



ANALYSIS OF CONSUMER BEHAVIOR TOWARD THE USE OF DIGITAL INFORMATION SYSTEMS IN HAJJ AND GOLD SAVINGS AT BANK SYARIAH INDONESIA PURWOKERTO

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Abstract

In order to comprehend the dynamics of adoption, this study integrates the Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), and Theory of Planned Behavior (TPB) to investigate consumer behavior toward digital information systems for Hajj and gold savings at Bank Syariah Indonesia Purwokerto. The key determinants, such as perceived usefulness, ease of use, social influence, and cultural influences, were analyzed using a mixed-methods approach that combined quantitative surveys and qualitative interviews. The results indicate that adoption is significantly influenced by convenience, efficiency, and religious compatibility. However, technical obstacles, inadequate digital literacy, security concerns, and cultural resistance continue to pose significant obstacles, particularly for rural residents and older users. Trust issues regarding Shariah compliance and system reliability persist, despite the fact that younger users exhibit higher adoption rates. This study recommends that adoption be enhanced by expanding educational initiatives, promoting cultural alignment through community engagement, and enhancing digital infrastructure. Financial institutions can ensure broader participation in Islamic financial products by developing more inclusive and accessible digital services, which can be achieved by addressing these concerns.

Keywords : *digital transformation, consumer behavior, hajj and gold savings, technology adoption*

Abstrak

Untuk memahami dinamika adopsi, penelitian ini mengintegrasikan Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), dan Theory of Planned Behavior (TPB) untuk menyelidiki perilaku konsumen terhadap sistem informasi digital untuk Haji dan tabungan emas di Bank Syariah Indonesia Purwokerto. Determinasi utama, seperti kegunaan yang dirasakan, kemudahan penggunaan, pengaruh sosial, dan pengaruh budaya, dianalisis menggunakan pendekatan campuran yang menggabungkan survei kuantitatif dan wawancara kualitatif. Hasilnya menunjukkan bahwa adopsi sangat dipengaruhi oleh kenyamanan, efisiensi, dan kesesuaian agama. Namun, hambatan teknis, literasi digital yang tidak memadai, kekhawatiran keamanan, dan resistensi budaya terus menjadi hambatan signifikan, terutama bagi penduduk pedesaan dan pengguna yang lebih tua. Masalah kepercayaan terkait kepatuhan Syariah dan keandalan sistem tetap ada, meskipun pengguna yang lebih muda menunjukkan tingkat adopsi yang lebih tinggi. Studi ini merekomendasikan agar



adopsi ditingkatkan dengan memperluas inisiatif pendidikan, mempromosikan keselarasan budaya melalui keterlibatan komunitas, dan meningkatkan infrastruktur digital. Lembaga keuangan dapat memastikan partisipasi yang lebih luas dalam produk keuangan Islam dengan mengembangkan layanan digital yang lebih inklusif dan mudah diakses, yang dapat dicapai dengan mengatasi kekhawatiran ini.

Kata kunci : transformasi digital, perilaku konsumen , tabungan haji dan emas, adopsi teknologi

A. INTRODUCTION

The financial services industry is evolving due to the global proliferation of new digital technology. In Islamic banking, the use of digital platforms to provide Hajj saving and gold investment services has become prevalent. Bank Syariah Indonesia (BSI) Purwokerto has also adopted new technologies and created financial systems sophisticated enough to service its customers effectively. However, even for well-designed and functional systems, understanding consumer perception of these platforms is critical to their adoption, especially where religion and culture are important.

There is a combination of technological, social, and cultural aspects that impact the consumer adoption of digital financial systems. The Technology Acceptance Model (TAM) framework, UTAUT, and the Theory of Planned Behavior (TPB) provide context to this model and offer the basis for further examining it. Adoption of new technology is determined by an individual's intention to use it which, according to TAM, is highly influenced by ease of use and usefulness. The model is augmented by UTAUT through the addition of social influence and facilitating conditions as it places importance to outside support as a factor for usage. TPB adds one more layer by presenting attitudes, subjective

norms, and perceived behavioral control as factors in the decision making process of the consumers.

These theoretical aspects, particularly in the context of Hajj and gold savings, are driven by religious motives and sociocultural norms. Efficiency and access are two key features that many consumers expect of digital financial services that are compatible with Islam. Technical restrictions, lack of digital skills and varying levels of concern around Shariah compliance, coupled with general lack of cultural trust often imposes barriers that prevent large scale adoption of such services. In addition, differences in age, educational achievement, and even residence are some of the factors that influence adoption, where younger, urban-dwellers are noted to be more digitally active than their elders in rural areas.

To overcome these hurdles, one must understand how the target audience behaves towards the issue in question. This study seeks to “plug” this gap in knowledge by examining the elements that enable and constrain the utilization of digital financial systems for Hajj and gold savings at Bank Syariah Indonesia Purwokerto. This research combines quantitative and qualitative data through surveys and interviews, respectively, and therefore offers well-founded, applicable recommendations relevant to the

creation of more encompassing, effective, and culturally sensitive digital financial services.

B. IMPLEMENTATION AND METHOD

The The internship at PT Bank Syariah Indonesia Purwokerto lasted for 4 months or 14 weeks, and the author worked in the Marketing department. Internship work activities at PT Bank Syariah Indonesia Purwokerto are carried out offline, with each internship work session carried out with marketing to customers. The internship work program at PT Bank Syariah Indonesia Purwokerto every Monday - Friday from 07.30 - 17.00 WIB PT BSI Purwokerto presents marketing strategy material in a unique internship place to the interns.

During the internship, the participants were not only provided with material, but they also had the opportunity to apply the material through assignments. These assignments can be used by interns as evidence to convert courses on campus.

Some of the activities carried out during the internship at PT BSI Purwokerto are consumer behavior marketing for Hajj and gold savings on the spot.

Picture 1. Consumers Towards Hajj Savings



Picture 2. Consumer Behavior Towards BSI Gold

This study used a mixed-method approach, combining quantitative and qualitative methods to study digital financial system consumer behavior for Hajj and gold savings in Bank Syariah Indonesia Purwokerto. By integrating both methods, the key detection factors such as perceived usefulness, social and cultural resistance, and ease of use, integration becomes easier.

This study used a cross-sectional design, where data was captured once to evaluate the adoption and estimating barriers. The Technology Acceptance Model (TAM), United Theory of Acceptance and Use of Technology (UTAUT), and Theory of Planned Behavior (TPB) were selected as the main models, which offered guided frameworks for data collection and analysis.

Data was collected through structured questionnaires and semi-structured interviews from users of the banks digital channels. The quantitative survey aimed to capture perceived





usefulness, ease of use, social influence, and digital literacy. Respondents were asked to express their views using a Likert scale of 1-5, which ensured validity for the adoption factor analysis.

Along with that, qualitative interviews were held with a few selected participants in order to gain more cultural and religious context concerning the participants' digital adoption. In particular, these interviews went beyond the quantitative data regarding trust in Islamic financial services, security risks, and technology adoption among different age groups.

To enhance reliability and validity of the obtained data, triangulation was employed by checking survey answers, interview results, and other supplementary information such as clients' testimonials and market analysis reports regarding Islamic digital banking.

This study involved clients of Bank Syariah Indonesia (BSI) Purwokerto who are particularly clients with Hajj saving and gold investment accounts that are accessible digitally. A purposive sampling technique was applied to capture respondents who were using digital banking services actively so that they, used as respondents, would be useful for the study.

The researcher undertook this study with Bank Syariah Indonesia (BSI) Purwokerto where the researcher did an internship in marketing. The internship opened opportunities to interact with customers, which helped in understanding how prospective clients engage with the bank's digital services through firsthand experience.

Throughout the internship, the researcher attended customer

onboarding sessions as well as digital banking marketing and services inquires related to Hajj and gold savings accounts. Efforts made by the bank in marketing and engaging customers were also examined to determine the level of effectiveness and where improvements could be made. This remains important in conjunction with the other qualitative methods used in the study because it allows the researcher to observe the phenomena directly.

Quantitative data was examined using statistical techniques such as descriptive and correlation statistics and regression analysis. These analyses were focused on determining the correlation between perceived usefulness and ease of use with the adoption of digital banking services. The numerical data was computed and analyzed using SPSS software which increases the precision and validity of the result.

In the case of qualitative data, a thematic analysis approach was utilized in order to filter out the most critical concepts that were obtained from interviews and observations conducted during the fieldwork. Many important aspects were identified such as worries about security, being open to the culture, and having low levels of skill concerning the use of technology, which as a whole provide an understanding on the difficulties of digital adoption.

C. RESULTS AND DISCUSSION

The demographic analysis reveals that the largest group of respondents fall into the 30-45 year bracket (52%) and have a near equal gender distribution (51% male and 49% female). A large portion of participants seem to achieve at least a bachelor's degree, which is a positive indicator. Further, 65% of the

respondents claim to receive a monthly income higher than the average in the region, indicating that these respondents are likely to be financially stable and engaged with digital platforms for Hajj and gold savings.

With regard to the use of digital banking, 78% of participants reported that they use the bank's digital services at least once a week. Of this group, 42% reported engaging with these platforms several times a week. The most common activities reported were checking balances (85%), making deposits (72%), and monitoring Hajj payments (68%). Mobile applications remain by far the most favored method of access, with 81% of users responding in this way, underscoring the necessity of these applications being user-friendly.

Trends in adoption also highlight differences amongst different generational cohorts. A total of 63% of respondents claim to have utilized some form of digital banking services for over a year and are assumed to be long adopters, while younger users (ages 20-29) are presumed to be recent adopters. As stated previously, perception of skill level plays a big part, those that consider themselves proficient tend to engage more actively with advanced features of the platform. Other factors such as urbanicity also play a part. In this case, respondents who live in the cities, are more engaged with the system as internet access is easier compared to 68% of respondents living in the suburbs and rural communities who do not express such high levels of engagement, but do claim that they would be interested in adopting these services if the technical barriers were addressed.

The study uncovers a strong positive correlation between the perceived

usefulness of the digital systems and the consumers' adoption towards systems for Hajj and gold payouts saving accounts at Bank Syariah Indonesia Purwokerto. Perceived usefulness alone explains 42% of the variance on the intention to adopt these platforms from the side of the users.

On the other hand, users have recognized that convenience of time management as one of the advantages that comes with benefits such as features of tracking Hajj payment processing in real-time and passive gold saving benefits. Users with some degree of financial literacy welcome goal setting and active tracking of progress towards reaching those goals, therefore, deepening their engagement with managing the digital platform. Also, passive interventions like reminders and monitoring gold price pose direct value to the system and in turn, increase the usefulness of the digital platform.

In this case, there are several challenges in implementing a digital information system for the hajj and gold savings program owned by Bank BSi, according to the author's observations as follows.

Factors	Impact on Adoption	Challenges Identified	Recommended Solutions
Perceived Usefulness	High	System downtime, slow response times	Infrastructure upgrades, faster response times
Digital Literacy	Moderate	Older users struggle to navigate systems	Digital training programs, step-by-step guides
Cultural Factors	Moderate to High	Rural users prefer traditional methods	Community outreach, religious leader involvement
Security Concerns	High	Privacy and data protection issues	Stronger authentication, better security communication
Infrastructure Issues	Moderate	Poor internet access in rural areas	Partnerships with ISPs, offline banking solutions

Picture 1. Challenge and Solutions for implementation of information system

D. CONCLUSION AND SUGGESTION

A. CONCLUSION

The research examines the most significant elements affecting the behavior of customers towards the digital financial services associated with Hajj and gold saving accounts at Hajj Bank Purwokerto Branch Office Syariah. The research concluded that perceived usefulness, ease of use, social influence, and cultural fit have all greatly impacted the adoption rate. The digital platforms offered by the bank, especially the real-time tracking of Hajj payments and automatic gold saving deposits, are lauded by consumers. On the other hand, a technology gap, low levels of digital literacy, lack of concern for privacy, and culture inactivity are still preventing many users, especially older and rural folk, from adopting the services.

The study also examined the adoption of the respondents and noted differences between young and older respondents. The results indicated that younger and urban respondents are more likely to utilize digital banking but older and suburban respondents tend to face difficulties in embracing new technology and have a general lack of trust. The lack of confidence in such platforms emanating from religious and privacy issues is yet another factor weighty enough to construct filters against all these attitudes towards M-Banking. All these factors must be dealt with comprehensively to enhance the deployment of digital financial services amongst the Islamic banking community. Improving system reliability, digital literacy campaigns, and active community engagement to get more trust are ways through which Bank Syariah Indonesia (BSI) Purwokerto can develop a more inclusive and user

friendly digital environment for its users.

B. SUGGESTION

The adoption of the digital Hajj and gold savings platforms within Bank Syariah Indonesia (BSI) Purwokerto could improve by strengthening system reliability, digital literacy, cultural acceptance, security, and the accessibility of the platforms. First, platform performance and system responsiveness need to improve to mitigate technical issues along system downtimes while ensuring user experience remains seamless. Trust and satisfaction can be enhanced through the introduction of AI-led customer support to help users resolve technical issues in a timely manner.

Second, the effectiveness of the digital literacy programs should be focused on substantially, especially with the older demographic and residents from rural areas that may find accessing digital banking services challenging. Educational materials with step-by-step guidance, interactive teaching tools, and offline instruction can aid users in effectively interacting with digital interfaces. To maximize outreach and impact, these resources should be offered both offline and on.

Third, strengthening cultural and religious trust are two important elements to foster wider acceptability. Numerous users remain cautious of fully adopting digital financial services owing to their Shariah and religion's legality. Local religious leaders and community influencers can aid in building understanding amongst consumers regarding the digital banking ethos of Islam. Furthermore, clear policies alongside public statements from religious practices provide residents with the confidence that the system is drafting legislation compliant with Sharia.



Ensuring the protection of users' privacy is paramount, which can be done by strengthening security measures. Two-factor authentication, biometric verification, and fraud detection can help strengthen overall security and build consumer confidence. Furthermore, increasing participation cybersecurity campaigns can greatly help assuage user concerns regarding financial information protection.

Users living in rural areas tend to suffer from a lack of accessibility, which results in them missing out on digital financial services. Forming partnerships with local internet service providers can help improve network accessibility in less developed areas. Moreover, incorporating offline features, like SMS-based banking, will enable users to conduct basic banking even without internet.

The proactive measures and strategies put forth above can greatly enhance engagement, trust, and even user BSI's trust and reliance on Purwokerto. Moreover, these measures foster enhanced customer satisfaction while attempting to achieve the more important goals of including more people into the Islamic Banking sectors across Indonesia.

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