BSI Mobile Adoption Process with Religiosity
As a Moderation Variable

Muchammad Helmi Yusron and Retno Tanding Suryandari

ABSTRACT

During a pandemic like today, new habits have emerged in society, one of which is conducting financial transactions. The presence of Bank Syariah Indonesia is expected to have the financial and technological capabilities to meet customer needs following sharia principles and reach the currently unspoiled sharia market by creating an Islamic ecosystem and becoming one of the centers of sharia economy and finance in the world. The BSI Mobile application is the right solution with ease for benefits such as paying infaq, alms, and hajj savings deposits, to opening an account online. In this study, the superiority of the BSI Mobile feature as a spiritual, financial, and social friend following the main target of Islamic banks in Indonesia is Muslims, then the potential of the Islamic banking market in Indonesia is very large. This study uses a sample of 308 prospective customer respondents. Analysis using SEM and based on PLS (Partial Least Square) shows that innovation and bank reputation have a significant effect on attitudes and intentions to adopt BSI Mobile, except for bank reputation on attitudes which are moderated by religiosity. This study can provide input to Bank Syariah Indonesia to improve mobile banking services amidst the development of digital banking technology and after the Covid-19 pandemic.

Keywords: Innovation, Mobile Banking, Religiosity, Reputation.

I. INTRODUCTION

During a pandemic like today, new habits have emerged in society, one of which is conducting financial transactions. People are now getting used to using mobile banking when conducting financial transactions. The BSI Mobile application is a banking application from Bank Syariah Indonesia (BSI). The BSI Mobile application is an easy solution to do good, such as paying infaq, alms, hajj savings deposits, and opening an account online. The presence of Bank Syariah Indonesia is expected to be able to meet the needs of customers by sharia principles and to gain a share of the sharia market which is currently untouched by creating an Islamic ecosystem and becoming one of the centers of sharia economy and finance in the world.

Currently, Indonesia is a country with a fairly high composition of Muslim population. Nevertheless, the penetration rate of sharia assets compared to banking assets in general in Indonesia in 2019 was still relatively low, below 8%. When compared with the penetration of sharia assets in 2019 in countries with a majority Muslim population. Challenges for Islamic banks, which are relatively new entrants in the market and are considered less popular and less experienced than conventional banks (Nizar & Marzouki, 2015). Although the applications are similar, Islamic bank mobile banking is different from conventional banks. Unlike conventional banks, Islamic bank mobile banking must comply with Islamic values (Raza et al., 2019).

Mobile banking has a high potential for adoption (Brown et al., 2003). Thus, more and more banks that offer mobile banking will create competition in the banking world. Finding a strategy to encourage customers to adopt mobile banking is very important for any bank (Malaquias & Hwang, 2019). This study investigates the superiority of the BSI Mobile feature as a spiritual, financial, and social friend according to the main target of Islamic banks in Indonesia is Muslims, so the potential of the Islamic banking market in Indonesia is very large. Mobile banking is expected to be the main service for customers in the future (Malaquias and Hwang, 2019; Priya et al., 2018), the factors that encourage customers to adopt mobile banking are very important to develop competitive competition and the advantages of Bank Syariah Indonesia. This study uses the concept of adoption because Bank Syariah Indonesia is an innovation in the banking industry so the diffusion process will make people aware and then choose to use it or not. The stimulus for a new product in the form of Bank Syariah Indonesia (BSI) Mobile is a determining factor in how quickly innovation is accepted by potential adopters.

II. LITERATURE REVIEW

A. Relative Advantage

Islamic banks are perceived to have advantages that make Islamic banks different from conventional banks. Prospective adopters of Islamic banks will evaluate whether innovations...
owned by Islamic banks provide better benefits than conventional banks (Thambiah et al., 2011). Prospective adopters also perceive the new product as superior to existing similar products. Rogers (2003) explains that relative advantage is the ratio of the expected benefits and costs incurred to adopt an innovation.

B. Compatibility

Compatibility is the degree to which an innovation is perceived to be consistent with existing values both in the past and present and by the values held by potential adopters (Rogers, 2003). Compatibility affects attitudes toward adoption and ultimately affects the intention to adopt (Püschel et al., 2010). Compatibility refers to the extent to which a service is perceived to be consistent with current and previous values, beliefs, habits, and experiences of users (Chen et al., 2004). Research has shown that compatibility is a significant antecedent in determining consumer attitudes toward internet banking adoption in Malaysia (Ndubisi & Sinti, 2006). Compatibility was further found to be influential in the adoption of virtual stores (Chen et al., 2004), m-payments (Chen 2008), and mobile banking (Koenig-Beer, 2011; Lin, 2011). Al-Gahtani (2003) found that Compatibility has a significant correlation with computer adoption and use in Saudi Arabia.

C. Complexity

Complexity is the extent to which an innovation is perceived as difficult to understand and use (Rogers, 2003). According to Wang et al., (2011), complexity is defined as the degree to which an innovation is considered relatively difficult to understand and use. Al-Jabri and Sohail (2012) define complexity as the degree to which an innovation can be considered relatively difficult to understand and use. Complexity is the opposite of ease of use. A large number of studies show that there is a strong impact of the ease of use of new technologies on adoption. Complexity in innovation creates uncertainty in use and also increases the risk for potential adopters. Although basically the services, facilities, and ways of using banks, both conventional and Islamic, are almost the same. However, there are still many people who think that Islamic banks are complicated and difficult to use. Complexity is defined as the perceived level of complexity and difficulty of a new product for potential adopters to use. Innovations that are perceived as complex and difficult to use will slow down the diffusion process and reduce adoption intentions.

D. Trialability

Rogers (2003) suggests that trialability is the extent to which an innovation can be tried on a limited basis prior to adoption. Prospective adopters who are given to experiment with an innovation will feel more comfortable and more likely to adopt it (Agarwal & Prasad, 1999; Rogers, 2003). Tan and Teo (2000) (Al-Jabri & Sohail, 2012) also argue that customers who are given the opportunity to try an innovation, will minimize certain fears of the unknown, and lead to adoption. With banks providing assistance and demonstrations on the use of mobile banking during the trial period, concerns about mobile banking can be minimized and this will also motivate potential adopters to use mobile banking.

E. Observability

Observability is the extent to which the results of innovation can be seen by others (Rogers, 2003). Observable nature is defined as the degree of ease of an innovation result to be observed and seen by others (Al-Jabri & Sohail, 2012a). Service will be more difficult to observe and communicate with others because of its invisible characteristics (Thambiah et al., 2011). However, in the case of Islamic banks, prospective customers will be easy to observe and provide feedback to others which in turn affects attitudes and intentions to adopt (Yahaya et al., 1999). The definition of observable traits above can be concluded as a perception of the ease with which a new product can be observed by potential adopters. Observable nature also means the ease of new products to be communicated to others in order to get feedback in the form of positive or negative attitudes. The easier an innovation to observe, the higher the attitude and intention to adopt.

H1: The innovation attribute of BSI mobile has a positive effect on the attitude of using BSI mobile

F. Reputation

Rao (1994) reputation is a set of functions of financial performance, production quality, service quality, management activities, or a combination of these elements that make consumers interested. Corporate reputation is defined as the perceptions, opinions, and attitudes of several stakeholders including employees, customers, and members (Fombrun et al., 2000). This means that consumers will associate the product or service with its reputation. According to (Dick et al., 1990) the company's reputation directly shapes customer confidence in the company's products or services so it affects consumer choices.

The company's reputation can be seen from the competence and advantages of a company compared to competing companies (Herbig et al., 1994). A successful company is a company that focuses on core business (core business) so that it will demonstrate core competency (core competencies) which in turn will lead to reputation and consumer trust. A good company reputation will shape the positive attitude of prospective adopters, and vice versa. A company's reputation is an overall assessment of a new product's ability to meet the expectations of potential adopters. The assessment is in the form of an evaluation of trust, progress, excellence, competence, and other matters relating to the core business run by the company.

H2: The reputation of Islamic banks has a positive effect on the attitude toward using BSI mobile

G. Attitude

According to Fishbein and Ajzen (1975) attitude has been defined as the evaluative effect of positive or negative feelings of individuals in performing certain behaviors. Attitudes toward the adoption of a particular system are generated by the individual's salient beliefs about the consequences of adopting a particular system and the evaluation of those consequences (Karahanna, 1999). Important indicators that shape the intention of system adoption by different people. Rogers (2003) explains that in the persuasion stage, individuals form a belief attitude towards innovation. Karahanna (1999) suggested that the
different dimensions of attitudinal beliefs toward an innovation could be measured using the five perceived attributes (relative advantage, suitability, complexity, trialability, and observability) of an innovation.

Attitude in relation to the adoption of Islamic banks is a set of evaluations of the stimulus provided by Islamic banks to prospective customers, which can be in the form of a positive or negative response (Luarn & Lin, 2005). The stimulus made by the Islamic bank will later be received by the prospective customer, then the prospective customer will evaluate the stimulus. The results of the stimulus evaluation will determine the intention to adopt Islamic banks. Attitude towards adoption is very influential on intention to adopt. The higher the attitude towards adoption, the higher the intention to adopt Islamic banks (Luarn & Lin, 2005). Stimulus - a stimulus in a new product forms the attitude of prospective adopters, both positive and negative attitudes. Attitude is concluded as a condition or feeling of liking or disliking a new product. Likes and dislikes are formed from the stimulus, the right, and good stimulus will shape the response of the prospective adopter in the form of a positive attitude, while the inappropriate stimulus will form a negative response and attitude.

H3: The attitude toward using BSI mobile has a positive effect on the intention to adopt BSI mobile

H. Adoption Intention

The intention is a tendency to perform an action or behavior or something that immediately precedes the actual behavior (Kotler, 2006). Intentions are formed from various stimuli, both having a positive and negative attitude. According to Venkatesh et al., (2003), the intention to adopt is the consumer's desire to use a product or service effectively in the future. Intentions are an important part of most behavioral variants. Adoption is the stage that a consumer goes through before deciding to try or not try or continue to use or stop using a new product, and the adoption process should not be confused with the category of users (Schiffman & Kanuk, 2008). The adoption intention itself is at the stage of the persuasion stage. At this stage, it will lead to adoption intentions, which will form a supportive or unsupportive attitude toward the innovation (Engel et al., 1995). Rogers (2003) explains that in the persuasion stage, individuals form a belief attitude towards innovation.

I. Religiosity

Religiosity is an individual commitment to one’s religion and is reflected in the individual's attitudes and behavior (Johnson, 2002). Religion plays a role in building, and shaping life through communication and attitudes, knowledge and beliefs. According to Glock and Stark (1966), religiosity is a form of belief in which there is appreciation in everyday life. Glock and Stark (1966) divides religiosity into five dimensions, including:

1) Dimension of confidence

This dimension expresses human belief in the teachings brought by its adherents. This dimension considers what is considered right by the individual.

2) Dimensions of worship and religious practice

Individuals in embracing religion carry out the teachings of their religion. This dimension relates to religious practices carried out by its adherents. In this dimension, religious practice can be personal or general.

3) Dimensions of appreciation

This dimension is about individual appreciation of religious teachings, feelings towards God, attitude toward God.

4) Dimensions of religious knowledge

This dimension is about the individual in understanding religious knowledge and how the individual is interested in aspects of the religion adopted.

5) Experience dimension

This dimension is about how individuals can apply religious teachings so that they affect individual behavior in their social life. This dimension relates to individual decisions and commitments in society based on one's beliefs, rituals, knowledge and experiences.

H4: The religiosity of using BSI mobile strengthens the relationship between the innovation attributes of BSI mobile and attitudes towards using BSI mobile

H5: The religiosity of using BSI mobile strengthens the relationship between the reputation of Islamic banks and the attitude toward using BSI mobile

H6: The religiosity of using mobile BSI strengthens the relationship between the attitude of using mobile BSI and the intention to adopt mobile BSI

Fig. 1. Conceptual Model.
III. METHODS

The type of research used in this research is conclusive research which aims to test hypotheses and test the relationship with the type of causal research, namely to obtain a causal relationship. This study uses quantitative analysis and questionnaires as data sources. The research respondents are Indonesian Islamic Bank customers. This study uses 308 respondents who will be distributed around the Madiun Residency area for 1 month and is expected to get a variety of respondents from the demographic side to be represented. Snowball sampling method was used in this research. The data were analyzed using SEM and is based on PLS (Partial Least Square).

IV. RESULTS AND DISCUSSION

Convergent validity merupakan nilai loading faktor variabel laten dengan menggunakan indikatormnya. Nilai diharapkan > 0,7. Menurut Chin (1998), penelitian sudah dianggap cukup memadai dengan nilai 0,5 – 0,6. Pada penelitian ini, batas loading faktor yang digunakan sebesar 0,5. Convergent validitas diilustrasikan melalui unidimensionalitas yang dapat ditunjukkan dengan penggunaan nilai suatu rata-rata varian yang sudah diestimasi (AVE/Average Variance Extracted). AVE yang diharapkan pada penelitian ini sebesar > 0,5. Pada pengukuran reliabilitas yang lain pada penelitian ini dapat dilakukan dengan uji composite reliability. Hal ini dikatakan reliabel jika nilai composite reliability ≥ 0,7.

In Table III, it is known that the R-square value in the response variable is R-Square shows the ability of exogenous variables in explaining endogenous variables. Attributes of BSI Mobile (X) Innovation and Reputation of Islamic Banks in explaining Attitudes to Using BSI Mobile (Z) were 88.9% and 11.1% were explained by other variables outside the study. The attitude toward using BSI Mobile (Z) in explaining the Intention to Use BSI Mobile (Y) is 74.9% and 25.1% is explained by other variables outside the study.

The hypothesis in this study has a significant effect. However, the influence of Islamic bank reputation on attitudes towards using BSI Mobile with moderated religiosity using BSI Mobile shows a negative original coefficient of 0.092. This shows that the influence of BSI Mobile's Innovation Attributes on Attitudes to Use BSI Mobile with moderated religiosity using BSI Mobile is negative. Furthermore, the P Value is 0.152. This is greater than the level of significance which is 5% / 0.05. The conclusion that can be drawn is that there is no positive and insignificant effect of Islamic Bank Reputation on Attitudes to Use BSI Mobile with moderated religiosity using BSI Mobile.

| TABLE I: AVERAGE VARIANCE EXTRACTED (AVE) |
|-------------------------------------------|
| Indicator                               | Average Variance Extracted (AVE) |
| Attribute Innovation                   | 0,584                             |
| Moderation Of Innovation Attributes     | 1,000                             |
| Moderation Of Reputation                | 1,000                             |
| Moderation Of Attitude                  | 1,000                             |
| Adoption Intention                      | 0,802                             |
| Religiosity                             | 0,640                             |
| Reputation                              | 0,912                             |
| Attitude                                | 0,859                             |

| TABLE II: COMPOSITE RELIABILITY       |
|---------------------------------------|
| Indicator                             | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
| Attribute Innovation                  | 0,903             | 0,962 | 0,931                 | 0,584                           |
| Moderation Of Innovation Attributes   | 1,000             | 1,000 | 1,000                 | 1,000                           |
| Moderation Of Reputation              | 1,000             | 1,000 | 1,000                 | 1,000                           |
| Moderation Of Attitude                | 1,000             | 1,000 | 1,000                 | 1,000                           |
| Adoption Intention                    | 0,949             | 0,960 | 0,960                 | 0,802                           |
| Religiosity                           | 0,919             | 0,925 | 0,934                 | 0,640                           |
| Reputation                            | 0,976             | 0,976 | 0,981                 | 0,912                           |
| Attitude                              | 0,959             | 0,960 | 0,968                 | 0,859                           |

| TABLE III: R-SQUARE                   |
|---------------------------------------|
| R Square                              | R Square Adjusted |
| Adoption Intention                    | 0,751             | 0,749 |
| Attitude                              | 0,891             | 0,889 |

| TABLE IV: HYPOTHESIS TEST            |
|--------------------------------------|
| Original Sample (O)                   | Sample Mean (M)   | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values |
| Attribute Innovation > Attitude       | 0,408             | 0,409                         | 0,057                  | 7,101     | 0,000   |
| Moderation Of Innovation Attributes  > Attitude | 0,098             | 0,099                         | 0,062                  | 2,567     | 0,026   |
| Moderation Of Reputation > Attitude   | -0,092            | -0,093                        | 0,064                  | 1,434     | 0,152   |
| Moderation Of Reputation > Adoption Intention | 0,010             | 0,012                        | 0,022                 | 2,441     | 0,029   |
| Religiosity > Adoption Intention     | 0,001             | 0,002                         | 0,061                 | 0,024     | 0,981   |
| Religiosity > Attitude               | 0,199             | 0,201                         | 0,039                 | 5,067     | 0,000   |
| Reputation > Attitude                | 0,413             | 0,410                         | 0,061                 | 6,798     | 0,000   |
| Adoption Intention                   | 0,886             | 0,889                         | 0,062                 | 14,399    | 0,000   |
V. CONCLUSION

The innovation attribute of BSI mobile has a significant effect on the attitude of using BSI mobile. Based on the research that has been done, there is a relationship between the innovation attributes of mobile BSI and the attitude of using mobile BSI which has a positive and significant influence. This is because people with various backgrounds in Madiun Residency perceive that the BSI Mobile service is easy to use, in accordance with sharia principles, and can manage finances effectively.

The reputation of Islamic banks has a significant effect on the attitude of using BSI mobile. Based on the research that has been done, there is a relationship between the reputation of Islamic banks and the attitude of using mobile BSI which has a positive and significant influence. This is because the public considers that the services of Bank Syariah Indonesia have advantages that conventional banks do not have. This assumption forms a positive attitude toward the reputation of Islamic banks. Islamic banks are also perceived as trustworthy, even though historically conventional banking has been in Indonesia for a long time. However, Islamic banks are an alternative in the banking world by prioritizing the principles of openness and benefit to customers.

The attitude of using mobile BSI has a significant effect on the intention to adopt mobile BSI. Based on the research that has been done, there is a relationship between the attitude of using mobile BSI and the intention to adopt mobile BSI which has a positive and significant effect. This is because the Islamic banking system is considered good by the public and has the desire to use BSI Mobile services with motivation by the innovative attributes of BSI Mobile, the reputation of Islamic banks forms a positive attitude so as to form positive intentions to use BSI Mobile services.

The innovation attribute of BSI mobile has a significant effect on the attitude of using BSI mobile with moderated religiosity using BSI mobile. Based on the research that has been done, there is a relationship between the attributes of BSI mobile innovation and the attitude of using mobile BSI with moderated religiosity using BSI mobile which has a positive and significant influence. This is because religiosity affects several aspects of consumer lifestyle, decision making and product selection such as BSI Mobile which is expected to not only be a financial friend but also a spiritual friend with Islamic services such as the Mosque Location, Prayer Times, and Qibla Direction features to make worship easier and more enjoyable. Social friends to share with the closest people is now easier on BSI Mobile through the Ziswaf-Sharing feature that conventional banks don't have. Product selection by consumers is influenced by different levels of individual religiosity. Religiosity is concluded as the level of individual obedience to the religion adopted and is reflected in attitudes and behavior.

The reputation of Islamic banks has no significant effect on the attitude of using mobile BSI with moderated religiosity using mobile BSI. Based on the research that has been done, there is no significant effect between the reputation of Islamic banks and the attitude of using mobile BSI with moderated religiosity using BSI. This is because people with high religiosity have low incentives to adopt BSI Mobile compared to people with low religiosity. This is due to the perception of people who have low levels of religiosity regarding Islamic banks that have implemented the sharia system correctly, but people with high levels of religiosity have the view that Islamic banks have not fully implemented sharia in their business processes. So people with a high level of religiosity perceive banks that are better than conventional banks but do not create an incentive to use Islamic banking services.

The attitude of using mobile BSI has a significant effect on the intention to adopt mobile BSI with moderated religiosity using mobile BSI. Based on the research that has been done, there is no significant effect between the attitude of using mobile BSI and the intention to adopt mobile BSI with moderated religiosity using mobile BSI which has a positive and significant effect. This is because religiosity affects several aspects of consumer lifestyles, which in turn can influence consumer choices and behavior.

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