

INTENTION TO SAVE HAJJ AT INDONESIAN SHARIA BANK: A STUDY BASED ON THEORY OF PLANNED BEHAVIOR

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Abstract

This study aims to examine the intention to use hajj savings. The proposed model of 'Theory of Planned Behavior (TPB)' which is widely applied in consumer behavior studies. This theory consists of the behavioral, normative and controlling belief structures that shape consumer intentions. This study includes three independent variables, namely attitudes, subjective norms, perceptions of behavior control. Intention as the dependent variable and religiosity as a moderating variable. The type of research used is explanatory research with a survey approach. Data collection techniques through distributing questionnaires and Structural Equation Modeling and Partial Least Square (SEM-PLS) analysis. The test results show varied results, from the effect tested there are 2 relationships that have a significant effect, namely the attitude variable and subjective norms on the intention to use hajj savings. While the perception of control has no significant effect on intention and the variable religiosity as a moderator has no effect on attitude variables, subjective norms, and perceptions of behavior control.

Keywords: Intentions, Religiosity, TPB.

INTRODUCTION

Hajj and Umrah are two types of worship that have many similarities in several respects, but at the same time have many differences in several other respects. At least there are several main differences between the Hajj and Umrah worship. Legally performing Hajj is obligatory for those who can afford it while Umrah worship has two opinions, namely obligatory according to Hanafi, Maliki and sunnah according to Shafi'i, Hambali. Based on the time of implementation, the Hajj can only be carried out on 9-13 Dzulhijjah and Umrah worship can be carried out at any time (Sarwat, 2019).

The Saudi Arabian government stipulates haj quota rules for every country including Indonesia, this causes a waiting period for the departure of the haj pilgrimage that varies in each region. Hajj quota is a waiting list for Hajj departure after being registered as prospective pilgrims. With the Hajj quota, people who have registered for Hajj will go on pilgrimage after waiting several years later because they are still in the queue or waiting list for Hajj departures (Jauharyah et al., 2020).

Table 1. Waiting List for Prospective Indonesian Hajj Pilgrims in 2022

Region	Quota	Waiting time	Number of Registrants
Banten	4291	56	231.787
DKI Jakarta	7766	26	195.007
D.I. Yogyakarta	3084	30	92.065

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Central Java	13776	65	872.994
East Java	15956	71	1.104.907

Source: Data processed 2022 (Ministry of Religion, n.d)

The table above shows an overview of several regions in Indonesia with long waiting times for the departure of the pilgrimage and a high number of applicants. This indicates that the pilgrimage is in great demand by the Muslim community even though it has a long waiting period for departure. Supported by the fact that Indonesia's Muslim population reached 237.53 million as of December 31, 2021, or the equivalent of 86.9% of the country's population (Bayu, 2021). Therefore, with a Muslim majority population, there is an opportunity to build the socio-economic community through optimizing savings for the pilgrimage.

Responding to this phenomenon, Bank Syariah Indonesia (BSI) issued a product called BSI Indonesian Hajj Savings. BSI Indonesian Hajj Savings is a savings product for planning the Hajj and Umrah pilgrimages that are valid for a minimum age of 17 years based on sharia principles with Wadiah and Mudharabah contracts. BSI Indonesian Hajj Savings has several advantages including free administration fees, making it easier to get a portion of hajj departures with the Siskohat system, and repayment of Hajj funds can be done online through E-Banking facilities (BSI Mobile and BSI Net Banking) (BSI, n.d.). The convenience offered can be used as an attraction for the community so that they can prepare savings funds for Hajj departure as early as possible. It was recorded in March 2022 that more than 4.4 million customers had saved their haj savings at BSI with a total of BSI regular haj pilgrims departing in 2022, namely more than 73 thousand pilgrims out of the total Indonesian haj (BSI, 2022). This indicates that BSI has become a place for hajj savings that is in great demand.

There are many theories used to predict intentions, such as Theory of Reason Action (TRA), TAM (Technology Acceptance Model) and Theory of Planned Behavior (TPB). Based on several existing theories, this study uses the TPB theory. TPB is a theory that explains the process of forming consumer behavior popularized. Based on TPB, the formation of behavior is influenced by three things, namely attitudes, subjective norms, and perceptions of behavior control (Ajzen, 1991). According to Ajzen said that intention can predict a person's behavior when measured appropriately (Ajzen, 2005).

Several studies have been conducted related to intention in shaping consumer behavior. Previous research tried to identify the determinants of the factors that influence behavioral intention based on TPB. The TPB theory consists of three independent variables, namely attitudes, subjective norms, and perceptions of behavioral control as well as the dependent variable intention. Attitude is the first factor that can influence a person's intentions. Attitude is a form of evaluation of one's feelings which is reflected in likes or dislikes and shapes behavior. The second factor is subjective norms which are social pressures that are felt to do or not to do a behavior (Ajzen, 1991). Someone who is used as a reference point is called referents or reference givers who can come from family, friends, partners, lecturers, practitioners and so on (Jogiyanto, 2007). The third factor is the perception of behavioral control, namely where a person feels able to open a hajj savings account. According to Jogiyanto, perception of behavior control is a form of a person's motivation in behaving, which is determined by how he perceives the level of ease or difficulty.

Some of the results of previous studies showed inconsistent results. The same variable sometimes has a significant effect in one study, but is not significant in other studies. Research by Lin et al. (2021), Zaman et al. (2021), and Seni & Ratnadi (2017) said that attitudes, subjective norms, and perceptions of behavioral control influence behavioral intentions. In contrast to the research by Wardana et al., (2021) which said that attitude is not significant towards decisions. Furthermore, research by Jouda et

al. (2020), Rohmah & Martini (2019), and Chusmita et al.,(2019) stated that subjective norms were found to have no significant effect on behavioral intentions. It was also found that perceptions of behavioral control did not have a significant effect on intention in the research results of Mu'arrafah et al. (2020) which explained that perceptions of behavioral control did not have a significant effect on purchase intentions of food and beverage products in packages labeled halal.

More than that, this study explores by adding religiosity as a moderation. Religiosity as a moderating variable in this study is hypothesized to strengthen the relationship between the dependent and independent variables. The religiosity of diversity includes various dimensions that not only occur when a person performs worship, but also performs other activities driven by spiritual strength (Shaikh & Karjaluo, 2015). A person's religiosity can be shown in every aspect of people's lives which is not only reflected in worship, but all activities that are in accordance with their religion, in accordance with God's commands (Astuty & Umiyati, 2018). In line with the research results of Fauzi et al. (2021) and Faha et al. (2022) who said that the religiosity variable affects consumer interest. Religiosity is used as a moderating variable because this factor can strengthen one's intentional behavior in carrying out religious activities better (Arrosyid & Priyojadmiko, 2022).

Religiosity as moderation also has inconsistent research results where in the research results of Farouk et al. (2018) it is said that religiosity cannot strengthen the relationship between attitudes and intentions but can strengthen the relationship between subjective norms and the intention to pay zakat income. Furthermore, research by Arrosyid & Priyojadmiko (2022) said that religiosity cannot strengthen the influence of attitudes, subjective norms, and behavioral control on muzakki's decisions in paying zakat.

Overall, this study will use 3 independent variables, namely attitudes, subjective norms, perceptions of behavior control and religiosity as moderating variables and intention variables to use hajj savings as the dependent variable. Consideration of using these variables as a form of development and exploration of existing theories and there are still many inconsistencies in research results.

LITERATURE REVIEW

Research on the effect of attitude on intention has been carried out by Seni & Ratnadi (2017), Lin et al., (2021), Jouda et al., (2020), Zaman et al., (2021), Purbowisanti et al., (2021) dan Afandi (2019) show that attitude towards behavior has a positive and significant influence on intention. Thus, the first hypothesis in this study is:

H1: Attitude has a positive and significant effect on the intention to use BSI Indonesian Hajj Savings

Research on the effect of subjective norms on intention has been carried out by Lin et al., (2021), Zaman et al., (2021), Wardana et al., (2021), Setiawan (2021), Khairi et al., (2020), Seni & Ratnadi (2017), Aji et al., (2020) Purbowisanti et al., (2021) and Afandi (2019). Based on the explanation above, the second hypothesis in this study is:

H2: Subjective norms have a positive and significant effect on the intention to use BSI Indonesian Hajj Savings

Research on the effect of perceived behavioral control on intention has been carried out by Irawan et al., (2020), Dewi (2018), Seni & Ratnadi (2017), Wardana et al., (2021), Lin et al., (2021), Jouda et al., (2020) Purbowisanti et al., (2021) and Afandi (2019). Based on the previous explanation, the third hypothesis in this study is:

H3: Perceived behavioral control has a positive and significant effect on the intention to use BSI Indonesian Hajj Savings

Research on the effect of religiosity on intention has been carried out by Fauzi et al. (2021) dan Faha et al. (2022) which explains that the religiosity variable has a significant positive effect on increasing interest. Research by Farouk et al. (2018), said that religiosity can strengthen the relationship between subjective norms and the intention to comply with the expenditure of income zakat. Perceived behavioral control describes the level of ability to manifest a behavior which in theory has a positive effect on intention. Thus someone will tend to have the intention to do something that is easy to do. Confidence in one's abilities driven by obedience in carrying out religious orders will greatly influence a person's attitude to have a pilgrimage departure plan through pilgrimage savings. Based on this explanation, the next hypothesis is:

H4: Religiosity can strengthen the attitude variable towards the intention to use BSI Indonesian Hajj Savings

H5: Religiosity can strengthen the subjective norm variable on the intention to use BSI Indonesian Hajj Savings

H7: Religiosity can strengthen the perception variable of behavioral control on the intention to use BSI Indonesian Hajj Savings

METHODOLOGY

The type of research used is explanatory research with a survey approach. The population in this study is the people of the island of Java (Banten, DKI Jakarta, Central Java, DI Yogyakarta, East Java). Determination of the sample using the method comfort and purposive sampling (Sekaran & Bougie, 2016). Malhotra (2009) explains that determining the number of samples to be taken for research can be done by multiplying the number of variables (indicators) by five. This means 5 x with the number of variables (indicators) (Tris Liatanto, 2020). In this study there are 23 indicators with a total of 5 (five). So that the number of samples in this study were 115 people or respondents. The criteria used in determining respondents, namely respondents who are Muslim and are customers of Bank Syariah Indonesia and domiciled on the island of Java.

Data collection was obtained from distributing questionnaires to respondents online via google form. This study uses indicators through a Likert scale with 4 alternative answers (Hadi, 1991). This research analysis uses Smart PLS version 3.0. PLS is an analytical tool used by researchers to obtain latent variable values, the purpose of which is to predict the relationship between the independent variables and the dependent variable. The stages of analysis in PLS are, Outer Model, Inner Model and Hypothesis Testing.

RESULT

Respondent Descriptive Analysis

The characteristics of the respondents in this study were classified based on gender, age, last education and monthly income. Respondents were dominated by women (55%) compared to men (45%). Based on age, age data obtained ranged from 17-22 with a percentage of 39%, vulnerable to age 23-28 was 47%, vulnerable to age 29-34 was 10%, vulnerable to age 35-39 was 2%, vulnerable to age 40-45 was 1 %, as well as respondents with a vulnerable age of > 45 by 1%. The distribution of respondents based on gender was dominated by female respondents with a percentage of 55% and

male respondents with 45%. Furthermore, the job category is dominated by students with a frequency of 76 respondents or 48%.

Evaluation of the Measurement Model (Outer model)

Evaluation of the measurement model was carried out to assess the validity and reliability of the model from the research conducted with convergent validity, discriminant validity and composite reliability.

Convergent Validity

Test result convergent validity can be seen in the table below.

Table 2. Test results Convergent Validity After Reduction

Variable	Code	Loadings	AVE	Information
Attitude (X1)	A1	0,822	0,624	Valid
	A2	0,812		Valid
	A3	0,792		Valid
	A4	0,785		Valid
	A5	0,736		Valid
Subjective Norms (X2)	SN1	0,907	0,813	Valid
	SN2	0,931		Valid
	SN3	0,887		Valid
	SN4	0,880		Valid
Perceived Behavior Control (X3)	PBC1	0,780	0,573	Valid
	PBC2	0,744		Valid
	PBC3	0,763		Valid
	PBC4	0,785		Valid
	PBC5	0,710		Valid
Intention (Y)	I1	0,808	0,664	Valid
	I2	0,772		Valid
	I3	0,831		Valid
	I4	0,846		Valid
Religiosity (Z)	R1	0,806	0,577	Valid
	R2	0,721		Valid
	R3	0,753		Valid
	R4	0,752		Valid
	R5	0,764		Valid

Source: Processed Results of Smart PLS 3.0 (2022)

Based on Table 2, it shows that all indicators meet the convergent validity requirements where the construct loading value is more than 0.7 and the AVE value is greater than the other constructs.

Discriminant Validity

Test result discriminant validity can be seen in the table below.

Table 3. Test results Discriminant Validity

	X1	X2	X3	Y	Z
X1	0,790				
X2	0,486	0,901			
X3	0,588	0,570	0,757		
Y	0,711	0,565	0,610	0,815	
Z	0,602	0,434	0,616	0,538	0,760

Source: Processed Results of Smart PLS 3.0 (2022)

The results of the discriminant validity test above show that each variable is fulfilled, this is shown in the AVE square root that is greater than the correlation coefficient between constructs in each column.

Composite Reliability

Test result composite reliability and cronbach's alpha can be seen in the table below.

Table 4. Test results Composite Reliability

	Cronbach's Alfa	Composite Reliability
X1	0,849	0,892
X2	0,923	0,945
X3	0,815	0,870
Y	0,831	0,888
Z	0,817	0,872

Source: Processed Results of Smart PLS 3.0 (2022)

The reliability test is measured by two criteria, namely Cronbach's alpha and composite reliability. It was found that the overall value exceeded 0.7 so that it could be concluded that the measurements had been carried out in the right way and the data obtained from the respondents was reliable.

Evaluation of Structural Model (Inner model)

Evaluation of the structural model (inner model) in this study includes the R Square test (R2), uji Q Square (Q2), and F Square test (F2)

Nilai R Square (R2)

Nilai R2 for the intention variable of 0.632, which means that 63.2% of the variance of the intention variable can be explained or influenced by the independent variable, while 36.8% of the interest variable is explained by other factors.

Table 5. R² value

	R Square	R Square Adjusted
Y	0,722	0,712

Source: Processed Results of Smart PLS 3.0 (2022)

Q value²

Q value² for measuring goodness of fit. The Q value is obtained² more than 0 indicates that the built model is fit. Calculation of the value of Q2 as follows:

$$\text{Intention } Q2 = 1 - (1 - R2)$$

$$Q2 = 1 - (1 - 0,722)$$

$$Q2 = 1 - (0,278) = 0,722$$

Nilai F Square (F2)

Testing the value of F2 to test the strength of the influence of each explanatory variable on the dependent variable in the structural model.

Table 6. Value F2

	Y
X1	0,140
X1*Z	0,031
X2	0,050
X2*Z	0,021
X3	0,029
X3*Z	0,000
Z	0,003

Source: Processed Results of Smart PLS 3.0 (2022)

Hypothesis testing

The hypothesis can be said to be significant if the t-statistic value is greater than 1.96 at the 5% alpha level. The p-value is used to measure the level of significance, it is said to be significant if the p-value is less than 0.05 at an alpha of 5%.

Table 7. Hypothesis Testing Results

	Original Sample	T Statistics	P Values
X1 -> Y	0,336	2,957	0,003
X1*Z -> Y	0,028	0,277	0,782
X2 -> Y	0,187	2,397	0,017
X2*Z -> Y	-0,158	1,727	0,085
X3 -> Y	0,152	1,776	0,076
X3*Z -> Y	0,017	0,146	0,884

Source: Processed Results of Smart PLS 3.0 (2022)

DISCUSSION

The Influence of Attitudes on Intentions to use BSI Indonesian Hajj Savings

The results of hypothesis testing show that the effect of attitudes on intentions is on the t-statistic value of 2.957 or > 1.960 at 5% alpha, and value p-values of 0.003 or <0.05 which indicates that the attitude variable has a positive and significant effect on intention. So, it can be said that the higher the attitude, the higher the intention to use BSI Indonesia Hajj Savings products. Conversely, the lower the attitude, the lower the intention to use BSI Indonesian Hajj Savings. Attitudes towards the use of Hajj savings in this study are positive or negative feelings towards Hajj savings. Positive or negative attitudes towards using Hajj savings can be in the form of feelings of liking or disliking and feelings of interest or disinterest.

This finding is in line with theory of planned behavior which states that a person will tend to have the intention to perform behavior that is considered positive and tends not to have the intention to do something that is considered negative (Ajzen, 2005). The results of this study are in line with research conducted by Seni & Ratnadi (2017), (Lin et al., 2021), (Jouda et al., 2020), (Zaman et al., 2021) which shows that attitude has a positive and significant influence on behavioral intentions.

The Effect of Subjective Norms on the Intention to use BSI Indonesian Hajj Savings

In line with attitudes, the test results show that subjective norms have an influence on the intention to use BSI Indonesian Hajj Savings products. This is indicated by the value of the t-statistic of 2.397 or > 1.960 at 5% alpha, and value p-values of 0.017 or < 0.05 . These findings indicate that the intention to use BSI Hajj Savings is influenced by social environmental factors. The higher the pressure from the surrounding environment to use BSI Hajj Savings, the higher the intention to use BSI Hajj Savings. Conversely, the lower the pressure received, the lower the intention to use BSI Hajj Savings.

This finding is in line with the TPB theory and consumer behavior theory which states that social environmental factors or reference factors are what will influence behavioral intentions (Ajzen, 1991). These findings indicate that encouragement from people they consider important, such as family members, friends, religious leaders, and local residents will be taken into consideration in their behavior. This may be supported by the character of Indonesian people who tend to care for one another. The results of significant influence provide insight and prove that people's willingness to use banking services is strongly influenced by their peers (Aji et al., 2020).

The findings in this study are in line with previous research conducted by Lin et al. (2021), Zaman et al. (2021), Wardana et al. (2021), Khairi et al. (2020), Seni & Ratnadi (2017) and Aji et al. (2020) which says that subjective norms have a significant positive effect on behavioral intentions.

The Influence of Perceived Behavioral Control on Intention to use BSI Indonesian Hajj Savings

Perceived behavioral control is the feeling of being able or unable to perform a behavior. Perceptions of BSI Hajj Savings are feelings of being able or incapable of using BSI Hajj Savings. Perceptions of behavioral control are formed by perceptions of the facilities owned to perform an action and the obstacles that may be encountered (Ajzen, 2005)..

The test results show that perceived behavioral control has no effect on intentions with a t-statistic value of 1.776 or < 1.960 or at the 5% level, and value p-values of 0.076 or > 0.05 so that the results in this study are not in line with the theory which states that perceived behavioral control influences intention (Ajzen, 2005).

This finding is quite different from previous studies, where several previous studies found a significant influence between perceived behavioral control and behavioral intentions. This research is in line with Mu'arrafah et al. (2020) which explains that perceptions of behavioral control have no significant effect on the intention to buy food and beverage products in packages labeled halal.

The Effect of Attitudes on Intentions to use BSI Indonesian Hajj Savings with Religiosity as a Moderating Variable

Based on the test results, it can be seen that religiosity is not able to moderate the relationship between attitudes and intentions with a beta coefficient value of 0.028, the t-statistic value of 0.277 or < 1.960 at 5% alpha, and value p-values of 0.782 or > 0.05 . The test results based on the data obtained show that religiosity cannot strengthen the relationship between the attitude variable towards the intention to use BSI Hajj Savings. But if directly the attitude has a significant effect on intention.

These results indicate that the attitude of someone who can distinguish between good and bad can already form behavioral intentions directly. So that the high or low level of religiosity cannot strengthen the effect of attitudes on intentions. Religiosity in this study illustrates that BSI Hajj Savings is in accordance with sharia business principles. Information about the contract can be obtained through the web or company brochures that have been distributed. This finding is supported by previous research by Farouk et al. (2018) and Arrosyid & Priyojadmiko (2022) which state that the religiosity variable cannot strengthen the relationship between the attitude variable and behavioral intention.

The Effect of Subjective Norms on the Intention to use BSI Indonesian Hajj Savings with Religiosity as a Moderating Variable

Based on the results of this study, the religiosity variable cannot strengthen the relationship between the subjective norm variable and the intention to use BSI Hajj Savings. A person's high religiosity does not necessarily mean that people have the intention to open a haj savings account. Nevertheless, it can be concluded that hypothesis six is rejected based on the data collected from this study. The results of this study can be interpreted if high religiosity cannot strengthen the intention to use BSI Hajj Savings.

Religiosity as an internal factor that comes from religious understanding in individuals cannot strengthen the relationship between subjective norms and intentions. However, subjective norms as external factors can directly influence intentions. It can be understood that the perceived level of religiosity does not have as strong an influence as belief in the reference group.

In line with the research results of Pujiastuti & Indriyani (2021) which says that religiosity cannot strengthen the relationship between subjective norms and tax evasion because a person's religiosity can change and behavior decisions tend to prioritize the opinions of others directly which serve as motivation.

The Influence of Perceived Behavioral Control on the Intention to use BSI Indonesian Hajj Savings with Religiosity as a Moderating Variable

The results of the next test stated that perceptions of behavioral control strengthened the relationship between subjective norms and the intention to use BSI Hajj Savings was rejected. This shows that the existence of religiosity as a moderating variable cannot strengthen the relationship between perceived behavioral control and the intention to use BSI Hajj Savings. The direct or indirect relationship between perceived behavioral control and the intention to open haj savings in this study did not contribute to predicting the intention to use haj savings.

The results of this study are in line with the research of Arrosyid & Priyojadmiko (2022) which says that the religiosity variable is not really present in strengthening the relationship between the perception variable controlling behavior on intention. This means that the level of religion that supports a person to achieve certain behaviors has no effect on the decision to use BSI Hajj Savings. This might happen because in Indonesia there are several haj savings service providers that provide relatively the same features or have the advantages they offer.

CONCLUSION

From the results of the study, it can be concluded that attitudes and subjective norms have a significant influence on the intention to save for Hajj at BSI. Perceived behavioral control has no effect on intentions. This is because the majority of respondents in this study were students, who in general did not have their own income but still depended on income from their parents so they did not have enough

ability to open haj savings. Based on the results of the subsequent analysis, it shows that religiosity cannot strengthen the relationship between attitudes, subjective norms and perceptions of behavioral control on the intention to save hajj at BSI.

The implications of the research results include two things, namely theoretical implications and managerial implications. Theoretically, the results of this study found that attitudes and subjective norms of Hajj savings had a significant effect on increasing the intention to save at BSI Hajj Savings. However, perceptions of behavioral control and religiosity were found to have no significant effect on intentions. With the difference in the findings with previous research, it proves that differences in industries or research objects and areas studied can lead to different results. Managerial implications, based on the results of the research that has been described, the attitude variable, subjective norm becomes a determining factor in influencing consumer behavior, especially the intention to save. Therefore it is very important for marketing managers or decision makers to pay attention to consumers' positive perceptions of these three variables in increasing the intention to save at BSI.

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