

Social Action Through Mediascapes: Muslim Civil Society's Accountability Demands in BPKH Hajj Fund Governance Reporting via Indonesian Mainstream Media

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ABSTRACT

This study explores the social actions of lecturers and students at PTIQ University Jakarta in responding to media news regarding the Hajj Financial Management Agency (BPKH). Using Weber's social action theory, the research emphasizes understanding the meaning behind individual actions, especially in media reception. Through interviews, focus group discussions (FGDs), and online engagement, the study identifies how Muslim audiences act critically and reflectively to verify, disseminate, and promote accurate information. Their efforts aim to counter public distrust and maintain institutional integrity. The findings highlight the role of Muslim social agents in shaping public discourse through ethical and constructive engagement with media. This phenomenon reflects a spiritual and value-driven orientation rooted in Islamic sociology, where social action is rational and guided by religious accountability. The study contributes to social action theory by integrating Islamic perspectives, emphasizing that social behavior in Muslim societies often reflects both worldly reasoning and *ukhrāwī* (afterlife) considerations.

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1. INTRODUCTION

Mass media, encompassing both print and electronic formats, has a documented history of reporting on cases pertaining to the management of hajj funds overseen by the Hajj Financial Management Agency (BPKH). These issues are often intriguing and complex for the Muslim community, leading to heightened awareness and even public action. Online media such as Kompas, Republika, Media Indonesia, Koran Sindo, National TV, and others, as mainstream media, continue to be regarded with a degree of confidence by the Muslim community in presenting impartial and balanced news coverage regarding the management of hajj funds. This approach is designed to ensure a robust articulation of social transformation. Media companies design news about hajj funds in a manner that frequently incites social action, thereby increasing awareness and enabling audiences to interact, engage, and act.

According to Fauzi (2019) in his book "Sociology of Religion," mainstream media in Indonesia, including Kompas, Tempo, and Republika, play a pivotal role in shaping public opinion. The media function as secondary agents of socialization, disseminating narratives and interpretations that can either reinforce or obscure the Islamic values that serve as the foundation for the community's assessment. In this particular topic, when the media actively raises issues of transparency, efficiency in hajj fund investment, or BPKH policies aligned with Sharia principles, they help strengthen public social awareness and ethics. However, if the media presents information in a biased manner or without adequate context, the potential for public misperception of the hajj financial institution increases.

As Cahyono (2016) asserts, the media has the capacity to catalyze social transformation, yielding both favorable and unfavorable outcomes. Conversely, the internet has been shown to facilitate access to information, enable the transmission of knowledge, and provide social and economic benefits. Conversely, the phenomenon has the potential to give rise to the establishment of communities or social groups that are predicated on religious or ethnic identities, which may, in certain instances, result in the transgression of established norms. News outlets that cover the management of hajj funds by BPKH, whether in print or online media with substantial national and international audiences, typically adhere to accuracy and balance standards. As Juditha (2013) reported, mainstream media coverage has been found to exhibit a high level of objectivity and balanced reporting, especially regarding issues of corruption.

Numerous groups and Muslim communities have been known to voice their concerns, take action, and engage in social actions related to hajj fund management, both in online and offline spaces. These include the Indonesian Hajj Brotherhood Association (IPHI), the Communication Forum for Hajj and Umrah Guidance Groups (FK KBIHU), the Alumni Communication Forum for Indonesian Hajj Officers (FK APhi), and various local or regional forums. According to Kurniawan (2021), the management of the hajj fund is a matter of concern for the Muslim community, eliciting reactions from various groups involved in hajj and umrah organizations. These reactions often pertain to issues of politicization or the alleged "utilization" of hajj funds by the government for specific interests. Zubaedi (2016) posits that the emergence of reactions and social actions from groups, associations, communication forums, and communities aims to provide conceptual frameworks and input for comprehensive improvements in hajj financial management. This initiative is designed to foster public trust in government institutions.

The emergence of assumptions and perceptions about the issues surrounding hajj fund management by the Hajj Financial Management Agency (BPKH) is attributable to various media

summaries that have highlighted cases of alleged misappropriation of hajj funds that have occurred during different periods of the Ministry of Religious Affairs (Kemenag). For instance, in 2006, Said Agil Husain, the Minister of Religious Affairs, and Taufik Kamil, the Director General of Islamic Community Guidance and Hajj Operations, were found guilty of misusing the People's Endowment Fund (DAU) and the Hajj Pilgrimage Operational Costs (BPIH). Subsequently, Indonesia Corruption Watch (ICW) submitted a report to the Corruption Eradication Commission (KPK) regarding Minister of Religious Affairs Maftuh Basyuni, citing allegations of DAU misuse and excessive aviation fuel (avtur) expenditures in 2006. In 2014, Suryadharma Ali (SDA), the Minister of Religious Affairs, was detained by the KPK for alleged malfeasance in the administration of the Hajj pilgrimage from 2010 to 2013. This investigation was initiated due to concerns that the management of the Hajj pilgrimage may have resulted in financial losses to the state (Trilatifah, 2021).

Following the dissipation of the corruption cases related to the hajj fund, a new controversy emerged concerning the management of special hajj funds and the budgetary decisions that led to the cancellation of the 2021 hajj pilgrimage due to financial constraints (Kominfo, 2021). This claim was subsequently refuted via BPKH's Instagram account, @bpkhri, which asserted that the investment allocation was directed towards low to moderate-risk profiles. Yaqut Cholil Qoumas, the Minister of Religious Affairs, has also refuted claims that the cancellation was attributable to financial obligations. However, the Ministry of Religious Affairs subsequently issued a critique of the investment returns from BPKH, asserting that they were not significantly different from the returns when the ministry itself managed the funds. This statement, naturally, served to further tarnish BPKH's public image.

The media social action theory posited by Schoening (2006) in this study is predicated on the assumption that audiences do not exhibit uniform characteristics in their media interactions. Instead, they consist of communities that exhibit distinct differences, including beliefs, values, ideas, and personal interests. Muslim communities interpret media content based on meanings that are culturally embedded within specific groups or individuals. Consequently, the significance of media content is not inherent in the message itself, but rather, it is derived from the community's active interpretation. Consequently, the interpretation of these symbols is subject to constant change, influenced by the relationships or interactions established between the Muslim community and media audiences.

The present review of the extant literature on the subject is as follows. It is based on previous studies on social action in the media. For instance, Shah & Khan (2023) have demonstrated that, in a highly connected world, youth participation in social action in Málaga, Spain, has become more accommodated and relevant for social change. In a similar vein, Mukhammedovna and Oyturaxonovna (2019) posited that the utilization of media by young people has been demonstrated to be an efficacious mechanism for fostering democratic and legitimate community development. Concurrently, Peña-Fernández et al. (2021) conducted a study involving 73 journalists in León, Spain, which yielded two salient findings. Firstly, journalists acknowledged audience participation as a pivotal element in fostering effective media relationships. Secondly, they cautioned that large-scale social actions may incur a risk of commodification, a process that has the potential to diminish audience loyalty while concurrently augmenting audience numbers.

The research gap in this study can be explained as follows, based on the studies. Despite the existence of numerous studies that have examined the transparency of Hajj fund management and the performance of BPKH, a lacuna persists in the understanding of the socially responsive dimension of the Muslim community toward media coverage of these issues, particularly through the lens of social action. The majority of extant research in this area has focused on economic, legal, and institutional governance. Concurrently, the responses of the Muslim community as social actors to media narratives have not been a central focus. This creates a significant gap in the literature that calls for a more contextualized approach, particularly from sociological or public communication perspectives. A review of the extant literature reveals numerous studies that have addressed the theme, context, and use of the Muslim community as an audience activism perspective through media (both mass and online) in building social change in national and international journals. However, it is challenging to identify research that specifically focuses on social actions related to news coverage of hajj fund management at BPKH, rendering this study novel and relatively scarce. Consequently, the research problem formulated herein focuses on how the pros and cons of hajj fund management by BPKH and the spread of misinformation and hoaxes in mass media have triggered various forms of social action from the Muslim community. One such example is lecturers and students at PTIQ University (The College of Qur'anic Sciences) Jakarta, who initiated a Focus Group Discussion (FGD) through the Institute for Research and Community Service (LPPM).

Therefore, the problem statement of this study is as follows: What are the forms of social action demonstrated by the Muslim community in the reporting on BPKH's Hajj fund management in mainstream media? How does mainstream media represent the voices, interests, and aspirations of the Muslim community regarding the Hajj fund management by BPKH? Moreover, what are the implications of mainstream media coverage on the perceptions and collective actions of the Muslim community toward the Hajj fund management by BPKH?

Meanwhile, the research aims to gather thoughts and social actions from PTIQ University's lecturers and students to help resolve the issue of hajj fund management (BPKH) for national social transformation. This activity is significant for enriching and strengthening the communication perspective—especially media literacy—among students and lecturers based on their respective views and experiences across different disciplines. It may also have implications for other forms of social action related to how BPKH's fund management is reported in the mass media.

2. METHODS

This qualitative inquiry employed a Focus Group Discussion (FGD) methodology, conceptualized by Basnet (2018) as a structured group-based dialogue technique for eliciting participant perspectives, experiential insights, and cognitive evaluations on targeted themes—here, mainstream media portrayals of Indonesia's Hajj Financial Management Agency (*Badan Pengelola Keuangan Haji*, BPKH). The FGD was conducted as a single-day intensive forum on April 23, 2024, hosted at PTIQ University, Jakarta, a hub for Islamic intellectual discourse.

Data collection centered on soliciting participants' cognitive and affective orientations toward BPKH's media representation, with particular emphasis on hermeneutic interpretations of coverage biases, informational credibility, and socioreligious implications. Participants comprised a purposive sample of multidisciplinary stakeholders: (1) Islamic jurisprudence

scholars (*fuqaha*), (2) tertiary educators specializing in media studies and Islamic finance, (3) graduate students engaged in Islamic economics research, and (4) legislative members of Commission X of Indonesia's House of Representatives (*Dewan Perwakilan Rakyat*, DPR) with policymaking oversight of religious affairs. Selection criteria prioritized expertise in Sharia-compliant financial systems and/or demonstrated engagement with BPKH's operational frameworks.

The transcribed Focus Group Discussion (FGD) recordings underwent systematic hermeneutic analysis to map discursive patterns and decode participants' cognitive frameworks concerning media representations of the Hajj Financial Management Agency (BPKH). The analytical process unfolded in three iterative phases. First, semantic coding was applied to the transcripts through a grounded theory approach, generating granular codes such as "institutional opacity," "media sensationalism," and "sacred fiscal stewardship." NVivo 12 software facilitated codebook organization and inter-coder reliability assessments (Cohen's $\kappa = 0.81$), while manual annotations preserved contextual nuances. Subsequently, codes were aggregated into higher-order conceptual clusters via constant comparative analysis, yielding meta-categories such as *Perceived Media Biases* (encompassing "asymmetric information dissemination" and "epistemic distrust") and *Ethico-Fiscal Accountability Constructs* (integrating "sharia-compliance imperatives" and "civil society oversight"). Through abductive reasoning, four axial themes crystallized: (1) Discursive Disconnects in Media Framing, highlighting divergences between journalistic narratives and stakeholder expectations; (2) Transparency Imperatives in Sacralized Finance, emphasizing demands for fiscal disclosure aligned with *maqāṣid al-sharī'a* (Islamic ethical objectives); (3) Communitarian Surveillance Mechanisms, underscoring the role of umatic consciousness in financial oversight; and (4) Tripartite Governance Synergies, advocating intersectional collaboration among *fuqahā* (Islamic jurists), policymakers, and academia.

Methodological rigor was ensured through triangulation of three stakeholder cohorts—academics, legislators, and sharia economists—to balance interpretive perspectives and mitigate bias. Member-checking procedures with key informants enhanced interpretive credibility, while reflexive bracketing of researcher positionality safeguarded against subjective skewing. Audit trails meticulously documented analytical decision-making processes, satisfying confirmability criteria and enabling external scrutiny. Thick description of the FGD context, including PTIQ University's role as an Islamic intellectual hub and the sociopolitical dynamics of BPKH oversight, enhanced transferability to analogous socioreligious settings. Ethical adherence was maintained through anonymization protocols, informed consent, and transparency in representing participants' voices. This dual emphasis on epistemological robustness and ethical accountability ensures the study's alignment with international qualitative research standards while preserving its contextual relevance to Islamic financial governance and media discourse.

3. RESULTS AND DISCUSSION

Max Weber (2013) introduced the theory of social action in *Economy and Society*, defining it as individual conduct imbued with subjective meaning, whether overt, covert, intentional, or mutually agreed upon. Trueman (2015) expands this concept, emphasizing that social action inherently considers others' past, present, or anticipated behaviors and attitudes. Such actions are neither isolated nor purely individualistic, as Harvey (2012) underscores their collective nature, requiring group participation and mutual interaction. Central to this framework is the

interpretation of meaningful behavior directed toward others, thereby confining social actions to contexts where actors' conduct interrelates purposefully.

Trueman (2015) further distinguishes social actions as active or passive, ranging from proactive engagement to deliberate non-intervention. This contrasts sharply with non-social or reactive behavior, which constitutes automatic responses to stimuli. Weber (2013) classifies social action into four typologies: a) Purpose-Rational Action, b) Value-Rational Action, c) Affective Action, and e) Traditional Action.

In applying this framework, the Muslim community participating in the Focus Group Discussion (FGD) utilized these theoretical categories to analyze media coverage of BPKH's hajj fund management, interpreting it through the lens of Weberian social action.

3.1. Purpose-Rational Action

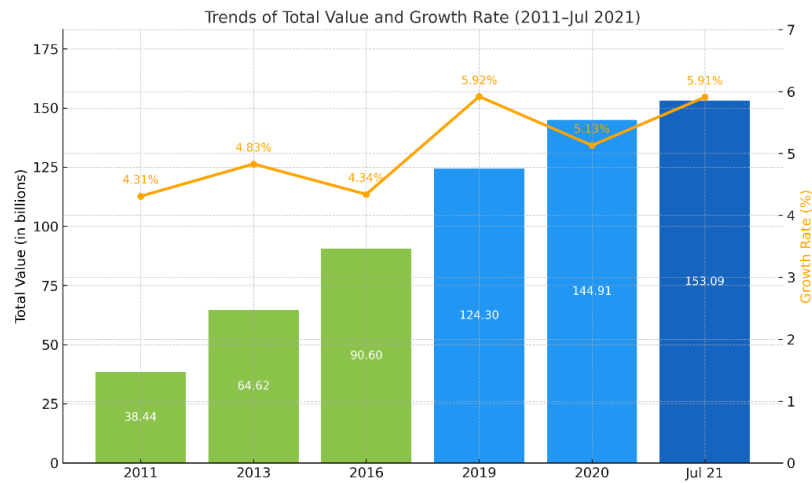
Harvey (2012) posits that the Muslim community (as participants) is anticipated to adopt judicious, rational measures rooted in logical or scientific reasoning, Islamic ethical frameworks, and formal policy adherence when addressing hajj fund governance.

Supporting this perspective, Daruqutni (2023) of PTIQ University emphasizes BPKH's imperative to alleviate societal challenges—particularly poverty—through strategic management of religious and hajj-related funds. The scholar advocates institutional collaboration with the National Development Planning Agency (Bappenas) to systematically map poverty dynamics (natural, cultural, or structural) while integrating insights from Islamic jurisprudence. Additionally, proactive engagement with journalists is recommended to institutionalize accountability and transparency.

Complementing these views, Hasan (2023), a member of Indonesia's House of Representatives Commission VIII, highlights BPKH's transformative role in hajj financial administration. Based on empirical observation rather than mediated narratives, the legislator cites quantifiable performance metrics as evidence of operational enhancements, underscoring the agency's capacity for innovative fiscal stewardship.

highlighting operational enhancements and functional refinements across its mandate. These advancements are substantiated by fiscal metrics from BPKH's 2020 report, which reveal a 16% year-over-year asset growth from IDR 125.6 trillion (2019) to IDR 145.7 trillion (2020). By July 2021, managed assets further escalated to over IDR 153 trillion, with strategic allocations directing 63.94% (IDR 97.8 trillion) to investment portfolios and 36.06% (IDR 56.2 trillion) to secure financial placements.

These metrics were subsequently disseminated through mass media channels, with comprehensive documentation provided in Table 1.



Source: LHP LK PIH Kemenag 2011, 2013, 2016, LK BPKH 2019-2020, Renstra BPKH.

3.2. Value-Rational Action

Schoening (2006) posits that value-rational action is grounded in specific value systems, wherein individuals apply calculated methods to attain subjectively defined objectives. This framework is exemplified by leaders of PTIQ University, BPKH (Hajj Financial Management Agency), and members of Indonesia's House of Representatives (DPR RI), who demonstrate conscientious adherence to enhancing hajj fund governance through Islamic ethical frameworks. Their strategies prioritize both efficacy and value congruence, aligning operational methodologies with faith-based principles.

Daruqutni (2023), Vice Rector I of PTIQ University Jakarta, expands this concept by advocating for strategic stewardship of Muslim funds deposited in Islamic banking institutions. He emphasizes the necessity of deploying these resources into Sharia-compliant investment vehicles to mitigate inflationary erosion and foster communal prosperity. Such investments, he argues, must prioritize loss prevention while institutionalizing transparency through public disclosure mechanisms—a practice critical to fostering public trust and financial literacy.

Complementing this perspective, Hasan (2023) underscores Islam's explicit mandate that hajj funds be exclusively allocated to pilgrimage operations, pilgrim welfare, and broader Muslim community development. His analysis references empirically substantiated projections of hajj fund utilization and benefits for 2021–2022, data corroborated by media reports and tabulated for public access. This evidential approach reinforces the intersection of value rationality and accountable fiscal governance.

Table 2. Projection of Hajj Funds and Their Benefits for 2021–2022

No	Description	Budget Plan 2021 (RKAT 2021)	Budget Plan 2022 (RKAT 2022)
1	Managed Funds	155.924	156.233
	a. Placements	46.739	38.724
	b. Investment in Securities & Gold	103.105	103.724
	c. Direct & Other Investments (DN)	4.324	8.564
	d. Direct & Other Investment (LN)	1.756	5.276
2	Value Benefit Income	9.253	9.069
	a. Placements	1.579	1.163
	b. Investment in Securities & Gold	7.044	7.361
	c. Direct & Other Investments (DN)	111	408
	d. Direct & Other Investment (LN)	16	137
	e. Other Income	503*	0

Information:

- a. DN = *Dalam Negeri* – Domestic
- b. LN = *Luar Negeri* – Foreign

Sulaeman (2021) of BPKH underscores the agency's value-rational framework in hajj fund management, emphasizing strategic alignment with Islamic ethics and statutory mandates. BPKH prioritizes Sharia-compliant financial mechanisms, including gold reserves and direct equity investments, to operationalize this principle. However, the scholar articulates two primary challenges: (1) optimizing investment efficacy to maximize fund utility, and (2) preemptively addressing escalating pilgrimage costs (direct and ancillary) through diversified returns. Sulaeman posits that synergizing targeted investments with public engagement via multimedia platforms could catalyze systemic optimization of fund stewardship.

Stakeholders from PTIQ University, Indonesia's House of Representatives (DPR RI), and BPKH's central leadership unanimously assert that hajj fund administration necessitates perpetual innovation in strategy, methodology, and compliance tools. These must rigorously adhere to dual imperatives: Sharia jurisprudence and national regulatory frameworks. As value-rational actors, they systematically align their operational frameworks with evolving exigencies, leveraging data-driven solutions to harmonize fiscal governance with communal welfare objectives. Crucially, their actions transcend materialistic pursuits, instead prioritizing transcendent Islamic values—particularly the socio-economic security and spiritual well-being of Indonesia's Muslim populace.

3.3. *Affective Action in Hajj Fund Discourse*

Affective action within the Muslim community entails the convergence of emotionally charged objectives and impulse-driven mechanisms, operating in diametric opposition to rational decision-making frameworks. Schoening (2006) characterizes this modality as inherently non-neutral, with social actors prioritizing subjective valuations over dispassionate cost-benefit analyses when aligning means with ends.

Illustrating this paradigm, Daruqutni (2023) expressed fervent optimism regarding projected hajj fund growth, emphasizing its transformative potential for communal welfare. The scholar articulated professional satisfaction with BPKH's ongoing initiatives to augment fund

valuation while noting rising public enthusiasm for pilgrimage accessibility and safety—a narrative he identifies as a credible informational resource for civic engagement.

Echoing this sentiment, Hasan (2023), a member of Indonesia’s House of Representatives Commission VIII, framed the 2021–2025 hajj financial initiative within affective policy discourse. Citing media briefings, the legislator highlighted the project’s upward trajectory as a catalyst for institutional confidence, a trend empirically substantiated in the accompanying tabular analysis.

Table 3. Projection of Hajj Financials for 2021–2025

Description	2021	2022	2023	2024	2025
Regular Quota (Thousand People)	-	204	204	204	204
Special Quota (Thousand People)	-	17	17	17	17
Additional Quota (Thousand, Regular)	-	-	-	-	-
New Registrants (Thousand People) *	342	450	500	525	525
Elderly Pilgrims (Million People)	5.2	5.7	5.9	6.3	6.6
Hajj Cancellations (Thousand People)	40	40	40	40	40
Initial Deposits					
a. Regular Hajj Initial Deposits (Rp Million)	25	25	25	25	25
b. Special Hajj Initial Deposits (US\$)	4.000	4.000	4.000	4.000	4.000
Subsidy on Value Benefit	50%	45%	40%	35%	30%
Increase in Pilgrim/Hajj Cost (Bipih) (%)	4.84%	5.00%	5.00%	5.00%	5.00%
Financial Overview (in Rp Trillion)					
2021*	2022	2023	2024	2025	
Total Hajj Cost (BPIH)	17.023	17.023	18.179	17.353	17.520
Cost Paid by Pilgrims (Bipih)	7.904	8.083	8.299	8.714	9.076
Subsidy	9.119	8.940	9.880	8.639	8.444
Subsidy/BPIH (%)	53.6%	52.5%	54.3%	49.8%	48.2%
Per Pilgrim Cost (in Rp Thousand)					
2021	2022	2023	2024	2025	
BPIH per Pilgrim	80.932	83.447	84.457	85.063	85.881
Subsidy per Pilgrim	44.702	44.702	46.159	42.346	41.029
Bipih per Pilgrim	36.900	38.745	42.607	42.716	44.852

Information:

- *2021 data is based on estimation/simulation due to limited quota during the pandemic.
- BPIH: Total Hajj Operational Cost
- Bipih: Pilgrim-Paid Hajj Cost

Zulkarnaen (2023) of BPKH articulates professional satisfaction through data-driven reports, highlighting the institution’s success in augmenting managed Hajj funds and optimizing financial returns. Comparative analysis of the Benefit-to-Managed Fund ratio from 2018 to 2020 reveals a 14.7% increase in returns relative to managed assets, with projections indicating sustained growth through 2025. This upward trajectory underscores BPKH’s strategic alignment of investment protocols with fiduciary objectives.

A significant regulatory milestone was achieved through PBPKH2 (2021), which codifies direct investment ceilings at 20% of total asset allocations to ensure portfolio diversification. The

managed asset portfolio encompasses four primary categories: (a) majority equity holdings (BPKH-controlled business ventures), (b) minority shareholdings through capital participation, (c) collaborative investment structures such as joint operations and Sharia-compliant ventures, and (d) secure asset acquisitions including real estate and infrastructure.

Key institutional stakeholders—PTIQ University Jakarta leadership, BPKH executives, and Indonesian House of Representatives Commission VIII members—demonstrate variable affective responses contingent upon fiscal performance metrics. Publicly documented enthusiasm and optimism correlate with upward trends in hajj fund valuations, whereas negative growth indices elicit commensurate expressions of institutional concern. Kustiawan et al. (2022) interpret these affective oscillations as manifestations of organizational accountability, positing that stimulus-response mechanisms in fiscal governance reflect stakeholders' fiduciary vigilance. Further, heterogeneous strategic priorities among these actors emerge from divergent operational mandates, aligning with Lewinian field theory's premise that organizational behavior adapts to contextual exigencies (organism-environment interactions).

3.4. Traditional Action in Institutional Stewardship

Hadi & Wahjudianata (2021) conceptualize traditional action as behavioral modalities where objectives and methodologies are institutionally embedded within cultural conventions and heritage practices. This framework manifests in BPKH's Hajj fund administration, as articulated by Daruqutni (2021), Rector of PTIQ Institute, who foregrounds Sharia-compliant fiduciary practices while navigating the sociocultural heterogeneity of beneficiary communities spanning diverse ethnic traditions. The scholar advocates systematic assessment of stakeholder perceptions and satisfaction metrics through academic lenses, positing such evaluations as critical determinants of institutional trust and participatory engagement.

As a faith-anchored academic institution, PTIQ University leverages its Nahdlatul Ulama-oriented epistemological heritage to mediate traditional Islamic values with empirical governance analysis. Despite its roots in classical Islamic scholarship, the university leadership adopts a hybrid observational stance—simultaneously intuitive and evidence-based—to demystify BPKH's operational frameworks for public comprehension. This duality reflects the institution's adaptive capacity to harmonize cultural custodianship with modern accountability paradigms.

Parallel institutional dynamics emerge within Indonesia's parliamentary oversight mechanisms, where DPR RI members operationalize political-cultural schemas in monitoring BPKH's performance. These legislatively mediated traditions, while distinct from PTIQ's academic approach, collectively underscore the polyphonic nature of traditional action in public fund governance—simultaneously preserving cultural authenticity while responding to technocratic imperatives.

3.5. Social Media Action in Communicative Governance

The conceptual framework of social media action encompasses multiple theoretical propositions that account for audience-driven activism within Islamic community-oriented digital platforms. This phenomenon is characterized by participatory engagement mechanisms, manifested through deliberative forums such as structured focus group exchanges or collaborative discourse initiatives.

First Premise: Audience Heterogeneity in Media Reception

Schoening (2006) theorizes that social media action frameworks reject homogenized conceptions of mass audiences, instead characterizing them as stratified collectives with divergent value systems, ideological orientations, and epistemic priorities. These polyvocal communities engage in hermeneutic decoding of media content, synthesizing group-normative and individual-subjective interpretative schemas.

Applied to BPKH's Hajj fund governance narratives, this paradigm shifts analytical focus from content intrinsicism to audience-driven semiosis. PTIQ University Jakarta's academic stakeholders—students and faculty alike—emphasize the imperative for BPKH to recalibrate its communication strategies toward grassroots sensibilities. Empirical findings reveal critiques of current media tactics as disproportionately targeting affluent demographics, with respondents advocating inclusive outreach to ensure equitable access to operational transparency metrics among socioeconomically marginalized groups.

Complementing this perspective, Beik (2021), an Islamic economics scholar at IPB, validates BPKH's methodical stewardship in financial reporting, noting its rigorously audited disclosure protocols that safeguard fiduciary integrity while optimizing returns. Such institutional accountability mechanisms, however, undergo variegated interpretation across stakeholder groups. Saulite & Ščeulovs (2022) delineate how media-literate audiences—students, economists, policymakers—employ divergent analytical frameworks contingent upon disciplinary training and institutional affiliations (e.g., PTIQ's theological-academic nexus vs. IPB's technocratic orientation). These actors engage in critical praxis through discursive forums, expert consultations, and policy advocacy, channeling media-derived insights into communal welfare optimization strategies.

This behavioral ecology aligns with Littlejohn & Foss' (2021) co-constructivist model, wherein media consumption catalyzes socially embedded meaning-making processes, ultimately shaping participatory governance outcomes.

Second Premise: Audience Agency in Media Semiosis

Danesi's (2009) conceptualization of media reception posits that audiences operate as agentive decoders rather than passive consumers, engaging in hermeneutic reinterpretation of content to align with subjective agendas—irrespective of authorial intent. This premise manifests critically in PTIQ University Jakarta students' (2021) empirical observations: they caution against discursive manipulation in Hajj fund governance reporting, where opportunistic stakeholders weaponize media platforms to amplify adversarial narratives targeting BPKH's expansive mandate. Such actors, often disaffected by institutional authority, systematically disseminate cynically framed information, necessitating BPKH's adoption of preemptive stakeholder engagement strategies to mitigate reputational attrition and structural discord. The scholars argue that institutional legitimacy hinges on reorienting policy frameworks toward socioeconomic empowerment initiatives, positing that grassroots solidarity could neutralize antagonistic discourse through participatory advocacy.

Echoing this analytical lens, Sulaeman (2023), an economics professor at UMJ, provides countervailing evidence of BPKH's enhanced governance efficacy post-institutional decoupling from the Ministry of Religious Affairs. His assessment highlights reduced moral hazard risks and

improved media accountability as direct outcomes of bureaucratic autonomy—a structural shift that recalibrates public discourse toward fiduciary transparency.

Griffin's (2006) polysemic media theory elucidates these divergent stakeholder responses, emphasizing that neither students nor academics approach Hajj fund narratives as monolithic texts. Instead, their critiques emerge from dialectical engagement with sociopolitical binaries (pro-contra dynamics), translating interpretative pluralism into concrete praxis. For instance, PTIQ's academic community synthesizes media literacy with institutional allegiance to curate responsive actions—ranging from public consultations to policy audits—that operationalize their hermeneutic conclusions. This agency-driven model aligns with Griffin's axiom that meaning-making is inherently performative, mediated through audiences' capacity to transmute symbolic content into societally consequential interventions.

Third Premise: Dynamic Semiosis in Media-Civic Engagement

The hermeneutic evolution of Hajj fund governance narratives emerges through iterative audience-media interactions, wherein stakeholders dynamically reinterpret informational content across temporal and contextual dimensions. PTIQ University students exemplify this epistemic agency by cross-verifying informational streams from plural media sources—a practice rooted in communal solidarity with Hajj fund contributors. Dian et al. (2021) theorize this vigilance as institutional trust-building praxis, arguing that sustainable fund stewardship necessitates aligning investment protocols with socio-cognitive perceptions to preempt adversarial public sentiment.

Sholeh (2023), Head of MUI's Fatwa Division, reconceptualizes Hajj funds as public fiduciary instruments requiring sacrosanct status. His doctrinal exegesis positions media transparency as a theological imperative, advocating for institutionalizing transparency protocols that bridge technical accountability (audited disclosures) with layperson accessibility (grassroots messaging). This dual accountability framework, he posits, transforms media from passive reportage channels into active trust-engineering mechanisms.

Divergent stakeholder postures—student-led epistemic skepticism versus MUI's doctrinal advocacy—underscore media's Janus-faced role as both epistemic authority and propagandistic conduit. Saragih et al. (2023) deconstruct this paradox through schema-driven cognitive processing theory: audiences filter media content via experiential priors, transmuting raw information into motivationally charged interpretations. Consequently, hermeneutic vigilance becomes paramount—audiences must exercise methodological selectivity in prioritizing empirically verifiable sources while resisting institutionalized confirmation biases.

Fourth Premise: Communal Semiotics in Media-Driven Fiscal Governance

Littlejohn and Foss (2021) posit that media hermeneutics operate as collective meaning-making processes, where interpretive frameworks emerge dialogically within stakeholder ecosystems rather than through individual cognition. This communal epistemology privileges peer-influenced hermeneutic models over unmediated media effects, underscoring the intersubjective nature of fiscal governance narratives.

PTIQ University Jakarta students (2021) exemplify this paradigm, recognizing BPKH's advancements in institutionalizing transparency metrics and Sharia-compliant accountability protocols through mediated exposure. Their advocacy for grassroots mobilization—via participatory research initiatives and co-creative media campaigns—reflects a generational

demand for embedded stewardship roles. Such proposals envision symbiotic academia-institution partnerships to amplify reformative impact, particularly in optimizing Hajj fund utilitarianism.

Corroborating this outlook, Sulaeman (2023), a Sharia economics professor at UMJ, foregrounds BPKH's strategic alignment of direct investments with pedagogical imperatives, notably through university-linked financial instruments. His media monitoring analyses reveal an emergent institutional-academic symbiosis, wherein students leverage fiscal literacy to catalyze oversight mechanisms and policy innovation. These dynamics resonate with Saulite and Ščeułovs' (2022) sociocognitive model, which frames audiences as communally constructed actors whose media engagements are mediated by socioreligious imperatives and epistemic positioning. Crucially, the researchers identify a synergistic potential when media architectures deliberately target demographically attuned collectives—transforming passive viewership into networked social praxis.

Fifth Premise: Communal Hermeneutics in Fiscal Governance Discourse

PTIQ University Jakarta students (2021) identified Hajj fund management as a dominant media narrative during the 2020–2021 pilgrimage hiatus, with semantic analysis revealing recurrent lexemes: hoaxes, audit protocols, departure cancellations, and infrastructural reallocations. Their discourse mapping exposed systemic rumors alleging fiduciary mismanagement, particularly unverified claims of fund diversion to state infrastructure projects across legacy and digital media ecosystems. This epistemic environment necessitated collective vigilance mechanisms to counter disinformation vectors.

Beik (2021), an Islamic economics scholar at IPB, contextualized these narratives within broader geopolitical tensions—noting unresolved liabilities to Saudi Arabian authorities compounded public skepticism. His policy recommendations advocated multi-stakeholder transparency forums, including proposing a dedicated House of Representatives oversight committee (*pansus*) to audit cross-sectoral fund flows. Such interventions reflect a paradigm shift from passive media consumption to institutionalized accountability praxis, wherein stakeholder collectives—students, economists, legislators—reconfigure as epistemic communities.

These dynamics exemplify White's (2014) networked socialization theory, where text interpretation evolves through communal rule-making rather than individual cognition. The student-led initiatives transcend atomized critique, crystallizing into a coalitional social identity that systematically monitors BPKH-related media tropes. Their engagement redefines media literacy as performative citizenship—interpreting fiscal governance reports through Sharia-compliance lenses while mobilizing networked advocacy. Crucially, rumor mitigation efforts demonstrate that textual analysis itself constitutes fiscal governance action when mediated through communally ratified evaluative frameworks.

Sixth Premise: Cognitive Alignment in Fiscal Governance Perceptions

PTIQ University Jakarta students (2021) documented empirical observations of rising public confidence in BPKH, attributing this trend to the institution's demonstrable socioeconomic impact on both Hajj pilgrims and broader Muslim communities. This epistemic validation stems from stakeholders lived experiences of institutional efficacy, wherein beneficiaries tangibly perceive value accretion through BPKH's operationalized mandates.

Pambayun & Saragih (2024) advocate for institutionalizing strategic communication protocols that synergize multi-platform dissemination (print, digital, broadcast) with participatory

monitoring frameworks. Their model prioritizes normatively neutral media engagement—eschewing binary evaluative frameworks (“right/wrong”) in favor of hermeneutic analysis anchored in community-specific epistemic standards. Students and policy observers thus operate as hermeneutic collectives, employing institutionally mediated lenses to deconstruct fiscal narratives, a paradigm Littlejohn & Foss (2021) term interpretive community praxis. Within such collectives, meaning-making is inherently pluralistic, contingent upon stakeholders’ positional realities rather than objective textual truths.

This discursive ecosystem resonates with Downing et al.’s (2001) theoretical framework on interpretive communities, which delineates three constitutive dimensions. First, content manifests as institutionally curated media narratives that foreground BPKH’s fiduciary stewardship, shaping public discourse around fiscal accountability. Second, interpretation emerges through stakeholder-driven analytical processes, where institutional allegiances—whether academic, bureaucratic, or clerical—filter media content into contextually contingent understandings. Third, these negotiated meanings catalyze social action, materializing as policy advocacy campaigns or grassroots literacy initiatives aimed at demystifying Hajj fund governance. The symbiotic interplay of these elements demonstrates how sociocognitive alignment—rooted in shared epistemic frameworks—transmutes passive media reception into dynamic civic agency, where comprehension and praxis become mutually constitutive forces in participatory governance.

First Genre: Content

BPKH’s programmatic initiatives and media representations undergo rigorous critical exegesis by polyvocal stakeholders—academics, Sharia economics experts, and pedagogical institutions—who collectively interrogate Hajj fund governance narratives across legacy and digital media platforms. While hermeneutic divergences persist regarding textual interpretations, these actors converge on a shared teleology: optimizing BPKH’s communicative efficacy while advancing technocratic reforms in fund stewardship protocols.

Systematic analysis of mediated public discourse, as curated by academic networks, constitutes vital epistemic capital for BPKH’s organizational metamorphosis. Ningsih & Prastya (2020) caution against naïve textual realism, noting media content often reflects negotiated discursive constructions between institutional and partisan actors—whether for normative advocacy or adversarial agenda-setting. Stout’s (2006) dialectical accountability model positions such critique as catalytic rather than corrosive, urging institutions like BPKH to harness stakeholder feedback loops for operational optimization, particularly in aligning fiduciary imperatives with communal welfare maximization.

This critical ecosystem simultaneously functions as preventative governance architecture—safeguarding against fiduciary malpractice (KKN triad: corruption, collusion, nepotism) while memorializing past institutional failures at the Ministry of Religious Affairs. Paradoxically, the democratization of fiscal transparency has galvanized adversarial stakeholder factions: vestige bureaucrats resisting authority transfers, opportunists seeking regulatory capture, and reactionaries opposing redistributive fund utilitarianism. Consequently, institutional legitimacy preservation necessitates multi-stakeholder coalitions—synthesizing academic rigor, clerical authority, and civil society vigilance—to counterbalance regressive narratives while fortifying BPKH’s reputation as a sacrosanct public trust.

Second Genre: Interpretation

Interpretive processes within epistemic communities coalesce around negotiated hermeneutic consensus, wherein shared semiotic frameworks engender isomorphic decoding's of media content. Riswandi et al. (2021) theorize this cognitive synchronization as exerting behavioral determinism—particularly in shaping discursive practices and lexical choices during public deliberations. This paradigm manifested critically during the 1442H/2021 Hajj crisis, as academic stakeholders (students, faculty, Sharia economists) mobilized counter-discourse networks to debunk infrastructural fund-misallocation hoaxes proliferating through cancellation narratives.

Trilatifah's (2021) computational sentiment analysis of 355 articles across 82 media portals quantified this sociopolitical rupture, identifying 131 texts (36.9%) propagating adversarial framings of Hajj governance—with virality peaking on June 3, 2021. The resultant civic mobilization strategically targeted institutional legitimacy deficits at the Ministry of Religious Affairs, BPKH, and the Ministry of Finance, crystallizing public demands for enhanced fiscal accountability. Such dialectical engagement exemplifies the indispensable role of polyvocal social action in reconciling mediated representations with institutional praxis, thereby mitigating epistemic asymmetries between governed and governing entities.

Third Genre: Social Action

This analytical framework examines collective behavioral schemas toward media ecosystems, transcending mere consumption metrics to interrogate how content catalyse's socioreligious praxis. Within Indonesia's Muslim epistemic community—encompassing academic stakeholders (students, faculty) and Sharia economics experts—a bifurcated engagement model emerges: offline deliberative forums (campus symposia, clerical assemblies) and online hermeneutic networks (scholarly fatwa platforms, policy blogs). Despite geographical and institutional discontinuities, these actors form a symbolically unified interpretive collective, bonded by vested interests in deconstructing Hajj fund governance narratives. While critiques of BPKH's operational methodologies vary, consensus acknowledges its evolution toward enhanced fiduciary professionalism, evidenced by recurrent BPK-awarded Unqualified Opinions (WTP) and parliamentary commendations grounded in empirical accountability metrics. Stakeholders unanimously advocate institutionalizing feedback mechanisms from these hermeneutic circles, framing BPKH's media communications as integral to participatory oversight architectures.

Academic and clerical institutions operationalize dual hermeneutic frameworks—scientific rationality and theological exegesis—in auditing media narratives. This dual mandate echoes Durkheimian social integration theory (Kimmel et al., 2017), wherein religious epistemes function as societal coagulants, transmuting individual diversity into collective destiny through shared ethical teleologies. As arbiter-mediators, these actors harness media's discursive power to cultivate civic-religious consciousness, particularly regarding sacralized fiscal instruments like Hajj funds.

Stout's (2006) communitarian action model elucidates this phenomenon: faith-literate constituencies engage media not as passive receptacles but as devotional praxis—interpreting BPKH's fiscal stewardship through lenses of *tawhidic* accountability (divine-economic unity). Here, media consumption becomes tripartite spiritual technology: (1) a self-formative tool for

ethical individuation, (2) an institutional proxy extending mosque-based pedagogies, and (3) a mirror reflecting personal *iman* (faith) through critiques of temporal governance.

The stewardship of Hajj funds transcends mere fiscal administration, evolving into a sacralized institutional praxis wherein Muslim communities emerge as hermeneutic mediators. As Indonesia's Hajj Financial Management Agency (BPKH) navigates complex media ecosystems often opaque to lay stakeholders, these faith-literate collectives assume dual custodial roles: deconstructing technical narratives through scientized critique (audit frameworks, policy analysis) while simultaneously reframing them via theological epistemologies (Qur'anic stewardship principles, *maslahah* considerations). This dialectical mediation cultivates communal resilience—fortifying the *ummah* through epistemic empowerment, spiritual solace, and institutional accountability.

In contrast, Malaysia's Pilgrims Fund Board (Lembaga Tabung Haji/LTH) exemplifies divergent governance challenges within Islamic finance ecosystems. Empirical investigations by Pauzi, Rahman & Nor (2016) identify a trust-liquidity paradox: while depositor loyalty remains steadfast despite LTH's liquidity risks, institutional credibility erodes due to deficits in fiscal transparency, service quality, and deposit security assurances. This paradox underscores the non-linear relationship between devotional allegiance (*ta'awun*) and technocratic trust in faith-based financial institutions. Crucially, the study implicates multidimensional trust architecture—encompassing transparency in fiscal disclosures, Sharia-compliant deposit guarantees, and brand equity—as prerequisites for sustaining LTH's market leadership. Consequently, the researchers advocate symbiotic policymaking: LTH must synergize with regulatory bodies to institutionalize governance reforms that preempt liquidity crises while reinforcing its ontological identity as a *muamalah*-driven sanctuary for Islamic savings.

Firdaus et al. (2023) delineate the Hajj's dual identity in Saudi Arabia as both a sacralized ritual and a pivotal economic driver, accounting for substantial fiscal contributions to the nation's GDP. However, exponential growth in pilgrim volumes has engendered unprecedented operational complexities, exacerbating geopolitical tensions over calls to internationalize Hajj governance—a discourse challenging Saudi Arabia's custodial authority. In response, the Kingdom's Vision 2030 recalibrates this tension as a strategic imperative, integrating Hajj and Umrah management reforms into its broader economic diversification agenda. Indonesia, as a key stakeholder in pilgrim welfare, navigates parallel institutional friction, particularly concerning inefficiencies in service delivery and bureaucratic coordination. The study posits that Saudi Arabia's Vision-driven institutional recalibration—partly catalyzed by internationalization pressures—has paradoxically enabled synergistic bilateral cooperation. For Indonesia, this manifests in enhanced pilgrim mobility and service quality optimization, leveraging its geopolitical proximity to align Saudi-centric reforms with domestic Hajj policy objectives.

The findings further reconceptualize social action theory within mediatized Islamic political economies. Muslim stakeholders' agentive responses to BPKH's fiscal governance—spanning digital activism, theological critique, and demands for Sharia-compliant transparency—exemplify Weberian social action typologies. Specifically, *wertrational* (value-rational) actions emerge from doctrinal commitments to economic justice, while *zweckrational* (instrumental-rational) strategies target institutional accountability. This bifurcation substantiates Weber's thesis that social action originates in subjective interpretations of the *Lebenswelt* (lifeworld), here mediated through sacralized financial journalism. The study thus advances media hermeneutics as a critical

lens for analyzing how religious communities translate journalistic narratives into sociopolitical praxis.

The empirical findings substantiate Weber's theorization of epistemic agency, contesting reductionist paradigms that overdetermine media influence. Indonesian Muslim communities exhibit non-passive hermeneutic engagement, actively deconstructing media narratives through Islamic ethical prisms—notably *maqāsid al-sharī'a* (higher objectives of Sharia) and *maslahah* (communal welfare)—to mobilize contextually attuned socioreligious responses. This agency subverts structural-functionalist axioms that relegate audiences to inert informational substrates. As Pambayun and Saragih (2024) underscore, such agency necessitates recalibrating media theory to integrate *asabiyyah*-inflected epistemologies, wherein audiences negotiate textual polysemy via faith-anchored interpretive frameworks. The community's dialectical engagement with BPKH reporting—applying *amānah* (sacred trusteeship) as an evaluative filter while contesting perceived *khiyānah* (fiduciary betrayal)—exemplifies Stuart Hall's oppositional decoding model, transposed onto an Islamic moral economy that prioritizes divine accountability over neoliberal transactional logic.

This analytical lens fosters interdisciplinary synergies across media hermeneutics, Islamic critical theory, and postcolonial sociology, repositioning Muslim audiences as active co-architects of media discourse rather than docile consumers. For policymakers, these insights mandate harmonizing institutional transparency protocols with communitarian ethical ontologies—a dual accountability imperative for sustaining trust in sacralized fiscal institutions like BPKH.

The study further illuminates the dual role of mainstream media as both informational channels and catalysts for socioreligious mobilization, revealing three transformative dynamics reshaping Muslim civic engagement. First, media's agenda-setting power transcends secular discourse, morphing into a sacralized praxis where critiques of Hajj fund governance ignite collective action—elevating journalistic narratives into acts of devotional stewardship. Second, fiscal reporting undergoes an ethical metamorphosis, shifting from administrative oversight to public debates anchored in *amānah* (sacred trusteeship), thereby positioning media as arbiters of moral orthodoxy within Islamic political economies. Third, the destabilizing potential of sensationalist narratives underscores the theological necessity for *sidiq* (truthful) journalism, a cornerstone of *ihsan* (excellence) in fostering principled civic participation. Collectively, these shifts demand institutionalized media literacy frameworks that harmonize journalistic accountability with *taqwa* (divine consciousness), ensuring reporting fortifies—rather than fractures—the sacred covenant between Muslim communities and faith-driven fiscal institutions.

Table 4. Roadmap
The Conceptual Frame of Social Action of the Muslim community
in Reporting on BPKH Hajj Fund Management in Mainstream Media

Levels	Research Methods	Data	Analysis Techniques	Framework
Individual	Subjective and intersubjective	Social Action of the Muslim community	FGD	Social action (Weber)
Community/ Group	Discussion and in-depth interview	Student, lecturer, legislator, shari'a economic expert, and BPKH official.	FGD	Social media action
Culture	-	Media in culture, social, and economy perspective	-	-
Culture Practice	Participant of Observer	"Understanding, awareness, experience, and meaning in the social, political, and cultural context."	FGD	Constructivism paradigm

CONCLUSION

The management of Hajj funds within Muslim communities has emerged as a contentious public discourse, particularly in media spheres. This debate centers not on fund availability but on systemic distrust in governmental oversight, fueling perceptions of mismanagement. In response, a coalition of Muslim scholars from Universitas PTIQ, students, and Islamic economics experts—in partnership with the House of Representatives (DPR), the Hajj Fund Management Agency (BPKH), and media stakeholders—has launched an interpretive analysis to deconstruct media narratives surrounding BPKH's fund stewardship. By examining coverage through diverse socioreligious lenses, this initiative seeks to generate actionable insights for enhancing transparency, fostering public understanding, and disseminating accurate information about BPKH's operations to pilgrims and broader Muslim audiences.

This media-driven social action exemplifies communal vigilance, offering a framework to refine BPKH's strategies for issue mapping and public engagement. Recommendations derived from the study propose: (a) institutionalizing transparent communication channels, including simplified financial reporting and media partnerships for public education; (b) establishing participatory oversight mechanisms—such as consultative forums and digital platforms—to cultivate communal ownership and trust; and (c) forging alliances with mainstream media to ensure objective, balanced coverage of BPKH activities, complemented by journalist training on

religious-economic synergies. Furthermore, independent audits with publicized outcomes are advocated to reinforce accountability to stakeholders.

The findings also contribute to sociological discourse by advancing a theory of digitally mediated social action within religious communities. This framework underscores the urgency of elevating media literacy among Muslim populations to foster critical engagement with information ecosystems. Future research should explore the triangulation of religion, media, and sociopolitical dynamics in Indonesia, particularly how faith-based collectives navigate digital-era challenges. For BPKH, adopting these measures could recalibrate its public image from suspicion to trust, ensuring its role as a custodian of sacred funds aligns with communal expectations and global governance standards.

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