

IMPLEMENTATION OF THE PLANNED HIJRAH SAVINGS PROGRAM (TABURA) TO INCREASE THE INTEREST OF PROSPECTIVE PILGRIMS DURING THE COVID-19 PANDEMIC AT PERSADA INDONESIA HAJJ AND UMRAH TRAVEL IN SURABAYA

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Abstract: This study aims to describe the Implementation of the TABURA program at Persada Indonesia to increase the interest of prospective pilgrims during the COVID-19 pandemic. Then this study also aims to find out several factors that support and hinder the TABURA program to increase the interest of prospective Umrah pilgrims during the COVID-19 pandemic. In conducting this research, researchers used qualitative research methods with descriptive research types. Data collection techniques are used by researchers in searching for data in the form of field observations, interviews with several sources, and documentation. Researchers used the Data Triangulation technique to validate the data by cross-checking data, time, and sources. The results obtained by researchers illustrate that the TABURA program can increase the interest of prospective pilgrims. During the year this program has been running, up to 200 people have registered. While the supporting factors for this program are a flexible system and the opportunities this program has are the significant market share and alumni. While the weakness of this program is the unstable economy, the threats that arise are government policies that are not yet concrete and uncertain.

Keywords: TABURA, Interest, Persada Indonesia Hajj and Umrah Travel

Abstrak: Penelitian ini bertujuan untuk mendeskripsikan bagaimana bentuk Implementasi program TABURA di Persada Indonesia dalam Upaya Meningkatkan minat calon jamaah di masa pandemi COVID-19. Kemudian, penelitian ini juga bertujuan untuk mengetahui beberapa faktor yang mendukung dan menghambat program TABURA dalam Upaya Meningkatkan minat calon jamaah umrah di masa pandemi COVID-19. Dalam melakukan penelitian ini, peneliti menggunakan metode penelitian kualitatif dengan jenis penelitian deskriptif. Teknik pengumpulan data yang digunakan oleh peneliti dalam mencari data berupa observasi lapangan, wawancara beberapa narasumber dan dokumentasi. Dalam melakukan validasi data peneliti menggunakan teknik Triangulasi Data dengan memeriksa silang antara data, waktu dan sumber. Hasil penelitian yang diperoleh oleh peneliti menggambarkan bahwa program TABURA mampu meningkatkan minat calon jamaah. Selama setahun berjalannya program ini, jamaah yang mendaftar sampai dengan kurang lebih 200 orang. Sedangkan faktor pendukung program ini adalah sistem yang fleksibel dan peluang yang dimiliki program ini adalah banyaknya pangsa pasar dan alumni. Sedangkan kelemahan program ini adalah perkonomian yang belum stabil dan ancaman yang muncul adalah kebijakan pemerintah yang belum konkret dan tidak menentu.

Kata Kunci : TABURA, Minat, Persada Indonesia Travel Haji dan Umrah

A. Introduction

Based on Oemar Hamalik's book, management is an interactive process in a group that has something to do with efforts to carry out techniques efficiently and effectively to meet goals.¹ Meanwhile, Harold Kontz and Cyril O'Donnell stated that another goal in management activities is to empower the existing human resources of an organization. ²Management is a method that

¹Oemar Hamalik . *Curriculum Development Management* . (Bandung: Rosdakarya Youth, 2 012) , 16.

²Shamsuddin. " Implementation of Management Functions in Efforts to Improve Education Quality ", *Journal of Idaarah* , vol. 1 , no. 1, 2017 , 63.

has several steps. These steps are *Planning, Organizing, Actuating, and Controlling*. From the explanations of these experts, it can be concluded that management is a unit activity method with steps (POAC) and aims to empower human resources in the organization.

Actuating is delegating or delegating responsibility to individuals by providing motivation and coordinating group performance. Besides that, it also solves existing problems in the group to fulfill the task. ³Wibowo also stated that actuating is implementing a plan in *Planning* by utilizing the preparations made in *Organizing*. So, in this case, *Actuating* can be said as implementing in running a program created by an organization or company.

A program is an activity that is planned systematically to be applied to actual activities continuously within the organization and involving various individuals. ⁴Meanwhile, according to Tayibnapis, the program is everything that someone tries to do out of a desire to get a goal or a solution. ⁵The conclusion in what has been described is that a program is a planned activity carried out with the hope of bringing results in the form of solutions used to solve an organization's or company's problems.

Problems that affect the running of an organization or company are very diverse. Problems can arise from within or outside the organization or company. Several problems have emerged that are experienced by all countries, including the COVID-19 Pandemic. *Corona Virus Disease* emerged in Wuhan, China, in December 2019 and started an uproar in Indonesia in March 2020. Since then, the government has attempted to take several precautions against the spread of the virus. The form of handling carried out by the government is in the form of restrictions on large-scale social activities (PSBB) and quarantine in the area, often called a *lockdown*.⁶

Restrictions imposed by the government had an impact on a very significant decline in the economic sector. Various groups, especially business people, also feel this. One of the businesses that was affected was Hajj Umrah Travel. This business is a religious travel service provider that delivers hundreds of prospective pilgrims each year. However, when the Saudi Arabian government closed its doors to Prospective Hajj and Umrah Pilgrims, it made Haj and Umrah travel service providers lose money. One of the Hajj and Umrah travel companies that have experienced a decline in prospective pilgrims is Persada Indonesia Travel Hajj and Umrah.

Responding to this, Persada Indonesia Travel Hajj and Umrah Surabaya made adjustments. After their operations had stopped for several months due to the government's Implementation of restrictions on community activities, Persada Indonesia Travel Hajj and Umrah Surabaya decided to get up and develop a new strategy. The strategy is made in the form of a new program to maintain, restore, and improve Prospective Pilgrims. The strategy they came up with was to form a program called Planned Hijrah Savings or abbreviated as (TABURA).

This program is a critical step *Persada Indonesia Travel Hajj and Umrah Surabaya* took amid a pandemic. Programs are needed to take the proper steps so the business runs according to goals and expectations. The Planned Hijrah Savings Program (Tabura) is an Umrah pilgrimage planning program from Persada Indonesia Travel Hajj and Umrah Surabaya during the Covid-19 Pandemic. This program runs with work the same as Bank Syariah Indonesia, which acts as an official bank and can be responsible for the funds of Prospective Pilgrims. ⁷The program helps Prospective Pilgrims to save up for better conditions and situations and, of course, until Prospective Pilgrims can leave.

³ Poetri Leharia Pakpahan and Umi Habibah. "Management of Islamic Education Curriculum Development Programs and Ethics in the Formation of Students' Religious Character", *Tafkir: Interdisciplinary Journal of Islamic Education*, vol. 2, no. 1, 2021, 8.

⁴Ashiong P. Munthe. "The Importance of Program Evaluation in Educational Institutions", *Scholaria*, vol. 5, no. 2, 2015, 8.

⁵ Mesiono. "Program Evaluation Review", *Journal of Education and Education*, vol. 4, no. 2, 2017, 4.

⁶Idah Wahidah. "Covid-19 Pandemic: Analysis of Government and Community Planning in Various Prevention Efforts", *Journal of Management and Organization*, vol. 11, no. 3, 2002, 180.

⁷ *Persadaindonesia.com*, accessed on 13 April 2021

The innovation and adaptation of Persada Indonesia Travel Hajj and Umrah with the program they created is an alternative to maintaining their business during a pandemic. But on the other hand, they are still trying to foster the interest of Prospective Pilgrims to register for Umrah through a beautiful and safe savings program for Prospective Pilgrims. Based on this description, the researchers tried to examine further regarding "**Implementation of the Planned Hijrah Savings Program (TABURA) to Increase the Interest of Prospective Pilgrims During the Covid-19 Pandemic at Persada Indonesia Hajj and Umrah Travel in Surabaya**".

B. Literature review

1. Implementation

Implementation in English is *Implementation*. *Implementation* has a definition of implementation/implementation. Mazmaniar and Sabatier say that Implementation means carrying out something done to have an impact or effect containing a decision, rule, or sanction.⁸ Meanwhile, Fullan stated that Implementation is a way to carry out new inputs, programs, or series of activities and hopes that other individuals will be able to accept and implement them.⁹

From the definition above, it can be concluded that the pattern of Implementation is a description that grows the relationship of a thing. Then it becomes a form like a schematic that gives a systematic picture of implementing something approved and the leadership has made orders. This form of Implementation can grow a rule, order, or punishment. The Implementation also impacts the emergence of behavior a person or group carries out in achieving goals.

2. Program

a. Definition of Program

The program is planned, and its Implementation involves various units, including several instructions and orders that are spelled out and have been prepared for certain functions and ways.¹⁰ Suharismi Arikunto said that the program is a series of activity plans implemented to achieve what is expected. Meanwhile, according to Wiryanto, the program prepares detailed steps to find a solution to a problem.¹¹

The program's existence is expected so that the company can overcome the problems faced using a series of activity plans. It is done in order to still be able to achieve an expected goal.

b. Program Objectives

A work program objective must have *SMART (Specific, Measurable, Approved, Realistic, Time-Bound) characteristics*.¹²

1) Specific

A program must navigate within an area of limited capability with clarity. It means the goals of a program are tangible, detailed, centralized, and positively defined.

2) Measurable

⁸Khurul Aimmatul Ummah, Ahmad Riyadi, and Sri Herianingrum . "The Implementation Pattern of Ziswaf Allocation in Providing Access to Education for the Dhuafa", *Journal of Islamic Economics and Business*, vol. 3, no. 2, 2018, 249.

⁹Diding Rahmat. "Policy Implementation of the Legal Aid Program for Poor Communities in Kuningan District", *Journal of Unification of the Faculty of Law, University of Kuningan* , vol. 4, 2017, 37.

¹⁰Mochamad Badruddin. "Algorithm and its Relationship with Programming" , *Journal TA-Khaerul Jaza*, 2014, 3.

¹¹ Rahmat Taufiq. *Management Information System* , (Yogyakarta: Graha Ilmu, 2013), 36.

¹²Indah Dwi Chyntia R., Suprpto, and Admaja Dwi Herlambang. "Evaluation of the Performance Evaluation of the Development of Base Transceiver Station (BTS) Work Programs Using *Logical Framework Analysis* Studies at the KOMINFO Telecommunications and Information Accessibility Agency (BAKTI), vol. 3, no. 3, 2019, 2690.

A program goal must be measurable and identifiable when starting to act in progress. Thus, the success of a program can be identified through numbers, quantities, or comparisons.

3) *Approved*

The purpose of *approval* is that a goal must be acceptable to the surrounding environment. If the goals of a program are made in a corporate environment, then these goals should have been approved by the leadership and implementing staff.

4) *realistic*

The goals of a program must have realistic achievements. In addition, a goal must be realized realistically and have the resources ready to make it happen.

5) *Time-bound*

Time-bound means time limit. A program must have a precise time limit to achieve the goals set in the program.

c. Program form

Programs are of different types. One of them is in the world of television entertainment. In television, tangible programs include news, entertainment, music, films, and other events. Programs in terms of television also have benefits and objectives that are almost the same as programs in organizations.¹³In addition, there are also educational programs that have objectives and fulfill needs related to educational welfare.¹⁴

In addition to the two programs above, the program is also related to health, organizational, and business programs. The business program is part of the existing strategy of a company to fulfill maximum specific goals¹⁵. One example of a business program is the TABURA program. Persada Indonesia Travel Hajj and Umrah created the program.

3. Savings

Ismail stated that Savings is a form of savings needed by someone to save money, savings is a type of savings made using easy terms, and withdrawals are made following the agreed terms or conditions.¹⁶

4. Planned Hijrah Savings (TABURA)

a. Understanding of Planned Hijrah Savings (TABURA)

The Planned Hijrah Savings Program (TABURA) is a flagship program from Persada Indonesia Hajj and Umrah Travel Surabaya Hajj and Umrah Travel which is carried out in collaboration with Bank Syariah Indonesia. This program is a form of adaptation and innovation they carried out during the pandemic. The program is a savings program and can be followed by all Prospective Hajj and Umrah pilgrims. This program is one of the strategies from Persada Indonesia Travel Hajj and Umrah Surabaya to maintain its existence and, at the same time, maintain its prospective pilgrims.

b. Purpose of Planned Hijrah Savings (TABURA)

This program was created to provide a way for Prospective Pilgrims who intend to perform Umrah while waiting for the situation and conditions to improve, make it easier for Prospective Pilgrims to prepare for their worship, and of course, attract the interest of Persada Indonesia Travel Hajj and Umrah market share. Some object to the exorbitant costs of Hajj and

¹³Marfiah Sri Sanityastuti. "Reading Indonesian Television, as an effort to Respond to Television Shows," *Communication Journal*, vol. 2, no. 1, 2007, 189.

¹⁴Murtika Rahmi. "Management of the Pelita Tunas School Cooperative Work Program at the Yogyakarta Cooperative Vocational High School", *Journal Article* , 2013, 3.

¹⁵Amiruddin Idris. "Business Development Strategic Planning", *Scientific Journal of Economics*, vol. 1, no. 3, 2011, 5.

¹⁶ Anisa Adiyanti, " Review of Opening a Mabrur Savings Account Through the Abatana Program (Let's Make Hajj Safe And Planned) at Bank Syariah Mandiri Kcp Bogor ", *Journal of Banking*, vol. 1, no. 3, 2020, 13.

Umrah, especially during a pandemic. To overcome this, Islamic saving is held, which can help prospective pilgrims to save money to carry out the Hajj and Umrah pilgrimages.¹⁷

With this program, the funds of prospective pilgrims will be appropriately managed. Apart from that, amid this challenging period, the Pilgrim Candidates still have hope to go to the holy land. That way, the costly costs of Hajj and Umrah will be light if you pay it in installments by saving. Even in difficult economic times, this program can still give hope to Prospective Pilgrims to continue to actively save for worship so that the long waiting period will not be felt if the Prospective Pilgrims participate in this program amid the current pandemic.

c. The Concept of Planned Hijrah Savings (TABURA)

In carrying out this program, some processes can be carried out by prospective Jamaah. Registration for this program can be done online or offline. Registration via offline can directly visit the Persada Indonesia Travel Hajj and Umrah office on Jl. Diponegoro Blok-AB No. 48, Village Dr. Soetomo, Tegalsari District, Surabaya City, East Java. At the same time, the online method can be done through the website or contact person Persada Indonesia Travel Hajj and Umrah Surabaya.

Furthermore, prospective Pilgrims will obtain a personal account in their name after registering for this program. Therefore, the saving system for travel is reasonably safe. Prospective Pilgrims have their savings in the form of an account so that prospective Pilgrims can easily find out the transactions made in that account.

The initial deposit form for prospective Pilgrims candidates is carried out by depositing 1.5 million rupiahs. The amount of funds saved by Prospective Pilgrims varies in number. Reporting to the official TABURA website, the costs required for pilgrimage with this program range from 24.5 million rupiahs to 32.5 million rupiahs. Generally, Umrah worship is carried out for about 10 to 14 days, while the pilgrimage takes longer.

While saving and waiting for Persada Indonesia Travel Hajj and Umrah to depart, they also provide exciting activities for prospective pilgrims by participating in exclusive studies and rituals with *Ustadzah* Oki Setiana Dewi. This activity is carried out during the saving period. Apart from that, Persada Indonesia Travel Hajj and Umrah also provides Premium Boxset Merchandise for Prospective Pilgrims who register every month.¹⁸

5. Interest

Interests play a significant role in individual life. So interest has a reasonably high effect on some actions or attitudes in a person. Witherington said that interest is a conscious feeling within an individual towards an object, another individual, a situation, or a thing related to that self.¹⁹ Then Slameto said interest is a person's tendency to observe and think about various activities with pleasure. Thus, he would constantly want to experience it in the future.²⁰ So, be able to conclude that interest is a situation in which a person pays attention to something consciously accompanied by a desire to understand and know and prove it further.

6. SWOT analysis

In studying the supporting and inhibiting factors for the success of a program, researchers use the theory of SWOT analysis. Bernard said that SWOT analysis is an analysis method used by companies. This method identifies internal and external factors and is helpful in implementing

¹⁷ *Persadaindonesia.com*, accessed on 13 April 2021

¹⁸ *Persadaindonesia.com*, accessed on 13 April 2021.

¹⁹ Yayat Suhariyat. "The Relationship Between Attitudes, Interests, and Human Behavior", *Journal Region*, vol. 1, no. 3, 2009, 8.

²⁰ Saepurahmat, Ruhayat, and Asep Iwan Setiawan. "Implementation of KBIH Promotion Management in Increasing Interest in Guidance of Pilgrims", *Administration: Journal of Dakwah Management*, vol. 2 no. 3, 2017, 251.

improvisation and growing competition for companies. ²¹According to Sutojo and Kleinsteuber, SWOT is used in determining real work goals, such as in organizational conditions, and hoping they will be more easily fulfilled. SWOT is a word cut from *Strengths* (strengths), *Weaknesses* (weaknesses), *Opportunities* (opportunities in business), and *Threats* (threats to achieve goals).

The further understanding of SWOT is as follows:²²

- a. *Strength* _
Strengths are resources, abilities, or other advantages that have a bearing on the company's competitors and market demand.
- b. *Weaknesses* _
Weaknesses are deficiencies or limitations in resources, skills, and conditions hindering a company.
- c. *Opportunity* _
Opportunity is a state or condition that is useful in an organization.
- d. *Threats* _
The threat is the opposite of opportunity. Threats are situations or conditions that are unfavorable for a company.

SWOT analysis is used to find out the strengths, weaknesses, opportunities, and threats that the company can obtain. Companies can experience progress compared to competitors if the company can identify and improve existing strengths. At the same time, the existing weaknesses need to be repaired so that the company can always survive. This opportunity must be used as well as possible to grow total sales. Threats also need to be faced through developing the right strategy.

7. COVID-19 pandemic

A pandemic is a disease that spreads globally. This distribution dominates the geographical area. The disease creates a problem the world community faces, like Covid-19, which is now spreading worldwide and can result in death. COVID-19, or Coronavirus Disease 2019, is a form of the virus that can cause death. A type of virus that can cause death. It can be given a sign of high or reasonable indications. People infected with COVID-19 have symptoms in the human respiratory tract such as fever, cough, shortness of breath, etc. This virus is a new variant virus that has never happened before. The virus has infected countries, including Indonesia.²³

The Government of Indonesia continues to make many efforts to end the COVID-19 pandemic as soon as possible. This pandemic has had a high impact on critical sectors of the country, namely, especially on the country's economy. One sector that has felt the impact of this pandemic is the Hajj and Umrah travel agency. The policy of closing Hajj and Umrah services from the Government of Saudi Arabia has forced the Government of Indonesia to delay the departure of pilgrims and Umrah pilgrims.

This decision is contained in the decision of the Minister of Religion of the Republic of Indonesia Number 660 of 2021 concerning the Cancellation of Departure of Pilgrims in the Implementation of the Hajj Pilgrimage Year 1443 H 2021 M. Minister of Religion Yaquq Cholil

²¹ Adhi Wibowo and Suyudi. "Application of SWOT Analysis in Determining STIKOM Information System Development Strategy Yos Sudarso Purwokerto", *Journal of HUMMANSI (Humanities, Management, Accounting)*, vol. 1, no. 1, 2018, 26.

²² Adi Hermawansyah and Fella Della Nur A., "Analysis of PT. Car Rental Business Strategy. Intiprima Karya Usaha (Case Study of Strategy and Loyalty Perspectives)", *Journal of Civil Management Accounting*, vol. 6, no. 2, 2020, 27.

²³ Nurhandayani Hasanah, Sobry, and Erna Anggraini, "An Analysis of the Implementation of Online Learning in the Pandemic Period in the Perspective of *Strength, Weakness, Opportunities, Threats* (SWOT): Studies at SD Negeri 42 Ampenan", *PGMI Journal*, vol. 13, no. 1, 2021, 20.

Qousman said that there were several considerations for Indonesia not to depart pilgrims this year, namely ²⁴:

- a) The pilgrimage must be performed for Muslims who can access economic and physical health insurance, safety, and security of pilgrims when they are at embarkation or disembarkation, traveling, or in Saudi Arabia.
- b) As referred to in letter a, the health, safety, and security of the pilgrims are threatened by the Covid-19 pandemic and other new variants that have attacked almost all countries, especially Saudi Arabia and Indonesia.
- c) The government is responsible for maintaining and providing protection for the people of Indonesia (both inside and outside the country) by trying to work towards the Covid-19 pandemic.
- d) In Islamic teachings, keeping it is part of the five maqashid sharia. Islam also safeguards the mind, property, and offspring, which must be considered in priority to establish laws or policies from the government so that the benefit of the people can be created.
- e) Whereas due to the impact of the Covid-19 pandemic on a local and global scale, the government of Saudi Arabia could not meet in advance with the Indonesian government to discuss and sign receipts of understanding regarding readiness to hold the pilgrimage in 1443 Hijriyah or 2021 AD.
- f) That Saudi Arabia did not provide access to services in organizing the pilgrimage in 1443 Hijriyah or 2021 AD. The Indonesian government also needs a good time to carry out readiness in haj pilgrimage services.
- g) Whereas after considering the safety of the pilgrims and understanding the aspects of the preparation method and law from the Saudi authorities, Commission VI of the DPR RI, in the active discussion during the 5th session of the 2020/2021 session on 2 June 2021, showed respect for the decision taken by the government regarding holding worship pilgrimage in 1443 Hijri or 2021 AD.
- h) From considering it, it is obligatory to determine the decision of the minister of religion regarding the absence of the departure of pilgrims in the Implementation of the pilgrimage in 1443 Hijriah / 2021 AD.

C. Research methods

This study chose a method that is a type of qualitative research. Bogdan & Taylor stated that qualitative research is a process that obtains descriptive data results such as various written or spoken words by sources and actions that can be seen. ²⁵Because of this, writing examines the lifestyle of individuals in an activity. The data collected in this study were obtained from the original and natural facts. The research was carried out through the stages of observation and interviews. The author describes each activity from the news that has been obtained and the reality in the field. The results of this study are a series of descriptive data recorded as a report.²⁶

The research was conducted at Persada Indonesia Travel Hajj and Umrah Travel Hajj and Umrah, located on Jl. Diponegoro Blok- AB No. 48, Village Dr. Soetomo, Tegalsari District, Surabaya City, East Java. The location of Persada Indonesia Travel Hajj and Umrah is on the main road in downtown Surabaya. The location they chose can be said to be very strategic for building a business. The location of a business location is very influential in attracting the market. Therefore this may support the program they are making. To support this research, researchers need data sources as information tools. Based on the source, the data is divided into primary data

²⁴ Eddie Haskar. "The Impact of COVID-19 on Travel Agencies and Organizing Hajj and Umrah", *Encyclopedia of Journal*, vol. 3, no. 4, 2021, 115.

²⁵ Suwendra and I Wayan. *Qualitative Research Methodology*. (Balinese: Nilcaraka, 2018), 4.

²⁶ Pupu Saeful Rahmat. "Qualitative Research", *Journal of Equilibrium*, vol. 5, no. 9, 2009, 4.

in interviews with Persada Indonesia staff and secondary data from other information obtained by researchers through websites, literature, and journals. Relating to the object of research.

D. Results and Discussion

1. Implementation of the Planned Hijrah Program (TABURA) to increase the interest of prospective pilgrims.

a. TABURA program

Suharismi Arikunto said that the program is a series of activity plans implemented to achieve what is expected. Meanwhile, according to Wiryanto, the program prepares detailed steps to find a solution to a problem. Based on the results of interviews obtained by researchers, TABURA was formed as a solution made by Persada Indonesia Travel Hajj and Umrah in dealing with an uncertain pandemic situation. So, it is hoped that this program will be formed to help Prospective Pilgrims save money while waiting for confirmation from the government. It is evidenced by NS 1, 2, and 3 answers. However, NS 2 also explained that this program is expected to be able to fill the waiting time for Prospective Pilgrims.

From the data presented by the researcher, it can be analyzed that the program made by Persada follows the theory experts expressed. NS 1, 2, and 3 agreed that this program is a solution to the problems caused by the pandemic. Meanwhile, NS 2 also added that the program is the company's hope that is realized to make it easier for Prospective Pilgrims to save.

b. Nature of the TABURA Program

A program must have *SMART (Specific, Measurable, Approved, Realistic, Time-Bound) characteristics*. The point is that this program must be carried out in a specific, measurable manner, approved by the leadership and staff, realistic, and have a clear timeframe. Based on the data obtained by the researchers in the interviews, the informants reflected several program characteristics. NS 1's answer reflects the specifics and timeframe. At the same time, the NS 2 answer shows a realistic nature. Then NS 3 answered by reflecting on the approval of a program when it was created.

From the data presented by the researcher in the previous sub-chapter, it can be analyzed that NS 1 shows specific characteristics in his *to-the-point answer*: he said that TABURA is a savings program. Then when the informant answered the program's timeframe, the answer reflected *Time-Bound*. Then NS 2's answer reflected on the reality of launching this program through online promotion due to the pandemic. At the same time, NS3 provides answers with a reflection of measurable and approved properties. It is evidenced by NS 3's answer in conducting an evaluation and meeting with the directors and leaders of Persada Indonesia Travel Hajj and Umrah.

c. The interest of Prospective Congregational Candidates

Interest is when a person pays attention to something accompanied by a desire to know and learn or prove further. Here, that person is a prospective pilgrim candidate who is the target market for Persada Indonesia Travel Hajj and Umrah. Data in the form of answers from sources explaining the response of the Prospective Congregation from three different points of view. NS 1 said their promotion targets seemed excited about the information disseminated through their Prospective Alumni Congregation. Whereas NS 2 provides exposure through data taken from social media and website visitors, which increases during promotions. NS 3, as *the head of sales and customer management*, revealed the number of Prospective Pilgrims who registered, namely 200 people in a year the program was running.

Based on the data presented, the researchers concluded that this program succeeded in increasing the interest of prospective Pilgrims after the pandemic conditions were so bad for the Hajj and Umrah travel business. The informant provided data that, emotionally, the market was very interested, the data obtained from Persada's social media *insights* was also high, and as of October, they managed to get 200 prospective pilgrims.

2. Supporting and Inhibiting Factors

Researchers used SWOT analysis to gather information from informants. SWOT analysis determines the various factors that become strengths, weaknesses, opportunities, and threats in a program being implemented.

a. Strength

Based on the data presented by researchers obtained in interviews with informants, the strength or advantage of the TABURA program is a savings program with flexible deposits. Then the security of the funds of Prospective Pilgrims participating in this program is ensured to be 100% safe because Persada Indonesia Travel Hajj and Umrah have collaborated with Bank Syariah Indonesia to manage Prospective Pilgrim's funds.

b. Weaknesses

The things that became the turning point of this program were an external problem that became a weakness. According to the sources, one of the weaknesses that arose from external factors was the unstable economic condition of the community during this pandemic. So this makes the market share decrease, which in the end inevitably, Persada Indonesia Travel Hajj and Umrah must reach a broader market so that this weakness can be minimized.

c. Opportunity

After Persada Indonesia Travel Hajj and Umrah minimized the impact of the weaknesses they detected, an opportunity arose to be maximized. When they reach a vast market share, such as targeting the millennial target market, they believe this program will be suitable for millennials who want to worship in the holy land because the program they created is oriented towards the convenience of prospective pilgrims to save.

d. Threads (Threats)

A threat that cannot be denied will appear in an organization or company activity. But at least they should be able to estimate this to anticipate. The informants estimated the threat they were afraid of in running this program. The answer was government policy. Policies that change and are not concrete threaten haj and Umrah travel business. Bearing in mind permission to go abroad is still limited now, making the Hajj and Umrah pilgrimages not yet permitted.

Conclusion

Based on a series of studies that have been conducted by researchers and data that researchers in the previous chapter have analyzed, a conclusion is obtained as follows:

1. TABURA is a program created to provide an alternative solution for the market share owned by Persada Indonesia Travel Hajj and Umrah so that prospective pilgrims who wish to perform Umrah can wait for the time they are allowed to depart to Saudi Arabia while saving. The TABURA program has a flexible savings system based on the selected Umrah package options. The time limit for the savings program at TABURA is three years or 36 months. The funds saved will be managed by Bank Syariah Indonesia in collaboration with Persada Indonesia Travel Hajj and Umrah so that the pilgrims' funds are 100% safe.

Persada Indonesia Travel Hajj and Umrah target the alumni market who have used their services. Apart from that, they are also trying to reach millennials to join the TABURA program. They are confident that a safe and flexible system will attract millennials to participate in this program. Until this research was conducted, there were 200 registrants for this program. It proves that the TABURA program can increase prospective pilgrims' interest.

2. Factors that support and hinder the TABURA program to increase congregational interest were examined using a SWOT analysis by researchers, and the results obtained are as follows:

a) Supporting Factors: *Strength* is a flexible and safe saving system. *Opportunity* is the broad market share from alumni to millennials that the TABURA program can reach.

b) Inhibiting Factors: *Weaknesses* are the community's economy that is not yet stable, so they are still hesitant to participate in saving in this program. *Thread* (Threat), namely

government policies that are not yet concrete when the uncertain situation becomes a fear for hajj and Umrah travel service providers.

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