



THE INFLUENCE OF CUSTOMER TRUST AND DECISION MAKING FROM CONSUMER TESTIMONIALS USING GONTOR'S HAJJ AND UMROH SERVICES IN THE MANAGEMENT REVIEW OF HAJJ AND UMROH GIRO

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Abstract: The study of consumer decisions in choosing KBIHU services is essential, considering the high need for Muslims to perform Hajj in Indonesia. Data from the 2024 population census notes that Indonesia's population reaches 281.64 million people, while the Hajj quota is limited. Although there are various Hajj and Umrah service bureaus, consumers need to be careful because of the rampant cases of fraud and illegal acts in this sector in Indonesia. Safety and trust are key factors that must be considered before consumers choose Hajj and Umrah service bureaus in their area. Factors influencing consumer decisions involve brand, quality of service, pricing, promotion, and word-of-mouth testimonials. This study aims to examine the impact of brand trust and word of mouth testimonials on consumer decisions in choosing KBIHU Gontor services. This research approach is qualitative, involving direct surveys and analysis of data from previous scientific literature. The research approach uses qualitative, where the data is processed by reviewing the location by interviewing several staff and several consumers of KBIHU GONTOR Ponorogo services. From the results of the survey review in this research, it appears that customer trust is a key factor influencing pilgrims' decisions to use Hajj and Umrah services from KBIHU ISID. These factors are reflected in the perception, confidence, reputation and competence of the KBIHU GONTOR Institution, as well as consumers' liking for this institution. Apart from that, testimonials from previous customers are also a factor that influences the pilgrim's decision to choose KBIHU Gontor Hajj and Umrah services.

Keyword: customer trust; decision-making; pilgrimage; umrah

Abstrak: Kajian terhadap keputusan konsumen dalam memilih layanan KBIHU sangatlah penting, mengingat tingginya kebutuhan umat Islam untuk menunaikan ibadah haji di Indonesia. Data sensus penduduk tahun 2024 mencatat jumlah penduduk Indonesia mencapai 281,64 juta jiwa, sedangkan kuota haji terbatas. Meski terdapat berbagai biro layanan haji dan umroh, namun konsumen perlu berhati-hati karena maraknya kasus penipuan dan perbuatan melawan hukum di sektor ini di Indonesia. Keamanan dan kepercayaan menjadi faktor utama yang harus diperhatikan sebelum konsumen memilih biro layanan haji dan umrah di wilayahnya. Faktor-faktor yang mempengaruhi keputusan konsumen meliputi merek, kualitas layanan, harga, promosi, dan testimoni dari mulut ke mulut. Penelitian ini bertujuan

untuk menguji pengaruh kepercayaan merek dan testimoni word ofmouth terhadap keputusan konsumen dalam memilih layanan KBIHU Gontor. Pendekatan penelitian ini bersifat kualitatif, melibatkan survei langsung dan analisis data dari literatur ilmiah sebelumnya. Pendekatan penelitian menggunakan kualitatif, dimana data diolah dengan cara meninjau lokasi dengan mewawancarai beberapa staf dan beberapa konsumen jasa KBIHU GONTOR Ponorogo. Dari hasil tinjauan survei pada penelitian ini, terlihat bahwa kepercayaan pelanggan menjadi faktor kunci yang mempengaruhi keputusan jamaah untuk menggunakan layanan haji dan umrah dari KBIHU ISID. Faktor-faktor tersebut tercermin dari persepsi, kepercayaan, reputasi dan kompetensi Lembaga KBIHU GONTOR, serta kesukaan konsumen terhadap lembaga tersebut. Selain itu, testimoni pelanggan sebelumnya juga menjadi faktor yang mempengaruhi keputusan jamaah memilih layanan haji dan umrah KBIHU Gontor.

Kata kunci: kepercayaan pelanggan; pengambilan keputusan; ibadah haji; umrah

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Introduction

The Hajj is a spiritual journey for humans, where they visit the Temple at certain times to carry out special deeds with the intention of worship. Indonesia, as a country with a population reaching 281.64 million people in 2024 and the majority of Muslims, shows a high level of participation in carrying out the Hajj pilgrimage. The decision to go for Hajj and Umrah is increasing along with the awareness and desires of Muslims in Indonesia. Therefore, this decision becomes more important, with consumers choosing KBIHU as an institution that can help them carry out this sacred worship.¹



Figure 1. Data on Indonesian population growth

According to (Kotler, 2000), Consumer decision is an assessment process carried out by individual consumers. In the context of the Umrah and Hajj journeys, the dimensions of 'ubūdiyyah (devotion) and insāniyyah (humanity) are important aspects, where Muslims take examples from the story and history of the Prophet Muhammad. The Hajj and Umrah pilgrimages involve self-reflection through specific intentions to worship, and involve a series of worship rituals that are believed to be examples of the Prophet's sunnah, not just

¹ A Bryman, *Social Research Methods* (Oxford University Press Inc, 2012).

recreational activities ². Increased interest in carrying out the Hajj pilgrimage has a significant impact on pilgrims' decision making. This is proven by the fact that the number of Hajj pilgrims from Indonesia is the largest compared to other countries in the world, such as India, Pakistan, Bangladesh and Egypt. According to CNN Indonesia mass media reports, Indonesia continues to increase the number of Hajj pilgrims departing every year, recorded in the last year in 2023 reaching more than one million pilgrims who successfully completed the pilgrimage.³ With the "Vision 2030" scheme, within 7 years, Saudi Arabia will increase the number of Hajj and Umrah pilgrims to 30 million people per year.⁴ With the ongoing increase in the number of Hajj pilgrims, opportunities for Muslims in Indonesia to perform the Hajj pilgrimage are increasing. The positive impact can also be seen in the reduction of waiting times for prospective Hajj pilgrims, which could be shortened by several years compared to the previous period ⁵.

With so many institutions providing Hajj guidance, it is important to recognize that the quality of guidance can vary between institutions. Not all institutions have the same high level of credibility and responsibility. This is proven by the many cases that have occurred in several KBIHU institutions that utilize the Hajj and Umrah guidance business as a trading object to achieve as much profit as possible. In making decisions regarding selecting KBIHU services, prospective pilgrims need to consider several key factors. Customer trust and testimonials from those who have used the service are important factors that play a significant role in forming decisions. Information from previous customer experiences can provide valuable insight, helping prospective pilgrims feel confident and secure in choosing a Hajj guidance agency that suits their needs and expectations ⁶.

KBIHU services are required to have an official operational permit from the Ministry of Religion (KEMENAG) of the Republic of Indonesia. The existence of this permit is not only a formality, but also a basis for building consumer trust in providing quality services. This can form a positive brand image in society. The good reputation of Hajj and Umrah guidance services in providing services and assistance to pilgrims will create public confidence and trust in choosing and using these services. The Ministry of Religion (Kemenag) emphasized that the existence of the Hajj and Umrah Guidance Group (KBIHU) in organizing the Hajj pilgrimage is the government's partner in providing guidance and assistance for Hajj and Umrah pilgrims before going to the Holy Land. This was emphasized by the Director of Hajj Development at the Ministry of Religion, Arsad Hidayat, in the 1st National Working Conference of the 2024 Hajj and Umrah Guidance Group Communication Forum (KBIHU) which took place in Surabaya, East Java on 6 - 8 November 2024. According to him, coordination, synergy and collaboration in Guidance and coaching of Hajj Manasik with KUA must be improved, Arsad emphasized that guidance and coaching of Manasik is a joint task

² Lisda Aisyah et al., "Analysis of the Effect of Gross Domestic Product (GDP) and Total Population on State Tax Revenue (2016-2020)," *Islamic Economics Journal* 8, no. 1 (2022): 71, <https://doi.org/10.21111/iej.v8i1.7503>.

³ CNN Indonesia, "5 Countries with the Largest Hajj Quotas in the World," 2022.

⁴ BPKH Public Relations, "Arab Ambassador Increases Quota for Hajj Pilgrims. BPKH (Hajj Financial Management Agency)," 2021.

⁵ Meichio Lesmana et al., "Sustainable Traditional Market Innovation in Modern Online 5.0 System Market Development" 6, no. 1 (2024): 27–41.

⁶ Islamic Values, Corporate Culture, and Resources Performance, "International Conference on Economy, Management, and Business (IC-EMBus) The Role of Islamic Values in the Formation of Corporate Culture and Human Resource Performance in Business" 1 (2023): 503–11.

between the government and KBIHU. "I conveyed on the occasion of the Indonesian Mudzakaroh Perhajian event to all Heads of Regional Offices of the Ministry of Religion, Head of the Hajj and Umrah Organizing Division (PHU), that KBIHU is no longer a competitor but a partner of the Ministry of Religion in providing guidance and coaching on rituals," In fact, said. Arsad in Law Number 8 of 2019 concerning the Implementation of the Hajj and Umrah Pilgrimage in article 33 paragraph 1 reads "In providing guidance and coaching for regular Hajj rituals, the Minister can involve KBIHU". "In fact, this is clear, in Law 8/2019, specifically the existence of KBIHU in providing guidance and guidance for Hajj and Umrah pilgrims has been stated,"

Consumer trust in an agency or service provider is based on the quality and good reputation it has, which is known as customer trust. Customer trust can be interpreted as a good emotion or feeling of security that consumers have as a result of their interaction with the company or deep understanding of the brand. This is based on consumers' perception that the company or brand is reliable and responsible for their interests and safety. Therefore, this trust is an important foundation in establishing a sustainable relationship between KBIHU services and its consumers.

Apart from customer trust, prospective pilgrims who intend to carry out the Hajj or Umrah actively seek information from various sources, including the internet and personal experiences of people who have used products or services related to pilgrimage trips. Recommendations or word of mouth communication, known as testimonials, play an important role in decision making. Testimonials from previous customers are messages about a company's products or services, including evaluations of product performance, policies, friendliness, honesty and speed of service which can shape prospective congregations' perceptions of the quality and reliability of KBIHU services. This testimonial provides direct insight from other people's experiences, which can be a determining factor in choosing a Hajj and Umrah guidance institution, and other things that are felt and experienced by someone who is conveyed to other people.

In the city of Ponorogo, East Java Province, there is a KBIHU called KBIHU Gontor which is located at Pondok Modern Darussalam Gontor Mlarak, Ponorogo. KBIHU Gontor is a service institution founded by the leadership of Pondok Modern Darussalam Gontor, established on Tuesday 18 May 2010. KBIHU Gontor has obtained an operational permit from the Ministry of Religion of the Republic of Indonesia: Number 1264/2016 and Notarial Deed No. 37 May 18, 2010.⁷ With this official permit, KBIHU Gontor is authorized to provide guidance services for Hajj, Umrah and other activities. This includes guidance services for the Hajj and Umrah rituals in theory and practice, as well as assistance and implementation of the Hajj and Umrah pilgrimages in the Holy Land. Apart from that, this institution also provides pilgrimages to historical places in the holy land. Since obtaining the permit, KBIHU Gontor has provided maximum service to 21 groups of Hajj and Umrah pilgrims, showing their commitment to helping and supporting people who wish to undertake pilgrimage trips to the holy land ⁸.

According to Adry Aditya Maulana , Ulfiah Novita in the title Pengaruh Customer Experince, Kepercayaan Konsumen, Dan Penanganan Keluhan Terhadap Kepuasan

⁷ KBIHU ISID, Application for operational permit extension (2019).

⁸ Zakky Fakhri Amin, "Multazam : Jurnal Manajemen Haji Dan Umrah" 1, no. 2 (2021): 132–44.

Konsumen Jama'ah Umroh Pada Pt. Hamkagiat Di Pekanbaru The purpose of this study was to determine the effect of Customer Experience, Consumer Trust, and Complaint Handling on Consumer Satisfaction of Umrah Pilgrims at PT. Hamkagiat in Pekanbaru. The population in this study are consumers or customers who have departed for the Umrah pilgrimage with Travel PT. Hamkagiat in Pekanbaru. The sampling method in this study uses the Slovin Sampling technique, where this technique takes sampling with certain considerations. The data used are primary data and secondary data. The data analysis method used is multiple linear regression method. The results show that Customer Experience, Consumer Trust, and Complaint Handling have a significant effect on Customer Satisfaction of the Umrah Congregation at PT. Hamkagiat in Pekanbaru. Based on the coefficient of determination, the variable Customer Experience (X1), Consumer Trust (X2), and Complaint Handling (X3) have an effect on the Consumer satisfaction variable (Y). While the rest is influenced by other factors not examined in this study.⁹

According to Arif Zakiiyatan Effendi, Rama Chandra in the title *Pengaruh Promosi Dan Kualitas Pelayanan Terhadap Kepuasan Konsumen Melalui Keputusan Pembelian Pada Travel Umroh Dan Haji Plus PT. Inyong Travel Barokah* This study aims to determine the effect of promotion variable, service quality and purchase decisions on customer satisfaction at PT. Inyong Travel Barokah. Promotion and service quality as independent variables, purchasing decisions as intervening variables and customer satisfaction as dependent variables. This study uses a quantitative approach which is analyzed using Partial Least Square (PLS) with WarpPLS 6.0 software. The population of this study are Umrah jamaah PT. Inyong Travel Barokah in the last three months registered in 2019. The sample was determined based on the purposive sampling method, with the consideration that the respondent had joined Umrah with PT. Inyong Travel Barokah at least once in 2019. The number of samples given by the questionnaire for observation was 101 respondents from 135 study populations. Hypothesis testing found that promotion has a significant effect on purchasing decisions and customer satisfaction, service quality has a significant effect on purchasing decisions and customer satisfaction. As well as purchasing decisions have a significant effect on customer satisfaction. For the mediating effect, purchasing decisions mediate promotion on customer satisfaction, and purchasing decisions mediate service quality on customer satisfaction.¹⁰

Pengaruh Kualitas Pelayanan Dan Kepercayaan Terhadap Kepuasan Pelanggan Dan Dampaknya Pada Reputasi Perusahaan (Studi Empiris pada Perusahaan Travel Umroh dan Haji di Jakarta Timur) written by Buddy, Tabroni and Fahrudin Salim The Umrah travel industry holds significant promise, with top-notch agencies boasting impeccable track records. Such track records serve as indicators of service quality and customer satisfaction levels. Opting for Umrah travel agencies with impeccable reputations—ones that consistently evade customer complaints and third-party issues—is advisable. This study aimed to assess how service quality and trust impact customer satisfaction and,

⁹ Ulfiah Novita Adry Aditya Maulana, "Pengaruh Customer Experince, Kepercayaan Konsumen, Dan Penanganan Keluhan Terhadap Kepuasan Konsumen Jama'ah Umroh Pada Pt. Hamkagiat Di Pekanbaru," *Jurnal Ekonomi Dan Ilmu Sosial (JEIS)* 02, no. 01 (2023): 52–58.

¹⁰ Rama Chandra Arif Zakiiyatan Effendi, "Pengaruh Promosi Dan Kualitas Pelayanan Terhadap Kepuasan Konsumen Melalui Keputusan Pembelian Pada Travel Umroh Dan Haji Plus PT. Inyong Travel Barokah," *Jurnal Sekolah Tinggi Ilmu Ekonomi Indonesia*, 2020.

consequently, the reputation of Umrah travel companies in East Jakarta. The study surveyed 160 respondents from five Umrah travel agencies, employing quota sampling with each agency receiving a quota of 32 samples. Data collection was conducted through questionnaires, and Structural Equation Modeling (SEM) analysis via LISREL Software was used for data analysis. Findings reveal that service quality significantly influences customer satisfaction, as does trust. Service quality also significantly affects the company's reputation, whereas trust does not directly impact it. Notably, customer satisfaction emerges as a significant determinant of the company's reputation within the Umrah Travel Bureau in East Jakarta.¹¹

Pengaruh Kepercayaan, Harga dan Kemudahan terhadap Kepuasan Jemaah pada Biro Perjalanan Haji dan Umrah Kota Jambi Written by Akhmad Irwansyah Siregar, Riko Mappadeceng, This research aims to analyze the influence of trust, price and ease on the consumer satisfaction of users of hajj and umrah travel agencies. The sample in this study is Jemaah on hajj and umrah travel agencies in Jambi city. Collection method using questionnaires and analyzed using verification analysis, analysis tools in research using Multiple Linear Regression, Determination Coefficient (R²), and F Test and t Test.¹²

The research target is in the Ponorogo area, East Java with the object of study in the Gontor Hajj Guidance Group (KBIHU GONTOR). The research approach uses qualitative¹⁰, where the data is processed by reviewing the location by interviewing several staff and several consumers of KBIHU GONTOR Ponorogo services.¹³

Results And Discussion

The Hajj Umrah Guidance Group (KBIHU GONTOR) is a service bureau providing Hajj and Umrah guidance located in the city of Ponorogo, East Java Province. KBIHU is located in Pondok Darussalam Gontor, Ponorogo, and was founded by the leadership of Pondok Modern Darussalam Gontor. The management of KBIHU GONTOR is held by the KBIHU ISID Management Board, which was formed on May 18th 2010.

KBIHU ISID provides Hajj and Umrah guidance services, including ritual training before pilgrims depart for the Hajj or Umrah pilgrimage. Data for the last five years, from 2019 to 2024, records that KBIHU ISID has successfully dispatched 374 pilgrims. The details involve 164 male pilgrims and 209 female pilgrims, who come from various areas in Ponorogo and its surroundings. This shows the positive contribution of KBIHU GONTOR in helping local communities to carry out the Hajj and Umrah pilgrimages with quality guidance¹⁴.

After conducting interviews, researchers succeeded in identifying several consumer characteristics based on gender, age and occupation. In terms of gender, the research results showed that male participants were 34 consumers (45.3%), while female participants were

¹¹ Tabroni and Fahrudin Salim Buddy, "Pengaruh Kualitas Pelayanan Dan Kepercayaan Terhadap Kepuasan Pelanggan Dan Dampaknya Pada Reputasi Perusahaan (Studi Empiris Pada Perusahaan Travel Umroh Dan Haji Di Jakarta Timur)," *Jurnal Ekonomi Bisnis Dan Manajemen* 4, no. 2 (2019): 67–71.

¹² Riko Mappadeceng Akhmad Irwansyah Siregar, "Pengaruh Kepercayaan, Harga Dan Kemudahan Terhadap Kepuasan Jemaah Pada Biro Perjalanan Haji Dan Umrah Kota Jambi," *Lembaga Penelitian Dan Pengabdian Kepada Masyarakat Universitas Batanghari Jambi*, 2020.

¹³ Kuala Lumpur, "5th International Conference on Business, Education, Social and Technology (ICBEST2024)," no. January (2024).

¹⁴ A Bryman, *Social Research Methods*.

41 respondents (54.7%). Meanwhile, in terms of age characteristics, it was found that consumers who used Hajj and Umrah services from KBIHU GONTOR were dominated by pilgrims aged over 40 years. In detail, of the total 75 respondents, 34 participants (45.3%) were men, and 41 participants (54.7%) were women. These findings indicate that women have a significant role in using KBIHU ISID Gontor's Hajj and Umrah services. This data illustrates that men and women over 40 years tend to be the main consumers of these services.¹⁵

Based on age criteria, the research results show that consumers who use Hajj and Umrah services from KBIHU ISID are dominated by pilgrims over 40 years of age. Meanwhile, in terms of job characteristics, the majority of respondents work as employees, as many as 42 participants (56%). Meanwhile, the rest consisted of participants with jobs as entrepreneurs, teachers, farmers and other jobs. The decision to use KBIHU ISID's Hajj and Umrah services is 76% influenced by identified characteristics, such as age and occupation. Meanwhile, the remaining 24% may be influenced by other variables outside the scope of the research. These findings provide an illustration that consumers who are older, especially those over 40 years old, and who work as employees are more likely to use Hajj and Umrah services from KBIHU ISID Gontor. From the results of the survey review in this research, it appears that customer trust is a key factor influencing pilgrims' decisions to use Hajj and Umrah services from KBIHU ISID. These factors are reflected in the perception, confidence, reputation and competence of the KBIHU GONTOR Institution, as well as consumers' liking for this institution. Apart from that, testimonials from previous customers are also a factor that influences the pilgrim's decision to choose KBIHU Gontor Hajj and Umrah services.

Testimonial factors from previous customers include positive recommendations and satisfying experiences from other consumers, encouragement from relatives or friends to use the agency's services, as well as direct testimonials from consumers who have used KBIHU Gontor's Hajj and Umrah services. This shows that positive experiences and recommendations from previous consumers have a big impact in shaping the trust and decision of pilgrims to choose this Hajj and Umrah guidance institution.

From the results of the survey analysis above, it appears that the most influential factor in KBIHU management is customer trust in the services they consume, with interview scores being greater than other factors. This means that consumer or congregation trust in the KBIHU Gontor brand is a major factor in using Hajj and Umrah services. The brand reputation of KBIHU Gontor has a significant impact on pilgrims' decisions to choose and use Hajj and Umrah services¹⁶. Thus, the results of the analysis show that consumer trust in the KBIHU Gontor brand is a crucial element in congregational decision making. The good reputation of the brand is the main attraction that influences consumers' decisions to use Hajj and Umrah services from KBIHU Gontor.

¹⁵ Lesmana et al., "Sustainable Traditional Market Innovation in Modern Online 5 . 0 System Market Development."

¹⁶ Fachri Muhamad Sidiq et al., "Analisis Strategi Pendistribusian Zakat Produktif Dalam Mensejahterakan Masyarakat Indonesia", *ADILLA : Jurnal Ekonomi Syariah*, 7, no. 2 (2024): 99–110.

Conclusion

From the results of surveys conducted in the field, the biggest factor in the development of KBIHU services is customer trust in the current account and testimonials from previous customers which are disseminated to other consumers. This is seen from KBIHU GONTOR which provides good service management to its customers so that increasing the development of the Hajj and Umrah giro. The research findings suggest that customer trust plays a crucial role in influencing pilgrims' decisions to opt for Hajj and Umrah services offered by KBIHU ISID. This trust is reflected in various aspects such as the institution's perception, confidence, reputation, and competence, along with the preference of consumers towards the institution. Additionally, testimonials from past customers also significantly impact pilgrims' choices in selecting KBIHU Gontor for Hajj and Umrah services. These testimonials encompass positive recommendations, satisfying experiences shared by other consumers, encouragement from friends or relatives to utilize the agency's services, and direct feedback from individuals who have availed KBIHU Gontor's Hajj and Umrah services. This underscores the considerable influence of positive experiences and recommendations from previous customers in shaping the trust and decisions of pilgrims towards choosing this particular institution for Hajj and Umrah guidance. Based on the survey analysis, it is evident that customer trust in the services provided by KBIHU emerges as the most influential factor in its management, as indicated by interview scores outweighing other factors. This highlights the significance of consumer trust in the KBIHU Gontor brand as a major determinant for pilgrims in utilizing Hajj and Umrah services. The brand's reputation notably impacts pilgrims' decisions in selecting and utilizing Hajj and Umrah services provided by KBIHU Gontor.

Based on the research results, there are several suggestions for the management of KBIHU ISID Gontor. First, institutions need to continue to maintain their brand by improving the quality of Hajj and Umrah services. These efforts could involve increasing training for staff, updating facilities, and improving the safety and comfort of congregants. Second, it is necessary to strengthen Hajj and Umrah pre-program services. Increasing information and understanding of prospective pilgrims before they decide to use the services of KBIHU ISID Gontor can provide deeper confidence in the worship process that will be undertaken. Third, as the main driver of society, institutions need to strengthen marketing strategies that focus on positive values, reliability and success in providing services. Promotions that emphasize positive testimonials from previous congregants can also increase public trust. Finally, other factors need to be improved that can support institutional development, such as innovation in services, operational efficiency, and improved communication with the congregation. With these steps, it is hoped that KBIHU ISID Gontor can continue to develop and become the main choice for people who want to carry out the Hajj and Umrah pilgrimages.

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