

**Mobile Banking Adoption in Islamic Bank****M Helmi Yusron<sup>1</sup>, Retno Tanding Suryandari, S.E., M.E., Ph.D.<sup>2</sup>**<sup>1,2</sup> Faculty of Economics and Business

Universitas Sebelas Maret

Surakarta, Indonesia

Email: [mhelmiyusron@student.uns.ac.id](mailto:mhelmiyusron@student.uns.ac.id)<sup>1</sup>

Phone: +62 821 4178 0233

Indonesia

**ABSTRACT**

*In line with digitization and the development of information technology, digital banking solutions are in great demand by customers. Bank Syariah Indonesia continues to innovate consistently to meet customer needs and demands for digital banking solutions. This study was conducted to see how high customer interest in adopting mobile BSI, attributes of mobile banking innovation, religiosity using mobile banking, bank reputation, the attitude toward adoption and intention to adopt mobile banking. This study used a sample of 100 Islamic bank mobile banking customers. Analysis using SPSS shows that the attributes of mobile banking innovation and bank reputation have a significant effect on attitudes and intentions to adopt mobile banking, the results of this study also emphasize the importance of religiosity in mobile banking adoption. This study provides an opportunity for Indonesian Islamic Banks to increase the adoption of mobile banking services while still paying attention to environmental balance. Thus, it is hoped that the marketing strategy can consider these aspects. Especially by prioritizing solutions for customers in conducting transactions during the Covid-19 pandemic.*

**Keywords: Mobile Banking, Diffusion of Innovation, Islamic Bank****1. Introduction**

In line with digitization and the development of information technology, digital banking solutions are in great demand by customers. Bank Syariah Indonesia continues to develop consistently to meet customer needs and requirements for digital banking solutions. BSI assesses that there has been a decrease in energy from reduced customer trips to the nearest BSI branch or ATM. More specifically, this issue is very important for Islamic banks, which are new entrants in the market and are considered less popular and less experienced than conventional banks (Nizar & Marzouki, 2015).

This study uses the concept of adoption because Bank Syariah Indonesia is included in innovation in the banking world so that a diffusion process occurs which makes people aware of the existence of Bank Syariah Indonesia and then choose to use it or not. The new product stimulus in the form of BSI Mobile is a determining factor in how quickly innovation is accepted by prospective adopters. Although the application is similar, Islamic bank mobile banking financial services are different from conventional banks. In contrast to conventional banks, Islamic bank mobile banking services must comply with Islamic values (Raza et al. 2019). The Innovations Diffusion Theory (IDT), proposed by Rogers (2003), according to this model, the rate of adoption of a new technology depends on five innovation attributes, namely relative advantage, compatibility, complexity, observability, and trialability. The process of diffusion is concerned with the way a product or service innovation spreads to the market. Engel (1995) defines dissemination as the process of communicating innovations (new ideas) through certain channels forever among members of a social system.

According to (Rogers, 2003) Diffusion is the process by which an innovation is communicated through certain channels over time between members of a social system. Adoption is the stage that consumers go through before deciding to try or not try or stop using a new product, and the adoption process should not be confused with user categories (Schiffman and Kanuk, 2008). The adoption process is defined as the individual process through the innovation awareness phase to the full acceptance phase of the innovation (Rogers, 2003). This study aims to determine the effect of innovation on adoption intention.

**2. Literature Review*****Attributes of Mobile Banking Innovation to Attitude Using Mobile Banking Relative Advantage***

Relative advantage is defined as the degree to which an innovation is considered to be better than an existing idea or idea (Rogers, 1999). Several other studies have found that relative advantage is one of the best predictors to measure the rate of innovation adoption (Gerrard & Barton Cunningham, 2003, Omar Sharifuddin Syed-Ikhsan & Rowland, 2004). Rogers (2003) suggests that adopters always feel a relative advantage in terms of the economic benefits and costs resulting from adopting innovation and improving their social status. Research conducted by Venkatesh & Davis (2000) shows that relative superiority has a significant positive effect on attitudes. Therefore, when customers perceive different benefits offered by mobile banking, they are more likely to adopt it.

**Compatibility**

Compatibility is the degree to which an innovation is perceived to be consistent with existing values both in the past and present and under 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). Compatibility is an important feature of innovation because compatibility with the user's lifestyle can encourage rapid adoption rates (Rogers 2003). Compatibility is a measure of consumer values or beliefs, ideas that consumers have adopted in the past, and the ability of these innovations to meet the needs of potential consumers (Gerrard & Cunningham, 2003). Previous research found that compatibility in terms of experience and value is an important factor influencing innovation adoption (Luarn & Lin, 2005). Thus, it is also likely that the relationship between compatibility and adoption will hold in the context of mobile banking.

**Complexity**

Complexity is the degree to which an idea or innovation is perceived as difficult to understand and use (Rogers, 2003). Some innovations are clearly understood by potential adopters while others are not. Complexity becomes a measure of perceptions of the purpose of the innovation, its intended use, and the ease with which it can be obtained from the innovation (Gerrard & Cunningham, 2003). The perceived innovation is very user-friendly, users see it easy to use, thus forming a positive attitude (Lin, 2011). There is a negative relationship between complexity and level of adoption (Gerrard & Cunningham, 2003; Ikhsan & Rowland, 2004). The more complex the product for consumers, the lower the adoption rate. Polatoglu & Ekin (2001) argue that a person's literacy level plays a very important role in determining the level of complexity among banking customers. Islamic banking is a form of innovation in the banking world so it requires adjustments in its use.

**Trialability**

Rogers (2003) argues that an innovation that can be tried can be adopted more quickly. Potential adopters who are allowed to experiment with innovation will feel more comfortable with the innovation and are more likely to adopt it. So, if the customer is allowed to try an innovation, a certain fear of the unknown can be minimized. Customers are allowed to find errors that can be corrected, thus providing a predictable situation. Some state that trialability is one of the most important components in the new technology adoption process (Ali et al. 2019, Mohamad Hsbollah & Kamil 2009). Trialability refers to experimenting with a new technology before adoption. Previous studies reported that previous customer experience of a new idea had a positive impact on future adoption rates (Ali & Chin-Hong, 2015; Sanni et al., 2013).

**Observability**

Observability is defined as the degree of ease of an innovation result to be observed and seen by others (Rogers, 2003). According to Gerrard & Cunningham, (2003) and Yusof (1999) some ideas are easy to observe and communicate to others, while other innovations are difficult to observe or explain to others, especially in services whose invisible characteristics will hinder their observability. According to Sohail & Jabri (2012) in the context of mobile banking, observability is defined as the ability to access banking services at any time and from any location without delays or queues, and see the effects of mobile banking transactions directly, and convey the benefits of accessibility to others. In this way, customers gain knowledge about mobile banking and its benefits, thereby facilitating adoption. The easier it is for an innovation to be observed increases attitudes and intentions to adopt (Thambiah et al. 2011), so the observability variable positively affects attitudes and intentions to adopt.

**H1:** *Attributes of mobile banking innovation have a positive effect on attitudes to using mobile banking*

**Bank's Reputation On Attitude To Using Mobile Banking**

Reputation is defined as a combination of long-term stakeholder assessments of how well the company fulfills its commitments and meets stakeholder expectations and how well and fits the company's overall performance with its socio-political environment (Logsdon & Wood, 2015). Research conducted by Gerrard & Cunningham (2003) concludes that the switching behavior of bank customers in Asia is influenced by the reputation of the bank.

In another study conducted by Trotta & Cavallaro (2013) reputation is a potential impetus to attract customers and influence the buying and selling process. Subramaniam (2012) states that bank reputation is an important factor in determining the switching behavior of bank customers in Malaysia. Research conducted by Wajdi Dusuki & Irwani Abdullah (2007) found that reputation is a factor that influences switching behavior among Islamic banking customers in Malaysia.

**H2:** *Bank reputation has a positive effect on attitudes to using mobile banking*

**Religiosity Using Mobile Banking On Attitude To Using Mobile Banking**

Religion has always played an important role in building and shaping life through communication and attitudes, knowledge, and beliefs (Ahmed et al. 2013). According to Wilkes et al. (1986), religiosity affects several aspects of consumer lifestyle, which in turn can influence consumer choice and behavior. Research conducted (by Suhartanto et al. 2019) shows that religiosity is an important factor in adopting mobile banking among Islamic bank customers. Religiosity refers to a person's adherence to the religion he adheres to. It must be believed that mobile banking services in Islamic banks must be under Islamic values in both

process and service. This will result in someone religious having a higher perception of mobile banking services.

Religiosity influences intention, so it can be concluded that religiosity only affects the conative aspect and does not affect the affective aspect in behavioral theory. High religiosity will strengthen the relationship between attitudes toward intentions (Wilkes et al., 1986). Several other studies have shown that religion can influence consumer behavior in general (Bonne et al. 2007).

**H3:** *The religiosity of using mobile banking has a positive effect on the intention to adopt mobile banking*

### ***The attitude of Using Mobile Banking on Mobile Banking Adoption***

Attitude is defined as a psychological tendency to like or dislike an entity (Birgelen et al., 2003). The higher the consumer's attitude towards a favorable behavior, the greater their intention to act. Park & Chen (2007) found that a positive attitude towards a product affects the intention to use it. Several other studies have found support for the role of attitudes in predicting intentions. Individual attitudes towards the use of the system can affect the intention to use the system. The higher the attitude towards adoption, the higher the intention to adopt Islamic banks (Luarn & Lin, 2005).

In different studies, significant attitudinal strengths toward the use and adoption of different products, services,

and innovations have been demonstrated (Ramayah et al., 2005, Davis, 1989). In addition, Ulun Akturan, (2015) shows that attitude is the most prominent predictor of mobile banking adoption intentions. Furthermore, attitudes have been modified in studies regarding the context of Islamic banking as well (Taib et al., 2008; Amin et al., 2009; Amin et al., 2011).

**H4:** *The attitude toward using mobile banking has a positive effect on the intention to adopt mobile banking*

### **3. Methodology**

#### ***Research design, population, and sample***

This study uses a type of causal research. According to the time dimension, this study is a cross-sectional study, which is conducted once and presents a portrait of one event at a time (Cooper, 2019). This study uses quantitative analysis and questionnaires as data sources. The research unit of analysis is the customer of the Indonesian Islamic Bank. This study used a sample of 100 Indonesian Islamic Bank customers.

#### ***Validity and Reliability***

Factor analysis was used to test the reliability and validity of the data collection instrument. Factor analysis is carried out by running a matrix of components that are rotated to reduce the questions to questions that are most relevant to the research variables.

Background Information	Frequency	Percentage
<b><i>Gender</i></b>		
Male	42	42%
Female	58	58%
Total	100	100
<b><i>Age</i></b>		
30 years and below	33	33%
Above 30 years	67	67%
Total	100	100
<b><i>Income</i></b>		
Rp5.000.000 and below	45	45%
Above Rp5.000.000	55	55%
Total	100	100
<b><i>Bank Visit</i></b>		
< 1 month	5	5%
1 month – 6 month	22	22%
6 month – 12 month	47	47%
>1 year	26	26%
Total	100	100

This study's data collection instrument was a questionnaire with close-ended questions. The questionnaire was designed on a five-point Likert scale ranging from strongly disagree (1) to neutral (3), then to strongly agree (5). The validity test was used to test the variables in the research questionnaire, which consisted of 10 statements of innovation attributes, 5 statements of religiosity, 7 statements of reputation, 8 statements of attitude, and 8 statements of

intention, where these statements require respondents to answer them. The criteria for the validity of the questionnaire are:  $\alpha = 95$  percent ( $\alpha = 5$  percent),  $(df) = n - 2 = 100 - 2 = 98$ , and  $r$  table = 0.1654. If the  $r$  count (for each item can be seen in the Pearson Correlation line) is greater than the  $r$  table and the value of  $r$  is positive, then the statement item is said to be valid.

## Attributes Innovation

No item	r count	r table 5%(10)	Criteria
1	0,863	0,1654	Valid
2	0,877	0,1654	Valid
3	0,894	0,1654	Valid
4	0,881	0,1654	Valid
5	0,867	0,1654	Valid
6	-0,201	0,1654	Not Valid
7	0,030	0,1654	Not Valid
8	0,769	0,1654	Valid
9	0,810	0,1654	Valid
10	0,418	0,1654	Valid

## Religiosity

No item	r count	r table 5%(10)	Criteria
1	0,710	0,1654	Valid
2	0,822	0,1654	Valid
3	0,849	0,1654	Valid
4	0,797	0,1654	Valid
5	0,746	0,1654	Valid

## Reputation

No item	r count	r table 5%(10)	Criteria
1	0,744	0,1654	Valid
2	0,724	0,1654	Valid
3	0,617	0,1654	Valid
4	0,743	0,1654	Valid
5	0,720	0,1654	Valid
6	0,846	0,1654	Valid
7	0,873	0,1654	Valid

## Attitude

No item	r count	r table 5%(10)	Criteria
1	0,901	0,1654	Valid
2	0,917	0,1654	Valid
3	0,904	0,1654	Valid
4	0,930	0,1654	Valid
5	0,902	0,1654	Valid
6	0,949	0,1654	Valid
7	0,935	0,1654	Valid
8	0,910	0,1654	Valid

## Mobile Banking Adoption

No item	r count	r table 5%(10)	Criteria
1	0,866	0,1654	Valid
2	0,796	0,1654	Valid
3	0,860	0,1654	Valid
4	0,880	0,1654	Valid
5	0,855	0,1654	Valid
6	0,862	0,1654	Valid
7	0,874	0,1654	Valid
8	0,736	0,1654	Valid

Reliability testing in this study uses the Cronbach SPSS program, where a questionnaire is said to be reliable if it Alpha Statistical Test method (alpha coefficient) using the has a Cronbach Alpha value greater than 0.60 (Ghazali, 2013).

### Reliability Statistics

Cronbach's Alpha	N of Items
.758	39

Source: Primary data, 2022

It is known that the Cronbach's Alpha column is 0.758 > 0.60, then it is said to be reliable. It is known that -4.984 is a (constant) value, which means that if the value of the independent (free) variable is zero, the value of the dependent variable (bound) is -4.984, in this case, if the innovation, religiosity, and reputation attributes are worth 0.00, the attitude ratio will decrease if no attributes of innovation, religiosity, and reputation. The value of the innovation attribute variable shows a positive sign assessed (0.375), meaning that every 1 value increase in the innovation attribute variable, in this case increasing 1% of the innovation attribute ratio, will increase the value of the Y variable (attitude) by 0.375.

The value of the religiosity variable shows a value of 3.297, the value of the B coefficient of (0.414), and a

significant level of 0.001. This indicates that the variable coefficient (X2) religiosity influences (0.254). This means that religiosity affects the attitude toward car banking adoption. The value of the reputation variable has a t-value of 5.457, a B coefficient of 0.522, and a significant level of 0.000. This indicates that the variable coefficient (X3) of reputation has a positive (unidirectional) effect on the attitude of mobile banking adoption (Y) with a significant level of 0.000. This means that the higher the reputation, the more influential it is on a person's adoption attitude towards mobile banking. Multiple linear regression analysis aims to determine whether the independent variable has an influence or not on these variables. Multiple linear regression analysis was performed using SPSS software. The results are as follows:

**Table 1. Summary of Regression Results**

### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-4.984	1.674		-2.977	.004
ATTRIBUTES INNOVATION	.375	.073	.337	5.144	.000
RELIGIOSITY	.414	.125	.254	3.297	.001
REPUTATION	.522	.096	.407	5.457	.000

a. Dependent Variable: Attitude

Source: Primary data, 2022



## 4. Discussions

The innovation attribute has a significant effect on attitudes with a t-value = 5.144, greater than the t-table = 1.661. This means that innovation can spread people to do things better so that people are willing and willing to adopt new products that bring many benefits to society.

This is under previous research which has found that the relative advantage, compatibility, complexity, trialability, and observability of innovation are positively related to the level of adoption (Moore & Benbasat, 1991, Lee, et.al., 2011, Sohail & Jabri, 2012)

Religiosity has a significant effect on the attitude of adoption of mobile banking with the value of t count = 3.297 which is greater than the value of t table = 1.661. That is, religiosity determines what form of product consumers will consume under the existing rules in religion and belief. Therefore, the religiosity that exists in a person greatly influences what he consumes, especially in consuming and adopting a product. Bonne, et.al., (2007) found that religiosity can have a positive effect on consumer awareness of using a product.

Reputation has a significant effect on the attitude of adoption of mobile banking with the value of t count = 5.457 which is greater than t table = 1.661. That is, a good reputation of a product will influence people to adopt and use the product, and vice versa if the reputation formed by a product is bad it will make people reluctant to use the product. Aaker & Jacobson (1994) say that reputation affects consumer attitudes, consumer attitudes towards a product can also be used as a tool to predict future business performance, meaning that companies can predict what consumers want in the future by looking at consumer attitudes in the present.

Attitude has a significant effect on the intention to adopt mobile banking with a value of t count = 5.457 which is greater than the t table = 0.677. That is, someone simply understands a technological innovation such as mobile banking, so that customers can think rationally that mobile banking is the solution for them. One of the intentions is influenced by normative belief factors where beliefs about the normative expectations of others who become references such as the influence of people who believes in the importance of using mobile banking will increase his confidence in using the technology to improve performance. So these results are from previous research (Akturan & Tezcan, 2012).

## 5. Conclusions

Our findings suggest that Islamic banks in Indonesia must offer mobile banking services that are compatible with the various needs of current users, past experiences, lifestyles, and beliefs to meet customer expectations. With better mobile banking support and the provision of a wide range of services, it is increasingly beneficial for customers' perceptions of mobile banking and to increase their adoption rate. Based on the researcher's direct experience in the research process, there are several limitations experienced and can be several factors that can be of more concern for future researchers to further refine their research because this research itself certainly has shortcomings that need to be continuously improved in research. The object of research is only focused on factors of innovation, religiosity, reputation, and attitudes which many other factors affect the use of mobile banking by the public. The distribution of the questionnaires is not done directly face to face, but using a google form that uses the internet network, so that sometimes there are respondents who fill out answers more than once due to network factors.

## References

- Aaker and Jacobson R., 1994, "The Financial Information Content of Perceived Quality", *Journal of Marketing Research*, 13 (March): 1991-2001.
- Ahmed, Z., Anang, R., Othman, N. & Sambasivan, M., 2013, 'To purchase or not to purchase US products: role of religiosity, animosity, and ethno-centrism among Malaysian consumers', *Journal of Services Marketing*, 27(7), 551–563.
- Al-Gahtani, S. S., "Computer technology adoption in Saudi Arabia: Correlates of Perceived Innovation Attributes," *Information Technology for Development*, Vol. 10, No. 1: 57–69, 2003.
- Al-Jabri, I.M. & Sohail, M.S., 2012a, 'MOBILE BANKING ADOPTION: APPLICATION OF DIFFUSION OF INNOVATION THEORY', 13(4), 13.
- Ali, M. and Chin-Hong, P. (2015), "Factors affecting intention to use Islamic personal financing in Pakistan: evidence from the modified TRA model", MPRA Paper No. 66023, University library of Munich.
- Ali, M., Raza, S.A., Puah, C.H. & Amin, H., 2019, 'Consumer acceptance toward takaful in Pakistan: An application of diffusion of innovation theory', *International Journal of Emerging Markets*, 14(4), 620–638.
- Amin, H., Rahman, A. R. A. and Ramayah, T. 2009. What makes undergraduate students enroll into an elective course?: The case of Islamic accounting. *International Journal of Islamic and Middle Eastern Finance and Management*, 2, 289-304.
- Amin, H., Rahman, A. R. A., Sondoh JR, S. L. and Hwa, A. M. C. 2011. Determinants of customers' intention to use Islamic personal financing: The case of Malaysian Islamic banks. *Journal of Islamic Accounting and Business Research*, 2, 22-42.

- Assael, Henry. 1998. *Consumer Behavior and Marketing Action* 6th Edition, New York: South Western College Publishing.
- Au, Y.A. and R. J. Kauffman, "The economics of mobile payments: Understanding stakeholder issues for an emerging financial technology application," *Electronic Commerce Research and Applications*, Vol. 7, No. 2: 141-164, 2008.
- Birgelen, M. van, Ruyter, K. de & Wetzels, M., 2003, 'The impact of attitude strength on customer-oriented priority setting by decision-makers: An empirical investigation', *Journal of Economic Psychology*, 24(6), 763–783.
- Bonne, K., Vermeir, I., Bergeaud-Blackler, F. & Verbeke, W., 2007, 'Determinants of halal meat consumption in France', *British Food Journal*, 109(5), 367–386.
- Chen, L., 2008. "A model of consumer acceptance of mobile payment," *International Journal of Mobile Communications*, Vol. 6, No. 1: 32-52.
- Chen, L., M. Gillenson, and D. Sherrell, 2004. "Consumer acceptance of virtual stores: A Theoretical Model and Critical Success Factors for Virtual Stores," *ACM SIGMIS Database*, Vol. 35, No. 2: 8-31.
- Cooper, D. R., & Schidler, P. S. (2019). *Metode Penelitian Bisnis*, Edisi 12 Buku 1. Jakarta: Salemba Empat.
- Davis, F.D., 1989, 'Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology', *MIS Quarterly*, 13(3), 319.
- Engel, J.F., Blackwell, R.D. and Miniard, P.W. 1995. *Consumer Behavior*, 8th d, Orlando: The Dryden Press.
- Gerrard, P. & Barton Cunningham, J., 2003, 'The diffusion of Internet banking among Singapore consumers', *International Journal of Bank Marketing*, 21(1), 16–28.
- Ghozali, I., 2013, *Aplikasi Analisis Multivariate dengan Program SPSS*, 7th edn., UNDIP Press, Semarang.
- Jeanne M. Logsdon and Donna J. Wood. (2015), "Business Citizenship: From Domestic to Global Level of Analysis", *Business Ethics Quarterly*, Volume 12, Issue 2, April 2002, pp. 155 – 187 DOI: <https://doi.org/10.2307/3857809>
- Koenig-Lewis, N., A. Palmer, and A. Moll, "Predicting young consumers' take up of mobile banking services," *International Journal of Bank Marketing*, Vol. 28, No. 5: 410-432, 2010.
- Luarn, P. & Lin, H.-H., 2005, 'Toward an understanding of the behavioral intention to use mobile banking', *Computers in Human Behavior*, 21(6), 873–891.
- Malaquias, R.F. and Hwang, Y. (2019), "Mobile banking use: a comparative study with Brazilian and US participants", *International Journal of Information Management*, Vol. 44, pp. 132-140, doi: 10.1016/j.ijinfomgt.2018.10.004.
- Mallat, N., "Exploring consumer adoption of mobile payments – A qualitative study," *Journal of Strategic Information Systems*, Vol. 16, No. 4: 413-432, 2007.
- Mohamad Hsbollah, H. & Kamil, 2009, 'E-learning adoption: the role of relative advantages, trialability and academic specialisation', *Campus-Wide Information Systems*, 26(1), 54–70.
- Moore, G.C. & Benbasat, I., 1991, 'Development of an Instrument to Measure the Perceptions of Adopting an Information Technology Innovation', *Information Systems Research*, 2(3), 192–222.
- Nizar, S. and Marzouki, R. (2015), "Consumer attitudes and purchase intentions toward Islamic banks: the influence of religiosity", *International Journal of Bank Marketing*, Vol. 33 No. 2, pp. 143-161, doi: 10.1108/IJBM-10-2013-0115.
- Oly Ndubisi, N. & Sinti, Q., 2006, 'Consumer attitudes, system's characteristics and internet banking adoption in Malaysia', *Management Research News*, 29(1/2), 16–27.
- Omar Sharifuddin Syed-Ikhsan, S. & Rowland, F., 2004, 'Knowledge management in a public organization: a study on the relationship between organizational elements and the performance of knowledge transfer', *Journal of Knowledge Management*, 8(2), 95–111.
- Ondrus, J. and Y. Pigneur, "Towards a holistic analysis of mobile payments: A multiple perspectives approach," *Electronic Commerce Research and Applications*, Vol. 5, No. 3: 246-257, 2006.
- Owusu Kwateng, K., Osei Atiemo, K.A. & Appiah, C., 2019, 'Acceptance and use of mobile banking: an application of UTAUT2', *Journal of Enterprise Information Management*, 32(1), 118–151.
- Park, Y. & Chen, J.V., 2007, 'Acceptance and adoption of the innovative use of smartphone', *Industrial Management & Data Systems*, 107(9), 1349–1365.
- Polatoglu, V. N. and S. Ekin, "An empirical investigation of the Turkish consumers' acceptance of internet banking services," *International Journal of Bank Marketing*, Vol. 19, No. 4: 156-165, 2001.
- Priya, R., Vikas Gandhi, A. and Shaikh, A. (2018), "Mobile banking: consumer perception towards adoption", *Benchmarking: An International Journal*, Vol. 25, pp. 1-43, doi: 10.1108/BIJ-01-2016- 0009.



- Püschel, J., Afonso Mazzon, J. & Mauro C. Hernandez, J., 2010, 'Mobile banking: proposition of an integrated adoption intention framework', H. Karjaluoto (ed.), International Journal of Bank Marketing, 28(5), 389–409.
- Raza, S.A., Shah, N. and Ali, M. (2019), "Acceptance of mobile banking in Islamic banks: evidence from modified UTAUT model", Journal of Islamic Marketing, Vol. 10 No. 1, pp. 357-376, doi: 10.1108/JIMA-04-2017-0038.
- Rogers, E.M., 2003. Diffusion of Innovations – 5th Edition, the Free Press, NY.
- Sanni, S.A., Ngah, Z.A., Karim, N.H.A., Abdullah, N. and Waheed, M. (2013), "Using the diffusion of innovation concept to explain the factors that contribute to the adoption rate of e-journal publishing", Serials Review, Vol. 39 No. 4, pp. 250-257.
- Schiffman dan Kanuk. 2008. Consumer Behavior. Edition 7. Jakarta: Indeks
- Subramaniam, D.R., 2012, 'CUSTOMERS' SWITCHING BEHAVIOR IN BANKING INDUSTRY-EMPIRICAL EVIDENCE FROM MALAYSIA', 1, 7.
- Suhartanto, D., Dean, D., Ismail, T.A.T. & Sundari, R., 2019, 'Mobile banking adoption in Islamic banks: Integrating TAM model and religiosity-intention model', Journal of Islamic Marketing, 11(6), 1405–1418.
- Taib, F. M., Ramayah, T. and Razak, D. A. 2008. Factors influencing intention to use diminishing partnership home financing. International Journal of Islamic and Middle Eastern Finance and Management, 1, 235-248
- Thambiah, S., Ismail, H. & Malarvizhi, C.A., 2011a, 'Islamic Retail Banking Adoption: A Conceptual Framework', 10.
- Trotta, A. & Cavallaro, G., 2013, 'MAPPING THE RELATIONSHIP BETWEEN REPUTATION AND CORPORATE SOCIAL RESPONSIBILITY IN THE BANKING SECTOR: A COMPREHENSIVE LITERATURE REVIEW, 5(1), 11.
- Ulun Akturan, 2015, 'The Effects Of Innovation Characteristics On Mobile Banking Adoption'.
- Venkatesh, V. & Davis, F.D., 2000, 'A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies', Management Science, 46(2), 186–204.
- Vrechoupoulos, A., I. Constantiou, I. Sideris, G. Doukidis, and N. Mylonopoulos, "The critical role of consumer behaviour research in mobile commerce," International Journal of Mobile Communications, Vol. 1, No. 3: 329-340, 2003.
- Wajdi Dusuki, A. & Irwani Abdullah, N., 2007, 'Why do Malaysian customers patronise Islamic banks?', International Journal of Bank Marketing, 25(3), 142–160.
- Wang, Y.-B., Lin, K.-Y., Chang, L. & Hung, J.C., 2011, 'A Diffusion of Innovations Approach to Investigate the RFID Adoption in Taiwan Logistics Industry', Journal of Computers, 6(3), 441–448.
- Wilkes, R.E., Burnett, J.J. & Howell, R.D., 1986, 'On the meaning and measurement of religiosity in consumer research', 10.