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Sharia Business Ethics and Its Relevance to Umrah Service Standards in Indonesia¹

Rara Genta Munggaran Basri¹, Syarifah Gustiawati Mukri², Muhamad Fatihul Ihsan³

^{1,2,3}Universitas Ibn Khaldun Bogor, Indonesia

Corresponding email: raragenta@uika-bogor.ac.id



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Abstract:

This study analyzes the relevance of Sharia business ethics to umrah service standards in Indonesia and its integration in improving service quality. The approach is qualitative, using library research methods, drawing on the Qur'an, Hadith, academic literature, and government regulations. The analysis was carried out in a descriptive-analytical method using content analysis (content analysis). The results showed that the principles of *amanah*, *siddiq*, *tabligh*, and *fathanah* are very relevant to the standard of umrah services. *Amanah* ensures fund management and the certainty of departure; *Siddiq* ensures transparency in costs and facilities; *Tabligh* supports the communication and education of pilgrims; and *Fathanah* improves the professionalism of services. The integration of these principles strengthens formal regulation and establishes a conceptual model of fair, transparent, and quality service. The main challenges include profit orientation, price competition, and moral hazard risk. The implementation of Sharia ethics is key to improving PPIU's professionalism, protecting worshipers, and maintaining the blessings of worship.

Keywords: **Islamic Business Ethics; Umrah Service Standards; Amanah; Siddiq; Tabligh; Fathanah**

A. INTRODUCTION

Umrah is a form of worship with both spiritual and socio-economic dimensions. Every year, the Indonesian people's interest in performing umrah continues to increase, along with the growth of the Muslim middle class and the ease of access to international transportation. Indonesia, as a country with the world's largest Muslim population, is one of the largest contributors to the umrah pilgrimage. This condition encourages the development of the umrah travel industry as part of a religious-based service sector with great economic potential and high moral responsibility (Syariah et al., 2024).

The development of the Umrah industry in Indonesia has led to many Umrah travel organizers (PPIU) competing to provide services to pilgrims. The competition

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concerns not only price and facilities but also the quality of service, transparency of costs, and the company's reputation. In this context, the standard of service becomes a crucial aspect for ensuring the comfort, safety, and certainty of departure for pilgrims (Jayanti et al., 2021). The standard is expected to provide protection while increasing the professionalism of the organizers.

The government, through the Ministry of Religious Affairs of the Republic of Indonesia, which, in this case, has been separated into the Ministry of Hajj and Umrah of the Republic of Indonesia, has established various regulations governing the implementation of umrah to protect pilgrims from harmful practices. The regulation includes PPIU licensing, reporting obligations, minimum service standards, and guidance and supervision mechanisms. However, formal regulations have not fully prevented irregularities in the field of umrah business practices.

In recent years, there have been various cases of failure to leave, abandonment of pilgrims, and misuse of umrah funds by travel agents. This phenomenon shows the gap between the established service standards and their implementation. These problems not only affect pilgrims' material losses but also undermine public confidence in the umrah industry as a whole. This condition requires an approach that is not only administrative, but also normative and ethical.

In the Sharia perspective, business activities are not solely profit-oriented, but must be based on moral and spiritual values. Sharia business ethics emphasizes the principles of *siddiq* (honesty), *amanah* (trustworthiness), *tabligh* (transparency), and *fathanah* (professionalism). These principles are the foundation for building fair, responsible, and benefit-oriented business practices (Arsyadani & Maulidia, 2024). Thus, the application of Sharia business ethics becomes very relevant in the worship service industry, such as the umrah.

Umrah service standards basically not only include technical aspects, such as tickets, visas, accommodation, and consumption, but also concern the attitude, integrity, and commitment of the organizers to the rights of pilgrims. Service to the congregation is not just a service transaction, but a form of moral responsibility for the implementation of worship (Perawati & Aminah, 2020). Therefore, the quality of umrah services should reflect Islamic values as a whole, both in managerial aspects and the behavior of individual managers.

Conceptually, Sharia business ethics also aligns with the principle of consumer protection in Islam, which rejects the practices of *gharar* (obscurity), *tadlis* (fraud), and *zalim* (injustice). In the context of umrah services, practices such as non-transparent cost information, changes to facilities without approval, or departure delays without clarity constitute ethical violations that contravene Sharia principles. This shows that the issue of umrah services cannot be separated from the dimension of business ethics (Prasetyo & Pratiwi, 2016).

Although various studies have discussed Hajj and umrah management, studies that specifically link Sharia business ethics to umrah service standards in Indonesia remain relatively limited, especially in the form of comprehensive literature reviews. In fact, a conceptual approach is important for formulating a normative framework that serves as a reference for practitioners, regulators, and academics in improving the quality of umrah services in line with Sharia values.

Through the study of literature, this study seeks to analyze the concept of Sharia business ethics in classical and contemporary literature, and to assess its relevance to the standards of umrah services in force in Indonesia. This analysis is expected to explain the relationship between Islamic ethical principles and the service indicators set out in PPIU's regulations and operational practices.

Thus, research on Sharia business ethics and its relevance to the standards of umrah services in Indonesia is important for strengthening the moral foundation of the umrah industry. This study not only contributes to the development of Islamic Economic science but also provides a theoretical foundation for improving service standards that are more equitable, transparent, and benefit-oriented. In the end, the integration between formal regulations and Sharia ethical values is expected to build public trust and maintain the glory of Umrah itself.

B. METHODE

This study uses a qualitative approach to the type of library research. This approach was chosen because the research focuses on the conceptual analysis of Sharia business ethics and its relevance to the standards of umrah services in Indonesia. The Data used comes from the main literature, such as the Qur'an, Hadith, books, and journals on Sharia economics, as well as official government regulations related to the implementation of Umrah.

Data collection techniques involve studying documentation, tracing, and reviewing relevant, credible written sources. The selected literature is adapted to the research focus, namely, Sharia business ethics and umrah service standards. The source selection process is carried out systematically to ensure that the analyzed data are academically valid and support the research's theoretical framework.

Data analysis using the content analysis method with a descriptive-analytical approach. The researcher outlines the principles of Sharia business ethics, then compares them with applicable umrah service standards to see the level of relevance and suitability. Through this method, the research is expected to produce systematic conclusions and provide conceptual contributions to strengthening the standards of umrah services grounded in Sharia values.

C. RESULTS AND DISCUSSION

1. Basic Concepts of Sharia Business Ethics

Sharia business ethics is an integral part of Islamic teachings that govern human behavior in *muamalah* activities, including economic and trade activities. In the Islamic perspective, business is not seen solely as a profit-making activity, but also as a means of worship and a manifestation of moral responsibility to Allah SWT. and fellow human beings (Ainun Nur Fitria et al., 2024). Therefore, ethics is the main foundation of every transaction to create justice and benefit.

Terminologically, business ethics in Islam refers to a set of values, norms, and principles derived from the teachings of Sharia to guide the behavior of business actors in accordance with the provisions of *halal* and *thayyib*. These ethics not only regulate the

formal-legal aspects of a transaction but also the moral dimensions of honesty, justice, and social responsibility. Thus, compliance with Sharia includes both legal and moral aspects.

The normative foundation of Sharia business ethics is derived from the Qur'an and Hadith. The Qur'an affirms the importance of honesty and justice in transactions as the word of Allah SWT. in QS. An-Nisa' [4]: 29 who forbade consuming the property of others by Vanity except through trade based on mutual consent. This paragraph is the basis that business transactions must be conducted legally, transparently, and without elements of fraud.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا
أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

“Wahai orang-orang yang beriman, janganlah kamu memakan harta sesamamu dengan cara yang batil (tidak benar), kecuali berupa perniagaan atas dasar suka sama suka di antara kamu. Janganlah kamu membunuh dirimu. Sesungguhnya Allah adalah Maha Penyayang kepadamu.”

In addition, QS. Al-Muthaffifin [83]: 1-3 gives a strong warning against fraudsters in measures and scales. The verse shows that the practice of manipulation in business is a serious offense in Islam.

﴿٢﴾ وَإِذَا كَالُوهُمْ ﴿١﴾ الَّذِينَ إِذَا أَكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ وَيُلُّ لِّلْمُطَفِّفِينَ وَيُلُّ لِّلْمُطَفِّفِينَ
أَوْ وَّرَثُوهُمْ يُجْسِرُونَ ﴿٣﴾

“Celakalah bagi orang-orang yang curang (dalam menakar dan menimbang),(yaitu) orang-orang yang apabila menerima takaran dari orang lain, mereka minta dicukupkan dan apabila mereka menakar atau menimbang (untuk orang lain), mereka mengurangi.”

In the Hadith, Rasulullah SAW. affirm the importance of honesty in trading.

“Pedagang yang jujur dan terpercaya akan bersama para nabi, orang-orang yang benar, dan para syuhada” (HR. Tirmidzi).

This hadith shows that ethically conducted business activities have high spiritual value in Islam. And, there are (Rachmaniah & Zakariya, 2025):

One of the main principles in Sharia business ethics is *siddiq* (honesty). *Siddiq* requires business actors to convey information correctly and not hide defects in goods or services. Honesty is the basis for creating trust (trust) between the seller and the buyer. In modern business, this principle is closely related to information transparency and corporate integrity.

The second principle is trust. Trust means keeping the deposit and responsibility with full commitment. In business, trust encompasses the management of funds, the fulfillment of promises, and the suitability between the contract and its implementation. Without trust, a business relationship will lose its moral legitimacy and potentially cause harm to the other party.

The third principle is *tabligh* (communicative and transparent). *Tabligh* in a business context means conveying information clearly and not misleading. Business actors are required to explain product specifications, prices, and potential risks. Transparency is important to avoid misunderstandings and to ensure both parties' willingness to proceed with the transaction.

The fourth principle is *fathanah* (intelligent and professional). *Fathanah* requires business actors to have competence, managerial skills, and the ability to make the right decisions. Professionalism becomes part of ethics because the inability or negligence in managing the business can harm other parties. Thus, Sharia Business Ethics also demands superior-quality human resources.

In addition to emphasizing positive principles, Islam also prohibits practices that undermine fairness in business. One of them is *gharar*, that is, excessive vagueness or uncertainty in a transaction. *Gharar* can manifest as incomplete information, unclear contract objects, or hidden risks. The prohibition of *gharar* is intended to protect the parties from adverse speculation.

Another prohibited practice is *tadlis*, which is fraud or concealment of defects in goods and important information in transactions. *Tadlis* injures the principle of honesty and undermines trust. The Prophet SAW. once rebuked a merchant who hid wet wheat at the bottom of his trade and said:

"Barang siapa menipu maka ia bukan dari golonganku" (HR. Muslim).

Islam also prohibits unjust practices, namely actions that harm or oppress other parties. In the context of business, tyranny can take the form of exploitation, coercion, or unreasonable pricing that takes advantage of others' weaknesses. The principle of Justice (*al-'adl*) is the foundation, so that no party is harmed in economic transactions (Nathasya, 2024).

The concept of the prohibition of *gharar*, *tadlis*, and *zalim* shows that Sharia business ethics not only regulates the spiritual aspect, but also provides concrete protection of the rights of consumers and business partners. By avoiding these practices, the business will operate in a healthy, sustainable manner. It reflects the balance between profit and social responsibility.

Overall, Sharia business ethics is a comprehensive value system because it integrates aspects of faith, morals, and law in economic activities. These values aim to create a business order that is fair, transparent, and oriented to the common good. Business activity is not separated from moral responsibility before Allah SWT.

Thus, the basic concept of Sharia business ethics asserts that the success of a business is not only measured by the amount of profit but also by the blessings and benefits it generates. The principles of *siddiq*, *amanah*, *tabligh*, and *fathanah*, as well as the prohibitions of *gharar*, *tadlis*, and *zalim*, become the normative framework that must be internalized in every business activity in order to achieve a balance between *dunya* and *akhirah*.

2. Umrah Service Standards in Indonesia

Umrah service standards are operational guidelines that govern the quality of services to be provided to pilgrims during the Umrah journey. This standard covers

various aspects, ranging from administrative procedures, accommodation facilities, transportation, consumption, and worship guidance. The main purpose of service standards is to ensure comfort, safety, and certainty for pilgrims and to minimize the risks that may arise during the journey of worship.

The scope of umrah service standards extends beyond purely technical aspects to include service ethics, communication with pilgrims, and compliance with applicable regulations. This standard serves as a benchmark for umrah travel organizers (PPIU) in carrying out their responsibilities (Muhammad Farid Aljawi & Faisal Santiago, 2025). With clear standards in place, the service is expected to be consistent and measurable across all lines of the umrah service.

The government has a central role in establishing and overseeing the standard of umrah services. The official regulations issued by the Ministry of Religious Affairs include administrative requirements for PPIU, congregation registration procedures, fund management mechanisms, and complaint mechanisms. This regulation is designed to protect the interests of pilgrims while upholding the organizers' professionalism.

One of the important regulations is the Minister of Religious Affairs' regulation on the Organization of Umrah trips, which governs operational permits, PPIU management requirements, and reporting obligations to the Ministry. This regulation is a legal basis that requires PPIU to follow minimum standards of Service and guarantee the rights of pilgrims during the journey of worship (Arif, 2019).

In addition, the Ministry of Religious Affairs regulates the procedure for the use of pilgrims' funds, including the initial deposit and the storage in a special account. It is intended that pilgrims' funds are not misused and remain safe until departure. Monitoring mechanisms are conducted periodically to ensure that PPIU complies with these provisions.

The rights and obligations of PPIU become an important part of the umrah service standards. PPIU is obligated to provide services in accordance with the contract and agreement with the congregation, including tickets, accommodation, transportation, and competent worship guides. PPIU is also obliged to maintain the safety and comfort of pilgrims during the trip.

In addition to obligations, PPIU has certain rights, such as obtaining payment for services under the contract with the congregation and the right to reject changes to services that are not in accordance with the provisions. These rights are necessary for PPIU to carry out its operations in a professional and sustainable manner (Jayanti et al., 2021).

The rights of umrah pilgrims are also clearly regulated in service standards. Pilgrims have the right to obtain complete and transparent information regarding fees, facilities, departure schedules, and departure and return procedures. This right is important to ensure worshipers can make decisions based on accurate information (Mahera & Syahpawi, 2025). Pilgrims also have the right to protection in case of problems, such as delayed departure, cancellation of services, or non-compliance of the PPIU with the agreement. The regulation requires a mechanism for handling complaints and resolving disputes to ensure the rights of pilgrims are upheld.

In addition to formal safeguards, service standards emphasize non-technical aspects, such as friendly service, appropriate guidance for worship, and clear

communication between PPIU and worshippers. This aspect is very important for creating a comfortable worship experience and meeting the expectations of worshippers. PPIU is required to keep good administrative records, including participant lists, payments, and service history (Arsyadani & Maulidia, 2024). Orderly administration facilitates supervision by the Ministry of Religious Affairs and ensures the organizers' transparency and accountability.

Thus, the standard of umrah services in Indonesia includes a combination of formal regulations, the rights and obligations of PPIU, and the rights and protections of pilgrims. The implementation of this standard is the foundation for a professional, safe, and equitable umrah, and an instrument to strengthen public confidence in the worship travel industry.

3. Analysis of the Relevance of Sharia Business Ethics to Umrah Service Standards

The principle of trust in Sharia business ethics emphasizes the importance of maintaining trust and responsibility towards others. In the context of organizing umrah, *amanah* is closely related to the management of pilgrims' funds, from the initial deposit to the use of funds for tickets, accommodation, transportation, and consumption (Nethania Christy & Fauzatul Laily Nisa, 2024). The application of *amanah* ensures that pilgrims' funds are used in accordance with the contract and not misused for other purposes.

Management of funds on a trust basis provides pilgrims with certainty of departure. A PPIU that operates on the principle of trust will carefully plan the budget, minimize the risk of underfunding, and prepare reserves in case of schedule changes or emergencies. This is in line with service standards that require certainty of schedules and facilities (Solehudin et al., 2024).

In addition to fund management, *amanah* is also relevant to the maintenance of pilgrims' data and information. PPIU must maintain the confidentiality of personal data, such as passport numbers, identity, and contact information, to prevent any leakage that could harm pilgrims. This reflects the application of moral responsibility in line with Sharia principles.

The principle of *siddiq*, or honesty, is an important foundation for building trust between PPIU and pilgrims. Honesty regarding information on costs, facilities, and departure procedures allows pilgrims to make informed decisions. This transparency reduces the potential for conflicts and complaints that often arise due to unclear information. *Siddiq* also demanded that the PPIU not hide any facility defects or conditions that may have occurred during the trip. For example, if a hotel has certain limitations, this information should be communicated to worshippers so that they do not feel disadvantaged. This is relevant to service standards that emphasize transparency and honest communication. In addition to costs and facilities, *Siddiq* principles also demand honesty in the estimated time of departure, length of travel, and schedule of worship. Accurate, reality-based information helps pilgrims plan their trip effectively and increases their confidence in PPIU.

The Tabligh principle emphasizes the importance of clear and educative communication. In the context of umrah services, *tabligh* is relevant in delivering information on departure procedures, document requirements, worship schedules, and

rules in the Holy Land. Good communication minimizes confusion and increases worshipers' satisfaction. In addition to communication, *Tabligh* also includes educating pilgrims regarding ethics and adab during umrah. A PPIU that applies the principle of *tabligh* will provide appropriate guidance so that pilgrims understand the procedures for worship properly, ensuring worship takes place smoothly and in accordance with Sharia. It is also relevant in the handling of complaints or problems that arise. A communicative PPIU will provide clear answers, appropriate solutions, and transparent follow-up. This is in accordance with service standards that emphasize fast and accountable problem-solving.

Fathanah principles demand intelligence, professionalism, and good managerial skills. In umrah services, this is reflected in PPIU's ability to manage operations efficiently, covering ticket management and accommodation, transportation, and coordination with airlines and hotels. This professionalism ensures the smooth running of the service. In addition, *Fathanah* also emphasizes the competence of human resources. Worship supervisors, administrative staff, and field officers must have adequate skills and knowledge. This is relevant to service standards that demand quality of Service and safety of worshipers. *Fathanah* also relates to PPIU's ability to deal with risks and obstacles that arise during the trip. Quick, precise, and prudent decisions in emergency situations reflect the implementation of *fathanah* and maintain the service's reputation. This speed and accuracy become normatively and practically recognized indicators of professionalism.

Amanah and *Siddiq* support each other in building the organizer's integrity. *Amanah* guarantees that the funds and responsibilities are carried out correctly, while *Siddiq* guarantees that the information submitted to the congregation is accurate and honest. The combination of these two principles forms the basis of Sharia business ethics in Umrah services. *Tabligh* and *fathanah* also complement each other. *Tabligh* ensures that communication and education for pilgrims are clear and transparent, while *Fathanah* ensures that the execution of services is carried out professionally and efficiently. Both contribute to the quality of the worship experience.

Sharia business ethics principles, as a whole, help reduce practices that harm worshippers, such as disseminating false information, delayed departures, and misappropriation of funds. With the implementation of *siddiq*, *amanah*, *tabligh*, and *fathanah*, PPIU can provide services in accordance with the service standards set by the Ministry of Religious Affairs of the Republic of Indonesia. Transparency and accountability arising from these ethical principles increase pilgrims' trust in PPIU. This is in line with service standards that emphasize the rights and protection of worshipers. The integration of Sharia values into operational management serves as both a normative and practical foundation.

In terms of risk management, the implementation of *fathanah* enables PPIU to plan for contingency scenarios, such as airline delays or changes to accommodation. This planning is in accordance with service standards that demand certainty and quality of Service. In addition, the application of the principle of trust helps PPIU maintain a long-term reputation. Pilgrims who feel honest and trustworthy and who receive professional services tend to recommend those services to prospective pilgrims, thereby positively impacting Business Sustainability.

In conclusion, the integration of the principles of *amanah*, *siddiq*, *tabligh*, and *fathanah* in umrah service management is directly relevant to service standards. Sharia business ethics is not only a moral value but also a practical instrument to improve transparency, the quality of Service, the Certainty of departure, and the protection of pilgrims. By applying these principles, the standard of umrah services in Indonesia can be more optimal, reduce the risk of complaints from pilgrims, and build trust and satisfaction. This analysis shows that Sharia business ethics and service standards support one another and can be integrated as both normative and operational guidelines for PPIU.

4. Integration of Islamic Ethical Values in Improving Service Standards

Sharia Business Ethics has an important role as a formal regulatory reinforcement in the implementation of Umrah. The official regulation issued by the Ministry of Religious Affairs of the Republic of Indonesia sets the standards of Service, rights, and obligations of PPIU, as well as the rights and protection of pilgrims. However, formal regulation does not always sufficiently guarantee the fair, transparent, and professional conduct of services. The integration of Sharia ethical values provides a moral foundation that strengthens the application of these regulations (Perawati & Aminah, 2020).

Amanah values, for example, become a normative instrument to ensure that the management of pilgrims' funds is carried out correctly and in accordance with the contract. PPIU, based on mandate, not only complies with the provisions of the law but also fulfills the moral obligations towards the congregation. Thus, Sharia business ethics strengthen formal regulation in terms of internal compliance and integrity of the organizer.

The Siddiq principle emphasizes the transparency of cost and facility information, which complements regulatory provisions requiring information to be provided to pilgrims. When PPIU implements this principle, formal regulations on pilgrims' rights can be effectively enforced, thereby minimizing the risk of complaints or disputes. *Siddiq* value integration makes legal compliance more ethically meaningful.

In addition, *the Tabligh principle strengthens the standards of communication and education for pilgrims*. Formal regulations usually establish administrative procedures and the rights of pilgrims, but do not always regulate the quality of communication. With the application of *tabligh*, the delivery of information, guidance on worship, and handling complaints is carried out clearly, systematically, and educatively, thereby improving the quality of Service.

Fathanah principle supports the professionalism of PPIU's operations, from accommodation management and transportation to ticketing and coordination with airlines and hotels. Formal regulations set minimum procedures, but the quality of execution depends on the organizers' internal professionalism. *Fathanah* bridges the gap between regulation and practice in the field.

The integration of these Islamic ethical values can be formulated in the conceptual model of Islamic ethics-based umrah services. This Model places the principles of *amanah*, *siddiq*, *tabligh*, and *fathanah* as the main pillars that strengthen operational standards, regulatory procedures, and the pilgrims' experience. The Model also emphasizes the balance between legal compliance and moral responsibility.

In the conceptual model, *amanah* regulates the financial and management aspects of responsibility, while *siddiq* ensures transparency and honesty in the information provided to pilgrims. *Tabligh* plays a role in communication and education, and *Fathanah* supports professionalism and quality of execution. These four pillars complement each other to create fair and quality services. This model is both normative and practical, meaning it can serve as a guideline for PPIU to design internal procedures, human resources training, and operational standards consistent with Sharia principles. That way, service standards are not only administrative, but also ethical and professional.

The integration of Islamic ethical values also has theoretical implications for the development of Islamic economics and management. The Model provides a conceptual framework that links Islamic moral principles to formal regulations and operational practices. This enriches the literature on Hajj and Umrah management and on the study of Sharia business ethics. From a practical standpoint, integrating Sharia ethics helps PPIU increase pilgrims' trust and satisfaction. Worshipers feel safe and valued because the services provided are transparent, accountable, and professional. This trust positively impacts PPIU's reputation and the sustainability of its business.

The implementation of Sharia ethical values also encourages innovation in service management, such as the use of technology for fund transparency, digital worship guidance, and more effective communication systems. This shows that Sharia ethics does not hinder modernization but rather supports improving service quality. In addition, the integration of Sharia ethics strengthens PPIU's internal supervision mechanism. The *amanah* and *fathanah* principles encourage neat record keeping, internal auditing, and strict management controls. That way, formal regulation can be carried out optimally, and the risk of deviation can be minimized (Mahera & Syahpawi, 2025).

Overall, the integration of Sharia business ethics values into the standards for umrah services provides a solid normative and operational foundation. Sharia ethics serve as formal regulatory reinforcement, PPIU internal guidelines, and service-quality guidance for pilgrims, ensuring that umrah services are fairer, more transparent, and more professional.

Finally, this approach shows that quality umrah services depend not only on the rule of law or administrative procedures, but also on the internalization of moral values. The integration of Sharia ethics is key to creating sustainable services, building pilgrims' trust, and supporting the development of a healthy Umrah industry in Indonesia.

5. Challenges of Implementing Sharia Business Ethics in the Modern Umrah Industry

The implementation of Sharia business ethics in the modern umrah industry faces various structural and operational challenges. One of the main challenges is profit orientation, which often contradicts the value of worship. Modern PPIUS faces pressure to maximize profits to compete in the competitive market for umrah travel services (Amri et al., 2025).

This profit-oriented pressure sometimes leads to practices that could harm worshipers, such as cutting the quality of facilities, dense scheduling without regard for worshipers' convenience, or promotions that promise services that do not align with

reality (Muzakkir S, 2025). This condition indicates a conflict between commercial goals and moral responsibility.

The value of worship in Islam emphasizes the benefit of worshipers and the sanctity of worship. When profit becomes the main orientation, the value of worship can be marginalized. This is a challenge for PPIU to balance between maintaining the blessing of worship and business continuity. The integration of Sharia ethics became essential to contain morally injurious practices. Price competition is also a significant challenge in the modern umrah industry. Many PPIUS compete by offering the cheapest packages to attract worshipers. This low price strategy sometimes makes PPIU reduce the cost of services, which can have an impact on the quality of accommodation, transportation, and worship guidance (Dwi & Azizah, 2023).

This competitive pressure creates a potential moral hazard, in which PPIU may be tempted to violate the principles of *amanah*, *siddiq*, *tabligh*, and *fathanah* to maintain profit margins. For example, hiding inadequate facility information, delaying departure without transparency, or reducing worship guidance services. In addition, moral hazard can arise when PPIU takes excessive risks in managing pilgrims' funds, hoping for high profits without ensuring the funds' safety. This kind of practice is clearly against the principles of *amanah* and can undermine the trust of worshipers and the industry's reputation.

The application of Sharia business ethics requires PPIU to have a high level of awareness that profits should not come at the expense of the rights of worshipers or the blessings of worship. In practice, however, this awareness is often hampered by competitive pressure and a highly competitive market orientation. Another challenge is the limited understanding and internalization of the value of Sharia business ethics among PPIU staff. Not all officers deeply understand the principles of *siddiq*, *amanah*, *tabligh*, and *fathanah*. The lack of ethical training often makes the application of Sharia values in operations a formality rather than a real practice.

Globalization and modernization of the umrah industry also add complexity. The application of technology, online ordering systems, and large-scale management requires adapting Sharia ethical principles to remain relevant. For example, digital transparency, pilgrims' data security, and online communication must be conducted in accordance with the principles of *tabligh* and *amanah*. Government regulations governing the standards of umrah services are minimal, so PPIU has considerable flexibility. If Sharia ethical values are not internalized, this flexibility could be exploited to pursue less ethical practices for economic gain.

These challenges show that the implementation of Sharia business ethics in the modern umrah industry is not only about adhering to moral principles but also about managing business pressures, mitigating competitive risks, and adapting to modern systems. Without strong integration, the standard of Service and the value of worship can be neglected. Thus, the solution required involves a holistic approach, including ethical training for PPIU, integration of sharia principles in operational sops, tighter supervision, and awareness that the blessings of worship are the foundation of the long-term success of the umrah business. Consistent implementation of Sharia business ethics is the key to balancing profit and the value of worship.

D. CONCLUSIONS

This research shows that Sharia Business Ethics is highly relevant to the standards of Umrah services in Indonesia. Principles such as *amanah*, *siddiq*, *tabligh*, and *fathanah* are not only moral values but also practical guidelines that can improve transparency, the quality of Service, and the certainty of departure for pilgrims. The integration of these principles helps PPIU carry out formal regulation more effectively and professionally.

The management of pilgrims' funds, the delivery of Information, Communication, and operational professionalism are the main areas where Sharia ethics play a role. *Amanah* ensures the management of funds and responsibility; *Siddiq* ensures the honesty of information; *Tabligh* supports the communication and education of pilgrims; and *Fathanah* strengthens the quality and efficiency of services. The combination of these principles directly improves the quality of worship experience.

The study also found that the integration of Sharia business ethics strengthened formal regulation and shaped the conceptual model of umrah services. This Model emphasizes the harmony between legal compliance and internalization of moral values in PPIU management, so that umrah services not only meet administrative standards but are also ethical, fair, and oriented to the benefit of pilgrims.

However, the implementation of Sharia business ethics faces various challenges, especially the pressure to prioritize profit and intense price competition. Moral hazard, cuts in service quality, or concealment of information can arise if Sharia values are not thoroughly internalized. This emphasizes the importance of training, supervision, and moral awareness for all parties involved in the implementation of umrah.

Overall, this study confirms that Sharia business ethics and Umrah service standards support one another. The application of the principles of *amanah*, *siddiq*, *tabligh*, and *fathanah* can enhance PPIU's professionalism, protect pilgrims' rights, and maintain the blessings of worship. The integration of Sharia values is the foundation for developing a sustainable, fair, and reliable umrah industry in Indonesia.

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