

Examining the Impact of Subjective Norms and Service Quality on the Intention to Adopt Islamic Cooperative Financing in Southern Thailand: A TPB-Based Analysis

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Abstract

This study examines the determinants influencing the intention to adopt Islamic Cooperative Financing among SME customers in Southern Thailand, employing the Theory of Planned Behavior (TPB) as its analytical framework. The investigation focuses on the impact of subjective norms and service quality on shaping intentions. The analysis of subjective norms indicates a significant yet relatively smaller role, with a discernible but limited influence on the intention to adopt. In contrast, the study reveals a positive association between service quality and intention, albeit with a modest effect size. The findings underscore the importance of addressing service quality concerns in the competitive financial landscape, where Islamic cooperatives contend with conventional systems deeply rooted in public preference. The study contributes valuable insights for organizations navigating societal pressures and enhancing service quality to secure and retain customer loyalty in culturally diverse contexts.

Keywords: Islamic Cooperative Financing, SME Customers, Theory of Planned Behavior (TPB), Subjective Norms, Service Quality, Intention, Adoption, Southern Thailand etc.

Introduction to Islamic Cooperatives in Thailand

Thailand's multiculturalism and commitment to religious freedom creates a unique environment for the development of Muslim unity in a largely Buddhist-dominated society. In this multicultural landscape, it is important to build mutual understanding and emphasis on policy compatibility, especially Islamic economic practices (Cheumar & Fisol, 2021). Muslims in Thailand follow Islamic economic principles, which may differ significantly from the international economic system. These cultural and religious diversities require collaboration and understanding among different sectors, including public, private and cooperative organizations.

The cooperative sector in Thailand, as of January 2015, had a significant number of cooperatives, totaling 7,043, with individual membership reaching 11,470,013. This impressive figure represents about 18% of the total Thai population (Cheumar & Fisol, 2021). In contrast, the Muslim labor movement was surprisingly small, with only 31 unions with fewer than 200,000 members. These Muslim cooperatives operated mainly in the southern provinces of Thailand (Cheumar & Fisol, 2021)

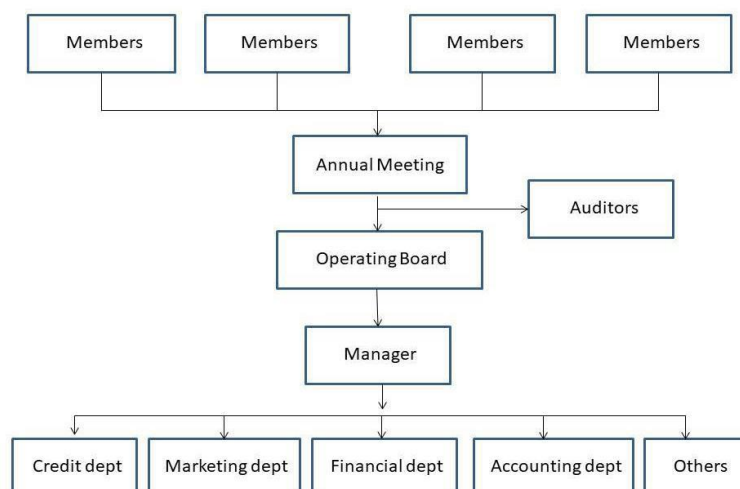
In Thailand, cooperatives coexist with other well-established financial intermediaries, including commercial banks, Islamic banks and credit unions. Together, these institutions form an integral part of Thailand's broader economic system. The entry of the Islamic sector in Thailand is relatively recent, beginning in 1987. This growth began with the introduction of the Islamic banking sector of Pattani Ltd., which began in 1987 (Cheumar & Fisol, 2021). In Thailand, former prime minister and Minister of Health and Home Affairs Den Tokmena was instrumental in planning up this collaboration

In Islamic business, it is very important to understand the core values underpinning these institutions of corporate finance. The Cooperative Promotion Department (2016) emphasizes that cooperatives including Islam are firmly rooted in the principles of self-reliance, personal responsibility, democracy, equality, fairness and solidarity. All these values together they form the bedrock upon which these institutions are built.

The operation of an Islamic cooperative differs from that of a typical cooperative. In Thailand, most cooperatives operate based on an interest-based system, which is contrary to the principles of Islam and the way of life of Thai Muslims. As a result, Islamic cooperatives are typically established in areas with Muslim populations.

According to the Department of Cooperative Promotion, the cooperative approach involves conducting business based on cooperative principles (Azizah & Raya, 2021). It brings together a group of individuals who share common ideals and collaborate in business activities guided by these principles. The primary objective is to address the economic and social issues of cooperative members. To achieve this, the individuals who come together must contribute to their own betterment through diligence and personal development while avoiding negative behaviors. Additionally, they must work together and support one another. Collaborative efforts are a fundamental behavior that empowers individuals with the collective energy needed to help themselves and succeed in their business endeavors.

A general Structure of Cooperative in Thailand



Islamic cooperatives in Thailand are continuously expanding and growing. In which the researchers selected cooperatives established by Thai Muslims and compiled the annual data sequence from Cooperative registration (CPD, 2023). The researcher found that the establishment of cooperatives with Islamic operations for the first time initiated in the year 1987. Following is the detail:

Table 1.0

History of the establishment of Islamic cooperatives in Thailand

Name of Cooperative	Year of establishment	Location
1. Al-maun cooperative	1987	Pattani Province
2. Amanah Co., Ltd.,	1987	Pattani Province
3. Ibn Affan Islamic Cooperative Limited	1992	Pattani Province,
4. Ibn Affan Islamic Cooperative Limited	1992	Sungai Upe Thung Wa Co., Ltd., Satun Province.
5. Central Mosque Cooperative	1993	Khuan Don, Satun
6. Ibnu Auf Cooperative Co., Ltd.	1994	Satun Province
7. Al Ismailamah Savings Cooperative Co., Ltd.	1993	Phuket Province.
8. Al Aman Service Co Ltd, Songkhla Province.	1994	Songkhla Province.
9. Fatoni Darussalam Islamic Cooperative Limited	1995	Pattani Province
10. Assiddeek Islamic Cooperative Ltd.,	1995	Songkhla Province
11. Sakafah Islamic Savings Cooperative Co., Ltd.,	1995	Krabi Province.
12. Santichon Islamic Co-operative Ltd.,	1996	Bangkok
13. Amanah Utama Cooperative. Ta To Co., Ltd.,	2000	Pattani Province
14. Bina Cooperative Limited,	2000	Pattani Province
15. Bannangsata Islamic Cooperative Ltd.,	2000	Yala Province
16. Sungai Kolok Islamic Cooperative Ltd.,	2000	Narathiwat Province,
17. Husni Cooperative Co., Ltd.,	2000	Phuket Province.
18. Darussalamalam Store Cooperative Limited,	2002	Narathiwat Province.
19. Sahaba Cooperative. Limited	2004	Yala Province
20. Tanmiyah Savings Cooperative Limited	2004	Krabi Province
21. Al-Amanah Cooperative Limited,	2005	Pattani Province

22. Baan Mankong Housing cooperative,	2005	Yala Province
23. Kubangpload Cooperative Limited	2005	Satun Province
24. Amanah abadan Cooperative Limited	2005	Satun Province
25. Al-Ameen Savings Cooperative Ltd.,	2005	Nakhon Si Thammarat Province
26. Khao Tum Development Cooperative	2006	Pattani Province
27. Al-Ameen Cooperative Limited	2006	Yala Province
28. Sri aman Community Housing Cooperative Ltd.,	2006	Narathiwat Province
29. Harapan Jebilang Cooperative Ltd.,	2006	Satun Province.
30. Baan Mankong Housing Cooperative Su-ngai Kolok Limited.Co., Ltd	2007	Narathiwat Province
31. Amandamai Mankong Housing Cooperative Ltd.,	2007	Narathiwat Province
32. Al-Amanah Phuket Cooperative Co., Ltd.	2007	Phuket Province
33. Mankong Darussalam Housing Cooperative Ltd	2008	Narathiwat Province
34. Darul Aman Mankong Housing Cooperative Narathiwat Co., Ltd.	2008	Narathiwat Province
35. Ban Mankong Cultural Seminary Housing Cooperative Limited,	2008	Narathiwat Province
36. Phatthalung Islamic Cooperative Ltd.,	2008	Phatthalung Province
37. Al-Fajri Service Ltd., Trang Province.	2008	Trang Province.
38. Sorfar Co-operative Ltd.,	2009	Yala Province
39. Baan Munkhong Cho-i-rong Housing Cooperative Limited,	2009	Narathiwat Province
40. Ban Lamai Company Limited,	2009	Narathiwat Province.
41. Fatoni University Cooperative Limited	2010	Pattani Province
42. Al-Huda Service Cooperative Limited	2010	Songkhla Province.
43. Tanmeeyah Savings Cooperative Limited	2010	Krabi Province
44. Amanah Islamic Cooperative Ltd.,	2010	Bangkok

45. Baan Mankong Patararu Cooperative Limited	2011	Pattani Province
46. Housing cooperative Mankhong Community Housing Co-operation	2011	Yala Province
47. Mankong Nibong Phatthana Housing Cooperative Limited	2011	Yala Province
48. Nikmatullah Islamic Co-operative Ltd.,	2011	Bangkok.
49. Al-nasr Cooperative Limited,	2012	Yala Province
50. Ikram Pasemas Cooperative Limited	2012	Narathiwat Province
51. Islamic Cooperation Assembly of Thailand Limited	2012	Songkhla Province
52. Islamic Phuket Committee Savings Cooperative Co. Ltd.	2012	Phuket Province
53. Sathachon Cooperative Limited	2013	Bangkok
54. Barakah Islamic Cooperative Ltd.,	2013	Krabi Province
55. Al Amin Satun Cooperative Ltd.,	2013	Satun Province

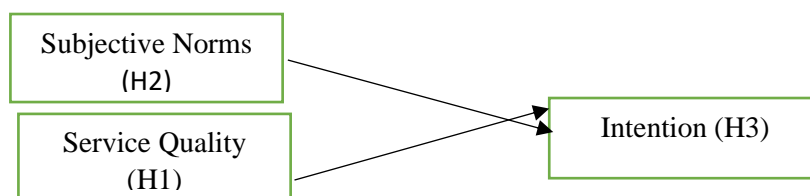
Understanding Adoption: Insights from Islamic Microfinance and Varied Domains

The primary aim of this study is to thoroughly understand consumers' intentions to embrace Islamic microfinance and construct a predictive model for this adoption behavior. This necessitates a more profound exploration of the fundamental concept of "acceptance" within contextual dimensions. Adoption stands as a crucial strategic element in the decision-making process of choosing to implement or integrate an innovation. Drawing upon the Diffusion of Innovation Theory (DIT), it is defined as "deciding to fully implement it as a better course of action" (Rogers, 2003). Scholars such as Martins et al (2004), Sahin (2006); Rye and Kimberly (2007); Di Gangi and Wasko (2009) contribute to this understanding. Sidibe (2005) extends the concept, emphasizing key characteristics like rational individual choice, novelty, intensity, and duration concerning technology adoption. In this context, acceptance involves accepting the program and continuing the use of its resources. However, it is crucial to acknowledge that the concept of adoption is multifaceted and explored in various research settings, encompassing adoption, adoptability, and non-adoption classifications (Doss, 2006). For instance, researchers can scrutinize influential factors determining the characteristics of potential adopters of Islamic microfinance to predict their likelihood of adoption.

The concept of adoption spans diverse dimensions of human life, covering social, educational, and economic aspects. At the social level, Chandra et al (1999) conducted a comprehensive study on adoption development in the United States, predicting the number of children women will adopt and shaping child welfare policies and services. In health information technology, Blavin et al (2010) delved into electronic health records (EHRs), revealing wide usage in hospitals and clinics. Studies by Rye and Kimberly (2007); Kateryna Fonkych (2010) explored EHR adoption trends. Education is another domain where researchers examine the adoption of innovative tools, such as foreign language programs, internet integration, and technological services in schools and higher education institutions. Martins et al (2004)

studied the use of the internet as a teaching tool in language schools, finding significant adoption rates. Economic innovations also see researchers predicting customer behavior through adoption studies. In agricultural development, Dimara and Skuras (2003) proposed a two-stage adoption model, while Sidibé (2005) explored factors influencing the adoption of soil and water conservation techniques in Northern Burkina Faso, emphasizing the roles of training and small ruminant holdings. Doss (2003) conducted a related study on the adoption of innovative practices in agriculture in Eastern Africa using micro-surveys."

The Theory of Planned Behavior (TPB) is a widely accepted psychological theory that provides insights into the factors that influence human behavior, especially in decision-making and goal attainment. This theory was first proposed by Isek Ajzen in 1985 as an extension of his earlier work, namely the theory of rational action. TPB has been widely used in fields such as psychology, marketing, health, and social sciences to understand and predict behavior. The study extends the TPB to explore consumer intentions of Islamic microfinance adoption in Southern Thailand. It uses this theoretical framework that treats service quality and subjective norms as independent variables and adoption as dependent variable. Service quality has been added to the TPB to enrich the theoretical framework in this study.



Research Framework

Understanding the Service Quality Concept in Relation to Intention

In the context of the Theory of Planned Behavior, the assessment and decision-making process regarding the utilization of a service are significantly influenced by service quality. This theoretical framework provides a structured approach to explore the factors impacting human behavior, highlighting attitudes, subjective norms, and perceived behavioral control as the primary determinants of behavioral intentions. Notably, service quality is recognized within this paradigm as a crucial independent variable that shapes attitudes.

Impact of Service Quality on Attitudes: The centrality of attitudes, a fundamental element in the Theory of Planned Behavior, is directly affected by service quality. Several key factors contribute to this impact:

Perceived Value: Service quality plays a substantial role in shaping the perceived value of a service. Services of high quality are often perceived as valuable and favorable. Positive attitudes emerge when individuals acknowledge the inherent value of the service, leading them to view it as beneficial and advantageous.

Trust and Reliability: Quality services are synonymous with reliability and trustworthiness. The perception of reliability diminishes uncertainty and reinforces positive attitudes. Individuals tend to hold more favorable attitudes toward services perceived as reliable, as this reliability fosters a sense of trust.

Customer Satisfaction: Elevated service quality directly contributes to customer satisfaction. Satisfied customers are more inclined to harbor positive attitudes. The encounter with high-quality services enhances satisfaction levels, thereby fostering more favorable attitudes. On the basis of the above discussion it is hypothesized that:

H1: Service Quality will significantly influence the customer's intention to adopt Islamic cooperative in Southern Thailand.

Conceptual Understanding of Subjective Norms and Behavioral Intentions

The exploration of human behavioral intentions initially focused on attitudes as the primary determinant. Subsequently, scholars in social psychology turned their attention to subjective norms, a form of social influence that has received relatively less consideration in discussions on behavioral intentions (Aziz et al., 2017). Subjective norms represent social pressure within an individual's social environment and involve the perception of important individuals' beliefs about specific behaviors. In the context of the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB), subjective norms encompass an individual's perception of what significant people in their life think they should or should not do (Beck & Ajzen, 1991). Contemporary researchers widely adopt the definition of subjective norms introduced by Fishbein and Ajzen in 1975, where attitudes toward a particular behavior are used to define subjective norms (Ernst, 2011; Amin, 2012). In this context, subjective norms signify the evaluative impact of individuals' positive or negative feelings regarding a specific action, reflecting the approval or disapproval of others that shapes a person's decision to engage in that behavior.

According to Kakoti and Doley (2021), an individual's subjective norm is shaped by normative beliefs, representing their agreement or disagreement to perform a behavior, ranked by their motivation to comply based on certain referents' influence. The motivation to meet referents' expectations and considerations results in a positive, negative, or relatively neutral subjective norm, depending on the degree of motivation (Norzailan et al., 2015).

Subjective norm, assessed among external factors influenced by others with specific considerations, holds significance in predicting behavioral intentions. Facilitating conditions determine social pressure and impact subjective norms in predicting behavior, as affirmed by Al Qeisi and Al-Abdallah (2013). Consequently, subjective norms have been applied to test behavioral intentions in various social contexts, such as voters' intentions in decision-making situations, emphasizing their significance in predicting human behavioral intentions (Miniard & Cohen, 1988). Therefore, it is hypothesized that

H2: Subjective Norms will significantly influence customer's intention to adopt Islamic cooperative in Southern Thailand.

Research Population and Sample Size Determination

A population refers to the entire group from which one aims to draw conclusions (Grummel, 2005). The specific subset from this group, from which data is collected, is termed the sample. Notably, the sample size is never larger than the total population. Consequently, all the factors under investigation are collectively known as the "research population" (Denscombe, 2017). In the context of this study, the target population encompasses individuals utilizing Islamic cooperative services and products (SME customers) in Southern Thailand. Thus, the information gathered from the mentioned cooperatives is considered a representative sample for this study. Due to time and resource constraints, a small percentage of the overall population was chosen as the study's sample.

This study used a quantitative approach, incorporating both descriptive analysis and hypothesis testing. Data was collected from members of Islamic cooperatives in Southern Thailand through a well-structured questionnaire, focusing on their opinions, feelings, and

behaviors. The gathered information served as a sample representing the broader population. The data analysis employed two statistical software packages: SPSS (v. 23) for primary data screening and preliminary analysis, and SmartPLS (v. 3.1.2) for evaluating the measurement model. After analyzing latent variables descriptively, the demographic profile of respondents was examined. The primary analytical results of the study, utilizing the PLS path modeling approach, were then presented.

Response Rate

Table 1.1

Response Rate

Details	No: Instruments	Response Rate
Questionnaires distributed	500	100%
Questionnaires not returned	108	
Returned Questionnaires	392	78.4%
Discarded questionnaires	11	
Usable questionnaires	381	76.2%
Questionnaires deleted due to outliers	09	2.3%

The study sent out 500 questionnaires to small business customers (SME customers) using Islamic cooperative services in Southern Thailand. First, a questionnaire was created using Google Surveys, containing all the questions on a five-point scale. Then, it was emailed to 500 people who were members of SMEs in Southern Thailand. The email addresses were obtained through personal connections. At the end of the survey period, 392 questionnaires were received, making a response rate of 78.4%. Out of these, 11 surveys were removed because they were incomplete. The remaining 381 questionnaires were considered suitable for the study's data analysis, resulting in a valid response rate of 76.2%. According to Livingston (2012), a minimum response rate of 30% is enough for surveys. Kimball & Loya (2017) suggested a 35% response rate for organizational research projects, and Sekaran (2003) mentioned that a sample size between 30 and 500 is suitable for most non-probability techniques.

Therefore, the study's response rate of 76.2% is considered appropriate for data analysis, resulting in 381 valid responses. The summary of questionnaire responses for the study is provided in Table 1.1 above.

Table 1.2

Assessment of Structural Model (Direct Relationships)

Relationship	Beta	STDEV	T value	P Value	Decision
SQ→INT	0.144	0.059	2.444	0.015	significant
SN→INT	-0.087	0.032	2.699	0.007	significant

Assessment of Effect Size (f^2)

Miniard et al (1981) recommended range of effect size of 0.02 is treated as small, 0.15 up to 0.34 is treated as moderate, and 0.35 and above is treated as a strong effect size.

Table 1.3

Assessment of Effect size (f^2)

Construct	intention	Adoption Behavior	effect
SERVICE QUALITY	0.046		Small
SUBJECTIVE NORMS	0.024		Small

The Influence of Subjective Norms on Intention

Fishbein and Ajzen (1975) describe subjective norms as an individual's thoughts about what others expect them to do or not do. This idea, influenced by beliefs and shaped by people in one's life, is called subjective norms. According to Ajzen and Fishbein (1980), subjective norms represent how a person sees what important people in their life think they should or shouldn't do and how much they want to follow these opinions.

These norms reflect the pressure someone feels from society to do or not do something, based on what people around them believe. Ajzen (1991) adds that subjective norms are shaped by normative beliefs, which assess the social pressures on a person about a specific behavior. Ajzen (2002) elaborates further, explaining that these normative beliefs come from important people like family, friends, teachers, or colleagues, and how much a person wants to follow these expectations contributes to their subjective norms.

The analysis of the structural model and effect size indicates that Subjective Norms play a significant yet relatively smaller role in influencing intentions among SME customers regarding the intention to adopt Islamic Cooperative Financing in Southern Thailand.

While the structural model (Table 1.2) demonstrates a significant direct relationship between Subjective Norms and intention (Beta = -0.087, T value = 2.699, P Value = 0.007), suggesting that the influence exists, the effect size analysis (table 1.3) reveals a relatively small effect size ($f^2 = 0.024$). This indicates that Subjective Norms might have a relatively weaker impact on shaping intentions among SME customers.

The Influence of Service Quality on Intention

The level of service quality assesses how well an organization meets consumer expectations. This concept of service quality shows that customers have expectations and criteria for how businesses should provide services to meet their demands. High-quality service providers meet or surpass their customers' expectations. On the other side, businesses that remain unsuccessful in meeting such standards and expectations face the danger of developing a bad reputation for providing substandard customer service.

Islamic cooperative in Southern Thailand has expanded since early eighties (as mentioned in table 1.0). Since the conventional financial system has deep roots and is well liked by the public, it competes fiercely with Islamic cooperatives. Islamic cooperatives must address their service quality concerns to satisfy their customers and maintain their strong position in the market. Islamic cooperatives must strive to provide top-notch goods and services to win over new clients and keep existing ones loyal. Service quality at a satisfactory level makes customers feel like they are part of the cooperatives, which ultimately influences their usage of their products and services. This aspect of customers' feelings also helps boost their confidence in an organization, which leads to a continued relationship.

This study hypothesized that the adoption of Islamic cooperative services and products in Southern Thailand would be positively influenced by service quality. The findings of this study indicate that a small effect size ($f^2 = 0.046$) on intention. This suggests that service quality has

a relatively minor impact on shaping intentions. First, the existence of a positive association is proven, and second, the influence of the relationship on adoption is supported by a relatively lower effect size. This implies that service quality (H1) in this study has small influence on the intention to adopt of Islamic cooperative services in Southern Thailand.

Conclusion

this study has delved into the critical factors influencing the intention to adopt Islamic Cooperative Financing among SME customers in Southern Thailand, employing the Theory of Planned Behavior (TPB) as its analytical framework. The examination of subjective norms revealed a significant yet relatively smaller role in shaping intentions among SME customers. While a direct relationship between subjective norms and intention was established, the effect size analysis indicated a comparatively weaker impact. This suggests that the social pressures exerted by important individuals in one's life play a discernible but limited role in influencing the intention to adopt Islamic Cooperative Financing in the region.

On the other hand, the study explored the impact of service quality on the intention to adopt Islamic cooperative services in Southern Thailand. The findings demonstrated a positive association between service quality and intention, yet the effect size was relatively small. This implies that while there is a correlation between the level of service quality and the intention to adopt Islamic cooperative services, the influence is modest. In the competitive landscape where Islamic cooperatives contend with conventional financial systems deeply rooted and favored by the public, the study underscores the importance of addressing service quality concerns to secure and retain customer loyalty.

In essence, this research contributes valuable insights into the complex dynamics shaping the intention to adopt Islamic Cooperative Financing in Southern Thailand. It highlights the need for Islamic cooperatives to not only navigate the societal pressures represented by subjective norms but also prioritize and enhance their service quality to effectively compete and thrive in the financial market. As the financial landscape evolves, understanding these nuanced influences becomes crucial for organizations seeking sustainable growth and widespread adoption of their services in culturally diverse contexts.

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