

**POTENTIAL FOR DIGITALIZATION OF BUSINESS PROCESSES THROUGH SHARIA E-COMMERCE AT
THE HAJJ FINANCIAL MANAGEMENT AGENCY (BPKH)**

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ABSTRACT

The rapid development of digital technology not only challenges the business world, but also brings great opportunities to improve the economy and business. The challenge faced by the Hajj Financial Management Agency (BPKH) in the digital era is to enter the realm of E-Commerce, but still comply with the principles of Hajj finance based on sharia, prudence, benefits, non-profit, transparency, and accountability. This paper focuses on the prospects and challenges facing the development of potential for digitalizing of business processes through sharia e-commerce at BPKH. It analyzes the main factors that impact on such a plan and that need to be considered for its successful implementation. Business Process Management (BPM) analysis is useful in creating sustainable business strategies, sustainable competitive advantage, reducing costs, and removing obstacles. Given the fact that BPKH is currently exploring the potential for the use of digital technology, especially through e-commerce platforms, this paper's results have particular significance in that they could enlighten and inform the adoption of digital technology to make BPKH operations more efficient and reduce risk.

Keywords: Sustainable Development, Digitalization, E-Commerce, Business Process Management (BPM) Analysis, Sharia

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