

The Influence of Income, Company Reputation, and Waiting Lists for Hajj on The Interest of Generation Z in Saving for Hajj Deposits in Islamic Banks.

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Article Info

Article History

Received : 13-12-2024

Revised : 18-12-2024

Accepted : 23-12-2024

Published : 11-02-2025

Article DOI:

[10.14421/jbmib.2024.0302-06](https://doi.org/10.14421/jbmib.2024.0302-06)

ABSTRACT

Research Aims: The study aims to explore the influence of income, company reputation, and waiting lists for hajj on the interest of Generation Z in saving for hajj deposits in Islamic banks.

Methodology: This research employs a quantitative descriptive methodology, using regression analysis tools and the SPSS 24 software. A total of 128 respondents from Cirebon Regency were surveyed to gather relevant data.

Research Findings: The findings reveal that each independent variable, including income, company reputation, and waiting lists, significantly influences the dependent variable, with the highest impact attributed to company reputation. This demonstrates that a positive image of the bank plays a crucial role in attracting potential customers.

Theoretical Contribution: This study contributes to the existing literature by highlighting the key factors influencing Generation Z's motivation to save for hajj in Islamic banks, specifically emphasizing the importance of company reputation in this context.

Research limitation and implication: The study is limited to the Cirebon Regency and may not be generalizable to other regions. Future research could expand the demographic scope and examine additional factors that influence saving behaviors among different populations. The findings imply that banks should strive to maintain a positive reputation to effectively attract and retain customers, alongside considering other relevant factors in product marketing.

Keywords: *Saving Interest, Income, Corporate Image, Waiting List*

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INTRODUCTION

The phenomenon of performing Hajj every year is interesting to discuss for everyone, especially for Muslims. Performing Hajj is one of the obligatory acts of worship commanded by Allah SWT. This command is stated in Islamic teachings, specifically in the fifth pillar of Islam. It is also mentioned in the Qur'an. However, to be able to perform the Hajj pilgrimage, people cannot simply depart for the holy land immediately. Indonesia has a legal body that

regulates Hajj matters. The institution responsible for managing Hajj pilgrimage is the Directorate General of Hajj and Umrah Management under the Ministry of Religious Affairs of the Republic of Indonesia. According to the official website of the Ministry of Religious Affairs, the number of Hajj registrants as of 2022 reached 5,224,585 people, with a departure quota of approximately 92,246 people ([Directorate General of Hajj and Umrah Management, 2022](#)). The remaining registrants are placed on the Hajj waiting list. The length of the Hajj waiting list has slowed down since the renovation of the Masjid al-Haram in Saudi Arabia. Additionally, the COVID-19 pandemic worsened the waiting list situation. A similar condition also occurred in Malaysia. Based on collected data, due to COVID-19, Hajj and Umrah trips were restricted, with only 10,000 people permitted to perform Hajj ([Muneeza & Mustapha, 2021](#)). This phenomenon has become a concern for Muslims, especially those in Indonesia, who wish to perform the Hajj pilgrimage.

The long waiting list can be anticipated by registering for Hajj as early as possible to obtain a departure portion number. However, to get registered for the Hajj departure list, individuals must be able to deposit a minimum registration fee of IDR 25,000,000 (twenty-five million rupiahs) ([Syariah, 2023](#)). Not everyone can afford this minimum deposit, so it is advisable to prepare funds early as an effort to avoid long delays in registration. One way to prepare for this is through saving.

Choosing Generation Z as respondents is interesting because this generation has the largest population in Indonesia. Generation Z makes up 27.94% of the total population, surpassing the millennial generation, which accounts for only 25.87% ([BPS, 2021](#)). Moreover, the age range of Generation Z aligns with the minimum registration age for Hajj, and some members of this generation have already entered the workforce ([Komalasari et al., 2022](#)). Another interesting aspect is their financial behavior, as they tend not to save money for future purposes ([Ramadanti et al., 2021](#)). This lifestyle tendency makes Generation Z highly consumptive ([Taqwa & Mukhlis, 2022](#)). Born in the era of advanced internet technology, this generation is very familiar with information and technology in their daily lives ([Christiani & Ikasari, 2020](#)). Given these characteristics, it is important to explore their interest in Hajj savings further.

Saving can be done by storing funds in a bank. A bank is an organization or business entity that collects funds from third parties (the public) in the form of deposits and returns them as loans ([Regaer et al., 2016](#)). In the banking world, there are various types of savings and financial products, one of which is Hajj savings. Various factors influence banking products, including income, which plays a significant role ([Lumempouw et al., 2017](#)). Apart from internal factors related to potential customers, banking institutions must also consider external factors.

Among the many influencing factors, one important factor is the company's image. Since this generation is highly familiar with technology and information, they can thoroughly investigate an institution ([Christiani & Ikasari, 2020](#)). Therefore, banks are required to maintain a good public image to attract potential customers to use their services. This is supported by research showing that a company's image significantly influences customer interest in saving ([Rizkulillah et al., 2022](#)). A good image can be shaped by several factors, including service quality and public relations strategies ([Norbaiti & Nastiti, 2021](#)).

Another interesting aspect to consider when measuring the intention or interest in Hajj savings is the Hajj waiting list itself. The latest data as of May 5, 2023, shows that the estimated waiting list in Cirebon Regency has decreased and is returning to a normal range of 24 years ([Directorate General of Hajj and Umrah Management, 2023](#)). Although this trend offers hope for prospective pilgrims, the waiting time is still relatively long, lasting several decades. Consequently, registering for Hajj at an older age may not guarantee physical readiness for the pilgrimage, as Hajj involves a series of physically demanding rituals requiring optimal health ([Harssilah, 2022](#)).

Previous studies have also examined the factors influencing interest in Hajj savings and Islamic banking products. For instance, a study concluded that religiosity, security guarantees, and income positively and significantly influence the interest of productive students in saving at Islamic banks ([Putrawardana et al., 2021](#)). Another study revealed that teenagers' interest in saving in the Maburr Junior savings product at BSI KCP Stabat was very low due to several factors, including parental influence as the primary source of funding and the Ministry of Religious Affairs prioritizing older registrants, which reduced youth participation ([Harahap & Nasution, 2021](#)).

Based on the explanations provided above, the author has identified a gap for new research opportunities, such as differences in theory application, methods, samples, or research locations. Therefore, the author intends to examine the influence of income, company image, and the Hajj waiting list on the interest of Generation Z in saving for Hajj in Islamic banks. The study aims to measure the extent of Generation Z's interest in saving for Hajj, especially for those who have yet to register officially for the pilgrimage.

LITERATURE REVIEW

Financial Self-Efficacy

Self-efficacy is a derivative variable from behavioral and social cognitive aspects ([Ibrahim, 2020](#)). Social cognitive theory explores cognitive thinking to motivate individuals and financial behavior, which is closely related to financial self-efficacy. Financial self-efficacy is a measure of an individual's confidence in financial services, aimed at the context of the financial domain ([Mindra et al., 2017](#)). Similarly, another source describes financial self-efficacy as a positive belief in one's skills related to financial goals. In other words, it is the belief that an individual can manage their finances or income effectively ([Nisa, 2022](#)). According to [Lown \(2011\)](#), financial self-efficacy (FSE) consists of several indicators. He identifies six indicators:

1. Skill in managing expenses.
2. Skill in achieving financial goals.
3. Skill in making decisions during emergencies.
4. Ability to face financial challenges.
5. Confidence in managing finances.
6. Confidence in future financial conditions.

Income

Income is a significant factor in human life and can be interpreted in various ways depending on the perspective taken. Income refers to the funds or money received by a person within a certain period (Herlindawati, 2017). Marbun (2003:230) defines income in the management dictionary as the money obtained by individuals, companies, and other organizations in the form of wages, salaries, rent, interest, commissions, fees, and profits (Erlindawati & Novianti, 2020). The Indonesian Dictionary (KBBI), accessed online, defines income as the result of work (effort, etc.) (Badan Pengembangan dan Pembinaan Bahasa, Kementerian Pendidikan, Kebudayaan, Riset, 2023). Basri (1995) divides income sources into four categories:

1. Income from wages and salaries, representing rewards for being an employee.
2. Business income, representing rewards for being a business owner.
3. Income from other household transfers, including remittances, donations, gifts, grants, and inheritances. Other income, such as rental income, interest, dividends, pensions, subsidies, etc.
4. Income has several indicators used for measurement. Some studies use a range of indicators, but this research focuses on income elements, sources, and expenses (Arianti, 2020).

Corporate Image

Corporate image is crucial for the sustainability of a company. It represents the identity or image of an organization or company (Tumbuan et al., 2014). Kotler and Keller (2009:406) define image as a collection of thoughts, beliefs, and impressions held by someone about an object (Astiti & Saitri, 2016). According to Anggoro (2000:36), corporate image is the perception or view of an individual about an organization or company based on their knowledge and experience.

Corporate image comprises countless positive and negative impressions (Datuela, 2013). If a company excels in various aspects, it creates a positive image. Conversely, negative aspects can lead to a negative corporate image (Putra et al., 2015). This study uses the corporate image indicators developed by Kanaidi (2010) and further refined by Subagja (2018), which include impressions, beliefs, and attitudes.

Perceived Waiting Duration

Waiting time refers to the duration experienced by a consumer when engaging in a transaction or purchase (Kristanti et al., 2018). Time is considered valuable, as it relates to money and business. Both service providers and recipients must value time as a critical aspect. Perceived waiting duration is the time span perceived by someone while waiting for a service (Lahap et al., 2018). A longer waiting duration often leads to negative emotional responses from customers, as supported by prior studies indicating that the longer the waiting time, the more negative the emotional response (Worlitz et al., 2020). To understand the effects of waiting time, this study includes the waiting period for Hajj as a variable.

Hajj Waiting List Regulation of the Minister of Religious Affairs No. 14 of 2012, Article 1, Paragraph 17, defines the Hajj waiting list as the list of Hajj pilgrims who have registered and obtained a departure portion number, waiting for their departure. According to Mulkin et al. (2021), the Hajj waiting list refers to registered Hajj candidates who have received a

departure portion and are only waiting for their turn to perform Hajj. Similarly, Japeri (2017) describes the Hajj waiting list as a list of registered Hajj pilgrims who have received a departure number but cannot depart in the same year due to capacity limitations and must wait for subsequent years. This study uses three indicators for the Hajj waiting.

Table 1 Generation Classification

No.	Classification	Year of Birth	Source
1.	Traditionalist Generation	1925-1945	
2.	Baby Boomers Generation	1946-1960	
3.	Generation X	1960-1980	(Andrea et al., 2016)
4.	Generation Y	1980-1995	
5.	Generation Z	1995-2010	
6.	Generasi Alpha	Born from 2010 onward	

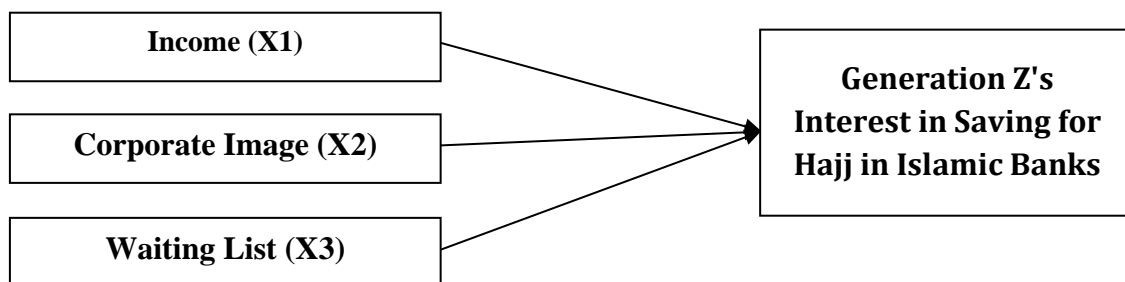


Figure 1. Research Framework

Hypothesis Development

The Effect of Income on Generation Z's Interest in Saving for Hajj in Islamic Banks

Income refers to the amount of funds or money received by an individual within a certain period (Herlindawati, 2017). If a person has a high income, it is believed to influence their interest in saving. This statement is supported by other studies suggesting that the higher the income of a community, the higher their saving rate (Febrian, 2018). Therefore, when someone has income or a certain amount of money in a given period, and there is a surplus, it may spark interest in saving. Research has also stated that income has a significant positive effect on saving interest (Yulianti, 2020; Putrawardana et al., 2021). Based on the above explanations, the first alternative hypothesis proposed in this study is:

H1: Income has a significant positive effect on Generation Z's interest in saving for Hajj in Islamic banks.

The Effect of Corporate Image on Generation Z's Interest in Saving for Hajj in Islamic Banks

Corporate image describes the overall perception of a company, including its history, excellent service quality, product quality, good working relationships, marketing, and corporate social responsibility (Datuela, 2013). Based on this theory, saving interest can be formed when prospective customers perceive the bank's reputation positively. Various aspects can be assessed through available information and individual experiences. Previous research has measured saving interest through the corporate image variable, concluding that corporate image significantly influences cooperative members' interest in saving

(Rizkulillah et al., 2022). Based on the above explanations, the second alternative hypothesis proposed is:

H2: Corporate image has a significant positive effect on Generation Z's interest in saving for Hajj in Islamic banks.

The Effect of Hajj Waiting List on Generation Z's Interest in Saving for Hajj in Islamic Banks

The Hajj waiting list refers to the list of prospective Hajj pilgrims who have registered and obtained a Hajj quota number, waiting for their departure to the Holy Land (Mulkin et al., 2021). A longer Hajj waiting list provides an opportunity for those who do not yet have sufficient funds to utilize the facilities offered by Islamic banks. One such facility is the Hajj savings product, enabling people to start saving as a precaution against the lengthy waiting list. This assumption is supported by previous studies indicating that the Hajj waiting list significantly and positively influences interest in saving for Hajj (Dewi, 2018). Based on the above discussions, the third alternative hypothesis proposed is:

H3: The Hajj waiting list has a significant positive effect on Generation Z's interest in saving for Hajj in Islamic banks.

RESEARCH METHOD

In this research, a descriptive quantitative approach was utilized. Quantitative research involves the process of acquiring knowledge by using numerical data as tools for analysis and explanation of the information being examined (Djollong, 2014). Descriptive research, on the other hand, focuses on systematically presenting facts and characteristics of a specific population (Rahmadi, 2011). Therefore, descriptive quantitative research can be defined as a method used to explore knowledge by investigating the relationship between dependent and independent variables through numerical data while providing a structured description, which in this study was conducted through a survey.

The sampling technique adopted was purposive sampling, where respondents were selected based on specific criteria relevant to the research objectives (Ahyar et al., 2020). The study involved 128 respondents from Cirebon Regency, with the selected participants being individuals born between 1995 and 2010. Data was collected through an online questionnaire distributed to the respondents. The questionnaire applied a Likert scale ranging from 1 to 5, where: Strongly Disagree (STS) = 1, Disagree (TS) = 2, Neutral (N) = 3, Agree (S) = 4, and Strongly Agree (SS) = 5.

RESULTS AND DISCUSSIONS

Respondent Characteristics

Based on the collected data, the researcher successfully gathered responses from 128 participants across Cirebon Regency. Among them, 74 were female respondents, while 54 were male. The majority of respondents belonged to the age group of 20-23 years, totaling 83 participants. This was followed by 25 respondents aged 24-27 years, 12 respondents aged 16-19 years, and finally, 8 respondents in the 12-15 year age range. The respondents also varied in terms of educational background. The largest group consisted of high school graduates (SMA/MA/SMK or equivalent) with 73 participants. This was followed by 30 respondents holding bachelor's, master's, or doctoral degrees (S1/S2/S3), while 10

respondents had completed diploma programs (D1/D2/D3/D4). Meanwhile, 8 respondents had finished junior high school (SMP/MTs or equivalent), and the remaining 7 participants had an educational background of elementary school level (SD/MI or equivalent).

The respondents also demonstrated diverse income levels. The majority, 44 participants, reported earning between Rp. 500,000 and Rp. 1,500,000. This was followed by 35 respondents earning less than Rp. 500,000. Additionally, 26 participants had incomes ranging from Rp. 1,500,000 to Rp. 2,500,000, while 13 respondents reported earnings between Rp. 2,500,000 and Rp. 3,500,000. Furthermore, 6 respondents reported earning above Rp. 4,500,000, and the remaining 4 respondents fell within the income range of Rp. 3,500,000 to Rp. 4,500,000.

The employment status of each respondent varies. The majority of respondents are students, with 53 individuals. The second largest group consists of private sector employees, with 40 respondents, followed by 15 students. The fourth group is entrepreneurs, with 5 respondents. There are also 3 respondents in each of the following professions: laborers and employees of state-owned enterprises (BUMN). Additionally, there are 2 respondents each from the professions of civil servants (ASN), housewives, and independent contractors. Finally, the remaining groups are filled by freelancers, non-civil servants (non-ASN), and nurses, each with 1 respondent from each profession. Below is the distribution of the respondents' professional backgrounds:

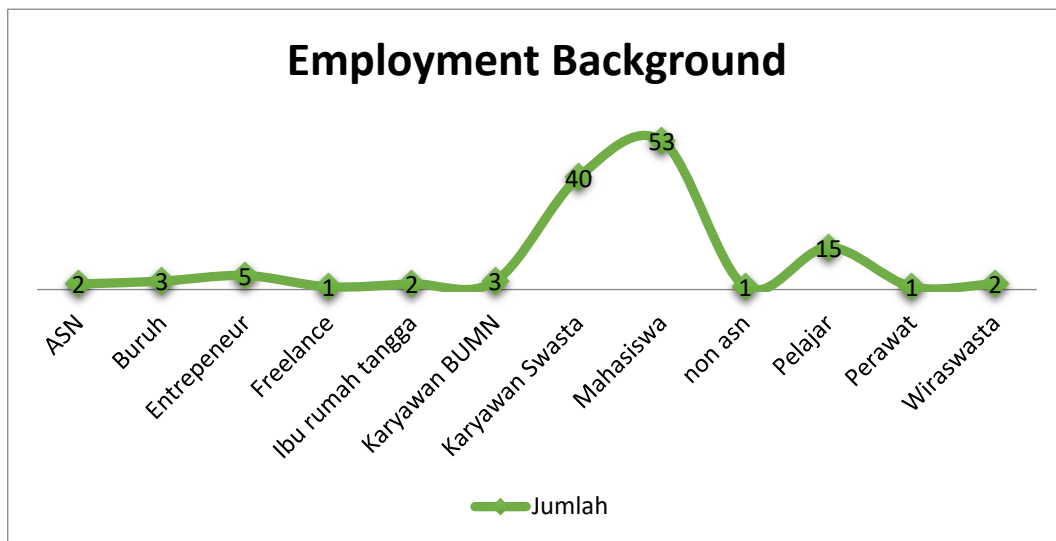


Figure 2: Employment Background

Source: Primary data processed in SPSS, March 2023.

Validity and Reliability Test

Validity Test The validity test is conducted to measure how well the research instrument can assess what it is intended to measure (Abdullah, 2015). This test is carried out by comparing the calculated correlation coefficient (r hitung) with the table value (r tabel). If the calculated correlation (r hitung) is greater than the table value (r tabel), the instrument can be considered valid (Bukhari et al., 2021). Below are the results of the data processing that has been carried out:

Table 2 Validity Test

Variable	Question Code	Calculated r (r hitung)	Table r (r tabel)	Description
Income	Pa1	0.712	0.1736	Valid
Pa2	0.690	0.1736	Valid	
Pa3	0.603	0.1736	Valid	
Pa4	0.620	0.1736	Valid	
Pa5	0.627	0.1736	Valid	
Company Image	Cp1	0.758	0.1736	Valid
Cp2	0.807	0.1736	Valid	
Cp3	0.770	0.1736	Valid	
Cp4	0.782	0.1736	Valid	
Cp5	0.809	0.1736	Valid	
Hajj Waiting List	Dh1	0.697	0.1736	Valid
Dh2	0.778	0.1736	Valid	
Dh3	0.793	0.1736	Valid	
Dh4	0.743	0.1736	Valid	
Dh5	0.705	0.1736	Valid	
Saving Interest	Mm1	0.670	0.1736	Valid
Mm2	0.778	0.1736	Valid	
Mm3	0.759	0.1736	Valid	
Mm4	0.793	0.1736	Valid	
Mm5	0.729	0.1736	Valid	

Reliability Test

The reliability test is closely related to consistency. This test is conducted to determine the extent to which the measurement tool used can remain consistent over time or when used repeatedly (Abdullah, 2015). A study is considered reliable if the Cronbach's alpha value exceeds the minimum threshold of 0.6 (Febrian, 2018). This test is conducted for each research variable.

Table 3. Reliability Test

Variable	Cronbach's Alpha	Criteria	Description
Income (X1)	0.646	> 0.60	Reliable
Company Image (X2)	0.844	> 0.60	Reliable
Hajj Waiting List (X3)	0.789	> 0.60	Reliable
Saving Interest (Y)	0.790	> 0.60	Reliable

Based on the reliability test conducted on each variable, the Cronbach's Alpha values are all greater than 0.60. This indicates that the variables of income, company image, hajj waiting list, and saving interest are considered reliable. Therefore, each variable is consistent, meaning that the questions can be repeated in the future with reliable results.

Table 4. T-test

Variable	t	Sig
Income (X1)	3.205	0.002
Company Image (X2)	7.052	0.000
Hajj Waiting List (X3)	2.579	0.011

Source: Primary data processed in SPSS, March 2023

The Effect of Income (X1) on Generation Z's Saving Interest (Y)

Based on the results of the test, which showed $t\text{-count} > t\text{-table}$ ($3.205 > 1.97928$) and a significance value less than 0.05 ($0.002 < 0.05$), it can be concluded that the income variable has a positive and significant effect on Generation Z's saving interest. This means that the first hypothesis, which states that income has a positive and significant effect on Generation Z's interest in saving for hajj at Islamic banks, is accepted. Previous theories suggest that higher income levels lead to higher savings rates (Febrian, 2018). This aligns with the research findings, which indicate that respondents plan to allocate their income for saving for hajj. The results are consistent with prior studies which also found that income has a positive and significant effect on saving interest (Yulianti, 2020; Putrawardana et al., 2021). In conclusion, income proves to be a determining factor in the emergence of saving interest, and banking institutions can consider income as a factor in targeting potential clients for their products.

The Effect of Company Image (X2) on Generation Z's Saving Interest (Y)

The results of the test show $t\text{-count} > t\text{-table}$ ($7.052 > 1.97928$) and a significance value less than 0.05 ($0.000 < 0.05$), indicating that the company image variable has a positive and significant effect on Generation Z's saving interest. This suggests that the second hypothesis is accepted. This is in line with the concept of company image described by Putra et al. (2015), who argued that every company has an image that gives a different impression depending on how the public perceives it. A positive company image can be created when the company has strengths that make it appear favorable, while negative perceptions arise when the company is associated with negative factors. The positive perception is further influenced by the demographic distribution of Generation Z respondents, who are highly tech-savvy in their daily lives (Christiani & Ikasari, 2020). The findings also align with previous research indicating that company image significantly affects saving interest among cooperative members (Rizkulillah et al., 2022). Based on this, banking institutions should focus on building a positive company image to attract more customers and maximize product sales.

The Effect of Hajj Waiting List (X3) on Generation Z's Saving Interest (Y)

The test results show $t\text{-count} > t\text{-table}$ ($2.579 > 1.97928$) and a significance value less than 0.05 ($0.011 < 0.05$), which means that the Hajj waiting list variable has a positive and significant effect on Generation Z's saving interest. This shows that the third hypothesis, which states that the Hajj waiting list has a positive and significant effect on Generation Z's interest in saving for hajj at Islamic banks, is accepted. The Hajj waiting list refers to a list of pilgrims who have received a pilgrimage quota number and are simply waiting for their departure. According to research, factors such as income per capita, religiosity, and piety contribute to the high public enthusiasm for performing the Hajj, which results in a waiting list (Japeri, 2017). This enthusiasm leads to the use of Islamic bank savings products for securing a hajj quota, as noted by Dewi (2018). Additionally, some respondents shared that the lengthy waiting time for hajj influenced their decision to utilize this banking product. For instance, one respondent observed that their parents had to wait for a long time before going on hajj. This study is also in line with previous research that found the Hajj waiting list has a significant positive effect on saving interest for hajj savings (Dewi, 2018). This variable presents an opportunity for banks to consider market conditions when offering hajj savings

products to potential clients. Unfortunately, there has been limited research involving the Hajj waiting list as a variable, so this study can serve as a reference for further research to help companies better develop related offerings.

CONCLUSION AND RECOMMENDATION

After conducting several stages of research, this study concludes that both simultaneously and partially, each independent variable in this study has an effect on the dependent variable. It can be concluded that all research hypotheses are accepted. The findings of this study suggest that the long hajj waiting list encourages individuals to plan their hajj journey carefully. One way to do so is by utilizing the Islamic bank's hajj savings product. Of course, saving for hajj requires income (money), and this study found that a regular saving pattern for hajj can help fulfill the desire to perform hajj.

Moreover, another external factor influencing potential customers is the company itself. The findings indicate that a positive company image can create interest in saving. Therefore, if each variable is studied further, it could produce valuable insights for the general public. Banking institutions can use this research as a reference to market their products, taking into account the various factors discussed in this study. Respondents (potential customers) have stated that they are interested in using the hajj savings account not only based on one factor.

During the course of this research, the researcher faced some limitations and challenges, such as focusing on just three independent variables: income, company image, and the hajj waiting list. Furthermore, the use of the hajj waiting list variable has not been widely used as an independent variable in similar studies. The researcher acknowledges that further research on this topic will be conducted. Future researchers are encouraged to expand the research variables, target respondents, and questionnaire distribution techniques. If using one or more of the variables from this study, it is recommended to develop them in more detail. One area for development is the hajj waiting list variable, which has not been widely discussed in quantitative research.

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