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Determinants of Indonesians' behavior to use financial services

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Abstract: *Based on the Theory of Planned Behavior, this research intends to determine and validate empirically the factors affecting individuals' willingness and actual behavior towards the use of financial services when purchasing vehicles. Data collection was conducted through a survey whereby responses were obtained through questionnaires that were circulated through Google Forms. To make sure that the respondents fit the criteria set by the research, purposive sampling method was adopted, with only those who were Indonesians having used financial services to purchase vehicles at least once in the last two years being chosen as the participants. Within three months of collecting the responses, 197 were obtained, and the analysis of the data was done through PLS-SEM. It is revealed that all four hypothesized variables, that is, attitude, corporate reputation, subjective norms, and perceived behavioral control, significantly affect positively both customers' willingness to use the financial service and their actual behavior. It can be concluded from the findings that apart from the evaluation made by individuals concerning the leasing service and its credibility, their ability to fulfill the financial and process requirements affect positively both their intention and behavior.*

Keywords: *actual behavior; attitude; corporate reputation; financial services; perceived behavioral control; subjective norms; willingness to use*

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Determinan dari perilaku masyarakat Indonesia dalam menggunakan layanan pembiayaan

Abstrak: *Berlandaskan pada konsep Teori Perilaku Terencana, penelitian ini bertujuan untuk mengkaji serta memvalidasi faktor-faktor yang memengaruhi keinginan dan perilaku individu dalam menggunakan layanan pembiayaan untuk pembelian kendaraan. Survei digunakan sebagai metode pengumpulan data dalam studi ini dan seluruh data dari para responden dikumpulkan melalui kuesioner yang disebarkan melalui Google Forms. Adapun untuk memastikan bahwa seluruh responden yang berpartisipasi dalam studi ini telah memenuhi seluruh kriteria yang telah ditetapkan, purposive sampling diaplikasikan sebagai teknik sampling pada studi ini. Responden harus merupakan warga negara Indonesia yang pernah menggunakan layanan leasing untuk membeli kendaraan minimal satu kali dalam dua tahun terakhir. Selanjutnya, setelah melakukan pengumpulan data selama kurang lebih tiga bulan, penulis berhasil mengumpulkan 197 data. Adapun seluruh data ini kemudian dianalisis menggunakan metode partial least squares- structural equation modeling (PLS-SEM). Terkait hal ini, berdasarkan hasil penelitian yang telah diperoleh, dapat disimpulkan bahwa keempat variabel yang dihipotesiskan, yaitu sikap (attitude), reputasi perusahaan (corporate reputation), norma subjektif (subjective norms), dan persepsi kontrol perilaku (perceived behavioral control), memiliki pengaruh yang signifikan dan positif terhadap keinginan dan perilaku individu dalam menggunakan layanan pembiayaan untuk pembelian kendaraan. Adapun hasil ini mengindikasikan bahwa selain evaluasi individu terhadap layanan pembiayaan dan reputasi perusahaan yang menyediakan layanan tersebut, persepsi individu mengenai kemampuan mereka untuk memenuhi kewajiban finansial dan prosedural yang telah disepakati juga memainkan peran yang sangat penting dalam menentukan keinginan serta perilaku masyarakat dalam menggunakan layanan pembiayaan.*

Kata kunci: *kesediaan untuk menggunakan; layanan pembiayaan; norma subjektif; perilaku aktual; persepsi kontrol perilaku; reputasi perusahaan; sikap*

INTRODUCTION

The Indonesian leasing industry has demonstrated continuous growth owing to consumers' and enterprises' tendency to opt for flexible payment plans rather than the full payment upfront. Indeed, such an approach is prevalent in the motor vehicle sector since cars and motorcycles can be acquired via installment schemes, making their purchase more affordable and accessible (Toyota-Astra Motor, 2025). In Indonesia, the term "leasing" is commonly used in a broad sense to refer to the acquisition of motor vehicles through installment payments, even though most of these agreements are, in fact, consumer financing contracts. Over time, leasing has expanded beyond individual consumers to include small and medium enterprises that need vehicles and equipment to support their operations and generate income (Mandiri Utama Finance, 2025). Moreover, today, leasing companies provide additional services that comprise contract management, insurance facilitation, and administration support (Toyota Astra Finance, 2026). Thus, leasing has transformed into a relational process that implies customers' interaction via support, document handling, and contract negotiation.

First, when considering the pros and cons of leasing vehicles, one should separate financial issues from personal experience of users. As far as pros are concerned, leasing makes it possible to lower the initial financial load by extending payments over time that allows people with limited funds to obtain vehicles sooner (Setir Kanan Creatives, 2025). Also, leasing helps to plan finance in a structured manner through installment plans. Besides, there are leasing programs that provide additional services and make transactions more convenient. However, there are several drawbacks of leasing (ACC One, 2026). The cost of leasing might be even higher than that of the outright purchase because of the interest and fees paid for leasing. Also, there might be fines imposed for late payments or contract termination due to changed financial situation (Suzuki, 2024). There are cases when customers complain about restrictions related to the usage of leased vehicles or transfer of ownership (Wuling, 2025). Nevertheless, attitudes of potential customers towards these disadvantages and advantages, as well as other factors, may have a significant influence on their willingness to use the leasing services. And when speaking of studies in

consumer behavior area, the Theory of Planned Behavior (TPB) remains one of the most popular theoretical frameworks used to predict consumers' intentions and behavior (Keni et al., 2023).

The goal of this study is to develop the Theory of Planned Behavior framework in order to incorporate corporate reputation as the fourth determinant and investigate how it influences willingness and behavior of the Indonesian customers when using financial services for acquiring vehicles. The main idea behind the Theory of Planned Behavior (TPB) is that attitude shows how people evaluate goods or services of companies (Ajzen, 1985; Ho-Mai et al., 2025; Liu et al., 2026). As far as leasing companies are concerned, people develop positive attitudes about them in case leasing is associated with advantages such as ability to acquire vehicles faster, comfortable payment plans, or additional service benefits. Positive attitudes form when expectations regarding communication, treatment, and service delivery are fulfilled. Negative attitudes are formed in case people view leasing as something that involves financial problems, additional expenses, restrictive contract conditions, etc. At the same time, attitudinal evaluation is formed not only based on rational considerations but also on emotional factors and perception of fairness (Campian & Iancu, 2025; Tessema et al., 2026).

However, according to the TPB, apart from attitudes, there are two other additional factors considered as important predictors of behavior such as perceived behavioral control and subjective norms (Etongo et al., 2026). The term perceived behavioral control denotes how well people perceive themselves to be able to complete the behavior that they plan to execute (Chapman et al., 2026). For instance, if prospective consumers feel confident about their capabilities to fulfill the eligibility criteria, provide the required documents, and make payments, they will have high levels of perceived control. Feeling competent leads to the perception of the possibility to complete the task successfully (Kumar et al., 2026; Larvoe et al., 2026). Conversely, doubts related to approval issues, complexity, or unstable financial state will decrease the levels of perceived control. People who believe that they cannot do something because of low income, negative credit ratings, or uncertainty of contract terms will not opt for the lease despite knowing its advantages (Gong et al., 2026).

Subjective norms, on the other hand, stand for perceived social pressures about buying some specific goods or services (Deacon et al., 2026). The norms are based on opinions and actions of people that one considers influential, i.e., family members, peers, and colleagues (Sharma et al., 2026). When influential individuals promote leasing as a reasonable and feasible option, potential users will be encouraged to decide. At the same time, negative attitudes or experience expressed within one's social network might have a discouraging effect on potential participation (Mehraban et al., 2026). Subjective norms also depend on visibility of individuals within the community. When leasing is widely used and successful within some community, it becomes normalized and accepted socially. Otherwise, when leasing is associated with financial risks or bad judgments, social pressure works against adopting this practice.

One of the most popular consumer behavior theories in research, the TPB framework has been widely used in different industries in many studies (Aminnuddin & Amin, 2026; Azhari et al., 2026; Basrowi et al., 2026; Bibi et al., 2025; Chelang'a et al., 2026; Daouk-Öyry et al., 2026; Deniz, 2026; Ferreira et al., 2025; Glew et al., 2025; Gupta et al., 2026; Hosseinlou & Gholizadeh, 2026; Limbrunner et al., 2026; Nguyen & Hue, 2026; Noble et al., 2026; Rhodes et al., 2026; Sen et al., 2026; Shi et al., 2026; Spina et al., 2026; Subedi et al., 2026; Tan et al., 2026; Wignall & Lewis, 2026; Zhang & Xiao, 2026). Although this framework has been widely used in the studies, the number of studies that combine corporate reputation with all the factors of the TPB theory is rather low. Here it is necessary to take into account that in the vast majority of cases where many companies provide financial services, the final decision of the customer to use or not to use some company's financial services will be mainly defined by that company's reputation (Aguirre et al., 2026; Fu et al., 2025; Srivastava et al., 2026; Wang & Dai, 2026). It is also necessary to emphasize that the reputation of leasing companies in Indonesia will be mainly defined by the observed quality of the service and the experience of the customers who entered into some contract with the company. The standing of the company will be based on consistency and reliability of the process of filling out applications, clear conditions of the contract, and fair handling of the contract changes or late payments (Ndone, 2023). The customers also evaluate the operational efficiency of the company, how fast it processes applications and documents and how professionally the personnel of the company act (Cai et al., 2026; Wei et al., 2023). Regularly reporting positive experience such as clear structure of fees and respect during communication with the customers, the company is more likely to gain their trust and become a preferred choice among other companies (Arianpoor &

Movahed, 2026). Negative attitudes based on hidden fees, delay in processing of the applications, and a sense of injustice can discourage potential customers from using the services of the company, despite apparent financial advantages (Strano et al., 2024). And finally, these attitudes, which consequently affect the company's reputation, are crucial for building the individuals' trust in leasing as a reliable financial practice (Palomo-Vélez et al., 2025).

The Theory of Planned Behavior (TPB) is one of the major psychological theories explaining and predicting goal-directed behaviors via intention formation (Keni et al., 2023; Nguyen et al., 2026). As per the TPB, intention is determined by three factors such as attitude towards behavior, i.e., personal positive or negative evaluation of the behavior; subjective norms, i.e., social pressure from significant others; and perceived behavioral control, i.e., perception of ease or difficulty of performing the behavior (Yu & Zhang, 2026). One of the most important contributions of the TPB to consumer behavior research is its perception of intention as a reasoned result of attitude, social influence, and behavioral capability (Iglesias-Sánchez et al., 2026).

The Theory of Planned Behavior (TPB) has found its place in consumer behavior research due to solid theoretical background and wide range of applications (Asdar et al., 2026). TPB allows for the empirical analysis of the influence of various psychological constructs that are transformed into variables measured by survey-type questionnaires on the intention and the behavior of consumers. Moreover, there were many researchers conducted to reveal the conditions under which TPB works best, especially in case of situations characterized by uncertainty, information lack, or long-term risk (Chen & Hou, 2026; Dhibi & Alhajyaseen, 2026; Shawon et al., 2026; Zhang & Li, 2026).

Reputation is an important intangible resource for the company in the leasing industry. Transactions made in this sphere are based on the trust of customers in the company, long-term contracts and interaction during the whole life cycle of a customer (Chen & Wei, 2024; Nagiah & Suki, 2024). When speaking about the leasing industry, it should be noted that unlike other types of transactions, leasing presupposes customers to complete a set of actions that includes application, contract signing, payments, and post-contract services in case if customers fail to make payments, reschedule the deal, re-finance the lease, and renew the contract. In this regard, reputation is an instrument used to minimize the level of risks (Cao et al., 2024). When the provider is considered to be reputable due to clear policies, exact calculations, documents, reasonable way of collecting money, and good customer support, customers become more confident in the fact that they can safely commit themselves to the contract and make regular payments (Niu et al., 2026; Su et al., 2025). Thus, good reputation decreases uncertainty and hesitation and, therefore, improves the conversion rate and customer loyalty during the contract period (Barbosa et al., 2025).

Also, the reputation is of crucial importance since leasing decisions are made based on various sources of information including customers' reviews, recommendations, shared experience in a network of contacts, and observed quality of services offered online and offline (Hopkins et al., 2026; Shao, 2026). With frequent observations of positive stories that show the fairness, efficiency, and ability to solve problems successfully, trust develops gradually (Wang et al., 2024). Negative attitudes associated with hidden charges, complicated contractual terms, difficult procedures, and unfair treatment spread quickly among people by means of interpersonal communication and social media and, therefore, increase the cost of customers' acquisition (Cai et al., 2025; Cai et al., 2024).

The relationship between intention and behavior is the basis of business activity since intention shows the psychological preparedness of the consumer (Radicioni et al., 2026; Wilson et al., 2019). On the other hand, behavior consists of the observable actions influencing the revenue, cash flows, and profitability (Gomm et al., 2026; Zintel et al., 2026). In the case of leasing, the term "intention" shows the internal decision-making state of the individual reflecting the degree of his/her willingness to complete the steps necessary for leasing. In other words, it is the state of readiness including the intention to apply, make a contract, and to fulfill all the requirements during the period of the lease (Kanadlı & Olgun, 2026). Consequently, intention is more than simple interest since it is an intermediate stage preceding the behavior showing a higher level of commitment and willingness to transition from consideration to action (Mun et al., 2026; Osman et al., 2024).

As the first exogenous variable of the Theory of Planned Behavior (TPB), attitude is the individual's general evaluation of the performance of a certain behavior and includes the evaluation of the advantages, pleasantness, value, or possible harm (Ma et al., 2025; Malau et al., 2025). Speaking about leasing services, attitude refers to customers' evaluations of the benefits leasing brings them

including advantages like convenience, affordability by instalments, easy access to cars or any assets, and cash-flows flexibility. Positive attitude toward leasing increases the probability of favorable intentions to apply for, renew or continue the use of services (Schmidt, 2025). It should be emphasized that attitude influences intention since people prefer to perform the actions they evaluate positively and avoid actions they consider to be negative (Glew et al., 2025; Shi et al., 2026). For example, when customers consider the terms of leasing to be fair, the procedure of application to be easy and monthly payments to be affordable, then they are inclined to think about leasing as an advantageous solution (Rhodes et al., 2026; Sharma et al., 2026).

Alongside the formation of intentions, the attitude itself can have a direct effect on behavior (Gomm et al., 2026). Thus, in the absence of a formed intention, a positive attitude can motivate customers to act in the form of collecting necessary documents, comparing offers, visiting the branch, and applying (Gong et al., 2026). Besides, attitude affects customers' information processing. Positive attitudes imply that customers are ready to cope with administration procedures and consider promotional offers interesting and beneficial. On the other hand, negative attitudes may negatively influence both intention and behavior. Leasing is viewed as an expensive, complex, and potentially financially risky activity that reduces customers' willingness to apply (Campian & Iancu, 2025). From the above arguments, the following hypothesis was created.

H_1: Attitude positively affects intention to use financial services.

In this paper, the concept of corporate reputation was introduced as a fourth exogenous variable that expands the scope of TPB. Corporate reputation is a set of perceptions held by customers and public concerning the reliability, trustworthiness, integrity, and quality of the service offered by a company (Cao et al., 2024; Su et al., 2025). In this case, the corporate reputation affects intention to use leasing services in the form of a signal reducing uncertainty (Niu et al., 2026; Wei et al., 2023). The stronger the corporate reputation is, the higher the confidence of customers that interaction with the provider is both safe and beneficial (Arianpoor & Movahed, 2026). With growing confidence, the desire to apply for, choose, and use the service also rises. However, customers who perceive the company as reputable would be ready to trust it to behave responsibly and not engage in any opportunistic behavior and hidden charges (Cai et al., 2026; Shao, 2026).

Besides, corporate reputation not only affects intention but can also have a direct impact on behavior (Strano et al., 2024; Wang et al., 2024). In such a way, customers who trust the provider often translate their trust into action by choosing a specific provider among its competitors, applying faster and more easily fulfilling administration requirements. In addition, a good reputation may motivate customers to perform their obligations by timely payment of installments since they expect the company to fulfill its professional duties (Chen & Wei, 2024; Srivastava et al., 2026). Finally, corporate reputation can diminish the negative effect of bad experiences. Thus, in case of minor issues like the delay of processing, good corporate reputation makes customers consider these issues temporary (Cai et al., 2024). This increases the probability that customers will stay loyal to the company despite minor issues and will not change the provider or stop using the service (Aguirre et al., 2026; Hopkins et al., 2026; Nagiah & Suki, 2024). From the above arguments, the following hypothesis was created.

H_2: Corporate reputation positively affects intention to use financial services.

Subjective norms, the second original exogenous variable within the framework of TPB, stand for perceived social pressure to perform or not to perform certain behavior (Melios et al., 2026; Mun et al., 2026). Subjective norms are formed by the referents that are family members, friends, co-workers, social groups, influencers, and business partners. In case of leasing decisions, the subjective norms are formed based on the attitudes of important others concerning whether the leasing is appropriate, responsible, and helpful behavior in achieving customers' financial and lifestyle goals. In this case, the subjective norms affect the intention since people rarely make decisions independently (Chen & Hou, 2026; Ho-Mai et al., 2025). Instead, they usually assess the possible actions considering the social norms and behavior of those around them (Bibi et al., 2025; Keni et al., 2023; Keni et al., 2024). Thus, for instance, if the customers' family agrees to lease a vehicle as an appropriate action, then there is a high probability that the intention to use the leasing services is formed. At the same time, when the close referents discourage customers to lease the vehicle because of the fear of debts, interest cost, or financial dependence, the customers' intention to lease decreases even though they personally consider this option convenient (Kanadlı & Olgun, 2026; Subedi et al., 2026).

In addition to affecting the intention, subjective norms can directly influence behavior (Subedi et al., 2026). People follow their friends' suggestions, contacting a leasing agency, applying, and choosing a recommended brand. In some cases, social influence can make people make their choice faster, especially when customers feel time-sensitive due to such factors as limited time to receive discounts offered by referents (Ferreira et al., 2025). It might happen before the customers evaluate their own attitudes and their financial situation. Moreover, subjective norms usually work in combination with other behavior-determining variables (Noble et al., 2026). When the pressure from the social environment is high, customers will go ahead with the leasing even if they have small worries regarding interest rates and the lease agreement (Azhari et al., 2026; Yu & Zhang, 2026). However, if referents are skeptical and warn of possible negative consequences, customers will refrain from applying and going further once difficulties emerge. Thus, subjective norms greatly contribute to both behavior and intention of the leasing customers (Aminnuddin & Amin, 2026; Liu et al., 2026). Considering the above-mentioned arguments, the following hypothesis was proposed.

H_3: Subjective norms positively affect intention to use financial services.

Perceived behavioral control (PBC) is the third exogenous variable in the field of the Theory of Planned Behavior (TPB) and involves people's perceptions about whether the performance of a given behavior is easy for them and their confidence in that capability (Nguyen et al., 2026; Paasch et al., 2026). Notably, PBC deals with the perception but not with the actual control which plays a very important role in decision-making (Asdar et al., 2026; Daouk-Öyry et al., 2026; Sen et al., 2026; Zhang & Li, 2026). PBC influences intention, as people are more ready to consider leasing services when they are sure of having enough resources and capabilities. For instance, if customers are sure about their stable income, about meeting the conditions set to credit requirements, and about being capable of handling the demands to down payments and documentation, they are more confident about their ability to perform all procedures of leasing. This perceived control makes it more likely that people will be able to develop an intention to apply.

In addition, PBC can directly affect behavior (Shroff et al., 2025; Tirla et al., 2026). People are more motivated to do something if they are sure of their capabilities and expect a positive outcome (Gupta et al., 2026). Even when the intention is strong, people may delay applying to the leasing services if they think that it is impossible because of their inability to overcome any problems like rejection, complicated documentation, and other reasons. However, high PBC motivates customers to take concrete actions such as preparing documents earlier, making negotiations, or contacting a leasing company (Chapman et al., 2026; Limbrunner et al., 2026). Besides, PBC determines the reaction of the customers in case there are obstacles. In case of complicated processes of verification and installation, customers with high PBC are more ready to solve this issue instead of withdrawing from the process. For example, they can change the financing period, pay more for the down payment, or choose cheaper cars. These adaptive behaviors increase the likelihood of translating intentions into real service usage (Deniz, 2026; Radicioni et al., 2026). Having considered the facts mentioned, the following hypothesis was developed.

H_4: Perceived behavioral control positively affects intention to use financial services.

Among widely used behavioral models like the Theory of Planned Behavior (TPB), the intention is regarded as one of the direct factors influencing customers' behavior since it reflects people's commitment to their decisions taken after evaluation of their own attitudes, social influence, and feasibility of the process (Alshaketheep et al., 2026; Cai et al., 2026). The intention affects behavior through concentrating the attention and actions of a customer towards behavior (Carvalho & El-Geneidy, 2026). Within the sphere of leasing services, the high level of intention causes people's readiness to perform preparatory actions such as collection of needed documentation, comparison of leasing options, application submission, and dealing with procedural issues. Also, they are more determined when it comes to overcoming any small obstacles such as request for additional documentation, delay in receiving confirmation or the process of negotiations (Ebbers et al., 2026; Hagger, 2026; Wilson et al., 2021).

Also, intention influences behavior through timing the decision-making process and implementation (Höök & Klöckner, 2026; Kajuna et al., 2026). In the context of leasing behavior, there are some temporal factors like deadlines for special promotions, vehicle availability, or limited interest rates. Stronger intentions will lead customers to act quickly during the given period, while weaker intentions will contribute to delays, incomplete applications and moving towards other options like

buying, credit transactions, or choosing another leasing service provider. In addition to that, intention not only influences if people use behavior or not, but also how good they do that. People with strong intentions of leasing will select leasing packages according to their financial ability, understand their obligations, and plan regular payment. Thus, in this way there will be fewer problems with future late fees and greater tendency of lease fulfillment (Polyportis, 2026; Wang et al., 2026). Due to these claims, the following hypothesis was formed.

H_5: Intention to use financial services positively affects the actual behavior of using financial services.

It was found that the influence of such factors as attitude, subjective norms, perceived behavioral control, and corporate reputation on behavior had a significant direct effect (Shi et al., 2026; Chen & Wei, 2024; Shroff et al., 2025; Ferreira et al., 2025). In the context of this research, direct effect of attitude on behavior shows to what degree the overall positive evaluation of behavior will make it more possible to perform it. When customers find some behavior beneficial, pleasant or corresponding to their own beliefs they develop positive attitude toward it. Such perception makes them more motivated, and intention will become easier translated into behavior (Gong et al., 2026). So theoretically, attitude works as internal motivation tool that builds expectation of positive outcomes and increases the chance to make a behavior and persist despite the obstacles. Similarly, subjective norms show to what degree there is an influence of social expectation of the behavior made by referent groups like relatives, peers, or colleagues. When individuals think that some influential people around them approve the behavior or expect them to perform it, they try to follow their wishes (Noble et al., 2026). Particularly, when behavior is noticeable and has social or relational implications. That is why subjective norms play a role of direct motivator that makes people comply with social expectations along with their indirect effect on behavior that is achieved through intentions.

Perceived behavioral control also directly influences behavior, reflecting the individual's belief about his/her capacity to perform a certain behavior effectively (Chapman et al., 2026). It includes perceptions of resource availability, opportunity to perform, and required skills and knowledge. People with high control perception consider that behavior easily achievable, thus removing barriers of behavior. Greater control makes the individual more inclined to initiate the behavior, overcome possible problems and achieve it. Lastly, corporate reputation directly influences behavior by creating the overall perception of organization's credibility, reliability, and reputation. Corporate reputation reflects the overall evaluation of organization in terms of such aspects as integrity, quality, social responsibility, and professional capacity. This perception directly affects the willingness of individual to interact with the company in whatever form (buying goods or services, recommending it through word-of-mouth, and the other actions). Favorable corporate reputation eliminates any risk and uncertainty, strengthens confidence, and improves perception of value of exchange (Nagiah & Suki, 2024). On this basis, the following hypotheses were developed.

H_6: Attitude positively affects the actual behavior of using financial services.

H_7: Corporate reputation positively affects the actual behavior of using financial services.

H_8: Subjective norms positively affect the actual behavior of using financial services.

H_9: Perceived behavioral control positively affects the actual behavior of using financial services.

In the context of the Theory of Planned Behavior, intention is the motivator that stimulates people to perform certain behavior (Malau et al., 2025). In accordance with the Theory of Planned Behavior, attitude, subjective norms, and perceived behavioral control determine intention, that in turn leads to the actual behavior (Chen & Hou, 2026; Gomm et al., 2026; Kumar et al., 2026). In other words, intention serves as mediator between underlying attitudes and behaviors (Deniz, 2026; Gong et al., 2026; Wignall & Lewis, 2026). Besides that, it can be said that in most cases attitude, subjective norms and perceived behavioral control do not lead directly to behavior (Basrowi et al., 2026). Rather, these factors make individual desire to use services provided by certain company (Zhang & Li, 2026). For instance, in the case of leasing, positive attitude will stimulate people's intention to apply for this service, that will eventually lead to actions like document preparation and application process. Also, subjective norms support this process through social encouragement and, thus, lead to actual use of service. Furthermore, perceived behavioral control promotes the intention by making behavior more accessible and, in this way, making it more probable to be performed (Ferreira et al., 2025; Yu & Zhang, 2026). This mechanism is important because actual behavior often occurs only when intention is strong enough to overcome potential barriers. Even when individuals hold favorable attitudes, they may not proceed if social support is limited or if they feel uncertain about approval. Intention integrates these considerations

into a unified commitment that translates beliefs into planned action (Tessema et al., 2026). Once formed, intention guides behavior by directing attention, increasing effort, and sustaining persistence (Daouk-Öyry et al., 2026; Glew et al., 2025; Mun et al., 2026; Sharma et al., 2026).

Additionally, the influence of corporate reputation does not necessarily manifest itself directly through behaviors. Rather, it becomes translated through the intermediary of intention (Cai et al., 2026; Strano et al., 2024). Intention in the field of leasing services relates to the motivation and predisposition of customers to act by means of applying for a lease, filling out documents, signing a contract, and purchasing the car in the framework of the leasing arrangement. When customers perceive the corporate reputation positively, they become prone to forming higher levels of intention as they expect from the service to satisfy their needs and safeguard them from possible negative outcomes (Cai et al., 2024; Su et al., 2025). Therefore, it becomes necessary to note that the intermediary function performed by the intention becomes a mechanism of translation of psychological evaluations into actual behaviors. Corporate reputation affects beliefs and psychological attitudes of customers in terms of trustworthiness, credibility, and reliability of the provider (Wang & Dai, 2026). These evaluations then affect the decision of the customer whether to perform certain behavior or not. In this respect, the intention can be considered as a psychological mediator that transforms the trust generated through the corporate reputation into a specific behavior. For instance, despite positive attitude towards the leasing company, the customers might postpone or avoid the submission of an application if their intention to do this is low due to financial limitations. It can be assumed that the influence of reputation becomes translated through the intermediary of intention rather than being reflected in the behavior directly (Barbosa et al., 2025; Wang et al., 2024). The following hypotheses were formulated based on the stated arguments.

H_{10}: Intention to use financial services positively mediates the effect of attitude on the actual behavior of using financial services.

H_{11}: Intention to use financial services positively mediates the effect of corporate reputation on the actual behavior of using financial services.

H_{12}: Intention to use financial services positively mediates the effect of subjective norms on the actual behavior of using financial services.

H_{13}: Intention to use financial services positively mediates the effect of perceived behavioral control on the actual behavior of using financial services.

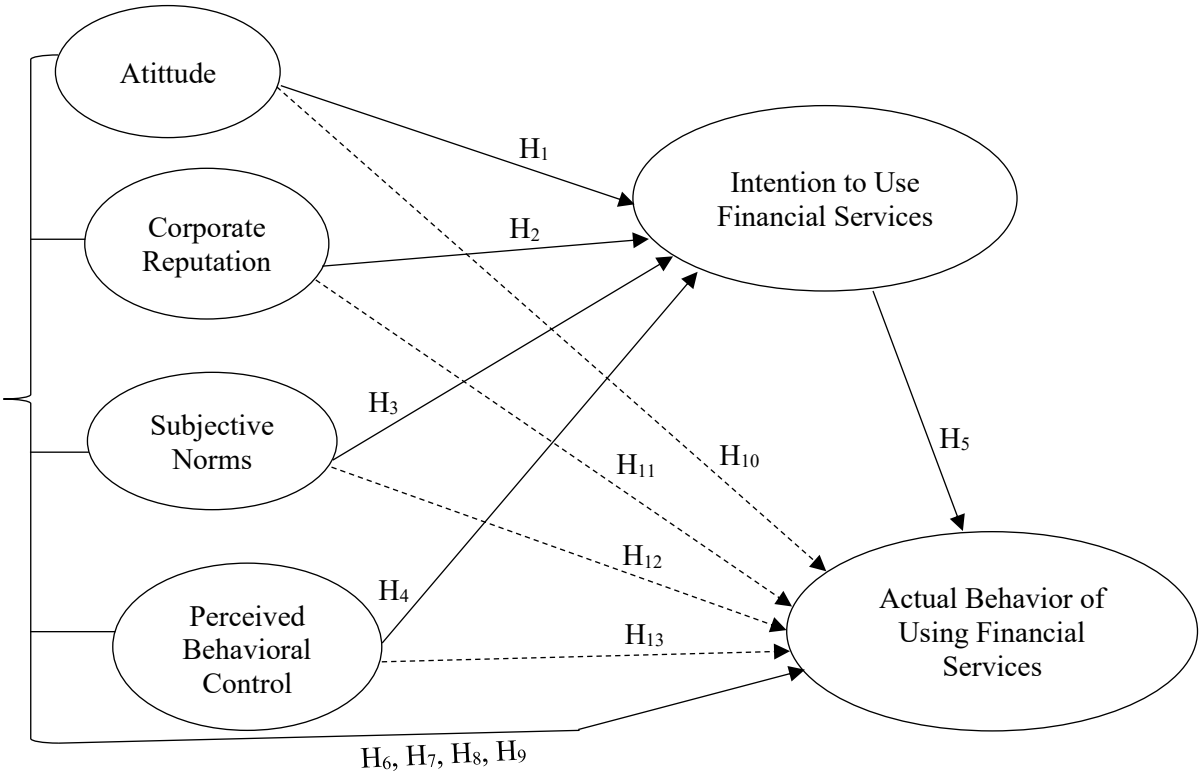


Figure 1. Conceptual framework
Source: Authors' conception (2026)

METHOD

The present research study uses quantitative survey technique whereby information will be collected using structured questionnaires. Purposive sampling strategy was used to make sure that the participants meet certain predetermined conditions by the authors. First and foremost, the participant should have been Indonesian citizens who used financial services to acquire a car at least once during the previous two years. To determine whether the participant qualifies or not, the questionnaire was divided into three parts; these include screening questions, respondent profile, and questions related to the variables hypothesized in the study. Data collection was done for a period of approximately three months, and this resulted into a total number of 211 respondents. Out of this, 197 were valid and usable. This number is greater than the number of participants recommended by Memon et al. (2020), where a ratio of sample size to number of items of at least 5:1 is recommended.

Moreover, to measure all variables discussed in this study, the study uses 24 indicators to assess eight variables, as illustrated in Figure 1 and detailed in Table 1. Indicators for attitude, subjective norms, and perceived behavioral control were adapted from Keni et al. (2023), Keni & Wilson (2026), Mehraban et al. (2026), and Nguyen et al. (2026), while indicators that measure corporate reputation were adapted from Fu et al. (2025) and Nagiah & Suki (2024). Furthermore, indicators measuring intention to use financial services and actual behavior to use financial services were adapted from Dhibi & Alhajyaseen (2026), Keni et al. (2024), Sen et al. (2026), and Su et al. (2025). Regarding these adapted indicators, minor adjustments were made to ensure the wording of all items aligned with the context and objectives of this study. Meanwhile, responses to each indicator were measured using a seven-point Likert scale, ranging from 1 (strongly disagree) to 7 (strongly agree). Moreover, all usable data were analyzed using the PLS-SEM method in SmartPLS 4.1.6.

RESULTS AND DISCUSSION

Results

Further, 197 usable data sets were analyzed through PLS-SEM. Prior to analyzing the interrelations of the variables, three pre-analyses were done in succession. They included descriptive analyses of the respondents, outer-model analysis, and inner-model analysis. First, the purpose of the descriptive analysis was to give a complete description of the characteristics of the respondents. This includes the demographics such as age, gender, and educational qualifications of the respondents as well as the psychographic behaviors pertaining to the research problem. It is found that most of the respondents were males, who comprised 67.51% of the whole sample. Furthermore, in terms of education, most of the respondents possessed the bachelors' degrees, comprising 77.66% of the sample. Lastly, most of the respondents (92.89%) have made use of financial service to acquire a car within two years prior to the survey.

Second, to ensure the quality of the collected data, the outer model analysis was done before proceeding with the examination of the variables' relationship. The objective of this analysis was to determine the validity and reliability of the measurement model based on several criteria. Specifically, indicator loadings were required to exceed 0.70, average variance extracted (AVE) for each construct had to be greater than 0.50, composite reliability values needed to surpass 0.70, and the heterotrait-monotrait ratio (HTMT) values were expected to remain below 0.85 to confirm discriminant validity (Hair et al., 2022). The results of the outer model assessment are presented in Table 1 and Table 2.

The results of the measurement model evaluation (outer model) showed that all the constructs met the validity and reliability requirements, as shown in Table 1 and Table 2. All the indicators had factor loadings of more than 0.70, while all constructs had an AVE of more than 0.50. It indicated the presence of strong convergent validity. Also, composite reliability for all the constructs was greater than 0.70, which pointed at high internal consistency (Hair et al., 2022). Concerning the discriminant validity, all the HTMT values did not exceed 0.85, which proved that all the constructs in the study were empirically distinct. Also, there were no missing values in the dataset. Having obtained these positive results, the authors proceeded to the evaluation of the structural (inner) model to check the relationship among the variables.

Table 1. Outcomes of both the convergent validity and reliability analysis

Variable	Indicators	Loading	AVE	Cronbach's alpha	Composite reliability (rho_C)
Attitude	Using financial services to purchase a vehicle would be beneficial for me.	0.913	0.825	0.930	0.955
	I consider financial services to be a good option for financing vehicle purchase.	0.883			
	I would feel satisfied with my decision if I used financial services.	0.932			
	I am concerned that using financial leasing may involve unexpected risks or hidden costs.	0.904			
Corporate reputation	The financial services company I am familiar with is trustworthy.	0.907	0.828	0.931	0.938
	The company is recognized for delivering high-quality customer service.	0.897			
	The company has a positive reputation within the market/community.	0.912			
	People around me generally have a favorable opinion of the company.	0.923			
Subjective norms	People who are important to me think that I should use financial services to purchase a vehicle.	0.893	0.813	0.924	0.953
	My family supports my decision to use financial services.	0.880			
	My friends or colleagues encourage me to use financial services for vehicle purchases.	0.927			
Perceived behavioral control	I believe that others would view my use of financial services as acceptable.	0.906	0.820	0.928	0.948
	I believe I have the financial capability to meet leasing payment obligations.	0.932			
	I have sufficient knowledge of how financial services work.	0.894			
	I am confident that I can complete the leasing process, including application and documentation requirements.	0.876			
	Using financial services would be difficult for me due to factors beyond my control.	0.920			
Intention to use financial services	I intend to use financial services when purchasing my next vehicle.	0.856	0.762	0.896	0.898
	I am likely to choose financial services over other payment methods.	0.880			
	I plan to consider financial services as my primary financing option.	0.874			
	I would recommend financial services to others who plan to purchase vehicle.	0.882			
Actual behavior of using	I have previously used financial services to purchase a vehicle.	0.905	0.816	0.925	0.926
	In my most recent vehicle purchase, I used a financial service.	0.884			

Variable	Indicators	Loading	AVE	Cronbach's alpha	Composite reliability (rho_C)
financial services	I have used financial services for vehicle purchases on several occasions.	0.915			
	I have consistently made leasing payments in accordance with the agreed terms and schedule.	0.907			

Source: Results of the data analysis using PLS-SEM (2026)

Table 2. Outcomes of the discriminant validity analysis (HTMT ratio)

	Actual behavior of using financial services	Attitude	Corporate reputation	Intention to use financial services	Perceived behavioral control
Attitude	0.599				
Corporate reputation	0.382	0.144			
Intention to use financial services	0.809	0.434	0.414		
Perceived behavioral control	0.388	0.080	0.185	0.432	
Subjective norms	0.228	0.060	0.057	0.149	0.104

Source: Results of the data analysis using PLS-SEM (2026)

Having evaluated the measurement model, the next step of the PLS analysis was the evaluation of the structural (inner) model. This step was necessary to examine the relationships among the study variables. Also, the results of the structural model analysis became the basis for rejecting or supporting the hypotheses of the study. The results of the structural model analysis are provided in Table 3 and Table 4.

Table 3. Outcomes of path coefficient analysis (direct effect)

Relationships	Original sample (O)	*P*-value	Conclusion
Attitude → Intention to use financial services	0.452	0.000	Significant
Corporate reputation → Intention to use financial services	0.363	0.000	Significant
Intention to use financial services → Actual behavior of using financial services	0.739	0.000	Significant
Perceived behavioral control → Intention to use financial services	0.327	0.000	Significant
Subjective norms → Intention to use financial services	0.359	0.000	Significant
Attitude → Actual behavior of using financial services	0.615	0.000	Significant
Corporate reputation → Actual behavior of using financial services	0.364	0.000	Significant
Perceived behavioral control → Actual behavior of using financial services	0.513	0.000	Significant
Subjective norms → Actual behavior of using financial services	0.224	0.000	Significant

Source: Results of the data analysis using PLS-SEM (2026)

Table 4. Outcomes of path coefficient analysis (indirect effect)

Relationships	Original sample (O)	*P*-value	Conclusion
Attitude → Intention to use financial services → Actual behavior of using financial services	0.334	0.000	Significant
Corporate reputation → Intention to use financial services → Actual behavior of using financial services	0.268	0.000	Significant
Perceived behavioral control → Intention to use financial services → Actual behavior of using financial services	0.242	0.000	Significant
Subjective norms → Intention to use financial services → Actual behavior of using financial services	0.265	0.000	Significant

Source: Results of the data analysis using PLS-SEM (2026)

Table 5. Conclusions on the mediating effect

Relationships	*P*-value	Conclusion	Type of mediation
Attitude → Intention to use financial services → Actual behavior of using financial services	0.000	Significant	Partial mediation
Attitude → Actual behavior of using financial services	0.000	Significant	
Corporate reputation → Intention to use financial services → Actual behavior of using financial services	0.000	Significant	Partial mediation
Corporate reputation → Actual behavior of using financial services	0.000	Significant	
Perceived behavioral control → Intention to use financial services → Actual behavior of using financial services	0.000	Significant	Partial mediation
Perceived behavioral control → Actual behavior of using financial services	0.000	Significant	
Subjective norms → Intention to use financial services → Actual behavior of using financial services	0.000	Significant	Partial mediation
Subjective norms → Actual behavior of using financial services	0.000	Significant	

Source: Results of the data analysis using PLS-SEM (2026)

The results of the structural (inner) model assessment presented in Table 3, Table 4, and Table 5 indicate that all proposed hypotheses were supported, confirming significant relationships among the study variables. The first four hypotheses (H_1, H_2, H_3, H_4) proposed that attitude, along with corporate reputation, subjective norm, and perceived behavioral control, significantly and positively influence intention to use financial services. Since the *p*-values for these relationships were 0.000 respectively, all below the significance threshold of 0.05; H_1, H_2, H_3, as well as H_4, were accepted. Furthermore, the fifth hypothesis (H_5) suggested that intention to use financial services significantly affects actual behavior of using financial services. The obtained *p*-value was below 0.05, thereby supporting H_5. Moreover, the direct effects of all exogenous variables (attitude, corporate reputation, subjective norm, and perceived behavioral control) on the actual behavior of using financial services were also positive and significant, thus supporting H_6, H_7, H_8, and H_9. Lastly, the indirect effect analysis revealed several significant mediating relationships. Intention to use financial services was found to mediate the effects of attitude, corporate reputation, subjective norm, and perceived behavioral control on actual behavior of using financial services, thereby supporting H_{10}, H_{11}, H_{12}, and H_{13}.

Discussion

According to the results of data analysis, it can be concluded that the first hypothesis (H_1) was proved, which states that attitude significantly impacts intention. This result is similar to findings obtained during previous researches (Aminnuddin & Amin, 2026; Chapman et al., 2026; Chelang'a et al., 2026; Larvoe et al., 2026; Noble et al., 2026; Tirla et al., 2026; Yu & Zhang, 2026). The attitude towards leasing services is one of the fundamental psychological determinants that show how individuals evaluate the possible outcomes of the usage of the service and whether these outcomes are in line with the needs of these people. In case, leasing is seen by individuals as convenient, reasonable, flexible, and suitable for them, it is viewed as an appropriate substitute to purchasing. A positive attitude allows lowering perceived risk. Even if it is associated with additional expenses, binding agreements, and payment, individuals with positive attitude see these risks as reasonable and manageable. Therefore, attitude is not only a determinant that shows whether the concept of leasing is liked by individuals but also whether it is worth taking into account. With growing positivity, intentions increase that may result in the implementation of behavior related to leasing like signing contract, renewal of contract, and recommendation of service.

The second hypothesis (H_2) has been confirmed in this study, which means that corporate reputation has a significant impact on intention. This result is in line with the results found in the previous researches (Aguirre et al., 2026; Arianpoor & Movahed, 2026; Barbosa et al., 2025; Cao et al., 2024; Shao, 2026; Wang et al., 2024). Corporate reputation can influence both intention and behavior through reduction of uncertainty and increase of trust. Since leasing involves continuous contractual relationship, individuals are concerned whether the company is honest, transparent, financially sound, and fair when it comes to dealing with its obligations and customers. If the company has good reputation, meaning that it is positively talked about, it is a reliable one because of the high quality of its service and its transparency of communications, it makes individuals more confident and decreases their risks. Therefore, they are more willing to look into and start the leasing procedure. The corporate reputation can be used as a cognitive shortcut in the process of decision making. Instead of evaluating all aspects of the leasing independently, individuals can use reputation as the indicator of the overall quality and reliability. When individual experience coincides with reputation, it becomes more likely that leasing behavior will become more consistent and enduring.

The results of data analysis confirm that the third hypothesis (H_3), which says that subjective norms significantly impact intentions, was confirmed. This conclusion is consistent with the findings obtained during previous researches (Bibi et al., 2025; Dhibi & Alhajyaseen, 2026; Etongo et al., 2026; Kanadlı & Olgun, 2026; Liu et al., 2026; Mehraban et al., 2026; Nguyen et al., 2026; Rhodes et al., 2026; Sen et al., 2026). Subjective norms represent the influence of social expectations and opinions of those individuals who are important for people. Instead of making decisions about leasing independently, people are guided by the opinions of their relatives, friends, colleagues, superiors, or partners in business. When people feel that these referents think that leasing is reasonable and socially acceptable, they feel confident in their decisions. It is especially true for financial decision-making, in which people are afraid of the consequences, which might include financial problems, losing their reputation or regretting in the future. Positive subjective norms build up people's confidence and motivate them to make decisions despite some uncertainties that they have while making leasing decisions.

The results of data analysis show that the fourth hypothesis (H_4), which states that perceived behavioral control positively affects intention, was proven true. This finding is in accordance with the results obtained in the previous researches (Gupta et al., 2026; Hosseinlou & Gholizadeh, 2026; Iglesias-Sánchez et al., 2026; Limbrunner et al., 2026; Radicioni et al., 2026; Shawon et al., 2026; Shi et al., 2026; Tessema et al., 2026). The concept of perceived behavioral control is associated with the ability of individuals to perform particular actions, in this case, the actions needed for using the leasing services. Leasing normally includes many steps like application submission, eligibility verification, preparation of documents, discussion of the terms of the deal, and approval. If individuals feel that they have all the necessary means, knowledge, and confidence to pass all these steps successfully, then it becomes clear that leasing is quite realistic and achievable goal. Thus, this feeling of capability helps to reinforce intention by increasing the perception of readiness to do something and decreasing the chances that individuals will find leasing unfeasible. Otherwise, when leasing is perceived as being complicated or

difficult because of some administrative obstacles, strict conditions, or possible rejection, the intention to use this service usually weakens. It should also be noted that perceived behavioral control can affect behavior directly, that is, the people who feel themselves capable are more willing to make the first steps and do what is necessary in order to reach the goal. Therefore, the perceived behavioral control serves as both motivation and facilitation of behavior.

The fifth hypothesis (H_5), which argues that intention affects behavior positively, was also proved. In this case, intention can be viewed as psychological commitment which links evaluation and beliefs of a person to real behavior. According to the Theory of Planned Behavior and similar concepts, intention can act as a main mediator linking attitude, subjective norms, perceived behavioral control, corporate reputation, and other factors to behavior. Even if people have a favorable attitude towards some product, are encouraged by the environment or feel capable of getting involved in using this product, these factors will not lead to behavior unless converted into intention. Intention can tell whether a person turned their attitude or other elements to behavior and whether they made their mind about applying for leasing, proceeding and making leasing more preferable. A high level of intention means a high level of the chances to engage in leasing behavior.

At the same time, the sixth, seventh, eighth, and ninth hypotheses (H_6, H_7, H_8, and H_9) argue that attitude, corporate reputation, subjective norms, and perceived behavioral control positively affect the behavior of people. Concerning this topic, the statistically significant path coefficients prove that every factor has its unique impact on the dependent variable after all independent factors are controlled in the structural model. The results prove the findings of the previous researches which reported positive and significant impact of these variables on behavior (Shi et al., 2026; Chen & Wei, 2024; Shroff et al., 2025; Ferreira et al., 2025). In light of this information, first, the significant path coefficient for the attitude proves that people with a favorable assessment of financial services are likely to use them. The evaluation of utility, benefits, and attractiveness of financial services increases motivation and helps to turn internal positive disposition of people into behavior. Next, corporate reputation also emerged as a significant direct determinant of behavior. By anchoring stakeholder perceptions of a leasing firm's credibility, reliability, and integrity, a favorable reputation mitigates the perceived risk and uncertainty inherent in financial transactions. In this case, consumers exhibit a markedly higher willingness to enter into long-term financial commitments when the provider is perceived as reputable and dependable. Also, the significant role of subjective norms proves that the influence of the expectations of important referent groups (peers, family members, or professional colleagues) that encourage using of financial services leads to people's tendency to behave in a certain way. Lastly, perceived behavioral control exerts the significant direct effect on behavior. People, who think that they have the necessary financial literacy, resources, and skills to handle the process of leasing, are able to implement this process and overcome all possible procedural problems. Perceived behavioral control helps people to develop the necessary self-confidence and to turn their intentions into behavior.

Lastly, the tenth, eleventh, twelfth, and thirteenth hypotheses (H_{10}, H_{11}, H_{12}, and H_{13}), each hypothesize that intention positively mediates the effect of attitude, corporate reputation, subjective norms, and perceived behavioral control on behavior. Based on the data analysis, these hypotheses were also supported. In light of these findings, the mediating role of intention is particularly significant, as positive evaluations alone are insufficient to guarantee action. Individuals may hold favorable views of leasing yet still delay or refrain from applying due to uncertainty, lack of preparedness, or perceived obstacles. Intention reflects whether these positive impressions have solidified into a genuine commitment to act. In a similar vein, the role of corporate reputation in producing an influence on the adoption of leasing is exerted in the same way as intention. Reputation is something that creates trust, but if no intention is formed in relation to that reputation, it will be of no influence on the behavior of the people concerned. A reputable leasing firm creates trust within potential clients which makes them more eager to investigate various possibilities and make informed decisions about their decision to lease the particular good or service. When the intention is developed, people take actual actions towards using that service. Next, while subjective norms may encourage, they do not produce behavior unless individuals make a personal decision to move forward. Intention, therefore, occupies a central position in the decision-making process, channeling social influences and personal judgments into a purposeful and actionable plan. In addition, intention further mediates the effect of perceived behavioral control by transforming a sense of capability into tangible effort and follow-through. Even when individuals believe they are equipped to complete the leasing process, action may not materialize without a

sufficiently strong intention. When perceived behavioral control contributes to the formation of a robust intention, however, individuals become not only able but also motivated to act without delay. This translates into concrete behaviors such as submitting applications, negotiating terms, and completing contractual formalities. Through this process, intention ensures that perceived control becomes an active driver of behavior rather than a passive state of mind.

With respect to all these findings, from a theoretical perspective, this research contributes to the development of a theoretical approach that explains leasing adoption through an integration of attitude, subjective norms, perceived behavioral control, and corporate reputation to behavior outcomes based on the theoretical foundations of the Theory of Planned Behavior (TPB) (Ajzen, 1985). Specifically, the incorporation of these four antecedents into one unified model expands the traditional TPB model, showing that in addition to individual psychological evaluations, leasing adoption is influenced by some organizational characteristics which impact consumers' perception and decision-making about it. The finding of the significant impact of positive attitudes toward leasing on behavioral outcome supports TPB's assumption that positive evaluation of a behavior motivates people to perform it. Moreover, the significance of subjective norms provides additional evidence for the theoretical argument that the behavior of a consumer is determined by perceived expectations and approval of relevant groups, showing that finance-related behavior is a socially motivated behavior. Perceived behavioral control's significant effect on behavior also supports TPB's postulate by demonstrating the fact that consumers' beliefs concerning their capabilities, resource availability, and ability to perform the process of leasing directly impacts their behaviors. Moreover, the significant impact of corporate reputation provides another evidence for the TPB theory by adding the organizational component into it as the perceived credibility, reliability, and trustworthiness of a leasing firm, becomes an additional external stimulus which directly impacts consumers' behaviors. The most important contribution that provides additional insight into the mechanisms of the relationship between the antecedents and behavior is the empirical evidence of the mediating effect of intention. Specifically, the finding that attitude, subjective norms, perceived behavioral control, and corporate reputation have a direct and indirect effect on behavioral outcome as they enhance customers' behavioral intention provides additional confirmation of TPB's central postulate which states that intention is the immediately motivating antecedent of behavior. In addition, it shows that the reputation of an organization plays an equally significant role in this motivational process in addition to the traditionally used TPB antecedents. Therefore, this research adds value to the developed theoretical framework by clarifying the mechanisms of how psychological and organizational antecedents affect the adoption of leasing.

From the practical perspective, based on these findings, leasing providers are encouraged to implement specific actions to build positive attitudes among consumers. First, this includes the communication of all the benefits associated with leasing, such as flexibility, ease, and cost effectiveness. In addition, leasing providers should remove ambiguity from the minds of their consumers through the provision of clear information, such as payment simulations and worded contracts. With respect to the influence of subjective norms, companies should consider the use of mechanisms of social influence, such as referral programs and customer testimonials, to make leasing more accepted and attractive to consumers. The issue of the procedural friction associated with perceived behavioral control can be resolved through the simplification of the application process, provision of transparent eligibility criteria, use of support tools (e.g. step-by-step guides), and communication of processing time. Finally, with regard to corporate reputation, leasing providers should consider it as a valuable strategic asset and maintain their service quality standards and ensure the fairness of all interactions. Since intention mediates the relationship between the antecedents and behavior, conversion strategies should also be implemented by companies.

CONCLUSION AND SUGGESTIONS

Conclusions that can be drawn, based on the results of this study, include the following. The attitude, subjective norms, perceived behavioral control, and corporate reputation all have a statistically significant effect on individuals' intention to lease and a corresponding behavior. Thus, the mediating effect of intention on the influence of these antecedents on the dependent variable was validated. In conclusion, the findings of this study prove that the decision to lease services depends on a

comprehensive consideration of various factors such as value perceptions, endorsement by others, perceived personal capabilities, and trust signals, leading to intention formation that results in behavior.

However, although the current study represents an effort to conduct thorough empirical investigation of leasing adoption and has certain advantages, there are several weaknesses, which must be recognized along with suggestions for future research directions. First, although the design of the study was rigorous and ensured internal validity, the limitation related to the representativeness of the sample, i.e., restriction to a particular population or leasing sector, could undermine generalizability of the findings and, thus, limit the applicability of the results. The sample should be enlarged, and the model should be validated for other contexts and service sectors in subsequent research. Second, as the data were collected using a questionnaire and the design was cross-sectional, the causality could not be claimed and the results obtained were open to the threat of common method variance. Thus, future research should apply longitudinal design and measure intention and behavior separately to avoid this threat, as well as adopt procedures and statistical techniques to handle the bias, if needed. Third, since the model is rather limited and does not consider other factors that might affect the behavior, such as the perceived risk, switching costs, fairness of the pricing policy, service quality, and customer satisfaction, further research should include these predictors and test other mediating mechanisms, such as the one that includes provider trust and perceived price fairness. Fourth, the conceptualization and operationalization of the dependent variable may influence the conclusions that can be drawn based on the model. For example, using a self-reported measure of the behavior (i.e., intention to lease) in cross-sectional design may decrease claims about the real adoption of the service. The future research should, therefore, include objective or semi-objective measures of the behavior, such as lease signing and renewal records. Finally, this study did not take any moderating variables into account. However, they should be included to examine how the relationships found in the model would operate for different individuals. The possible moderators may include prior experience with leasing, financial literacy, income stability, and credit constraints.

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