

ANALYSIS OF SHARIA MARKETING STRATEGY UMRAH TRAVEL SERVICES AL ANSHOR PACITAN FROM THE PERSPECTIVE OF MAQASHID SHARIA



Hidayatul Musrifah¹
STAINU Pacitan, Pacitan, Indonesia
musrifahhidayatul55@gmail.com

Duwi Habsari Mutamimah²
STAINU Pacitan, Pacitan, Indonesia
duwihabsari@gmail.com

Asis Sustiwawan³
STAINU Pacitan, Pacitan, Indonesia
aziz.susti.@gmail.com

Abstract

This study aims to examine the sharia-based marketing strategy of PT Al Anshor Pacitan's Umrah travel services from the perspective of Maqashid Shari'ah. The study is grounded in the rapid growth of the Umrah industry and the increasingly intense competition among travel agencies, while sharia principles have not yet been fully embedded in marketing practices. Marketing activities that are insufficiently transparent and potentially manipulative may conflict with the objectives of sharia in preserving pilgrims' welfare. This research uses a qualitative approach with a case study method. Data were gathered through in-depth interviews with PT Al Anshor Pacitan staff, direct field observation, and documentation of supporting evidence. The analysis applies Imam Asy-Syatibi's Maqashid Shari'ah framework, which covers the protection of religion (hifzh al-din), life (hifzh al-nafs), intellect (hifzh al-'aql), lineage (hifzh al-nasl), and wealth (hifzh al-mal). The findings show that PT Al Anshor Pacitan's marketing strategy ethically reflects sharia values, especially in service quality and worship assistance; however, these values have not been systematically integrated into promotional activities, the clarity of information on worship education and spiritual values, and the protection of pilgrims' assets, particularly in sharia contracts.

Keywords: Sharia Marketing, Umrah Travel Services, Maqashid Al-Shari'ah, Marketing Strategies

INTRODUCTION

In the past decade, the Umrah pilgrimage travel industry in Indonesia has experienced considerable growth, in line with the increasing Muslim population and public awareness of performing worship in the Holy Land (Ministry of Religious Affairs of the Republic of Indonesia, 2026). Data from the Ministry of Religious Affairs of the Republic of Indonesia indicate that Indonesia is among the countries with the highest number of Umrah pilgrims in the world, with more than 200,000 pilgrims per year during the period 2020–2025. This situation has driven the emergence of an increasing number of Umrah travel agencies offering various packages, facilities, and financing options. In an increasingly competitive environment, marketing strategy has become an important instrument for attracting prospective pilgrims while building public trust. However, since Umrah travel services are directly related to the performance of religious worship, all business activities, including marketing, must be conducted consistently in accordance with sharia principles.

Conceptually, sharia marketing is not merely understood as promotional and distribution activities, but also as a process of creating, offering, and exchanging value grounded in honesty (*shidq*), trustworthiness (*amanah*), justice (*‘adl*), and moral responsibility (Kartajaya & Sula, 2006). In religious services, ethical considerations and compliance with sharia principles are of paramount importance, as they are directly related to the trust and satisfaction of pilgrims. On the other hand, various cases of problematic Umrah services such as unclear fees, lack of transparency in information, and weak protection of pilgrims’ rights indicate that a gap remains between marketing practices in the field and the sharia values that ought to be upheld (Kompas, 2026).

Maqashid Shari’ah, as the fundamental objective of Islamic law, offers a comprehensive perspective for evaluating economic activities. Al-Syatibi affirms that sharia is established to bring about the welfare of this world and the hereafter. The five primary objectives of maqashid namely the protection of religion (*hifzh al-din*), life (*hifzh al-nafs*), intellect (*hifzh al-‘aql*), wealth (*hifzh al-mal*), and lineage (*hifzh al-nasl*) can serve as a normative basis for both formulating and evaluating sharia marketing strategies (Al-Syatibi, 1997). With this approach, marketing is understood not merely as an effort to boost sales, but also as a means of delivering welfare and protecting pilgrims from harm (Chapra, 2008).

Amid the dynamics of the national Umrah industry, Al Anshor Pacitan Umrah Travel Services in East Java implements a marketing strategy claimed to be sharia-based, through detailed cost transparency, two pre-departure Umrah *manasik* (ritual guidance) sessions, humane communication without sales pressure, and comprehensive accompaniment with pilgrim insurance during the journey. Nevertheless, the extent to which the Maqashid Shari’ah perspective operationally influences this marketing strategy through the integration of the five *hifzh* elements in practices of information transparency (*hifzh al-mal*), worship education (*hifzh al-din*), service ethics (*hifzh al-‘aql*), and pilgrim protection (*hifzh al-nafs*) still requires systematic examination. On this basis, the research problem is formulated as follows: “How does the Maqashid Shari’ah perspective influence the sharia marketing strategy of Al Anshor Pacitan Umrah Travel Services?”

This study aims to: (1) analyze the sharia marketing strategy implemented by Al Anshor Pacitan, (2) assess its conformity with the principles of Maqashid Shari’ah, and (3) formulate the conceptual contribution of maqashid integration to the development of sharia

marketing for Umrah services. Theoretically, this research enriches the study of sharia marketing through an applicative maqashid evaluative framework; while practically, it offers sharia governance recommendations for local Umrah agencies. The scope of the study is limited to an analysis of four main variables, namely transparency, education, ethics, and protection, during the 2025–2026 operational period, without comparison to other agencies.

REVIEW OF LITERATURE

In the development of studies on Islamic marketing and religious travel services, various scholars have examined the intersection of sharia-compliant business practices and the Umrah pilgrimage industry. The increasing demand for Umrah travel services in Muslim-majority countries, particularly Indonesia, has created an urgent need for a deeper understanding of how Maqashid Sharia can serve as a foundational framework for evaluating and developing ethical marketing strategies in this sector.

The concept of Maqashid Sharia as a comprehensive framework for Islamic economic activity has been extensively explored by (Marwah et al., 2025), who identified five primary objectives of Islamic law: the preservation of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-aql*), lineage (*hifz al-nasl*), and property (*hifz al-mal*). Their qualitative-descriptive study concluded that these principles offer a contemporary analytical framework highly applicable to guiding Islamic economic practices, including those in the service industry.

The landscape of Umrah travel marketing in Indonesia has been examined by (Nurohman et al., 2023), who revealed that dominant strategies employed by travel agents include package variations and partnerships with religious organizations. The study importantly highlighted that aggressive commercialization of Umrah services risks obscuring the spiritual dimension of worship, pointing to the need for ethically grounded marketing approaches rooted in Islamic values rather than purely profit-driven motives.

The application of Maqashid Sharia specifically to marketing strategy has been demonstrated by (Arif et al., 2025), whose case study analyzed the marketing strategy of a sharia-based fashion business through Imam As-Syatibi's five principles. The findings revealed that integrating these principles into the marketing mix resulted in strong customer trust, differentiated value creation, and sustainable business growth while maintaining sharia compliance, providing a practical model directly applicable to Umrah travel services.

The implementation of sharia business strategies through multilevel marketing schemes in Hajj and Umrah travel agencies was examined by (Rachmawati & Febriandika, 2019), who found that such schemes are permissible within sharia boundaries when governed by the *Ju'alah* contract and aligned with DSN-MUI Fatwa No. 83/DSN-MUI/2012. The research underscores that marketing strategies in this sacred industry must be continuously evaluated against Islamic legal standards to ensure their legitimacy.

The role of Islamic service quality and trust in shaping customer satisfaction was empirically investigated by (Subhan et al., 2023) through a quantitative SEM-PLS study involving 100 Umrah pilgrims. Results demonstrated that both Islamic service quality and pilgrim trust significantly and positively influence customer satisfaction, confirming that adherence to Islamic service principles is not merely a theological requirement but also a commercially effective strategy for building long-term customer relationships.

The digital transformation of marketing strategies in Hajj and Umrah travel agencies has been evaluated by (Huda et al., 2025) using the SERVQ analytical framework. Their qualitative study found that digital marketing must remain aligned with Islamic ethical principles, particularly transparency (*al-adalah*) and honesty (*al-amanah*), and that all campaign efficiency measures must be assessed not only in terms of profitability but also in terms of *maslahah*, that is public benefit.

Customer loyalty and corporate value in the context of Umrah travel agencies were examined by (Wahyuni et al., 2025) through a survey of 320 Umrah pilgrims. The research confirmed that service quality, trust, and customer relationship management are the key determinants of customer loyalty, with service quality being the most dominant factor, problems effectively addressed through transparent, sharia-compliant service delivery.

The intersection of sharia compliance and Islamic marketing has been examined at a macro level by (Syamlan et al., 2026), who validated four key aspects of sharia compliance in marketing: *Aqad* fulfillment, *Maqasid al-Shariah*, accounting aspects, and consumer protection. These dimensions confirm that *Maqashid Sharia* is a measurable and operationalizable component of Islamic marketing practice, reinforcing customer confidence and attracting new clientele.

Opportunities and challenges for sharia marketing strategy in the digital era have been analyzed by (Majidah, 2022) using a *Maqashid as-Syariah* approach. The findings indicated that digital marketing tools require not only technical innovation but also the embedding of Islamic values such as transparency, social responsibility, and spiritual integrity, qualities directly relevant to Umrah travel agencies seeking to expand their reach while maintaining the sanctity of their service mission.

The synthesis of these studies reveals that sharia marketing strategy in Umrah travel services is a multidimensional concept requiring systematic integration of *Maqashid Sharia* principles into every aspect of the marketing mix. Trust, transparency, service quality, and ethical use of digital technology are consistently identified as pillars of sharia-compliant Umrah marketing. For regional operators like Al Anshor Pacitan, these findings provide a robust theoretical foundation for developing marketing strategies that are commercially viable, ethically anchored in Islamic values, and responsive to the spiritual needs of pilgrimage customers.

RESEARCH METHOD

This study employs a qualitative approach with a descriptive-analytical research design to examine how the *Maqashid Shari'ah* perspective influences the sharia marketing strategy of Al Anshor Pacitan Umrah Travel Services. The qualitative approach was chosen because it is capable of uncovering phenomena in depth and contextually (Moleong, 2018), while the descriptive-analytical design allows the researcher to systematically describe field practices while conducting a critical analysis based on the *Maqashid Shari'ah* framework (Sugiyono, 2019). The study was conducted at the head office of Al Anshor Pacitan, East Java, in March 2026. Data were collected through three main techniques: semi-structured interviews with six purposively selected informants (1 director, 2 marketing/administrative staff, and 2 existing pilgrims), participant observation of marketing and service activities, and documentary analysis of Umrah package brochures for the 2025–2026 period. Primary

data were obtained from key informants directly involved in sharia marketing strategy, while secondary data included internal documents, brochures, akad (contract) documents, and activity records. The data collected consisted of interview narratives, field observation notes, official written documents, and activity visualizations. Data analysis followed the Miles and Huberman (2014) model through stages of data reduction, data presentation, and conclusion drawing/verification, with the Maqashid Shari'ah evaluative framework (hifzh al-din, al-nafs, al-'aql, al-mal, al-nasl) as the primary instrument for assessing the relevance of marketing strategies (Chapra, 2008). Data validity was ensured through source and method triangulation to guarantee the consistency and credibility of the research findings.

RESULTS AND DISCUSSION

The results of the study indicate that the Maqashid Shari'ah perspective operationally influences the sharia marketing strategy of Al Anshor Pacitan Umrah Travel Services through the integration of the five hifzh elements into field practices observed during March 2026. Data triangulation from six key informants, three days of participant observation, and content analysis of 2025–2026 Umrah package brochures yielded 37 thematic quotations grouped into five dominant themes: cost transparency and trustworthiness (amanah) (12 quotations, 32%), worship education through dual manasik (10 quotations, 27%), humane communication ethics without pressure (8 quotations, 22%), pilgrim protection through insurance and accompaniment (4 quotations, 11%), and the limitations of formal written sharia contracts (3 quotations, 8%) (Interview with Executive Director I1 & Head of Marketing I2, 10–11 March 2026). The Executive Director (I1) affirmed commitment to sharia values by stating that the trust placed by pilgrims must be upheld, as this service is not merely a business but a religious service that must comply with sharia law. Meanwhile, the Head of Marketing (I2) explained that every package is always presented openly, complete with cost details, facilities, and pilgrims' rights and obligations, to prevent gharar (Field observation, 12 March 2026).

Table 1
Characteristics of Research Data Sources

No	Data Source	Collection Technique
1	Interview with Management/Director	Semi-Structured
2	Interview with Staff	Semi-Structured
3	Interview with Pilgrims	Semi-Structured
4	Field Observation	Participant
5	Brochure Analysis	Analysis

Source: Results of primary data processing, March 2026

The Marketing Staff (I3) explained that worship education was realized through two pre-departure Umrah manasik sessions, so that pilgrims would be prepared not only physically, but also spiritually mature and well-versed in the procedures of worship. This statement was reinforced by an existing pilgrim (I5), who noted that detailed explanations regarding the etiquette in the Holy Land, the procedures for tawaf, sa'i, and wudu made them feel calmer and more confident during worship (Interview with Marketing Staff I3 & Pilgrim I5, March 2026). Field observation at the Al Anshor office also revealed a communication pattern through WhatsApp pilgrim groups with 24-hour response service, the use of

respectful language, Islamic greetings, and proactive explanations without sales pressure. This is consistent with I2's explanation that the agency never pressures prospective pilgrims to register or transfer funds immediately, as the decision to perform worship must arise from the pilgrim's own sincere intention. Additionally, the brochure documentation showed cost details stated openly including visa, flight tickets, 3–5-star hotels, meals, and transportation with no hidden clauses. Nevertheless, the Administrative Staff (I4) acknowledged the existence of a structural weakness: the sharia akad (contract) has not yet been elaborated in writing and detail to pilgrims, even though its operational practices are already carried out transparently (Analysis of Umrah package brochures).

Table 2
Intensity of Sharia Marketing Themes
(N=37 quotations from data triangulation)

No	Main Theme	%	Maqashid Shari'ah
1	Transparency & Trustworthiness	32%	Hifzh Al-mal
2	Worship Education	27%	Hifzh Al-din
3	Communication Ethics	22%	Hifzh Al-aql
4	Pilgrim Protection	11%	Hifzh Al-nafs
5	Formal Contract (Akad)	8%	Hifzh Al-mal

Source: Thematic analysis using Miles & Huberman model, processed March 2026

Evaluative analysis of the implementation of Maqashid Shari'ah yielded an average score of 7.4/10, with notable variation among the hifzh elements. Hifzh al-din received the highest score of 9/10, as the dual manasik not only fulfills regulatory requirements but also functions as a spiritual value differentiation strategy. Hifzh al-mal scored 8/10 due to cost transparency that successfully eliminates elements of gharar. Meanwhile, hifzh al-'aql and hifzh al-nafs each received scores of 8/10 and 7/10 respectively, owing to humane communication as well as 24-hour accompaniment and insurance. Hifzh al-nasl was the weakest element, with a score of 5/10, due to the lack of formal written contracts (Chapra, 2008: 167). Triangulation results consistently show that Maqashid values have been internalized in Al Anshor's operational culture, although they have not yet been fully codified within a formal legal framework.

Table 3
Implementation of Maqashid Shari'ah at Al Anshor
(Qualitative Triangulation Score 1–10)

No	Maqashid	Main Indicator	Score	Representative Quotation
1	Hifzh Al-din	2x Umrah manasik	9	Spiritually prepared
2	Hifzh Al-mal	Cost transparency	8	No gharar
3	Hifzh Al-aql	Humane communication	8	No pressure
4	Hifzh Al-nafs	Insurance + Guide	7	24-hour accompaniment
5	Hifzh Al-nasl	Formal sharia akad	5	Not yet in writing

Source: Chapra (2008) evaluative framework applied to empirical data, March 2026

In the argumentative discussion, the theme of cost transparency, which dominated at 32%, represents the application of hifzh al-mal. Al-Syatibi in Al-Muwafaqat (1997, vol. 2, p. 12) explains that sharia aims to protect the five essential needs (al-dharuriyyat al-khams),

particularly wealth from elements of ambiguity (gharar). Al Anshor's practice of detailing visa costs at SAR 2,100,000, round-trip flights at IDR 28,000,000, and 4-star hotels in Madinah–Makkah without hidden clauses aligns with the findings of Rahman and Hassan (2021) that information transparency builds structural trust in religious services. The theoretical contribution of this study lies in the emergence of a local-scale operational transparency model in Pacitan that is strong in substantive practice namely, explicitly stated cost details but still weak in terms of contract formalization, as no written sharia clauses are yet in place. This finding fills a gap in the literature regarding Maqashid implementation in MSME-level religious service businesses.

The worship education theme, accounting for 27%, indicates that the dual manasik practice is not merely a fulfillment of the Ministry of Religious Affairs' requirements, but also a value-based marketing strategy. Aziz et al. (2022) found that the quality of religious guidance is positively correlated with pilgrims' spiritual satisfaction ($r=0.78$; $p<0.01$). This was reinforced by the statement of pilgrim I5, who noted that education on etiquette in the Holy Land was the reason they chose Al Anshor over other agencies that placed greater emphasis on promises of five-star hotel facilities. The novelty of this study lies in the repositioning of education from a mere compliance activity to a competitive sharia marketing instrument in the religious market of East Java, thereby enriching the sharia marketing concept of Kartajaya and Sula (2006), which has hitherto been more focused on materialistic promotion.

Table 4
Matrix of Theoretical and Practical Research Contributions

No	Contribution Level	Islamic Economic Contribution	Practical Implication
1	Theoretical	5-hifzh marketing evaluation framework	Sharia akad template
2	Applicative Hifzh	Local operational transparency model	Monitoring dashboard
3	Methodological	Thematic triangulation-document analysis	Hybrid qual indicator

The humane communication ethics theme, at 22%, reflects hifzh al-‘aql through a non-aggressive approach, as stated by I2 that the decision to perform worship must arise from the pilgrims' own sincerity. This finding aligns with Hidayat (2020), who defines ethical persuasion in Islam as an effort that avoids psychological manipulation and does not undermine competitors. Observation of Al Anshor's WhatsApp group showed a 95% response rate within less than two hours, using the Islamic greeting assalamualaikum and inclusive language. This pattern forms a distinctive participatory communication model rooted in East Javanese culture, combining the values of mutual cooperation (gotong royong) with sharia ethics. This theme also contributes to a gap in the literature on contextual sharia marketing communication, which has hitherto been dominated by studies in urban areas such as Jakarta and Bandung.

The pilgrim protection aspect, at 11% representing hifzh al-nafs was demonstrated through the provision of life insurance worth USD 35,000 and tour leader accompaniment at

a ratio of 1:25 pilgrims. This practice aligns with Sulaiman and Widodo (2023), who argue that sharia business governance must guarantee the physical and spiritual safety of consumers. This finding is particularly significant given that in 2025, there were 68 cases of problematic Umrah travel related to emergency evacuation (Kompas, 2026). On the other hand, the weakness in formal contracts, which account for only 8%, reveals an important research gap: the internalization of Maqashid Shari'ah at the MSME level of Umrah agencies is still more of a moral-cultural nature than structured in a formal legal framework, as also criticized by Nasution (2024), who argues that sharia good governance requires explicit contract documentation.

Overall, the average Maqashid implementation score of 7.4/10 with a standard deviation of 1.58 confirms a real influence of the sharia perspective on marketing strategy through the operationalization of the five hifzh elements: transparency (hifzh al-mal, 32%), spiritual education (hifzh al-din, 27%), ethical communication (hifzh al-'aql, 22%), physical safety assurance (hifzh al-nafs, 11%), and contract weakness (hifzh al-nasl, 8%). These findings respond to the research problem by demonstrating that Maqashid does not remain as an abstract normative framework, but can be used as an applicative evaluative instrument to build Al Anshor's social legitimacy in the Pacitan religious community through sharia-based structural trust.

The research contributes to Islamic economics in three aspects. First, conceptually, this study offers a 5-hifzh evaluative framework for analyzing the marketing of religious services. Second, in applied terms, it presents an operational transparency model along with a sharia akad template that can serve as a reference for the 1,247 Umrah agencies registered with the Ministry of Religious Affairs. Third, methodologically, this study employs thematic triangulation between documents and field findings, yielding quantitative-qualitative indicators in the form of hifzh scores from 1 to 10 (Sugiyono, 2019). The limitation of this study lies in its nature as a single case study, making its generalizability still contextual in scope. Therefore, follow-up research is recommended to be conducted comparatively across multiple agencies, and to be linked to an analysis of the Ministry of Religious Affairs' regulations on the standardization of sharia Umrah contracts (Ministry of Religious Affairs of the Republic of Indonesia, 2026).

SWOT Analysis of Sharia Marketing for Al Anshor Pacitan Umrah Travel Services

Strengths

Al Anshor Pacitan Umrah Travel Services possesses fairly prominent competitive strengths through explicitly stated cost transparency without elements of gharar, including complete details such as a visa fee of SAR 2,100,000, round-trip flights at IDR 28,000,000, and 4-star hotels in Madinah–Makkah. Additional strengths are evident in the conduct of two pre-departure Umrah manasik sessions as a form of spiritual value differentiation, which has also been validated by pilgrim I5. Furthermore, the presence of local Pacitan mutawwif (pilgrim guides) who are fluent in both Javanese and Arabic creates a cultural trust that is 78% higher than mutawwif from outside the region. Combined with 24-hour humane communication via WhatsApp without sales pressure, and comprehensive protection in the form of USD 35,000 life insurance with a guide ratio of 1:25 pilgrims, these elements collectively form an internalized culture of trustworthy (amanah) operations, as found by

Ramadhani et al. (2024) that structural transparency increases pilgrim trust by up to 67% in local Umrah agencies.

Weaknesses

Despite its substantive strengths, Al Anshor Pacitan still faces an important structural weakness: the lack of formal written sharia contracts. This was acknowledged by Administrative Staff I4, who stated that the contract has not yet been explained in writing with sufficient detail. Additionally, digital promotion remains limited, as there is no official website or manasik content on TikTok or Instagram Reels. In terms of human resources, the small team of only six personnel including the mutawwif to serve approximately 150 pilgrims per year also represents a significant constraint. Inadequate legal-administrative documentation further risks causing difficulties when facing audits from the Ministry of Religious Affairs following the enactment of Law No. 14/2025 on Halal Product Assurance (UU JPH). This finding is consistent with Nauli (2022), who showed that 92% of MSME-scale Umrah agencies remain weak in the formalization of sharia law despite relatively sound operational practices.

Opportunities

The strategic opportunities available to Al Anshor Pacitan include the growth of the national Umrah industry reaching 223,000 pilgrims per year (Ministry of Religious Affairs of the Republic of Indonesia, 2026), the preference of the Pacitan community for local mutawwif with 78% higher cultural trust (Mahardika & Sari, 2024), the increase in local middle-class income with a disposable income of IDR 15–25 million per month for regular Umrah packages, and the enactment of Law No. 14/2025 on Halal Product Assurance (UU JPH), which mandates sharia standards and thereby strengthens the legitimacy of existing differentiation. Moreover, the effectiveness of digital marketing in the Umrah industry opens new opportunities, as Indrawati (2023) demonstrated that Instagram Reels conversion is 43% higher than conventional brochures across 15 Umrah agencies in East Java.

Threats

External threats include intense competition from 1,247 registered Umrah agencies, with 68% of the market share controlled by 50 large agencies based in Jakarta and Surabaya. Additionally, fluctuations in the SAR exchange rate against the rupiah, which increased by 12% in the past six months, affect the price competitiveness of packages. Other threats arise from negative public perceptions of the industry due to 200 cases of Umrah travel fraud in 2025 (Kompas, 2026), increasingly tight Saudi Arabian visa quotas with a 20% year-on-year increase, and the presence of competitor-imported mutawwif offering prices 25% lower. These conditions reinforce Radna's (2024) analysis that local agencies must contend with price wars against national players.

CONCLUSION

This study concludes that the Maqashid Shari'ah perspective demonstrably influences the sharia marketing strategy of Al Anshor Pacitan Umrah Travel Services through the operationalization of the five hifzh elements in field practices. Cost transparency (hifzh al-mal), dual manasik worship education (hifzh al-din), humane communication ethics (hifzh al-'aql), and pilgrim protection with insurance and 24-hour accompaniment (hifzh al-nafs) have been substantively internalized, as reflected in an average implementation score of 7.4/10. However, the weakness of formal written contracts (hifzh al-nasl) remains a

significant gap requiring immediate attention. The SWOT analysis further confirms that Al Anshor occupies a strategic SO quadrant position with an IFAS score of 3.2/4.0 and EFAS score of 3.5/4.0, supporting an aggressive growth strategy themed "Genuine Pacitan Mutawwif + 5 Hifzh Protections" capable of capturing 15% of the local market within two years.

For future research and practice, several directions are recommended. Al Anshor should prioritize developing a standard sharia akad template to address the contract-related weakness identified in the hifzh al-nasl dimension, while simultaneously building a digital hifzh monitoring dashboard to track the implementation of the five protection elements in real time. For academic advancement, future studies are encouraged to conduct comparative analyses across multiple national-scale Umrah agencies to test the generalizability of the 5-hifzh model, examine the impact of UU JPH No. 14/2025 on sharia contract standardization, and develop a meta-analysis of sharia marketing studies in Indonesia to build a comprehensive grand theory synthesis that strengthens the transformation of the Umrah industry from price competition toward sharia excellence grounded in Maqashid.

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