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Institutional Resilience in Hajj and Umrah in Southeast Asia: Integration of *Good Corporate Governance* (GCG) as a Pillar of Stability in Economic Crisis

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Abstract. *This study aims to analyze the institutional resilience of the implementation of Hajj and Umrah in Southeast Asia through the application of the principles of Good Corporate Governance (GCG) as a pillar of stability during economic crises. Hajj management institutions in Indonesia, Malaysia, and Brunei Darussalam face challenges due to global economic fluctuations, regulatory changes, and socio-political dynamics of Muslims. In this situation, the implementation of GCG is an important element to ensure transparency, accountability, responsibility, independence, and fairness in institutional governance. Using a qualitative approach and comparative studies, this study shows that GCG integration can improve the efficiency of hajj fund management, strengthen public trust, and maintain operational sustainability amid economic pressure. Harmonization between national regulations, sharia principles, and ethical investment policies is the key to institutional stability and long-term resilience of the implementation of Hajj and Umrah in the region.*

Keywords: Institutional Resilience; Hajj And Umrah; Southeast Asia; Good Corporate Governance; Economic Crisis.

1. Introduction

Integration *Good Corporate Covernance* (GCG) in the implementation of Hajj and Umrah in Southeast Asia is an effort to ensure institutional stability in the face of economic and social dynamics. As an important element in corporate management, GCG prioritizes the principles of transparency, accountability, and efficiency that can increase public trust and strengthen institutional resilience. In the context of Hajj and Umrah, compliance with GCG also has implications for improving service quality and risk management, especially in crisis situations such as the COVID-19 pandemic. Studies find that the COVID-19 pandemic has significantly affected the implementation of Hajj, demanding adaptation in more responsive and integrative governance (Hashim et al., 2021) and implement a strict surveillance system in situations of religious crowds to minimize the risk of spreading disease (Goumballa et al., 2024). The application of sustainable technology and artificial intelligence in Hajj management can improve operational efficiency and protect the interests of stakeholders (Allouache, 2024). All these efforts show that the implementation of GCG not only supports economic stability, but also institutional adaptability in the face of global challenges.

Looking more closely at current practices, challenges in implementing GCG in the Hajj and Umrah sectors in Southeast Asia include compliance with diverse regional norms and the resilience of management structures to economic pressures. The study highlights that

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cross-sectoral collaboration and multi-stakeholder participation are key to strengthening public policy governance (Abalkhail & Al Amri, 2022). From the case study in Indonesia, it reveals the need for policy reform to ensure better management of Hajj and Umrah by utilizing GCG principles (Bramayudha, 2023), (Mustaffa et al., 2024). In addition, GCG integration can facilitate the implementation of transparent and accountable sharia-based governance, as suggested by Siti Angelina Pratiwi Changir and Dewi Febriani (2024). Thus, implementing GCG in the implementation of Hajj and Umrah not only strengthens institutional stability, but also allows the development of a system that is more resilient to economic and social pressures in the future.

Integration *Good Corporate Governance* (GCG) in the implementation of Hajj and Umrah in Southeast Asia is a strategic step to ensure institutional resilience in the midst of global economic challenges. GCG provides a framework for organizations to achieve sustainable management and operational excellence, with an emphasis on the principles of transparency, accountability, and *Fair Treatment*. According to the study, collaborative implementation across sectors is key to strengthening public policies in the region (Arianny & Adisasmito, 2024). Other studies highlight the importance of implementing good governance practices to create stability and overcome obstacles to their implementation (Mustaffa et al., 2024). GCG integration has been proven to increase transparency and accountability as reflected in the management of sharia-based Hajj and Umrah (Changir & Febriani, 2025). Therefore, the implementation of GCG not only improves the quality of management but also unites various stakeholders throughout the region.

Running Hajj and Umrah programs with compliance with GCG can provide a responsive response to the economic crisis. Saudi Arabia's experience in handling Hajj during the pandemic shows how GCG can be applied to reduce health risks, as shown by the research of Samarkandi et al. (2025), which explains the implementation of health-based strategies. This rapid adjustment marks the importance of the involvement of all levels of society in supporting institutional recovery. In this regard, adopting GCG in Hajj and Umrah practices in Southeast Asia can strengthen the adaptability of institutions to dynamic external challenges, in line with the conclusion that good governance practices are the main pillars of sustainable stability.

Previous studies have underlined the different approaches that have been taken by various institutions in implementing good governance in the implementation of Hajj and Umrah. Arianny (2024) highlights the importance of collaborative governance in public health policy in the region, providing valuable perspectives on how collaborative principles can be strengthened within the GCG framework. Samarkandi et al. (2025) which focuses on health risk behaviors among Hajj pilgrims, provides empirical evidence of the importance of risk monitoring and management in religious institutions. Aziz Alzeer and Abuzinadah (2024) provide insights into the mental, emotional, and spiritual aspects of Hajj, which confirms the importance of a holistic approach in the implementation of GCG. Thus, the research to be conducted lies in the focus of GCG integration as a formal and systematic framework in Southeast Asia. This study will not only contribute to the existing literature by presenting a comprehensive analysis of GCG integration in the region, but also strengthen the argument that strengthening institutional governance is a key element in promoting long-term resilience and stability. GCG integration should not only be limited to responding to crises, but also as a foundation to build a competitive advantage in the future.

The integration *of Good Corporate Governance* (GCG) as a formal and systematic framework in Southeast Asia is not only expected to respond to the existing crisis, but also aims to build a competitive advantage for Hajj and Umrah organizing institutions in the future. This study aims to explore and analyze how CGC can strengthen the institutional resilience of Hajj and Umrah in Southeast Asia, especially in the face of increasingly complex economic and social pressures. The significance of this research lies in the possibility of strengthening institutional stability through GCG integration, which makes it more responsive and adaptive to existing challenges, while ensuring the implementation of more transparent and accountable sharia-based governance. Success in the implementation of GCG is also expected to promote a holistic approach that considers the mental, emotional, and spiritual dimensions of worshippers, as well as increase cross-sector collaboration as revealed by previous literature, including a study by Margaretha Porman Arianny (2024) on strengthening collaborative governance.

The urgency of this research is increasingly felt given the urgent need for more significant policy reform and collaboration, to ensure that religious institutions are able to mitigate risks and sustain their operations more effectively under changing economic and social environments and the implementation of Hajj and Umrah in Southeast Asia can serve as an example of how strong governance principles can support institutions to face future challenges.

2. Methods

This study uses a qualitative method with *a library research approach*. This approach focuses on an in-depth review of various literature sources and reliable digital sources that are relevant to the research topic (Mestika Zed, 2014). This approach was chosen because the research topic is related to the concepts, principles, and theories that develop in the realm of institutional governance and sharia economics, so that the main source of data comes from the written literature, not from field observations. The analysis process is carried out through data reduction, thematic categorization, and conceptual interpretation that emphasizes the meaning, value, and social context of a phenomenon (Moleong, 2019). Thus, this research resulted in an in-depth theoretical understanding of the integration *of the Good Corporate Governance Code (GCG)* in strengthening the institutional resilience of the implementation of Hajj and Umrah in the midst of global economic uncertainty.

3. Results and Discussion

The institutional resilience of the implementation of Hajj and Umrah in Southeast Asia is a strategic issue in the midst of global economic uncertainty. Integration *Good Corporate Governance (GCG)* It is believed to strengthen institutional stability through transparency, accountability, and managerial efficiency(Ogbu Edeh et al., 2024).

3.1. Principles of Good Corporate Governance (GCG) and Relevance to Institutional Resilience

The principles of Good Corporate Governance that often appear in the literature as a pillar of the resilience of Hajj and Umrah institutions are:

3.1.1. Transparency

Transparency is one of the main principles of *Good Corporate Governance* (GCG) which plays an important role in maintaining pilgrims' trust in Hajj and Umrah organizing institutions. Regular publication of financial and investment reports allows pilgrims and stakeholders to monitor the use of funds clearly, prevent moral hazard practices, and strengthen institutional accountability. Studies show that the level of disclosure of financial statements is directly proportional to the financial stability of public institutions in the ASEAN region (OECD, 2023). Another study confirms that transparency in the management of hajj funds through digital reporting increases public trust and institutional governance efficiency (Changir and Febriani, 2024).

3.1.2. Accountability

Accountability is a crucial principle in *Good Corporate Governance* which requires Hajj and Umrah organizing institutions to account for all their financial and operational activities openly and measurably. The application of internal, external, and sharia audits serves to ensure that every transaction is in accordance with sharia legal and ethical principles. The pilgrim complaint mechanism and independent supervision also strengthen the integrity of the institution and prevent misuse of funds. Studies confirm that independent audit-based accountability increases the credibility of religious institutions and improves financial performance during times of crisis (Al-Shammari and Al-Saleh, 2022). Other research shows that consistent sharia audits are an important factor in building public trust in hajj fund management institutions in Indonesia (Changir and Febriani, 2024). Thus, strong accountability ensures that the organizing institution remains transparent, efficient, and trusted by the public.

3.1.3. Independence

Independence is an important foundation in the implementation *of Good Corporate Governance* which ensures the independence of Hajj and Umrah organizing institutions in carrying out the functions of managing funds and pilgrim services without external intervention, both political and short-term economic interests. The independence of the board and management in decision-making allows the institution to focus on sharia goals (*maqāṣid al-syarī'ah*) as well as institutional sustainability. Studies show that the independence of supervisory boards and audit committees has a positive correlation with the quality of financial reporting and risk control in Islamic financial institutions (Al-Dhamari and Ismail, 2021). Similarly, that management independence reduces potential conflicts of interest and increases public trust in religious-based institutions in Southeast Asia (Hashim et al., 2023). In the context of Hajj and Umrah institutions, independence means that strategic policies, investment allocations, and operational decisions should not be influenced by political pressure, government interests, or certain groups, but must be based on the principles of professionalism, sharia, and the benefit of pilgrims. Therefore, a transparent leadership selection mechanism, limited term of office, and independent oversight are strategic steps in ensuring the sustainability of sound governance.

3.1.4. Risk Management and Continuity

Risk Management and Continuity are vital components in building the institutional resilience of Hajj and Umrah organizing institutions, especially when facing global uncertainties such as pandemics, financial crises, transportation disruptions, or natural disasters. This principle emphasizes the importance of *contingency planning*, the formation of liquidity reserves, and operational preparedness so that institutions are able to maintain the sustainability of services to pilgrims. The study found that Islamic financial institutions that have an integrated risk management system are more resilient to economic shocks due to COVID-19 than institutions with conventional structures (Hasan et al., 2022). In addition, research by Awan and Azhar confirms that emergency liquidity strategies and crisis analysis scenarios play an important role in minimizing operational disruptions of religious-based institutions, including Hajj and Umrah organizers (Awan and Azhar, 2023). Therefore, risk management is not only limited to financial aspects, but also includes mitigation of health, technology, and reputational risks. Organizing institutions need to integrate data-based risk policies, train personnel in crisis simulations, and strengthen cross-agency coordination to maintain the continuity of worship safely and sustainably.

3.1.5. Ethical and Sustainability Investments

Ethical and Sustainable Investment is an important principle in the governance of Hajj and Umrah organizing institutions that are oriented towards a balance between financial benefits, sharia compliance, and social responsibility. In the context *of Good Corporate Governance*, ethical investment reflects the value of honesty, fairness, and long-term sustainability for pilgrims. Compliance with sharia principles ensures that pilgrims' funds are managed in the halal, usury-free, gharar, and maisir sectors. Diversifying the portfolio through the distribution of funds to various productive sectors such as infrastructure, renewable energy, and sharia property helps reduce risk and improve financial stability. Studies show that sharia portfolios with *Environmental, Social, and Governance* (ESG) elements have higher resilience to global market volatility than conventional investments (Khan and Badar, 2022). Meanwhile, research by Farooq and Saiti (2023) confirms that institutions that apply the principles of sustainability and transparency in investment gain a better reputation and stronger public trust (Farooq and Saiti, 2023). Thus, ethical investment is not just an economic strategy, but also a manifestation of spiritual and social responsibility in the management of people's funds.

3.1.6. Digital Governance

Digital *Governance* in the management of Hajj and Umrah is a strategic element to improve the efficiency, transparency, and security of pilgrim data. The application of digital tools such as cloud-based pilgrim management systems, blockchain for recording financial transactions, and artificial intelligence in risk analysis allows for more accurate and responsive management. Data governance plays an important role in ensuring the integrity, confidentiality, and availability of pilgrim data, thereby reducing the potential for leakage or misuse of personal information. According to research, good digital governance strengthens internal oversight mechanisms and accelerates data-driven decision-making in religious institutions (Al-Kandari and Al-Saleh, 2021). In addition, the study found that the integration of digital technology in Hajj and Umrah management can improve operational reliability, optimize the service chain, and minimize the impact of crisis risks, such as pandemics or global transportation disruptions (Nurhadi and Abdullah, 2023). Thus, digital governance is not only an administrative tool, but also part of an institutional resilience strategy that ensures the sustainability of worship services in the era of digital transformation. The literature shows that institutions with higher application of these principles tend to be more stable in the face of pressure. The OECD (2023), for example, shows a positive correlation between *governance scores* and financial resilience in ASEAN economies.

3.2. Challenges in Good Corporate Gavernance Practices in Organizing Institutions

Although the above principles are widely recognized, the literature presents several challenges in their implementation:

3.2.1. Limitations of emergency liquidity and financial protection mechanisms

Limited emergency liquidity and financial protection mechanisms are serious challenges in maintaining the institutional resilience of the implementation of Hajj and Umrah, especially in the midst of global economic uncertainty. Many of these worship management institutions do not have minimum liquidity reserves or access to inter-institutional liquidity instruments that can be used during crises, such as the COVID-19 pandemic or global economic shocks. According to Khan and Hassan's research, the weak *liquidity buffer* system in Islamic religious institutions causes delays in distributing operational funds and poses a risk of service failure to pilgrims (Khan and Hassan, 2021).

This shows the need to implement *financial contingency planning* and diversify sharia funding sources. The study by Yusof and Alhabshi also emphasized that Hajj and Umrah institutions in Southeast Asia need to adopt financial protection mechanisms based on *Islamic liquidity management principles*, such as *wakalah liquidity facility* and *mutual liquidity support agreements*, to ensure the continuity of pilgrim services in crisis situations (Yusof and Alhabshi, 2022). By building a resilient liquidity protection system, Hajj and Umrah organizing institutions can strengthen public trust while increasing the stability of the Islamic financial sector regionally.

3.2.2. External audit and sharia audit are not consistent

External audit and sharia audit are important components in ensuring the accountability and integrity of Hajj and Umrah organizing institutions. However, in practice, the implementation of the two audits is often inconsistent and lacking independent. Some reports show that sharia audits in a number of religious institutions are still carried out in a formalistic manner, without deepening substantive compliance with sharia principles. According to Rahman and Ali's study, many religious institutions in Southeast Asia face limited human resources and uniform audit standards, so sharia audits tend to be administrative rather than evaluative (Rahman and Ali 2021).

In addition, external audits, which are supposed to act as independent oversight of the performance and financial statements of institutions, often face obstacles to transparency and data disclosure. Al-Janabi and Khan (2023) emphasized that the weak external audit mechanism in religious institutions leads to a decrease in public trust, especially when financial statements are not published regularly or audit results are not fully disclosed to worshippers (Al-Janabi and Khan, 2023).

This condition shows the urgency of implementing a dual audit system that integrates independent sharia audits and external audits based on international standards such as *IFRS for Non-Profit Entities*. Thus, Hajj and Umrah organizing institutions can increase transparency, strengthen governance, and ensure the compatibility between sharia values and modern managerial practices.

3.2.3. Operational readiness in crisis scenarios

Operational readiness in crisis scenarios is a vital aspect for the sustainability of Hajj and Umrah in Southeast Asia, especially when facing extraordinary situations such as pandemics, economic crises, or global transportation disruptions. Many organizing agencies still show weaknesses in conducting *simulation drills* and planned operational risk management. According to Ahmad and Harun's research, most worship management institutions do not have an *integrated risk management framework* that is able to map and respond to threats to the pilgrims' service chain, from departure to repatriation (Ahmad and Harun, 2022).

In addition, the implementation of health protocol policies and logistics preparedness during travel restrictions is often carried out reactively, not preventively. Ismail and Omar's study revealed that weak coordination between government agencies, transportation service providers, and health authorities causes delays in decision-making and inefficiencies in the distribution of logistics resources (Ismail and Omar, 2023).

To increase operational resilience, Hajj and Umrah organizing agencies need to adopt a sharia principles-based *Business Continuity Management* (BCM) approach, which emphasizes organizational readiness through periodic simulations, early warning systems, and cross-border collaborative protocols. This approach not only improves service efficiency, but also strengthens public confidence in the ability of institutions to deal with global crises in a sustainable manner.

3.2.4. The pilgrim complaint system and stakeholder participation are not optimal

The pilgrim complaint system and stakeholder participation are important elements in the application of *Good Corporate Governance* (GCG) principles in Hajj and Umrah organizing institutions. However, the reality on the ground shows that this system has not been running optimally. There is a gap between the formal policies written in the regulations and the actual practices experienced by the pilgrims. Many pilgrims face difficulties in accessing information, submitting complaints, or participating in the service evaluation process. According to a study conducted by Abdullah and Rahim, the complaint mechanism in a number of Hajj institutions in Southeast Asia is still one-way, where pilgrims' complaints are rarely followed up transparently or accompanied by adequate feedback (Abdullah and Rahim, 2021).

In addition, research by Karim and Alhassan highlights the weak participation of external stakeholders, such as travel associations, civil society institutions, and academics in the process of formulating policies and evaluating the performance of worship management institutions. The lack of *a systematic stakeholder engagement framework* results in a lack of service innovation and low public accountability (Karim and Alhassan, 2023). To improve this condition, it is necessary to develop a digital-based complaint system that is integrated with the principles of transparency, periodic reporting, and participatory mechanisms that provide space for pilgrims and stakeholders to be involved in the supervision and continuous improvement of Hajj and Umrah services.

3.3.5. The decentralization of regulations and differences in standards between ASEAN countries have led to the lack of minimum GCG standardization for Hajj/Umrah management institutions

The decentralization of regulations and differences in standards between ASEAN countries are one of the main challenges in realizing good *corporate governance* (GCG) in

Hajj and Umrah management institutions in the Southeast Asian region. Each country, such as Indonesia, Malaysia, and Brunei Darussalam, has a different legal framework, Islamic financial system, and religious supervision mechanism. This condition results in the absence of a uniform minimum *governance standard*, especially in the aspects of financial transparency, risk management, and sharia audit mechanisms. According to Salleh and Kamaruddin's study, policy decentralization and institutional autonomy in the religious sector cause regulatory fragmentation that has an impact on the difference in the quality of pilgrim fund management and operational efficiency between countries (Salleh and Kamaruddin, 2021).

The difference in interpretation of sharia law between the authority of the ulama and the fatwa institution also complicates efforts to harmonize cross-border policies. For example, Malaysia emphasizes an institutional approach through Tabung Haji, while Indonesia prioritizes regulations based on the Ministry of Religious Affairs and BPKH. The study revealed that without a mutually agreed ASEAN Governance Framework, cross-border collaboration in supervision, investment, and protection of pilgrims will remain limited (Ibrahim and Yusuf, 2023).

Thus, regional initiatives are needed to establish the ASEAN *Shariah Governance Standard for Hajj and Umrah Institutions,* which can be a minimum guideline for all member countries. This effort not only strengthens institutional resilience, but also increases the integrity and accountability of worship management at the international level.

3.3. Integration of Good Corporate Governance (GCG) in the Framework of Institutional Resilience in Economic Crisis

Based on the analysis, GCG integration for the resilience of Hajj and Umrah institutions can be formulated in the following components:

Table 1. GCG and Framework of Institutional Resilience

Component GCG	Practice Ideal	Impact on Resilience
Transparency	Publication of financial and investment reports, risk disclosure, dashboard for pilgrims	Increase trust; prevent speculation; Strengthen reputation
Accountability	Independent and sharia audits, board supervision, pilgrim complaint mechanism	Reduce errors; strengthen responsibility; Preventing Corruption
Independence	the governing body that is free from political interference; Clear & transparent selection	Strategic decisions that are not affected by external interests; Long-term stability
Risk Management and Continuity	Contingency plans; liquidity reserves; Crisis Simulation Training	Adaptability capabilities; Minimize service interruption time
Ethical and Sustainability Investments	Sharia compliance; Diversification; Sustainable investment	Reduced volatility; protect reputation; Supporting Business Ethics

Digital Governance	Pilgrim data protection; registration and tracking systems; use of AI and digital technology in operations	Increase efficiency; rapid response to crises; Data-driven decision-making

The integration of these components must be carried out in institutional structures that support implementation: national and regional regulations, organizational culture, competent human resources, and monitoring and evaluation mechanisms.

4. Conclusions and Recommendation

The institutional resilience of Hajj and Umrah management in Southeast Asia depends on the comprehensive and contextual application of *Good Corporate Governance* (GCG) principles rooted in sharia values. Current challenges include limited emergency liquidity, inconsistent sharia and external audits, weak crisis preparedness, inadequate stakeholder engagement, and regulatory fragmentation across ASEAN countries. These issues hinder the establishment of unified governance standards and reduce institutional adaptability in times of crisis.

To strengthen institutional resilience, Hajj and Umrah management must prioritize transparency, accountability, independence, and risk management while integrating digital governance and ethical investment. Governments and supervisory bodies in ASEAN should develop harmonized sectoral GCG standards specifically for Hajj and Umrah institutions, including mandatory independent and sharia audits, minimum liquidity reserves, and robust risk management systems.

Open crisis communication and digital transformation such as integrated data systems for registration, health monitoring, and security are essential for building trust and operational efficiency. At the regional level, ASEAN collaboration should be enhanced through shared governance frameworks, best practice exchange, and the creation of an *ASEAN Shariah Governance Standard* for collective crisis response and sustainability.

Ultimately, institutional resilience is not merely an administrative matter but a reflection of commitment to sharia-based governance, regional cooperation, and innovation that ensures justice, sustainability, and public trust in managing mass religious services.

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