



Analysis of Contract for Umrah Financing Products at Kalsel Sharia Bank

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Abstract

Umrah financing products are available in sharia financial institutions including sharia banks. In fact, in the Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) there is no specific fatwa that regulates Umrah financing. Based on article 26 of Law Number 21 of 2008 concerning Sharia Banking, it states that business activities and/or products and services of sharia banks must comply with sharia principles, namely referring to the DSN-MUI Fatwa. Based on this background, the author is interested in researching how the Umrah financing product is practiced in sharia banks with the contract approach and sharia conformity in the implementation of the Umrah financing product at the South Kalimantan Syariah Bank. The aim of this research is to determine the Umrah financing product at Bank Kalsel Syariah and to analyze the contract. This type of research is empirical legal research, which is qualitative in nature using descriptive methods. The results of the study indicate that Bank Kalsel Syariah's Umrah financing product is sharia financing for Umrah pilgrimage trips. The implementation of this product refers to the DSN MUI Fatwa Number: 44/DSN-MUI/VIII/2004 concerning Multiservice Financing. The Umrah financing product at Bank Kalsel Syariah uses an Ijarah contract, the implementation of which follows the provisions in the DSN MUI Fatwa Number: 09/DSN-MUI/IV/2000 concerning Ijarah Financing. With this product, Bank Kalsel Syariah can receive service compensation (ujrah) or fees, the amount of which has been agreed at the beginning and is expressed in nominal form.

Keywords: Akad, Sharia Bank, Umrah Financing

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1. INTRODUCTION

Humans are social creatures, where everyone needs to interact and needs someone's help in their daily lives. Human needs have no limits, but the limited means of fulfilling human needs encourages humans to always try to find sources of needs. If humans only rely on themselves, of course meeting their needs will not be realized, so as fellow humans we must help each other and work together.

This is based on the word of Allah SWT in surah al-Maidah verse 2 which states:

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ عَاوَنُوا عَلَى اللَّهِ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

Means:

“And help you in (doing) virtue and piety, and do not help you in committing sins and transgressions. And fear Allah, surely Allah is Severe in punishment.” (Q.S. Al-Maidah [5]: 2)¹

The verse above explains that humans need other humans in carrying out their lives, so it cannot be denied that cooperation will occur in achieving a goal. Many of the aspects of cooperation above are simply fearing Allah for provisions for the afterlife. One form of cooperation that is common in society is the Umrah financing product.

Umrah is a dream pilgrimage for every Muslim, especially if they have the opportunity to perform the Hajj. The queues for Hajj, both regular and Hajj, are getting longer and longer, the queues and waiting periods are getting longer. Indonesia is one of the countries with the largest number of Umrah contributors in the world. Based on data from the Head of the Regional Office of the Ministry of Religion, South Kalimantan Province.² People are very interested in Umrah because the waiting period for departure does not take a long time compared to the Hajj pilgrimage. Apart from that, carrying out Umrah also only requires relatively affordable costs compared to the cost of a Hajj trip.

In its development, Umrah financing products are available in sharia financial institutions including sharia banks. In fact, in the Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) there is no specific fatwa that regulates Umrah financing. Based on article 26 of Law Number 21 of 2008 concerning Sharia Banking, it states that business activities and/or products and services of sharia banks must comply with sharia principles, namely referring to the DSN-MUI Fatwa.³ Based on this background, the author is interested in researching how the Umrah financing product is practiced in sharia banks with the contract approach and sharia conformity in the implementation of the Umrah financing product at the South Kalimantan Syariah Bank. This research will be outlined in a scientific work with the title "Analysis of Contract for Umrah Financing Products at Bank Kalsel Syariah".

The benefits of this research are as follows: (1) Academically, it is hoped that this research can contribute positively to the development of studies in Islamic economic law, especially in the area of contracts, (2) Practically, this study can serve as a foundation and consideration for the community and Islamic Financial Institutions in terms of contracts in the implementation of umrah funding products, and (3) Individually, this research is expected to enhance the knowledge and insights of the researcher, while also serving as a source of information and comparison for those who wish to conduct research on similar issues.

2. LITERATURE REVIEW

2.1 Relevant Research

Financial institutions not only play a role as fund providers but also as facilitators who help pilgrims fulfill their spiritual obligations in a more affordable and efficiently managed way. The findings in this journal underline the importance of collaboration

¹ Surah Al-Ma'idah, <https://quran.kemenag.go.id/>.

² Sukarli, Kemenag: Keberangkatan umrah di Kalsel capai 60 ribu orang pertahun, *AntaraKalsel*, 14 Oktober 2023, <https://kalsel.antaranews.com/berita/390675/kemenag-keberangkatan-umrah-di-kalsel-capai-60-ribu-orang-pertahun>.

³ Undang-Undang Republik Indonesia Nomor 21 Tahun 2008 Tentang Perbankan Syariah, 16 Juli 2008.

between financial institutions, the government, and the community in enhancing accessibility and security in performing Hajj and Umrah. With the proper implementation of financing mechanisms that comply with both Sharia and conventional principles, it is expected to continue supporting the growth in the number of pilgrims who can perform their rituals without significant financial barriers.⁴

In the implementation of IB Hasanah flexible Umrah financing using the multi-service ijarah contract and when a rental transaction occurs between the bank and the customer, BNI Syariah also uses a third party as the organizer of the Umrah activities, namely an Umrah travel agency that has partnered with BNI Syariah. This financing flow is considered short-term and flexible because customers can perform the Umrah pilgrimage by only paying a down payment, with the remaining amount to be paid in installments after returning from the holy land. Thus, BNI Syariah bank merely provides funds for customers who do not yet have sufficient money.⁵

Umrah financing through Umrah advance funds at PT. Federal International Finance (Amitra) stipulates that customers are required to pay a down payment of 20% of the umrah package price along with additional registration fees, submit several administrative documents, as well as a service fee (*ujrah*) agreed upon mutually. Furthermore, in practice, PT. Federal International Finance (Amitra) does not impose any penalties or collateral. An analysis from the perspective of the National Sharia Council of the Indonesian Ulema Council's fatwa on umrah financing at PT. Federal International Finance (Amitra) indicates that it does not fully comply with the fatwa provisions, namely the presence of *jahalah* (uncertainty) regarding administrative fees and the insufficient capability of financing analysts.⁶

Previous research results show that Islamic financial institutions act as facilitators for people who want to perform the Umrah pilgrimage through Sharia-compliant products. At BNI Syariah Bank, this is implemented through the IB Hasanah Flexi Umrah financing product, which uses a *multijasa ijarah* contract, with the bank only providing funds for customers who do not have enough money. Meanwhile, the practice at PT. Federal International Finance (Amitra) does not impose penalties or collateral. Based on previous research results, the researcher will discuss the Umrah financing products available at Bank Kalsel Syariah and analyze their contracts.

2.2 Theory of Contract

The contract in Arabic is called *al-aqad*, with the plural form *al-uqud*, meaning a bond or to bind (*ar-rabth*). According to Islamic law terminology, a contract is the connection between the offer (*ijab*) and acceptance (*qabul*) that is sanctioned by sharia, which produces legal consequences for its object. The term contract means the relationship between *ijab* (a statement of offer/transfer of ownership) and *qabul* (a

⁴ Emerald Nahlal Paradise, Mhd. Habibi Nasution, Erinna Amelia Ratnadhita, Abdul Hafiz, *Peran Lembaga Keuangan dalam Pembiayaan Ibadah Haji dan Umroh*, Jurnal Sosial Dan Humaniora, Vol. 2, No. 1 Agustus 2024, h.206-210.

⁵ Asria Alfianita, Suardi Kaco, Andi Sudarmin Azis, *Tinjauan Hukum Islam Terhadap Penerapan Pembiayaan Fleksi Umrah IB Hasanah (Studi Kasus PT. Bank BNI Syariah KCP Wonomulyo)*, Journal Pegguruang: Conference Series/Volume 1, Nomor 2, Juni 2020.

⁶ Roanna Davin Pamungkas, Wage, *Pembiayaan Umrah Melalui Dana Talangan Umrah Perspektif Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia*, Al-Hamra: Jurnal Studi Islam, Volume 1, No. 1, Februari 2020, h.13–24.

statement of accepting ownership) within a framework that is legislated and has an effect on something.⁷

In Islamic banking, the contracts that are made have worldly and *ukhrawi* (afterlife) consequences because the contracts are based on Islamic law. Often, customers dare to violate agreements or contracts that have been made if the law is based solely on positive law, but it is not the case if the agreement has accountability until *yaumul qiyamah* (the day of judgment).⁸

2.3 Theory of Ijarah

According to Sayyid Sabiq in *Fiqh Sunnah*, *al-Ijarah* comes from the word *al-ajru* which means *al-‘iwadhu* meaning compensation and wage. While in the Syara' understanding, *al-Ijarah* is a type of contract to take advantage through compensation.⁹ Another definition of *ijarah* according to Syafi'i Antonio is "the contract for the transfer of the right to use goods or services, through payment of rental wages, without transferring ownership (*milkiyyah*) of the goods themselves".¹⁰

According to the Fatwa DSN-MUI No.09/DSN-MUI/IV/2000 regarding Ijarah Financing, as follows:¹¹

a. Pillars and Conditions of Ijarah

- 1) *Ijarah Shigat*, which is the offering and acceptance in the form of statements from both parties who contract, either verbally or in other forms.
- 2) The parties involved in the contract: consisting of the lessor/service provider and the lessee/service user.

b. The object of the ijarah contract, which is:

- 1) The benefits of goods and leasing; or
- 2) The benefits of services and wages.

c. Provisions of Ijarah Objects

- 1) The object of *ijarah* is the benefit derived from the use of goods and/or services.
- 2) The benefits of goods or services must be assessable and executable within the contract.
- 3) The benefits of goods or services must be permissible (not prohibited).
- 4) The ability to fulfill the benefits must be real and in accordance with sharia.
- 5) The benefits must be recognized specifically in such a way as to eliminate *jahalah* (ignorance) that could lead to disputes.
- 6) The specifications of the benefits must be stated clearly, including the duration. It can also be identified through physical specifications or identification.
- 7) Rent or wages are what is promised and paid by customers to the financial institution as payment for the benefits. Anything that can serve as a price in buying and selling can also be used as rent or wage in *ijarah*.
- 8) Payment for rent or wages may take the form of services (other benefits) of the same type as the contract object.

⁷ Ascarya, *Akad dan Produk Bank Syariah* (Jakarta: Raja Grafindo Persada, 2013), h.35.

⁸ Muhammad Syafi'i Antonio, *Bank Syariah: Dari Teori Ke Praktik* (Jakarta: Gema Insani, 2017), h.29.

⁹ Sayyid Sabiq, *Fiqh al-Sunnah* (Beirut: Dar al-Fikr, 1977), h.1.

¹⁰ Antonio, *Bank Syariah: Dari Teori Ke Praktik*, h.29.

¹¹ Dewan Syari'ah Nasional MUI, "Fatwa Dewan Syari'ah Nasional No: 09/DSN-MUI/IV/2000 Tentang Penbiayaan Ijarah," 13 April 2000.

- 9) Flexibility in determining rent or lease can be realized in terms of time, place, and distance.

3.2 Theory of Umrah

Umrah is one of the worship activities in Islam. It is quite similar to the Hajj, and this worship is performed by carrying out several religious rituals in the holy city of Mecca, particularly in the Masjidil Haram. In technical sharia terms, Umrah means performing *thawaf* around the Kaaba and Sa'i between Safa and Marwah, after donning Ihram which is taken from the *miqat*. It is often referred to as the minor pilgrimage. The law regarding Umrah is obligatory (*fardhu*), just like Hajj. This is in accordance with Allah SWT's statement in QS. Al-Baqarah verse 196, as follows:

وَأَتِمُّوا الْحَجَّ وَالْعُمْرَةَ لِلَّهِ فَإِنْ أُخْصِرْتُمْ فَمَا اسْتَيْسَرَ مِنَ الْهَدْيِ وَلَا تَحْلِقُوا رُءُوسَكُمْ حَتَّىٰ يَبْلُغَ الْهَدْيُ مَحَلَّهُ ۖ فَمَنْ كَانَ مِنْكُمْ مَّرِيضًا أَوْ بِهِ أَذًى مِّن رَّأْسِهِ ۖ فَفِدْيَةٌ مِّن صِيَامٍ أَوْ صَدَقَةٍ أَوْ نُسُكٍ ۚ فَإِذَا أَمِنْتُمْ ۖ فَمَنْ تَمَتَّعَ بِالْعُمْرَةِ إِلَى الْحَجِّ فَمَا اسْتَيْسَرَ مِنَ الْهَدْيِ فَمَنْ لَّمْ يَجِدْ فَصِيَامٌ ثَلَاثَةِ أَيَّامٍ فِي الْحَجِّ وَسَبْعَةٍ إِذَا رَجَعْتُمْ ۗ تِلْكَ عَشْرَةٌ كَامِلَةٌ ۚ لِمَنْ لَّمْ يَكُنْ أَهْلُهُ ۗ حَاضِرِي الْمَسْجِدِ الْحَرَامِ ۗ وَاتَّقُوا اللَّهَ وَاعْلَمُوا أَنَّ اللَّهَ شَدِيدُ الْعِقَابِ ۗ

Means:

“And complete the hajj and ‘umrah for Allāh. But if you are prevented, then [offer] what can be obtained with ease of sacrificial animals. And do not shave your heads until the sacrificial animal has reached its place of slaughter. And whoever among you is ill or has an ailment of the head [making shaving necessary must offer] a ransom of fasting [three days] or charity or sacrifice. And when you are secure, then whoever performs ‘umrah [during the hajj months] followed by hajj [offers] what can be obtained with ease of sacrificial animals. And whoever cannot find [or afford such an animal] - then a fast of three days during hajj and of seven when you have returned [home]. Those are ten complete [days]. This is for those whose family is not in the area of al-Masjid al-Ḥarām. And fear Allāh and know that Allāh is severe in penalty”. (Q.S. Al-Baqarah [2]: 196)¹²

The verse contains the meaning that Allah commands the Muslim community to perform the Hajj and Umrah perfectly (both should be performed well). Not only that, Allah also calls upon His servants to fulfill the worship of Hajj and Umrah through His words in QS. Al-Baqarah (2) verse 158, as follows:

إِنَّ الصَّفَا وَالْمَرْوَةَ مِن شَعَائِرِ اللَّهِ ۗ فَمَنْ حَجَّ الْبَيْتَ أَوْ اعْتَمَرَ فَلَا جُنَاحَ عَلَيْهِ أَنْ يَطَّوَّفَ بِهِمَا ۗ وَمَن تَطَوَّعَ خَيْرًا فَإِنَّ اللَّهَ شَاكِرٌ عَلِيمٌ

Means:

“Indeed, aṣ-Ṣafā and al-Marwah are among the symbols of Allāh. So whoever makes hajj [pilgrimage] to the House or performs ‘umrah - there is no blame upon him for walking between them. And whoever volunteers good - then indeed, Allāh is Appreciative and Knowing.” (Q.S. Al-Baqarah [2]: 158)¹³

¹² Surah Al-Baqarah, <https://quran.kemenag.go.id/>.

¹³ Surah Al-Baqarah, <https://quran.kemenag.go.id/>.

Umrah can also be interpreted as visiting the Kaaba with the intention of worshiping Allah in certain ways according to Islamic law. The worship of Umrah can also be classified into two types, namely Umrah that is performed at any time and Umrah that is performed in conjunction with the pilgrimage (*Hajj*), thus taking place during the Hajj month as well.¹⁴

Umrah in terms of language means pilgrimage. According to Islamic terminology, Umrah is the act of visiting the Kaaba, performing Tawaf around it, Sa'i between Safa and Marwah, and shaving or cutting the hair. The conditions for the validity of performing Umrah are the same as the conditions for performing Hajj, which are: being free (not a slave or servant), having the ability (*istitha'ah*), and having a mahram (specifically for women).

The requirements for performing Umrah worship are as follows:¹⁵

a. Be a Muslim.
b. *Baligh* (adult), of sound mind, and free. A mature person can distinguish between what is right and what is wrong, and has obtained religious responsibility. Furthermore, a person with a sound mind can follow the rules and guidelines in performing Umrah worship, and a free person is no longer under guardianship (not a slave or servant).

c. *Istitha'ah* (capability), in terms of material, spiritual, physical, knowledge, and security, and must not be impeded or must have permission for the journey of Umrah. Material capability also means not just having enough money or means for themselves and the family they leave behind, but also how that wealth is obtained. It should not be from unlawful sources.

d. Can travel, meaning having the appropriate time to depart for umrah. However, if one does not have the suitable time, for example, because of the limited quota for umrah pilgrims, the pilgrim may postpone it.

The requirements to be capable of performing Umrah are:¹⁶

a. In good physical and mental health, not elderly, severely ill, paralyzed, suffering from a serious contagious disease, insane, severely stressed, and so on. It is advisable to perform Umrah while still young, healthy, and agile to facilitate the performance of Umrah.

b. Having sufficient funds for the round trip Umrah expenses, as well as provisions during the performance of Umrah. One should not be left stranded in Saudi Arabia due to lack of money. If there are family dependents, they must still be financially supported during Umrah.

c. Adequate safety during travel and while performing Umrah, as well as for the family and property left behind during Umrah. Especially for women, they must be accompanied by their husband or a trusted adult male relative.

3. RESEARCH METHODS

This type of research is empirical legal research, namely a legal research method that uses empirical facts taken from human behavior, both verbal behavior obtained from interviews and real behavior carried out through direct observation. Empirical research

¹⁴ A Solihin As Suhaili, *Tuntunan Super Lengkap Haji & Umrah* (Tangerang: Cahaya Ilmu, 2016), h.3.

¹⁵ A Solihin As Suhaili, *Tuntunan Super Lengkap Haji & Umrah* (Tangerang: Cahaya Ilmu, 2016), h.6-7.

¹⁶ Ali Syariati, *Rahasia Ibadah Haji* (Bandung: Mizan Pustaka, 2012), h.23.

is also used to observe the results of human behavior in the form of physical remains and archives.¹⁷ This research is qualitative research using descriptive methods. Qualitative research can show community life, history, behavior, organizational functionalization, social movements, and kinship relationships.¹⁸

The location of this research is Bank Kalsel Syariah Banjarmasin Branch which is located at Jl. S. Parman No. 135, North Belitung, District. West Banjarmasin, Banjarmasin City, South Kalimantan 70123. Bank Kalsel Syariah was chosen as the research site for several reasons: *First*, the Sharia financing product for Umrah pilgrimage at Bank Kalsel Syariah uses the term 'Talangan Umrah'. *Second*, the Umrah financing product at Bank Kalsel Syariah uses an ijarah contract, which is different from other banks that use a murabahah contract.

The subjects in this research were employees at Bank Kalsel Syariah who understand umrah financing products. Meanwhile, the object of this research is the Umrah financing product at Bank Kalsel Syariah. To facilitate research, researchers used data collection methods in several ways, namely: observation, interviews, and documentation. The type of interview chosen is semi-structured, by preparing main questions but also providing room for informants to elaborate further. The informants in this study are employees of Bank Kalsel Syariah, selected using purposive sampling.

Data validity is the equivalent of the concepts of validity and reliability according to the quantitative research version and adapted to the guidance of one's own knowledge, criteria and paradigm. Data validity is the degree of trust or correctness of the results of a study. The validity of data in qualitative research is realistic in that it is plural and dynamic, so that nothing is consistent and repeats itself as before. Data validity can be achieved by using a data collection process with data triangulation techniques.

Data triangulation is a data collection technique that combines various existing data and sources. Data triangulation is a technique of checking data from various sources in various ways and at various times. So there is triangulation of sources, triangulation of data collection techniques and triangulation of time. The application of data triangulation is done by comparing the results of employee interviews with the bank's SOP documents. The data obtained from the research results were processed using qualitative descriptive techniques, that is, they were described in narrative form after editing, such as checking the completeness and clarity of the data, as well as classifying them so that the data results obtained were not mixed. The data analysis process used is data reduction, data presentation, and drawing conclusions.¹⁹

4. DISCUSSION

4.1 *Umrah Financing Products at South Kalimantan Sharia Bank*

Based on the document data obtained, it shows that the Umrah financing product at Bank Kalsel Syariah uses iB Ar-Rahmah Multiservice Financing. The facilities provided to customers through this financing are to finance the customer's needs to obtain a benefit or service. The benefits of this financing include: (1) competitive and attractive ujah, (2) fixed installments until maturity, (3) meeting customer consumptive needs for Umrah pilgrimage trips, hospital costs, wedding costs, tour package costs, education

¹⁷ Mukti Fajar ND, Yulianto Achmad, *Dualisme Penelitian Hukum Normatif Dan Empiris* (Yogyakarta: Pustaka Pelajar, 2017), h.280.

¹⁸ M. Djunaidi dan Fauzan Almansur Ghony, *Metode Penelitian Kualitatif* (Yogyakarta: Ar-Ruzz Media, 2017), h.25.

¹⁹ Muhammad Idrus, *Metode Penelitian Ilmu Sosial* (Yogyakarta: Erlangga, 2009), h.150-151.

costs school. Then the features offered from this financing are as follows: (1) the contract used is in accordance with sharia principles, namely Ijarah Multijasa, (2) the financing term can be up to 20 years in accordance with the customer criteria that apply to the Bank's provisions, (3) submitting collateral Additionally, (4) customers who can be provided with financing are fixed income employees, entrepreneurs and professionals. The requirements for applying for financing are: (1) filling in the financing application form, (2) submitting complete administrative requirements in accordance with applicable bank regulations, (3) never owning a house.²⁰

²⁰ "Pembiayaan Multijasa IB Ar-rahman," Bank Kalsel, diakses 29 Juli 2023, <https://www.bankkalsel.co.id/index.php/produk-dan-layanan/pembiayaan/pembiayaan-multijasa-ib-ar-rahman>.



Figure 1. iB Ar Rahman Multiservice Financing Brochure

Umrah financing is a financial product offered by sharia banks or financial institutions to help prospective Umrah pilgrims who do not have sufficient funds to carry out the pilgrimage. This product usually includes a loan that can be used to pay for travel costs, accommodation and other needs related to Umrah. The Umrah financing product at Bank Kalsel Syariah is a product offered to facilitate customers to perform the Umrah pilgrimage. The down payment for the Umrah package is paid by the customer to the travel agent, a minimum of 10% of the package price. Then the bank provides Umrah financing, the remaining balance is paid by the customer after returning from performing Umrah.



Figure 2. Umrah Financing Brochure

Based on the results of the interview, the requirements that must be met by customers to apply for Umrah financing are: (a) Copy of KTP of husband and wife, copy of Family Card, Copy of Marriage Certificate/Marriage Certificate, copy of NPWP, and 3x4 photograph of husband and wife, (b) Salary slip/salary list/bank statement at another bank for at least the last 3 months, (c) Copy of work decree from beginning to end, (d) Opening a savings/current account, (e) Other data/requirements according to the needs of the financing process. As for entrepreneurs and general customers, there are additional requirements in the form of collateral with a condition of one to 1 of the price of the selected Umrah package.

An contract is an agreement that regulates the relationship between the parties involved in a transaction. In the context of Umrah financing, there are several types of contracts that are commonly used, including:

a. Qard Contract

This is a loan agreement without compensation, where a bank or financial institution provides a loan to a congregation who is committed to returning the amount borrowed without additional costs. This is in accordance with sharia principles which prohibit usury.

b. Murabahah Contract

It is a sale and purchase agreement, where a financial institution buys Umrah tickets and related services on behalf of the congregation, then sells them back to the congregation at an agreed price. This price difference is an advantage for financial institutions.

c. Ijarah Contract

This is a rental agreement, where the financial institution provides services or facilities (for example accommodation or transportation) and the congregation pays rent for a certain period.

The Umrah financing product at Bank Kalsel Syariah uses an ijarah contract. With an illustration, the bank rents the Umrah package to the travel agency, then the bank rents the Umrah package back to the customer with an additional ijarah fee. In practice, the fee is nominal based on the following table:

Table 1. Table of Umrah Financing Installments

Plafond Pembiayaan	12	24	36	48	60
	1	2	3	4	5
	angs/bulan	angs/bulan	angs/bulan	angs/bulan	angs/bulan
25.000.000	2.221.220	1.176.837	830.358	658.346	556.111
26.000.000	2.310.069	1.223.910	863.572	684.680	578.356
27.000.000	2.398.917	1.270.984	896.786	711.014	600.600
28.000.000	2.487.766	1.318.057	930.001	737.347	622.845
29.000.000	2.576.615	1.365.131	963.215	763.681	645.089
30.000.000	2.665.464	1.412.204	996.429	790.015	667.333
31.000.000	2.754.312	1.459.278	1.029.644	816.349	689.578
32.000.000	2.843.161	1.506.351	1.062.858	842.683	711.822
33.000.000	2.932.010	1.553.425	1.096.072	869.017	734.067
34.000.000	3.020.859	1.600.498	1.129.287	895.350	756.311
35.000.000	3.109.708	1.647.572	1.162.501	921.684	778.556

To ensure that this Umrah financing product meets sharia criteria, before the product is issued it will go through several stages, namely: (a) There is an SOP, (b) Submitted to the Sharia Supervisory Board (DPS) for review, (c) Every 3 months an inspection is carried out by DPS, (d) Report submitted to the Financial Services Authority (OJK) and the Sharia Supervisory Board of the Indonesian Ulema Council (DSN-MUI).

4.2 Analysis of the Agreement on the Umrah Financing Product at the South Kalimantan Sharia Bank

One form of financial service that is needed by the community is multi-service financing, namely financing provided by Sharia Financial Institutions (LKS) to customers to obtain benefits from a service. One of the multi-service financing products offered by Bank Kalsel Syariah is Umrah financing, this product is sharia financing for Umrah pilgrimage trips. The implementation of this product refers to the DSN MUI Fatwa Number: 44/DSN-MUI/VIII/2004 concerning Multiservice Financing. This fatwa is a form of response to answer the needs of the community regarding multi-service financing so that the implementation of these products is in accordance with sharia principles.²¹

The DSN-MUI fatwa has clearly stated the limitations and conditions in multiservice financing. The Umrah financing product at Bank Kalsel Syariah uses an Ijarah contract, the implementation of which must comply with all the provisions in the DSN MUI Fatwa Number: 09/DSN-MUI/IV/2000 concerning Ijarah Financing.²² With this product, Bank Kalsel Syariah can receive service compensation (ujrah) or fees, the amount of which has been agreed at the beginning and is expressed in nominal form.

In implementing this Umrah financing product, there are several things that must be considered by the parties, including:

- a. Compliance with sharia principles must be ensured in practice and the contracts used do not contain usury, gharar and maysir.
- b. Risks and benefits must be carefully weighed. Through this product, customers find it easy to carry out Umrah even if funds are limited, but must understand the risks, namely the obligation to repay the loan. Meanwhile, financial institutions must consider the risk of default.

5. CONCLUSION

Based on the results of the discussion, it can be concluded that the contract in the Umrah financing product plays an important role in facilitating the implementation of the Umrah pilgrimage for the congregation. Choosing an appropriate contract that follows sharia principles is very important to ensure that the transaction is legal and fair. In addition, it is important for customers to understand their rights and obligations before choosing this product. Bank Kalsel Syariah's Umrah financing product is sharia financing for Umrah pilgrimage trips. The implementation of this product refers to the DSN MUI Fatwa Number: 44/DSN-MUI/VIII/2004 concerning Multiservice Financing. This fatwa is a form of response to answer the needs of the community regarding multi-service financing so that the implementation of these products is in accordance with sharia principles. The Umrah financing product at Bank Kalsel Syariah uses an Ijarah contract, the implementation of which follows the provisions in the DSN MUI Fatwa Number: 09/DSN-MUI/IV/2000 concerning Ijarah Financing. With this product, Bank Kalsel Syariah can receive service compensation (ujrah) or fees, the amount of which has been agreed at the beginning and is expressed in nominal form.

²¹ Dewan Syari'ah Nasional MUI, "Fatwa Dewan Syari'ah Nasional No. 44/DSN-MUI/VIII/2004 Tentang Pembiayaan Multijasa," 11 Agustus 2004.

²² Dewan Syari'ah Nasional MUI, "Fatwa Dewan Syari'ah Nasional No: 09/DSN-MUI/IV/2000 Tentang Pembiayaan Ijarah."

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