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The Role of Stakeholder In Increasing Costumer Interest In The iB Hijrah Haji Product at Bank Muamalat

Elvira Apriansi Dwi Nirmalasari[1*], Duwi Yunitasari[2], Agus Mahardiyanto[3]
[1, 2, 3]Faculty Economic and Bussines, University of Jember, Indonesia
Email: elviraapriansi@gmail.com[1]*; duwiyunita.feb@unej.ac.id[2],
agusmahardiyanto.feb@unej.ac.id[3]
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ABSTRAK

This study aims to identify and analyze the role of stakeholder actors in increasing customer interest in the iB Hijrah Haji product at Bank Muamalat Jember Branch Office. This research is motivated by the decline in the number of hajj savings applicants at Bank Muamalat over the past four years. The approach used in the study is a mixed methods with the MACTOR method (Matrix of Alliance and Conflicts: Tactics, Objectives, and Recommendations). The results of this study indicate that actors in quadrant II with high influence and dependence, namely the Ministry of Religious Affairs and the Head of the Bank, have a strategic role in increasing customer interest in the iB Hijrah Haji product. Meanwhile, Marketing and Customer Service actors have high influence and low dependence, so they have the potential to encourage customer interest in the iB Hijrah Haji product without relying on the decisions of other actors. The strategies obtained include savings deposits, banking services, coordination with the Ministry of Religious Affairs, policy support by the Ministry of Religious Affairs, seminar involvement, customer approaches, customer follow-up, the role of IPHI, online reviews by customers, explanations of savings products, educational media, mobile services, promotions by product customers, providing digital services, making complaint records, product socialization, and partnering with external parties.

Keywords: *Stakeholders, MACTOR Analysis, Bank Muamalat*

INTRODUCTION

Indonesia, as the country with the largest Muslim population in the world, possesses substantial potential for the development of Islamic financial services. According to national statistics, more than 87 percent of the population adheres to Islam, with the total Muslim population exceeding 207 million people in 2024 . This demographic dominance creates a strong foundation for the growth of sharia-based financial institutions, particularly in supporting religious obligations such as

the pilgrimage (hajj). The hajj, as the fifth pillar of Islam, is a mandatory act of worship for Muslims who meet specific requirements, including financial, physical, and mental capability. Consequently, the increasing demand for hajj services is not only a religious phenomenon but also an economic and financial opportunity that involves multiple institutional actors.

In recent years, however, the implementation of hajj pilgrimage has faced significant financial challenges. The cost of performing hajj in Indonesia has shown a consistent upward trend, increasing from approximately IDR 49.8 million in 2023 to around IDR 56 million in 2024 . This rising cost has created barriers for many prospective pilgrims, particularly those from middle- and lower-income groups, limiting their ability to fulfill this religious obligation. As a result, the need for financial planning instruments, such as hajj savings products, has become increasingly important. Islamic banks play a critical role in addressing this issue by providing financial services that enable individuals to gradually accumulate the required funds in a manner that complies with Islamic principles.

Islamic banking institutions, particularly Bank Muamalat Indonesia as the first Islamic bank in the country, have introduced various financial products designed to support hajj preparation. One of these products is the iB Hijrah Haji savings account, which allows customers to save systematically under sharia-compliant contracts. This product is not only a financial tool but also a strategic instrument that connects religious motivation with financial behavior. Despite this potential, empirical data indicate that the number of customers using hajj savings products, particularly at the Jember Branch Office, has declined over the past four years, decreasing from 914 customers in 2020 to 476 customers in 2024 . This trend highlights a critical issue in the effectiveness of marketing strategies and stakeholder engagement in promoting Islamic financial products.

From a theoretical standpoint, understanding customer interest in Islamic financial products requires a multidimensional approach. Stakeholder theory provides a relevant framework by emphasizing that organizational performance is

influenced by the interaction of multiple actors, both internal and external. These actors include management, government institutions, customers, and supporting organizations, each of whom plays a role in shaping outcomes. In the context of Islamic banking, stakeholders such as the Ministry of Religious Affairs, bank management, marketing teams, customer service officers, and community organizations collectively influence customer trust and decision-making processes. The effectiveness of financial products is therefore not solely determined by product features but also by the synergy among these stakeholders.

In addition, sharia marketing theory highlights that marketing activities in Islamic financial institutions must adhere to ethical principles, including honesty (shiddiq), trustworthiness (amanah), intelligence (fathanah), and communicative ability (tabligh). These principles emphasize that marketing is not merely a transactional activity but a value-driven process that builds long-term relationships with customers. Previous studies have shown that factors such as service quality, trust, promotion strategies, and institutional credibility significantly influence customer interest in Islamic banking products. However, most of these studies focus on individual variables and fail to capture the complexity of interactions among multiple stakeholders.

This limitation indicates a clear research gap. First, existing studies tend to analyze customer interest from a partial perspective, often emphasizing marketing variables without considering the broader stakeholder network. Second, there is a lack of research that applies comprehensive analytical tools to map the relationships, influence, and alignment among stakeholders. Third, empirical studies focusing on regional Islamic banking contexts, particularly in non-metropolitan areas such as Jember, remain limited. These gaps highlight the need for a more integrative approach that combines stakeholder analysis with a structured methodological framework.

To address these gaps, this study applies the MACTOR (Matrix of Alliances and Conflicts: Tactics, Objectives, and Recommendations) method to analyze stakeholder roles in a systematic manner. The MACTOR approach

enables the identification of stakeholder influence, dependence, and alignment with strategic objectives, providing a comprehensive understanding of the dynamics among actors. By integrating stakeholder theory, sharia marketing principles, and the MACTOR analytical framework, this study offers both theoretical and methodological contributions to the literature on Islamic banking.

Therefore, this research aims to identify and analyze the roles of stakeholder actors in increasing customer interest in the iB Hijrah Haji product at Bank Muamalat Jember Branch Office. Specifically, it seeks to examine how stakeholder interactions, influence patterns, and strategic alignment contribute to shaping customer behavior. The central research question addressed in this study is how stakeholder actors influence customer interest and how their roles can be optimized to improve the effectiveness of Islamic financial products.

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METHODS

This study employs a **descriptive research design** with a **mixed methods approach**, integrating both qualitative and quantitative techniques to analyze the role of stakeholders in increasing customer interest in the iB Hijrah Haji product. The selection of this approach is grounded in the complexity of the research problem, which involves not only measurable relationships among stakeholders but also deeper insights into perceptions, interactions, and strategic behaviors. The mixed methods approach allows the researcher to triangulate findings, thereby increasing the validity and reliability of the results.

From a methodological perspective, qualitative data are used to explore stakeholder roles, communication patterns, and institutional dynamics, while quantitative data are employed to measure the level of influence, dependence, and alignment among actors using the MACTOR framework. This combination is particularly relevant in stakeholder analysis, as it enables a comprehensive understanding of both structural relationships and behavioral aspects.

The population of this study consists of all stakeholders directly or

Volume 15, No.1, Juni 2026
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indirectly involved in the development and promotion of the iB Hijrah Haji product at Bank Muamalat Jember Branch Office. These stakeholders include both internal actors, such as bank management and operational staff, and external actors, such as government institutions and customer groups. Given the specific nature of stakeholder involvement, this study uses a **purposive sampling technique**, which allows the selection of respondents based on their relevance, expertise, and direct engagement with the research topic.

A total of 16 respondents were selected, representing key stakeholder groups, including representatives from the Ministry of Religious Affairs (Kemenag) Jember, the Head of Bank Muamalat Jember Branch Office, marketing staff, customer service officers, customers of the iB Hijrah Haji product, and members of the Indonesian Hajj Brotherhood Association (IPHI) . The selection of these respondents ensures that the analysis captures diverse perspectives across institutional, operational, and customer dimensions.

The data used in this study consist of both **primary and secondary sources**. Primary data were collected through structured and semi-structured interviews, direct observation, and questionnaire distribution. Interviews were conducted to gain in-depth insights into stakeholder roles, strategies, and challenges in promoting the hajj savings product. Observations were carried out within the operational environment of Bank Muamalat to understand service delivery processes and customer interactions. Questionnaires were distributed using a Likert scale to quantify stakeholder perceptions regarding influence, dependence, and objective alignment.

Secondary data were obtained from institutional reports, academic literature, official statistics, and relevant policy documents. In particular, data related to hajj registration trends and customer numbers were sourced from the Ministry of Religious Affairs and internal bank records . These data provide contextual support for the empirical analysis and help validate the findings derived from primary data.

The analytical method used in this study is the **MACTOR (Matrix of Alliances and Conflicts: Tactics, Objectives, and Recommendations)** approach. This method is designed to analyze stakeholder relationships systematically by mapping influence, dependence, and strategic alignment. The analysis consists of several stages. First, key actors are identified based on their roles and involvement. Second, strategic objectives are defined in relation to increasing customer interest. Third, the Matrix of Direct Influence (MDI) is constructed to measure the level of influence among actors. Fourth, the Matrix of Actor-Objective (MAO) is developed to assess stakeholder alignment with specific objectives.

Further analysis includes the calculation of influence-dependence maps, competitiveness indices, and convergence-divergence matrices. These outputs provide a comprehensive understanding of stakeholder dynamics, including which actors hold dominant positions, which are dependent, and how they interact in achieving strategic goals.

Ethical considerations were carefully addressed throughout the research process. All respondents participated voluntarily and were informed about the purpose and scope of the study prior to data collection. Confidentiality and anonymity were maintained by ensuring that no personal identifiers were disclosed in the analysis or reporting. In addition, formal permission was obtained from relevant institutions, including Bank Muamalat Jember Branch Office and the Ministry of Religious Affairs, to ensure compliance with institutional and research ethics standards.

RESULTS AND DISCUSSION

Results

Mind Findings

Volume 15, No.1, Juni 2026
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The results of this study present the mapping of stakeholder roles, influence, and relationships in increasing customer interest in the iB Hijrah Haji product at Bank Muamalat Jember Branch Office. The analysis was conducted using the MACTOR method, which evaluates the level of influence, dependence, and alignment among stakeholders based on the Matrix of Direct Influence (MDI) and Matrix of Actor-Objective (MAO).

Table 1 presents the Matrix of Direct Influence (MDI), which illustrates the level of direct influence among stakeholders. The values range from 0 (no influence) to 4 (very high influence)

Table 1. MDI (Matrix of Direct Infuences)

MDI	Kemenag	Ka Bank	Marketing	CS	Nasabah	IPHI
Kemenag	0	4	3	3	4	3
Ka Bank	4	0	3	3	4	3
Marketing	3	4	0	3	3	3
CS	3	4	4	0	3	3
Nasabah	3	3	3	3	0	2
IPHI	3	3	3	2	3	0

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Source: MACTOR, 2025.

Table 1 shows that the Ministry of Religious Affairs (Kemenag), the Head of Bank, Marketing, and Customer Service actors have relatively high influence values in their interactions with other stakeholders. Customers and IPHI show relatively lower influence levels compared to other actors.

Actor-Objective Aligment

The relationship between stakeholders and strategic objectives is presented in the Matrix of Actor-Objective (MAO). This matrix reflects the level of support, neutrality, or opposition of each actor toward the identified objectives.

Table 2. Matrik 2MAO (Matrix of valued positions Actor Objective)

2MAO	sosalisasi	kebijakan	dukungan	media	digital	layanan	bermitra	Kemenag	keliling	setoran	penjelasan	followup	catatan	pendekatan	promosi	ulasan	terlibat	koordinasi	IPHI	seminar
Kemenag	4	4	-3	3	3	-2	3	4	3	-2	3	3	3	4	3	3	3	-3	3	3
Ka Bank	3	4	-2	4	3	-3	4	4	4	-3	3	3	3	3	3	3	3	-3	3	3
Marketing	4	3	-2	3	4	-3	4	3	4	-2	4	3	4	4	4	4	3	-2	3	3
CS	3	3	-1	3	4	-3	3	3	3	-2	4	4	4	4	4	4	2	-2	3	3
Nasabah	0	1	1	2	3	-2	2	2	3	-3	3	4	3	3	3	3	2	0	2	2
IPHI	2	2	1	1	2	0	3	2	2	-1	2	3	1	2	2	3	3	-1	3	3

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Source: MACTOR, 2025.

The results show that most stakeholders demonstrate positive support for the majority of objectives, while a few objectives receive neutral or negative responses from certain actors.

Stakeholder Mapping

The mapping of stakeholder influence and dependence is presented in Figure 1. This figure categorizes stakeholders into four quadrants based on their relative influence and dependence levels.

Figure 1. *Map of influences and dependences between actors kuadran I – IV*

Volume 15, No.1, Juni 2026
P-ISSN: 1978-527 E-ISSN: 2460-836X

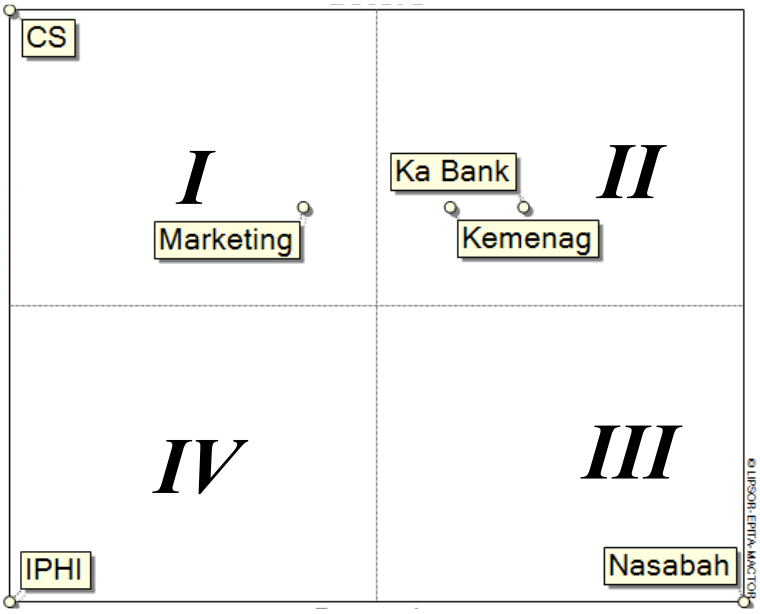


Figure 1. *mapping the role of actors in*

Source: MACTOR, 2025.

The mapping shows the distribution of stakeholders across four categories: dominant actors, relay actors, dependent actors, and autonomous actors.

Actor Competitiveness

The competitiveness of each stakeholder is measured based on their relative influence values. The results are presented in Table 3

Table 3. Actor competitiveness index

	Ri
Kemenag	1,00
Ka Bank	0,99
Marketing	1,03
CS	1,15
Nasabah	0,87
IPHI	0,95

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Source: MACTOR, 2025.

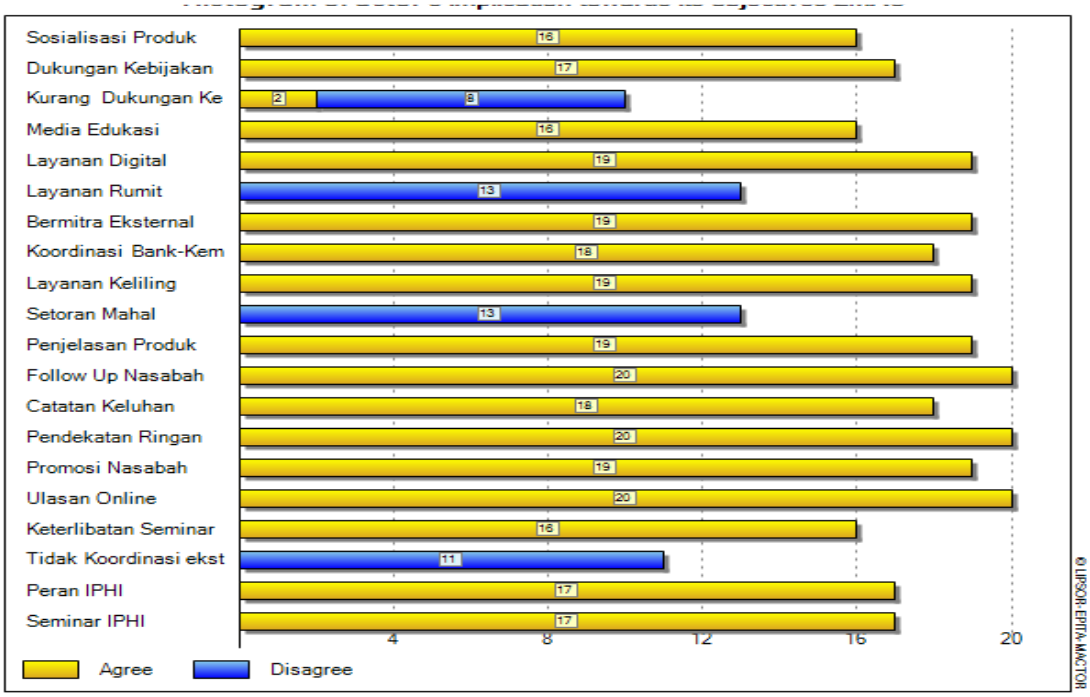
The results indicate variations in competitiveness levels among

stakeholders, with some actors having values above 1 and others below 1.

Objective Achievement

The achievement level of each objective based on stakeholder responses is presented in Figure 2.

Figure 2. Objective achievement histogram



Source: MACTOR, 2025
***Figure 2.** objective achievement histogram*

The figure shows the variation in the level of agreement across objectives, with certain objectives receiving higher levels of support compared to others.

Discussion

Interpretation of Findings

The findings of this study demonstrate that stakeholder roles in increasing customer interest in the iB Hijrah Haji product are not equally distributed but

instead form a structured pattern of influence and dependence. The results indicate that Marketing and Customer Service actors occupy dominant positions within the stakeholder network, characterized by high influence and relatively low dependence. This suggests that these actors function as the primary drivers in shaping customer perceptions and decisions, particularly through direct interaction, communication, and service delivery.

This condition can be explained through stakeholder theory, which posits that stakeholders who have direct access to customers and are actively involved in value delivery processes tend to exert greater influence on organizational outcomes. In this context, Marketing actors play a critical role in designing and implementing promotional strategies, while Customer Service functions as the frontline interface that translates institutional values into customer experiences. The effectiveness of these actors is reflected in their ability to build trust, reduce uncertainty, and provide clear information regarding the benefits and mechanisms of the hajj savings product.

Furthermore, the findings reveal that institutional actors such as the Ministry of Religious Affairs (Kemenag) and the Head of Bank hold high levels of influence but are also characterized by high dependence. This dual position indicates that while these actors possess authority, legitimacy, and strategic control, their effectiveness is contingent upon collaboration with operational actors. The involvement of Kemenag, in particular, plays a crucial role in strengthening customer trust, as it is perceived as a legitimate authority in matters related to hajj administration. This aligns with the concept of institutional trust, where customers are more likely to engage with financial products that are supported by credible and authoritative institutions.

Another important finding relates to the alignment of stakeholder objectives. The results show that most stakeholders exhibit positive alignment with strategic objectives related to customer engagement, service improvement, and promotional effectiveness. This indicates a relatively high level of consensus among stakeholders, which is essential for achieving organizational goals. However,

certain objectives, particularly those related to operational complexity and financial barriers such as high initial deposits, receive less support. This suggests that while stakeholders generally agree on the importance of increasing customer interest, there are differences in how specific challenges should be addressed.

In addition, the results highlight the importance of relational and behavioral factors in influencing customer interest. Strategies such as customer follow-up, personalized communication, and the use of digital platforms receive the highest levels of support among stakeholders. This finding suggests that customer decisions are not solely driven by economic considerations but are also influenced by psychological and relational factors, such as trust, familiarity, and perceived service quality. This reflects a shift from transactional marketing to relationship-based marketing, where long-term engagement and customer satisfaction become central elements.

Comparison with Previous Studies

The findings of this study are consistent with previous research that emphasizes the importance of service quality, trust, and marketing effectiveness in influencing customer interest in Islamic banking products. Prior studies have shown that customer satisfaction and trust are key determinants of customer loyalty and product adoption. The dominant role of Marketing and Customer Service identified in this study reinforces these findings, highlighting the importance of front-line actors in shaping customer experiences.

However, this study differs from previous research in several important aspects. First, while many studies focus on individual variables such as service quality or promotion, this research adopts a stakeholder-based perspective that considers the interaction among multiple actors. This approach provides a more comprehensive understanding of how different stakeholders collectively influence customer interest.

Second, the use of the MACTOR method represents a methodological advancement compared to conventional analytical approaches. By mapping

influence, dependence, and alignment among stakeholders, this method allows for a more systematic analysis of stakeholder dynamics. This provides deeper insights into the structure of relationships and the distribution of power within the stakeholder network.

Third, the findings of this study highlight the relatively stronger influence of operational actors compared to institutional actors in certain contexts. This contrasts with some previous studies that emphasize the dominant role of management or institutional leadership. The difference may be attributed to the nature of Islamic banking services, where customer interaction and trust-building processes are highly dependent on direct communication and service delivery.

Theoretical and Practical Implications

From a theoretical perspective, this study contributes to the development of stakeholder theory by demonstrating that stakeholder influence is not static but varies depending on the context and level of interaction with customers. The integration of stakeholder theory with sharia marketing strategy provides a more nuanced understanding of how Islamic financial institutions can enhance customer interest through both structural and relational approaches. Furthermore, the application of the MACTOR method offers a methodological contribution by providing a systematic tool to analyze stakeholder relationships, influence, and strategic alignment in the context of Islamic banking.

From a practical perspective, the findings provide important insights for Islamic banking institutions, particularly Bank Muamalat, in designing strategies to increase customer interest in hajj savings products. Strengthening the role of Marketing and Customer Service through training, service improvement, and digital engagement strategies can enhance customer interaction and trust. In addition, improving coordination with institutional stakeholders such as Kemenag can reinforce credibility and policy support, which are essential for increasing public confidence.

The results also highlight the importance of customer-oriented strategies,

such as follow-up services, personalized communication, and the utilization of online reviews, as effective tools to attract and retain customers. These strategies can serve as a practical reference for Islamic financial institutions in developing more targeted and effective marketing approaches. Moreover, policymakers can use these findings to strengthen collaboration between financial institutions and government agencies in promoting hajj financial services and increasing financial inclusion within the Islamic finance sector.

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study concludes that the role of stakeholder actors is a fundamental determinant in shaping customer interest in the iB Hijrah Haji product at Bank Muamalat Jember Branch Office. The findings demonstrate that stakeholder influence is not uniformly distributed but instead reflects a structured pattern in which operational actors, particularly Marketing and Customer Service, play the most dominant roles due to their direct interaction with customers. These actors serve as the primary interface between the institution and the public, enabling them to influence customer perceptions, build trust, and facilitate decision-making processes. In contrast, institutional actors such as the Ministry of Religious Affairs (Kemenag) and the Head of Bank occupy strategic positions characterized by high influence and high dependence, indicating that their effectiveness relies heavily on coordination and collaboration with operational actors. Meanwhile, customers and IPHI tend to exhibit lower levels of influence, reflecting their more reactive roles within the stakeholder network.

The study also reveals that increasing customer interest in Islamic financial products is not solely driven by economic or financial considerations but is significantly influenced by relational, behavioral, and institutional factors. Strategies such as customer follow-up, personalized communication, and digital

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P-ISSN: 1978-527 E-ISSN: 2460-836X

engagement emerge as the most effective approaches, highlighting the importance of relationship-based marketing in the context of Islamic banking. These findings suggest that customer behavior is shaped by a combination of trust, perceived service quality, and the credibility of institutions involved, rather than by product attributes alone.

From a theoretical perspective, this study contributes to the development of stakeholder theory by demonstrating that stakeholder influence is dynamic, context-dependent, and closely related to the intensity of interaction and proximity to customers. The integration of stakeholder theory with sharia marketing principles further enriches the understanding of how Islamic financial institutions can effectively promote their products while adhering to ethical and value-based frameworks. In addition, the application of the MACTOR method provides a systematic analytical tool to map stakeholder relationships, offering methodological contributions to the study of multi-actor dynamics in Islamic banking.

Overall, this study provides a broader understanding of how stakeholder synergy can be optimized to enhance the effectiveness of Islamic financial products, particularly in non-metropolitan contexts. The findings highlight that successful product adoption requires not only well-designed financial instruments but also strong coordination among stakeholders, effective communication strategies, and the ability to build long-term relationships with customers.

Recommendations

Based on the findings of this study, Islamic banking institutions, particularly Bank Muamalat, are encouraged to strengthen their strategic focus on customer-oriented approaches by enhancing the role of front-line actors such as Marketing and Customer Service. Given their dominant influence in shaping customer interest, these actors should be equipped with advanced communication skills, comprehensive product knowledge, and the ability to implement relationship-based marketing strategies. The integration of digital platforms, including social media engagement, online reviews, and personalized communication channels, is

also essential to expand outreach and improve customer interaction in the increasingly digitalized financial environment. In addition, simplifying administrative procedures and offering more flexible financial schemes may help reduce barriers associated with high initial deposits, thereby increasing accessibility for a broader segment of society.

Furthermore, strengthening collaboration with institutional stakeholders, particularly the Ministry of Religious Affairs, is crucial in enhancing public trust and reinforcing the legitimacy of hajj savings products. Joint initiatives such as educational programs, socialization campaigns, and integrated service platforms can create a more cohesive ecosystem that supports customer engagement and financial inclusion. Policymakers are also encouraged to facilitate stronger coordination between financial institutions and government agencies to ensure that regulatory frameworks and promotional efforts are aligned with the needs of the community.

This study is subject to certain limitations, particularly in terms of its focus on a single branch and a relatively limited number of respondents, which may affect the generalizability of the findings. Therefore, future research is recommended to expand the scope by incorporating multiple regions, larger sample sizes, and comparative analyses across different Islamic banking institutions. Additionally, further studies may explore the role of other variables, such as financial literacy, technological adoption, and socio-cultural factors, to provide a more comprehensive understanding of customer behavior in Islamic financial services. Such research directions are expected to contribute to the development of more adaptive, inclusive, and sustainable strategies in the Islamic banking sector.

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