

Umrah Travel Rescheduling in Banda Aceh: Ijārah ‘Alā al-Amāl and Contractual Certainty under Sharia Economic Law

Fadhila Maisura*

Universitas Islam Negeri Ar-Raniry Banda Aceh, Indonesia
Email: 200102186@student.ar-raniry.ac.id

Gamal Achyar

Universitas Islam Negeri Ar-Raniry Banda Aceh, Indonesia
Email: gamal.akhyar@ar-raniry.ac.id

*Corresponding author

Abstract

This article examines the rescheduling of Umrah departures by travel agencies in Banda Aceh and evaluates the practice through the framework of *ijārah ‘alā al-a‘māl*, a Sharia contract for remunerated services. The study employs a qualitative socio-legal approach that combines normative analysis of Islamic contract law with empirical findings from interviews, documentation, and observation at PT Katana Travel & Tour and PT Dar Tauhid Haramain. The findings show that rescheduling operates primarily as a contract-preservation mechanism when pilgrims cannot depart on the agreed date because of personal, health, administrative, ticketing, visa, or force-majeure-related constraints. The two agencies apply different notification thresholds: PT Katana Travel & Tour accepts requests at least two weeks before departure, whereas PT Dar Tauhid Haramain requires approximately two months. The financial consequences depend substantially on whether the agency has already committed the pilgrim's funds to airlines, hotels, visas, or other third parties. The principal Sharia concerns arise from uncertainty over additional charges, changes in the service package, availability of replacement departures, and the continuing

allocation of contractual rights and obligations. The article argues that rescheduling is compatible with *ijārah ‘alā al-a‘māl* when it is based on informed mutual consent, transparent and verifiable cost allocation, a sufficiently certain replacement service, and documented amendments to the original agreement. The study contributes by reframing rescheduling from a purely administrative adjustment into a substantive modification of a Sharia-governed service contract.

KEYWORDS: Umrah travel; rescheduling; *ijārah ‘alā al-a‘māl*; gharar; Sharia economic law; Banda Aceh

Introduction

Umrah is both a religious journey and an organized service transaction. Pilgrims depend on travel agencies to coordinate departure arrangements, transportation, accommodation, documentation, religious guidance, and other supporting services. The religious meaning of Umrah does not remove the practical and commercial dimensions of the journey; rather, it makes reliable service delivery especially important because failures in organization can affect a pilgrim's ability to perform worship as planned (Sucipto 2013). In the Indonesian context, Umrah travel agencies therefore occupy a position that is simultaneously commercial, fiduciary, and service-oriented.

The contractual relationship between an Umrah travel agency and a prospective pilgrim can be understood through *ijārah ‘alā al-a‘māl*, namely a form of *ijārah* in which a party provides services or labor for an agreed remuneration. In an Umrah package, the principal contractual benefit is not the transfer of ownership of a good, but the performance and coordination of services. This framework is consistent with the broader understanding of *ijārah* as the transfer of a lawful benefit or service in return for consideration without transferring ownership of the underlying asset (Hasan 2003; Mas'adi 2002; Muslich 2017). It also places emphasis on clear

¹See Sucipto, "Umrah sebagai Gaya Hidup, Eksistensi Diri dan Komoditas Industri," *Kontekstualita* 28, no. 1 (2013).

obligations, identifiable benefits, agreed compensation, and performance consistent with the contract.

Disruption is an inherent risk in travel services. A pilgrim may be unable to depart because of illness, inability to obtain work leave, relocation, visa problems, ticket availability, or other personal and administrative constraints. Broader events can also interrupt scheduled departures. In such circumstances, cancellation is not the only option. Travel agencies may offer rescheduling so that the service relationship continues on a later date rather than being terminated. Existing studies on Umrah travel have discussed service management, customer participation, travel-agency responsibility, and the consequences of delayed or cancelled departures (Fadillah 2019; AdiMulyana and Ramli 2021; Mursid and Wu 2022). Within the literature reviewed for this study, however, rescheduling itself has received less focused treatment as a modification of the original service contract.

This distinction is important. Rescheduling changes at least one essential element of performance: the time at which the service will be delivered. In practice it may also change the applicable fare, hotel arrangement, flight, departure group, package, or other cost components. If these changes are handled transparently and accepted by both parties, rescheduling may preserve the contract and prevent unnecessary cancellation. If the consequences remain unclear, however, the process may generate excessive uncertainty (*gharar*), imbalance, or dispute. Sharia economic law therefore requires attention not only to whether rescheduling is operationally possible, but also to how the revised rights, obligations, costs, and benefits are determined.

This article addresses two questions. First, how is Umrah departure rescheduling implemented by PT Katana Travel & Tour and PT Dar Tauhid Haramain in Banda Aceh? Second, under what conditions can those practices be regarded as consistent with the principles of *ijārah ‘alā al-a‘māl*? The article contributes to the literature by treating rescheduling as a

²See Hasan, *Berbagai Macam Transaksi dalam Islam* (2003); Mas’adi, *Fiqh Muamalah Kontekstual* (2002); Muslich, *Fiqh Muamalat* (2017).

³See Norrahman, “Pembatalan Kontrak Perspektif Hukum Ekonomi Syariah,” *IBLAM Law Review* 3, no. 3 (2023).

contractual modification rather than a merely administrative procedure. Its central argument is that Sharia compliance depends on the quality of contractual certainty surrounding the revised arrangement: consent must be genuine, the replacement service must be sufficiently determinate, and any additional financial burden must be transparent, proportionate, and traceable to the rescheduling process.

Research Method

This study uses a qualitative socio-legal approach that combines normative legal analysis with empirical description. The normative component examines *ijārah ‘alā al-a’māl* as a framework for evaluating a remunerated service relationship, including the requirements of consent, clarity of the contractual benefit, remuneration, performance, and avoidance of harmful uncertainty. The empirical component examines how rescheduling is actually handled by two Umrah travel agencies in Banda Aceh: PT Katana Travel & Tour and PT Dar Tauhid Haramain. This combination is appropriate because the research problem concerns both the content of Sharia contractual norms and their implementation in a concrete service setting (Siddiq-Armia 2022).⁴

Primary data were obtained through interviews with representatives of the two travel agencies, supplemented by documentation and observation. The fieldwork records interviews with Lisa, a staff member of PT Katana Travel & Tour, and Onny Loulyta, a representative of PT Dar Tauhid Haramain, both conducted on 22 January 2024. Secondary materials consist of Qur’anic provisions, hadith, the National Sharia Council of the Indonesian Ulama Council (DSN-MUI) fatwa on *ijārah*, classical and contemporary fiqh literature, and scholarly publications relevant to Umrah travel, service contracts, cancellation, and risk.

The analysis proceeds in two stages. First, the empirical material is organized around the recurring components of rescheduling: reasons for requesting a new date, notification requirements, availability of replacement

⁴See Siddiq-Armia, *Penentuan Metode dan Pendekatan Penelitian Hukum*, ed. Chairul Fahmi (LKKI, 2022).

departure groups, document validity, third-party payments, additional costs, and operational consequences for both pilgrims and agencies. Second, those practices are evaluated against the normative requirements of *ijārah ‘alā al-a‘māl*, with particular attention to certainty, mutual consent, fulfillment of contractual obligations, and *gharar*. The purpose is analytical rather than statistical: the study does not claim to represent all Umrah operators in Banda Aceh or Indonesia. Its contribution lies in identifying Sharia-contractual issues that emerge from the practices observed in the two cases.⁵

Ijārah ‘Alā al-A‘māl as a Normative Framework

A. Concept and Legal Basis

The term *ijārah* is derived from *al-ajr*, denoting compensation or remuneration. In fiqh muamalah, it generally refers to an agreement through which a lawful benefit or service is made available to another party in return for an agreed consideration. The benefit is transferred, while ownership of the underlying asset is not. Juristic formulations differ in detail, but the common core is the exchange of a determinable benefit or service for remuneration (Saprida, Umari, and Umari 2023; Muslich 2017).

Ijārah is commonly differentiated according to its object. One form concerns the usufruct of property, while *ijārah ‘alā al-a‘māl* concerns work or services performed by a person or service provider. The latter is particularly relevant to Umrah travel because the pilgrim pays for the agency's performance and coordination of services rather than acquiring the agency's property. The contractual value therefore lies in the delivery of an agreed service package and the resulting benefit to the pilgrim (Hasanah, Hidayat, and Zali 2023; Setiawan 2015).

The permissibility of *ijārah* is supported in the Islamic legal tradition by Qur'anic, Prophetic, and juristic sources. Qur'an⁶ 43:32 is frequently invoked in discussions of the social and economic use of another person's services, while Qur'an 28:26–27 refers to the hiring of labor and

⁵The case-based design is analytical rather than statistically representative of all Umrah operators.

⁶DSN-MUI, Fatwa No. 09/DSN-MUI/IV/2000 tentang Pembiayaan Ijarah.

emphasizes strength and trustworthiness. Prophetic reports on payment for lawful services also serve as evidence that remunerated service contracts are permissible. In the Indonesian institutional context, DSN-MUI Fatwa No. 09/DSN-MUI/IV/2000 recognizes *ijārah* as the transfer of the right to use a benefit or service for a specified period in exchange for payment, without transferring ownership.

For this study, the significance of these sources are practically significant. They establish that a service relationship is permissible but not norm-free. The promised service, remuneration, and parties' obligations must be sufficiently clear; the object of the service must be lawful and capable of performance; and the relationship must be carried out in a manner consistent with fairness and contractual commitment.

B. Contractual Elements Relevant to Rescheduling

The legal literature reviewed in this study identifies the contracting parties, offer and acceptance, remuneration (*ujrah*), and the agreed service or benefit as central elements of *ijārah*. It also emphasizes legal capacity, authority to contract, lawfulness and deliverability of the benefit, and the ability of the service provider to perform the undertaking (Haroen 2007;⁷Muslich 2017). Applied to Umrah travel, these requirements mean that the agency must be able to deliver the package it promises and the pilgrim must know, with reasonable clarity, what service is being purchased and at what price.

Timing is also important. A travel package is not an abstract promise of "Umrah someday"; it is ordinarily tied to a departure schedule and a set of coordinated reservations. When that schedule changes, the original arrangement is modified. Sharia law does not prohibit contractual adjustment when the parties consent, but the modified arrangement must remain sufficiently definite. A new date, replacement package, or additional charge cannot be left wholly indeterminate if it materially affects the pilgrim's rights.

The legal framework also recognizes the effect of an excuse (*'udhr*) on contractual performance and the possibility of termination (*fasakh*) when performance becomes impossible or materially defective. Rescheduling can

⁷See Haroen, *Fiqh Muamalah*, 2nd ed. (2007), and Muslich, *Fiqh Muamalat* (2017).

therefore be understood as an intermediate response: instead of immediately terminating the relationship, the parties attempt to preserve the service contract by shifting performance to a later date. This approach is consistent with the objective of maintaining the agreed exchange where performance remains possible, provided the amendment does not impose an undisclosed or unfair burden on either party (Norrahrman 2023).

Finally, Qur'an 5:1, which commands believers to fulfill their contracts, supplies the broader normative orientation for the analysis. Contractual fidelity does not require rigid adherence to an impossible timetable; rather, it requires that any necessary adjustment be handled in a manner that respects the agreement, the legitimate expectations of both parties, and the principle that obligations should not be altered unilaterally without adequate disclosure and consent.

Rescheduling Practices in Banda Aceh

A. Reasons for Rescheduling

The field findings show that requests for rescheduling arise from both personal and operational constraints. Reported reasons include illness, relocation, inability to obtain leave from work, ticket unavailability, and visa-related problems. Broader emergencies may also justify a change of schedule. In practice, personal obligations—particularly the inability to obtain work leave—were identified as a frequent reason prospective pilgrims could not depart on the originally agreed date.

The agencies generally treat rescheduling as a preferable alternative to immediate cancellation. This is significant because cancellation may end the contractual relationship and trigger questions concerning refunds, deductions, and losses already incurred. By contrast, rescheduling seeks to preserve the pilgrim's opportunity to perform Umrah while giving the agency a basis to reorganize the service. The process therefore functions as a form of contractual continuity, although its financial and operational consequences can still be substantial.

⁸See Qur'an 5:1; see also Norrahrman (2023) on contractual termination and adjustment in Sharia economic law.

B. Procedure, Notification Periods, and Third-Party Commitments

The rescheduling process normally begins when the pilgrim contacts the travel agency and requests a new departure date. The agency then checks the availability of a later departure group and attempts to align that availability with the pilgrim's circumstances. Passport validity, visa arrangements, airline tickets, and other documents must also be reviewed because a change of date may affect their validity or require new administrative action. Where the revised arrangement produces additional costs, the agency is expected to inform the pilgrim of the amount and the method of payment.

The two agencies apply different minimum notification periods. According to the interviews, PT Katana Travel & Tour accepts rescheduling requests at least two weeks before the scheduled departure, whereas PT Dar Tauhid Haramain re¹⁰quires the request to be made at least two months in advance. The difference indicates that rescheduling is not governed by a single operational deadline in the practices observed. Instead, the effective cut-off reflects each agency's internal arrangements and the stage at which bookings and payments are committed to third parties.

The timing of third-party payments is particularly important. The field findings indicate that where a pilgrim requests rescheduling before the agency has transferred funds to airlines, hotels, visa services, or other providers, no deduction is made from the pilgrim's funds. Once the agency has already made non-recoverable or committed payments to third parties, the pilgrim's funds may be reduced by the amount already paid. This practice reveals that the financial consequences of rescheduling are closely linked to the agency's external contractual commitments rather than to the date change alone.

After the request is accepted, regular communication is necessary. The agency must update¹¹ the pilgrim on the new schedule, remaining preparations, and any revised procedures. Some travel agencies may also

⁹Lisa and Onny Loulyta, interviews, Banda Aceh, 22 January 2024.

¹⁰The two notification periods are based on the interviews with Lisa and Onny Loulyta, 22 January 2024.

¹¹On Umrah travel service management, see Fadillah, "Strategi dan Manajemen Travel Haji dan Umroh" (2019).

offer travel insurance options that can reduce financial exposure arising from delay or cancellation. Whatever additional arrangements are used, the practical objective is to enable the pilgrim to proceed with Umrah on a new date while minimizing avoidable loss.

Table 1. Empirical Features of Umrah Rescheduling and Their Sharia Relevance

Issue	Empirical finding	Sharia-contractual relevance
Common triggers	Illness, work-leave problems, relocation, ticket or visa constraints, and exceptional events.	May constitute a legitimate reason for adjustment; the revised arrangement still requires clear consent and terms.
Minimum notice	PT Katana Travel & Tour: at least two weeks; PT Dar Tauhid Haramain: at least two months.	Deadlines should be disclosed before contracting or clearly incorporated into the service terms.
Third-party payments	No deduction was reported before funds were committed to third parties; after commitment, deductions may reflect amounts already paid.	Costs should be transparent, evidenced, and linked to actual contractual commitments rather than arbitrary penalties.
Replacement service	A later departure slot must be found; package elements may change.	The new service must remain sufficiently determinate and equivalent or expressly accepted by the pilgrim.
Principal uncertainty	Additional charges, package changes, slot availability, and allocation of rights and obligations.	Unresolved ambiguity may create gharar and undermine fairness, transparency, and trust.

C. Consequences for Pilgrims and Travel Agencies

Rescheduling creates costs and risks for both sides. From the pilgrim's perspective, the most immediate concern is financial uncertainty. If

bookings have already been paid, the pilgrim may face deductions and may also have to pay a higher price for a replacement flight, hotel, or package. The pilgrim may have to wait for a suitable departure date, and prolonged uncertainty may ultimately lead to cancellation if no workable schedule is found.

The travel agency also bears operational burdens. It must redesign the itinerary, identify a replacement departure group, coordinate revised documentation, and attempt to refill any ¹²seat or package allocation left vacant by the rescheduled pilgrim. If the vacancy cannot be filled, the agency may lose anticipated revenue or face additional coordination problems with airlines, hotels, visa providers, and other service partners. The empirical findings therefore show that rescheduling is not costless administrative flexibility. It reallocates risk across a network of interconnected service contracts.

Rescheduling as Contract Preservation

The central finding of this study is that rescheduling is best understood as a mechanism for preserving the original service relationship rather than as a new transaction wholly unrelated to the original contract. The pilgrim has already engaged the agency¹³ to provide Umrah travel services, and the agency remains willing to perform. What changes is the time and potentially some components of performance. From the perspective of *ijārah ‘alā al-a‘māl*, this is legally significant because the benefit remains a service, the provider remains responsible for performance, and the pilgrim remains responsible for the agreed consideration subject to any mutually accepted adjustment.

This characterization explains why rescheduling can be preferable to *fasakh*. If the obstacle is temporary and the service remains deliverable, terminating the contract may be unnecessarily disruptive. A consensual amendment can protect the pilgrim’s religious objective and reduce losses for the agency. Nevertheless, the fact that rescheduling preserves the relationship does not automatically make every implementation Sharia-

¹²See Fadillah (2019); Mursid and Wu, “Customer Participation, Value Co-Creation and Customer Loyalty” (2022).

¹³ On *fasakh* and contractual preservation, see Norrahman, “Pembatalan Kontrak Perspektif Hukum Ekonomi Syariah” (2023).

compliant. The revised arrangement must itself satisfy the requirements of clarity, consent, and fairness that applied to the original contract.

The different notification periods used by the two agencies illustrate this point. A two-week rule and a two-month rule can each be valid as internal terms, but they create very different expectations for pilgrims. The Sharia issue is therefore not which period is intrinsically correct. The more important question is whether the deadline was disclosed in advance, incorporated into the contractual understanding, and applied consistently. A deadline that appears only after a pilgrim requests rescheduling would weaken contractual certainty and could create an avoidable imbalance.

A. Additional Costs, Ujrah, and Verifiable Loss

The treatment of additional cost is the most sensitive financial aspect of the rescheduling process. In *ijarah*, remuneration should be known or objectively deter¹⁴minable. Rescheduling may legitimately create a new cost because airlines, hotels, visas, or other suppliers may impose fees or require new bookings. The empirical practice described in this study—no deduction before third-party commitment and deduction after money has already been paid—can be reconciled with Sharia principles if the deduction corresponds to actual, non-recoverable expenditure and is clearly explained to the pilgrim.

This distinction is important because an unexplained lump-sum charge would be difficult to evaluate. By contrast, an itemized statement showing, for example, a non-refundable airline payment or hotel charge enables the pilgrim to understand why the original funds cannot be fully carried forward. Transparency converts a potentially arbitrary deduction into an identifiable consequence of prior performance or third-party commitment. It also gives the parties a factual basis for resolving disagreement.

The legal implication can be stated more precisely: the relevant Sharia concern is not the existence of an additional charge as such, but whether the charge has a clear contractual basis, is proportionate to the revised service or actual loss, and is accepted with adequate information. In this

¹⁴On determinable *ujrah* and benefit, see Muslich (2017) and DSN-MUI Fatwa No. 09/DSN-MUI/IV/2000.

sense, transparent cost allocation is part of contractual justice rather than a secondary administrative matter.

B. Gharar and Four Sources of Contractual Uncertainty

The findings identify four recurring areas of uncertainty: additional charges; changes in the type or quality of the Umrah package¹⁵; availability of a replacement departure slot; and uncertainty regarding the continuing rights and obligations of the parties. These four issues provide the strongest analytical link between the empirical findings and the doctrine of *gharar*.

First, uncertainty over additional charges affects the pilgrim's financial obligation. If the pilgrim does not know whether rescheduling will cost a small administrative fee, the full value of a new ticket, or an entirely new package, the economic burden remains indeterminate. Second, a change in package content can affect the benefit that is the object of *ijārah*. A later departure may involve a different airline, hotel category, duration, itinerary, or price. If the replacement package is materially different, it should not be treated as automatically equivalent to the original service without the pilgrim's informed acceptance.¹⁶

Third, replacement-slot uncertainty affects the timing and feasibility of performance. A travel agency may be unable to guarantee the pilgrim's preferred date because availability depends on seats, group formation, visas, or third-party suppliers. Some operational uncertainty is unavoidable in travel. The Sharia concern arises when the agency promises a replacement service without establishing a reasonable mechanism or timeframe for securing it. Fourth, unclear rights and obligations can create disagreement about refundability, deductions, documentation, additional payments, or the circumstances under which the pilgrim may cancel altogether.

Not every uncertainty constitutes prohibited *gharar*. Commercial services inevitably contain a degree of risk, and Islamic legal analysis does not require the elimination of all future contingencies. The relevant concern is excessive or avoidable uncertainty that affects a material term of the exchange and creates a significant possibility of unfairness or dispute. Risk-

¹⁵For the *ijārah* requirements of clear benefit and obligations, see Haroen (2007) and Muslich (2017).

¹⁶A materially different replacement service should therefore be disclosed and accepted as a contractual amendment.

management literature in Islamic contexts likewise emphasizes the need to manage uncertainty rather than assume that all risk can be removed (Noordin and Jamaludin 2017). For Umrah rescheduling, the practical objective should therefore be to convert foreseeable uncertainties into clear procedures.¹⁷

C. Toward a Sharia-Compliant Rescheduling Protocol

The findings support a more formal rescheduling protocol for Umrah travel agencies. First, the original service agreement should contain a written rescheduling clause stating the minimum notification period and the circumstances in which a request may be accepted. Second, the clause should explain how third-party commitments affect the amount that can be carried forward to a new departure. Third, any additional charge should be itemized or otherwise objectively calculable, with supporting information where the amount derives from an airline, hotel, visa service, or other provider.

Fourth, the replacement service should be documented. If the departure date, package, hotel, airline, duration, or price changes, the pilgrim should receive a clear statement of the revised terms and should consent before the amendment becomes binding. Fifth, the agreement should provide a fallback mechanism if no acceptable replacement date can be found within a reasonable period. That mechanism may include further negotiation or cancellation according to the original and revised contractual terms.

These measures do not require the two agencies to use identical commercial rules. Sharia contractual certainty is compatible with different business models. What matters is that each model clearly allocates the consequences of rescheduling¹⁸ before a dispute arises. A transparent protocol would also strengthen consumer trust and reduce the operational burden of ad hoc negotiation. In this way, Sharia compliance and service management reinforce one another: clarity protects pilgrims while giving agencies a more predictable framework for handling unavoidable changes.

¹⁷See Noordin and Jamaludin, “Konsep Risiko Menurut Perspektif Islam” (2017).

¹⁸The proposed protocol operationalizes the clarity, consent, benefit, and remuneration requirements of *ijārah* discussed above.

Conclusion

This study finds that Umrah rescheduling in the two Banda Aceh travel agencies functions as a practical method of preserving a service contract when departure on the original date becomes difficult or impossible. The mechanism ordinarily requires the agency to identify a new departure slot, review the validity of travel documents, coordinate with third parties, and determine whether additional costs arise. PT Katana Travel & Tour and PT Dar Tauhid Haramain apply different minimum notification periods, demonstrating that operational rules vary between providers. The financial effect also depends on the timing of third-party commitments: the earlier the request is made, the greater the possibility that the pilgrim's funds have not yet been irreversibly allocated.

From the perspective of *ijārah ‘alā al-a‘māl*, rescheduling is not inherently inconsistent with Sharia economic law. It can preserve the agreed exchange and avoid unnecessary termination. Its compliance, however, depends on how the modification is governed. The main risks arise from uncertainty concerning additional charges, changes to the service package, availability of the replacement departure, and the continuing rights and obligations of the parties. When these matters are left unclear, the process may generate *gharar*, perceived unfairness, and dispute.¹⁹

The article therefore concludes that a Sharia-compliant rescheduling system should be based on prior disclosure, informed mutual consent, transparent and verifiable cost allocation, a sufficiently definite replacement service, and written documentation of changes. Travel agencies should incorporate these matters into their standard service agreements rather than negotiate them only after disruption occurs. Because the empirical study is limited to two agencies in Banda Aceh, further research should examine a broader range of Umrah operators and compare contractual practices across regions. Such work could clarify whether more standardized Sharia-oriented rescheduling provisions would improve both consumer protection and operational certainty.

¹⁹Empirical conclusions on notice periods and third-party commitments derive from the two interviews conducted on 22 January 2024.

References

- AdiMulyana, R. A., and T. A. Ramli. 2021. "Pertanggung Jawaban Travel Umrah Atas Tertundanya Keberangkatan Jamaah Akibat Kebijakan Pemerintah Arab Saudi Terkait Pencegahan Virus Corona." *Prosiding Ilmu Hukum*, 275–277.
- Dewan Syariah Nasional–Majelis Ulama Indonesia (DSN-MUI). 2000. *Fatwa No. 09/DSN-MUI/IV/2000 tentang Pembiayaan Ijarah*.
- Fadillah, Lia. 2019. "Strategi dan Manajemen Travel Haji dan Umroh: Studi Analisis Persaingan Travel Haji dan Umroh Kota Medan dalam Pelayanan dan Kualitas untuk Meningkatkan Jumlah Konsumen." *Al-Muamalat Jurnal Hukum Ekonomi Syariah* 4 (1): 1–24.
- Haroen, Nasrun. 2007. *Fiqh Muamalah*. 2nd ed. Jakarta: Gaya Media Pratama.
- Hasan, Ali. 2003. *Berbagai Macam Transaksi dalam Islam*. 1st ed. Jakarta: RajaGrafindo Persada.
- Hasanah, Uswatun, Rahmat Hidayat, and Muhammad Zali. 2023. "Penerapan Akad Ijarah pada Pembiayaan Multi Jasa dalam Perspektif Hukum Islam." *Journal of Science and Social Research* 6 (2).
- Mas'adi, Ghufroon A. 2002. *Fiqh Muamalah Kontekstual*. Jakarta: RajaGrafindo Persada.
- Mursid, Ali, and Cedric Hsi Jui Wu. 2022. "Customer Participation, Value Co-Creation and Customer Loyalty: Evidence from Umrah Travel Agencies in Indonesia." *Journal of Islamic Marketing* 13 (3). <https://doi.org/10.1108/JIMA-06-2020-0190>.
- Muslich, Ahmad Wardi. 2017. *Fiqh Muamalat*. Jakarta: Amzah.
- Noordin, Kamaruzzaman, and Mohd. Tajudin Jamaludin. 2017. "Konsep Risiko Menurut Perspektif Islam: Analisis terhadap Pengurusan Risiko." *Muktamar Waqf Iqlimi IV 2017 / The 4th ASEAN Waqf Seminar*.
- Norrahman, Rezki Akbar. 2023. "Pembatalan Kontrak Perspektif Hukum Ekonomi Syariah." *IBLAM Law Review* 3 (3). <https://doi.org/10.52249/ilr.v3i3.206>.

- Saprida, Saprida, Zuul Fitriani Umari, and Zuul Fitriana Umari. 2023. "Sosialisasi Ijarah dalam Hukum Islam." *AKM: Aksi Kepada Masyarakat* 3 (2). <https://doi.org/10.36908/akm.v3i2.647>.
- Setiawan, Firman. 2015. "Al-Ijarah Al-A'mal Al-Mustarakah dalam Perspektif Hukum Islam: Studi Kasus Urunan Buruh Tani Tembakau di Desa Totosan Kecamatan Batang-Batang Kabupaten Sumenep Madura." *Dinar* 1 (2): 114.
- Siddiq-Armia, Muhammad. 2022. *Penentuan Metode dan Pendekatan Penelitian Hukum*. Edited by Chairul Fahmi. Indonesia: Lembaga Kajian Konstitusi Indonesia (LKKI).
- Sucipto, Mr. 2013. "Umrah sebagai Gaya Hidup, Eksistensi Diri dan Komoditas Industri: Menyaksikan Perubahan Keagamaan Warga Kota." *Kontekstualita: Jurnal Penelitian Sosial Keagamaan* 28 (1).
- Yazid, Afandi. 2009. *Fiqh Muamalah dan Implementasinya dalam Lembaga Keuangan Syari'ah*. Yogyakarta: Logung Pustaka.
- Lisa, staff member, PT Katana Travel & Tour. Interview, 22 January 2024.
- Onny Loulyta, representative, PT Dar Tauhid Haramain. Interview, 22 January 2024.