

## PERAN TRAVEL UMROH DALAM Mendukung PEREKONOMIAN INDONESIA: PROGRAM EDUKASI DAN PEMBERDAYAAN MASYARAKAT PADA PT AL KAUTSAR MEDAN

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### Abstrak

Industri travel umroh merupakan salah satu sektor strategis dalam perekonomian Indonesia yang memberikan kontribusi signifikan terhadap pendapatan nasional, penyerapan tenaga kerja, dan pengembangan ekonomi berbasis syariah. Namun demikian, tingkat literasi masyarakat mengenai ekonomi syariah, perencanaan keuangan umroh, dan peran industri perjalanan ibadah dalam mendukung perekonomian nasional masih tergolong rendah. Kegiatan pengabdian kepada masyarakat ini bertujuan meningkatkan literasi ekonomi syariah, membekali peserta dengan kemampuan perencanaan keuangan umroh, serta mengedukasi masyarakat mengenai kontribusi strategis industri travel umroh terhadap perekonomian Indonesia. Mitra kegiatan adalah PT Al Kautsar Medan, salah satu perusahaan travel umroh terkemuka di Kota Medan. Metode pelaksanaan menggunakan pendekatan partisipatif melalui tiga tahapan utama: persiapan, pelaksanaan (ceramah, Focus Group Discussion, pelatihan literasi keuangan, dan simulasi perencanaan keuangan umroh), dan evaluasi. Kegiatan diikuti oleh 45 peserta yang terdiri atas calon jamaah umroh, masyarakat umum, pelaku UMKM binaan, dan komunitas keagamaan. Hasil kegiatan menunjukkan peningkatan rata-rata pemahaman peserta dari 36,6% pada pre-test menjadi 84% pada post-test, dengan tingkat kepuasan peserta mencapai 93%. Program ini secara efektif meningkatkan literasi ekonomi syariah dan mendorong perubahan perilaku keuangan peserta sebagai dasar pemberdayaan ekonomi yang berkelanjutan.

**Kata Kunci:** Travel Umroh, Ekonomi Syariah, Pemberdayaan Masyarakat, Literasi Keuangan, PT Al Kautsar Medan.

## THE ROLE OF UMRAH TRAVEL IN SUPPORTING THE INDONESIAN ECONOMY: EDUCATION AND COMMUNITY EMPOWERMENT PROGRAM AT PT AL KAUTSAR MEDAN

### Abstract

The umrah travel industry is one of the strategic sectors in Indonesia's economy that significantly contributes to national income, employment absorption, and the development of sharia-based economics. However, public literacy regarding Islamic economics, umrah financial planning, and the role of the religious travel industry in supporting the national economy remains relatively low. This community service activity aims to improve Islamic economic literacy, equip participants with umrah financial planning skills, and educate the public about the strategic contribution of the umrah travel industry to Indonesia's economy. The partner organization is PT Al Kautsar Medan, one of the leading umrah travel companies in Medan. The implementation method used a participatory approach through three main stages: preparation, implementation (lectures, Focus Group Discussion, financial literacy training, and umrah financial planning simulation), and evaluation. The activity was attended by 45 participants consisting of prospective umrah pilgrims, the general public, MSME practitioners, and religious communities. The results showed an average improvement in participants' understanding from 36.6% in the pre-test to 84% in the post-test, with a participant satisfaction rate of 93%. This program effectively improved Islamic economic literacy and encouraged behavioral changes in participants' financial management as a basis for sustainable economic empowerment.

**Keywords:** Umrah Travel, Islamic Economics, Community Empowerment, Financial Literacy, PT Al Kautsar Medan



## 1. INTRODUCTION

Indonesia, as the world's largest Muslim country with more than 237 million Muslims, places the religious service sector as one of the important pillars in the national economic structure. This sector not only reflects the nation's spiritual identity, but also makes a tangible contribution to economic growth through added value creation, labor absorption, and the development of a broad business ecosystem. The Ministry of Religious Affairs of the Republic of Indonesia noted that the implementation of the Umrah pilgrimage has contributed to the national economic turnover worth more than Rp 17 trillion per year in the pre-pandemic period, with a strong recovery trend after the COVID-19 pandemic since 2022 (Ministry of Religion of the Republic of Indonesia, 2023). The development of the Umrah travel industry in Indonesia has shown very rapid growth in the last two decades. Data from the Integrated Hajj Computerization System (SISKOHAT) of the Ministry of Religious Affairs noted that the number of Umrah pilgrims from Indonesia in 2023 reached more than 1.3 million people, making Indonesia the largest sending country for Umrah pilgrims in the world after Arab countries. This growth is driven by the increasing purchasing power of the Muslim community, the ease of financing through savings and installments, and the increasing number of Umrah travel operators who offer packages with various price levels and facilities (BPS, 2023).

The Umrah travel industry has a significant multiplier effect on the Indonesian economy. Every departing Umrah pilgrim not only pays a travel package to the organizer, but also encourages economic activities in various supporting sectors, ranging from the Muslim fashion industry, halal catering and food, hospitality, logistics, travel document printing, to the Islamic banking sector through Umrah savings products. The economic ecosystem created from this industry has opened millions of direct and indirect jobs and supported the development of thousands of MSMEs throughout Indonesia (Fatoni & Yusuf, 2022). PT Al Kautsar Medan is one of the companies organizing Umrah pilgrimage trips that has received an official permit from the Ministry of Religion of the Republic of Indonesia and operates in the city of Medan, North Sumatra. This company has more than a decade of experience in serving Umrah pilgrims from the North Sumatra region and its surroundings, with a track record of good service and high public trust. PT Al Kautsar Medan not only functions as a pilgrimage trip operator, but also plays an active role in providing education to prospective pilgrims and the general public regarding procedures, preparation, and financial planning to perform the Umrah pilgrimage.

The condition of the target community of the activity, namely prospective Umrah pilgrims and the general public in the Medan City area and its surroundings, shows various characteristics that are the basis for the need for this service activity. Based on initial observations made by the service team in September 2025, it was found that the level of sharia financial literacy among prospective Umrah pilgrims still needs to be improved. Many prospective pilgrims do not have a thorough financial plan, do not understand Islamic financial products that can help them prepare for Umrah costs, and do not comprehensively understand the contribution of the Umrah travel industry in supporting the national and local economy. Based on the results of field observations, in-depth interviews with the leadership of PT Al Kautsar Medan, and discussions with prospective pilgrims and target communities, several key problems were identified that are the focus of this service program:

- 1) Low sharia financial literacy among the community and prospective Umrah pilgrims. Most of the participants did not understand the basic principles of Islamic economics, sharia-based financial products such as Umrah savings, contracts in Islamic banking, and the fundamental differences between the conventional and sharia financial systems.
- 2) Lack of public understanding of systematic and measurable Umrah cost planning. Many prospective pilgrims do not have a written financial plan, do not know the estimated real cost of the Umrah trip, and do not have an effective savings strategy to achieve the target cost of Umrah within a certain period of time.
- 3) There is limited public understanding of the strategic contribution of the Umrah industry



to the national and local economy, especially in terms of labor absorption, the development of supporting MSMEs, and the multiplier effect it causes.

- 4) The lack of the ability of the community to manage family finances efficiently to allocate funds for the preparation of the Umrah pilgrimage. There are still many families who consider Umrah as an unplanned long-term dream, not a financial goal that can be achieved through systematic planning.
- 5) There is no integrated educational program that connects the spiritual aspects of Umrah with relevant financial and economic aspects, so that people view Umrah preparations only from the perspective of worship without considering the aspect of good financial management.

This community service activity is carried out with the following objectives:

- 1) To increase public understanding and literacy about the principles of sharia economics and its relevance to daily economic life, especially in the context of preparing for Umrah.
- 2) Providing comprehensive education on systematic Umrah financial planning, including cost estimation, savings strategies, and the proper use of Islamic financial products.
- 3) Improve the overall financial literacy of the community, including understanding of family financial management, sharia-based investments, and long-term fund management.
- 4) Educate the public about the strategic role of the Umrah travel industry in supporting the Indonesian economy, especially in its contribution to job creation, MSME development, and sharia economic growth.
- 5) Encourage community economic empowerment through a better understanding of the worship travel service sector and the economic potential that can be utilized by the local community.

This community service program provides benefits to various parties:

- 1) For the Community and Prospective Umrah Pilgrims: Increasing Islamic financial literacy, the ability to plan Umrah costs independently, and understanding of Islamic financial products that can support worship preparation. In addition, the public gained insight into economic opportunities related to the Umrah industry.
- 2) For PT Al Kautsar Medan: The creation of closer relationships and higher trust from the community and prospective pilgrims, as well as increasing public awareness about the importance of choosing a trusted and officially licensed Umrah organizer from the Ministry of Religion.
- 3) For Higher Education (UPMI Medan): The implementation of the Tri Dharma of Higher Education, especially community service, strengthening partnerships with the business world, and developing the competence of lecturers and students in service activities based on real problems in the community.
- 4) For the Government and National Sharia Economic Development: The support of government programs in increasing Islamic financial literacy and the development of an inclusive Islamic economic ecosystem, as well as the availability of service program models that can be replicated in other regions.

## 2. IMPLEMENTATION METHOD

This community service activity was carried out at the Office of PT Al Kautsar Medan, Jalan H. Adam Malik No. 28, Medan City, North Sumatra. The selection of locations at partner offices aims to provide a conducive atmosphere for participants who are familiar with PT Al Kautsar Medan as well as introduce the facilities and services available. The activity will be held on Saturday,

October 25, 2025, from 08.00 to 17.00 WIB with a structured schedule to accommodate the entire series of activities.

The participants of this service activity amounted to 45 people with the following composition:

- 1) Prospective Umrah pilgrims who have registered or are in the process of registering at PT Al Kautsar Medan (18 people).
- 2) The general public who are interested in performing Umrah in the medium to long term (12 people).
- 3) Fostered MSME actors engaged in the supporting sectors of the Umrah industry and religious tourism (8 people).
- 4) Members of religious communities and taklim assemblies domiciled in the Medan City area and its surroundings (7 people).

This service program uses a Participatory Action Research (PAR) approach that focuses on the active involvement of participants in the learning process. The methods applied include:

- 1) Lectures and socialization: Systematic delivery of material by competent resource persons in the fields of Islamic economics, Islamic finance, and the worship travel industry.
- 2) Focus Group Discussion (FGD): A group discussion aimed at exploring real problems faced by participants, sharing experiences, and formulating solutions together in the context of Umrah financial planning.
- 3) Islamic financial literacy training: Practical training sessions that equip participants with concrete knowledge and skills in understanding and applying Islamic finance principles.
- 4) Assistance in the preparation of Umrah financial plans: Individual and small group sessions where participants are assisted in making realistic and measurable Umrah financial plans according to their respective financial conditions.
- 5) Consultation and mentoring: A question and answer session and personal consultation with the facilitator team to answer participants' specific questions about financial products, Umrah procedures, and savings strategies.

The service activities are carried out through three interrelated stages, as illustrated in the following flow chart:

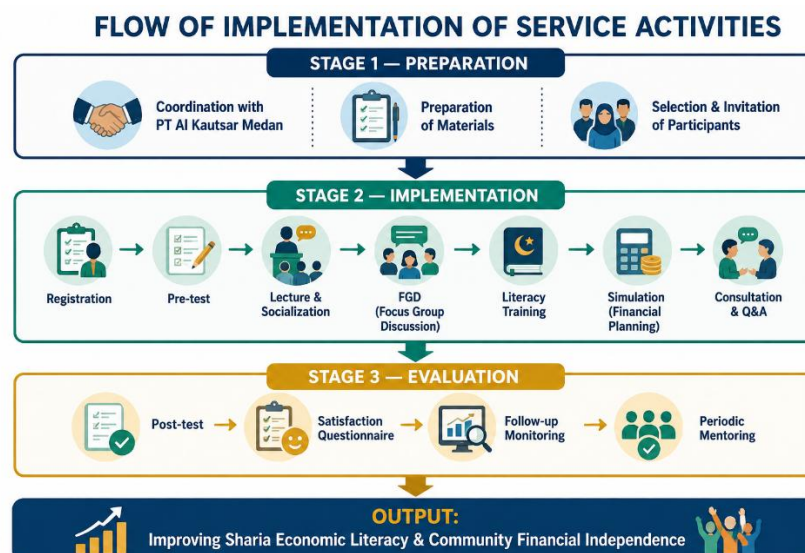


Figure 1. Flow of Service Activity Implementation

### a. Preparation Stage

The preparation stage was carried out for three weeks before the main activity, including: (1)

intensive coordination with the management of PT Al Kautsar Medan to agree on the goals, schedules, and targets of the participants of the activity; (2) the preparation of comprehensive training materials including basic sharia economics modules, Umrah financial planning guidelines, and materials on the contribution of the Umrah industry to the economy; (3) the development of evaluation instruments in the form of pre-test, post-test, and satisfaction surveys that have been validated; and (4) the distribution of invitations to participants through various communication channels including PT Al Kautsar Medan's social media, announcements at mosques, and personal recommendations from the fostered community.

### **b. Implementation Stage**

The implementation stage lasted in one full day with the following activities: (1) registration and distribution of participant modules; (2) pre-test to measure the level of initial knowledge; (3) the official opening and remarks by the Director of PT Al Kautsar Medan and the Dean of the Faculty of Economics UPMI Medan; (4) Lecture session Material I on sharia economics and the Umrah travel industry; (5) Material II lecture session on the role of Umrah travel in supporting the Indonesian economy; (6) Material III lecture session on financial literacy and Umrah cost planning; (7) FGD in small groups; (8) simulation of the preparation of Umrah financial plan; and (9) consultation and question and answer sessions.

### **c. Evaluation Stage**

The evaluation stage includes: (1) the implementation of post-tests with instruments equivalent to pre-tests; (2) filling out a participant satisfaction questionnaire that includes six aspects of evaluation; (3) the establishment of WhatsApp groups as a medium of communication and further consultation; and (4) a follow-up monitoring plan to monitor the progress of participants in implementing the Umrah financial plan that has been prepared.

## **2.5 Success Indicators**

The success of the program is measured through four main indicators: (1) an increase in participants' comprehension scores of at least 40 percentage points between pre-test and post-test; (2) the active participation rate of participants is at least 90% throughout the activity; (3) the satisfaction level of participants is at least 85% in the satisfied and very satisfied categories; and (4) the proportion of participants who successfully prepare a written Umrah financial plan is at least 70%.

## **3. RESULTS AND DISCUSSION**

### **3.1 Implementation of Service Activities**

The community service activity with the theme of the role of Umrah travel in supporting the Indonesian economy was held on Saturday, October 25, 2025, at the PT Al Kautsar Medan Office, Jalan Merak No. 30, Sei Sikambing, Medan City. The activity took place from 08.00 to 17.00 WIB and was attended by 45 participants from various target segments. The opening of the activity was officially carried out by the Director of PT Al Kautsar Medan and the Dean of the Faculty of Economics and Busniss UISU., who emphasized the importance of synergy between higher education institutions and the business world in order to improve the sharia economic literacy of the community.

The activity took place very dynamically and interactively. The three main material sessions were delivered by a team of resource persons consisting of lecturers from the Faculty of Economics UPMI Medan with a specialization in Islamic economics, Islamic finance practitioners, and management representatives of PT Al Kautsar Medan. The FGD session which was held in six small groups (7-8 people per group) resulted in rich and productive discussions, where

participants actively shared experiences, identified personal challenges in planning Umrah costs, and formulated joint solution strategies. All sessions ran according to the planned schedule with very high participant participation.

### 3.2 Results of Sharia Economic and Financial Literacy Education

The evaluation of increasing participants' understanding was carried out through pre-test and post-test instruments which included five main competency indicators. The results of the evaluation are presented comprehensively in the following table:

Table 1. Pre-test and Post-test Results of Activity Participants

| Comprehension Indicators                         | Pre-test     | Post-test  | Improvement   | Categories       |
|--|--------------|------------|---------------|------------------|
| Understanding Sharia Economics                   | 38%          | 85%        | +47%          | Excellent        |
| Umrah Travel Industry Knowledge                  | 42%          | 88%        | +46%          | Excellent        |
| Sharia Financial Literacy                        | 35%          | 82%        | +47%          | Excellent        |
| Umrah Cost Planning Ability                      | 28%          | 79%        | +51%          | Excellent        |
| Understanding the Economic Contribution of Umrah | 40%          | 86%        | +46%          | Excellent        |
| <b>Overall Average</b>                           | <b>36,6%</b> | <b>84%</b> | <b>+47,4%</b> | <b>Excellent</b> |

Source: Primary data on the results of service activities (2025)

The data in Table 1 show a very significant increase in all competency indicators measured. The highest increase occurred in the Umrah cost planning ability indicator which jumped by 51 percentage points (from 28% to 79%), indicating that the financial planning simulation session succeeded in providing real practical skills for the participants. The overall average improvement reached 47.4 percentage points with a post-test average final score of 84%, which exceeded the established success indicators (40 points increase). The increase in the indicators of understanding of sharia economics (from 38% to 85%) and knowledge of the Umrah travel industry (from 42% to 88%) reflects the effectiveness of the delivery of systematic and contextual lecture materials. Participants not only receive theoretical information, but also understand the relevance and practical application of the material in their daily economic lives.

### 3.3 The Role of Umrah Travel in Supporting the Indonesian Economy

One of the key materials in this program is an understanding of the real contribution of the Umrah travel industry to the Indonesian economy. The data presented to participants covered several important dimensions of economic contribution. First, in terms of direct economic value, the Umrah organizing industry drives a very large money turnover. With an average cost of Umrah packages of IDR 25-35 million per pilgrim and more than 1.3 million pilgrims per year in 2023, this industry drives an economic value of more than IDR 32 trillion in one year (Ministry of Religion of the Republic of Indonesia, 2023). Second, in terms of labor absorption, the Umrah travel industry directly employs hundreds of thousands of people throughout Indonesia, ranging from administrative and reservation staff, worship guides, pilgrim health workers, drivers, to logistics personnel. Indirectly, this industry creates millions of jobs in supporting sectors such as the Muslim fashion industry, halal catering, printing, and Islamic financial services.

Third, the impact of the Umrah industry on the development of MSMEs is very significant. The increasing demand of Umrah pilgrims for worship equipment (ihram fabrics, prayer mats, prayer beads, and other accessories), Muslim clothing, halal food and drinks, and souvenirs typical of Saudi Arabia has encouraged the development of thousands of MSMEs throughout Indonesia that are engaged in these market segments. In the city of Medan itself, PT Al Kautsar Medan actively partners with dozens of local MSMEs that provide various needs for Umrah pilgrims (Rahmawati et al., 2023). Participants' understanding of the dimensions of economic

contribution has increased significantly (from 40% to 86%), showing that education about the economic aspects of the Umrah industry has succeeded in changing the perspective of participants from simply viewing Umrah as a purely spiritual agenda to understanding it as part of a broader and impactful economic ecosystem.

### 3.4 Impact of the Program on Community Empowerment

In addition to measurable knowledge improvement through pre-test and post-test, this program also results in meaningful changes in participants' behavior and financial orientation. A follow-up survey conducted at the end of the activity revealed various positive changes as presented in the following table:

Table 2. Program Impact on Financial Behavior and Participant Empowerment

| Contribution Aspect                      | Before the Program | After the Program | Changes |
|--|--------------------|-------------------|---------|
| Awareness of saving for Umrah            | 32%                | 78%               | +46%    |
| Have a written financial plan            | 15%                | 65%               | +50%    |
| Understanding of sharia savings products | 28%                | 80%               | +52%    |
| Interest in Joining the Community        | 48%                | 88%               | +40%    |
| Willingness to recommend PT Al Kautsar   | 55%                | 95%               | +40%    |

Source: Primary data on the results of service activities (2025)

The data in Table 2 show very significant changes in aspects of economic empowerment. The highest increase in the ownership aspect of a written financial plan (from 15% to 65%) reflects the success of the financial planning simulation session that equipped participants with the practical skills of crafting a realistic savings plan. Meanwhile, the increase in participants' willingness to recommend PT Al Kautsar Medan (from 55% to 95%) indicates an increase in public trust in partner companies as trusted and professional Umrah organizers. Of all 45 participants, as many as 38 people (84.4%) managed to complete the draft personal Umrah financial plan at the end of the simulation session, exceeding the success indicator set by 70%. This proves that the practice-based learning approach (learning by doing) applied in the simulation session is very effective in producing concrete outputs for the participants.

### 3.5 Participant Satisfaction Survey Results

Table 3. Activity Participant Satisfaction Survey Results

| Evaluation Aspects                      | Very satisfied | Satisfied | Enough | Less |
|---|----------------|-----------|--------|------|
| Relevance of Material to Needs          | 72%            | 22%       | 6%     | 0%   |
| Quality of Material Delivery            | 68%            | 27%       | 5%     | 0%   |
| Resource Person/Facilitator Ability     | 78%            | 18%       | 4%     | 0%   |
| FGD Session and Interactive Discussion  | 65%            | 28%       | 7%     | 0%   |
| Financial Planning Simulation           | 70%            | 24%       | 6%     | 0%   |
| Facilities and Facilities of Activities | 60%            | 30%       | 10%    | 0%   |

Source: Primary data on the results of service activities (2025)

The overall satisfaction level of participants reached 93% in the satisfied and very satisfied category, exceeding the established success indicator of 85%. The aspect of the ability of the resource persons and facilitators received the highest rating (78% very satisfied), indicating the competence of the service team recognized by the participants. Facilities and facilities aspects received the lowest percentage but remained at satisfactory levels, setting the record for improvement in similar activities in the future.

### 3.6 Supporting Factors and Constraints

#### a. Supporting Factors

The success of this service activity is supported by several significant supporting factors. First, full support from the management of PT Al Kautsar Medan who provides facilities, helps mobilize participants, and plays an active role as a resource person for practitioners. Second, the enthusiasm and openness of the participants were very high in absorbing the material and actively participating in all activity sessions. Third, institutional support from the Faculty of Economics UPMI Medan which provides a team of competent resource persons and experience in the field of Islamic economics and Islamic finance. Fourth, the high relevance of the material to the real needs of the participants, so that the participants' learning motivation is maintained throughout the day.

#### b. Constraints

The implementation of activities also faces several obstacles that need attention. First, the limited training time that only lasts one day results in some materials having to be delivered more concisely than planned, especially in financial literacy training sessions that require longer time for optimal understanding. Second, the variation in education level and the experience of participants that are quite diverse (from high school graduates to undergraduates) require adaptation of delivery approaches that are not always optimal for all participant segments. Third, the limited number of computers and digital devices for the simulation session requires participants to share devices in the practice session, thus slightly reducing the participants' independence in practicing.

### 3.7 Discussion

The results of this service activity consistently support theoretical perspectives on the effectiveness of community-based education programs in improving Islamic financial literacy. The findings of an average increase in understanding of 47.4% are in line with the research of Widodo and Nuraini (2023) which found that community-based Islamic financial literacy training programs were able to increase participants' understanding by an average of between 40-55% in one intensive training session. The theoretical framework of community empowerment developed by Chambers (1983) and adapted in the context of sharia economics by Mardikanto and Soebiato (2017) emphasizes the importance of capacity building as the foundation of sustainable empowerment. The results of these activities reflect the implementation of the principle through a structured transfer of knowledge and skills, which not only enhances participants' knowledge but also encourages real changes in their financial behavior.

From the perspective of Islamic financial literacy, this finding is also consistent with Aisyah's (2022) research which confirms that people with a higher level of Islamic financial literacy tend to make wiser financial decisions, including in terms of worship planning that requires medium- to long-term financial preparation. The ability of participants to prepare a realistic Umrah financial plan is a concrete indication of the increase in financial capacity generated by this program. The success of this program also strengthens the argument about the importance of collaboration between higher education institutions and the business world in developing relevant and impactful community empowerment programs. The synergy between UPMI Medan

as an academic institution and PT Al Kautsar Medan as an industry player has resulted in programs that simultaneously increase community capacity while strengthening the halal business ecosystem in Medan City (Fauzi & Syarif, 2023).

#### 4. ACTIVITY DOCUMENTATION

Documentation of service activities is carried out comprehensively at all stages for the purposes of reporting, evaluation, and dissemination of the program.

*Figure 2. Group Photo of Participants and Service Team*



#### 5. CONCLUSIONS

Community service activities in the form of education and community empowerment programs about the role of Umrah travel in supporting the Indonesian economy carried out together with PT Al Kautsar Medan have succeeded in achieving all the set success indicators. The success rate of the program can be summarized as follows:

- 1) There was a significant increase in participants' sharia economic and financial literacy, with an average pre-test score of 36.6% increasing to 84% in the post-test, resulting in an average increase of 47.4 percentage points that exceeded the minimum target of 40 points.
- 2) A total of 84.4% of participants managed to prepare a realistic written Umrah financial plan as a result of the simulation session, exceeding the set target of 70%.
- 3) The satisfaction level of participants reached 93% in the satisfied and very satisfied category, exceeding the minimum target of 85%.
- 4) Participants' active participation during the activity reached 95.6% (43 out of 45 participants completed the entire series of activities), exceeding the 90% participation target.
- 5) The program succeeded in changing participants' perspectives on the Umrah travel industry from just a travel service to a strategic economic sector that contributes greatly to the national economy through job creation, MSME development, and sharia economic development.

Based on a comprehensive evaluation of the implementation and results of this service activity, several constructive suggestions were submitted to various stakeholders:

- 1) To PT Al Kautsar Medan: It is recommended to institute similar educational programs as routine activities (at least semesters), develop educational modules that are more

comprehensive and easily accessible digitally, and form an alumni community of Umrah pilgrims who can function as agents of Islamic financial literacy in their respective environments.

- 2) To the Community and Participants: It is recommended to immediately implement the Umrah financial plan that has been prepared, take advantage of sharia-based Umrah savings products available at Islamic banks, and actively participate in the follow-up consultation program facilitated through the established communication group.
- 3) To the Indonesian Community Development University (UPMI) Medan: It is recommended to integrate Islamic financial literacy materials and Islamic economics into a systematic community-based service program, build a long-term strategic partnership with PT Al Kautsar Medan, and develop a sharia economics education curriculum that is relevant to the needs of the local community.
- 4) To Regional Governments: It is recommended to support programs to improve Islamic financial literacy at the sub-district and sub-district levels, facilitate collaboration between universities and industry players in the worship travel industry, and integrate Umrah financial education in existing community economic empowerment programs.
- 5) To the Next PkM Researchers and Implementers: It is recommended to conduct longitudinal research to measure the long-term impact of the program on participants' financial behavior and worship achievements, develop program models that can be replicated in other areas with different socio-economic conditions, and expand the scope of the target to more vulnerable segments of society such as rural and suburban communities.

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