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## The Role of Business Ethics in Enhancing Pilgrims' Trust in Hajj and Umrah Services

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### ABSTRACT

This study aims to analyze the role of business ethics in enhancing the trust of Hajj and Umrah pilgrims. The research employs a quantitative approach with descriptive and associative methods. Data were collected through questionnaires distributed to 120 respondents who are Hajj and Umrah pilgrims. Data analysis includes validity testing, reliability testing, simple linear regression, and hypothesis testing. The results indicate that business ethics has a positive and significant effect on pilgrims' trust, with a regression coefficient of 0.672 and a significance value of 0.000. The coefficient of determination of 62% shows that business ethics contributes substantially to building pilgrims' trust. These findings highlight the importance of implementing business ethics principles such as honesty, transparency, and responsibility in increasing trust and loyalty among pilgrims. Therefore, Hajj and Umrah travel agencies need to strengthen the implementation of business ethics to create professional services aligned with Islamic principles.

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### **Introduction**

Hajj and Umrah are forms of worship that possess complex spiritual, social, and economic dimensions in the lives of Muslims. Every year, millions of Muslims from various countries, including Indonesia, perform these pilgrimages with the hope of attaining blessings and spiritual fulfillment. As the country with the largest Muslim population in the world, Indonesia experiences a significant increase in demand for Hajj and Umrah travel services. This condition creates substantial opportunities for businesses in the religious travel sector, while also presenting serious challenges related to professionalism, transparency, and ethics in business practices.

In practice, various cases of irregularities have occurred in the management of Hajj and Umrah travel agencies, such as fraud, delays in departure, and even failure to dispatch pilgrims. These issues have reduced public trust in service providers, who are expected to uphold values of trustworthiness and responsibility. This phenomenon highlights the importance of business ethics as a fundamental element in maintaining and restoring pilgrims' trust as consumers of religious travel services. Islamic business ethics serves as a moral guideline that regulates business behavior within the framework of Sharia

principles. Its main principles include honesty (*shiddiq*), trustworthiness (*amanah*), transparency (*tabligh*), and professionalism (*fathanah*). These principles function not only as normative values but also as strategic instruments in building business reputation and strengthening customer trust. The consistent implementation of these ethical values can create a positive image and enhance the credibility of business actors in the Hajj and Umrah travel industry.

Furthermore, the increasing competition among Hajj and Umrah travel agencies requires companies to not only offer competitive prices and attractive service packages but also to prioritize ethical values in their operations. In a highly competitive market, companies that consistently implement Islamic business ethics are more likely to gain a competitive advantage, as they are perceived as more trustworthy and reliable by prospective pilgrims. Therefore, ethical behavior becomes a key differentiating factor in ensuring business sustainability.

Pilgrims' trust is a crucial factor in sustaining the Hajj and Umrah travel business. This trust is formed through service quality, company reputation, and consistency in applying ethical values. In this context, PT Darul Arqam plays an important role as a service provider that aims to implement Islamic principles in its operations. However, several challenges, such as limited human resource understanding, pressure from business competition, and weak internal supervision, may affect the optimal implementation of these ethical values. From a theoretical perspective, Islamic business ethics emphasizes the integration of moral values and business practices. The principles of *shiddiq*, *amanah*, *tabligh*, and *fathanah* guide business actors in making decisions that are not only profit-oriented but also ethical and socially responsible. Previous studies have shown that the application of ethical values in business significantly influences customer trust and satisfaction. Companies that demonstrate honesty, accountability, and transparency tend to build stronger and more sustainable relationships with their customers.

Moreover, the nature of Hajj and Umrah services, which combines commercial and spiritual aspects, makes ethical responsibility even more essential. Pilgrims place a high level of trust in travel agencies, as these agencies facilitate the fulfillment of religious obligations that are sacred in Islam. Therefore, any failure in maintaining ethical standards may result not only in financial losses but also in emotional and spiritual dissatisfaction among pilgrims.

Based on the above explanation, it is evident that Islamic business ethics plays a vital role in shaping pilgrims' trust and ensuring the sustainability of Hajj and Umrah travel businesses. However, there is still a need for empirical research that specifically examines how the implementation of Islamic business ethics influences pilgrims' trust in practice. Therefore, this study aims to analyze the application of Islamic business ethics principles in increasing pilgrims' trust at PT Darul Arqam.

### **Research Method**

This study employs a quantitative approach with an associative research design, aiming to determine the effect of the implementation of Islamic business ethics principles on pilgrims' trust in the Hajj and Umrah travel agency PT Darul Arqam. The quantitative approach is chosen because it is capable of objectively measuring relationships between variables and is analyzed using statistical techniques (Sugiyono, 2019). The research was conducted at PT Darul Arqam as the object of study, which operates in the Hajj and Umrah travel service sector. The selection of this location is based on its relevance to the research focus, namely the implementation of Islamic business ethics in serving pilgrims. The research was carried out over approximately three months, including the stages of preparation, data collection, data processing, and report writing. The population in this study consists of all pilgrims who use the services of the Hajj and Umrah travel agency PT Darul Arqam. The sampling technique uses probability sampling with a simple random sampling method, so that each member of the population has an equal chance of being selected as a respondent (Sugiyono, 2019). The sample size was determined by considering population limitations and referring to the view that quantitative research should include at least 100 respondents to produce more representative analytical results (Hair Jr, 2019)

The variables in this study consist of independent and dependent variables. The independent variable (X) is Islamic business ethics, measured through the indicators of *shiddiq* (honesty), *amanah* (responsibility), *tabligh* (transparency), and *fathanah* (professionalism).

Meanwhile, the dependent variable (Y) is pilgrims' trust, measured through indicators of reliability, integrity, competence, and openness. Variable measurement was conducted using a questionnaire instrument with a five-point Likert scale, ranging from strongly disagree to strongly agree (Sugiyono, 2019). The data collection techniques in this study were carried out through questionnaires as the main instrument, distributed directly to respondents. In addition, data were also obtained through observation to examine service activities and documentation related to the company profile and pilgrims' data. The use of questionnaires is considered effective in collecting respondents' perceptions of the variables studied (Sekaran & Bougie, 2016). Data analysis was conducted using statistical software, such as SPSS, through several stages. First, instrument testing was carried out, including validity and reliability tests. The validity test aims to determine the extent to which the question items can measure the research variables, while the reliability test is used to measure the consistency of the instrument using the Cronbach's Alpha coefficient, where an instrument is considered reliable if the alpha value is greater than 0.70 (Ghozali, 2018).

Next, classical assumption tests were conducted, including normality, multicollinearity, and heteroscedasticity tests, to ensure that the regression model meets the basic assumptions of statistical analysis. After that, a simple linear regression analysis was performed to determine the effect of Islamic business ethics on pilgrims' trust. The regression equation model used is:  $Y = a + bX + e$  where Y represents pilgrims' trust, X is Islamic business ethics, a is a constant, b is the regression coefficient, and e is the error term.

Hypothesis testing was conducted using the t-test (partial) to determine the effect of the independent variable on the dependent variable. The testing criterion is that if the significance value is less than 0.05, the hypothesis is accepted, indicating a significant effect of Islamic business ethics on pilgrims' trust. In addition, the coefficient of determination ( $R^2$ ) is used to determine how much the independent variable contributes to explaining the dependent variable. With this method, the study is expected to provide objective and systematic results and to explain the relationship between the implementation of Islamic business ethics principles and the level of pilgrims' trust in the Hajj and Umrah travel agency PT Darul Arqam.

**Research Findings****Research Results**

The results of the study indicate that all instruments measuring the variables of Islamic business ethics and pilgrims' trust are valid and reliable, with calculated r-values greater than the r-table values and Cronbach's Alpha exceeding 0.70, making them suitable for analysis (Ghozali, 2018). The classical assumption tests also show that the data are normally distributed, with no multicollinearity and no heteroscedasticity, indicating that the regression model meets the requirements for statistical analysis (Widyaningsih, 2024 ).

The results of the simple linear regression analysis show that Islamic business ethics has a positive coefficient on pilgrims' trust, meaning that the better the implementation of the principles of *shiddiq*, *amanah*, *tabligh*, and *fathanah*, the higher the level of pilgrims' trust. The hypothesis test (t-test) shows a significance value of less than 0.05, leading to the conclusion that Islamic business ethics has a positive and significant effect on pilgrims' trust at PT Darul Arqam, in line with the commitment-trust theory, which emphasizes the importance of trust in customer relationships (Hunt, 2020). The coefficient of determination ( $R^2$ ) falls within the moderate to strong category, indicating that Islamic business ethics is able to explain a large portion of the variation in pilgrims' trust (Hair et al., 2014).

Descriptively, the implementation of Islamic business ethics is categorized as good, with honesty (*shiddiq*) as the dominant factor, followed by *amanah*, transparency, and professionalism, while pilgrims' trust is also categorized as high. The research findings reveal that honesty is the main factor in building trust, *amanah* enhances pilgrims' sense of security, transparency reduces doubt, and professionalism still needs to be improved. Overall, Islamic business ethics functions not only as a normative value but also as an effective strategy in increasing trust and competitiveness of Hajj and Umrah travel agencies (hidayat, 2025). Furthermore, the findings of this study indicate that the implementation of Islamic business ethics not only influences pilgrims' trust but also strengthens the quality of relationships between the company and its customers. When ethical values such as honesty, trustworthiness, transparency, and professionalism are consistently applied, pilgrims tend to develop a stronger emotional attachment and confidence toward the service provider.

This condition reflects that ethical business practices play a crucial role in creating long-term customer relationships and loyalty. In addition, the results suggest that the application of Islamic business ethics can reduce the level of uncertainty and perceived risk among pilgrims when choosing Umrah travel services. Pilgrims who perceive that a company operates based on strong ethical principles are more likely to feel secure and confident in the services provided. This indicates that ethical behavior not only fulfills moral obligations but also serves as a strategic factor in enhancing customer satisfaction and trust in the highly competitive Umrah travel industry. Moreover, the study highlights that continuous improvement in the implementation of Islamic business ethics is essential for maintaining and increasing pilgrims' trust. Companies need to ensure that ethical values are not only formally stated but also consistently practiced in daily operations. Training programs, internal supervision, and evaluation of service quality can support the effective implementation of these principles. Therefore, strengthening Islamic business ethics can be considered a sustainable strategy to enhance trust, improve service quality, and increase the competitiveness of Hajj and Umrah travel agencies.

**Discussion**

This study aims to analyze the extent to which the implementation of Islamic business ethics principles can enhance pilgrims' trust in the Hajj and Umrah travel agency PT Darul Arqam. Based on the analysis conducted, the findings indicate that Islamic business ethics has a positive

and significant effect on pilgrims' trust. This shows that the better the implementation of ethical values in business activities, the higher the level of trust given by pilgrims to the travel agency. From a theoretical perspective, Islamic business ethics is a set of values derived from the Qur'an and Hadith aimed at regulating human behavior in economic activities to ensure fairness, honesty, and responsibility. According to (beekun, 2006), Islamic business ethics does not only focus on profit but also emphasizes moral values and blessings. Therefore, the implementation of business ethics in religious service industries such as Hajj and Umrah travel agencies is very important, as it is directly related to pilgrims' trust and their spiritual aspects.

The results of the study show that the indicator of *shiddiq* (honesty) is a highly dominant factor in shaping pilgrims' trust. Honesty in conveying information related to travel costs, facilities provided, departure schedules, and administrative processes is the main determinant in building a positive perception of the company among pilgrims. In practice, pilgrims tend to choose travel agencies that provide transparent and non-misleading information. This honesty not only influences the initial decision of pilgrims in choosing a travel agency but also affects their level of loyalty in the future. This is in line with Antonio (2001), who states that honesty is the fundamental basis in Islamic business, capable of creating long-term relationships between companies and customers.

In addition to honesty, the principle of *amanah* (trustworthiness) also has a very significant influence on pilgrims' trust. In this context, *amanah* reflects the company's ability to maintain the trust given by pilgrims, especially in managing funds and delivering services. Considering that the cost of Hajj and Umrah travel is relatively high, pilgrims heavily rely on the integrity of the travel agency in managing these funds. When a company demonstrates commitment in fulfilling its trust, pilgrims will feel secure and confident in the services provided. Conversely, violations of the principle of *amanah*, such as unexplained delays or misuse of funds, can lead to a drastic loss of trust. (rahman, 2024) also found that *amanah* is a key factor in increasing customer satisfaction and trust in Sharia-based services.

The principle of *tabligh* (transparency) is also proven to play an important role in enhancing pilgrims' trust. Transparency in delivering information allows pilgrims to clearly understand their rights and obligations when using the services of a travel agency. In this study, transparency is reflected in the openness of information regarding travel packages, cost details, activity schedules, and potential risks during the journey. PT Darul Arqam, as the object of this research, has shown efforts to improve transparency through open communication with pilgrims. This has been proven to reduce uncertainty and increase pilgrims' trust in the company. (fauzan, 2019) states that transparency is one of the factors that can enhance customer loyalty and trust in Islamic business.

Furthermore, the principle of *fathanah* (professionalism) also contributes significantly to pilgrims' trust. Professionalism includes the capability of human resources to provide high-quality services, starting from the registration stage to the implementation of worship in the holy land. Staff competence, punctuality, and problem-solving abilities are important indicators in assessing the professionalism of a company. Pilgrims tend to trust travel agencies that have competent and experienced teams. This aligns with the theory proposed by Morgan and Hunt (1994), which states that competence is one of the main factors in building trust in relationships between companies and customers. If analyzed more deeply, these four principles of Islamic business ethics are interconnected and form a comprehensive value system in enhancing pilgrims' trust. Honesty (*shiddiq*) forms the foundation for initial perceptions, *amanah* strengthens long-term relationships, transparency (*tabligh*) creates openness, and professionalism (*fathanah*) ensures service quality. The combination of these principles results in services that not only meet the technical needs of pilgrims but also provide inner peace in performing their worship.

The findings of this study also reinforce the commitment-trust theory proposed by Morgan and Hunt (1994), where trust is a key element in building long-term relationships between companies and

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customers. In the context of Hajj and Umrah travel agencies, trust plays a more complex role because it involves spiritual and emotional aspects. Pilgrims not only assess service quality rationally but also consider the moral and religious values applied by the company. In addition, the results of this study show that pilgrims' trust is influenced not only by internal company factors but also by external factors such as government regulations and public perception. Strict regulations from the government, particularly the Ministry of Religious Affairs, aim to protect pilgrims from harmful practices. Compliance with these regulations becomes an additional indicator in assessing the credibility of travel agencies. Therefore, the implementation of Islamic business ethics must be supported by adherence to applicable regulations and effective supervision systems.

However, this study also identifies several challenges in implementing Islamic business ethics at PT Darul Arqam. One of the main challenges is the increasing pressure of business competition. In highly competitive conditions, some business actors tend to neglect ethical values in pursuit of greater profits. This can negatively impact pilgrims' trust in the long term. Therefore, companies need to maintain a strong commitment to upholding ethical principles despite competitive pressures. In addition, limitations in human resources also pose a challenge in implementing Islamic business ethics. Not all employees have a deep understanding of Islamic ethical principles, which results in suboptimal implementation. Therefore, companies need to conduct continuous training and development to enhance employees' understanding and awareness of the importance of ethics in business.

The practical implications of this study indicate that the implementation of Islamic business ethics must become an integral part of the business strategy of Hajj and Umrah travel agencies. Companies should not only focus on improving service quality but also on building an organizational culture based on Sharia values. A strong organizational culture will encourage all employees to behave in accordance with Islamic business ethics principles in every operational activity. Moreover, companies need to improve communication with pilgrims as an effort to build closer and more transparent relationships. The use of information technology, such as social media and digital applications, can serve as effective tools in delivering information quickly and accurately. Thus, pilgrims can easily access the information they need and develop greater trust in the company.

From an academic perspective, this study contributes to enriching the literature on Islamic business ethics, particularly in the context of religious service industries. It also opens opportunities for future research to examine other variables that may influence pilgrims' trust, such as service quality, customer satisfaction, and corporate image. Overall, this study proves that the implementation of Islamic business ethics principles plays a very important role in enhancing pilgrims' trust. Therefore, Hajj and Umrah travel agencies should make Islamic business ethics the main foundation in conducting their business activities. In doing so, it is expected that a service system will be created that is not only professional but also grounded in Islamic values, bringing blessings to all parties involved.

The empirical findings of this study further indicate that the integration of Islamic business ethics within the operational framework of PT Darul Arqam not only enhances pilgrims' trust but also contributes to overall service sustainability (Ridho, 2024). Pilgrims tend to develop a deeper emotional and spiritual attachment to travel agencies that consistently demonstrate ethical conduct aligned with Islamic values. This attachment goes beyond transactional relationships and evolves into long-term loyalty, where pilgrims are more likely to reuse services and recommend the agency to others. Such behavior reflects the emergence of trust-based relationships that are rooted in value congruence between the service provider and customers. Moreover, this finding suggests that ethical consistency serves as a strategic asset in maintaining competitiveness in the Hajj and Umrah service industry, where reputation and credibility are critical determinants of success.

Furthermore, the study reveals that customer trust is significantly strengthened when Islamic ethical principles are implemented holistically rather than partially. Pilgrims are able to perceive the

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authenticity of ethical practices when they are reflected in all aspects of service delivery, including marketing communication, financial transactions, customer service interactions, and post-service engagement. For instance, when transparency is maintained not only during promotion but also throughout the entire pilgrimage process, pilgrims feel more secure and valued. This holistic implementation minimizes potential dissatisfaction and reduces the risk of conflict between the company and its customers. Additionally, it creates a positive organizational image that enhances public perception, which in turn attracts new customers. Therefore, a comprehensive application of Islamic business ethics is essential in building a trustworthy and resilient business model.

Another important finding highlights the role of continuous evaluation and improvement in sustaining the effectiveness of Islamic business ethics implementation. PT Darul Arqam is required to regularly assess its service quality and ethical compliance to ensure alignment with both customer expectations and Sharia principles. Feedback mechanisms, such as customer satisfaction surveys and complaint handling systems, play a vital role in identifying areas for improvement. By actively responding to feedback and making necessary adjustments, the company demonstrates accountability and commitment to excellence. This adaptive approach not only strengthens trust but also fosters innovation in service delivery. In the long run, organizations that are able to combine ethical values with continuous improvement strategies will be better positioned to achieve customer satisfaction, loyalty, and long-term organizational success.

**Conclusion**

Based on the research findings, it can be concluded that the implementation of Islamic business ethics principles—namely *shiddiq* (honesty), *amanah* (responsibility), *tabligh* (transparency), and *fathanah* (professionalism)—at PT Darul Arqam is categorized as good and has been proven to have a positive and significant effect on pilgrims' trust. The results of the analysis indicate that the higher the level of implementation of Islamic business ethics, the higher the level of pilgrims' trust in the Hajj and Umrah travel agency. Honesty is identified as the most dominant factor in building trust, as openness in providing information related to costs, facilities, and services is a primary concern for pilgrims. In addition, the principle of *amanah* enhances the sense of security among pilgrims, while transparency reduces potential doubts regarding the services provided. However, the aspect of professionalism still needs to be improved to support more optimal service quality. These findings confirm that Islamic business ethics functions not only as a moral foundation but also as an effective strategy for building long-term relationships and increasing customer trust, as explained in the trust theory in relationship marketing (Morgan & Hunt, 1994) as well as in the concept of Islamic business ethics, which emphasizes the values of honesty and fairness in economic activities (Beekun, 1997; Said & Ali, 2020).

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