



Umroh Advance Funds in the View of Sharia Economic Law: Study on the Syakira Tour Hajj & Umrah travel in Bekasi City

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ABSTRACT

Syakira Tour & Travel is a travel agency that provides Umrah and Hajj travel agencies in Bekasi City. Implementation of the Umrah bailout program at Syakira tour & travel to make it easier for prospective pilgrims who want to carry out the Umrah pilgrimage quickly. This research focuses on describing how Syakira Tour implements the Umrah Bailout Fund program for prospective pilgrims. The research method used is a qualitative method with a descriptive type, using interview techniques, observation and documentation. Determining the subject is based on who knows the information needed by the researcher. And the data analysis used uses data reduction models, data presentation and conclusions. The research location is at the Travel Hajj & Umrah Syakira Tour Bekasi. In this research, data analysis uses the interactive analysis model of Miles, Huberman & Saldana. The results of the research conclude that Umrah funding is permissible in view of sharia economic law, as long as prospective pilgrims fulfill the conditions that have been set, such as having good character, good managerial skills, and stable economic conditions. Practice of Umrah funding at PT. Syakira Asfarina Bekasi City was carried out by Amitra (a sharia bank) purchasing Umrah packages in cash from Travel. Prospective pilgrims can go to the travel agency or financing agency first. Regarding the fulfillment of the conditions for obtaining bailout funds is the decision of the financing party.

ABSTRAK

Syakira Tour & Travel merupakan biro perjalanan yang menyediakan layanan perjalanan ibadah Umrah dan Haji di Kota Bekasi. Implementasi program dana talangan Umrah di Syakira Tour & Travel bertujuan untuk mempermudah calon jamaah yang ingin melaksanakan ibadah Umrah dalam waktu yang lebih cepat. Penelitian ini bertujuan untuk mendeskripsikan bagaimana Syakira Tour mengimplementasikan program dana talangan Umrah bagi calon jamaah. Metode penelitian yang digunakan adalah metode kualitatif dengan pendekatan deskriptif, dengan teknik pengumpulan data melalui wawancara, observasi, dan dokumentasi. Penentuan subjek penelitian dilakukan secara purposive, yaitu berdasarkan pihak-pihak yang mengetahui informasi yang dibutuhkan oleh peneliti. Analisis data dilakukan melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan. Lokasi penelitian berada di biro perjalanan Haji dan Umrah Syakira Tour Bekasi. Dalam penelitian ini, analisis data menggunakan model analisis interaktif dari Miles, Huberman, dan Saldana. Hasil penelitian menunjukkan bahwa pembiayaan Umrah diperbolehkan dalam perspektif hukum ekonomi syariah selama calon jamaah memenuhi persyaratan yang telah ditetapkan, seperti memiliki karakter yang baik, kemampuan manajerial yang memadai, serta kondisi ekonomi yang stabil. Praktik pembiayaan Umrah di PT Syakira Asfarina Kota Bekasi dilakukan melalui kerja sama dengan Amitra sebagai lembaga keuangan

syariah yang membeli paket Umrah secara tunai dari pihak travel. Calon jamaah dapat terlebih dahulu mendatangi biro perjalanan atau lembaga pembiayaan. Adapun pemenuhan persyaratan untuk memperoleh dana talangan sepenuhnya menjadi keputusan pihak lembaga pembiayaan setelah melalui proses penilaian.



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INTRODUCTION

The Umrah pilgrimage itself has a significant prestige value in Indonesian society, on par with the Hajj pilgrimage (Dewi, 2023; Nanggong, et al., 2022; Madyan, et al., 2025). This fact can be proven by the increasing number of pilgrims performing the Umrah pilgrimage every year (Lücking, 2023; Yasuda, 2023; Yusup, et al., 2024). Many people choose to perform the Umrah pilgrimage on the grounds that this pilgrimage has a more flexible time span compared to the Hajj pilgrimage (Abdallah, 2022). Unlike the Hajj pilgrimage which requires participants to register on a waiting list regulated by the Indonesian government, the Umrah pilgrimage does not have the same time constraints (az-Zuhaili, 1996). Therefore, some individuals feel pessimistic about performing the Hajj through a waiting list, especially for those who are elderly. So some of them consider that the Umrah pilgrimage is a more flexible alternative in its implementation, and can be scheduled according to the compromise of work and other obligations. However, based on Mizan's view in (Noor, 2018). This term means that Umrah is a recommended activity, but not obligatory in Islam.

In addition to the phenomenon of increasing numbers of Umrah pilgrims from Indonesia, another emerging phenomenon is the large number of Hajj service bureaus throughout the country, this shows an increase in the number of Umrah pilgrims from Indonesia. This situation was then utilized by the banking sector and tour and travel services to develop businesses in the Umrah pilgrimage departure market segment (Syatar, 2019).

As a result, more and more people are interested in performing the Umrah pilgrimage by using the advance funding services from banks. This condition causes the requirement of *istitha'ah* (financial capability) in performing the Umrah to be neglected, where people focus more on the benefits and convenience of the Umrah pilgrimage through financing offered by banks rather than paying attention to the requirements of the Umrah itself (Romli, 2018). On the one hand, this umrah advance fund service has positive aspects, but on the other hand it also contains negative aspects. Many people force themselves to perform umrah even though their financial condition is inadequate. This is contrary to Islamic teachings, where the burden of carrying out a worship is only directed at individuals who are mukallaf (Muslim, mature, rational, and financially capable) (Romli, 2018)

A substantial body of previous research emphasizes the role of technology in supporting Hajj and Umrah activities. For instance, studies on Internet of Things (IoT) technologies highlight how digital infrastructure improves pilgrimage logistics, safety, and service efficiency. Research demonstrates that IoT-based systems assist in crowd management, location tracking, and communication during pilgrimage seasons, thereby enhancing operational efficiency for millions of pilgrims (Shambour & Gutub, 2022). Similarly, technological surveys have explored how information and communication technologies help address logistical challenges in the pilgrimage process, ranging from travel coordination to health monitoring (Showail, 2022). Other scholars further note the rapid development of artificial intelligence, chatbots, and digital platforms that facilitate administrative services and provide real-time assistance to pilgrims (Alqatari et al., 2025). These studies illustrate how technological innovation has transformed the operational ecosystem of Hajj and Umrah services.

Another prominent stream of research focuses on service quality, pilgrim satisfaction, and travel behavior. Studies in Islamic tourism emphasize that Hajj and Umrah are not only religious obligations but also complex travel experiences involving psychological, spiritual, and logistical dimensions. Research on religious tourism behavior indicates that pilgrims' motivation, expectations, and attitudes strongly influence their intention to perform Umrah and revisit pilgrimage destinations (Harun et al., 2024; Bano et al., 2024). Similarly, investigations into service quality in the hospitality sector reveal that accommodation, transportation, and guidance services significantly affect pilgrim satisfaction and spiritual fulfillment (Jouda et al., 2022). In the Indonesian context, researchers have also highlighted the importance of employee behavior and organizational performance in improving the quality of Hajj and Umrah services, especially in the era of Industry 4.0 and

Society 5.0 (Maulana et al., 2023). These studies demonstrate that professional management and service excellence play crucial roles in ensuring a meaningful pilgrimage experience.

On the other hand, the previous studies examines the governance and management of pilgrimage funds. Scholars emphasize that financial management related to Hajj and Umrah must adhere to the principles of transparency, accountability, and compliance with Islamic law. Studies on Hajj fund management based on *Maqāṣid al-Sharī'ah* propose that pilgrimage funds should prioritize social welfare, financial sustainability, and ethical investment practices (Aziz et al., 2023). Research on digitalization of Hajj fund management also highlights the potential of sharia-compliant e-commerce models in improving financial services and investment strategies within the pilgrimage sector (Khan et al., 2025). In addition, legal studies have explored regulatory frameworks to protect Umrah travelers from fraud and malpractice in travel agencies (binti Ghapa, 2018). These works emphasize the necessity of regulatory reforms and strong legal mechanisms to safeguard pilgrims' financial interests.

Despite these significant contributions, the existing literature reveals several gaps. First, most studies focus on macro-level issues such as technology adoption, service management, and regulatory frameworks, while micro-level practices within travel agencies remain underexplored. Second, although financial management of Hajj funds has been widely discussed, the specific practice of Umrah bailout or advance funding schemes has received limited scholarly attention. Third, research rarely investigates the compatibility of such financing mechanisms with the principles of Sharia economic law, particularly in relation to contracts, risk-sharing, and ethical financing structures.

The study of Hajj and Umrah has expanded significantly in recent years, reflecting the increasing importance of religious tourism, service management, and financial governance within the global Muslim community. Scholarly works have largely concentrated on three major themes: technological facilitation of pilgrimage, service quality and pilgrim experience, and governance of Hajj and Umrah funds. However, limited attention has been given to the legal and practical dimensions of Umrah financing schemes, particularly the "advance fund" or bailout model used by travel agencies in Indonesia. This research attempts to fill this gap by examining the implementation of Umrah advance funds at Syakira Tour & Travel in Bekasi City from the perspective of Sharia Economic Law.

The concept of Umrah advance funds has emerged as an alternative financial solution for prospective pilgrims who wish to perform Umrah but face short-term financial constraints. In practice, this scheme involves collaboration between travel agencies and Islamic financial institutions, where the institution pays the Umrah package cost upfront and the pilgrim repays it through installments. While this mechanism provides easier access to pilgrimage services, it raises important questions regarding its legal status within Islamic jurisprudence, the contractual relationships involved, and the ethical considerations of debt-financed worship. These issues remain insufficiently addressed in existing studies.

Therefore, the novelty of this study lies in several aspects. *First*, it provides an empirical investigation of the Umrah bailout fund mechanism implemented by Syakira Tour & Travel in Bekasi City, offering a micro-level perspective that has rarely been examined in previous research. *Second*, the study analyzes the operational mechanism of the program, including the role of the Islamic financing institution Amitra in purchasing Umrah packages and providing financing for prospective pilgrims. This institutional collaboration is explored to understand how financial transactions occur within the framework of sharia-compliant services. *Third*, this research contributes to the theoretical development of Sharia Economic Law by assessing the permissibility of Umrah financing schemes based on Islamic legal principles. It examines whether the bailout model aligns with sharia requirements such as lawful contracts, fairness, and avoidance of prohibited elements such as *riba* (interest) and *gharar* (uncertainty). By doing so, the study bridges the gap between practical financial arrangements in the pilgrimage industry and normative Islamic legal analysis.

Finally, the purpose of this study is to obtain information that can be the basis for implementing the umrah pilgrimage by utilizing loan facilities from both financial institutions and individuals. This research provides practical implications for policymakers, Islamic financial institutions, and Umrah travel agencies in Indonesia. By clarifying the legal and operational aspects of Umrah advance funds, the study contributes to the development of ethical and sustainable pilgrimage financing models that facilitate access to religious worship while maintaining compliance with Islamic economic principles. Consequently, this study offers both empirical and theoretical contributions to the growing field of Islamic tourism and pilgrimage finance.

RESEARCH METHOD

This study employs a quantitative research design to examine the implementation of the Umrah advance fund program and its conformity with the principles of Sharia Economic Law. A quantitative approach is used to systematically describe the characteristics of the financing mechanism and to analyze patterns related to the

requirements, procedures, and decision-making processes applied to prospective pilgrims who apply for the advance fund scheme (Sugiono, 2015). Quantitative research is appropriate for identifying structured information and measurable patterns within institutional practices. According to Sugiyono, quantitative research emphasizes structured data collection and systematic analysis in order to obtain objective findings and generalizable insights (Sugiyono, 2015).

The research was conducted at Syakira Tour & Travel located in Bekasi City, which provides Hajj and Umrah travel services and collaborates with Islamic financial institutions in offering Umrah financing programs. The research focuses on understanding how the advance fund mechanism is implemented operationally, including the procedures for obtaining financing, the requirements imposed on prospective pilgrims, and the role of the financing institution in purchasing Umrah packages from the travel agency.

The research subjects consist of individuals who possess relevant knowledge and direct involvement in the implementation of the Umrah advance fund program. The selection of participants follows a purposive sampling technique, meaning that informants are chosen based on their expertise, responsibilities, and familiarity with the financing scheme. These participants include management staff of the travel agency, administrative personnel responsible for pilgrimage services, and representatives involved in the financing process. Such an approach ensures that the data obtained are accurate and relevant to the objectives of the research. As explained by Arikunto, purposive sampling is appropriate when researchers need information from specific individuals who understand the phenomenon under investigation (Arikunto, 2022).

Data collection in this study was carried out through interviews and documentation techniques. Interviews were conducted in a structured manner to obtain consistent and comparable responses from participants regarding the procedures, requirements, and implementation of the Umrah advance fund program. The interview process allowed the researcher to gather quantitative-oriented information such as the number of applicants, financing requirements, eligibility criteria, and the process of cooperation between the travel agency and the Islamic financing institution. According to Moleong, interviews are an effective method for collecting primary data directly from participants who are involved in a particular institutional practice (Moleong, 2007).

In addition to interviews, documentation was used to collect supporting data related to the implementation of the financing program. These documents include internal administrative records, program guidelines, financing agreements, promotional materials, and institutional reports concerning the Umrah advance fund scheme. Documentation helps strengthen the validity of the data by providing written evidence regarding the procedures and operational mechanisms applied by the travel agency.

The data analysis in this study follows qualitative data analysis strategies proposed by Salmons and Kaczynski (2024). Although the research design adopts a quantitative orientation in structuring and presenting the data, the interpretation of the findings is conducted through qualitative analysis in order to understand the context and meaning of the financing practices. The analysis process consists of several stages. *First*, the collected data from interviews and documents are organized and prepared for analysis. *Second*, the researcher categorizes the data into thematic groups related to financing procedures, eligibility requirements, institutional roles, and compliance with Sharia economic principles. *Third*, patterns and relationships among the categories are identified to generate meaningful interpretations regarding the implementation of the Umrah advance fund program.

Through this analytical process, the study aims to produce a comprehensive understanding of how the advance fund mechanism operates in practice and how it aligns with the normative framework of Sharia economic law. The combination of structured data collection and qualitative interpretation enables the researcher to explain both the procedural aspects and the legal implications of the financing scheme within the context of Umrah travel services.

RESULT AND DISCUSSION

THE VIEW OF SHARIA ECONOMIC LAW ON UMRAH ADVANCE FUNDS

Islam through the teachings contained therein, both related to rules, sharia, and morals, both in the form of commands and prohibitions, can be known through two sources of Islamic law, namely the Qur'an and the hadiths of the Prophet Muhammad SAW. It is very much realized that economic development is running rapidly and dynamically, Islam gives freedom to humans to carry out activities of muamalah for fellow humans and Islam also gives freedom to innovate and improvise through various activities in the economic sector, the current concern is innovation in the field of Islamic Financial Institutions (LKS).

The need for various products at Islamic Financial Institutions is increasing along with the increasing standard of living of people. Responding to the many needs has encouraged innovation in the form of products from Islamic Financial Institutions to help people achieve the pleasure of Allah SWT, one of which is the Umrah

advance financing product issued by Amitra Syariah. Umrah advance financing at Amitra Syariah is an Umrah advance loan from Islamic Financial Institutions to special customers to obtain an Umrah departure date before paying off the Umrah Pilgrimage Costs.

In addition, in the view of Islamic jurisprudence, one of the mandatory requirements for performing the Umrah pilgrimage is that someone has the ability or *Istithā'ah*, the scholars of the madhhab agree that being able or capable is a condition for the obligation of the Hajj or Umrah. (Al Munawar Said, 2003). This was also conveyed by Nur Hakim, as Secretary of the MUI of Bekasi City who said that someone who performs the Hajj or Umrah pilgrimage is one of them "capable", then he also explained about the Umrah advance funds from a sharia law perspective (Interview, 2024).

Based on the results of the interview with Nur Hakim M.pd, as Secretary of the Bekasi City MUI, it can be explained that, according to sharia law, umrah advance funds are permitted as long as they are capable or fall into the *Istithā'ah* category. Although basically someone who uses the umrah advance funds borrows from a Sharia Financial Institution. Capable in this case is someone who is able to return the umrah advance funds that have been borrowed. Therefore, in providing umrah advance funds, the person must have certain requirements such as having a permanent job, because from this income it will later be deducted according to the agreement determined by the Sharia Financial Institution to return the umrah advance funds.

Regarding the umrah advance fund, several scholars of the madhhab argue that *Istithā'ah* or "able" has a broad meaning. It can be concluded that "able" means having the ability to spend money on the umrah journey, having sufficient provisions during the hajj and umrah, not neglecting the family left behind when performing the umrah pilgrimage, and upon returning home still being able to meet their living needs.

In addition, the use of bridging funds is also based on the MUI fatwa, namely DSN MUI No. 09/ DSN-MUI/ VII/ 2000 concerning Ijarah financing, DSN MUI Fatwa No. 44/ DSN-MUI/ VIII/ 2004 concerning multi-service financing, DSN MUI Fatwa No. 29/ DSN-MUI/ VI/ 2002 Concerning Hajj Management Financing of Islamic Financial Institutions. In principle, several of these fatwas contain provisions containing financing agreements which must be complied with by PT. Federal International Finance (Amitra). The rules that must be complied with by PT Federal International Finance (Amitra) include provisions related to ujah, objects of the agreement, and others.

Umrah Worship Factors Allowed to Use Advance Funds

The use of umrah advance funds can help prospective umrah pilgrims who have a strong desire to perform umrah. However, prospective umrah pilgrims must be careful in choosing a sharia financial institution that offers an umrah advance fund program. Prospective umrah pilgrims must also understand the terms and conditions of the umrah advance fund agreement.

Based on these considerations, the Indonesian government issued the Regulation of the Minister of Religious Affairs Number 8 of 2018 concerning the Organization of Umrah Pilgrimage Travel. This regulation stipulates that Umrah Pilgrimage Travel Organizers (PPIU) can facilitate the departure of prospective Umrah pilgrims using advance funds from Islamic financial institutions.

As for the Hajj, it is not allowed to use advance funds because, Hajj is a mandatory worship that must be performed by every Muslim who is able. Financial ability is one of the mandatory requirements for Hajj. Therefore, someone who is not yet financially able should not force themselves to go on Hajj. The use of Hajj advance funds has the potential to cause several problems, including: *first*, financial problems, prospective pilgrims who use the hajj advance fund must bear the burden of installments for several years. This can cause financial difficulties, especially if prospective pilgrims experience economic difficulties or lose their jobs. *Second*, fraud and exploitation issues, some irresponsible individuals take advantage of the needs of prospective hajj pilgrims to commit fraud or exploitation. This can be detrimental to prospective hajj pilgrims. Based on these considerations, the Indonesian government issued the Regulation of the Minister of Religious Affairs Number 13 of 2021 concerning the Implementation of the Hajj and Umrah Pilgrimages. This regulation stipulates that Hajj registration is prohibited from using Hajj advance funds, either directly or indirectly.

Umrah Advance Fund Practice at PT. Syakira Asfarina Bekasi City

Based on the results of interviews, documentation and observations, researchers found that the practice of umrah advance funds at PT. Syakira Asfarina Kota Bekasi has collaborated with PT Federal International Finance (Amitra). Technically, Amitra buys or makes cash payments for the umrah package offered by PT. Syakira Asfarina Kota Bekasi. After that, Amitra as a sharia financial institution conducts a *site visit* (field review) to prospective pilgrims who will use the umrah advance funds.

Based on the results of the interview with Syafik Robbani, as the Operational Director of Hajj and Umrah Travel PT. Syakira Asfarina Bekasi, it can be explained that Amitra will fully finance the needs of prospective Umrah pilgrims if all requirements are fully complete. However, before Amitra approves the financing of the

Umrah pilgrimage, they will conduct a survey for the feasibility that the prospective pilgrims are able to return when they return from the holy land. The flow of financing for Umrah advance funds will be explained in the following Figure 1,

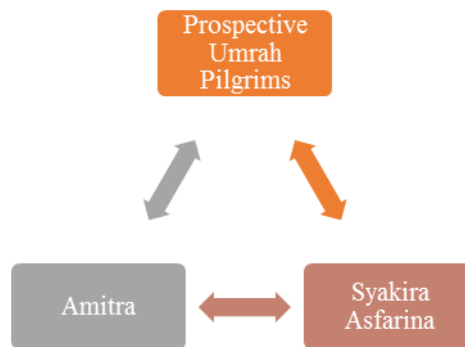


Figure 1. the Flow of Umrah Advance Fund Financing

Then, after the congregation has received the umrah advance funds, the congregation no longer has any relationship with PT. Syakira Asfarina Kota Bekasi, but the congregation continues its relationship directly with PT Federal International Finance (Amitra) to pay off the umrah advance funds that have been borrowed. This was also explained by Syafik Robbani, as the Operational Director of Hajj and Umrah Travel PT. Syakira Asfarina Bekasi.

The contract used in the practice of Umrah advance funds

Umrah financing through advance funds in Islamic financial institutions such as Amitra uses a multi-service ijarah contract. This practice refers to the DSN MUI Fatwa No. 09/DSN-MUI/VI/2000 concerning Ijarah Financing and the DSN MUI Fatwa No. 44/DSN-MUI/VIII/2004 concerning multi-service financing. The fatwa provides guidance on how the ijarah contract and the multi-service ijarah contract must be implemented in order to comply with sharia principles.

Based on the results of the researcher's interview with Syafik Robbani, as the Operational Director of Hajj and Umrah Travel PT. Syakira Asfarina Bekasi, it can be explained that the multi-service ijarah contract is a contract used by Amitra in providing umrah advance funds to customers. This financing refers to the DSN MUI Fatwa No. 09 / DSN-MUI / VI / 2000 concerning Ijarah Financing and the DSN MUI Fatwa No. 44 / DSN-MUI / VIII / 2004 concerning multi-service financing. In practice, umrah financing through this umrah advance fund is subject to a down payment and administration fees, and the amount of advance funds provided and the repayment period can vary depending on the provisions of the relevant Islamic financial institution, in this case Amitra.

Mechanism for applying for Umrah advance financing

Regarding the mechanism for applying for Umrah pilgrimage financing using Umrah advance funds at Amitra, there are several stages that must be carried out by prospective pilgrims in applying for Umrah advance funds through Umrah advance funds, as described in the following figure 2,

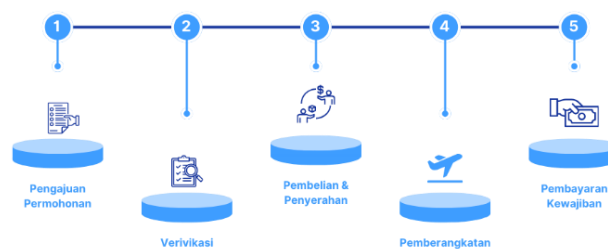


Figure 2. the Scheme of Umrah Pilgrims who use Umrah advance funds

Based on the results, the study reveals that the operational mechanism of the Umrah advance fund scheme involves collaboration between the travel agency and an Islamic financial institution, namely Amitra. In this model, the financing institution purchases the Umrah package offered by the travel agency in cash, after which the prospective pilgrim repays the financing through an agreed payment scheme. This practice reflects the application of sharia-based financing contracts, particularly *ijarah* and multi-service *ijarah*, which are supported by regulatory guidance from the National Sharia Council of the Indonesian Ulema Council through several fatwas. These include DSN-MUI Fatwa No. 09/DSN-MUI/VI/2000 on *ijarah* financing, DSN-MUI Fatwa No. 44/DSN-MUI/VIII/2004 concerning multi-service *ijarah* contracts, and DSN-MUI Fatwa No. 29/DSN-MUI/VI/2002 regarding Hajj financing by Islamic financial institutions. The presence of these fatwas provides a normative foundation that legitimizes the financial structure applied in the Umrah bailout program.

From the perspective of Islamic economic principles, the financing mechanism implemented in this program aligns with the broader concept of the Islamic pilgrimage economy. Scholars emphasize that financial management related to pilgrimage activities must uphold ethical and socio-economic objectives rooted in Islamic teachings. Research on pilgrimage economics highlights that financial systems supporting Hajj and Umrah should promote accessibility while maintaining compliance with Islamic legal norms (Maram et al., 2025). In this context, the advance fund scheme contributes to expanding access for Muslims who have the intention to perform Umrah but may not yet possess the full financial capacity at the time of registration.

The findings also show that the financing process includes a feasibility assessment conducted by the financing institution through a site visit or field survey of prospective pilgrims. This evaluation aims to ensure that applicants meet the required criteria, including financial stability, responsible character, and the ability to fulfill payment obligations. Such a procedure reflects the principle of risk management in Islamic finance and ensures that financing is granted only to individuals who demonstrate adequate financial capability. The requirement aligns with the concept of responsible financial management proposed in studies of Hajj fund governance, which emphasize transparency, accountability, and prudential decision-making within Islamic financial institutions (Aziz et al., 2023).

Furthermore, the operational coordination between the travel agency and the financing institution indicates the development of integrated service systems within the Hajj and Umrah industry. Previous studies have shown that modern pilgrimage management increasingly incorporates institutional collaboration and technological innovation to improve service delivery and operational efficiency (Shambour & Gutub, 2022; Showail, 2022). Although the current study focuses on financial mechanisms rather than technological systems, the partnership between travel agencies and financial institutions reflects similar efforts to enhance accessibility and service quality in the pilgrimage sector.

The existence of financing schemes such as Umrah advance funds also corresponds with the growing demand for pilgrimage services among middle-class Muslim communities. Studies on religious tourism behavior indicate that motivation, religiosity, and financial accessibility significantly influence individuals' intentions to perform Umrah (Arham et al., 2024). In Indonesia, where Umrah participation continues to increase, financing programs may function as facilitators that enable prospective pilgrims to realize their spiritual aspirations. However, this accessibility must remain balanced with the Islamic principle that pilgrimage should not impose excessive financial burdens on individuals.

Another important aspect revealed by the findings is the role of institutional regulation in protecting prospective pilgrims. Previous research emphasizes the necessity of strong legal frameworks and regulatory supervision to prevent malpractice or fraud in the pilgrimage industry (binti Ghapa, 2018; Kurniawan et al., 2022). The use of standardized contracts and the involvement of regulated Islamic financial institutions help ensure transparency and accountability in the financing process. This institutional oversight is essential for maintaining public trust in Umrah travel services.

Overall, the discussion indicates that the Umrah advance fund scheme can function as a sharia-compliant financial innovation when implemented with proper contractual structures, regulatory compliance, and ethical considerations. The collaboration between travel agencies and Islamic financial institutions not only expands access to pilgrimage services but also reflects the evolving dynamics of the Islamic tourism economy. Nevertheless, careful supervision and adherence to Islamic legal principles remain crucial to ensure that such financing mechanisms continue to align with the spiritual objectives and ethical values of Islamic pilgrimage.

CONCLUSION

The findings of this study demonstrate that the implementation of the Umrah advance fund program at Syakira Tour & Travel in Bekasi City is considered permissible within the framework of Sharia Economic Law, provided that several fundamental Islamic legal requirements are fulfilled. The permissibility is primarily based on the principle of *istithā'ah* (financial and physical capability), which serves as an essential requirement for

Muslims performing pilgrimage. Although the advance fund mechanism involves financing from an Islamic financial institution, the scheme remains acceptable in Islamic jurisprudence as long as it adheres to sharia-compliant contractual principles and avoids elements prohibited in Islamic law such as *riba*, *gharar*, and *maysir*.

Umrah bailout funds from the perspective of Islamic law at Syakira Tour Bekasi, researchers can draw the following conclusions. In the view of Islamic economic law, umrah advance funds are not prohibited as long as several valid conditions are met. Such as *Istithā'ah*. Although basically someone who uses the umrah advance funds borrows from Islamic Financial Institutions. In addition, the umrah advance fund is also supported by several MUI fatwas, namely DSN MUI Fatwa No. 09/DSN-MUI/VI/2000 concerning *Ijarah* financing, DSN MUI Fatwa No. 44/DSN-MUI/VIII/2004 concerning the permissibility of multi-service *ijarah* financing contracts, DSN MUI Fatwa Number 29/DSN-MUI/VI/2002 Concerning Hajj Management Financing of Islamic Financial Institutions. In principle, several of these fatwas contain provisions regarding financing contracts which must be adhered to by PT. Federal International Finance (Amitra).

This study contributes to the development of Sharia Economic Law by providing empirical evidence that Umrah advance fund schemes can operate within sharia-compliant financial principles when aligned with the concept of *istithā'ah* and supported by appropriate contractual mechanisms such as *ijarah*. It enriches the academic discourse on Islamic pilgrimage financing and expands the literature on Islamic financial practices in religious tourism. On the other hand, the findings provide guidance for Umrah travel agencies, Islamic financial institutions, and regulators in designing transparent and sharia-compliant financing mechanisms. The collaboration model between travel agencies and Islamic financial institutions may serve as a practical reference for improving accessibility to Umrah services while maintaining ethical financial governance.

Future studies should expand the scope of analysis on Umrah advance fund schemes by examining their implementation across multiple travel agencies and Islamic financial institutions in different regions. Comparative studies would help identify variations in financing models, contractual practices, and institutional cooperation within the framework of Sharia Economic Law. In addition, future research could adopt mixed-method or quantitative approaches to measure pilgrims' perceptions, financial readiness, and satisfaction with Umrah financing services. Investigating the socio-economic impact of advance fund programs on middle-class Muslim communities would also provide valuable insights into the sustainability of such financing mechanisms. Furthermore, scholars are encouraged to explore the integration of digital financial systems and regulatory oversight in Umrah financing management. Such studies may contribute to the development of more transparent, efficient, and sharia-compliant pilgrimage financing models that align with the principles of *istithā'ah* and ethical Islamic finance.

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