

ORIGINAL

## Exploring The Influence of Attitude, Subjective Norm, and Perceived Behavioral Control on Intention Behavior: The Moderating Effect of Benefits

## Explorando La Influencia De La Actitud, La Norma Subjetiva Y El Control Percibido Del Comportamiento Sobre La Intención Conductual: El Efecto Moderador De Los Beneficios

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### ABSTRACT

**Introduction:** this research aims to analyze the factors that influence consumer interest and behavior in using Sharia financial services based on the framework of the Theory of Planned Behavior (TPB).

**Method:** data were collected from 572 respondents through a questionnaire distributed online to the religious higher education community in Indonesia. Data analysis was carried out using the method of Partial Least Squares - Structural Equation Modeling (PLS-SEM).

**Results:** the research results showed that attitude, subjective norm, and perceived behavioral control (PBC) had a significant influence on interest in using sharia financial services, with PBC as the strongest predictor. Subjective norms exert a greater influence than attitudes, highlighting the importance of social pressure from religious communities, families, and authority figures in shaping customer interest. Interest is proven to be the main predictor of actual behavior with a significant influence, while benefits do not have a significant moderating influence on the relationship between interest and behavior.

**Conclusions:** these findings confirm the TPB in the context of customer behavior in the sharia financial sector and provide practical implications for sharia financial service providers. Financial literacy education, increasing service accessibility, and community involvement are the main strategies to increase the adoption of Sharia financial services. This research also recommends the development of more inclusive Sharia financial literacy policies and programs to strengthen the position of Sharia finance in Indonesia.

**Keywords:** Theory of Planned Behavior; Perceived Behavioral Control; Intention Behavior; Sharia Banking.

### RESUMEN

**Introducción:** la presente investigación tiene como objetivo analizar los factores que influyen en el interés y el comportamiento del consumidor en el uso de servicios financieros islámicos, basándose en el marco teórico de la Theory of Planned Behavior (TPB).

**Método:** los datos se recopilieron de 572 encuestados a través de un cuestionario distribuido en línea a la comunidad de educación superior religiosa en Indonesia. El análisis de los datos se llevó a cabo mediante el método de Partial Least Squares - Structural Equation Modeling (PLS-SEM).

**Resultados:** los resultados de la investigación mostraron que la actitud, la norma subjetiva y el control conductual percibido (CCP) tuvieron una influencia significativa en el interés por utilizar servicios financieros

islámicos, siendo el CCP el predictor más fuerte. Las normas subjetivas ejercen una mayor influencia que las actitudes, lo que subraya la importancia de la presión social de las comunidades religiosas, las familias y las figuras de autoridad en la formación del interés del cliente. Se demostró que el interés es el principal predictor del comportamiento real con una influencia significativa, mientras que los beneficios no tienen una influencia moderadora significativa en la relación entre el interés y el comportamiento.

**Conclusiones:** estos hallazgos confirman la TPB en el contexto del comportamiento del cliente en el sector financiero islámico y proporcionan implicaciones prácticas para los proveedores de servicios financieros islámicos. La educación en literacia financiera, el aumento de la accesibilidad a los servicios y la participación de la comunidad son las principales estrategias para aumentar la adopción de los servicios financieros islámicos. Esta investigación también recomienda el desarrollo de políticas y programas de literacia financiera islámica más inclusivos para fortalecer la posición de las finanzas islámicas en Indonesia.

**Palabras clave:** Teoría del Comportamiento Planificado; Control Conductual Percibido; Comportamiento Intencional; Banca Sharia.

## INTRODUCTION

Financial institutions play a key role in economic development by channeling funds from surplus to deficit units, optimizing capital allocation, and driving sustainable growth.<sup>(1)</sup> This process requires information symmetry to ensure fairness.<sup>(2)</sup> In Islamic finance, information symmetry is critical due to compliance with sharia principles that prohibit *riba*, *gharar*, and unethical activities,<sup>(3)</sup> promoting fairness and trust. However, this system's success relies on strong Islamic financial literacy,<sup>(4)</sup> which remains low in Indonesia—only 8,93 % compared to Malaysia (85 %), Thailand (82 %), and Singapore (98 %), affecting adoption of services like *takaful* and Islamic banking. To understand behavior, the Theory of Planned Behavior (TPB) explains that attitudes, subjective norms, and perceived behavioral control shape intentions and, ultimately, behaviour.<sup>(5,6)</sup> Perceived benefits spiritual, social, and economic may moderate the link between intention and behaviour.<sup>(1,7)</sup> TPB has been widely applied in various contexts such as whistleblowing, purchasing, entrepreneurship,<sup>(8)</sup> and stock investment.<sup>(9)</sup> Results vary: some find all TPB components significant, while others note that subjective norms have limited influence.<sup>(10)</sup>

The Theory of Planned Behavior (TPB), developed by Ajzen<sup>(3)</sup> from the Theory of Reasoned Action, explains that behavior is predicted by intention, which in turn is influenced by three factors: attitude toward behavior, subjective norms, and perceived behavioral control.<sup>(6)</sup> In Islamic finance, TPB is useful to explain intentions to adopt sharia-compliant services. These intentions are shaped by religious beliefs, social support, and perceived ease of access and understanding.<sup>(11)</sup> Perceived benefits such as efficiency, religious conformity, and financial gain can strengthen or weaken the link between intention and behavior.<sup>(12)</sup> Even with strong intentions, behavior may not follow if perceived benefits are low. Intention, a key concept in TPB, reflects an individual's willingness to act and is shaped by the three aforementioned factors. If the product aligns with values, is socially supported, and is easy to understand or access, intention to adopt it increases.<sup>(13)</sup> Attitude, comprising affective, cognitive, and conative components, plays a major role. In sharia finance, affective aspects reflect trust, cognitive reflects knowledge of benefits and sharia compliance, and conative reflects readiness to act. A positive attitude toward service, combined with strong perceived benefits, enhances intention and increases actual behavior.<sup>(6,14,15)</sup>

Subjective norms in TPB refer to perceived social pressures from individuals like family, friends, or coworkers that influence behavior.<sup>(16)</sup> In adopting sharia banking services, support from the social environment—such as family or community—can reinforce the belief that using such services aligns with social expectations.<sup>(13)</sup> Subjective norms include injunctive norms (perceived social expectations) and descriptive norms (observed behaviors of others). In collectivist cultures, strong social support often leads to greater behavioral intention. Moreover, perceived benefits such as convenience or financial advantage can strengthen the link between intention and actual behavior.

Perceived Behavioral Control (PBC) describes confidence in one's ability to perform a behavior.<sup>(12)</sup> It reflects factors like access, resources, and familiarity with the service, and is closely linked to self-efficacy, or belief in one's capability.<sup>(17)</sup> PBC indicates whether a person feels capable of managing challenges involved in behavior adoption. When PBC is strong—combined with supportive subjective norms—individuals are more likely to realize their intention into action.<sup>(7)</sup>

Benefits in TPB act as moderators between intention and behavior. Even with strong attitudes, norms, and PBC, actual behavior depends on the perceived usefulness of the action.<sup>(18)</sup> If individuals see real personal or social benefits—such as financial gain or religious conformity—they are more likely to act. Conversely, if

benefits are unclear or minimal, intention may not convert to behavior. Therefore, perceived benefits help ensure that formed intentions are realized as actual behavior.<sup>(5)</sup> This study explores how attitudes, subjective norms, and perceived behavioral control influence intention, and how intention affects behavior, with benefit as a moderating variable. By integrating benefit into the TPB framework, this research aims to offer insights to enhance Islamic financial service adoption and inform effective strategies for improving financial inclusion in Indonesia.

## METHOD

This research used a quantitative approach with an explanatory research design to test the causal relationship between the variables that had been formulated. Primary data was collected through a questionnaire prepared based on research variable indicators. A sample of 572 respondents was taken with a purposive sampling technique, where the questionnaire link was distributed via Google Forms to religious universities in Indonesia. Respondents were chosen deliberately based on their relevance to the research target population, students or lecturers at religious universities. Purposive sampling was considered appropriate because it allowed researchers to select respondents who met certain criteria for research purposes.<sup>(19)</sup>

Data were analyzed with Partial Least Squares-Structural Equation Modeling (PLS-SEM), the method for testing complex relationships between latent variables. PLS-SEM was chosen because it had the advantage of handling models with many variables and did not require normal distribution assumptions on the data.<sup>(20)</sup> The analysis included the evaluation of measurement models (validity and reliability) as well as structural models (hypothesis testing and  $R^2$  value). Software such as SmartPLS was used to facilitate efficient data processing.

## RESULTS

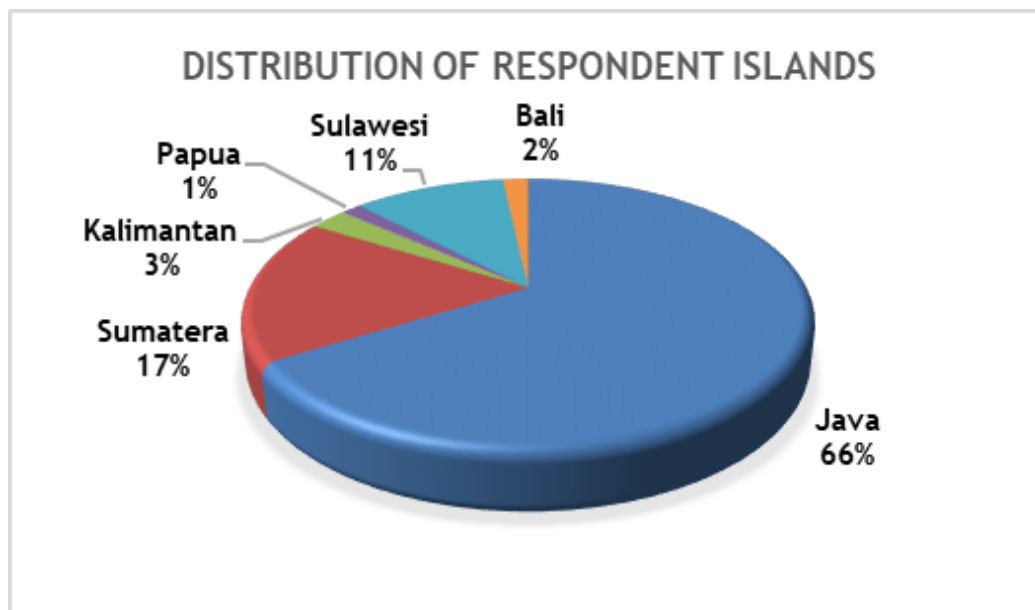


Figure 1. Distribution of Respondent Islands

From the data above, the characteristics of respondents based on island distribution show that most respondents come from the island of Java, with a total of 376 respondents or 66 % of the total respondents.

The analysis reveals that all constructs in the model exhibit strong convergent validity, with loading factor values exceeding 0,7, indicating reliable measurement. Attitude, subjective norm, and perceived behavioral control significantly influence intention, with loading factors ranging from 0,822 to 0,931. Intention, as the primary predictor of behavior, shows exceptionally high validity (loading > 0,91). The benefit construct, with loading factors between 0,836 and 0,895, acts as a significant moderator, strengthening the relationship between intention and behavior, as reflected by the interaction value of 1,000. These findings support the Theory of Planned Behavior and highlight the critical role of perceived benefits in translating intention into actual behavior. Practically, promoting the benefits of Islamic financial services is essential to enhance adoption and inclusion.

Table 1. Reliability and AVE				
	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Attitude (AT)	0,870	0,872	0,920	0,793
Behavior (BI)	0,878	0,881	0,925	0,804
Benefits (BE)	0,884	0,887	0,920	0,743
Intention (IT)	0,908	0,908	0,942	0,844
Perceived Behavioral Control (PBC)	0,787	0,791	0,876	0,701
Subjective Norm (SN)	0,903	0,904	0,940	0,838

The analysis shows that all constructs exhibit high reliability, with Cronbach's Alpha > 0,7 and Composite Reliability (rho\_c) > 0,8, indicating strong internal consistency. The Intention construct demonstrates the highest reliability (Cronbach's Alpha = 0,908, rho\_c = 0,942, AVE = 0,844), followed by Subjective Norm (Cronbach's Alpha = 0,903, rho\_c = 0,940, AVE = 0,838). All AVE values > 0,5 confirm good convergent validity, indicating that the indicators effectively measure their respective constructs. These results validate the model's reliability and effectiveness in explaining the factors influencing intention and behavior in the context of Islamic finance.

Table 2. Hypothesis Results					
	Original sample (O)	Sample mean (M)	T statistics ( O/STDEV )	P values	Results
Attitude -> Intention	0,172	0,171	3,707	0,000	Supported
Subjective Norm -> Intention	0,291	0,291	6,182	0,000	Supported
Perceived Behavioral Control -> Intention	0,425	0,425	9,249	0,000	Supported
Intention -> Behavior	0,515	0,515	12,216	0,000	Supported
Benefits -> Behavior	0,323	0,324	7,414	0,000	-
Intention -> Behavior	0,515	0,515	12,216	0,000	Supported
Benefits x Intention -> Behavior	-0,061	-0,061	1,909	0,056	Supported

Table 3. R-Square		
	R-square	R-square adjusted
Behavior	0,610	0,608
Intention	0,605	0,603

The results of the analysis show an R-squared value of 0,610 for Behavior and 0,605 for Intention, which means that the independent variables in the model can explain 61 % of the variance in actual behavior and 60,5 % of the variance in interest. The slightly lower R-squared adjusted values of 0,608 for Behavior and 0,603 for Intention indicate that the model remains stable even though it is adjusted for the number of predictor variables in the model.

This interpretation shows that the model has quite good predictive ability, in line with standards in social research, where R-square values between 0,5 and 0,75 are considered moderate. In other words, this model is quite effective in explaining the relationship among the variables of attitude, subjective norms, perceived behavioral control, benefits, interests and behavior in the context of Islamic finance. This also confirms the relevance of the theory used (TPB) to understand the factors that influence interest and behavior.

The analysis results show that Intention has a significant direct influence on Behavior with a path coefficient value of 0,515, which indicates that Interest is the main predictor of actual behavior. This is in line with the Theory of Planned Behavior (TPB) framework which places interest as the main mediator between psychological factors (attitudes, subjective norms, and perceived behavioral control) and actual behavior. Meanwhile, Perceived Behavioral Control (PBC) has the greatest influence on interest with a path coefficient of 0,425, which shows that individuals' belief in their ability to carry out a certain behavior plays an important role in forming interest.

Meanwhile, Subjective Norms have a moderate influence on Interest with a path coefficient of 0,291, while Attitudes have a smaller influence with a path coefficient of 0,172. This shows that individuals' perceived social pressure is more influential than the individual's evaluation of certain behavior. The Benefits construct also contributes to behavior, but the moderating influence of benefits on the relationship between interest and behavior is insignificant, as seen from the moderation coefficient of -0,061. This suggests that benefits do not directly strengthen the relationship between interest and actual behavior.

Overall, these results confirm that interest is the main determinant of actual behavior in Islamic finance,

while perceived behavioral control, subjective norms, and attitudes play an important role in shaping interest. Perceived benefits are more effective in influencing behavior directly than as moderators. The practical implication of these results is the need for strategies that focus on strengthening interest through increasing perceptions of control, social norms, and direct benefits from sharia financial services to increase the adoption and inclusion of sharia finance. This research provides in-depth insight into how the Theory of Planned Behavior (TPB) functions in predicting actual behavior in the context of Islamic finance. This model shows a strong relationship between interest, perceived behavioral control, subjective norms, and attitudes in shaping individual behavior towards sharia financial services.

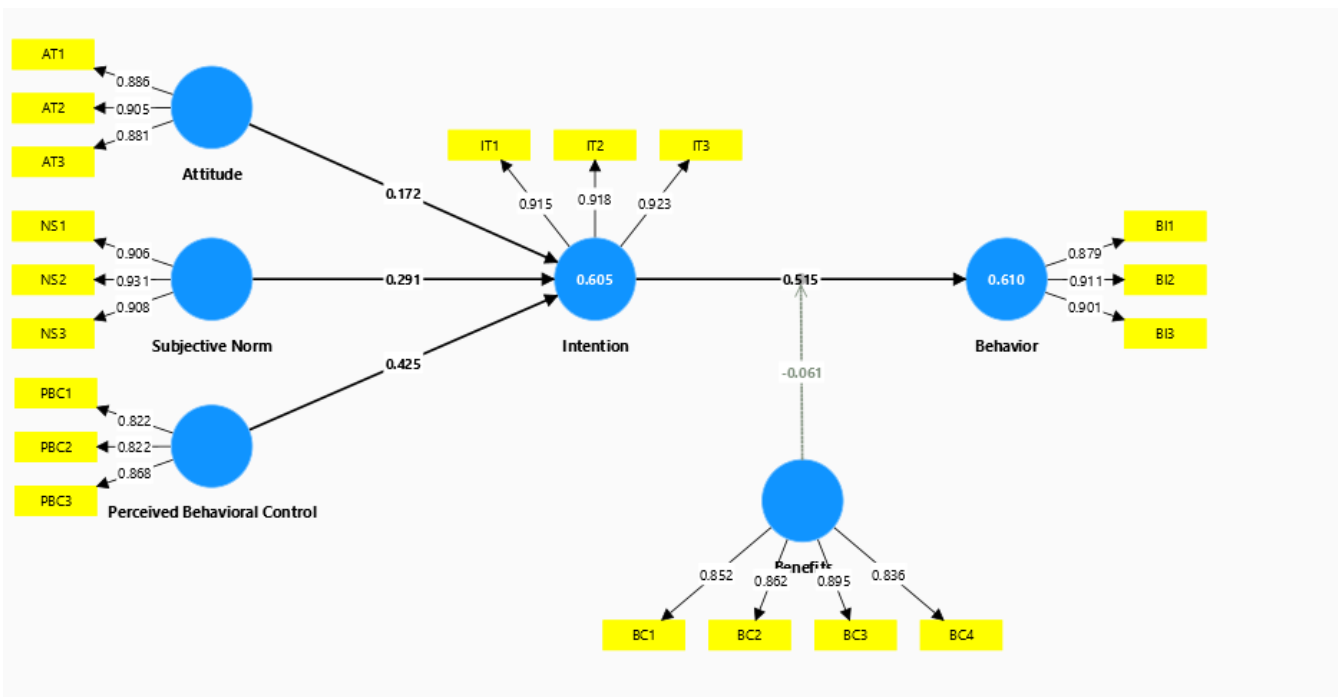


Figure 2. Result of TPB Model 2 Test and Benefit

## DISCUSSION

### Attitude influences interest in using Sharia banks

The research results show that attitude has a positive effect on interest in using Islamic banks, with a path coefficient of 0,172. Even though its influence is relatively smaller than subjective norms and PBC, attitude remains an important element in shaping consumer interest.<sup>(21,22)</sup> Ajzen<sup>(3)</sup> states that attitudes reflect an individual's positive or negative evaluation of a behavior, which is influenced by their beliefs about the consequences of that behavior.<sup>(5)</sup> 1985, 1987 In sharia banking, perceived benefits such as conformity with sharia principles, security of transactions, and continuity become the factors that shape positive attitudes. However, its relatively small influence can be shown by the low level of consumer understanding of the unique values of Islamic banks. Therefore, a more effective communication strategy is needed to increase consumer awareness and positive attitudes towards Islamic financial services.<sup>(23,24)</sup>

### Subjective norms are more influential than attitudes

Subjective norms have a stronger influence on interest than attitudes, with a path coefficient of 0,291. This shows that social pressure from the environment, such as family, friends, or religious figures, plays an important role in the decision to use Sharia banking services. Terry et al.<sup>(25)</sup>, explained that in a collectivistic culture like Indonesia, social norms have dominant influences compared to individual judgment.<sup>(21)</sup> In this context, recommendations from religious figures, the Muslim community, or family tend to have a greater influence on the formation of interest. These results provide important implications for Islamic financial service providers to involve religious and community leaders in marketing campaigns. This involvement can strengthen the perception that the use of sharia financial services is a socially supported action.

### Perceived Behavioral Control (PBC) As an Important Determinant of Interest

Perceived behavioral control (PBC) is the factor that has the greatest influence on interest, with a path coefficient of 0,425. These findings indicate that individuals' confidence in their ability to access and use sharia banking services plays an important role in forming interest. PBC includes individuals' perceptions of the



resources and opportunities they have to perform certain actions.<sup>(5)</sup>1985, 1987 In the context of Islamic banking, perceptions of control can include ease of access to services, understanding of products, and availability of resources, such as time and money. PBC has a powerful influence, especially on behavior that requires significant internal control, such as knowledge or self-confidence. Consumer education through sharia financial literacy can increase perceptions of control thereby encouraging interest in using sharia-based financial services.

### Insignificant Benefits as a Moderator

Benefits as a moderator of the relationship between interest and behavior are not significant with a path coefficient of -0,061. This shows that benefits do not significantly influence the relationship between interest and behavior, even though benefits are often considered important in encouraging behavior. Benefits usually influence behavior directly rather than through interaction with interests. In the context of Islamic banking, benefits such as conformity with Sharia principles, sustainability, or financial security may be more effective if communicated directly to consumers. Therefore, Sharia financial service providers need to emphasize the direct benefits of their products in marketing and communication materials.

Interest (Intention) as the main predictor of behavior

Interest was shown to be the main predictor of actual behavior, with a path coefficient of 0,515. These findings support the results of previous research by Armitage dan Conner,<sup>(6)</sup> which states that interests can explain up to 39 % of the variance in behavior.<sup>(22)</sup> In this context, interest reflects consumer commitment to using Islamic banking services, which is driven by attitudes, social norms, and perceived control. Kautonen et al.<sup>(17)</sup>, also emphasized that PBC and interest are important determinants in the adoption of financial-based services.<sup>(23)</sup> To increase actual behavior, Islamic financial service providers can utilize marketing strategies emphasizing the spiritual values and practical benefits of their services. Relevant marketing campaigns, such as the promotion of conformity with Sharia principles, can strengthen consumers' determination to turn interest into action.

### CONCLUSION

This research confirms the validity of the Theory of Planned Behavior (TPB) in explaining consumer behavior towards the adoption of Sharia financial services. Attitude is proven to have a positive influence on interest in using Sharia banking services, although its contribution is relatively smaller compared to subjective norms and perceived behavioral control. This shows that consumers' perceptions of the benefits of sharia financial services, such as conformity with sharia principles and sustainability, play an important role in forming interest, though not yet fully maximized. Subjective norms, on the other hand, have a greater influence on interest. Social pressure from religious communities, families, or religious authority figures is a significant determining factor, highlighting the importance of social influences in shaping consumer interests. Meanwhile, PBC emerged as the strongest predictor of interest, reflecting that consumer confidence in their ability to access Islamic financial services is the main factor driving this interest. Benefits did not show a significant moderating effect on the relationship between interest and behavior. This shows that benefits tend to be more effective in influencing behavior directly than through interest. This finding has the implication that communication of the benefits of Sharia financial services needs to be directed directly to improve consumer behavior. Interest itself is a major predictor of actual behavior, with the ability to explain most of the variation in behavior. In the context of Islamic finance, this interest can be increased by combining spiritual values and practical benefits in marketing strategies. Theoretically, the research result strengthens the validity of the TPB in the context of religion-based finance. Practically, these findings guide service providers in designing more effective strategies to encourage the adoption of Sharia financial services.

Based on these findings, Sharia financial service providers need to increase public financial literacy through educational programs that focus on the benefits of Sharia services and ease of access. These programs can include training, seminars, or digital campaigns designed to increase consumer awareness, especially for the younger generation. In addition, involving religious communities and community leaders in service promotion can strengthen the social legitimacy of Sharia financial services. Significant subjective norms suggest that religious authority figures, such as Muslim clerics or community leaders, can serve as effective ambassadors in promoting these services. Service accessibility also needs to be improved through the development of easy-to-use digital platforms and easy-to-access physical services. A convenient and simple consumer experience in using the service will strengthen their perception of control, which in turn encourages interest in acting. Marketing communications need to focus on relevant spiritual values, such as conformity with Sharia principles, having practical benefits—transparency, security, and sustainability.

This approach will help bridge consumer interest with real behavior. From a policy perspective, the government and authorities such as the Financial Services Authority (OJK) can support the growth of sharia financial services by providing incentives for sharia financial institutions and supporting sharia financial literacy programs nationally. This policy can create a conducive ecosystem for increasing the adoption of sharia services

in society. Future research is recommended to explore additional factors, such as religiosity or trust in sharia institutions, to broaden understanding of consumer behavior in this sector. Longitudinal studies are also needed to see the dynamics of the relationship between interest and behavior in the long term, especially in the context of social and technological change. In conclusion, strategies based on literacy, community involvement and increasing accessibility are practical steps to maximize the potential of sharia financial services in Indonesia. These findings provide a strong theoretical and practical foundation for the future development of the sharia finance sector

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## CONFLICT OF INTEREST

None.

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