

# Factors Influencing Internet Banking's Actual Usage

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## Abstract

Information technology usage has been a major focus of information systems research for more than two decades. This is because information technology usage has been demonstrated to be a key driver of organizational performance. While most prior research on information technology usage has focused on initial usage or acceptance (Anderson et al., 2001; Davis et al., 1989; Taylor and Todd, 1995), long term information technology usage or continuance has recently gained increased attention among researchers (Devaraj and Kohli, 2003; Pollard, 2003; Premkumar and Bhattacharjee, 2008). Information technology development is a great opportunity for companies to creatively innovate their product in order to develop their business. One of the information technology-based products that grow quite rapidly at this time is Internet banking. Internet banking is one of the information technology that give option to their customers for bypassing the time-consuming, paper-based aspects of traditional banking in order to manage their finances more quickly and efficiently. This opportunity has been seen by CIMB Niaga as one of the largest bank in Indonesia. Our study is to analyze the effect of personal innovativeness, social influence, compability, behavioral intention of use on actual usage as the propose of an extended framework to re-examine actual usage of technology. This study uses a quantitative approach using regression techniques (multiple regression) through the program SPSS 16. The samples were 150 respondents with non probability sampling technique. The sampling method was purposive sampling.

**Keywords:** Personal Innovativeness, Social Influence, Compability, Behavioral Intention, Actual Usage, Internet Banking

## 1. Introduction

In this globalization era, the use of technology can not be apart from people's life. Many advantages that can be received make the product from information technology catch the attention of citizen, and this can be seen from a lot of citizen that use this facility. The efficiency and effectiveness that offered has made information technology becomes an important part of human life everyday. Furhtermore, this thing is very fit with the lifestyle of the people in this globalization era that demand everything to be quick and efficient.

The fast development of information technology give opportunity to the business workers to keep innovative and creative to do and develop their busniess. This opportunity is received well by the business workers. Banking sector is a sector that get attention from business workers to be developed from the side of information technology. Bank as an indusry sector that have a big market place and from all various society has been succed to launch various products yang berbasis information technology. CIMB Niaga, one of the biggest bank in Indonesia could be a success example in developing the product based on information technology.

## 2. Literature Review

### A. Actual Usage

Actual usage is user's self-reported frequency and volume of use (Moon and Kim, 2001). IS usage is a frequently suggested measure of IS success (Ndubisi and Jantan, 2003; Igarria et al., 1997) and a key dependent variable (Delone and Mclean, 1992). Serenko (2008) explain actual usage as 'the extend to which an individual employs interface agents in his or her email application.' Also, Igarria et al., (1997) defined actual usage as 'the actual degree of agent utilization given that the use of the system is voluntary.'

### B. Behavioral Intention

The Technology Acceptance Model is very useful model for research about consumer acceptance of information technology. Kuo and Yen (2009: 104) viewed that TAM is:

"Intended to provide a conceptual model featuring a theoretic foundation and parsimony, to explain and predict the behavioral intention and practical behaviors of information technology users, based on the

acceptance and use of information technology.”

According to Azjen and Fishbein (1980), TAM is ‘concerned with the determinants of consciously intended behaviors.’ Pikkariainen et al. (2004) concluded that ‘according to the TAM these two beliefs are significance for computer acceptance.’

In the TAM, behavioral intention to use leads to actual IT usage (Lin, 2007). Jayasingh and Eze (2009) explain behavioral intention as main factor that determine actual usage. Serenko (2008) concludes that ‘user behavioral intentions have a strong, significant effect on actual usage of email notification interface agents’. Similarly, Lin (2007) states that behavioral intention is the ‘primary direct determinant of actual usage’. Van der Heijden (2003) also concludes that ‘actual usage is dominantly explained by intention to use.’ Thus, the following hypothesis is proposed:

***H<sub>4</sub>: Behavioral intention has a positive effect on actual usage of internet banking***

#### *C. Personal Innovativeness*

The first factor that considered has an influence to behavioral intention is personal innovativeness. According to Roger (1995), personal innovativeness is the level of interest to try something new, new concept, or an innovative product or service. Jeffres and Atkin (1996) explain, according to the diffusion theory, adoption of innovation is a function from personal innovativeness or a will to try innovation. Namkung and Jang (2007) explain that behavioral intention refers to people’s beliefs about what they want to do in the particular situation. Jayasingh and Eze (2009) also say that behavioral intention is one of the most important factor that menentukan behavior to use. Agarwal and Prasad (1998) explain that personal innovativeness bridges the perceptions in the decision to adopt information technology then the higher *personal innovativeness* refers to the behavior to adopt the more positive information technology. Jayasingh and Eze (2009); and Yang (2005) conclude that *personal innovativeness* is also the important factor that affects behavioral intention to adopt the new technology. The hypotheses:

***H<sub>1</sub>: Personal innovativeness has a positive effect on behavioral intention of internet banking***

#### *D. Social Influence*

The second factor that also considered as the factor that has an influence to behavioral intention is social influence. Venkatesh et al. (2003) defined social influence as the sebagai ‘the level of how far an individual feel the other important people believe that they should use the new system’. Besides, Venkatesh et al. (2003) also called social influence as a factor that determined the intention/inclination to behave directly. According Thompson et al. (1991), ‘individual behavior influenced by the way they believe that the other people will see them as the result from using technology’. Venkatesh and Davis (2000) explained that social influence has an effect to individual behavior through three mechanisms: fulfillment/implementation, internalization, and identification. Jayasingh and Eze (2009) and Kleijnen et al. (2004) also explained that social influence shows significant effect to behavioral intention. The hypotheses:

***H<sub>2</sub>: Social influence has a positive effect on behavioral intention of internet banking.***

#### *E. Compability*

Another factor that also considered has an effect to behavioral intention is compatibility. According Moore dan Benbasat (1991), *compatibility* is ‘the degree how far innovation is consistent with the values that exist, needs, and past experiences from potential adopter. Mallat et al. (2006) explain that compatibility has a direct effect to the intention of the usage of technology. Tornatzky and Klein (1982) state that *compatibility* becomes a characteristic crucial innovation that refers to customer/consumer acceptance. Jayasingh and Eze (2009) also state that compability has a significant effect to *behavioral intention* for the user of *m-coupons* in Malaysia the hypotheses:

***H<sub>3</sub>: Compatibility has a positive effect on behavioral intention of internet banking.***

### 3. Research Issue and Methodology

#### A. Research Issue

In this study the target of population were consumers who use CIMB Niaga Internet Banking in Surabaya with characteristics as follow: men and women, residing in Surabaya, well educated and has used or is using CIMB Niaga Internet Banking. This research uses primary data that is the data obtained from the distribution of questionnaires to the respondents in accordance with the characteristics of populations. Questionnaire distribution was conducted in front of supermarket, department store, and shopping center in Surabaya. From 165 questionnaires distributed, 150 questionnaires were returned and can be use for data formulation.

From the questionnaire completed by respondents, the indicators to measure were built from previous researches. For, personal innovativeness, social influence, and compability from researches by Luarn and Lin (2005), Lin (2007), Jayasingh and Eze (2009), Kuo and Yen (2009), and Schierz et al. (2010). There were 17 indicators for 5 variables tested, and these can be seen from the following research model:

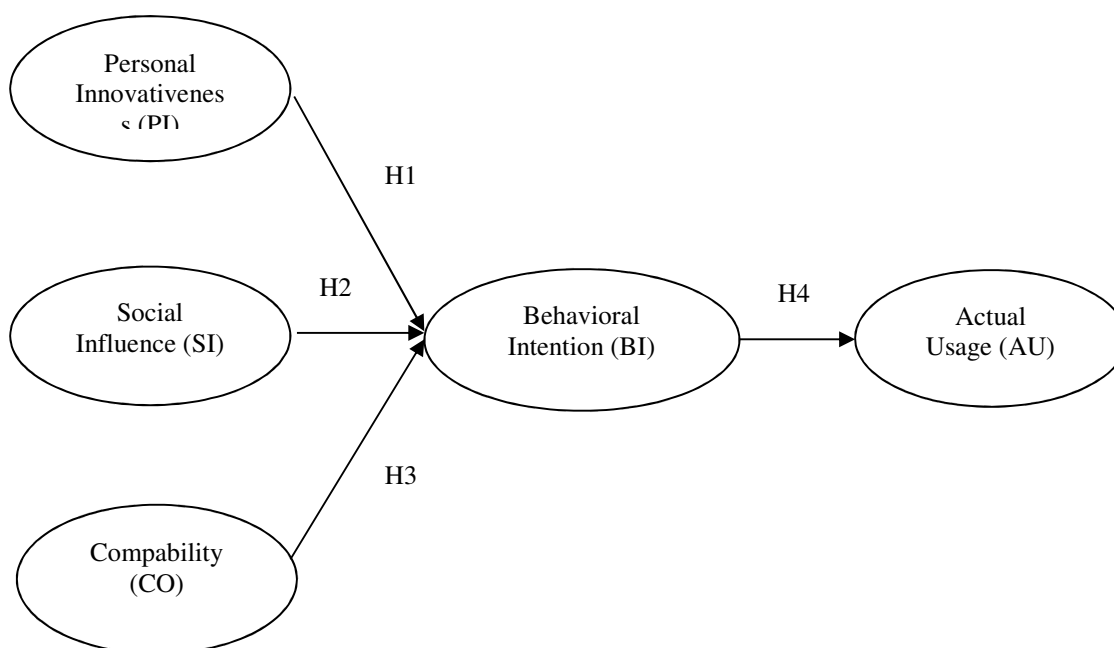


Figure 1. Research Model

Source: Analysis, 2012

#### B. Methodology

Aras which was used within this research were interval level measurement. Type of scale used was Summated Likert, a statement which has a range from 1 = disagree to 7 = agree, the scale represent the respondents opinion for the questions regarding the objects being studied. In which the highest the score or number selected indicated the higher of ratings, and vice versa.

### 4. Finding and Discussion

#### A. Findings

This study used Multiple Regression in testing between the variables. Statistical analysis tool used to answer the problem formulation of this research is SPSS 16.0. Once the questionnaires were returned, the next step that must be conducted is descriptive statistic analysis.

**Table 1**  
**Descriptive Statistic**

Variable	Mean	Standard Deviation
Personal Innovativeness	5.00	0.743
Social Influence	4.79	1.239
Compability	5.03	0.854
Behavioral Intention	5.13	0.793
Actual Usage	5.12	0.846

Source: data, compiled by researcher

Based on the results from data processing in table 1 shows that the average score of the mean for overall indicator is 5.014. This shows that all indicators of variables that tested can be perceived by all respondents. In addition, the standard deviation is 0.895 shows that the answers given by respondents are homogeneous or relatively the same. It is known that the highest mean average is behavioral intention that is 5.13. This may indicate that the indicators of behavioral intention are best perceived by the respondents than other variables. Social influence has the highest score for standard deviation, that is 1.239. This may indicate that the respondents give answers for social influence least homogeneous compared with other variables.

Before going for *Single Regression* and *Multiple Regression* testing, first steps that must be conducted is the testing of the validity and reliability to prove that the data from the questionnaire is valid, reliable and able to be used for the next analysis

#### *Validity Test*

The criteria is if the value of the factor loading is higher than 0.160, then the statement is considered valid, however, if the value of the factor loading is less than the 0.160, then the statement is considered invalid or failed. Based on the test of the data validity, it is prove that all indicators used to estimate each variable are valid, since the value of the factor loading for every questions are more than 0.160.

**Table 2**  
**Validity Test**

Indicator	Factor Loading
Personal Innovativeness:	
PI10	0.571
PI2	0.625
PI3	0.614
PI4	0.609
Social Influence:	
SI1	0.846
SI2	0.850
SI3	0.819
Compability:	
CO1	0.758
CO2	0.798
CO3	0.723
Behavioral Intention:	

BI1	0.692
BI2	0.675
BI3	0.761
BI4	0.638
Actual Usage:	
AU1	0.590
AU2	0.753
AU3	0.745

Source: data, compiled by researcher

### Reliability Test

Reliability test is do by comparing cronbach's alpha value, if the value is higher than 0.6, then the statement is considered reliable.

**Table 3**  
**Reliability Test**

Variable	Cronbach's Alpha Based on Standardized Items
Personal Innovativeness	0.886
Social Influence	0.961
Compability	0.940
Behavioral Intention	0.916
Actual Usage	0.921

Source: data, compiled by researcher

From the table 3, it is prove that the variable of personal innovativeness, social influence, compability, behavioral intention, and actual usage all resulting the value of cronbach alpha higher than 0.60. So, it can be conclude that the statements develop the variables can be said to be consistent/reliable and can be used for further analysis.

### Results of Coefficient Determination

**Table 4**  
**Coefficient Determination 1**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,871 <sup>a</sup>	,759	,754	1,571

a. Predictors: (Constant), CO, SI, PI

b. Dependent Variable: BI

**Table 5**

**Coefficient Determination 2**  
**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,814 <sup>a</sup>	,662	,660	1,479

a. Predictors: (Constant), BI

b. Dependent Variable: AU

From table 4, determinant coefficient/R-square ( $R^2$ ) generated is as much as 0.754 which means that the variations of variables of personal innovativeness, social influence, and compability together can explain the variation of variable of behavioral intention by 75,4%, while the rest 24,6% explained for other variables beyond the model which is not yet observed. Meanwhile, from table 5 determinant coefficient/R-square ( $R^2$ ) generated is as much as 0.662 which means that the variable of customer satisfaction can explain the variable of actual usage by 66,2%, while the rest 33,8% explained for other variables beyond the model which is not yet observed.

*Results of Single Regression*

1. *Behavioral Intention to Actual Usage*

The results of single regression are as follows:

**Table 6**  
**Coeffisien Regression Model 1**

Variable	Coeffisien Regression
Behavioral Intention	0.384

Source: data, compiled by researcher

From table 6, the regression equation can be written as follows:

$$AU = b_1BI$$

$$AU = 0.384 BI$$

Based on table 6, the independent variables have positively influence towards dependent variable.

*Results of Multiple Regression*

2. *Personal Innovativeness, Social Influence, and Compability to Behavioral Intention*

The results of multiple regression are as follows:

**Table 7**  
**Coeffisien Regression Model 2**

Variable	Coeffisien Regression
Personal Innovativeness	0.179
Social Influence	0.257
Compability	0.514

Source: data, compiled by researcher

From table 7, the regression equation can be written as follows:

$$BI = b_2PI + b_3SI + b_4CO$$

$$BI = 0.179 PI + 0.257 SI + 0.514 CO$$

Based on table 7, all the independent variables have positively influence towards dependent variable through intervening variable. Social influence has the greatest regression coefficient compare to other variables, that is 0.501. Therefore, social influence is the most influential variable to behavioral intention. In the other side, compability has the smallest influence on behavioral intention, it is because compability has the lowest regression coefficient compared to other variables, which is equal to 0.132.

*F-test*

Based on the calculation of SPSS, the significance of F test value in the model 1 is 0.000, this mean H0 is rejected, so it can be concluded personal innovativeness, social influence, and compability together influencing behavioral intention significantly. This mean, the hypothesis which declared that personal innovativeness, social influence, and compability are jointly influence behavioral intention is accepted.

**Table 8**  
**Result of F-test**  
**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1137.094	3	379.031	153.556	.000 <sup>a</sup>
	Residual	360.379	146	2.468		
	Total	1497.473	149			

a. Predictors: (Constant), CO, SI, PI

b. Dependent Variable: BI

*t-test*

1. *Personal Innovativeness, Social Influence, and Compability to Behavioral Intention*

The t test used to determine whether the independent variables of personal innovativeness, social influence, and compability partially (independently) have significance influence on behavioral intention. If the value of t test is below 0.05, than it can be stated that the variable is significantly influenced by partially.

**Table 9**  
**Result of t-test**  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,965	,931		4,261	,000
	PI	,191	,071	,179	2,674	,008
	SI	,219	,055	,257	3,998	,000
	CO	,636	,084	,514	7,547	,000

a. Dependent Variable: BI

2. *Behavioral Intention to Actual Usage*

The t test used to determine whether the independent variables of behavioral intention partially

(independently) has significance influence on actual usage. If the value of t test is below 0.05, than it can be stated that the variable is significantly influenced by partially.

**Table 10**  
**Result of t-test**  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,014	,794		2,538	,012
	BI	,651	,038	,814	17,035	,000

a. Dependent Variable: AU

From Table 9 it can be explained that the variables of personal innovativeness, social influence, and compability have a significant influence towards behavioral intention internet banking CIMB Niaga consumers in Surabaya because it has a significance value below 0.05. Furthermore, from table 10, it can be explained that behavioral intention also has significance values below 0.05. This shows that behavioral intention has a significant influence towards actual usage of internet banking CIMB Niaga consumers in Surabaya.

#### B. Discussion

The results of previous studies showed that the variables which personal innovativeness, social influence, and compability, have positive effects on behavioral intention of internet banking CIMB Niaga's user. In addition, the results also showed that behavioral intention have positive effects on actual usage of internet banking CIMB Niaga's user. So, it can be conclude that from four proposed hypotheses, all the hypotheses are supported.

The first hypothesis stating that personal innovativeness has a positive effect on behavioral intention of internet banking CIMB Niaga is supported. The first hypothesis stating that personal innovativeness has a positive effect on behavioral intention is supported because the t test value is 0.008, below 0.05. This shows the consistency results of this study with the researches Jayasingh and Eze (2009); and Yang (2005) who explained that personal innovativeness has positive effect on behavioral intention.

The second hypothesis stating that social influence has a positive effect on on behavioral intention of internet banking CIMB Niaga is supported because the t test value is 0.000, below 0.05. This shows a consistency of the results with previous researches by Venkatesh and Davis (2000), Jayasingh and Eze (2009), and Kleijnen et al. (2004) who explained that social influence has a positive effect on on behavioral intention

The third hypothesis stating that compability has a positive effect on behavioral intention of banking CIMB Niaga is supported because the t test value is 0.000, below 0.05. This shows a consistency of the results with previous research by . Mallat et al. (2006) and Jayasingh and Eze (2009) who explained that compability has a positive effect on behavioral intention.

The fourth hypothesis stating that behavioral intention has a positive effect on actual usage of internet banking CIMB Niaga is supported because the t test value is 0.000, lower than 0.05. shows a consistency of the results with previous researches by Jayasingh and Eze (2009), Van der Heijen (2003), and Serenko (2008), who explained that behavioral intention has a positive effect on actual usage.

### 5. Conclusion, Limitation, and Research Extention

#### Conclusion

From the research and discussion that have been done, this study successfully extends actual usage to the context of internet banking by using behavioral intention in mediating influence of the three variables personal innovativeness, social influence, and compability.

As the result of this study, it can be concluded that behavioral intention have positive and significant influence



toward actual usage CIMB Niaga Internet Banking's consumer. Furthermore, personal innovativeness, social influence, and compability have positive and significant influences towards behavioral intention of CIMB Niaga internet banking's consumer in Surabaya. It can be seen from this research that behavioral intention has big influence in improving actual usage from CIMB Niaga internet banking in Surabaya. It shows that customer with behavioral intention tends to become actual user of CIMB Niaga internet banking.

In addition, the result of this study also shows that the social influence is the most positive variable that influence behavioral intention. The second most significant effective variable is perceived personal innovativeness. While the variable that has the lowest positive influence is compability.

Behavioral intention is important because it influences the actual usage CIMB Niaga Internet Banking. Therefore, CIMB Niaga should increase consumer's behavioral intention to maintain the use of CIMB Niaga Internet Banking and to improve the development of the CIMB Niaga Internet Banking.

Compability is the biggest variable that affecting consumer's behavioral intention to use CIMB Niaga Internet Banking. compability has the biggest effect to the behavioral intention of CIMB Niaga internet banking in Surabaya because internet banking is one of the product that have a high level of relationship with the users. It means the consumer will choose to use CIMB Niaga internet banking it fits with their lifestyle. It also causes compability become a factor that affect behavioral intention with biggest effect to behavioral intention of CIMB Niaga internet banking consumer, that consumer tends to choose using product that because it fits with the lifestyle. Consumers will also consider the matches between the product with their daily routines.

Second variable that has a massive effect to behavioral intention of CIMB Niaga Internet Banking consumer is social influence. Talking about internet banking, another user's recommendation is very important because people sometimes take a consideration of using a new technology by other's opinion that ever used it before. Beside, individual behavior can be influenced by the way they believe that the other people will see them as the result from using technology. CIMB Niaga is able to see limitation of Indonesian society, and able to provide internet banking that makes people spread this usefulness of the technology, so people can influence another to try and use CIMB Niaga internet banking. CIMB Niaga can increase its social influence by held a seminar about the use of internet banking that involves a lot of people to gather and try to use internet banking which would influence others to use it again. In addition, offering internet banking and demonstrate the ease of use of it could have the users/consumers to influence other people to use internet banking because it already has experience with the technology and the features on it.

Third variable that has a massive effect to the behavioral intention of CIMB Niaga Internet Banking consumer is personal innovativeness. The reason why personal innovativeness has the least significant influence to behavioral intention of CIMB Niaga internet banking consumers is even the innovative consumer tends to open more to the newest information technology product, some of the consumer can not accept the innovation easily. Some of them maybe need to take some of their time to consider wether they need the product and accept the innovation or still use the produt that they use. But it does not mean that the conservative consumer will not use CIMB Niaga internet banking. It actually becomes a challenge for the CIMB Niaga to attract consumers who are conservative to use an internet banking to highlight the advantages and usefulness of a multifunctional CIMB Niaga internet banking. In terms of personal innovativeness, CIMB Niaga can develop in a sustainable manner so that information technology is more advanced and innovative considering the number of competitors who tried to move in the same field. However, CIMB Niaga also can target consumers with a low level of personal innovativeness to consistently highlight the ease of use.

The result of this research also shows that behavioral intention has a huge effect to the actual usage of CIMB Niaga internet banking consumers in Surabaya. Behavioral intention is important because it influences the actual usage CIMB Niaga Internet Banking. Therefore, CIMB Niaga should increase consumer's behavioral intention to maintain the use of CIMB Niaga Internet Banking and to improve the development of the CIMB Niaga Internet Banking. CIMB Niaga must do and improve the ways that explained above consistently to increase behavioral intention and finally to increase the actual usage of CIMB Niaga internet banking. The information technology market is a highly potential market, therefore there will be many competitors in the future. If CIMB Niaga does not do that ways consistently, CIMB Niaga will be out-competed by its competitors. So, CIMB Niaga must be prepare from now to maintain and increase the development of CIMB Niaga internet banking by improving the variables above consistently.

### *Limitation and Research Extention*

There are several limitations within this research, first this research only use limited sample in Surabaya. It also can be concluded that researchers and strategists need to consider other issues relating to personal innovativeness, social influence, compability, and behavioral intention to increase actual usage. In further research, it is expected to increase the sample used in order for the data to be more generalized. Secondly, it is to consider other issues such as socio – demographics factors related to actual usage.

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