

The Effectiveness Of The Sharia-Based Transaction Payment System In Increasing The Trust Of Pilgrims In The Umrah Travel Service Of Pt. Zam Zam Islamic Tourism

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Abstract

In the current era of globalization, the religious tourism industry, especially in Umrah pilgrimage trips, is experiencing very rapid growth. Customer trust in travel services is one of the main factors that determine the success of a travel company in maintaining and expanding its market share in the midst of competition. The implementation of this sharia-based payment system can increase pilgrims' trust in the services provided by Umrah travel agencies. This study aims to find out how effective the sharia-based transaction payment system is in increasing pilgrims' trust in Umrah travel services at PT. Zam Zam Islamic Tourism. This research was conducted on PT. Zam Zam Wisata Islami which is located on Al Falah street, Muctar Basri No. B6, Kel, Glugur Darat 2, Kec. The approach used in this study is a qualitative approach. The data analysis technique used through data collection uses an interview process, data reduction, and drawing conclusions. This study shows that the sharia-based transaction payment system has a significant influence on the trust of pilgrims. The implementation of this system has proven to be effective in increasing the trust of pilgrims. However, there are several challenges in its implementation, such as the lack of understanding of pilgrims about the payment system carried out in sharia and the competitiveness of other travel parties. Based on the analysis, it can be concluded that, with the existence of a sharia-based payment system at PT. Zam Zam Wisata Islami has an important role in building the trust of pilgrims, therefore, the company needs to optimize and educate the pilgrims and improve Islamic financial services, this needs to be done to increase the effectiveness of this system in the future.

Keywords: Effectiveness, Sharia Payment System, Pilgrim Trust, Umrah Travel PT. Zam Zam Islamic Tourism

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A. INTRODUCTION

In the current era of globalization, the religious tourism industry, especially in Umrah pilgrimage trips, is experiencing very rapid growth. Because Indonesia is known as the country that has the second largest Muslim population in the world. According to data from the Central Statistics Agency (BPS), the Hajj Pilgrim Satisfaction Index in Indonesia (IKHJI) in 2024 will reach 88.20. This index, which is included in the "very satisfactory" category which reflects the success as a party in providing Hajj and Umrah services. The difference between Umrah and Hajj is that Umrah has an unlimited time while Hajj has a limited time ([Rojali & Salsabila, 2024](#)). Hajj and Umrah have their own virtues in getting closer to Allah SWT, although they differ in terms of time, cost, and complexity, both are forms of implementation of the pillars of Islam that are full of blessings and wisdom. Indonesia is the main destination for the tourism industry Umrah travel service companies, it is known that many Umrah travel service companies encourage their companies to focus more on customers by providing the best quality of service to attract the attention of their customers ([Abbas et al., 2023](#)). This is shown by the many travel companies offering a variety of Umrah package options at competitive prices and various types of services. In 2021, the number of PPIUs increased to 1,475, even though the Umrah industry was affected by the pandemic. This increase continues, and in February 2024, the number of PPIUs reaches more than 2,300. The latest data shows that as of November 2024, there are 2,828 PPIUs registered with the Ministry of Religious Affairs.

Customer trust in travel services is one of the main factors that determine the success of a travel company in maintaining and expanding its market share in the midst of competition. For business people, especially in the travel and tourism industry, the increasing number of people to choose alternatives to Umrah is a considerable opportunity. This opportunity can be used to help the government improve Umrah services and it can also help business growth. According to ([Putri & Rozaq, 2024](#)) the growth of this Umrah travel agency, it will make each agency more competitive to help and serve prospective pilgrims who will perform the Umrah pilgrimage. However, in this case, it is also done to get financial benefits in attracting prospective pilgrims to use their travel services.

An effective and successful payment system plays an important role in economic activity. The implementation of this sharia-based payment system can increase pilgrims' trust in the services provided by Umrah travel agencies, in this case the sharia-based payment system receives special attention because it prioritizes legal aspects and moral principles in accordance with Islam, trust built through transparency of justice, and the avoidance of usury has involvement in terms of transactions. Trust is the main basis behind the interaction between two individuals, which is based on trust between two parties ([Gustari & Angraini, 2024](#)). Pilgrim satisfaction is influenced by the transaction process carried out before the trip and the level of service received after the Umrah trip. Various fraud cases involving Umrah travel businesses such as fraud cases carried out by irresponsible people can result in considerable losses. Similarly, the case of Abu Tours, an Umrah travel agency, failed to dispatch more than 86,000 pilgrims who had deposited their funds. The President Director of Abu Tours, Hamzah Mamba, was proven to have embezzled and laundered money worth Rp 1.2 trillion. In January 2019, he was sentenced to 20 years in prison and fined Rp 500 million by the Makassar District Court.

Because of the many companies engaged in Umrah travel, especially individuals are starting to find it difficult to choose an Umrah travel service bureau. A company engaged in business is expected to be able to provide trust to customers and provide quality products and services ([Anggraini et al., 2022](#)). To ensure the trust of pilgrims, PT. Zam Zam Wisata Islami, an Umrah travel company in Indonesia, uses a sharia-based payment system. However, statements about how effective this system is in increasing congregational trust still need further research. This is very important to ensure that the implementation of the sharia payment system will really have a positive impact on the sustainability of the company's operations, while the implementation of this system also faces challenges, such as the lack of understanding of pilgrims about the mechanism and benefits of the system. Therefore, it is important to evaluate how PT. Zam Zam Wisata Islami overcomes these challenges and ensures that the implemented sharia payment system runs effectively.

There have been several previous studies that discuss phenomena related to the implementation of the sharia payment system, but there are still many shortcomings in the study of the level to effectiveness of the sharia payment system that is implemented. According to ([Siswajhanty et al., 2023](#)) explaining Effectiveness is a success in achieving a target in a public service organization, this

can be measured by making a comparison between the resources used and the results achieved. Sharia-based transactions are principles that must be adhered to, and have been stipulated in the Qur'an and hadith that prohibit the practice of *riba* (interest), *gharar*, (uncertainty), and *maysir* (gambling). Even though sharia-based payment methods have begun to be used, the trust of pilgrims is still below the ideal level ([Maman Suryaman & Bisri, 2023](#)). This is due to several things, including a lack of knowledge about the benefits of the sharia transaction system, technological constraints, and services that are not in accordance with sharia principles.

Islam gives the view that the emphasis on recording transactions is clearly used in Surah Al-Baqarah verse 282. This verse explains and gives an order to record every transaction against debts and receivables thoroughly and in detail, the verse reads:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِذَا تَدَانَيْتُمْ بِدَيْنٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ ۚ وَلْيَكْتُب بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ ۚ وَلَا يَأْبَ كَاتِبٌ أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ ۚ فَلْيَكْتُبْ
وَالْيَمْلِكِ الَّذِي عَلَيْهِ الْحَقُّ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا يَبْخَسْ مِنْهُ شَيْئًا ۚ فَإِنْ كَانَ الَّذِي عَلَيْهِ الْحَقُّ سَفِيهًا أَوْ ضَعِيفًا أَوْ لَا يَسْتَطِيعُ أَنْ يَمِلَ هُوَ فَلْيَمْلِكْ وَلِيَّهُ بِالْعَدْلِ ۚ وَأَمْسَتْهُنَا
شَهِيدَيْنِ مِنْ رَجَالِكُمْ ۚ فَإِنْ لَمْ يَكُنَا رَجُلَيْنِ فَرَجُلٌ وَأَمْرَأَتَانِ مِمَّن تَرْضَوْنَ مِنَ الشَّهَدَاءِ أَنْ تَضِلَّ إِحْدَاهُمَا فَتُذَكَّرَ إِحْدَاهُمَا الْأُخْرَىٰ ۚ وَلَا يَأْبَ الشَّهَدَاءُ إِذَا مَا
دُعُوا ۚ وَلَا تَسْمَعُوا أَنْ تُكْتَبَ لَهُ صَغِيرًا أَوْ كَبِيرًا إِلَىٰ أَجَلِهِ ۚ ذَٰلِكُمْ أَقْسَطُ عِنْدَ اللَّهِ وَأَقْوَمُ لِلشَّهَادَةِ وَأَدْنَىٰ أَلَّا تَرْتَابُوا ۚ إِلَّا أَنْ تَكُونَ تِجَارَةً حَاضِرَةً تُدِيرُونَهَا بَيْنَكُمْ
فَلَيْسَ عَلَيْكُمْ جُنَاحٌ أَلَّا تَكْتُبُوهَا ۗ وَأَشْهَدُوا إِذَا تَبَايَعْتُمْ ۚ وَلَا يُضَارَ كَاتِبٌ وَلَا شَهِيدٌ ۚ وَإِنْ تَعَلَّوْا فَإِنَّهُ فَسُوقٌ بِكُمْ ۗ وَاتَّقُوا اللَّهَ ۗ وَيُعَلِّمُكُمُ اللَّهُ ۗ وَاللَّهُ بِكُلِّ شَيْءٍ
عَلِيمٌ ۚ ٢٨٢

"O you who believe, when you pray not in cash for the appointed time, let one of you write it, and let one of you write it right, and let the writer not refuse to write it as Allah taught him, then let him write, and let the debtor dictate (what will be written), and let him fear Allah his Lord. and let him not reduce a little of his debt. If the one who owes is a person who is weak in mind or weak (in his condition) or he himself is incapable of spelling. So let his guardian pronounce it honestly, and witness it with two witnesses from the men. If there are no two men, then one man and two women from the witnesses whom you are pleased with, so that if one forgets and the other reminds him, do not be reluctant to give testimony when they are called, and do not tire of writing down the debt, whether small or large, until the time limit for paying it, which is more just in the sight of Allah and strengthens the testimony and is closer to not raising your doubts. Unless it is a cash trade that you carry out among you, then there is no sin for you, and witness if you buy and sell, and do not make it difficult for the writer and the witness. If you do it, then it is indeed an unrighteousness in you, and fear Allah, Allah teaches you, and Allah knows all things. Asbabun Nuzul: When the Prophet (peace and blessings of Allaah be upon him) came to the first kemadina, the natives used to rent out their gardens within one, two, or three years. (Q.S. Al-Baqarah: 282).

This verse explains the invitation to believers to write debt-receivable agreements in cases where transactions are not carried out in cash and require a period of time to be completed. The main goal is to create clarity so that no problems occur in the future. The rights of both parties are very well protected through the writing of an agreement ([Sitompul et al., 2016](#)). The writing of an agreement also protects vulnerable parties, such as lenders or parties with transaction interests. In such a system, the presence of witnesses and written documents is reliable evidence in the case of disputes, which shows that Islam emphasizes the importance of avoiding *gharar*, or uncertainty in all types of transactions. With the approval of each transaction, both parties can carry out transactions more safely, transparently, and in accordance with sharia values by writing a detailed agreement.

Based on the background of the problems described above, the author wants to determine how effective PT. Zam Zam Wisata Islami uses a sharia-based payment system to increase the trust of pilgrims in the services provided, by using detailed methods, the author hopes to find and distinguish important aspects that affect the trust of pilgrims in the services used. The author seeks to gain a clearer insight into the main factors that affect the level of trust, such as transaction transparency, ease of payment systems, and understanding of sharia principles. In this case, the author is interested in conducting a research entitled "The Effectiveness of Sharia-Based Transaction Payment Systems in Increasing Pilgrim Trust in PT. Zam Zam Islamic Tourism".

B. LITERATURE REVIEW

1. Sharia-Based Payment System

a. Definition of Sharia-Based Payment System

The sharia-based payment system is a transaction rule that uses Islamic sharia principles to make transactions, with a focus on fairness, transparency, and avoidance of *riba* (interest) ([Abdulfattah & Kurniawan, 2018](#)). All financial transactions are carried out in accordance with sharia rules, this is done

to avoid things that are prohibited in Islam, such as gharar (uncertainty) and maysir (gambling). In this sharia-based payment system, the principle of fairness means that the rights and obligations of each party must be clear and balanced, this is very important to ensure that no party is harmed or unfairly benefited in the transaction. According to Law Number 21 of 2008 concerning Sharia Banking in Indonesia, it regulates the implementation of banking activities based on sharia principles. The payment system is a matter of regulating agreements, in carrying out operations to fulfill obligations, about receiving payments through money transfers between individuals, banks, and financial institutions (Mubarak & MP; Akhmadi, 2022). Sharia-based payment systems aim to encourage wider financial inclusion, not just to facilitate money transfers between individuals. The importance of sharia principles in financial transactions is increasingly recognized by the public. This system plays an important role in building public trust in Islamic banking services, ultimately the Islamic payment system increases economic stability and instills Islamic values in society (Islam et al., 2022)

b. Characteristics of Sharia-Based Payment Systems

In the sharia payment system, it has special characteristics that can reflect Islamic principles, every transaction in this system is carried out taking into account the morals taught by religion, and each party has the right to get fair treatment. In the sharia payment system, the implementation of sharia principles is carried out such as implementing various types of contracts, and avoiding uncertainty (Nasution, 2020). Every transaction not only aims to meet material needs, but must also be in accordance with ethical and spiritual values, with the existence of a sharia payment system not only functions as a transaction tool, but also functions to build relationships between the parties involved that are mutually beneficial.

According to (Charity Sa'idah dkk., 2024) , the principles of the sharia payment system function as the main basis in transactions, these principles include: The prohibition of Riba (Interest) is prohibited in all financial transactions, profits cannot be obtained by charging interest on loans, profits should be obtained fairly and through profit sharing (Zainul Abidin, 2022). Gharar Prohibition (Uncertainty) where every transaction must be clear and all parties understand the terms and conditions of the transaction clearly and do not cause losses to the parties involved in the transaction (Ningrum dkk., 2023). The prohibition of maysir (gambling) in Islam maysir is considered haram because maysir is to get profits without a legitimate business, such as gambling, it can cause losses for one of the parties involved in it. Transparency and openness require the disclosure of information in every transaction regarding prices, as well as the conditions for building trust between the parties involved. Akad (Agreement) is the context of Islamic law which refers to an agreement between two parties that meets certain conditions in accordance with Islamic law.

As explained in the verses of the Qur'an, the transaction used in this case must be in accordance with the Islamic principles that have been stated in surah Al-Baqarah verse 275 which reads:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقْوَمُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۚ ذَٰلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا ۗ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۗ فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَىٰ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ ۗ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ ۗ هُمْ فِيهَا خَالِدُونَ ۗ

Meaning: "Those who eat (take) riba cannot stand but like the establishment of a person who enters the devil due to madness, their condition is because they say (argue), indeed buying and selling is the same as riba, even though Allah has legalized buying and selling and forbidden. Those who have received a prohibition from their Lord and then continue to stop (from taking usury), then for him what he has taken first (before the prohibition comes), and his affairs (depends) on Allah. Those who return (take usury), then they are the inhabitants of Hell, they remain in it" (Q.S Al-Baqarah: 275).

c. Types of Contracts in the Shariah Payment System

According to (Kaspul Anwar et al., 2024) various types of contracts used in making transactions, here are some of them: The Mudharabah contract is a cooperation contract between the capital manager (mudharib) and the capital owner (shahibul mal), the manager is responsible for running the business, while the capital owner provides money. Unless the manager is negligent, the losses are borne by the capital owner, while the profits are divided according to the agreement. Akad Murabahah is a sale and purchase contract transaction where a seller tells the purchase price of goods to the buyer, and the buyer pays the product at a higher price as an agreed profit value (Pradesyah, n.d.). The Salam Contract is a contract that purchases goods that are paid for in advance, while the goods are sent at a later date in accordance with the agreement. The Istisna' contract is a contract to order a product that is then made, payment is made at the beginning of the project, in the middle of the project, or after the product

is completed. Akad Ijarah is a type of lease arrangement in which the owner of the goods leases the right to use goods or services to the tenant in exchange for a predetermined rental rate.

2. Payment System Effectiveness

a. Payment System Effectiveness Concept

The definition of effectiveness is the level of organizational achievement in identifying how well the organization performs in achieving the goals that have been set ([Dwi Nata et al., 2022](#)) One of the important elements in the evaluation of organizational performance is effectiveness, effectiveness not only measures the number of outputs produced, but also how well the results are in accordance with the goals that have been set, in other words effectiveness is related to the quality of the results achieved and how much Both are relevant to the objectives of the organization's vision and mission, as well as other opinions about the definition of effectiveness, namely that an organization can achieve the desired goals and complete tasks within a predetermined time ([Arie Bowo & Mahrudi, 202](#)).

The effectiveness of the payment system is the level of the system's ability to achieve certain goals, such as ease of transactions, speed, security, and user satisfaction ([Trihayunda et al., 2023](#)). The success of the payment system is influenced by a number of interconnected factors that form the idea of the success of the payment system, the achievement of goals, integration, adaptability, user satisfaction and the security of the payment system can meet the needs and produce what is desired. Some other important factors in determining the effectiveness of the payment system are speed, users can complete transactions in seconds. Continuous authorization, verification, and settlement of transactions are ensured by an efficient payment system. In addition to increasing productivity, this helps companies avoid long queues that negatively impact the customer experience ([Endah Ramadhani & Khairunnisa, 2023](#)).

b. Factors affecting the effectiveness of the payment system

According to the factors that affect the effectiveness of the payment system, including: Ease of Use Ease of use in making transactions has a big role in the effectiveness of the payment system. High level of security, can provide users with trust in payment system services. Sharia compliance. Compliance with sharia principles is a key factor in attracting users, especially people who avoid the practice of usury. ([Amelia Nur Fadillah et al., 2024](#))

3. Pilgrims' Trust in Umrah Travel Services

a. Definition of Trust

Trust is very important in social life. Often, a person's decisions are influenced by their social environment, including the people they trust. Recommendations or suggestions from people who are considered trustworthy are more likely to be followed when a person is faced with a choice. This happens because trust provides a sense of security, which makes a person more confident that decisions made based on the advice of trusted people will have good results. ([Isra Hayati et al., 2024](#))

Based on some of the theories above, it can be concluded that trust can be defined as the belief or expectation that others will act in accordance with expectations in social, economic, and proportional terms. Trust builds cooperation, reduces risk, and a sense of security in various relationships, trust also includes not only individual beliefs, but also towards existing institutions so it is very important to create a stable and harmonious environment.

b. Factors influencing trust

According to ([Kansimen, 2020](#)), the factors that can affect consumer confidence in a company include:

1. Experienced

Experience is related to the work done by the company, business, the company's economic achievements, and so on. Gaining a lot of interesting business experience can help organizations better understand customer demands and wants.

2. Quality of Work

Work quality is the procedure and results of business operations that can be evaluated by consumers, unlimited work quality will result in good trust.

3. Intelligence

It is the ability of a company to control problems that occur within the company. Intelligence plays an important role in fostering trust, as strong honesty can be an attraction for customers.

c. The role of the sharia system in building the trust of the Jamaah

The Islamic financial system is based on the principles of fairness, transparency, and accountability, the basis for success in building public trust in companies that provide sharia-based payment systems. Transparency is related to economic activities, transparency is an important activity that can create a safe and fair business environment, transparency involves the provision of clear information about financial statements to the company ([Amelia Nur Fadillah et al., 2024](#)). In economic activities, transparency is essential to create a safe and fair business environment. Companies and economic actors are expected to operate honestly and openly, especially in providing relevant information to all stakeholders. This includes providing accurate, trustworthy and young financial statements in access. Providing this information to everyone including investors, business partners, and the general public, can increase trust.

There are several aspects that explain how the sharia system can increase trust ([Hidayati et al., 2024](#)). The principles of Transparency and Accountability in the Islamic financial system are very important for every transaction because they can provide information about goods and services as well as costs, risks, and benefits so that customers feel safer and more confident in their services. Congregational satisfaction is the main key in building trust in customers because when pilgrims are satisfied with the services provided, they will have greater confidence in the satisfaction of the institution or organization in meeting their needs. Good service quality can increase trust and increase the number of customers. Customers who get good service tend to have more faith in the business.

C. METHODOLOGY OF RESEARCH

The research method used is a qualitative approach. The location in this study was carried out at PT. Zam Zam Wisata Islami which is located on Jalan Al Falah, Muctar Basri No. B6, Kel, Glugur Darat 2, Kec. Data collection techniques are carried out through observation, interviews, and documentation. Technical data analysis is carried out in 3 stages, namely data reduction, field research, and drawing conclusions. This approach uses a qualitative method, where in checking the validity of the data uses triangulation.

D. RESULT AND DISCUSSION

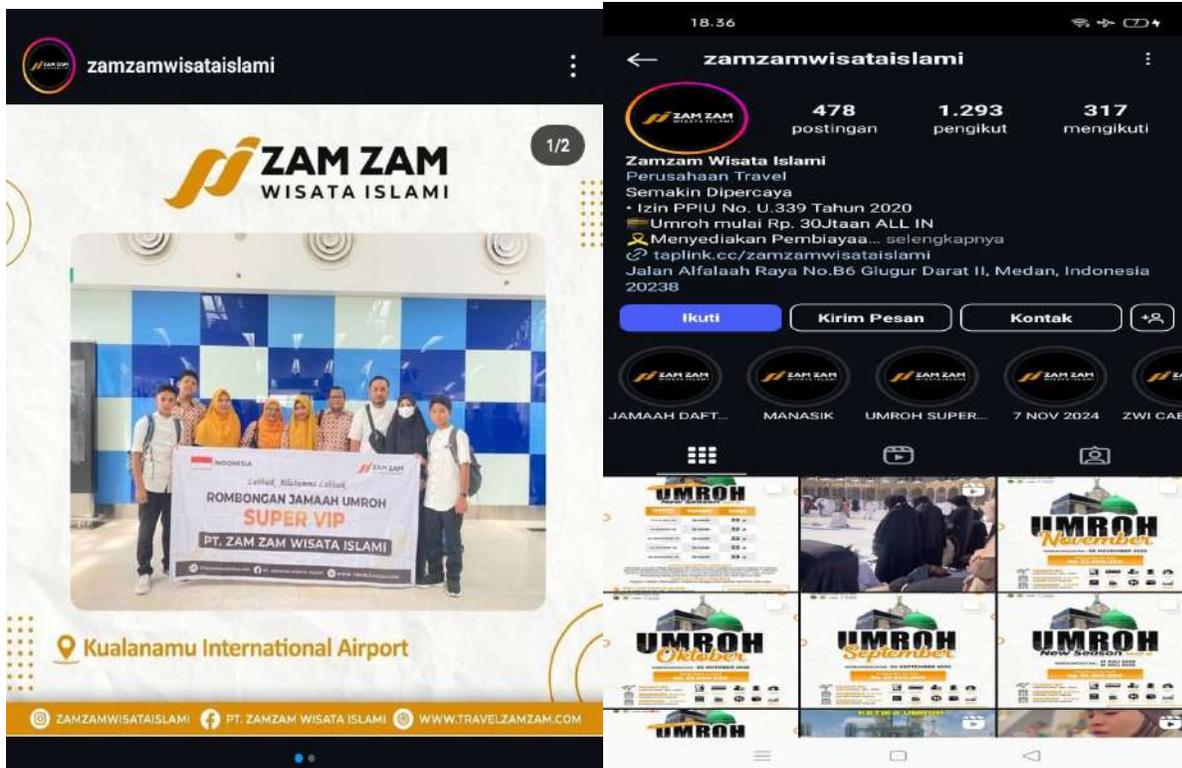
PT. Zam Zam Islamic Tourism is a travel agency located in Medan, Indonesia, specializing in organizing Umrah trips to Makkah and Medina. PT. Zam-Zam is Jalan Alfalah Raya No. B6, Glugur Darat II, Medan, Indonesia. PT. Zam-Zma uses a sharia-based payment system for its consumers.

1. Sharia-based payment system at PT. Zam Zam Islamic tourism has increased the trust of pilgrims

The sharia-based payment system implemented by PT. Zam Zam Islamic Tourism has been proven to increase the trust of pilgrims, as revealed in the results of interviews with several pilgrims who have used this service. One of the pilgrims stated that the clarity in the payment mechanism, such as the absence of hidden fees and contracts in accordance with sharia principles, made them feel safer and more comfortable in making transactions.

In addition, several other pilgrims revealed that transparency in the payment system, including the existence of a written contract explaining the rights and obligations of both parties, provides a higher sense of trust compared to the conventional payment system. They also highlighted that this system minimizes the risk of fraud or the unclearness of additional costs, which are often a concern during Umrah trips

In addition to itun, PT. Zam-Zam uses digital advancements in its services. Content in digital marketing Umair uses an Islamic approach by displaying reviews from users, most of whom are community leaders with Islamic branding. We can see this on the Instagram of PT. Zam-Zam



2. Sharia-based transaction payment system at PT. Zam Zam Islamic tourism has been effective

From the interview with the management of PT. Zam Zam Wisata Islami showed that since the implementation of the sharia-based payment system, there has been an increase in the number of pilgrims who choose this bureau as an Umrah travel organizer. According to management, many pilgrims gave positive testimonials, mentioning that this system not only facilitates transactions but also provides guarantees that the funds they deposit are used in accordance with sharia provisions.

With this sharia-based payment system, PT. Zam Zam Islamic Tourism has managed to build a better reputation in the eyes of pilgrims, increase customer loyalty, and strengthen its position in the Umrah travel industry.

The sharia-based transaction payment system implemented by PT. Zam Zam Islamic Tourism has proven to be effective, as the results of interviews with pilgrims and the company's management. Pilgrims who have used this service stated that the application of sharia principles in every transaction provides a sense of security and comfort, especially because of the transparency in fees and clear contracts.

Some pilgrims revealed that this system provides assurance that the funds they deposit are managed properly, without elements of usury or harmful practices. They also appreciate the company's policy of explaining every detail of the cost openly, so that there are no ambiguities or hidden costs that have the potential to cause mistrust.

From the management side, the interview with PT. Zam Zam Islamic Tourism shows that the sharia-based payment system has increased the loyalty and satisfaction of pilgrims. The company notes that pilgrims are more likely to recommend their services to family and friends, because they feel confident in the company's honesty and compliance with sharia principles.



3. Supporting factors for the implementation of the payment system

This payment system contributes to improving the company's image in the community. Transparency and ethics in payments have created a closer relationship between companies and pilgrims, strengthening their trust in the services provided. Thus, PT. Zam Zam Islamic Tourism not only

ensures the sustainability of its business, but also strengthens its reputation as a trustworthy and trusted Umrah travel organizer.

The implementation of a sharia-based payment system at PT. Zam Zam Islamic Tourism is supported by several factors that strengthen its effectiveness. One of the main factors is the support from Sharia banks that provide transaction services in accordance with sharia principles, ensuring that every payment is made without elements of riba and in accordance with Islamic rules. In addition, the Sharia Supervisory Board also plays a role in supervising and ensuring that the entire payment process runs in accordance with sharia regulations, thereby increasing the trust of pilgrims in transactions.

In interviews with the management and pilgrims, it was found that the support from these institutions not only helps in the implementation of a more transparent payment system, but also increases the awareness of Muslims on the importance of conducting halal transactions. Many pilgrims state that they choose the sharia payment system because they want to ensure that their Umrah pilgrimage is not only physically valid but also a blessing in the financial aspect, considering that the main intention in worship is to seek the pleasure of Allah.

CONCLUSION

Based on the results of the research conducted by the researcher in the discussion on "The Effectiveness of Sharia-Based Transaction Payment Systems in Increasing Pilgrim Trust in the Umrah Travel Service of PT. Zam Zam Wisata Islami" can be drawn to the following conclusions.

1. Sharia-based payment system at PT. Zam Zam Wisata Islami has increased the trust of pilgrims, as shown by the increase in the number of pilgrims who choose PT. Zam Zam Wisata Islami as an Umrah travel organizer, as well as the satisfaction of pilgrims because of the clarity of the payment system used. This system is considered safer, fairer, and in accordance with Islamic values, therefore pilgrims increasingly believe in the payment system used by PT. Zam Zam Islamic Tourism.
2. The sharia-based transaction payment system at PT. Zam Zam Wisata Islam has been effectively implemented, therefore the implementation is by applying and emphasizing sharia principles as well as transparency and ethics in every payment, which makes the pilgrims feel comfortable with the payment system that is implemented. This system not only ensures that all costs are managed properly, but also ensures that there is no riba or fraud that can harm pilgrims. The existence of transparency in each transaction allows pilgrims to clearly understand the details of the fees or services they receive. With this payment system, it can improve the relationship between PT. Zam Zam Wisata Islami with pilgrims is increasing and the company's image in the community.
3. The supporting factors that occur in the implementation of this payment system are the support from Sharia Banks and the Sharia Supervisory Board in increasing the awareness of Muslims in making transactions, especially in the payment system, considering that in performing worship they definitely want to get halal and pleasure in the affairs of the world and the hereafter, behind the existence of supporting factors in the payment system there are also inhibiting factors including.

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