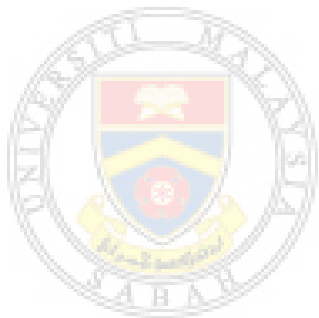


**A STUDY ON FACTORS INFLUENCING THE
INTENTION TO REGISTER FOR HAJJ AMONG
DEPOSITORS IN TABUNG HAJI SABAH**

MUSTAFA KAMAL ABDUL LATIF



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UNIVERSITI MALAYSIA SABAH

**FACULTY OF BUSINESS, ECONOMICS
AND
ACCOUNTANCY
UNIVERSITI MALAYSIA SABAH
2023**

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**THIS IS SUBMITTED IN FULLFILLMENT OF
THE REQUIREMENTS FOR THE DEGREE OF
MASTER OF BUSINESS**

**FACULTY OF BUSINESS, ECONOMICS AND
ACCOUNTANCY
UNIVERSITI MALAYSIA SABAH
2023**

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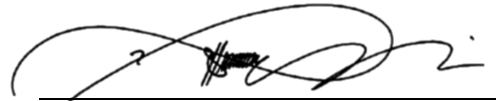
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DECLARATION

I hereby declare that the materials in this study are my own except for quotation, equations, summaries and references, which have been duly acknowledged.

29 November 2022



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DEGREE : **MASTER OF BUSINESS**

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Thank you.

Mustafa Kamal Abdul Latif
29 November 2022

ABSTRACT

Tabung Haji (TH) is a statutory body governed by the Tabung Haji Act 1995. TH's main activities are Hajj management, depository services and investment. Although nearly six decades have gone by since its - establishment, TH is not resting on its laurels and is pressing on with its efforts to help Malaysian Muslims realise their dream of fulfilling the fifth pillar of Islam, haj pilgrimage. In line with the development of TH, it is important to study and explore the various processes involved with depositors to increase depositors' interest in saving and subsequently register for hajj. The aim of this paper is to provide an investigation of the factors affecting the hajj registration among Tabung Haji depositors in Sabah. It will focus on the factors that can influence the depositors to intend to register for hajj. In order to explain the factors, this study explores the relationship among demography, perceived behavioral control, awareness, service quality and ibadah personality to register for hajj. This study will focus on the Tabung Haji depositors in Sabah who have the saving of RM 1,300.00 and above and have yet to register for hajj, or Tabung Haji depositors who have an Employee Provident Fund (KWSP) account and have yet to register for hajj. The scope of this study is limited to the Tabung Haji depositors in Sabah. The results will be primarily of benefit to Tabung Haji since this study offers insights on the intentions of its customers to register for hajj. A total of 540 depositors were selected randomly as samples for this study. A quantitative methodology, that is questionnaire, was used for this research. The information collected was analyzed by using descriptive and inference statistics. Five hypotheses were formed and tested using Pearson Correlation. As a whole, it is found that perceived behavioral control, awareness, service quality and ibadah personality were significant with the intention to register for hajj. While on the other hand, demography is not significant. From the finding, there could be used as a basis to explore the various processes involved with depositors in order to increase depositors' interest in saving and subsequently register for hajj. A few suggestions are being proposed to help Tabung Haji have a better understanding on how to raise the number of depositors registering for hajj. There are number of potential directions this research could be extended. For example, Theories of Perception by Andrej Démuth (2013) that might be relevant or sensible. It is due

to the perception of some depositors who felt that long waiting period for them to perform the hajj causing them to have no intention at all to register for hajj. In addition, to focus on the intention of the depositor, it would be great if future research could explore quality services of TH in more depth, with studying on what factor influences the expected service quality such as TH communications and marketing advertisements.



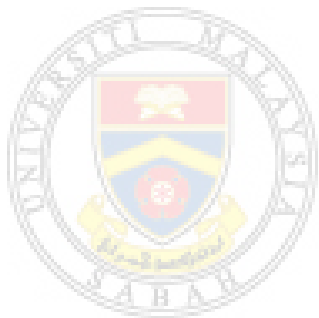
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ABSTRAK

KAJIAN TERHADAP FAKTOR-FAKTOR YANG MEMPENGARUHI KEINGINAN UNTUK MENDAFTAR HAJI DALAM KALANGAN PENDEPOSIT DI TABUNG HAJI DI SABAH

Tabung Haji (TH) adalah sebuah badan berkanun yang ditadbir melalui Akta Tabung Haji 1995. Aktiviti utama TH ialah pengurusan haji, perkhidmatan deposit dan pelaburan. Walaupun hampir enam dekad telah berlalu sejak penubuhan, TH konsisten meneruskan usaha untuk membantu umat Islam Malaysia merealisasikan impian mereka untuk menunaikan rukun Islam kelima, iaitu ibadah haji. Selaras dengan perkembangan TH, adalah penting untuk mengkaji dan meneroka pelbagai proses yang terlibat dengan pen deposit untuk meningkatkan minat pen deposit di dalam menyimpan wang dan seterusnya mendaftar haji. Matlamat kajian ini adalah untuk menyelidik faktor-faktor yang dapat mempengaruhi pen deposit untuk membuat pendaftaran haji di Tabung Haji Sabah. Ia akan memberi tumpuan kepada faktor-faktor yang boleh mempengaruhi niat pen deposit untuk mendaftar haji. Bagi menjelaskan faktor-faktor tersebut, kajian ini meneroka hubungan antara demografi, persepsi kawalan tingkah laku, kesedaran, kualiti perkhidmatan dan personaliti ibadah untuk mendaftar haji. Kajian ini akan memfokuskan kepada pen deposit Tabung Haji di Sabah yang mempunyai simpanan atau deposit berjumlah RM 1,300.00 ke atas dan masih belum mendaftar haji, atau pen deposit Tabung Haji yang mempunyai akaun Kumpulan Wang Simpanan Pekerja (KWSP) dan masih belum mendaftar haji. Skop kajian ini terhad kepada pen deposit Tabung Haji di Sabah. Hasil kajian ini akan memberi manfaat kepada Tabung Haji kerana kajian ini menawarkan pandangan tentang niat pen deposit untuk mendaftar haji. Seramai 540 pen deposit telah dipilih secara rawak sebagai sampel untuk kajian ini. Metodologi kuantitatif, iaitu soal selidik telah digunakan untuk penyelidikan ini. Maklumat yang dikumpul dianalisa dengan menggunakan statistik deskriptif dan inferens. Lima hipotesis telah dibentuk dan diuji menggunakan Korelasi Pearson. Secara keseluruhannya, didapati bahawa persepsi kawalan tingkah laku, kesedaran, kualiti perkhidmatan dan personaliti ibadah adalah signifikan dengan niat untuk mendaftar haji. Manakala sebaliknya, demografi adalah tidak signifikan. Daripada penemuan ini, kajian ini boleh digunakan sebagai asas untuk meneroka pelbagai proses yang melibatkan

pendeposit bagi meningkatkan minat pendeposit untuk menyimpan wang di Tabung Haji dan seterusnya mendaftar haji. Beberapa cadangan turut dinyatakan dalam membantu Tabung Haji untuk lebih memahami kaedah menambah pendaftaran haji di kalangan pendeposit. Terdapat beberapa penyelidikan yang berpotensi dilaksanakan pada masa akan datang. Contohnya, Theories of Perception oleh Andrej Démuth (2013). Ia berikutan persepsi sebilangan pendeposit yang merasakan tempoh menunggu yang lama untuk mereka menunaikan haji dan menyebabkan mereka langsung tiada Hasrat untuk mendaftar haji. Selain itu, perkhidmatan berkualiti TH boleh dilaksanakan kajian dengan lebih mendalam, dengan mengkaji faktor yang mempengaruhi kualiti perkhidmatan seperti komunikasi TH dan pengiklanan dan pemasaran



UMS
UNIVERSITI MALAYSIA SABAH

LIST OF CONTENTS

	Page
TITLE	i
DECLARATION	ii
CERTIFICATION	iii
ACKNOWLEDGEMENT	vi
ABSTRACT	v
<i>ABSTRAK</i>	vii
LIST OF CONTENTS	ix
LIST OF TABLES	xiii
LIST OF FIGURES	xiv
LIST OF APPENDICES	xv
CHAPTER 1: INTRODUCTION	
1.1 Introduction	1
1.2 Background of the Study	2
1.3 Problem Statement	5
1.4 Research Questions	7
1.5 Research Objectives	8
1.6 Scope of the Study	8
1.7 Significance of the Study	9
1.8 Definitions of Terms	11
1.8.1 Tabung Haji	11
1.8.2 Depositors	11
1.8.3 Hajj	12
1.8.4 Hajj Registration	12
1.8.5 Theory of Planned Behavior	12
1.8.6 Awareness	12
1.8.7 Perceived Behavioral Control	13
1.8.8 Ibadah Personality	13
1.8.9 Service Quality	13
1.8.10 Intention	13

1.8.11	Hajj Registration	14
1.8.12	Demography	14
1.9	Organization of the Thesis	14

CHAPTER 2: LITERATURE REVIEW

2.1	Introduction	16
2.2	History of Research	17
2.3	Theory of Key Studies: Theory of Planned Behavior	21
2.4	Review of Key Studies	24
2.4.1	Intention to Register for Hajj	25
2.4.2	Awareness	30
2.4.3	Perceived Behavioral Control (PBC)	33
2.4.4	Ibadah Personality	36
2.4.5	Service Quality	41
2.4.6	Demography	44
2.5	Concluding Remark	49

CHAPTER 3: THEORETICAL FRAMEWORK AND RESEARCH METHODOLOGY

3.1	Introduction	50
3.2	Theoretical Framework	52
3.3	Research Hypothesis	53
3.3.1	The Relationship between Awareness and the Intention To Register for Hajj	54
3.3.2	The Relationship between Perceived Bahavioral Control And the Intention to Register for Hajj	55
3.3.3	The Relationship between Ibadah Personality and the Intention to Register for Hajj	56
3.3.4	The Relationship between Service Quality and the Intention to Register for Hajj	57
3.3.4	The Relationship between Demograhly and the Intention to Register for Hajj	58

3.4	Research Approach	59
3.5	Research Subject	64
3.6	Questionnaire	65
3.7	Data Collection and Pilot Test	71
3.8	Statistical Method	73
3.9	Concluding Remark	74

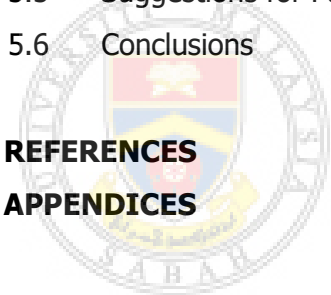
CHAPTER 4: RESULT OF THE STUDY

4.1	Introduction	75
4.2	Profile of Respondents	76
4.2.1	Gender	76
4.2.2	Age	77
4.2.3	Education Level	78
4.2.4	Respondents' Income	79
4.2.5	Respondents' Ethnicity/ Race	80
4.3	Factor Analysis	81
4.3.1	Factor Analysis for Intention to Register for Hajj	82
4.3.2	Factor Analysis for Independent Variables	84
4.4	Reliability Analysis	86
4.5	Descriptive Statistics	87
4.6	Pearson Correlation	88
4.7	Regression	93
4.8	Hypotheses Analyses Result	95
4.13	Summary of Findings	97

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1	Introduction	99
5.2	Discussion	100
5.2.1	Level of Intention to Register for <i>Hajj</i> among TH Depositors in Sabah	100
5.2.2	Level of Responses of All Independent Variables	102
5.2.3	The Relationship Between Demography and Intention	114

	to Register for Hajj	
5.2.4	The Relationship Between Awareness and Intention to Register for Hajj	116
5.2.5	The Relationship Between Perceived Behavioral Control and Intention to Register for Hajj	118
5.2.6	The Relationship Between Ibadah Personality and Intention to Register for Hajj	119
5.2.7	The Relationship Between Service Quality and Intention to Register for Hajj	121
5.3	Implications of The Study	122
5.3.1	Implications to Practical and Managerial	124
5.3.2	Implications to Theoretical and Body of Knowledge	126
5.4	Limitations of Research	128
5.5	Suggestions for Future Research	129
5.6	Conclusions	130
REFERENCES		131
APPENDICES		145

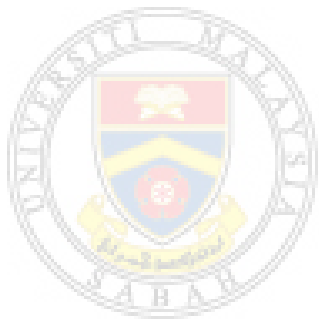


LIST OF TABLES

		Page
Table 2.1	: Summary of Previous Research Related to Purchase Intention	27
Table 2.2	: Visualization of Ibadah Construct	36
Table 3.1	: Sample Size	63
Table 3.2	: Adapted and Adopted Questions for Survey	67
Table 3.3	: Reliability Analysis for Independent and Dependent Variables	72
Table 4.1	: Response Raye of Questionnaires	76
Table 4.2	: Factor Analysis for Intention to Register for Hajj	83
Table 4.2	: Total Variances Explained for Intention to Register for Hajj	83
Table 4.3	: Factor Analysis for Independent Variables	85
Table 4.4	: Total Variances Explained for Independent Variables	85
Table 4.5	: Reliability Analysis for Independent and Dependent Variables	86
Table 4.6	: Descriptive Statistics of the Variables	88
Table 4.6	: Pearson Correlation of the Variables Correlations	90
Table 4.7	: Multiple Regression Summary Model	94
Table 4.8	: Multiple Regressions for H1, H2, H3, H4 and H5	97
Table 4.9	: Summary of the Study Findings	98
Table 5.1	: Mean Ranking for Intention to Register for Hajj	101
Table 5.2	: Mean Ranking for Awareness	103
Table 5.3	: Mean Ranking for Perceived Behavioral Control	106
Table 5.4	: Mean Ranking for Ibadah Personally (Dimensions Grouping)	107
Table 5.5	: Mean Ranking for Service Quality	111
Table 5.6	: Summary of the Regression of Demography	115
Table 5.7	: Summary of the Regression of Awareness	116

LIST OF FIGURES

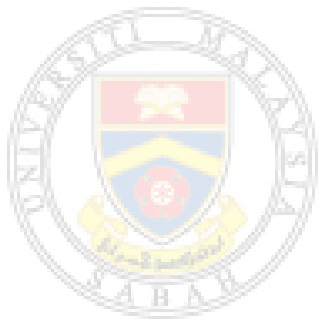
	Page
Figure 2.1 : Theory of Planned Behavior	23
Figure 2.2 : Visualization of TBP	24
Figure 3.1 : Conceptual Framework of the Study	52
Figure 3.2 : Stage of Conducting Sampling	61
Figure 4.2 : Respondents' Gender	77
Figure 4.3 : Respondents' Age Group	78
Figure 4.3 : Respondents' Education Level	79
Figure 4.4 : Respondents' Income	80
Figure 4.5 : Respondents' Ethnicity/ Race	81



UMS
UNIVERSITI MALAYSIA SABAH

LIST OF APPENDICES

	Page
Appendix A. : Research Questionnaire	145
Appendix B. : SPSS Results	159



UMS
UNIVERSITI MALAYSIA SABAH

CHAPTER 1

INTRODUCTION

1.1 Introduction

As a Muslim, performing Hajj is an important obligation in life (Al-Quran, Ali Imran 3:97). To fulfil this religious aspiration, the person needs to be physically able as well as financially and spiritually ready. In order to perform hajj, a Malaysian *Muslim* must first be registered with Tabung Haji (Tabung Haji, 2019). Tabung Haji (TH) Malaysia is important in mobilising savings of depositors and operating innovative Islamic investment fund in an efficient manner thereby fulfilling the lifelong desire of Muslims in embarking their pilgrimage journey and performing hajj rituals (Noor Mahinar et.al, 2020). As a country with the majority of Muslim population, Malaysia has a separate dedicated, legal entity/ institution aiming to organize hajj affairs for Muslim citizens (Muneeza, Sudeen, Nurmalasari, Nasution, 2018). TH has introduced a "First-Come, First-Served" concept for Hajj registration since 1995. TH depositors who register for hajj will be given a year in which they will perform their hajj, based on the date and time of their hajj registration. All depositors who have registered for hajj are qualified to perform their hajj when their turn comes (Tabung Haji, 2019).

As of July 2019, according to the Deputy Minister in the Prime Minister's Department during Parliamentary session on July 16, 2019, quoted that those who

registered in July 2019 would have to wait for 116 years (Daim & Radhi, 2019). The official hajj quota for Malaysia was determined during the OIC (Organization of Islamic Cooperation) Meeting in 1978 in Jordan at 0.01 per cent of the total population based on the United Nation's World Population Prospect statics (Tabung Haji, 2019). Hence, Malaysia is given a quota of 30,200 pilgrims (Bernama, 2020). The waiting period for pilgrims has increased by 116 years (Don, 2019), and it should not be an excuse for Malaysian Muslims not to save and to perform hajj at a young age. Generally, customers who keep money in a bank intend to have financial security for a specified purpose. However, customers who save money in TH certainly have the intention to go for Hajj. Some even save money in TH on the intention of going for Hajj (Bakar, 2010). Meanwhile, consciously or not, some intentions to save money in TH are more focused on the return on investment. According to Ajzen (1985), intention will then influence thoughts and actions.

When the intention is centralized on hajj, the return is not the measure, but somehow, when the intention is focused on the return on investment, dividends and bonuses will be an important measure. In considering that, the purposes of saving have become a challenge for TH; studying the factor that can affect the intention to register for hajj provides the competitive edge for TH to develop their strategy. This study, thus, was aimed at exploring and examining TH depositors with the intention to register for hajj.

1.2 Background of the Study

The TH Group's Managing Director and Chief Executive Officer asserted that TH has a total of 8.8 million depositor accounts, with 7.5 million depositors who have not performed hajj. Apart from 7.5 million depositors, a number of 1.9 million depositors

have made a registration for hajj and are waiting for their turn (Ghani et al., 2015). Meanwhile, TH Annual Report year 2020 and 2021 reporting that the number of depositors who register for hajj is 3.3 million in 2019, 3.5 million in 2020 and 3.7 million in 2021. Meanwhile, on April 29, 2022, Minister in the Prime Minister's Department (Religious Affairs), Datuk Idris Ahmad said that in the data as of March 31, 2022, there are a total of 7.1 million depositors with savings of RM10,000 and above and those with savings of RM1 million were 4,761.

Depositors with a minimum deposit value of RM1,300 can register for hajj, or if the deposit is insufficient, they can use the Employee Provident Fund (*Kumpulan Wang Simpanan Pekerja*) statement to sign up. By comparison, the figure of 1.9 million is smaller compared to the large number of depositors who have yet to register for hajj. Therefore, TH has created various campaigns for depositors to sign up or register for the hajj (Ghani et al., 2015).

There have been many hajj awareness lectures or programs delivered by religious teachers in hajj guidance class, and a bunch of information in mass media or social media during the hajj season. Some of these programs were initiated either by TH, the Government (Religious Affairs) or the private sector. All of these are aimed at providing knowledge about hajj as well as creating the awareness about the importance of hajj among Muslims. Many past literatures have shown that depositors' awareness on their savings account influences their behavior and loyalty towards financial institution (Abduh, 2014; Ismal, 2011; Abduh, 2011; Lambert and Simon, 2000; Takemura and Kozu, 2009; Yada et al., 2009).

In this study, TH depositor's awareness was expected to have a positive relationship on the intention to register for hajj. Improving the quality of service also has a significant impact on increasing the number of TH depositors. Islamic banks

could be an example itself (experiencing the same function as TH), as they pay little attention to their quality of services, especially if they enjoy a position where they can exercise some monopolistic control in the market, in which most of the time is based on religious legitimacy (Aniza, 2013). TH has the monopoly status that is actually derived from the provision within the Tabung Haji Act (Manan, 1996). Therefore, it has an exclusive right to deal with the management of Hajj affairs to ensure a steady flow of pilgrims' deposits each year and maintain excellence in service delivery.

Ibadah is an important aspect in the life of a Muslim. It is obligatory on every Muslim, such as *solah* (ritual prayers), *sawm* (fasting), *zakah* (obligatory alms) and *hajj* (pilgrimage) which form the fundamental acts to strengthen faith in Allah s.w.t. (Hanin et.al, 2015). *Ibadah* has a significant and major role in influencing the intention to conduct matters related to religion, hajj for example. As a Muslim, it is important to be productive, seek knowledge and take action to the path that brings us closer to Allah SWT. Having a strong intention to get closer, patience and consistency, avoid doing things or doing things for the sake of Allah is a part of a few requirements to get closer to Him. Just like hajj, in which every Muslim is expected to perform once in their lifetime. Yusuf Othman (2017) asserted in his research regarding paying employment income zakat, that Islamic religiosity can predict the intention; in other words, if a person is highly religious, it is predictable that he/she would have a strong intention to pay the employment income zakat.

Perceived behavioral control is also expected to have a significant effect on the intention to register for hajj. Past studies have found the "attitude" and "social influence" as valid constructs in explaining an individual's acceptance of Islamic financing products (Taib et al., 2008; Yuserrie et al. 2004). It is assumed that perceived behavioral control is determined by the total set of accessible control beliefs.

In this study, 'accessible control beliefs' refer to the beliefs about the presence of factors that may facilitate or impede performance on the intention to register for hajj.

TH has three objectives: 1) To enable Muslims to gradually save their money for their expenses in performing hajj or other expenses that are useful to them; 2) To enable Muslims to invest in industry, commerce, plantations, and real estate using their savings according to Islamic principles; and 3) To provide protection, control and welfare for the Muslims while performing pilgrimage throughout various facilities and services (Manan, 1996).

There is a difference between opening an account in TH and registering for Hajj. The depositors would not be automatically registered for hajj although they have already created an account in TH. This study, hence, was motivated by the fact that hajj registration in TH should be examined to identify which factors affect the intention to register for hajj among TH depositors. In order to determine the awareness, perceived behavioral control and *ibadah* personality of depositors, the depositors were also asked to evaluate the quality of service in TH. Through studying the identified aim, this study, hence fills an important gap in the literature.

1.3 Problems Statement

As soon as a TH depositor is registered for hajj, complete and meticulous arrangements will be undertaken by Tabung Haji on behalf of the pilgrim until his/her return (Ismail., S, 2020). TH has organized various campaigns in increasing the number of depositors to register for hajj. This is due to the large number of depositors who have yet to register. According to TH Annual Report year 2020 and 2021, the number of depositors who already register for hajj is 3.3 million in 2019, 3.5 million

in 2020 and 3.7 million in 2021. Meanwhile, on April 29, 2022, Minister in the Prime Minister's Department (Religious Affairs), Datuk Idris Ahmad said that in the data as of March 31, 2022, there are a total of 7.1 million depositors with savings of RM10,000 and above and those with savings of RM1 million were 4,761.

Based on the comparison of the total figures given in the TH Annual Report and the statement from the Minister, this shows that many depositors have sufficient savings (minimum savings to register for hajj is RM1,300) but do not register for Hajj. According to TH Group's Managing Director and Chief Executive Officer statement (Ghani et al., 2015), there are still many depositors who have not registered for hajj, as opposed to the number of TH accounts that are eligible to register. He asserts that not all depositors open an account in TH to register for Hajj. Instead, some depositors choose to open an account for other expenses that are beneficial to them.

From the observation of the researcher while serving for TH since the year 2001 up to the current year, the majority of those who open accounts at TH will express their desire to perform hajj. However, since the requirement is to have a deposit of RM1300 or using an EPF statement, therefore, depositors still do not intent to register for hajj. One of the most common reasons is to save for future education or security purposes. Mokhtar, Talib & Abdullah (2013) found that savings for emergency (precautionary motive) is the most important reason that people save for while the least important reason is to obtain return on savings account. Another findings from previous literature agree that religiosity is not significant with saving goals (Kassim, Mohamed, Jahari & Zain, 2019 and Shahnaz & Saleh, 2013). Kassim et. al. (2019) asserts that religiosity, household income, age and level of education are not significantly related to saving behavior.

Therefore, based on awareness, perceived behavioral control, *Ibadah* and service quality that influence the intention to register for hajj, this research investigated the factors that can influence the depositors to intent to register for hajj. This research aimed to explore the awareness and perceived behavioral control among depositors in relationship with the intention for hajj registration through analysis. Moreover, this research also aimed to explore by measuring the expectation and perception of customers on service quality and their *ibadah* personality. Furthermore, this research aimed to measure the demography in terms of hajj registration. TH Sabah was chosen as the location for this research, due to the ease of data collection, since the researcher had served in Sabah from the year 2012 to 2016.

1.4 Research Questions

In order to gain the right information in conducting this research, suitable research questions had been developed. Research question is a refined statement for specific component of a problem. The following are the research questions for this study:

- i. Is there a significant relationship between the awareness and the intention to register for hajj?
- ii. Is there a significant relationship between perceived behavioural control and the intention to register for hajj?
- iii. Is there a significant relationship between *ibadah* personality and the intention to register for hajj?
- iv. Is there a significant relationship between service quality and the intention to register for hajj?
- v. Is there a significant relationship between demography and the intention to register for hajj?