



Systematic Literature Review: The Role of Insurance The journey of Sharia in Increase Protection Muslim Tourists

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Abstract

Purpose - This article aims to examine and analyze the role of Islamic travel insurance in improving protection for Muslim tourists. Specifically, this study focuses on understanding the mechanism of Islamic insurance, as well as the extent to which this insurance is able to answer the needs and challenges of Muslim travelers in the context of halal travel.

Method - In this study, data search was conducted using the Systematic Literature Review (SLR) Method by summarizing findings from previous studies that are relevant to the research topic. The keywords from Indonesian used to search for data for this study are "Sharia Travel Insurance" and "Protection for Muslim Tourists".

Result - Islamic travel insurance, based on the principle of *takaful*, provides protection for Muslim travelers through sharia-compliant mechanisms, such as *tabarru* and *wakalah bil ujah* contracts. However, travelers still face various obstacles, such as a lack of understanding of *takaful*, limited coverage, and constraints in regulations and claim procedures. They need insurance coverage that covers important aspects, such as legal certainty that is free from *gharar*, *maysir*, and *usury*, as well as access to halal food and prayer facilities during the trip. Case studies reveal that defaults in Islamic travel insurance claims for Umrah pilgrims often occur due to a lack of transparency in the claim procedure. To increase traveler confidence, the insurance industry needs to design more inclusive products, improve regulations that support sharia compliance, and improve financial literacy so that protection for Muslim travelers is more optimal.

Implication - This study used data from Google Scholar to identify related articles, with a total of 1,010 articles found in the initial stage. After a screening process based on the relevant year range, 270 articles were identified from journals published in the period 2020–2025 as the basis for initial selection. Further screening was carried out using the Open Refine



application by considering the inclusion criteria that had been set. From the results of this process, 27 articles were obtained that were relevant to the research topic, with 8 of them having a high level of relevance to the research title.

Originality - This study examines the mechanism of Islamic travel insurance and its role in meeting the needs and overcoming the challenges of Muslim travelers in halal travel. The discussion covers fundamental aspects, coverage, as well as regulatory barriers and claim procedures. In addition, this study evaluates innovative strategies in product development and increasing understanding of Islamic finance to ensure more effective protection for Muslim travelers.

Keywords: *Sharia Insurance, Insurance Sharia Travel, Protection Muslim Tourists.*



Introduction

The word insurance originates from the Dutch language, *Assurant*, which in Dutch law is known as *persevering* which means protection. From the term *Assurant*, the term *assuager* for the insurer and *grade* for the insured emerged. Insurance companies function as non-bank institutions that play a role similar to banks, namely providing services to the community in dealing with risks that may occur in the future. In Indonesia, there are now many non-bank institutions, especially *sharia*, but even though *sharia* financial institutions are spread to various regions, many people still do not know about *sharia* insurance products (Sahri Aramiko, 2022).

At-Ta'miin (insurance) can now be considered a necessity. This is due to the existence of *at-Ta'min* in various forms that have touched many aspects of human life, both in the fields of trade, industry, agriculture, and in other economic and non-economic sectors such as transportation, housing, and life. In certain cases, the provisions for the application of *at-Ta'miin* have become standard guidelines stipulated by law. Therefore, it is very important for us to understand what *at-Ta'miin* is and how its concept is viewed from a *sharia* perspective (Alvien Septian Haerisma, 2013).

Insurance requires policyholders to pay premiums regularly to the insurance company. This payment is important for both parties, providing certainty for the company and participants. Premiums are compensation for services that transfer risk and loss in the event of an event that threatens the insurance participant. The amount of the premium is determined based on the participant's condition and the company's decision. The purpose of paying premiums is to provide funds as a guarantee of protection from losses, as well as to distribute costs. By paying premiums regularly, participants do not need to bear unexpected losses because the risk has been transferred to the Company (Wahyuni et al., 2022).

As the largest Muslim adherents in Indonesia, of course in living their lives, they refer to the guidelines contained in the *Qur'an* and *Hadith*. One of the practices taught in *Islam* is insurance, which is based on *Islamic law* sources.



Insurance that is in accordance with the rules in Islam is called sharia insurance. When someone joins sharia insurance at an insurance company, they will be bound by a contract. This agreement determines what is halal or haram in insurance. What is meant by a contract is a written agreement that includes certain agreements, along with the rights and obligations of each party in accordance with sharia principles (Minister of Finance Regulation Number 18/PMK. 010/2010 Concerning the Implementation of Basic Principles for Organizing Insurance and Reinsurance Businesses with Sharia Principles. (Abdullah, 2018)

In the realm of sharia finance, a contract is an agreement between two parties that forms the basis for all transactions. In the context of sharia insurance, a contract is formed between participants and the company that manages the funds. Different from traditional insurance, sharia insurance upholds the following principles: (Syahid, 2025)

1. Mutual support (ta'awun): Funds deposited by participants are used not to obtain collateral, but to help each other between participants.
2. There are no elements of gharar, maysir, and usury: Every transaction must be clear and must not contain speculation, gambling, or interest.
3. Transparency: Fund management must be carried out with integrity and transparency.
4. Distribution results (mudharabah) or rewards (ujrah): The company receives compensation from management services, not directly from the premiums paid by participants.

This means that sharia insurance is not a "risk sale", but a collection of funds from participants that are used to support other participants who are affected by disasters. The sharia insurance company acts as a fund manager (mudharib), not as a fund owner. In addition, several studies have focused more on the impact of sharia insurance on the welfare of society in general, without specifically reviewing how protection for Muslim tourists can be



improved. The lack of analysis of the challenges faced by Muslim tourists when using sharia travel insurance, such as service accessibility, complicated claim procedures, or limited coverage, reduces the relevance of this study in the context of the halal tourism industry. Several studies on the development of sharia travel insurance in Indonesia have indeed shown positive growth, but do not discuss in detail the difficulties of Muslim tourists in accessing travel insurance services that are in accordance with sharia principles (Siregar & Zainarti, 2025).

A number of studies have discussed the role of sharia travel insurance in protecting Muslim tourists, but there are still several limitations and shortcomings that affect the depth of analysis and the relevance of the recommendations provided. One of the main weaknesses is the lack of empirical data describing the effectiveness of sharia travel insurance in practice (Putri & Zainarti, 2025). Several studies that discuss sharia principles in travel insurance do provide an in-depth philosophical perspective. However, they are not accompanied by a proper analysis of how this protection scheme is implemented. There is no discussion of the effectiveness of the claims procedure or how Muslim tourists feel the benefits of the protection provided by sharia travel insurance products.

This article aims to examine and analyze the role of sharia travel insurance in improving protection for Muslim tourists. In particular, this study focuses on understanding the mechanism of sharia insurance, as well as the extent to which this insurance is able to answer the needs and challenges of Muslim tourists in the context of halal travel. The research question raised is: what is the role of sharia travel insurance in improving the protection of Muslim tourists?

Literature Review

Sharia Insurance

Sharia insurance is type managed insurance based on principles Islamic law, which includes prohibition to usury (interest), gharar (uncertainty), and



maysir (gambling). The main basis from sharia insurance is ta'awun (mutual assistance) help and tabarru ' (donation) voluntary. In the sharia insurance system, participants give part from their funds For each other support when disasters or risks experienced by members others. This method aiming For create justice social and reduce uncertainty in life public (Azhar et al, 2025).

Sharia Travel Insurance

Sharia travel insurance, which is based on the principle of takaful, serves as protection for Muslim travelers through sharia mechanisms such as tabarru and wakalah bil ujah contracts. However, in its implementation, there are still various challenges, such as a lack of understanding of the concept of takaful, limited coverage of protection, and obstacles in regulations and claim procedures. Muslim travelers need guarantees that include halal food, worship facilities, and legal certainty that is free from gharar, maysir, and usury. Case studies show that defaults in sharia travel insurance claims for umrah pilgrims often occur due to the lack of transparency in the claim procedure. To increase trust and effectiveness of protection, the insurance industry needs to design more inclusive products, improve regulations, and improve sharia financial literacy (Hanif & Rusydiana, 2024).

Protection For Muslim Tourists

Halal tourism focuses on aspects economic, social, cultural and religious, with objective turn on Islamic culture and spread Islamic values. It also provides profit economy to Muslim society and increases trust self-Muslims. Halal tourism is not only For Muslims, but also for all travelers, Muslim or non-Muslim. Development halal tourism in Indonesia is important for progress of the country and protect rights traveler in accordance with existing laws. Constitution Protection Consumer state that traveler is entitled consumers on comfort and safety moment use services. In addition , tourists entitled get information clear , service in accordance standard , protection law , health , rights personal , and protection insurance For risk tall (Tuti Haryanti, 2020).



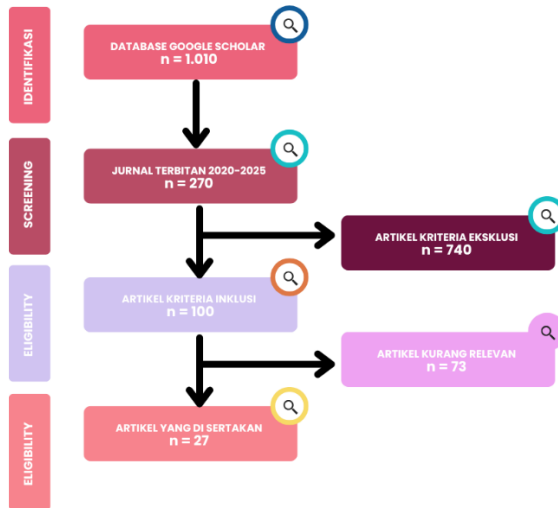
Methods

In research This data search is carried out using the Systematic Literature Review (SLR) method with method to summarize findings from study relevant previous with Topic research. The keywords are from the Indonesian language used for search for research data This is “Insurance Sharia Travel” and “Protection for Muslim Tourists”. Research data obtained from search use machine Google Scholar searchers use keywords that have been mentioned previously. The results obtained from search are selected and chosen several articles according to the most relevant and capable author used as material analysis for answer question research. The following picture stages a selection article in studies literature This.

Systematic Literature Review (SLR) was selected as method study Because give a systematic and data -based approach proof in analyze various study previous related *The Role of Insurance The journey of Sharia in Increase Protection Muslim tourists*. With SLR, researchers can identify various findings from studies that have been done previously, so that to obtain better understanding comprehensive about How insurance sharia journey contributes to protection Muslim tourists. This method also allows for organizing data from various source academic with a better way structured, so that produce more trusted and able made into as base for policy and development product sharia insurance.



Figure 1. Flowchart Diagram



Source: Processed researcher (2025)

Figure 1 shows the identification process. article from the Google Scholar database, with a total of 1,010 articles found at the beginning stage. The data that has been obtained Then filtered based on range relevant year with research. After stage filtering Initially, 270 articles were identified originating from from published journals in period 2020–2025, which becomes base selection beginning. Next, it is carried out filtering more carry-on use application OpenRefine with consider criteria inclusion that has been determined. From the results of this process, 27 relevant articles were found. with Topic research, with 8 articles among them own level relevance tall to title study.



Table 1. Results of Data Search for Research Articles on the Role of Insurance The journey of Sharia in Increase Protection Muslim Tourists

Publication Year	Article Data Google Scholar
2020	24
2021	33
2022	59
2023	60
2024	80
2025	14
Amount	270

Table 2. Results of Research Article Data Search the Role of Insurance The journey of Sharia in Increase Protection Muslim Tourists

No	Author and Year Rise	Research Title	Publisher	Research result
1	Chrysnap utra, Rudhy Dwi, Pangesto eti, Wahjoe (2021)	Halal Tourism and Sharia Travel Post Covid-19 Pandemic	An- Nisbah (Journal Islamic Banking)	Analysis deeply discloses that insurance policies due to cancellation journey become attention main. Insurance journeys now become an increasingly common issue relevant, because can play a role in



				recovery industry tourists with provide package a journey that includes protection insurance for tourists.
2	Zulkifli, Muhammad Arif, and Zulfadli	Analysis Umrah Worship Services at the Umrah Organizer Service Company Umrah in Pekanbaru City	COMPANY (Journal Islamic Economic Cluster)	Study This to reveal that company organizer service Umrah in Pekanbaru City has given services that meet minimum standards set by the government. Aspects to be considered covers administration, consumption, accommodation, transportation, and services health for congregation.
3	Erina Octavian, Fia Fridayanti Adam (2022)	Implementat ion of the Umrah Travel Sharia Insurance Policy (ASPU) Issued by the Association Insurance COVID-19 Pandemic Indonesian	Journal Administra tion Business Applied	Insurance Umrah trip is designed to give financial protection as well as benefit for congregation carrying out worship to land holy. Research This aims to study implementation preparation of ASPU policy during Covid-19 pandemic with approach SWOT analysis, which assesses strengths,



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| | Sharia Insurance (AASI) for Pilgrims | | weaknesses, opportunities and threats in system protection insurance for Umrah pilgrims. |
| 4 | The Greatest Showman (2024) | Rights and obligations Consumers in Insurance Perspective Constitution Protection Consumer | JURIH: Journal Legal studies |
| | | | Insurance is forming an agreement that provides financial protection to risk in accordance with provision in the policy. In Indonesia, the regulation about connection between consumers and companies' insurance set up in Constitution Protection Consumers (UUPK), which aims to guard balance right as well as obligation for second party. |
| 5 | Rully Putra Jaya (2023) | Legal Protection for Muslim Tourists in Indonesia Based on Regulation Legislation Invitation and Islamic Law | Journal of Law and Nation (JOLN) |
| | | | Regulation protection traveler Muslim Still Not yet fully accommodated. Regulations tourists Not yet arrange right special they, while Law No. 8 of 1999 can become base law with adjustment interpretation disputes in the Religious Court. Guarantee halal |



products play a role important in comfort traveler Muslim, but bylaw halal tourism still weak in a way hierarchy law. DSN-MUI Fatwa No. 108 of 2016 only applies in areas that have bylaw halal and non-halal tourism tie in a way law except integrated in regulation official.

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|---|----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6 | Izzy Al Kautsar , Danang Wahyu Muhammad, Ahdiana Yuni Lestari (2022) | Business Halal Tourism for Muslim Families in Indonesia in Perspective Maqashid Al - Shari'ah | ISTINBAT H (Law Journal) | Halal tourism presents innovation in tourist with ensure journey Muslim in harmony with principal Islam. Research This explore need family Muslim to halal tourism as well analyze it through maqashid as- Shari'ah with approach normative based on regulations and concepts. Findings show that consumption family Muslim oriented towards benefits and harms, tends to choose products that give benefit as well as avoid the risky harm. |
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- 7 Atie Rachmiate, Dear Mr. Rahma Fitria, Karim Suryadi, Grace Ceha (2020) Tourism Communication Strategy Case Study of Halal Hotels in Indonesia and Thailand Amwaluna (Journal of Islamic Economics and Finance) Indonesia excels in GMTI 2019, but development of halal hotels more quickly in Thailand due to different communication strategies . This study emphasize role government in build perception halal tourism . Intrinsic factors such as the owner's religion and factors extrinsic like request traveler determine the existence of halal hotels. In Bangkok, the high interest traveler Muslim push industry , while in Bandung, halal standards have already been attached, so that halal hotel branding is lacking considered essential. Communication strategy is needed effective for development halal tourism.
- 8 Gunawan Suryatmoudjo, Cecilia Economic Strategy for Tourism Development Journal Company: Journal of Islamic Tourists play an important role in growth in the economy but must develop in a



Agustien t in Muslim Economics way sustainable with
Umbas, Majority considerable aspects of
Veronica Areas for social, cultural, and
Mieke Tourist environmental.
Marini, Sustainable Research This
Dian analyzing economic
Hendarya strategies in Muslim-
ni majority regions
Budiman, through meta-
Albertus ethnography of
Maria Indonesian tourism
Setyastan data 2014–2022.
to (2023) Findings emphasize
importance
management Power
pull tourism,
accessibility,
maintenance,
promotion, and
provision place of
worship, with notice
value and sensitivity
Muslim culture in
planning tour
sustainable.

Results and Discussion

There are 8 articles according to writer relevant with discussion Regarding the Role of Insurance The journey of Sharia in Increase Protection Muslim tourists. Here is a summary of 8 articles:

Analysis Halal Tourism and Sharia Travel Post Covid-19 Pandemic This article show enough influence big in studies halal tourism and sharia travel. Post COVID-19 pandemic, the industry journey sharia- based experience challenge big in build return trust customer as well as comply protocol



continued health developing. In the context of insurance sharia travel, research This Possible to study How provider service halal tourism adapts with risk new, like protection to cancellation journey consequence lockdown policy. This becomes crucial for Umrah and Hajj pilgrims who wish to get guarantee financial on possibility disturbance journey. This article contribute in understand evolution the sharia travel industry is growing utilise digitalization and systems protection sharia- (Chrysnaputra & Pangestoeti, 2021).

Analysis of Umrah Worship Services at the Umrah Service Provider Company Umrah in Pekanbaru City article This highlights quality Umrah worship services provided by sharia travel companies. One of them is as important as possible, discussed in study. This is role insurance sharia journey in support safety and comfort congregation. Insurance sharia journey in the context of umrah is not only functioning as protection to risk health and accidents but can also covers service help during journey. This article possibility analyze How sharia travel company works The same with provider sharia insurance for ensure congregation get optimal protection without contradictory with Islamic (Zulkifli et al, 2022).

Analysis Applied Implementation of the Umrah Travel Sharia Insurance Policy (ASPU) Issued by the Association Insurance COVID-19 Pandemic Indonesian Sharia Insurance (AASI) for Pilgrims This article in a way specific discuss insurance policy implementation sharia journey in context of Umrah worship. Research This highlight How system sharia- based insurance is implemented for protect congregation from risk journey. Some possible aspects discussed in studies This is compliance with the policy principle mudharabah and tabarru ', justice in distribution of funds, as well as transparency in claim insurance sharia journey. Considering Umrah trip involves Lots factor not unexpected , such as disturbance administration , delays flight , or problem health , insurance policy sharia- based becomes increasingly solutions in demand by Muslim congregations who want to ensure journey they protected without violate Islamic (Octaviani & Adam, 2022).



Analysis of Rights and Obligations Consumers in Insurance Perspective Constitution Protection Consumers of this article focus on rights and obligations consumer in system insurance sharia journey, especially in context Umrah trip. Research This Still relatively new, but own relevance tall in context protection congregation. This study Possible highlight How consumer understand right they in sharia insurance policies, including obligation payment premium, transparency procedure claims, and protection to cancellation journey. This article can also be explore challenges faced congregation in get clear information about right they as participant insurance sharia journey , as well as How provider service need increase education to its consumers (Hidayah, 2024) .

Analysis article This discuss protection law For Muslim tourists in Indonesia, according to with existing regulations. Although There is regulation government for protect traveler in a way general, no There is rule special that meets need Muslim tourists, especially related halal aspect. Law no. 8 of 1999 concerning Protection Consumer can used for protecting Muslim tourists but need There is interpretation repeat so that they can access Religious Court for settlement dispute according to sharia. Law No. 33 of 2014 concerning Guarantee Halal products are considered important for ensuring halal food and drink, but supervision and implementation in tourism need fixed. Some area Already make Regional Regulation on halal tourism, but its effectiveness limited. DSN-MUI Fatwa No. 108 of 2016 provides guidelines related halal tourism, but not yet own strength binding law. In order to be more effective , the fatwa need integrated to in regulation national For applied more wide in industry halal tourism (Jaya, 2023) .

Analysis article discuss How draft *Maqashid Al- Shari'ah* can made into runway in development industry halal tourism for Muslim families in Indonesia. Halal tourism is not just related with aspect economic, but also functional as means for apply Islamic values in life every day. Five aspects are main in business. This covers protection towards religion, reason, soul, property and descendants. Therefore that, halal tourism is necessary ensure convenience in worship, give outlook educational, caring security tourists, as



well as promote Islamic moral values. Author to put forward that Muslim families tend to choose service tour with consider benefit as well as potential risks that can occur caused. This is emphasizing importance build experience tourism that is of a nature religious and harmonious with Islamic teachings. In addition, regulations like Constitution Protection Consumers and regulations about Guarantee Halal products play a role in ensure that Muslim tourists get appropriate service with sharia principles. In this case this , the government own not quite enough answer For ensure availability halal products as well ensure safety and comfort traveler during journey they (Kautsar et al., 2022) .

Analysis article This discuss communication strategies in development industry halal tourism, with focus on halal hotels in Indonesia and Thailand. Although Indonesia occupies ranking First as destination tour favorite, the growth of halal hotels in this country Still left behind compared to Thailand. One of the causes is a lack of effective communication between the government and hospitality sectors in to socialize the concept of halal hotels. Therefore that, research This aiming for evaluate communication strategies that can increase understanding and acceptance of halal hotels by industry and tourists. Aspects of insurance sharia journey also becomes part important in supporting halal tourism. Insurance sharia journey provides protection for Muslim tourists during journey they, including guarantee accident, cost medical, as well as protection to cancellation journey. Some company sharia insurance, such as Zurich Syariah and Takaful Keluarga, have provide product insurance a planned journey special for halal tourism. Products This offer benefits like payment claim cashless, protection to lost luggage, as well as service emergency during journey. With existence insurance sharia travel , Muslim tourists can enjoy journey they with more safe and comfortable , without worry to possible risks happen (Rachmiatie et al., 2020) .

Analysis of this Article discussing economic strategy for tourist sustainable in Muslim -majority areas. The author emphasizes importance integrate Islamic values in policy development tourism to create harmonious and beneficial environment for public local. The goal is to explore strategies that support halal tourism, which not only give benefit to the economy but also



respect sharia principles. Analysis done against data between 2014 and 2022 and found various strategies, including develop destination tour based on religious, improve access and security For Muslim tourists, as well as provide halal facilities. The article also recommends digital promotion to Muslim tourists, development infrastructure, training power Work tourism, and implementation regulation sharia- based. Furthermore , the importance of guard Islamic principles in management tourism was also emphasized , such as prohibition practice usury and provision a decent place of worship (Suryatmodjo et al, 2023) .

For increase quality study previously, required a more approach comprehensive, about mechanism Islamic insurance, challenges and needs traveler Muslim in insurance sharia travel, study case concrete about experience claim insurance sharia journey.

1. Sharia Travel Insurance Mechanism

Insurance sharia-based journey the principle of takaful, namely each other help and share risk between participants. The mechanisms include : (Regita Nungky Safitri, 2021)

a. Sharia Contract

Use contract tabarru (charity) and wakalah bill ujah (representative) with rewards. Participants deposit funds into the Tabarru ' Fund, which is used for helping other participants who experienced disaster, while company insurance manages funds and receive fees.

b. Fund Management

Funds managed transparently in accordance with sharia principles, without investment in the sector being prohibited. Underwriting surplus can return to participant or allocated for interest social.

c. Coverage Protection

Bear cancellation travel, accident, cost medical emergency, lost luggage, as well as return corpse If participant die moment journey.

d. Claim Process



Participants report incidents and submit document supporters, such as ticket journey and medical evidence. Claims that meet condition paid from the Tabarru Fund '.

e. Compliance against the DSN-MUI Fatwa

Insurance sharia journey must free from gharar (uncertainty) condition paid, maysir (per from the Tabarru Fund).

f. Compliance against the DSN-MUI Fatwa

Insurance sharia journey must free from gharar (uncertainty), maysir (gambling), and riba (interest), according to with the DSN-MUI fatwa.

2. Challenge Muslim Travelers (Insurance Sharia Journey)

Muslim tourists face various challenge in get protection through insurance sharia journey. Lack of understanding about Takaful concept and tabarru fund mechanism ' make Lots Tourists hesitate to choose insurance sharia- based. In addition, the coverage protection Still limited, especially in aspect specific like guaranteed halal food, worship facilities, and cancellation journey Because reason religious. Regulation related insurance sharia journey still develop (Noviantoro & Zurohman, 2020).

So that compliance to sharia principles become challenge alone. Some product insurance need adjustment to fit with the DSN-MUI fatwa, especially in management of funds and distribution of underwriting surplus. Administrative constraints and the claims process often more complex compared to insurance conventional, especially in ensure fixed source of funds in accordance Islamic principles. In addition, the limitations provider insurance Sharia travel in some countries is difficult Muslim tourists find appropriate product. For overcome challenge This requires a more comprehensive communication strategy. effective from government and industry insurance in increase literacy Islamic finance and expand coverage protection for Muslim (Hasan, 2022).

3. Needs (Insurance Sharia Journey)



Muslim tourists have need specific in insurance sharia journey in line with Islamic principles in protection financial during journey. One of the main aspects is guaranteed Halal food, that's certain that food consumed during the journey fulfils standard halal. In addition, worship facilities become factor important, especially for tourists who visit destination with infrastructure religious limited, such as availability of mosques or room adequate prayer. Protection to cancellation journey Because reason religious is also needed , for example consequence change worship schedule or other conditions that require traveler cancel journey for obedience to Islamic (Arisanti, 2022).

Outside aspect in practice, Muslim tourists also demand certainty law in insurance sharia travel, ensuring that the funds used free from gharar (uncertainty), maysir (gambling), and riba (interest), as set up in the DSN-MUI fatwa. Compliance to sharia principles become key in ensure that product the insurance they have use No contradictory with Islamic values. In addition, Muslim tourists also expect convenience in the claims process, which must be transparent and not make it difficult participant in get promised benefits. Challenges that often appear covers lack of understanding about takaful mechanism, as well as limited provider insurance the course of sharia in several countries, which causes difficulty in find suitable product with need they (Yuni et al., 2023).

For overcome challenge said, the industry sharia insurance is necessary develop more products inclusive, with coverage that meets need specific Muslim tourists. Government and actors' industry also needs increase literacy Islamic finance, so that traveler can more understand benefit as well as mechanism insurance journey sharia- based. In addition, more stringent regulations clear and system more claims efficient will contribute to the improvement trust Muslim tourists towards product insurance sharia journey. With a more approach structured and educational , sector sharia insurance can give optimal protection for Muslim tourists who want to traveling with still adhere to Islamic (Setiawati, 2022).

4. Case study About Experience, claim Insurance Sharia Journey



Default in insurance sharia journey for Umrah pilgrims become problem crucial in industry sharia insurance in Indonesia. Situation This happens when company insurance fails to fulfil obligation payment claims that have been promised. Completion dispute consequence default can be done through various mechanism laws, including negotiation, mediation, arbitration, or litigation in court. Case study about problems This show that Lots congregation have trouble in obtaining right they consequence lack of transparency in procedure claim as well as existence difference interpretation contract sharia insurance between participants and companies.

In some situations, Umrah pilgrims are facing default to choose to go through track law to obtain justice. One of the steps taken is to submit a civil lawsuit for demand payment pending claims or no given. In addition, some case reported as act criminal fraud, especially If proven There is element intentional from company insurance in avoid obligation payment claim. Regulation about insurance the journey of sharia in Indonesia is Keep going develop, causing settlement dispute often depends on the difference's interpretation existing laws.

Study related default in insurance Umrah trip also highlights the role of important government in supervising industry sharia insurance. The government must ensure that sharia insurance company operates in accordance with sharia principles and applicable law rules, so that protection for Umrah pilgrims can be guaranteed. In addition , the increase education to public about rights and obligations in insurance sharia journey becomes fundamental aspects in reduce risk default (Nisak, 2019).

Study to the front needs adopt a more holistic approach in designing insurance models integrated in sharia journey. Approach This must consider takaful mechanism, compliance to sharia principles, as well as accommodate need special Muslim tourists, including availability halal food and worship facilities.

Conclusion



Insurance sharia journey plays a role crucial in give protection financial for Muslim tourists according to with principles of Islam. However, a number of challenges Still hinder optimization service this, like low literacy Islamic finance, limited coverage protection, as well as the complexity of the claims process. Therefore that, is needed approach further research comprehensive to front, covers holistic insurance model development, analysis comparative cross country, evaluation system claims, as well as innovation aligned products with need specific Muslim tourists. This step expected can push development insurance to make a more sharia journey inclusive, transparent and trustworthy.

This study highlights the important role of sharia travel insurance in providing protection for Muslim tourists based on the takaful principle. Although sharia mechanisms have been implemented through tabarru and wakalah bil ujah contracts, challenges such as limited public understanding, limited coverage, and regulatory constraints and claim procedures remain obstacles. Muslim tourists need insurance that is not only in accordance with sharia, but also includes aspects such as halal food guarantees, worship facilities, and legal certainty that is free from gharar, maysir, and usury.

A case study of sharia travel insurance claims for umrah pilgrims shows that defaults often occur due to a lack of transparency in claim procedures and differences in interpretation of contracts. To improve the effectiveness of protection and the trust of Muslim tourists, it is necessary to develop more inclusive products, more structured regulations to support sharia compliance, and increase sharia financial literacy. With a more systematic and educational approach, sharia travel insurance can act as a more optimal protection instrument for Muslim tourists in the modern era.

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