

## Observing Umrah Worshipping Commitment with EMAI Model (Expectation, Motivation, Attitude, and Intention) among Middle-Class Muslims through Religiosity

M. Nur Arham, Syaparuddin Razak \*, Hukmiah Husain, Arifin Sahaka  
Institut Agama Islam Negeri Bone, Indonesia.

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### Abstract

**Purpose** – This study aims to investigate the role of religiosity in the EMAI Model (Expectation, Motivation, Attitude, and Intention) in influencing Umrah worshipping commitment among middle-class Muslims.

**Methodology** - In this study, the variables used are Umrah worshipping commitment, Umrah worshipping intention, Attitude, Religiosity, Expectation, and Motivation. This study is conducted by using data from questionnaires on South Sulawesi's middle-class Muslims in Indonesia, with 213 respondents using a Likert scale. Structural Equation Modeling (SEM) via SmartPLS 4 used to analyze the data.

**Findings** - The results show a positive and significant correlation between Umrah worshipping intention and commitment. Attitude, Religiosity, Expectation, and Motivation positively influence Umrah worshipping intention. Attitude plays a pivotal role in shaping Umrah worshipping commitment through Intention mediation. Religiosity, Expectation, and Motivation impact Umrah worshipping intention through Attitude mediation. The study underscores Religiosity in forming Umrah worshipping commitment via the EMAI Model, highlighting its foundational role

**Keywords:** Umrah worship, Middle-class Muslims, Commitment, Religiosity, EMAI Model

\* Corresponding author: [safarb135@gmail.com](mailto:safarb135@gmail.com)

## 1. INTRODUCTION

In the realm of middle-class Muslims, religiosity stands as a pivotal pillar fortifying their commitment to undertaking the Umrah worship. Three crucial aspects substantiate this phenomenon. Firstly, the deep-rooted religious traditions and cultural values integral to the daily lives of the middle class Muslims make religiosity not only an individual facet (Riswandi et al., 2019; Juliana et al., 2023b) but also an integrated component within familial and communal norms (Rasdiyanah, 1995). Secondly, the influences of modernity and the dynamics of social change impart diverse perspectives on the interpretation and execution of the Umrah worship (Bte Suhid, 2005). This reflects an endeavor to preserve traditional values in the ever-evolving modern context, possibly harboring profound secrets regarding the commitment to this religious practice amidst shifting societal norms (Maulida & Witro, 2022). Thirdly, the middle class Muslims often grapples with intricate social pressures and expectations (Syaparuddin & Andi Nuzul, 2021), wherein religiosity plays a role in addressing and accommodating these pressures, meeting societal expectations, and upholding personal values in the context of performing the Umrah (Nanggong et al., 2022). Thus, religiosity serves not only as a spiritual foundation but also as a catalyst harmonizing traditional values with the demands of the modern era within the framework of the Umrah worship.

In investigating the role of religiosity within the EMAI Model (Expectation, Motivation, Attitude, and Intention) that plays a central role in shaping Umrah worshipping commitment, this study engages with four key theories: the Theory of Planned Behavior (TPB), the Theory of Value-Belief-Norm (TVBN), the Theory of Expectancy (TE), and the Theory of Intrinsic Motivation (TIM). The research presents a nuanced analysis of the intricate dynamics involved. TPB delineates the influence of expectations regarding spiritual benefits, religious norms, and personal control on Umrah worshipping commitment (Ajzen, 2011). Meanwhile, TVBN highlights the impact of religious and spiritual values on individual norms, shaping commitment in the execution of the worship (Lind et al., 2015). TE demonstrates how individual expectations regarding Umrah worship influence their intentions and commitments (Eccles & Wigfield, 2020), while TIM elucidates the role of intrinsic motivation, such as fulfilling religious obligations and achieving spiritual happiness (Swiatczak, 2021), in shaping Umrah worshipping commitment. By aligning and integrating these four theories, this research offers a profound and holistic understanding of the factors that shape Umrah worshipping commitment within the context of religiosity.

So far, research on the role of religiosity in the EMAI Model regarding the Umrah worshipping commitment has not received sufficient attention from previous researchers. To address this gap, the current study can be delineated into three main components: research on Umrah worship, research on religiosity, and research on EMAI factors. Studies on Umrah worship include works by Muneeza & Mustapha (2021), Mursid & Wu (2022), and Elgammal et al. (2023). These studies explore factors motivating Muslims to perform Umrah and investigate the spiritual impact of undertaking the pilgrimage. Research on religiosity in the context of Umrah worship has been conducted by Mursid & Wu (2022) and Nugraha & Widyaningsih (2022). They delve into religiosity concepts, levels, and their influence on religious behavior and commitments, linking religiosity levels with motivation and intentions in performing worship. Studies on EMAI in the Umrah worship context have been carried out by Wibawanto (2020), Othman et al. (2021), and Hassan et al. (2022). These studies individually examine EMAI components, explaining how these

factors can influence individual behavior in various contexts, specifically motivation and attitudes related to religious practices. The findings of the aforementioned studies reveal that there is a lack of research on the role of religiosity in the EMAI Model concerning Umrah worshipping commitment among the middle-class Muslims. Hence, this study serves as the first endeavor to fill this literature gap, aiming to provide a deeper understanding of the role of religiosity in the EMAI Model within the context of Umrah worshipping commitment among the middle-class Muslims.

This study holds significance from three key perspectives. Firstly, it has substantial implications for the tourism and travel industry, particularly in Umrah worship. By investigating factors influencing Umrah worshipping commitment among middle-class Muslims, it enables the development of effective strategies and tailored travel packages aligned with Umrah practitioners' motivations. Secondly, the study guides governments in formulating policies supporting Umrah worship within the middle-class Muslim demographic. Understanding variables affecting Umrah worshipping commitment empowers governments to implement measures supporting religious practices and fostering tourism sector development, from infrastructure to regulatory frameworks. Thirdly, the research contributes to a nuanced understanding of the interplay between psychological and social factors in Umrah worshipping commitment. Exploring mediating factors between EMAI and commitment enhances comprehension of religious practices, positively impacting tourism industry development and aiding in policy formulation. Assumptions about causal relationships between EMAI variables and Umrah worshipping commitment, the role of religiosity, and social contexts underscore the research's integrity, ensuring a comprehensive contribution to understanding Umrah worshipping commitment among middle-class Muslims

## **2. LITERATURE REVIEW**

### **2.1. Theoretical Background**

In investigating the role of religiosity in the EMAI Model concerning to Umrah worshipping commitment, four theories were employed as the foundation for hypothesis development. Firstly, the Theory of Planned Behavior (TPB) emphasizes intention as a central component, influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 2011). A positive attitude towards the behavior increases the likelihood of commitment (Annahl et al., 2021). Secondly, the Theory of Value-Belief-Norm (TVBN) explains the relationship between individual values, beliefs, social norms, and pro-social behavior (Schwartz, 1968). Values shape beliefs, beliefs influence social norms, and social norms impact pro-social behavior (Yildirim & Semiz, 2019). Thirdly, the Theory of Expectancy (TE) focuses on the relationship between effort, outcome value, and the relationship between outcomes and rewards. Key components involve expectancies (belief in capability), instrumentality (belief in outcome-reward), and valence (outcome value; Eccles & Wigfield (2020). Fourthly, the Theory of Intrinsic Motivation (TIM) highlights internal drives and personal satisfaction as the primary motivators of behavior. Key concepts include interest, sense of accomplishment, autonomy, challenge, creativity, and interpersonal relationships as factors enhancing intrinsic motivation (Swiatczak, 2021). Overall, this research integrates religiosity aspects with psychological theories to comprehend the factors influencing Umrah worshipping commitment.

### **2.2. Umrah Worship and Middle-Class Muslim**

“Umrah Worship” refers to the religious practice and pilgrimage known as Umrah in Islam. Umrah is a voluntary pilgrimage to Mecca that can be undertaken by Muslims at any time of the year,

unlike Hajj, which has specific dates (Elgammal et al., 2023; Via Syahdaniya & Rifa'i, 2021). The term "Umrah Worship" suggests a focus on the acts of devotion, rituals, and religious observances associated with the Umrah pilgrimage. This may include specific prayers, rituals, and ceremonies performed by Muslims during their Umrah journey as part of their spiritual and religious devotion (Noor, 2018; Zainuddin, 2016). On the other hand, "Middle-Class Muslim" refers to individuals within the Muslim community who belong to the middle-income socioeconomic bracket. The term "middle class" is often used to categorize individuals or families with a moderate level of income and economic resources, falling between the lower and upper economic strata (Melber, 2022; Razak et al., 2023). Therefore, a "Middle-Class Muslim" denotes someone who identifies with the Islamic faith and, simultaneously, holds a socioeconomic position characterized by a moderate level of financial resources (Hidayah, 2021; Kharas, 2010). The term is used to describe a segment of the Muslim population that occupies a middle ground in terms of economic standing.

### **2.3. Umrah Worshipping Intention and Commitment**

TPB is a psychological framework employed to elucidate human behavior (Ajzen, 2011) and can be applied to comprehend the relationship between intentions to perform Umrah worship and the commitment to carry out Umrah worship. The intention to perform Umrah is considered as the initial step towards the implementation of Umrah in TPB, where intention is viewed as a direct predictor of behavior (Ajzen, 2020). The higher an individual's intention to undertake Umrah, the greater the likelihood that they will actually perform it. On the other hand, commitment to Umrah worship involves an individual's emotional and cognitive involvement in the execution of Umrah. If someone has a high intention and feels a moral or religious obligation to perform Umrah, their commitment to Umrah worship will be stronger (Anuar et al., 2022). This can enhance the implementation of Umrah by overcoming potential barriers that may arise during the execution process. Thus, TPB aids in understanding how intention and commitment are interrelated and how both play crucial roles in shaping the behavior of Umrah implementation. Based on this explanation, it can be hypothesized:

H1: Intention significantly influences Umrah worshipping commitment

### **2.4. Attitude and Umrah Worshipping Intention**

In TPB, an individual's attitude towards performing Umrah worship reflects a positive or negative evaluation of that behavior (Ajzen & Fishbein, 2021). A positive attitude, such as viewing Umrah as a valuable spiritual experience, has a positive influence on the intention to carry it out. Conversely, a negative attitude, such as considering Umrah as a burden, can hinder the formation of a strong intention (Tornikoski & Maalaoui, 2019; Wibawanto, 2020). Additional factors strengthening the relationship between attitude and the intention to perform Umrah through TPB involve perspectives on religious values and spirituality (Lind et al., 2015). If an individual's attitude reflects an appreciation for the spiritual dimension of Umrah, this can further strengthen the intention to engage in such worship. Therefore, attitude serves not only as a general evaluation but also as an assessment of the spiritual aspects of Umrah, playing a central role in shaping the intention to perform Umrah according to TPB (Ajzen, 1991). Positive attitudes and an understanding of spiritual values can mutually reinforce, creating a stronger motivation to participate in Umrah implementation. Based on this explanation, the hypothesis can be formulated:

H2: Attitude significantly influences Umrah worshipping intention

### **2.5. Religiosity and Attitude toward Umrah Worshipping Intention**

TVBN emphasizes that an individual's values can influence their attitudes and behaviors (Lind et al., 2015). In this context, religiosity is considered a significant core value in shaping an individual's attitude toward Umrah worshipping intention. Religiosity encompasses involvement in religious life (Juliana et al., 2024a), adherence to religious teachings (Juliana et al., 2024b), and the depth of spiritual connection with the divine existence (Iddagoda & Opatha, 2017; Juliana et al., 2023a). Individuals with high levels of religiosity tend to have a positive attitude toward the intention to perform Umrah worship, as Umrah is considered a form of worship in Islam. The close connection between religiosity and religious values also influences a positive attitude toward the implementation of Umrah worship. Umrah, as a spiritual journey, is associated with transcendental values, where individuals emphasizing spiritual experiences and the search for the meaning of life see Umrah as an opportunity to achieve closeness to God (Wood, 2009). Thus, through the theory of values, religiosity becomes a key factor in shaping an individual's attitude toward Umrah worshipping intention. Based on this explanation, it can be hypothesized:

H3: Religiosity significantly influences the attitude toward Umrah worshipping intention

## **2.6. Expectation and Attitude toward Umrah Worshipping Intention**

TE states that individuals are more likely to take action if they believe that the action will lead to anticipated and positively valued outcomes for them (Eccles & Wigfield, 2020). In this context, expectations refer to an individual's beliefs regarding the possible outcomes of performing Umrah worship. On the other hand, the attitude toward Umrah worshipping intention reflects the psychological or evaluative approach of individuals to engage in such worship activities (Y. D. Nugraha & Widyaningsih, 2022). If expectations regarding the outcomes of Umrah worship, such as spiritual rewards or closeness to God, are high, it tends to enhance a positive attitude toward Umrah worshipping intention (Ridwan et al., 2022). Thus, through TE, it can be explained that an individual's expectations regarding the outcomes of Umrah worship, along with values and self-confidence related to the achievement of those outcomes, can shape an individual's attitude toward Umrah worshipping intention. Based on this explanation, the following hypothesis can be formulated:

H4: Expectation significantly influences the attitude toward Umrah worshipping intention

## **2.7. Motivation and Attitude toward Umrah Worshipping Intention**

TIM emphasizes that the motivation to engage in an activity is driven by internal desires, personal satisfaction, and interest in the activity without significant external pressure (Swiatczak, 2021). Intrinsic motivation, arising from internal desires without external pressure, provides a strong foundation for shaping an individual's attitude toward Umrah worshipping intention. This concept encompasses personal satisfaction derived from spiritual experiences, natural interest in religious aspects, and internal desires to draw closer to God (Warsah & Imron, 2019). Individuals with high intrinsic motivation feel a sense of freedom and autonomy in carrying out worship activities, which, in turn, reinforces a positive attitude toward Umrah worshipping intention (Wu & Mursid, 2020). Thus, motivation provides significant internal impetus in shaping beliefs and attitudes that support engagement in Umrah worship. Based on this explanation, the following hypothesis can be formulated:

H5: Motivation significantly influences the attitude toward Umrah worshipping intention

## **2.8. Umrah Worshipping Intention as a Mediator**



Within the framework of TPB, it can be explained that Umrah worshipping intention plays a central role as a mediator in the relationship between attitude and Umrah worshipping commitment (Ajzen, 2020). A positive attitude toward Umrah, involving spiritual values or specific virtues, can positively influence the intention to perform Umrah worship (Sulaiman et al., 2022). High intention, as a consequence, becomes a strong predictor for Umrah worshipping commitment to, reflecting a firm desire to carry out such actions (Muslim et al., 2020). Thus, conceptually, Umrah worship intention serves as a crucial bridge connecting a positive attitude toward Umrah worship with a real commitment to perform such worship. Based on this explanation, the following hypothesis can be formulated:

H6: Umrah worshipping intention can mediate the relationship between attitude and Umrah worshipping commitment

## 2.9. Attitude as a Mediator

In TPB, the attitude towards performing Umrah worship is influenced by the belief that Umrah worship is a virtuous or meaningful act (Ajzen & Fishbein, 2021). Attitude serves as a mediator connecting variables such as religiosity, expectations, motivation, and Umrah worshipping intention. TVBN asserts that spiritual values influence the attitude towards Umrah worship (Lind et al., 2015); attitude acts as a mediator between these values and the intention to perform Umrah worship. TE highlights the role of individual expectations regarding the outcomes of actions (Eccles & Wigfield, 2020), especially in the context of Umrah worship. Attitude mediates the relationship between expectation and Umrah worshipping intention, with the belief that engaging in Umrah worship will bring spiritual satisfaction (Rahayuningrum et al., 2023). Meanwhile, TIM emphasizes motivation originating from internal satisfaction or personal happiness as a driving force for Umrah worship (Swiatczak, 2021). Attitude serves as a link between intrinsic motivation and Umrah worshipping intention, with intrinsic satisfaction reinforcing a positive attitude toward Umrah worship. Summarizing TBP, TVBN, TE, and TIM, it can be concluded that attitude plays a central role in connecting aspects such as religiosity, expectation, motivation, and Umrah worshipping intention. A positive attitude becomes a primary motivator to actualize an individual's Umrah worshipping intention. Based on this explanation, the following hypotheses can be formulated:

H7 (a-c): Attitude can mediate the relationship between:

- a. Religiosity and Umrah worshipping intention
- b. Expectations and Umrah worshipping intention
- c. Motivation and Umrah worshipping intention

## 2.10. Attitude and Umrah Worshipping Intention as Mediators

In TPB, the attitude towards performing Umrah worship is influenced by the belief that it is a virtuous and meaningful act (Ajzen & Fishbein, 2021). Umrah worshipping intention is a result of a positive attitude. In TVBN, spiritual and religious values influence the attitude towards Umrah worship, with attitude acting as a mediator that converts these values into a positive attitude towards Umrah worship (Lind et al., 2015). Attitude also influences the intention to perform Umrah worship. In TE, expectation regarding the outcomes of Umrah worship, such as happiness or spiritual rewards, are linked to the intention to perform Umrah worship through the mediating role of attitude (Eccles & Wigfield, 2020). Meanwhile, in TIM, motivation originating from internal satisfaction or personal happiness through Umrah worship is connected to the intention to worship through attitude mediation (Swiatczak, 2021). Overall, religiosity influences value,

expectation, and intrinsic motivation, shaping the attitude towards Umrah worship. Positive expectations enhance a positive attitude towards Umrah worship and the intention to carry it out. Motivation, whether derived from expectations or intrinsic motivation, plays a role in forming a positive attitude and intention to perform Umrah worship (Mahyadin et al., 2023; Y. D. Nugraha & Widyaningsih, 2022). Attitude and Umrah worshipping intention serve as mediators connecting factors such as religiosity, expectation, and motivation in the context TPB, TVBN, TE, and TIM, reflecting the complexity and interdependence of these variables in the context of commitment to Umrah worship. Based on this explanation, the following hypotheses can be formulated:

- H8 (a-c): Attitude and Umrah Worshipping Intention can mediate the relationship between:
- a. Religiosity and Umrah worshipping commitment
  - b. Expectations and Umrah worshipping commitment
  - c. Motivation and Umrah worshipping commitment

**2.11. Conceptual Model of Study**

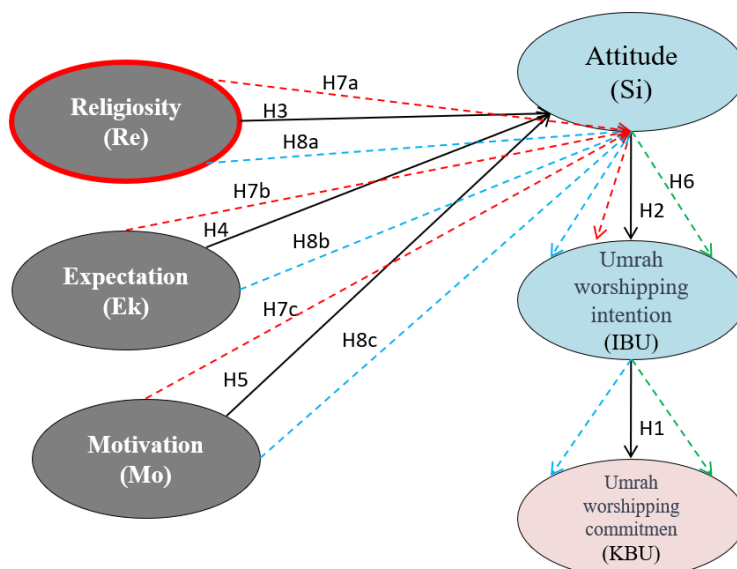


Figure 1. Conceptual Model of Study

Building on earlier hypothesis development, the detailed conceptual model (Figure 1) outlines three main variable types. Three exogenous variables - religiosity (Re), expectation (Ek), and motivation (Mo) - are identified. The sole endogenous variable is Umrah worshipping commitment (KBU), while two intervening variables - Umrah worshipping intention (IBU) and attitude (Si) - mediate relationships. Understanding these significant connections, especially the role of religiosity in the EMAI Model, contributes to the comprehension of Umrah worshipping commitment in the middle-class Muslims. This research has the potential to make a significant contribution to the literature on Islamic economics.

**3. METHODOLOGY**

**3.1. Research Design**

This study used Structural Equation Modeling (SEM) with a Partial Least Squares (PLS) approach to investigate the role of religiosity in the EMAI Model on Umrah worshipping commitment

among middle-class Muslims. The use of SEM-PLS was chosen due to its capability to comprehensively assess the relationships between variables while accounting for both direct and indirect influences among them. This approach enables the creation of path models that offer enhanced explanatory power regarding the interconnections among the variables under investigation.

### 3.2. Measurement

Table 1. Measurement of Constructs

Constructs	Operational Definitions	Indicators	Codes
Umrah worshipping commitment (KBU)	Umrah worshipping commitment is a profound belief and determination held by the middle-class Muslims towards the execution of the Umrah worship as an integral part of religious conviction and spirituality (Mavianti, 2020; Noor, 2018)	1. Determination of execution 2. Implementation plan 3. Readiness for implementation 4. Seriousness in implementation	KBU1 KBU2 KBU3 KBU4
Umrah worshipping intention (IBU)	Umrah worshipping intention reflects the sincere desire of the middle-class Muslims to journey to the Holy Land and participate in a series of rituals, demonstrating obedience and devotion to God, with the goal of seeking His pleasure (Noor, 2018; Rinwanto & Shofiyullahul Kahfi, 2020)	1. Travel preparedness 2. Umrah knowledge 3. Motivation to overcome barriers	IBU1 IBU2 IBU3
Attitude (Si)	Attitude pertains to the evaluative judgments and sentiments of middle-class Muslims by involving individual perspectives on spiritual values, comfort in worship, and the personal relevance of Umrah activities (Malti et al., 2017; Secchi & Bui, 2018)	1. Comfort level 2. Spiritual benefits 3. Personal willingness	Si1 Si2 Si3
Religiosity (Re)	Religiosity reflects the profound belief, obedience, and dedication of the middle-class Muslims to Islamic principles. It involves conscientiously applying spiritual, moral, and ethical dimensions during Umrah (Iddagoda & Opatha, 2017; Wood, 2009)	1. Frequency of umrah worship 2. Understanding of umrah worship 3. Devotion in umrah worship 4. Formation of religious teachings	Re1 Re2 Re3 Re4
Expectation (Ek)	Expectation represents the hopes of middle-class Muslims for positive outcomes. This includes anticipated spiritual, personal, and divine connections during and after the Umrah journey (Saint-Martin et al., 2022; Summerfield & Egner, 2009)	1. Proximity to God 2. Depth of understanding 3. Spiritual experience	Ek1 Ek2 Ek3
Motivation (Mo)	Motivation involves internal drives inspiring middle-class Muslims to undertake the pilgrimage, fueled by spiritual passion, personal goals, and religious values, expressing their devotion and commitment to Islam (Gopalan et al., 2020; Yuan & Zhen, 2021)	1. Personal motivation 2. Spiritual motivation 3. Religious motivation 4. Social motivation	Mo1 Mo2 Mo3 Mo4

To confirm the conceptual research model proposed in this study, the questionnaire was designed with two main sections. The initial part provides a brief overview of the study's purpose, guidelines for completing the questionnaire, and its connection to socio-demographic information, covering respondent age, marital status, occupation, education, and income. The second part, aimed at constructing the model structure, comprises a multiple-option item scale using a five-



point Likert Scale ranging from "Strongly Disagree" (1) to "Strongly Agree" (5). This section encompasses 21 questions: 4 related to Umrah worshipping commitment (KBU), 3 concerning Umrah worshipping intention (IBU), 3 focusing on Attitude (Si), 4 addressing Religiosity (Re), 3 exploring Expectation (Ek), and 4 gauging Motivation (Mo). The measurement of these constructs is provided in Table 1.

### 3.3. Data Collection, Population, and Sample

The data collection for this study took place over the past three months, spanning from September to November 2023, using the convenience sampling technique. To gather information, questionnaires were disseminated among Muslim respondents in South Sulawesi, Indonesia through an online platform, specifically Google Forms, which were then shared via WhatsApp. A total of 213 complete responses were documented on Google Forms, establishing the sample size for this research. Notably, this implies the involvement of 213 respondents from the middle-class Muslims in South Sulawesi. As suggested by Hair et al. (2010), the recommended minimum sample size for conducting multivariate analysis is ten times the number of research instruments. This study successfully adheres to that criterion (Kyriazos, 2018; Schermelleh-Engel et al., 2003).

### 3.4. SEM-PLS Analysis

The analysis employed Structural Equation Modeling (SEM) with a Partial Least Squares (PLS) approach via Smart PLS software version 4.0.8.9 (Ringle et al., 2022). Divided into two steps, the first involved measurement model analysis for validity and reliability. Convergent validity required factor loading scores above 0.7, CR exceeding 0.7, and AVE surpassing 0.5 (Gottens et al., 2018). Discriminant validity included cross-loading and the Fornell-Larcker criterion. Reliability was assessed using Cronbach's alpha score, considering values above 0.6 as reliable (Chawla & Joshi, 2019). The second step comprised structural model analysis, necessitating a statistically significant weighted P-Value < 0.05 and an R-Square value of 0.75 (strong), 0.50 (moderate), 0.25 (weak), 0.90 (overfit). Adjusted R-Square values above 0.25 and 0.50 indicated relevance with small, medium, and large predictions (Hair et al., 2019; Sarstedt & Cheah, 2019). The  $f^2$  values were interpreted as 0.02 (small effect), 0.15 (medium effect), and 0.35 (large effect; Hair et al., 2014).

In detail, the description of model equations is as follows:

1. The model equations for direct effect:

$$\eta_{KBU} = \beta\eta_{KBU} + \gamma_{IBU}\xi_{IBU} + \zeta \dots (1)$$

$$\eta_{IBU} = \beta\eta_{IBU} + \gamma_{Si}\xi_{Si} + \zeta \dots (2)$$

$$\eta_{Si} = \beta\eta_{Si} + \gamma_{1Re}\xi_{Re} + \gamma_{2Ek}\xi_{Ek} + \gamma_{3Mo}\xi_{Mo} + \zeta \dots (3)$$

2. The model equations for indirect effect:

$$\eta_{KBU} = \beta\eta_{KBU} + \gamma_{1IBU}\xi_{IBU} + \zeta \dots (4)$$

$$\eta_{IBU} = \beta\eta_{IBU} + \gamma_{2Si}\xi_{Si} + \zeta \dots (5)$$

$$\eta_{Si} = \beta\eta_{Si} + \gamma_{3Re}\xi_{Re} + \gamma_{4Ek}\xi_{Ek} + \gamma_{5Mo}\xi_{Mo} + \zeta \dots (6)$$

Which:

$\eta_{KBU}$  = endogenous latent variable KBU,  $\eta_{IBU}$  = endogenous latent variable IBU,  $\eta_{Si}$  = endogenous latent variable Si,  $\beta\eta$  = coefficient matrix for endogenous latent variables (KBU, IBU and Si),  $\gamma$  = coefficient matrix for exogenous latent variables (IBU, Si, Re, Ek, and Mo as exogenous variables),  $\xi$  = exogenous latent variables (IBU, Si, Re, Ek, and Mo as exogenous variables),  $\zeta$  = structural errors.

## 4. RESULTS AND DISCUSSION

### 4.1. Results

#### 4.1.1. Demographic profile of the respondents

Table 2 shows a majority of females (70.4%) and a younger focus, with 39.9% falling in the 20 to 29 years age range. Marital status is diverse, with 40.4% single, 53.1% married, 2.3% divorced, and 4.2% widowed. Educational backgrounds vary, including 36.6% with a Bachelor's degree, 13.6% with a Master's, and 0.9% with a Doctoral degree. Occupationally, respondents cover various roles, with 84% earning less than IDR 5 million monthly, 14.1% between IDR 5 million to IDR 10 million, and smaller percentages in higher income brackets.

Table 2. Demographic Profile of the Respondents

Criteria	Category	Frequency	Percent
Sex	Male	63	29.6%
	Female	150	70.4%
Age	20 yrs. to 29 yrs.	85	13.1%
	30 yrs. to 39 yrs.	48	22.5%
	40 yrs. to 49 yrs.	43	20.2%
	50 yrs. to 59 yrs.	28	13.1%
	60 yrs. to 69 yrs.	8	3.8%
	70 yrs. to 79 yrs.	1	0.5%
Marital status	Singel	86	40.4%
	Married	113	53.1%
	Divorce	5	2.3%
	Widow/widower	9	4.2%
Education level	Primary school	38	17.8%
	Secondary school	11	5.2%
	Senior high school	48	22.5%
	Diploma	7	3.3%
	Bachelor's	78	36.6%
	Master's	29	13.6%
Doctoral	2	0.9%	
Occupation	Lecturer	17	8%
	Teacher	14	6.6%
	Company employee	1	0.5%
	State employee	20	9.4%
	Private employee	7	3.3%
	Entrepreneur	14	6.6%
	Pensionary	4	1.9%
	Farmer	22	10.3%
	Military/police	1	0.5%
	Others	113	53.1%
Monthly income	< IDR 5 million	179	84%
	IDR 5 million to IDR 10 million	30	14,1%
	> IDR 10 million to IDR 15 million	3	1.4%
	> IDR 15 million to IDR 20 million	1	0.5%

Source: Primary data processed, 2023

### 4.1.2. Measurement model assessment

Table 3 reveals loading factors, Cronbach's alpha, composite reliability, and average variance extracted for constructs in the study. Umrah worshipping commitment (KBU), Umrah worshipping intention (IBU), Attitude (Si), Expectation (Ek), and Motivation (Mo) demonstrate strong loading factors, with Cronbach's alpha values indicating high internal consistency for KBU (0.917), IBU (0.893), Si (0.874), Ek (0.929), and Mo (0.876). Composite reliability is also notably high for each construct, exceeding 0.89 for KBU, IBU, and Ek. The average variance extracted (AVE) values support convergent validity, with all constructs having AVE values above 0.694. Overall, these findings suggest robust reliability and convergent validity for the studied constructs, contributing to the overall robustness of the research model.

Table 3. Validity and Reliability for Constructs

Constructs	Indicators	Loading Factors	Cronbach's alpha	Composite reliability	AVE
Umrah worshipping commitment (KBU)	KBU1	0.879	0.917	0.928	0.799
	KBU2	0.896			
	KBU3	0.897			
	KBU4	0.905			
Umrah worshipping intention (IBU)	IBU1	0.869	0.893	0.907	0.823
	IBU2	0.913			
	IBU3	0.939			
Attitude (Si)	Si1	0.867	0.874	0.875	0.799
	Si2	0.891			
	Si3	0.922			
Religiosity (Re)	Re1	0.728	0.853	0.874	0.694
	Re2	0.905			
	Re3	0.882			
	Re4	0.806			
Expectation (Ek)	Ek1	0.936	0.929	0.930	0.876
	Ek2	0.962			
	Ek3	0.910			
Motivation (Mo)	Mo1	0.932	0.876	0.889	0.801
	Mo2	0.857			
	Mo3	0.893			
	Mo4	0.879			

Source: Primary data processed, 2023

Table 4. Results of Fornier-Larcker Criterion Test

Contracts	Ek	IBU	KBU	Mo	Re	Si
Ek	<b>0.936</b>					
IBU	0.418	<b>0.907</b>				
KBU	0.726	0.653	<b>0.894</b>			
Mo	0.780	0.576	0.748	<b>0.895</b>		
Re	0.607	0.744	0.709	0.739	<b>0.833</b>	
Si	0.792	0.569	0.813	0.809	0.708	<b>0.894</b>

Source: Primary data processed, 2023

Table 4 assesses discriminant validity among constructs. Diagonal values represent the square root of the Average Variance Extracted (AVE) for each construct, while off-diagonal values indicate correlations. All diagonal values (Ek, IBU, KBU, Mo, Re, Si) surpass corresponding off-diagonal values, indicating robust discriminant validity. This suggests that each construct effectively measures a distinct latent concept, reinforcing the reliability and distinctiveness of the studied constructs.

**4.1.3. Structural model assessment**

Table 5 illustrates the results of the Structural Model Assessment, which are also depicted in Figure 2, confirming the acceptance of all hypotheses (H1 to H5) as a consequence of their low p-values ( $p < 0.05$ ). Notably, each hypothesis explores distinct relationships between variables, such as IBU to KBU, Si to IBU, Re to Si, Ek to Si, and Mo to Si. The parameter coefficients indicate the strength and direction of these relationships, supported by significant t-statistics. Overall, the findings affirm the validity of the structural model, emphasizing the interconnected relationships among the variables.

Table 5. Structural Model Assessment (Direct Effect Result and Decision)

Hypothesis	Relationship	Parameter Coefficient	Standard Deviation	T-Statistics	P-Values	Decision
H1	IBU -> KBU	0.653	0.052	12.500	0.000	Accepted
H2	Si -> IBU	0.569	0.057	9.937	0.000	Accepted
H3	Re -> Si	0.217	0.067	3.220	0.001	Accepted
H4	Ek -> Si	0.394	0.094	4.196	0.000	Accepted
H5	Mo -> Si	0.342	0.108	3.173	0.002	Accepted

Source: Primary data processed, 2023

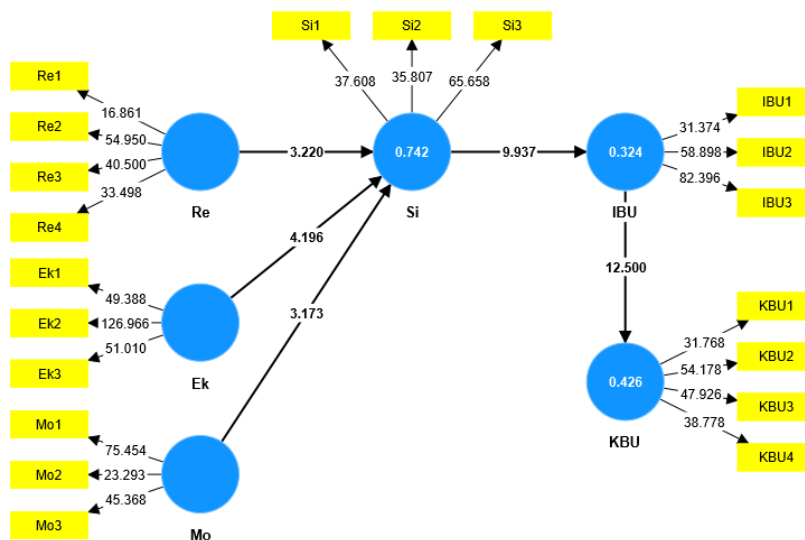


Figure 2. Smart-PLS Analysis Result

Table 6 outlines the results of the Structural Model Assessment, specifically evaluating the Indirect Effect Results and decisions for multiple hypotheses. Hypothesis H6, examining the indirect effect from Si to KBU through IBU, is accepted with a significant parameter coefficient of 0.372 and a p-value of 0.000. Similarly, H7a, H7b, and H7c, exploring indirect effects from Re, Ek, and Mo to KBU via Si and IBU, are accepted based on their respective significant coefficients, t-statistics, and p-values. Lastly, H8a, H8b, and H8c extend the analysis to include KBU, revealing

accepted indirect effects from Re, Ek, and Mo through the sequential mediation of Si and IBU. The findings underscore the intricate pathways and interconnected relationships within the structural model involving Si, IBU, and KBU.

Table 6. Structural Model Assessment (Indirect Effect Result and Decision)

Hypothesis	Relationship	Parameter Coefficient	Standard Deviation	T-Statistics	P-Values	Decision
H6	Si -> IBU -> KBU	0.372	0.062	6.000	0.000	Accepted
H7a	Re -> Si -> IBU	0.123	0.044	2.833	0.005	Accepted
H7b	Ek -> Si -> IBU	0.225	0.054	4.178	0.000	Accepted
H7c	Mo -> Si -> IBU	0.194	0.066	2.950	0.003	Accepted
H8a	Re -> Si -> IBU -> KBU	0.081	0.031	2.585	0.010	Accepted
H8b	Ek -> Si -> IBU -> KBU	0.147	0.040	3.622	0.000	Accepted
H8c	Mo -> Si -> IBU -> KBU	0.127	0.047	2.707	0.007	Accepted

Source: Primary data processed, 2023

Table 7 displays the values of R-Square (also depicted in Figure 2) and Adjusted R-Square for Umrah worshipping intention (IBU) and Umrah worshipping commitment (KBU). About 32.4% of the variability in Umrah worshipping intention is explained by the model, with an adjusted value of 32.1%. For Umrah worshipping commitment, approximately 42.6% of the variability is explained, with an adjusted value of 42.3%. Higher values suggest a better fit in capturing the variance in Umrah worshipping intention and commitment.

Table 7. R-Square and Adjusted R-Square Values

Variables	R-Square	Adjusted R-Square
Umrah worshipping intention (IBU)	0.324	0.321
Umrah worshipping commitment (KBU)	0.426	0.423

Source: Primary data processed, 2023

Table 8 presents effect sizes (f-Square) for key relationships in the study. The significant f-Square of 0.742 between Umrah worshipping intention (IBU) and Umrah worshipping commitment (KBU) indicates a substantial impact. Attitude (Si) strongly influences Umrah worshipping intention with a large effect size (f-Square = 0.480). Religiosity (Re) has a small effect (f-Square = 0.082) on Attitude (Si), while Expectation (Ek) and Motivation (Mo) contribute to Attitude (Si) with large (f-Square = 0.235) and medium (f-Square = 0.127) effects, respectively. These effect sizes provide a concise understanding of the practical significance and varying strengths of the relationships among the variables.

Table 8. Effect Size of f-Square

Relationship	f-Square	Effect Size
Umrah worshipping intention (IBU) -> Umrah worshipping commitment (KBU)	0.742	Large
Attitude (Si) -> Umrah worshipping intention (IBU)	0.480	Large
Religiosity (Re) -> Attitude (Si)	0.082	Small
Expectation (Ek) -> Attitude (Si)	0.235	Large
Motivation (Mo) -> Attitude (Si)	0.127	Medium

Source: Primary data processed, 2023

## 4.2. Discussion



Table 5 presents significant findings regarding the direct effects of variables. Notably, Umrah worshipping intention exhibits a statistically significant impact on Umrah worshipping commitment, with T-Values of 12.500 and  $\beta$ -values of 0.653, affirming a positive influence and supporting H1. This result aligns with the study conducted by Muslim et al. (2020). Similarly, the direct effect of attitude on Umrah worshipping intention is significant, with T-Values of 9.937 and  $\beta$ -values of 0.569, indicating a positive effect and supporting H2, consistent with Affandy's findings (2020). Furthermore, the direct effects of religiosity, expectation, and motivation on attitude are significant, with T-Values of 3.220, 4.196, and 3.173, and corresponding  $\beta$ -values of 0.217, 0.394, and 0.342. These outcomes underscore the substantial and positive impact of religiosity, expectation, and motivation on respondents' attitude toward Umrah worship, providing support for H3, H4, and H5, respectively. Importantly, these results align with the studies conducted by Arifin (2023), Elgammal et al. (2023), and Iskandar & Rahadi (2021).

These unfold with nuanced insights, surpassing statistical confines to comprehensively explore interconnections among pivotal variables, yielding a profound understanding of human dynamics in Umrah worship. The robust influence of Umrah worshipping intention on commitment transcends statistical significance, portraying individuals deeply dedicated to engaging in Umrah worship—an emblem of profound spiritual commitment (Jankowski et al., 2022). Similarly, attitude emerges as a pivotal force shaping middle-class Muslims' authentic intention, beyond statistical significance, reflecting a deeper layer of conviction (Drummond, 2021; Kay et al., 2010). Delving into religiosity, expectation, and motivation, the study uncovers influences intricately molding attitudes, extending beyond statistical significance to profoundly shape the fabric of middle-class Muslims' disposition toward Umrah worship. Religiosity, multifaceted, reflects spiritual connection and devotion (Kurtz & White, 2015). Expectation and motivation transcend numerical measures, embodying anticipations and inner drives (Hassan et al., 2022; Saint-Martin et al., 2022) that propel middle-class Muslims toward a positive attitude regarding Umrah worship. In essence, these provide more than statistical findings; they offer a narrative that touches upon the profound layers of human experience and conviction in the realm of religious commitment. They unveil a story of middle-class Muslim whose dedication to Umrah worship is not just a product of statistical relationships but a manifestation of deeply rooted beliefs, attitudes, and motivations that shape their spiritual journey.

Table 6 presents noteworthy findings concerning Umrah worshipping commitment, emphasizing the mediating roles of intention and attitude. The mediation by intention is clearly observed in the relationship between attitude and Umrah worshipping commitment, evidenced by T-Values of 6.000 and corresponding  $\beta$ -values of 0.372, providing support for H6. This outcome is consistent with the findings of Khani Jeihooni et al. (2023). Furthermore, attitude serves as a complete mediator in the connections between religiosity, expectation, motivation, and Umrah worshipping intention, demonstrated by T-Values of 2.833, 4.178, and 2.950, alongside  $\beta$ -values of 0.123, 0.225, and 0.194, validating H7a, H7b, and H7c. These results align with the studies conducted by Aprilia Saniatuzzahroh & Desi Trisnawati (2022), and Nugraha et al. (2022). Additionally, the joint mediating effect of attitude and intention on the association between religiosity, expectation, motivation, and Umrah worshipping commitment is established with T-Values of 2.585, 3.622, and 2.707, coupled with  $\beta$ -values of 0.081, 0.147, and 0.127, corroborating H8a, H8b, and H8c. This finding resonates with the research conducted by Shalihah & Madjakusumah (2022), Qurrotul 'Ain (2020), and Situmorang et al. (2021). Collectively, these findings underscore the pivotal roles of intention and attitude in shaping the commitment of respondents to engage in Umrah worship.

These unfold a comprehensive examination of the intricacies surrounding Umrah worshipping commitment, with a distinct focus on the transformative mediation orchestrated by both intention and attitude. The mediation by intention emerges as a discerning force, shaping the narrative of the relationship between attitude and Umrah worshipping commitment with substantial impact, as supported by Rahayuningrum et al. (2023), and Via Syahdaniya & Rifa'i (2021). Venturing into the intricacies of influences, the nuanced mediation performed by attitude gracefully navigates the connections between religiosity, expectation, motivation, and Umrah worshipping intention. This intricate choreography is meticulously portrayed through the interplay of T-Values and their corresponding  $\beta$ -values, revealing a narrative that extends beyond statistical metrics to encompass the profound multi-dimensional mediation of attitude. The joint mediating effect of attitude and intention assumes significant importance, serving as the masterstroke in creating a complex tapestry that encapsulates the subtle dynamics between religiosity, expectation, motivation, and Umrah worshipping commitment, as evidenced by Hassan et al. (2022), and Saint-Martin et al. (2022). These profound findings transcend mere statistical observations, offering insight into the essence of human commitment, as intention and attitude collaboratively weave a narrative defining the sacred journey of respondents in their profound and active participation in Umrah worship.

In the EMAI Model, religiosity plays a threefold role: it directly influences attitude positively and significantly (T-Values of 3.220,  $\beta$ -values of 0.217), indirectly affects Umrah worshipping intention through attitude mediation with a positive and significant impact (T-Values of 2.833,  $\beta$ -values of 0.123), and indirectly influences Umrah worshipping commitment through both attitude and intention mediation, showing positive and significant associations (T-Values of 0.081 and 2.585). These findings provide a comprehensive understanding of how religiosity impacts attitude, Umrah worshipping intention, and commitment within the model. These reveal a threefold role for religiosity. It directly influences attitude positively and significantly, indicating that individuals with higher religiosity exhibit a more positive attitude towards Umrah worshipping commitment (Md Husin et al., 2021; Y. D. Nugraha & Widyaningsih, 2022). Additionally, religiosity indirectly affects Umrah worshipping intention through attitude mediation, contributing positively to middle-class Muslim's intentions to engage in Umrah worship (Chawla & Joshi, 2023; Shah et al., 2023). Furthermore, religiosity exerts an indirect influence on Umrah worshipping commitment through dual mediation by attitude and intention, emphasizing positive and significant associations (Luu, 2020; Yang et al., 2022). These findings collectively deepen our understanding of how religiosity operates within the model, highlighting its multifaceted impact on attitude, intention, and commitment, and providing a nuanced perspective on the intricate relationships within the EMAI Model.

## 5. CONCLUSION

The study delves into the intricate dynamics of Umrah worshipping commitment within the middle-class Muslims, revealing noteworthy insights. Direct effects, as outlined in the findings, underscore the significant impact of Umrah worshipping intention on commitment. This signifies a robust positive influence, supported by compelling statistical values. Similarly, the study unveils the significance of attitude in shaping Umrah worshipping intention, emphasizing a positive sway on respondents' intentions to engage in the spiritual practice.

The exploration extends to the direct effects of religiosity, expectation, and motivation on attitude. Beyond statistical associations, these factors emerge as influential contributors molding the attitudes of middle-class Muslims toward Umrah worship. Religiosity, expectation, and motivation transcend numerical measures, encapsulating a profound spiritual connection, anticipations, and internal drives that foster positive attitudes. The study, however, acknowledges limitations, recognizing the challenge of fully capturing the diverse perspectives within the middle-class Muslims and the potential constraints in generalizing findings to other demographic groups. Additionally, the study's focus on Umrah worship, while providing valuable insights, may not comprehensively represent the broader spectrum of religious practices and beliefs within Islam.

In conclusion, this study enriches our comprehension of Umrah worshipping commitment by uncovering the multifaceted influences of intention, attitude, and key factors such as religiosity. Beyond statistical relationships, the narrative provides a nuanced understanding of the human experiences and convictions associated with religious commitment among middle-class Muslims. Despite inherent limitations, the study contributes valuable insights that may inform future research and practical implications in the realm of religious commitment.

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