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Modeling the Acceptance of Next Generation ICTs: A Critical Approach





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Abstract

This PhD research will attempt to model how emerging ICTs may be accepted by the new consumer in today's social settings. This paper focuses on assessing specific models identified in the literature that could be used to analyse potential consumer behaviour in relation to the adoption or acceptance of emerging ICTs.

The consumer decision models and theories developed in the 1960s are still being used to structure research in the field of consumer behaviour. This is despite decision-making today being a more complex phenomenon due to factors such as the digital media revolution and globalisation. Moreover, previous research efforts have concentrated on assessing user acceptance of particular pre-existing technologies rather than investigating the adoption and acceptance process of emerging ICTs. It would seem imperative that marketers embrace the new consumer and gain a deeper insight into the psychological traits and cognitive behavioural antecedents that drive the uptake of emerging Information and Communication Technologies (ICTs).

From a theoretical perspective, the study highlights the need for marketing academics to consider more fully the importance of understanding the adoption and acceptance process of next generation ICTs in the current environment. Moreover, the research will seek to make a necessary and timely empirical contribution by examining the current academic research and practice relating to the adoption of ICTs outside the work environment which has been identified as a key area that must me addressed.

The research will also seek to make a practical contribution by deriving the relevant implications for marketing managers.

Track: Doctoral Colloquium



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Introduction

As a result of seismic change in the macro environment, a 'new' consumer and a 'new' marketplace is emerging (Assael, 2004). Companies are confronted with a consumer that has variously been described as 'active' (Hawkins et al., 2004), 'knowledgeable' (Lawson, 2000) and 'post-modern' (Assael, 2004). This new consumer would seem to inhabit an interactive marketplace characterised by high levels of heterogeneity, and be IT-enabled (Baker, 2003).

New ICTs are constantly emerging, altering the relationship an organisation establishes with its customers (Lindroos and Pinkhasov, 2003). Therefore, it is essential to analyse the impact of these technologies on consumer behaviour, particularly in today's dynamic environment (Schewe and Meredith, 2004).. Bruneau and Lacroix (2001) define ICT as all activities which contribute to the display, processing, storing and transmission of information through electronic means. There is a belief amongst researchers, involved with emerging ICTs, that in order to increase adoption potential, next generation products and services must exhibit enhanced attributes such as ubiquity, personalisation, mobility, context awareness and security (Doolin et al., 2008; Mahon et al, 2006). It would seem evident that emerging ICTs may exhibit one or more of these attributes thereby providing an interesting focus for consumer behaviour research.

The seminal work of many theorists has led to a burgeoning amount of literature in the area of adoption and diffusion of new ICTs. However, it is evident from the literature that previous research efforts have focused on particular pre-existing technologies or products (see Appendix A, table 1) at a post-development stage) and little focus has been placed on researching the behavioural antecedents that drive the modern consumer towards accepting new or emerging ICTs. Moreover, much of this activity to date has focused upon conducting investigations from an organisational and employee perspective. In addition, many of these studies have been based on consumer decision-models developed in the 1960s and 1970s despite the evolving nature of consumer decision-making in response to the changing decision environment.



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Overview of literature on consumer decision-making models and applicable models relating to the acceptance of ICTs

Consumer behaviour is defined as the dynamic interaction of affect and cognition behaviour and the environment in which human beings conduct the exchange aspects of their lives (Peter and Olson, 2005). Consumer decision-making is defined as "the behaviour patterns of consumers that precede, determine and follow on the decision process for the acquisition of need satisfying products, ideas or services" (Du Plessis et al. 1991:11). The marketing literature has suggested different methods of understanding this decision-making process (Plummer, 1974; Lawson, 2000; Kim et al., 2002; Hawkins et al., 2005). Lye et al. (2005) argue that the foundations of current consumer decision theory were laid in the 1960s with Howard's consumer decision-model developed in 1963 (Du Plessis et al., 1991), the Nico-sia-model (1966), Engel, Kollat & Blackwell's model (1968) and the Howard and Sheth model (1969) (Hunt and Pappas, 1972; Howard and Sheth, 1968). Other significant consumer decision-making models include Andreason (1965), Robinson (1971), Hansen (1972) and Markin-models (1968/1974) (Erasmus et al., 2001).

Consumer decision-making models are widely used to structure theory and research (Erasmus et al., 2001). These models are described by Erasmus et al. as offering the possibility to grasp visually what happens as variables and circumstances change and they provide conceptual frames of reference that logically indicate the interrelationship of variables for research purposes. Consumer decision-making models also provide the possibility to understand different consumer decision processes and marketing strategies and therefore form an important part in the establishment of marketing theory (Engel et al., 1995; Walters, 1978). Engel, Blackwell and Minard's model (1990), for example, provides a comprehensive illustration of the variables influencing consumers and an appreciation of the dynamic nature of the consumer decision process (Lawson, 2000).

Research into the acceptance of ICT has produced a number of competing models, each with a different set of determinants of acceptance (Davis, 2003). There has been a number of research themes, each tackling the problem from a different perspective (Venkatesh et al., 2003). For example, one theme uses intention or usage as a dependent variable to determine user acceptance (Compeau and Higgins 1995; Davis et al. 1989), while other themes have focused on organisation-level implementation or assimilation success (Leonard-Barton and Deschamps, 1988; Brady, 2003) or the relationship of task to technology (Goodhue 1995; Goodhue and Thompson 1995). Erasmus et al. (2001) accentuate that using models to understand consumer decision-making behaviour not only has to focus on what products do but also has to consider what the



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products mean to the consumer.

Roger's work on the diffusion of innovations (1959, 1962) has been noted by many as having a profound effect on research into consumer behaviour and marketing (Fichman, 1992; Lawson, 2000; Baskerville et al., 2007). Roger's conceptual model has been frequently used to analyse potential consumer behaviour relating to the introduction of new ICTs. This model has led to a number of varied research foci for innovation diffusion. Rogers differentiates the adoption process from the diffusion process in that the diffusion process occurs within society, as a group process; whereas, the adoption process pertains to an individual. His characterisation of the adoption process has had a significant impact on the development of consumer research and has been the groundwork for many models of consumer decision-making (Fichman, 1992; Lawson, 2000).

Other acknowledged models include the Theory of Reasoned Action (TRA), proposed by Fishbein and Ajzen (1975), which represents a comprehensive theory of the interrelationship among attitudes, intentions and behaviour (Howard, 1989), the Theory of Planned Behaviour (TPB) (Ajzen, 1985), an extension from the Theory of Reasoned Action which includes an additional concept, a perceived behavioral control (Schifter and Ajzen, 1985) and the Theory of Trying to Consume (Bagozzi and Warshaw,1990), which recasts the TRA by replacing behaviour with trying to behave as the variable to be explained or predicted.

Another important contribution is the Technology Acceptance Model (TAM) (Davis, 1989) which focuses on explaining attitudes impacting on decisions to use specific technologies (Shih and Fang, 2004). Key difference between the TAM and TRA is that the TAM replaces the attitude measures included in the TRA with two technology acceptance measures, i.e. 'ease of use', and 'usefulness' (Bagozzi et al., 1992; Davis et al., 1989). TAM2 builds on the TAM designed to explain perceived usefulness and usage intentions in terms of social influence and cognitive instrumental processes (Venkatesh and Davis, 2000).

Venkatesh et al. (2003), in an attempt to integrate the main competing user acceptance models, formulated the Unified Theory of the Acceptance and Usage of Technology (UTAUT). This model aims to explain a user's intention to use an information system and to define the user's subsequent usage behaviour. Nysveen et al. (2005) argue that this model, in particular, seems to be more suited to predicting and understanding consumer behaviour in relation to new technology developments. Venkatesh et al. (2003:426) posit that UTAUT provides a useful tool for managers needing to assess the likelihood of success for new technology introductions and helps them understand the drivers of acceptance. However, they argue that a



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deeper understanding of the dynamic behavioural influences is needed and future research should focus on identifying constructs that can add to "the prediction of intention and behavior *over and above* what is already known and understood".

However, these decision-making models are not without their critics. Rau and Samiee (1981) argue that many of these models have never been tested as a whole in their original form because they lack specificity and thus are difficult, if not impossible, to operationalise. Despite increasing purchase complexity since the majority of these models have been developed, many have remained as the basis for current marketing research and marketing education (Sheth and Krishnan, 2005). The evolving nature of consumer decision-making in response to the changing decision environment makes it increasingly more difficult to "fit" current decision reality to these models (Erasmus et al., 2001). Lawson (2000) argues that an important challenge for marketers will be to account for major forces, such as technology and globalisation, in the decision-making process.

Differences between models lie primarily in their emphasis on particular variables and the manner of presentation (Erasmus et al., 2001; Kollat et al., 1970). The Engel et al. model, for example, has been criticised for being difficult to use when formulating strategy due to its vagueness when explaining the role of some of the variables it uses (Howard, 1989). Zajonc and Markus (1982) emphasised the role of affective, as opposed to cognitive factors, when forming consumer preferences. Findings from their research indicated the importance of repeated exposure when forming preferences which reiterated Krugman's findings in 1965. Krugman posited that an alternative model of consumer behavior takes place when the consumer is not involved in the message (Swinyard and Coney, 1978). Holbrook and Hirschman (1982) emphasised the importance of pleasure and emotional factors in the decision process rather than analytical and logical problem solving.

Du Plessis et al. (1991) argue that although consumer behaviour has grown considerably since the 1960s, the popularity of model building has decreased since 1978 possibly due to these models being accepted as flawless. Therefore, continued research would seem necessary to address concerns noted in the literature regarding the applicability of consumer behaviour models and to gain an improved understanding of the consumer decision-making process in today's marketplace.

Methodology



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Among the methodologies considered for this study, the survey research methodology (which is a positivistic perspective), was considered most appropriate for this research. It is concerned with drawing a sample of subjects from a population and studying this in order to make inferences about the population (Hussey and Hussey, 1997). Objectivists believe they are "independent of and neither affects nor is affected by the subject of the research" (Remenyi et al., 1998:33).

The research methodology will follow a three-phased approach. The first phase of this research involves an in-depth analysis of the relevant literature.

In order to be able to generalise about regularities in human and social behaviour it is necessary to select samples of sufficient size (Remenyi et al., 1998). The aim of generalisations is to lead to prediction, explanation and understanding (Easterby-Smith et al., 1991; Creswell, 1994).

Phase two of the research will involve the researcher conducting an empirical study with a selected sample of consumers to gather relevant data to test the hypotheses, using the chosen emerging technology. Example emerging technologies identified include Radio Frequency Identification (RFID) (Ferguson, 2002; Angeles, 2005) pervasive communications services¹ (Vrechopoulos et al., 2003; European Commission, 2005; Doolin et. al., 2008) and neuromarketing (Lee et. al., 2006).

Data gathered from questionnaire surveys will enable the researcher to use a hypothetico-deductive methodology. This will involve the researcher arriving at conclusions by interpreting the meaning of the results of the data analysis.

The final phase of the research, therefore, will involve the researcher reflecting, concluding and making recommendations from the findings.

Conclusion

It is has become apparent that emerging ICTs are potentially going to change the way consumers accept and adopt new technologies thereby affecting their buying behaviour. While explaining user behaviour and acceptance of new technology is often described as one of the most mature research areas in the contemporary information systems literature (Hu et al., 1999, Venkatesh et al., 2003), little focus has been

¹ At a simplistic level the term 'pervasive service' refers to the provision of mobile services to multiple users on multiple devices using enhanced technical techniques to make the underlying technology transparent to the users (European Commission, 2005).





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placed on researching the behavioural antecedents that drive the modern consumer towards accepting new or emerging ICTs. This research gap has led to a void in marketers' ability to understand and predict the behaviour of the new consumer.

It is the purpose of this body of research to determine if a model can be applied to allow marketers and product or service developers to determine the features, characteristics or attributes of next generation ICTs that are likely to be adopted by consumers. This research should provide a new, more inclusive, contempory model that will help analysis and predict consumer behaviour, therefore making a necessary and timely empirical contribution to the current literature.





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Appendix A

Table 1: Examples of Studies of using TAM and TRA (adapted from Lu et al. (2003), p209-211 (marked with *) and Legris et al. (2003) p194, (marked with **))

TAM Applied to	Methodology for testing	Discussion / Conclusions
•••	the TAM	
User acceptance	Surveyed 121 students by	Main conclusion was that
of eLearning	providing an eLearning	media richness increased levels
Technology	course, followed by a	of perceived usefulness.
	questionnaire (which was completed twice by each student taking the course, once at the beginning of the course, and once at the end).	
Usage of Wireless	Model not tested in this	Not applicable. The
Internet	paper. However, Lu et al.	conclusion was a newly
	have produced a	developed version of the model,
	comprehensive list of	which needs to be properly
	previous TAM tests.	tested.
	User acceptance of eLearning Technology Usage of Wireless	the TAM User acceptance Surveyed 121 students by providing an eLearning course, followed by a questionnaire (which was completed twice by each student taking the course, once at the beginning of the course, and once at the end). Usage of Wireless Model not tested in this paper. However, Lu et al. have produced a comprehensive list of



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Gao (2005)	User acceptance	56 surveys were	Finding revealed that TAM
	of web-based course	completed by University	can serve the purpose of
	companion systems	students, average age 21.	evaluating competing products
			and predicting system
			acceptability.







Legris et.	Why people use	This paper provides a	Main conclusion was that the
al. (2003)	information	synopsis of the TAM, and the	TAM can be used to predict IT
	technology	various empirical studies it	usage, but interestingly the study
		was subjected to (as listed	noted the following TAM
		later in this table)	limitations:
		VIDHYAYANA	 Usage of students in case studies. Recommendation is to involve working/business users in more studies. Most studies examined the introduction of office automation software. Recommendation is to study introduction of business process applications TAM actually measures the variance in "self-reported use" rather than system recorded usage. This can often provide a skewed result. (e.g., Legris cites a study conducted in a public toilet. Observers recorded that 67% of people washed their hands, whereas 95% of the people studied indicated that they washed their hands.





Yu et al. (2005)	Interactive	947 experienced and 115	TAM was successfully
	television / commerce	inexperienced users of the	applied in the context of
	(t-commerce)	technology under	tCommerce. The study was
		examination. Questionnaires	limited to potential users, and
		surveys were used.	would have more value if
			applied when the technology was
			commercially deployed.
Viiovogorat	Consumer	200 naonla wara cant	The TAM was successfully
Vijayasarat	Consumer	800 people were sent	The TAW was successiumy
hy, (2004)	intentions to use	questionnaires as part of a	applied to demonstrate intentions
	online shopping	study in the US regarding	to shop online, however, the
		consumer perceptions of	researchers indicated a number
		internet shopping. 281 usable	of limitations due to the nature
		responses were received.	of the questionnaire research (by
		VIDHYAYANA	regular mail).
Dadayan	Comparison of	Study not completed –	An adapted TAM is
and Ferro	private and public	reference to be removed.	developed in this paper, however
(2005)	sector technology		empirical testing was not carried
	acceptance.		out, and so the results are
			inconclusive.





Roca et al.	eLearning	172 usable questionnaire	The TAM was extended with
(2006)	continuance intention	responses (online survey).	additional constructs:
			information quality, service
			quality and system quality.
			Results showed that perceived
			usefulness and information
			quality were the strongest
			influences on user's intention to
			continue using the service.
Horton et	*Application of	466 employees from two	Findings revealed TAM was
al. (2001)	TAM in explaining	UK companies	more suitable for modelling
al. (2001)	intranet usage	Circompanies	intranets in organisations with
	intranet usage		constrained information
			requirements and a structured
		VIDHYAYANA	work organisation. Perceived
			usefulness, perceived ease of use
			and intention to use were
			implicated as being predictive of
			intranet use.





Chau and	*, ** Compare	400 physicians in	TAM and TPB have
Hu (2001)	TAM, TPB, and a	hospitals in Hong Kong	limitations in explaining
	decomposed TPB		technology acceptance by
	model in relation to		individual professionals.
	telemedicine software		Instruments tested with business
			users may not be equally valid
			for medical professionals.
Venkatesh	** TAM with	342 workers	Men's technology use was
and Morris	subjective norms,		more strongly influenced by
(2000)	gender and	अ सर्व ४-५४	their perceptions of usefulness.
	experience, in relation to date and		Women were more strongly influenced by perceptions of
	information retrieval		ease of use and subjective
		VIDHYAYANA	norms, although the effect of
			subjective norms diminished
			over time.





Venkatesh	* Develops and	156 employees, in four	User acceptance can be seen
and Davis	tests the TAM2 model	systems in four organisations.	to be influenced by social
(2000)	to explain perceived		influence processes, and
	usefulness and usage		cognitive instrumental processes.
	intentions in terms of		
	social influence and		
	cognitive instrumental		
	processes		
Venkatesh	* Presents and	246 employees, using	The anchors (computer self-
(2000)	tests an anchoring and	three measurements taken	efficacy, perceptions of external
	adjustment-based	over a three month period	control, computer anxiety,
	theoretical model of		computer playfulness) and
	the determinants of	V	adjustments (perceived
	system-specific	VIDHYAYANA	enjoyment, objective usability)
	perceived ease of use		are determinants of system-
			specific perceived ease of use.
Tion 4 1	* I L:1::	225 Gradani G. 11G	Indiana and the second
Jiang et al	* Utilisation of the	335 Students from US,	Utilisation of the internet
(2000)	Internet, using a	Hong Kong and France	was positively related to
	modified TAM		perceived near and long-term
			usefulness, prior experience and
			facilitating conditions.





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Dishaw and	** TAM and task-	60 maintenance projects	Findings suggest that an
Strong (1999)	technology fit, in	in three Fortune50 firms, no	integration of TAM with Task-
	relation to software	indications of the number of	technology Fit constructs leads
	maintenance tools	subjects.	to a better understanding about
			IT acceptance.
Straub et al	** Adaptation of	77 potential adopters, 153	Pre-adoption attitude is
(1999)	TAM plus subjective	users in a corporation	based on perception of
	norms, in relation to		usefulness, ease of use,
	Microsoft Windows		demonstrability, visibility and
	3.1	क्रम सर्व धनुस् मह	trialability.
			Post-adoption attitude is only
			based on instrumental beliefs of
			usefulness and perceptions of
		VIDHYAYANA	image enhancements.
Lucas and	** Testing TAM	54 brokers, 81 sales	Variables in the organisation
Spitler (1999)	with social norms and	assistants in a financial	such as social norms and the
	perceived system	company	nature of the job are more
	quality, in relation to		important in predicting use of
	multifunctional		technology than are users'
	workstations		perceptions of the technology.





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Hu et al.	*, ** Applicability	421 physicians from Hong	Findings highlighted a need
(1999)	of TAM in explaining	Kong hospitals	to incorporate additional factors
	physicians decisions		or integrating other IT
	to accept telemedicine		acceptance models to improve
	technology		TAMs specificity and
			explanatory utility.
Al-gahtani	* Factors	329 final year university	TAM is valuable for
and King	contributing to	students in the UK	predicting attitudes, satisfaction,
(1999)	acceptance of IT		and usage from beliefs and
		करम् अर्व धनुस् महा	external variables.
Agarwal	*, ** Examines	230 users of an IT	TAM proved quite useful,
and Prasad	TAM for individual	innovation	with individual level of
(1999)	differences and IT		education, prior similar
	acceptance in relation	VIDHYAYANA	experience, training and role
	to word processing,		with technology having
	spreadsheets and		significant on TAMs beliefs
	graphics		





Gefen and	** TAM testing	307 sales people	The conclusion of this study
Keil (1998)	for effect of perceived		proposes that IS managers can
	developers		influence both the perceived
	responsiveness, in		usefulness and perceived ease of
	relation to		use of an IS through constructive
	configuration software		social exchange with the user.
Argawal	* Proposes a new	175 business	Personal innovativeness was
and Prasad	construct, Personal	processionals in a part-time	tested as an additional construct,
(1998)	Innovativeness	MBA programme	and was validated to identify
		स्य सर्व धन्य	early adopters of IT/IS when
			resources are limited
Bajaj et al.	** TAM with loop	25 students	Past use influences the ease
(1998)	back adjustments, in		of use of use of the system and is
	relation to debugging	VIDHYAYANA	a key factor in determining
	tool		future use.
	the CDA No.	#0.4 P.G	
Igbaria et	** TAM in small	596 PC users	Perceived ease of use is a
al. (1997)	firms in relation to		dominant factor in explaining
	personal computers		perceived usefulness and system
			usage.





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Argawal	* Examines the	73 MBA students with	Innovation characteristics are
and Prasad	relationship between	web access	related to adoption behaviour.
(1997)	innovation		
	characteristics,		
	perceived		
	voluntariness and		
	acceptance behaviour		
Jackson et	** TAM	244, 156, 292, 210	Intrinsic involvement plays a
al. (1997)	validation of	students	significant role in shaping
	perceived usefulness	रूप सर्व धनुस्	perceptions. Attitude seems to
	and ease of use		play a mediating role.
	instruments, in		
	relation to		
	spreadsheets,	VIDHYAYANA	
	databases, word		
	processors and		
	graphics		
Davis and	** TAM model of	108 students	Objective usability has an
Venkatesh	antecedents of		impact on ease of use perception
(1996)	perceived ease of use,		about a specific system only
	in relation to 3		after direct experience with the
	software applications		user.





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Szajna	** Testing TAM	61 graduate students	The experience component
(1996)	with electronic email		may be important in TAM
Chau	* Assessment of a	285 administrative/clerical	Perceived near-term
(1996)	modified TAM to	staff.	usefulness had the most
	include the two types		significant influence on
	of perceived		behavioural intention. This study
	usefulness (near-term,		found no significant direct
	and long-term,		relationship between ease of use
	usefulness)		and behavioural intention.
Igbaria et	* Develop and test	214 MBA students	The tested model confirms
al. (1995)	an integrated	The state of the s	the effects of individual,
	conceptual model for		organisational, and system
	computer usage		characteristics on perceived ease
		VIDHYAYANA	of use and perceived usefulness,
			confirms the influence of
			perceived ease of use on
			perceived usefulness, and the
			effects of perceived usefulness
			on perceived usage and variety
			of use.





Keil et al.	** Test of TAM	118 salespeople	Usefulness is more important
(1995)	for configuration		than ease of use in determining
	software		system use.
Taylor and	*, ** Test of	786 business school	TAM, TPB and the
Todd (1995)	TAM, TPB and	students	decomposed TPB performed
	decomposed TPB		well in terms of fit and were
	models in relation to		roughly equivalent in terms of
	university		their ability to explain
	computing/resource		behaviour.
	centre	उत्स अर्थ धन्य रह	
Subramania	** Testing TAM	180 customers/subjects	Verifies previous studies and
n (1994)	predictive qualities in		indicates that perceived
	relation to voicemail		usefulness, and not ease of use,
	and customer dial up	VIDHYAYANA	is a determinant of predicted
	systems. Verifying		future usage.
	previous findings in		
	relation to perceived		
	usefulness and		
	perceived ease of use		





Davis	*, ** System	112 professionals and	Perceived usefulness was
(1993)	characteristics, user	managerial employees	50% more influential than ease
	perceptions and		of use in determining usage.
	behavioural impacts		Design choices influence user
	in relation to		acceptance.
	email/text editor		
	software		
Adams et	* To replicate	110 respondents from 10	Popults of Dovie' study
Adams et	10 replicate	118 respondents from 10	Results of Davis' study
al. (1992)	Davis study on the	organisations	(1989) were confirmed.
	relationship between	उस सर्व धनुस्	
	ease of use, usefulness	The state of the s	
	and system usage		
Mathieson	*, ** Comparing	163 senior and junior	Both TAM and TPB
(1991)	TAM with TPB,	students HYAYANA	predicted intention to use an
	related to spreadsheet		information system well. TAM
	usage.		is easier to apply, but only
			provides very general
			information.





Davis et al.	*, ** Predicting	107 full-time MBA	Perceived usefulness
(1989)	peoples computer	students	strongly influenced intentions;
	acceptance of text		perceived ease of use had a small
	editor software from a		but significant effect on
	measure of their		intentions; attitudes only
	intentions, and		partially mediated the effects of
	explains intentions		these beliefs on intentions
Davis	* Develops and	152 industrial users of	Both usefulness and ease of
(1989)	validates perceived	four application programs	use were significantly correlated
	usefulness and	अ सर्व धनुय	with usage.
	perceived ease of use		
References	TRA Applied to	Methodology for testing	Discussion / Conclusions
References	TRA Applied to	the TAM	Discussion / Conclusions
		the TAM VIDHYAYANA	
Nysveen et.	Intention to use mobile chat services	the TAM	Pindings from this study suggest that social norms and
Nysveen et.	Intention to use	the TAM VIDHYAYANA Surveyed 684 users of	Findings from this study
Nysveen et.	Intention to use	the TAM VIDHYAYANA Surveyed 684 users of mobile chat services. This	Findings from this study suggest that social norms and
Nysveen et.	Intention to use	the TAM VIDHYAYANA Surveyed 684 users of mobile chat services. This was a web-based survey	Findings from this study suggest that social norms and intrinsic motives such as
Nysveen et.	Intention to use	Surveyed 684 users of mobile chat services. This was a web-based survey accessed through an	Findings from this study suggest that social norms and intrinsic motives such as enjoyment are important
Nysveen et.	Intention to use	Surveyed 684 users of mobile chat services. This was a web-based survey accessed through an advertisement. Interestingly	Findings from this study suggest that social norms and intrinsic motives such as enjoyment are important determinants of intention to use
Nysveen et.	Intention to use	the TAM VIDHYAYANA Surveyed 684 users of mobile chat services. This was a web-based survey accessed through an advertisement. Interestingly all respondents clicked	Findings from this study suggest that social norms and intrinsic motives such as enjoyment are important determinants of intention to use among female users, whereas
Nysveen et.	Intention to use	Surveyed 684 users of mobile chat services. This was a web-based survey accessed through an advertisement. Interestingly all respondents clicked through the ad, however, only	Findings from this study suggest that social norms and intrinsic motives such as enjoyment are important determinants of intention to use among female users, whereas extrinsic motives such as





