

## INTEGRATION OF FINANCIAL AND OPERATIONAL MANAGEMENT IN THE ORGANISATION OF HAJJ AND UMRAH

**Loso Judijanto** \*<sup>1</sup>

IPOSS Jakarta, Indonesia  
losojudijantobumn@gmail.com

**Oskar Hutagaluh**

Institut Agama Islam Sultan Muhammad Syafiuddin

### Abstract

The integration of financial and operational management in the organisation of Hajj and Umrah can be defined as a holistic approach that combines the integrated management of financial and operational aspects in the planning, implementation, and evaluation of Hajj and Umrah services. The concept involves synchronising processes, systems, and resources between finance and operations departments to achieve higher efficiency, improve transparency, and optimise the quality of services to pilgrims. This integration includes aligning budgets with operational activities, utilising information technology to facilitate real-time data and information flow, and faster and more accurate decision-making based on comprehensive analysis of financial and operational aspects. The study in this research uses the literature research method. The results show that the integration of financial and operational management brings significant improvements in efficiency, transparency, and service quality. Key benefits include resource optimisation, increased accountability, faster and more accurate decision-making, and improved pilgrim satisfaction. Challenges in implementing this integration were also identified, including the need for technology investment and organisational culture change. The study's conclusions confirm the importance of financial and operational management integration as a key strategy in dealing with the complexities and modern demands of organising Hajj and Umrah.

**Keywords:** Management integration, financial, operational, Hajj, Umrah.

### Introduction

Organising Hajj and Umrah is one of the most important tasks for countries with significant Muslim populations, including Indonesia. As a country with the largest Muslim population in the world, Indonesia faces great challenges in managing the effective, efficient, and quality organisation of Hajj and Umrah. (Khan & AlGhamdi, 2024)..

The complexity of organising Hajj and Umrah involves various aspects, including interrelated financial and operational management. The increase in the number of Hajj and Umrah pilgrims from Indonesia is a phenomenon that continues from year to year. Data from the Ministry of Religious Affairs shows a significant upward trend, with the number of Umrah pilgrims reaching more than 1 million people in 2019, while the waiting

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<sup>1</sup> Correspondence author

list for regular Hajj has reached more than 4 million people. (Purnomo & Maulida, 2022).. This increase reflects the increasing awareness and economic ability of Indonesians to perform Hajj and Umrah. However, this surge in the number of pilgrims also brings great challenges to the existing management system, especially in terms of providing quality services, efficient logistics management, and accurate and sustainable financial planning. This condition calls for innovation and improvement in the Hajj and Umrah management system to accommodate the increasing number of pilgrims without compromising the quality of service. (Binsawad & Albahar, 2022)..

The logistical complexity of organising the Hajj and Umrah pilgrimage is a major challenge faced by the organisers and the government. Air and land transport arrangements for hundreds of thousands of pilgrims, the provision of adequate accommodation in Makkah and Madinah, as well as the distribution of food and beverages on time and according to health standards, are some crucial aspects that must be managed carefully. Not to mention, the management of pilgrims' health, especially in the midst of a pandemic, adds to the level of operational complexity. (Setiawan, 2024). The pilgrims' tracking system, luggage management, and coordination with the Saudi Arabian authorities are also important factors in ensuring the smooth running of worship. This complexity increases along with the increasing number of pilgrims every year, demanding careful planning, sophisticated technology, and competent human resources to manage every aspect of logistics efficiently and effectively. (Yuliansyah et al., 2024)..

Demands for transparency in the management of Hajj and Umrah are growing as the public becomes more aware of their rights as consumers and citizens. The public demands disclosure of information on various aspects of the organisation of the pilgrimage, ranging from cost details, service provider selection processes, to the allocation of Hajj funds. This transparency does not only cover financial aspects, but also includes decision-making policies, criteria for determining quotas, and mechanisms for handling pilgrims' complaints. (Indriani et al., 2023).. The government and organisers are required to provide easy and comprehensive access to information, and involve stakeholders in the monitoring process. This demand has become stronger with the cases of Umrah travel fraud and alleged misappropriation of Hajj funds that have surfaced to the public. In response, an open reporting system, regular independent audits, and the utilisation of information technology are needed to facilitate greater transparency, thereby increasing public trust in the management of Hajj and Umrah. (Maulana & Mawadah, 2023)..

Despite efforts to improve the quality of Hajj and Umrah, there is still a gap between financial and operational management. This can lead to inefficiencies, misalignment between planning and implementation, and a potential decline in the quality of services to pilgrims. (Palangkey et al., 2021)..

Effective integration between financial and operational management can provide a number of benefits, such as: Increased efficiency of resource allocation, Optimisation of planning and control, Improved accountability and transparency, Improved quality of service to the congregation and Better adaptability to changes and challenges. (Setyawan et al., 2020).

Therefore, this study examines the integration model of financial and operational management in the organisation of Hajj and Umrah, identifies challenges and opportunities, and formulates recommendations to improve the effectiveness and efficiency of Hajj and Umrah in Indonesia.

## **Research Methods**

The study in this research uses the literature method. The literature research method, also known as a literature study or literature review, is a research approach that focuses on analysing and synthesising information from various existing written sources. (Abdussamad, 2022); (Wekke, 2020)

## **Results and Discussion**

### **Financial Management in Organising Hajj and Umrah**

Financial management in the implementation of Hajj and Umrah can be defined as the process of planning, organising, directing, and controlling financial resources related to the implementation of Hajj and Umrah. This includes all aspects of fund management, from collecting fees from pilgrims, budget allocation for various purposes, to transparent and accountable financial reporting. The main objective is to ensure that financial resources are used effectively and efficiently in supporting the implementation of Hajj and Umrah that is safe, comfortable, and in accordance with Islamic law. (Maulid & Amirsyah, 2021).

The basic concept of financial management in this context includes several important principles. First, the principles of transparency and accountability, where all financial transactions must be accountable and accessible to interested parties. Second, the principle of efficiency and effectiveness in the use of funds, to ensure that every rupiah spent provides maximum benefits for the congregation. (UmpuSinga & Alimuddin, 2022).. Third, the principle of compliance with regulations and Islamic law, given that the organisation of Hajj and Umrah must be in accordance with applicable laws and religious values. Fourth, the principle of financial risk management, which involves the identification, assessment, and mitigation of financial risks that may arise in the process of organising the pilgrimage. Fifth, the principle of long-term planning, which includes financial projections and development strategies to improve the quality of Hajj and Umrah services in the future. (Taufikurrahman et al., 2024)..

Financial planning in the financial management of Hajj and Umrah is a crucial stage that involves preparing a comprehensive budget and setting short- and long-term

financial strategies. This process includes estimating the overall costs, ranging from transport, accommodation, consumption, to other operational costs. Planning also includes revenue projections from the fees paid by pilgrims, as well as identification of additional sources of funding if needed. (Nuridah et al., 2023).. It is important to consider factors such as exchange rate fluctuations, inflation, and policy changes that may affect the cost of organising. In addition, financial planning should accommodate reserve funds to anticipate emergency situations or unexpected costs. The main objective of financial planning is to ensure the availability of sufficient funds, efficient allocation of resources, and minimisation of financial risks, so as to support the smooth and quality performance of Hajj and Umrah. (Nurchaliza, 2020).

Financial control in the financial management of Hajj and Umrah is a vital process to ensure the effective and efficient use of funds and compliance with applicable plans and regulations. This process involves several important components, including: continuous monitoring of cash flow, comparison between realisation and budget, periodic evaluation of financial performance, and implementation of internal and external audit systems. Financial control also includes the implementation of strict procedures and policies in terms of expenditure authorisation, transaction verification, and financial reporting. (ABDULLAH, n.d.). The use of modern information technology, such as integrated accounting systems and financial management software, can improve accuracy and efficiency in the control process. Furthermore, financial controls should be able to identify and respond quickly to irregularities or inefficiencies that may occur, as well as provide useful feedback for improved planning and decision-making in the future. The ultimate goal of financial control is to ensure transparency, accountability, and optimisation of the use of financial resources in the organisation of Hajj and Umrah. (Puspita & Taufiq, 2023)..

### **Operational Management in Organising Hajj and Umrah**

The implementation of Hajj and Umrah is a series of activities that include guidance, services, and protection of pilgrims in performing Hajj and Umrah. These activities cover aspects ranging from pre-departure preparation, implementation of worship in the holy land, to the return of pilgrims to the homeland. The implementation of Hajj and Umrah is not only limited to aspects of religious rituals, but also involves logistics management, health, security, and various other supporting services that aim to ensure that pilgrims can carry out their worship safely, comfortably, and in accordance with the guidance of Sharia. (Sikumbang et al., 2022)..

The scope of organising Hajj and Umrah includes several important aspects. Firstly, administrative aspects that include registration, document management, and visa processing. Second, the coaching aspect which includes manasik guidance and training to prepare pilgrims mentally and spiritually. Third, the service aspect which includes transport, accommodation, catering, and health services. Fourth, the security

aspect which involves coordination with the authorities in Saudi Arabia and the provision of security guards. (Raj & Bozonelos, 2020).. Fifth, the financial aspect which includes the management of travel expenses and Hajj funds. Sixth, the coordination and diplomacy aspects involving co-operation with the government of Saudi Arabia and other countries. Seventh, the evaluation and reporting aspects to improve the quality of future organisations. All these aspects are interrelated and require integrated management to achieve the goal of optimal Hajj and Umrah organisation. (Muneeza & Mustapha, 2021)..

Operational planning in the organisation of Hajj and Umrah is a crucial stage that involves developing detailed plans to implement established strategies and policies. This process involves setting specific short-term goals, scheduling activities, allocating resources, and determining standard operating procedures (SOPs) for each aspect of the organisation. Operational planning covers various areas such as transportation (including flight scheduling and land transportation), accommodation (placement of pilgrims in hotels or lodges), logistics (procurement and distribution of food, water, and worship equipment), health (provision of medical facilities and personnel), security (coordination with local security forces), and worship guidance (preparation of manasik guidance schedules and materials). (Putro & Fakhruddin, 2024). In addition, operational planning also includes preparing a detailed budget, determining performance indicators, and designing a monitoring and evaluation system. This careful and comprehensive planning aims to ensure smooth implementation, improve efficiency, and anticipate various possible challenges or obstacles that may arise during the implementation of Hajj and Umrah. (Lubis et al., 2021).

Operational control in the organisation of Hajj and Umrah is an ongoing process to ensure that all activities run in accordance with the established plan. This process involves real-time monitoring of various operational aspects, such as the movement of pilgrims, use of facilities, provision of services, and management of resources. Operational control includes collecting data and information from various sources, analysing actual performance compared to predetermined targets, and taking corrective action if deviations or problems occur. (Zakiruddin, 2024). An effective control system uses information and communication technology to facilitate coordination between the various parties involved, including officers in the field, the command centre, and relevant agencies. Controlled aspects include the management of transport, accommodation, health, security, and the conduct of worship. Operational control also includes risk management, handling emergency situations, and flexibility in dealing with changing conditions in the field. The main objective of operational control is to ensure the quality of services, the safety of pilgrims, and the achievement of the overall objectives of organising Hajj and Umrah. (Chanif et al., 2024)..

## **Integration of Financial and Operational Management in the Organisation of Hajj and Umrah**

The integration of financial and operational management in the organisation of Hajj and Umrah is a crucial aspect that determines the efficiency and effectiveness of the entire process. This integrated approach enables alignment between financial planning and operational execution, so that every decision and action can be based on comprehensive considerations. By integrating these two aspects, organisers can ensure that the allocation of financial resources is aligned with operational priorities, while operational activities remain within established budget constraints. (Taufikurrahman et al., 2024)..

In the context of planning, this integration can be seen from the preparation of budgets that not only consider projected income and expenses, but also operational needs in detail. For example, in planning the budget for accommodation, the organiser does not only take into account the cost of renting a hotel, but also considers operational aspects such as the location of the hotel to the place of worship, capacity in accordance with the number of pilgrims, and facilities that support the needs of pilgrims. (Osra et al., 2021). Similarly, budget planning for transport should consider not only the cost of vehicle rental, but also route efficiency, carrying capacity, and pilgrims' comfort.

At the implementation stage, the integration of financial and operational management enables more effective cost control without compromising service quality. An integrated management information system enables real-time monitoring of expenditure and operational performance, so that deviations can be immediately identified and addressed. (Abidin et al., 2023).. For example, if an unexpected cost increase occurs in one aspect of operations, management can immediately make adjustments in other areas to ensure the overall budget remains under control. This integration also facilitates faster and more informed decision-making in the face of emergency situations or changing conditions in the field. (Zulfikarijah, 2023).

Post-implementation evaluations also benefit significantly from the integration of financial and operational management. Comprehensive analyses can be conducted to assess the cost-effectiveness of every aspect of operations, identify areas that require improvement, and formulate strategies to increase efficiency in the future. For example, an evaluation may reveal that investments in certain technologies, while requiring larger initial outlays, can result in long-term operational savings. The results of this evaluation can then be used as the basis for planning and budgeting in subsequent years, creating a cycle of continuous improvement in the organisation of Hajj and Umrah. (Jumaryadi et al., 2021)..

Furthermore, the integration of financial and operational management also plays an important role in improving transparency and accountability in the organisation of Hajj and Umrah. With an integrated system, each financial transaction can be directly

linked to a specific operational activity, easing the audit and reporting process. This not only helps in fulfilling regulatory requirements, but also increases the trust of pilgrims and other stakeholders. For example, organisers can easily show how fees paid by pilgrims are allocated to various services, ranging from transportation, accommodation, to worship guidance. (Perdana et al., 2024).

This integration also encourages innovation in the organisation of Hajj and Umrah. With a better understanding of the relationship between costs and service quality, organisers can identify opportunities to optimise processes or adopt new technologies that can improve efficiency without adding to the financial burden. For example, the implementation of an information technology-based pilgrim management system may require a significant initial investment, but in the long run can result in operational cost savings and improved service quality. (Handayati et al., 2020)..

Therefore, integrating financial and operational management in the organisation of Hajj and Umrah is a strategic approach that brings significant benefits. This approach allows for more accurate planning, more efficient implementation, and more comprehensive evaluation. (Bramayudha & Irawan, 2023)..

As such, the integration of financial and operational management is not just an option, but a necessity for Hajj and Umrah organisers who want to sustainably improve their service quality. This integrated approach enables organisers to face the complex challenges in the industry more effectively, while continuing to provide a meaningful worship experience for pilgrims. Ultimately, this integration contributes to the achievement of the main objective of organising Hajj and Umrah, which is to facilitate the pilgrims' spiritual journey in a safe, comfortable, and Shariah-compliant manner.

## **Conclusion**

The integration of financial and operational management in the organisation of Hajj and Umrah is a strategic step that has a significant impact on the efficiency and effectiveness of services. By combining financial and operational aspects, organisers can achieve synergies that result in more accurate planning, more coordinated implementation, and more comprehensive evaluation. This integrated approach enables resource optimisation, improved service quality, and better cost control.

The benefits of this integration include increased transparency and accountability, which are critical in building trust with pilgrims and other stakeholders. The integrated system makes it easier to track fund allocations, accelerate decision-making processes based on real-time data, and drive innovation in service delivery. In addition, the integration also assists organisers in meeting increasingly stringent regulatory requirements, as well as enhancing competitiveness in an evolving industry.

As such, the integration of financial and operational management is not just an option, but an urgent necessity for modern-day Hajj and Umrah organisers. This

approach enables organisers to face complex challenges more effectively, while continuously improving service quality. Ultimately, this integration contributes to the achievement of the main objective of organising Hajj and Umrah, which is to facilitate the pilgrims' spiritual journey in a safe, comfortable, and shariah-compliant manner, while ensuring the organisers' operational and financial sustainability.

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