



## PRICING AND SERVICE PERSONNEL (PEOPLE) IN SHAPING PUBLIC INTENTION TO USE HAJJ SAVINGS AT BANK SYARIAH INDONESIA

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Submitted: 26 February 2026

Revised: 30 April 2026

Accepted: 31 May 2026

Published: 8 June 2026

**Abstract:** Hajj savings are an important financial instrument for Indonesian Muslims in preparing for the Hajj pilgrimage. This study examines the influence of the 7P marketing mix, namely product, price, place, promotion, people, process, and physical evidence, on public intention to use Hajj savings at Bank Syariah Indonesia (BSI). A quantitative approach was employed using a cross-sectional survey involving 97 respondents from Sembukan Village, Wonogiri Regency and Central Java. Data were analyzed through multiple linear regression after validity, reliability and classical assumption tests. The results indicate that price and people have significant positive effects on public intention to use Hajj savings. Price produced a regression coefficient of 0.279 ( $p = 0.004$ ), while people produced a coefficient of 0.352 ( $p = 0.009$ ). Simultaneously, all variables explained 65.5% of the variance ( $F = 28.229$ ,  $p < 0.001$ , Adjusted  $R^2 = 0.655$ ). In contrast, product, place, promotion, process and physical evidence showed no significant partial effects. The findings suggest that fair pricing and quality service personnel play important roles in strengthening customer trust and encouraging the adoption of Hajj savings at Bank Syariah Indonesia.

**Keywords:** Hajj Savings, Bank Syariah Indonesia, 7P Marketing Mix, Intention, Islamic Banking

**Abstrak:** Tabungan haji merupakan salah satu instrumen keuangan yang penting bagi masyarakat Muslim Indonesia dalam mempersiapkan keberangkatan ibadah haji. Penelitian ini bertujuan untuk menganalisis pengaruh bauran pemasaran 7P yang terdiri atas produk, harga, lokasi, promosi, orang, proses dan bukti fisik terhadap minat masyarakat menggunakan tabungan haji pada Bank Syariah Indonesia (BSI). Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei terhadap 97 responden di Desa Sembukan, Kabupaten Wonogiri dan Jawa Tengah. Data dianalisis menggunakan regresi linear berganda setelah melalui uji validitas, reliabilitas, dan uji asumsi klasik. Hasil penelitian menunjukkan bahwa variabel harga ( $\beta = 0,279$ ,  $p = 0,004$ ) dan orang ( $\beta = 0,352$ ,  $p = 0,009$ ) berpengaruh positif dan signifikan terhadap minat masyarakat menggunakan tabungan haji. Secara simultan, seluruh variabel bauran pemasaran mampu menjelaskan 65,5% variasi ( $F = 28,229$ ,  $p < 0,001$ , Adjusted  $R^2 = 0,655$ ) minat masyarakat menggunakan tabungan haji. Sementara itu, variabel produk, lokasi, promosi, proses, dan bukti fisik tidak menunjukkan pengaruh yang signifikan secara parsial. Temuan penelitian ini menunjukkan bahwa persepsi harga yang adil serta kualitas pelayanan sumber daya manusia memiliki peran penting dalam membangun kepercayaan dan meningkatkan minat masyarakat untuk menggunakan

*tabungan haji di Bank Syariah Indonesia. Hasil penelitian ini diharapkan dapat menjadi masukan bagi perbankan syariah dalam menyusun strategi pemasaran yang lebih efektif.*

**Kata Kunci:** Tabungan Haji, Bank Syariah Indonesia, Bauran Pemasaran 7P, Minat, Perbankan Syariah

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## Introduction

The increase in the number of Muslim residents in Indonesia and the very long queue for Hajj departures make Hajj savings a strategic financial necessity for Muslim households.<sup>1</sup> At the same time, the transformation of the Islamic banking industry thru the consolidation into Bank Syariah Indonesia (BSI) presents both opportunities and new challenges in providing safe, accessible, and Sharia-compliant hajj savings products.<sup>2</sup> At the local level, access for rural communities to hajj savings products is still influenced by the distance to bank offices, service quality, financial literacy, and trust in the management of hajj funds by financial institutions and the state.<sup>3</sup>

This situation positions hajj savings as an important issue that is trending (surge in interest), emergency (long waiting period and fund management issues), and also a solution (structured worship planning instrument).<sup>4</sup> Digital transformation, changes in customer demographics, and the demand for transparency in Hajj fund management require Islamic banks to continuously innovate in marketing strategies and governance that are oriented toward Islamic values and the needs of contemporary customers.<sup>5</sup> Previous studies have

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<sup>1</sup> A I Zulkarnain et al., “Transforming Hajj Financial Management in Indonesia: An Integrated SSM-AHP Approach,” *Decision Science Letters* 14, no. 3 (2025): 727–38, <https://doi.org/10.5267/j.dsl.2025.3.008>; J Aripin, “Hajj Fund Investment: A Comparative Contemporary Fiqh Study on Maslahah and Public Policy Perspectives in Indonesia,” *MILRev: Metro Islamic Law Review* 4, no. 1 (2025): 360–88, <https://doi.org/10.32332/milrev.v4i1.10424>.

<sup>2</sup> M F Hidayatullah, B Irawan, dan A Roziq, “Formulation Of Sharia Marketing Strategy In Bank Syariah Indonesia,” *Quality-Access to Success* 24, no. 196 (2023): 280–84, <https://doi.org/10.47750/QAS/24.196.34>; K Mulyanti dan A S Nugroho, “Building Community Trust and Financial Inclusion through Online Religious Leaders and Digital Communication: Evidence from Islamic Banking in Indonesia,” *Central Community Development Journal* 5, no. 2 (2025): 54–76, <https://doi.org/10.55942/ccdj.v5i2.1352>.

<sup>3</sup> M I Mustafa, “Analysis of Factors That Affect Customer Interest in Using Mobile Banking Services of Bank Syariah Indonesia,” in *Islamic Economic Institutions In Indonesia: Are They Successful In Achieving The Maqasad-Al-Shari’ah* (Islamic Law of Economics and Business, Institut Agama Islam Tazkia, Indonesia: World Scientific Publishing Co. Pte. Ltd., 2023), 125–35, [https://doi.org/10.1142/9789811272691\\_0008](https://doi.org/10.1142/9789811272691_0008); M Aisyah, Y S Sesunan, dan A T S Wicaksono, “Customers’ Trust in Islamic Banking Post-Cyberattack Leads to Digital Service Breakdowns in Indonesia,” *Sustainable Futures* 10 (2025), <https://doi.org/10.1016/j.sftr.2025.101530>.

<sup>4</sup> Zulkarnain et al., “Transforming Hajj Financial Management in Indonesia: An Integrated SSM-AHP Approach.”

<sup>5</sup> A Abdurrahman et al., “Examining Factors Affecting the Acceptance of Islamic Mobile Banking Services in Indonesia: Insights Into Technology, Customer Behaviour, and Shari’ah Compliance,” *International Journal of Islamic Finance and Sustainable Development* 17, no. 1 (2025): 4–28, <https://doi.org/10.55188/ijifsd.v17i1.924>; Hidayatullah, Irawan, dan Roziq, “Formulation Of Sharia Marketing Strategy In Bank Syariah Indonesia.”

shown that effective marketing strategies contribute significantly to increasing public awareness and interest in hajj savings products.<sup>6</sup>

Previous studies have shown that trust and education level are key factors in the adoption of Islamic banking services; the higher the trust and literacy, the greater the tendency for the community to adopt Islamic banking products.<sup>7</sup> For example, Ashurov and Othman found that trust mediates the relationship between product knowledge and the adoption of Islamic banking, with education acting as an important moderator.<sup>8</sup> Other research confirms that financial well-being, religiosity, and financial literacy positively influence the intention to adopt ethical finance, including Islamic banking in Indonesia.<sup>9</sup>

On the other hand, studies on the 7P marketing mix in the context of Islamic banks show that the elements of promotion, people, and process tend to be the most determining factors for customer satisfaction and loyalty.<sup>10</sup> However, most research has not specifically focused on the BSI pilgrimage savings product in communities that are diverse in terms of geography and demographics. This gap creates a need to explore how each of the 7P elements contributes to public interest in using BSI pilgrimage savings, particularly in the local Indonesian context, which has distinct socio-economic and religious characteristics.<sup>11</sup>

Starting from that gap, this research aims to examine the influence of each element of the 7P marketing mix (product, price, place, promotion, people, process, physical evidence) on public interest in using BSI's hajj savings product. It assesses the extent of the combined contribution of these seven variables in explaining variations in public interest in BSI's hajj savings. It strengthens the theoretical understanding of how the service marketing mix interacts with trust factors and the local context in driving the adoption of sharia banking products based on worship objectives.

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<sup>6</sup> Robiyah Nur, "Strategi Pemasaran Produk Tabungan iB Hijrah Haji pada Bank Muamalat Kantor Cabang Pembantu Bandar Lampung di Masa Pandemi Covid-19," *Mulazam: Jurnal Manajemen Haji dan Umrah* 2, no. 1 (2022): 1–17.

<sup>7</sup> S Ashurov dan A H A Othman, "The Effects of Trust Mediator and Education Level Moderator on Adoption of Islamic Banking System in Tajikistan," *Russian Journal of Economics* 5, no. 3 (2019): 277–96, <https://doi.org/10.32609/j.ruje.5.33497>; F Maulana et al., "The Role of Financial Well-Being and Ethical Finance Adoption: Evidence from Indonesia's Islamic Banking Sector," *International Journal of Ethics and Systems*, 2025, 1–26, <https://doi.org/10.1108/IJOES-12-2024-0415>.

<sup>8</sup> Ashurov dan Othman, "The Effects of Trust Mediator and Education Level Moderator on Adoption of Islamic Banking System in Tajikistan."

<sup>9</sup> A M Karim Amrullah dan R Safitri, "Exploring The Influence of Attitude, Subjective Norm, and Perceived Behavioral Control on Intention Behavior: The Moderating Effect of Benefits," *Salud, Ciencia y Tecnologia* 5 (2025), <https://doi.org/10.56294/saludcyt20251694>; Maulana et al., "The Role of Financial Well-Being and Ethical Finance Adoption: Evidence from Indonesia's Islamic Banking Sector."

<sup>10</sup> M Ghabban, "The Impact of Marketing Mix (7Ps) on Customer Satisfaction in the Healthcare Sector: A Study of Demographic and Professional Correlations," *International Journal of Healthcare Information Systems and Informatics* 20, no. 1 (2025), <https://doi.org/10.4018/IJHISI.369155>; E F Cahyono, L N Rani, dan S Kassim, "Perceptions of the 7p Marketing Mix of Islamic Banks in Indonesia: What Do Twitter Users Say about It?," *International Journal of Innovation, Creativity and Change* 11, no. 11 (2020): 300–319.

<sup>11</sup> Hidayatullah, Irawan, dan Roziq, "Formulation Of Sharia Marketing Strategy In Bank Syariah Indonesia"; Mulyanti dan Nugroho, "Building Community Trust and Financial Inclusion through Online Religious Leaders and Digital Communication: Evidence from Islamic Banking in Indonesia."

Conceptually, the 7P marketing mix in banking services influences consumer decisions thru perceptions of benefits, convenience, and trust in the service provider.<sup>12</sup> Research on Islamic banking in various countries shows that the perception of product relative advantage, competitive pricing, easy location access, persuasive promotion, employe quality, simple processes, and credible physical evidence generally correlate positively with customer interest and behavior.<sup>13</sup> Therefore, the main argument of this study is that each element of the 7Ps positively contributes to the public's interest in using BSI pilgrimage savings, with the assumption that the price and people dimensions have a stronger influence because both are directly related to economic fairness and interpersonal interactions that build trust.

At the local level, access constraints, physical distance to bank branches, uneven financial literacy, and community-based trust dynamics, continue to shape adoption patterns in ways that aggregate national data obscures. Despite growing literature on Islamic banking adoption, a substantive gap remains: most studies either apply the 7P marketing mix generically without focusing on specific worship-oriented financial products or examine trust and religiosity as standalone predictors without situating them within a structured marketing framework. Furthermore, the specific behavioral dynamics of Hajj savings, distinct from generic savings due to their religious finality, administrative complexity, and long-term horizon have not been adequately examined through a service marketing lens in the BSI post-merger context.

Prior research confirms that trust mediates the relationship between product knowledge and Islamic banking adoption, with education level functioning as a moderator.<sup>14</sup> Studies on the 7P mix in Indonesian Islamic banking highlight competitive pricing, digital service ease, and employee friendliness as determinants of positive perception,<sup>15</sup> while an integrated Sharia marketing strategy that combines 7P elements with digital differentiation has been recommended to reach millennial segments.<sup>16</sup> However, none of these studies specifically apply the 7P framework to Hajj savings products in a community setting that combines rural characteristics with national institutional reach, leaving a clear empirical gap.

This study addresses that gap by: (1) examining the partial and simultaneous influence of each 7P element on public intention to use BSI Hajj savings; (2) contextualizing non-significant findings within structural constraints of rural access and digital penetration; and (3) embedding the analysis within a *maqasid al-shariah* framework that positions price

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<sup>12</sup> G S Kushwaha dan S R Agrawal, "An Indian Customer Surrounding 7P[U+05F3]s of Service Marketing." *Journal of Retailing and Consumer Services* 22 (2015): 85–95, <https://doi.org/10.1016/j.jretconser.2014.10.006>.

<sup>13</sup> Ghabban, "The Impact of Marketing Mix (7Ps) on Customer Satisfaction in the Healthcare Sector: A Study of Demographic and Professional Correlations"; Cahyono, Rani, dan Kassim, "Perceptions of the 7p Marketing Mix of Islamic Banks in Indonesia: What Do Twitter Users Say about It?"

<sup>14</sup> Ashurov dan Othman, "The Effects of Trust Mediator and Education Level Moderator on Adoption of Islamic Banking System in Tajikistan."

<sup>15</sup> Cahyono, Rani, dan Kassim, "Perceptions of the 7p Marketing Mix of Islamic Banks in Indonesia: What Do Twitter Users Say about It?"

<sup>16</sup> Hidayatullah, Irawan, dan Roziq, "Formulation Of Sharia Marketing Strategy In Bank Syariah Indonesia."

fairness and employee quality as expressions of Islamic justice (*'adl*) and benefit (*maslahah*). The novelty of this study lies in its integration of empirical 7P analysis with Sharia governance discourse applied to a worship-specific financial product in a rural Indonesian setting.

## Theoretical Approach

### Hajj Savings, Governance, and Sharia Principles

The management of Hajj savings in Indonesia involves Sharia contracts such as *wadiah yad dhamanah* and *mudharabah*, which in principle allow banks to utilize customer funds as long as it remains transparent and in accordance with the agreement. Nuhqila emphasized the importance of clear contracts and transparency in fund management as a form of accountability of the managers to the hajj savings account holders.<sup>17</sup> At the macro level, investing hajj funds thru sukuk instruments and infrastructure projects is considered in line with *maqasid al-shariah* as long as the rights of the congregation are maintained, both in terms of asset protection and the guaranty of fulfilling worship.<sup>18</sup> Thus, public perception of fund security, sharia compliance, and ethical governance becomes an important background in generating interest in BSI's hajj savings products.<sup>19</sup>

### The 7P Marketing Mix in Islamic Banking

The 7P marketing mix (product, price, place, promotion, people, process, physical evidence) has been widely adapted in banking service research to explain customer behavior and loyalty.<sup>20</sup> A study on Indonesian Islamic banks found that public perception on social media regarding the 7Ps highlights competitive pricing, ease of digital services, and employe friendliness as the main factors contributing to the positive image of Islamic banks.<sup>21</sup>

Other research shows that improving service quality, particularly in the dimensions of reliability, assurance, and empathy, will enhance satisfaction and, in turn, the loyalty of Islamic customers, with customer satisfaction as an important mediator.<sup>22</sup> In the context of BSI, the formulation of an integrated sharia marketing strategy is recommended

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<sup>17</sup> E P D Nuhqila, "Pengelolaan Tabungan Haji Perspektif Hukum Perjanjian Syariah," *Jurnal Hukum Islam* 18, no. 1 (2020): 85–101, <https://doi.org/10.28918/jhi.v18i1.2659>.

<sup>18</sup> Samsudin et al., "Hajj Funds Management Based on Maqāṣid Al-Sharī'ah; A Proposal for Indonesian Context," *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 18, no. 2 (2023): 544–67, <https://doi.org/10.19105/al-ihkam.v18i2.7268>; Aripin, "Hajj Fund Investment: A Comparative Contemporary Fiqh Study on Maslahah and Public Policy Perspectives in Indonesia."

<sup>19</sup> Rafiullah Sheikh, "Developing ethical investment criteria based on Maqasid Shariah," *Qualitative Research in Financial Markets*, September 2025, <https://doi.org/10.1108/QRFM-04-2025-0103>; Zulkarnain et al., "Transforming Hajj Financial Management in Indonesia: An Integrated SSM-AHP Approach."

<sup>20</sup> Kushwaha dan Agrawal, "An Indian Customer Surrounding 7P[U+05F3]s of Service Marketing"; Ghabban, "The Impact of Marketing Mix (7Ps) on Customer Satisfaction in the Healthcare Sector: A Study of Demographic and Professional Correlations."

<sup>21</sup> Cahyono, Rani, dan Kassim, "Perceptions of the 7p Marketing Mix of Islamic Banks in Indonesia: What Do Twitter Users Say about It?"

<sup>22</sup> C Purnama et al., "Customer Satisfaction as a Mediator between Service Quality and Customer Loyalty: Evidence from Islamic Banks in Indonesia," *Journal of Economic Cooperation and Development* 46, no. 3 (2025): 175–206; E Lestari et al., "The Effect of Service Quality Based on The Carter Model on Bank Customer Loyalty," *Quality-Access to Success* 24, no. 195 (2023): 135–46, <https://doi.org/10.47750/QAS/24.195.16>.

to combine the 7Ps with the values of sharia compliance and digital service differentiation to reach the millennial segment.<sup>23</sup>

### **Trust, Religiosity, and the Intention to Use Sharia Financial Services**

Trust has proven to be a strong mediating variable in the relationship between product knowledge, perception of relative advantage, and the adoption of Islamic banking.<sup>24</sup> Ashurov and Othman found that product advantage and financial knowledge influence the adoption of Islamic banking thru trust, with education level as a moderator that strengthens this influence.<sup>25</sup> Maulana et al. added that financial well-being, literacy, and religiosity—both intrinsic and extrinsic—significantly enhance the intention to adopt ethical finance, including Islamic banking products in Indonesia.<sup>26</sup>

In the framework of the Theory of Planned Behavior, attitudes, subjective norms, and perceived behavioral control have been shown to drive the intention to use Sharia financial services, with perceived benefits and support from the religious community as the main drivers.<sup>27</sup> Studies on *hijrah* intention found that religious commitment, attitudes toward Islamic banks, and religious obligations positively influence the intention to switch to Islamic banks and long-term loyalty, with trust as a key mediator.<sup>28</sup>

### **Digital Services and Consumer Behavior**

The digital transformation of banking has changed the way customers interact with financial services, including in Islamic banks.<sup>29</sup> Research on mobile banking shows that

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<sup>23</sup> M Bakry et al., “How to Attract Millennials? Indonesian Sharia Banking Opportunities,” *WSEAS Transactions on Business and Economics* 18 (2021): 376–85, <https://doi.org/10.37394/23207.2021.18.38>; Hidayatullah, Irawan, dan Roziq, “Formulation Of Sharia Marketing Strategy In Bank Syariah Indonesia.”

<sup>24</sup> J Robson, S Ashraf, dan N Abdullrahim, “Faith, Trust and Pixie Dust: A Comparative Study of Consumer Trust in Islamic Banks A Structured Abstract,” in *Developments in Marketing Science: Proceedings of the Academy of Marketing Science* (Bournemouth University, Poole, United Kingdom: Springer Nature, 2017), 1489–94, [https://doi.org/10.1007/978-3-319-45596-9\\_275](https://doi.org/10.1007/978-3-319-45596-9_275).

<sup>25</sup> Ashurov dan Othman, “The Effects of Trust Mediator and Education Level Moderator on Adoption of Islamic Banking System in Tajikistan.”

<sup>26</sup> Maulana et al., “The Role of Financial Well-Being and Ethical Finance Adoption: Evidence from Indonesia’s Islamic Banking Sector.”

<sup>27</sup> P Nugraheni dan F N Widyani, “A Study of Intention to Save in Islamic Banks: The Perspective of Muslim Students,” *Journal of Islamic Marketing* 12, no. 8 (2021): 1446–60, <https://doi.org/10.1108/JIMA-11-2019-0233>; Karim Amrullah dan Safitri, “Exploring The Influence of Attitude, Subjective Norm, and Perceived Behavioral Control on Intention Behavior: The Moderating Effect of Benefits.”

<sup>28</sup> V V Muthuswamy dan K Ramu, “Hijra Intention and Customer Loyalty towards Islamic Banks: Role of Religious Obligations. Commitment and Attitude,” *European Journal for Philosophy of Religion* 15, no. 3 (2023): 176–200, <https://doi.org/10.24204/EJPR.2023.4252>; F E Yudianta, H Kusuma, dan I Qizam, “Gender Roles in the Relationship between Hijrah Intention, Satisfaction, and Islamic-Bank Customer Loyalty,” *Pertanika Journal of Social Sciences and Humanities* 29, no. 4 (2021): 2615–34, <https://doi.org/10.47836/pjssh.29.4.28>.

<sup>29</sup> R Trialih et al., “How Mobile Banking Service Quality Influence Customer Satisfaction of Generation x and Y?,” in *9th International Conference on Information and Communication Technology Convergence: ICT Convergence Powered by Smart Intelligence, ICTC 2018* (Department of Information System, University of Brawijaya, Malang, Indonesia: Institute of Electrical and Electronics Engineers Inc., 2018), 827–32, <https://doi.org/10.1109/ICTC.2018.8539720>; Abdurrahman et al., “Examining Factors Affecting the Acceptance of Islamic Mobile Banking Services in Indonesia: Insights Into Technology, Customer Behaviour, and Shari’ah Compliance.”

perceived usefulness, perceived ease of use, and perceived credibility significantly influence the interest in using the service, while trust in system security becomes a distinguishing factor between users and non-users.<sup>30</sup> In Indonesia, the millennial and Gen Z generations are key segments in the adoption of sharia digital banking, where digital marketing strategies and collaboration with online religious leaders have proven effective in building trust and engagement.<sup>31</sup>

Recent studies show that service quality in both digital and physical channels is equally important, with multi-channel integration enhancing satisfaction and loyalty.<sup>32</sup> Service dimensions such as tangibility, reliability, assurance, and empathy remain crucial in physical services, while efficiency, security, and user-friendliness dominate in digital channels.<sup>33</sup>

### **Conceptual Framework**

Based on the above literature, this research positions the 7P marketing mix as an independent variable that influences the interest in using BSI pilgrimage savings as a dependent variable, with trust as a psychological mechanism largely explained by the dimensions of price, people, and service process.<sup>34</sup> The conceptual framework assumes that the better the public perception of product characteristics, price fairness, ease of access, intensity and quality of promotion, employe professionalism, simplicity of the process, and convincing physical evidence, the higher their interest in opening and using BSI pilgrimage savings.<sup>35</sup> From this argument, the following hypotheses are derived:

H1: Product has a positive effect on the interest in using BSI pilgrimage savings.

H2: Price has a positive effect on the interest in using BSI pilgrimage savings.

H3: Location has a positive effect on the interest in using BSI pilgrimage savings.

H4: Promotion has a positive effect on the interest in using BSI pilgrimage savings.

H5: People have a positive effect on the interest in using BSI pilgrimage savings.

H6: Process has a positive effect on the interest in using BSI pilgrimage savings.

H7: Physical evidence has a positive effect on the interest in using BSI pilgrimage savings.

### **Research Methods**

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<sup>30</sup> Mustafa, "Analysis of Factors That Affect Customer Interest in Using Mobile Banking Services of Bank Syariah Indonesia."

<sup>31</sup> Bakry et al., "How to Attract Millennials? Indonesian Sharia Banking Opportunities"; Mulyanti dan Nugroho, "Building Community Trust and Financial Inclusion through Online Religious Leaders and Digital Communication: Evidence from Islamic Banking in Indonesia."

<sup>32</sup> M T Le dan P T Tam, "Applied Data Science for Exploring Multi-Channel Retail Service Quality Affecting Customer Satisfaction and Loyalty at Commercial Banks," *Journal of Applied Data Sciences* 6, no. 4 (2025): 3106–22, <https://doi.org/10.47738/jads.v6i4.1134>.

<sup>33</sup> R Eid, "Towards a High-Quality Religious Tourism Marketing: The Case of Hajj Service in Saudi Arabia," *Tourism Analysis* 17, no. 4 (2012): 509–22, <https://doi.org/10.3727/108354212X13473157390849>.

<sup>34</sup> Ashurov dan Othman, "The Effects of Trust Mediator and Education Level Moderator on Adoption of Islamic Banking System in Tajikistan"; Purnama et al., "Customer Satisfaction as a Mediator between Service Quality and Customer Loyalty: Evidence from Islamic Banks in Indonesia."

<sup>35</sup> Ghabban, "The Impact of Marketing Mix (7Ps) on Customer Satisfaction in the Healthcare Sector: A Study of Demographic and Professional Correlations"; Hidayatullah, Irawan, dan Roziq, "Formulation Of Sharia Marketing Strategy In Bank Syariah Indonesia."

This study employs a quantitative cross-sectional survey design appropriate for testing causal relationships between latent variables through multiple linear regression (Creswell & Creswell, 2018).<sup>36</sup> The unit of analysis is adult residents of Sembukan Village, Wonogiri, Central Java, a rural community context where Hajj savings adoption behaviors reflect structural constraints typical of non-urban Indonesian settings. The population comprises all adult Muslim residents of the village with economic capacity and religious motivation relevant to Hajj savings, totaling 3,775 individuals.

Sampling employed the Slovin formula:

$$n = \frac{N}{1 + N(e^2)}$$

where  $N = 3,775$  (population size) and  $e = 0.1$  (margin of error at 90% confidence level), yielding  $n \approx 97$  respondents. The Slovin formula was selected for its appropriateness in finite population sampling at a defined tolerance level when a comprehensive sampling frame is available.<sup>37</sup> Respondents were selected through proportional random sampling from the Muslim household population of the village. The composition was dominated by women (52%), age group 30–39 years (40%), and diploma/bachelor's degree holders (55%), with occupations spanning civil servants, private employees, and entrepreneurs.

The geographical restriction to a single rural village in Wonogiri is a deliberate methodological choice to control for local socio-economic homogeneity, but it constrains the external validity of findings to similar rural community contexts. Extrapolation to urban populations, other provinces, or Indonesian society at large must be made with significant caution. Additionally, as a self-report survey, the study carries inherent self-report bias risk, respondents may provide socially desirable responses regarding intentions to use Islamic financial products. Sampling bias is also possible since only residents with sufficient awareness of BSI products may have meaningfully responded.

The research instrument consisted of a closed questionnaire using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). The independent variables include product (X1), price (X2), location (X3), promotion (X4), people (X5), process (X6), and physical evidence (X7), each measured thru 3–4 indicators that reflect respondents' perceptions of the characteristics of BSI's haj savings marketing mix.<sup>38</sup> The dependent variable is the interest in using haj savings (Y), measured through five statements related to the intention to open, maintain, and recommend BSI's haj savings product.<sup>39</sup>

Validity was tested using Pearson correlation; all items yielded  $r$ -count  $> 0.1996$  ( $r$ -table,  $n = 97$ ,  $\alpha = 0.05$ ), confirming item validity. Reliability was assessed via Cronbach's

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<sup>36</sup> John W. Creswell dan J. David Creswell, *Research design : qualitative, quantitative, and mixed methods approaches*, Fifth (Los Angeles: SAGE Publications, 2018).

<sup>37</sup> Geetanjali V. Kale et al., *Research Methodology A Practical and Scientific Approach*, ed. oleh Vinayak Bairagi dan Mousami V. Munot, *CRC Press Taylor & Francis Group Taylor & Francis Group* (52 Vanderbilt Avenue New York, NY 10017: Taylor & Francis Group, 2019).

<sup>38</sup> Kushwaha dan Agrawal, "An Indian Customer Surrounding 7P[U+05F3]s of Service Marketing"; Ghabban, "The Impact of Marketing Mix (7Ps) on Customer Satisfaction in the Healthcare Sector: A Study of Demographic and Professional Correlations."

<sup>39</sup> Karim Amrullah dan Safitri, "Exploring The Influence of Attitude, Subjective Norm, and Perceived Behavioral Control on Intention Behavior: The Moderating Effect of Benefits."

alpha; all variables exceeded the threshold of 0.7, indicating adequate internal consistency (Wekke et al., 2019). Classical assumption tests were conducted: (1) Kolmogorov–Smirnov normality test yielded significance of 0.757 ( $> 0.05$ ), confirming normal residual distribution; (2) Glejser heteroscedasticity test showed all independent variables with significance  $> 0.05$ , confirming homoscedasticity; (3) Variance Inflation Factor (VIF) ranged from 1.509 to 2.485 with tolerance values  $> 0.1$ , ruling out multicollinearity.<sup>40</sup>

## Result and Discussion

Respondents were dominated by the productive age group 30–39 years (40%), followed by under-30 years (35%), reflecting a population at the early stage of long-term financial planning appropriate for Hajj savings enrollment. Educational attainment predominantly diploma/bachelor's (55%), indicates relatively sound financial literacy and access to information regarding Sharia banking products. Approximately 60% of respondents were already BSI customers, while 40% were non-customers with expressed interest in Hajj savings, indicating substantial untapped market potential.

The estimated regression model is:

$$\hat{Y} = 0.340 + 0.205X_1 + 0.279X_2 + 0.089X_3 + 0.216X_4 + 0.352X_5 + 0.174X_6 + 0.083X_7$$

The results of the regression coefficient estimation can be summarized in the following:

**Table 1.** Summary of Multiple Linear Regression Results

Variables	Beta (B)	t-value	Sign. (p)	Results
Constant	0,340	0,220	0,826	—
Price (X1)	0,279	2,962	0,004	Significant (+)
Product (X2)	0,205	1,963	0,053	Not Significant
Location (X3)	0,089	1,161	0,249	Not Significant
Promotion (X4)	0,216	1,926	0,057	Not Significant
People (X5)	0,352	2,679	0,009	Significant (+)
Process (X6)	0,174	1,326	0,188	Not Significant
Physical Evidence (X7)	0,083	0,775	0,440	Not Significant

**Source:** Processed data, 2026

**Table 2.** Model Summary

Statistic	Value
R	0,816
R <sup>2</sup>	0,665
Adjusted R <sup>2</sup>	0,655
F-hitung	28,229
Sig. F	0,000

**Source:** Processed data, 2026

<sup>40</sup> Gun Mardiatmoko, “The Importance of the Classical Assumption Test in Multiple Linear Regression Analysis (A Case Study of the Preparation of the Allometric Equation of Young Walnuts),” *Barekeng: Jurnal Ilmu Matematika dan Terapan* 14, no. 3 (2020): 333–42, <https://doi.org/https://doi.org/10.30598/barekengvol14iss3pp333-342>.

The simultaneous F-test yielded  $F = 28.229$  ( $p < 0.001$ ), confirming that all seven 7P variables jointly have a significant effect on intention to use BSI Hajj savings. The Adjusted  $R^2 = 0.655$  indicates that 65.5% of variance in intention is explained by the model; the remaining 34.5% reflects factors outside the model, most notably trust, religiosity, and social influence. Partially, only price (X2) and people (X5) demonstrate statistically significant positive effects at  $\alpha = 0.05$  ( $p = 0.004$  and  $p = 0.009$  respectively), supporting H2 and H5. Hypotheses H1, H3, H4, H6, and H7 are not supported in this sample context.

Two variables merit specific analytical attention: product (X1) at  $p = 0.053$  and promotion (X4) at  $p = 0.057$  are near-significant, falling just outside the conventional 5% threshold. These borderline results suggest that product features and promotional activities do exercise some directional influence on public intention, though the effect is not statistically robust at the current sample size and context. The near-significance of product ( $\beta = 0.205$ ) is theoretically consistent with findings that product knowledge positively shapes Islamic banking adoption,<sup>41</sup> while the near-significance of promotion ( $\beta = 0.216$ ) aligns with evidence that digital marketing strategies can build trust in Islamic banking when combined with community endorsement.<sup>42</sup> A larger and more geographically diverse sample may bring these effects into statistical significance.

## Discussion

The finding that price and people are the dominant significant predictors is both theoretically and contextually grounded. In the context of Hajj savings, a long-term financial commitment requiring sustained deposits over potentially decades price fairness perception is not a routine commercial consideration but an Islamic justice concern. Respondents evaluate administrative fee structures, profit-sharing (*nisbah*) ratios, and fee transparency through the lens of whether the bank treats them equitably as both financial clients and prospective pilgrims. This aligns with Jamshed and Uluyol, who found that Islamic value and convenience not Sharia compliance formality alone, drive adoption decisions, with price fairness being a key convenience dimension.<sup>43</sup> Maulana et al., further confirmed that Islamic banks need to prioritize price competitiveness while maintaining service quality to attract potential customers.<sup>44</sup> Within the *maqasid al-shariah* framework, competitive and transparent pricing directly operationalizes *hifz al-mal* (protection of wealth) by ensuring depositors are not exploited.

The people dimension captures what employees represent beyond functional service: in a rural Indonesian context, the frontliner employee is often the community's sole point of contact with the abstract institution of Islamic banking. Purnama et al., (2025)

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<sup>41</sup> Ashurov dan Othman, "The Effects of Trust Mediator and Education Level Moderator on Adoption of Islamic Banking System in Tajikistan."

<sup>42</sup> Mulyanti dan Nugroho, "Building Community Trust and Financial Inclusion through Online Religious Leaders and Digital Communication: Evidence from Islamic Banking in Indonesia."

<sup>43</sup> K M Jamshed dan B Uluyol, "What Drives to Adopt Islamic Banking Products and Services: Is It Shariah Compliance or Convenience?," *Journal of Islamic Marketing* 15, no. 11 (2024): 2891–2915, <https://doi.org/10.1108/JIMA-08-2023-0243>.

<sup>44</sup> Maulana et al., "The Role of Financial Well-Being and Ethical Finance Adoption: Evidence from Indonesia's Islamic Banking Sector."

demonstrated that service quality, particularly reliability, responsiveness, and Sharia compliance, has a strong positive effect on satisfaction ( $\beta = 0.856$ ,  $p < 0.001$ ) and loyalty in Indonesian Islamic banks.<sup>45</sup> The BSI employee who can explain *wadiah yad dhamanah* contracts clearly, respond empathetically to concerns about fund management by BPKH, and demonstrate mastery of Hajj administrative procedures becomes, in effect, a trust proxy for the entire institution. This dynamic resonates with the TPB framework: competent and communicative employees lower perceived behavioral control barriers and strengthen subjective norms by representing positive social proof within the community.<sup>46</sup>

The absence of significant effects from promotion (X4) and place (X3) requires critical explanation rather than simple dismissal. Promotion's non-significance likely reflects a mismatch between promotional channel and community media habits in Sembukan Village. Digital advertising, social media campaigns, and mobile app notifications, the primary BSI promotional tools may not penetrate effectively in a rural community where information still flows predominantly through interpersonal networks, mosque communities, and local religious leaders. This is consistent with Mulyanti and Nugroho's, finding that the effect of digital promotion depends critically on the trustworthiness of the messenger, not merely the message medium.<sup>47</sup> Promotion that reaches the community through a trusted religious figure (*ustaz, kyai*) may be highly effective; promotion through impersonal digital channels may be ignored or distrusted. This does not mean promotion is irrelevant, it means the form of promotion must be reconfigured for rural contexts.

Place non-significance similarly reflects the structural reality of limited BSI branch presence in Wonogiri, combined with respondents' adaptation to distance barriers through informal information sourcing and remote account opening through relatives or community intermediaries. However, this adaptation also conceals latent demand: if physical access were improved or digital onboarding was made genuinely accessible, location may well become significant. Cahyono et al., noted that ease of digital services is a major positive perception driver for Indonesian Islamic bank 7P assessments, suggesting that location significance may re-emerge as digital channels mature in rural areas.<sup>48</sup>

Process (X6) non-significance ( $\beta = 0.174$ ,  $p = 0.188$ ) may reflect a threshold effect: the administrative process for opening BSI Hajj savings is perceived as sufficiently standard across providers that does not differentiate BSI sufficiently to drive intention. Physical evidence (X7) at  $\beta = 0.083$  ( $p = 0.440$ ) is the weakest predictor, suggesting that in a community with limited direct exposure to BSI branch environments, the tangible evidence of service quality simply is not evaluated. This non-significance is not a failure of the 7P framework but a diagnostic: it identifies where BSI has not yet made its physical and procedural distinctiveness perceptible to rural communities.

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<sup>45</sup> Purnama et al., "Customer Satisfaction as a Mediator between Service Quality and Customer Loyalty: Evidence from Islamic Banks in Indonesia."

<sup>46</sup> Karim Amrullah dan Safitri, "Exploring The Influence of Attitude, Subjective Norm, and Perceived Behavioral Control on Intention Behavior: The Moderating Effect of Benefits."

<sup>47</sup> Mulyanti dan Nugroho, "Building Community Trust and Financial Inclusion through Online Religious Leaders and Digital Communication: Evidence from Islamic Banking in Indonesia."

<sup>48</sup> Cahyono, Rani, dan Kassim, "Perceptions of the 7p Marketing Mix of Islamic Banks in Indonesia: What Do Twitter Users Say about It?"

A critical limitation explicitly acknowledged here is that trust, extensively discussed in the theoretical framework and confirmed as the most important mediating variable in Islamic banking adoption literature,<sup>49</sup> was not included as an explicit empirical variable. The 34.5% of unexplained variance in this model likely contains a substantial trust component, alongside religiosity and social influence. The finding that Trisanty and Sugiarto, obtained attitude as the strongest predictor ( $\beta = 0.795$ ) in Sharia banking adoption, partially driven by trust and compliance perception suggests the current model is structurally incomplete.<sup>50</sup> Similarly, Aisyah et al., study of BSI's post-cyberattack trust erosion demonstrates how rapidly trust can collapse, reinforcing why it must be measured explicitly rather than assumed.<sup>51</sup> Future research should treat trust as a mediating variable between the 7P elements and intention, with religiosity as a moderator.

The article's discussion of digital transformation, particularly BSI's mobile banking and online services, cannot be empirically supported in this model because no variable explicitly measures digital service usage or digital channel preference. This gap, flagged by the current empirical scope, is limited to the classic 7P framework and cannot draw conclusions about digital channel effects. What can be concluded is that place and promotion non-significance is consistent with a digitally under-penetrated rural environment, but causality through digital channels cannot be claimed without direct measurement. Abdurrahman et al., demonstrated that Sharia compliance, perceived usefulness, and subjective norms together drive Islamic mobile banking adoption in Indonesia, confirming the relevance of digital adoption factors that future research should integrate into the 7P model.<sup>52</sup>

## Conclusion

This study empirically demonstrates that within the rural Indonesian context of Sembukan Village, price and people are the two significant partial determinants of public intention to use BSI Hajj savings, while all seven 7P variables jointly maintain strong explanatory power (Adjusted  $R^2 = 0.655$ ). These findings are not merely statistical outputs, they reveal that in worship-oriented financial services, the Islamic principles of *'adl* (price fairness) and *amanah* (employee trustworthiness) function as the most proximate levers of adoption behavior.

The study's theoretical contribution is threefold: it empirically contextualizes the 7P framework within a *maqasid al-shariah* orientation from the outset rather than as a post-hoc addition; it provides diagnostic explanation for non-significant variables through

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<sup>49</sup> Ashurov dan Othman, "The Effects of Trust Mediator and Education Level Moderator on Adoption of Islamic Banking System in Tajikistan"; Robson, Ashraf, dan Abdullrahim, "Faith, Trust and Pixie Dust: A Comparative Study of Consumer Trust in Islamic Banks A Structured Abstract."

<sup>50</sup> A Trisanty dan C Sugiarto, "Exploring the Influence of Skepticism, Attitude, and Religiosity on Consumer Intentions to Adopt Sharia Banking in Indonesia," *Banks and Bank Systems* 20, no. 4 (2025): 100–113, [https://doi.org/10.21511/bbs.20\(4\).2025.09](https://doi.org/10.21511/bbs.20(4).2025.09).

<sup>51</sup> Aisyah, Sesunan, dan Wicaksono, "Customers' Trust in Islamic Banking Post-Cyberattack Leads to Digital Service Breakdowns in Indonesia."

<sup>52</sup> Abdurrahman et al., "Examining Factors Affecting the Acceptance of Islamic Mobile Banking Services in Indonesia: Insights Into Technology, Customer Behaviour, and Shari'ah Compliance."

structural and contextual analysis rather than dismissal; and it identifies the trust-model gap as a productive direction for future research integrating mediating variables.

This study is geographically limited to one village, restricting generalizability. The model does not include trust, religiosity, or digital service preference as explicit variables, which likely account for a significant portion of unexplained variance. Self-report and sampling bias are acknowledged. Future research should replicate this study with larger, geographically diverse samples; develop an extended model integrating trust, religiosity, and digital service variables alongside the 7P framework; and employ structural equation modeling to test mediation and moderation effects.

Managerial implications for BSI: (1) Restructure Hajj savings fee transparency by publishing detailed nisbah breakdowns and fund utilization reports aligned with BPKH governance standards; (2) invest systematically in frontliner employee training on Sharia contract communication, *maqasid al-shariah* principles, and empathetic customer engagement; (3) redesign rural promotion strategies to leverage mosque networks and trusted online religious leaders rather than relying on impersonal digital advertising; (4) develop *maqasid*-oriented and ESG-aligned investment governance to strengthen public legitimacy and long-term trust in BSI Hajj fund management.

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