

SYSTEMATIC LITERATURE REVIEW (SLR): ANALYSIS OF FACTORS INFLUENCING INTEREST IN OPENING A HAJJ SAVINGS ACCOUNT AT BANK SYARIAH INDONESIA

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ABSTRACT

This study aims to analyze the factors that can influence a person's interest in saving for Hajj at Bank Syariah Indonesia. The analysis of these factors can later become a reference for Bank Syariah Indonesia to carry out marketing strategies appropriately and efficiently. This study uses a qualitative method with a Systematic Literature Review using the Publish or Perish application to analyze various journals following the researcher's topic on Google Scholar. Journals are selected using the Systematic Search and Screening method through a systematic search strategy process, effective use of keywords, application of inclusion and exclusion criteria, and a gradual screening process to select the most relevant articles. The analysis results show that promotion, customer service, and religiosity are considered more significant in influencing a person's interest in saving for Hajj. In addition, several other factors influence a person's interest in opening a hajj savings account at Bank Syariah Indonesia. These findings provide insight or can be used as evaluation material to develop appropriate strategies for Bank Syariah Indonesia to increase public interest in opening hajj savings.

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INTRODUCTION

Indonesia is the country with the largest number of hajj pilgrims in the world because the majority of Indonesia's population is Muslim. So, it can be said that the public's

interest in performing the Hajj pilgrimage is very high, considering that most of Indonesia's population is Muslim. Based on data from the Ministry of Religion, in 2023, there were 209,782 hajj pilgrims; in 2024, the total number of Indonesian hajj pilgrims was 241,000

(Kemenag, 2024). These data support the phenomenon that the interest of the Indonesian people in performing the hajj pilgrimage is very high and increases yearly. In carrying out the hajj pilgrimage, of course, you can't leave immediately because there is a departure quota each year, which is also different. Indonesia's quota for the 1445 H/2024 AD hajj pilgrimage is 221,000 pilgrims. In addition, Indonesia also received an additional quota of 20,000 pilgrims. 10,000 additional quotas are allocated for regular hajj pilgrims, while the other 10,000 are for special hajj pilgrims. As quoted from the website, the total number of Indonesian hajj pilgrims this year is 241,000 people, consisting of 213,320 regular pilgrims and 27,680 special hajj pilgrims (Salma, 2024).

Although the quota is quite high, seeing the high level of public interest is not comparable to the quota provided by the Saudi Arabian Government, it is a problem experienced by the Indonesian people. A pilgrimage is a ritual journey a person undertakes for moral and spiritual relief. A growing number of people have been participating in pilgrimages within different religions (Majrashi, 2018). This certainly causes a very long waiting time for departure for the Hajj pilgrimage. And, of course, each region in Indonesia has a different waiting time due to the different population densities in each region. For example, the waiting time for departure for the Hajj in the district/city of East Java province is approximately 37 years (Kemenag, 2024). Meanwhile, considering their physical appearance, the ideal age for someone to perform the Hajj pilgrimage can be estimated at around 50-60 years. Because at that age, it is estimated that the physical condition is still healthy and there is minimal risk of illness or death. So, the ideal time to register for the Hajj is 13-23 years, so they can

depart at the ideal age of 50-60 years. And the ideal time is for students or college students. So, Islamic financial institutions need insight and direction to invite people to save for the Hajj as early as possible.

In this condition, Bank Syariah Indonesia takes a role in increasing the awareness and interest of the Indonesian people through Islamic financial education and offers convenience in opening hajj savings. Bank Syariah Indonesia has two hajj savings products: young hajj savings and hajj savings. Both products are almost the same; namely, they are used to save for Hajj, but what distinguishes the two is the age of registering for Hajj savings. Suppose young hajj savings can start opening savings at 0 years, and for the hajj portion, it starts at 12 years. Meanwhile, hajj savings start from 17 years and above (BSI, 2023). Another study mentioned that the factor that attracts someone's interest in saving for the Hajj is the promotion carried out by Bank Syariah Indonesia. This statement is in line with research (Hasibuan, 2022; Khairunisa, 2021; Pirous et al., 2022; Rohmah, 2022; Siti Alifah Syahbilqis, 2024; Suhri, 2021) this study states that promotion influences people to open a Hajj savings account.

To the author's knowledge, this study is one of the first literature reviews on analyzing factors that influence a person's interest in opening a hajj savings account using the SLR method. A systematic Literature Review is conducted to summarize and critically assess existing literature. This study uses SLR because it can provide a narrative summary of relevant research findings and highlight trends, gaps, and implications for further research. At the same time, the analysis metadata only shows how strong a particular relationship or effect is across the studies analyzed. So, it is more suitable for this study to use SLR, where the

results help understand the broad context of a particular topic. SLR data was obtained from the Google Scholar database and filtered by analyzing each article that matches the topic discussed. Although the database comes from Google Scholar and Publish or Perish, analyzing journals has been done using the correct SLR method procedures. This study is very important for the academic community, financial institutions, and government. This study can be used as a reference to obtain reliable and comprehensive information about research on Indonesian people's interest in hajj savings. Furthermore, this study conducts a comprehensive review of research publications on hajj savings. It provides an overview of current hajj savings products in Indonesia, the challenges faced, and suggestions and directions for future research.

With this background, the purpose of this study is to focus on what factors can attract the interest of Indonesian people in opening hajj savings. What is the basis for them to save hajj savings? So that the various factors that are the reasons for them to save Hajj will be known. So that later, the Islamic financial institutions can formulate the right strategy to attract people's interest in opening hajj savings. By conducting a literature review study, researchers will analyze several representative journals to determine the factors that attract the interest of Indonesian people in saving for the Hajj.

LITERATURE REVIEW

High interest in performing the hajj pilgrimage will encourage hajj savings products to become increasingly popular. However, this will certainly be a problem if the marketing strategy for Hajj savings products is not on target. So, examining the factors that attract people to open hajj savings is necessary.

The following factors can significantly attract public interest:

Promotion

Several studies found by the author state that the factors or variables that influence a person's interest in opening a hajj savings account are promotions. Promotions carried out by Bank Syariah Indonesia will effectively attract people's interest in opening a hajj savings account. Promotions can be started through customers who previously had savings at Bank Syariah Indonesia but not hajj savings. So that they already know the good service, and it is easy for the bank to promote hajj savings.

In addition to the service sector, the bank must also pay attention to the quality of the products offered so that customers can be attracted to opening a hajj savings account the promotion carried out must also pay attention to the service factor and the quality of the products offered. Previous research stated that promotion is a factor that has a significant influence on people's interest in opening Hajj savings (Hasibuan, 2022; Khairunisa, 2021; Lendra Darmawan, 2023; Pirous et al., 2022; Rohmah, 2022; Siti Alifah Syahbilqis, 2024; Suhri, 2021).

Service

In addition to the promotion factor, the customer service factor provided by Islamic financial institutions or Bank Syariah Indonesia is also a factor that can attract people's interest in opening a hajj savings account. Friendly and good service gives a special impression to the community and makes them feel confident in saving their money for the Hajj pilgrimage. Research that supports this service factor is

(Hidayat, 2020; Sari et al., 2021; Zahara, 2020; Zulaikah, 2020);

Services also affect the facilities provided as research (Naganawa, 2019) said that the deep involvement of central and local authorities in facilitating the Hajj together with the Muslim Spiritual Board blurs the lines between state and religion, while Islamic leaders need increased state support and coordination, central and local governments often call for a separation of state and religion in limiting the scope of their commitment to the holiest journey of Muslim citizens. The state is more involved in organizing the Hajj, given the excessive competition over quota allocations and commercial benefits and the significance of the Hajj as a diplomatic influence.

Religiosity

According to research Annisa Cikal Fitri (2023); Naimatul Aliyah (2019) and Syukur (2023) states that the religiosity variable has a significant influence in attracting people's interest in opening a hajj savings account. High religiosity in an individual is considered to be a factor in carrying out worship that has been ordered by Allah SWT, including carrying out the hajj pilgrimage. In this case, of course, it is not only personal desires but also stronger factors that attract someone's interest in opening a hajj savings account, such as the family or social environment. In addition, in the elderly age group around 50 years and above, awareness of the importance of the Hajj pilgrimage tends to be higher at this age because they feel like they want to immediately fulfill this obligation before their physical abilities decline. Religiosity at this age often encourages individuals to set aside funds more seriously for hajj savings.

The study Clingingsmith et al., (2009) stated that Hajj pilgrims were 13% more likely

to report that they considered themselves religious people; three indices explore how the Hajj affects religious practices and beliefs. The first measures global Islamic religious practices, meaning the performance of rituals universally recognized in the Muslim world. It also seems likely that the religious element of the Hajj plays a role beyond providing a cooperative setting. It also seems likely that the religious element of the Hajj plays a role beyond providing a cooperative setting. For example, Hajjis' changed attitudes on gender appear to be circumscribed by those norms broadly accepted in Islam. Further, it is plausible that the religious context provides the legitimacy that makes it acceptable for adherents to alter their views.

Additional Factors

In addition to the three factors above, there are other factors, such as marketing strategy, marketing mix, and cultural, social, and psychological factors. Each of these factors has its influence, and when these factors run according to the strategy that has been implemented, they will have a significant effect on someone's interest in opening a hajj savings account. As Khadijah (2021), marketing strategy research can also increase the number of customers; of course, interest is certainly high. Marketing strategies such as market segmentation, market targeting, and market positioning. Marketing mixes such as products, pricing strategies, place strategies, and promotional strategies. Sharia Marketing Strategies include shindig, Amanah, Katonah, and tabligh.

RESEARCH METHOD

This study uses a literature review analysis using Google Scholar indexed by

Sinta, which aims to review the literature published in Indonesia on a person's interest in hajj savings. Research on this topic is still relatively new, especially in recent years, and has increased in 2023. The articles included in this study were published between 2015 - 2024. The collection mechanism used in this study is as follows.

First, the author searches for literature from Google Scholar using the terms "hajj savings" and "Bank Syariah Indonesia," using Harzing's Publish or Perish, resulting in 992 articles. Several articles were filtered according to the topic, namely the interest in opening hajj savings at Bank Syariah Indonesia and other than the banking institution, which were excluded, leaving 940 journal articles. Furthermore, because duplication is possible, meaning some articles appear repeatedly, we combined the two databases, resulting in 52 articles. Furthermore, the researcher took the steps of reading the title, abstract, and keywords to check the paper's relevance to the research objectives, resulting in 37 articles.

Some considerations or criteria that the author uses are as follows: first, the title, abstract, and keywords explicitly mention one of the following words: "hajj savings," "Bank Syariah Indonesia." Second, journal articles must be published between 2015 and 2024. Third, the author selects articles that use Indonesian and English. If all considerations are met, the author processes and completes various information for each article to then summarize the literature grouped based on variables or factors of interest. Then, the author filters the journals again, specifically indexed by Sinta, so that the reputation of the journals in this study is indicated as good. The result is a total of 10 articles.

The results were processed by the author using two applications, namely Publish or

Perish and Vos Viewer, to help process the data. Publish or Perish is a software program that retrieves and analyzes academic citations. It uses a variety of data sources to obtain the raw citations, analyzes these, and presents a range of citation metrics, including the number of papers, total citations, and the h-index. The author uses this application to conduct a literature review.

We have developed VOSviewer to construct and view bibliometric maps. VOSviewer can, for example, be used to construct maps of authors or journals based on citation data or to construct maps of keywords based on co-occurrence data. It has functionality for zooming, scrolling, and searching, which facilitates the detailed examination of a map. The author uses this application to map the factors that are the focus for predicting interest in opening a hajj savings account at Bank Syariah Indonesia.

The steps taken to produce 10 journal articles are shown in Figure 1. Literature Review Process:

1. In the first stage, the researcher will record all data obtained from various journals in Publish or Perish that have complete data.
2. After finding a sample of 992 journals with the keyword "Hajj Savings and Bank Syariah Indonesia," the data will then be identified. After the identification process, 940 journals were found that did not match the topic, so the journals were removed, and 52 journal articles remained.
3. The next process is to see whether the journal year is around the last 9 years, namely 2015 to 2024. Then, the filtering process is carried out regarding the title, abstract, and keywords of the journal, which must be in accordance with the topic of this research, namely the interest in opening hajj savings. After the final

stage of identification, 15 journals were obtained that did not match, so the journal articles were removed, and 37 journal articles remained.

4. From the remaining 37 articles, the researcher then reviewed the journal articles that had good publication quality or publication reputation. Because later, it will provide results that are in accordance

with this study, so that it is not too broad and in accordance with the criteria. So after the researcher filtered the publication quality of publications with journals indexed by Sinta, 10 remaining journal articles were obtained, and then the researcher took these 10 journal articles to be reviewed and summarized as well as possible.

Flowchart of Articles in Systematic Stages

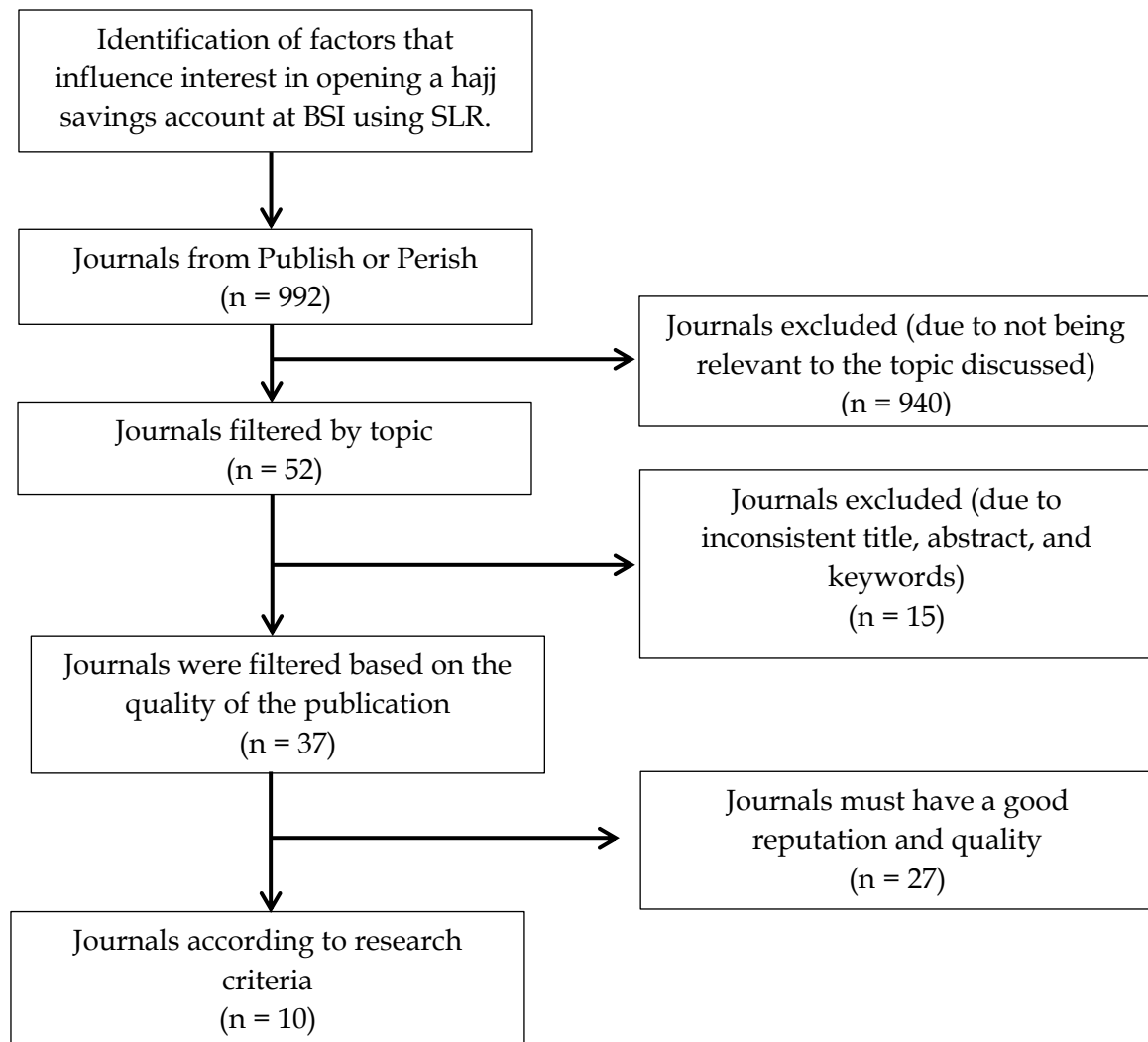


Figure 1. SLR Flowchart
 Source: Author Estimation (2024)

RESULT AND DISCUSSION

Researchers identified journal articles and grouped them based on the year of

publication, namely from 2015 to 2024. The following table shows the distribution of journals based on the year of publication

Table 2. Number of Journals by Year and Sinta Index Categories

Year	Amount	Sinta Index	Amount
2020	3	Sinta 4	8
2021	1	Sinta 5	2
2022	2		
2023	1		
2024	3		

Source: Author Estimation (2024)

Based on the journal grouping table according to the year, the highest research related to interest in saving hajj savings occurred in 2020 and 2024. Furthermore, researchers also grouped articles based on the Sinta index categories as follows:

The results of the analysis show that based on selected articles published from 2015 to 2024, there are two articles published in the SINTA 5 category and eight articles published in the SINTA 4 category. These results indicate that several articles have been successfully published and show that the research topic of factor analysis on hajj interest is very

interesting. It is estimated that the number of articles in 2024 will increase, especially in the Sinta 4 category.

Furthermore, based on the research focus that has been described, the researcher summarizes the selected journal articles after going through the identification process. The researcher groups journal articles based on variables that have a significant influence on a person's interest in opening a hajj savings account. The following journal articles are relevant and in accordance with research standards.

Table 4. List of Relevant Journals and Compliant Research Standards

No	Authors, Year	Research Title	Variable			Research Findings (Other Factors)
			Promotion	Service	Religiosity	
1	Lika Annisa; Nurma Sari; Eka Nurlina (2021)	Analysis of Factors Driving Customer Interest in Choosing Hajj Savings at Bank Syariah Mandiri Aceh Branch Office	√	√		Social Factors and Knowledge
2	Haekal Pirous; Jalaluddin; Dwiki Astuti (2022)	The Influence of Brand Image, Advertising, and Perception on Savings Interest of				There is a simultaneous influence between branding,

No	Authors, Year	Research Title	Variable			Research Findings (Other Factors)
			Promotion	Service	Religiosity	
3	Hafni Zahara (2020)	Mabrur Savings Customers at Bank Syariah Mandiri Rancaekek Branch Office The Influence of Promotion and Service Quality on Customer Decisions to Use Ib Baitullah Savings at BNI Syariah Medan Branch Office	√	√		advertising, and perceptions of interest in saving for labor savings.
4	Nur'aeni; Irma Fitriani; E. Mulya Syamsul (2020)	Brand Image, Promotion, and Location on Customer Decisions to Choose Mabrur Savings	√			
5	Qashmal Hawali Faris; Sukma Sari Dewi Chan (2024)	The Effect of the Increase in Hajj Tariffs on the Interest of Hajj Registrants in Metro Cities				The variable of increasing hajj rates has a significant effect on the interest of hajj registrants Knowledge
6	Muliyana; Rina Novianty; Hartas Hasbi (2024)	The Influence of Knowledge and Promotion on Interest in Saving Hajj Savings in Islamic Banks	√			
7	Yopen Indriyani; Nurul Hak; Aan Shar (2024)	Analysis of Public Interest in Registering as Prospective Hajj Pilgrims				Family factors, economic factors, and environmental factors are important, but the most important is the family factor.
8	Rizky Winanda; Nuri Herachwati; Ridan Muhtadi (2023)	Can Price and Service Quality Impact Consumer Interest in Hajj and Umrah Travel Agencies		√		Price
9	Rizki Habibah; Fahrullah (2020)	The Influence of Service Quality Dimensions and Islamic Values on		√	√	

No	Authors, Year	Research Title	Variable			Research Findings (Other Factors)
			Promotion	Service	Religiosity	
10	Alva Yenica Nandavita; Ahmad Noor Islahuddin; (2022)	Members' Interest in Using Hajj and Umrah Savings The Influence of the Hajj Queue on Public Interest in Performing the Hajj in Metro City				Waiting list

Source: Author Estimation (2024)

Analysis of Hajj Savings Interest Factors at Bank Syariah Indonesia

Figure 2 shows a network visualization of co-occurrence that represents the relationship between one keyword and another. Based on the data that has been filtered, namely 15 articles, 16 keywords have a co-occurrence relationship and are divided into 2 clusters that have different colors. Clustering is used to show an overview or understanding of bibliometric grouping.

In the image, it can be seen that cluster 1 is displayed with a red symbol; the items contained in cluster 1 are nine items, namely brand image, BSM KCP Rancaekek, f-count, incidental sampling, influence, mabrur saving, object, research methods, and significance value. Cluster 2 is displayed with a green symbol and contains seven items, namely Bank Syariah Indonesia, BSI, customer interest, Hajj saving, place, service, and type. Each cluster contains a different number of subjects, and this shows that research on the topic of factors that attract interest in hajj savings at Bank Syariah

Indonesia is very varied. Of the two existing clusters, cluster 1 contains the largest number of items. This shows that the themes contained in the cluster have received a lot of attention from researchers.

Figure 3 shows a density visualization; the color difference in each keyword can be

seen, and the color represents the level of saturation. This means that the darker the color, the less frequently the topic is researched, and the lighter the color, the more frequently the topic is researched. For example, some keywords symbolized by bright colors, namely BSI, brand image, motivation and waiting list for Hajj, and service factors, are keywords or topics that have been widely researched. Meanwhile, keywords symbolized by dark colors, namely marketing influence analysis and marketing mix, have not been widely researched. Through this analysis, it can be seen which topics have not been widely researched so that they have the potential to become new research topics. Here is an in-depth analysis of several topics:

Promotion Factors

Based on the researcher's analysis through the literature review method, promotion plays a significant role in influencing a person's interest in opening a hajj savings account at Bank Syariah Indonesia. Promotions carried out by BSI, like giving gifts to customers and Bank sales information, are quite clear and easy to understand in providing direct information regarding the advantages, promotions, and benefits of the product, are good so that they can attract the interest of the public, especially the millennial generation, in the product (Siti Alifah Syahbilqis, 2024).

In addition, promotions can be carried out using banners, pamphlets, and WhatsApp. Such as sharing pamphlets by BSI employees every day via WhatsApp status, distributing brochures in the surrounding environment, or placing hajj savings banners on the front page of BSI. So that the promotion gets a good response from customers who want to finance hajj savings (Lendra Darmawan, 2023).

Carrying out promotions is one way to offer junior mabrur savings products so that the public widely knows them. Bank Syariah Indonesia promotes labor savings through online and print media such as billboards, brochures, banners, and so on (Harahap & Handayani Nasution, 2021).

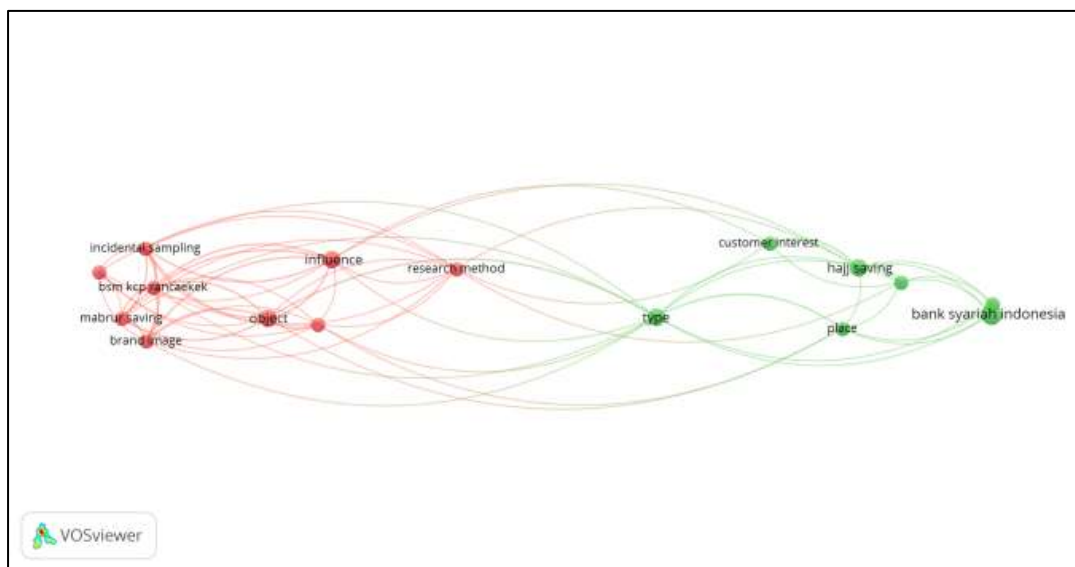


Figure 2. Network visualization between keywords (network visualization)
 Source: Vos Viewer application (2024)

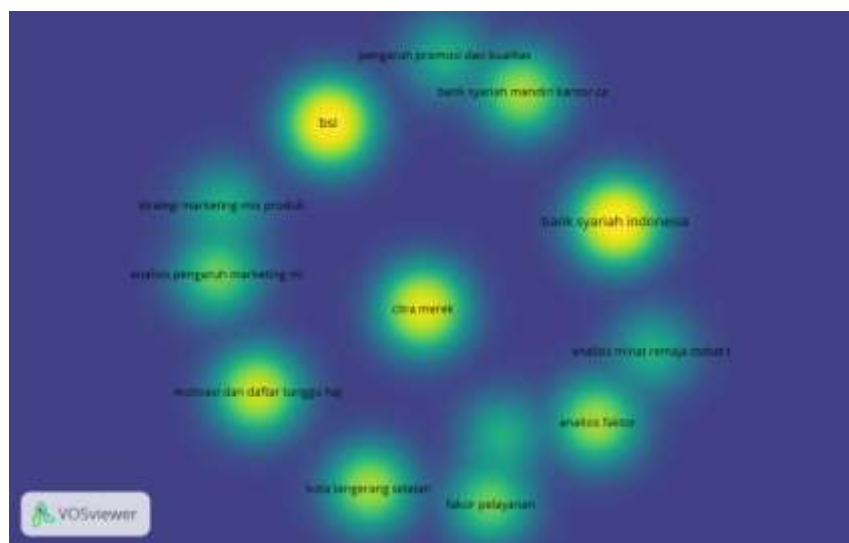


Figure 3. Density visualization between keywords (density visualization)
 Source: Vos Viewer application (2024)

Customer Service Quality Factors

Based on the researcher's analysis through the literature review method, the quality of service to customers plays a significant role in influencing a person's interest in opening a hajj savings account at BSI. When customers get quality service, they will feel satisfied, which is in line with the principle of consumer behavior, namely seeking maximum satisfaction to meet their needs. The service provided by the bank so far has been good because excellent service sparks a person's interest in making transactions. A sense of security, comfort, and pleasure is realized from maximum service (Sari et al., 2021).

Customer service is very friendly and carried out with full responsibility, and the bank also provides an explanation regarding the hajj procedures. The existence of Bank Syariah Indonesia is very helpful in the hajj registration process. The service is quite good and can provide satisfaction to customers. Satisfaction is felt from various sides, namely satisfaction with service and security to provide comfort and interest to the community (Asmorowati, 2021).

Religiosity

Based on the researcher's analysis through the literature review method, religiosity plays a significant role in influencing a person's interest in opening a hajj savings account at BSI. The level of religiosity significantly influences a person's behavior when investing in Islamic banking. People prioritize the religiosity factor when they start saving hajj savings in Islamic banking (Annisa Cikal Fitri, 2023).

Individuals with a high level of religiosity tend to be more interested in hajj savings products from BSI Bank. Religious factors, such as awareness of the importance of the Hajj,

willingness to save to fulfill religious obligations, and Sharia values applied in Hajj savings products, play a key role in shaping individual interest in these products (Siti Alifah Syahbilqis, 2024).

Research Factor Findings

Based on the researcher's analysis through a literature review, the factors that can influence a person's interest in opening a hajj savings account at Bank Syariah Indonesia are not limited to promotions, customer service, and religiosity. Many factors, when studied, also have positive values in influencing people to open a hajj savings account. As in marketing strategies, it can also increase the number of customers. Of course, interest is certainly high. Marketing strategies such as market segmentation, market targeting, and market positioning. Marketing mixes include products, pricing, place, and promotional strategies. Sharia Marketing Strategies include shindig, Amanah, Katonah, and tabligh (Khadijah, 2021).

In addition, cultural, social, and personal psychological factors can also influence a person to buy a product, such as hajj savings. Cultural factors influence consumer behavior. In this case, the culture created from one generation to the next greatly determines the form of behavior in their lives as members of society. Social factors such as family reference groups, status, and social roles. Various groups can influence a person's behavior. A reference group for a person is a group that has a direct or indirect influence on a person's attitudes and behavior. Personal factors collect and group the consistency of an individual's reactions to a current situation. The personality factors of the consumer concerned also influence a person's behavior when buying something. Although personality is useful in studying consumer

behavior, some salespeople believe that personality influences the types and brands of products purchased (Norpianti, 2023).

Behavioral Action Theory can also be used to test a person's interest in opening a hajj savings account. This theory consists of three indicators, namely attitude, subjective norms, and perceptual control. If students have a positive attitude, students will have a great interest in opening a hajj savings account and vice versa. This subjective norm tends to come from parents, close relatives, lecturers, teachers, and the social environment. The more encouragement that arises from these people, the more it will influence students' interest in opening a hajj savings account. The behavioral control in question is a condition where individuals believe that a behavior is easy or difficult to do (Utami, 2023).

Several other factors can certainly still be used to test the influence of public interest in opening a hajj savings account where, of course, each object or place of research will have different results because hajj savings is an interest that arises from personal awareness or a person's religiosity in carrying out worship that has been recommended by Islam itself. So, it is necessary to test the factors that already exist in other objects or places so that the marketing strategy will be right on target later.

CONCLUSION

By using the SLR method, we can draw conclusions from various journals that the author has curated so that they are in accordance with the discussion. SLR also has various stages of questions arranged with the topics needed, the process of finding sources used from Publish or Perish, choosing various sources obtained according to the data used, and checking and selecting the results obtained

from the previous process, such as titles and abstracts are viewed first to determine that the research is relevant. Of the many studies, the variables that influence someone to open a hajj savings account at BSI are promotion, customer service, and religiosity. In addition, several other factors, including strategies and both marketing and marketing mix, also play a role in influencing someone's interest in opening a hajj savings account at BSI. Based on the findings and limitations of this study, the author suggests that there be a retest of insignificant variables to find out why this could happen. And there are likely other factors that influence someone's interest in opening a hajj savings account. In addition, SLR research requires a long time because the process involves extensive literature search, screening, and analysis. Researchers must follow a systematic method, which can be time-consuming, especially when the literature to be reviewed is very extensive.

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