

# Table of Contents

## International Journal of E-Business Research

Volume 15 • Issue 1 • January-March-2019 • ISSN: 1548-1131 • eISSN: 1548-114X

*An official publication of the Information Resources Management Association*

### Special Issue on Examining E-Financial Services in the Digital Era

#### Guest Editorial Preface

- vi Aijaz A. Shaikh, University of Jyväskylä, Finland  
Gin Chong, Prairie View A&M University, USA  
Ephraim Okoro, Howard University, Washington DC, USA

#### Research Articles

- 1 **Customers' Perceived Risk and Trust in Using Mobile Money Services—an Empirical Study of Ghana**  
Ibn Kailan Abdul-Hamid, University of Professional Studies, Accra, Ghana  
Aijaz A. Shaikh, University of Jyväskylä, Jyväskylä, Finland  
Henry Boateng, University of Technology Sydney, Ultimo, Australia  
Robert E. Hinson, University of Ghana and University of the Free State Business School, Accra, Ghana
- 20 **FinTechs as Service Innovators - Understanding the Service Innovation Stack**  
Mikko Riikkinen, University of Tampere, Tampere, Finland  
Saila Saraniemi, University of Oulu, Oulu, Finland  
Kaisa Still, VTT Technical Research Centre of Finland, Oulu, Finland
- 38 **Social Media Banking Usage From Banks' Perspective**  
Silvia Parusheva, University of Economics - Varna, Varna, Bulgaria
- 55 **Understanding the Adoption of SADAD E-Payments: UTAUT Combined with Religiosity as Moderator**  
Yasir Ali Soomro, Faculty of Economics and Administration, King AbdulAziz University, Jeddah, Kingdom of Saudi Arabia
- 75 **Fueling Women Empowerment? A Phenomenological Study of Women Experiences with Micro-Credit and Status of Branch-less Banking in Pakistan**  
Sarah Wali Qazi, SZABIST, Karachi, Pakistan  
Humair Ali Khushk, Mohammad Ali Jinnah University, Karachi, Pakistan
- 89 **An Approach to Aggregate the Partial Rank List of Web Services in E-Business**  
V. Mareeswari, School of Information Technology and Engineering, Vellore Institute of Technology (VIT), Vellore, India  
E. Sathiyamoorthy, School of Information Technology and Engineering, Vellore Institute of Technology (VIT), Vellore, India.
- 109 **Utilitarian and Hedonic Customer Benefits of e-Insurance: A Look at the Role of Gender Differences**  
Saïd Aboubaker Ettis, College of Business, University of Jeddah, Jeddah, Saudi Arabia  
Mohamed Mabrouk Haddad, ISGG, University of Gabes, Gabès, Tunisia

#### COPYRIGHT

The **International Journal of E-Business Research (IJEER)** (ISSN 1548-1131; eISSN 1548-114X), Copyright © 2019 IGI Global. All rights, including translation into other languages reserved by the publisher. No part of this journal may be reproduced or used in any form or by any means without written permission from the publisher, except for noncommercial, educational use including classroom teaching purposes. Product or company names used in this journal are for identification purposes only. Inclusion of the names of the products or companies does not indicate a claim of ownership by IGI Global of the trademark or registered trademark. The views expressed in this journal are those of the authors but not necessarily of IGI Global.

The *International Journal of E-Business Research* is indexed or listed in the following: ABI/Inform; ACM Digital Library; Bacon's Media Directory; Burrelle's Media Directory; Cabell's Directories; CSA Illumina; DBLP; DEST Register of Refereed Journals; Gale Directory of Publications & Broadcast Media; GetCited; Google Scholar; INSPEC; JournalTOCs; KnowledgeBoard; MediaFinder; Norwegian Social Science Data Services (NSD); SCOPUS; The Index of Information Systems Journals; The Standard Periodical Directory; Ulrich's Periodicals Directory; Web of Science; Web of Science Emerging Sources Citation Index (ESCI)