

Islamic Business Management and Ethics In Hajj and Umrah Services at Kabah Tour Tegal Travel Agency

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ABSTRACT

The practices of Hajj and Umrah are spiritual activities that also support complex business and managerial aspects. In practice, Hajj and Umrah involve the actions of various entities, including governments, business owners, and travelers. Hajj and Umrah services constitute a strategic sector within the religious travel industry, which not only demands managerial efficiency but also ethical integrity by Islamic principles. In this context, this study introduces a novel approach: the integration of maqashid syariah values and Islamic spiritual management principles into the governance of Hajj and Umrah services. The objective of this study is to further explore the management of Hajj and Umrah travel services at Kabah Tour Tegal, located at Jl. Sipelem Rt. 02/02 Kemandungan, Tegal City (in front of Mitra Keluarga Tegal Hospital), as well as the Islamic business environment. The method used for data collection is descriptive qualitative and includes observation, interviews, and documentation. Certain factors influence and support every organization. Some factors influencing the journey include adequate facilities and infrastructure, as well as numerous channels or collaborators working together effectively to ensure the journey remains safe and secure. One contributing factor is that many members of the general public are unaware of the need to obtain a passport and other necessary documents. The study's findings indicate that management principles such as planning, organizing, implementing, and supervising are crucial to ensuring the safety of the journey. Conversely, Islamic business ethics such as shiddiq, adl, responsibility, and amanah serve as moral and spiritual pillars in professional faith administration. Additionally, there are several ethical issues, such as the practice of not translating costs, lack of clarity in facilities, and excessiveness.

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1. Introduction

The Hajj and Umrah pilgrimages are very important religious rituals for Muslims. Their implementation involves not only spiritual aspects, but also managerial and service aspects (Jourde et al., 2021). As public awareness of the importance of these pilgrimages grows, so does the demand for professional, trustworthy, and Islam-compliant Hajj and Umrah travel agencies. Therefore, travel

agencies bear a significant responsibility to provide services that are not only managerially efficient but also grounded in Islamic business ethics (Jayanti, 2021).

Kabah Tour, located in Tegal, is one of the travel agencies that provides Hajj and Umrah services for the community. In running its business, this agency faces challenges in implementing effective modern management principles while remaining in line with Islamic values such as honesty, trustworthiness, transparency, and responsibility (Jabbar et al., 2018). This study is important for exploring and analyzing the application of management principles and Islamic business ethics in Hajj and Umrah services, as well as exploring new approaches that can address contemporary challenges. With this approach, it is hoped that religious services can be returned to their core values: sacred worship, managed with trustworthiness, and bringing benefit to all pilgrims.

Problem Statement: 1. How is management applied in the Hajj and Umrah services at Biro Kabah Tour Tegal? 2. How does Biro Kabah Tour apply Islamic business ethics in its operations? 3. What is the effect of the application of management and Islamic business ethics on pilgrim satisfaction?

2. Literature Review

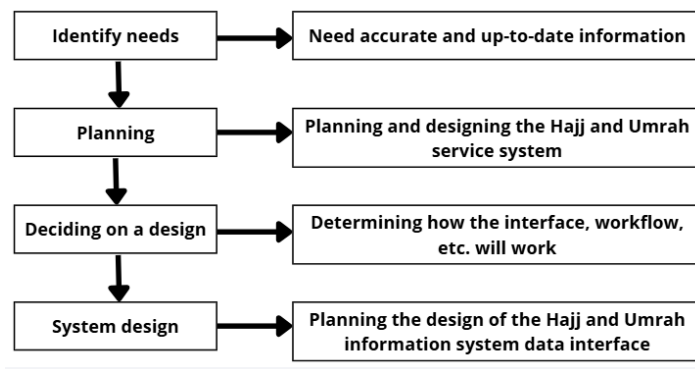
In a study conducted by Hakim (2024), entitled *Islamic Economic and Business Management: The Commodification of Religion in the Administration of Hajj and Umrah from the Perspective of the Qur'an*. This study examines the ethical values in Islamic economic and business management implemented by Hajj and Umrah organizers. These values are, first, honesty; second, humility; third, fulfilling promises in the provision of Hajj and Umrah services; and fourth, accountability in every aspect of the provision of Hajj and Umrah services.

This is also supported by research conducted by Mikraj et al. (2024), entitled *Islamic Business Ethics in Hajj and Umrah Services at USKINU Ponorogo*. This study examines the legal framework governing the implementation of Hajj and Umrah in Indonesia, as outlined in Law No. 8 of 2019, which provides support for USKINU's operations. In its implementation, it instills the values of justice, honesty, and responsibility, enabling the entire Hajj and Umrah service ecosystem in Indonesia to further develop, offering a more meaningful and honorable spiritual experience for all pilgrims.

In a study conducted by Jayanti (2021), it was stated that excessive promises in business are dangerous for both the individual and the company, because if employees are unable to fulfill their promises, it will erode the trust of customers/pilgrims in the company. PT Garis Lurus Lintas Semesta Travel Umrah and Haji, in its services, always strives to fulfill its promises to its clients who have completed payment for their umrah pilgrimage packages. This is done by promptly issuing an ID Card as proof of official registration as a pilgrim and readiness to embark on the umrah journey. Additionally, the company provides umrah pilgrimage essentials, ensuring their quality, and is prepared to replace them with better alternatives if any damage occurs.

3. Research Stages

In order to assist in the preparation of this research, the author requires a structure that will help complete this research. This framework consists of actions or steps that must be taken to solve the case that will be reviewed later. The framework used in this research is as follows:



4. Method, Data, and Analysis

1. Approach and Type of Research

This study uses a qualitative approach with a descriptive research design. Qualitative descriptive research focuses on answering research questions related to who, what, where, and how an event or experience occurs, and then examines it in depth to find patterns that emerge from the event (Ruhansih, 2017). This approach was chosen because it aims to deeply understand the process of management and application of Islamic business ethics in the Hajj and Umrah services provided by the Kabah Tour Tegal Agency. Descriptive qualitative research allows researchers to explore social phenomena, values, and religious practices that cannot be measured quantitatively but have deep meaning.

2. Location and Subject of Research

This research was conducted at the Kabah Tour office located on Jalan Sipelem RT.02/RW 02 Kemandungan, Tegal City (in front of Mitra Keluarga Tegal Hospital). The subjects of the research consisted of:

1. The head or director of Kabah Tour Tegal
2. Employees or operational staff
3. Pilgrims or customers who have used the Hajj and Umrah services of Kabah Tour Tegal.

3. Data Collection Techniques

Data collection was conducted using the following techniques:

a. In-depth Interviews

Interviews are used as a data collection technique when researchers wish to conduct preliminary studies to identify issues that need to be researched, and also when researchers wish to gain deeper insights from respondents, especially when the number of respondents is small (Ischak et al., 2019). Conducted with management and employees to understand the planning, organizing, implementation, and evaluation processes of Hajj and Umrah services. The interviews were also aimed at exploring their understanding of the principles of Islamic business ethics that are applied.

b. Field Observation

Observation is the collection of data or information that must be carried out by conducting direct observations at the location to be investigated (Joesyiana, 2018). Researchers conducted direct observations at the location to see how the bureau provided services, how staff and pilgrims interacted, and how Islamic values were applied in the bureau's daily activities.

c. Documentation

Documents are something that supports facts with written evidence. Historically, courts have always decided cases based on this written evidence. The same applies in the scientific field (Sudarsono, 2017). Data was obtained from official documents such as service brochures, SOPs (Standard Operating Procedures), travel reports, and testimonials from congregants who had been served.

4. Data Analysis Techniques

In qualitative research, researchers are guided by inductive thinking to find logical answers to the focus of the research, which ultimately becomes a temporary answer to the questions raised in the research (Saleh, 2017). The data obtained are analyzed using qualitative descriptive analysis techniques, namely by reducing the data, presenting the data, and drawing conclusions. Researchers interpret the data based on categories or themes relevant to Islamic management theory and Islamic business ethics principles, such as honesty (şidq), trustworthiness, responsibility, justice, and ihsan.

5. Data Validity Testing

Data validity testing techniques are not only used to refute the allegations made against qualitative research concepts, which claim that such research is not scientific, but these techniques are an integral part of the body of knowledge in qualitative research (Mekarische, 2020). Triangulation is the combination of various methods used to examine interrelated phenomena from different perspectives. Data validity is maintained through triangulation techniques, which involve comparing data from various sources (interviews, observations, documentation). Validation is also carried out by requesting confirmation from sources regarding the interpretation of the analyzed data (member check).

5. Results and Discussion

1. Mukadimah

PT. KABA TOUR TEGAL MANAGEMENT is a travel agency specializing in Hajj and Umrah services, licensed by the Ministry of Religion with Umrah Pilgrimage Travel Service License (PPIU) No. 216 issued on August 3, 2020. Kabah Tour Tegal was established in Ungaran in February 2016. With the Decree of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-0004080 AH 01 01 of 2017, dated January 30, 2017, will focus on visas and airline tickets.

2. Vision and Mission

Vision

“To become a trustworthy and professional Hajj travel agency and partner in serving all pilgrims”.

Mission

“To provide the best service and facilities to pilgrims so that we are recognized and remain in their hearts, and to seek the glory of Allah SWT to attain blessings and prosperity”.

3. Company Profile

- a. Established Since: December 20, 2016
- b. Decree of the Ministry of Religious Affairs of the Republic of Indonesia: PPIU Number U.216 of 2020 dated August 3, 2020
- c. Ministry of Law and Human Rights Decree: No. AHU-0004080.AH.01.01 of 2017 dated January 30, 2017

- d. Notary Decree: No. 001 dated December 20, 2016 by Notary Dedy Haryanto, S.H., M.Kn
 - e. NIB: Number 0220001370469
 - f. Tourism TDUP: Number 510.4/71/TDUP/B/IX/2017 dated September 27, 2017
 - g. Tax ID Number: 81.073.334.5.505.000
4. Structure of Kabah Tour Tegal
- Advisor : KH. Mochtar Khudori, M.Pd.i
 - Supervisor : Habib Abu Bakar bin Muhammad Assegaf
Ustadz Mohammad Syakir
 - Director of Kabah Tour Tegal : Wirawan Prasetya
 - Operations Manager : Fajar Setyawan
 - Finance Manager : Alif Mehwati
 - Executive Manager : Sugiarto
 - Office Administration : Misbahul Munir
Saputri Ayu Lestari
 - Handling Team : Herlin
Ardi
Saputri Ayu Lestari
Misbahul Munir
Fajar Setyawan
Edi Gunawan

5. Application of Islamic Business Ethics

The application of Islamic business ethics in Hajj and Umrah services is very important because it involves sacred worship activities and entails moral, spiritual, and fiduciary responsibilities toward pilgrims (Fatmawatie & Endri, 2022). The following are several aspects of the application of Islamic business ethics in these services:

- 1) Honesty (Shidq) Example of implementation: providing honest information about facilities, accommodations, departure schedules, and service packages, and not manipulating photos or promotions to make them appear more luxurious than reality.
- 2) Trustworthiness (Amanah): Examples of implementation include fulfilling all commitments agreed upon in the contract/agreement and managing pilgrims' funds transparently and professionally, as these funds are entrusted for the purpose of worship.
- 3) Justice (Adl) Example of implementation: treating all pilgrims fairly regardless of their economic or social status and not unreasonably increasing prices during peak season (high season) without valid reasons.
- 4) Avoiding Gharar and Riba Example of implementation: not providing services with contracts containing uncertainty (gharar), such as: "Premium package but facilities depend on the hotel's conditions there" and not using financing systems that involve riba in managing pilgrims' funds.
- 5) Transparency and Accountability: Examples of implementation include providing financial reports and details of fund usage to pilgrims (e.g., breakdown of hotel costs, tickets, and transportation) and openly explaining potential risks during the journey.
- 6) Excellent and Professional Service Example of implementation: Providing maximum service with the intention of worship, not merely for business purposes, and assisting

pilgrims sincerely, including in matters of health, administration, and logistics during their stay in the Holy Land.

- 7) Clear and Halal Contracts Example of implementation: Drafting written and clear contracts/agreements, specifying the rights and obligations of both parties, and avoiding fraudulent practices or packages that do not comply with Islamic law.
- 8) Escort Example of implementation: At least one representative from the travel agency accompanies the pilgrims from the registration process before departure until their return after performing Hajj or Umrah.



(Image Interview with Mas Wirawan Prasetya as Director of Kabah Tour Tegal)

6. The Influence of Islamic Business Ethics on Pilgrims' Satisfaction

Islamic business ethics are moral and sharia principles that regulate business activities to align with Islamic values, such as honesty (shidq), trustworthiness, justice ('adl), and kindness (ihsan) (Jabbar et al., 2018). In the context of Hajj and Umrah services, these ethics play a crucial role as they are directly related to sacred worship and involve the trust of pilgrims.

- 1) Transparency enhances a sense of security, meaning that pilgrims will feel more at ease and trusting if all information regarding costs, facilities, and schedules is communicated openly and honestly. For example, clear details of travel costs are provided, and nothing is hidden by the travel agency.
- 2) Amanah builds trust: if the travel agency fulfills what is promised according to the agreement, pilgrims will feel valued and satisfied. For example, the promise of a 4-star hotel in Makkah is truly fulfilled, not just a promotional claim.
- 3) Fair treatment fosters satisfaction, as Islam emphasizes fair treatment without discrimination between regular and VIP pilgrims. For example, pilgrims will feel honored as guests of Allah, not just customers.
- 4) Avoiding gharar and deception to maintain trust means there are no elements of uncertainty (gharar) in the agreement, providing certainty and comfort for pilgrims. For example, not promising something uncertain, such as "Insha'Allah, a hotel near the Masjid al-Haram," but there is no certainty.
- 5) Ihsan (Best) Service, enhancing the worship experience by providing service with heart, intention for worship, and professionalism, will make pilgrims feel cared for and spiritually

served. Example: Providing service with heart, intention for worship, and professionalism will make pilgrims feel cared for and spiritually served.

The following are the impacts on the satisfaction of pilgrims from Kabah Tour Tegal, Central Java

Ethical Aspects	Impact on Congregation
Honesty	Sense of Security and Comfort
Trustworthiness	Trust and Loyalty
Fairness	Feeling valued and respected
Benevolence	More meaningful worship experience
Transparency	Not feeling cheated or disappointed

7. Integration of Management and Islamic Business Ethics

The integration of management and Islamic business ethics is an approach that combines modern managerial principles with Islamic values in conducting business activities. The goal is to create an effective, efficient, and ethical management system by Sharia teachings.

The following are the concepts of the integration of management and Islamic business ethics

Management Elements	Integration with Islamic ethics
Planning	The goal of business is not only profit but also maslahat (public interest) and berkah (blessings)
Organization	Fair distribution of tasks, according to competence, and respect for the rights of employees and partners
Leadership	Ethical leadership, exemplary, promoting ukhuwah (brotherhood), and not authoritarian
Control	Evaluation not only on financial performance but also on ethical and Sharia aspects

6. Conclusion and Suggestion

Conclusion

Integrated management with Islamic business ethics is very important in Hajj and Umrah services because it involves a great responsibility, namely serving the guests of Allah. The application of Islamic principles such as honesty (shidq), trustworthiness, justice ('adl), and kindness (ihsan) will enhance service quality, pilgrim satisfaction, and public trust in travel organizers. A well-structured management system, when combined with Sharia values, will result in a professional, transparent, and just organization, as well as blessings. Services that disregard Islamic ethics have the potential to cause spiritual and material losses, including decreased pilgrim satisfaction, legal conflicts, and damage to the organizer's reputation. The scope of this research on Hajj and Umrah services is limited to the regions of Pekalongan, Pemalang, Tegal, and Brebes.

Suggestion

- Hajj and Umrah organizers must place Islamic ethics as the main foundation in every managerial aspect, from planning, implementation, to service evaluation.
- Regular training for all staff and management on Islamic management and ethics-based services is highly recommended to improve professionalism and spiritual values in service.

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