



## Regulatory Compliance and Ethical Governance in Umrah Services: Assessing Pilgrim Protection in Indonesia

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### Abstract

**Background:** The governance of Umrah services in Indonesia formally emphasizes sharia compliance and regulatory control as mechanisms for protecting pilgrims. However, recurring problems in service delivery suggest a gap between procedural compliance and the substantive protection expected within religious service administration.

**Aims:** This study aims to examine how regulatory compliance and ethical governance influence the protection of Umrah pilgrims in Indonesia by assessing whether existing governance mechanisms provide substantive protection or remain limited to procedural compliance.

**Method:** The study adopts a normative-empirical approach by examining statutory regulations, policy instruments, and supervisory mechanisms governing Umrah services. These regulatory frameworks are analyzed alongside institutional documents and implementation records to assess how compliance mechanisms operate in practice.

**Results:** The findings indicate that pilgrim protection is predominantly pursued through procedural mechanisms such as licensing systems, administrative reporting, and digital monitoring platforms. Nevertheless, these instruments do not consistently produce strong and enforceable protection across the Umrah service chain. In many cases, sharia compliance functions primarily as formal adherence to regulatory requirements rather than as an ethical commitment to safeguarding pilgrims' rights and service reliability.

**Conclusion:** The study concludes that effective pilgrim protection requires a shift from procedural compliance toward ethical governance and substantive regulatory accountability. Strengthening institutional compliance mechanisms and integrating ethical principles into regulatory supervision are essential for ensuring that sharia compliance functions as a meaningful instrument of protection rather than merely an administrative standard.

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## INTRODUCTION

The administration of Umrah services occupies a strategic position within Indonesia's religious service system, as it involves not only ritual aspects but also legal, economic, and trust-based relationships among the state, travel service providers, and pilgrims. In practice, the steady increase in the number of Umrah pilgrims over recent years has not been fully matched by

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governance improvements that ensure comprehensive pilgrim protection. Recurrent cases of failed departures, service uncertainty, and financial losses experienced by pilgrims indicate that protection is still often understood as an administrative matter rather than as a substantive responsibility inherent in the organization of religious services. In response to these challenges, the government has strengthened regulatory and supervisory frameworks through licensing mechanisms, mandatory reporting, and the use of digital systems such as SISKOPATUH (Teguh et al., 2025). This approach is built on the assumption that compliance with established rules and procedures will automatically translate into adequate protection for pilgrims. Within this framework, the success of Umrah governance tends to be assessed by the extent to which service providers meet administrative requirements and adapt to available supervisory systems (Ande et al., 2023; Kamal et al., 2025; Mohammed & Yaqub, 2024). From a governance perspective, however, effective protection of pilgrims requires not only regulatory compliance but also ethical governance that ensures accountability, transparency, and responsibility in the delivery of Umrah services.

Alongside these policy developments, academic studies on Umrah governance have largely evolved in a similar direction (Harun et al., 2024; Muneeza & Mustapha, 2021). A number of studies evaluate Umrah administration from the perspectives of regulatory effectiveness, supervisory system implementation, and administrative compliance by service providers. Research by Mahmudi, for example, emphasizes the effectiveness of SISKOPATUH in supporting the supervision of Umrah and Special Hajj services. Studies by Larasaty and Afriyanti frame SISKOPATUH as an instrument of government public relations and public service delivery, while other works, such as those by Mafruhah and Aulina and colleagues, highlight implementation constraints at the level of travel bureaus [citation needed]. Collectively, these studies contribute to understanding the role of compliance and supervision but continue to position pilgrim protection primarily as an outcome of functioning systems and procedures.

Nevertheless, the dominant focus on formal compliance leaves important conceptual and practical questions unresolved (Kostruba et al., 2023; Mökander & Axente, 2023). Administrative adherence to regulatory and sharia standards does not necessarily correspond to substantive protection in pilgrims' lived experiences. Without an explicit ethical framework, compliance risks being reduced to procedural fulfillment, while Islamic business ethics values such as justice, trustworthiness, responsibility, and the pursuit of public benefit remain marginal in evaluating the quality of Umrah service delivery (Ahmad et al., 2023). This condition helps explain why violations of pilgrims' rights may still occur even when service providers are formally deemed compliant.

Against this background, this study examines the relationship between regulatory compliance and ethical governance in Umrah services by assessing whether existing governance mechanisms provide substantive protection for pilgrims in Indonesia. Using a normative-empirical legal approach, the study examines the regulatory framework and its institutional implementation to assess whether sharia compliance functions as a substantive instrument of pilgrim protection or remains confined to procedural fulfillment within Umrah governance.

## LITERATURE REVIEW

Academic discussions on the governance of Umrah services have predominantly emerged within the broader fields of public administration and religious service regulation (Kamal et al., 2025). Within this body of literature, Umrah administration is commonly approached as a regulatory challenge that demands effective licensing systems, institutional supervision, and enforcement mechanisms to prevent misconduct by service providers. In this framework, pilgrim protection is generally conceptualized as an outcome of regulatory effectiveness, where compliance with formal rules is assumed to reduce the risk of harm (Shinde & Olsen, 2023). While such studies offer

important insights into governance capacity and state oversight, they often treat protection as a secondary effect of administrative order rather than as a central ethical concern.

A growing number of studies have specifically examined the role of digital governance in strengthening Umrah supervision, particularly through the implementation of integrated monitoring platforms (Shah, 2024). Research in this area focuses on how digital systems enhance transparency, reporting accuracy, and administrative control over Umrah operators. The analytical emphasis typically rests on system performance and procedural efficiency, reflecting a belief that technological integration can close regulatory gaps (De Silva et al., 2024). However, these studies rarely engage with the lived experiences of pilgrims or question whether improved administrative control necessarily translates into meaningful protection on the ground.

Alongside regulatory and technological perspectives, Islamic legal scholarship highlights the importance of sharia compliance in the organization of religious services (Faizi et al., 2025). In this literature, compliance is primarily understood as adherence to Islamic legal principles governing contractual relations, financial management, and the moral obligations of service providers. Although this normative approach provides a strong ethical foundation, it often remains prescriptive and detached from institutional realities. As a result, sharia compliance is frequently discussed as an abstract obligation rather than as a practice whose effectiveness in protecting pilgrims can be empirically examined (Alam et al., 2021).

Islamic business ethics offers a conceptual bridge between these regulatory and normative approaches (Alhejaili, 2025). Grounded in principles such as justice, trustworthiness, responsibility, and the pursuit of public benefit, this framework shifts attention from procedural legality to ethical outcomes. In studies of Islamic finance and business organizations, Islamic business ethics has been used to assess whether compliance mechanisms genuinely protect stakeholders or merely satisfy formal requirements. Despite its analytical potential, this framework has rarely been applied to the governance of Umrah services, leaving an important gap in understanding how ethical principles operate within religious service administration (Setiawan et al., 2025).

Taken together, existing studies reveal a fragmented landscape (Kubacka et al., 2022). Regulatory research prioritizes administrative compliance, sharia-oriented scholarship emphasizes normative obligations, and ethical analysis remains largely confined to other sectors of Islamic business. What remains insufficiently explored is how these dimensions intersect in practice within Umrah governance, and whether sharia compliance functions as a substantive ethical safeguard or is reduced to a procedural benchmark within regulatory systems (Kubacka et al., 2022). In this context, examining the interaction between regulatory compliance and ethical governance becomes essential for understanding whether existing governance mechanisms genuinely protect pilgrims or merely maintain procedural order.

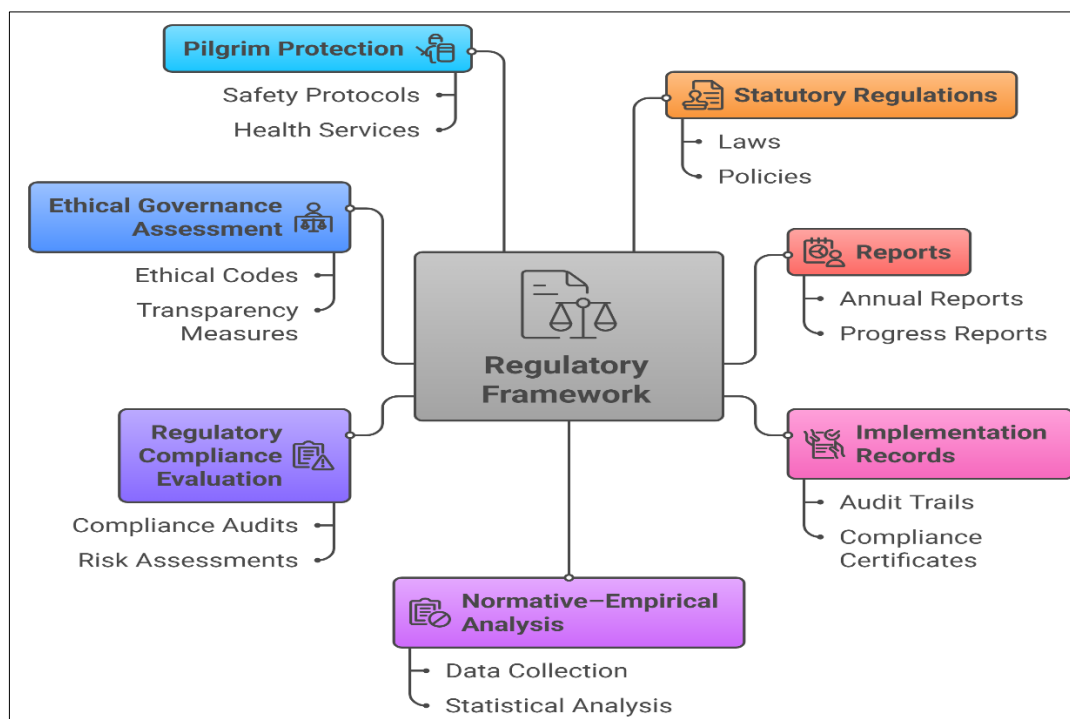
This study seeks to address this gap by integrating Islamic business ethics and sharia compliance into a unified analytical framework for examining pilgrim protection. Its contribution lies in repositioning sharia compliance not merely as a legal or religious requirement, but as an institutional practice whose legitimacy must be assessed through its ethical consequences (Karbhari et al., 2020). By reframing pilgrim protection as a substantive outcome of governance rather than a procedural consequence of compliance, this study contributes a new analytical perspective on Umrah governance and advances theoretical debates on ethical accountability in religious service provision.

## METHOD

### Research Design

This study adopts a normative–empirical research design to examine the protection of Umrah pilgrims through the perspectives of regulatory compliance and ethical governance. The use of this design is based on the assumption that the protection of pilgrims cannot be fully understood solely

from regulatory texts or from institutional practices in isolation. Instead, it requires an integrated analysis that connects the normative legal framework governing Umrah services with its empirical implementation in institutional practice. The normative component of the research focuses on the analysis of statutory regulations, ministerial regulations, policy instruments, and official guidelines that regulate the organization of Umrah services in Indonesia. These legal provisions establish the formal governance structure related to licensing mechanisms, supervision systems, and compliance requirements for Umrah service providers. The empirical component complements this analysis by examining how these regulatory provisions are implemented in practice. Through the examination of institutional documents, supervisory records, and documented cases related to Umrah service delivery, the study explores whether regulatory compliance functions as a substantive mechanism for protecting pilgrims or remains limited to procedural fulfilment within the governance system. To clarify the relationship between regulatory frameworks, institutional practices, and the analytical process applied in this study, the overall methodological framework is illustrated in Figure 1.



**Figure 1.** Normative–Empirical Analytical Framework of Umrah Service Governance

### Participant

Since this research employs a document-based normative–empirical approach, it does not involve human participants in the form of respondents or experimental subjects. Instead, the unit of analysis consists of institutional and regulatory documents related to the governance of Umrah services in Indonesia. The materials analyzed include statutory regulations governing Umrah administration, official government guidelines, supervisory reports, policy implementation records, and documented cases related to the operation of Umrah travel service providers. These documents represent institutional perspectives on how compliance mechanisms and supervisory systems are designed and implemented in practice. The selection of these materials follows a purposive strategy, focusing on documents that directly address regulatory compliance, supervisory mechanisms, and issues related to the protection of Umrah pilgrims. This approach ensures that the empirical materials analyzed are relevant to the governance framework under examination.

### Instrument

The primary research instrument used in this study is systematic document analysis supported by an analytical framework derived from regulatory governance and Islamic business

ethics. In the normative component, the instrument consists of an analytical framework used to examine the coherence of legal provisions governing Umrah services. This framework focuses on how regulatory texts articulate obligations related to service transparency, contractual responsibility, and the protection of pilgrims. For the empirical component, the instrument takes the form of analytical coding categories applied to institutional and supervisory documents. These categories are designed to identify patterns related to regulatory compliance, supervisory practices, and the operationalization of sharia compliance within Umrah service governance. The ethical evaluation is guided by key principles of Islamic business ethics, including justice, trustworthiness, responsibility, and the pursuit of public benefit (*maslahah*). These principles function as interpretive criteria for assessing whether compliance mechanisms contribute to substantive protection for pilgrims.

### Data Analysis

Data analysis proceeds through qualitative content analysis combined with normative interpretation. Normative analysis is used to evaluate the coherence and ethical orientation of regulatory provisions, particularly in relation to core principles of Islamic business ethics, including justice, trustworthiness, responsibility, and the pursuit of public benefit (*maslahah*). Empirical materials are analyzed thematically to identify recurring patterns in the implementation of compliance mechanisms and their implications for pilgrim protection. The results of both analyses are then integrated to assess whether sharia compliance functions as a substantive ethical safeguard or remains confined to procedural fulfillment within Umrah governance.

To enhance methodological clarity and transparency, the overall research design and analytical framework are summarized in Table 1. This table provides a concise overview of the research components, data sources, and analytical objectives, thereby supporting transparency and facilitating potential replication.

**Table 1.** Research Design and Analytical Framework

<b>Research Component</b>	<b>Description</b>
Research Design	Normative–empirical legal research
Research Perspective	Islamic business ethics and sharia compliance
Normative Data Sources	Statutory regulations on Umrah administration, ministerial regulations, official guidelines, and policy instruments related to licensing, supervision, and compliance mechanisms
Empirical Data Sources	Institutional documents, supervisory reports, policy implementation records, and documented cases related to Umrah service delivery
Data Collection Technique	Systematic document analysis and purposive selection of relevant legal and institutional materials
Analytical Methods	Normative legal analysis and qualitative thematic content analysis
Ethical Evaluation Framework	Justice, trustworthiness, responsibility, and public benefit ( <i>maslahah</i> )
Analytical Objective	To assess whether sharia compliance functions as substantive protection for Umrah pilgrims or remains procedural within Umrah governance

Table 1 summarizes the overall research design and analytical framework applied in this study. It outlines the integration of normative and empirical components, identifies the main data sources, and clarifies the ethical perspective guiding the analysis. By presenting the relationship between research design, data collection, and analytical objectives, the table highlights how sharia compliance and Islamic business ethics are jointly employed to assess whether existing governance mechanisms provide substantive protection for Umrah pilgrims.

## RESULTS AND DISCUSSION

### Results

#### ***Regulatory Structure and Formal Mechanisms of Pilgrim Protection***

The normative analysis indicates that the governance of Umrah services in Indonesia is structured through a regulatory framework that emphasizes licensing systems, administrative supervision, and compliance requirements for service providers. These regulatory instruments aim to establish an orderly institutional environment in which Umrah travel operators are required to meet specific administrative and operational standards. Within this framework, pilgrim protection is formally incorporated through provisions regulating contractual transparency, service obligations, and financial accountability. Government oversight is further strengthened through digital monitoring systems such as SISKOPATUH, which functions as an integrated platform for supervising Umrah and special Hajj services. The system enables authorities to monitor licensing status, operational activities, and reporting obligations of Umrah travel providers.

However, empirical evidence derived from institutional documents, supervisory reports, and policy implementation records indicates that the practical implementation of pilgrim protection remains largely dependent on administrative mechanisms. Compliance evaluations primarily focus on documentation completeness, reporting accuracy, and procedural conformity with regulatory requirements. As a result, pilgrim protection tends to be interpreted institutionally as a consequence of administrative order rather than as an independent governance objective.

#### ***Institutional Practice of Sharia Compliance and Ethical Governance***

The study further finds that sharia compliance has been formally institutionalized within the governance system of Umrah services. Regulatory provisions require service providers to adhere to sharia principles in contractual agreements, financial management, and the organization of religious travel services. These requirements are reflected in standardized contracts, financial protection mechanisms, and formal declarations of sharia adherence within licensing procedures. Despite this formal institutionalization, empirical findings suggest that sharia compliance is frequently interpreted in procedural terms. Institutional assessments tend to emphasize the presence and completeness of legal and administrative documentation rather than evaluating whether compliance practices effectively safeguard the interests of pilgrims.

From the perspective of ethical governance, this condition indicates that compliance mechanisms are often implemented as formal regulatory obligations rather than as ethical commitments aimed at ensuring fairness, transparency, and accountability in service delivery. Consequently, the ethical dimension of governance remains insufficiently integrated into institutional compliance evaluation.

#### ***Supervisory Patterns and the Orientation of Compliance Assessment***

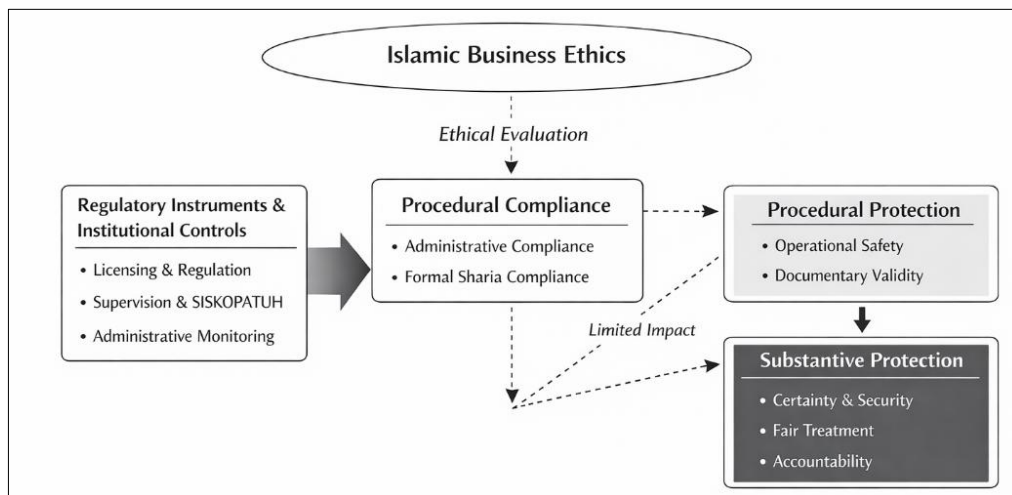
The analysis also reveals that the supervisory system governing Umrah services is primarily oriented toward administrative verification. Oversight activities concentrate on monitoring operational reports, verifying documentation, and ensuring conformity with licensing regulations. Digital monitoring systems enhance the efficiency of these supervisory activities by facilitating data integration and real-time reporting.

Although such mechanisms contribute to improving regulatory control, they do not necessarily capture the substantive protection experienced by pilgrims. Service providers may fulfill administrative obligations and still fail to deliver reliable services in practice. This gap demonstrates that procedural indicators of compliance do not always correspond to the actual protection of pilgrims within the Umrah service system. From a governance perspective, this pattern reflects a regulatory approach that prioritizes compliance monitoring rather than evaluating the broader

outcomes of service delivery. As a result, institutional assessments often overlook ethical considerations related to fairness, service reliability, and the protection of pilgrims’ rights.

**Pilgrim Protection as an Indirect Outcome of Compliance**

Overall, the findings demonstrate that pilgrim protection in the governance of Umrah services has not yet been positioned as a primary evaluative objective within institutional supervision. Instead, protection is commonly treated as an indirect outcome expected to arise from regulatory compliance and administrative order. The absence of indicators specifically designed to measure pilgrims’ safety, service certainty, and protection of rights further reinforces this condition. Consequently, even when service providers are assessed as compliant with regulatory requirements, pilgrims may still encounter uncertainties related to service reliability or contractual fulfillment. To clarify the relationship between regulatory compliance, ethical governance, and pilgrim protection identified in this study, the analytical framework is illustrated in Figure 2.



**Figure 2.** Framework of Pilgrim Protection Based on Sharia Compliance and Islamic Business Ethics

**Summary of Empirical Findings**

The main findings of the study are summarized in Table 2 to provide a structured overview of the relationship between regulatory structures, compliance mechanisms, and the protection of Umrah pilgrims. The table highlights that while regulatory frameworks formally incorporate the notion of pilgrim protection, institutional practices remain predominantly oriented toward procedural compliance. Ethical governance principles, although implicitly present within sharia-based regulatory frameworks, are not yet systematically integrated into compliance evaluation mechanisms.

**Table 2.** Summary of Key Findings on Umrah Pilgrim Protection

Analytical Dimension	Institutional Focus	Empirical Findings
Regulatory Framework	Licensing and administrative regulation	Protection is formally embedded in regulation but implemented mainly through administrative requirements
Supervision Mechanism	Institutional oversight and digital monitoring systems	Compliance assessment prioritizes documentation, reporting, and procedural conformity
Sharia Compliance	Formal sharia-based contractual and financial arrangements	Sharia compliance is largely interpreted as procedural fulfillment
Protection Orientation	Evaluation of pilgrim protection	Protection is treated as an indirect outcome of compliance
Ethical Dimension	Application of Islamic business ethics	Ethical principles are not systematically integrated into compliance indicators

This table summarizes the principal findings of the study by highlighting institutional focus, supervisory orientation, and the nature of pilgrim protection emerging from prevailing compliance practices.

### Discussion

The findings of this study reveal that the protection of Umrah pilgrims in Indonesia is still largely framed within a regulatory mindset that prioritizes compliance over ethical outcomes (Mursid et al., 2025). Although legal instruments explicitly acknowledge pilgrim protection, their practical operation remains tied to administrative order. Governance mechanisms appear to assume that adherence to procedures is sufficient to prevent harm (Gritsenko & Wood, 2022). This assumption simplifies the complex moral responsibilities embedded in religious service provision. The results suggest that legality and protection are treated as synonymous within institutional practice. Such treatment obscures the distinction between formal compliance and substantive safeguarding. Pilgrim protection, therefore, becomes a derivative effect rather than a guiding objective. This condition raises fundamental questions about the ethical orientation of Umrah governance.

Sharia compliance, as observed in this study, occupies a central but constrained role within the governance framework (Abdulrahman et al., 2024). It is formally required and institutionally acknowledged, particularly in contracts and financial arrangements. However, its application is primarily assessed through documentation and procedural conformity. The ethical substance of sharia principles receives far less institutional attention. Compliance is measured by form rather than by its protective consequences for pilgrims (Malhi et al., 2024). This practice risks reducing sharia compliance to a symbolic marker of legitimacy. The findings indicate that sharia norms are translated into technical requirements. As a result, their moral force as instruments of protection is weakened.

This procedural interpretation of sharia compliance reflects a broader bureaucratic tendency to standardize normative values (Hasan, 2025). Standardization facilitates supervision and enforcement, yet it also narrows ethical meaning. When sharia principles are operationalized solely through formal indicators, their evaluative depth diminishes. The study shows that institutional assessments rarely inquire into whether compliance actually secures pilgrims' rights. Ethical responsibility becomes implicit rather than explicit (Mueller, 2022). This condition allows ethical failures to persist beneath a façade of legality. The gap between normative ideals and institutional practice thus becomes structurally embedded. Addressing this gap requires rethinking how sharia compliance is institutionally evaluated.

Supervisory practices further reinforce this limitation through their reliance on administrative indicators (Gavrilenko & Shenshin, 2023). Oversight focuses on reporting accuracy, data completeness, and procedural adherence. These indicators are practical and verifiable, making them attractive to regulators. However, they provide little insight into pilgrims' lived experiences. The findings demonstrate that administrative compliance does not necessarily prevent uncertainty or vulnerability. Pilgrims may still face service disruptions despite institutional assessments of compliance (Shinde & Olsen, 2023). Protection is inferred from order rather than from outcomes. This approach constrains the ethical capacity of supervision. It also limits the responsiveness of governance to actual harm.

From the standpoint of Islamic business ethics, such an approach represents a critical shortfall (Shinde & Olsen, 2023). From the perspective of ethical governance, Islamic business ethics emphasizes justice, trust, accountability, and the pursuit of public benefit as guiding principles for institutional responsibility. These values demand attention to consequences rather than mere conformity. Applied to Umrah services, they require that governance actively safeguard pilgrims' interests. The study shows that these ethical principles are not systematically integrated into compliance frameworks. Instead, they remain peripheral to institutional evaluation (Perlman et al.,

2023). As shown in the results of this study, compliance evaluations within Umrah governance primarily focus on administrative documentation and reporting accuracy, while ethical considerations related to pilgrims' protection remain marginal in supervisory assessment. This marginalization weakens the normative coherence of Umrah governance. Re-centering ethics is therefore essential.

The positioning of pilgrim protection as an indirect outcome of compliance further illustrates this ethical deficit (Luxton & Malin, 2025). Protection is expected to arise once procedures are fulfilled, not because it is explicitly pursued. This reflects a governance logic that prioritizes risk containment over moral responsibility. While procedural compliance may reduce certain violations, it cannot guarantee fairness or trust. The findings indicate that pilgrims' vulnerabilities are insufficiently captured by existing mechanisms. Protection remains contingent and uneven across cases (Kelemen & McNamara, 2022). Such a condition undermines the moral legitimacy of service provision. Ethical governance requires more than procedural success.

This study contributes to broader debates on the relationship between law, ethics, and religious governance (Weber, 2025). It demonstrates that legal compliance alone cannot substitute for ethical accountability. Law provides enforceable boundaries, but ethics supplies evaluative direction. The findings show that current governance arrangements privilege enforceability over moral substance. This imbalance constrains the protective potential of sharia compliance. By exposing this tension, the study advances a more critical understanding of compliance in Islamic contexts. It challenges the assumption that formal adherence equals ethical fulfillment. Ethical evaluation must therefore be institutionalized rather than presumed.

Compared to previous studies on Umrah governance, this research contributes to the governance literature by demonstrating that regulatory compliance alone is insufficient to ensure effective protection for pilgrims without the integration of ethical governance principles (Elgammal et al., 2022). Previous work has largely emphasized regulatory design, licensing systems, and digital supervision. Such studies often equate improved administration with improved protection. The present findings complicate that equation by highlighting persistent ethical gaps. Unlike approaches that treat ethics as a normative background, this study places Islamic business ethics at the center of analysis. Ethics is examined as an operational standard, not an abstract ideal (Okpala & Korzeniowska, 2023). This repositioning deepens the analytical scope of Umrah governance research. It also responds to recurring empirical failures in pilgrim protection.

Integrating Islamic business ethics with sharia compliance provides a more comprehensive evaluative framework (Sulaeman et al., 2025). In this framework, compliance is treated as a means rather than an endpoint. Protection becomes an explicit criterion against which governance practices are assessed. The findings suggest that such integration can expose weaknesses obscured by procedural metrics. This approach aligns with broader ethical accountability debates in Islamic economic thought (Yilmaz, 2024). It also resonates with calls for stakeholder-oriented governance. By linking ethics to institutional practice, the study offers a pathway toward more substantive protection. Such integration is crucial for restoring public trust.

In conclusion, the discussion highlights the need to reconceptualize Umrah pilgrim protection as a substantive ethical commitment. Islamic business ethics offers a normative lens capable of guiding this reconceptualization. The study shows that sharia compliance gains legitimacy only when it translates into tangible protection. Procedural conformity alone is insufficient to fulfill ethical obligations. Protection must be intentionally designed, evaluated, and enforced Mökander et al. (2022). This insight reinforces the central argument of the research. It also underscores the importance of aligning governance mechanisms with ethical outcomes. Ultimately, ethical protection must become a defining objective of Umrah governance.

### **Implications**

The findings of this study have important implications for both regulatory governance and the management of religious services. The results suggest that regulatory compliance mechanisms alone are insufficient to guarantee effective protection for Umrah pilgrims when ethical governance principles are not systematically integrated into supervisory practices. For policymakers, this indicates the need to strengthen regulatory oversight by incorporating ethical accountability criteria into compliance evaluation frameworks. From an academic perspective, the study contributes to the broader governance literature by demonstrating that ethical governance plays a critical role in transforming procedural compliance into substantive protection outcomes within religious service administration.

### **Limitations and Suggestions for Future Research**

This study has several limitations that should be acknowledged. First, the research relies primarily on document analysis of regulatory frameworks and institutional records, which may not fully capture the perspectives of pilgrims or service providers involved in Umrah services. Second, the empirical analysis focuses on institutional governance practices within the Indonesian regulatory context, which may limit the generalizability of the findings to other countries with different regulatory systems. Future research could expand the scope of analysis by incorporating interviews with stakeholders, including pilgrims, travel service providers, and regulatory authorities, to obtain a more comprehensive understanding of how ethical governance and regulatory compliance operate in practice within Umrah service systems.

## **CONCLUSION**

This study demonstrates that the protection of Umrah pilgrims in Indonesia is still largely embedded within a governance structure that emphasizes procedural compliance rather than substantive ethical responsibility. Although regulatory frameworks and sharia compliance requirements formally incorporate the notion of pilgrim protection, their implementation remains dominated by administrative routines and documentary assessment. As a result, protection tends to emerge as a secondary effect of compliance rather than as a clearly articulated institutional goal. The findings indicate that sharia compliance, when operationalized primarily through formal instruments, risks being detached from its ethical purpose as a means of safeguarding pilgrims' rights and welfare. Viewed through the lens of Islamic business ethics, this condition reveals a gap between normative values such as justice, trustworthiness, responsibility, and public benefit and their realization in governance practice. The study highlights that legal and sharia conformity, while necessary, cannot by themselves guarantee meaningful protection in the absence of explicit ethical evaluation. Reframing pilgrim protection as a substantive ethical commitment requires governance mechanisms to move beyond procedural indicators toward outcome-oriented accountability. By positioning Islamic business ethics as a central evaluative framework, this research underscores the need for a more ethically grounded approach to Umrah governance that strengthens both institutional legitimacy and public trust.

## **AUTHOR CONTRIBUTION STATEMENT**

M. A. Rangkuti contributed to the conceptualization of the study, research design, data collection, and preparation of the initial manuscript draft. H. Tanjung contributed to the development of the theoretical framework and supervision of the research process. Indupurnahayu contributed to data analysis, interpretation of findings, and manuscript revision. T. Supriyanto contributed to the review and editing of the manuscript as well as the refinement of the analytical framework.

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