

Examining Communication Factor and Public Perception of BPKH in Managing Hajj Funds

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ABSTRACT: This study examines how communication factors—particularly media exposure and institutional transparency—shape public perceptions of the Hajj Financial Management Agency (BPKH) in Indonesia. Using a nationwide survey of 1,200 respondents, the research examines awareness, trust, expectations, and perceived problems related to hajj fund management. The findings show that public awareness of BPKH remains limited, with most citizens still associating fund management with the Ministry of Religious Affairs. Television and social media dominate as information sources, while official BPKH channels play only a marginal role. Public confidence in BPKH's transparency is moderate, reflecting partial legitimacy and persistent doubts. Citizens strongly expect openness, accountability, and integrity, while concerns focus on long waiting lists, high costs, and corruption. The study demonstrates that communication practices are critical for sustaining institutional legitimacy, as explained by Public Trust Theory and the interrelated processes of agenda setting and agenda building. The results suggest that BPKH must strengthen its official communication strategies, align narratives across media, and address salient public concerns to consolidate trust.

KEYWORDS: Public Trust, Agenda Setting, Agenda Building, Institutional Legitimacy, Hajj Fund Management

I. INTRODUCTION

Communication is central to how institutions gain legitimacy in the public sphere. From a communication science perspective, credibility is shaped not only by financial or administrative performance but also by how messages are crafted, mediated, and interpreted by audiences. Theories of public trust, agenda setting, and institutional communication stress that meaning is co-constructed by institutions, media, and citizens (Purves, 2022; Hamada, 2025). Communication thus becomes a critical determinant of whether an institution is perceived as transparent, accountable, and trustworthy (Alon-Barkat, 2020; Khemani, 2020).

In Indonesia, the Hajj Financial Management Agency (BPKH) illustrates this dynamic. Established by Law No. 34/2014, BPKH is mandated to manage hajj funds independently from the Ministry of Religious Affairs. Since becoming operational in 2017, it has consistently obtained unqualified audit opinions, indicating compliance with governance standards (BPKH, 2023). Yet, BPKH operates in a sensitive environment: hajj funds are not merely financial assets but also religious resources closely tied to Muslim identity and expectations. Examining how communication influences public perceptions of BPKH is therefore both academically relevant and socially urgent.

The scale of hajj fund management underscores this importance. By 2022, BPKH managed IDR 166.5 trillion in assets, while millions of Indonesians remain on long waiting lists for pilgrimage (Ministry of Religious Affairs, 2023). Such magnitude creates heightened expectations for efficiency, integrity, and independence. In this context, communication is not an auxiliary function but a strategic tool for sustaining public trust and institutional legitimacy (Khan & Shaikh, 2021).

Communication media—both traditional and digital—play a pivotal role in this process. Television and online news set public agendas by determining which issues receive prominence. Social media platforms then amplify or reframe these narratives through user interaction, creating alternative flows of information. Institutions attempt to manage their image through agenda building, but these efforts are constantly negotiated within wider media and citizen discourse (Guo & Vargo, 2020). When media framing and institutional messaging align, public trust and credibility are reinforced (Criado et al., 2022). When fragmented, however, communication can foster skepticism, misinformation, and distrust (Lee & Li, 2023).

Theoretical approaches help clarify these dynamics. *Public Trust Theory* highlights the role of perceived transparency, integrity, and competence in shaping citizen confidence. *Agenda Setting* and *Agenda Building* theories explain how media and institutional actors interact to frame issues and influence public attention (McCombs & Valenzuela, 2021). Taken together, these

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perspectives offer a comprehensive framework to analyze how communication practices shape perceptions of hajj fund management in Indonesia.

Despite the scale of hajj funds and their socio-religious significance, empirical studies on this intersection remain limited. Few have examined how communication media influence public awareness, evaluations, and expectations of religious-based financial institutions in developing countries. This study addresses this gap by investigating how communication media shape public perceptions of BPKH in managing hajj funds.

Accordingly, this study asks, how do communication factors—particularly media exposure and institutional transparency—shape public awareness, evaluations, and expectations of BPKH as Indonesia's official manager of hajj funds? The objective is to analyze how communication influences public trust and institutional legitimacy by integrating Public Trust Theory with Agenda Setting and Agenda Building.

II. RESEARCH METHODS

This study employed a quantitative research design to examine the relationship between communication media and public perceptions of BPKH as the official manager of hajj funds. A quantitative approach was selected because it enables systematic measurement of awareness, evaluations, and expectations across a large population, allowing generalizable insights into communication and trust dynamics (Bryman, 2016; Creswell & Creswell, 2018). Quantitative designs are also widely used in studies of communication effects and institutional trust, as they provide reliable statistical evidence for analyzing the impact of media exposure on perceptions (Esser & Hanitzsch, 2022).

Data were collected through a face-to-face survey conducted in July 2025 across 38 provinces in Indonesia. The population of interest consisted of Indonesian citizens aged 17–65 years, representing different genders, educational backgrounds, and socio-economic statuses. Participation was voluntary and anonymous. Respondents provided informed consent prior to interviews. No personally identifiable information was collected. The study protocol complied with institutional ethical guidelines for social research. Using a multistage random sampling method, 1,200 respondents were selected, ensuring national representation with a margin of error of ± 2.8 percent. Face-to-face surveys were chosen to minimize coverage bias, increase response quality, and allow for clarification of questions, which is critical when assessing sensitive topics such as financial and religious trust (Groves et al., 2017; Vannette & Krosnick, 2019).

Constructs of trust (transparency, fund protection, independence) were measured with multi-item Likert scales (1–4). A pilot test ($n \approx 30$) ensured item clarity. Internal consistency met acceptable thresholds (Cronbach's $\alpha \geq 0.70$) across indices. Media exposure captured self-reported use of television, online news, social media, and official BPKH channels. The survey instrument measured four key variables. First, awareness of BPKH and sources of information, including television, online news, and social media. Second, levels of trust in BPKH, operationalized as perceptions of transparency, protection of funds, and institutional independence. Third, public evaluations of hajj fund management, including issues such as cost, waiting lists, and corruption. Fourth, public expectations regarding transparency, accountability, and service improvements. These constructs were adapted from previous studies on communication, transparency, and institutional trust (Grimmelikhuijsen & Meijer, 2021; Kim & Lee, 2020).

Data analysis was conducted in two stages. Descriptive statistics were used to summarize patterns of awareness, trust, and evaluations across respondent groups. Inferential tests, including chi-square and logistic regression, were applied to assess the relationship between media use and public trust in BPKH. This combination of descriptive and inferential analysis provides both an overview of public perceptions and insights into the predictive role of communication media. Such an approach reflects recent methodological trends in communication research, which combine audience survey data with statistical modeling to explain how media exposure shapes perceptions of institutions (Guo & Vargo, 2020; Lee & Li, 2023).

III. RESULTS AND DISCUSSION

The results are presented in a sequence that reflects the main objectives of this study: to examine public awareness of BPKH, identify the role of communication media in shaping information flows, assess the level of public confidence in transparency, and capture both perceived problems and expectations related to hajj fund management. The discussion integrates these findings with theoretical perspectives on public trust, agenda setting, and agenda building, in order to explain how communication practices influence institutional legitimacy.

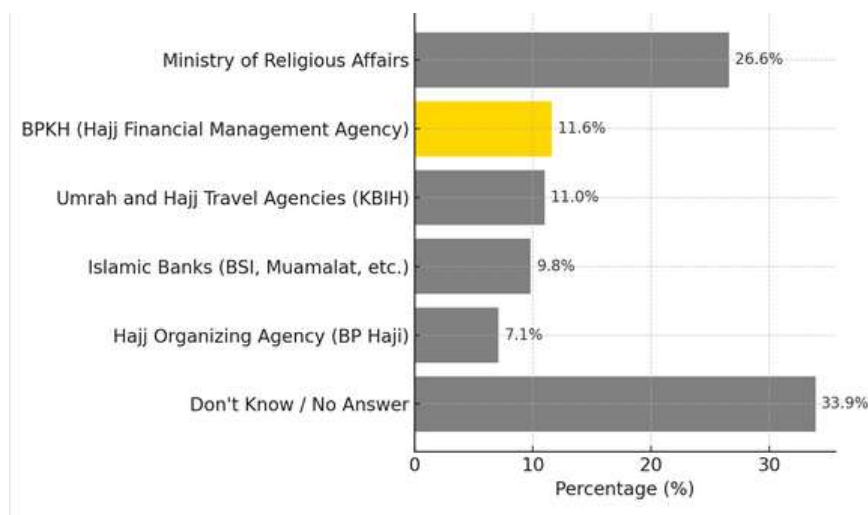


Figure 1. Public Awareness of Institutions Responsible for Managing Hajj Funds

Figure 1 shows that public awareness of BPKH as the institution responsible for managing hajj funds remains limited. Only a small portion of respondents identified BPKH correctly, while the majority still associated fund management with the Ministry of Religious Affairs. This finding suggests that institutional visibility is weak, despite BPKH's independent mandate since 2017. From a communication perspective, such low recognition reflects a gap in message penetration and agenda building. When citizens do not clearly associate an institution with its core function, the foundation for building trust and legitimacy becomes fragile.

This lack of awareness naturally raises the question of where citizens obtain their information about BPKH. Understanding the media channels through which people learn about the agency is crucial for assessing how communication influences perceptions. Previous studies highlight that media exposure not only informs but also frames institutional credibility (Kim & Lee, 2020; Grimmelikhuisen & Meijer, 2021). In this context, examining the dominant sources of information provides insight into how narratives about BPKH circulate in society. **Figure 2** therefore presents the distribution of communication media that shape public knowledge of BPKH.

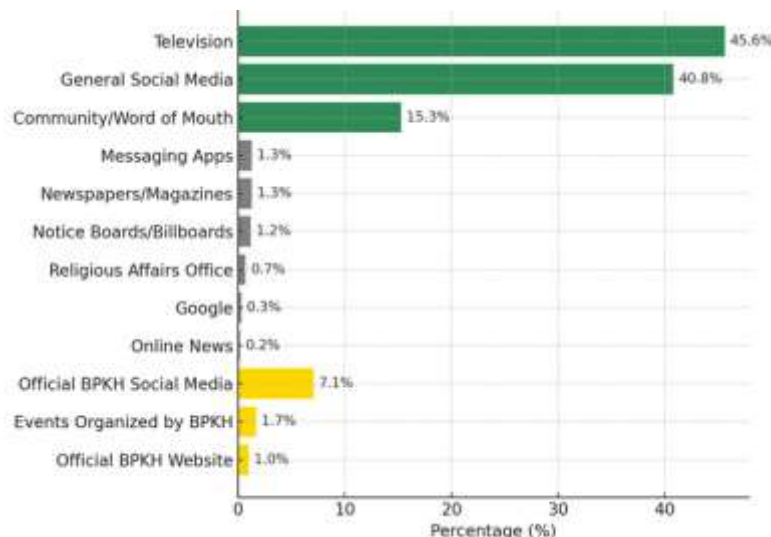


Figure 2. Sources of Information about BPKH

Figure 2 illustrates the media channels through which the public becomes familiar with BPKH. Television emerges as the most dominant source, followed by general social media platforms. In contrast, official BPKH communication channels—such as its website, official social media accounts, and institutional events—contribute only marginally to public knowledge. This imbalance indicates that BPKH's communication strategy is still heavily mediated by third-party platforms rather than its own controlled media. From a communication science perspective, this condition limits the agency's ability to build agendas and frame narratives about its role, leaving perceptions more vulnerable to external framing.

The reliance on general media rather than official channels has direct implications for public trust. Media exposure is not only a source of information but also a mechanism that shapes how people evaluate institutional integrity and transparency (Guo & Vargo, 2020; Lee & Li, 2023). When institutional communication is weak, public confidence is influenced largely by how

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external media frame the issue of hajj funds. These dynamic underscores the need to examine how far citizens trust BPKH to manage funds transparently. **Figure 3** therefore highlights levels of public confidence in BPKH's ability to ensure transparency in hajj fund management.

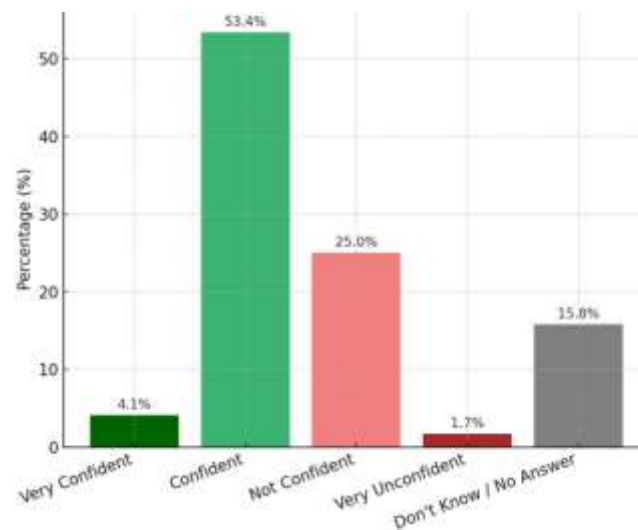


Figure 3. Public Confidence in BPKH's Ability to Manage Hajj Funds Transparently

Figure 3 shows that public confidence in BPKH's ability to manage hajj funds transparently remains moderate. A majority of respondents expressed being confident or very confident, yet a considerable share reported doubt or uncertainty. This distribution reveals that while BPKH has gained a baseline of credibility, its legitimacy is not yet consolidated. From the perspective of Public Trust Theory, such partial confidence suggests that citizens perceive some degree of integrity but still lack strong assurance in institutional transparency. Communication gaps, particularly the limited visibility of official channels noted earlier, likely contribute to this fragile level of trust.

Confidence in transparency is closely connected to broader expectations about institutional performance. When public trust is not fully secured, citizens articulate stronger demands for openness, accountability, and efficiency. Previous studies highlight that unmet expectations often become central to public discourse and influence future legitimacy (Grimmelikhuijsen & Meijer, 2021; Kim & Lee, 2020). To understand how these expectations are expressed in the Indonesian context, **Figure 4** presents the key aspirations voiced by the public regarding BPKH's management of hajj funds.

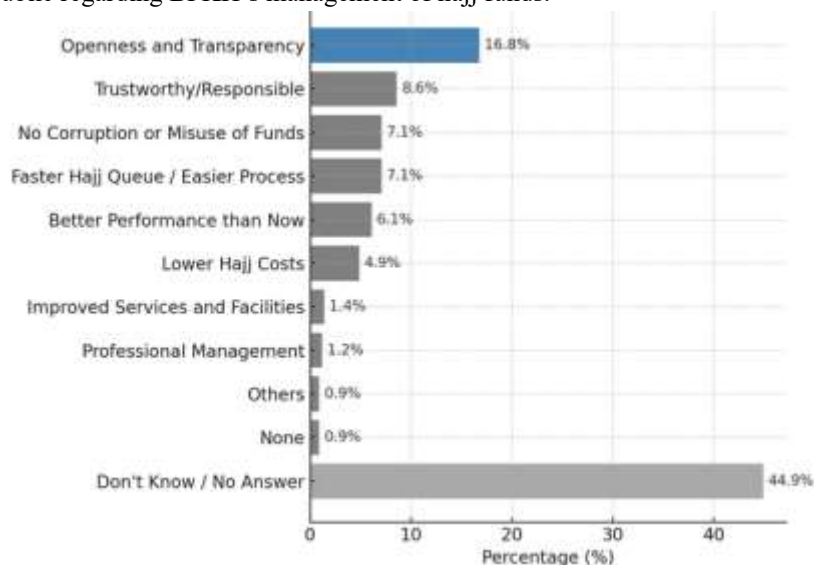


Figure 4. Public Expectations of BPKH in Managing Hajj Funds

Figure 4 highlights the expectations that citizens hold toward BPKH in managing hajj funds. Transparency emerges as the most frequently mentioned demand, followed by calls for responsibility, protection against corruption, and improvements in efficiency and service quality. Interestingly, cost reduction and professional management appear less salient compared to the demand for openness, signaling that communication and accountability are prioritized over purely financial outcomes. From a communication perspective, these expectations reflect a desire for symbolic assurances—citizens want to see and hear evidence of transparency as much as they want tangible results.

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Expectations, however, are often rooted in public perceptions of recurring problems. Citizens' calls for greater openness and integrity suggest that they have observed or experienced challenges that undermine confidence in fund management. Agenda-setting theory underscores that such issues, when repeatedly amplified in media and interpersonal communication, shape what people consider the most urgent problems. To understand this linkage, **Figure 5** presents the main problems that the public associates with the administration of hajj.

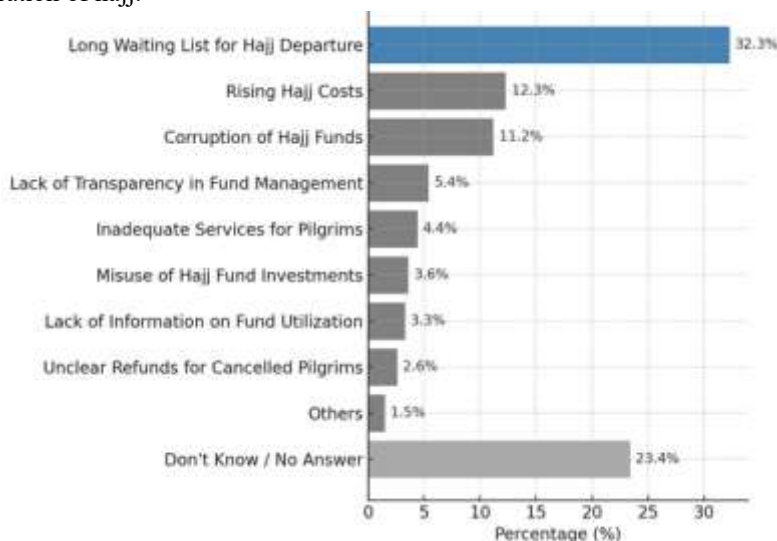


Figure 5. Most Frequent Problems in Hajj Administration as Perceived by the Public

Figure 5 illustrates the problems most frequently associated with the administration of hajj. Long waiting lists dominate public concerns, followed by rising costs and perceptions of corruption. Issues of transparency and service quality also emerge, though to a lesser extent. These results reveal that citizens' perceptions are shaped not only by institutional performance but also by how problems are repeatedly framed in media and community conversations. In communication terms, these issues represent agenda items that strongly influence how people judge institutional credibility. Taken together, the findings highlight a continuum linking awareness, sources of information, confidence in transparency, expectations, and perceived problems. This continuum forms the basis for a deeper discussion on how communication and trust theories explain the legitimacy of BPKH in the public sphere.

Communication, Trust, and Institutional Legitimacy

The findings of this study confirm that public awareness of BPKH remains limited, with many citizens still associating hajj fund management with the Ministry of Religious Affairs. From the perspective of Agenda Setting Theory, this indicates that BPKH has not yet succeeded in making itself a salient actor in the public agenda. Media coverage and institutional communication have not consistently placed BPKH at the center of narratives about hajj fund governance. As McCombs and Valenzuela (2021) argue, institutions must not only provide information but also ensure that issues are prioritized in public discourse. Without this agenda prominence, institutional identity remains weak.

The reliance of citizens on television and general social media as the main sources of information further reinforces the agenda-setting dynamics. While these platforms are powerful in shaping awareness, they also leave BPKH vulnerable to external framing. Agenda Building Theory helps explain this vulnerability: media outlets, citizens, and institutional communicators all contribute to framing the role of BPKH, but when official communication channels are marginal, the institution loses control of its narrative. This supports Guo and Vargo's (2020) observation that message networks determine how issues are framed and who is perceived as authoritative.

Public trust in BPKH's transparency, although moderate, illustrates the complexity described by Public Trust Theory. Trust is not only about actual performance but also about perceptions of integrity and openness (Rashid & Gow, 2022). The survey results show that a significant proportion of respondents remain doubtful or uncertain, which aligns with Wang and Zuo's (2020) finding that communication practices directly shape whether citizens interpret institutions as competent and trustworthy. Limited visibility of official channels and the dominance of general media may explain why transparency has not been fully translated into strong confidence.

The expectations voiced by citizens—emphasizing transparency, accountability, and integrity—further highlight the communicative nature of institutional legitimacy. As Kim and Lee (2020) note, institutional performance alone does not guarantee trust; communication that demonstrates responsiveness and openness is equally important. In this case, the public's call for transparency can be read as a demand for symbolic and dialogic communication, not only for administrative efficiency. Citizens want assurance that BPKH's independence is not merely legal but also perceived in everyday communication practices.

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Finally, the problems most frequently cited by respondents—long waiting lists, high costs, and perceptions of corruption—show how agenda-setting processes translate into public concerns. These issues dominate discourse because they are repeatedly reinforced through media narratives and community conversations. For BPKH, this indicates that communication strategies must go beyond financial reporting and actively address the issues that shape public perceptions. Linking back to Agenda Building, the agency has an opportunity to influence how these problems are discussed by collaborating with media, strengthening official channels, and positioning itself as the credible source of information. By aligning communication practices with the mechanisms described in trust and agenda theories, BPKH can consolidate legitimacy and foster stronger public confidence.

In sum, the findings underscore that institutional legitimacy is not solely the outcome of financial accountability but the product of communication processes that shape public awareness, trust, and expectations. By situating the results within Public Trust Theory and agenda-setting approaches, this study highlights the strategic role of communication in mediating perceptions of BPKH. Strengthening official communication channels, addressing salient public concerns, and building coherent narratives across media platforms are essential steps for consolidating trust. These insights provide a basis for the concluding reflections and recommendations presented in the next section.

This cross-sectional, self-reported survey limits causal inference. Media exposure was measured by frequency rather than message content or sentiment. Future studies should include content analysis and longitudinal or panel designs to track agenda dynamics and trust formation over time.

CONCLUSION

This study examined how communication media shape public perceptions of BPKH in managing hajj funds. The results show that public awareness of BPKH remains low, with many still attributing hajj fund management to the Ministry of Religious Affairs. Television and general social media dominate as sources of information, while official BPKH channels play only a minor role. This imbalance limits the agency's capacity to build agendas and frame its institutional role.

Public confidence in BPKH's transparency is moderate, indicating partial legitimacy but persistent doubts. Citizens' expectations center on transparency, accountability, and integrity, underscoring that institutional trust is closely tied to communicative performance rather than financial reporting alone. At the same time, recurring concerns about long waiting lists, high costs, and corruption highlight how agenda-setting processes shape public perceptions of institutional credibility.

Theoretically, the findings confirm the relevance of Public Trust Theory and Agenda Setting/Agenda Building approaches in explaining the relationship between communication and institutional legitimacy. Practically, the study suggests that BPKH needs to strengthen its official communication channels, develop more proactive agenda-building strategies, and address salient public concerns through transparent and dialogic engagement.

Future research could extend this analysis by comparing public perceptions across religious-based financial institutions or by applying mixed methods to capture both statistical trends and deeper narratives. Such studies would enrich the understanding of how communication sustains trust and legitimacy in sensitive governance contexts.

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