

EXAMINING THE FACTORS THAT INFLUENCE THE INTENTION TO REGISTER FOR HAJJ AMONG DEPOSITORS IN TABUNG HAJI SABAH

¹Mustafa Kamal, ^{*2}Mohd Rahimie bin Abd Karim, ³Nurlaila binti Said

¹ & ²Faculty of Business, Economics and Accountancy, Jalan UMS,
Universiti Malaysia Sabah, 88400 Kota Kinabalu, Sabah, Malaysia

³Tingkat Bawah, Jalan Sembulan, 88832 Kota Kinabalu, Sabah, Malaysia

Corresponding author's email: ¹mustafa.kamal@lth.gov.my; ^{*2}rahimie@ums.edu.my;
³nurlaila@lth.gov.my

Date Received: 15 October 2023 | Date Revised: 1 November 2023

Date Accepted: 5 November 2023 | Date Published: 31 December 2023

DOI: <https://doi.org/10.51200/mjbe.v10i2.4820>

ABSTRACT

Registration for Hajj in Malaysia through Tabung Haji (TH) is a significant and religiously important process for Malaysian Muslims who wish to perform the Hajj pilgrimage to Saudi Arabia. Hajj pilgrimage is one of fundamental pillars of the Five Pillars of Islam and a compulsory religious duty for Muslims who are physically and financially able to undertake the journey at least once in their lifetime. TH is a government-owned institution that specializes in facilitating the Hajj for Malaysian Muslims by providing comprehensive Hajj packages, support and guidance. Unfortunately, however, there are a significant number of TH depositors who are unaware of the need to register for Hajj as evident from the number of depositors who have not registered for Hajj against the number of depositors who are already eligible for Hajj registration. Thus, the aim of this study is to reveal the determinant that influence TH depositors in their intention to register for Hajj in Sabah. The study also notes the relationship between perceived behavioral control, ibadah personality and service quality with the intention to register for Hajj. The study applied a quantitative analysis by distributing survey questionnaires among TH depositors in the state. The findings indicated that all three factors, namely perceived behavioural control, ibadah personality and quality of the service, are the influencing reasons on the intention of TH depositors to register for Hajj in Sabah. This study is significant as it is one of the earlier studies in Malaysia, particularly in Sabah, that examine the intention to register for Hajj from the perspectives of TH depositors. Therefore, the findings will have the practical use particularly for TH to enhance their strategies in attracting TH depositors to register for Hajj.

Keywords: Tabung Haji, intention to register, Hajj, depositors, Malaysia

INTRODUCTION

Hajj is one of the five foundational pillars of Islam, and is an obligation all Muslims who are physically and financially able to perform the Hajj at least once in his lifetime (Sharifah Ismail & Haslinda Hasan, 2020). In order to perform hajj in Malaysia, a Muslim must first register with Tabung Haji (Tabung Haji, 2019). Tabung Haji (TH) Malaysia is a government-manage institution which was established in 1963 to provide financial assistance to the Muslim and rural communities in Malaysia for the purpose of performing Hajj in Saudi Arabia. Nowadays, the main function of TH is to manage and cater the needs of Muslims in Malaysia to perform *hajj* through the concept of savings and investments in ways that are not contrary to the Islamic principles (Ishak, 2011). Additionally, since 1995, TH has implemented a "First-Come, First-Served" concept for Hajj registration and depositors who has registered for Hajj will be entitled to perform their Hajj in the year in which their registration takes

place. Thus, all depositors who have registered for hajj are qualified to perform their hajj when their turn comes (Tabung Haji, 2019).

The TH Group's Managing Director and Chief Executive Officer has declared that the number of depositor accounts owned by the TH Group is 8.8 million. The total number of depositors with no hajj registration is 7.5 million. In addition to the 7.5 million, there are 1.9 million who have made a hajj registration and are waiting for their turn (Ghani et al., 2015). There are also many depositors with sufficient savings (the minimum savings to make a hajj registration is RM 1,300), 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.

It is expected that the perception of one's ability to control behavior will significantly impact the intention to sign up for the Hajj pilgrimage. Previous research has established "attitude" and "social influence" as reliable factors in understanding an individual's acceptance of Islamic financial products (Taib et al., 2008; Yuserrie et al., 2004). The assumption is that perceived behavioral control is influenced by the complete range of accessible beliefs regarding control. In this study, 'accessible control beliefs' refer to the beliefs about the presence of factors that may make or break one's intention to perform matters related to Religion, such as Hajj. Furthermore, *Ibadah* plays a major and influential role in influencing one's intention to undertake matters related to Religion. As Muslims, it is essential to be productive, gain knowledge, and take action in the direction of Allah SWT. To get closer to Allah, one must have a strong intention to do things, be patient and consistent, and abstain from doing things for Him. Furthermore, improving service quality has a direct effect on the growth of TH depositors' numbers due to TH has the monopoly status that is actually derived from the provision within the Tabung Haji Act (Manan, 1996). Thus, the management of TH should strive to maintain a consistent flow of depositors each year and to maintain a high level of service excellence in order to increase the number of depositors.

Therefore, based on 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 study also offers probable explanation for answering the research questions outlined in the previous section based on the analysis and literature review. From the perspective of academic, although there is a lot of papers or literature addressing about hajj management, the researcher had never come across any of those journals on behavior as well as the dimension of service quality in terms of the intention to perform hajj. Thus, this study act as one of the earlier studies in Malaysia, particularly in Sabah, that has address about the intention to register for Hajj that can open up more research to be carried out in this area.

LITERATURE REVIEW

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) stands as a prevailing conceptual framework extensively used in the examination of human behavior. The choice to utilize TPB for this study's intention prediction is founded on endorsements from prior researchers like Ajzen (1991) and La Morte (2019). According to Ajzen, TPB forecasts an individual's intention to execute a behavior at a specific time and place. The theory was devised to explicate behaviors that individuals can control. TPB serves as the foundational framework in this research, allowing for an in-depth exploration of the direct influence of attitude, cultural aspects, and personal factors affecting intentional participation in the Hajj registration process. Ajzen's TPB model integrates three key variables: attitude, subjective norms, and perceived behavioral control, all of which directly shape behavioral intentions. In the context of this study, behavioral intention refers to the act of registering for Hajj, serving as the dependent variable. Meanwhile, perceived behavioral control is employed as the independent variable to explore its connection with the intention to register for Hajj. The anticipation is that the perception of behavioral control will

significantly impact the registration intention, as it is determined by a comprehensive set of accessible beliefs related to control. Furthermore, other variables in this study were formulated based on respondents' assessments, service quality, and "ibadah" (worship) personality, aiming to investigate factors influencing Hajj registration among depositors in Sabah.

Perceived Behavioral Control and Intention to Register for Hajj.

Perceived Behavioral Control (PBC), drawn from the TPB framework (Ajzen, 2012), serves as an independent variable in this research. Ajzen & Madden (1986) define PBC as an individual's belief concerning the ease or difficulty of performing a particular behavior. TPB posits that attitudes, subjective norms, and PBC collectively influence behavioral intentions. A more positive attitude, along with stronger subjective norms and greater perceived behavioral control, leads to more robust intentions to engage in specific behaviors (Aziz, Afaq & Bashir, 2018). Alam & Sayuti (2011) suggest that PBC is shaped by an individual's beliefs regarding the influence of situational and internal factors on behavior performance. The more control depositors feel regarding Hajj registration, the more likely they are to act upon it. Previous studies have yielded varied results on the relationship between PBC and intention. Several studies have affirmed a positive relationship between PBC and intention, such as its significant impact on purchase intention in family takaful schemes (Md Husin & Ab Rahman, 2016), the intention to adopt Islamic banking services in Morocco (Echchabi & Aziz, 2012), and the positive inclination towards adopting internet banking (Al-Ajam & Nor, 2013). Conversely, some studies have failed to establish a significant relationship between PBC and intentions, such as those demonstrating a negative influence on the intention to adopt Islamic banking services (Echchabi & Azouzi, 2015) and internet banking adoption (Al-Majali & Nik Mat, 2010). Therefore, the following hypothesis is posited:

H1: There exists a significant relationship between perceived behavioral control and the intention to register for Hajj.

Ibadah Personality and Intention to Register for Hajj

"Ibadah" (worship) stands as a crucial component in Islamic teachings (Hamjah et al., 2015), while 'Personality' refers to an individual's traits aligned with Islamic spirituality as per the Quran and Sunnah (Othman, 2011). All human actions are considered acts of worship (Ibadah) (Othman, 2011). Thus, this study adopts Ibadah Personality from the Ummatic Personality Inventory (UPI) developed by Othman (2008). This research aims to explore the potential impact of Ibadah personality on the likelihood of Sabah depositors registering for Hajj. Previous research has demonstrated that consumers' religious behavior significantly influences their willingness to purchase halal products (Putri, 2018; Daryanti, 2018; Ningtias, 2014). Hence, this study aims to ascertain if Ibadah personality influences the likelihood of registering for Hajj. Therefore, the following hypothesis is proposed:

H2: There exists a significant relationship between Ibadah personality and the intention to register for Hajj.

Service Quality and Intention to Register for Hajj

Service Quality, as proposed by Parasuraman (1985) and Zeithaml and Bitner (2003), reflects "the difference between expectations and performance of the service." Zeithaml and Bitner (2003) specify Service Quality as a focused evaluation of a customer's perception regarding specific dimensions of service, namely reliability, responsiveness, assurance, empathy, and tangibles. Earlier studies have defined service quality as the extent to which a service meets customers' needs or expectations (Lewis & Mitchell, 1990; Dotchin & Oakland, 1994).

It is worth noting that TH is the sole institution offering Hajj services in Malaysia and is obliged to comply with Fardu Kifayah and Shariah compliance in ensuring service quality for all depositors. Excellent service from TH may positively influence the intention to register for Hajj. Prior studies have demonstrated positive correlations between service quality dimensions and purchase intentions (Pe' rez

et al., 2007). Conversely, dissatisfactory service might lead to customers switching to alternative services (Sunaryo, 2013). Hence, TH must ensure depositor satisfaction with their services, and therefore, the following hypothesis is proposed:

H3: There exists a significant relationship between service quality and the intention to register for Hajj.

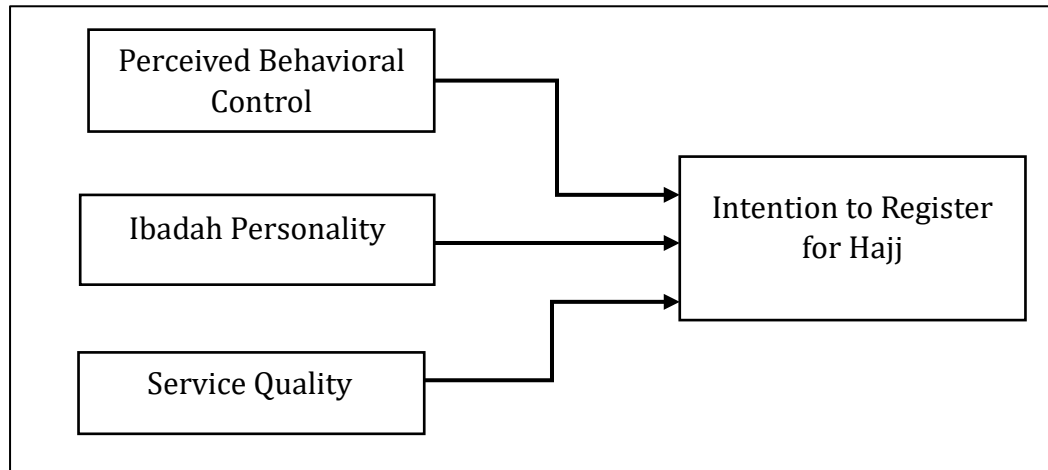


Figure 1 Shows the proposed research model

METHODOLOGY

A cross-sectional survey study based on the deductive research approach was conducted using questionnaire through distributed to TH depositors who come as walk-in at the selected TH Branches in Sabah. The selected respondents are from TH depositors who are entitle to register (i.e., Saving above RM1,300 or members of employee Provident Fund) but not have not registered. The questionnaires were distributed to 540 respondents but only 338 returned questionnaires were usable. This study aimed to assess the relationship between factors that can influence depositors in their intention to register for Hajj in Sabah using correlation and regression analysis. The questionnaire consisted of five sections, which comprised of (i) demographic characteristics of respondents, (ii) perceived behavioral control, the individual perspective on (iii) their own Ibadah Personality, (iv) THs’ service quality that influences the intention to register. Individual intention to register for Hajj was chosen as the dependent variable to reflect the dichotomous nature of the decision.

Table 1 Shows the questionnaire design and measurement

Variable	Items	Source	Measurement	
Perceived Behavioral Control	5	Ajzen (2012)	Five-point Scale	Likert
Ibadah Personality	30	Othman (2011)	Five-point Scale	Likert
Service Quality	22	Hisam, Sanyal & Ahmad (2016).	Five-point Scale	Likert
Intention to Register for Hajj	5	Liñán & Chen (2006)	Five-point Scale	Likert

Table 1 showed the questionnaire design and measurement used in this study. Both descriptive and inferential statistical analyses were carried out using SPSS 23. Descriptive statical analysis was used to summarise the results of respondents while inferential statistics were used to test the correlation and relationship. This research ensured that the particulars of respondents were anonymous so that the data collected would be traced back to them.

FINDINGS

Demographic Characteristics of Respondents

A total of 540 questionnaire were distributed to the respondents and a total of 505 of the questionnaires were returned. From the return questionnaire, only 388 were usable and sufficient since it above 300 respondents to test the measurement scale in research study (Malhotra & Peterson, 2002; Nunnally, 1978). The characteristic of respondents plays significant roles in influencing individuals to register for Hajj. Therefore, the key profile designation of respondents was examined in this study which includes, gender, age, education levels, and annual income. The information about the demographic respondents' profile is presented below.

Table 2 Shows the demographic profile of companies and respondents

Demographic Variables	Frequency	Percentage
Gender		
Male	186	48
Female	202	52
Age (years)		
20-25	52	13.4
26-30	102	26.5
31-35	121	31.2
36-40	41	10.6
41-45	34	8.8
46-50	37	9.5
Education Level		
UPSR	7	1.8
SRP/PMR/PT3	28	7.2
SPM	137	35.3
Certificate or Diploma	98	25.3
Bachelor Degree	99	25.5
Master's Degree or higher	16	5
Other	3	0.8
Annual Income		
RM18,000 and below	63	16.2
RM18,001 – RM36,000	135	34.8
RM36,001 – RM60,000	122	31.4
RM60,001 – RM90,000	55	14.2
RM90,001-RM120,000	12	3.1
RM120,001 and above	1	0.3

Exploratory Factor Analysis

Exploratory Factor Analysis (EFA) is frequently employed in the initial phases of research to comprehend the connections among a set of variables (Tabachnick & Fidell, 2013). This analysis indicated that Bartlett's test of Sphericity yielded significant results at $p < 0.000$, suggesting that the dataset does not exhibit an identity matrix with zero correlations, making it suitable for factor analysis. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was 0.975, surpassing the threshold of 0.50, as deemed satisfactory by Hair et al. (2010). Additionally, both the anti-image correlation and commonalities values exceeded 0.50. Consequently, this process led to the identification of four meaningful factors. These factors have been labelled and defined, providing a description based on the outcomes derived from the factor analysis.

Validity and Reliability Analysis

The pilot study was done to examine the validity and reliability of items (Oladimeji. 2015). For the pilot study, 30 respondents were chosen to test and avoid the errors of spelling, bug, or ambiguous questions or instructions found in the questionnaire. According to Aniza (2013), the objective of pilot testing is to refine the wording, filter the questions, check on the uniformity, consistency and validity of variables used in the instruments, test the language used, the time taken to answer the questionnaire, and test the research design. The results of the pilot survey will help establish the stability and internal consistency reliability, face and content validity of the questionnaire.

The scale's construct validity was assessed by calculating the Cronbach alpha Coefficient, yielding an acceptable value, signifying strong construct validity (Parasuraman, Zeithaml & Berry, 1998). Additionally, individual factor analyses were conducted for the four constructs to ascertain the proportion of variance explained by each factor. In gauging the internal consistency of the instrument, the Cronbach alpha statistic, advocated by Bajpai and Bajpai (2014), was utilized. Reliability assessments encompassed all items within the scale. Overall, the results demonstrated robust Cronbach Alpha values ranging from .893 to .977, in line with the benchmarks set by Sekaran & Bougie (2010). These values surpassed the minimum acceptable threshold of 0.60, as suggested by Hair et al. (1998). The outcomes of the validity and reliability analyses are detailed in Table 3.

Table 3 Shows the item reliability and validity analysis

Variable	Number of Items	Cronbach α	% of Variance Explained
Perceived Behavioral Control	5	0.919	55.203
<i>Ibadah</i> Personality	30	0.977	59.949
Service Quality	22	0.977	63.639
Intention to Register for Hajj	5	0.958	66.778

Pearson Correlation Analysis

Pearson correlation analysis refers to the degree of relationship between variables. The Pearson correlation coefficient (r), used to measure of the strength and direction of association that exists between two variables measured on at least an interval scale. According to Coakes et. Al (2009), Pearson moment correlation provides information about the linear relationship between two continuous variables, and the value of this correlation coefficient ranging between -1 and +1, while the sign (+ or -) indicates the direction of the relationship. Thus, the three factors were correlated to intention to register for Hajj to establish a positive relationship and the results are reported in Table 4.

Table 4 Shows the correlation output table using SPSS

Variables	1	2	3	4
Perceived Behavioral Control	1.000			
<i>Ibadah</i> Personality	0.742**	1.000		
Service Quality	0.705**	0.838**	1.000	
Intention to Register for Hajj	0.790**	0.718**	0.702**	1.000

** Correlation is significant at the level 0.01 level (2-tailed)

Table 5 shows the correlation between constructs. All constructs were correlated less than 1 and were statistically significant at the $p < 0.01$ level, thus affirming a positive correlation among constructs. All factors are positively interrelated to intention to register for Hajj. The highest positive correlation with intention to register for Hajj is perceived behavioral control ($r = 0.790$, $p = 0.000$). Thus, we can conclude that these three factors have a positive impact on intention to register for Hajj.

Regression Analysis

In this research, a multiple linear regression analysis was conducted to determine the variables that forecasted or offered the most comprehensive explanation for the portion of the overall variance in the score of the dependent variables (Malhotra, 2010). The findings from this analysis are presented in Table 5.

Table 5 Shows the regression analysis with intention to register for Hajj as the dependent variable

Independence Variable	coefficient	t-value	sig	Remark
Perceived Behavioral Control	0.523	11.545	0.000**	Supported
<i>Ibadah</i> Personality	0.130	2.176	0.000**	Supported
Service Quality	0.175	3.099	0.000**	Supported
R2	0.825			
Adjusted R2	0.674			
F-statistic	115.480			
Sig. F	0.000			

Notes: *significant at 0.05 level, **significant at 0.01

Table 6 presents the result of the regression analysis. The model is significant at a 1 percent level with an F-value of 115.480, and an R-squared value of 0.825, suggesting that 82.5% of the variance in intention is explained by the independent variables. Based on the results of the P-value and parameter estimate (+/-), the three factors namely *Perceived behavioral control* ($p=0.000$), *Ibadah personality* ($p=0.030$), and *TH's Service Quality* ($p=0.002$) were statistically significant at $p < 0.05$ and contributed to 45.9% of the explained variance in registration intention. In terms of Beta weights, three factors namely *Perceived behavioral control* ($\beta = 0.523$), *Ibadah personality* ($\beta = 0.130$), and *TH's Service Quality* ($\beta = 0.175$) contributed significantly towards intention to register for Hajj, respectively. Therefore, the test results have supported H_1 , H_2 , and H_3 .

CONCLUSION

The objective of this study was to explore the correlation between perceived behavioral control, ibadah personality, and service quality concerning the intention to register for Hajj among TH's depositors in Sabah. The study findings revealed that all three factors significantly impact the intention to register for Hajj. These outcomes align with prior research, indicating that intention behavior is influenced by perceived behavioral control (Pitchay, 2019; Shahab Aziz, 2018; Hanudin Amin, 2011), ibadah personality (Yusuf Othman, 2017; Munjaty, 2014; Syed Shah Alam, 2011), and the service quality of TH (Shafinar, 2013). Identifying these influential factors is crucial for TH management to gain insights on enhancing the number of depositors registering for Hajj in Sabah.

Moreover, this study could contribute positively to academic knowledge, particularly within the religious perspective (Islam). The dimensions of ibadah personality used in this research were adapted from Nooraini Othman (2011). According to Nooraini Othman (2011), the study encompassed ibadah and comprised five factors: Fardhu 'Ain, Fardhu Kifayah-Deen, Fardhu Kifayah-Nafs, Fardhu Kifayah-'Aql & Mal, and Fardhu Kifayah-Nasab. Utilizing ibadah personality, all these factors exhibited a significant relationship with the intention to register for Hajj. Furthermore, the study's findings validated the applicability of TPB in gauging depositors' behavioral intentions. Specifically, the dimension of TPB - perceived behavioral control - was identified as a predictive factor for various behaviors, including the act of registering for Hajj. Therefore, this study underscores the importance of perceived behavioral control, ibadah personality, and service quality in influencing intention behavior.

Although this study has provided several important findings, there are limitation in our study. Firstly, the sampling frame of this study was limited to Sabah only, thus it may not be suitable to generalise this

finding to all TH depositors in Malaysia. It is suggested for future study to cover all states in Malaysia. Additionally, future research could explore further on the Ummatic Personality by Nooraini Othman (2011), since this study only examine one factor from Ummatic Personality, which was Ibadah. ture research can also be conducted by introducing new variables or other specific measurements that may be relevant to this further study, such as Theories of Perception (Démuth, 2013). This is due to the fact that some depositors felt that the long waiting period for the hajj caused them not to have any intention of registering for the hajj.

REFERENCES

- Aisyah, M. (2014). The Influence of Religious Behavior on Consumers' Intention to Purchase. *Entrepreneurial Business and Economics Review*.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision*.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Process*.
- Ajzen, I., & Madden, T. J. (1986). Prediction of goal-directed behavior Attitudes, intentions, and perceived behavioral control. *Journal of Experimental. Social Psychology*, 22, 453-474.
- Al-Ajam, AS., & Nor, KM. (2013). Influencing factors on behavioral intention to adopt internet banking service. [https:// doi.org/10.5829/idosi.wasj.2013.22.11.2896](https://doi.org/10.5829/idosi.wasj.2013.22.11.2896)
- Alam, SS., & Sayuti, N. (2011). Applying the Theory of Planned Behavior (TPB) in halal food purchasing. *Journal of Commerce and Management*, 21(1), 8-20.
- Al-Majali, M., & Nik Mat, N.K. (2010). Application of decomposed theory of planned behaviour on internet banking adoption in Jordan. *Journal of Internet Banking and Commerce*, 15(2).
- Aziz, S., Afaq, Z., & Bashir, U. (2018). Behavioral Intention to Adopt Islamic Banking in Pakistan: A Study Based on Theory of Planned Behavior. Retrieve from <https://www.researchgate.net/publication/331986178>
- Bajpai S. R., & Bajpai R. C. (2014). Goodness of Measurement: Reliability and Validity. *International Journal of Medical Science and Public Health*, 3(2), 112-115.
- Echchabi, A., & Azouzi, D. (2015). Predicting customers' adoption of Islamic banking services in Tunisia: A decomposed theory of planned behaviour approach. *Tazkia Islamic Finance and Business Review*, 9(1).
- Echchabi, A., & Aziz, H. A. (2012). Empirical investigation of customers' perception and adoption towards Islamic banking services in Morocco. *Middle East Journal of Scientific Research*, 12(6), 849-858.
- Ghani MA., Othman AF., & Ali MZ. (2015). Perancangan 5 tahun tingkat pelaburan, aset Tabung Haji. Retrieved from <https://www.bharian.com.my/node/103059>
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis* (7th ed.). Prentice Hall.
- Hamjah, SH., Akhir, NSM., Ismail, Z., Ismail, A., & Arib, NM. (2015). The Application of Ibadah (Worship) in Counseling: Its Importance and Implications to Muslim Clients. Retrieved from <https://www.researchgate.net/publication/281681517>
- Hanudin Amin. (2010). Factors Affecting the Decisions of Tabung Haji Customers in Malaysia to Use ATM Banking: An Empirical Investigation. Universiti Malaysia Sabah.
- Ishak, MS. (2011). Tabung Haji as an Islamic Financial Institution for Sustainable Economic Development. 2011, 2nd International Conference on Humanities, Historical and Social Sciences. IACSIT Press.
- La Morte, WW. (2019). Behavioral Change Models: Boston University School of Public Health.
- Lewis C. Solmon. (1975). The Definition of College Quality and Its Impact of Earnings. NBER. P. 537 – 587.
- Malhotra, N.K. (2008). *Essentials of marketing: An applied orientation* (2nd ed.). Pearson Education.
- Manan, MA. (1996). Hajj Management of Malaysia, Islamic Socioeconomic Institutions and Mobilization of Resources with Special Reference to Hajj management of Malaysia: Islamic Research and Training Institute, Islamic Development Bank.

- Md Husin, M., & Ab., Rahman, A. (2016). Predicting intention to participate in family takaful scheme using decomposed theory of planned behaviour. *International Journal of Social Economics*, 43(12), 1351-1366. <https://doi.org/10.1108/IJSE-03-2015-0074>
- Oladimeji, A. B. (2015). Principles and Methods of Validity and Reliability Testing of Questionnaires Used in Social and Health Science Researches. *Nigerian Postgraduate Medical Journal*, 22(4), 195-201. <https://doi.org/10.4103/1117-1936.173959>
- Othman, N. (2011). Exploring the Ummatic Personality Dimensions from the Psycho-spiritual Paradigm. ResearchGate. Retrieved from <https://www.researchgate.net/publication/260427203>
- Parasuraman A., Zeithaml V.A., & Berry L.L. (1988). SERVEQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12-40.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49, 41-50.
- Pe'rez, MS., Abad, JCG., Carrillo, GMM., & Fern'andez, RS. (2007). Effects of service quality dimensions on behavioral purchase intentions. *Journal of Service Theory and Practice*, 17(2), 134-151.
- Putri, IS., Daryanti & S., Ningtias, AR. (2018). The influence of knowledge and religiosity with mediation of attitude toward the intention of repurchasing halal cosmetics. *Advances in Economics, Business and Management Research*, 72.
- Sunaryo, Sunaryo. (2013). Relationship service quality to Muslim customer loyalty in Islamic banking: Satisfaction as Mediator. *Asia Pacific Management and Business Application*, 2, 72-83. 10.21776/ub.apmba.2013.002.01.5.
- Sharifah Ismail & Haslinda Hasan. (2020). The conduct of the Hajj in Malaysia and its economic impact on the society: 1963-2005. *Journal of Islamic, Social, Economics and Development (JISED)*, 5(34), 62 – 74.
- Tabung Haji. (2019). Hajj registration. Retrieved from <https://www.tabunghaji.gov.my>
- Zeithaml, V., & Bitner, M. (2003). *Service Marketing: Integrating Customer Focus across the Firm*. McGraw-Hill.