EXAMINING MALAYSIAN CONSUMERS' ACCEPTANCE OF SHARIAH-COMPLIANT BUY NOW PAY LATER USING THE UTAUT MODEL

ISMAIL, N.[1] – ZAINUDDIN, A.[1*] – FIKRY, A.[1]

[1] *Faculty of Business and Management, Universiti Teknologi MARA (UiTM), Selangor, Malaysia.*

**Corresponding author*
e-mail: niz[at]uitm.edu.my

(Received 18th March 2026; revised 26th June 2026; accepted 28th July 2026)

Abstract. The rapid growth of financial technology has transformed consumer payment behaviour, including the emergence of Buy Now Pay Later (BNPL) services. In Malaysia, the increasing demand for Shariah-compliant financial solutions has encouraged financial service providers to introduce Shariah-compliant BNPL services as an alternative payment method for Muslim consumers. Despite the growing popularity of BNPL services, studies examining Malaysian consumers' acceptance of Shariah-compliant BNPL remain limited. Therefore, this study examines the factors influencing Malaysian consumers' acceptance of Shariah-compliant BNPL services using the Unified Theory of Acceptance and Use of Technology (UTAUT) model. Specifically, the study investigates the influence of performance expectancy, effort expectancy and social influence on behavioural intention towards Shariah-compliant BNPL services. A quantitative research design was employed, and data were collected through a structured questionnaire distributed among Malaysian consumers who were familiar with or had experience using Shariah-compliant BNPL services. The collected data were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) through SmartPLS software. The findings revealed that performance expectancy and social influence significantly influenced behavioural intention towards Shariah-compliant BNPL services, while effort expectancy showed a weaker relationship. The study contributes to the growing literature on Islamic fintech adoption by extending the application of the UTAUT model in the context of Shariah-compliant BNPL services in Malaysia. The findings provide practical insights for Islamic financial institutions, fintech providers and policymakers in developing strategies to improve consumer acceptance and encourage the adoption of ethical and Shariah-compliant financial solutions.
Keywords: *Shariah-compliant, buy now pay later, UTAUT, Islamic fintech*

Introduction

The growth of financial technology (fintech) has brought major changes to the global financial sector, altering the methods consumers use to carry out financial transactions. Digital payment systems, mobile banking, e-wallets and online financing platforms have become increasingly integrated into consumers' daily activities (Alam et al., 2021; Hasan et al., 2020). One of the emerging fintech innovations that has experienced rapid growth in recent years is Buy Now Pay Later (BNPL), a payment method that allows consumers to purchase products immediately and pay through instalments over a specified period (de Best, 2024). The growing acceptance of BNPL services is largely driven by convenience, flexibility, ease of access and changing consumer spending behaviour (Alam et al., 2021; Aji et al., 2020). BNPL services have become particularly popular among younger consumers and online shoppers due to their user-friendly features and simplified financing process (Aji et al., 2020). In Malaysia, the rapid expansion of e-commerce and digital financial services has further accelerated the adoption of BNPL platforms (Alam et al., 2021).

eISSN: 2716-6481
https://doi.org/10.55197/qjssh.v7si4.1576

However, conventional BNPL services have raised concerns among Muslim consumers regarding issues related to interest (riba), uncertainty (gharar) and compliance with Islamic financial principles. As a Muslim-majority country, Malaysia has experienced increasing demand for financial products and services that comply with Shariah principles (Hasan et al., 2020). In response to this demand, financial institutions and fintech providers have increasingly explored Islamic fintech solutions that support ethical, sustainable, and Shariah-compliant financial practices (Anggara and Nuraeni, 2025). Despite the increasing availability of Shariah-compliant BNPL services, research on consumer acceptance towards these services remains relatively limited, particularly within the Malaysian context. Existing studies on fintech adoption have primarily focused on digital payment systems, e-wallet usage and mobile financial technologies (Alam et al., 2021; Aji et al., 2020). There is a lack of extensive research on understanding the factors that influence consumers' behavioural intention towards Shariah-compliant BNPL services.

Therefore, this study utilizes the UTAUT framework to investigate Malaysian consumers' acceptance of Shariah-compliant BNPL services. The UTAUT model has been widely utilised in studies related to mobile payment systems, digital banking and financial technology adoption due to its ability to explain consumers' behavioural intention towards new technologies (Anagreh et al., 2024). The framework consists of four key determinants, namely performance expectancy, effort expectancy and social influence, those considered relevant in explaining consumers' intention to adopt Shariah-compliant BNPL services. This research adds to the existing literature in several aspects. First, it extends the application of the UTAUT model within the context of Islamic fintech and Shariah-compliant BNPL services. Second, the study provides empirical evidence on Malaysian consumers' acceptance of Shariah-compliant BNPL services. Third, the findings offer practical insights for Islamic financial institutions, fintech providers and policymakers in enhancing in adoption and sustainability of Shariah-compliant financial technologies.

Literature review

Shariah-compliant BNPL

BNPL refers to a short-term financial assistance arrangement that enables consumers to buy products or services immediately and repay the amount through deferred instalments over a specified period. The increasing adoption of BNPL services has been closely associated with the rapid expansion of e-commerce platforms, cashless transactions and digital financial technologies (Aji et al., 2020; Liébana-Cabanillas et al., 2017). BNPL services are widely perceived as flexible and convenient payment alternatives that enhance affordability and improve consumers' online shopping experiences. The rapid development of fintech has significantly influenced consumer payment behaviour and accelerated the growth of digital financing services globally. In Malaysia, the increasing use of mobile payment systems and digital financial applications has contributed to greater acceptance of alternative financing platforms among consumers (Alam et al., 2021). The convenience, accessibility and user-friendly characteristics of fintech services have encouraged consumers to adopt digital financial solutions in their daily transactions.

In the context of Islamic finance, Shariah-compliant BNPL services are developed to ensure compliance with Islamic financial principles by avoiding prohibited elements

eISSN: 2716-6481
https://doi.org/10.55197/qjssh.v7si4.1576

such as riba (interest), gharar (uncertainty) and unethical financial practices (Hasan et al., 2020). Unlike conventional BNPL models, Shariah-compliant BNPL services incorporate Islamic financing concepts and contracts such as Murabahah and Tawarruq to ensure that financial transactions are conducted in accordance with Shariah principles (Razak, 2015). The introduction of Shariah-compliant BNPL services also reflects the increasing demand for ethical and faith-based financial solutions among Muslim consumers (Basit et al., 2025). Furthermore, the expansion of Islamic fintech has encouraged financial institutions and fintech providers to develop innovative digital financial products that support ethical financing practices and financial inclusion (Firmansyah and Anwar, 2019). The integration of Islamic financial principles with fintech innovation has created new opportunities for consumers to access convenient and Shariah-compliant financing services through digital platforms. Despite the growing availability of Shariah-compliant BNPL services, studies examining consumer acceptance towards these services remain limited, particularly within the Malaysian context. Therefore, further investigation is required to gain a deeper understanding of the factors affecting Malaysian consumers' acceptance of Shariah-compliant BNPL services.

Unified Theory of Acceptance and Use of Technology (UTAUT)

The UTAUT has been extensively applied to explain users' behavioural intention and acceptance towards emerging technologies, particularly in digital banking, fintech services, mobile payment systems and e-commerce platforms. The model is considered effective in predicting technology adoption behaviour due to its comprehensive framework that explains consumers' perceptions and intentions towards using digital technologies (Anagreh et al., 2024; Alalwan et al., 2018). Previous studies have extensively applied the UTAUT model in digital financial service settings to understand the factors influencing consumers' adoption decisions and usage intentions. The UTAUT model consists of three primary constructs:

Performance expectancy

Performance expectancy describes an individual's belief that using a specific technology or system will improve task efficiency and deliver valuable benefits. In the context of Shariah-compliant BNPL services, consumers are tend to adopt the service when consumers believe it as helpful, convenient, efficient and capable of facilitating their financial transactions (Venkatesh et al., 2003). Financial technologies that provide faster transactions, flexibility and ease in payment management are generally more attractive to consumers. Previous studies have consistently demonstrated that performance expectancy positively influences consumers' behavioural intention towards adopting financial technologies and digital payment systems (Baptista and Oliveira, 2017; Oliveira et al., 2016). These studies found that consumers tend to adopt fintech services when they perceive the technology as beneficial, practical and capable of improving their overall transaction experience.

Effort expectancy

Effort expectancy explains how far consumers perceive a technology or system as simple to use and require minimal effort (Venkatesh et al., 2003). Technologies that are simple understandable and are regarded as convenient generally more likely to be

eISSN: 2716-6481
https://doi.org/10.55197/qjssh.v7si4.1576

accepted by consumers (Slade et al., 2015). Consumers tend to adopt digital financial services when the systems provide clear procedures, smooth navigation and convenient transaction processes. In the context of Shariah-compliant BNPL services consumers tend to use the service when the application procedures payment methods and repayment processes are perceived as simple convenient and easy to understand. User-friendly financing platforms may encourage greater confidence and acceptance among consumers when using Shariah-compliant BNPL services.

Social influence

Social influence describes the extent to which consumers perceive that people who are important to them influence their intention to use a specific technology or service (Venkatesh et al., 2003). Recommendations and opinions from family members, friends, colleagues, social media, influencers and surrounding communities may affect consumers' intention to adopt digital financial services (Alalwan et al., 2018). Consumers are often influenced by the experiences and suggestions shared by people they trust when deciding whether to use new financial technologies. In the context of Shariah-compliant BNPL services, social influence may play an important role in shaping consumers' acceptance and behavioural intention. This factor is particularly relevant in collectivist societies such as Malaysia where social relationships, peer opinions and community influence often affect consumers' financial behaviour and decision-making processes.

Behavioural intention

Behavioural intention describes an individual's intention or tendency to use a particular technology or service (Venkatesh et al., 2003). In technology adoption, studies behavioural intention is commonly used as an important predictor of actual usage behaviour and technology acceptance (Merhi et al., 2019). Consumers with stronger behavioural intention are exhibit higher to adopt and continuously use digital fintech and online payment services. In this study behavioural intention represents Malaysian consumers' willingness to adopt and use Shariah-compliant BNPL services for financial transactions. Consumers' intention to use Shariah-compliant BNPL services reflects their level of acceptance towards the technology and their readiness to utilise the service in managing financial and purchasing activities.

Hypotheses development

Based on the UTAUT model and previous studies, therefore, the following hypotheses are developed: (H1): Performance expectancy has a significant positive influence on behavioural intention towards Shariah-compliant BNPL services; (H2): Effort expectancy has a significant positive influence on behavioural intention towards Shariah-compliant BNPL services; (H3): Social influence has a significant positive influence on behavioural intention towards Shariah-compliant BNPL services.

eISSN: 2716-6481
https://doi.org/10.55197/qjssh.v7si4.1576

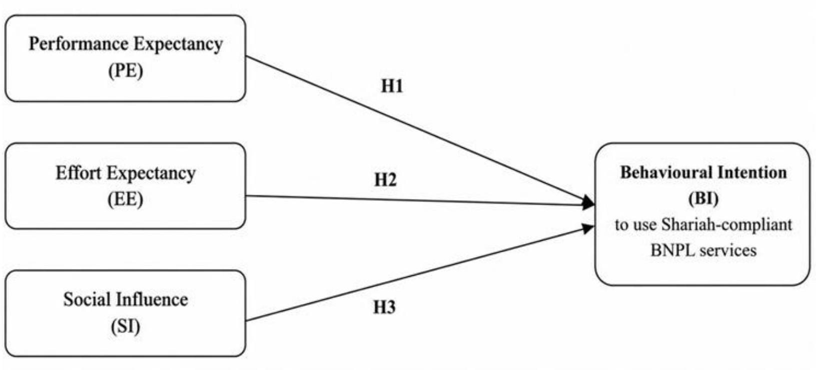

Figure 1. *Research framework.*

Materials and Methods

This research utilized a quantitative design to examine the factors affecting Malaysian consumers' acceptance of Shariah-compliant BNPL services. Quantitative research was considered appropriate as it enables researchers to examine relationships between variables systematically and test the proposed hypotheses using statistical analysis techniques (Hair et al., 2019). The quantitative approach is also widely applied in technology adoption and fintech studies to analyse consumers' behavioural intention towards digital financial services. Data collection was conducted through a structured questionnaire distributed among 310 Malaysian consumers who were aware of or had experience using Shariah-compliant BNPL services. The questionnaire was divided into three sections, namely Section A, Section B and Section C. Section A consisted of respondents' demographic information while Section B and Section C contained measurement items related to the independent and dependent variables of the study. The use of questionnaires was considered appropriate for collecting standardized responses from a large number of respondents efficiently and systematically. A five-point Likert scale ranging from strongly disagree to strongly agree was used to assess all measurement items. The Likert scale is commonly used in behavioural and technology acceptance studies because it allows respondents to express their level of agreement clearly and systematically (Joshi et al., 2015). The study utilized SmartPLS software to perform Partial Least Squares Structural Equation Modelling (PLS-SEM) analysis on the collected data. PLS-SEM was considered appropriate because the method is widely used in social science and technology adoption research for examining complex relationships between constructs and testing research models simultaneously (Hair et al., 2019). The analysis involved two main stages, namely assessment of the measurement model and assessment of the structural model.

Results and Discussion

Measurement model assessment

To examine the reliability and validity of the constructs, the measurement model was assessed using Cronbach's Alpha, Composite Reliability (CR), Average Variance Extracted (AVE), the Fornell-Larcker Criterion and the Heterotrait-Monotrait Ratio (HTMT). These assessments were conducted using SmartPLS following the recommended guidelines for PLS-SEM analysis (Hair et al., 2019). As presented in

eISSN: 2716-6481
https://doi.org/10.55197/qjssh.v7si4.1576

Table 1, all constructs achieved sufficient levels of reliability and convergent validity. The Cronbach's Alpha values ranged from 0.860 to 0.948, while the Composite Reliability values ranged from 0.900 to 0.960. All values exceeded the recommended threshold of 0.70, indicating satisfactory internal consistency reliability. In addition, the AVE values ranged from 0.643 to 0.828, exceeding the recommended threshold of 0.50, thereby demonstrating adequate convergent validity. Discriminant validity was assessed using the Fornell-Larcker Criterion and HTMT, as presented in *Table 2* and *Table 3*, respectively. The Fornell-Larcker results showed that the square root of AVE for each construct was greater than the correlations between constructs, indicating satisfactory discriminant validity. Furthermore, all HTMT values were below the recommended threshold value of 0.90, ranging from 0.530 to 0.769, confirming that discriminant validity was successfully established among the constructs. Overall, the findings confirmed that the measurement model achieved adequate reliability and validity, suggesting that the constructs were suitable for subsequent structural model analysis and hypothesis testing.

***Table 1**. Reliability and convergent validity assessment.*

Construct	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
Behavioural Intention in Shariah-compliant BNPL	0.948	0.948	0.960	0.828
Effort Expectancy	0.948	0.949	0.960	0.828
Performance Expectancy	0.937	0.937	0.952	0.798
Social Influence	0.860	0.866	0.900	0.643

***Table 2**. Discriminant validity assessment using Fornell-Larcker Criterion.*

Variable	1	2	3	4
Behavioural Intention in Shariah-compliant BNPL	0.910			
Effort Expectancy	0.570	0.910		
Performance Expectancy	0.678	0.725	0.893	
Social Influence	0.587	0.520	0.481	0.802

***Table 3**. HTMT results.*

Construct	BI	EE	PE	SI
Behavioural Intention in Shariah-compliant BNPL	-			
Effort Expectancy	0.601	-		
Performance Expectancy	0.720	0.769	-	
Social Influence	0.646	0.570	0.530	-

Structural model assessment

The structural model assessment was conducted to examine the relationships between the independent variables and behavioural intention towards Shariah-compliant BNPL services. The significance of the proposed relationships was evaluated using the bootstrapping procedure in SmartPLS. The results of the structural model assessment are presented in *Table 4*. As shown in Table 4, performance expectancy demonstrated a significant positive influence on behavioural intention towards Shariah-compliant BNPL services ($\beta = 0.309$, $t = 3.829$, $p < 0.001$). This finding indicates that consumers are more likely to adopt Shariah-compliant BNPL services when they perceive the services as useful, beneficial and capable of improving their financial transaction experience. Similarly, social influence was found to have a significant positive influence on behavioural intention ($\beta = 0.290$, $t = 5.019$, $p < 0.001$). This suggests that recommendations, opinions and encouragement from family members, friends and surrounding social groups play an important role in influencing consumers' intention to

eISSN: 2716-6481
https://doi.org/10.55197/qjssh.v7si4.1576

adopt Shariah-compliant BNPL services. However, effort expectancy did not significantly influence behavioural intention ($\beta = -0.014$, $t = 0.187$, $p = 0.851$). This finding suggests that the perceived ease of using Shariah-compliant BNPL services was not a significant determinant of consumers' behavioural intention. One possible explanation is that Malaysian consumers have become increasingly familiar with digital financial technologies and online payment platforms, making ease of use a less influential factor in their adoption decisions. Overall, the findings indicate that performance expectancy and social influence significantly influenced Malaysian consumers' behavioural intention towards adopting Shariah-compliant BNPL services, whereas effort expectancy did not have a significant influence.

Table 4. *Structural model assessment.*

Hypothesis	Relationship	Beta (β)	T-value	P-value	Decision
H1	Performance Expectancy → Behavioural Intention	0.309	3.829	0.000	Supported
H2	Effort Expectancy → Behavioural Intention	-0.014	0.187	0.851	Not Supported
H3	Social Influence → Behavioural Intention	0.290	5.019	0.000	Supported

The results of this study provide significant understanding of Malaysian consumers’ acceptance of Shariah-compliant BNPL services. Overall, the findings demonstrate that selected constructs of the UTAUT model play an important role in explaining consumers’ behavioural intention towards adopting Shariah-compliant BNPL services in Malaysia. First, performance expectancy emerged as a significant predictor of behavioural intention towards Shariah-compliant BNPL services. This finding suggests that consumers place considerable importance on the practical benefits, convenience and usefulness offered by the services. Consumers are more likely to adopt Shariah-compliant BNPL services when they perceive that the services can improve transaction efficiency and provide greater financial flexibility. This finding is consistent with previous studies which reported that performance expectancy significantly influences consumers’ intention to adopt digital financial technologies and online payment systems (Alalwan et al., 2018; Oliveira et al., 2016). Second, social influence was also found to significantly affect behavioural intention. The finding indicates that recommendations and opinions from family members, friends, peers and surrounding social groups may influence consumers’ decisions to adopt Shariah-compliant BNPL services. In collectivist societies such as Malaysia, social relationships and peer influence often play an important role in shaping consumer behaviour and technology adoption decisions. This outcome supports earlier studies suggesting that social influence positively affects consumers’ acceptance of financial technologies and mobile banking services (Merhi et al., 2019; Slade et al., 2015).

However, no significant influence of effort expectancy on behavioural intention was observed towards Shariah-compliant BNPL services. The finding suggests that ease of use may no longer be a major concern among Malaysian consumers when adopting digital financial technologies. This may be because consumers are already familiar with digital payment applications, mobile banking systems and online financial platforms. As digital financial services become increasingly common, consumers may place greater emphasis on the usefulness and benefits of the services rather than the simplicity of the system itself. Overall, the findings support the applicability of the UTAUT model in explaining consumers’ behavioural intention towards Shariah-compliant BNPL services in Malaysia. This research contributes to scholarly discussions on Islamic fintech and digital financial service adoption by providing empirical evidence within the context of Shariah-compliant BNPL services.

Conclusion

This study examined Malaysian consumers' acceptance of Shariah-compliant BNPL services using the UTAUT model. The results showed that performance expectancy and social influence significantly influenced behavioural intention towards Shariah-compliant BNPL services, while effort expectancy did not demonstrate a significant influence. The results indicate that Malaysian consumers are more likely to adopt Shariah-compliant BNPL services when they perceive the services as useful beneficial and socially encouraged by people around them. The findings are in line with prior research emphasising the importance of perceived usefulness and social influence in influencing consumers' adoption of digital financial technologies and mobile payment systems (Merhi et al., 2019; Alalwan et al., 2018; Oliveira et al., 2016). The findings also reflect the growing acceptance of digital financial services and fintech innovation within the Malaysian financial landscape particularly among consumers who are increasingly familiar with online payment platforms and cashless transaction systems (Alam et al., 2021). The study contributes to the emerging studies on Islamic fintech and technology adoption by extending the application of the UTAUT model within the context of Shariah-compliant BNPL services in Malaysia. The findings provide empirical evidence that selected UTAUT constructs remain relevant in explaining Malaysian consumers' behavioural intention towards Islamic digital financial services. In addition, the study offers practical implications for Islamic financial institutions fintech providers and policymakers in Malaysia in developing strategies to enhance consumer acceptance and promote ethical and Shariah-compliant financial solutions within the fintech industry (Hasan et al., 2020; Firmansyah and Anwar, 2019). Despite its contributions this study has several limitations. The study focused only on Malaysian consumers and employed a cross-sectional research design which may limit the generalisability of the findings across different countries and time periods. Future studies are encouraged to include larger sample sizes longitudinal research designs and additional variables to further understand consumer behaviour towards Islamic fintech and Shariah-compliant financial services particularly within the Malaysian context where digital financial adoption continues to expand rapidly (Venkatesh et al., 2003; Anagreh et al., 2024).

Acknowledgement

The author would like to thank the Faculty of Business and Management Universiti Teknologi MARA Shah Alam for the support and opportunity provided in conducting this research.

Conflict of interest

The authors declare no potential conflicts of interest associated with this research.

REFERENCES

eISSN: 2716-6481
https://doi.org/10.55197/qjssh.v7si4.1576

[1] Aji, H.M., Berakon, I., Md Husin, M. (2020): COVID-19 and e-wallet usage intention: A multigroup analysis between Indonesia and Malaysia. – Cogent Business & Management 7(1): 16p.
[2] Alalwan, A.A., Dwivedi, Y.K., Rana, N.P., Algharabat, R. (2018): Examining factors influencing Jordanian customers' intentions and adoption of internet banking: Extending UTAUT2 with risk. – Journal of Retailing and Consumer Services 40: 125-138.
[3] Alam, M.M., Awawdeh, A.E., Muhamad, A.I. (2021): Using e-wallet for business process development: Challenges and prospects in Malaysia. – Business Process Management Journal 27(4): 1142-1162.
[4] Anagreh, S., Al-Momani, A.A., Maabreh, H.M.A., Sharairi, J.A., Alrfai, M.M., Abu Haija, A.A., Rahahle, M.Y., Alzyoud, M., Mohammad, A.A.S., Al-Hawary, S.I.S. (2024): Mobile payment and digital financial inclusion: A study in Jordanian banking sector using Unified Theory of Acceptance and Use of Technology. – Business Analytical Capabilities and Artificial Intelligence-Enabled Analytics: Applications and Challenges in the Digital Era, Volume 1, Studies in Computational Intelligence 1151, Springer Nature Switzerland 17p.
[5] Anggara, M.R., Nuraeni, N. (2025): Enhancing the sustainability of small and medium enterprises (SMEs) through Islamic FinTech: A comprehensive review of emerging trends (2018-2024). – Civilization Research: Journal of Islamic Studies 4(1): 21-37.
[6] Baptista, G., Oliveira, T. (2017): Why so serious? Gamification impact in the acceptance of mobile banking services. – Internet Research 27(1): 118-139.
[7] Basit, A., Maroof, L., Iqbal, S., Waheed, F., Shah, S.A.A. (2025): Religiosity and customers' intentions to adopt Islamic auto financing: A qualitative inquiry. – ACADEMIA International Journal for Social Sciences 4(3): 3139-3150.
[8] De Best, R. (2024): Buy now, pay later (BNPL)-statistics & facts. – Statista Web Portal 10p.
[9] Firmansyah, E.A., Anwar, M. (2019): Islamic financial technology (FinTech): Its challenges and prospect. – Proceedings of the Achieving and Sustaining SDGs 2018 Conference: Harnessing the Power of Frontier Technology to Achieve the Sustainable Development Goals, Atlantis Press 6p.
[10] Hair, J.F., Risher, J.J., Sarstedt, M., Ringle, C.M. (2019): When to use and how to report the results of PLS-SEM. – European Business Review 31(1): 2-24.
[11] Hasan, R., Hassan, M.K., Aliyu, S. (2020): Fintech and Islamic finance: Literature review and research agenda. – International Journal of Islamic Economics and Finance (IJIEF) 3(1): 75-94.
[12] Joshi, A., Kale, S., Chandel, S., Pal, D.K. (2015): Likert scale: Explored and explained. – British Journal of Applied Science & Technology 7(4): 396-403.
[13] Liébana-Cabanillas, F., Marinković, V., Kalinić, Z. (2017): A SEM-neural network approach for predicting antecedents of m-commerce acceptance. – International Journal of Information Management 37(2): 14-24.
[14] Merhi, M., Hone, K., Tarhini, A. (2019): A cross-cultural study of the intention to use mobile banking between Lebanese and British consumers: Extending UTAUT2 with security, privacy and trust. – Technology in Society 59: 12p.
[15] Oliveira, T., Thomas, M., Baptista, G., Campos, F. (2016): Mobile payment: Understanding the determinants of customer adoption and intention to recommend the technology. – Computers in Human Behavior 61: 404-414.
[16] Abd Razak, S.A. (2015): Sharīʿah compliance of Islamic credit cards reconsidered: A case study of Malaysia. – ISRA International Journal of Islamic Finance 7(1): 75-96.
[17] Slade, E.L., Dwivedi, Y.K., Piercy, N.C., Williams, M.D. (2015): Modeling consumers' adoption intentions of remote mobile payments in the United Kingdom: Extending UTAUT with innovativeness, risk, and trust. – Psychology & Marketing 32(8): 860-873.
[18] Venkatesh, V., Morris, M.G., Davis, G.B., Davis, F.D. (2003): User acceptance of information technology: Toward a unified view. – MIS Quarterly 27(3): 425-478.