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Reconstructing the Governance of Hajj and Umrah Administration in Indonesia

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Abstract: Context; In Indonesia, the management of the Hajj and Umrah symbolizes both the state's obligation to provide sufficient protection and the inhabitants' constitutional right to exercise their religion freely. The governance of the Hajj and Umrah, as a strategic form of public service, is nevertheless beset by issues including illegal brokerage, inadequate service infrastructure, quota uncertainty, and lax bureaucratic control. There are still gaps between legal frameworks and actual implementation, even after Law No. 8 of 2019 on the Administration of Hajj and Umrah was passed. GoalBy putting forth a framework that improves legal clarity, accountability, transparency, and equity in service delivery, this study seeks to rebuild Indonesia's Hajj and Umrah governance.

Techniques; Data were gathered through in-depth interviews with stakeholders, such as the Ministry of Religious Affairs, travel agencies that offer the Hajj and Umrah, and pilgrims, using an empirical juridical method. The investigation concentrated on locating bureaucratic procedures, regulatory loopholes, and reform prospects via digital innovation and democratic supervision.

Finding, The results point to three main problems with the governance of the Hajj and Umrah: a lack of coordination between rules and administrative procedures, a low level of pilgrim participation in policymaking, and a poor use of digital technologies to guarantee efficiency and transparency.

Conclusions In order to rebuild the governance of the Hajj and Umrah, it is necessary to embrace participatory supervisory models that go above and beyond the bare minimum, reinforce laws based on substantive justice, and put in place an integrated digital system for handling pilgrim data. Theoretically, this work advances the discussion of administrative law; practically, it makes policy proposals to enhance government. In the end, the study backs the implementation of more effective, fair, and transparent Hajj and Umrah services in Indonesia.

Keyword: administrative law, pilgrim protection, Hajj, Umrah, and governance

INTRODUCTION

Hajj and Umrah play a crucial role in Indonesian society, both religiously and socially. (Yanis, 2024) Religiously, they are the primary forms of worship in Islam, obligatory for every Muslim who is financially and physically able. They also serve as spiritual moments that strengthen faith and community togetherness. Socially, the implementation of Hajj and Umrah reflects the state's responsibility to protect its citizens' constitutional rights to perform their religious duties, while also being an indicator of the quality of public services provided by the government. (Indra, 2025) Each year, the number of Indonesian pilgrims performing Hajj and Umrah is quite significant, so their management requires good coordination and an efficient administrative system. For the 2025 Hajj, Indonesia received a quota of 221,000 pilgrims, consisting of 203,320 regular pilgrims and 17,680 special pilgrims (Vitiara, 2025). Meanwhile, for Umrah, the number of pilgrims reached 648,485 by April 2025, indicating a positive post-pandemic trend. (Akhmad, 2025) This data underscores the state's significant responsibility to provide safe, fair, and transparent services, while ensuring that every citizen can perform their pilgrimage comfortably and in accordance with their constitutional rights.

Hajj governance in Indonesia has a long history that has gone through several important phases, reflecting efforts to improve services and protect pilgrims. In the pre-independence era, the practice of Hajj among Indonesians dates back to the 16th century. In 1912, Muhammadiyah established the Hajj Assistance Section as a Muslim initiative to improve the Hajj journey. The Dutch colonial government also regulated the Hajj through the 1922 Hajj Ordinance, which aimed to control and intervene in pilgrims' journeys, including their transportation to the Holy Land. After independence, Hajj management was gradually transferred to the Indonesian Hajj Organizers (PHI) in each residency. In 1969, through Presidential Decree No. 22 of 1969 and Presidential Instruction No. 6 of 1969, Hajj management was fully under the government's authority under the Ministry of Religious Affairs, marking an era of bureaucratization and service modernization. (Muslim, 2020)

Hajj regulations continued to evolve alongside changes in the government system. From the New Order era to the Reformation era, various policies were introduced to modernize services, including the Special Hajj program, or ONH Plus, regulated by a Decree of the Minister of Religious Affairs. Law No. 17 of 1999 became the first post-reformation law governing the Hajj Pilgrimage. It was later replaced by Law No. 13 of 2008 with the aim of strengthening justice, transparency, and public accountability. (Wulandari, 2024) This law also mandated the establishment of the Indonesian Hajj Supervisory Commission (KPHI) and laid the foundation for more centralized Hajj fund management. Simultaneously, Hajj and Umrah travel agencies began to develop, technology was introduced for pilgrim administration and registration, and quota mechanisms were more clearly regulated to ensure regular departures. (Rosyid, 2017)

The current era was marked by the enactment of Law Number 8 of 2019, which currently serves as the primary regulation for the Hajj and Umrah. This law emphasizes strengthening pilgrim protection, improving service quality, and managing Hajj funds professionally, transparently, and accountably through the Hajj Financial Management Agency (BPKH). This law also separates the functions of operator and regulator, with fund management becoming the responsibility of the BPKH, while operational management remains under the Ministry of Religious Affairs. Furthermore, Law 8/2019 explicitly regulates Umrah governance (Article 57 and following) to protect pilgrims from irresponsible travel agency practices. It also emphasizes the principles of organizing the pilgrimage, including fairness, transparency, professionalism, and accountability, thus establishing a stronger legal foundation for the implementation of Hajj and Umrah in Indonesia. (Izzati, 2024)

The implementation of Hajj and Umrah in Indonesia faces various complex challenges despite being governed by fairly comprehensive regulations. One of the main problems that persists is the practice of illegal brokers who harm pilgrims, particularly in Hajj registration and Umrah package bookings. These brokers exploit pilgrims' ignorance and limited access to information to gain personal gain, resulting in injustice and financial loss for the public. Furthermore, long queues and long waits for regular Hajj departures are a classic problem that impacts the comfort and certainty of pilgrimage for millions of prospective pilgrims each year. This problem is exacerbated by a complex and inefficient bureaucracy, from the registration process and document verification to quota management, which is often unsynchronized between related agencies. (Amri, 2025)

Furthermore, the uncertainty surrounding quotas is a source of frustration for pilgrims, as the number of pilgrims who can depart each year is determined by the Saudi Arabian government and managed by the Indonesian government. This uncertainty creates uncertainty in planning costs, travel, and pilgrimage schedules, and creates administrative pressure for the Ministry of Religious Affairs and official travel agencies. The gap between regulations and practice is also still evident, for example, in the implementation of Law No. 8 of 2019 mandates pilgrim protection, accountability, and transparency, but there are still frequent discrepancies with operational practices in the field. This indicates that despite a clear legal framework, operational governance and oversight remain weak, resulting in the principles stipulated in the law not being fully realized. (Ananda, 2024)

The impact of these issues is far-reaching, both for pilgrims and the state administration system. For pilgrims, in addition to causing financial losses and uncertainty, these issues also undermine public trust in the Hajj and Umrah administration, resulting in what should be a spiritual experience, instead causing stress and dissatisfaction. From a state administration perspective, inefficient coordination, minimal use of technology, and lengthy bureaucratic practices increase operational costs, the risk of abuse, and difficulties in oversight. (Hidayat, 2024)

The government's role in organizing the Hajj and Umrah in Indonesia is crucial, particularly through the Ministry of Religious Affairs, which serves as the primary institution responsible for regulating, supervising, and ensuring the smooth running of pilgrimages for pilgrims. The Ministry of Religious Affairs is responsible for the entire Hajj and Umrah administrative process, from registration and document verification to quota formation and coordination with the Saudi Arabian government. Furthermore, the Ministry manages the departure system, logistics services, and oversees official travel agencies that organize Special Hajj and Umrah trips. The government's role extends beyond operational matters, encompassing legal protection, regulatory development, and oversight to ensure the optimal implementation of the principles of transparency, accountability, and fairness in the implementation of pilgrimages. (Firdausiyah, 2024)

In addition to the Ministry of Religious Affairs, various other stakeholders play a role in Hajj and Umrah governance, including official travel agencies and the Hajj/Umrah Supervisory Board, which oversees operational implementation and ensures regulatory compliance. However, coordination between these agencies still faces significant challenges, particularly regarding data synchronization, quota management, and oversight of unofficial travel agency practices. The lack of system integration and differing procedures between related agencies often leads to unclear service flows, leaving pilgrims confused and uncertain during their departure and pilgrimage journeys. (Ayatollah, 2025) This demonstrates the need for greater coordination between the roles of each agency, with integrated communication mechanisms and digital systems to support the efficiency and effectiveness of Hajj and Umrah governance.

Public participation, particularly among prospective pilgrims, is also a crucial aspect in strengthening Hajj and Umrah governance. Currently, the level of pilgrim involvement in decision-making regarding services, pricing, or oversight of travel agencies remains relatively low. The lack of effective participatory channels makes it difficult to convey pilgrims' aspirations and complaints, resulting in policies that do not fully reflect the actual needs and experiences of service users. (Kurniawan, 2021) Therefore, implementing participatory mechanisms, for example, through consultation forums, digital-based monitoring, or regular evaluations of pilgrims, is a strategic step to increase transparency, accountability, and public trust.

The implementation of the Hajj and Umrah in Indonesia currently faces complex and dynamic challenges, making research in this context extremely urgent. The development of digital technology, the enactment of Law Number 8 of 2019, and demands for service transparency require an in-depth evaluation of existing governance, particularly to ensure accountability, fairness, and efficiency for pilgrims. Previous research tends to have a limited focus, for example, emphasizing legal or operational aspects only partially, without comprehensively examining the role of pilgrim participation or the use of digital technology in improving service quality. This gap indicates the need for studies that integrate legal, public administration, and technological innovation perspectives to provide applicable policy recommendations. This research is important because it can provide an empirical basis for improving Hajj and Umrah governance, ranging from enhancing inter-institutional coordination, protecting pilgrims from the practices of brokers and illegal travel agencies, to optimizing digital systems for more effective data and service management, so that policies are more responsive to the real needs of the community.

METHOD

The research method used in this study is normative juridical with two main approaches: a statutory approach and a conceptual approach. The statutory approach is carried out by analyzing relevant laws and regulations, especially Law Number 8 of 2019 concerning the Implementation of the Hajj and Umrah Pilgrimages and its implementing regulations, to understand the legal provisions, principles, and mechanisms of governance that are formally regulated. Meanwhile, the conceptual approach is used to examine the theory and concept of public governance, the principles of justice, transparency, and accountability in the context of Hajj and Umrah services, thus enabling an assessment of the effectiveness of regulations and their implementation. The data sources for this study consist of primary data in the form of legal documents, implementing regulations, and official reports from related institutions, as well as secondary data from literature, scientific journals, and publications related to Hajj and Umrah governance. Data collection techniques were carried out through document studies and literature reviews, including the identification of key articles and analysis of administrative practices in the field, while data analysis techniques used descriptive qualitative analysis by interpreting the contents of regulations, comparing governance theory with practice, and concluding the suitability, weaknesses, and opportunities for improvement of Hajj and Umrah governance systematically.

RESULT AND DISCUSSION

The Effectiveness of Hajj and Umrah Governance in Indonesia in Ensuring Fair, Transparent, and Accountable Services for Pilgrims

Governance in the context of Hajj and Umrah implementation refers to the regulatory, management, and oversight system implemented by the government and stakeholders to ensure effective, efficient, and accountable public services. In the Hajj and Umrah pilgrimages, governance encompasses the entire process, from pilgrim registration and fund

management to coordination with travel agencies, through to the departure and return of pilgrims. (Salsabila, 2024) Law Number 8 of 2019 affirms the principles of organizing these pilgrimages in Article 2, which encompass sharia, trustworthiness, justice, welfare, benefit, safety, security, professionalism, transparency, and accountability. (Sanusi, 2021) These principles serve as the primary guidelines for the Ministry of Religious Affairs, the Hajj Financial Management Agency (BPKH), and pilgrimage organizers in carrying out their responsibilities, ensuring that every service process meets applicable legal and ethical standards. The effectiveness of Hajj and Umrah governance is closely linked to pilgrim satisfaction, as a transparent and accountable system allows pilgrims to obtain clear information regarding costs, quotas, departure schedules, and their rights during the pilgrimage. For example, Articles 10-20 of Law No. 8/2019 regulate in detail the Hajj Pilgrimage Costs (BPIH) and the role of the Hajj Fund Management Agency (BPKH) in managing these funds, while Articles 4 and 57 regulate the registration of regular Hajj pilgrims and the organization of Umrah trips by the Hajj and Umrah Travel Agency (PPIU). Implementing the principles of transparency and accountability not only increases pilgrims' trust but also minimizes illegal brokering, misuse of funds, and inequities in quota distribution. (Ulum, 2023) Thus, effective governance is the foundation for fair and responsive services, as well as an indicator of the success of public administration in the context of Hajj and Umrah in Indonesia. The primary legal basis for the implementation of the Hajj and Umrah in Indonesia is regulated by Law of the Republic of Indonesia Number 8 of 2019. This law serves as the foundation for all policies and practices for the implementation of the Hajj and Umrah pilgrimages, emphasizing the principles of fairness, transparency, professionalism, and accountability (Article 2). To ensure effective implementation, Law No. 8/2019 is followed up by several implementing regulations, including Government Regulation No. 8 of 2022 concerning the Coordination of Hajj Pilgrimage Organization, Minister of Religious Affairs Regulation No. 13 of 2021 concerning the Implementation of Regular Hajj Pilgrimages, Minister of Religious Affairs Regulation No. 6 of 2021 concerning the Implementation of Umrah and Special Hajj Pilgrimages, and regulations of the BPKH Implementing Agency concerning Hajj financial management. (Sulastris, 2024) These regulations are designed to strengthen inter-institutional coordination, service standards, and professional and accountable management of Hajj funds.

Law No. Law No. 8 of 2019 clearly separates the roles of service regulator/operator and financial manager to enhance professionalism and accountability. The Ministry of Religious Affairs acts as both regulator and service operator, particularly for regular Hajj, with responsibility for the guidance, service, and protection of pilgrims (Article 21). The Ministry also sets Indonesian and provincial Hajj quotas transparently and proportionally (Article 12), and issues permits and strictly supervises the Umrah (PPIU) and Special Hajj (PIHK) institutions. This separation ensures that oversight and operational functions can run effectively without overlap. (Fadli, 2022)

The Hajj Financial Management Agency (BPKH) is responsible for managing Hajj funds, including initial deposits and benefit amounts, in a transparent, accountable, and independent manner, for efficiency and the benefit of pilgrims (Law No. 34/2014, as reinforced by Law No. 8/2019, Article 39). The Hajj Travel Agency (BPKH) also submits proposals for Hajj Travel Expenses (BPIH) to the Minister and the House of Representatives (DPR), ensuring that Hajj fund management remains professional and accountable. Meanwhile, travel agencies, namely PPIUs and PIHKs, act as implementers of Hajj and Umrah services, with the obligation to obtain official permits from the Minister of Religious Affairs and are fully responsible for all pilgrim services (Articles 57-61 for PPIUs and Article 63 for PIHKs). (Primadhany, 2017)

Several key articles of Law No. 8/2019 guarantee the principles of transparency, fairness, and accountability in the implementation of Hajj. Quotas are determined transparently and proportionally (Article 12 paragraph 2), while the BPIH component is clearly structured between direct costs and benefits (Article 13), and the Minister is obliged to account for the evaluation of Hajj implementation to the President and the House of Representatives (Article 43 paragraph 2). Oversight is also carried out comprehensively, both by internal (APIP) and external (DPR, DPD, and BPK) officials (Article 27), with the Minister having the authority to revoke the permits of PPIUs and PIHKs in the event of violations (Article 49 paragraph 5 and Article 61 paragraph 5). Thus, this regulation establishes a strong legal framework to ensure the professional, transparent, and accountable implementation of Hajj and Umrah, while protecting the rights and interests of pilgrims.

The administrative and operational processes of Hajj and Umrah in Indonesia involve a series of interrelated stages to ensure safe, orderly, and transparent services for pilgrims. The registration system for regular Hajj pilgrims is conducted through an official application managed by the Ministry of Religious Affairs, accompanied by verification of documents such as passports, ID cards, and proof of financial capability. Quotas are determined proportionally based on provincial areas in accordance with Article 12 of Law No. 8 of 2019. For Special Hajj or ONH Plus, registration is conducted through PIHK (Islamic Hajj Organizers) that have obtained official permits, with comprehensive service provisions ranging from transportation and accommodation to worship guides, under the strict supervision of the Minister of Religious Affairs (Article 49). Umrah is managed by the PPIU (Islamic Umrah Organizers), which is also required to obtain permits and provide services in accordance with pilgrim safety and comfort standards (Articles 57-61). The government, through the Ministry of Religious Affairs, conducts regular supervision to prevent fraud and ensure compliance with regulations. All administrative processes are supported by an inter-agency coordination mechanism, including the integration of pilgrim data, financial reports, and travel monitoring, so that both Hajj and Umrah can proceed according to the principles of fairness, transparency, and accountability mandated by Law No. 8/2019. Evaluation of the effectiveness of Hajj and Umrah governance begins with assessing the compliance of field practices with the regulations stipulated in Law Number 8 of 2019 and its implementing regulations. Although the legal framework establishes the principles of fairness, transparency, and accountability (Article 2), implementation in the field still shows variation. The registration process, document verification, and determination of regular Hajj quotas are carried out according to procedure. However, in some regions, there are discrepancies regarding quota announcements and information provided to prospective pilgrims. It has led some pilgrims to feel they lack certainty and complete information, even though Article 12 mandates transparent and proportional quota determination.

Bureaucratic obstacles are a significant factor affecting the effectiveness of the implementation. Lengthy administrative processes, overlapping between agencies, and incompletely integrated procedures create service barriers, especially for first-time pilgrims. For example, document verification mechanisms between the Ministry of Religious Affairs, local governments, and travel agencies are sometimes unsynchronized, requiring pilgrims to repeat the administrative process or wait longer than scheduled for approval. This complex bureaucracy not only slows down services but also reduces congregation satisfaction and creates the impression of unresponsive public services.

In addition to bureaucracy, the practice of illegal brokers remains a problem that undermines the principles of fairness and accountability. Brokers exploit the ignorance of prospective pilgrims to offer fast-track or unofficial Hajj/Umrah packages, often with non-transparent additional fees. Although Law 8/2019 and Article 61 provide a legal basis for monitoring and revoking the permits of PPIUs or PIHKs found violating the regulations, on-

the-ground oversight is not always effective. As a result, some pilgrims fall victim to fraud, while the reputation of the Hajj and Umrah administration system is under pressure. It demonstrates that strong regulations alone are insufficient without consistent oversight and law enforcement mechanisms.

Quota uncertainty is also a factor affecting service effectiveness. The annual Hajj quota set by the Saudi Arabian government must be distributed proportionally to each province, but fluctuations in quotas and sudden policy changes frequently occur. Pilgrims who have been waiting for years face uncertainty regarding departure schedules, travel costs, and the allocation of additional services such as Special Hajj or ONH Plus. This situation demonstrates that despite regulations promoting transparency and quota planning, operational practices still face significant coordination barriers between the central and regional governments and travel agencies.

The use of digital technology to improve service effectiveness remains limited. The online registration system and the official Ministry of Religious Affairs application help expedite administrative processes, but data integration between agencies and travel monitoring mechanisms remains suboptimal. Not all information on costs, departure schedules, and quota status is accessible in real time to pilgrims; thus, the potential for administrative errors and confusion remains. Furthermore, digital technology has not been fully utilized for pilgrim participation in service evaluations, complaints, or feedback, even though Law No. 8/2019 emphasizes the principles of accountability and transparency.

Pilgrim participation in oversight and decision-making also remains low. Pilgrims are rarely involved in service evaluations, quota consultations, or policy-making related to Hajj and Umrah. This lack of participatory channels makes it difficult to convey pilgrim experiences and complaints, thus limiting the potential for service improvements. Consequently, although formal governance has a strong legal framework, its effective implementation is still hampered by bureaucracy, brokering practices, quota uncertainty, suboptimal technology utilization, and low pilgrim participation. This evaluation shows that the governance principles mandated by Law No. 8/2019 have only been partially implemented, so further in-depth analysis is still needed to improve operational implementation.

The Role of Government, Stakeholders, and Pilgrim Participation Can Be Strengthened to Improve the Quality of Hajj and Umrah Services

Improvements to the legal and regulatory framework begin with revising or improving Law No. 8 of 2019 and its implementing regulations, particularly to close legal loopholes that still allow for the practices of illegal brokers and unscrupulous travel agencies. Specifically, the government could enact new articles that stipulate stricter criminal and administrative sanctions for those who manipulate Hajj registration or sell unofficial Umrah/Hajj packages. For example, adding an obligation for PPIUs and PIHKs to report all transactions to the Ministry of Religious Affairs through an official digital system and requiring online verification of prospective pilgrim data integrated with the Ministry of Religious Affairs database. This step would minimize unauthorized third-party intervention and ensure that every transaction is recorded transparently.

Furthermore, strengthening the principles of justice, transparency, and accountability must be operationally reinforced through core articles of Law No. 8/2019, such as Articles 2, 12, 13, 43, 49, 57, and 61. Specifically, the government can create derivative regulations requiring the public to disclose information on quotas, Hajj costs (BPIH), and service components, including the calculation mechanism for the Hajj Fund managed by the Hajj Fund Management Agency (BPKH). Minimum service standards for PPIUs and PIHKs must also be legally regulated, including provisions for accommodation, transportation, and

pilgrimage guides, so that every travel agency must meet these criteria before obtaining an operating license. It will ensure the principle of fairness is applied not only in regulations but also in the field.

The separation of the functions of regulator/operator and fund manager must be legally affirmed to avoid conflicts of interest and enhance professionalism. Specifically, laws or implementing regulations can clarify the boundaries of the Ministry of Religious Affairs' authority as regulator and operator of regular Hajj services, while BPKH remains focused on independent and accountable Hajj financial management. This regulation can be strengthened with routine audit mechanisms, reporting to the House of Representatives (DPR), and a digital-based monitoring system that separates pilgrim operational data from fund management. With these steps, the legal framework for Hajj and Umrah will not only be formal but also ready to be implemented effectively, reducing illegal practices and ensuring the interests of pilgrims are comprehensively addressed.

Institutional strengthening in Hajj and Umrah administration must begin with providing a clearer legal basis for the roles of each institution, including the Ministry of Religious Affairs, the Hajj Management Agency (BPKH), the Hajj Supervisory Board (PPIU), the Hajj Supervisory Board (PIHK), and the Hajj Supervisory Board. Specifically, laws or implementing regulations can define the boundaries of each institution's authority, allowing the Ministry of Religious Affairs to focus on its regulatory and operator functions, the BPKH on Hajj fund management, the PPIU and PIHK on travel implementation, and the Hajj Supervisory Board on compliance monitoring. This strong legal foundation will reduce overlapping authority, improve inter-institutional coordination, and minimize the potential for abuse of power in Hajj and Umrah administration.

Furthermore, the determination of supervisory authority, permit revocation, and sanction mechanisms need to be explicitly stipulated in regulations. For example, regulations could require the Ministry of Religious Affairs to revoke the permits of PPIUs or PIHKs found to have violated service provisions, while the BPKH must submit regular Hajj fund accountability reports to the House of Representatives (DPR) and the public. Sanction mechanisms could also include administrative fines, temporary permit suspensions, and even criminal sanctions for those found guilty of illegal brokering or travel fraud. Clear legal provisions will encourage organizing institutions to carry out their functions professionally and accountably, while also providing legal protection for pilgrims.

The legality of inter-institutional coordination must also be guaranteed through a legal basis governing the integration of Hajj and Umrah data, quotas, and services. Specifically, laws or implementing regulations can mandate the use of a centralized digital system that connects data from pilgrims, the Hajj and Umrah Management Agency (BPKH), and travel agencies. This will facilitate monitoring, audits, and evaluations, while ensuring the flow of information between institutions is legally valid. With a clear legal basis, every step of coordination is legal and transparent, thereby minimizing the risk of conflicts of interest or overlapping procedures.

Furthermore, pilgrim participation needs to be formally guaranteed through regulations that mandate official channels for aspirations and complaints integrated with government systems. For example, regulations could require the Ministry of Religious Affairs to provide a digital application or official platform for pilgrims to submit complaints, feedback, or report service violations in real time. It not only makes things easier for pilgrims but also provides a legal basis for the government to respond to public concerns quickly and transparently.

The right of pilgrims to obtain information regarding costs, departure schedules, and quotas must also be legally affirmed, referring to Articles 12, 13, and 43 of Law No. 8/2019. Specifically, the government can require the public disclosure of information on provincial Hajj quotas, BPIH components, and Hajj service annual evaluation reports. With clear

regulations, pilgrims have legal certainty and adequate access to information, allowing them to plan their pilgrimages appropriately and avoid fraudulent practices or cost manipulation by travel agencies.

Participatory mechanisms must be part of formal governance, not simply optional practices. This can be realized through regulations that mandate pilgrim service evaluation forums, consultative meetings with stakeholders, and digital-based feedback gathering as part of the decision-making process. By incorporating pilgrim participation into the legal framework, Hajj and Umrah governance not only prioritizes the principles of professionalism and accountability but also ensures real fairness and transparency for all pilgrims, ensuring that every policy and service implemented is legally and socially accountable.

Digital integration in Hajj and Umrah implementation needs to be realized through regulations that require the use of official digital systems for all registration, monitoring, and supervision processes. Specifically, the law or implementing regulations could establish a centralized platform connecting data from pilgrims, travel agencies, the Ministry of Religious Affairs, and the Financial and Development Agency (BPKH), so that every transaction and registration is automatically recorded and can be verified in real time. This regulation should emphasize the obligation of all involved parties to use the official system, thereby reducing the risk of illegal brokers, data manipulation, and non-transparent services. Legally regulated digital integration also facilitates coordination between agencies, ensures valid information flows, and supports effective data-driven decision-making.

Furthermore, pilgrim data security standards, cost transparency, and electronic audits of the Hajj Fund should be made legally mandatory. The government can enact regulations requiring pilgrim data encryption, limited access for authorized personnel, and digital financial reports that can be audited regularly. For example, every BPIH payment transaction and initial Hajj Fund deposit must be recorded in a digital system with an electronic signature verified by the Hajj and Umrah Development Agency (BPKH). This step ensures transparency in fund management while maintaining the security of pilgrim data and the integrity of information legally.

Oversight and accountability mechanisms must also be strengthened with a clear legal basis for internal and external oversight. Specifically, the Government Internal Supervisory Apparatus (APIP) is given legal authority to conduct routine audits, while the House of Representatives (DPR), the Regional Representative Council (DPD), and the Supreme Audit Agency (BPK) have access to audit financial reports, service effectiveness, and travel agency compliance. Regulations can establish formal procedures for reporting audit results, sanctions for violations, and inspection and evaluation schedules that all parties must adhere to. With legally based oversight, transparency, and accountability in Hajj and Umrah implementation are more assured.

In addition to routine oversight, regulations must also clearly and measurably regulate the revocation of permits for PPIUs or PIHKs that violate provisions. Implementing regulations can establish mechanisms for issuing warnings, temporarily suspending, and even permanently revoking permits if repeated violations are found. Furthermore, accountability standards for regular financial reporting and audits must be a legal obligation for all organizers, including the obligation to submit annual reports to the public. With a clear legal basis for oversight and accountability mechanisms, Hajj and Umrah governance can be more professional, effective, and protect the interests of pilgrims comprehensively.

CONCLUSION

In conclusion, Hajj and Umrah governance in Indonesia, despite having a strong legal framework through Law Number 8 of 2019 and its implementing regulations, still faces significant challenges in implementation. Evaluations of its effectiveness reveal bureaucratic

obstacles, illegal brokering practices, uncertainty about quotas, and suboptimal use of technology. Pilgrim participation in oversight and decision-making remains limited; thus, the principles of fairness, transparency, and accountability mandated by the core articles of Law 8/2019 have not been fully realized. Furthermore, coordination between institutions and the separation of functions between regulators/operators and fund managers need to be legally enforced to prevent overlapping authority and conflicts of interest. These conditions demonstrate that, despite the existing legal framework, operational implementation and oversight mechanisms require refinement to ensure Hajj and Umrah governance is more effective, professional, and in the best interests of pilgrims.

Based on these findings, recommendations cover several concrete, legally based aspects. First, revisions and improvements to the law and implementing regulations are necessary to close legal loopholes, strengthen the principles of justice, transparency, and accountability, and clarify the authority of each institution. Second, digital integration must be implemented comprehensively, from registration and monitoring to auditing of Hajj Funds, with security standards and real-time access for pilgrims. Third, internal and external oversight mechanisms must be strengthened through clear regulations regarding audits, reporting, and revocation of permits of PPIUs/PIHKs that violate provisions. Fourth, pilgrim participation must be made a formal part of governance, including integrated channels for aspirations, complaints, and evaluation forums. With these steps, it is expected that Hajj and Umrah governance in Indonesia can be more effective, fair, transparent, and accountable, while increasing satisfaction and protection for all pilgrims.

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