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The Effect of Attitude Toward Behavior, Subjective Norm, and Perceived Behavioral Control on the Intention to Use an Umrah Installment Scheme with Religiosity as a Moderating Variable (A Study at PT Wahdah Islamic Travel)

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Abstract

This study aims to examine the effects of attitude toward behavior, subjective norm, and perceived behavioral control on the intention to use an umrah installment scheme at PT Wahdah Islamic Travel, with religiosity as a moderating variable, based on the Theory of Planned Behavior. A quantitative associative design was employed. Data were collected through a questionnaire distributed to 129 active members of Wahdah Islamiyah in Makassar, selected using purposive sampling. The research instrument consisted of five variables with a total of 34 indicators measured using a four-point forced-choice Likert scale. Data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The results indicate that attitude toward behavior and perceived behavioral control have a positive and significant effect on the intention to use the umrah installment scheme, while subjective norm shows no significant effect. Furthermore, religiosity does not strengthen the relationships within the Theory of Planned Behavior model but instead tends to weaken the effects of its constructs on intention. These findings suggest that financing decisions related to religious worship among highly religious individuals are more strongly driven by moral values and sharia compliance than by social pressure or perceived convenience. The study implies that service providers should emphasize sharia contract clarity, transparency, and Islamic financial education, while future research is encouraged to examine religiosity as an independent variable and incorporate additional factors such as trust and perceived risk.

INTRODUCTION

The increasing number of umrah pilgrims in Indonesia in recent years highlights the significant potential of the religious travel industry as well as the complexity of challenges faced by its service providers (Ditjen PHU Kemenag RI, 2025). Hajj and umrah travel agencies no longer function merely as providers of travel services, but also as institutions that bear moral and spiritual responsibility in assisting pilgrims to perform worship in accordance with Islamic principles (Sulaiman, 2014). This condition has encouraged the emergence of various service innovations, including umrah installment financing schemes designed to broaden public access to worship amid financial constraints.

Practically, installment schemes are expected to bridge the gap between the high interest in performing umrah and the limited financial capacity of prospective pilgrims. However, their implementation does not always meet expectations. In the context of PT Wahdah Islamic Travel, despite the relatively high interest in umrah among members of Wahdah Islamiyah, the utilization of installment schemes remains very low. This phenomenon indicates that the decision to use umrah installment financing cannot be understood solely as an economic issue, but rather involves intertwined psychological, social, and religious considerations.

Several previous studies have shown that umrah financing schemes positively influence public interest in performing umrah. Hasanah and Sihotang found that bailout financing has a significant effect on public interest in becoming customers of Islamic financial institutions (Hasanah & Sihotang, 2023), while Azmi showed that bailout funds contribute positively to pilgrims' intention to use umrah travel services (Azmi, 2021). These findings reinforce the assumption that, from an economic and accessibility perspective, installment schemes represent a rational and functional solution. These findings suggest that, from an accessibility perspective, installment schemes represent a potentially effective instrument for encouraging participation in umrah worship.

On the other hand, other studies reveal that umrah installment practices also generate normative and religious debates. Sari and Haddade highlight issues related to compliance with Islamic law in umrah financing (Sari & Haddade, 2020), while Amanuddin points out differences in public perceptions regarding the permissibility of performing worship using installment-based funding (Amanuddin, 2022). Some people view installments as a form of debt that is contrary to the ethics of worship, while others consider them a permissible endeavor as long as they comply with sharia principles. Such differences indicate that acceptance of umrah installment schemes is not homogeneous and is strongly influenced by religious values and social pressure within an individual's environment.

To explain the complexity of such decision-making processes, the Theory of Planned Behavior (TPB) offers a relevant analytical framework. TPB posits that behavioral intention is shaped by individuals' attitudes toward the behavior, subjective norms, and perceived behavioral control (Mahyarni, 2013). An individual's attitude toward a behavior reflects their personal evaluation of the benefits and consequences of that action (Simanihuruk et al., 2021). Subjective norms describe the social influence from significant parties such as family and community (Prasetyo & Nugroho, 2024), while perceived behavioral control relates to an individual's perception of the ease or difficulty of performing the behavior (Nadiya & Ishak, 2022). This theory has been widely applied to predict intention across various contexts, ranging from halal product consumption to entrepreneurial behavior (Khoiruman & Harsono, 2023). However, the application of TPB in the context of worship, particularly decisions related to the use of umrah installment schemes, remains limited, even though worship-related decisions possess unique characteristics due to their close association with religious values and beliefs.

Several studies later attempted to incorporate religiosity into the TPB model. The reasoning is that religious individuals tend to evaluate an action not only based on its practical benefits but also on its alignment with religious values. Therefore, religiosity is considered capable of influencing how TPB constructs function. However, the research findings turned out to be varied. Some studies found that religiosity strengthens the relationship between TPB constructs and intention (Maimunah & Nurhidayati, 2024), while others found no significant moderating effect (Memon et al., 2019). This inconsistency suggests that the role of religiosity is not yet fully clear and is

Based on this discussion, a clear research gap can be identified. Existing studies on umrah installment schemes have largely focused on legal aspects (Sari & Haddade, 2020), financing mechanisms (Toatika et al., 2024), or general interest (Nasution, 2023), while research integrating psychological, social, and religious factors to explain intention to use umrah installment schemes remains limited highly likely to be context-dependent, especially in decisions directly related to worship practices. Furthermore, the scarcity of research examining religiosity as a moderating variable within TPB constructs, particularly in the context of worship, further underscores the urgency of this study.

Therefore, this study aims to analyze the effects of attitude toward behavior, subjective norm, and perceived behavioral control on the intention to use an umrah installment scheme, with religiosity serving as a moderating variable, at PT Wahdah Islamic Travel. This study offers novelty by applying the Theory of Planned Behavior (TPB) to the context of umrah worship and by examining religiosity as a moderating variable that influences the strength of TPB constructs. It is expected that the findings will provide theoretical contributions to the development of TPB in the domain of religious practices, as well as practical implications for umrah travel organizers in designing sharia-compliant financing strategies that better align with the values and beliefs of prospective pilgrims.

METHODS

This study employs a quantitative approach with an associative research design aimed at analyzing the effects of attitude toward behavior, subjective norm, and perceived behavioral control on the intention to use an Umrah installment scheme, as well as examining the role of religiosity as a moderating variable. The quantitative approach was selected because it allows for objective testing of relationships among variables through statistical analysis. The study was conducted at PT Wahdah Islamic Travel, located in Makassar, by considering the organizational characteristics and the religious value–based segmentation of respondents.

The research population consists of members of Wahdah Islamiyah who actively participate in *halaqah tarbiyah*. However, the organizational membership structure is distributed across various levels and regions, resulting in the absence of an integrated population database; therefore, the exact population size could not be determined. Consequently, this study applies a non-probability sampling technique using purposive sampling. Respondents were selected based on specific criteria, namely active members of Wahdah Islamiyah, aged at least 21 years, having an income, and possessing general knowledge of the Umrah installment scheme. The sample size was determined using the Rao Purba formula with a 95% confidence level and a 10% margin of error, resulting in a minimum sample size of 96 respondents.

Data were collected using a structured questionnaire distributed online via Google Form. The research instrument was developed based on an extensive literature review and adjusted to the research context, comprising five variables with a total of 34 measurement items, namely attitude toward behavior (6 items), subjective norm (6 items), perceived behavioral control (6 items), religiosity (10 items), and intention to use the Umrah installment scheme (6 items). Attitude toward behavior was measured through indicators of interest, favor, and value (Lin et al., 2021) . Subjective norm was measured through the influence of family, friends, and colleagues (Tripalupi et al., 2019). Perceived behavioral control was measured through perceived control, perceived confidence, and perceived difficulty (Kraft et al., 2005). Intention to use the Umrah installment scheme was measured through the desire to increase service usage in the future, the desire to continue choosing one service over others, and the desire to recommend the service to others (Oematan et al., 2024). Religiosity was measured using indicators of ideology (faith), ritual practice, religious experience or moral conduct, behavioral consequences (ihsan), and religious knowledge

(Sungadi, 2020). All items were formulated as closed-ended statements and measured using a four-point forced-choice Likert scale, ranging from strongly agree to strongly disagree.

The collected data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS 4 software. The analysis was conducted through the evaluation of the measurement model and the structural model. Measurement model evaluation aimed to ensure construct validity and reliability by assessing convergent validity, discriminant validity, and internal consistency reliability. Subsequently, structural model evaluation was performed to examine the causal relationships among latent constructs, the model's ability to explain endogenous variables, and its predictive relevance. Hypothesis testing was carried out using the bootstrapping procedure with a 5% significance level to determine the significance of the relationships among variables, including testing the moderating effect of religiosity within the research model.

RESULTS AND DISCUSSION

The characteristics of respondents in this study consisted of 129 active members of Wahdah Islamiyah, with a predominance of female respondents totaling 88 individuals (68.2%), while male respondents accounted for 41 individuals (31.8%). The majority of respondents were within the productive age range of 21–30 years, comprising 68 individuals (52.7%), followed by those aged 41–50 years (22.5%), above 50 years (13.2%), and 31–40 years (11.6%). In terms of occupation, the majority of respondents were private-sector employees (46.5%), representing diverse occupational backgrounds. Meanwhile, regarding experience with installment schemes, most respondents had never used an installment scheme (68.2%), indicating limited respondent experience with the use of installment-based financing schemes.

Measurement Model Analysis (Outer Model)

The evaluation of the measurement model was conducted to assess the extent to which the indicators adequately represent the constructs being measured. All constructs in this study were treated as reflective constructs. Therefore, the outer model evaluation was carried out through validity and reliability testing as follows (Wardani, 2023):

1. **Convergent Validity**

Convergent validity was assessed based on the relationship between item scores or component scores and the construct scores, as represented by the outer loading values and the Average Variance Extracted (AVE). Outer loading values indicate the strength of the correlation between each indicator and its corresponding construct. According to Hair et al. as cited in Yamin, the recommended outer loading value is ≥ 0.70. (Yamin, 2021).

Table 1.
Outer Loading Value

Item	Attitude Toward Behavior (X1)	Subjective Norm (X2)	Perceived Behavioral Control (X3)	Behavioral Intention (Y)	Religiosity (Z)
X1.1	0.902				
X1.2	0.807				
X1.3	0.881				

X1.4	0.861				
X1.5	0.898				
X1.6	0.872				
X2.3		0.802			
X2.4		0.906			
X2.5		0.930			
X2.6		0.810			
X3.1			0.873		
X3.2			0.895		
X3.3			0.915		
X3.4			0.904		
X3.5			0.860		
X3.6			0.902		
Y.1				0.918	
Y.2				0.904	
Y.3				0.819	
Y.4				0.837	
Y.5				0.873	
Y.6				0.883	
Z.1					0.862
Z.2					0.842
Z.3					0.914
Z.5					0.916
Z.9					0.910

Source: SmartPLS 4 Output, 2026.

Referring to Hair et al. (2010) as cited in Yamin (2021), the recommended outer loading value in measurement model testing is ≥ 0.70. Based on the test results presented in Table 1, all indicators of the variables attitude toward behavior, subjective norm, perceived behavioral control, behavioral intention, and religiosity meet this criterion. These results indicate that each indicator is able to adequately reflect its respective latent construct; therefore, the constructs satisfy convergent validity and are suitable for further analysis at the structural model testing stage.

Convergent validity was also assessed using the Average Variance Extracted (AVE) values. According to Hair et al. as cited in Yamin, the minimum acceptable AVE value is ≥ 0.50.

Table 2.
Average Variance Extracted (AVE) Values

Variable	Average Variance Extracted (AVE)
Attitude Toward Behavior	0.758
Subjective Norm	0.746
Perceived Behavioral Control	0.795
Behavioral Intention	0.762
Religiosity	0.791

Source: SmartPLS 4 Output, 2026.

Table 2 shows that all variables in this study have AVE values that exceed the recommended minimum threshold of ≥ 0.50. This indicates that each construct is able to explain a substantial proportion of the variance of its indicators. Accordingly, it can be concluded that all variables in this study meet the criteria for convergent validity.

2. **Discriminant Validity**

Discriminant validity is used to assess the extent to which a construct is empirically distinct from other constructs in the research model. Discriminant validity testing was conducted through an analysis of cross-loading values. Referring to Henseler and Sarstedt as cited in Evi and Rachbini, an indicator is considered to demonstrate discriminant validity if its highest loading value is on the construct it is intended to measure compared to its loadings on other constructs (Evi & Rachbini, 2023).

Table 3.
Cross Loading Values

Item	Attitude Toward Behavior (X1)	Subjective Norm (X2)	Perceived Behavioral Control (X3)	Behavioral Intention (Y)	Religiosity (Z)
X1.1	**0.902**	0.471	0.751	0.796	0.664
X1.2	**0.807**	0.450	0.699	0.692	0.612
X1.3	**0.881**	0.507	0.633	0.710	0.573
X1.4	**0.861**	0.412	0.689	0.660	0.621
X1.5	**0.898**	0.383	0.702	0.697	0.640
X1.6	**0.872**	0.453	0.680	0.693	0.641
X2.3	0.414	**0.802**	0.425	0.443	0.457
X2.4	0.508	**0.906**	0.500	0.531	0.558
X2.5	0.503	**0.930**	0.489	0.542	0.544
X2.6	0.319	**0.810**	0.411	0.392	0.421
X3.1	0.726	0.448	**0.873**	0.711	0.738
X3.2	0.765	0.462	**0.895**	0.747	0.763
X3.3	0.716	0.437	**0.915**	0.746	0.716
X3.4	0.697	0.473	**0.904**	0.701	0.705
X3.5	0.623	0.483	**0.860**	0.688	0.683
X3.6	0.726	0.540	**0.902**	0.720	0.749
Y.1	0.770	0.534	0.736	**0.918**	0.692
Y.2	0.732	0.491	0.723	**0.904**	0.605
Y.3	0.647	0.368	0.646	**0.819**	0.563
Y.4	0.672	0.454	0.675	**0.837**	0.553
Y.5	0.749	0.506	0.746	**0.873**	0.670
Y.6	0.694	0.557	0.694	**0.883**	0.669
Z.1	0.607	0.442	0.662	0.582	**0,862**
Z.2	0.555	0.477	0.639	0.578	**0.842**

Z.3	0.672	0.576	0.775	0.675	**0.914**
Z.5	0.678	0.555	0.763	0.686	**0.916**
Z.9	0.673	0.510	0.768	0.663	**0.910**

Source: SmartPLS 4 Output, 2026.

Based on Table 3, most indicator items show the highest loading values on their respective constructs compared to other constructs. This condition indicates that each indicator is capable of distinguishing the construct it measures from other constructs in the research model. The cross-loading results therefore demonstrate that all constructs in this study meet the criteria for discriminant validity. Consequently, it can be concluded that there are no issues of measurement overlap among constructs, and the measurement model is deemed appropriate for use in subsequent stages of analysis.

3. Reliability

Reliability testing aims to assess the level of internal consistency of indicators in measuring a construct. Reliability was evaluated using Cronbach's Alpha and Composite Reliability. Hair et al., as cited in Darmanto and Bukirom, state that Composite Reliability is more strongly recommended in the PLS-SEM approach because it does not assume equal indicator reliability. A construct is considered reliable if both Cronbach's Alpha and Composite Reliability values are ≥ 0.70 (Darmanto & Bukirom, 2025).

Table 4.
Cronbach's Alpha and Composite Reliability Value

Variable	Cronbach's Alpha	Composite Reliability
Attitude Toward Behavior	0.936	0.949
Subjective Norm	0.885	0.921
Perceived Behavioral Control	0.948	0.959
Behavioral Intention	0.937	0.951
Religiosity	0.934	0.950

Source: SmartPLS 4 Output, 2026.

Table 4 indicates that all variables in this study have Cronbach's Alpha and Composite Reliability values greater than 0.70. This finding demonstrates that each construct has a high level of internal consistency and reliability, indicating that the indicators are able to measure the constructs in a stable and consistent manner. Therefore, it can be concluded that all variables in this study meet the reliability criteria and are suitable for structural model testing in the subsequent stage.

Structural Model Analysis (Inner Model)

The evaluation of the inner model was conducted to examine the relationships among latent constructs and the model's ability to explain the endogenous variable. Supriadi states that inner model evaluation in PLS-SEM consists of several stages, as outlined below (Supriadi, 2022).

1. Coefficient of Determination (R^2)

The coefficient of determination (R^2) is used to assess the ability of exogenous variables to explain the endogenous variable. The R^2 value indicates the proportion of variance in the endogenous variable that can be explained by the independent variables. According to Chin as cited in Supriadi, an R^2 value of 0.67 is categorized as strong, 0.33 as moderate, and 0.19 as weak

(Supriadi, 2022). Meanwhile, Hair et al. as cited in Supriadi classify an R^2 value of 0.75 as strong, 0.50 as moderate, and 0.25 as weak (Supriadi, 2022).

Table 5.
R-*square* Value

Variabel	R-*square*
Behavioral Intention	0.758

Source: SmartPLS 4 Output, 2026.

Table 5 shows that the R-square value for behavioral intention (Y) is 0.758. This value indicates that the exogenous variables in this study are able to explain 75.8% of the variance in behavioral intention, while the remaining variance is explained by other variables outside the research model. Referring to the criteria proposed by Chin as cited in Supriadi (2022), the R^2 value obtained in this study falls into the category of a strong model.

2. Effect Size (f^2)

Effect Size (f^2) is used to assess the magnitude of the influence of each exogenous variable on the endogenous variable. Aziz explains that an f^2 value of 0.02 indicates a small effect, 0.15 indicates a moderate effect, and 0.35 indicates a large effect (Aziz, 2025).

Table 6.
F-*square* Value

Variable	Behavioral Intention (Y)
Attitude Toward Behavior (X1)	0.299
Subjective Norm (X2)	0.030
Perceived Behavioral Control (X3)	0.129
Religiosity (Z)	0.001
Religiosity X Attitude Toward Behavior	0.049
Religiosity X Subjective Norm	0.000
Religiosity X Perceived Behavioral Control	0.044

Source: SmartPLS 4 Output, 2026.

Based on Table 6, the effect size test results indicate that attitude toward behavior (X1) and perceived behavioral control (X3) each have a moderate effect on behavioral intention, with f^2 values of 0.299 and 0.129, respectively. Meanwhile, subjective norm (X2) has a small effect on behavioral intention (Y), with an f^2 value of 0.030. Religiosity (Z) shows an f^2 value of 0.001, indicating no meaningful contribution to behavioral intention.

Furthermore, the interaction construct testing shows that the moderating effect of religiosity on the relationship between attitude toward behavior and behavioral intention has a small effect ($f^2 = 0.049$). Similarly, the moderating effect of religiosity on the relationship between perceived behavioral control and behavioral intention is also categorized as small ($f^2 = 0.044$). In contrast, the moderating effect of religiosity on the relationship between subjective norm and behavioral intention shows no effect, with an f^2 value of 0.000.

3. Predictive Relevance (Q^2)

The Q-square value is used to assess the model's ability to predict the values of the endogenous variable. According to Ahmaddien et al., a Q-square value greater than zero ($Q^2 > 0$) indicates that the model has good predictive relevance, whereas a Q-square value less than zero ($Q^2 < 0$) indicates weak predictive capability (Ahmaddien et al., 2025).

Table 7.
Q-*square* Value

Variable	Q^2 *Predict*	RMSE	MAE
Behavioral Intention	0.723	0.540	0.423

Source: SmartPLS 4 Output, 2026.

Based on Table 7, the Q-square test results show that behavioral intention has a Q^2 Predict value of 0.723. Since this value is greater than zero, it can be concluded that the research model has good predictive relevance in predicting behavioral intention. This finding indicates that the exogenous variables in the model contribute significantly to explaining the endogenous variable.

Hypothesis Testing

Hypothesis testing was conducted to determine whether the proposed research hypotheses could be accepted or rejected based on the results of the t-test. This analysis was performed using the bootstrapping technique in SmartPLS to evaluate the significance of the relationships among latent variables through path coefficient values. Referring to Ariani et al., the t-test was carried out by comparing the bootstrapped t-statistic values with the t-table values while also considering the p-values. At a significance level of 5% ($\alpha = 0.05$), the critical t-table value is 1.96. Therefore, a relationship is considered significant if the t-statistic exceeds 1.96 or if the p-value is less than 0.05 (Ariani et al., 2024).

Table 8.
Hypothesis Testing Results

Path	Original Sample	T-*Statistics*	P-*Values*	Hypothesis
H_1: Attitude Toward Behavior **(X1)** > Behavioral Intention **(Y)**	0.463	5.023	0.000	Accepted
H_2: Subjective Norm **(X2)** > Behavioral Intention **(Y)**	0.106	1.652	0.099	Rejected
H_3: Perceived Behavioral Control **(X3)** > Behavioral Intention **(Y)**	0.361	3.527	0.000	Accepted
H_4: Religiosity **(Z)** x Attitude Toward Behavior **(X1)**> Behavioral Intention **(Y)**	0.146	1.813	0.070	Rejected
H_5: Religiosity **(Z)** x Subjective Norm **(X2)** > Behavioral Intention **(Y)**	0.005	0.097	0.923	Rejected
H_6: Religiosity **(Z)** x Perceived Behavioral Control **(X3)** > Behavioral Intention **(Y)**	-0.118	1.446	0.148	Rejected

Source: SmartPLS 4 Output, 2026.

Based on the hypothesis testing results presented in Table 8, both direct effects and the moderating effects of religiosity on behavioral intention can be explained as follows:

Hypothesis 1: Attitude toward behavior is hypothesized to have a positive and significant

effect on Wahdah members' intention to use the Umrah installment scheme at PT Wahdah Islamic Travel.

The test of the effect of attitude toward behavior on behavioral intention produced a p-value of 0.000 and a t-statistic of 5.023. Since the p-value is less than 0.05 and the t-statistic exceeds 1.96, the hypothesis is accepted. This indicates that attitude toward behavior has a positive and significant effect on behavioral intention.

Hypothesis 2: Subjective norm is hypothesized to have a positive and significant effect on Wahdah members' intention to use the Umrah installment scheme at PT Wahdah Islamic Travel.

The test of the effect of subjective norm on behavioral intention yielded a p-value of 0.099 and a t-statistic of 1.652. Because the p-value is greater than 0.05 and the t-statistic is below 1.96, the hypothesis is rejected. This result indicates that the effect of subjective norm on behavioral intention is not statistically significant.

Hypothesis 3: Perceived behavioral control (PBC) is hypothesized to have a positive and significant effect on Wahdah members' intention to use the Umrah installment scheme at PT Wahdah Islamic Travel.

The test of the effect of perceived behavioral control on behavioral intention resulted in a p-value of 0.000 and a t-statistic of 3.527. As the p-value is less than 0.05 and the t-statistic exceeds 1.96, the hypothesis is accepted. This finding suggests that perceived ease and capability have a positive and significant effect on behavioral intention.

Hypothesis 4: Religiosity is hypothesized to strengthen the effect of attitude toward behavior on Wahdah members' intention to use the Umrah installment scheme at PT Wahdah Islamic Travel.

he test of the moderating role of religiosity in the relationship between attitude toward behavior and behavioral intention produced a p-value of 0.070 and a t-statistic of 1.813. Since the p-value exceeds 0.05 and the t-statistic is below 1.96, the hypothesis is rejected. This indicates that religiosity weakens the influence of attitude toward behavior on behavioral intention.

Hypothesis 5: Religiosity is hypothesized to strengthen the effect of subjective norm on Wahdah members' intention to use the Umrah installment scheme at PT Wahdah Islamic Travel.

The test of the moderating role of religiosity in the relationship between subjective norm and behavioral intention resulted in a p-value of 0.923 and a t-statistic of 0.097. As the p-value is greater than 0.05 and the t-statistic is below 1.96, the hypothesis is rejected. This finding suggests that religiosity weakens the effect of subjective norm on behavioral intention.

Hypothesis 6: Religiosity is hypothesized to strengthen the effect of perceived behavioral control (PBC) on Wahdah members' intention to use the Umrah installment scheme at PT Wahdah Islamic Travel.

The test of the moderating role of religiosity in the relationship between perceived behavioral control and behavioral intention yielded a p-value of 0.148 and a t-statistic of 1.446. Since the p-value exceeds 0.05 and the t-statistic is below 1.96, the hypothesis is rejected. This result indicates that religiosity weakens the influence of perceived behavioral control on behavioral intention.

DISCUSSION

The Effect of *Attitude Toward Behavior* on *Behavioral Intention* to Use the Umrah Installment Scheme

This study hypothesizes that *attitude toward behavior* has a positive and significant effect on the intention of Wahdah Islamiyah members to use the Umrah installment scheme at PT Wahdah Islamic Travel. The results of hypothesis testing confirm that *attitude toward behavior* has a positive and significant influence on *behavioral intention*, indicating that a more favorable attitude toward the Umrah installment scheme leads to a stronger intention to use it. Thus, the first hypothesis (H1) is accepted. This finding suggests that Wahdah members' intention to use the installment scheme is largely driven by their positive evaluation of the scheme as a feasible and beneficial means of facilitating Umrah worship that was previously constrained by limited financial capability.

This result is consistent with the *Theory of Planned Behavior* (TPB), which posits attitude toward behavior as a primary determinant of behavioral intention, formed through an individual's evaluation of the perceived benefits and risks of a given action (Ajzen, 1991). When the Umrah installment scheme is perceived as useful, convenient, and aligned with personal values, a positive attitude emerges, thereby strengthening intention. Empirically, this finding is supported by prior studies. Yazdanpanah and Forouzani found that positive attitudes significantly increase purchase intention (Yazdanpanah & Forouzani, 2015), Eriksson and Forward reported that attitude influences intention in pro-environmental travel behavior (Eriksson & Forward, 2011), and Yeni Mariana and Triyono Arief Wahyudi demonstrated that attitude positively affects intention to use mobile banking services (Mariana & Wahyudi, 2024). These consistent findings confirm that attitude plays a crucial role in shaping intention across various behavioral contexts, including religious financing decisions.

From an Islamic perspective, this finding aligns with the principle of ease in worship, as stated in QS. Al-Baqarah verse 185: *"… Allah intends for you ease and does not intend for you hardship …"* (Kementerian Agama Republik Indonesia, 2019). This verse emphasizes that Islam encourages facilitation rather than hardship in the performance of religious obligations. The Umrah installment scheme can therefore be understood as an effort to provide ease for individuals facing financial limitations, without contradicting Islamic principles. When the scheme is perceived as facilitating worship and complying with Sharia values, it strengthens positive attitudes, which in turn encourages intention to use the Umrah installment scheme as a realistic and appropriate alternative for worship financing.

The Effect of Subjective Norm on Behavioral Intention to Use the Umrah Installment Scheme

This study hypothesizes that *subjective norm* has a positive and significant effect on the intention of Wahdah Islamiyah members to use the Umrah installment scheme at PT Wahdah Islamic Travel. However, the empirical results show that while subjective norm has a positive effect, it is not statistically significant. This finding indicates that social encouragement or opinions from significant others, such as family members, friends, or colleagues, do not play a decisive role in shaping the intention to use the Umrah installment scheme. Consequently, the second hypothesis (H2) is rejected. This suggests that, in the context of Umrah worship, external social pressure does not necessarily become a dominant factor in influencing behavioral intention.

This result reflects the highly personal nature of Umrah as an act of worship, which is closely associated with moral, spiritual, and religious responsibility. Decisions related to Umrah financing tend to be based more on internal considerations, such as personal belief, financial readiness, and individual understanding of Sharia principles, rather than on social influence. Although recommendations or opinions from others may exist, they function more as complementary information rather than as determining factors. As such, the role of subjective norm becomes less prominent compared to other determinants of intention. This finding also indicates that the influence of subjective norm is context-dependent and may diminish in behaviors that involve strong personal and religious dimensions, even though the *Theory of Planned Behavior* positions subjective norm as one of the predictors of behavioral intention.

The results of this study are consistent with several previous empirical findings. Nasrudin et al. reported that subjective norm does not significantly influence online purchase intention (Nasrudin et al., 2024), while Kim et al. found no significant effect of subjective norm on behavioral intention related to reading nutritional labels in restaurants (Kim et al., 2013). Similarly, Lestari et al. concluded that subjective norm does not influence purchase intention (Lestari et al., 2022). From an Islamic perspective, this finding aligns with the hadith of the Prophet Muhammad (peace be upon him): *"Seek a fatwa from your heart, even if people give you fatwas"* (HR. Ahmad). This hadith emphasizes that individual conviction and personal judgment play a central role in decision-making, even when social opinions are present. Accordingly, the intention to use the Umrah installment scheme is primarily shaped by personal conviction regarding its benefits and Sharia compliance, rather than by social norms.

The Effect of *Perceived Behavioral Control* on *Behavioral Intention* to Use the Umrah Installment Scheme

This study hypothesizes that *perceived behavioral control* (PBC) has a positive and significant effect on the intention of Wahdah Islamiyah members to use the Umrah installment scheme at PT Wahdah Islamic Travel. The results confirm that perceived behavioral control has a positive and significant influence on behavioral intention, indicating that the higher an individual's perception of ease, ability, and control in using the scheme, the stronger their intention to adopt it. Thus, the third hypothesis (H3) is accepted. This finding highlights that confidence in one's capability to manage the installment mechanism plays a crucial role in shaping intention.

The significant effect of perceived behavioral control reflects the importance of perceived capability and self-control in decisions related to worship and *muamalah*. Wahdah members tend to evaluate their financial readiness, understanding of the installment system, and procedural clarity as part of their moral and religious responsibility. When individuals perceive themselves as financially capable, well-informed about the scheme, and able to manage its obligations, perceived barriers decrease. This sense of control fosters confidence that the Umrah installment scheme can be carried out responsibly and in accordance with Islamic values, thereby strengthening behavioral intention.

This finding is consistent with the *Theory of Planned Behavior*, which identifies perceived behavioral control as a key determinant of behavioral intention. It is also supported by previous studies, such as Domingas De Jesus Dos Reis on entrepreneurial intention (Reis, 2024), Michael Marco and Agus Zainul Arifin on fintech adoption (Marco & Arifin, 2024), and Nurul Azrin Ariffin on purchase intention (Ariffin, 2025), all of which confirm the positive role of perceived behavioral control. From an Islamic perspective, this result aligns with the hadith of the Prophet Muhammad (peace be upon him): *"When I command you to do something, do of it as much as you are able"* (HR. Bukhari and Muslim). This hadith emphasizes the principle of *istithā'ah* (capability), reinforcing that intention and action arise when individuals perceive a behavior to be within their financial, mental, and administrative capacity

The Moderating Effect of Religiosity on the Relationship between Attitude Toward Behavior and Behavioral Intention

This study hypothesizes that religiosity strengthens the effect of attitude toward behavior on the intention of Wahdah Islamiyah members to use the Umrah installment scheme at PT Wahdah Islamic Travel. However, the results reveal that religiosity instead weakens this relationship. This finding indicates that as religiosity increases, positive attitudes toward the benefits or attractiveness of the installment scheme no longer function as the main driver of intention. Consequently, the fourth hypothesis (H4) is rejected. This weakening effect occurs because highly religious individuals prioritize compliance with Sharia principles over rational evaluations of convenience or perceived benefits. Even when individuals hold a positive attitude toward the scheme, such attitudes do not automatically translate into intention if the installment mechanism is perceived as religiously questionable. In this context, rational attitude becomes a secondary consideration, while Sharia conformity serves as the primary decision criterion.

This result can be explained by the Value–Attitude–Behavior (VAB) Model, which posits that deeply held values, including religious values, guide behavior by shaping evaluative frameworks (Wijaya et al., 2021). These findings are also supported by previous empirical evidence. Utomo et al. demonstrated that religiosity does not strengthen the influence of attitude on tourists' intentions to visit halal tourism destinations in Indonesia (Utomo et al., 2024). A similar finding was reported by Arrosyid and Priyojadmiko, who stated that religiosity does not moderate the relationship between attitude and muzakki's decisions in paying zakat (Arrosyid & Priyojadmiko, 2022). Likewise, Rahmawaty et al. also found that religiosity does not serve as a moderating variable in the relationship between attitude and halal food purchase intention. revious empirical evidence (Rahmawaty et al., 2025). Normatively, this finding aligns with the hadith: *"The soul of a believer remains suspended because of his debt until it is repaid"* (HR. Tirmidzi), highlighting debt as a serious moral concern that can override positive attitudes toward installment-based worship financing.

The Moderating Effect of Religiosity on the Relationship between Subjective Norm and Behavioral Intention

This study hypothesizes that religiosity strengthens the effect of attitude toward behavior on the intention of Wahdah Islamiyah members to use the Umrah installment scheme at PT Wahdah Islamic Travel. The study hypothesizes that religiosity strengthens the influence of subjective norm on the intention to use the Umrah installment scheme. However, empirical results show that religiosity instead weakens this relationship, indicating that social pressure or approval from family, friends, or colleagues becomes less influential as religiosity increases. Therefore, the fifth hypothesis (H5) is rejected. This weakening occurs because highly religious individuals no longer rely on social expectations to judge the appropriateness of an action. Their evaluation shifts entirely toward internal moral standards grounded in halal–haram considerations and Sharia compliance. As a result, social encouragement functions only as supplementary input rather than a decisive factor in shaping intention.

This finding is consistent with the results of the study by Arrosyid and Priyojadmiko, which stated that religiosity cannot strengthen the influence of subjective norms on muzakki's decisions in paying zakat (Arrosyid & Priyojadmiko, 2022). A similar result was also found by Pratista et al., who demonstrated that religiosity does not strengthen the relationship between subjective norms and whistleblowing intention (Reswari et al., 2025). The research by Karlina et al., further supports this finding by showing that religiosity cannot strengthen the relationship between Theory of Planned Behavior variables, including subjective norms, and whistleblowing intention (Karlina et al., 2021). The consistency of these prior research results indicates that the role of religiosity as a moderating variable does not always emerge consistently across various behavioral contexts. From an Islamic perspective, this finding is supported by QS. Al-Isra: 84: *"Say, each person acts according to his own disposition,"* affirming that behavior is guided more by internalized values than by external social pressure.

The Moderating Effect of Religiosity on the Relationship between Perceived Behavioral Control and Behavioral Intention

This study hypothesizes that religiosity strengthens the effect of perceived behavioral control (PBC) on the intention to use the Umrah installment scheme. Contrary to expectations, the results show that religiosity weakens this relationship. This indicates that perceptions of financial ability, procedural ease, and resource availability do not automatically increase intention as religiosity rises. Hence, the sixth hypothesis (H6) is rejected. The weakening effect arises because highly religious individuals believe that human capability is not solely a matter of personal control but is ultimately subject to Allah's decree. Although individuals may perceive themselves as capable in practical terms, decisions related to worship remain filtered through Sharia considerations, ikhtiar, and tawakkul. Consequently, perceived control is treated as a supporting condition rather than a determining factor of intention.

This finding can be explained through the Islamic Locus of Control (ILoC), which views outcomes as a combination of human effort and divine will. The findings of this study align with the results of Julina et al., which stated that religiosity does not play a role in strengthening the influence of Theory of Planned Behavior variables, including perceived behavioral control, on the intention to visit halal tourism destinations (Julina et al., 2021). A similar result was also found by Takdir et al., who demonstrated that religiosity does not moderate the relationship between perceived behavioral control and zakat compliance behavior (Takdir et al., 2023). Furthermore, research by Haninda and Elfita supports this finding by showing that religiosity does not strengthen the relationship between auditors' perceived behavioral control and ethical intention (Haninda & Elfita, 2022). This consistency in findings suggests that the role of religiosity as a moderating variable does not consistently reinforce relationships based on personal control, especially in behaviors laden with moral and religious values. Normatively, this result aligns with QS. At-Taghabun: 16: *"So fear Allah as much as you are able,"* emphasizing that capability in Islam is bounded by divine determination and moral responsibility rather than personal control alone.

CONCLUSION

This study shows that the intention of Wahdah Islamiyah members to use the Umrah installment scheme at PT Wahdah Islamic Travel is significantly influenced by attitude toward behavior and perceived behavioral control, while subjective norm is not proven to have a significant effect. These findings indicate that the formation of intention is driven more by personal evaluations of the benefits and convenience of the installment scheme as well as individuals' perceived ability to manage the financing of religious worship, rather than by social pressure. In addition, religiosity does not function as a strengthening variable within the Theory of Planned Behavior model, instead, it tends to weaken the influence of these variables on intention. This suggests that decisions related to Umrah financing among religious individuals are guided more by moral values and adherence to sharia principles than by purely rational and social considerations.

Based on these findings, future research is recommended to examine religiosity as an independent variable in order to obtain a more comprehensive understanding of its role in shaping the intention to use religious financing schemes. Furthermore, the research model may be expanded by incorporating other variables such as trust, perceived risk, and Islamic financial literacy, which are expected to exert a stronger influence in the context of worship-related decision making that involves both religious and financial aspects. Future studies may also broaden the research context and objects by involving different institutions or segments of pilgrims to enhance generalizability and enrich empirical insights into consumer behavior in sharia-based worship services.

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