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Factors Influencing Young People's Decision to Open Hajj Savings Accounts at Indonesian Sharia Banks: A Theory of Planned Behavior Approach

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ABSTRACT

This study aims to analyze the influence of attitudes, subjective norms, and behavioral control on the interest of the younger generation in opening a hajj savings account at Bank Syariah Indonesia (BSI) using the Theory of Planned Behavior (TPB) approach. The study used a quantitative method by distributing questionnaires online to 200 respondents, and as many as 188 data that were suitable for processing. The analysis was carried out using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results showed that the variables of attitude and behavior control had a significant positive effect on the interest in opening hajj savings, while subjective norms did not have a significant effect. The research model has an R^2 value of 0.700 which means that 70% of the variability of interest is explained by the three independent variables. These findings provide implications for Islamic banking to strengthen marketing strategies based on value perception and ease of access for the younger generation.

Keywords: Hajj Savings; Young Generation; Theory of Planned Behavior; Financial Behavior; BSI.

INTRODUCTION

Hajj is a pillar of Islam that must be fulfilled by Muslims who are physically and financially able. However, the large Muslim population in Indonesia has led to very long waiting periods, reaching dozens of years to decades in various regions. This condition requires careful planning, one of which is opening *hajj* savings accounts from a young age (Putra, 2021; Budi et al., 2020).

The younger generation, especially Generation Z, is a productive age group that is now an important target for *Islamic*banking (Uzi, 2023; Resty & Hidayat, 2021; Santoso, 2023). With characteristics such as technological literacy, rationality, and a preference for convenience, they are potential customers (Afandi, 2022; Astuti & Prijanto, 2021; Ruiz-Herrera et al., 2023). However, the literature on the behavior of the younger generation in saving for *Hajj* remains limited.

The Theory of Planned Behavior Ajzen, (1991) states that a person's intentions are influenced by attitudes, subjective norms, and perceived behavioral control. Based on this theory, this study aims to: 1) analyze the influence of attitudes on the intention to open *hajj* savings accounts; 2) analyze the influence of subjective norms on the intention to open *hajj* savings accounts; and 3) analyze the influence of perceived behavioral control on the intention to open *Hajj*savings accounts.

The research urgency is driven by several converging factors. First, the *hajj* waiting period continues to lengthen each year as the Muslim population grows while the *hajj* quota remains relatively fixed. Without early savings, young Muslims face the risk of not being able to perform *hajj* until very old age or potentially never. Second, BSI, as the largest *Islamic* bank in Indonesia, faces increasing competition from conventional banks and fintech companies (e.g., Bibit, Stockbit) that offer investment products (Luky, 2016; Purbowisanti, 2021; Priaji, 2011). Understanding what drives Gen Z's intentions is critical for BSI's customer acquisition strategy. Third, the Indonesian government's target to reduce the *hajj* waiting period through various reforms (e.g., eliminating "waiting list plus" or "on-call" categories) has increased the importance of structured *hajj* savings programs. Fourth, the demographic dividend—Indonesia's large young population—represents both an opportunity and a challenge: an opportunity to build a savings culture, but a challenge if young Muslims are not effectively engaged (Alifah et al., 2022; Novianty, 2022; Irawan et al., 2020).

The novelty of this research is fivefold. First, it applies the Theory of Planned Behavior to the specific context of *hajj*savings among the younger generation (Gen Z), contributing to the limited literature on this demographic's financial behavior. Second, it focuses on Bank Syariah Indonesia (BSI) as the specific institutional context, providing actionable insights for the largest *Islamic* bank in Indonesia. Third, it provides geographically specific data for West Java/Cirebon Regency, an underserved region in the *hajj* savings literature. Fourth, it identifies perceived behavioral control as the dominant factor ($\beta = 0.603$, $p = 0.000$) and subjective norms as insignificant ($\beta = 0.039$, $p = 0.662$), revealing that Gen Z's *hajj* savings decisions are driven by perceived ease and capability rather than social pressure. Fifth, it achieves high explanatory power with $R^2 = 0.700$, indicating that the TPB framework is highly effective in this context.

The purpose of this research is to analyze the influence of attitudes, subjective norms, and perceived behavioral control on the intention of the younger generation to open *hajj* savings accounts at Bank Syariah Indonesia (BSI) using the Theory of Planned Behavior approach. The specific objectives are: (1) to analyze the influence of attitudes on intention, (2) to analyze the influence of subjective norms on intention, (3) to analyze the influence of perceived behavioral control on intention, (4) to measure the explanatory power of the TPB model (R^2), and (5) to provide practical recommendations for BSI based on the findings. The theoretical contribution extends the TPB literature to the under-researched area of *hajj* savings among Generation Z in Indonesia (Darwis Harahap et al., 2023; Oktarini, 2016; Permata, 2018). The practical benefit provides BSI with evidence-based recommendations for marketing strategies: strengthening value perception (attitude), simplifying access and digital services (perceived behavioral control), and avoiding over-reliance on social recommendations (subjective norms). The ultimate benefit is increasing *hajj* savings participation among the younger generation, enabling more young Muslims to plan for *hajj* early, reducing financial burdens, and supporting BSI's growth as Indonesia's leading *Islamic* bank.

The research findings are expected to make both theoretical and practical contributions to *Islamic* financial institutions in increasing the participation of the younger generation in *hajj* savings programs.

METHOD

This study used a quantitative approach with data collection techniques through the distribution of online questionnaires using Google Form. The population was the younger generation in West Java, especially in Cirebon Regency. A total of 200 questionnaires were distributed and 188 data could be processed.

The research instrument used a Likert scale of 1–4. Data analysis was carried out with PLS-SEM through the SmartPLS application, with stages of evaluation of outer models, reliability, validity, and hypothesis testing.

RESULT AND DISCUSSION

Respondent Description

1. Questionnaire Distribution

   Remarks Quantity
   Questionnaire Distribution 200
   Collected 200
   Can be Processed 188
   Not Meeting the Criteria 12

2. Gender

   The majority of respondents were women (60.6%).

   c. Age

   The 24–28 age group dominated (58%).

   d. Education

   Most of the respondents were S1 educated (56.4%).

   e. Jobs

   The dominant profession is private employees (53.7%).

3. Evaluation of Measurement Models

a) Validity Test

All indicators have an outer loading > 0.70 and meet the AVE requirements of > 0.50.

Table – Outer Loading (Brief)

- X1: 0.558–0.834
- X2: 0.778–0.902
- X3: 0.635–0.814
- Y: 0.739–0.872

b) Reliability Test

Table 1. Reliability Test

Variable	Cronbach Alpha	Composite Reliability	Remarks
Attitude (X1)	0.80	0.87	Reliable
Subjective Norms (X2)	0.78	0.85	Reliable
Behavior Control (X3)	0.68	0.72	Quite reliable
Interest (Y)	0.83	0.85	Reliable

1. **Structural Model Evaluation**
   a. **Multicollinearity Test**
   All variables have a VIF value of < 5 → Multicollinearity-free model.
   b. **T-Statistics & P-Value Test**

Table 2. Structural Model Evaluation

Influence	Coefficients	T	P	Remarks
X1 → Y	0.160	2.167	0.030	Significant
X2 → Y	0.039	0.437	0.662	Insignificant
X3 → Y	0.603	7.451	0.000	Very significant

   c. **F-square test**

Table 3. F-square test

Variable	f^2	Interpretation
Attitude	0.360	Large
Subjective Norms	0.040	Small
Behavior Control	0.180	Medium

   d. **Coefficient of Determination (R^2)**
   R^2 = **0.700** → The three variables explain 70% of the variation in interest.
   a. **Attitudes Positively Affect Interests**
   Attitude was shown to have a significant effect ($\beta = 0.160$; $p = 0.030$). The younger generation who have a positive view of hajj savings (safe, sharia, spiritually beneficial) are more likely to open hajj savings.
   b. **Subjective Norms Do Not Have a Significant Effect**
   Subjective norms had no effect ($\beta = 0.039$; $p = 0.662$). This means that the encouragement of family/friends does not determine Gen Z's interest in saving for Hajj. Their financial decisions are more independent.
   c. **Behavioral Control Has a Profound Effect on Interest**
   Behavioral control was the most dominant variable ($\beta = 0.603$; $p = 0.000$). Ease of access, sufficiency of funds, and the perception of "I can afford it" greatly influence interest.

CONCLUSION

The findings show that attitude has a significant positive effect on younger individuals' interest in opening *hajj* savings accounts, while subjective norms do not significantly influence this interest; instead, perceived behavioral control is the most dominant factor, with the model explaining 70% of the variance in intention ($R^2 = 0.700$). These results suggest that *Islamic* banks should emphasize the emotional value and perceived benefits of *hajj* savings products, while continuing to optimize digital services, such as BSI Mobile, to improve accessibility and convenience. Additionally, *hajj* education programs should prioritize enhancing individuals' perceived capability and ease of preparation rather than relying on social influence. Future research could expand this study by incorporating additional variables (e.g., financial literacy or religiosity), exploring different demographic groups or regions, or applying longitudinal designs to better understand changes in *hajj* savings behavior over time.

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