Does Consumer Innovativeness Matter? Predicting Customer Behaviour of A New Financial Architecture

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Abstract: Although the benefits of the marriage between Islamic principles of Shari'ah and financial services as a new financial architecture have been well documented, however, its adoption within the industry's core markets was lesser than necessary to move the world's economic potential. This study proposed consumer innovativeness as a marketing strategy to improve customers' adoption of the new financial architecture. Utilizing cross sectional study, a survey questionnaire responses were elicited among Islamic banking customers in Northern Nigeria and responses were analyzed using Partial Least Square - structural equation modelling (PLS-SEM). Findings indicated that consumer innovativeness, attitude, as well as subjective norm significantly predicted respondents' intention, while perceived behavioural control was found insignificantly related to behavioural intention. Also, consumer innovativeness moderated the relationship connecting attitude and intention, while evidence for the interaction effect between consumer innovativeness and social norm was not supported. The integration of the theories of planned behaviour and diffusion of innovation in conceiving and initiating appropriate marketing strategy for the new financial architecture were provided and suggestions for future studies discussed.

Keywords: Islamic Banking, Customer Behaviour, Theory of Planned Behaviour, Diffusion of Innovation Theory, Nigeria.

JEL Codes: G21, M2, M3.

Introduction

Four decades ago, a new financial architecture emerged, channelling huge sum of funds, in the most favourable terms, from surplus to deficit sector of the global economy (Dogarawa, 2012; Pearce, 2011). It was basically the marriage between Islamic principles of *Shari'ah* and financial services that metamorphosed into what has today been conceptualized as "Islamic financial service industry". Its modern practice can be traced to the late 1950s in Pakistan, Egypt, Malaysia and Philippi-

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nes (Gait & Worthington, 2007; Ismail, 2010; Siddiqi, 2006), and it subsequently received a nod of approval in the United Arab Emirates (Dubai), and from finance ministers of the Organisation of Islamic Conference (OIC) countries, Jeddah, Kingdom of Saudi Arabia in 1975 (Durán & García-López, 2012). Currently, Islamic banking remains the major pillar of Islamic financial assets capturing nearly 80 percent of the global Islamic finance industry (Okoli, 2016). Indisputably, Islamic banking has extended to all nooks and corners of countries in the world (Muslehuddin, 1993), including developed and developing nations, Muslim and non-Muslim countries (Aziz, 2006; Muslehuddin, 1993), with more than 300 institutions as of today, increasing at an average speed of 17 percent per annum from 2008-2012 (EY, 2014). This double digit growth has opened up a mixture of financial alternatives for 38-40 million customers (EY, 2013), and has stimulated financial inclusion and economic growth in low and medium income countries (Imam & Kpodar, 2015; Okeke, 2015).

However, despite this potential, a sizeable number of people and business firms from low and medium income countries, were more inclined to blend their economic activities with conventional banking. For instance, an investigation conducted among adult respondents in five Middle Eastern and North African countries with emerging Islamic finance industry, found little evidence of the demand for Islamic banking products. Even if any, conventional banks dominated the greater part of the debt financing in Islamic finance core markets, including Gulf Co-operation Council (GCC) (Perry & Rehman, 2011), Indonesia - the largest Muslim country of the world (Salamah Wahyuni & Arifin, 2013), and Nigeria - the largest Muslim country in Sub-Saharan Africa (Gelbard, Hussain, Maino, Mu, & Yehoue, 2014, p. 10). In a little more detail, the managing director of *Jaiz* Bank in Nigeria has recently solicited the patronage of more players in an effort to compete favourably with conventional banks (Suka, 2015).

Thus, given the significant role of the new financial architecture in the world, specifically among its bona-fide beneficiaries (low and medium income countries), many researchers have earlier linked these challenges to marketing inefficiencies and have suggested Islamic banks to have a clear understanding of the attitude and behaviour of their customers in order to formulate appropriate marketing strategies (Haron & Azmi, 2005; Kamarulzaman & Madun, 2013).

An older attempt to study the adoption behaviour of Islamic banking customers led by Erol and El-Bdour (1989) has generally found selection of Islamic banking to be basically driven by customers' perception of monetary benefits (Dusuki

& Abdullah, 2007; Erol & El-Bdour, 1989; Gerrard & Cunningham, 1997), while other researchers (Bley & Kuehn, 2004; Khan, Hassan, & Shahid, 2007; Metawa & Almossawi, 1998), reported that preference of Islamic banking was more because of perceived religious zeal. However, while these studies facilitate our reasonable understanding of customers' behaviour, nevertheless, recent empirical works have increasingly become sophisticated beyond the boundaries of descriptive statistics to the deliberate integration of inferential statistics to analyze and predict customers' behaviour using different cognitive models.

Arguably, the most extensively researched models are the theory of reason action (Fishbein & Ajzen, 1975) and the theory of planned behaviour (Ajzen, 1991). Although the theory of reasoned action was found to be of limited role in predicting behaviours over which an individual has no volitional control (Ajzen, 1991; Armitage & Conner, 2001; Sheppard, Hartwick, & Warshaw, 1988), nevertheless, these limitations lay the groundwork for the emergence of the theory of planned behaviour (TPB) (Abraham & Sheeran, 2003; Armitage & Conner, 2001). Despite the fact that TPB model was found parsimonious and predictive of human behaviour in different contexts and domains (Ajzen, 1991, 2011), yet, some of its theoretical assumptions in the perspective of Islamic banking have received limited attention and deserve further attention. For instance, individual's general disposition to think and behave in some different way has rarely been investigated (Sheeran, 2002). In particular, the role of personality characteristics such as consumer innovativeness in determining the belief that individuals hold about Islamic banking has not adequately been considered in any of the dominant Islamic banking models. Even if any, some researchers (Flynn & Goldsmith, 1993; Goldsmith & Flynn, 1992) have identified some important functions of consumer innovators to the organization: (i) provide positive cash flow to the industry; (ii) may bring about market leadership or raise barriers to entry for others firms entering the market; (iii) may provide vital feedback regarding new product potentials, or suggest improvements early enough to avoid failure or rejection of the new product; (iv) promote new products through word-of-mouth and legitimize the new products to the majority of customers. Taking into cognizance these functions, it is justifiable and worthwhile in the face of market hostilities and stringent competition from experienced conventional banks in Nigeria, to integrate consumer innovativeness in understanding Islamic banking customer behaviour using TPB. The remaining study is structured as follows: Section 2 discusses the underpinning theory and the corresponding research hypotheses; section 3 discusses the methodology; section 4 analysis and result; section 5 provides discussions and conclusion of the study.

Theory and Hypotheses

Theory of Planned Behaviour (TPB)

Ever since Wicker's (1969) publication of his research findings that attitude does not correlate with human behaviour, academic researchers and psychologists have proposed different models to understand human behaviour (Ajzen & Fishbein, 2005). Among the most widely used models was the theory of planned behaviour (Ajzen, 1991; 2011). Theory of planned behaviour (TPB) basically assumed that individuals make their rational decisions based on available information (Webb & Sheeran, 2005). Therefore, TPB proposes that individual behavioural intention is the causal agent of behaviour. It follows therefore, that an individual who intends to participate in a particular behaviour is more likely to participate in that behaviour than an individual who refuses to indicate his intention at all. The theory posits attitude (ATT), subjective norm (SN), and perceived behavioural control (PBC) as the determinants of intention. ATT reflect person's positive or negative appraisal in performing a given behaviour (e.g. 'I enjoyed Islamic financing'). SN refers to individual's beliefs whether significant referents think an individual should perform a particular behaviour (e.g. 'some people very important to me think that I should apply for Islamic financing). Finally, the theory posits that PBC is predictive of both intention and behaviour (Sheeran, Trafimow, & Armitage, 2003). PBC is identical to Bandura's (1977) conception of self-efficacy, and indicates an individual's evaluation of his ability to perform a given behaviour.

Previous works in the area of Islamic banking have empirically linked the relationship between ATT, SN, PBC and behavioural intention (Alam, Janor, Zanariah, & Ahsan, 2012; Amin, AbdulRahman, & AbdulRazak, 2012, 2013; Amin, Rahim, & AbdulRazak, 2014; Echchabi & Abd. Aziz, 2012). Although ATT, SN, PBC were found relevant in predicting behavioural intention, unfortunately, its validation in the context of Islamic banking remained scant, and even if any such exist, have reported mixed findings. For instance, Alam et al. (2012) found SN was insignificantly related to intention. Echchabi and Abd. Aziz (2012) found both SN and PBC were insignificantly related to behavioural intention. Hence, taking stock from the above, this paper assumes that findings appear to be scanty, mixed and inconclusive and that more investigations need to be carried out. We therefore proposed:

Hypothesis 1: ATT positively determines intention to adopt IB in Nigeria.

Hypothesis 2: SN positively determines intention to adopt IB in Nigeria.

Hypothesis 3: PBC positively determines intention to adopt IB in Nigeria.
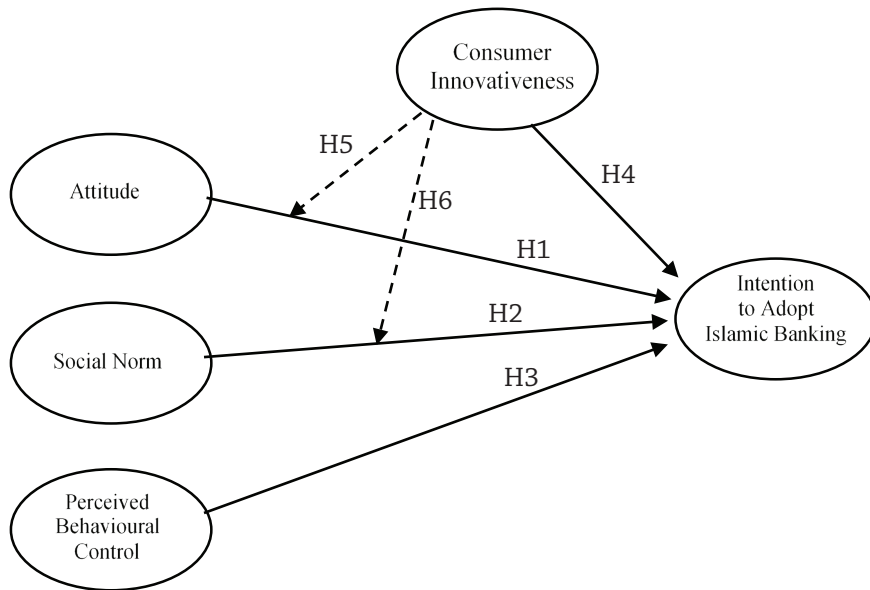
Figure 1. Conceptual Model

Consumer innovativeness as a potential moderator

Consumer innovativeness (CI) refers to "the degree to which an individual is relatively earlier in adopting new ideas than the average member of his social system" (Rogers, 2003). It is a well-researched construct that predicts new product adoption including rock music and scent innovativeness (Goldsmith & Hofacker, 1991), internet buying/shopping (Agarwal & Prasad, 1998; Bigne-Alcaniz, Ruiz-Mafé, Aldas-Manzano, & Sanz-Blas, 2008; Goldsmith, 2002; Yi, Fiedler, & Park, 2006), internet banking (Yiu, Grant, & Edgar, 2007), consumer electronics (Van Rijnsoever & Castaldi, 2011), online apparel customization/fashion (Goldsmith & Hofacker, 1991; Nirmala & Dewi, 2012; Yun & Hira, 2012), mobile data service (Parveen & Sulaiman, 2008; Thakur & Srivastava, 2014; Yang, 2010) and mobile phone replacement (Chih-Chien, Li-Chuan, & Yann-Jy, 2005).

Furthermore, some researchers (Agarwal & Prasad, 1998; Citrin, Sprott, Silverman, & Stem Jr, 2000; Yun & Hira, 2012) have also explored CI as a potential moderator between perceived ease of use (PEOU), perceived usefulness (PU) and intention to use or adopt a particular innovation. Findings have demonstrated that individuals with high innovativeness tend to exhibit more positive attitude towar-

ds a particular innovation than individuals with low innovativeness. Hence, the following hypotheses were made:

Hypothesis 4: CI positively determines intention to adopt Islamic banking in Nigeria

Hypothesis 5: CI moderates the relationship between ATT and intention, such that the relationship between ATT and intention to adopt Islamic banking becomes stronger (i.e., more positive) for customers with high innovativeness than customers with low innovativeness.

Hypothesis 6: Consumer innovativeness moderates the relationship between SN and intention, such that the relationship between SN and intention to adopt Islamic banking becomes stronger (i.e., more positive) for customers with high innovativeness than customers with low innovativeness.

Consistent with the theoretical postulations and empirical evidence highlighted, our conceptual model was presented in the above graphical representation as depicted in Figure 1. Intention was dependent variable, while ATT, SN, PBC and CI served as the independent variables. In addition, CI moderates the relationship between ATT, SN and intention.

Methodology

Sample and Data Collection Procedures

A sample of 382 individuals using Krejcie and Morgan (1970) was drawn from a total population of 60,000 customers (Salisu, 2014). Respondents (customers) were approached when they were either sitting for their turn at the counter, or when they had finished with the counter and were about to exit from the banking halls. The researcher politely explained and asked respondents to co-operate. Once, they had indicated their approval, the questionnaire was then handed to them for answering. However, several procedures were undertaken to curve the possibility common method variance (CMV) in the study, as proposed by Podsakoff, MacKenzie, Lee, and Podsakoff (2003). Firstly, respondents were informed that there was no wrong or right answer to all the items asked and that it would take them not more than 10 to 20 minutes to answer the questionnaire. They were also informed that completed questionnaires will be treated with utmost confidentiality. Secondly, constructs items were modified to reduce method biases by avoiding vague or unnecessary ambiguity in the questionnaire.

After rigorous data screening using SPSS, a total number of 229 responses were finally entered into SMARTPLS software for analyses. The sample composition was males (75.1%) and females (24.9%). Age ranges from 20-60 years, and majority of the participants were diploma/NCE holders (30.6%). A large number of our respondents were married (55%), followed by single (37.1%), divorced (5.7%) and widowed (2.1%). In addition, majority of the respondents were civil servants (57.6%), while the remaining respondents represented businessmen or traders (41.5%). When business relationship with Islamic bank was computed, the share of *Mudharabah* savings was (55.5%), current account (27.1%) while *Murabahah* cost-plus financing, *Ijara-Iqtinah*, Auto Finance, and Household finance shared the least (17.4%).

Instruments

The instrument scale chosen to measure the study variables was adopted from previous studies with some minor modifications to suit the context of this study. Hence, consumer innovativeness 6 items scale was adopted from Goldsmith and Hofacker (1991), attitude 6 items scale was adopted from Amin, Rahman, Sondoh Jr, and Hwa (2011), social norm 5 items scale and perceived behavioural control 6 item scale were adopted from Alam et al. (2012) respectively. Moreover, all item scales adopted were analyzed on a 4 data point Likert scale. For instance, strongly disagree = 1 and strongly agree = 4.

Analysis and Result

Measurement model

Scholars such as Anderson and Gerbing (1988), and Hair Jr, Hult, Ringle, and Sarstedt (2014) have provided a two-step guideline for the use of PLS-SEM. Therefore, consistent with these two-steps procedures, the current study assessed the constructs' internal reliability, convergent as well as the discriminant validity. According to Fornell and Larcker (1981), the minimum recommended value of composite reliability (CR) and cross loadings is 0.7, while 0.5 for the average variance (AVE). As indicated in the table below, (table 1), the AVE have gone beyond the recommended numerical value of 0.5, while all factor loadings and composite reliabilities have surpassed the posited minimum level of 0.7. This implies that the measurement model has achieved adequate internal reliability. Furthermore, the AVE as suggested has exceeded the variance shared between the constructs (Fornell & Larcker,

1981). Therefore as enumerated in the table below, the measurement model has yielded satisfactorily adequate discriminant validity (Fornell & Larcker, 1981; Hair, Black, Babin, & Anderson, 2010)Babin, & Anderson, 2010**.**

Structural Model

The structural model was examined following PLS-SEM 5000 bootstrapping procedure as suggested by scholars (Ajisafe & Ajide, 2014; Hair Jr et al., 2014) with a 229 data set represented by the path coefficients and hypothesis testing as shown in table 3 and figure 2 below. Therefore, knowing deliberately that our propositions are directional, we chose to use a one-tailed test, since the directionality of the relationship between our latent variables were already known (Alam Choudhury & Wajdi Dusuki, 2008, p. 20; economywatch.com, 2016; Honohan, 2004). These values indicate that relationship were significant at 0.05, one tailed test with its critical value (±1.645).

Table 1 *Outcome of The Measurement Model*				
Latent Constructs	Indicators	Standardized Loadings	CR	AVE
Attitude	ATT 1	0.873	**0.947**	**0.750**
	ATT 2	0.861		
	ATT 3	0.899		
	ATT 4	0.891		
	ATT 5	0.834		
	ATT 6	0.836		
Social norm	SON1	0.789	**0.907**	**0.661**
	SON2	0.830		
	SON3	0.843		
	SON4	0.803		
	SON5	0.800		
Behavioural Control	PBC1	0.822	**0.921**	**0.662**
	PBC2	0.764		
	PBC3	0.840		

	PBC4	0.852		
	PBC5	0.801		
	PBC6	0.799		
Innovativeness	IBCI1	0.802	**0.880**	**0.709**
	IBCI2	0.880		
	IBCI3	0.844		
Intention	IAIB2	0.811	**0.901**	**0.695**
	IAIB3	0.808		
	IAIB4	0.893		
	IAIB5	0.891		

Note: IBCI3, IBCI4, IBCI5 and IAIB1 were removed as a result of low CR loadings of a lesser amount that does not reach 0.50.

Table 2
Correlation/Descriptive Statistics of The Latent Constructs

Latent Constructs	M	SD	1	2	3	4	5
Attitude	3.41	.70	**.87**				
Innovativeness	3.04	.56	.50	**.84**			
Intention to Adopt	3.29	.66	.57	.42	**.83**		
Behavioural Control	3.21	.66	.70	.59	.51	**.81**	
Social norms	3.04	.69	.61	.44	.47	.64	**.81**

Note: The selected bold fonts indicate AVE square root while the other non-bold entries indicate their correlations.
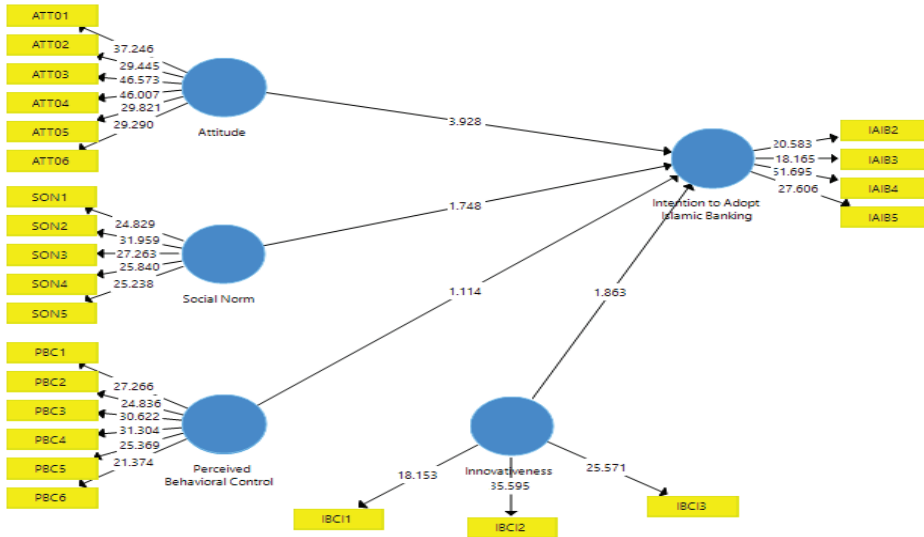
Figure 2. Structural Model-Direct Relationship

The first hypothesis proposed was that ATT positively determines intention. The outcome shown in Table 3, (Model 1) indicated that ATT had a significant positive relationship with intention (β = 0.352, p< .01). Therefore, our first proposition was supported. The second hypothesis proposed that SN positively determines intention to adopt Islamic banking. On this note, findings indicates that SN was positively correlated with intention (β = 0.137, p < .05), and hence, the result justifies the proposed hypothesis and provides additional empirical support for SN as a determinant of intention.

Additionally, the fourth hypothesis posited that CI positively influences intention. The result indicated that CI positively relates with intention (β = 122, p < .05). Conversely, the direct effect of PBC on intention to adopt Islamic banking showed insignificant relationship (β = .100, p> .1), suggesting that hypothesis 3 was not supported.

Latent Constructs	Model A (Core Effects)	Model B (Interaction Effects)
Innovativeness	0.122**	0.082*
Attitude	0.352***	0.281***
Social Norm	0.137**	0.034**
Perceived Behavioural Control	0.100	0.073
Innovativeness × Attitude		0.166*
Innovativeness× Social Norm		0.087
R^2	0.365	0.381

Table 3
The Path Coefficients

Note: Dependent variable = Intention. Significant at ***p <0.01 *p <0.10; **p <0.05;

Coefficient of Determination (R² Value)

Having found the significance of path coefficients of model A (direct effects), this paper proceeds with examination of values of R-square as a measure to evaluate the model. Table 3 model 2 reflected 0.381 (38.1%) of the total variance in intention. This indicates that the exogenous latent variables (i.e., ATT, SN, PBC) jointly explained 38.1 percent of the total variance in intention to adopt Islamic banking. Hair, Ringle, and Sarstedt (2011) pointed out that judgment of weather R^2 level is low or high depends on a particular research discipline. In our own case (consumer behaviour), R^2 value of 0.20 are regarded high in the discipline. Even if any, Falk and Miller (1992), have recommended 0.10 as a minimum level. Thus, our model can be said to have an acceptable threshold level of R-square values.

Effect Size (f²)

According to Chin, 1998 "effect size measures the relative effect of a specific exogenous latent variable on endogenous latent variable(s) by means of changes in the R square". He further explained that, "it is computed as the addition to R-square relative to the ratio of unexplained variance". Thus, the effect size evaluates the effect of a specific exogenous construct when it is taken out (omitted) from the model. It is referred as effect size (f²) and can be computed with the following formula (Cohen, 1988; Hair Jr et al., 2014; Iqbal & Shafiq, 2015).

$$\text{Effect size: } f^2 \quad = \quad \frac{R^2_{\text{included}} - R^2_{\text{excluded}}}{1 - R^2_{\text{included}}} \quad \text{(1),}$$

Where $R^2_{\text{included}} - R^2_{\text{excluded}}$ are the R^2 values of the endogenous latent variables included or omitted from the model. According to Cohen (1988), "effect size (f^2) values can be categorized into small (0.02), medium (0.15), and large (0.35) respectively". Thus, our result indicated that the effect sizes for CI (0.03), ATT (0.16), SN (0.02) and PBC (0.01) ranges from small (CI, SN), medium (ATT) and none (PBC).

Predictive Relevance (Q²)

Another measure which was also recommended in the application of PLS-SEM is a test of predictive relevance using blindfolding procedures (Geisser, 1974; Hair Jr et al., 2014; Mohseni-Cheraghlou, 2013). In other words, a redundancy measure (Q^2) was employed to evaluate the relevance of the structural model. The Q^2 measure is a criterion that assesses how well a structural model calculates the data of omitted cases (Hair et al., 2014). It follows therefore that a model with Q^2 value greater than zero is regarded to have a good predictive relevance, while a model with zero value or less has no any predictive relevance (Hair Jr et al., 2014; Henseler et al., 2009). Taking into cognizance these thresholds, the outcome of blindfolding analysis indicated Q^2 value of 0.240, which is greater than zero, signifying the model's predictive relevance.

Testing the Moderating Effects

In this research work, product-indicator approach was utilized to test the moderating effects of CI. The first step requires ATT, SN and CI as an independent latent construct. The second step demands the creation of moderating effect through the multiplication of the products indicator of the latent variables with each indicator of the moderating latent variable (Hair Jr et al., 2014). The third step involves the computation of the standardized path coefficients using a sample of 5000 bootstrapping to check whether the moderating effects are considerably significant. The fourth step entails determining the strength of the moderation by means of Cohen's (1988) effect size or magnitude formula.
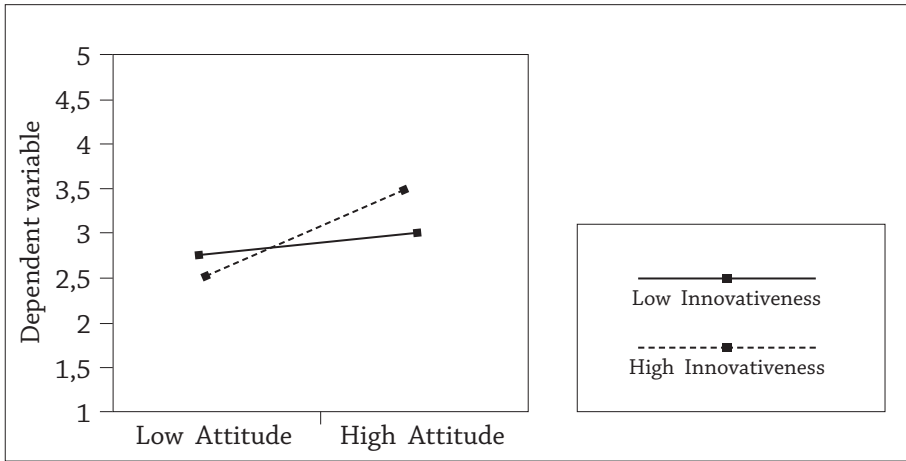
Figure 3. Interaction effect between ATT and CI in predicting intention to adopt Islamic banking

Thus, we have proposed in this study, CI moderates the relationship between ATT and intention to adopt Islamic banking, such that the relationship between ATT and intention to adopt Islamic banking would be stronger (i.e., more positive) for individuals with high innovativeness compared to individuals with low innovativeness. As shown in Table 3, Model 2, there was a significant moderating effect between ATT and CI (= 0.166, p < .1). Therefore, hypothesis 5 was supported. Figure 3 presents the nature and form of the interaction effect between ATT and CI. The linear curve indicates that the effect of ATT is stronger (more positive) for individuals with high innovativeness than individuals with low innovativeness.

Furthermore, hypothesis 6 proposed that CI would moderate the relationship between SN and intention to adopt Islamic banking, such that the correlation among SN and intention would be stronger (more positive) for individuals with high innovativeness than individuals with low innovativeness. Unfortunately, this hypothesis was rejected or not supported (= .087, p >.1) as indicated in Table 3. Regarding the moderating effect, the analysis indicated the effect size of 0.11, thus, suggesting a small effect based on Cohen's (1988) effect size determination criterion.

Discussion and Conclusion

Discussion

First, with regards to hypothesis 1, findings indicated a significant positive relationship between attitude and intention to adopt Islamic banking, suggesting that when customers are certain about the positive benefits of engaging with Islamic banking, the greater will be their willingness to patronize Islamic banking. This result is consistent with Amin et al. (2014) who found a significant and positive relationship between attitude and intention to adopt *Musharakah-Mutanaqisah* financing. Similar results were also reported by Taib, Ramayah, and Razak (2008) and Amin, Ghazali, and Supinah (2010).

Social norm has also been found to correlate with behavioural intention. The result of the study was consistent with the study of (Amin et al., 2010; Lada, Tanakinjal, & Amin, 2009; Taib et al., 2008) According to cbn.gov.ng (2011), social norm is an important factor that influences behavioural intention particularly in the early stages of the adoption process, where complete and ready-made information about products/services is lacking among potential customers. Moreover, since its inception, Islamic banking in Nigeria has received negative perception from non-Muslim population (Garba, 2014; KC, 2012; NPC, 2016) and the mass media (Ezinwa, Okafor, & Onyike, 2013), hence, potential adopters may have to depend on word of mouth from among their referents.

However, perceived behavioural control was not supported in our sample, nonetheless, other related studies have also reported similar findings (Echchabi & Abd. Aziz, 2012; Moshrefjavadi, Dolatabadi, Nourbakhsh, Poursaeedi, & Asadollahi, 2012; Munyanyi, 2014; Taylor & Todd, 1995; Teo & Pok, 2003; Towler & Shepherd, 1992). Empirically, Madden, Ellen, and Ajzen (1992) have provided additional support for these findings in a survey of 10 behavioural models that had different mean levels of PBC. For those behaviours that individuals perceived as easy to carry out, the TPB was found to perform not better than TRA. But, when the behaviour is perceived as less controllable, then PBC becomes relevant and contributes substantially to the model. Consistent with these findings, our descriptive statistics (table 2) indicate high mean value (high volitional control) for PBC construct (mean equals 3.205 on a scale from 1 to 4). Thus, Islamic banking adoption in Northern Nigeria seems not to be hampered by lack of opportunities, skills or resources; anyone interested to form positive intention about Islamic banking is welcome.

In addition to the above, we also proposed hypothesis 4, consumer innovativeness to moderate the relationship between attitude and intention to adopt Islamic banking, such that the relationship between attitude and intention to adopt Islamic banking would be stronger (i.e. more positive) for customers with high innovativeness than customers with low innovativeness. The outcome of the study yielded a significant positive interaction effect between innovativeness and attitude, and is consistent with some previous works (Citrin et al., 2000; Goldsmith, 2001, 2002; Yun & Hira, 2012).

However, contrary to our expectation, consumer innovativeness did not moderate the relationship between social norm and intention to adopt Islamic banking. This insignificant interaction effect is worthy of discussion. We may first of all recall that social norm is the weakest construct in the TPB model (see, Armitage & Conner, 2001; Godin & Kok, 1996; Sheppard et al., 1988), and because of its weaknesses, some prior works have completely removed it from their studies (e.g., Sparks, Shepherd, Wieringa, & Zimmermanns, 1995), while others have re-conceptualized it (see, Abrams & Hogg, 1988; Hornsey, 2008; Terry, Hogg, & White, 1999; White, Smith, Terry, Greenslade, & McKimmie, 2009). Thus, measures of social norm adopted in our model did not tap the individuals' characteristics that have identified themselves as independent. According to Park and Levine (1999), TRA social norm indicators (items) are for those individuals who identified themselves as interdependent. An interdependent construed individual generally acts in accordance with perception of his referents (Markus & Kitayama, 1991; Singelis, 1994), while an independent construed individual acts according to his attitude, emphasizing the uniqueness of his feelings, thoughts, and actions without much reference to others (Park & Levine, 1999).

Implications for theory and practice

According to Fishbein and Ajzen (2010), people who vary in terms of their individual disposition may significantly differ in the belief they hold against some specific behaviours. Furthermore, when an individual disposition is unrelated with a particular belief, the individual is not expected to influence that behaviour. In the light of the above conception, the outcome of the study has validated the direct relationship between consumer innovativeness, attitude, social norm and intention to adopt Islamic banking. Also, the study has examined the roles of individuals with high and low innovativeness with respect to attitudes, social norm, and intention to adopt Islamic banking.

In addition, findings have provided some important managerial implications to Islamic banking institutions and low and medium income countries in which Muslim are the majority. The practical/managerial implications of the study lie in the fact that Islamic banking industry has emerged with numerous opportunities opened to low and medium income countries. Unfortunately, the new system met steep competition from conventional banks who were more experienced with the market. Thus, our interest is focused on the fact that government interest in financial inclusion and economic growth in low and medium income countries may turn to be a historical fallacy if customers do not accept the new innovation. Specifically, in Nigeria, government dream of becoming regional Islamic banking hub, that will attract foreign investment, provide job opportunities, economic growth and development, is being defeated. Thus a marketing strategy using consumer innovativeness construct was proposed and tested.

Limitations and Future Research Directions

The insignificant moderating effect of consumer innovativeness on the relationship between social norm and intention to adopt Islamic banking suggests social norm construct to include measures of impersonal sources of information. Thus future studies may consider the integration of impersonal sources of information's measures. Second, this study adopted a cross-sectional design, in which causal inferences and generalization cannot be made to the entire customers of Islamic banking. Therefore, a longitudinal design is suggested in the future to analyze changes over time. Third, intention to adopt Islamic banking was examined by means of self-report measures. However, self-report measures are associated with common method variance (Podsakoff, MacKenzie, & Podsakoff, 2012) and social desirability bias (Dodaj, 2012; Podsakoff & Organ, 1986), thus, the insignificant relationship discovered in the model might perhaps be to respondents' under-reporting of their beliefs and intentions through the questionnaires. Therefore, future studies may wish to use mixed methods to help reduce the problem of common method bias. Fourth, our PLS-SEM model 2 explained 38.1 percent of the variance in intention to adopt Islamic banking. Although a 20 percent variance in consumer behaviour research is commendable (Hair Jr et al., 2014), yet, it indicates that future studies are needed to capture the remaining variance. It is argued that consumer innovators act in the absence of the influence of others, gathering their information from impersonal sources such as the mass media (Midgley & Dowling, 1978).

Conclusion

Conclusively, this study has provided to the academia and in particularly in context of Islamic banking, additional theoretical and empirical evidence to the growing body of literature regarding the direct and indirect (moderating) role of customer innovativeness on intention to adopt Islamic banking. Findings from the study lend empirical support to the predictive power of the theory of planned behaviour. The theoretical framework of this study has also added an important contribution to the TPB by examining the influence of consumer innovativeness on intention to adopt Islamic banking as well as validating consumer (domain specific) innovativeness scale across divergent product/service category (i.e. Islamic banking), in a developing country such as Nigeria.

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