

***Factors Affecting the Interest of the Jabodetabek Muslim Community in Choosing
Bank Muamalat Hajj Savings Products***

By Fakhranisahla Khalisa Rosyad

Abstract

The rising cost of Hajj in Indonesia has become an obstacle for most Indonesian Muslims in performing the pilgrimage. Even so, several banks, including Bank Muamalat, which is a pioneer of Islamic banks in Indonesia, have acted as facilitators to help overcome this obstacle, allowing Muslims to continue to perform the pilgrimage. The purpose of this study is to determine and explain the effect of promotion, brand image, religiosity, consumer attitudes, subjective norms, and behavioral control on interest in using Bank Muamalat's Hajj savings products. The population in this study is the Jabodetabek Muslim community. Sampling with purposive sampling. This study amounted to 150 respondents with the criteria of the Jabodetabek Muslim population from the age of 17 years and knowing the Bank Muamalat Hajj savings. The approach used is quantitative with data analysis techniques Partial Least Square version 3.0. The results showed that promotion, brand image, religiosity, consumer attitudes, and subjective norms have a significant effect on interest, while behavioral control has no significant effect on interest. It is hoped that with this research, Bank Muamalat can develop Bank Muamalat's Hajj savings products.

Keywords: *brand image, hajj savings, purchase intention, promotion, religiosity*

**Faktor-Faktor yang Memengaruhi Minat Masyarakat Muslim Jabodetabek
Memilih Produk Tabungan Haji Bank Muamalat**

Oleh Fakhranisahla Khalisa Rosyad

Abstrak

Kenaikan biaya haji di Indonesia telah menjadi kendala bagi sebagian besar Muslim Indonesia dalam melaksanakan ibadah haji. Meski begitu, beberapa bank, termasuk Bank Muamalat yang menjadi pelopor bank syariah di Indonesia, telah berperan sebagai fasilitator untuk membantu mengatasi hambatan ini, memungkinkan umat Muslim tetap melaksanakan ibadah haji. Tujuan dari penelitian ini ialah untuk mengetahui dan menjelaskan tentang pengaruh promosi, citra merek, religiositas, sikap konsumen, norma subjektif, dan kontrol perilaku terhadap minat menggunakan produk tabungan haji Bank Muamalat. Populasi pada penelitian ini yaitu masyarakat muslim Jabodetabek. Pengambilan sampel dengan purposive sampling. Penelitian ini berjumlah 150 responden dengan kriteria penduduk muslim Jabodetabek dari usia 17 tahun dan mengetahui tabungan haji Bank Muamalat. Pendekatan yang digunakan yaitu kuantitatif dengan teknik analisis data Partial Least Square versi 3.0. Hasil penelitian menunjukkan bahwa promosi, citra merek, religiositas, sikap konsumen, dan norma subjektif berpengaruh signifikan terhadap minat, sedangkan kontrol perilaku tidak berpengaruh signifikan terhadap minat. Diharapkan dengan adanya penelitian ini, pihak Bank Muamalat dapat mengembangkan produk tabungan haji Bank Muamalat.

Kata kunci : citra merek, minat beli, promosi, religiositas, tabungan haji