

Intention to Save For Hajj Travel Expenses: Perspectives of Urban Muslim Youth

Muhammad Khaerul Muttaqien^{α 1}, Hamli Syaifullah^α, Ahmad Tibrizi Sony Wicaksono^β,
Tajudin Mas'ud^α, Muhammad Abdul Ghoni^γ

* Email: muhabbatmuttaqien@gmail.com

^α Universitas Muhammadiyah Jakarta, Jl. KH. Ahmad Dahlan, Cireundeu, Ciputat, Ciputat Timur, Cireundeu, Ciputat Tim., Tangerang, Banten 15419, Indonesia

^β Universitas Islam Negeri Maulana Malik Ibrahim, Jalan Gajayana No.50 Kota Malang, 65144

^γ Universitas Al Azhar Indonesia, Jl. Sisingamangaraja, Kebayoran Baru, Selong, RT.2/RW.1, Selong, Kby. Baru, Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta 12110

Riwayat artikel:

- Received on 9 March 2025
- Revised on 26 July 2025
- Accepted on 26 July 2025
- Available online on 28 July 2025

Jakarta, as the Indonesian Economic Center, has a large and dynamic Muslim youth population, but financial awareness and planning for the pilgrimage among them is still low. This study examines the relationship between subjective norms, perceived behavior control, and attitudes towards the planning of the cost of pilgrimage using PLS-SEM in 108 Muslim youth in Jakarta. The results suggest that subjective norms and perceived behavioral control greatly influenced their positive attitude towards planning for Hajj travel expenses. Attitude and perceived behavioral control significantly impacted the desire to plan for Hajj travel costs. However, subjective norms had no substantial impact on this desire. The study produced additional findings, including a mediation analysis that demonstrated how attitudes towards financial planning could operate as a mediator in the interaction of subjective norms, perceived behavioral control, and the plan to save for Hajj travel costs. In the moderation analysis, perceived behavioral control only moderated the influence of attitudes on the choice to create a plan for the Hajj trip's costs. Consequently, Islamic banks should consider these findings when marketing saving products to young urban Muslims.

Kata kunci: Attitude; Hajj travel cost; Intention; Islamic banking; Perceived behavioral control; Subjective norms.

JEL Classification : G2

Kajian Ekonomi & Keuangan

<http://fiskal.depkeu.go.id/ejournal/index.php/kek>

1. INTRODUCTION

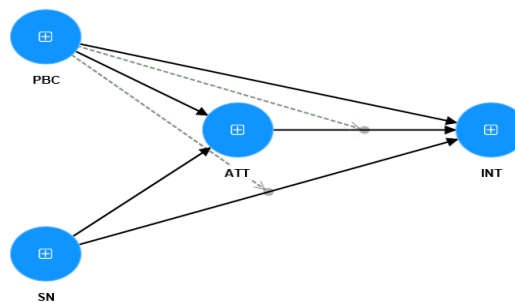
The Hajj holds significant importance in Muslim life, as it constitutes the fifth pillar of Islam, obligating every physically and financially able Muslim to undertake it at least once in their lifetime. Interestingly, for prospective pilgrims, physical and financial readiness alone is insufficient; they must also endure the waiting period established by the Indonesian government through a queuing system (Mufraini, 2021). According to the Ministry of Religious Affairs of the Republic of Indonesia, the number of Hajj applicants reached 5.2 million by 2022, with waiting times ranging from 20 to 44 years. Moreover, individuals who enrol in Hajj at 40 years of age or older, considering an average waiting period of 20 years, may embark on their pilgrimage at approximately 60 years of age. The protracted wait for Hajj is partly attributed to its limited seasonal occurrence and annual country-specific quotas established by Saudi Arabian authorities (Huda & Haeba, 2021). This extensive delay can be mitigated by early patient registration. However, to secure the Hajj portion number and register, the initial sum of Rp. 25,000,000 is required. However, this amount is not readily available. Consequently, it is crucial to begin financial preparation for the Hajj well in advance to enable registration and pilgrimage at a young age. An effective strategy for accumulating the necessary funds for the Hajj is to start saving as early as possible (Mufraini, 2021).

The Hajj Financial Management Agency (BPKH) initiated the Ayo Berhaji Selagi Muda Movement to encourage young Muslims to save for the Hajj pilgrimage. They partnered with Islamic banks to offer Hajj savings products, which supported the success of the campaign. Following the launch of the Young Hajj initiative, there was a notable increase in the number of Hajj applicants under the age of 30. The percentage of young applicants rose from 17 percent in 2018 to 43 percent in 2019 (Puspaningtyas, 2020). Despite the growing availability of Islamic banks' Hajj savings products, research on financial planning for Hajj expenses is limited. One Islamic financial strategy for preparing Hajj costs involves opening a dedicated savings account. Consequently, the intention to plan for Hajj expenses financially is defined as the willingness to establish a Hajj savings account. The fundamental principle of this theory suggests that intention is the most immediate predictor of behavior (Hagger et al., 2022). Most research on behavioral intentions concentrates on forecasting these intentions through factors such as attitudes, subjective norms, perceived behavioral control, and their cumulative effects. Nevertheless, the initial theory of planned behavior (TPB) suggests that perceived behavioral control modifies the influence of attitude and subjective norms on intention (Barbera & Ajzen, 2020; La Barbera, 2018; La Barbera & Ajzen, 2021; Yzer & Van Den Putte, 2014).

Researchers have investigated the effects of personal norms and perceived behavioral control on attitudes. Moreover, attitude variables have been examined as intermediaries in the connection between subjective norms, perceived behavioral control, and intention (Yusuf & Zulfitri, 2021). Notably, studies based on the theory of planned behavior (TPB) have demonstrated its predictive capability in understanding the intention to open Hajj savings accounts in Islamic banks. These studies mainly focused on forecasting behavioral intentions using attitudes, subjective norms, perceived behavioral control, and their cumulative effects. For instance, Harahap et al. (2023) employed attitude, subjective norms, and perceived behavioral control as independent variables, intention as a dependent variable, and religiosity as a moderator. While existing research has demonstrated how perceived behavioral control and subjective norms influence attitudes and intentions to save for Hajj travel expenses, research gaps remain, including the mediating role of attitude and the moderating effect of perceived behavioral control (PBC).

This study also utilized the TPB as a foundational model to assess young Muslims' attitudes and intentions towards saving for the Hajj pilgrimage. This study aims to provide a more comprehensive understanding of how perceived behavioral control and subjective norms influence the motivation to save for Hajj expenses. It also examines the potential mediating role of attitude variables and the moderating effect of perceived behavioral control variables. The study focuses on young Muslims in the Jakarta Metropolitan area, categorised into two groups: those born between 1981-1996 (aged 28-43 in 2024, Gen Y) and those born between 1997-2012 (aged 12-27 in 2024, Gen Z). Gen Y and Gen Z were selected based on Indonesia's minimum age requirement of 12 years for Hajj registration. The Jakarta Metropolitan Area was chosen for its significance as the epicenter of crucial operations in Indonesia, encompassing government administration, private sector activities, office hubs, and economic endeavors. Jakarta is at the forefront of Islamic banking in Indonesia, boasting the highest Islamic financial assets (386.420 trillion) among all provinces and a considerable sum of third-party funds (190.350 trillion). The city houses 265 Islamic bank service offices, a noteworthy figure that contributes significantly to statistics (Syadzily et al., 2020).

FIGURE 1. Research Model



This schematic chart describes the research model analyzed using partial least squares-structural equation modeling (PLS-SEM). The model examines the relationship between the four main variables, namely subjective norms (SN), felt behavioral control (PBC), attitude (ATT), and intention (INT) to plan the cost of the pilgrimage. In this model, SN and PBC act as exogenous variables that are estimated to have a direct effect on other variables. Attitude (ATT) functions as an endogenous variable as well as a mediator, meaning that ATT bridges the influence of SN and PBC indirectly on intention (INT). Int is the main dependent variable that is influenced by SN, PBC, and ATT. The dotted line that connects PBC to the relationship between ATT and INT shows the role of PBC as a moderator variable that affects the strength of the relationship between attitudes and intentions.

2. LITERATURE REVIEW

The Urgency of Sharia Financial Planning for Hajj travel cost

Every Muslim wants to fulfil this fifth pillar. However, many Indonesians fulfil the obligation of Hajj at an advanced age because accumulating funds for Hajj travel takes a long time. On the other hand, many Indonesians have the ability to perform the Hajj pilgrimage, but some are tripped up by financial management problems, so the Hajj pilgrimage cannot be carried out. Thus, if they already have this ability, planning for the Hajj, including financial matters, must be prepared as soon as possible. Unlike other acts of worship, the Hajj requires careful preparation, both physical and material, and one must be prepared to wait in the Hajj queue for years and years. Regarding the cost of Hajj, after Law No. 8/2019 on the Implementation of Hajj and Umrah was passed, there are now terms such as Hajj Implementation Fee (BPIH) and Hajj

Travel Fee (Bipih). Bipih is the amount of funds deposited directly by the congregation. BPIH is the real cost of organizing the Hajj, which consists of both direct and indirect costs (Mufraini, 2021).

The amount of BPIH administered also varied annually. In 2017, for example, the average BPIH in 2017 IDR 61 million, in 2018 IDR 65 million in 2019 IDR 69 million in IDR, and rose again to IDR 86.5 million in 2022. The amount of regular Hajj Bipih is not greater than BPIH every year. In 2016 and 2017 the average regular Hajj Bipih amounted to IDR 34,641,304. In 2018 and 2019, the average Hajj Bipih values were Rp. 35,235,602 and increased again to Rp. 39,886,009 in 2022. The following year, Presidential Decree Number 7 of 2023 concerning the Cost of Hajj Pilgrimage in 1444 Hijri/2023 AD stated that the value of Bipih for regular pilgrims in 1444 Hijri/2023 AD was the cheapest at IDR 44,364,357.26 per person (Aceh embarkation) and the most expensive at IDR 52,837,858.26 per person (Kertajati Embarkation). Meanwhile, to register for Hajj, prospective pilgrims must deposit Rp25 million to obtain a Hajj Registration Letter and queue number. Considering that the costs that need to be prepared for Hajj are not small and the queue for Hajj is getting longer, Sharia financial planning for Hajj costs needs to start early so that the dream of performing Hajj can be realized (Mufraini, 2021). Lahasna (2010) clarified that Islamic financial planning is a procedure to help decide on ideal business goals, needs, and assets using Sharia parameters. Islamic financial planning can mean meeting life goals by managing finances in a sharia-compliant manner (Shafii, Yusoff, & Noh, 2013).

Sarasin (2011) argues that financial planning from an Islamic perspective is established to fulfil the goals of every Muslim by implementing a financial plan and continuously monitoring it to successfully meet the goals of this life and the next. In this regard, one of the Islamic financial plans to prepare for the cost of travelling to the Hajj pilgrimage is to open a Hajj savings account. Islamic banking also provides Hajj savings products to help Muslim communities save on the costs of travelling to the Hajj pilgrimage. The concept of Hajj savings is generally the same as savings plans; however, Hajj savings are used by people preparing for the cost of the Hajj pilgrimage by depositing a certain amount of money until the balance required is sufficient to cover the cost of the pilgrimage (Harahap et al., 2023). Islamic banks in Indonesia are well positioned to utilize Hajj funds by distributing the money raised to various investment sectors. After two months of the pandemic, there was still an increase in registrations to 4.99 million persons, despite the fact that the virus momentarily stopped Muslims from performing their religious rituals, such as delaying their Hajj trip (Syadzily et al., 2020).

Theory of Planned Behavior

The study of intention and the theory of planned behavior (TPB) have become popular research topics used by researchers to predict the intention to use Islamic financial products because TPB has stronger predictive power than others (Amin et al., 2014). The TPB model represents the components of consumer behavioral choice and intention, reflecting the desire to exercise decisiveness in behavior (Balau and Galati, 2018). Ajzen (1991) developed the TPB model to address the shortcomings of the Theory of Reasoned Action (TRA) model. The TRA model includes attitudinal and subjective norm variables, whereas the TPB model consists of attitude, subjective norms, and perceived behavioral control (Darmansyah et al., 2020; Farooq et al., 2017; Riza, 2021). Attitude is a mental willingness developed through experience that directly influences individual responses to objects and related events (Allport, 1935).

According to Norman (1975), two components of attitude should be evaluated: cognitive and affective. The affective aspect relates to an individual's overall positive or negative sentiment towards a particular matter. The cognitive aspect encompasses an person's belief in the significance of a problem. In contrast, subjective norms are described as an individual's perception of something reinforced by those they deem important (Bananuka et al., 2019) or their beliefs about others' behavior (Masrizal et al., 2023; Shahijan et al., 2014). These norms

represent perceived pressure from the social environment that makes certain behaviors acceptable based on personal considerations. This social environment typically includes people close to the individual, such as family members, friends, and coworkers (Yusuf and Zulfitri, 2021).

Perceived behavioral control is characterized by the perception of one's capabilities and sense of control over a situation (Ham et al., 2015). It is conceptualized as a latent construct with two dimensions: perceived competence and perceived autonomy. Perceived competence refers to the belief in one's ability to perform a specific behavior, whereas perceived autonomy relates to the capacity to control one's actions (Sulistiowati et al., 2023). Amalia and Setyono (2023) and Harahap et al. (2023) used the TPB approach and found that attitude and subjective norms have a significant impact on the intention to save for the Hajj pilgrimage, whereas perceived behavioral control does not affect the intention to save for the Hajj pilgrimage. Similarly, the findings of a study by Sulistiowati et al., (2023) who used the TPB approach in a study to understand general savings intentions, found that subjective norms have a positive impact on savings intentions but not on attitude. Perceived behavioral control and attitude significantly and positively impacted savings intentions in Islamic banking.

According to Alqasa et al. (2014), subjective norms and attitudes significantly and positively affect yemens'savings intentions. Sulistiowati et al., (2023) found that subjective norms play a positive role in savings intentions but have no effect on attitude. Perceived behavioral control and attitudes significantly and positively influenced savings intentions in Islamic banking. Although the existing literature shows how perceived behavioral control, attitudes, and subjective norms affect savings intentions for the Hajj, a research gap exists in investigating the moderating effect of perceived behavioral control on the relationship between attitudes and intentions and subjective norms and savings intentions for the travel expenses of the Hajj pilgrimage. According to Barbera and Ajzen (2020), perceived behavioral control can theoretically moderate the effects of attitudes and subjective norms on behavioral intentions. The following hypotheses were proposed in this study:

- H1 : The intention to save for Hajj travel expenses is positively and significantly influenced by attitudes toward financial planning.
- H2a: There is a significant correlation between subjective norms and attitudes toward financial planning for Hajj travel expenses.
- H2b: The intention to save for Hajj travel expenses is positively and significantly affected by subjective norms.
- H3a: There is a substantial association between perceived behavioral control and attitudes towards financial planning for Hajj travel expenses.
- H3b: The intention to save for Hajj travel expenses will be positively and significantly affected by perceived behavioral control.
- H4a: The association between subjective norms and the plan to save for Hajj trip expenses is mediated by attitudes towards financial planning for such expenses.
- H4b: The relationship between perceived behavioral control and attitudes towards financial planning for Hajj trip expenses mediates the plan to save.
- H5 : Perceived behavioral control moderates the link between subjective norms and the desire to save for Hajj travel expenses.
- H6 : Perceived behavioral control moderates the association between mindset and planning to save for Hajj travel costs.

3. RESEARCH METHOD

This study employed a statistical approach and collected primary data through a questionnaire disseminated to 108 respondents using Google Forms. According to Mulazid et al. (2024) and Raza et al. (2018), a sample size ranging from 50 to 100 is generally sufficient for SEM. The research employed purposive sampling, focusing on individuals who fulfilled specific criteria: living in Jakarta Metropolis, practising Islam, aged between 18 and 40, and maintaining accounts with both Islamic and conventional banks. The questionnaire items were primarily adapted from Abdullah (2019) with modifications made to align with the context of this study. Scales for evaluating attitudes, subjective norms, perceived behavioral control, and plans were derived from previous research. To investigate the factors affecting the intention to save for Hajj travel expenses, 19 items were evaluated using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). This scale is commonly used in social studies because of its simplicity and it provides respondents with five distinct options. Scales with seven or 11 points can be more complex for participants (Edmondson, 2005; Mulazid et al., 2024; Mumu et al., 2022). Smart Partial Least Squares (SmartPLS) version 4.0.9.6, was used for data analysis.

4. RESULT AND ANALYSIS

Table 1 presents the results of the data analysis for saving intention, attitude, subjective norms, and perceived behavioral control using SmartPLS Version 4.0.9.6 software in two steps. First, the Measurement Model (Outer Model) incorporates Convergent Validity, Cronbach's Alpha, Composite Reliability, and Discriminant Validity/Average Variance Extracted. Second, the Structural Model (Inner Model) consists of path coefficient evaluation (β), t -value, proportion of variance explained (R^2), impact size (f^2), and predictive relevance (Q^2) (Hair et al., 2014; Muttaqien et al., 2023).

Evaluation of Measurement Model

Convergent and discriminant validity tests were employed to assess the measurement models. Convergent validity evaluates the effectiveness of assessment items in defining and measuring a latent construct and its association with other assessments. The initial step of this approach involves calculating the indicator loadings that represent the amount of indicator variance explained by the construct. While Hair et al. (2014) suggest loadings exceeding 0.70, a value of 0.50 is acceptable, provided the average variance expected (AVE) surpasses 0.5. Additionally, construct reliability was examined, with higher values indicating greater reliability. Consequently, values ranging from 0.70 to 0.95 were deemed appropriate and good, while those between 0.60 and 0.70 were considered acceptable. The results of the convergent validity analysis are presented in Table 1.

TABLE 1. Summary of Measurement Model Evaluation

Variabel Laten	Items	Loadings	CA	CR	AVE
Attitude	ATT1	0.918	0.909	0.943	0.846
	ATT2	0.920			
	ATT3	0.922			
Intention	INT6	0.906	0.875	0.923	0.800
	INT7	0.923			
	INT8	0.853			
Subjective Norms	NS1	0.880	0.859	0.914	0.780
	NS2	0.902			
	NS3	0.867			
Perceived Behavior Control	PBC1	0.930	0.920	0.949	0.862
	PBC2	0.942			
	PBC3	0.912			
	PBC4	0.903			

All elements in Table 1 had loadings greater than 0.50. The composite reliability statistics were higher than the acceptable value of 0.70, and all AVEs were greater than 0.50. The measures employed in this investigation for each construct were legitimate based on their statistical significance and parameter calculations. Discriminant validity includes how well scored questions communicate a coherent concept or distinguish between constructs. Discriminant validity was attained by examining the correlations between measures that may overlap with other variables. If the maximum indicator loading on a related concept is consistent, the construct shows discriminant validity. To ensure discriminant validity, the square of the AVE was estimated, and the results exceeded the construct's intercorrelation with other constructs in the model (Hair et al., 2014; Mulazid et al., 2024; Muttaqien et al., 2023). In conclusion, the data reported in Table 2 provide adequate evidence for the reliability, convergent validity, and discriminant validity of the measurement tools.

TABLE 2. Fornell Lacker Criterion

	ATT	INT	PBC	SN
ATT	0.92			
INT	0.579	0.894		
PBC	0.611	0.747	0.928	
SN	0.525	0.576	0.534	0.883

Structural Model Evaluation

A structural model was used to determine how exogenous variables influence endogenous variables (Hair et al., 2014). To evaluate the structural model, Hair et al. (2017) assessed the path coefficient (b), t -value, proportion of variance explained (R^2), effect size (F^2), and predictive relevance (Q^2). The coefficient of determination (R^2) indicated the predictive accuracy of the constructs in the proposed model. In this study, the R^2 value for the endogenous variables was

0.648. The R^2 value for the endogenous variable (intention) is 0.642. This implies that all exogenous variables explain 64.2% of the variance in intention. In this study, the R^2 value for the endogenous variable (attitude) was 0.429. This implies that all exogenous variables explain 42.9% of the variance in attitudes.

Furthermore, the analysis included an examination of the Effect Size (f^2). The Effect Size (f^2) value is comparable to the route coefficient. Specifically, the rank order of the relevance of predictor constructs in explaining the dependent construct in a structural model is often the same when comparing the size of the path coefficient and Effect Size (f^2). This is because the path coefficient and Effect Size (f^2) are measures of the strength of the relationship between two variables (Hair Jr., Hult, & Ringle, 2022). Cohen, (1988) defines the benchmark effect size as 0.02 for small, 0.15 for medium, and 0.35 for big. Values less than 0.02 can be ignored or interpreted as having no effect (Hair et al., 2017). As shown in Table IV, the overall output of f^2 ranged from 0.002 to 0.430. In addition to assessing the magnitude of the R^2 value as a criterion for prediction accuracy, we examined the Q^2 value, which is an indicator of the relevance of model predictions.

Predictive relevance aims to remove particular data and treat them as missing to estimate the model parameters, which are then used to reconstruct the missing values (Hair et al., 2014). The blindfolding procedure is usually applied to endogenous constructs with a reflective measurement model specification, and to single-item endogenous constructs. As Hair et al. (2017) suggest, the model is likely to show predictive relevance if the Q^2 value is greater than 0. In addition, Henseler et al. (2009) reported Q^2 values of 0.35 (large), 0.15 (medium), and 0.02 (small). Values less than 0.02 can be ignored or interpreted as having no effect (Hair et al., 2017).

TABLE 3. R-Square (R^2) and Q-Square (Q^2) Output

	R^2	Q^2
ATT	0.429	0.353
INT	0.642	0.483

Table 3 shows the results of this study, where all endogenous variables are greater than 0, which is acceptable given that predictive relevance is based on the rules of thumb for PLS-SEM. Based on the data presented in table III, it can be seen that the Q^2 value on the dependent variable attitude (ATT) is 0.353 or 35.3 % and the Q^2 value on the dependent variable intention (INT) is 0.483 or 48.3%. Based on this value, it can be concluded that this study had a large observational value, because it was greater than 0.35. To estimate all of the hypothesized linkages between latent variables and establish the significance of the route coefficients, this study used a bootstrapping technique with 5,000 sample data points. Table IV shows that the t-values of all relationships are > 1.645 at a significance level of < 0.05 , except for the relationship between subjective norms and intention.

TABLE 4. Structural Model Results

	Original Sample	T statistic	P values	f^2	Decisions
H1 ATT \rightarrow INT	0.179	2.394	0.017	0.048	Accepted
H2a SN \rightarrow ATT	0.277	3.603	0.000	0.096	Accepted
H2b SN \rightarrow INT	0.164	1.716	0.086	0.047	Rejected
H3a PBC \rightarrow ATT	0.464	4.320	0.000	0.269	Accepted
H3b PBC \rightarrow INT	0.535	5.550	0.000	0.430	Accepted

The results of table 4 showed a significant relationship between attitude and intention ($\beta = 0.179$; $t = 239$; $p < 0.05$) and between subjective norms and attitudes ($\beta = 0.277$; $t = 3.603$; $p < 0.05$). Subjective norms had a small effect on intention ($\beta = 0.164$, $t = 1.716$, $p > 0.05$). In summary, this study accepts H1 and H2a and rejects H2b. Perceived behavioral control had a significant effect on attitude ($\beta = 0.464$; $t = 4.320$; $p < 0.05$) and intention to save for Hajj travel expenses ($\beta = 0.535$; $t = 5.550$; $p < 0.05$), supporting H3a and H3b, respectively.

Mediation Effect

According to Zhao et al. (2010) and Chetoui et al. (2023), full mediation is achieved when the direct effect becomes non-significant after considering the indirect effect. Partial mediation is achieved when the direct effect remains significant after considering indirect effects. These results suggest that attitudes towards Islamic banking savings products for the Hajj are fully mediated by subjective norms and intentions.

TABLE 5. Structural estimates (Mediation Hypothesis Testing)

	Beta Value	T statistik	P values	Confidence Interval	
				2.50%	97.50%
H4a SN \rightarrow ATT \rightarrow INT	0.049	1.962	0.050	0.005	0.105
H4b PBC \rightarrow ATT \rightarrow INT	0.083	1.984	0.047	0.011	0.173

Table 5 shows that the direct effect of subjective norms on intention was not significant ($\beta = 0.164$, $t = 1.716$, $p > 0.05$); however, after the inclusion of attitude as a mediator, the effect of subjective norms on intention became significant ($\beta = 0.49$, $t = 1.962$, $p = 0.05$). This result also confirmed attitude as a partial mediator in the relationship between perceived behavioral control and intention to use the app. Data indicated that the coefficient of the direct effect of perceived behavioral control on intention changed from ($\beta = 0.535$; $t = 5.550$; $p < 0.05$) to ($\beta = 0.083$; $t = 1.984$; $p < 0.05$), remaining significant after the inclusion of attitude as a mediator. These values show that H4a and H4b were significant

Moderation Effects

Table 6 reveals that perceived behavioral control has no moderating effect on the relationship between subjective norms and intention ($b = -0.021$; $t = 0.286$; $p > 0.05$). Therefore, H5 is rejected. Conversely, perceived behavioral control had a significant moderating effect on the relationship between attitude and intention ($\beta = 0.154$, $t = 2.387$, $p < 0.05$), thus supporting H6.

TABLE 6. Moderating Effect

	Original Sample	T statistik	Pvalues	f ²	Decisions
H5 PBC x SN \rightarrow INT	-0.032	0.530	0.596	0.002	Accepted
H6 PBC x ATT \rightarrow INT	0.164	2.886	0.004	0.077	Accepted

DISCUSSION

This study examined the impact of attitude, subjective norms, and perceived behavioral control on young Jakarta Muslims' intention to plan for Hajj travel expenses. This study aimed to assess how these factors influenced the attitudes and intentions of young Muslims towards preparing for Hajj costs. Thus, hypotheses were formulated to achieve the research objectives of this study. The analysis revealed that all research variables had a significant and positive effect

on participants' intention to plan Hajj expenses, except subjective norms, which did not significantly influence this intention. Attitude positively and significantly mediated the relationship between subjective norms, perceived behavioral control, and intentions. Additionally, perceived behavioral control only moderated the effect of attitude on intention. The impact of each exogenous variable on the endogenous variable was analyzed separately. The empirical findings demonstrate a significant relationship between attitude and intention to save for Hajj travel costs ($\beta = 0.179$; $t = 239$; $p < 0.05$). The study's results suggest that urban Muslim youth's attitudes towards Islamic banks' Hajj savings products affect their intention to save for Hajj travel expenses. The outcomes of this study align with those of Harahap et al. (2023), Amalia and Setyono (2023), and Rosyad and Fathoni (2023), who demonstrated a notable connection between attitude and intention to utilize Islamic bank Hajj savings accounts. Conversely, other research, such as that by Resty and Hidayat (2021), reported that attitude does not significantly affect saving intentions. These discrepancies may stem from differences in research settings, sample populations, or analytical approaches as well as the involvement of different moderating or mediating factors across studies.

Subjective norm (SN) showed a significant positive influence on attitude ($\beta = 0.277$; $t = 3.603$; $p < 0.05$), indicating that the views of society, close people, and friends play a significant role in forming a positive attitude towards financial planning for Hajj travel expenses. This finding is in line with the research of Waseem Subhani et al. (2023), who also found that subjective norms contribute positively to attitudes. However, SN only has a minimal influence on the intention to save for Hajj travel expenses ($\beta = 0.164$; $t = 1.716$; $p > 0.05$), which means that opinions from the public, important people, and friends do not contribute significantly to forming saving intentions. This result supports the explanations of Ham et al. (2015) and Sulistiowati et al. (2023), who stated that the influence of subjective norms on the formation of intention is usually weaker than its influence on attitude in this study. However, this finding differs from those of Amalia and Setyono (2023) and Harahap et al. (2023), who found that subjective norms significantly influenced the intention to save for Hajj.

The results of this study indicate that subjective norms are likely to operate indirectly by first influencing attitudes, which then impacts savings intentions. In other words, social pressure and expectations from close relatives, friends, and the community play a role in shaping positive attitudes toward financial planning for Hajj expenses, and these attitudes then become primary determinants of savings intentions. This mediation process explains why the direct effect of subjective norms on intentions is insignificant, leaving attitudes the closest and primary predictor of intentions in this research model. Furthermore, it is possible that other moderating or mediating variables that have not been analyzed, such as perceived behavioral control, religiosity, or financial literacy, may influence or inhibit the direct effect of subjective norms on intentions.

The study revealed that perceived behavioral control exerted a positive and significant influence on attitude ($\beta = 0.464$; $t = 4.320$; $p < 0.05$) and intention to save for Hajj travel expenses ($\beta = 0.535$; $t = 5.550$; $p < 0.05$). Remarkably, attitudes and intentions regarding reducing Hajj travel expenses were primarily influenced by perceived behavioral control. The factors preventing and regulating behavior with regard to attitudes and intentions to save for Hajj travel expenses are of significant importance, as this correlation implies that improved behavioral control correlates with elevated attitudes and intentions to save for Hajj travel expenses. Additionally, opportunities to participate in particular activities and the resources available are linked to perceived behavioural control (Syahriyatul Muharromah et al., 2021). These findings align with the research of Waseem Subhani et al. (2023), who demonstrated that perceived behavioral control has a positive and significant impact on attitudes towards and intentions to adopt Islamic banking in Pakistan. In contrast, the results of this study contradict those of Harahap et al. (2023) and Amalia and Setyono (2023), who found that perceived behavioral control had no significant effect on the intention to save for Hajj pilgrimage costs. Furthermore, Ham et al.

(2015) found that perceived behavioral control had no significant effect on attitudes or intentions.

This study presents several novel findings, including a mediation analysis that demonstrates the positive and significant mediating effect of attitude on the relationship between subjective norms and savings intentions for Hajj travel costs ($\beta = 0.49$, $t = 1.962$, $p = 0.05$). Furthermore, the research reveals that attitude strongly mediates the connection between perceived behavioral control and saving intention for Hajj travel expenses ($\beta = 0.083$; $t = 1.984$; $p < 0.05$). These outcomes align with Waseem Subhani et al.'s (2023) research, which also identified a significant mediating role of attitudes in the relationship between subjective norms, perceived behavioral control, and the intention to adopt Islamic banking in Pakistan. Consequently, public opinion is vital to the success of the Hajj Financial Management Agency (BPKH), Islamic banking, and the Indonesian Ministry of Religious Affairs (MoRA). These institutions must acknowledge that generations of Indonesian Muslims, particularly those in the Jakarta Metropolitan area, are familiar with financial planning. As such, they need to proactively inform the public about the Hajj savings products available through Islamic banks. Potential pilgrims anticipate that Islamic banking Hajj savings products will offer reassurance given the extended waiting period for Hajj pilgrimages.

Moreover, the anticipated moderating influence of perceived behavioral control on the link between subjective norms and saving intention for Hajj travel expenses yielded non-significant outcomes ($b = -0.032$; $t = 0.530$; $p > 0.05$). A possible explanation for this result is that urban Muslim youth who feel highly capable of saving for Hajj travel may be less influenced by social pressure. This research aligns with La Barbera's (2018) findings, which also revealed an unexpected negative impact of perceived behavioral control on the relationship between subjective norms and intention; consequently, subjective norms only affect intention when perceived behavioral control is low. This finding contradicts the theory proposed by Barbera and Ajzen (2020), who suggested that perceived behavioral control could theoretically moderate the effect of subjective norms on behavioral intentions. Furthermore, this study corroborates the moderating influence of perceived behavioral control on attitudes and intentions to save for Hajj travel expenses, yielding significant findings ($b = 0.164$, $t = 2.886$, $p < 0.05$). This suggests that young Muslims with high perceived behavioral control are more inclined to base their intentions on their attitudes. These individuals may possess a more favorable outlook towards executing the behavior, potentially resulting in a stronger correlation between attitude and behavioral intention. This observation aligns with the theory of Barbera and Ajzen (2020), who posited that perceived behavioral control can moderate the impact of attitudes on behavioral intentions. To enhance young Muslims' motivation and enthusiasm for saving Hajj expenses, BPKH and associated organizations should intensify their efforts to promote early financial planning for the pilgrimage. This can be achieved by persuading young Muslims that undertaking the Hajj is not exclusively for the elderly and that they can also register for the journey. According to MUI fatwa No. 002/MUNAS X/ MUI/XI/2020, individuals may register for Hajj from birth to puberty. However, the Minister of Religious Affairs (PMA) Regulation No. 29/2015 concerning Regular Hajj Implementation stipulates that Hajj applicants must be at least 12 years old to meet the eligibility criteria.

5. CONCLUSION AND FURTHER STUDY

The purpose of the investigation was to evaluate the mediation impact of financial planning attitudes and the controlling impact of perceived behavioral control on the link between subjective norms, perceived behavioral control, and young urban Muslims' motivation to save for Hajj travel costs. A survey of 108 Muslim youth living in the Jakarta Metropolitan area was carried out to achieve these goals. According to the correlation analysis, younger Muslims in Metropolitan Jakarta had strong opinions about financial planning that were influenced by both subjective norms and perceived behavioral control. Additionally, the study showed that while

subjective norms had no bearing on young Muslims' plans to save for Hajj travel expenses in Metropolitan Jakarta, attitudes and perceived behavioral control did.

The results of the study indicate that the financial planning attitudes of younger Muslims in Metropolitan Jakarta act as a mediator between their subjective norms and intention to save for their Hajj trip. The relationship between the goal of saving for Hajj expenses and subjective norms is similarly mediated by this attitude towards financial planning. Additionally, the study discovered that the relationships between young Muslims' opinions on financial planning and their plans to save for Hajj expenses may be influenced by perceived behavioral control. However, the association between interest in saving for Hajj travel expenses and subjective norms was not moderated by perceived behavioral control.

The findings of this study have important ramifications for a variety of stakeholders, including academics, industry professionals, and regulatory agencies. This study highlights the dual role of attitude for scholars: it acts as a mediator between perceived behavioral control, personal norms, and the same plans, as well as altering its own relationship with the plan to save for Hajj travel expenses. Industry professionals and regulators should heed these findings, as they highlight the need for comprehensive public education, particularly aimed at young Muslims, regarding the savings products offered by Islamic financial institutions. This knowledge is crucial for altering the perspectives of younger Muslim populations towards Shariah-compliant financial planning.

Promoting savings through Islamic banking can provide individuals, especially young Muslims, with additional options for allocating funds to their Hajj pilgrimages. As in other studies, this study had certain constraints. First, the findings may only be relevant to young Muslim populations in the Jakarta Metropolitan region, as the data were sourced from this area. Second, the study's reliance on the TPB model and quantitative data alone restricted the participants' views on the research variables and potentially overlooked pertinent information. Future investigations should replicate these findings to validate the outcomes of this study. Subsequent research should employ a mixed-method approach and examine additional factors, such as income, religiosity, and Islamic financial literacy.

6. ACKNOWLEDGEMENT

We express our deepest gratitude to the Institute for Research and Community Service (LPPM) of the University of Muhammadiyah Jakarta (UMJ) for the financial support provided for this study.

7. DAFTAR PUSTAKA

- Abdullah, A. B. (2019). Awareness of Islamic Financial Planning for Hajj and Umrah Among Muslim Bank Staff. *Othman Yeop Abdullah Graduate School of Business, University Utara Malaysia*.
- Allport, G. W. (1935). *Attitudes* (Carl Murchison (ed.); Handbook o). Clark University Press.
- Alqasa, K. M., Isa, F. M., Othman, S. N., Zolait, A. H. S. (2014). The impact of students' attitudes and subjective norms on the behavioral intention to use banking system services. *International Journal of Business Information Systems*, 15(1), 105–122. <https://doi.org/10.1504/IJBIS.2014.057967>
- Amalia, R., & Setyono, J. (2023). Determinants of Hajj Saving Intention at Bank Syariah Indonesia. *JPS (Jurnal Perbankan Syariah)*, 4(1), 35–50. <https://doi.org/10.46367/jps.v4i1.1035>
- Amin, H., Abdul-Rahman, A. R., & Razak, D. A. (2014). Theory of Islamic consumer behavior: An empirical study of consumer behavior of Islamic mortgages in Malaysia. *Journal of Islamic Marketing*, 5(2), 273–301. <https://doi.org/10.1108/JIMA-06-2013-0042>
- Bananuka, J., Kaawaase, T. K., Kasera, M., & Nalukenge, I. (2019). Determinants of the intention to adopt Islamic banking in a non-Islamic developing country: The case of Uganda. *ISRA*

- International Journal of Islamic Finance*, 11(2), 166–186. <https://doi.org/10.1108/IJIF-04-2018-0040>
- Barbera, F. La, & Ajzen, I. (2020). Control interactions in the theory of planned behavior: Rethinking the role of subjective norms. *Europe's Journal of Psychology*, 16(3), 401–417. <https://doi.org/10.5964/ejop.v16i3.2056>
- Chetioui, Y., Satt, H., Lebdaoui, H., Baijou, M., Dassouli, S., & Katona, S. (2023). Antecedents of giving charitable donations (Sadaqah) during the COVID-19 pandemic: Does Islamic religiosity matter? *Journal of Islamic Marketing*, 14(5), 1169–1187. <https://doi.org/10.1108/JIMA-09-2021-0296>
- Cohen, J. (1988). Statistical Power Analysis for the Behavioral Sciences. In *Lawrence Erlbaum Associates* (Vol. 11, Issue 1).
- Darmansyah, Fianto, B. A., Hendratni, A., & Aziz, P. F. (2020). Factors determining behavioral intentions to use Islamic financial technology: Three competing models. *Journal of Islamic Marketing*, 12(4), 794–812. <https://doi.org/10.1108/JIMA-12-2019-0252>
- Edmondson, D. R. (2005). Likert scales: history. In *Charm* (pp. 127–133). http://www.orion2020.org/archivo/investigacion/Likert_History.pdf
- Farooq, M. S., Salam, M., Jaafar, N., Fayolle, A., Ayupp, K., Marcovic, M. R., & Sajid, A. (2017). Acceptance and Use of Lecture Capture System (LCS) in Executive Business Studies: Extending UTAUT2. *Interactive Technology and Smart Education*, 8(3), 161–171. doi.org/10.1108/17415651111165393
- Hagger, M. S., Cheung, M.W. L., Ajzen, I., & Hamilton, K. (2022). Perceived Behavioral Control Moderating Effects in the Theory of Planned Behavior: A Meta-Analysis. *Health Psychology*, 41, 155–167. <https://doi.org/10.1037/hea0001153>
- Hair, J. F., Hult, G. T. M., & Ringle, C. M. (2017). *A primer on partial least squares structural equation modeling (PLS-SEM)* (2nd Editio). Sage Publication.
- Hair, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European Business Review* (Vol. 26, Issue 2, pp. 106–121). <https://doi.org/10.1108/EBR-10-2013-0128>
- Ham, M., Jeger, M., Ivković, A. F. (2015). Role of subjective norms in forming the intention to purchase green food. *Economic Research-Ekonomska Istrazivanja*, 28(1), 738–748. <https://doi.org/10.1080/1331677X.2015.1083875>
- Harahap, D., Siregar, I., & Afandi, Ahmad. (2023). Intention to Save Hajj at the Indonesian Sharia Bank : A Study Based on the Theory of Planned Behavior. *Journal of Namibian Studies : History Politics Culture*, 33. <https://doi.org/10.59670/jns.v33i.579>
- Henseler, J., Ringle, C. M., & Sinkovics, R. R. (2009). The use of partial least squares path modeling in international marketing. *Advances in International Marketing*, 20(January 2009), 277–319. [https://doi.org/10.1108/S1474-7979\(2009\)0000020014](https://doi.org/10.1108/S1474-7979(2009)0000020014)
- Huda, Q., & Haeba, I. D. (2021). Hajj, Istita'ah, and Waiting List Regulation in Indonesia. *Al-'Adalah*, 18(2), 193–212. <https://doi.org/10.24042/adalah.v18i2.9903>
- Joseph F. Hair Jr. , G. Tomas M. Hult , Christian M. Ringle, M. S. (2022). A Primer on Partial Least Squares Structural Equation Modeling (PLS SEM). In *Long-Range Planning* (Vol. 46, Issues 1–2). <https://doi.org/10.1016/j.lrp.2013.01.002>
- La Barbera, F. (2018). Moderating Role of Control in the Theory of Planned Behavior: A Replication and Extension. *Analytical Biochemistry*, 11(1), 1–5.

- La Barbera, F., & Ajzen, I. (2021). Moderating role of perceived behavioral control in the theory of planned behavior: A preregistered study. *Journal of Theoretical Social Psychology*, 5. <https://doi.org/10.1002/jts5.83>
- Lahsasna, A. (2010). Understanding Shariah Financial Planning. *Financial 1st Journal*, January 2010 Issue, Malaysia Financial Planning Council, 40-41.
- Masrizal, Huda, N., Harahap, A., Trianto, B., & Sabiu, T. T. (2023). Investigating the Determinants of Cash Waqf Intention: an Insight From Muslims in Indonesia. *Journal of Islamic Monetary Economics and Finance*, 9(1), 17–38. <https://doi.org/10.21098/jimf.v9i1.1607>
- Mufraini, M. A. (2021). *Dana Haji Indonesia: Harapan dalam Paralogisme Pengelolaan dan Teorisasi Keuangan Syariah* (M. K. Muttaqien & A. K. Anwar (eds.); 1st ed.). Jakarta: Prenada Media Group.
- Mulazid, A. S., Saharuddin, D., Muttaqien, M. K., Wicaksono, A. T. S., Fatmawati, F., & Fauzan, F. (2024). Determinants for Acceptance and Use of Shari'ah Banking Digital Services in Indonesia: Applying UTAUT 3, Trust, and Shari'ah Compliance. *Journal of King Abdulaziz University, Islamic Economics*, 37(1), 55–77. <https://doi.org/10.4197/Islec.37-1.4>
- Mumu, J., Tanujaya, B., Charitas, R., & Prahmana, I. (2022). Likert Scale in Social Sciences Research: Problems and Difficulties. *FWU Journal of Social Sciences*, 16(4), 89–101. <https://doi.org/10.51709/19951272/Winter2022/7>
- Muttaqien, M. K., Anam, M. K., Mas'ud, T., & Syaifullah, H. (2023). Penerimaan Mobile Banking di Kalangan Nasabah Perbankan Syariah. *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 5(4), 1922–1931. <https://doi.org/10.47467/alkharaj.v5i4.2600>
- Norman, R. (1975). Affective-cognitive consistency, attitudes, conformity, and behavior. *Journal of Personality and Social Psychology*, 32(1), 83–91. <https://doi.org/10.1037/h0076865>
- Puspaningtyas, L. (2020). BPKH: Pendaftar Haji Usia Muda Semakin Meningkat. *Republika.Co.Id*. <https://ihram.republika.co.id/berita/qcu0yp327/bpkh-pendaftar-haji-usia-muda-semakin-meningkat>
- Raza, S. A., Shah, N., & Ali, M. (2018). Acceptance of mobile banking in Islamic banks: Evidence from modified UTAUT model. *Journal of Islamic Marketing*, 10(1), 357–376. <https://doi.org/10.1108/JIMA-04-2017-0038>
- Resty, N. N. H., & Hidayat, A. (2021). Factors affecting millennial customers' savings intention in Islamic banks. *European Journal of Business and Management Research*, 6(4), 116–122. <https://doi.org/10.24018/ejbmr.2021.6.4.949>
- Riza, A. F. (2021). The potential of digital banking to handle the Covid-19 pandemic crisis: Modification of UTAUT model for Islamic finance industry. *Jurnal Ekonomi & Keuangan Islam*, 7(1), 1–16. <https://doi.org/10.20885/jeki.vol7.iss1.art1>
- Rosyad, F. K., & Fathoni, M. A. (2024). Analisis Determinasi Minat Menggunakan Produk Tabungan Haji di Bank Muamalat Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 10(02), 1261–1270. <http://dx.doi.org/10.29040/jiei.v10i2.12980DOI:http://dx.doi.org/10.29040/jiei.v10i2.12980>
- Sarasin. (2011). *Islamic Wealth Management Report*.
- Shafii, Z., Yusoff, Z., & Noh, S. M. (2013). *Islamic Financial Planning and Wealth Management*. IBFIM.
- Shahijan, M. K., Preece, C. N., Rezaei, S., & Ismail, W. K. W. (2014). Examining retailers' behavior in managing critical points in halal meat handling: A PLS analysis. *Journal of Islamic Marketing*, 5(3), 446–472. <https://doi.org/10.1108/JIMA-10-2013-0070>
- Sulistiowati, S., Suwarsinah, H. K., & Simajuntak, M. (2023). The Factors Affecting Intention to Save Indonesian Islamic Banks Using the Theory of Planned Behavior (TPB). *Indonesian Journal of Business and Entrepreneurship*, 9(1), 91–103. <https://doi.org/10.17358/ijbe.9.1.91>

- Syadzily, T. A. H., Mufraini, M. A., Mulazid, A. S., Murodi, & Wicaksono, A. T. S. (2020). Spatial Finance Exploration on Hajj Funds Sustainability Growth: Evidence from Indonesian Archipelagic. *Madania*, 2023(27), 259–272.
- Syahriyatul Muharromah, Huda, N., Muslikh, M., & Rini, N. (2021). Factors That Influence Public Interest In Choosing Islamic Bank Financing Products. *Jurnal Organisasi Dan Manajemen*, 17(1), 53–66. <https://doi.org/10.33830/jom.v17i1.1085.2021>
- Waseem Subhani, Malik, L., Naz, M. A., & Sultan, N. (2023). Factors Influencing the Behavioral Intention to Adopt Islamic Banking in Pakistan with the Mediating Role of Attitude. *Journal of Policy Research* 9860(4), 138–151.
- Wicaksono, A. T. S., Mufraini, M. A., Miranti, T., & Muttaqien, M. K. (2023). Bitcoin Vs Gold: Which One is the Most Powerful in Boosting the Shariah Equity Index? Global Evidence. *Studies in Business and Economics*, 18(1), 5–36. <https://doi.org/10.2478/sbe-2023-0001>
- Yusuf, D. M. & Zulfitri,. (2021). Effect of Attitude Mediating Subjective Norm, Perceived Behaviour Control, and Perceived Ease of Use on Online Purchase Intention Fashion Product Category. *European Journal of Business and Management Research*, 6(6), 266–270. <https://doi.org/10.24018/ejbmr.2021.6.6.1135>
- Yzer, M., & Van Den Putte, B. (2014). Control perceptions moderate attitudinal and normative effects on the intention to quit smoking. *Psychology of Addictive Behaviors*, 28(4), 1153–1161. <https://doi.org/10.1037/a0037924>
- Zhao, X., Lynch, J. G., & Chen, Q. (2010). Reconsidering Baron and Kenny: Myths and truths about mediation analysis. *Journal of Consumer Research*, 37(2), 197–206. <https://doi.org/10.1086/651257>

Kajian Ekonomi & Keuangan

<http://fiskal.depkeu.go.id/ejournal/index.php/kek>