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## IMPLEMENTATION OF SHARIA PRINCIPLES IN THE MANAGEMENT OF UMRAH AND HAJJ TRAVEL AT PT ZAMZAM

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### Abstract :

This study aims to analyze the implementation of sharia principles in the management practices of the umrah and hajj travel agency PT Zamzam. As a company engaged in religious travel services, PT Zamzam is required not only to provide professional services, but also to conduct its operations in accordance with Islamic values. This study uses a qualitative approach with a case study method, where data is obtained through in-depth interviews, observations, and documentation. The results of the study show that PT Zamzam has implemented sharia principles in various aspects of management, such as the use of sharia contracts (ijarah and wakalah bil ujah), transparency of information and costs, separate management of pilgrim funds, and services based on Islamic ethics. The application of these principles contributes to increased consumer trust and satisfaction. However, there are still challenges in socializing sharia principles to pilgrims and the need to increase sharia understanding among company insiders. Thus, the implementation of sharia principles at PT Zamzam can be a model for other travel agencies in developing management based on Islamic values.

**Keywords :** *Sharia principles, travel management, umrah, haji*

### Abstrak :

*Penelitian ini bertujuan untuk menganalisis implementasi prinsip syariah dalam praktik manajemen biro travel umrah dan haji pada PT Zamzam. Sebagai perusahaan yang bergerak di bidang jasa perjalanan ibadah, PT Zamzam dituntut untuk tidak hanya memberikan layanan profesional, tetapi juga menjalankan operasionalnya sesuai dengan nilai-nilai Islam. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus, di mana data diperoleh melalui wawancara mendalam, observasi, dan dokumentasi. Hasil penelitian menunjukkan bahwa PT Zamzam telah menerapkan prinsip-prinsip syariah dalam berbagai aspek manajemen, seperti penggunaan akad syariah (ijarah dan wakalah bil ujah), transparansi informasi dan biaya, pengelolaan dana jamaah yang terpisah, serta pelayanan yang berlandaskan etika Islam. Penerapan prinsip-prinsip tersebut berkontribusi pada peningkatan kepercayaan dan kepuasan konsumen. Meskipun demikian, masih terdapat tantangan dalam sosialisasi prinsip syariah kepada jamaah serta kebutuhan peningkatan pemahaman syariah di kalangan internal perusahaan. Dengan demikian, implementasi prinsip syariah di PT Zamzam dapat menjadi model bagi biro travel lain dalam mengembangkan manajemen berbasis nilai-nilai Islam*

**Kata Kunci :** *Prinsip syariah, manajemen travel, umrah, haji*

## INTRODUCTION

The organization of Umrah and Hajj pilgrimages is a very important activity for Muslims, as it concerns the fulfillment of the fifth pillar of Islam. In Indonesia, as the country with the largest Muslim population in the world, the demand for Umrah and Hajj travel services continues to increase every year. This has led to the growth of various travel agencies that provide regular and special departure services for pilgrimages to the Holy

Land. However, this high level of enthusiasm among the public also requires travel organizers to implement management practices that are not only professional but also in accordance with Sharia principles.

Sharia principles in business refer to Islamic values that underlie every aspect of operations and services, such as honesty (Sidq), trustworthiness, transparency (tabyīn), responsibility, and freedom from elements of gharar (uncertainty), maysir (speculation), and riba (interest) (Antonio, 2001). In the context of umrah and hajj travel agencies, these principles are very important because the services offered are directly related to sacred worship. Violations of sharia principles in the provision of these services not only cause economic losses but can also damage religious values and public trust.

Several cases of umrah travel fraud that have occurred in Indonesia in recent years show that there are still management practices that are not in accordance with sharia values. These cases reinforce the urgency of monitoring and implementing Islamic principles in travel management, ranging from contracts with pilgrims, payment systems, fund management, to services in the field. Therefore, it is important to examine the extent to which Sharia principles have been implemented in the management practices of Umrah and Hajj travel agencies in Indonesia.

This study aims to analyze how umrah and hajj travel agencies apply sharia principles in every aspect of their management, as well as to identify obstacles and opportunities in the implementation process. It is hoped that the results of this study can contribute to the development of an umrah and hajj travel management system that is more in line with Islamic values and capable of increasing public trust.

## RESEARCH METHOD

This study uses a qualitative approach with a case study research design. This approach is used to explore in depth how sharia principles are implemented in the managerial practices of PT Zamzam as a provider of umrah and hajj travel services. Qualitative case study research is considered appropriate because it allows researchers to understand the context, processes, and Sharia values from the perspective of organizational actors as a whole (Moleong, 2017).

## FINDINGS AND DISCUSSION

Based on findings in the field, it can be concluded that PT Zamzam has comprehensively implemented sharia principles in the management of umrah and hajj travel. This includes aspects of contracts, fund management, pilgrim services, as well as regulatory compliance and sharia fatwas.

This implementation is in line with Antonio's (2001) view that sharia business not only avoids usury and gharar, but also emphasizes ethical values, transparency, and social responsibility. PT Zamzam shows that sharia-based management is not only possible to implement, but can also be a competitive advantage amid competition in the religious travel industry.

From the customer's perspective, the application of sharia principles has been proven to increase trust and satisfaction. This reinforces the theory of Islamic business ethics (Nugroho, 2012), which states that Muslim consumers tend to choose products and services that are not only of high quality but also in accordance with Islamic values.

However, this study also found several challenges, such as:

1. The need to deepen staff understanding of sharia principles
2. Difficulty in explaining Sharia contracts to ordinary consumers
3. Unfair competition from travel agencies that do not adhere to Sharia principles but offer lower prices

Based on the above results, the implementation of Sharia principles at PT Zamzam

can be analyzed as follows:

a. Sharia Compliance PT Zamzam has implemented sharia compliance principles by selecting partners and facilities in accordance with halal standards. This is in accordance with the DSN-MUI Fatwa on the implementation of umrah/hajj pilgrimage.

b. Transparency (Al-Shafāfiyyah)

The clear pricing and facilities from the outset show that the company strives to avoid gharar (uncertainty). This transparency increases the trust of pilgrims and reduces the potential for disputes.

c. Trustworthiness in Fund Management

The use of separate accounts in Islamic banks means that pilgrims' funds are not mixed with other operational funds, making them more trustworthy and free from usury.

d. Fairness and Professionalism

The same service standards for all packages chosen by pilgrims demonstrate the principle of fairness ('adl). Regular human resource training also strengthens Islamic-based professionalism.

e. Avoiding Interest and Uncertainty

The payment and refund schemes are interest-free and clearly regulated in the contract. This demonstrates the company's commitment to sharia principles.

This implementation has a positive impact on PT Zamzam's image as a trustworthy and reliable pilgrimage organizer. Pilgrims feel more at ease and satisfied, while the company gains customer loyalty and differentiation from other organizers. Therefore, market education, strengthening internal Sharia literacy, and regulatory support are needed so that these principles can be applied more widely and consistently in the Hajj and Umrah travel industry.

## CONCLUSION

Based on the results of research and analysis that has been conducted, it can be concluded that PT Zamzam has effectively implemented sharia principles in its umrah and hajj management practices. This implementation includes transparent and Sharia-compliant contracts, trustworthy and separate fund management, pilgrim services that prioritize Islamic ethics, and compliance with government regulations and religious scholars' fatwas. The application of these principles not only increases pilgrims' trust but also builds PT Zamzam's positive reputation as a professional and responsible Sharia-based travel agency.

However, challenges such as improving internal understanding of Sharia principles and educating consumers still require further attention to ensure consistent and optimal Sharia implementation. Therefore, it is recommended that PT Zamzam continue to develop human resource capacity

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