

**TYOLOGY OF RESISTANCE TOWARDS ISLAMIC BANKING ADOPTION AMONG
NIGERIANS: THE MODERATING ROLES OF ISLAMIC FINANCIAL LITERACY,
TRUST IN ISLAMIC FINANCIAL INSTITUTIONS, AND RELIGIOSITY**

DISSERTATION

**Submitted to Partially Fulfill the Requirements for the award of a Doctoral Degree
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**UIN SUNAN AMPEL
S U R A B A Y A**

**By:
Muhammad Auwalu Shuaibu**

NIM:01060223017

**SUNAN AMPEL STATE ISLAMIC UNIVERSITY SURABAYA
2026**

DECLARATION PAGE

The undersigned:

Name : Muhammad Auwalu Shuaibu
NIM : 01060223017
Faculty and Program : Faculty of Islamic Economics and Business/ Islamic Economics
Dissertation Title : Typology of Resistance towards Islamic Banking Adoption among Nigerians: The Moderating Roles of Islamic Financial Literacy, Trust in Islamic Financial Institutions, and Religiosity.

I hereby declare that this dissertation is the result of my unique work, except where references and quotations have been duly acknowledged. I also certify that the dissertation has not been previously submitted to UIN Sunan Ampel Surabaya or any other institution for the award of a degree or any other academic qualification.



Surabaya, July 2026

Muhammad Auwalu Shuaibu
01060223017

PROMOTERS' APPROVAL

This dissertation, entitled "Typology of Resistance towards Islamic Banking Adoption among Nigerians: The Moderating Roles of Islamic Financial Literacy, Trust in Islamic Financial Institutions and Religiosity," written by Muhammad Auwalu Shuaibu NIM: 01060223017, has been reviewed and approved on the 18th of May, 2026.

Surabaya, May 2026

Promoter I,

A black ink signature consisting of a large, stylized 'C' followed by a series of loops and a horizontal stroke.

Prof. H. Nur Kholis, M.Ed.Admin., Ph.D.
NIP.196703111992031003

Promoter II,

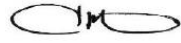
A blue ink signature consisting of a large, stylized 'C' followed by a series of loops and a horizontal stroke.

Dr. Ir. Muhamad Ahsan, M. M.
NIP. 196806212007011030

APPROVAL OF THE DISSERTATION OPEN EXAMINATION TEAM

This dissertation, titled "Typology of Resistance Towards Islamic Banking Adoption among Nigerians: The Moderating Roles of Islamic Financial Literacy, Trust in Islamic Financial Institutions, and Religiosity," written by Muhammad Auwalu Shuaibu, has been examined on June, 9, 2026.

Examination Team:

1 Achmad Room Fitrianto, SE, MEI, MA, Ph.D.	Chairman/Examiner	
2 Dr. Hj. Nurhayati, M. Ag	Secretary/Examiner	
3 Prof. H. Nur Kholis, M.Ed. Admin., Ph.D.	Promoter/Examiner	
4 Dr. Ir. Muhamad Ahsan, M.M.	Promoter/Examiner	
5 Prof. Dr. Budi Eko Soetjipto, M.Ed., M. Si.	External Examiner	
6 Dr. Andriani Samsuri, S. Sos., M.M	Internal Examiner	
7 Fitriah, Ph. D.	Internal Examiner	



Surabaya, June 9, 2026

Dean,

Dr. Suhaml Arifin, S.Ag., SS., M.E.I

NID: 19700542000031001



**KEMENTERIAN AGAMA
UNIVERSITAS ISLAM NEGERI SUNAN AMPEL SURABAYA
PERPUSTAKAAN**

Jl. Jend. A. Yani 117 Surabaya 60237 Telp. 031-8431972 Fax.031-8413300
E-Mail: perpus@uinsby.ac.id

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KARYA ILMIAH UNTUK KEPENTINGAN AKADEMIS**

Sebagai sivitas akademika UIN Sunan Ampel Surabaya, yang bertanda tangan di bawah ini, saya:

Nama : Muhammad Auwalu Shuaibu
NIM : 01060223017
Fakultas/Jurusan : Faculty of Islamic Economics and Business
E-mail address : ashmuhd79@gmail.com; asmuhammed@fugusau.edu.ng

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(Muhammad Auwalu Shuaibu)



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UNIVERSITAS ISLAM NEGERI SUNAN AMPEL SURABAYA
PASCASARJANA**

Jl. A. Yani 117 Surabaya 60237 Telp. (031) 8410298 Fax. (031) 8413300
E-Mail: pasca@uinsa.ac.id Website: <https://uinsa.ac.id/pascasarjana>

SURAT KETERANGAN BEBAS PINJAM

Nomor: B-531/Un.07/11/DIR/WADIR/BP/07/2026

Yang bertanda tangan di bawah ini menerangkan bahwa:

NAMA : Muhammad Auwalu Shuaibu
NIM : 01060223017
Program Studi : Doktor Ekonomi Syariah

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Surabaya, 1 Juli 2026

Direktur
Wakil Direktur



Dr. H. Hammis Syafaq, M.Fil.I.
NIP. 197510162002121001

Keterangan:

Mohon Surat Keterangan Bebas Pinjam ini disimpan untuk pengambilan Ijazah



ABSTRACT

Muhammad Auwalu Shuaibu, 2023. Typology of Resistance Towards Islamic Banking Adoption among Nigerians: The Moderating Roles of Islamic Financial Literacy, Trust in Islamic Financial Institutions, and Religiosity.

This study examines Islamic banking adoption in Nigeria through the lens of Innovation Resistance Theory (IRT), shifting the analytical focus from adoption drivers to resistance mechanisms. It investigates how passive and active innovation resistance influence adoption intention and assesses the moderating roles of Islamic financial literacy, trust in Islamic financial institutions, and religiosity. The broad objective of the study was to identify how passive and active resistance influences Nigerians' intention to adopt Islamic banking and to examine the interaction effects of Islamic financial literacy, trust in Islamic financial institutions, and religiosity in buffering the rate of resistance. In line with this objective, eight research questions and corresponding eight alternate hypotheses were raised to guide the study.

A survey research design was used in the study. The study population consists of conventional bank customers, from whom a sample of 345 was used in the study. The respondents were selected across the northwestern region of Nigeria using a multistage sampling technique. Data was collected using adapted instruments. The collected data were analyzed using SmartPLS version 4.

The results show that both passive and active innovation resistance were inversely correlated with Nigerians' intention to adopt Islamic banking. The study further revealed that Islamic financial literacy and religiosity had a significant positive interaction effect on the relationship between passive innovation resistance, active innovation resistance, and Nigerians' intention to adopt Islamic banking. Similarly, the result revealed that trust in Islamic financial institutions had a significant positive interaction effect on the relationship between active innovation resistance and Nigerians' intention to adopt Islamic banking. However, the interaction effect of trust in Islamic financial institutions on the relationship between passive innovation resistance and Nigerians' intention to adopt Islamic banking was not significant.

The study advances IRT by positioning resistance, rather than adoption, as the central mechanism for explaining consumer responses to Islamic banking. More importantly, it develops the TRIBA Behavioural Framework as a conceptual extension of IRT, distinguishing between passive and active forms of innovation resistance and demonstrating how these behavioural responses are shaped by Islamic financial literacy, trust in Islamic financial institutions, and religiosity. The findings show that resistance is not a fixed behavioural outcome but a dynamic and context-dependent process that can be mitigated through appropriate cognitive, institutional, and value-based interventions. Consequently, the study broadens the applicability of IRT to faith-sensitive financial innovations while providing a more comprehensive behavioural framework for explaining consumer adoption of Islamic banking.

Keywords: Islamic banking adoption; innovation resistance; consumer resistance; financial inclusion; Islamic financial literacy; Nigeria

ABSTRAK

Muhammad Auwalu Shuaibu, 2023. Tipologi Resistensi terhadap Adopsi Perbankan Syariah di Kalangan Masyarakat Nigeria: Peran Moderasi Literasi Keuangan Syariah, Kepercayaan terhadap Institusi Keuangan Syariah, dan Religiusitas.

Penelitian ini mengkaji adopsi perbankan syariah di Nigeria melalui perspektif Innovation Resistance Theory (IRT), dengan mengalihkan fokus analisis dari faktor-faktor pendorong adopsi menuju mekanisme resistensi terhadap inovasi. Penelitian ini menganalisis pengaruh resistensi inovasi pasif dan resistensi inovasi aktif terhadap niat mengadopsi perbankan syariah serta menguji peran moderasi literasi keuangan syariah, kepercayaan terhadap lembaga keuangan syariah, dan religiusitas. Secara umum, penelitian ini bertujuan untuk mengidentifikasi bagaimana resistensi pasif dan resistensi aktif memengaruhi niat masyarakat Nigeria untuk mengadopsi perbankan syariah serta mengkaji efek interaksi literasi keuangan syariah, kepercayaan terhadap lembaga keuangan syariah, dan religiusitas dalam mengurangi tingkat resistensi. Sejalan dengan tujuan tersebut, penelitian ini merumuskan delapan pertanyaan penelitian dan delapan hipotesis alternatif sebagai pedoman penelitian.

Penelitian ini menggunakan desain penelitian survei. Populasi penelitian terdiri atas nasabah bank konvensional, dengan sampel sebanyak 345 responden. Responden dipilih dari wilayah barat laut Nigeria menggunakan teknik multistage sampling. Data dikumpulkan menggunakan instrumen yang telah diadaptasi, kemudian dianalisis dengan perangkat lunak SmartPLS versi 4.

Hasil penelitian menunjukkan bahwa resistensi inovasi pasif maupun resistensi inovasi aktif berkorelasi negatif dengan niat masyarakat Nigeria untuk mengadopsi perbankan syariah. Penelitian ini juga menemukan bahwa literasi keuangan syariah dan religiusitas memiliki efek interaksi positif yang signifikan terhadap hubungan antara resistensi inovasi pasif, resistensi inovasi aktif, dan niat masyarakat Nigeria untuk mengadopsi perbankan syariah. Selain itu, kepercayaan terhadap lembaga keuangan syariah terbukti memiliki efek interaksi positif yang signifikan terhadap hubungan antara resistensi inovasi aktif dan niat mengadopsi perbankan syariah. Namun demikian, efek interaksi kepercayaan terhadap lembaga keuangan syariah pada hubungan antara resistensi inovasi pasif dan niat masyarakat Nigeria untuk mengadopsi perbankan syariah tidak menunjukkan signifikansi.

Penelitian ini mengembangkan Innovation Resistance Theory (IRT) dengan menempatkan resistensi, bukan adopsi, sebagai mekanisme utama dalam menjelaskan respons konsumen terhadap perbankan syariah. Lebih lanjut, penelitian ini mengembangkan TRIBA Behavioural Framework (Typology of Resistance to Islamic Banking Adoption) sebagai pengembangan konseptual dari IRT dengan membedakan resistensi inovasi pasif dan resistensi inovasi aktif serta menjelaskan bagaimana respons perilaku tersebut dipengaruhi oleh literasi keuangan syariah, kepercayaan terhadap lembaga keuangan syariah, dan religiusitas. Temuan penelitian menunjukkan bahwa resistensi bukan merupakan hasil perilaku yang bersifat tetap, melainkan suatu proses yang dinamis dan bergantung pada konteks, yang dapat dikurangi melalui intervensi yang tepat pada aspek kognitif, kelembagaan, dan nilai-nilai yang dianut individu. Dengan demikian, penelitian ini memperluas cakupan penerapan IRT pada inovasi keuangan yang sensitif terhadap nilai-nilai keagamaan sekaligus menawarkan kerangka perilaku yang lebih komprehensif dalam menjelaskan adopsi perbankan syariah oleh konsumen.

.Kata Kunci: adopsi perbankan Islam; resistensi inovasi; resistensi konsumen; inklusi keuangan; literasi keuangan Islam; Nigeria.

المستخلص

محمد أوالو شعيب، 2023. أنماط مقاومة تبني الصيرفة الإسلامية لدى النيجيريين: الأدوار المعدلة للثقافة المالية الإسلامية، والثقة في المؤسسات المالية الإسلامية، والتدين

تتناول هذه الدراسة تبني الصيرفة الإسلامية في نيجيريا من منظور نظرية مقاومة الابتكار (Innovation Resistance Theory - IRT)، من خلال تحويل التركيز التحليلي من محددات التبني إلى آليات مقاومة الابتكار. وتهدف إلى استقصاء أثر المقاومة السلبية والمقاومة النشطة للابتكار في نية تبني الصيرفة الإسلامية، مع اختبار الأدوار المعدلة لكل من الثقافة المالية الإسلامية، والثقة في المؤسسات المالية الإسلامية، والتدين. وتمثل الهدف الرئيس للدراسة في تحديد كيفية تأثير المقاومة السلبية والمقاومة النشطة في نية النيجيريين لتبني الصيرفة الإسلامية، إلى جانب فحص الآثار التفاعلية للثقافة المالية الإسلامية، والثقة في المؤسسات المالية الإسلامية، والتدين في الحد من مستويات المقاومة. وانطلاقاً من هذا الهدف، صيغت ثمانية أسئلة بحثية وثمانية فرضيات بديلة مقابلة لتوجيه الدراسة.

اعتمدت الدراسة المنهج المسحي، وتكون مجتمعها من عملاء البنوك التقليدية، حيث بلغ حجم العينة (345) مفردة، تم اختيارهم من ولايات المنطقة الشمالية الغربية في نيجيريا باستخدام أسلوب المعاينة متعددة المراحل. وجمعت البيانات باستخدام أدوات قياس مكيّفة من الدراسات السابقة، ثم حُللت باستخدام برنامج SmartPLS الإصدار الرابع.

أظهرت النتائج وجود علاقة عكسية بين كلٍّ من المقاومة السلبية والمقاومة النشطة للابتكار وبين نية النيجيريين لتبني الصيرفة الإسلامية. كما كشفت الدراسة أن الثقافة المالية الإسلامية والتدين لهما أثر تفاعلي إيجابي ودال إحصائياً في العلاقة بين المقاومة السلبية والمقاومة النشطة للابتكار وبين نية تبني الصيرفة الإسلامية. كذلك بينت النتائج أن الثقة في المؤسسات المالية الإسلامية تؤدي دوراً معدّلاً إيجابياً ودالاً إحصائياً في العلاقة بين المقاومة النشطة للابتكار ونية تبني الصيرفة الإسلامية. في المقابل، لم يكن الأثر التفاعلي للثقة في المؤسسات المالية الإسلامية على العلاقة بين المقاومة السلبية للابتكار ونية تبني الصيرفة الإسلامية ذا دلالة إحصائية.

تُسهم هذه الدراسة في تطوير نظرية مقاومة الابتكار (Innovation Resistance Theory - IRT) من خلال جعل المقاومة، بدلاً من التبني، الآلية الرئيسة لتفسير استجابات المستهلكين تجاه الصيرفة الإسلامية. والأهم من ذلك، أنها تُطوّر إطار TRIBA السلوكي (TRIBA Behavioural Framework) بوصفه امتداداً مفاهيمياً لنظرية مقاومة الابتكار، وذلك من خلال التمييز بين المقاومة السلبية والمقاومة النشطة للابتكار، وبيان الكيفية التي تتشكل بها هذه الاستجابات السلوكية في ضوء مستوى الثقافة المالية الإسلامية، والثقة في المؤسسات المالية الإسلامية، والتدين. وتُظهر نتائج الدراسة أن المقاومة ليست مخرجاً سلوكياً ثابتاً، بل هي عملية ديناميكية تعتمد على السياق، ويمكن الحد منها من خلال تدخلات معرفية ومؤسسية وقيمية مناسبة. وبناءً على ذلك، تُوسّع الدراسة نطاق تطبيق نظرية مقاومة الابتكار ليشمل الابتكارات المالية المرتبطة بالقيم الدينية، مع تقديم إطار سلوكي أكثر شمولاً لتفسير تبني المستهلكين للصيرفة الإسلامية.

الكلمات المفتاحية: تبني الصيرفة الإسلامية؛ مقاومة الابتكار؛ مقاومة المستهلك؛ الشمول المالي؛ الثقافة المالية الإسلامية؛ نيجيريا.

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