THE INFLUENCE OF PERCEIVED INFORMATION TECHNOLOGY, PERCEIVED EASE OF USE, PERCEIVED RISK AND SERVICE FEATURES ON USING BCA INTERNET BANKING

by:
Ivan Pangemanan

Faculty of Economics and Business
International Business Administration (IBA) Program
University of Sam Ratulangi Manado
email: ivn_pangemanan@yahoo.com

ABSTRACT

Internet banking usage rate increased with availability features that support users for their daily activities or a part of the lifestyle. With the Internet Banking we can conduct transactions anywhere, with anyone. Today, many banks are promoting internet banking as one of their flagship programs. Because customers do not need to go to the bank in the transaction. BCA internet banking as one of the leading banks in Indonesia has been developing ways to attract the attention of customers, one of them by providing internet banking. Many people still wonder whether the technology used is quite good, is easy to use, there are risks that can occur with the use of internet banking, and the features contained in the Internet banking can satisfy customers. This study is to analyze The influence of Perceived Information Technology, Perceived Ease of Use, Perceived Risk and Service Features on using BCA Internet Banking uses quantitative method. The sample of respondents are 100 peoples who are customers of the BCA Bank. The result shows the Perceived Information technology, Perceived Ease of Use, Perceived Risk and Service Features have a significant impact to using BCA Internet Banking. The recommendation for company are continues to strive to maintain and improve the perception of information technology in direct contact with consumers, also to bring awareness to customers that use internet banking also has the risk of resulting in an understanding of the risk on customers using internet banking, therefore the company continues to actively promote both the internet banking facility with brochures and direct mail to customers and the company still update the features required by the customer.

Keywords: *perceived information technology, ease of use, risk, services features*

INTRODUCTION

Research Background

The importance of information technology in business no doubt. Many companies in the world wants to transform itself into a global power generation business through major investments in e-business, e-commerce, and enterprise Information Technology (IT) more global. So there is a real need for business managers and business practitioners to understand how to manage the functions of this important organization. Managing information systems and technology that support the business processes of modern companies today is a big challenge for business and IT managers and business practitioners.

Perception user in view of information technology the better, it is characterized by a system then built deemed beneficial in helping the company both internally and externally. Internal business processes include activities such as making invoices, letters and other roads. While external factors include the company's business strategy aided by information technology to triumph over its competitors, including to bind customers. The term information technology is often confused with the term information system itself, and sometimes a matter of debate.

TAM (Technology Acceptance Model) is one of the behavioral model of utilization of information technology in the management information systems literature. TAM (Technology Acceptance Model) was put forward by Venkatesh and Davis (1986) who developed the framework of the interests of information

technology. TAM focuses on attitudes toward the use of information technology by the user by adding to it based on the perception of the benefits and ease of use of information technology. TAM is one of the many influential research models in the study of determinants of acceptance of information technology. TAM is widely used to predict the level of user acceptance and usage based on perceptions of ease of use of information technology (perceived usefulness) by considering the ease of use of IT (Perceived Ease of Use). Risk transactions and premium features internet banking services is highly considered in the virtual transaction (maya) because of the distance, the ability of technology to facilitate transactions, services that do not meet face to face with a teller / customer service and a lot of things are taken into account in the bank customers transactions through online banking. Risk variable added services and features to see how the behavior of bank customers to use the internet banking.

The development of internet technology is adopted by the banking industry to develop the service. These opportunities are used by banks in Indonesia both public and private banks, because the internet is an innovative media that gives ample opportunities and challenges in its development. Development services performed based banking technology (electronic transaction) in the form of internet banking, mobile banking, mobile phone-based (phone banking), the use of ATM (Automatic Teller Machine), Credit Card and others are compulsory for banks in Indonesia to grab share market. Internet banking is currently a major concern and a revolutionary strategic weapon bank operations, to make a delivery and for competition among banks. Online banking was introduced as a channel in which bank customers can conduct banking financial activities electronically through the bank website. Customers can perform non-cash transactions at any time with ease and comfort with access via a computer network (the Internet). Innovation banking services via internet banking technology is expected to reduce transactional costs and queues that occur at the offices of the bank.

Internet banking can be used for a variety of online transactions some of which are: 1) to check account balances and transaction history bank; 2) pay all kinds of bills; 3) transfers between accounts. Expected transaction offered by bank is growing according to the needs of each customer, because the customer based internet banking is that market share is expected to be more widely served.

Bank customers in Indonesia are still many who use internet banking just look at the balance, therefore banks need to improve strategies so that more and more customers are using the internet in order for a given value of bank customers getting higher. E-payment transactions can be developed in any business activity that the bank customer really feels the benefits of internet banking. A product or service may be available for some time, but it is important for banks to understand consumer behavior is learned about the product for the first time and decide whether to adopt it, because it is relatively new internet banking facility for the community Knowing what are the factors that could affect consumers using the facilities already provided by banks, is expected to provide maximum added value for consumers, in the end gives a competitive advantage for the company. For the purpose of increasing growth and maintain its existence, the company must continue to improvise on existing products and develop new products periodically. Marketing study on the adoption of the product is also very important because of the low success rate of new products entering the market.

Bank Central Asia (BCA) is a Bank Indonesia who dared to operate e-Banking massively in Indonesia through the site https://ibank.klikbca.com/. Which is secured with 128bit SSL encryption and facilities firewall on its website. The site KlikBCA itself be relatively difficult in collapse, then the attacks more a lot in point it to customers BCA. Assault burglary is often done mostly using social engineering techniques. Not surprisingly, KlikBCA later use technology One Time Password (OTP) via KeyBCA in authenticating customers who want to make a deal. One demo weakness of the most horrendous conducted by Steven Haryanto by falsifying site KlikBCA by buying domain www.KLIKBCA.com, KILKBCA.com, CLIKBCA.com, KLICKBCA.com, KLIKBAC.com. People who incorrectly typed KlikBCA will enter the domain that is made has the exact same view with KlikBCA, so users KlikBCA actually be fooled and enter the username and password. Recently also had been a burglary money through KlikBCA. Modus operandi: The Criminal is the perpetrator utilize BCA customers who do not knowing the registration internet banking. These customers were promised will receive raffle after depositing a certain amount to the account through an ATM. Once the client the client came to the ATM and to register internet banking, is concerned then contacted again by the perpetrator, then the customer is instructed to enter the destination account and the amount of money to be transferred via klikBCA. With the security issues is pushing for the research on interest re-customers to use internet banking.

Research Objective

There are five main objectives in this research, including:

1. To analyze the influence of perceive Information Technology, perceive Ease of Use, Service Features and perceive Risks simultaneously on using Internet Banking.
2. To analyze the influence of Perceive Information Technology Partially on using Internet Banking.
3. To analyze the influence of Ease of Use Partially on using Internet Banking.
4. To analyze the influence of Service Features Partially on using Internet Banking.
5. To analyze the influence of Risks Partially on using Internet Banking.

THEORETICAL FRAMEWORK

Information Technology

Meanwhile, information technology includes hardware and software to perform one or a number of data processing tasks such as capture, transmit, store, retrieve, manipulate, or display data (Maner, 1996). Information technology can be grouped into two parts, namely the software (software) and hardware (hardware). Regarding hardware devices that are physical, such as memory, printers and keyboards. The software includes: instructions to set up the hardware to work in accordance with the instruction purposes (Maner, 1996).

Ease of Use

Individual perceptions related to ease of use of a computer (perceived ease of use) is the degree to which an individual believes that using a particular system would be free of errors. This perception will then have an impact on the behavior, is the higher the person's perception about the ease of using the system, the higher the level of information technology (Saade and Bahli, 2005). Venkatesh and Davis (1996) defined perceived ease of use as the degree to which a person believes that the use of IT is easy and requires no effort from the user.

Risk

Risk is a state of uncertainty are considered people to decide or not to conduct transactions online (Verhagen et al, 2003). People actually consider the distance and impersonal atmosphere in online transactions and global infrastructure that contains elements of risk. Risk is defined as a subjective estimate of the consumer to suffer losses in receiving the desired results (Featherman and Pavlou, 2003).

Service Feature

The concept of trust here is trust in online transaction providers (banking / retailer / manufacturer) and confidence in the completeness of the features contained in the service of internet banking. High effort must be made by the organizers of an online transaction so that the consumer confidence is high, because the trust has a major impact on consumer intentions to conduct transactions online or do not do it (Featherman and Pavlou, 2003).

Previous Research

Featherman and Pavlou (2003) investigated about Internet delivered e-services are increasingly being made available to consumers; however, little is known about how consumers evaluate them for potential adoption. Featherman and Pavlou (2003) found that e-services adoption is adversely affected primarily by performance-based risk perceptions, and perceived ease of use of the e-service reduced these risk concerns. Jiang and Rosenbloom (2004) compared the emphasis that service quality research has received in online marketing, much less work has been done on the role of price perception, service attribute-level performance and satisfaction that unfolds over time, and their effects on customer retention. Jiang and Rosenbloom (2004) found that after-delivery satisfaction has a much stronger influence on both overall customer satisfaction and intention to return than at-checkout satisfaction, and that price perception, when measured on a comparative basis, has a direct and positive effect on customer overall satisfaction and intention to return.

Legris, et al, (2003) analyzed about Information systems (IS) implementation is costly and has a relatively low success rate using technology acceptance model (TAM) and found that TAM is a useful model, but has to be integrated into a broader one which would include variables related to both human and social change processes, and to the adoption of the innovation model. Wu and Wang (2005) analyzed about an extended technology acceptance model (TAM) that integrates innovation diffusion theory, perceived risk and cost into the TAM to investigate what determines user mobile commerce (MC) acceptance. Wu and Wang (2005) found that all variables except perceived ease of use significantly affected users 'behavioral intent. Among them, the compatibility had the most significant influence. Furthermore, a striking, and somewhat puzzling finding was the positive influence of perceived risk on behavioral intention to use.
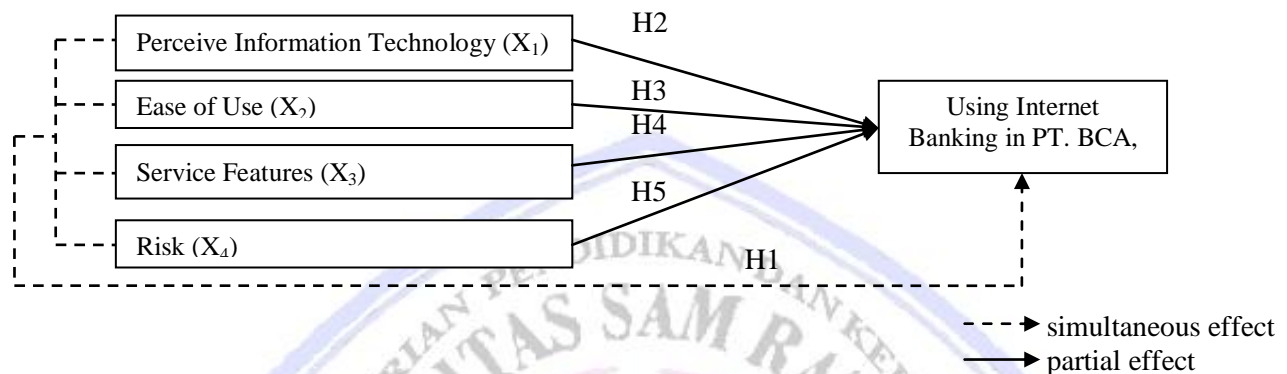

Figure 1. Conceptual Framework

RESEARCH METHOD

Type of Research

This research is a causal type of research. This type of research also determines if one variable causes another variable to occur or change. In this research is to investigate the influence effect perceived Information Technology, perceived Ease of Use, Service Features and perceived Risks simultaneously on Using Internet Banking.

Place and Time of Research

The study was conducted in Manado during October to November 2013.

Population and Sample

Population is the entire group of people, events, or things that the researcher desire to investigate (Sekaran and Bougie, 2009:262). Population of this research is the BCA bank customers who have and want to use internet banking again. The sample of this research is 100 BCA bank customers. The sampling technique used in this study is purposive sampling. Purposive sampling is sampling design in which the required information is gathered from special or specific target (Sekaran and Bougie, 2009:276).

Data Collection Method

This research using primary and secondary data. The primary data obtained directly from the source, taken and recorded for the first time (Sekaran and Bougie, 2009:183). The secondary data is that have already been gathered by researchers, data published in statistical and other journals and information available from any published or unpublished source available either within or outside the organization, all of which might be useful to researcher (Sekaran and Bougie, 2009:184).

Operational Definition of Research Variables

1. Perceived Information Technology (X_1) is the perception of the internet users use Internet technology and measured through by transaction speed, the use of internet banking, effectiveness of transactions, andsupport activities (Legris et al, 2003).

2. Ease of use (X_2) is a bank customer perceptions of their ability in using the Internet as measured by time efficiency, the ability to perform transactions, operational Ease of Use of internet banking, and flexible use (Legris et al, 2003).

3. The perception of risk (X_3) posed when using internet banking transaction is perception towards internet banking internet users are measured through by The magnitude of the risk, security transactions, transaction needs, and security guarantees from banks (Featherman and Pavlou, 2003):

4. Features of the service (X_4) is the customer perception of the service provided by internet banking measured by completeness transaction facility, conformity with the needs of facility, security facilities of a computer virus, and facility use fee (Featherman and Pavlou, 2003):

5. Intention reuse (Y) is the customer wishes to use the internet banking as measured by indicators such as the desire to use internet banking in the future, suitability of the use of internet banking needs, support in the use of internet banking and esire recommend Internet banking (Wu and Wang, 2005).

Data Analysis Method

Multiple Regressions

The method of analysis used in this study is multiple regression models to approach the return. To find out the influence of dependent variable with independent variables used multiple linear regression with the formula:

$$Y = \alpha + \beta X_1 + \beta X_2 + \beta X_3 + \beta X_4 + e$$

Whereas:

Y   : Using Internet Banking
X_1 : Perceive Information Technology
X_2 : Ease of Use / Ease of use
X_3 : Service Feature
X_4 : Risk

DATA ANALYSIS AND DISCUSSION

Result

Classical Assumption

Multicollinearity

The VIF value of Perceived Information Technology (X_1), Perceived Ease of use (X_2), Perceived of risk (X_3) and Features of the service (X_4) was below numbers < 10, this means that there is no connection between the independent variables. Thus, multicollinearity assumptions are met (free of multicollinearity).

Heteroscesdastisity

The figure can be seen that there is no established pattern, in other words the graph describing the plot spread above and below the number 0 (zero) on the Y-axis. This proves that the independent variable Perceived Information Technology (X_1), Perceived Ease of use (X_2), Perceived of risk (X_3) and Features of the service (X_4) on Using Internet Banking (Y) are free of Heteroscesdastisity.

Normality

From the figure above it can be seen that the points spread and spread around the diagonal line in the direction diagonal lines. This proves that the model Regression of The Influence of Perceived Information Technology (X_1), Perceived Ease of use (X_2), Perceived of risk (X_3) and Features of the service (X_4) on Using Internet Banking (Y) in test normality assumption was met.

Multiple Linear Regression Analysis

Table 1. Coefficient Beta

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.267	.671		6.363	.000		
	X1	.616	.072	.227	2.673	.003	.970	1.031
	X2	.406	.093	.070	2.454	.041	.843	1.187
	X3	.514	.116	.120	2.586	.024	.948	1.055
	X4	.304	.080	.055	2.318	.047	.858	1.166

a. Dependent Variable: Y
   Source: SPSS Data Analysis, 2013

The linear regression equation is :

$$Y = 4.267 + 0,616 \ X_1 + 0,406 \ X_2 + 0,514 \ X_3 + 0,304 \ X_4 + e$$

With interpretation as follows :
1) Constant value of 3.836 means that if the variables in this research of Variable X_1, X_2, X_3 and X_4 simultaneously increased by one scale or one unit will increase the Y at 3.836 point.
2) Coefficient value of 0.616 means that if the variables in this research of X_1 increased by one scale or one unit, it will improve and increase Y at 0.616.
3) Coefficient value of 0.406 means that if the variables in this research of X_2 increased by one scale or one unit, it will improve and increase Y at 0.406.
4) Coefficient value of 0.514 means that if the variables in this research of X_3 increased by one scale or one unit, it will improve and increase Y at 0.514.
5) Coefficient value of 0.304 means that if the variables in this research of X_4 increased by one scale or one unit, it will improve and increase Customer Satisfaction Y at 0.304.

Table 2. Coefficient Correlation (r) and (r^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.795[a]	.780	.039	.36802	1.911

a. Predictors: (Constant), X4, X3, X1, X2
b. Dependent Variable: Y
Source: SPSS Data Analysis 2013

Based on the analysis of correlation (r) is equal to 0.795 indicating that the Correlation of The Influence Perceived Information Technology (X_1), Perceived Ease of use (X_2), Perceived of risk (X_3) and Features of the service (X_4) on Using Internet Banking (Y) has a strong relationship. To determine the contribution The Influence of X_1, X_2, X_3 and X_4 on Y can be seen that the determinant of the coefficient (r^2) in the table above. r^2 value of 0.846 in this study may imply that the contribution of Perceived Information Technology (X_1), Perceived Ease of use (X_2), Perceived of risk (X_3) and Features of the service (X_4) on Using Internet Banking (Y) of 78.0 % while the remaining 22.0% is affected by other variables not examined in this study.

Hypothesis Testing

Table 3. Simultaneously Test Analysis (F-test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.090	4	.273	6.012	.010[a]
	Residual	12.867	95	.135		
	Total	13.957	99			

a. Predictors: (Constant), X4, X3, X1, X2
b. Dependent Variable: Y
Source: SPSS Data Analysis, 2013

Simultaneous testing conducted to determine the The Influence Perceived Information Technology (X_1), Perceived Ease of use (X_2), Perceived of risk (X_3) and Features of the service (X_4) on Using Internet Banking (Y). Value of 6.012 of F_{Count} significant 0.010. Because the sig < 0.05 means the confidence of this prediction is above 95% and the probability of this prediction error is below 5% which is 0.010. Therefore H_0 is rejected and accepting H_a. Thus, the formulation of the hypothesis that The Influence of Perceived Information Technology (X_1), Perceived Ease of use (X_2), Perceived of risk (X_3) and Features of the service (X_4) on Using Internet Banking (Y) Simultaneously, accepted.

Table 4. Partially test Analysis (t-test)

Model	t	Sig.
X_1	2.673	.003
X_2	2.454	.041
X_3	2.586	.024
X_4	2.318	.047

Source: SPSS Data Analysis, 2013

Partial test is used to test the effect of each independent variable X_1, X_2, X_3 and X_4 in Partial Impact on Y by performing comparisons between the t_{count} values with t_{Table} value at $\alpha = 0.05$ or compare the probability of the real level 95% of the partial coefficient r so that it can be seen the influence of the independent variables individually. The t-test results:

1) t_{count} for X_1 2.673 greater than the value of 1.984 t_{table} means X_1 has significant influence partially on Y. The sig. value at 0.003 means that prediction of X_1 influence on Y doing errors is 0.3%, thus the confidence of this prediction is above 95%. Therefore, H_a received.
2) t_{count} for X_2 2.454 greater than the value of 1.984 t_{table} means X_2 has significant influence partially on Y. The sig. value at 0.041 means that prediction of X_2 influence on Y doing errors is 4.1%, thus the confidence of this prediction is above 95%. Therefore, H_a received.
3) t_{count} for X_3 2.586 greater than the value of 1.984 t_{table} means X_3 has significant influence partially on Y. The sig. value at 0.024 means that prediction of X_3 influence on Y doing errors is 2.4 %, thus the confidence of this prediction is above 95%. Therefore, H_a received.
4) t_{count} for X_4 2.318 greater than the value of 1.984 t_{table} means X_4 has significant influence partially on Y. The sig. value at 0.047 means that prediction of X_4 influence on Y doing errors is 4.7%, thus the confidence of this prediction is above 95%. Therefore, H_a received.

Discussion

The influence of Perceived Information Technology, Perceived Ease of use, Perceived of risk and Features of the service on using Internet Banking partially and simultaneously are proven by the interpreting data analysis given by the SPSS. The interpretation shows that all the variable have strong relationship and are supported by significance level. The development of internet technology is adopted by the banking industry to develop their services. Banks in Indonesia both public and private banks used the internet technology as their media not only to develop their services but also to reach more customers. Development services performed based banking technology (electronic transaction) in the form of internet banking, mobile banking, mobile phone-based (phone banking), the use of ATM (Automatic Teller Machine), Credit Card and others are compulsory for banks in Indonesia to grab share market. Internet banking is currently a major concern and a revolutionary strategic weapon bank operations, to make a delivery and for competition among banks.

Online banking was introduced as a channel in which bank customers can conduct banking financial activities electronically through the bank website. Customers can perform non-cash transactions at any time with ease and comfort with access via a computer network (the Internet). Innovation banking services via internet banking technology is expected to reduce transactional costs and queues that occur at the offices of the bank. Bank customers in Indonesia are still many who use internet banking just look at the balance, therefore banks need to improve strategies so that more and more customers are using the internet in order for a given value of bank customers getting higher. E-payment transactions can be developed in any business activity that the bank customer really feels the benefits of internet banking. A product or service may be available for some time, but it is important for banks to understand consumer behaviour is learned about the product for the first time and decide whether to adopt it, because it is relatively new internet banking facility for the community Knowing what are the factors that could affect consumers using the facilities already provided by banks, is expected to provide maximum added value for consumers, in the end gives a competitive advantage for the company.

Information Technology has positive significant relationship on Using Internet Banking, where customers can used the internet banking to get more information without have to directly come to the bank, it is easier and can save their time. Information technology plays an important role in company's success, where information technology could be the strategy for the company to dominate the market. Information technology is applied in accordance with the business strategy. Therefore, companies can adopt various types of technology use depends on the business strategy (Legris et al, 2003).

There is positive relationship between Perceived Ease of Use with Using Internet Banking. Perceptions about the ease of use of information technology is the dominant factor to reusing internet banking. Behaviors related to the use of technology using the technology to accomplish the task. Thompson et al. (1991) stated that the use of personal computers is influenced by the theory of behavior. Use of information technology is expected to benefit by the users of information systems in performing their duties, the measurement based on the intensity of use, frequency of using, and the number of applications or software used (Wu and Wang, 2005). A same result found by Monsuwe et al. (2004) which stated that perceived ease of use can driven the customer to re purchasing in online market.

Perceived of Risk has positive significant relationship on Using Internet Banking, In this study the risk indicators seen from the actions taken by the bank to minimize the risk of the use of internet banking, is expected to actions taken by the bank to minimize the risk will have a positive impact on consumer interest in using the technology offered. This research supports a research by Featherman and Pavlou (2003) which investigated about Internet delivered e-services are increasingly being made available to consumers; however, little is known about how consumers evaluate them for potential adoption. Featherman and Pavlou (2003) stated that e-services adoption is adversely affected primarily by performance-based risk perceptions, and perceived ease of use of the e-service reduced these risk concerns. A same result found by Jen-Her Wu and Shu-Ching Wang (2005) which stated that perceived of risk influence on Technology Acceptance Model (TAM).

Features of the services has positive significant relationship on Using Internet Banking. A same result found by Jiang and Rosenbloom (2004) which stated that the service can make the customer to re puchasing in online market. The company can attract the customer and make them to re puchasing in online market by providing various features of their services. In this research, bank have to provide various features in internet banking to make their customer re using the internet banking.

CONCLUSION AND RECOMMENDATION

Conclusion

1. Perceive Information Technology, Perceive Ease of Use, Service Features and Perceive Risks have significant influence simultaneously on using Internet Banking.
2. Perceive Information Technology has significant influence Partially on using Internet Banking.
3. Perceive ease of use has significant influence Partially on using Internet Banking.
4. Service Features has significant influence Partially on using Internet Banking.
5. Perceive Risks has significant influence Partially on using Internet Banking.

Recommendation

1. Variable perception of information technology has a positive impact on the interest reset using internet banking customers, it is expected that the company continues to strive to maintain and improve the perception of information technology in direct contact with consumers. And a few ways to do this is by offering internet banking facilities to consumers who interact with the customer service.
2. Risk correlated to an interest in re-use internet banking customers, for the company is also to bring awareness to customers that use internet banking also has the risk of resulting in an understanding of the risk on customers using internet banking.
3. The strong influence of the ease of use of the variable interest in use internet banking customers, and therefore the company continues to actively promote both the internet banking facility with brochures and direct mail to customers.
4. Service features have a strong influence with variable interest in use internet banking customers, it is expected that the company still update the features required by the customer. The completeness of the feature will allow customers to support their activities so that customers will continue to use internet banking.

REFERENCES

Featherman, M., S., & Pavlou, P., A., 2003. Predicting e services adoption: a perceived risk facets perspective. Elsevier. *Int. J. Human-Computer Studies* (59). Pp. 451–474. *(*melody.syr.edu/hci/ijhcs03/Featherman.pdf). Accessed 22nd July 2013.

Jiang, P., & Rosenbloom, B., 2004. Customer intention to return online: price perception, attribute-level performance, and satisfaction unfolding over time. *European Journal of Marketing*, 39 (1/2). Pp. 150-174. *(*faculty.lebow.drexel.edu/SuriR/.../customer%20intention.pdf*)*. Accessed 22nd July 2013.

Legris, P., Ingham, J., & Collerette, P., 2003. Why do people use information technology? A critical review of the technology acceptance model. *Information & Management* 40. Pp. 191–204. *(*cgit.nutn.edu.tw:8080/cgit/PPTDL../TKW_091026163722.PDF). Accessed 22nd July 2013.

Maner, W., 1996. Unique Ethical Problems In Information Technology. *Science and Engineering Ethics*, 2 (2), Pp. 137-154. (www.usfsp.edu/gkearns/articles_fraud/computer_ethics.pdf*). Accessed 22nd July 2013.*

Monsuwe, T., P., Dellaert, B., G., C., & Ruyter, K., 2004. What drives consumers to shop online? A literature review. *International Journal of Service Industry Management* 15(1). Pp. 102-121. (arno.unimaas.nl/show.cgi?fid=2720). Accessed 22nd July 2013.

R.L. Thompson, C.A. Higgins, J.M. Howell., 1991. Personal computing: toward a conceptual model of utilization, *MIS Quarterly* 15 (1). Pp. 125–143. (www.ijdc.net/index.php/ijdc/article /download/8.1.143/303*)*. Accessed 22nd July 2013.

Saade, R., & Bahli, B., 2005. The impact of cognitive absorption on perceived usefulness and perceived ease of use in on-line learning: an extension of the technology acceptance model. *Information & Management Journal* 42. *Pp.* 317–327. (cgit.nutn.edu.tw:8080/cgit/PaperDL/tkw_091005150034.pdf). Accessed 22nd July 2013.

Sekaran, U. and Bougie R. 2009. Research Methods for Business 5th Edition. Cornwall: Wiley.

Venkatesh, V., & Davis, F., D., 1996. A model of the antecedents of perceived ease of use: Development and test. *Decision Sciences* 27(3). Pp. 451. (www.jbsge.vu.edu.au/issues/vol01no2/kripanont.pdf*)*. Accessed 22nd July 2013.

Verhagen, T., Heijden, H., V., D., & Creemers, M., 2003. Understanding online purchase intentions: contributions from technology and trust perspectives. *European Journal of Information Systems* 12, Pp 41–48. (www.palgrave-journals.com/ejis). Accessed 22nd July 2013.

Wu, J., H., & Wang, S., C., 2005. What drives mobile commerce?An empirical evaluation of the revised technology acceptance model. *Information & Management* 42, Pp. 719–729. (www.ccunix.ccu.edu.tw/~kcchen/EC/Presentations/2012.05.../Team2.pdf). Accessed 22nd July 2013.