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Umrah and Hajj Fund Management Strategy in Indonesia

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Abstract. This research aims to analyze the strategy for managing Umrah and Hajj funds in Indonesia, with a focus on the field of Hajj service management. Umrah and Hajj funds are very valuable assets and require effective and efficient management to ensure the successful implementation of the Hajj pilgrimage. This research uses a descriptive-analytical method by collecting data from various sources, including related literature, government policies, and interviews with experts in this field. The collected data was analyzed using a qualitative approach to identify problems and challenges faced in managing Umrah and Hajj funds. The research results show that the management of Umrah and Hajj funds in Indonesia still faces several problems, such as a lack of transparency in the use of funds, lack of coordination between relevant institutions, and lack of understanding of the principles of effective management. Therefore, the strategy for managing Umrah and Hajj funds needs to be improved to ensure effective and efficient use of funds, as well as improving the quality of service to pilgrims. This research also highlights the important role of technology in managing Umrah and Hajj funds, such as the use of mobile applications to make it easier for pilgrims to access information and services related to Hajj. It is hoped that the results of this research can contribute to developing strategies for managing Umrah and Hajj funds in Indonesia, as well as improving the quality of service to pilgrims.

Keywords: Umrah and Hajj funds; Management Strategy; Service;

1. Introduction

Arlogism is a thinking error that occurs when someone draws an illogical conclusion from a statement or argument (Cronje, 2020).In the context of Hajj fund management, logic can emerge when someone draws illogical conclusions from existing data or information. In managing Indonesian Hajj funds, arrogance can occur through several things, such as: First, irrational investment decision making. This can happen when Hajj fund managers make investment decisions that are not based on accurate data or information, or when they make decisions based on emotions or pressure from other parties. Second, the use of Hajj funds is not for the right purposes. This can happen when the Hajj fund manager uses Hajj funds for purposes that are not related to organizing the Hajj pilgrimage, for example for political or commercial purposes. Third, there is no accountability and transparency in the management of Hajj funds. This can happen when

Hajj fund managers do not provide adequate information to the public about how to use and invest Hajj funds (Abdal, 2021).

Hajj fund management is an important and sensitive issue in Indonesia. Several problems often arise in managing Hajj funds, one of which is making unreasonable investment decisions. This can happen when Hajj fund managers make investment decisions that are not based on accurate data or information, or when they make decisions based on emotions or pressure from other parties. For example, an investor may decide to invest in a particular stock simply because they believe the share price will rise without considering other factors such as the company's performance or general stock market conditions (Cronje, 2020 ;Ramadhan, 2018). Apart from that, misuse of Hajj funds is also a problem that often arises in managing Hajj funds. This can happen if the Hajj fund manager uses Hajj funds for purposes that are not related to organizing the Hajj, for example for political or commercial purposes (Cronje, 2020;Asykur et al., 2021).

By Law, Undang-Undang (Law) Number 34 of 2014 concerning the Management of Hajj Financial Affairs in Indonesia is a legal framework that regulates the funding, management, and organization of the Hajj pilgrimage, as well as the management of Hajj funds. This law establishes the Hajj Financial Management Agency (BPKH), responsible for managing Hajj funds according to Sharia financial principles. BPKH has the authority to invest Hajj funds in Sharia-compliant financial instruments and distribute the profits to Hajj pilgrims or finance Hajj services. The law emphasizes transparency and accountability in Hajj fund management while providing protection against Hajj fund risks. Additionally, it includes provisions for government oversight and authority. This law plays a crucial role in regulating the management of Hajj funds in Indonesia, and individuals seeking further information are advised to consult with relevant authorities or experts in Hajj legal and financial matters.

The use of Hajj funds for inappropriate purposes can harm the Hajj pilgrims who are supposed to be the recipients of these funds. Another problem that often arises in the management of Hajj funds is the lack of accountability and transparency in the management of Hajj funds. This can happen when Hajj fund managers do not provide adequate information to the public about how to use and invest Hajj funds (Cronje, 2020;Ebrahim et al., 2021). Lack of accountability and transparency in the management of Hajj funds can give rise to public suspicion and distrust of Hajj fund managers. Many people do not receive clear and easily accessible information regarding the use of Umrah and Hajj funds. This makes it difficult for the public to understand how these funds are used and whether they are managed effectively (Raj & Bozonelos, 2020). To overcome this problem, efforts need to be made to increase transparency and accountability in the management of Hajj funds. Hajj fund managers are obliged to provide complete and clear information to the public regarding how to use and invest Hajj funds (Cronje, 2020).

Apart from that, Hajj fund managers must also make investment decisions rationally by paying attention to accurate data and information. The use of Hajj funds must also be carried out in accordance with the purpose of collecting Hajj funds, namely for organizing the Hajj pilgrimage (Riko Teguh Saputra, 2021). In this case, the role of government and organizations is also important for supervision. has the authority to ensure that Hajj fund managers manage Hajj funds correctly and in accordance with applicable regulations (Nurdin, 2019). The government and supervisory authorities must ensure that Hajj fund managers have an effective and transparent monitoring system, as well as carry out regular audits to ensure that Hajj fund management is carried out well. Failure to ensure that Umrah and Hajj funds are used properly can be detrimental to those who collect them

(Rachman, 2018). Communities have the right to ensure that the money they donate will be used wisely, and weak oversight mechanisms can destroy public confidence in the management of these funds (Aziz, 2021).

Every year, the government sets a target for the number of Hajj pilgrims who can reach the Holy Cities of Mecca and Medina. This quota is divided by province and must be filled by an Umrah/Hajj travel agent registered with the Ministry of Religion (Rachman, 2018). However, quota limitations often become an obstacle for prospective Hajj and Umrah pilgrims who want to reach the Holy Land. Many prospective Hajj pilgrims have to wait years to get the chance to go, some even don't get the chance (Rudhy Dwi Chrysnaputra & Wahjoe Pangestoeti, 2021). This is an important issue that needs to be researched and a solution found so that all prospective Hajj pilgrims can depart according to their wishes and needs.

Hajj pilgrims often face various problems ranging from expensive costs to unfair treatment from the Hajj and Umrah offices. Cost Inequality Many Hajj and Umrah offices charge disproportionate fees, making it difficult for low-income pilgrims to perform the Hajj and Umrah pilgrimage (Hashim et al., 2021). This can lead to social injustice, where only rich people can fulfill their religious obligations. Apart from that, there are obstacles in the services provided by the Hajj and Umrah offices. Some pilgrims said they were treated unfairly, such as poor or inadequate accommodation, inadequate food, and lack of attention from the Hajj and Umrah offices. Of course, this disrupts the worship experience and can cause dissatisfaction. Injustice is also seen in the allocation of Hajj quotas. Some countries have very limited quotas, forcing pilgrims from these countries to have to wait years before they can depart. Meanwhile, other countries may have higher quotas, thereby providing greater opportunities for prospective Hajj pilgrims from that country. This creates injustice in the ability to perform the Hajj pilgrimage (Haskar, 2021). Meanwhile, other countries may have higher quotas, thereby providing greater opportunities for prospective Hajj pilgrims from that country. This creates injustice in the ability to perform the Hajj pilgrimage (Haskar, 2021). Meanwhile, other countries may have higher quotas, thereby providing greater opportunities for prospective Hajj pilgrims from that country. This creates injustice in the ability to perform the Hajj pilgrimage (Haskar, 2021).

Good quality service will bring a positive experience to Hajj and Umrah pilgrims. On the other hand, poor and inadequate service can be frustrating and even endanger the safety of the congregation (Ngadi et al., 2020). Several factors that influence the quality of service are accommodation, transportation, food and health facilities. Therefore, it is necessary to carry out research to evaluate the quality of services provided by Umrah/Hajj travel agencies and find solutions to improve the quality of service so that pilgrims can feel comfortable, peaceful and safe when performing the Hajj and Umrah.

Cost uncertainty is an important issue in carrying out the Hajj and Umrah pilgrimages in Indonesia. The costs that prospective Hajj and Umrah pilgrims must incur are very large and can change at any time. Costs incurred include travel, accommodation, meals and other costs (Hergenhahn, 2012). In addition, congregations are sometimes charged additional fees due to changes in regulations or government policies. This is an important problem that needs to be studied to find a solution so that prospective pilgrims can know exactly what costs they will have to incur and not incur unwanted additional costs (Santoso, 2019).

Apart from that, many Umrah/Hajj travel agents are irresponsible and commit fraud against prospective pilgrims. Some common frauds are promising cheap prices that do not match the promise or disappearing after receiving money from prospective Hajj pilgrims (Harahap, 2017). This is an important problem that needs to be explored to find a solution so that prospective Hajj pilgrims do not become victims of fraud and can choose a trustworthy Umrah/Hajj travel agency. Lastly, we still see many accidents that occur during the Hajj and Umrah pilgrimages, such as riots, fires and traffic accidents. This is because the responsible authorities do not have an appropriate Hajj and Umrah management strategy.

This research aims to analyze the strategy for managing Umra and Hajj funds in Indonesia, with a focus on the field of Hajj service management, in which will discuss first, what are the problem faced by the regulation of Hajj and Umra Fund Management? And what are the solutions and strategy proposed by practitioners' world for improving the management of Hajj and Umra Fund?.

2. Methods

The type of research that can be used in this research is qualitative research. Qualitative research will obtain an in-depth understanding of Umrah and Hajj fund management strategies in Indonesia in the field of Hajj service management.

Qualitative research will focus on understanding the context, processes and experiences related to managing Umrah and Hajj funds.

The research method that can be used is the case study method. This approach will allow researchers to examine in depth the strategy for managing Umrah and Hajj funds in Indonesia in the field of managing Hajj services at one or more related institutions. Through this method, researchers can collect rich and in-depth data about Umrah and Hajj fund management strategies in Indonesia.

Qualitative Data Analysis Stage consist of some stages,

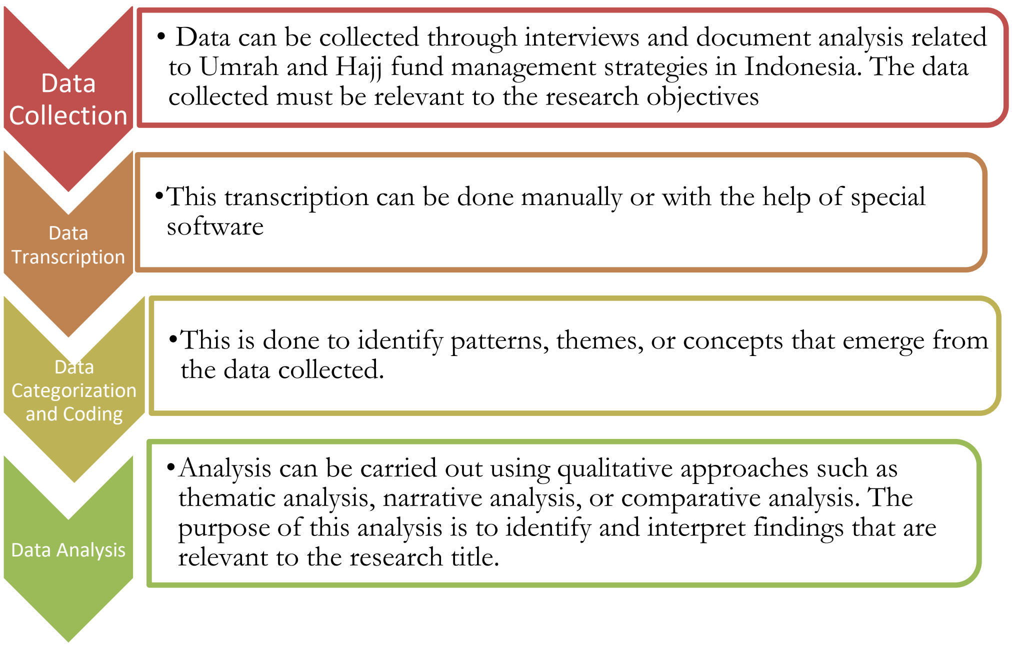

Table 1. Informants data

Name	Informant Status
B	37 years old (owner of the Haj Umrah agency/PIHK)
S	42 years old (owner of Hajj and Umrah bureau/PIHK)
T	45 years old (Official at the Ministry of Religion or Hajj Financial Management Agency (BPKH)
F	: 38 years old (BSI Manager: Hajj and Umrah fund input manager for all bureaus)
A	38 years old (prospective 2023 Hajj pilgrims)
Al	28 years old (prospective congregation 2024)
Z	31 years old (academician and researcher)

Table 2. Interview instrument

Aspect	Answer
Understanding of Umrah and Hajj Funds	How Umrah and Hajj Fund Managed in Indonesia : The authorized task of managing Hajj or Umrah funds, including Hajj Travel Costs and congregation benefits, is carried out by entities like the Hajj Financial Manager (BPKH) to cover expenses like flights, living costs, community services, and sharia-compliant investments.
	The difference in managing umrah and Hajj Funds : The expenses for Hajj are considerably higher than those for Umrah due to the more extensive travel, accommodations, and complex logistics involved, while Umrah is simpler and more affordable; additionally, there is no distinct regulation for Umrah fund management, and it follows the same regulations as Hajj funds.

Umrah and Hajj Fund Management Strategy	Maintaining financial sustainability for Hajj in Indonesia is a key focus, with investments by BPKH generating benefits to cover the Hajj Organizing Costs, while government policies may impact these finances In the digital age, technology can streamline Umrah and Hajj fund management, with mobile apps facilitating access to trip information and enhancing fund monitoring (Effective marketing strategies, including person-to-person interactions and online outreach via social media, are vital for recruiting pilgrims to organize institutions Collaboration between the government, financial institutions, and organizing bodies should be strengthened, possibly through a specialized financial institution, to manage Umrah and Hajj funds efficiently, along with increased international cooperation for pilgrimage facilitation
Challenges in Managing Umrah and Hajj Funds	Main Challenges faced in managing Umrah and Hajj Funds : The challenges faced in managing Hajj funds include the necessity to optimize them to meet the growing needs of Hajj pilgrims, potential impacts of Saudi Arabia's development plans on Hajj quotas, and the difficulty of investing funds productively to subsidize the Hajj Fund and distribute benefits
	External Factors that influence the management of hajj and Umrah Funds : Unstable economic conditions can affect the management of Umrah and Hajj funds. When the economy is sluggish, people may experience difficulty in meeting their daily needs, so they may not be able to perform the Umrah or Hajj. On the other hand, when the economy is good, people's interest in performing the Umrah and Hajj may increase.
Role of Government and Related Institutions	The government, represented by institutions like BPKH and supported by related entities such as the Ministry of Religion, Ministry of Finance, Bank Indonesia, Financial Services Authority, and the Supreme Audit Agency, plays a pivotal role in managing Umrah and Hajj funds to ensure their safety, compliance with regulations, and the overall benefit of Hajj pilgrims, with sharia banking also being a crucial component
	In order to optimize the management of Hajj funds and adhere to Sharia economic principles, the formation of the Hajj Financial Management Agency (BPKH) in 2017 was based on a law, and BPKH collaborates with the Ministry of Religion and sharia banking to invest Hajj funds in various financial instruments, including Government Sharia Securities (SBSN) and Government Debt Securities (SUN), while also requiring policy innovation, efficiency,

	institutional strengthening, and regulatory harmonization for transparent and improved management)

3. Results and Discussion

3.1. Concept of Umrah and Hajj Fund Management in Indonesia

Management of Umrah and Hajj funds in Indonesia is important and complex. The Indonesian government has a very important role in regulating and supervising the management of Umrah and Hajj funds so that they can run normally and safely for pilgrims. To carry out its functions, the government collaborates with many stakeholders, including the Hajj Financial Agency (BPKH), the Ministry of Religion, and sharia financial institutions (Pratama, 2020).

The Hajj Finance Agency (BPKH) is the institution responsible for managing Umrah and Hajj funds in Indonesia. BPKH was established based on Law Number 34 of 2014 concerning Hajj Financial Management. The main task of BPKH is to manage Hajj funds which come from Hajj pilgrims' contributions and investment results from these funds (Purwanggono, 2021). One of the main objectives of managing Hajj funds is to ensure the continuity and sustainability of the Hajj pilgrimage for pilgrims. BPKH is responsible for managing Hajj funds according to sharia principles, especially regarding investment and use of these funds.

Apart from BPKH, the Ministry of Religion also plays an important role in managing Umrah and Hajj funds in Indonesia. The Ministry of Religion is tasked with organizing and supervising the implementation of the Hajj and Umrah pilgrimages, including registration, selecting Umrah and Hajj trips, as well as monitoring the quality of services provided by these tourism services (Rachmadi & Muslim, 2016). The Ministry of Religion also plays a role in educating and increasing public awareness about the procedures and requirements related to the Hajj and Umrah pilgrimages. This is done to ensure that pilgrims understand the Hajj and Umrah pilgrimages and are able to perform them correctly.

There is some strong evidence and reasons behind the management of Umrah and Hajj funds in Indonesia. The following are several arguments and reasons that support the management of Umrah and Hajj funds in Indonesia:

1. Congregation Protection
   Good and transparent management of Umrah and Hajj funds is important to protect pilgrims from misuse of funds and detrimental practices. With good management, pilgrims can feel safe and comfortable during the Hajj and Umrah pilgrimages.
2. Certainty in the Implementation of Worship
   Good management of Umrah and Hajj funds also provides certainty that the Hajj and Umrah pilgrimages can take place regularly and smoothly every year. The funds collected will be used to support various needs of the congregation, including transportation, lodging and other services.
3. Improved Service Quality
   By managing Umrah and Hajj funds well, the government can monitor and control the quality of services provided during Umrah and Hajj trips. This aims to ensure that pilgrims receive quality services that meet their expectations.
4. Infrastructure Development

Umrah and Hajj funds are also used to develop infrastructure to support the performance of the Hajj and Umrah pilgrimages. For example, building hotels, developing transportation and improving facilities in Mecca and Medina. This is for the purpose of increasing the comfort and convenience of the congregation in worship. Apart from that, researchers found similar answers, namely:

The plan to develop Mina into three levels by the Saudi Arabian government could have an impact on increasing the Hajj quota given to each country, including Indonesia. This shows that the Hajj and Umrah sector is a promising sector for Saudi Arabia. This challenge is how Indonesia can manage the increase in the Hajj quota well, including in terms of accommodation, transportation and services for Hajj pilgrims. (T,45 years old)

5. Economic Development

Management of Umrah and Hajj funds can also have a positive impact on the Indonesian economy. The funds obtained can be used to invest and develop related economic sectors such as tourism, hotels and transportation. This can create jobs and increase people's income. According to respondents' responses, namely.

Unstable economic conditions can affect the management of Umrah and Hajj funds. When the economy is sluggish, people may experience difficulty in meeting their daily needs, so they may not be able to perform the Umrah or Hajj. On the other hand, when the economy is good, people's interest in performing the Umrah and Hajj may increase. (A, 38 years old)

3.2 *Main Challenges Faced in Managing Umrah and Hajj Funds in Indonesia*

1. Transparency and Accountability One of the main challenges in managing Umrah and Hajj funds in Indonesia is transparency and accountability. Funds donated from the church must be managed carefully and it must be clearly stated how the funds are used. However, there are reports of unclear use of Umrah and Hajj funds in Indonesia. For example, several years ago a Hajj fund corruption case was revealed involving government officials and Hajj fund managers. This makes public opinion suspicious and distrustful. Therefore, it is important to increase transparency and accountability in the management of Umrah and Hajj funds by providing clear reporting on the use of funds and involving supervisory authorities. This can be seen in the respondents' responses, namely.

   In my opinion, one of the main focuses in managing Umrah and Hajj funds in Indonesia is maintaining the financial sustainability of the Hajj. This is done through investments made by BPKH to produce benefit value which is one of the main sources of the Hajj Organizing Costs (BPIH). Apart from that, government policies can also affect the financial sustainability of the Hajj, such as increasing costs charged to the value of the Hajj's financial benefits (A, 38 years)
2. Effective Fund Management Another challenge faced in managing Umrah and Hajj funds is effective fund management. Donated funds must be used to meet the needs of the congregation and ensure the quality of service. However, sometimes there is a discrepancy between the amount collected and the services provided. There have been numerous reports of inadequate facilities, poor transportation and lack of service to pilgrims. For example, several years ago there was a bus accident that killed several Hajj pilgrims. This shows that the management of Umrah and Hajj funds needs to be improved so that these funds can be used effectively to provide

quality services to pilgrims. This is shown through the answers of the respondents, namely:
Bipih is a direct cost that must be borne by the Hajj pilgrims. This challenge arises because of the need to optimize the management of Hajj funds so that they can meet the needs of Hajj pilgrims which are increasing every year. (A,38 years old)

3. Improved Infrastructure and Facilities. Improved infrastructure and adequate facilities to serve Umrah and Hajj pilgrims. Every year, the number of Umrah and Hajj pilgrims coming to Indonesia increases. However, the existing facilities and infrastructure are still inadequate to accommodate the large number of pilgrims. There are reports of overcrowding and lack of accommodation faced by pilgrims. This can disturb the comfort and safety of the congregation. Therefore, it is important to continue to improve adequate infrastructure and facilities so that the implementation of Umrah and Hajj funds can run smoothly.
4. Consumer Protection and Problem Handling. Umrah and Hajj pilgrims have to spend a certain amount of money to get good service. However, sometimes problems arise such as flight cancellations, schedule changes or poor service. The faithful must be protected and assured that their problems will be resolved appropriately. However, the process of resolving these issues is sometimes ineffective and it is difficult for churches to obtain adequate compensation. Therefore, it is important to have clear mechanisms to protect consumers and resolve issues quickly and fairly.

To overcome these obstacles, researchers are interested in finding strategies for managing Hajj and Umrah funds and service management that can be implemented in Indonesia. This will be explained in the following sub-chapter.

3.3 Hajj and Umrah Fund Management Strategy and Service Management

Management of Umrah and Hajj funds is very important in carrying out the Umrah and Hajj pilgrimages. The money collected from the church must be managed well so that it can be used to facilitate the smooth and safe departure of the church.

An adjustment strategy or adaptation strategy is implemented by a company with the aim of choosing the most appropriate strategy when the company faces various changes that occur in the business environment it manages (Asykur et al., 2021). By making adjustments to defense strategies, in Indonesia the business world can still operate and survive even though there are policies that can harm other parties such as salary cuts or PKH, but this can be done by the business world to survive and have financial stability, without any imbalance between income and expenditure. .

In managing Umrah and Hajj funds, there are several strategies that can be implemented. This will be explained as follows.

1. Transparency and Accountability

Transparency and accountability are the main principles in managing Umrah and Hajj funds. This is important to ensure that the funds collected from the congregation are used appropriately according to the stated objectives (Rachmadi & Muslim, 2016). In this case, Umrah and Hajj fund management institutions must provide clear and open financial reports to pilgrims and other interested parties. This financial report must include use of funds, income, expenses, and remaining fund balance. With good transparency and accountability, congregations can ensure that the funds they donate are used correctly and according to their intended purpose.

Financial reports are submitted periodically to the congregation. This report usually contains details of the use of funds, income, expenses and remaining fund balance. In addition, Umrah and Hajj fund management organizations can also employ independent third parties, such as auditors, to audit their financial reports. This will give the congregation confidence that the money they donate is managed well and in accordance with applicable regulations.

Transparency and accountability in the management of Umrah and Hajj funds is important to maintain the trust of the congregation. With transparency, churches can see clearly how the money they donate is being used. This will bring a sense of security and comfort to the congregation and prevent misappropriation of funds. Apart from that, as part of accountability, the Umrah and Hajj fund management institutions will be responsible for the use of the funds they manage. If there is a discrepancy or deviation in the use of funds, the organization can take responsibility and take appropriate action (Sarah, 2021). The researchers found this based on the answers, namely:

> *"In my opinion, optimizing the management of Hajj funds requires policy innovation in managing Hajj finances, efficiency in Hajj management, strengthening institutions and harmonization of regulations. This aims to ensure better, transparent and transparent management of Hajj funds in accordance with sharia economic principles (B 37 years old)*

2. Risk Management

Risk management is an important strategy in managing Umrah and Hajj funds. Risks in this case can be financial risks, operational risks, security risks, and other risks that can affect the congregation's departure. To manage this risk, Umrah and Hajj fund management organizations must identify risks, evaluate them and implement effective risk control measures. This can be done by developing clear policies and procedures, training staff involved in managing funds, and collaborating with stakeholders such as airlines, hotels and local governments.

Have clear policies and procedures regarding risk management. This policy includes risk control measures that must be implemented by Umrah and Hajj fund management institutions. Apart from that, the organizers can also collaborate with related parties such as airlines and hotels to minimize risks that may arise when the congregation departs. This can be achieved by implementing technological innovations in accessibility that enable pilgrims to make deposits, order portions, and access Hajj or Umrah departure times. This can be seen from the answer, namely:

> *Organizing institutions need to develop effective marketing strategies to recruit pilgrims. One strategy that can be used is the person to person concept, where marketing is carried out directly between prospective pilgrims and travel agents. Apart from that, marketing via social media and online platforms also needs to be improved to reach more potential pilgrims. (S 42 years old)*

Risk management in managing Umrah and Hajj funds is important to maintain the safety and comfort of the congregation. By identifying and managing risks well, Umrah and Hajj fund management organizations can minimize the possibility of problems or events that could harm pilgrims. Apart from that, good risk management can also increase the pilgrims' trust in the Umrah and Hajj fund management institutions because they feel that their departure is mature and safe. This is reinforced by the respondents' answers, namely:

> *The government, financial institutions and organizing institutions need to increase cooperation in managing Umrah and Hajj funds. This can be done*

> *through the establishment of a special financial institution that is responsible for managing Umrah and Hajj funds. Apart from that, cooperation with other countries also needs to be increased to ensure the smooth implementation of the Hajj and Umrah pilgrimages. (Taufiq, 45 years old)*

3. Use of Information Technology

Utilization of information technology can be an effective strategy in managing Umrah and Hajj funds. By utilizing information technology, Umrah and Hajj fund organizers can increase the efficiency and accuracy of fund management. Some examples of the use of information technology in managing Umrah and Hajj funds are the use of management information systems, mobile applications for registration and payments, and the use of biometric technology for pilgrim identification.

In line with the following answer:

> *In the digital era, the use of technology can help in managing Umrah and Hajj funds. For example, using mobile applications to make it easier for pilgrims to access information related to their trip, such as accommodation and transportation. Technology can also be used to monitor and manage Umrah and Hajj funds more efficiently. (B,37 years old)*

The existence of an integrated management information system. This system can be used to manage church data, schedule tee times, and monitor use of funds. Apart from that, Umrah and Hajj fund management institutions can also use mobile applications to support pilgrim registration and payments. The use of biometric technology, such as fingerprints or facial recognition, can also be used to quickly and accurately identify Hajj pilgrims.

> *The utilization of Information of technology, such as web publication will support transparency of how Hajj and Umra fund managed and distributed, thus it will increase public Trust (Z, 31 years old)*

Therefore, the use of information technology in managing Umrah and Hajj funds can increase the efficiency and accuracy ,also the transparency of fund management. By using a management information system, Umrah and Hajj fund management institutions can manage pilgrim data better, reduce errors in fund management, and speed up the administration process. Apart from that, the use of mobile applications and biometric technology can also facilitate the registration and identification of pilgrims, so that the departure process runs more smoothly.

4. Collaboration with Related Parties

Collaboration with stakeholders such as airlines, hotels and local authorities is also an important strategy in managing Umrah and Hajj funds. To perform the Umrah and Hajj pilgrimages, pilgrims need various facilities and services, such as transportation, accommodation and medical services. By collaborating with stakeholders, Umrah and Hajj fund management institutions can ensure that pilgrims receive good facilities and services according to established standards.

This is in line with the respondent's answer, namely

> *In my opinion, this law is the basis for the formation of the Hajj Financial Management Agency (BPKH) in 2017. BPKH collaborates with the Ministry of Religion and various related parties, especially sharia banking, to manage Hajj finances optimally. Through this law, Hajj funds are invested in various financial*

instruments, such as Government Sharia Securities (SBSN) and Government Debt Securities (SUN). (T, 45 years old)

There are cooperation agreements between Umrah and Hajj fund management organizations as well as airlines, hotels and local authorities. This agreement includes arrangements regarding ticket prices, departure times, facilities provided and procedures that must be followed.

Apart from collaborating with stakeholders, policies need to be established regarding the roles of the various parties involved in managing Hajj or Umrah services. This can be seen from the respondents' responses, namely:

The government has responsibility for managing Umrah and Hajj funds as an institution that is responsible to the President through the Minister of Religion. The government also regulates the use of Umrah and Hajj funds so that they comply with the provisions made by the state for the greatest benefit of Hajj pilgrims. (B, 37 years old)

BPKH is an institution that manages Hajj finances. BPKH has a strategic role in organizing Hajj finances so that they are safe and accountable to the President through the Minister of Religion. (S, 45 years old).

4. Conclusions

The capital management strategy for Umrah and Hajj management services in Indonesia is based on the need for an integrated approach between the government, financial institutions and tour operators to ensure efficient and transparent use of capital. Apart from that, there is a need to strengthen strict supervision and control over fund management to avoid acts of corruption and misappropriation of funds. Apart from that, the fund management strategy also needs to pay attention to sustainability and sustainability, strengthening the role of the community in raising funds and managing funds through active participation in sustainable economic development programs. In managing funds for Umrah and Hajj management services in Indonesia, it is important to increase transparency and accountability in use of funds. This can be done through the formulation of clear rules and regulations as well as an open and integrated approach between the government, financial institutions and travel organizers. Apart from that, fund management must also consider sustainability and sustainability, by directing funds to sustainable economic development programs and empowering communities. In this case, active participation and the role of the community in collecting and managing funds also need to be increased. With an effective and transparent fund management strategy, it is hoped that Umrah and Hajj management services in Indonesia can provide quality services and meet the needs of pilgrims well. Fund management must also consider sustainability and continuity, by directing funds to sustainable economic development programs and empowering communities. In this case, active participation and the role of the community in collecting and managing funds also need to be increased. With an effective and transparent fund management strategy, it is hoped that Umrah and Hajj management services in Indonesia can provide quality services and meet the needs of pilgrims well. Fund management must also consider sustainability and continuity, by directing funds to sustainable economic development programs and empowering communities. In this case, active participation and the role of the community in collecting and managing funds also need to be increased. With an effective and transparent fund management strategy, it is hoped that Umrah and Hajj management services in Indonesia can provide quality services and meet the needs of pilgrims well.

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