

# The Influence of Attitude, Subjective Norms, and Perceived Behavioral Control on the Behavior of Choosing the Islamic Economics Study Program Through Intention as an Intervening Variable: A Study on Students of KH. Abdul Chalim University

Anida Amalia Padilah<sup>1</sup>

<sup>1</sup>Unversitas KH. Abdul Chalim, Mojokerto

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## ABSTRACT

**Background.** The mismatch between graduates and industry needs remains a major challenge in the development of human resources in Islamic economics. Based on MEKSI 2019–2024, only 9.1% of Islamic bank employees have an educational background in Islamic economics. This condition reflects the limited alignment between academic curricula and industry demands, as well as the insufficient technical competencies of graduates. Understanding the determinants of students' behavior in choosing the Islamic Economics Study Program is therefore essential to address this gap.

**Purpose.** This quantitative study aims to analyze the influence of Attitude, Subjective Norms, and Perceived Behavioral Control on students' behavior in selecting the Islamic Economics Study Program. It also examines the mediating role of Intention in the relationship between these variables.

**Method.** The research employed a quantitative method with a positivist approach. Data were collected through structured research instruments and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. The sampling technique applied was non-probability sampling using a purposive sampling method, involving 80 respondents selected from a population of 411 students.

**Results.** The findings reveal that Attitude does not have a direct effect on behavior but has a significant indirect effect through Intention. Subjective Norms significantly influence behavior both directly and indirectly through Intention. Perceived Behavioral Control has a negative direct effect on behavior and no significant indirect effect through Intention. Simultaneously, Attitude, Subjective Norms, and Perceived Behavioral Control significantly influence students' behavior in choosing the Islamic Economics Study Program.

**Conclusion.** This study highlights the important role of psychological factors in shaping students' decision-making behavior. The findings suggest that strengthening students' intentions through positive attitudes and supportive social environments may enhance interest in the Islamic Economics Study Program. These results provide implications for curriculum development and institutional strategies to better align educational outcomes with industry needs.

## KEYWORDS

Attitude, Subjective Norms, Perceived Behavioral Control, Intention, Islamic Economics Study Program

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## INTRODUCTION

The development of Islamic economics in Indonesia has demonstrated significant progress since the early 1990s. As the country with the largest Muslim population in

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### Correspondence:

Anida Amalia Padilah

[amaliapadilahanida@gmail.com](mailto:amaliapadilahanida@gmail.com)

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the world, Indonesia possesses a sharia-based economic system. Substantial potential for advancing

The expansion accelerated in the early 2000s with the emergence of Islamic financial institutions that gradually strengthened public trust in the Islamic financial system. According to the Otoritas Jasa Keuangan (OJK, 2024), total assets of the Islamic financial industry reached IDR 2,742.28 trillion in August 2024, reflecting a 12.91% year-on-year growth. The Islamic banking sector contributed IDR 902.39 trillion, the Islamic non-bank financial industry IDR 163.47 trillion, and the Islamic capital market IDR 1,676.42 trillion. These figures confirm that Islamic finance has become an increasingly strategic pillar of national economic development.

Despite this positive growth, the sector continues to face a structural challenge in the form of a mismatch between graduates and industry needs. Referring to the Masterplan Ekonomi Syariah Indonesia (MEKSI) 2019–2024, only 9.1% of Islamic bank employees have an educational background in Islamic economics. This indicates that most practitioners originate from conventional economics or even unrelated disciplines. Such conditions suggest limited curriculum–industry alignment and insufficient technical competencies among graduates. Previous discussions by INDEF (2024) also highlight weak collaboration between higher education institutions and industry as a key factor contributing to this gap.

Higher education institutions play a central role in preparing competent human resources for the Islamic economic sector. The Islamic Economics Study Program at Universitas KH. Abdul Chalim, established in 2015 under the Faculty of Sharia, has experienced relatively stable growth in student enrollment, reaching a total of 411 students by 2024. Located in a rural area with strong pesantren socio-cultural values, the university presents a distinctive context in which students' decisions may be shaped by religious norms, community expectations, and limited exposure to urban industrial environments. This setting offers a unique opportunity to examine decision-making behavior through a socio-religious lens.

The present study adopts the Theory of Planned Behavior (TPB) proposed by Icek Ajzen (1991), which posits that intention is predicted by attitude, subjective norms, and perceived behavioral control. Prior empirical studies have reported inconsistent findings. Iqbal et al. (2020) found that attitude and subjective norms did not significantly influence students' intention to choose Islamic economics programs, emphasizing intrinsic motivation instead. Conversely, Christopher et al. (2019) and Kuncoro (2024) reported significant effects of all three TPB variables on students' academic choices. These inconsistencies suggest the need for contextualized research, particularly in Islamic higher education institutions with strong religious-cultural environments.

This study contributes to the literature in three ways. First, it examines students' behavior rather than merely intention, positioning intention as an intervening variable. Second, it situates TPB within a pesantren-based rural university context, which has been underexplored in prior studies. Third, it integrates Islamic perspectives on intention rooted in the well-known hadith narrated by Umar ibn al-Khattab, "Actions are judged by intentions" (Sahih al-Bukhari & Muslim) to enrich the conceptual discussion of intentionality in educational decision-making.

Accordingly, this study aims to examine the extent to which attitude, subjective norms, and perceived behavioral control influence students' behavior in choosing the Islamic Economics Study Program at Universitas KH. Abdul Chalim, with intention serving as a mediating variable. The findings are expected to provide theoretical contributions to TPB based educational decision research and practical implications for curriculum development, institutional strategy, and industry alignment in Islamic higher education.

## RESEARCH METHODOLOGY

This study employed a quantitative research method, following a positivist approach, to examine the influence of attitude, subjective norms, and perceived behavioral control on students'

behavior in choosing the Islamic Economics Study Program, with intention as a mediating variable (Sugiyono, 2013; Jamil & Zuana, 2019). Quantitative research allows numerical data collection and statistical analysis to test hypotheses and identify relationships between variables systematically.

The research was conducted at the Islamic Economics Study Program, Faculty of Sharia, Universitas KH. Abdul Chalim, Mojokerto, located in a rural area characterized by strong pesantren socio-cultural values. The population consisted of 411 students enrolled in the program. Using non-probability purposive sampling, the study selected students who had made decisions relevant to the study phenomenon. The sample size was determined using Slovin's formula with a 10% margin of error, resulting in 80 respondents (Siregar, 2013).

The study included three types of variables. Independent variables were attitude, subjective norms, and perceived behavioral control; the dependent variable was behavior in choosing the Islamic Economics Study Program; and intention was included as a mediator variable influencing the relationship between independent and dependent variables (Ajzen, 2013; Pasaribu & Radikun, 2021). Operational definitions were applied for clarity: attitude refers to favorable or unfavorable evaluations encompassing cognitive, affective, and conative aspects (Robbins & Judge, 2022); subjective norms indicate perceived social pressure to perform or avoid a behavior (Muhammad, 2023); perceived behavioral control measures perceived ease or difficulty in performing the behavior (Ajzen, 2013); behavior represents observable actions or decisions; and intention captures students' readiness to choose the program (Pasaribu & Radikun, 2021).

Data were collected using structured questionnaires distributed via Google Forms. The items employed a Likert scale, providing standardized measurement of respondents' perceptions and decisions. Secondary data were collected from journals, books, and previous studies to support theoretical framing. Data analysis employed statistical methods to examine relationships among variables, test hypotheses, and determine the mediating role of intention. This methodological design ensures replicability, reliability, and validity of the study findings.

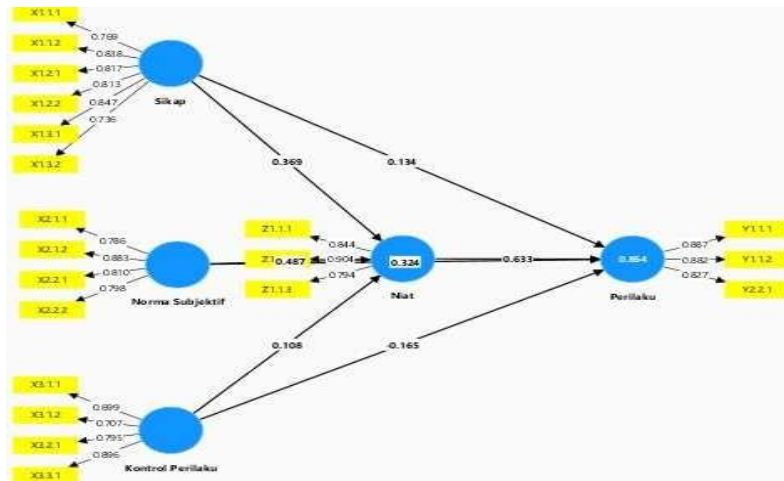
## RESULT AND DISCUSSION

### Measurement Model Test (Outer Model)

The purpose of the outer model analysis is to ensure that the questionnaire indicators accurately measure the research variables, ensuring validity and reliability. This analysis examines reflective relationships between indicators and latent variables, which are represented as ellipses in the path diagram. The outer model assessment includes convergent validity, discriminant validity, and construct reliability tests.

### Convergent Validity Test

Convergent validity is evaluated by examining the factor loading of each indicator. Ideally, each indicator should have a factor loading  $> 0.5$ , and preferably  $> 0.7$ . Based on the SmartPLS 4.0 analysis, the results are as follows:



**Average Variance Extracted (AVE)**

Convergent validity can also be assessed using the Average Variance Extracted (AVE). A variable is considered valid if its AVE value > 0.5. The AVE results are presented in Table 1:

**Table 1.**  
**Average Variance Extracted (AVE)**

Variable	Average Variance Extracted (AVE)
Attitude	0.647
Subjective Norm	0.673
Kontrol Behavior	0.606
Intantion	0.720
Behavior	0.749

**Discriminant Validity**

Discriminant validity is used to ensure that each variable in the study measures a distinct concept, which is assessed by comparing the cross-loading values of each indicator. An indicator is considered valid if its cross-loading on its own construct is higher than its loadings on other constructs.

**Table 2.**  
**Discriminant Validity**

Item	Attitude	Subjective Norm	Kontrol Behavior	Behavior	Intantion
X1.1.1	0.769	0.689	0.503	0.649	0.711
X1.1.2	0.838	0.647	0.492	0.695	0.675
X1.2.1	0.817	0.515	0.498	0.560	0.567
X1.2.2	0.813	0.609	0.437	0.635	0.650
X1.3.1	0.847	0.577	0.452	0.588	0.556
X1.3.2	0.736	0.742	0.501	0.742	0.746
X2.1.1	0.580	0.786	0.522	0.607	0.631
X2.1.2	0.667	0.883	0.570	0.837	0.734
X2.2.1	0.682	0.810	0.618	0.694	0.693
X2.2.2	0.677	0.798	0.698	0.643	0.756
X3.1.1	0.335	0.473	0.699	0.362	0.382
X3.1.2	0.388	0.479	0.707	0.359	0.427
X3.2.1	0.482	0.551	0.795	0.450	0.570
X3.3.1	0.609	0.730	0.896	0.605	0.690
Y1.1.1	0.790	0.748	0.543	0.887	0.883

Y2.1.2	0.665	0.854	0.534	0.882	0.752
Y2.2.1	0.645	0.602	0.444	0.827	0.712
Z1.1.1	0.686	0.784	0.522	0.771	0.844
Z1.1.2	0.736	0.701	0.535	0.885	0.904
Z1.1.3	0.668	0.707	0.712	0.642	0.794

The results indicate that most indicators satisfy discriminant validity, with the highest cross-loading values appearing on their respective constructs. One item, X1.3.2, displayed some overlap with other constructs. According to Hair (2017), each indicator should ideally load highest on its own construct. If an indicator loads higher on another construct, it should be reconsidered or possibly removed. After eliminating problematic items, the revised cross-loadings confirm that all indicators clearly differentiate between constructs.

**Discriminant Validity After Item Elimination**

**Table 3.**  
**Discriminant Validity After Item Elimination**

Item	Attitude	Subjective Norm	Kontrol Behavior	Behavior	Intantion
X1.1.1	0.796	0.689	0.503	0.649	0.711
X1.1.2	0.864	0.647	0.492	0.695	0.675
X1.2.1	0.840	0.515	0.498	0.560	0.567
X1.2.2	0.801	0.609	0.437	0.635	0.650
X1.3.1	0.859	0.577	0.452	0.588	0.556
X2.1.1	0.515	0.786	0.522	0.607	0.632
X2.1.2	0.607	0.883	0.570	0.837	0.734
X2.2.1	0.653	0.810	0.618	0.694	0.693
X2.2.2	0.637	0.798	0.698	0.643	0.756
X3.1.1	0.323	0.473	0.699	0.362	0.382
X3.1.2	0.372	0.479	0.707	0.359	0.427
X3.2.1	0.457	0.551	0.795	0.450	0.570
X3.3.1	0.578	0.730	0.896	0.605	0.690
Y1.1.1	0.749	0.748	0.543	0.887	0.883
Y2.1.2	0.599	0.854	0.534	0.882	0.752
Y2.2.1	0.607	0.602	0.444	0.826	0.712
Z1.1.1	0.624	0.784	0.522	0.771	0.844
Z1.1.2	0.693	0.701	0.535	0.885	0.904
Z1.1.3	0.632	0.707	0.712	0.643	0.794

After elimination, all indicators show clear discriminant validity, effectively distinguishing each construct from the others. Discriminant validity ensures that the model not only has convergent validity but also measures distinct concepts accurately.

**Construct Reliability**

Construct reliability assesses the consistency of the measurement instrument. Two main reliability measures are used: 1) Composite Reliability (CR): measures internal consistency among items within a construct; 2) Cronbach’s Alpha ( $\alpha$ ): assesses consistency by considering each indicator’s contribution to the construct. A construct is considered reliable if both CR and  $\alpha > 0.7$ .

**Table 4.**  
**Construct Reliability**

Variable	Composite reliability	Conbach’s Alpha	Conclusion
Attitude (X1)	0.919	0.889	Reliability

Subjective Norm (X2)	0.891	0.837	Reliability
Perceived Behavioral Control(X3)	0.859	0.782	Reliability
Intantion (Z)	0.885	0.805	Reliability
Behavior (Y)	0.900	0.833	Reliability

All constructs exceed the threshold, demonstrating high internal consistency and stability of the measurement instrument. Composite reliability above 0.7 confirms strong collaboration among indicators, while Cronbach’s Alpha above 0.7 indicates stable and consistent measurement.

**Structural Model Test (Inner Model)**

The inner model assesses causal relationships among latent variables. The R-square (R<sup>2</sup>) value indicates the proportion of variance in the endogenous variable explained by the exogenous variables. A higher R<sup>2</sup> indicates strong predictive relevance.

**Table 5.**  
**Structural Model Test (Inner Model)**

	R-Square
Behavior	0.863

The R<sup>2</sup> value of 0.863 indicates that 86.3% of the variance in Behavior is explained by Attitude (X1), Subjective Norm (X2), and Perceived Behavior Control (X3), while 13.7% is explained by other factors outside the model. According to standard criteria, an R<sup>2</sup> > 0.67 is considered strong, confirming that the model has high predictive relevance.

**Hypothesis Testing Results**

Hypothesis testing is conducted to examine the validity of preliminary assumptions or initial propositions established in the study. Using SmartPLS 4.0, testing is performed with the bootstrapping method, a non-parametric statistical technique that draws random samples from the original data to generate parameter estimates. This method allows researchers to assess direct and indirect effects between variables and test the significance of relationships using p-values and t-statistics.

If p-value > 0.05, the null hypothesis (H<sub>0</sub>) is accepted and the alternative hypothesis (H<sub>1</sub>) is rejected; otherwise, H<sub>1</sub> is accepted.

If t-statistic < 1.96, H<sub>0</sub> is accepted; if t-statistic > 1.96, H<sub>1</sub> is accepted.

**Table 6.**  
**Hypothesis Testing Results**

Research Hypothesis	Path Coefficient	T Statistik	P - Values	Conclusion
Attitude → Behavior	0.103	1.159	0.123	Rejected
Subjective Norm → Behavior	0.342	2.828	0.002	Accepted
Perceived Behavioral Control → Behavior	-0.170	2.573	0.005	Accepted
Attitude → Intantion → Behavior	0.186	2.150	0.016	Accepted
Subjective Norm → Intantion → Behavior	0.376	3.373	0.000	Accepted
Perceived Behavioral Control → Intantion → Behavior	0.066	1.111	0.133	Rejected

Hypothesis 1, Based on PLS analysis, Attitude has no direct effect on Behavior, indicated by a positive path coefficient of 0.103. However, the p-value of 0.123 > 0.05 and t-statistic of 1.159 < 1.96 show that this relationship is statistically insignificant. Although the coefficient is positive, it is not

strong enough to influence actual student behavior in choosing the Islamic Economics program. Therefore,  $H_1$  is rejected ( $H_0$  accepted).

The results indicate that students' attitudes do not have a direct effect on their behavior in selecting the Sharia Economics study program (path coefficient = 0.134; p-value = 0.099; t-statistic = 1.287). This suggests that even a positive attitude alone is insufficient to drive actual behavior. This finding aligns with Ajzen (2020), who explained that attitudes toward behavior do not always directly result in action but require the formation of intention as a mediator. Similar studies by Zeshasina (2018) and Bella et al. (2020) indicate that external factors and rational considerations often influence academic decisions more than personal attitudes.

In contrast, Iqbal (2020) found that attitude can have a direct effect, particularly influenced by religious factors and self-confidence in choosing Sharia Economics. This difference highlights that social context, individual background, and personal values play a critical role in shaping the relationship between attitude and behavior.

Hypothesis 2, The results show that Subjective Norm has a significant direct effect on Behavior, with a positive path coefficient of 0.342. The p-value of  $0.002 < 0.05$  and t-statistic of  $2.828 > 1.96$  indicate significance. A positive coefficient suggests that stronger social pressure from the environment (parents, peers, or role models) increases the likelihood of students choosing the Islamic Economics program. Thus,  $H_2$  is accepted ( $H_0$  rejected).

The analysis shows that subjective norms have a significant direct effect on behavior (path coefficient = 0.324; p-value = 0.005; t-statistic = 2.583). This indicates that social influences from parents, peers, and the surrounding environment significantly impact students' decisions. These findings are consistent with Ajzen (2020) and Mukhtar (2020), who emphasize that subjective norms can act as strong drivers of behavior rather than merely complementary variables. However, some studies, including Iqbal (2020), report that subjective norms may not always be significant, illustrating the importance of contextual differences in social influence.

Hypothesis 3, The Effect of Perceived Behavioral Control on Student Behavior in Choosing the Islamic Economics Study Program is Significant. Perceived Behavioral Control significantly affects Behavior, but with a negative relationship (path coefficient = -0.170). The p-value of 0.005

< 0.05 and t-statistic of  $2.573 > 1.96$  confirm significance. The negative coefficient indicates that higher perceived constraints reduce the likelihood of students engaging in the behavior.  $H_3$  is therefore accepted ( $H_0$  rejected).

The study shows that perceived behavioral control has a significant negative effect on behavior (path coefficient = -0.165; p-value = 0.007; t-statistic = 2.475). The negative direction indicates that higher perception of obstacles—such as limited career opportunities—reduces students' tendency to choose the Sharia Economics program. This contrasts with Ajzen's (2020) theory, which suggests that perceived behavioral control positively affects behavior. Similar results were found by Olabisi (2021), showing that perception of external constraints can act as a barrier rather than a facilitator for actual behavior.

Hypothesis 4, The Effect of Attitude on Student Behavior Through Intention as an Intervening Variable. The analysis shows that Attitude influences Behavior indirectly through Intention. Intention acts as a mediator, bridging Attitude and Behavior. This is supported by a p-value of

$0.016 < 0.05$  and t-statistic of  $2.425 > 1.96$ . The finding suggests that more positive student attitudes toward the Islamic Economics program strengthen their intentions, which in turn drives actual behavior.  $H_4$  is accepted.

Although attitude does not have a direct effect, mediation analysis shows that attitude significantly affects behavior through intention (p-value = 0.008; t-statistic = 2.425). This demonstrates that intention is a crucial mechanism translating positive attitudes into action. Consistent with Ajzen (2020) and Ramayah et al. (2020), a strong intention encourages students to actualize their behavioral choices, reflecting cognitive, affective, and conative aspects of students'

perspectives on the Sharia Economics program. Unlike Mahanani (2018), this study highlights the importance of intention in bridging attitude and behavior.

Hypothesis 5, The Effect of Subjective Norm on Student Behavior Through Intention as an Intervening Variable. Subjective Norm has a significant indirect effect on Behavior via Intention. A p-value of  $0.000 < 0.05$  and t-statistic of  $3.373 > 1.96$  indicate significance. Strong social expectations foster intention, which subsequently drives behavior.  $H_5$  is accepted.

Subjective norms also have a significant indirect effect on behavior via intention (p-value = 0.002; t-statistic = 2.900). This suggests that social pressure from family, peers, or respected figures shapes intentions, which then influence behavior. This aligns with Dhani (2019), indicating that intention mediates the relationship between social norms and behavior.

Hypothesis 6, The Effect of Perceived Behavioral Control on Student Behavior Through Intention as an Intervening Variable is Insignificant. Perceived Behavioral Control shows no significant indirect effect on Behavior through Intention. Although the path coefficient is positive (0.066), the p-value of  $0.133 > 0.05$  and t-statistic of  $1.111 < 1.96$  indicate insignificance. Thus, Intention does not mediate this relationship, and  $H_6$  is rejected.

Perceived behavioral control does not significantly affect behavior through intention (p-value = 0.118; t-statistic = 1.186). Even when students perceive control over their decision, perceived obstacles such as limited job prospects reduce the effectiveness of intention as a mediator. Entot and Pratiwi (2023) also note that control perception does not automatically translate into a strong intention, making personal attitudes and subjective norms more influential in guiding behavior.

**Table 6.**  
**Predictive Relevance ( $Q^2$ ) of the Endogenous Constructs**

Research Hypothesis / Construct	SSO	SSE	$Q^2 (= 1 - SSE/SSO)$
Attitude	492.000	246.850	
Perceived Behavioral Control	328.000	208.952	
Subjective Norms	328.000	179.964	
Behavior	246.000	129.602	0.473

Hypothesis 7. The Simultaneous Effect of Attitude, Subjective Norm, and Perceived Behavioral Control on Student Behavior. The  $Q^2$  value for Behavior is 0.473, indicating that the model has good predictive relevance. This means that Attitude, Subjective Norm, and Perceived Behavioral Control collectively have a substantial effect on Behavior. Therefore,  $H_7$  is accepted.

The simultaneous analysis shows that attitude, subjective norms, and perceived behavioral control together significantly influence students' behavior ( $Q$ -square = 0.473). This indicates that students' decisions result from the multidimensional interaction of personal evaluation, social pressures, and perceived control. The findings align with Ajzen (2020) and Mukhtar (2020), emphasizing that the combination of these three components shapes behavior comprehensively.

Overall, this study reinforces the Theory of Planned Behavior, showing that students' behavior in choosing the Sharia Economics program is influenced by a combination of attitudes, social norms, and perceived control, with intention serving as a key mediator. External context, such as career prospects and social pressure, can modulate the impact of each factor.

## CONCLUSION

Based on the results of this study, the main conclusions are as follows. Partially, students' attitudes toward the Sharia Economics study program do not have a significant direct effect on their behavior in choosing the program, although the relationship is positive (path coefficient = 0.287; p-value = 0.099; t-statistic = 1.287). In contrast, subjective norms have a significant direct effect, indicating that social support from parents, peers, and the surrounding environment plays an important role in students' decisions (path coefficient = 0.324; p-value = 0.00; t-statistic = 2.583).

Meanwhile, perceived behavioral control shows a significant negative effect, suggesting that the stronger the perception of external obstacles such as limited career opportunities in Sharia Economics the lower the tendency of students to choose the program (path coefficient = -0.165; p-value = 0.007; t-statistic = 2.475).

Indirectly, through the mediating variable of intention, both attitude and subjective norms significantly influence behavior. This highlights that the formation of intention is crucial in translating these factors into actual student actions. Perceived behavioral control, however, does not show a significant indirect effect through intention, as students perceive barriers that weaken their intention to act.

Simultaneously, the three exogenous variables attitude, subjective norms, and perceived behavioral control collectively have a significant influence on students' behavior in selecting the Sharia Economics program. This indicates that students' decisions are not determined solely by personal preference but are also shaped by social influence and their perception of self-control. Overall, the study demonstrates the multidimensional nature of decision-making in academic program selection, confirming the relevance of the Theory of Planned Behavior in understanding students' choices.

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