

## The Intention of Balinese Hindus to Use Cremation Services to Carry Out the Ngaben Ceremony: The Moderating Role of Religiosity

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### Abstract

*One dimension that needs to be considered to see social change is the consequences of social changes that occur in society. The aim of this research is to test and explain the influence of cremation attitudes, subjective norms and perceived behavioral control on the intention to crem with cremation services which are moderated by religiosity. Indicator development was carried out on variables based on local wisdom. The research target population 767, with a research sample of 140, using a non-probability sampling method. Data was collected by questionnaire and analyzed using SmartPLS. The results of the research prove that the implementation of cremation attitudes, subjective norms and perceived behavioral control have a positive and significant effect on cremation intentions to use cremation services at the crematorium. It is proven that religiosity significantly moderates the influence of cremation attitudes, subjective norms and perceived behavioral control on cremation intentions to use cremation services. However, on the influence of cremation attitudes and subjective norms, religiosity weakens, meaning that if people's cremation attitudes towards cremation intentions are moderated by religiosity, there will be a decrease in people's intentions to carry out cremation cremations, as well as subjective norms, the moderating role of religiosity can weaken cremation intentions among Hindus. in Bali. Meanwhile, the influence of perceived behavioral control strengthens, meaning that religiosity in its role in moderating perceived behavioral control strengthens the intention of the Hindu community in Bali towards cremation with cremation services.*

**Keywords:** *Cremation Attitudes, Subjective Norms, Perceived Behavioral Control, Religiosity and Cremation Intentions*

### INTRODUCTION

The Bali region has been recognised as a world tourist destination with all its tourist attractions, most of which are sourced from its unique culture. The uniqueness of the culture can be seen in the traditions and customs of the people who mostly embrace Hinduism. Related to the ritual of letting go of life, the Hindu community in Bali performs a ritual called "ngaben". Before the 2000s, Ngaben was organised by conventionally burning the body in a cemetery for ordinary people or in a specific place for community leaders.

By generations of tradition, Ngaben is performed by the family of the deceased, either individually or collectively assisted by the banjar of which the family is a member. The Banjar is a Balinese social organisation that binds its members based on certain awig-awig (banjar rules). This event usually involves a long procession and involves a lot of resources (people, money, time, energy and psychology). Even today, such an event still takes place because it is a tradition and is followed by most of the community.

The phenomenon of offering ngaben events outside the hometown by using the services of third parties has emerged since the 2010s (Arjawa, 2016:39). The Santayana Foundation is one of those offering cremation services, a yaşasan formed by the clan of Pasek Maha Gotra Pasek Sanak Sapta Rsi, called the Santayana Foundation. After the clan leaders of this family considered the various aspects involved in the procession of ngaben events, aspects of opportunities and challenges faced by people in urban areas with various dynamics of change, as well as anticipation of various possibilities that occur in the future, the foundation offers cremation ngaben events in a certain area in the northern part of Denpasar City, but the religious rituals still accommodate the conditions of the family who owns the body. This alternative can be considered a breakthrough or new innovation because it has several differences from the previous conventional ngaben ritual. The main

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differences include: (1) it is carried out in a yard that is not a compulsory grave in the village of the owner of the corpse; (2) it does not involve the role of banjar residents where the owner of the corpse is a member; (3) it is completed by a community leader who does not come from his role model in his place of origin. The spread of an innovation requires time, communication methods, and a certain process to be adopted by the community through a diffusion process. This phenomenon can be explained by the Diffusion of Innovation theory proposed by Rogers (2010). This theory can be used to explain the process that a group of people go through to accept an innovation, both commercial and non-commercial in nature.

Ngaben with cremation services was initially offered to Pasek clan members only. This alternative faced many challenges. The number of those who argued against it was greater, and they came from various parties with their own arguments. Those who agreed, although still limited, were gradually able to gain the trust of the community with their own arguments, so that slowly the cremation ceremony was accepted not only by Pasek families but also by families from clans outside Pasek, even by families whose descendants had obtained certain titles or castes. Over the last five years, the number of bodies handled by the Foundation for Cremation is shown in Table 1.

**Table 1. Development of the number of bodies cremated by the Santayana Foundation 2015-2020**

Year	Number of bodies (people)	Increase (Percent)
2015	479	-
2016	618	29,0
2017	723	17,0
2018	888	22,8
2019	974	9,7
2020	1000	2,6
Total	4682	Rata-rata = 13,6

*Source: Santayana Foundation Crematorium Office*

During 2015-2020, in terms of quantity, there was an increasing development, but in terms of percentage, the numbers decreased. However, in general, there has been an average increase of 13.6 per cent over the past five years. This shows that the ngaben event offered by the Foundation is increasingly accepted by the community, not only by people in Denpasar City, but even from all parts of Bali, and even by foreign nationals. Many members of the community accept that this alternative to cremation has also emerged in other areas of Bali, namely in Klungkung Regency in Dawan Punduk Dawe Village, Bangli Regency in Bebalang Village, Tabanan Regency in Bedha Traditional Village.

To obtain a more accurate picture of the cremation ngaben, 10 people (family representatives) who performed the ngaben at the Santayana Foundation were interviewed. The names of the family representatives interviewed as well as the list of questions asked are presented in Appendix 1. In summary, the interviews conducted resulted in the following description: (1) the current situation is different from the past, where nowadays every decision, including the decision to carry out traditional ceremonies, always considers the economic side, such as the cost of performing this ceremony is much more affordable. (2) the ceremony using cremation services at the crematorium is much more practical and efficient so that it does not take up work time for those who are bound to work with working hours (3) The Foundation provides information on the stages of the ceremony with clear costs so that costs can be predicted; (4) there are not many obstacles in the implementation process. From an economic point of view, until the end of 2020, the costs incurred by the family to carry out the cremation ngaben event until it is completed according to religious rituals are not more than Rp. 25 million (data from the Santayana Foundation Office), whereas if it is carried out in the hometown, in addition to incurring greater costs, it also requires more energy and time for matters related to local socio-cultural aspects.

The intention of Balinese Hindus to use cremation ngaben can be stated as one of the objects in the study of consumer behaviour, the decision of Balinese Hindus to use cremation ngaben is one of the objects in the study of consumer behaviour. The study of consumer behaviour involves various disciplines such as economics, sociology, social psychology, communication, and other disciplines. A widely referenced theory to explain consumer purchasing decisions is the Theory of Planned Behaviour or TPB for short. This theory states that a purchase decision as a behaviour is preceded by a behavioural intention or intention to perform

the behaviour. Behavioural intention is determined by three variables, namely attitude towards the behaviour itself, subjective norms, and perceived behavioural control (Ajzen & Fishbein, 2005).

The theory of planned behaviour has been widely used to explain consumer behaviour in business and social fields. Most of the results of empirical studies using TPB confirm and strengthen that attitude variables, subjective norms, and perceived behavioural control can be predictors of a person's intention to perform a behaviour. (Ashraf, 2017; Hussin et al., 2020; Hyrul et al., 2017; Dahiya, 2017; Cheng et al., 2018; Asnawi, 2018; Zaman, 2019; Ngah, 2019; Redda et al, 2019).

The three main components in the TPB that are predictors of a person's intention to behave are attitude, subjective norm, and perceived behavioural control, abbreviated as PBC. TPB assumes that humans are rational beings who successfully perform required behaviours and use the information available to them to obtain results. With the ability to work in achieving goals, the stronger a person's intention, the stronger the behaviour occurs to perform certain actions aimed at achieving certain achievements.

Attitude in TPB is defined as an individual's positive or negative evaluation of a particular behaviour. Attitude towards behaviour is defined as an index of the degree to which individuals like or dislike the evaluation of the behaviour in question (Ajzen, 1991; Ajzen and Fishbein, 1980). Several studies have shown that attitudes determine a person's intention to behave (Karim, 2021; Magdelene et al., 2015; Khasif et al., 2016; Braun, 2012; Cheng et al., 2018; Dahiya et al., 2017; Aziz, 2018; Rekha, 2019; Abdullah, 2020; Wardana, 2020; Khalid et al., 2021).

Subjective norms are defined as the performance of behaviour about perceived social pressure. It is the estimation of individual societal norms that exert influence in decision-making. The strong influence of subjective norms on one's intention to do something has also been supported by many studies (Ngah, 2019; Haqimin, 2020; Redda, 2019; Othman, 2018; Nugroho, 2017; Zaman, 2019; Ertz and Karakas, 2016; Jeevan et al., 2020).

The third construct of the TPB relates to perceived behavioural control (PBC). Perceived behavioural control refers to an individual's perception of whether he or she has the necessary resources such as skills or opportunities to perform a particular behaviour. This perception relates to whether a particular behaviour is easy or difficult to perform. The more a person believes that he has the necessary resources, opportunities, and opportunities to influence intentions. An examination of several studies shows that the relationship between perceived behavioural control and behavioural achievement can be either indirect or direct. Therefore, if intentions are held constant, certain behaviours may occur as perceived behavioural control increases. This means that the individual has the necessary skills and resources to overcome any obstacles related to the performance of the behaviour. The theory suggests that perceived behavioural control will accurately predict behaviour and have a direct influence on behaviour. Several studies have found that perceived behavioural control has a significant effect on intention (Maulana, 2018; David, 2018; Abdul, 2019; Lai, 2017; and Tucker, 2019). Detailed study results that support the influence of attitudes, subjective norms, and perceived behavioural control in determining behavioural intentions are presented in Appendix 2.

In social fields, especially those related to religion, the TPB has also been referred to but is still very limited (Jacob, 2016). In those limited studies, the level of prediction was far from perfect which led researchers to question whether the theory adequately captured all the theoretical determinants of intention. In fact, Ajzen (1991) relaxed this assumption when he developed the TPB, stating that the TPB is in principle open to including additional predictors as long as they increase the explained variance in behavioural intentions.

The implementation of TPB in the religious field generally includes behaviour related to the concept of sharia for Muslims, such as hotels that implement Islamic Sharia, Islamic Sharia-based insurance, and the like (Asnawi 2018). In explaining the phenomenon in the religious field, one variable that is not a component of the TPB is included, namely the religiosity variable which acts as a moderator variable. The emergence of religiosity as a moderator variable is based on the consideration that the intention of a Muslim adherent to use Islamic Sharia-based services is determined by the high and low levels of their religiosity. Living a religious life, there are many

things that individuals consider to determine actions. Religious experts tend to define it in terms of values, sacred objects, beliefs, rituals, prayers, norms, and what can and cannot be done (Fam et al., 2004).

Religiosity is a description of the state within a person that encourages him to behave (both visible and invisible behaviour), behave, and act according to the teachings of the religion he adheres to (Nashori, 2002: 69). Another definition of religiosity proposed by Bergan and McConatha (2000) as several dimensions related to religious belief and involvement. Religiosity is stated to consist of five dimensions as stated by Glock and Stark (2008), namely: The Ideological Dimension, The Ritual Dimension, The Experiential Dimension, The Intellectual Dimension and The Consequential Dimension. Each of these dimensions has its own indicators.

Studies with other Islamic backgrounds that use religiosity as a moderating variable are Shaizatulaqma (2016), the effect of ego-defensive functions on attitudes towards advertising is significantly reduced because it is moderated by religiosity. The results of Ashraf's research (2017) show that religiosity moderates but weakens attitudes towards Muslim customers' purchase intentions on luxury products. Research conducted by Kamalul (2016) found that the moderating role of religiosity weakens the effect of attitudes towards halal food outlet advertisements.

Religiosity can affect several functions of religious life, although it is difficult to define. Religion can make a significant contribution to an individual's life. It can shape a person's attitude to life by providing feelings of satisfaction, self-actualisation and achievement, social access and engaging in interpersonal relationships (Rohrbaugh and Jessor, 2017).

A person's extent of following his religion will determine his level of religiosity in living this life. Religiosity is distinguished between intrinsic and extrinsic religiosity. Both intrinsic and extrinsic religiosity are caused by different levels of motivation. "Extrinsically motivated people use their religion, while intrinsically motivated people practice their religion" (Allport, 1950). The difference between the two can be explained in that some groups of people will quickly be able to accept or adopt a change while other groups may accept it rather slowly. This can be explained by referring to the Diffusion of Innovation Theory.

Religiosity was chosen as a moderator because it is one of the most important cultural factors that is considered one of the most universal social factors that can have a strong influence on people's attitudes, values, and behaviour at the individual and community levels (Teimourpour and Hanzae, 2015). Similarly, previous research also revealed that higher levels of religiosity inhibit consumers' tendency towards materialistic possessions (Burroughs and Rindfleisch, 2012).

Research conducted in Malaysia by, Ahmed et al. (2013) revealed that religiosity strengthens attitudes towards consumer decisions to visit US fast food restaurants. Similarly, Al-Hyari et al. (2012) revealed that religiosity strengthens attitudes towards consumer decision behaviour to visit fast food restaurants. Kassim and Zain (2016) found that religious beliefs (Islam) do influence Qatari consumers' intentions towards luxury goods and services. Different views reveal that religion does not influence consumers' decisions to buy luxury products. Alserhan et al. (2014) revealed that religiosity weakens consumption decisions for luxury brands among Arab women in the UAE. Arli et al. (2016) found in their study conducted in Indonesia that religiosity strengthens the effect of attitude on luxury consumption. Their emphasis is on a more balanced approach between material possessions and religiosity. Also, Dekhil et al. (2017) found religiosity strengthens attitudes towards luxury orientation in Tunisia. In addition, Teimourpour et al. (2014) in their research in Iran stated that religion cannot be considered as a differentiating factor between Muslim and non-Muslim markets. Asnawi (2018) in his research found that attitudes and subjective norms towards halal food consumption intentions are weakened by religiosity as a moderator.

Based on the exposure of the results of previous studies that still seem to vary, this study discusses the role of religiosity in determining the influence of attitudes towards cremation, subjective norms, and perceptions of behavioural control on the intention of the Hindu community in Bali to carry out the cremation ceremony. Given the absence of measurement of religiosity variables with a Hindu background, the formulation of indicators of measurement of religiosity variables is the first novelty of this research. The formulation of the measurement of this variable is done through a qualitative study. The second novelty is that the religiosity

variable itself is tested for its role as a moderator of the Balinese Hindu perspective, especially on the influence of attitudes towards cremation, subjective norms, and perceived behavioural control on the intention of Balinese Hindus to carry out cremation. Testing of this research model is done through quantitative studies. Thus, this research is a research that uses mixed methods. The hypothesis used in this study is:

Hypothesis 1: Cremation attitude has a significant positive effect on cremation service intention.

Hypothesis 2: Subjective norms have a significant positive effect on cremation service intention.

Hypothesis 3: Perceived behavioural control has a significant positive effect on cremation service intention.

Hypothesis 4: Religiosity moderates cremation attitudes towards cremation service intention. Hypothesis 5:

Religiosity moderates subjective norms towards cremation service intention Hypothesis 6: Religiosity

moderates perceived behavioral control towards cremation service intention.

## RESEARCH METHODS

The research was conducted at four foundations that offer cremation services and are located in four districts/cities: Santayana Foundation in Denpasar, Santha Graha Tunon Foundation in Tabanan, Dharma Kusuma Foundation in Klungkung, Sagraha Mandra Kantha Santi Foundation in Bangli and Badung Regency. Badung Regency was chosen because it is a district located in the middle of the four districts/cities and the facts show that more and more residents of this district are using cremation services at the four Foundation locations. There are three independent variables, namely: Cremation attitude (X1) using cremation services; Subjective norms (X2) people's perceptions of pressure from other trusted parties, to perform or not perform cremation services; Perceived behavioural control (X3) perceptions of the ease or difficulty of performing cremation services. The moderator variable is Religiosity (M). Data according to the type used are quantitative data and qualitative data. The data used in this study come from primary sources and secondary sources. The population data is 740,767 households including households that have performed ngaben ceremonies using cremation services, but the exact number is unknown. The sample size was determined by non-probability. The number of samples used was 140 households. The research instrument used was a questionnaire. The data analysis technique in this study is inferential statistics using moderation regression analysis which is expressed in the form of the following equation:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_1.M + b_5X_2.M + b_6X_3.M + e$$

Keterangan:

Y = Cremation intention, X1 = Cremation attitude, X2 = Subjective norm, X3 = Perceived behavioural control and M = Religiosity.

## RESEARCH RESULTS

Convergent validity on the cremation attitude implementation variable is determined from the loading factor value contained in Table 2. Table 2 shows that all factor loading values on each indicator are greater than 0.6. This means that all indicators have met the criteria for convergent validity, where the correlation between constructs and latent variables is more than 0.6 and each indicator can explain its variables in a strong relationship.

**Table 2 Outer Loading on Cremation Attitude Variables**

Indicator	Loading Factor	Valid/ Not Valid
Cremation Ngaben is an attractive alternative. (X1.1)	0,809	Valid
Cremation Ngaben is more practical than traditional Ngaben . (X1.2)	0,815	Valid
Cremation Ngaben is more in line with the situation at hand . (X1.3)	0,817	Valid
Cremation Ngaben is an alternative to carrying out the Pitra Yadnya ceremony. (X1.4)	0,853	Valid

Source: Data processed, 2024

Table 3 shows that all loading factor values on each indicator are greater than 0.6. This means that all indicators have met the criteria for convergent validity, where the correlation between constructs and latent variables is more than 0.6 and each indicator can explain its variables in a strong relationship.

**Table 3 Outer Loading on Subjective Norm Variables**

Indicator	Loading Factor	Valid/ Not Valid
The family will support the cremation Ngaben ceremony . (X2.1)	0,841	Valid
Residents in my neighbourhood inspire me to carry out the Ngaben cremation ceremony . (X2.2)	0,872	Valid
The traditional banjar understands if I choose to carry out the cremation Ngaben ceremony. X2.3)	0,859	Valid
Neighbourhood support for later cremation Ngaben ceremonies. (X2.4)	0,825	Valid

Source: Data processed, 2024

Table 4 shows that all loading factor values on each indicator are greater than 0.6. This means that all indicators have met the criteria for convergent validity, where the correlation between constructs and latent variables is more than 0.6 and each indicator can explain its variables in a strong relationship.

**Table 4 Outer Loading on Perceived Behavioral Control Variables**

Indicator	Loading Factor	Valid/ Not Valid
Saya merasa memiliki pengetahuan yang cukup untuk melaksanakan upacara Ngaben kremasi (X3.1)	0,876	Valid
Saya merasa percaya diri bila nanti melaksanakan upacara Ngaben kremasi (X3.2)	0,823	Valid
Saya menilai pelaksanaan upacara Ngaben kremasi akan lebih mudah daripada upacara Ngaben konvensional (X3.3)	0,852	Valid
Bila nanti melaksanakan upacara Ngaben kremasi, saya menduga akan berjalan dengan lancar (X3.4)	0,800	Valid

Sumber: Data diolah, 2024

Tabel tersebut menunjukkan bahwa seluruh nilai *loading factor* pada masing – masing indikator lebih besar dari 0,6. Hal tersebut berarti bahwa seluruh indikator telah memenuhi kriteria *convergent validity* yang besarnya korelasi antar konstruk dengan variabel laten lebih dari 0.6 dan setiap indikator mampu menjelaskan variabelnya dalam hubungan yang kuat.

**Tabel 5.**

**Outer Loading pada Variabel religiusitas**

Indicator	loading Factor	Valid/ Not Valid
Beliefs about the similarity of the essence of cremation ngaben with conventional ngaben (X4.1)	0,875	Valid
The suitability of cremation ngaben implementation with the teachings of pitra yadnya in Hinduism (X4.2)	0,823	Valid
A sense of fulfilling obligations to ancestors (X4.3)	0,824	Valid
An understanding of the cremation ceremony in accordance with the teachings of pitra yadnya in Hinduism. (X4.4)	0,825	Valid
Ease the burden of carrying out pitra yadnya ceremonies. (X4.5)	0,800	Valid

Source: Data processed, 2024

Table 5. shows that all factor loading values on each indicator are greater than 0.6. This means that all indicators have met the criteria for convergent validity, where the correlation between constructs and latent variables is more than 0.6 and each indicator is able to explain its variables in a strong relationship.

**Table 6. Outer Loading on Intention Variable**

Indikator	loading Factor	Valid/ Not Valid
I am looking for more information about the Ngaben cremation ceremony. (Y.1)	0,834	Valid
For me, the cremation Ngaben ceremony is more considered than the conventional Ngaben ceremony. (Y.2)	0,864	Valid
If one of my family members dies, I will perform the Ngaben cremation ceremony. (Y.3)	0,894	Valid
When the time comes, I advise family members to perform a cremation Ngaben ceremony. (Y.4)	0,883	Valid

Source: Data processed, 2024

**Table 6. Construct Reliability and Validity**

construct	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Cremation attitude (X1)	0,842	0,843	0,894	0,678
NS (X2)	0,871	0,875	0,912	0,721
PBC (X3)	0,879	0,881	0,917	0,735
Religiusitas (X4)	0,895	0,898	0,922	0,704
Cremation Intention (Y)	0,892	0,894	0,925	0,756

Source: Data processed, 2024

Based on the test results, it can be described that all constructs can be said to have a high level of reliability with a CA value of more than 0.80 (CA>0.80). This means that all constructs can be considered capable of providing internal consistency support. The composite reliability (CR) test can also be used to measure the stability and consistency of the composite reliability measurement. Each latent variable must be able to explain at least 50 percent of the variance of its respective indicator. Therefore, the absolute correlation between latent variables and their indicators must have an absolute loading value of more than 0.7 (> 0.7). Based on the calculation results, it can be explained that the CR value of all constructs has exceeded 0.7 (CR>0.7). This means that the composite reliability value of the indicator block that measures the construct shows a satisfactory value.

**Table 8. Cross Loading of Indicators with All Constructs**

Indicator	Construct				
	Cremation attitude (X1)	Subjective Norm (X2)	PBC (X3)	Religiusitas (X4)	Cremation Intention (Y)
x1.1	<b>0.809</b>	0.489	0.459	0.236	0.550
x1.2	<b>0.815</b>	0.542	0.518	0.360	0.557
x1.3	<b>0.817</b>	0.515	0.511	0.360	0.529
x1.4	<b>0.853</b>	0.588	0.564	0.391	0.575
x2.1	0.608	<b>0.841</b>	0.540	0.464	0.658
x2.2	0.583	<b>0.872</b>	0.586	0.444	0.635
x2.3	0.505	<b>0.859</b>	0.582	0.397	0.568
x2.4	0.494	<b>0.825</b>	0.558	0.372	0.563

x3.1	0.530	0.596	<b>0.876</b>	0.457	0.582
x3.2	0.526	0.544	<b>0.823</b>	0.419	0.543
x3.3	0.543	0.539	<b>0.852</b>	0.421	0.569
x3.4	0.539	0.605	<b>0.876</b>	0.484	0.592
x4.1	0.361	0.435	0.450	<b>0.875</b>	0.433
x4.2	0.383	0.381	0.473	<b>0.869</b>	0.432
x4.3	0.373	0.472	0.471	<b>0.824</b>	0.467
x4.4	0.368	0.427	0.406	<b>0.825</b>	0.422
x4.5	0.213	0.356	0.369	<b>0.800</b>	0.369
y1	0.562	0.573	0.580	0.357	<b>0.834</b>
y2	0.586	0.635	0.583	0.501	<b>0.864</b>
y3	0.609	0.631	0.590	0.444	<b>0.894</b>
y4	0.577	0.651	0.568	0.460	<b>0.883</b>

Source: Data processed, 2024

The results of the indicator cross loadings test on all latent variables found that the correlation value of the indicator cross loading on the latent variable concerned is higher than the cross loading value on other latent variables, so it can be said that the data has good discriminant validity. Based on the average variance extracted (AVE) test, it can be illustrated that the AVE value generated by each construct in the model is more than 0.50 (AVE > 0.50). These results imply that the model has good discriminant validity. So, both discriminant validity tests show that latent variables do not have discriminant problems, so it can be stated that the latent variables in the model pass the validity test.

Based on the calculation results, it was found that; the R2 value of cremation intention is 0.665. This means that the variables of cremation attitudes, subjective norms, perceived behavioural control and religiosity affect cremation intentions by 66.5 per cent and the remaining 33.5 per cent is influenced by other variables. The results of the Q2 calculation show several 0.665, meaning that the structural model (inner model) produced in the research analysis can be categorised as good..

**Table 9. f square value**

<i>Path</i>	Variabel Endogen (Cremation Intention)
Cremation attitude	0.057
NS	0.102
PBC	0.078
Religiusitas	0.062
Attitude*Rel	0.036
NS*Rel	0.043
PBC*Rel	0.077

Based on the results of data processing, it can be seen that the relative impact (effect size); of all exogenous variables on the endogenous variable (cremation intention) is moderate (i.e. more than 0.02 and smaller than 0.15).

The first hypothesis (H1) states that cremation attitude has a significant positive effect on cremation intention. The analysis results show a probability value (p-value) of 0.016. This means that the probability of the effect of cremation attitude on cremation intention is less than the cut-off value of 0.05 (p < 0.05). This means that at a 95 per cent confidence level, cremation attitude has a significant effect on cremation intention. The original sample estimate value with a coefficient of 0.202, shows the direction of a positive relationship between cremation attitudes and cremation intentions, with a t-statistic value of 2.412. The t-statistic test result is more

than the t-table ( $2.412 > 1.96$ ). Thus, the first hypothesis (H1) is proven that cremation attitudes have a positive and significant effect on cremation intentions. This means that there is a positive influence (unidirectional) cremation attitude variable on cremation intention. The interpretation is that the higher the degree of assessment of cremation attitudes, the higher the intention to cremate. Effect size ( $f^2$ ) of the effect of attitude on cremation intention is found in the moderate category with a value of 5.7 per cent. This is in line with the postulate in Fishbein and Ajzen (2005) in the Theory of Planned Behavior (TPB), people who will use cremation services in the ngaben ceremony are a behaviour that is preceded by their intention to carry out ngaben with cremation services at the crematorium. The phenomenon of the emergence of ngaben using cremation services as an option for carrying out ngaben ceremonies in Hindu communities in Bali, indicates that there has been social change in the community order.

The second hypothesis (H2) states that subjective norms have a significant positive effect on cremation intention. The analysis results show a probability value (p-value) of 0.001. This means that the probability of the effect of subjective norms on cremation intention is less than the cut-off value of 0.05 ( $p < 0.05$ ). This means that at 95 per cent confidence level, subjective norms have a significant effect on cremation intention. The original sample estimate value with a coefficient of 0.287, indicates a positive relationship direction between subjective norms and cremation intention, with a t-statistic value of 3.196. The t-statistic test result is more than the t-table ( $3.196 > 1.96$ ). Thus, the second hypothesis (H2) is proven that subjective norms have a positive and significant effect on cremation intentions. This means that there is a positive influence (unidirectional) of subjective norm variables on cremation intention. The interpretation is that the higher the subjective norm, the higher the cremation intention. The effect size ( $f^2$ ) of the effect of subjective norms on cremation intention was found to be moderate with a value of 4.3 per cent. The results of this study support several previous studies that discuss the relationship between subjective norms and intentions, such as Zaman, et al.'s (2019), research focused on the perfume industry regarding the production of non-alcoholic perfume, where subjective norms have a significant positive effect on perfume purchase intentions. Redda's (2019), results showed that trust, privacy issues and subjective norms affect online shopping. Otman (2018), where subjective norms have a positive and significant effect on the intention to use takaful insurance. Salleh, et al (2019), Aziz, et al, (2018), Jeevan, et al (2020), the effect of subjective norms on customer intention to adopt Islamic banking services.

The third hypothesis (H3) states that perceived behavioural control has a significant positive effect on cremation intention. The analysis results show a probability value (p-value) of 0.006. This means that the probability of the effect of perceived behavioural control on cremation intention is less than the cut off value of 0.05 ( $p < 0.05$ ). This means that at 95 per cent confidence level, perceived behavioural control has a significant effect on cremation intention. The original sample estimate value with a coefficient of 0.263, indicates a positive relationship direction between perceived behavioural control and cremation intention, with a t-statistic value of 2.779. The t-statistic test results are more than the t-table ( $2.779 > 1.96$ ). Thus, the third hypothesis (H3) is proven that perceived behavioural control has a positive and significant effect on cremation intentions. This means that there is a positive influence (in the same direction) of the perceived behavioural control variable on cremation intention. The interpretation is that the higher the perception of behavioural control, the higher the intention to cremate. The effect size ( $f^2$ ) of the effect of perceived behavioural control on cremation intention was found to be moderate with a value of 7.8 per cent. The results of this study support the results of previous studies that discuss the effect of perceived behavioural control on behavioural intentions, namely supporting the results of research, Ngah (2019) perceived behavioural control affects the intention of willingness to pay for halal transportation. Aziz, et al (2018) perceived behavioural control affects nit Islamic banking services. David (2018), in his research to empirically examine the factors that influence Muslim customers' participation in using Baitul Maal wat Tamwil (BMT), showed that the perception of behavioural control towards BMT was found to be positive and significant.

Hypothesis (H4) states that religiosity moderates cremation attitudes on cremation intentions. The test results show that religiosity is found to weaken the effect of cremation attitudes on cremation intentions. This is supported by the results of the t-statistic test on the variable relationship (Cremation attitude -Religiosity). This study supports previous research, namely the role of religiosity in moderating the influence of attitudes, including Ashraf's research (2017) on the effect of attitudes on the intention to buy luxury products moderated

by religiosity, the results of which shows that the moderating variable religiosity weakens the intention to buy luxury products. Hussin et al (2020) attitudes towards takaful family adoption intentions are weakened by religiosity moderating variables, and Zaman (2019) attitudes towards the intention to buy non-alcoholic perfume products moderated by religiosity, this study concluded that attitudes are weakened by religiosity towards the intention to buy non-alcoholic perfume.

Hypothesis (H5) states that religiosity moderates subjective norms on cremation intentions. The test results show that religiosity is found to weaken the effect of subjective norms on cremation intentions. This is supported by the results of the t-statistic test on the variable relationship (NS-Religiosity) and cremation intention. This study supports previous research, namely the role of religiosity in moderating the effect of subjective norms on intentions. Ashraf (2017), the results of the study concluded that subjective norms on the purchase intention of luxury goods for Muslim customers are weakened by religiosity as a moderating variable. Atal (2019) The results showed that subjective norms have a positive effect on the intention to use Murabahah nuancing, but religiosity weakens in moderating subjective norms on the intention to use Murabahah nuancing.

Hypothesis (H6) The test results show that religiosity is found to strengthen the effect of perceived behavioural control on cremation intention. This is supported by the results of the t-statistic test on the variable relationship (perceived behavioural control-religiosity) and cremation intention. Thus, H0 is rejected and the sixth hypothesis (H6) is proven that religiosity as a moderator strengthens the effect of perceived behavioural control on cremation intentions. This study supports previous research, namely the role of religiosity in moderating the effect of perceived behavioural control on intention, Amelia (2019), in her research shows the effect of buying halal food is influenced by perceived behavioural control and strengthened by religiosity as a moderating variable. Maulana (2019) The results of his research show that among the three TPB predictors, only the perception of behavioural control over the use of Baitul Maal wat Tamwil (BMT) is found to be positive and significant where religiosity strengthens as a moderating variable. Pradana (2019) the results of his research show that the perception of consumer behavioural control affects the halal label and is strengthened by the moderating variable of religiosity.

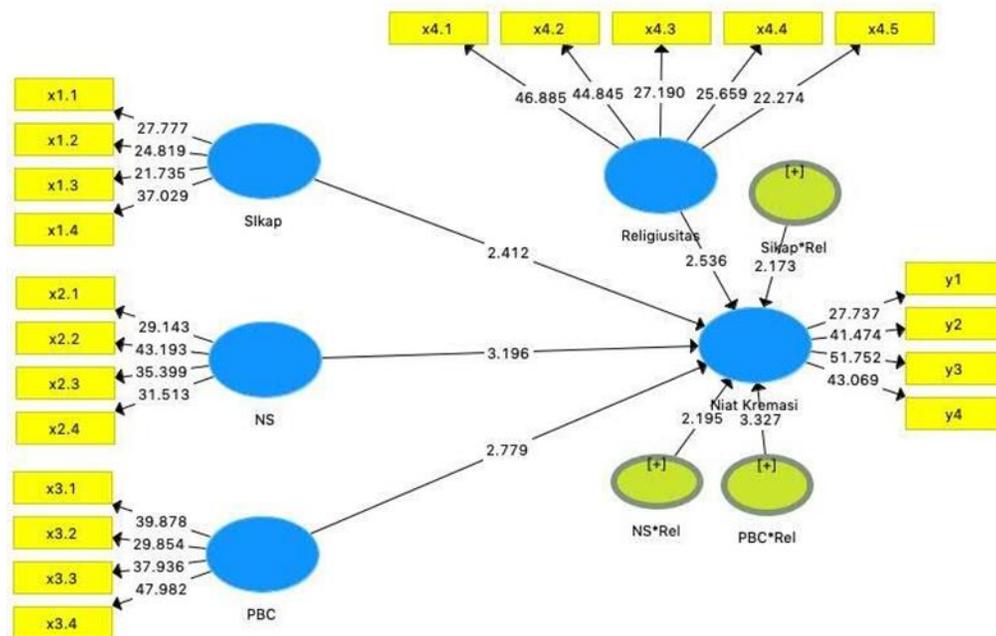


Figure 1 Inner Model: Resampling Bootstrapping

Sumber: Data diolah, 2024

Table 10 below presents the path coefficient values between research variables.

Table 10.

## Path coefficient.

## Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Attitude -> Cremation Intention	0.202	0.203	0.084	2.412	0.016
NS -> Cremation Intention	0.287	0.289	0.090	3.196	0.001
PBC -> Cremation Intention	0.241	0.239	0.087	2.779	0.006
Religiusitas -> Cremation Intention	0.182	0.181	0.072	2.536	0.012
NS*Rel -> Cremation Intention	-0.185	-0.180	0.084	2.195	0.029
PBC*Rel -> Cremation Intention	0.263	0.251	0.079	3.327	0.001
Attitude *Rel -> Cremation Intention	-0.144	-0.136	0.066	2.173	0.030

Source: Data processed, 2024

Berdasarkan atas hasil analisis data, dapat dijelaskan bahwa arah koefisien jalur hubungan antara sikap cremation and cremation intention is 0.202 and significant at the probability of significance level (p-value) of 0.016 (<0.05). This means that cremation intention is influenced by cremation attitude by 20.2 per cent, with a t-stat of 2.412 (>1.96). The direction of the path coefficient of the relationship between subjective norms and cremation intention is 0.287 and is significant at a probability of significance level (p-value) of 0.001 (<0.05). This means that subjective norms influence cremation intention by 28.7 per cent, with a t-stat of 3.196 (>1.96). The path coefficient of the relationship between PBC and cremation intention is 0.241 and is significant at a probability of significance level (p-value) of 0.006 (<0.05). This means that PBC affects cremation intention by 24.1 per cent, with a t-stat of 2.779 (>1.96). The path coefficient of the relationship between religiosity and cremation intention is 0.182 and is significant at a probability of significance level (p-value) of 0.016 (<0.05). This means that religiosity affects cremation intention by 18.2 per cent, with a t-stat of 2.536 (>1.96).

## CONCLUSIONS AND SUGGESTIONS

Based on the results of the analysis and discussion of the research results, it can be concluded as follows: Cremation attitudes have a positive and significant effect on the intention to carry out cremation ngaben, this means that an increase in intention can occur because of the attitude of people who want practicality; Subjective Norms have a positive and significant effect on cremation ngaben intention. This means that the stronger the support of the traditional banjar to understand choosing to carry out the cremation ceremony, the stronger the intention to cremate; Perceived Behavioural Control has a positive and significant effect on cremation intention. This means that the stronger the perception of Hindus in Bali will carry out cremation mourning because the previous cremation mourning procession went smoothly; Religiosity weakens its role in moderating the effect of cremation attitudes on the cremation intention of Hindus in Bali. This means that the higher the public's belief that the nature of cremation mourning is the same as the nature of conventional mourning, it will weaken the influence of cremation attitudes on the intention to use cremation services; Religiosity weakens its role in moderating the influence of subjective norms on the intention of Hindus in Bali to use cremation mourning services. This means that the stronger the community's belief in the permissibility of the traditional village in allowing people to cremate; Religiosity strengthens its role in moderating the effect of perceived behavioural control on the intention of Hindus in Bali to use cremation services. This means that the higher the public's belief that cremation and conventional ngaben have similarities and the public's belief that there are no obstacles in carrying out cremation ngaben.

Based on the conclusions and research results that have been presented, the following can be suggested to crematorium managers in Bali, decision-makers both in traditional villages and offices and further researchers.

Socialisation to people who intend to do cremation services, the crematorium manager is advised to pay attention to this. Public understanding of the knowledge of cremation ngaben ceremony is still limited, and suggestions for managers and pekraman villages to further socialise this cremation ngaben. This study recommends that cremation ngaben can ease the burden of carrying out the pitra yadnya ceremony, suggests for Pekraman Village and crematorium managers to pay attention to the costs of carrying out this ceremony. Future research can use localised variables such as Trihita Karana.

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