

Measuring Benefits of Hajj Zam-Zam Savings Bank Panin Dubai Syariah Bandung Through Product Quality and Service

Sugiarto Halim¹, Yuda Dharma Putra^{2*}

^{1,2}Magister Manajemen, Universitas Widyatama Bandung
Jl. Cikutra No.204A, Sukapada, Kec. Cibeunying Kidul, Kota Bandung, Indonesia.

Correspondence e-mail: yuda.dharma@widyatama.ac.id

Submission: 24-06-2024	Revision: 06-07-2024	Acceptance: 23-12-2024	Available Online: 04-02-2025
---------------------------	-------------------------	---------------------------	---------------------------------

Abstract - Reviewing the potential of the graph shows that the number of Indonesian pilgrims registering and departing for Umrah and Hajj each year continues to increase, which provides a great opportunity for Islamic travel and financial service providers. Meanwhile, one of the services that offer Hajj and Umrah Savings products is Islamic Banking, which strives to educate users, promote services, and improve their quality. Based on problem identification, it can be stated that information regarding Hajj savings in Islamic banking is still unevenly distributed to the wider community, as well as the limitations and availability of Islamic banks which are still unevenly distributed in various cities. The data collection techniques used are interviews and distributing questionnaires to users. This research method uses quantitative methods to examine the development of theories that they have developed based on the knowledge and insights they have regarding the Quality of Zam-Zam Hajj Savings Products at PT Bank Panin Dubai Syariah Tbk KC Bandung. This research is expected to be useful for parties who intend to save their money in Islamic banks and provide information to Islamic bank managers about how to channel customer funds properly and correctly in accordance with community regulations. and can be used as a guideline as well as additional information for the benefit of future research development.

Keywords: Product Quality, Service Quality, Zam-Zam Hajj Savings

1. Introduction

Hajj is one of the main pillars of Islam after Syahadat, Sholat, Zakat, and fasting. Hajj must be performed for every Muslim who is able to do it at least once during their lifetime; otherwise, it is a sunnah. Although the narration of Ibn Hibban from Abu Sa'id 'Al-Khudri and Al-Baihaki and the Prophet Muhammad SAW suggested for people who have the ability to pay, body, and time to perform Hajj once in a lifetime, Hajj is the last pillar of Islam, which is considered an accessory or to complete the pillars of Islam (Sunnatullah, 2023). Source Quoted from Global Religious Future data in 2020 Muslims in Indonesia are the most diverse and largest Muslim community in the world with 209.12 million people. The majority of Indonesian people are Muslims coupled with the desire of Muslims who are so high in the implementation of Hajj so that the desire for Hajj for Indonesian Muslims is very large. Indonesia is the country with the largest number of Hajj pilgrims, reaching 11.56 per cent of the world's total Hajj pilgrims each year. This is proven by Indonesia, the country that dispatches the most pilgrims every year (according to the Hijri calendar) (HS, 2020).

Reviewing the potential of the graph shows that the number of Indonesian pilgrims who register and depart for Umrah and Hajj each year continues to increase, which provides a great opportunity for Islamic travel and financial service providers.

Meanwhile, one of the services offering Hajj and Umrah Savings Products is Islamic Banking, which seeks to educate users, promote services, and improve their quality. (Saputri et al., 2023) Reviewing these circumstances makes promotional competition between Islamic banks in the country very competitive, as seen in the increase in products regarding Hajj Savings with superior product features offered to customers, so that the majority of Islamic banks compete to find many Hajj customers. Islamic banks that issue Hajj Savings Products, known as Zam-Zam Savings Plans, from PT Bank Panin Dubai Syariah Tbk. Tabungan Zam-Zam is a regular monthly savings account where the customer saves a certain amount of funds, with the benefit of getting an upfront gift of IDR 25,000,000.00 with the aim of being used for regular Hajj Portion registration at the Ministry of Religion according to each customer's residence area.

There is a research gap in this study, namely the measurement of technology implementation to improve efficiency and quality of service is still limited. According to (Herman et al., 2019) in his research, the obstacles are still lack of facilities and infrastructure, employee resources that are less reliable and less disciplined in providing services, and frequent failures in the process of registering haj pilgrim data due to weak internet connections from the central server. According to (Amalia, 2023),

obstacles such as implementation difficulties and cultural issues are major factors, but there are also benefits, such as improved data security, resilience to change, and better process speed. In addition, these implementations encourage companies to increase transparency, accountability and stakeholder engagement; this creates a strong foundation for adaptive and sustainable IT management.

Also, the results of monthly savings can be used for preparation funds for the repayment of the cost of Hajj when it is included in the departure schedule and can be used for other purposes. this savings plan is covered by life insurance, a maximum of IDR 120,000,000.00 (one hundred and twenty million rupiah). Funds from the results of monthly savings can be used for preparation funds for the repayment of the cost of Hajj when it is included in thbanks. re schedule and can be used for other purposes. With the various advantages possessed by the Zam-Zam Savings Plan, it must compete with similar products issued by other Islamic Banking (Mustofa, 2016). This also causes competition for customer interest in this Zam-Zam Savings Plan.

Based on this year's Hajj registrant data, in 2021 the number of Hajj pilgrims from PT Bank Panin Dubai Syariah Tbk KC Bandung has decreased, and the number of Hajj applicants has decreased to 346 NOA (number of accounts), whereas in the previous year, namely 2020, the number of Hajj pilgrims from PT Bank Panin Dubai Syariah Tbk KC Bandung was 624 NOA. This can also be seen in the following table 1:

Table 1. Customer Data For Regular Hajj Registrants Of PT Bank Panin Dubai Syariah Tbk KC Bandung, Period 2020

Bank Panin Dubai Sharia Hajj Registrants in 2020-2021		
Months	Number Of Registrants (Noa)	
January	191	66
February	91	50
March	33	57
April	19	38
May	6	49
June	76	48
July	55	38
August	52	52
September	33	50
October	17	34
November	15	20
December	36	10
Total	624	346

Source: PT Bank Panin Dubai Syariah Tbk KC Bandung

Based on the phenomena and data in table 1 and table 2, so that researchers carry out pre-survey

research related to the bond between the quality of Zam-Zam Hajj Savings Product Quality on interest in saving on Zam-Zam Hajj Savings to 20 respondents. The purpose of this study is to describe and analyze product quality, service quality, and customer interest in Zam-Zam Hajj Savings and measure the effect of product quality and service quality on customer interest in Zam-Zam Hajj Savings at PT Bank Panin Dubai Syariah Tbk KC Bandung.

2. Research Methods

2.1. Research Object

This study was conducted at PT Bank Panin Dubai Syariah Tbk, previously known as PT Bank Pasar Bersaudara Djaja. This name was taken from the Deed of Establishment of the Bank Limited No. 12 issued on January 8, 1972, by the Malang authorities. The company changed its name since its establishment to PT Bank Bersaudara Djaja and continues to use that name. PT Bank Panin Dubai Syariah Tbk is a new player in Indonesia's Islamic banking industry. The data collection techniques used are interviews and distributing questionnaires to users. This research method uses quantitative methods to examine the development of theories that they have developed based on the knowledge and insights they have regarding the Quality of Zam-Zam Hajj Savings Products at PT Bank Panin Dubai Syariah Tbk KC Bandung. With the full support of the holding organization PT Bank Panin Tbk, which makes it one of the largest Islamic banks among the ten largest Islamic banks in Indonesia, and the assistance of Dubai Islamic Bank PJSC, which is the largest Islamic bank worldwide, the increasing confidence of customers who utilize various high-quality supporting products and store their assets at Bank Panin Dubai Syariah is increasing.

Table 2. Research Design

No	Component	Characteristics
1	Research Objectives	Testing the hypothesis that product quality has a significant effect on customer interest in the Zam-Zam Hajj Savings Plan at PT Bank Panin Dubai Syariah Tbk KC Bandung. Testing the hypothesis that service quality has a significant effect on customer interest in the Zam-Zam Hajj Savings Plan at PT Bank Panin Dubai Syariah Tbk KC Bandung. Testing the hypothesis that product quality

No	Component	Characteristics
		and service quality have a significant effect on customer interest in the Zam-Zam Hajj Savings Plan at PT Bank Panin Dubai Syariah Tbk KC Bandung.
2	Research Type	Cause and effect: the causal variables are product quality (X1) and service quality (X2), and the effect variable is customer interest (Y).
3	Unit of Analysis	Hajj Zam Zam Savings Customers at PT Bank Panin Dubai Syaria Tbk Bandung Branch Office
4	Research Implementation	2023

Source: Research Design PT Bank Panin Dubai Syariah Tbk KC Bandung

2.2 Data Analysis Method

To analyze the data in this study, researchers used quantitative information investigation techniques and inferential insights (Bungin, 2005). 1) Validity Test: (Priyanto & Afiyanti, 2008) states that 'the validity test, namely the item, is used to measure the accuracy of an item in a questionnaire or scale, whether the items on the questionnaire are correct in measuring what you want to measure, or you can do a direct assessment with the individual correlation method or the correction method for the total correlation item.' (Azmi & Riyaldi, 2019) To test validity, the r_{count} and r_{table} values are compared for degree of freedom $(df) = n - 2$, where n is the number of samples. Data is considered valid if r_{count} is greater than r_{table} . Item analysis was used to test the validity of this study. The decision-making provisions are as follows: question items are valid if r_{count} is positive and $r_{count} < r_{table}$; conversely, question items are invalid if r_{count} is negative or $r_{count} < r_{table}$. 2) Reliability Test: Measuring instruments or statements in a questionnaire or questionnaire is considered reliable if the results are consistent or stable, even though the questions are already valid (Agus, 2009).

This test is carried out to determine how far the measurement results remain consistent if the measurement is carried out twice or more on the same symptoms with the same measuring instrument. Reliability is defined as the level of reliability of a research instrument, according to (Priyanto & Afiyanti, 2008), quoted from Wardani 2017:59. Assessing the reliability of an instrument is done by consulting r_{count} with r_{table} with the following

criteria (If r_{alpha} is positive and greater than r_{table} then the statement is reliable),(If r_{alpha} is negative and smaller than r_{table} then the statement is not reliable. a. If the Cronbach's Alpha value > 0.6 then reliable b. If the Cronbach's Alpha value < 0.6 then it is not reliable). The variable is said to be good if it has a Cronbach's Alpha value $>$ from 0.6 (Priyanto & Afiyanti, 2008)

3. Results and Discussion

3. 1. Results

This section presents the results of research on the effect of product quality and service on interest in saving. The history of PT Bank Panin Dubai Syariah Tbk will be discussed, as will the as will the descriptive statistical analysis of variables, instrument test results, and hypothesis testing results.

3.1.1. Descriptive Statistical Analysis

This research uses important data to test the hypothesis that has been made. This was done through a recall poll of an objective population, namely Hajj savings customers of Panin Dubai Syariah Bank. The questionnaire sent out consisted of (21) questions, including (6) questions on the product quality variable, (9) questions on service quality, and (6) questions on the interest in saving variable. In total, 80 questionnaires were sent out. The following table illustrates the survey return rate, or reaction rate, over the time period under review.

Table 3. Questionnaire Return Rate

Description	Total	Percentase
Number of Questionnaires Submitted	80	100%
Number of Incomplete Questionnaires	(1)	1,25%
Number of Questionnaires Not Returned	(1)	1,25%
The Number of Questionnaires That Can Be Processed	78	97,50%

Source: Results of Research Data Processing 2023

The conclusion that can be drawn from the table above is that there are 78 questionnaires that can be processed. 94.28%. The number of questionnaires exceeds the minimum research sample criteria of 30 (Sugiyono, 2018), so it can be used as the basis for hypothesis testing to be carried out. Based on the number of questionnaires that can be processed (78), the researchers then conducted a descriptive statistical analysis, which is divided into (1) a descriptive analysis of respondents and (2) a descriptive analysis of respondents' responses.

3.1.2. Descriptive Analysis of Respondents' Responses

Based on the data and variables collected from the research subjects, the purpose of descriptive

analysis is to provide an overview of the research subjects. Frequency distribution tables will be used to display respondents' responses to a number of questionnaire questions (Erlinda et al., 2013).

A. Product Quality

An explanation of how each respondent responded to each statement on the questionnaire for each indicator of product quality (Umami et al., 2019) is as follows:

1. Implementation of Hajj Zam-Zam Savings Product Quality according to Procedures

The following table displays the results of respondents' responses to each statement on the statement indicator of the implementation of the quality of zam-zam Hajj savings products according to procedures, (appendix table 7). Based on the table 7, it shows that in the indicator of the application of the quality of the Hajj Zam-Zam savings product according to the procedure, the respondent's response to the statement of the application of the quality of the Hajj Zam-Zam savings product according to the procedure has a total score of 331. The results of the assessment of respondents' responses regarding the application of the quality of Hajj Zam-Zam savings products in accordance with these procedures can be seen on the continuum line presented in Figure 1.

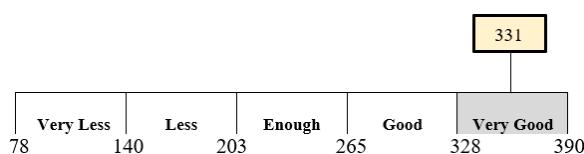


Figure 1 Continuum Line Implementation of Hajj Zam-Zam Savings Product Quality in accordance with Procedures

2. Quality of Zam-Zam Hajj Savings Products in accordance with Islamic Sharia

The results of respondents' responses to the statement of the quality of Zam-Zam Hajj Savings Products in accordance with Islamic Sharia are presented in table, (appendix table 8).

The table above shows that the respondents' responses to the statement of the quality of the zam-zam Hajj savings product in accordance with Islamic sharia have a total score of 330. The results of the assessment of respondents' responses regarding the quality of zam-zam Hajj savings products in accordance with Islamic sharia can be seen on the continuum line presented in Figure 2.

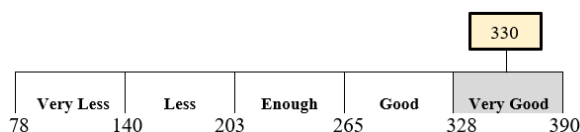


Figure 2 Continuum Line of Product Quality of Zam-Zam Hajj Savings in Accordance with Islamic Syariah

3. The distribution of the profit sharing ratio for Hajj Savings is fair

In terms of respondents' responses to the fifth indicator, namely the distribution of the Hajj Savings profit sharing ratio is fair, presented in table, (appendix table 9).

The results that were presented in Table 3.3 before presenting the respondents' tanggapan for the nisbah pernyataan for the Tabungan Haji results were satisfactory and had a score of 304. The results of this analysis can be seen in the concordance graph that appears in Figure 3.

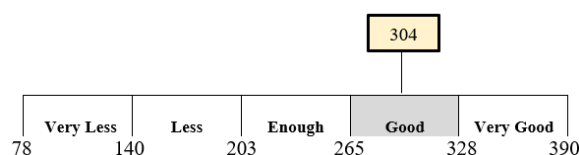


Figure 3. Continuum Lines The distribution of Hajj Savings profit sharing ratio is fair

B. Quality of Services

The clarification of the reactions of all respondents to each survey explanation on each service quality indicator (Yoni, 2019) is as follows:

1. The officer did not serve me in a polite and friendly manner

The results of respondents on each questionnaire statement for the indicator statement The officer did not serve me politely and friendly, as can be seen in table, (appendix table 10).

Based on the table above, it can be seen that the respondents' reactions to the statement Officer did not serve me politely and friendly had a total score of 316. The results of the assessment of respondents' responses that the officer did not serve me politely and kindly can be seen on the continuum line presented in Figure 4.

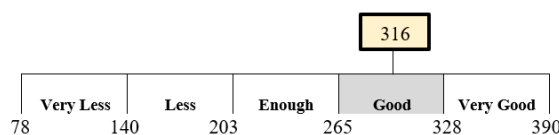


Figure 4 Continuum Line of Officers Not Serving Me Politely and Friendly

2. In processing transactions, officers always communicate well

Respondents' responses to the statement In processing transactions, officers always communicate well, are presented in table, (appendix table 11).

Table 11 shows that in respondents' responses to the statement When handling transactions, officers consistently communicate well. has a total score of 348. The results of the assessment of respondents' responses regarding When handling

transactions, officers consistently communicate well, can be seen on the continuum line presented in Figure 5 below:

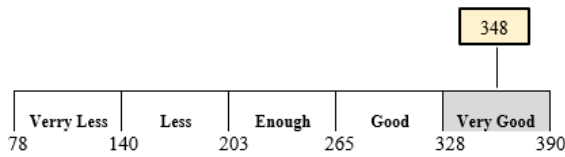


Figure 5 Continuum Line In Processing Transactions, Officers Always Communicate Well

3. Hajj registration process with the Ministry of Religious Affairs, assisted or accompanied by bank officers

Responses given by respondents to the Hajj registration process to the Ministry of Religion, assisted or accompanied by bank officers, are presented in table, (appendix table 12).

As shown in Table 12, respondents' responses to the statement The process of registering for Hajj with the Ministry of Religion is assisted or accompanied by bank officers and has a score of 363. The results of this assessment can be seen on the continuum line presented in Figure 3.6 below:

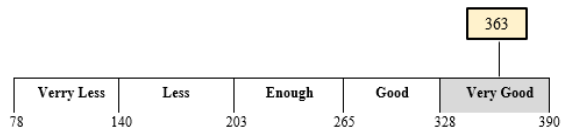


Figure 3.6 Continuum Line Hajj registration process to the Ministry of Religious Affairs assisted/accompanied by bank officers

C. Instrument Testing Results

1. Research Instrument Validity Test Results

The rtable value is obtained from the r product moment table (two tails) according to the degree of freedom (df = n-2) at the alpha level ($\alpha = 0.05$), where n is the number of respondents who gave answers to the questionnaire given. If rcount is greater than rtable (rcount > rtable), then the question item is considered valid. From these criteria, the following table is presented, which relates to the validity test for the three variables used in this study. Table 4 is a validity test table for the product quality variable, which is given.

Table 4. Recapitulation of Product Quality Validity Test Results (X1)

VARIABLE	Question Number	VALIDITY		Conclusion
		r-count	r-table	
Product Quality (X1)	KP 1	0.826	0,223	Valid
	KP2	0.765	0,223	Valid
	KP3	0.745	0,223	Valid

Source: Statistical Calculation Results 2023

Table 5 is a validity test table for the service quality variable.

Table 5. Recapitulation of Service Quality Validity Test Results (X2).

VARIABLE	Question Number	VALIDITY		Conclusion
		r-count	r-table	
Service Quality (X2)	KPe-1	0.854	0,223	Valid
	KPe -3	0.760	0,223	Valid
	KPe -4	0.668	0,223	Valid

Source: Statistical Calculation Results 2023

2. Classical Assumption Testing

a. Normality Test

The following is the Kolmogorof-Smirnof table using unstandardized residuals.

Tabel 6 One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		78
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.83125061
Most Extreme Differences	Absolute Positive	.097
	Negative	-.058
Test Statistic		.097
Asymp. Sig. (2-tailed)		.068 ^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

b. Multicollinearity Test

The following are the results of multicollinearity testing in the regression model for the three variables of product quality (KP), service quality (KPe), and interest in saving (MM) used in this study, (appendix table 13).

c. Multicollinearity Test

The following are the results of multicollinearity testing in the regression model for the three variables of product quality (KP), service quality (KPe), and interest in saving (MM) used in this study.

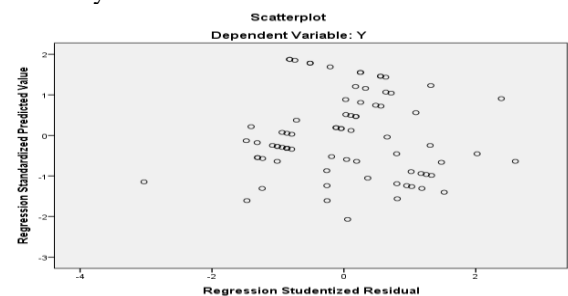


Figure 3.7 Scatter Plot Heteroscedasticity Test Results

Source: Data Processing Results, 2023

d. Linear Regression Analysis Results

This regression model is used to test the hypothesis with multiple linear regression models. The following is the regression equation used:

$$MM = \alpha + \beta_1 KP + \beta_2 KPe + \epsilon$$

Based on the data obtained, the results of the linear regression test are presented in Table, (appendix table 14).

3.2 Discussion

3.2.1 Effect of Product Quality on Savings Interest

The results of the t test conducted previously show that the significance level of the variable product quality (Sig) is 0.000. Assuming that this value is contrasted with the importance level (α) of 0.05, it is possible to state that the importance value (Sig) is simpler than the importance level ($0.000 < 0.05$). This shows the way that the main speculation of this study can be recognized. The beta coefficient of the product quality variable (β) is positive, according to the additional information obtained from the research findings (0.877). Specifically, the intention to save money is strongly influenced by product quality. This shows that the greater the degree of quality of goods, the greater the potential for reserve funds. When viewed from the fractional guarantee coefficient, the commitment of the quality of goods to the intention to save is 0.854784, or 85.48%.

Interest in saving Hajj Savings customers at Bank Panin Dubai Syariah Bandung Branch will increase if Bank Panin Dubai Syariah Bandung Branch improves the quality of its products, where the products presented must be in accordance with procedures and Islamic sharia. Based on the research results previously described, Bank Panin Dubai Syariah Bandung Branch has presented Hajj savings products according to procedures and in accordance with Islamic rules. This can be seen from the value of respondents' responses that are remembered for generally good rules. Besides that, Bank Panin Dubai Syariah Bandung Branch's presentation of Hajj savings products makes it easier for customers to open accounts, and saving transactions take place quickly and with easy terms as well. This is also evidenced by the value of the respondents' answers, which were included in the excellent criteria. In addition, what makes Bank Panin Dubai Syariah Bandung Branch customers attractive is that the distribution of the Hajj Savings profit sharing ratio is fair, although the results of respondents' answers to the distribution of this ratio are included in the good criteria and slightly lower in value when compared to other indicators in the product quality variable.

3.2.2 Effect of Service Quality on Savings Interest

Based on the results of the t test that has been carried out above, the significance level of the service quality variable (Sig) is 0.012, according to the findings. If this value is contrasted with the importance level (α) of 0.05, it tends to be stated that the importance value (Sig) is lower than the importance level ($0.012 < 0.05$). This suggests the second way of speculating in this study can be recognized. That is, the intention to save money is

influenced by service quality. The beta coefficient (β) of service quality has a positive value (0.063), according to additional information obtained from the research findings. This implies that the higher the degree of administrative quality, the greater the increase in saving intention. When viewed from the test results of the coefficient of determination, the R-square (R^2) value is 0.914.

This magnitude value indicates that the product quality and service quality variables contribute 91.40% to saving money, while the remaining 8.60% is influenced by other variables not examined in this study. When viewed from the partial determination coefficient, the contribution of service quality to saving interest is 0.059969, or 6%, smaller than the contribution of product quality to saving interest. The findings of this study provide clear evidence that the quality of service at the Bank Panin Dubai Syariah Bandung Branch is very good, as seen from the value of the respondents' answers. This also shows that if the quality of service is higher, it will encourage customer interest in saving Hajj savings at the Bank Panin Dubai Syariah Bandung Branch. In other words, it can be interpreted that customer interest in saving Hajj savings at Bank Panin Dubai Syariah Bandung Branch will increase if the officer serves politely and is friendly, which is supported by the bank building; the waiting room and bank lobby are comfortable and up to standard; the officer always communicates well; and he is assisted or accompanied by bank officers at the time of Hajj registration with the Ministry of Religion.

In addition, bank officials are committed in the field of money, bank officials are quick in handling the exchanges I make, officials generally provide the latest data on the quality of goods and bank administration to clients, clients have a good sense of security and fun in exchanges, and in serving clients, officials generally pay attention to the name of the customer.

4. Conclusion

Based on the results of research and discussion of the effect of product quality and service quality on customer interest in Hajj savings at Bank Panin Dubai Syariah Bandung Branch Office, it can be concluded that first, product quality affects customer interest in Hajj savings at Bank Panin Dubai Syariah Bandung Branch Office. These results indicate that the higher the quality of the product, the more interest there is in Hajj savings customers at Bank Panin Dubai Syariah Bandung Branch. Secondly, service quality affects the interest of Hajj savings customers at Bank Panin Dubai Syariah Bandung Branch. These results indicate that the higher the quality of service, the more interest in Hajj savings customers will increase at the Bank Panin Dubai Syariah Bandung Branch. Third, product quality and service quality simultaneously affect the interest in saving money.

Future research suggestions could consider additional factors such as brand trust, bank reputation, or the influence of promotions on customer interest. In addition, research could investigate how digitalization, such as mobile banking applications and other digital services, affect customer interest in Hajj savings. The goal is to gain an understanding of additional variables that may influence consumer savings decisions.

References

- Agus, E. S. (2009). *Aplikasi Statistik dengan SPSS 16.0*. Prestasi Pustaka.
- Amalia, N. (2023). Implementasi Tata Kelola Teknologi Informasi Menggunakan Framework Cobit 5 Pada Penyelenggaraan Haji dan Umrah Kementerian Agama Kota Lhokseumawe. *Jurnal Universitas Islam Kebangsaan Indonesia (UNIKI)*, 4(2), 49–57. <https://doi.org/doi.org/10.5201/jet.v4i2.416>
- Azmi, N., & Riyaldi, M. H. (2019). Faktor-Faktor Yang Memengaruhi Minat Pengusaha Usaha Mikro, Kecil Dan Menengah Mengajukan Pembiayaan Di Bank Syariah Mandiri Kantor Cabang Aceh. *Jurnal Ilmiah Mahasiswa Ekonomi Islam*, 1(1), 71–90.
- Bungin, B. (2005). *Metodologi Penelitian Kuantitatif: Komunikasi, Ekonomi Dan Kebijakan Publik Serta Ilmu-Ilmu Sosial Lainnya Metodologi Penelitian Kuantitatif: Komunikasi, Ekonomi Dan Kebijakan Publik Serta Ilmu-Ilmu Sosial Lainnya*. Prenadamedia Group.
- Erlinda, Vera, & Ritonga, H. D. H. (2013). Analisis Faktor-faktor yang Mempengaruhi Pemilihan Bank oleh Nasabah Tabungan Haji (Studi Kasus: Peserta Bimbingan Manasik Haji Aziziah Kec. Medan Johor). *Urnal Ekonomi Dan Keuangan*, 1(3).
- Herman, M., Normajatun, N., & Rahmita, D. (2019). Kualitas Pelayanan Haji Dan Umrah Pada Kantor Kementerian Agama Kabupaten Hulu Sungai Tengah. *AS-SIYASAH: Jurnal Ilmu Sosial Dan Ilmu Politik*, 3(1), 1. <https://doi.org/10.31602/as.v3i1.1722>
- HS, M. (2020). *Menjadi Muslim, Menjadi Indonesia (Kilas Balik Indonesia Menjadi Bangsa Muslim Terbesar)*. Kemenag RI. <https://kemenag.go.id/opini/menjadi-muslim-menjadi-indonesia-kilas-balik-indonesia-menjadi-bangsa-muslim-terbesar-03w0yt>
- Mustofa, I. (2016). *Fiqih Mu'amalah Kontemporer*. PT RajaGrafindo Persada.
- Priyanto, D., & Afiyanti, W. (2008). *Mandiri Belajar SPSS (Statistical Product and Service Solution) : Untuk Analisis Data dan Uji Statistik*. MediaKom.
- Saputri, S. D., Syahrizal, A., & Putri, N. S. (2023). Strategi Pemasaran Produk Tabungan Haji Pada Bank Syariah Indonesia KCP Jambi
- Sipin Bakaruddin. *KAMPUS AKADEMIK PUBLISING Jurnal Ilmiah Ekonomi Dan Manajemen*, 1(3), 211–224.
- Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif dan Kombinasi*. Alfabeta.
- Sunnatullah. (2023). *Sejarah, Ketentuan, dan Hikmah Disyariatkannya Ibadah Haji*. Kemenag RI. <https://kemenag.go.id/hikmah/sejarah-ketentuan-dan-hikmah-disyariatkannya-ibadah-haji-zjFts>
- Umami, R., Rizal, A., & Sumartik, S. (2019). Pengaruh Kualitas Produk, Harga Dan Kualitas Pelayanan Terhadap Kepuasan Konsumen Kedai Warsu Coffe Cafe. *Equilibrium: Jurnal Ekonomi-Manajemen-Akuntansi*, 15(2), 250. <https://doi.org/10.30742/equilibrium.v15i2.630>
- Yoni, N. (2019). Pengaruh Religiusitas, Kualitas Pelayanan, Kualitas Produk Terhadap Loyalitas Nasabah Tabungan Pada PT. Bank Aceh Syariah Kantor Cabang Pembantu Darussalam. *Al - Muamalat: Jurnal Hukum Dan Ekonomi Syariah*, 4(2), 101–120.

Appendix

Product Quality

Table 7. Results of Respondents Responses Regarding The Implementation Of The Quality Of Zam-Zam Hajj Savings Products In Accordance With Procedures

No	Statement Item	Answer Options						Total Score
1	The implementation of the Zam-Zam Hajj Savings Product Quality is in accordance with the procedure.	Value	5 (SS)	4 (S)	3 (CS)	2 (TS)	1 (STS)	331
		F	26	45	7	0	0	
		Score	130	180	21	0	0	
		%	39%	54%	6%	0%	0%	
Total								331

Source: Results of Research Data Processing 2023

Table 8. Results of Respondents Responses Regarding The Quality Of Zam Zam Hajj Savings Products In Accordance With Islamic Sharia

No	Statement Item	Answer Options						Total Score
2	Hajj Zam-Zam Savings Product Quality in accordance with Islamic sharia.	Value	5 (SS)	4 (S)	3 (CS)	2 (TS)	1 (STS)	330
		F	21	54	3	0	0	
		Score	105	216	9	0	0	
		%	32%	65%	3%	0%	0%	
Total								330

Source: Results of Research Data Processing 2023

Table 9. Results of Respondents Responses Regarding The Distribution Of The Profit Sharing Ratio For Hajj Savings Is Fair

No	Statement Item	Answer Options						Total Score
3	The distribution of the profit sharing ratio for Hajj Savings is fair	Value	5 (SS)	4 (S)	3 (CS)	2 (TS)	1 (STS)	304
		F	13	44	21	0	0	
		Score	65	176	63	0	0	
		%	20%	53%	19%	0%	0%	
Total								304

Source: Results of Research Data Processing 2023

Quality Of Services

Table 10. Results of Respondents Responses About the Officer did not serve me politely and Friendly

No	Statement Item	Answer Options						Total Score
1	The officer did not serve me in a polite and friendly manner	Value	5 (SS)	4 (S)	3 (CS)	2 (TS)	1 (STS)	316
		F	7	10	1	14	46	
		Score	7	20	3	56	230	
		%	2%	6%	1%	17%	69%	
Total								316

Source: Results of Research Data Processing 2023

Table 11. Results of Consumer Responses In Processing Transactions, Officers Always Communicate Well

No	Statement Item	Answer Options						Total Score
2	In processing transactions, officers always communicate well	Value	5 (SS)	4 (S)	3 (CS)	2 (TS)	1 (STS)	348
		F	39	36	3	0	40	
		Score	195	144	9	0	0	
		%	59%	44%	3%	0%	0%	
Total							348	

Source: Results of Research Data Processing 2023

Table 12. Results of Respondents' Responses Regarding The Hajj Registration Process To The Ministry Of Religion Assisted / Accompanied By Bank Officers

No	Statement Item	Answer Options						Total Score
3	Hajj registration process with the Ministry of Religious Affairs, assisted or accompanied by bank officers	Value	5 (SS)	4 (S)	3 (CS)	2 (TS)	1 (STS)	363
		F	54	21	3	0	0	
		Score	270	84	9	0	0	
		%	82%	25%	3%	0%	9%	
Total							363	

Source: Results of Research Data Processing 2023

Classical Assumption Testing

Multicollinearity Test

Table 13. Multicollinearity Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.530	0.958		1.597	0.115		
1 KP	0.877	0.043	0.896	20.508	0.000	0.598	1.672
KPe	0.063	0.030	0.091	2.073	0.042	0.598	1.672

a. Dependent Variable: MM

Source: Statistical Calculation Results 2023

Linear Regression Analysis Results

Table 14. Multiple Linear Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.530	0.958		1.597	0.115		
1 KP	0.877	0.043	0.896	20.508	0.000	0.598	1.672
KPe	0.063	0.030	0.091	2.073	0.042	0.598	1.672

a. Dependent Variable: MM

Source: Statistical Calculation Results 2023