Proposed Knowledge-Based Performance Management System (KBPMS) for Indonesia Hajj Fund Management Agency: Badan Pengelola Keuangan Haji (BPKH)

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ABSTRACT: Indonesia Hajj Fund Management Agency: Badan Pengelola Keuangan Haji (BPKH) is responsible for receiving, managing, and disbursing the Hajj funds. The increase in Hajj costs, which has risen from IDR 35.24 million to IDR 56.04 million since 2019, has become a sensitive issue. This hike has led to accusations of budget mismanagement and inefficient use of Hajj fund investments, causing a "reputation crisis" for BPKH. To address this, BPKH must assess its performance. Implementing a Performance Management System (PMS) is an effective solution. This study uses the Knowledge-Based Performance Management System (KBPMS) framework to evaluate Key Performance Indicators (KPIs) in government agencies, aiming to improve the management of rising Hajj costs. This study also benchmarked with Malaysia, where Malaysia is one of the countries in Asia that also has the largest Hajj followers, so the resulting PMS can be better assessed. From this study, it was found that the increase in hajj funds can be overcome if BPKH responds to the crisis appropriately and uses better KPIs than before.

KEYWORDS – Increase in Hajj Fund, Indonesia Hajj Fund Management (BPKH), Key Performance indicators (KPIs), Knowledge-Based Performance Management System (KBPMS)

I. INTRODUCTION

Hajj, often referred to as pilgrimage, is a holy ritual done by Muslims all around the world. Hajj is only mandated to those who are able, both medically and financially, due to its difficulties. For example, a Hajj pilgrim must stay at Arafah, Muzdalifah, and Mina (*masyair*) to pray from daytime to nighttime for several days [1]. *Masyair* locations are Arabic deserts, and in 2023 it reached 48 degree Celcius during the Hajj time, which caused hundreds of Indonesian pilgrims to have medical issues due to heat and exhaustion [2]. Hajj is also costly, costing up to 17 times of average Indonesian minimum wage for regular Hajj and more than 30 times for "Hajj Plus", a priority scheme where pilgrims enjoy better Hajj facilities [3]. Despite all of these difficulties combined, Indonesian Muslims' interests in conducting Hajj are high. Per November 2024, there are over 5 million Indonesian in Hajj waiting list [4].

Prospective pilgrims enter the waiting list by paying a down payment and then pay instalments until their turn to perform Hajj. The payments are collectively called Hajj fund. In 2014, the Indonesian government began the process of creating the Indonesia Hajj Fund Management Agency (*Badan Pengelola Keuangan Haji*/BPKH), which was formally established in 2017. BPKH is the sole entity in Indonesia authorized to handle, invest, and allocate returns from Hajj fund investments. Its operations are governed by Indonesian Law No. 34 of 2014 on Hajj Fund Management, along with Government Regulation No. 5 of 2018 and Presidential Regulation No. 110 of 2017, both of which outline the agency's roles and responsibilities.

1.1 Indonesian Hajj Price Crisis

Hajj in Indonesia is heavily subsidized. According to data by Ministry of Religious Affairs, Indonesian Government has subsidized 44%-59% of Hajj prices in the last 5 years [5]. BPKH operates under heavy scrutiny, limiting their investment portfolios to only syariah (Muslim Laws) based investments and generally have lower investment risks, but also lower returns. In 2023, BPKH return on investment is only around 10% [6]. Despite relatively low returns, BPKH must fund subsidies for Hajj pilgrims. In 2023, 73.8% of BPKH returns are allocated for Hajj subsidies.

It is important to note that the returns of BPKH investments belong to all pilgrims on the waiting list, consisting of 5 millions of individuals. However, in 2023, the yearly allocation of subsidies – 73.8% – is targeted towards only 209 thousands performing pilgrims [4], or around 4% of fund owners. The allocation imbalance has sparked several protests from general public and institutions alike. Indonesia Ulema Council, the biggest Muslim organization in Indonesia, has issued a *haram fatwa* on using BPKH return of investments to subsidize Hajj. A *haram fatwa* means the action is forbidden under Islamic laws [7]. The *fatwa* demands BPKH returns on investments distributed justly amongst all individuals on the waiting list [7].

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Despite being heavily subsidized, Hajj prices increases rapidly from year to year. Since 2019 Hajj price has increased from IDR 35.24 million to IDR 56.04 million, a 59% increase [5]. This sharp increased sparked protests from prospective pilgrims (Wijaya, 2023), senators [9], and other public figures. Wisnu Wijaya, a senator from the biggest Islamic political party in Indonesia, accused BPKH of "wasting" budgets which leads to non-optimal use of Hajj fund returns of investments [10]. In the event of Hajj prices, BPKH is facing reputational crisis.

BPKH has done a set of activities aimed to mitigate the reputational crisis. A media monitoring using Google News in August – November 2024 and Instagram exploration showed that BPKH has deployed several actions:

- 1. Clarify BPKH role as fund manager, not Hajj price decision-maker nor Hajj quota decision-maker [11]
- 2. Diversify Hajj fund investment with still applying prudent principles [12]
- 3. Inform prospective pilgrims that all Hajj fund investment returns are transparently reported through BPKH App [13]
- 4. Collaborate with other government institution to improve accountability [14]
- 5. Issue clarifications through Instagram posts. For example, on 9 October 2024, BPKH posted an Instagram reels addressing hoax regarding excessive budget use.

1.2 Research Purpose and Limitations

Effectiveness can be defined as "fulfilling requirements considering primarily cost and time," stating that all activities must meet the goals while still within deadlines and budget [15]. Given that BPKH has acted upon the reputational crisis, this paper aims to study ways to measure the effectiveness of those actions. This paper studies the concept of performance management system and how it can be implemented to BPKH crisis response, analysing and benchmarking similar implementations in other governmental agencies. The paper limits the study outcome to proposing a set of Key Performance Indicators (KPI) regarding BPKH crisis response. To analyse the situation, the authors of this study extracted publicly available data; taking information from past research, BPKH reports, media releases, and social media releases.

II. BUSINESS ISSUE EXPLORATION

2.1 Conceptual Framework

Performance Management System (PMS) is an important tool in an organization that aims to improve individual performance as well as overall organizational performance. An effective PMS is designed to align with the organization's unique goals and context, as well as ensure that performance standards are implemented clearly, transparently, and fairly. Key elements in this system include goal setting, periodic constructive feedback, and objective and measurable performance evaluations. When implemented correctly, an optimally designed PMS can increase employee motivation, drive productivity, and strengthen organizational performance by building a culture of continuous improvement and accountability [16]

Although awareness of the importance of performance management systems only began to emerge in the early 1980s, until then there was no definite and generally accepted method of performance measurement by all business people to replace accounting-based corporate performance reporting systems. However, experts in the field of Performance Management Systems agree on the criteria that must be met by a performance management system design that is more effective than conventional systems. Among the several proposals submitted, two important opinions that deserve attention are the criteria put forward by several literatures [17], which are criteria by Brian Maskell (1981) and Shlomo Globerson (Stoop, 1996).

In line with Brian Maskell's opinion, Shlomo Globerson (Stoop, 1996) provides criteria of world-class companies, including:

- 1. The performance criteria to be measured at each level of the organization must come from the company's objectives.
- 2. The designed Performance Management System must be able to be used for comparison between similar companies (benchmarking).
- 3. The purpose of designing a Performance Management System should be clearly defined at the outset.
- 4. The methods for collecting and processing data in a performance management system must be clearly defined.
- 5. In determining the size of variables, the use of variable ratios takes precedence over the use of absolute numbers.
- 6. The designed performance criteria should be under the control of the organizational unit responsible for the evaluation.
- 7. Quantitative performance criteria take precedence over qualitative.

In this case, Hajj fund continues to increase every year, which causes tension between the government, religious organizations, and the community. The government with the Ministry of Religious Affairs are involved in the decision-making process, while the Hajj Financial Management Agency (BPKH), which is in charge of managing the Hajj fund, has a very limited role in determining Hajj fund. This limitation has caused disappointment among stakeholders, even some parties blame BPKH for the high cost of hajj, even though the management of Hajj fund and allocation is only part of a more complex decision-making process. To ease concerns about the rising cost of Hajj and the dissatisfaction that arises, it is important to explore the implementation of PMS in BPKH.

Thus, to support the improvement of government performance, especially in the management of Hajj fund, an effective PMS must include the integration of performance evaluation with the cost system, optimization of resource allocation, increased transparency and accountability, as well as investment in data. Proper implementation of this system will not only provide better information for decision-making, but also improve efficiency and effectiveness in the overall management of public funds.

Although frameworks such as the Balanced Scorecard (BSC) and the Malcolm Baldrige Quality Award (MBNQA) offer valuable principles for performance management, they have significant limitations in the context of Hajj fund management. These frameworks tend to focus on financial outcomes, process standardization, and competitive advantage areas that may not fully address the unique public sector challenges of managing Hajj fund. Based on [18] The Knowledge-Based Performance Management System (KBPMS), which is more adaptive, inclusive to non-financial measures, and responsive to stakeholder concerns, will better serve BPKH in managing the increase in Hajj costs and ensuring greater public trust in the management of Hajj fund.

2.2 Knowledge-Based Performance Management System (KBPMS)

The Knowledge-Based Performance Management System (KBPMS) is a well-established performance management system developed by Dermawan Wibisono starting in 2014. KBPMS uses a knowledge-based approach to improve the decision-making process through relevant data-driven insights and information. The KBPMS framework takes into account the vertical and horizontal relationships between perspectives, giving weight to indicators using appropriate methods such as analytical correlation.

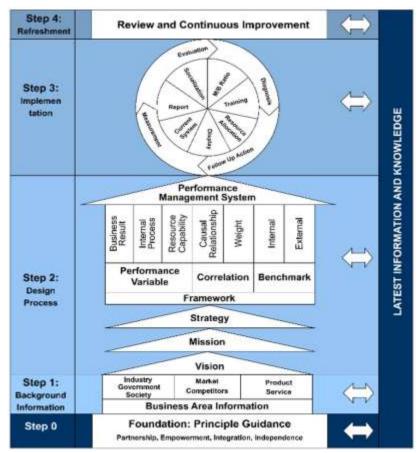


Fig 1. Knowledge-Based Performance Management System (KBPMS Framework)[17]

The design of KBPMS is divided into 4 stages as in Fig 1, namely: [17]

- 1. Stage 0 : Foundation (Principle Guidance)
 - At this stage, an understanding of the basic principles that are the basis for designing a Performance Management System (SMK) is very important. This includes an understanding of the various approaches that already exist in the Performance Management System, the core of the system, and the context in which it is implemented.
- 2. Stage 1 : Background Information
 - This stage gathers the basic information needed for the design of the Performance Management System. The information includes the current state of the business environment, which includes data on the industry, government policies, society, markets, competitors, and products and services offered by the company.
- 3. Stage 2: Design Process
 At the design stage, the steps taken include the determination of the vision, mission, strategy, and framework that are the basis for determining performance variables. In addition, this stage also includes the relationship
- between variables and the selection of benchmarks to be used.

 4. Stage 3: Implementation

The implementation stage includes a number of activities, including the design of the display to be used, the creation of the necessary reports, and the socialization of the Performance Management System to all employees. Here, an analysis of the benefits and costs of implementing the system is also carried out, necessary process modifications, training to be carried out, and determination of the resources involved. In addition, it is necessary to measure whether this system can cover four main aspects, namely measurement, evaluation, diagnosis, and follow-up if the performance of the company or organization is not in accordance with the standards that have been set.

5. Stage 4: Refreshment

The refresher phase focuses on evaluating the suitability and updates of the Performance Management System that has been designed. This update needs to be done by paying attention to the latest information and the development of existing knowledge.

In the Performance Management System, there are 4 foundations as principles that need to be considered [17], namely:

- 1. Partnership between management, employee representatives or all employees (including their unions), customers, and suppliers. Urgent matters are the need for a deep understanding among company stakeholders regarding the importance of the overall corporate culture change that will occur as a result of the implementation of the planned new performance management system. This understanding must be followed by acceptance and commitment from all relevant parties. This is crucial to achieving the goal of the change. In designing a Performance Management System, this partnership principle must be applied so that each party can participate in the determination and application of variables relevant to their respective authorities.
- 2. Empowerment of all company employees. The implication of this principle is that there is an awareness of the role of leaders, especially at the manager level and above. A successful leader is one who is able to empower all employees to play an active role and act according to their respective abilities to support the improvement of company performance. The actions taken by such employees must reflect the implementation of the company's Performance Management System in their respective work units. For example, improving quality at the enterprise level can mean a reduction in product defects on the production line, efficiency in the use of paper in the administrative department, or better customer service in handling claims from buyers.
- 3. **Integrated performance improvement.** This principle emerged as a result of an integrated approach, which occurs when the process of developing and implementing a Performance Management System is carried out by all employees with a sense of "handarbeni" (sense of belonging), where each part feels part of a big family and treats the next process as a customer who needs to be well served. Therefore, the design of the Performance Management System to be developed must involve all parts and connect the variables in each part with the other parts.
- 4. Independent. The implication of this principle is that the team should be given the opportunity and trust to develop a Performance Management System that reflects the company's specific needs and priorities. This opportunity and trust also includes empowering the development team to set the variables to be used as well as to make decisions, including in terms of organizing people from different sections. In designing and implementing a Performance Management System, teams must get support from all levels of employees and management.

After understanding that four principles, it is important to pay attention to five guidelines in the design of the Performance Management System that must be of concern because these are the basis for designing the PMS [17], namely:

1. Easy to understand: KISS (Keep It Stupid Simple)

A designed Performance Management System should focus on ease of implementation. Often companies adopt the approach recommended by experts from developed countries, but in practice, the system is difficult to implement and is only ceremonial to get a score or certification.

2. Long-term oriented

As discussed earlier, a financial-based Performance Management System only assesses past performance with a focus on financial returns. Currently, long-term non-financial aspects, such as the company's contribution to environmental protection, community development, and the implementation of sound operating processes, are the main focus for companies that want to compete at the international level. Therefore, a designed Performance Management System must take these things into account so that the company can compete globally.

3. By time (immediate feedback)

At the operational level, the variables used should be based on real time. This is necessary so that the company can immediately respond to the deviation in performance that has been targeted.

4. Focus on continuous improvement

The designed Performance Management System must be able to support the continuous improvement process. Therefore, the application of benchmarking is highly recommended, both internally by comparing the past performance of the company itself, as well as externally by comparing with competitors or even referring to the best practices of companies in the world (best practices).

5. Using a quantitative approach

The use of quantitative variables makes it easier to follow up on improvements. The use of ratios and absolute numbers compared to the standard will motivate individuals to take action immediately.

2.2.1 Vision and Mission Analysis

Vision is a long-term picture or goal that an organization or company wants in the future. It is crucial for every individual in a company to understand the future direction of the company they work for. A vision that describes the company's goals for the next 3 to 10 years is essential to the company's long-term continuity and success [17]. Organizations or companies that need a vision that can be used as:

- 1. A tool to unify the company's goals, direction, and objectives.
- 2. The foundation for the utilization and allocation of resources and their control.
- 3. A means to form and strengthen corporate culture.

Good vision has the following characteristics:

- 1. Describe the company's future ideals or goals.
- 2. Be concise, clear, focused, and be the standard of excellence.
- 3. Realistic and in accordance with the organization's capabilities.
- 4. Interesting and able to motivate commitment and enthusiasm.
- 5. It is easy to remember and understand by all employees and gives a positive impression to interested parties.
- 6. Behaving to measure the extent of their achievements.

Mission is a series of sentences that describe the purpose or reason for the existence of an organization, which includes what the company offers to the public, both in the form of products and services (Wheelen, 2004). A mission statement serves as a compass that helps to find direction and point out the right path when feeling lost in the "jungle" of today's business world (Paul Kalkbrenner, client of Shea Homes in Phoenix, in Brown, 2000). The main purpose of a mission statement is to communicate to stakeholders, both inside and outside the organization, about the reasons for the establishment of the company and the goals it wants to achieve. Therefore, the sentences contained in the mission should be conveyed with language and commitment that can be understood and felt relevant by all parties involved [17].

To ensure that the mission that has been set is a good mission, it must:

- 1. It has a wide enough scope to be applied for several years after it is established.
- 2. Be specific enough to convey a clear direction.
- 3. Focusing on the competencies or abilities possessed by the company.
- 4. It does not contain jargon or words that do not have a clear meaning.

2.2.2 Performance Variable Selection

In general, there are two types of performance variables, namely quantitative and qualitative variables. Quantitative performance variables are preferred because they are considered more objective, faster to calculate, and do not give rise to different interpretations. One of the important things in designing performance variables is to create a balance of numbers between performance variables that reflect past, present, and future

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performance. Past performance provides data on the results that have been achieved, which are often referred to as lagging metrics. Current performance describes performance in a short period of time, which is ongoing, and can be corrected if there is a deviation from the predetermined target. Meanwhile, a future-oriented measure is not a prediction, but an indicator that helps improve past and present performance, so that future performance can be better (Wibisono & Khan, 2010).

2.2.3 Bench-marking

Benchmarking is about encouraging continuous learning and bringing the organization to a higher level of competition. Benchmarking is not a way to win by all means, but rather a legitimate, structured, open, and ethical process to create effective competitiveness (Wibisono & Khan, 2010).

Benchmarking focuses more on finding ideas for process management, which in turn results in superior performance, rather than simply gathering sensitive information regarding cost, price, and effectiveness (Wibisono & Khan, 2010):

- 1. Benchmarking is an effective method of strategic planning, which helps to set credible and achievable targets.
- 2. Benchmarking introduces organizations to current practices, encourages continuous learning, and thus can support the development of a culture focused on continuous change and improvement.
- 3. Benchmarking is a methodology that is highly relevant for the education, engagement, and empowerment of individuals, as well as for optimizing their creative potential in the field of innovation.
- 4. Benchmarking has increased a broader awareness of the cost and performance of products and services, especially in relation to competitors.
- 5. This is a strong methodology for developing better strategies, as well as an appropriate way to measure performance gaps.

III. ANALYSIS OF BUSINESS SOLUTION

Indonesia Law no. 34 year 2014 states that the functions of BPKH are as follows: 1) planning the acquisition, development, and allocation of Hajj fund; 2) executing the acquisition, development, and allocation of Hajj fund; 3) controlling and monitoring the acquisition, development, and allocation of Hajj fund; and 4) Reporting the acquisition, development, and allocation of Hajj fund. To achieve its functions, BPKH works with its stakeholders and provide crisis response to ensure the stakeholders view of the organization is not skewed towards negative narratives.

A crisis can be divided into three clusters: the victim cluster, the accidental cluster, and the intentional cluster [20]. The definitions of each cluster is as follows [21]:

1. Victim cluster

In this situation, the organization is also a victim, having little to no contribution to the cause of the crisis. In this cluster, the organization can be a victim of natural disaster, rumours (false and negatively-impacting information circulated about the organization), workplace violence (employees attacking each other at the workplace), and malevolence (external parties damaging the organization's operations and/or products).

2. Accidental cluster

In this situation, the organization caused the crisis unintentionally. The organization contributes to the cause of the crisis but never meant for the crisis to happen. In this cluster, the organization can be accused of inappropriate operations, causing harms to the stakeholders. Most of the source of this crisis is operational error that causes improper product or workplace accident.

3. Intentional cluster

In this situation, the organization operates in a risky/improper way and knowingly puts stakeholders at risk with it. The organization is fully responsible for the crisis. In this cluster, organizations break regulations, commits deception, and allow uncontrolled high-risk actions to happen.

Based on the aforementioned definitions, the Hajj price crisis can be included in the victim cluster. Indonesian Law number 34 of 2014 and Indonesian Law number 8 of 2019 dictate that Hajj prices are determined by The House of Representative, taking into account multiple externalities such as cost of *masyair*, foreign exchange rates, cost of Hajj transportations and accommodations, meals prices, Hajj rehearsal cost, and

Hajj equipments prices. BPKH acts as a financial advisor, giving considerations to The House of Representative regarding the status of Hajj fund investment performance and its sustainability [22]. The roles give to BPKH means that BPKH does not have a decision-making power, limiting its contribution to the final Hajj prices. Due to its weak contribution to the crisis, BPKH is included in the victim cluster.

Crisis response has many forms, but most responses fall into a type mapped in Image Restoration Theory [23]. A past research [24] mapped the effectiveness of the types of responses described in IRT, stating that that corrective actions, mortification, and compensation are the best options. BPKH has used several of the options. Table 1 lists the options of crisis response, while Table 2 matches BPKH's activities with the type of crisis response.

Table 1 Strategic Hierarchy of Crisis Response [24]

Tier One (positive)	Tier Two (negative)	Tier Three (very negative)	
Corrective Action	*Bolstering (effectiveness)	Provocation	
Compensation	*Good intentions (effectiveness)	Blameshift	
Mortification	Accident	Silence	
*Bolstering (likely to use)	Transcendence	Deny	
*Good intentions (likely to use)	Defeasibility		
	Minimization		
	Differentiate		
	Counterattack		
*Strategies viewed positively regarding likely to use and moderately negative in effectiveness.			

Table 2 BPKH Crisis Responses

BPKH Crisis Response	Crisis Response Type [23]	
Clarify BPKH role as fund manager, not Hajj price decision-maker nor Hajj quota decision- maker [11]	Defeasibility	
Diversify Hajj fund investment with still applying prudent principles [12]	Corrective action	
Inform prospective pilgrims that all Hajj fund investment returns are transparently reported through BPKH App [13]	Good intentions	
Collaborate with other government institution to improve accountability [14]	Transcendence	
Issue clarifications through Instagram posts. For example, on 9 October 2024, BPKH posted an Instagram reels addressing hoax regarding excessive budget use.	Deny, Good intentions	

Taking into account that Hajj price crisis can affect BPKH functionalities [25], this study considers two things in proposing set of KPIs: BPKH functional performance and crisis response performance. In operational aspects, crisis can have several effects on financial institutions [26], [27]: 1) effect on liquidity; 2) effect on capital; 3) effect on trust; 4) effect on financial sustainability. In determining the success of crisis response, one must know what it entails for a crisis to be over. Several past studies stated that key factors going back to precrisis state is the end of a crisis; for example, GDP going back up after crisis [28] or unemployment rate going down [29]. A reputational crisis, however is more vague. A study defines the end of a crisis can as the state where the organization has given a proper response: swift, truthful response to stakeholders [30]. Other study defines the end of a crisis as the results of the response: when media coverages are positive [31]. Taking all of these studies into account, this paper defines BPKH Hajj prices crisis over when BPKH performs crisis response properly and results in BPKH main performance indicators are not worse from pre-crisis levels. Lastly, as the crisis is reputational in nature, this study will also emotional appeal of and Harris-Fromburn Reputation Quotient [32], which includes feeling good, admiration and respect, and trust towards the organization.

IV. BUSINESS SOLUTION

The proposed set of KPIs is shown in Table 3. Knowledge-Based Performance Management System (KBPMS) is chosen as a framework to map KPIs due to its characteristic that is specialized for Indonesian organizations, including government agencies (Wibisino, 2016).

A set of KPI is filled inside the framework, inspired from **benchmarking results from Malaysian Hajj fund** manager [33] BPKH Annual Report [22], and Harris-Fromburn Reputation Quotient [32].

Perspective	Aspect	Target Value
Business Result	 Asset Under Management Number of Prospective Pilgrims Rate of Annual Hajj Registration Percentage of Positive Media Coverage Percentage of Positive Social Media Mentions 	Pre-crisis Levels
Internal Process	 Response SLA Fulfilment Message Accuracy Rate Internal Stakeholder Satisfaction Rate 	Higher than last year's levels
Resource Capability	Communication Efficiency Resource Utilization	Higher than last year's levels

Table 3. Proposed KPI for Hajj Prices Crisis using KBPMS Framework (Wibisino, 2016)

Past studies [26], [27], [32] show that reputation in financial institutions have correlation with trust, which has direct correlation with how much money the public put into the institution. Hajj fund volume is affected by the number of individuals signing up as prospective pilgrim and the percentage of manager. This means that a crisis will have effect on the funds under BPKH management and the number of prospective pilgrims registration. These aspects is included in Business Results perspective of KBPMS. The target of Business Results should be on par of better than the results before crisis happens [28], [29]. This is in line with BPKH focus, that highlights the performance of the organizations based on Asset Under Management and its return on investments [22].

To ensure good Business Results, the organization is supported with communication activities, such as responding to media inquiries, assuring concerned citizens on social media, and disbursing clarification messages via owned communication channels. These activities are only feasible when BPKH has an established resource and capabilities to fulfil the activities' needs. Several past studies [34], [35] noted that response time and response efficiency are critical in a crisis. Thus, a set of KPIs are also added in Internal Process and Resource Capability perspective, completing the KBPMS framework.

V. CONCLUSION AND RECOMMENDATION

Knowledge-Based Performance Management System (KBPMS) for Indonesia Hajj Fund Management Agency: The Hajj Financial Management Agency (BPKH) is expected to be effective to be implemented because the perspective of KBPMS does not only focus on the financial perspective so that the results obtained will be more precise. Performance Management System (PMS) for Hajj Fund designed based on KPIs from Malaysia allows BPKH to be able to implement similar KPIs to overcome the increase in Hajj fund and also encourages BPKH to think more broadly about the long-term targets to be achieved.

The implementation of KBPMS that has been designed for BPKH is expected to also be applied by other government agencies in Indonesia to achieve more sustainable development goals. Therefore, from this study, it is known that the increase in the Hajj fund can be overcome by responding to the crisis correctly and using better KPIs than before.

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