

Sharia Compliance of Ijarah Contracts in Umrah Plus Entertainment Packages: Formula One (F1) Phenomenon

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ABSTRACT

In recent years, the development of religious tourism has influenced the practice of Umrah, particularly through the emergence of Umrah plus packages that combine ritual worship with additional services, including entertainment activities such as Formula One (F1) events. This study examines the contractual practice of Umrah services incorporating entertainment elements and analyze the Shari compliance of *ijarah* contracts applied in multiservice arrangements. The study focuses on how contractual structures regulate the integration of worship and entertainment within Umrah packages. A qualitative normative juridical approach is employed by examining Islamic legal principles, fatwas issues by the National Sharia Council of the Indonesian Ulama Council (DSN-MUI), and relevant academic literature on *ijarah* and religious tourism. The findings indicate that umrah services incorporating Formula One (F1) may remain permissible under Islamic law when the essential requirements of *ijarah* are fulfilled, particularly clarity of service objects, transparency of payment, and avoidance of *gharar*. This study further shows that entertainment activities may be accommodated as supplementary services as long as Umrah rituals remain the primary objective of the journey.

Keywords:

Umrah, Ijarah Contract, Sharia Compliance, Maqasid al-sharia, Formula One

INTRODUCTION

The rapid growth of the religious tourism has significantly transformed the structure of Umrah services in contemporary Muslim communities. As the increase demand of spiritual journeys, Umrah packages has shifted toward multiservice offerings that integrate ritual worship with additional amenities, such as accommodation facilities, leisure activities, and tourism-oriented programs. This transformation mirrors wider patterns in religious tourism, where religious activities increasingly overlap with commercial service developments and consumer-oriented travel experiences (Husna & Sariyanti, 2025). In recent years, Umrah has no longer been perceived solely as a ritual act of worship, but has increasingly been positioned within the broader framework of religious tourism. Several studies indicate that Umrah has involved into a hybrid practice that simultaneously embodies spiritual devotion and lifestyle-oriented consumption. Media exposure, promotional narratives, and social influence play a significant role in shaping public perceptions of Umrah as an exclusive religious experience, where comfort, service quality, and supplementary activity are emphasized alongside ritual performance (Affandy, 2020).

This phenomenon illustrates how religious devotion and leisure consumption coexist within a single pilgrimage experience. From the perspective of Islamic law, commercial activities related to worship are acceptable provided as long as they comply with Sharia guidelines and do not compromise the core objectives of religious rituals. In the context of Umrah services, the standard contractual mechanism is the *ijarah* contract, which regulates the delivery of services and the exchange of benefits for payment (*ujrah*). Contemporary discussions on *ijarah* emphasize the importance of clarity in the object of the contract and the fulfilment of its essential pillars and conditions to ensure Sharia compliance, particularly in multiservice contracts the permissibility of the services provided, and the avoidance of uncertainty (Firdausi, 2021).

In practice, multiservice Umrah packages often combine various service components within a single contractual structure such as transportation, accommodation, guidance, and supplementary tourism activities within a single contractual structure. Several studies on Islamic commercial law highlight that ambiguity in the object of a contract may lead to *gharar*, which potentially undermines

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the validity of *ijarah*-based transactions (Nugraha & Ismail, 2025). These legal concerns become increasingly relevant when Umrah packages incorporate non-ritual elements. In recent developments, Umrah plus packages have expanded to include participation in international entertainment events, such as Formula One (F1) races hosted in Saudi Arabia. Such offerings are promoted as value-added services intended to enrich pilgrims overall travel experience. However, scholars that argue that excessive commercialization of Umrah risks blurring the boundary between acts of worship and leisure consumption, potentially shifting the spiritual orientation of pilgrimage toward market objectives (Pratama & Husen, 2023).

From a normative Islamic perspective, the incorporation of entertainment into Umrah services requires careful legal evaluation. While Islamic laws allow flexibility in *mu'āmalāt*, such flexibility must remain aligned with ethical and spiritual values. Contemporary discussions on *ijtihād* emphasize that contracts related to acts of worship should prioritize the protection of religion (*ḥifẓ al-dīn*) and moral integrity over purely economic considerations. In the context, *maqāṣid al-sharī'a* functions as a key analytical framework for assessing the permissibility of contractual innovation in Umrah services (Nuraini et al., 2024).

The developments are closely linked to transformations in Saudi Arabia's tourism sector, where religious travel is increasingly integrated with cultural, entertainment, and sports-based attractions. The inclusion of global events such as Formula One reflects efforts to combine spiritual and secular experiences, positioning Umrah plus packages as part of broader socio-economic shifts in contemporary religious tourism (Almahraj, 2023). Despite the growing relevance of these developments, Previous studies on Hajj and Umrah services have largely focused on management strategies, marketing practices, consumer satisfaction, and regulatory compliance within travel agencies (Jannah & Mahmudi, 2023). Meanwhile, studies on *ijarah* and multiservice contracts has predominantly examined Islamic banking and financial contexts, such as hajj and umrah financing schemes, leaving the application of such contracts in Umrah plus entertainment packages relatively underexplored in legal scholarship (Nasution et al., 2024).

Addressing this gap, the present study examines the Sharia compliance of *ijarah* contracts applied in Umrah plus packages within the context of the Formula One (F1) phenomenon. Using a qualitative normative approach, this study draws upon authoritative Islamic legal sources, contemporary *ijtihād* and fatwas issued by the National Sharia Council of the Indonesian Ulama Council (DSN-MUI) to clarify the permissible boundaries of contractual innovation in Umrah services and to assess their alignment with the fundamental objectives of Islamic law (*maqāṣid al-sharī'a*).

METHOD

The study adopts a qualitative methodology through a normative juridical approach to examine the Sharia compliance of *ijarah* contracts in Umrah plus packages, especially those featuring leisure activities associated with the Formula One (F1) phenomenon. This approach is considered appropriate because the research focuses on evaluating contractual arrangements based on Islamic legal principles, fatwas, and normative frameworks rather than on quantitative measurement. The data for this study comprise primary and secondary legal resources, with primary materials encompassing key Islamic legal texts and fatwas from the National Sharia Council of the Indonesian Ulama Council (DSN-MUI), focusing in *ijarah* agreements and service-related transactions. Secondary resources include academic journal articles, books, and prior research on Umrah services, religious tourism, multiservice contractual services, halal tourism regulation and contemporary *ijtihād* pertinent to Islamic business law.

Data collection was conducted through an extensive literature review of relevant scholarly publications and legal documents. The collected materials were thematically organized according to key analytical arrangements, the integration of entertainment within religious tourism, and *maqāṣid al-sharī'a* considerations to the Formula One (F1) phenomenon as part contemporary in Umrah packages. The analysis employed a descriptive analytical method by interpreting Islamic legal norms and scholarly arguments and comparing them with the practical characteristic of Umrah packages that incorporate entertainment components linked to the Formula One phenomenon. The assessment of Sharia compliance focuses on the clarity of the contract object, the permissibility of the services provided, the potential presence of *gharar*, and the alignment of contractual practices with the objectives

of Islamic law. Through this approach, the study provides a structured and principled evaluation of contractual innovation in contemporary Umrah services.

RESULT AND DISCUSSION

The findings of this study show that the *ijarah* contracts in Umrah plus entertainment packages are fundamentally allowable under Islamic law, as long as the core pillars and conditions are met. In Islamic business law, *ijarah* regulates the trade of legitimate benefits (*manfa'ah*) for payment (*ujrah*), requiring that the services be precisely outlined, legally permissible, and practically deliverable. This is especially important in Umrah travel, where spiritual duties merge with commercial offerings. Contemporary Islamic legal studies emphasize that *ijarah's* legitimacy depends on the contract object's clarity and the elimination of uncertainty leading to *gharar* (Firdausi, 2021). When Umrah services are structured through multiservice packages, transparency of the contractual is vital, with studies indicating Sharia compliance when each element is clearly defined and separable, allowing pilgrims to grasp the services nature and extent (Nugraha & Ismail, 2025).

Within the framework of multiservice Umrah arrangements, the inclusion of entertainment-oriented activities associated with the Formula One (F1) phenomenon introduces a more complex Sharia compliance assessment. The primary legal issue does not lie in the entertainment activity itself, but in how such activities are integrated into the *ijarah* contract governing Umrah services. Islamic legal studies on hybrid and multiservice contracts indicate that combining religious and non-religious services remains permissible when each service is transparently structured and does not alter the primary objective of the contract (Nugraha & Ismail, 2025). In the context of Umrah plus packages, this means that Umrah rituals must remain the core contractual purpose, while F1-related activities function solely as ancillary services. Research on contemporary religious tourism further suggest that entertainment elements may be accommodated within pilgrimage packages when they do not interfere with performance of worship or redefine the spiritual orientation of the journey (Husna & Sariyanti, 2025). Accordingly, the Formula One phenomenon serves as practical test case for evaluating whether the *ijarah* contract preserves the primacy of worship while allowing limited contractual flexibility.

From a Sharia compliance perspective, the clarity of the contract object (*ma'qūd 'alayh*) constitutes a decisive element in determining the validity of the *ijarah* contracts within Umrah plus entertainment packages. Islamic law requires that the object of an *ijarah* contract consist of clearly identifiable and lawful benefits, thereby preventing ambiguity and potential disputes between contracting parties (Firdausi, 2021). This requirement becomes increasingly important in multiservice Umrah arrangements, where religious services and entertainment activities are offered within single package. Studies on Islamic service contracts emphasizes that uncertainty regarding the scope of service or the allocation of payment may give rise to *gharar*, which undermines contractual legitimacy ((Nugraha & Ismail, 2025). In the context of Umrah plus packages involving Formula One, *gharar* risks may emerge when pilgrims are not adequately informed whether the *ujrah* paid covers Umrah rituals, entertainment activities, or both. Research on hybrid contracts further highlights that Sharia compliance can be maintained when pricing structures, services scopes, and contractual obligations are explicitly differentiated and mutually agreed upon, ensuring transparency and fairness in Islamic commercial transactions (Nasution et al., 2024).

Another critical dimension in assessing the Sharia compliance of *ijarah* contracts within Umrah plus entertainment packages concerns the growing commercialization of religious tourism. Islamic legal scholarship acknowledges that commercial activity in worship-related services is not inherently prohibited, as long as it does not compromise the sanctity and objectives of religious practice (Affandy, 2020). However, studies on Umrah travel indicate that excessive commercial orientation may gradually shift the meaning of Umrah from an act of spiritual devotion toward a consumption-driven travel experience. This shift becomes particularly sensitive in Umrah plus packages that emphasize entertainment attractions alongside worship services. Research on religious tourism development highlight that when commercial value outweighs spiritual purpose, the ethical balance required in Sharia compliance transactions may be disrupted (Husna & Sariyanti, 2025). From This perspective, the inclusion of entertainment activities such as Formula One events necessitates stricter contractual and ethical safeguards to ensure that worship remains the primary orientation of the journey. Consequently,

the evaluation of ijarah compliance must extend beyond formal contractual validity to include the broader ethical implications of commercialization in Umrah services (Nuraini et al., 2024).

The application of *maqāṣid al-sharī'a* framework provides a substantive basis for evaluating the Sharia compliance of ijarah contracts in Umrah plus entertainment packages. Within this framework, the primary objective of Umrah is the preservation of religion (*ḥifẓ al-dīn*), which requires that contractual arrangements support, rather than undermine, the spiritual focus of worship. Islamic legal studies emphasize that service-based contracts related to acts of worship must prioritize religious objectives over economic interests, particularly when commercial innovation is involved (Nuraini et al., 2024). In addition, the protection of wealth (*ḥifẓ al-māl*) requires transparency, fairness, and the absence of deceptive practices in pricing and service delivery. Research on Islamic commercial law highlights that unclear allocation of *ujrah* in multiservice contracts may violate these objectives by exposing pilgrims to uncertainty and potential exploitation (Nugraha & Ismail, 2025). In the context of Umrah plus packages involving Formula One, *maqāṣid al-sharī'a* serves as a critical evaluate tool to ensure that entertainment services remain proportionate, ethically managed, and clearly subordinate to the primary objective of worship (Pratama & Husen, 2023).

An additional aspect that significantly influences the Sharia compliance of ijarah contracts in Umrah plus entertainment packages is the role of governance and institutional supervision in ensuring proper contractual implementation. In practice, Umrah travel organizers do not merely function as service providers, but also act as facilitators of worship whose responsibilities extend beyond commercial performance. Islamic legal studies emphasize that service providers involved in worship-related activities carry ethical obligations to safeguard religious objectives and prevent practices that may compromise spiritual integrity (Juliana et al., 2022). This responsibility becomes more pronounced in Umrah plus packages that incorporate entertainment elements associated with the Formula One, where the risk of prioritizing commercial appeal over religious purpose may increase. Research on halal tourism governance further highlights that effective Sharia compliance requires clear internal guidelines, transparent service disclosure, and alignment between contractual practice and Islamic ethical standards (Fadritama & Purwanegara, 2023). Accordingly, the assessment of ijarah compliance must consider not only the contractual text, but also the governance mechanism that regulate how Umrah services are designed, marketed, and delivered.

From an institutional perspective, the role of sharia regulatory frameworks is central to maintaining compliance in ijarah-based Umrah plus packages. In Indonesia, fatwas issued by the National Sharia Council of the Indonesian Ulama Council (DSN-MUI) function as a normative reference that guide the structuring and implementation of Islamic contracts, including service-based ijarah arrangements. These fatwas emphasize the necessity of contractual clarity, lawful service objects and the prevention of *gharar* in commercial transactions related to religious activities (DSN-MUI, 2004). In the context of Umrah plus entertainment packages involving the Formula One, DSN-MUI guidelines provide an important benchmark for distinguishing permissible contractual innovation from practices that may blur the boundary between worship and commercial entertainment. Studies on the regulation of Umrah services further indicate that the absence of effective Sharia oversight may result in inconsistent contractual practices among travel organizers, increasing the risk of non-compliance and public mistrust (Maisura & Achyar, 2024). Therefore, regulatory supervision and compliance with Sharia fatwas are crucial not just for legal validity, but also for guaranteeing that Umrah offerings stay true to their spiritual aims.

Another important issue in evaluating the Sharia compliance of ijarah contracts in Umrah plus entertainment packages relates to the concept of hybrid contracts (*ikhtilāṭ al-'uqūd*). Islamic legal thought acknowledges that contemporary business operations frequently involve the combination of multiple contracts within a single transaction, particularly in service-based industries such as tourism. While hybrid contracts are not inherently prohibited, their permissibility depends on whether each contractual component remains valid and does not generate Contradiction or legal uncertainty (Firdausi, 2021). In Umrah plus packages, the integration of ijarah for worship-related services with entertainment-oriented service linked to the Formula One may raise concerns if contractual boundaries are not clearly maintained. Studies on multiservice contract emphasize that Sharia compliance is preserved when the dominant contract remains identifiable and ancillary contracts do not alter its legal character (Nugraha

& Ismail, 2025). Research on hybrid Islamic contracts further suggest that problems arise when contractual elements are merged in a way the obscures obligation, pricing or services hierarchy, potentially leading to *gharar* and disputes (Nasution et al., 2024). Therefore, clear contractual separation and functional hierarchy are essential to ensure that the *ijarah* governing Umrah services remains Sharia- compliant despite the presence of entertainment components.

Beyond contractual structure, the ethical environment surrounding the implementation of Umrah plus packages also affects the assessment of Sharia compliance in *ijarah* contracts. Islamic legal principles recognize that permissibility is not determined solely by contractual form, but also by the potential consequences and moral implications of a transaction. The doctrine of *sadd al-dharā'i'* emphasizes the prevention of practices are not explicitly prohibited (Setiawan et al., 2024). In the context of the Formula One phenomenon, large-scale entertainment events are often associated with commercial spectacle, intensive branding, and mass tourism culture, which may create environments less conducive to spiritual focus. Studies on religious tourism caution that exposure to such environments may gradually normalize leisure-oriented behavior within worship journeys, potentially weakening pilgrims' spiritual engagement (Husna & Sariyanti, 2025). Accordingly, Sharia compliance on Umrah plus entertainment package requires careful consideration of whether entertainment activities are managed in a manner that prevents moral distraction and preserves the devotional atmosphere of Umrah (Nuraini et al., 2024).

An important finding of this study concerns the gap between the normative requirements of *ijarah* contracts and their practical implementation in Umrah plus entertainment packages. While Islamic legal theory clearly outlines the pillars, conditions, and objectives of *ijarah*, empirical studies in Umrah services indicate that contractual practices among travel organizers are not always aligned with these standards. Research on Umrah management highlights that service descriptions, pricing structures, and contractual terms are often presented in simplified or promotional language, which may obscure the precise scope of services provided (Juliana et al., 2022). This gap becomes more pronounced in Umrah plus packages that incorporate entertainment elements such as Formula One phenomenon, where marketing narratives may emphasize experiential value rather than contractual clarity. Studies on halal tourism governance further suggest that insufficient disclosure and weak contractual standardization increase risk of misunderstanding and potential *gharar* for consumers (Fadritama & Purwanegara, 2023). Accordingly, ensuring Sharia compliance in *ijarah* contracts requires not only normative alignment with Islamic legal principles, but also consistent and transparent implementation by Umrah travel organizers.

From the perspective of Islamic contract law, pilgrims participating in Umrah services that incorporate additional amenities occupy the legal position of *musta'jir*, namely parties who are entitled to receive services in accordance with the agreed *ijarah* contract. Islamic jurisprudence emphasizes that the rights of *musta'jir* include clear information regarding the nature of services transparent pricing, and certainty that the promised benefits will be delivered as agreed (Firdausi, 2021). In practice, however, studies on Umrah service provision reveal that information asymmetry often places pilgrims in a weaker bargaining position, particularly when complex multiservice packages are promoted using persuasive or experiential narratives (Juliana et al., 2022). This condition becomes more sensitive when religious travel services are combined with entertainment-oriented activities, such as attendance at Formula One events, where pilgrims may not fully understand whether the *ujrah* paid primarily covers the worships services or leisure components. Research on halal tourism governance further indicates that inadequate consumer protection mechanisms may increase the risk of *gharar* and contractual disputes, thereby undermining Sharia compliance in *ijarah* arrangements (Fadritama & Purwanegara, 2023). Accordingly, safeguarding the rights of pilgrims as *musta'jir* constitutes as essential element in ensuring that *ijarah* contracts applied in contemporary Umrah services remain consistent with Sharia principles and ethical standards.

The findings further indicate that the assessment of Sharia compliance in *ijarah* contracts applied to Umrah services requires not only doctrinal analysis, but also practical standardization of contractual clauses. Studies on contemporary Islamic contracts emphasize that the increasing complexity of service transactions necessitates clearer contractual wording to prevent misinterpretation and legal uncertainty (Mufrih et al, 2023). In the context of multiservice religious travel arrangements,

the absence of standardized contract structures may result in inconsistent practices among travel organizers, particularly in defining the scope of services and the allocation of *ujrah*. Research on contracts objects in multiservice agreements highlights that ambiguity regarding the dominant purpose of a contract may blur the distinction between primary and ancillary services, thereby increasing the risk of *gharar* (Taufik & Yumna, 2023). Accordingly, the integration of entertainment activities such as Formula One events into Umrah services demands clearer contractual segmentation to ensure that worship related services remain legally and substantively dominant. This need for standardization reinforces the importance of synthesizing Sharia principles into practical assessment criteria, as summarized in Table 1 below, which consolidates the key elements of *ijarah* compliance in contemporary Umrah services.

To consolidate the normative analysis presented above, Table 1 summarizes the assessment of Sharia compliance in *ijarah* contracts applied to Umrah services that incorporate entertainment elements associated with the Formula One phenomenon.

Table 1. Sharia Compliance Assessment of Ijarah Contracts in Umrah Services Incorporating Formula One

Sharia Principle	Ijarah Requirement	Application in Umrah Services with Entertainment Elements	Compliance Assessment
Clarity of contract object (ma'qūd 'alayh)	Services must be lawful, clearly defined, and deliverable	Separation between worship services and entertainment activities such as Formula One (F1)	Compliant, provided contractual segmentation is explicit
Transparency of payment (Ujrah)	Specified and agreed price	Separate disclosure of Umrah and F1-related costs	Conditionally compliant
Absence of <i>gharar</i>	No ambiguity	Risk if services are bundled without explanation	Potential risk
Preservation of religious (ḥifz al-dīn)	Worship as primary objective	Umrah rituals prioritized over F1 activities	Compliant
Ethical safeguards (<i>sadd al-dharā'i'</i>)	Prevention of distraction	F1 treated as optional and time limited	Conditionally compliant

The synthesized assessment above illustrates that permissibility of integrating entertainment elements into Umrah services is fundamentally anchored in the integrity of the *ijarah* contract rather than the nature of the entertainment itself. The analysis confirms that Sharia compliance is maintained when the contractual structure clearly prioritizes worship-related services and positions entertainment activities, including Formula One (F1), as supplementary components. Islamic legal thought underscores that legitimacy in service deals relies on maintaining the primary intent of the contract and preventing ambiguity that may distort its legal character (Firdausi, 2021). In line with studies on multiservice contracts, risks only emerge when ancillary services blur contractual boundaries or undermine transparency in defining rights and obligations. Accordingly, the Formula One phenomenon functions as a contextual indicator that highlights the importance of disciplined

contractual design in contemporary Umrah services, rather than as a determinant of permissibility in itself (Nugraha & Ismail, 2025).

Drawing from this synthesis, the results additionally reveal that Sharia compliance in ijarah contracts applied to Umrah services incorporating entertainment elements requires continuous ethical and legal oversight. Apart from contractual transparency, travel providers must guarantee that service provision matches the spiritual focus of Umrah and avoids excessive commercialization or moral distraction. Research on religious tourism management emphasize that sustaining this equilibrium is vital to avert the progressive shift of devotion into a consumer-driven activity (Affandy, 2020). From a *maqāṣid al-sharī'a* perspective contractual arrangements must consistently safeguard religious objectives (*ḥifẓ al-dīn*) while upholding fairness and transparency in economic transactions (Nuraini et al., 2024). Consequently, the inclusion of Formula One (F1) within Umrah-related services may be regarded as conditionally permissible when contractual discipline, ethical safeguards, and Sharia objectives are jointly preserved, reinforcing the normative boundaries of lawful innovation in religious tourism (Pratama & Husen, 2023).

CONCLUSION

The integration of entertainment features, including the Formula One (F1) phenomenon, into Umrah services is not inherently inconsistent with Islamic law. Permissibility is primarily determined by the extent to which the ijarah contract governing such services complies with Sharia principles. When the essential pillars or conditions of ijarah are fulfilled especially precision in the contract object, transparency in the allocation of payment (*ujrah*), and the avoidance of *gharar*. Umrah services that incorporate entertainment activities may be regarded as conditionally permissible. Islamic law allows flexibility in *mu'āmalāt*, provided that contractual innovation does not compromise the religious character of worship services.

From a normative perspective, the inclusion of Formula One within Umrah-related services remains acceptable only when entertainment is positioned as a supplementary component rather than a primary objective. Ensuring that Umrah rituals remain contractually and substantively dominant is essential to preserving the spiritual orientation of pilgrimage. The application of *maqāṣid al-sharī'a* further underscores the need to safeguard religious objectives (*ḥifẓ al-dīn*), uphold fairness and transparency in transactions (*ḥifẓ al-māl*), and prevent moral distraction. In this regard, regulators should standardize multiservice ijarah clauses applied in Umrah packages to ensure contractual clarity, protect pilgrims' rights, and minimize Sharia risks arising from the integration of entertainment elements. Such regulatory standardization would support ethical governance and provide clear normative guidance for lawful innovation in contemporary religious tourism.

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