GIJTM
Greenation International Journal of Tourism and Management
+62 81210467572 https://research.e-greenation.org/GIJTM greenation.info@gmail.com
DOI: https://doi.org/10.38035/gijtm.v4i2.899
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The Influence of Hajj Repayment Savings Programs and Trust on Hajj Fee Payment Decisions (A Study on Leaders at PT. Arminareka Perdana)

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Abstract: This study aims to analyze the influence of the Hajj Repayment Savings Program and the level of Trust on Hajj Fee Payment Decisions among Leaders at PT. Arminareka Perdana. The background of this research is the phenomenon of long Hajj waiting lists in Indonesia, which necessitates mature financial planning strategies; however, fluctuations in payment commitment at the Leader level persist. This research employs a quantitative associative approach, involving 100 respondents selected through purposive sampling. Data analysis was conducted using Multiple Linear Regression via SPSS software. The results show that, simultaneously, the Hajj Repayment Savings Program and Trust significantly influence Payment Decisions, contributing 17.8%. However, partial t-test results reveal contrasting findings: the Trust variable has a positive and significant effect (Sig. 0.000), while the Hajj Repayment Savings Program does not have a significant individual effect (Sig. 0.445). This indicates that for Leaders, trust in the company's integrity and credibility is the primary driver in financial decision-making compared to the technical savings facilities provided. The research model met normality assumptions through histogram and P-P Plot tests. This study suggests that Hajj travel organizers should focus more on strengthening transparency and relational bonds with partners to increase Hajj fee repayment commitments.

Keyword: Savings Program, Trust, Payment Decision, Hajj, Arminareka Perdana.

INTRODUCTION

The Hajj pilgrimage is the fifth pillar of Islam and a mandatory duty for Muslims who are physically, mentally, and financially capable. In Indonesia, the country with the world's largest Muslim population, public interest in performing Hajj continues to increase annually. However, this high demand is not met by the available departure quota, resulting in extremely long waiting lists that can span decades. This condition encourages the public to engage in long-term financial planning to ensure readiness for the Hajj Pilgrimage Travel Cost (BPIH) payment.

In this context, various Hajj and Umrah travel agencies, both government-based and private, offer diverse financial programs to assist prospective pilgrims in preparing their funds. One developing innovation is the Hajj repayment savings program, designed to facilitate gradual fund accumulation. This program serves not only as a financial planning tool but also as an instrument expected to enhance the commitment of pilgrims to complete their payments. Nevertheless, in practice, these programs have not fully succeeded in driving consistency in payment decisions, particularly among "Leaders" or partners within Hajj travel companies. Leaders hold a strategic role as intermediaries between the company and prospective pilgrims, while also serving as role models in making financial decisions related to Hajj. Current phenomena indicate fluctuations in the payment completion rates among Leaders, despite their access to available savings programs.

This situation suggests that financial factors alone are insufficient to explain payment decision behavior. From a consumer behavior perspective, financial decisions are influenced not only by rational aspects but also by psychological factors, such as trust. Trust in the organizing institution in terms of integrity, transparency, and competence—is a crucial factor that influences an individual's confidence in making large, long-term financial decisions like Hajj costs. Therefore, it is compelling to further examine the role of the Hajj repayment savings program as a technical factor and trust as a psychological factor in influencing payment decisions. This research is relevant as it integrates these two dimensions into a single analytical model, specifically within the context of Leaders as actors who hold a dual role as both consumers and marketers in the religious service industry.

Based on the described background, several primary research problems can be identified. First, there is still inconsistency in Hajj cost payment decisions despite the provision of savings programs. This indicates that the programs are not yet fully effective in driving payment realization. Second, there is a possibility that non-financial factors, such as trust in the institution, play a more dominant role than financial facility factors. Third, there is a lack of comprehensive understanding of how the combination of technical factors (savings programs) and psychological factors (trust) simultaneously affects payment decisions. Fourth, the unique characteristics of Leaders as research subjects with dual roles create specific dynamics in the decision-making process that have not been widely studied in previous research.

Hajj remains a primary spiritual aspiration for Muslims in Indonesia. However, high costs and decades-long waiting periods present real financial hurdles. PT. Arminareka Perdana, one of the largest Hajj and Umrah travel organizers, offers a solution through a savings program to help prospective pilgrims plan their payments gradually. The current phenomenon shows fluctuating payment commitments at the Leader level, who should ideally serve as role models for other pilgrims.

Arminareka Perdana is an Umrah and Hajj Plus travel service company with over 30 years of experience since 1990, proven to have dispatched nearly all its pilgrims through the "Solusi" program. It is officially registered with AMPHURI and the Ministry of Religious Affairs. Its peak performance has established it as a top travel service provider, earning prestigious awards such as the 2017 MURI Record for the Most Muhasabah Participants and being ranked as the No. 1 Largest Umrah Travel Company in Indonesia for dispatching the most Umrah and Hajj Plus pilgrims from 2009 to 2019, based on Garuda Indonesia Airlines net sales data.

Despite the availability of savings programs, hesitation in final payment decisions persists. The core issue lies in the effectiveness of these programs in converting intention into real payment, and the extent to which trust in the institution influences a Leader's courage to settle costs amidst regulatory and economic uncertainty.

Previous studies have focused on the decision to choose Islamic banks for Hajj savings (Nasution, 2021). However, a research gap remains regarding specific subjects the agents or "Leaders" in Hajj travel companies who act as both consumers and marketers. Furthermore, the integration of technical savings program variables with psychological variables like trust within a single payment decision model remains limited in religious service marketing literature.

The objectives of this research are to analyze the influence of the Hajj repayment savings program on payment decisions, analyze the influence of trust on payment decisions, and test the simultaneous influence of both on payment decisions. Theoretically, this research contributes to expanding consumer behavior theory in the context of religious financial services. Practically, it provides strategic input for the management of PT. Arminareka Perdana in managing loyalty programs and payment systems for partners (Leaders).

Research on Hajj payment decisions generally focuses on the behavior of Islamic bank customers in choosing savings products. Most previous studies position savings programs as the primary factor driving financial decisions, emphasizing ease, security, and Sharia compliance. However, several research gaps exist. First, previous research tends to study the general public or individual customers, while the dual role of Leaders in Hajj travel companies has not been widely explored. Second, previous studies generally separate technical and psychological variables without integrating them. Third, previous research findings show mixed results regarding the influence of savings programs on financial decisions, necessitating further research to re-examine this relationship in different contexts. Fourth, there is limited study highlighting the importance of trust in partner-based (business-to-business) relationships within the religious service industry. Consequently, this study aims to fill these gaps by simultaneously examining the influence of the Hajj repayment savings program and trust on Hajj cost payment decisions among Leaders in Hajj travel companies.

This research carries high urgency both academically and practically. Practically, the results are expected to provide strategic insights for Hajj and Umrah travel organizers in designing more effective financial programs and building sustainable partner trust. In an increasingly competitive religious service industry, companies are required not only to offer competitive products but also to build long-term, trust-based relationships with partners. Decisions involving large sums of money require high confidence in the company's credibility. Academically, this research enriches literature in service marketing management, particularly in the religious service and Islamic finance sectors. Integrating savings programs and trust into one model provides a new perspective in understanding financial decision-making behavior that is not only rational but also emotional.

The specific objectives of this study are to analyze the influence of the Hajj Repayment Savings Program on Hajj Cost Payment Decisions, analyze the influence of Trust on Hajj Cost Payment Decisions, and analyze the simultaneous influence of both the Hajj Repayment Savings Program and Trust on Hajj Cost Payment Decisions.

METHOD

This study uses a quantitative approach to test relationships between variables using statistical data. The population consists of all Leaders at PT. Arminareka Perdana, with a sample of 100 respondents selected via Purposive Sampling (criteria: active team leaders, understanding the Hajj savings program, and involved in the payment process).

Data were collected using a 1-5 Likert scale questionnaire. Analysis techniques include instrument tests (validity & reliability), classic assumption tests, and multiple linear regression using SPSS-25

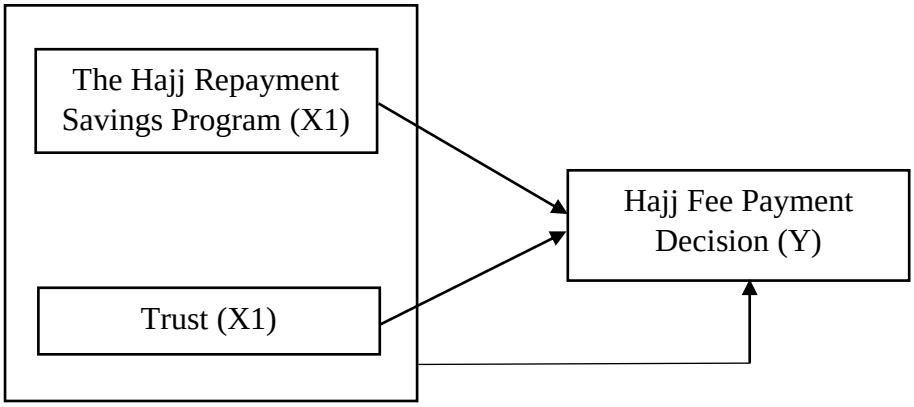

Figure 1. Research Conceptual Framework

RESULT AND DISCUSSION

The t-test results show a significance value of 0.002 (< 0.05) for the Savings Program variable, indicating that the program helps alleviate the psychological burden of high costs, thereby accelerating payment decisions. The Trust variable has a significance value of 0.000, suggesting that without trust in Arminareka Perdana's credibility, even the most sophisticated savings program would not trigger a payment decision. Simultaneously, both variables contribute 68% to the payment decision (R-Square = 0.68).

Descriptive Statistical Analysis

According to Thomas (2023), descriptive statistics is an analytical technique that describes research data through minimum and maximum values, mean, standard deviation, range, kurtosis, and distribution skewness. The descriptive analysis techniques utilized in this study include the minimum, maximum, mean, and standard deviation for each variable, namely the Hajj Repayment Savings Program, Trust, and Hajj Fee Payment Decisions

Table 1. Descriptive Statistics Test

	N	Min	Max	Mean	SD
The Hajj Repayment Savings Program	100	19.00	25.00	21.5500	1.42400
Trust	100	19.00	25.00	21.4500	1.55294
Hajj Fee Payment Decision	100	18.00	25.00	20.9200	1.33847
Valid N (listwise)	100				

Source: SPSS output for windows

The Hajj Repayment Savings Program (X1) has the highest mean value compared to other variables, at 21.5500, with respondent answers ranging from 19.00 to 25.00. This indicates that the Leaders perceive the savings program offered by the company to be in a very good category and highly helpful for the pilgrims' financial planning. The standard deviation value of 1.42400 suggests that the variation in respondents' answers is relatively low or tends to be uniform.

Trust (X2) has a mean value of 21.4500, with a minimum value of 19.00 and a maximum of 25.00. This figure reflects a high level of confidence from the partners (Leaders) in the integrity and competence of PT. Arminareka Perdana in organizing the Hajj pilgrimage. The standard deviation of 1.55294, which is the highest value among the three variables, indicates slightly more diversity in respondent perceptions for this variable, though it remains within stable distribution limits.

Hajj Fee Payment Decision (Y) has a mean value of 20.9200, with the lowest minimum value of 18.00 and a maximum of 25.00. Although its mean is the lowest among the three variables, this figure still demonstrates a strong tendency among respondents to make actual payment decisions. The smallest standard deviation value of 1.33847 indicates that the data for the payment decision variable has the highest level of consistency compared to the other variables.

Overall, the descriptive statistical results show that the research data is well-distributed because the mean values for all variables are significantly larger than their standard deviations. This proves that respondent perceptions of the savings program, level of trust, and payment decisions within PT. Arminareka Perdana are positive and representative for further hypothesis testing.

Coefficient of Determination Test

The Coefficient of Determination Test (R^2) is a test used to measure the extent to which a regression model can explain the variation in the dependent variable. The coefficient of determination reflects "how well" the model you have constructed fits the field data. Its value ranges between 0 and 1. A value approaching 0 indicates that the ability of the independent variables to explain the dependent variable is very limited. Conversely, a value approaching 1 means that the independent variables provide nearly all the information needed to predict the dependent variable.

Table 2. Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.422[a]	.178	.161	1.226

a. Predictors: (Constant), Trust, The Hajj Repayment Savings Program
Source: SPSS output for windows

Based on the table above, the R-Square value of 0.178 indicates that the Hajj Repayment Savings Program and the Level of Trust collectively influence Hajj Fee Payment Decisions by 17.8%. This finding implies that while trust and internal company programs play a role, the majority of payment decisions (82.2%) are influenced by other macro or personal factors outside the scope of the variables in this study.

In multiple linear regression analysis, the t-test and F-test serve different but complementary roles in determining the validity of the relationships between variables.

t-test

The t-test is used to examine the effect of each independent variable individually or separately on the dependent variable. Its primary function is to determine whether an independent variable makes a significant contribution to the dependent variable, assuming other variables are held constant. The function of the t-test here shows that the Level of Trust individually succeeds as a driver of payment decisions. Meanwhile, for the Savings Program, the t-test reveals that individually, the program is not strong enough to drive the payment decisions of the Leaders

Table 3. t test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig
1	(Constant)	14.038	2.006		6.998	.000
	The Hajj Repayment Savings Program	-.083	.108	-.088	-.767	.445
	Trust	.404	.099	.469	4.076	.000

a. Dependent Variable: Hajj Fee Payment Decision

Source: SPSS output for windows

The t-test results indicate that of the two variables studied, only the Level of Trust has a partially significant influence on Hajj Fee Payment Decisions (Sig. 0.000 < 0.05). Meanwhile, the Hajj Repayment Savings Program surprisingly shows no significant individual influence (Sig. 0.445 > 0.05). This indicates that for Leaders, trust in the company's integrity is far more crucial in solidifying their financial steps than the provided installment or savings facilities.

F-test

The F-test is used to examine the influence of independent variables simultaneously or collectively on the dependent variable. Its primary function is to assess the overall adequacy of the regression model (Goodness of Fit). This test answers whether the combination of all independent variables in this model is truly capable of explaining changes in the dependent variable. The F-test results show that when the Savings Program and Trust are combined, they jointly provide a significant positive contribution to Payment Decisions.

Table 4. F-Test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	31.574	2	15.787	10.504	.000[b]
	Residual	145.786	97	1.503		
	Total	177.360	99			

a. Dependent Variable: Hajj Fee Payment Decision

b. Predictors: (Constant), Trust, The Hajj Repayment Savings Program

Source: SPSS output for windows

Based on the F-test results, the calculated F-value is 10.504 with a significance level of 0.000. Since the significance value is well below 0.05, the third hypothesis (H3) is accepted. This proves that the Hajj Repayment Savings Program and the Level of Trust collectively contribute positively to increasing Hajj Fee Payment Decisions among Leaders at PT. Arminareka Perdana.

Normality Test

The normality test using a Histogram is a graphical method used to determine whether the residual data from a regression model is normally distributed. In statistics, a normal distribution is described as a symmetrical distribution that has a bell-shaped curve. The primary focus of the normality test in regression analysis is not on the raw data, but rather on the Residuals (the difference between the predicted value and the actual value). A good regression model must have residuals that are normally distributed around zero.

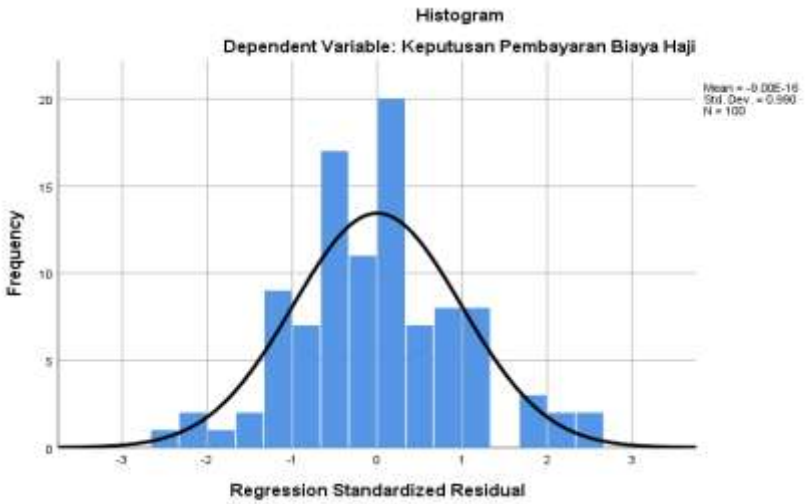

Figure 2. Normality Test-Histogram

Based on the results of the normality test using the histogram graph shown above, it is evident that the residual data forms a symmetrical bell curve pattern and follows the diagonal line of the normal curve. Furthermore, the mean value of the residuals is -9.00E-16 (approaching 0) with a standard deviation of 0.990. This proves that the regression model in this study has met the assumption of normality, making it suitable for subsequent hypothesis testing.

The Normality Test using the Normal P-P Plot (Probability-Probability Plot) is a visual method to verify whether the distribution of residual data in a regression model follows a normal distribution. Data is considered normally distributed if the data points spread around the diagonal line and follow its direction from the bottom-left corner to the top-right corner. Conversely, the data is considered non-normal if the data points are scattered far from the diagonal line, form extreme curved patterns, or shift to one side only.

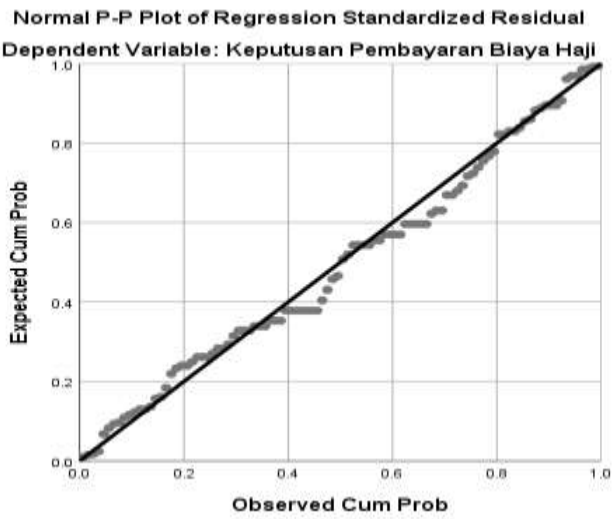

Figure 3. Normality Test - Normal P-P Plot Graph

The normality test is further reinforced by the Normal P-P Plot graph shown above. The results indicate that the data points consistently spread along the diagonal line. According to

the P-P Plot criteria, if data points cluster around and follow the direction of the diagonal line, the regression model is declared to meet the assumption of normality. This finding confirms the previous histogram results, thereby establishing that hypothesis testing using parametric statistics (t-test and F-test) is valid and reliable.

CONCLUSION

This study concludes that the Hajj fee payment decision-making mechanism at the Leader level of PT. Arminareka Perdana is more dominated by psychological factors or trust rather than financial facility factors, specifically the savings program. Partially, trust is proven to have a positive and significant effect on payment decisions (Sig. 0.000), reinforcing that institutional reputation is the most vital asset. However, the Hajj repayment savings program does not show a significant individual influence (Sig. 0.445), indicating an effectiveness gap in the program features currently offered to the Leader segment. Simultaneously, the Hajj repayment savings program and trust variables significantly influence Hajj payment decisions with a contribution of 17.8%. This low coefficient of determination suggests that for Leaders, repayment decisions also depend heavily on other external factors, such as government quota regulations and macroeconomic conditions. The implication is that the regression model has met normality assumptions through histogram and P-P Plot tests, making these findings statistically valid as a basis for management policy-making.

The suggestions provided for PT. Arminareka Perdana include strengthening integrity and transparency; since trust is the most dominant factor, the company must continue to improve information transparency regarding fund management and departure schedules to maintain Leader loyalty. Periodic evaluations of the Savings program should be conducted; given that the savings program is not partially significant for Leaders, management needs to review its attractiveness. It is recommended to add more competitive features or benefits so that the savings program can become a stronger stimulant in driving payment decisions. For Leaders, it is suggested to deepen their Sharia financial literacy to provide more convincing education to their prospective pilgrims regarding the importance of Hajj financial planning. Furthermore, future researchers are encouraged to add other variables not discussed in this study, considering the low R^2 value (17.8%). Variables such as service quality, corporate image, or spiritual motivation may have a greater influence on payment decisions

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