

ANALYSIS OF FINANCIAL DETERMINANTS OF URBAN COMMUNITY INTEREST IN HAJJ: STUDY OF THE *BUGIS TRIBE* IN MAKASSAR AND MANADO

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Analysis Of Financial Determinants of Urban Community Interest in Hajj: Study of The *Bugis Tribe* in Makassar and Manado Licensed Under a Creative Commons Attribution-ShareAlike 4.0 International License

Abstract

The urge of the Bugis community to carry out the Hajj pilgrimage is increasing, particularly in the cities of Makassar and Manado. This is because in urban areas the Hajj pilgrimage is a cultural priority for the community. The ability to carry out the Hajj pilgrimage is measured by financial determinants including asset value, savings investment, income level, and religious understanding. This research is intended to analyze the influence of asset value, savings investment, and income level on interest in Hajj by involving religiosity as a mediating variable in the Bugis community in the cities of Makassar and Manado. This research followed a quantitative approach by collecting data through questionnaires. The population in this study was the entire Bugis community who are living in Makassar and Manado, while the sample was taken according to the sample selection criteria of 607 respondents. The data analysis technique used is path analysis with the help of AMOS (Analysis of Moment Structure) software. The results of this research show that the value of assets does not have an influence on the interest in Hajj of the Bugis community in Makassar and Manado, however, the value of assets and investment savings has an influence on the interest in Hajj of the Bugis community if the religiosity variable is involved as a mediating variable, while the level of income has no influence on interest in Hajj by the Bugis community in Makassar and Manado. The novelty of this research is connecting multiple variables with the Hajj interest variable using the religiosity variable as a moderating variable by creating a new pattern by testing competitive theory. The implication of this research is the increase in the number of registrants or Hajj portion numbers because it is supported by investment savings available from banking products.

Keywords: Financial Determinants; Interest in Hajj; Urban Community.

A. Introduction

The Hajj pilgrimage is no longer a challenging ritual for individuals with the means to undertake it. Both in terms of material resources and physical capability (Ansori et al., 2019), the material aspect of performing the Hajj requires meeting the payment requirements set by the government, while the physical aspect involves being able to complete all the stages and processes of the pilgrimage. This annual Islamic pilgrimage, which is continually growing in terms of participants, is driven not only by internal factors but also external ones. The internal factors discussed in this research include financial determinants, consisting of asset value, savings investment, income level, or property, and the ability possessed by every individual in terms of ownership that constitutes power and can be used for daily transactions among people and for future life in worship (Rofi'ah & Munir, 2019). Asset value is also explained as the value controlled by someone, whether it is tangible or intangible property. In business or accounting terms, an asset is an economic resource owned by an individual or a business, and the property owned by an individual can be used as a means of payment (Wensen et al., 2021). An asset is something that can be quickly converted into cash. Assets can be classified as wealth values that can be recorded as the ownership of an individual or a business (Achmad Fauzi et al., 2022).

Apart from asset value, the ability to invest in savings is also a factor for individuals to perform the Hajj. Savings investment is a well-thought-out plan to accumulate funds in the form of savings. (Fajriyah Salsabila Halim, 2023) revealed that the way to obtain funds for performing the Hajj is through investment in the form of savings. Hajj savings investment involves an individual depositing money with a provider in the form of a savings account, and then the account holder deposits money at any time to obtain a Hajj allocation number (Wahyuningsih & Imm, 2012). The Hajj allocation number is obtained when the conditions set by the service provider or the bank are met. This is a solution that can facilitate people's ability to perform the Hajj (Rifaat Farid, 2019). The savings investment made by the Bugis Makassar community to collect money through banking institutions is also related to their level of piety and religious understanding.

The current Hajj saving investment facilities offered by banks and financial institutions are very helpful in motivating and facilitating people to perform the Hajj. These institutions offer various programs and systems to assist people who plan to go on the Hajj but are constrained by insufficient funds (Mubarok, A., & Faizah, 2022). Another factor that can motivate an individual to perform the Hajj is their income, which is derived from their work or business activities (Nur, 2015). Income refers to changes in cash flow resulting from funding received from the proceeds of a business or work that earns compensation for their labor (Liawan & Van Harling, 2019).

The most significant factor is an individual's level of religious understanding or religiosity. This factor arises from an individual's inner desire to perform the Hajj due to the importance of fulfilling the Hajj based on their knowledge or the level of religiosity within them. Religiosity refers to the level of faith in God, the belief in a power that transcends oneself, and governs life in the universe (Muhammad Zuhirsyan, 2018). Religiosity is not governed by law but rather by individual belief and sincerity to what they believe.

In addition to these internal factors, there are external factors, such as culture and traditions in urban areas that prioritize the Hajj because after completing the pilgrimage, individuals gain a higher social standing and position in the eyes of society. This position and status provide strong motivation for people to compete and strive for goodness, aligning with the competitive theory that has developed over the

centuries. Competitive theory was introduced by Adam Smith (1723-1790), a Scottish economist regarded as the father of modern economics. In his famous book, "Wealth of Nations" (1776), he elaborated on the concept of competition and profit in a free market. Smith argued that when individuals seek their profit, the market will function efficiently and lead to common benefit. Although the theory is generally applied to industries and businesses, it can also be applied to individuals or community groups who compete socially for mutual benefit (Daud, 2018). Although competitive theories are generally applied to industries and companies that are thriving, these theories can also be applied to individuals or social groups, where individuals or social groups compete with each other socially for mutual benefit.

The enthusiasm of people to register for the Hajj can be observed in the number of registrants according to the 2022 data from the Ministry of Religious Affairs in Makassar and its surroundings, totaling 234,377, and in Manado and its surroundings, totaling 106,763 pilgrims. This phenomenon shows that people are driven to perform the Hajj, making it an object of research in connecting several variables with the variable of Hajj interest using religiosity as a moderating variable. Previous research has primarily focused on service systems, like the study conducted by (Endah Kusumaningrum Ali Anton Senoaji, Winih Wicaksono, 2020). Therefore, in this study, the relationship among asset value, savings investment, income level, and religiosity has not received adequate attention.

In line with this phenomenon and theory, this research aims to answer several questions: 1) how does the value of assets influence the Hajj interest of the Bugis community in Makassar and Manado; 2) how does the value of assets influence the Hajj interest with religiosity as a moderating variable for the Bugis community in Makassar and Manado; 3) how does savings investment influence Hajj interest with religiosity as a moderating variable for the Bugis community in Makassar and Manado; 4) how does income level influence Hajj interest with religiosity as a moderating variable for the Bugis community in Makassar and Manado; 5) how does religiosity influence the Hajj interest of the Bugis community in Makassar and Manado. These questions provide an understanding that performing the Hajj is not only influenced by asset value, the size of savings investment, and high income but is fundamentally determined by the individual's level of religious understanding.

B. Methods

This research is quantitative, emphasizing the paradigm that focuses on theory testing through the measurement of research variables with numerical values and data analysis using statistical procedures. The research type is descriptive research, where descriptive analysis presents facts systematically to make them easier to understand and draw conclusions from. This research was conducted among the Bugis Makassar community in South Sulawesi and North Sulawesi.

The population in this research comprises the Bugis Makassar community members who have registered and obtained Hajj quotas and are currently on the waiting list. The sample used in this research is purposive sampling, which falls under non-probability sampling. According to Rukajat (2018), the reason for choosing purposive sampling is that not all samples meet the criteria defined by the researcher. Therefore, the researcher selected purposive sampling by establishing specific considerations or criteria that must be met by the samples used in this research. The sample criteria are as follows: 1) Bugis community members who have registered for the Hajj and obtained a waiting list quota; 2) Bugis community members residing in

the cities of Makassar and Manado. Based on the criteria set, the total sample size in the research is 607 individuals, consisting of 407 from Makassar and 200 from Manado.

Data was collected through the distribution of questionnaires in the cities of Makassar and Manado. Subsequently, the data were analyzed using path analysis, which involves examining the relationship patterns between variables. Path analysis was used to determine the direct and indirect effects and the total influence of exogenous variables, including asset value, savings investment, and income level, on the endogenous variable, Hajj interest. It also investigates the influence of the mediating variable, Religiosity. In this research, data were analyzed using the AMOS software (*Analysis of Moment Structure*).

C. Findings and Discussion

1. Findings

Data Description

The main data presented for analyzing the values of assets, savings investments, income, religiosity, and the Hajj interest of the Bugis community in the cities of Makassar and Manado are as follows:

Table 1. The number of respondents as a sample

Number	Origin	Respondent
1.	City of Makassar	407
2.	City of Manado	200
Total		607

The numbers indicate differences based on the waiting list count, with more interest in performing the Hajj pilgrimage in the city of Makassar compared to Manado. This is because Manado is a minority Islamic community. The data variation based on gender also shows significant differences between men and women, and the details can be seen in the following table:

Table 2. Sample based on Sex

Number	Description	Total
1.	Male/ men	178
2.	Female/ women	429
Total		607

The significant differences between men and women are due to two factors: (a) Social and Cultural Expectations: In some societies, there is strong cultural or social pressure on women to perform the Hajj pilgrimage. Performing the Hajj is considered a noble achievement in religious life, and thus, the community encourages women to participate; (b) Family Support: Family support can also play a crucial role in the decision to undertake the Hajj pilgrimage.

The high interest in performing the Hajj pilgrimage among the Bugis community in the cities of Makassar and Manado is not age-dependent. Based on the data collected, ages are classified as follows:

Table 3. Sample based on Age

Number	Age	Respondent	Percentage
1.	16 - 25	137	21.51
2.	26 - 35	51	8.01
3.	36 - 45	144	22.61
4.	46 - 55	177	27.79
5.	56 - 65	128	20.09
Total		607	100

The data above is divided into 5 clusters based on age groups. The cluster with the smallest representation is the 26–35 age group, which accounts for only 8.01%. Generally, people in this age group are focused on starting their careers as workers, such as teachers, farmers, entrepreneurs, and so on. Therefore, they are not as financially stable and may not have planned or registered for the Hajj pilgrimage. On the other hand, the most significant cluster is the 46–55 age group, representing 27.79%. This indicates that this age group is financially stable and more likely to register and secure a spot for the Hajj pilgrimage.

Variable Description

The variables in this study include asset value, savings investments, income level, religiosity, and interest in the Hajj pilgrimage. In this section, a description of each variable is provided based on the data obtained in the field.

Table 4. Research Variables

		Asset Value	Savings Investments	Income Level	Religiosity	Interest In The Hajj Pilgrimage
N	Valid	607	607	607	607	607
	Missing	0	0	0	0	0
Mean		16.9423	30.4514	17.9407	28.8847	33.3443
Median		16.0000	31.0000	18.0000	29.0000	34.0000
Mode		16.00	32.00	16.00	31.00	35.00
Std. Deviation		1.45163	1.59636	1.58159	4.88649	1.50852
Variance		2.107	2.548	2.501	23.878	2.276
Skewness		.218	-.379	-.080	-.706	-.346
Std. Error of Skewness		.099	.099	.099	.099	.099
Kurtosis		-1.411	-1.208	-1.599	1.562	-1.347
Std. Error of Kurtosis		.198	.198	.198	.198	.198
Range		4.00	6.00	4.00	30.00	4.00
Minimum		15.00	28.00	16.00	10.00	31.00
Maximum		19.00	34.00	20.00	40.00	35.00
Sum		10284.00	18484.00	10890.00	17533.00	20240.00

The data on asset value, savings investments, income level, religiosity, and interest in the Hajj pilgrimage were obtained from a questionnaire consisting of 10 valid statements filled out by 607 respondents in the research area. The results of the statistics for each variable were 16.94 of mean, 16.00 of median, 16.00 of minimum value, 19.00 of the maximum value, and 1.45 of Standard Deviation. For the savings investments, this study gained 30.45 of mean, 31.00 of median, 28.00 of minimum value, 34.00 of maximum value, and 1.59 of standard deviation.

Furthermore, this study examined the income level and obtained 17.95 of mean, 18.00 of median, 16.00 of minimum value, 20.00 of maximum value, and 1.58 of standard deviation respectively. For the religiosity variable, the results showed 28.88 of mean, 29.00 of median, 10.00 of minimum value, 40.00 of maximum value, and 4.88 of standard deviation. Lastly, the result of the Hajj Pilgrimage interest variable pictured out 33.34 of mean, 34.00 of median, 31.00 of minimum value, 35.00 of maximum value, 1.50 of standard deviation respectively. Thus, the data variations indicate that there is a common trend among the variables under focus in this research.

Path Analysis: Direct and Indirect Effects

Direct paths represent the direct influence of one independent variable on a dependent variable in a research model, depicted by a single arrow. Indirect paths, on the other hand, involve an intervening variable, also known as a mediator. Path analysis models are used to analyze relationships between variables to determine both direct and indirect effects. The path model discussed here is a causal relationship model. In this study, there are 6 direct paths and 3 indirect paths as follows:

- Direct paths include: Asset (X1) to Interest in the Hajj (Y); Asset (X1) to Religiosity (X4); Savings Investments (X2) to Religiosity (X4); Income Level (X3) to Religiosity (X4); Income Level (X3) to Interest in the Hajj (Y); Religiosity (X4) to Interest in the Hajj (Y).
- Indirect paths include Asset (X1) to Interest in the Hajj (Y) through Religiosity (X4); Savings Investments (X2) to Interest in the Hajj (Y) through Religiosity (X4); Income Level (X3) to Interest in the Hajj (Y) through Religiosity (X4).

The results of the analysis of direct and indirect relationships are as follows:

Table 5. *Indirect Dan Direct Effect, and Total Effect.*

Path	Interoening	Indirect Effect	Direct Effect	Total Effect
X1 → Y	X4	.066	-0,072	-,006
X1 → X4	-	.000	,000	,000
X2 → X4	X4	,000	,945	,945
X3 → X4	-	,000	,099	,099
X3 → Y	X4	,000	,028	,028
X4 → Y	-	,000	,138	,138

By examining the various relationships, both direct and indirect, it appears that there are no weakening paths, as all paths have higher direct effect values.

Research Hypothesis testing

Hypothesis testing in the research is conducted by comparing the calculated t-value to the critical ratio with the t-table. The significance level for the six hypotheses is indicated as follows:

Table 6. Critical Ratio dan Probability

Variables	Estimate	S.E.	C.R.	P	Label
X4 <--- X1	.480	.133	3.601	***	Significant
X4 <--- X2	.945	.118	7.991	***	Significant
X4 <--- X3	.099	.121	.816	.415	Not significant
Y <--- X4	.138	.012	11.991	***	Significant
Y <--- X1	-.072	.040	-1.814	.070	Not significant
Y <--- X3	.028	.036	.787	.431	Not significant

Hypothesis 1 states that asset value (X1) has an impact on Interest in the Hajj (Y) with a critical ratio value of -1.814. With 607 degrees of freedom and a significance level of 5%, the critical t-value is 1.964 (tested on the negative side of the normal curve). Since the calculated t-value (-1.814) is less than -1.964, this means that the hypothesis is rejected or not supported. This is evident from the significance level of 0.070.

Hypothesis 2 states that asset value (X1) has an impact on Religiosity (X4) with a critical ratio value of 3.601. With 607 degrees of freedom and a significance level of 5%, the critical t-value is 1.964 (tested on the positive side of the normal curve). Since the calculated t-value (3.601) is greater than 1.964, this means that the hypothesis is accepted or supported. This is evident from the significance level of 0.000.

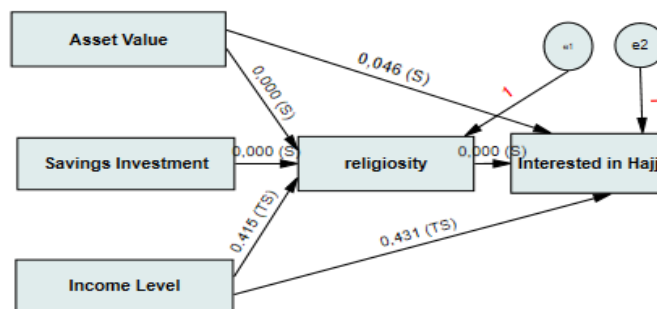
Hypothesis 3 states that Savings Investments (X2) have an impact on Religiosity (X4) with a critical ratio value of 7.991. With 607 degrees of freedom and a significance level of 5%, the critical t-value is 1.964 (tested on the positive side of the normal curve). Since the calculated t-value (7.991) is greater than 1.964, this means that the hypothesis is accepted or supported. This is evident from the significance level of 0.000.

Hypothesis 4 states that Income Level (X3) has an impact on Religiosity (X4) with a critical ratio value of 0.816. With 607 degrees of freedom and a significance level of 5%, the critical t-value is 1.964 (tested on the positive side of the normal curve). Since the calculated t-value (0.816) is less than 1.964, this means that the hypothesis is rejected or not supported. This is evident from the significance level of 0.415.

Hypothesis 5 states that Income Level (X3) has an impact on Interest in the Hajj (Y) with a critical ratio value of 0.787. With 607 degrees of freedom and a significance level of 5%, the critical t-value is 1.964 (tested on the positive side of the normal curve). Since the calculated t-value (0.787) is less than 1.964, this means that the hypothesis is rejected or not supported. This is evident from the significance level of 0.000.

Hypothesis 6 states that Religiosity (X4) has an impact on Interest in the Hajj (Y) with a critical ratio value of 11.991. With 607 degrees of freedom and a significance level of 5%, the critical t-value is 1.964 (tested on the positive side of the normal curve). Since the calculated t-value (11.991) is greater than 1.964, this means that the hypothesis is accepted or supported. This is evident from the significance level of 0.000.

Based on the above analysis, some hypotheses are accepted (supported) while others are rejected (not supported). The hypotheses that are accepted and supported are Hypotheses 2, 3, and 6. Meanwhile, the hypotheses that are rejected or not supported are Hypotheses 1, 4, and 5. The relationships are then presented in a diagram, with black lines indicating significant relationships below the 5% level and red lines indicating non-significant relationships above the 5% level. Non-significant relationships are explained with logical arguments and reasons for why the relationships are not significant, while significant relationships are discussed by presenting the researcher's opinions and support from previous research. The significant and non-significant relationships are illustrated in the following diagram:



In this study, the researchers focus on discussing relevant variables that have been previously analyzed for their linear relationships. The variables in question are; 1) The relationship between asset variables and the intention to perform Hajj; 2) The relationship between asset variables and the intention to perform Hajj through the variable of religiosity; 3) The relationship between savings investment variables and the intention to perform Hajj through the variable of religiosity; 4) The relationship between income level and the intention to perform Hajj through religiosity; 5) The relationship between income level and the intention to perform Hajj; 6) The relationship between religiosity and the intention to perform Hajj.

2. Discussion

The Influence of Asset Value or Property Rights on the Interest in Hajj

The hypothesis testing in Table 6, with a significance level of 0.070, shows that assets do not influence the interest in Hajj. This means that changes in asset value do not affect the interest in Hajj. Why? Wealth and assets, whether inherited or acquired, are typically earmarked for the family's financial well-being, rather than being set aside for Hajj. Prioritizing and managing inherited assets for the family's future is essential. Inheritance recipients have various financial responsibilities and needs. If someone receiving an inheritance has more pressing financial responsibilities, they may delay planning for Hajj until their financial situation stabilizes.

The Influence of Asset Value on the Interest in Hajj Through Religiosity

The hypothesis testing in Table 6, with a significance level of 0.000, shows that asset value or property rights influence the interest in Hajj through religiosity. This means that individuals with higher asset values are more inclined to have a greater interest in Hajj, especially when religiosity is factored in. This can be explained in the following descriptions: Assets are the financial means that individuals use to fulfill their personal needs, including the need to perform the Hajj pilgrimage. Hajj is a religious obligation for those who have the financial and physical means.

In the Bugis communities in Makassar and Manado, individuals have relatively good asset values, whether from inheritances or their wealth. They use these assets to plan for their family's future and religious purposes, with a strong understanding of the importance of Hajj in the Islamic faith. This is supported by their high levels of religiosity, including their faith in religious teachings, belief in a higher power, and understanding of theological concepts (Cahyono et al., 2019). This aligns with research by (Hamed Mohammed Almuhrzi, 2017), which shows that religiosity influences the interest in registering for Hajj due to the level of religious understanding. Furthermore, the competition for Hajj slots is fierce, as there is a long waiting period, driving individuals to register as early as possible. Competitive theory, commonly applied in the business world, can also be seen in social life.

The Influence of Savings Investments on the Interest in Hajj Through Religiosity

The hypothesis testing in Table 6, with a significance level of 0.000, shows that savings investments influence the interest in Hajj through religiosity. This means that higher levels of savings investments are associated with a greater interest in Hajj, primarily due to the involvement of religiosity. The Bugis communities in Makassar and Manado have a strong desire to perform Hajj and plan their pilgrimage thoroughly, including starting early investments. This approach ensures that the accumulated funds will meet the required amount for the Hajj journey.

People in these communities commonly save from a young age, and this long-term planning is driven by their strong religious beliefs and the understanding that Hajj is an obligation that requires financial and physical capabilities. (Nida Farhan, 2016) points out that saving for Hajj is a common practice among Muslims to realize their dream of performing the pilgrimage. This saving process involves periodic contributions until the required amount for the pilgrimage expenses is reached. Furthermore, (Nur Azizah, Joko Hasi Purnomo, 2020) highlights the role of savings investments driven by religious beliefs and a deep understanding of the faith. The Bugis communities' enthusiasm for Hajj is also due to the limited number of slots available, which leads to competition. This competitive spirit, often applied in business settings, is also observed in social life.

The Influence of Income Level on the Interest in Hajj Through Religiosity

The hypothesis testing in Table 6, with a significance level of 0.415, indicates that income level does not influence the interest in Hajj, either directly or through religiosity. This means that changes in income level do not affect the interest in Hajj. Why? Income refers to the economic value or money received by individuals or groups in exchange for providing goods, services, or production factors such as labor or capital. Income can come from various sources, including salaries, business profits, bank interest, investments, and government transfers.

The community income refers to the total amount of money or economic value received by all members of the society in a specific region or country during a particular period, typically within a year. Community income includes income from various sources such as wages, salaries, business profits, bank interest, dividends, pensions, government transfers, and others (Yudha Andriansyah Putra, Gustina Siregar, 2019). The Bugis-Makassar community faces challenges in planning Hajj due to varying income levels. They struggle to secure their Hajj allocations when relying on their earnings. As shown in a study conducted by (Wuryaningsih Dwi Lestari, 2017) income from employment does not have a significant influence on the intention to perform Hajj.

The Influence of Religiosity on the Interest in Hajj

The hypothesis testing in Table 6, with a significance level of 0.000, shows that religiosity has a significant influence on the interest in Hajj. This means that individuals with higher levels of religiosity are more likely to have a greater interest in Hajj. Hajj is one of the five pillars of Islam and is obligatory for every Muslim with the financial and physical capacity to undertake it. Therefore, the higher an individual's level of religiosity, the more likely they are to have the motivation and interest to perform Hajj. The Bugis communities in Makassar and Manado view Hajj as a priority for those with sufficient financial means, as it is an important aspect of their faith. (Amanita Novi Yushita, 2017).

Religiosity reflects the level of involvement, belief, and practice of an individual's religion. It refers to the extent to which an individual practices or adheres to religious beliefs in their daily life, including their understanding of and engagement in Hajj. This aligns with research (Abdul Haris Romdhoni, 2018) which indicates that the higher the level of religiosity, the stronger the interest in performing Hajj. The competitive theory is also applicable in social communities, where individuals or groups compete for the common good.

D. Conclusion

Based on the analysis presented in the previous topics, the following conclusions can be drawn:: 1) Asset value or property rights do not have an influence on the interest in Hajj among the Bugis communities in Makassar and Manado, as indicated by a significance level of 0.070.; 2) Asset value influences the interest in Hajj among the Bugis communities in Makassar and Manado through religiosity, as shown by a significance level of 0.000; 3) Savings investments have an influence on the interest in Hajj among the Bugis communities in Makassar and Manado through religiosity, as indicated by a significance level of 0.000; 4) Income level does not have an influence on the interest in Hajj among the Bugis communities in Makassar and Manado, even when considering religiosity, as shown by a significance level of 0.415; 5) Religiosity has a significant influence on the interest in Hajj among the Bugis communities in Makassar

and Manado, as indicated by a significance level of 0.000.

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F. Author Contributions Statement

All authors collaborated and contributed to the development of ideas and problem-solving related to this research. Ridwan Tabe developed the theory and formulated the findings, Satriani processed and analyzed the data from tabulation, Telsy Fratama Dewi Samad and Susi Indriani Sarka structured the discussion concept and worked on the language used in the study.

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