

**EFFECTIVENESS OF UMROH BUDGET FUNDS ON THE INCREASING  
NUMBER OF UMROH PILGRIMAGES AT PT HANAN NUSANTARA TABUNG  
HAJI UMROH**



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**Abstract**

This study aims to determine effectiveness bailout system to improve the number of umrah pilgrims at PT Hanan Nusantara – Tabung Haji Umrah. This research uses the method study qualitative descriptive method and data collection process carried out employing field research (direct research in the field). The determination of the sample to be used in this study is the Branch Head, Umrah pilgrims of PT. Hanan Nusantara - Tabung Haji Umroh and SPV manifest (who regulates the entire Umrah trip). Findings This research shows indicator effectiveness used as a reference in measuring the extent to what extent this program has succeeded in improving a number of worshipers in each month.

**Keywords:** Effectiveness, Bailout Funds, Umroh

## INTRODUCTION

Umrah is one of the worship activities in Islam. Almost similar to the Hajj, this worship is carried out by performing several worship rituals in the holy city of Mecca, especially in the Grand Mosque. In technical terms of sharia, umrah means performing tawaf at the Kaaba and sa'i between Shofa and Marwah, after wearing ihram taken from miqat.

The implementation of the Umrah pilgrimage cannot be separated from the role of the government, as stated in Article 5 of the Republic of Indonesia PMA No. 8 of 2019 "The organizer of the Umrah pilgrimage trip, hereinafter abbreviated as PPIU, is a travel agency that has a permit from the Minister to organize the Umrah pilgrimage trip". It is recorded that until 2024, PPIU (Umrah Pilgrimage Licensing Organizer) contains as many as 2453 Umrah travel agencies that are licensed or operating throughout Indonesia.

The selection of Umrah travel carried out by prospective pilgrims must pay close attention to the background of the travel carefully and thoroughly. Prospective pilgrims in this case must also see the digital track record of good travel and those that are not problematic. This action is intended because currently, there are many problematic travel by promising departure, but there is still no certainty regarding the plane seat or the departure schedule is unclear. If the flight schedule is not in accordance, the arrival schedule will change so that other problems arise such as not getting a hotel because it has been booked, and paid pilgrims have already booked it. So it is not surprising that this causes prospective hajj and umrah pilgrims to be stranded in the holy land and the cost of umrah is cheaper than other travel .

The business does not have the best service, so customers feel dissatisfied with the service. With increasing business competition, business people must have a marketing strategy to be able to compete . The main task of the company is to acquire and retain customers, the selection of customer segments must consider several factors, including relative profitability, looking at opportunities, market demand, growth prospects and the level of competition. Nawawi said that strategy is a model of various basic objectives of policies and plans to achieve these objectives by being formulated in such a way that the efforts to be made by the company have good characteristics now and in the future.

A tough challenge for all business people in the digital era is maintaining customer satisfaction and loyalty. Many research results have been described showing that the cost of

retaining customers is cheaper than having to find new customers again, therefore retaining customers is not an easy job and cannot be ignored so that customers are the most important assets in all companies.

PT Hanan Nusantara's efforts - Tabung Haji Umroh can realize the Muslim community can depart for Baitulloh. PT Hanan Nusantara - Tabung Haji Umroh creates umrah products with a bridging fund system, with the existence of bridging funds it can make it easier for all groups to be able to depart for Baitulloh. The purpose of the bridging fund product was launched so that it could provide convenience for prospective pilgrims to be able to depart for Baitulloh with fairly easy requirements so that it could be an alternative for prospective pilgrims to be able to overcome the lack of funding that has not been met. PT Hanan Nusantara - Tabung Haji Umroh provides this bridging fund to prospective pilgrims without collateral, although the funds disbursed can be said to be quite large. So that for every pilgrim who wants to make an umrah bridging fund, we pay close attention to the Sharia system so that no one feels disadvantaged between the travel agency and prospective pilgrims.

In this study, researchers used Tour and Travel in Surabaya, namely PT Hanan Nusantara - Tabung Haji Umroh with the tagline 'Umroh First Pay After Returning' with the strategic business facilitating the congregation and making it easier for the congregation to be able to perform umrah by way of bridging. PT Hanan Nusantara - Tabung Haji Umroh, the congregation does not feel burdened because it uses a 1-3 year installment system and without collateral, according to the agreement (akad) that has been agreed upon together. 'Effectiveness of Umrah Bridging Funds on Increasing the Number of Congregation at PT Hanan Nusantara - Tabung Haji Umroh.

## **REVIEW OF LITERATURE**

### **Theory of Effectiveness Measurement according to Campbell J. P**

There are 5 most prominent indicators, namely as follows:

1. Program Success

According to Campbell J., program success is a measurement of effectiveness in the sense of achieving previously determined goals .

2. Target Success

Target success is a measurement of effectiveness viewed from the perspective of goal achievement, the assessment of effectiveness must be related to the problem of targets and goals. This means that effectiveness can be measured by how far the level of targets in programs or policies from the government to achieve the goals that have been set.

### 3. Satisfaction with the Program

According to Campbell, satisfaction is a criterion of effectiveness referring to the success of the program in meeting the needs of the recipients of the program. Satisfaction is felt by the recipients of the quality of the program received. The better the quality of the program provided, the better. the satisfaction felt by the recipient is getting higher.

### 4. Input and Output Levels

According to Campbell, the effectiveness of input and output levels can be seen from the comparison between input and output. If the output is greater than the input, it can be said to be efficient and vice versa if the input is greater than the output, it can be said to be inefficient. To measure effectiveness, one of the most important things is to measure the input and output levels of a program .

### 5. Goal Achievement

Overall The last indicator of effectiveness measurement is the achievement of overall goals where according to Campbell JP it can be seen from the extent to which the company carries out its duties to achieve the goals. In this case, it is a general assessment with many criteria and produces a general assessment of the Company's effectiveness .

## **Effective Achievement Measure according to SP Siagian**

- 1) Clarity of the objectives to be achieved, this is intended so that employees in carrying out their duties achieve targeted targets and organizational goals can be achieved.
- 2) Clarity of strategy for achieving goals, it is known that strategy is the "path" followed in making various efforts to achieve the specified targets so that implementers do not get lost in achieving organizational goals.

- 3) A solid policy analysis and formulation process, related to the objectives to be achieved and the strategies that have been set, means that the policy must be able to bridge the objectives with efforts to implement operational activities.
- 4) Careful planning essentially means deciding now what the organization will do in the future .
- 5) The preparation of a proper program, a good plan, still needs to be described in proper implementation programs because if not, the implementers will lack guidelines for acting and working .
- 6) Availability of work facilities and infrastructure, one indicator of organizational effectiveness is the ability to work productively. With the facilities and infrastructure available and possibly provided by the organization.
- 7) Effective and efficient implementation, no matter how good a program is, if it is not implemented effectively and efficiently, the organization will not achieve its targets, because with implementation the organization will be brought closer to its goals<sup>24</sup>.

### **Bailout Fund**

One way to encourage growth economy Indonesian sharia is through the Umrah pilgrimage. Every company does activities, products, or services designed to fulfill needs and welfare. According to Indra (2019), the development of the Umrah pilgrimage has now the more made it easier for public Indonesian Muslims who perform the Umrah pilgrimage. By using the facilities Umrah relief fund product from various Registered and legal Umrah Travel Organizers (PPIU) registered with the Ministry of Religion of the Republic of Indonesia. The Umrah advance fund product is a short-term loan used to cover part of the costs of the Umrah pilgrimage, such as helping the funded parties realize their desire to perform the Umrah pilgrimage, such as plane tickets, accommodation, and other arrangements to finance the Umrah pilgrimage. Those who want to go on Umrah in the near future

### **Benefits of Advance Funds**

According to Indra (2019) , among others, as following :

- a) Realize desire prospective pilgrims to perform the Umrah pilgrimage in a timely manner

- b) Help prospective pilgrims to perform the Umrah pilgrimage first first , then new pay the balance of the funds afterwards can even be paid in installments according to the agreed or contracted period ; and
- c) Make it easier prospective pilgrims in payment by amount installments that will not be changed during the term of the agreement .

## **RESEARCH METHOD**

In this research, the researcher took descriptive qualitative research, which is the collection of actual data by conducting direct observation or observation of evidence, while collecting data and conducting analysis by drawing conclusions from the observation analysis, while descriptive is done by presenting data as it is in accordance with what is in the field.

### **Data Source**

According to Lofland as quoted Moleong In This research uses data sources in the form of words and actions of the subject. research ( Pradana & Muhammad Roy Purwanto , 2023). There are type of data used data source as following :

#### **1. Primary Data**

Primary data is information that is collected directly during the research. This primary data was obtained through interviews and direct observation.

#### **2. Secondary Data**

Data taken from articles, journals, books, sources source study library and reports study

### **Data Analysis Techniques**

The data analysis used in this study is the interactive data analysis model of Miles and Huberman<sup>33</sup>. This model consists of four main things, namely data collection, data reduction, data presentation, and drawing conclusions/verification (Indah Sri Annisa, Elvi Mailani, 2023).

## **RESULTS AND DISCUSSION**

### **History of Hanan Nusantara – Hajj and Umrah Fund**

The history of the establishment of PT Tabung Haji Umrah is based on survey public conducted by Mr. Yulianto from SE. He is owner of the Yulianto Foundation which operates

in the field of House sick , institution education , facilities sports , and running a number of company . Survey public that Mr Yulianto SE, namely, the delay people Muslims in Indonesia to go to the Baitullah performing Hajj and Umrah is pattern think society in the fifth pillar of Islam is to go to hajj if able, so that the public Muslim thinks only people are capable of being obligated go to the Baitullah.

PT Tabung Haji Umrah is institution standing public since 2015. Tabung Haji Umrah has child company named PT Hanan Nusantara. PT Hanan Nusantara is an official Umrah and Hajj travel agency with a permit from the Ministry of Religion. PT Tabung Haji Umrah is not for searching profit, but to obtain blessings, and are committed to supporting pilgrims who wish to perform the Hajj and Umrah. This is an institution that aims to send all over Muslims go to Baitullah. PT Tabung Haji Umrah (also ) is interest -free , free aid fund product usury, and without collateral .

### **Umrah Advance Funds**

Advance funds have several advantages for pilgrims and travel, including:

1. Benefits for Travel:
  - a. Increasing credibility towards pilgrims When an Umrah travel agency is able to provide safe, transparent, and quality services, pilgrims will be more confident and comfortable using the service. High credibility will make pilgrims feel that they are working with a professional and reliable organizer, especially when travel provides financial solutions such as Umrah advance funds.
  - b. Gradual increase in profits is one of the positive impacts that can be achieved by Umrah travel agencies through the right strategy and good service.
2. Profit For Congregation:
  - a. Convenience in do payment of one profit The main thing that the congregation feels when using the advance fund service is that there is scheme payments that can be adjusted to the congregation's capabilities so that the congregation does not feel burdened heavy when do installments in each the month .
  - b. Umrah advance funding services help and make things easier they realize intention to carry out worship.

- c. Ease of bridging funds is existence system stable and unchanging installments . With the agreement clear contract , the congregation can do it payment in amount fixed installments during the period that has been agreed . This provides certainty and comfort for the congregation, because the congregation does not need to worry will increase costs or changes installments in the middle of the road.

### **The Effectiveness of Umrah Advance Funds for Increasing Number of Congregation**

Hanan Nusantara launches a product, namely the Umrah advance fund, that is capable of helping Indonesian Muslims perform the Umrah pilgrimage if the conditions are met. requirements that have been determined by Tabung Haji Umroh. Here, the author writes a report amount the whole congregation period 2021, 2022, and 2023.

Keterangan	2021	2022	2023
Jumlah Jamaah	317	468	525

*Sumber : PT Hanan Nusantara  
(Olahan Data)*

In the period of 2023, with the number of pilgrims 525 who used the advance funds . This proves that that interest the number of congregations with sufficient bridging fund facilities seen from table that has been presented. The success of the program is measured when bridging fund product has reach the purpose , namely Help all the people Muslims who want to go on Umrah and Hajj, especially Muslims in Indonesia by providing advance funding facilities.

"When I watch JTV, dad Yulianto broadcast heart I knocked want to go Umrah, after That I immediately registered and was able to leave using the advance funds, with fairly easy administration without interest, but only having to wait 3 months after registering. "

From the above expression, this source explains about the convenience provided by Tabung Haji Umroh in the process of umrah advance funds through payment mechanism per month. Meanwhile that, another source who was met to ask for opinions regarding the use of bailout funds also provided a response stating that.

“Yes, I used the Umrah advance funds for me and my husband .”

This statement shows that the Umrah advance funds are not only intended for individuals, but are also given to pilgrims who want to go with their husband's wife, taking into account ability installment per month of the congregation.

"I got a bailout fund around Rp. 14,000,000.- to depart Umrah. When I leave without any guarantee " <sup>1</sup>The provision of Umrah advance funds is based on the trust given by Tabung Haji Umrah to the congregation, however still accompanied by supervision and assistance. To remain apply principle helping each other becomes an objective from our vision mission. "It's been about 2 years since I agreed on payment installments, namely around Rp.650,000 per month. Alhamdulillah, until now I have paid for 8 months without ever being in arrears".

The above description also explains about method supervision and trust given by Tabung Haji Umroh to pilgrims who wish to depart for Baitulloh.

Through the interview said, can be drawn to fill in the points indicator effectiveness used as a reference in to measure what extent this program has succeeded in improving a number of worshipers in each month. After all this part is achieved, the dimensions to be filled is the achievement objective overall. The purpose whole thing in question in this indicator is to improve the number of pilgrims in general, gradually. Benefits obtained both by PT Hanan Nusantara – Tabung Haji Umroh and by the congregation users product bailout program. This is, of course, the most important thing because it becomes a summary of all aspects that have been explained in the previous point, where the factors are objective and comprehensive, which includes the effectiveness of bailout funds. Umrah no will be achieved without fulfilling all factors above. In measuring achievement objectives comprehensive, all factors must take into account through the impact felt by both parties, including in matters of coverage Good from aspects of quantity and quality.

## CONCLUSION

The Umrah Advance Fund Program initiated by PT Hanan Nusantara demonstrates a strong commitment to facilitating access to Hajj and Umrah pilgrimages by offering interest-free and collateral-free financial assistance, in line with Islamic principles that prohibit usury

(riba). This program has proven to be effective in increasing the number of pilgrims undertaking Umrah through PT Hanan Nusantara, reflecting its practical impact in expanding religious travel opportunities while upholding sharia-compliant financial practices.

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