Digital Literacy and Information Security of The Community in Online Umrah Transactions

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ARTICLE INFO	ABSTRACT
Keywords: Digital literacy; security; online transactions; Umrah	The aim of this research is to enhance digital literacy and information security in online Umrah transactions, which often fall victim to scams under the guise of PT. Hajj and Umrah travel agencies. The research focuses on the community of Padang Serai Village, Kampung Melayu Subdistrict, Bengkulu City. The methodological approach employed in this study is Participatory Action Research (PAR), comprising observation, data collection, and consumer interviews. The findings indicate an increased interest among consumers in performing the Umrah pilgrimage, but financial constraints hinder their ability to do so. Consequently, the community prioritizes other needs, such as survival and educational expenses.

INTRODUCTION

The Umrah pilgrimage is not obligatory according to Islamic law, unlike Hajj, which is a duty. However, every act of worship leading to the fifth pillar of Islam has the potential to enhance an individual's level of faith and impact their daily quality of life (Setiawan, Avoidance of Riba-Based Loans and Enhancement of Quality of Life: An Indonesian Context Analysis, 2023). Moreover, the implementation of this worship can enhance the quality of life, especially after the emergence of awareness to perform it in accordance with the guidance of the worship. This phenomenon is caused by the influence of consciousness of ethics (ihsan) that arises, which in turn affects the stability of well-being and prevents from despicable behaviors (Setiawan, The Future of Islamic Banking and Finance inn Indonesia: Performance, Risk and Regulation, 2023).

To achieve the welfare of the people, it is important to provide optimal services to the community, and active participation from the community also helps to improve service quality. Therefore, the government must be more efficient and responsive in providing services across various sectors. This can be achieved by simplifying procedures and service protocols, so that those in need experience ease, efficiency, and certainty in accessing the services they require. It is hoped that good service will support the national development goals, namely creating a law-abiding,

modern, democratic, fair, prosperous, and integrity-based society. Therefore, civil servants serving as servants of the community must provide fair and equitable services to the public, based on loyalty and adherence to Pancasila and the 1945 Constitution (Yusni, Studi Tentang Pelayanan Haji di Kementrian Agama Kota Samarinda, 2015).

In terms of the organization of Umrah worship, Law No. 8 of 2019 serves as the legal basis for conducting Hajj and Umrah pilgrimages safely, comfortably, orderly, and in accordance with Sharia provisions, thereby enhancing the quality of the Hajj and Umrah arrangements.

As the interest of Muslim communities continues to grow in performing the Umrah pilgrimage, it leads to dynamics and challenges in the organization and provision of Umrah services.

In this regard, the theme revolves around digital literacy and information security regarding online Umrah transactions. Digital literacy refers to the ability to acquire, comprehend, and utilize information from various sources in digital form (Naufal, Literasi Digital, 2021). Information security entails the protection of information and its essential components such as confidentiality, integrity, and availability, including hardware systems used to store and transmit such information (Whitman J.L dan Mattord, 2010).

The situational analysis for enhancing digital literacy and information security in online Umrah transactions will involve understanding the current conditions and the factors influencing these initiatives.

Besides, to understand the issues related to enhancing digital literacy and information security in online Umrah transactions, it is necessary to identify factors that may pose obstacles or problems. Here are some commonly associated issues : (1) Low literacy, (2) Information Security Risks: online Umrah transactions involve the exchange of personal and financial information. Security issues, such as data theft or online fraud, can pose serious threats if people do not understand how to protect themselves, (3) Lack of Reliable Internet Access: limited access to quality internet or inadequate infrastructure in some areas may be a problem, hindering participation in online transactions, (4) Distrust of Online Transactions: some people may distrust online transactions, especially regarding religious practices such as Umrah. This can impede the adoption of online transactions, (5) Lack of Awareness of Security Risks: many individuals may not be aware of the risks associated with online transactions or may not know how to identify potential scams or illegal practices, (6) Lack of Resources and Training: insufficient resources and training available to improve digital literacy and information security could be a serious barrier. (7) Unclear Regulations: Policies and regulations related to online Umrah transactions may be unclear or inadequate, confusing the public and hindering compliance, (8) Resistance to Change: some individuals or groups may resist change and be unwilling to switch to online transactions, preferring traditional methods, (9) Inadequate Technical and Technological Issues: technical issues such as online platform instability or lack of technical support can be barriers.

To address these issues, it is important to develop comprehensive strategies, including digital literacy training, security awareness campaigns, infrastructure improvements, and coordination efforts with various stakeholders, including government, educational institutions, and religious institutions. With a deep understanding of these issues, effective solutions can be formulated to enhance digital literacy and information security in online Umrah transactions.

METHOD

The location of this activity will be in Padang Serai Village, Kampung Melayu, Bengkulu City. The target of this community service is the residents of Kampung Melayu. The aim of this counseling is to provide an understanding of digital literacy and information security for individuals in the community who intend to register for Umrah online. Thus, they can conduct Umrah transactions safely, comfortably, and receive legal protection.

The types of activities carried out during this community service are :

1. Conducting a survey of the activity location to be held in Padang Serai Village, Kampung Melayu.

2. Issuing invitations to Zafa Tour Partners and also invitations to residents who will be the target audience of community service.

3. Socialization about digital literacy and also providing information on the security of pilgrims' information in online Umrah transactions.

4. Compilation of reports.

Besides, In the upcoming socialization activity, the preparation costs, including materials, tools, and other supporting necessities needed during the preparation, are obtained from self-funding, amounting to 20% of the total activity cost. Here are the description below:

Table 1. Cost Activity

No	Description	Volume	Unit Price	Total
1.	Banner	3x1	Rp 40.000	Rp 120.000
2.	Recitation of The Koran	1 Person	Rp. 50.000	Rp. 50.000
3.	Consumption • Participant Snacks	50 Boxes	Rp. 5.000	Rp. 250.000
	• Committee Snacks	4 Boxes	Rp. 5.000	Rp. 20.000
	• Speaker's Snack	4 Boxes	Rp. 10.000	Rp. 40.000
	• Participant Lunch	50 Boxes	Rp. 18.000	Rp. 900.000
	• Committee Lunch	4 Boxes	Rp. 18.000	Rp. 72.000
	• Speaker's Lunch	4 Boxes	Rp. 18.000	Rp. 72.000
4.	Parcel of Fruit	3 Packages	Rp. 25.000	Rp. 75.000
5.	Copy, bind, and print • Invitation	50 Sheets	Rp. 500	Rp. 25.000
	• Proposal	1 Copy	Rp. 20.000	Rp. 20.000
6.	Microphone Battery	4 Pieces	Rp. 5.000	Rp. 20.000
7.	Banner Design	1 Banner	Rp. 50.000	Rp. 50.000
8.	Photographer Services	1 Person	Rp. 50.000	Rp. 50.000
Total				**Rp. 720.000**

The last is In the stages of activities within community service activities, there are strategic steps that will be undertaken in serving the community, starting from preparation to report compilation. The stages are described below :

Table 2. Stages of Activity

No	Types of activity	Month				
		1	2	3	4	5
1	Preparation	■				
	The activity of submitting a final project proposal	■				
	Proposal guidance activities		■			
	Submitting a letter of recommendation for the issuance of the appointment letter		■			
	Submitting a community service proposal letter		■			
	Surveying the location		■			
2	Implementation			■		
	Socialization			■		
3	Evaluation					■
4	Report preparation					■

RESULT AND DISCUSSION

The community service activity aimed at enhancing digital literacy and information security for the residents of Padang Serai Village, Kampung Melayu, Bengkulu City, conducted from September 13, 2023, to December 13, 2023, has been counted from preparation until the completion of the agenda.

This program is carried out for 4 months, starting from the preparation and initial observation phase. In this initial phase, interviews are conducted with the residents of Padang Serai Village, Kampung Melayu Subdistrict. This is done to assess the extent to which the community understands digital literacy and information security in online Umrah transactions. This is because, until now, many people are still hesitant to perform Umrah due to frequent cases of fraud targeting the general public. The low level of education among the community is also one of the factors contributing to fraud under the guise of PT. Hajj and Umrah Travel.

After the preparation and initial observation program, it was followed by the process of socialization and introduction to Hajj and Umrah institutions. During this socialization session, the Hajj and Umrah institution explained what digital literacy is and how the process of online Umrah transactions or registrations works in simple language so that the community can easily understand the information provided by the institution.

The Hajj and Umrah institution, also known as PT. Hajj and Umrah Travel, operates under the auspices of the Ministry of Religious Affairs of the Republic of Indonesia, and it officially holds a permit from the Ministry of Religious Affairs of the Republic of Indonesia.

This socialization activity has enabled the community to better understand digital literacy and information security in online Umrah transactions. As for the requirements needed for Umrah registration through PT. Hajj and Umrah Travel :

1. Valid original passport

2. Already have an Umrah visa

3. Provide recent passport photos with the following specifications :

4. Size 4x6

5. White background

6. For women, the photos must be in hijab.

7. Attach photocopies of personal documents such as ID card, Family Card, and Marriage Certificate for those who are married.

8. Meningitis vaccination.Vaksin meningitis

This socialization activity is not immune to driving factors and hindering factors. After conducting a reevaluation, the driving and hindering factors of the community's interest in performing the Umrah pilgrimage can be identified as follows:

1. Driving Factors

   The community's interest in performing the Umrah pilgrimage is certainly significant, as Umrah is a worship that does not have a specific time of implementation like the Hajj pilgrimage. In addition, its cost is definitely cheaper than Hajj. This can alleviate the longing of Muslims who want to worship in the holy land, at least once in a lifetime.

2. Hindering Factors

   The inhibiting factor in this socialization activity is financial difficulty. This is because a portion of the livelihoods in Padang Serai Village, Kampung Melayu Subdistrict, involves farming and fishing.

The outcomes achieved are the results obtained from the activity. In the community service activity on improving digital literacy and information security in online Umrah transactions in Padang Serai Village, Kampung Melayu Subdistrict, Bengkulu City, it is expected that besides acquiring knowledge, the community can also choose trustworthy Umrah institutions. Thus, cases of fraud under the guise of Umrah institutions will no longer occur.

CONCLUSION

The conclusion of the community service activity on improving digital literacy and information security in Padang Serai Village, Kampung Melayu, Bengkulu City, conducted from September 13, 2023, to December 13, 2023, can be summarized as follows:

1. Preparation Stage and Initial Observation:

   - Initial interviews are conducted to assess the community's understanding of digital literacy and information security in online Umrah transactions.

   - Cases of fraud related to the Umrah pilgrimage are the main factors that make the public hesitant and less educated.

2. Socialization and Introduction to Hajj and Umrah Institutions:

   - The socialization session is conducted to explain digital literacy, the online Umrah transaction process, and to introduce Hajj and Umrah institutions under the auspices of the Ministry of Religious Affairs of the Republic of Indonesia.

   - The institution provides information in easily understandable language so that the community can comprehend the procedures and security measures.

3. Requirements for Umrah Registration

   - The community is provided with an understanding of the requirements for Umrah registration, including having a passport, visa, photo, personal data, and meningitis vaccination.

   - This understanding aims to provide clear knowledge to the community so that they can perform the Umrah pilgrimage safely and securely.

4. Driving and Hindering Factors:

- The driving factors include the general interest of the community to perform Umrah, flexible timing, and more affordable costs compared to Hajj.

- The hindering factors involve financial difficulties, especially for individuals whose livelihoods are related to farming and fishing.

5. Evaluation and Adjustment:

6. The evaluation process is conducted to understand the impact of the socialization activity

7. Driving factors can be strengthened, and strategies can be adjusted according to hindering factors, especially in addressing financial difficulties.

Therefore, this community service activity contributes positively to enhancing digital literacy and information security related to online Umrah transactions in Padang Serai Village, Kampung Melayu, Bengkulu City. These efforts are expected to assist the community in understanding the online Umrah process, reducing distrust, and increasing participation in Umrah worship in a safer and more informed manner.

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