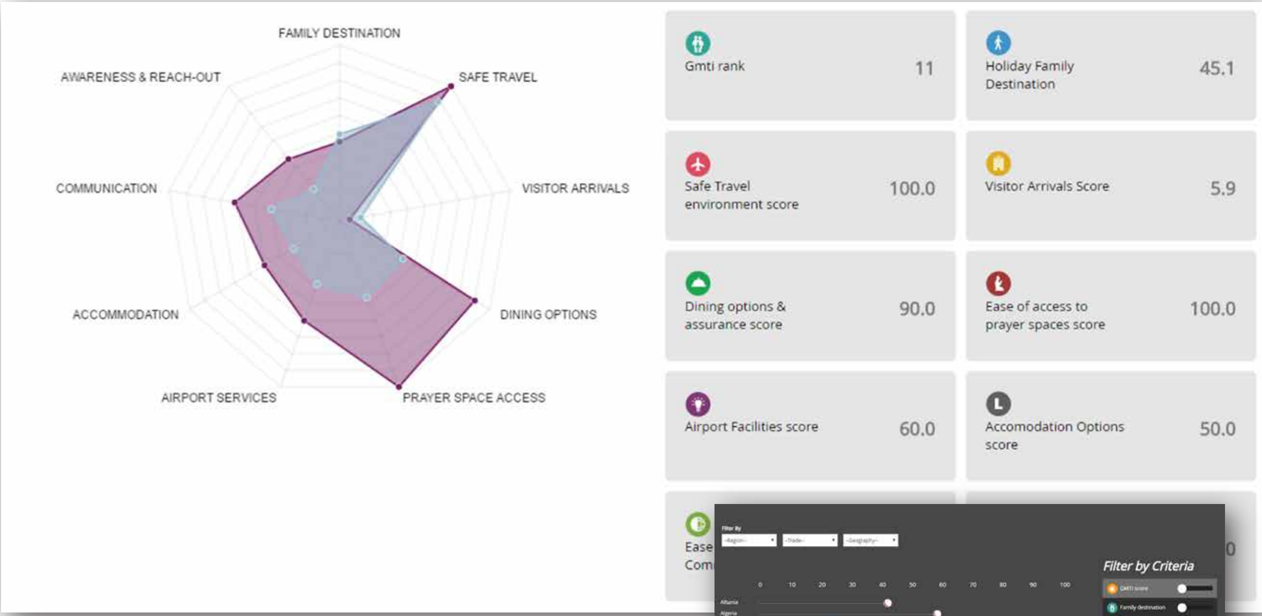
GMTI 2018 Results Table

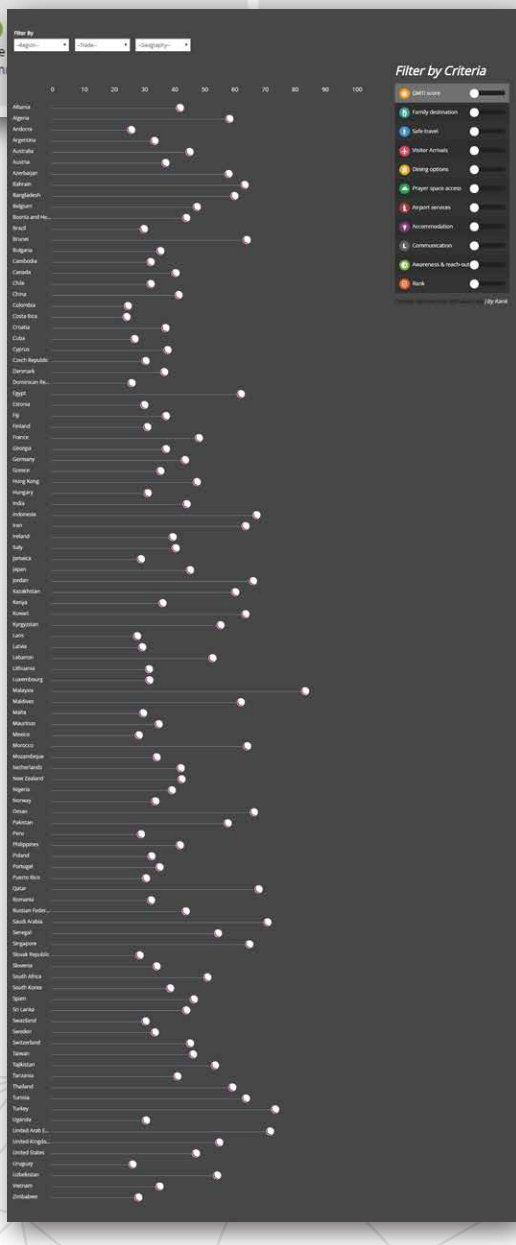
	GMTI		ENVIRONMENT			SERVICES					COMMUNICATIONS			ACCESS		
Destination	2018 Rank	2018 Score	Enabling Climate	Safety And Culture	Visitor Arrivals	Restaurant	Prayer Places	Airport	Unique Experiences	Hotel	Ease of Communication	Digital Presence	Outreach	Air Connectivity	Visa Requirements	Transport Infrastructure
Kenya	73	35.9	27	64	2	40	40	44	11	28	22	21	26	48	73	24
Kuwait	11	60.5	50	92	17	80	100	87	0	47	67	22	26	56	67	27
Kyrgyzstan	30	48.5	38	76	27	75	90	50	10	29	13	18	25	15	88	6
Laos	122	26.3	25	80	3	21	15	20	10	17	13	3	0	14	71	12
Latvia	107	28.9	61	70	2	25	15	20	10	23	18	18	0	24	59	39
Lebanon	23	53.4	38	60	44	70	100	63	10	34	73	18	20	48	73	20
Lithuania	93	31.2	65	84	1	25	16	26	10	23	12	18	0	12	59	37
Luxembourg	84	32.6	73	80	2	25	22	20	0	21	33	21	9	13	59	60
Malaysia	1	80.6	62	96	56	95	100	100	10	75	95	68	76	71	96	56
Maldives	18	55.4	23	92	4	84	100	57	10	48	44	33	31	34	71	38
Mali	69	36.4	14	66	8	64	92	20	10	23	9	1	25	3	54	6
Malta	92	31.6	71	80	2	35	15	10	10	23	35	14	0	15	59	52
Mauritius	76	34.9	54	84	3	38	25	10	10	27	28	19	14	14	89	44
Mexico	110	28.2	52	68	3	30	16	10	34	23	7	26	0	6	53	35
Morocco	10	61.7	51	88	25	77	100	83	18	49	52	24	31	55	83	29
Mozambique	93	31.2	21	76	4	40	42	20	0	23	11	22	8	0	70	5
Netherlands	55	40.3	86	70	10	49	48	22	10	23	23	24	14	70	59	80
New Zealand	51	41.2	86	88	2	42	20	26	10	24	53	36	40	27	70	50
Nicaragua	124	25.9	28	72	0	20	15	20	10	23	16	1	0	0	82	14
Niger	76	34.9	23	64	7	49	92	20	10	22	9	1	25	17	44	9
Nigeria	68	36.9	17	52	12	55	60	48	10	32	30	21	21	47	42	7
Norway	73	35.9	90	78	3	25	30	20	10	23	49	22	9	27	59	54
Oman	9	65.1	56	94	29	80	100	100	10	47	64	24	31	75	69	36
Pakistan	19	55.1	16	72	26	89	100	93	10	35	31	21	44	58	41	19
Panama	101	29.5	48	76	0	25	21	20	10	23	8	3	8	4	74	56
Peru	110	28.2	43	76	1	24	16	20	11	25	5	24	13	0	60	16
Philippines	42	42.8	38	72	5	47	55	37	10	33	39	25	51	59	85	18
Poland	99	30.2	62	70	8	25	15	24	20	23	12	22	0	28	59	37
Portugal	79	34.1	71	84	6	25	20	20	21	28	9	26	6	26	59	49
Puerto Rico	126	25.1	23	68	1	25	20	20	10	23	26	1	0	0	43	33
Qatar	6	66.2	62	96	17	90	100	100	10	55	66	21	26	59	67	57
Romania	99	30.2	57	80	3	25	15	24	11	23	10	24	0	27	59	19
Russian Federation	45	42.1	61	64	48	40	26	37	31	28	30	46	33	45	47	42
Saudi Arabia	5	68.7	61	80	60	95	100	100	9	63	54	25	38	72	57	37
Senegal	31	47.9	37	88	9	65	100	53	10	23	20	18	25	3	72	17
Sierra Leone	44	42.3	12	88	7	60	81	42	0	23	53	18	20	16	42	4
Singapore	6	66.2	98	100	36	85	70	67	10	39	78	49	51	64	71	85
Slovak Republic	107	28.9	61	80	2	25	15	20	10	23	8	17	0	0	59	28
Slovenia	90	31.8	74	84	3	30	15	20	10	24	19	3	9	15	59	41
Somalia	51	41.2	18	62	7	90	100	20	10	22	39	0	25	10	51	24
South Africa	32	47.7	49	80	6	60	60	67	14	33	33	25	46	44	57	35
South Korea	41	43.1	89	84	8	42	17	26	13	29	11	67	44	54	84	61
Spain	39	43.5	78	80	39	40	25	23	53	39	7	35	15	36	59	70
Sri Lanka	51	41.2	35	62	5	51	64	35	11	46	26	33	20	57	68	33
Sudan	29	48.6	20	76	22	90	100	20	10	40	52	0	31	39	56	24
Suriname	75	35.3	20	96	0	24	61	20	0	32	47	1	14	0	54	16
Swaziland	118	26.8	23	84	2	25	20	20	0	14	16	1	6	0	65	22
Sweden	66	37	96	80	4	32	25	29	14	23	31	22	9	28	59	59
Switzerland	38	44	93	77	6	60	50	25	12	29	35	26	15	57	59	77
Taiwan	27	49.6	61	94	8	45	24	67	10	56	22	36	63	35	71	56
Tajikistan	34	47.2	26	88	17	70	90	50	10	34	15	1	25	7	70	14
Tanzania	63	37.5	23	68	4	60	60	22	10	34	27	24	10	21	71	13
Thailand	16	56.1	45	76	35	55	50	93	9	45	37	51	64	67	76	43
Togo	84	32.6	19	92	8	25	52	20	0	23	11	1	8	3	71	17
Tunisia	13	60.2	50	88	41	80	100	67	22	34	73	19	25	39	80	17
Turkey	4	69.1	49	80	85	76	100	87	41	52	22	26	50	100	81	49
Turkmenistan	55	40.3	33	96	15	39	100	20	10	22	6	0	25	17	40	10
Uganda	112	27.8	33	64	4	25	27	20	10	18	22	18	14	12	70	7
Ukraine	103	29.3	45	72	8	30	15	14	11	22	11	19	3	38	74	21
United Arab Emirates	2	72.8	70	96	53	80	100	100	10	72	71	24	39	92	66	57
United Kingdom	22	53.8	94	64	23	70	72	51	28	39	55	44	21	75	55	74
United States	57	39.4	85	54	19	45	34	33	30	29	55	21	14	52	39	72
Uruguay	116	27.1	57	80	1	19	15	20	10	23	11	4	0	0	57	15
Uzbekistan	32	47.7	33	92	20	70	80	48	10	34	13	18	25	16	62	10
Vietnam	87	32.5	43	80	7	30	15	26	10	29	19	26	6	37	60	26
Zimbabwe	120	26.5	16	68	3	30	20	20	10	13	23	19	8	0	72	10

"Malaysia continues to top the Index for the eighth consecutive year.

Indonesia has risen in the ranks and tied with United Arab Emirates at second spot in the Index."

Access GMTI on an Interactive Platform





The GMTI results can be accessed on an interactive online platform that provides a comprehensive search and analysis for each destination together with the scores and ranks for various criteria.

The platform offers a filter by criteria that shows users the rankings of destinations based on the different criteria that were used to determine their ranks. It is also possible to filter destinations based on region, trade blocs and geography type in order to obtain rankings that are more specific.

Additionally, the platform contains a collection of images, videos, infographics, blog articles and a media section with useful information regarding the Global Muslim Travel Index.

Appendix: Faith-Based Needs of Muslim Travelers

Six faith-based needs have been identified as the main areas for Muslim travelers. While the majority of Muslim travelers adhere to some of these needs, the level of importance varies among Muslims.

Halal Food

Halal food is by far the most important service that a Muslim traveler looks out for when traveling. Acceptability of the different levels of Halal food assurance varies among Muslims. The acceptability also varies depending on the region Muslim travelers are coming from. Having food outlets with proper Halal assurance that is easily identifiable is the preferred option sought by Muslim visitors from South East Asia and Western Europe.

Prayer Facilities

Prayer is one of the central elements of Islamic practice and worship and it is the second of the five pillars of Islam. According to the Pew Research Centre report , 63 percent of Muslims perform the five daily prayers. While traveling, some of them will combine some prayers and perform them three times a day.

In order to cater to this need, the services and facilities that are frequented by Muslim travelers need to be equipped with prayer rooms. Another important consideration is the cleansing ritual referred to as Wudhu. Wudhu is performed before a Muslim performs their prayers. This requires the prayer rooms to have "foot washing" facilities.

Water-Friendly Washrooms

For Muslims, water plays a key role in purity and cleanliness, both of which are core aspects of the faith. Physical cleanliness is stressed as an essential component of being a Muslim. As such, special attention is given to hygiene in the washroom. This entails the use of water in the toilets, and it is discomforting for Muslim travelers where the setup for water use is not available. Providing such facilities has become less cumbersome now with the widespread availability of hand showers, bidets or even Japanese-style toilets. Common in Muslim countries as well as South and Southeast Asian countries, the hand shower is a plumbing fixture placed in a holder against a wall by the toilet.

Key faith-based needs of muslim travelers

- Halal food
- Prayer facilities
- Ramadan services
- Water-friendly washrooms
- No non-Halal activities
- Recreational facilities & services with privacy

Ramadan Services

Although Muslims are less likely to travel during the month of Ramadan, there are still many looking to spend this time away from home, especially if this period coincides with school holidays. In addition, an increasing number of Muslims take holiday breaks during the two Muslim festivals. Destinations looking to attract Muslim travelers during this period need to be able to accommodate their special needs during the month of fasting. One such example is the catering of pre-dawn Halal meals by hotels.

No Non-Halal Activities

Muslims consider some activities to be 'Haram' or non-Halal. When it comes to traveling, these are generally centered on requiring a family-friendly environment. As such, some Muslims would prefer to avoid facilities that serve alcohol, have discotheques or is adjacent to a gambling resort.

source *Pew Research Center Forum on Religious and Public Life (2014); The Future of the Global Muslim Population; Washington, DC USA*

Recreational Facilities and Services with Privacy

A sub-segment of Muslim travelers are also looking for recreational facilities that provide privacy for males and females. These include the following:

- Swimming pools and gyms that provide privacy for male and female use.
- Beaches which provide areas for males and females to enjoy in privacy.

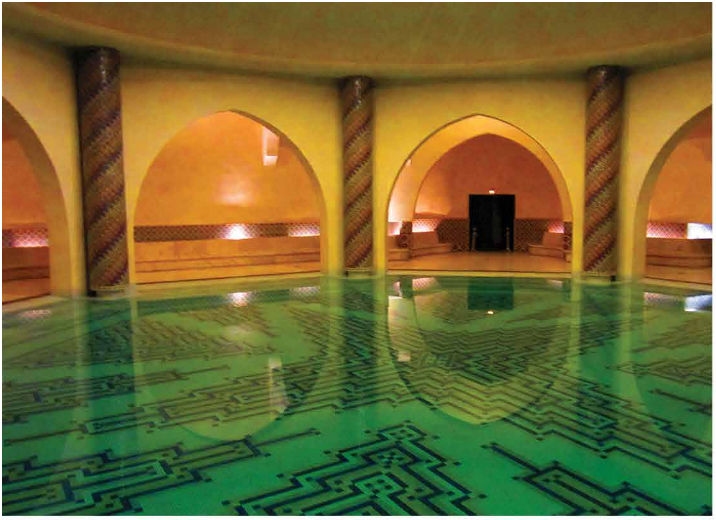
Segmentation of Muslim Travelers Based on Faith-Based needs

Muslim travelers are not homogeneous in their adherence to the faith-based needs discussed above.
In order to cater to these needs from a services perspective, service providers can look at grouping these needs into "Need to have", Good to have" and "Nice to have".

Need to have
- Halal food service
- Salaath (Prayer) facilities

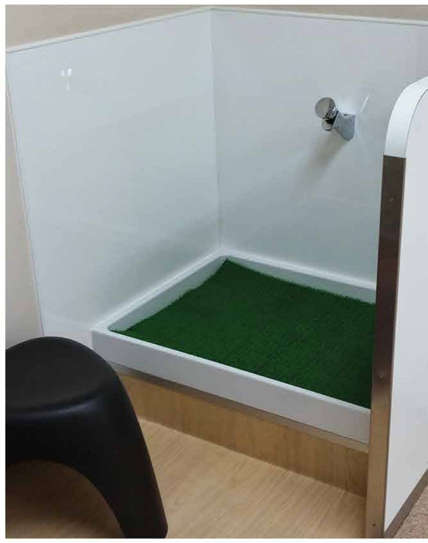
Good to have
- Water usage friendly washrooms
- Ramadan (fasting) services & facilities

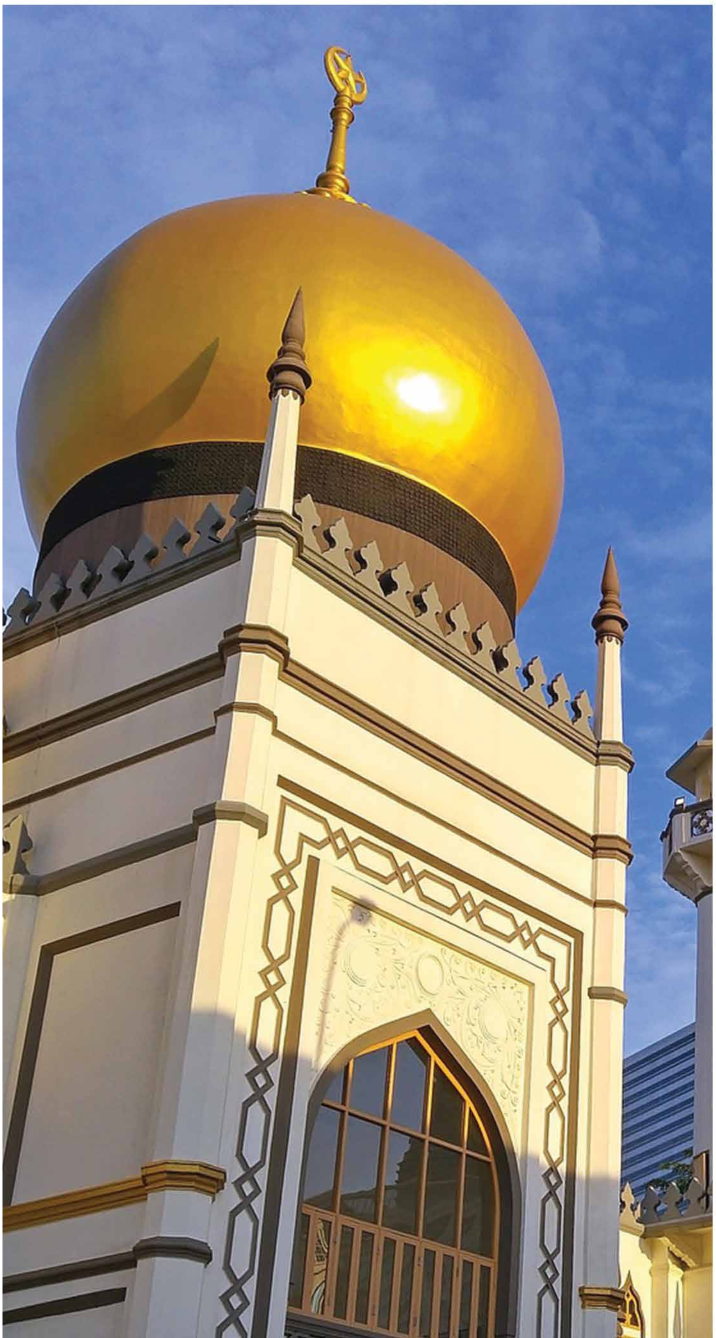
Nice to have
- No non-Halal activities
- Recreational facilities and services

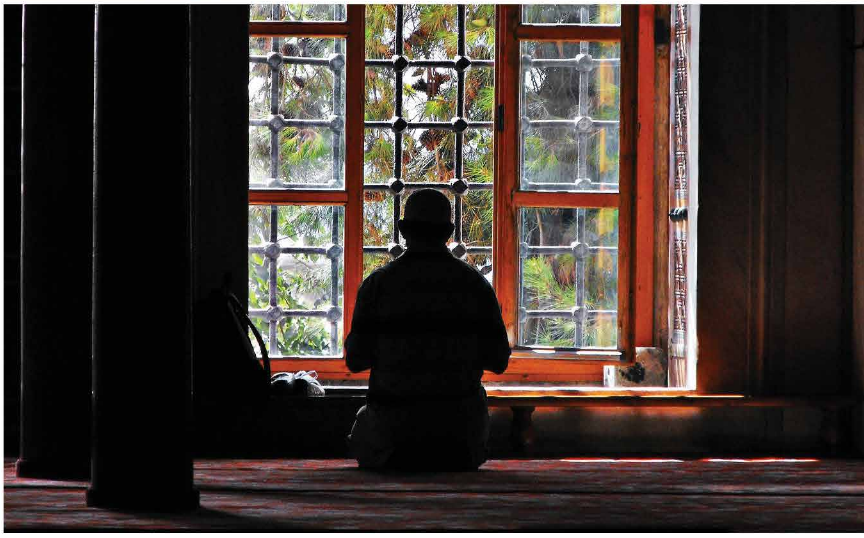



博愛路50年老店 HALAL
張家清真牛肉麵館
名一補習班


Prayer Room







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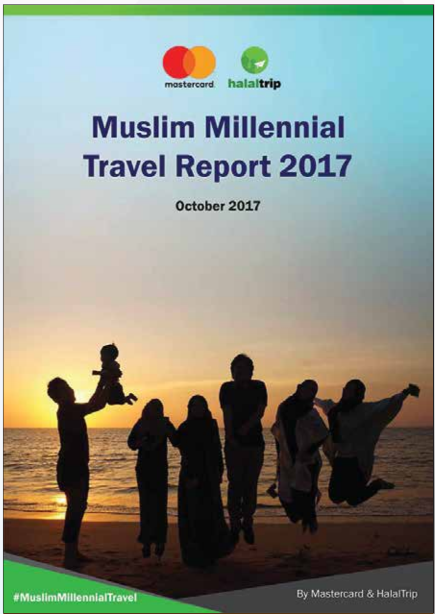
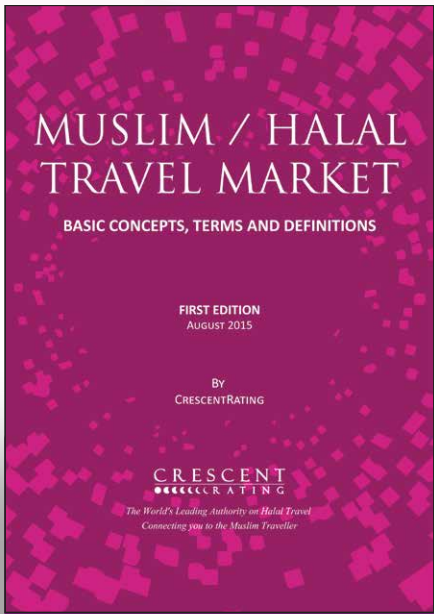


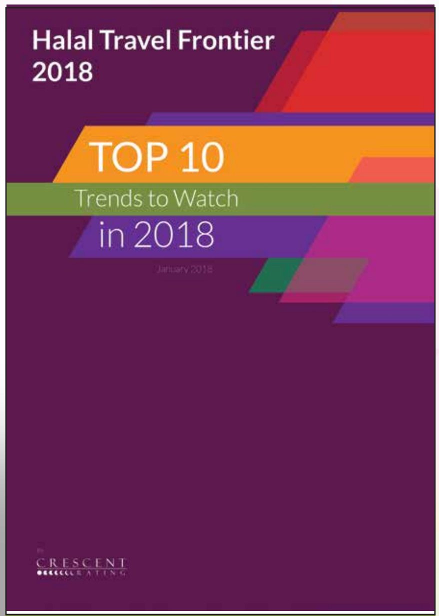
Muslim Millennial Travel Report 2017

Access the latest and most comprehensive research on the travel patterns of the Muslim Millennial by downloading a free copy of the Mastercard-HalalTrip Muslim Millennial Travel Report 2017.



Halal Travel Glossary

The Halal Travel Glossary released by CrescentRating promotes accurate and consistent use of terms in the Halal travel market. Over 150 terms and concepts have been entered and validated with regular updates planned as the market matures.



Halal Travel Frontier 2018

For almost a decade, CrescentRating has analysed the Halal travel market and benchmarked destinations with the annual Mastercard-Crescentrating Global Muslim Travel Index (GMTI) reports. This report helps destinations and services prepare for the 10 key trends set to shape the Halal travel industry in 2018.

Access free reports and the latest research findings on the Muslim travel market.

https://www.crescentrating.com/halal-muslim-travel-market-reports.html

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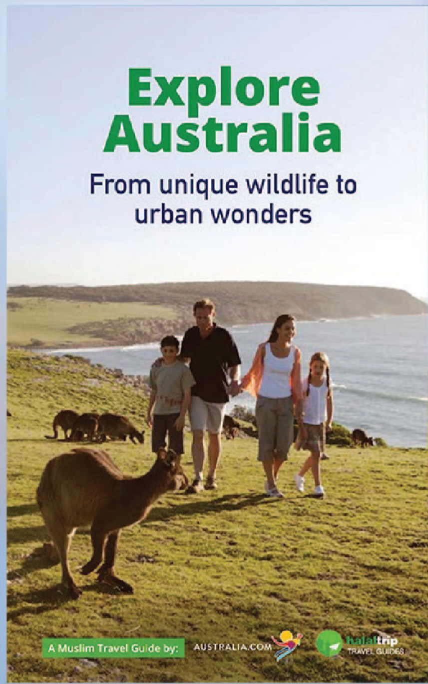
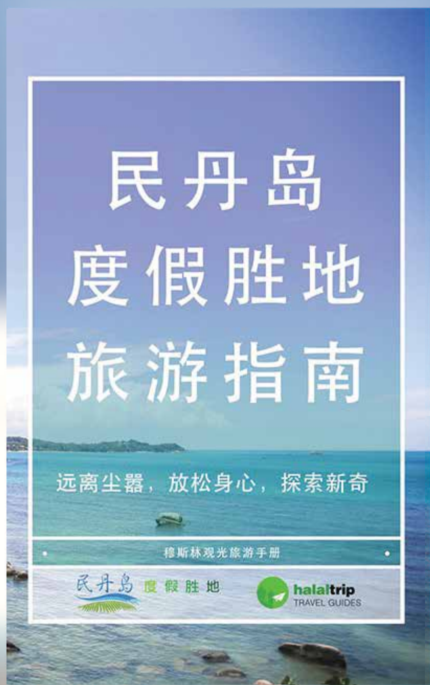




Access the latest downloadable Muslim visitor guides on HalalTrip mobile app or halaltrip.com

https://www.halaltrip.com/downloadable-halal-travel-guides/

Footnotes and Data Sources

Booking.com
http://www.booking.com

Bureau of Consular Affairs – United States
http://travel.state.gov/content/passports/english/alertswarnings.html

Department of Foreign Affairs and Trade - Australia
http://www.smartraveller.gov.au

Government of Canada
http://travel.gc.ca/travelling/advisories

Government of the United Kingdom
https://www.gov.uk/foreign-travel-advice

HalalTrip
http://www.halaltrip.com

Pew Research Center
http://www.pewresearch.org

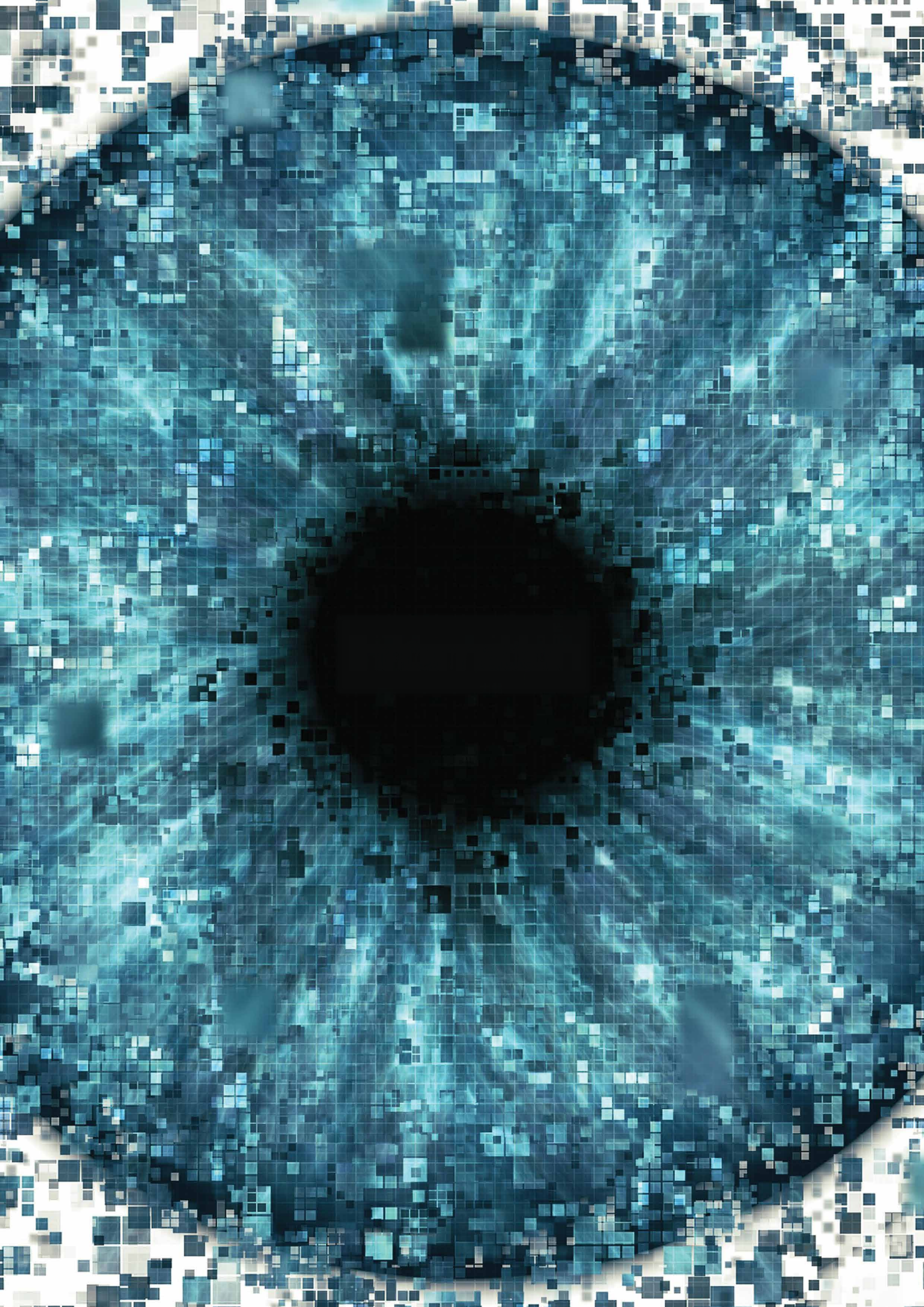
The Global Innovation Index
https://www.globalinnovationindex.org

The Travel & Tourism Competitiveness Report
https://www.weforum.org

United Nations Educational, Scientific and Cultural Organization
UNESCO World Heritage Centre
http://whc.unesco.org/en

United Nations World Tourism Organization - UNWTO
http://www2.unwto.org

World Travel and Tourism Council
https://www.wttc.org



Corporate Overview

About Mastercard

Mastercard is a technology company in the global payments industry that connects consumers, financial institutions, merchants, governments, digital partners, businesses and other organizations worldwide, enabling them to use electronic forms of payment instead of cash and checks. Through our global payments processing network, we facilitate the switching (authorization, clearing and settlement) of payment transactions and deliver related products and services. We make payments easier and more efficient by creating a wide range of payment solutions and services using our family of well-known brands, including Mastercard®, Maestro®, Cirrus® and Masterpass®. Our recent acquisition of VocaLink Holdings Limited ("Vocalink") has expanded our capability to process automated clearing house ("ACH") transactions, among other things. As a multi-rail network, we now offer customers one partner to turn to for their payment needs for both domestic and cross-border transactions. We also provide value-added offerings such as safety and security products, information services and consulting, loyalty and reward programs and issuer and acquirer processing. Our networks are designed to ensure safety and security for the global payments system.

A typical transaction on our core network involves four participants in addition to us: account holder (a consumer who holds a card or uses another device enabled for payment), merchant, issuer (the account holder's financial institution) and acquirer (the merchant's financial institution). We do not issue cards, extend credit, determine or receive revenue from interest rates or other fees charged to account holders by issuers, or establish the rates charged by acquirers in connection with merchants' acceptance of our branded products. In most cases, account holder relationships belong to, and are managed by, our financial institution customers.

We generate revenues from assessing our customers based on the gross dollar volume ("GDV") of activity on the products that carry our brands, from the fees we charge to our customers for providing transaction processing and from other payment-related products and services.

About CrescentRating

CrescentRating is the world's leading authority on Halal-friendly travel. The company's vision is to lead, innovate and drive this segment through practical and deliverable solutions in what is regarded today as one of the fastest growing segments in the tourism sector. The company uses insight, industry intelligence, lifestyle, behavior and research on the needs of the Muslim traveler to deliver authoritative guidance on all aspects of Halal-friendly travel to organizations across the globe.

Formed in 2008, CrescentRating services are now used by every tier of the tourism industry globally, from government bodies and tourism agencies to hospitality service providers, to inform how they can meet and serve the needs of the Muslim traveler. Its unique rating service, which combines detailed analysis, assessment and benchmarking, is now established as the premier Halal-friendly standard for the industry.

The primary aim of CrescentRating is to enable Muslim travelers to explore any part of the world with the satisfaction that their needs and requirements are being met. CrescentRating's services now include rating & accreditation, research & consultancy, workshops & training, ranking & indices, event support/partnerships and content provision. HalalTrip is a sister brand of CrescentRating.

About HalalTrip

HalalTrip's vision is to be the trusted global online platform, catering for Muslim travelers to make inspired and educated travel choices. It is the most comprehensive and innovative platform with its next generation mobile app. It aims to make destination discovery and trip planning fun and more intuitive for those looking for a Halal-friendly travel experience.

Notes

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By Mastercard & Crescentrating