



**THE INFLUENCE OF RELIGIOSITY AND HAJJ WAITING LIST ON
CUSTOMER INTEREST IN REGISTERING FOR REGULAR HAJJ
QUOTA (CASE STUDY AT BANK MUAMALAT GORONTALO
BRANCH)**

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Abstract

This study aims to analyze the influence of religiosity and the Hajj waiting list on customers' interest in registering for a regular Hajj quota at Bank Muamalat, Gorontalo Branch. A quantitative research method was employed, with primary data collected through a questionnaire distributed to Bank Muamalat customers. The sample consisted of 97 respondents. Data processing was conducted using SPSS version 16, including validity testing, reliability testing, classical assumption testing, multiple linear regression analysis, hypothesis testing, and coefficient of determination analysis. The results of the study showed that partially, religiosity had a positive and significant effect on customers' interest in registering for regular Hajj portions. Likewise, the Hajj waiting list variable has a positive and significant effect on the interest in registering for the regular Hajj portion. Simultaneously, both religiosity variables and the Hajj waiting list have a significant effect on customers' interest in registering for regular Hajj portions at Bank Muamalat Gorontalo Branch. These findings provide practical implications for Bank Muamalat Gorontalo Branch in particular, and Islamic banking in general to increase interest in Hajj registration through strengthening the value of religiosity and transparency of waiting list information in their marketing programs.

Keywords: Religiosity, Hajj Waiting List, Customer Interest, Regular Hajj Portion, Bank Muamalat Gorontalo Branch



INTRODUCTION

Behavioral accounting examines the relationship between human behavior and accounting systems in the use of financial information. In the context of Islamic financial institutions, behavioral accounting has evolved by integrating Islamic principles, where customers are viewed as homo islamicus who have spiritual responsibility to Allah SWT (Mursal., *et.al* 2022). The financial decisions of Islamic customers not only consider profit and Is aspects but also halal-haram dimensions and public welfare. Intention becomes a central variable that serves as a predictor of actual behavior in financial decision-making (Anggraini., *et al* 2020).

Indonesia, as the country with the largest Muslim population in the world, faces serious challenges in organizing the Hajj pilgrimage. Data from Kementerian Agama RI (2024) shows that Indonesia's Hajj quota for 1445 H/2024 M amounts to 241,000 pilgrims, far smaller compared to prospective pilgrims on the waiting list, which reaches 5.4 million people (Febriani, 2024). This condition creates a significant disparity with a ratio of 1:25, meaning it would take approximately 25 years to send all prospective pilgrims. Gorontalo Province has a waiting period that will be adjusted to 26 years according to the national equalization policy based on UU Nomor 14 Tahun 2025.

There is an interesting paradox in Gorontalo Province. Although 98.20% of the population is Muslim (BPS, 2023). data from Gorontalo City Government through Suaranet.com (2025) shows that 80.9% of prospective Hajj pilgrims come from the elderly group, while only 0.7% are under 40 years old. However, with a waiting list reaching 26 years, registration from a young productive age becomes strategic to ensure Hajj performance in prime physical condition.

Table 1.
Age Composition of Hajj Registrant Customers of Bank Muamalat Gorontalo Branch (2022-2025)

Age Group	Number of Customers	Percentage (%)
0-17	11	3,6%
18-24	11	3,6%
25-34	43	14,1%
35-44	93	30,5%
45-54	93	30,5%
≥ 55	54	17,7%
Total	305	100%

Source: Data processed by Bank Muamalat Gorontalo Branch (2025)



Bank Muamalat Gorontalo Branch for the period 2022-2025 recorded 305 customers registering for the regular Hajj quota, but 78.7% (240 customers) came from the age group of 35 years and above, while the young productive age group under

35 years was only 21.3% (65 customers). This phenomenon shows a gap between high religiosity and low registration interest among the young productive age group.

The Theory of Planned Behavior (TPB) by Ajzen (1991) becomes a relevant theoretical foundation for analyzing this phenomenon. Religiosity forms a positive attitude toward behavior regarding Hajj registration, while the waiting list relates to perceived behavioral control regarding the ease or difficulty of performing the Hajj pilgrimage. Previous research shows varied results. Bananuka., et al (2020) dan Amini., et al (2020) found that religiosity has a significant influence, while Rizqiah & Bramayudha (2023) proved that the waiting list has a significant influence. However, Amalia & Setyono (2023) showed that religiosity does not have a significant influence, and Jauhariyah et al (2020) found that the waiting list does not have a significant influence.

Referring to the results of previous research that have not shown consistent conclusions, this study aims to analyze the influence of religiosity and the Hajj waiting list on customer interest in registering for the regular Hajj quota at Bank Muamalat Gorontalo Branch.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) was introduced by Icek Ajzen (1985) as a development of the Theory of Reasoned Action (TRA). TPB adds perceived behavioral control to predict human behavior more accurately. The three main constructs of TPB are: (1) attitude toward behavior, (2) subjective norm, and (3) perceived behavioral control (Ajzen, 1991).

In this study, religiosity shapes Muslim individuals' attitudes toward the obligation of Hajj. The higher the religiosity, the stronger the positive attitude toward performing the Hajj worship. The waiting list relates to perceived behavioral control, where the length of the waiting period affects prospective pilgrims' perception of the ease or difficulty of performing Hajj worship.

Religiosity

Religiosity is the extent of knowledge, belief, consistency in worship performance, and appreciation of one's religion (Khotimah, 2018 dalam Sahputra & Harahap, 2022). Religiosity in Islam encompasses five dimensions: (1) faith (aqidah), (2) worship (ibadah), (3) charity (amal), (4) excellence (ihsan), and (5) knowledge (ilmu).



Individuals with high religiosity have a strong spiritual motivation to perform Hajj as the fulfillment of the fifth pillar of Islam. Bananuka., et al (2020) proved that religiosity plays an important role as a predictor affecting the intention to adopt Islamic banking.

Hajj Waiting List

Based on the Regulation of the Minister of Religious Affairs Number 14 of 2012 Article 1 Paragraph 17, the waiting list is the registration of Indonesian prospective Hajj pilgrims who have registered, obtained a quota number, and are waiting for the departure schedule (Kurniawan, 2024). This phenomenon is caused by the annual "Hajj quota" system established by Saudi Arabia based on OIC provisions according to the proportion of Muslim population in each country (Marliza, 2024).

The *waiting list* has three dimensions according to (Islahuddin & Nandavita, 2022) : (1) juridical aspect, (2) philosophical aspect, and (3) sociological aspect.

Interest

Interest is a person's positive attitude toward activities carried out with full joy and enthusiasm, so that the individual can accept it fully (Syah , 2004 in Mardiana., et al 2021). Priansa Donni Juni (2017: 62) (dalam Andina., et al 2023) identifies four dimensions of interest: (1) transactional interest, (2) referential interest, (3) preferential interest, and (4) exploratory interest.

RESEARCH METHOD

This study uses a quantitative approach. The population consists of all Bank Muamalat Gorontalo Branch customers who have active iB Hijrah Haji savings accounts but have not registered for regular Hajj quota. The sampling technique uses purposive sampling with criteria: (1) having an active account for at least 6 months, (2) aged 17-44 years, (3) not yet registered for regular Hajj quota, and (4) willing to be a respondent.

Sample size determination uses the Cochran formula with an error rate of 10%, obtaining a sample of 97 respondents. Data collection was conducted through direct questionnaires and *Google Forms*. Variable measurement uses a Likert scale of 1-5.

Data analysis techniques: (1) validity and reliability testing, (2) classical assumption testing (normality, multicollinearity, heteroscedasticity), (3) multiple linear regression analysis, (4) hypothesis testing (t-test and F-test), and (5) coefficient of determination test (R^2). Analysis uses SPSS version 16.

RESULTS AND DISCUSSION**Validity Test Results****Table 2.****Validity Calculation Results for Religiosity Variable (X₁)**

No	Research Variable	Research Indicator	Loading Factor	r-critical	Item Status
1	Religiosity (X ₁)	X1.1	0.729	> 0.5	Valid
2		X1.2	0.644	> 0.5	Valid
3		X1.3	0.655	> 0.5	Valid
4		X1.4	0.710	> 0.5	Valid
5		X1.5	0.682	> 0.5	Valid
6		X1.6	0.694	> 0.5	Valid
7		X1.7	0.696	> 0.5	Valid
8		X1.8	0.680	> 0.5	Valid
9		X1.9	0.655	> 0.5	Valid
10		X1.10	0.762	> 0.5	Valid

*Source: Processed primary data, 2025***Table 3.****Validity Calculation Results for Hajj Waiting List Variable (X₂)**

No	Research Variable	Research Indicator	Loading Factor	r-critical	Item Status
1	Waiting List Haji (X ₂)	X2.1	0.772	> 0.5	Valid
2		X2.2	0.664	> 0.5	Valid
3		X2.3	0.659	> 0.5	Valid
4		X2.4	0.710	> 0.5	Valid
5		X2.5	0.624	> 0.5	Valid
6		X2.6	0.563	> 0.5	Valid

*Source: Processed primary data, 2025***Table 4.****Validity Calculation Results for Interest Variable (Y)**

No	Research Variable	Research Indicator	Loading Factor	r-critical	Item Status
1	Minat (Y)	Y.1	0.818	> 0.5	Valid
2		Y.2	0.713	> 0.5	Valid
3		Y.3	0.750	> 0.5	Valid
4		Y.4	0.728	> 0.5	Valid
5		Y.5	0.769	> 0.5	Valid



6		Y.6	0.840	> 0.5	Valid
7		Y.7	0.788	> 0.5	Valid
8		Y.8	0.779	> 0.5	Valid
9		Y.9	0.797	> 0.5	Valid
10		Y.10	0.819	> 0.5	Valid
11		Y.11	0.840	> 0.5	Valid
12		Y.12	0.867	> 0.5	Valid

Source: Processed primary data, 2025

The validity test results show that all items have a loading factor above 0.5, so it can be concluded that all items are valid and can be used to measure the variables studied.

Reliability Test Results

Table 5. Reliability Test Results

No	Research Variable	Cronbach's Alpha	Alpha Tolerance	Item Status
1	Religiosity (X ₁)	0.767	0.6	Reliable
2	Hajj Waiting List (X ₂)	0.764	0.6	Reliable
3	Minat (Y)	0.777	0.6	Reliable

Source: Processed primary data, 2025

Based on Table 5, it can be concluded that the questionnaire meets the reliability requirements with Cronbach's Alpha values greater than 0.6, indicating high consistency in measuring research variables.

Descriptive Analysis Test Results

Table 6. Result of Descriptive Analysis Test

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Religiusitas	97	31	50	40.01	5.472
Waiting List Haji	97	19	30	24.33	2.999
Minat	97	36	60	48.20	6.332
Valid N (listwise)	97				

Source: Processed primary data, 2025

The research sample consists of 97 respondents. The religiosity variable (X1) has a minimum value of 31, maximum of 50, and mean of 40.01 with a standard deviation of 5.472. The Hajj waiting list variable (X2) shows a minimum value of 19, a maximum of 30, a mean of 24.33, and a standard deviation of 2.999. Meanwhile, the interest in registering for the Hajj quota variable (Y) has a minimum value of 36, a maximum of 60, a mean of 48.20, and a standard deviation of 6.332.

Classical Assumption Test Results

1. Normality Test Results

Table 7.
Kolmogorov-Smirnov Normality Test Results

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		97
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	4.08361441
Most Extreme Differences	Absolute	.070
	Positive	.044
	Negative	-.070
Kolmogorov-Smirnov Z		.687
Asymp. Sig. (2-tailed)		.733

a. Test distribution is Normal.

Source: *Processed primary data, 2025*

Based on the Kolmogorov-Smirnov test results in Table 7, the Kolmogorov Smirnov Z value of 0.687 was obtained with an Asymp. Sig. (2-tailed) value of 0.733. This significance value is greater than the significance level $\alpha = 0.05$ ($0.733 > 0.05$), so H_0 is accepted and H_1 is rejected, meaning that the residual data is normally distributed.

Normal P-P Plot of Regression Standardized Residual

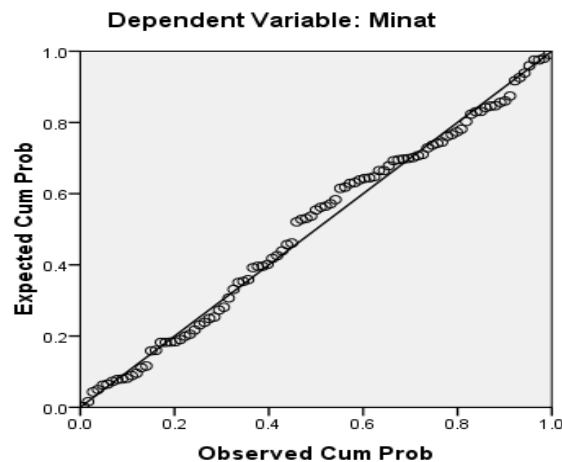
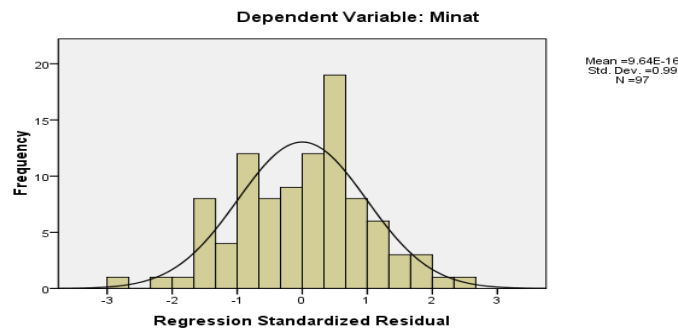


Figure 1.

Result of the Normality Test of P-P plots of X1 and X2 Against Y

Source: *Processed primary data, 2025*

The P-P Plot graph shows that the points follow and are around the diagonal line, so it can be concluded that data X1, X2, and Y are normally distributed.



Graph 1.

Result of the Histogram Normality Tests of X_1 and X_2 Against Y

Source: Processed primary data, 2025

Based on the graph 1, X_1 and X_2 against Y shows that if the data is distributed around the diagonal line and follows the pattern of that line, the data is stated to have a normal distribution.

2. Multicollinearity Test Results

Table 8.

Multicollinearity Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9.762	3.537		2.760	.007		
	Religiusitas	.682	.115	.589	5.939	.000	.450	2.223
	Waiting List Haji	.459	.209	.217	2.191	.031	.450	2.223

a. Dependent Variable: Minat

Source: Processed primary data, 2025

Based on Table 8, the Variance Inflation Factor (VIF) value for the religiosity variable (X_1) and Hajj waiting list (X_2) is 2.223 (< 10) with a tolerance value of 0.450 (> 0.10). Thus, it can be concluded that the regression model does not experience multicollinearity.

3. Heteroscedasticity Test Results

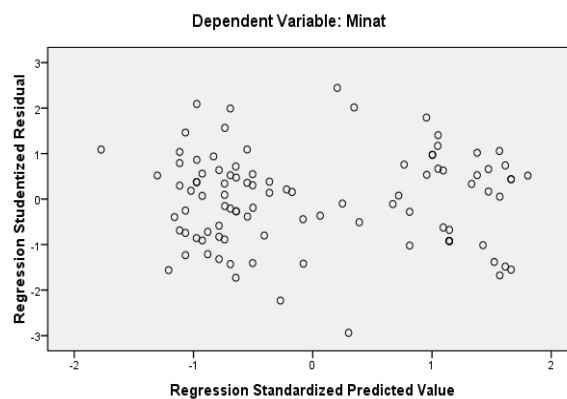


Figure 2.

Result of the Scatterplot Heteroscedasticity Test

Source: *Processed primary data, 2025*

Based on the scatterplot, the distribution of points appears random and does not form a certain pattern, indicating no symptoms of heteroscedasticity. To strengthen these results, further testing was conducted using the Glejser test.

Table 9.
Heteroscedasticity Test Results Glejser Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.455	2.025		.719	.474		
	Religiusitas	-.066	.066	-.153	-1.009	.315	.450	2.223
	Waiting List Haji	.185	.120	.235	1.545	.126	.450	2.223

a. Dependent Variable: ABS_RES

Source: *Processed primary data, 2025*

Based on the Glejser test results in Table 9, the significance values of all independent variables show values > 0.05. The religiosity variable has a significance value of 0.315, and the Hajj waiting list variable is 0.126. Thus, it can be concluded that the regression model does not experience heteroscedasticity symptoms.

Multiple Linear Regression Test Results

Table 10.
Multiple Linear Regression Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9.762	3.537		2.760	.007		
	Religiusitas	.682	.115	.589	5.939	.000	.450	2.223
	Waiting List Haji	.459	.209	.217	2.191	.031	.450	2.223

a. Dependent Variable: Minat

Source: *Processed primary data, 2025*

Based on the table, the multiple linear regression model in this study is as follows:

$$Y = a + b1.X1 + b2.X2 + e$$

$$Y = 9.762 + 0.682 X1 + 0.459 X2 + e$$

The multiple linear regression model in the table can be described as follows:

1. The regression coefficient of religiosity (X1) is 0.682. This means that if the religiosity variable increases by one unit, then the interest in registering for regular Hajj quota increases by 0.682, assuming other variables remain constant.



2. The regression coefficient of the Hajj waiting list (X2) is 0.459. This means that if the religiosity variable increases by one unit, then customer interest in registering for the regular Hajj quota increases by 0.459, assuming other variables remain constant.

Hypothesis Test Results

T-Test (Partial)

Table 11. T-Test Results (Partial)

Table with 8 columns: Model, Unstandardized Coefficients (B, Std. Error), Standardized Coefficients (Beta), t, Sig., Collinearity Statistics (Tolerance, VIF). Rows include (Constant), Religiusitas, and Waiting List Haji.

a. Dependent Variable: Minat

Source: Processed primary data, 2025

Based on the t-test results in the table, the religiosity variable (X1) has a significance value of 0.000 (< 0.05) with a t-count value of 5.939 (> 1.986), so Ha1 is accepted and H01 is rejected. This shows that religiosity has a significant influence on customer interest in registering for regular Hajj quota at Bank Muamalat.

Furthermore, the Hajj waiting list variable (X2) shows a significance value of 0.031 (< 0.05) with a t-count value of 2.191 (> 1.986), so Ha2 is accepted and H02 is rejected. Thus, the Hajj waiting list has a significant influence on customer interest in registering for regular Hajj quota at Bank Muamalat.

2. F-Test (Simultaneous)

Table 12. F-Test Results (Simultaneous)

ANOVA table with 7 columns: Model, Sum of Squares, df, Mean Square, F, Sig. Rows include Regression, Residual, and Total.

a. Predictors: (Constant), Waiting List Haji, Religiusitas
b. Dependent Variable: Minat

Source: Processed primary data, 2025

Based on the F-test results, an F-count value of 66.010 was obtained, which is greater than the F-table of 3.09 (66.010 > 3.09). Thus, H0 is rejected and H1 is accepted, indicating that the religiosity and Hajj waiting list variables simultaneously influence customer interest in registering for regular Hajj quota at Bank Muamalat.

Coefficient of Determination Test Results**Table 13.****Coefficient of Determination Test Results (R²)****Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.764 ^a	.584	.575	4.127

a. Predictors: (Constant), Waiting List Haji, Religiusitas

b. Dependent Variable: Minat

Source: Processed primary data, 2025

Based on the table above, the coefficient of determination (R²) of 0.584 or 58.4% shows that religiosity and waiting list affect 58.4% of customer interest, while 41.6% is influenced by other factors.

The Influence of Religiosity on Customer Interest in Registering for Regular Hajj Quota at Bank Muamalat Gorontalo Branch

The research results show that religiosity has a significant influence on customer interest in registering for regular Hajj quota at Bank Muamalat Gorontalo Branch. This is proven through the t-test with a significance value of 0.000 ($0.000 < 0.05$) and a t-count value of 5.939 ($5.939 > 1.986$), so H_{a1} is accepted. The religiosity regression coefficient of 0.682 shows that an increase in the level of religiosity is followed by an increase in customer interest in registering for Hajj quota.

This finding is in line with the Theory of Planned Behavior (TPB), which states that attitude toward a behavior is a major determinant in forming intention. Religiosity forms a positive attitude toward Hajj worship as a highly valued religious obligation, thus encouraging individuals to prepare for it early through opening savings accounts and registering for Hajj quota.

The results of this study are consistent with studies by Resty & Hidayat (2021) serta Haryono (2022), which concluded that religiosity has a significant influence on customer interest in using Islamic banking products. Thus, religiosity can be viewed as a fundamental factor affecting customer financial behavior, especially in decisions related to worship preparation.

The Influence of Hajj Waiting List on Customer Interest in Registering for Regular Hajj Quota at Bank Muamalat Gorontalo Branch

The test results show that the Hajj waiting list has a significant influence on customer interest in registering for regular Hajj quota. The t-test resulted in a significance value of 0.031 ($0.031 < 0.05$) and a t-count value of 2.191 ($2.191 > 1.986$), so H_{a2} is accepted. The regression coefficient of 0.459 indicates that the higher the customer's awareness of the length of the Hajj waiting period, the greater their interest to register immediately.

This finding supports the research results of Rizqiah & Bramayudha (2023) which state that the waiting list has a significant influence on Hajj



registration decisions through financial institutions. Within the TPB framework, the waiting list is related to perceived behavioral control, which is an individual's perception of external barriers. The length of the Hajj waiting period encourages a perception of urgency and the need to act earlier to reduce uncertainty about departure time. Thus, the waiting list is not only perceived as an obstacle but also becomes a driving factor that increases public awareness and interest in Hajj registration early.

The Influence of Religiosity and Hajj Waiting List on Customer Interest in Registering for Regular Hajj Quota at Bank Muamalat Gorontalo Branch

Simultaneous testing results show that religiosity and Hajj waiting list together have a significant influence on customer interest in registering for regular Hajj quota, with a contribution of 58.4%, while the remaining 41.6% is influenced by other factors outside the research model. This finding shows that both variables have complementary roles in forming interest in Hajj registration.

From the Theory of Planned Behavior perspective, religiosity plays a role in forming positive attitudes toward the behavior of registering for Hajj, while the waiting list strengthens the perception of urgency and behavioral control due to external barriers in the form of the length of the waiting period. The combination of spiritual drive as an internal factor and structural awareness as an external factor simultaneously strengthens customer intention to make the decision to register for Hajj quota.

Thus, religiosity and waiting list not only have a partial influence but also work synergistically in increasing customer interest in registering for the regular Hajj quota through Bank Muamalat Gorontalo Branch.

CONCLUSION

This study concludes that religiosity and the Hajj waiting list have a positive and significant influence on customer interest in registering for regular Hajj quota at Bank Muamalat Gorontalo Branch. Simultaneously, both variables have a positive and significant influence on customer interest in registering for regular Hajj quota, showing that high customer interest in registering for regular Hajj quota is not only determined by the level of religiosity alone but also needs to be supported by understanding the reality of the Hajj waiting list that encourages anticipatory action and more mature planning to be able to perform Hajj at a productive age.

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