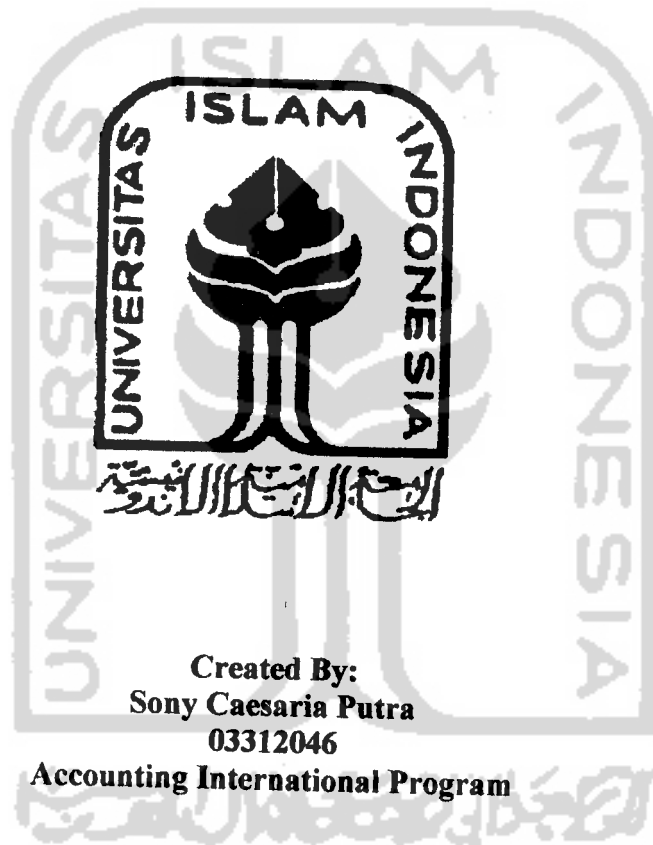


A THESIS

AN INVESTIGATION OF FACTORS THAT INFLUENCE SENIOR EXECUTIVES TO ACCEPT INNOVATION IN INFORMATION TECHNOLOGY

Presented as a Partial Fulfillment of the Requirements
To Obtain the Bachelor Degree in Accounting Department



**UNIVERSITAS ISLAM INDONESIA
FACULTY OF ECONOMICS
ACCOUNTING INTERNATIONAL PROGRAM**

**AN INVESTIGATION OF FACTORS THAT INFLUENCE SENIOR
EXECUTIVES TO ACCEPT INNOVATION IN INFORMATION
TECHNOLOGY**

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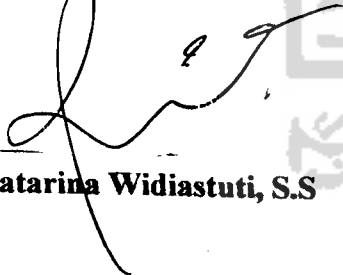
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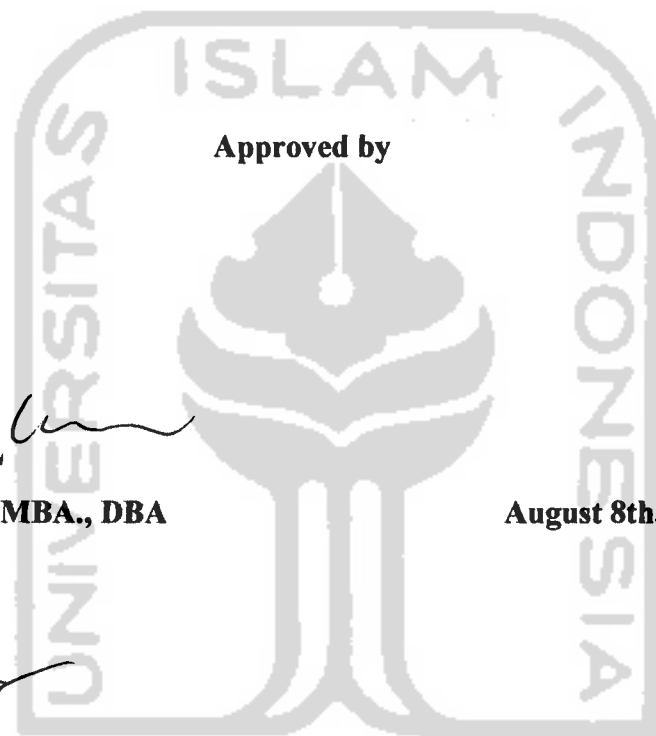
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A BACHELOR DEGREE THESIS

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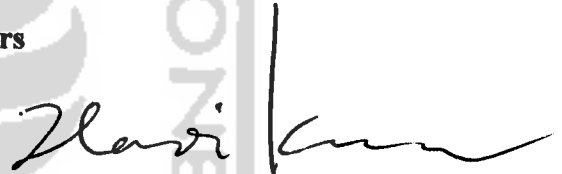
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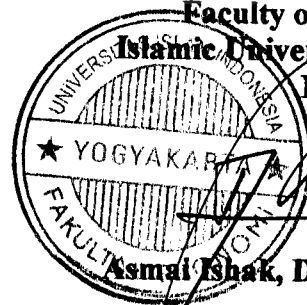
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يَتَأْتِيهَا الَّذِينَ ءَامَنُوا إِذَا قِيلَ لَكُمْ تَفَسَّحُوا فِي الْمَجَالِسِ فَافْسَحُوا
يَفْسَحِ اللَّهُ لَكُمْ وَإِذَا قِيلَ انشُرُوا فَانشُرُوا يَرْفَعِ اللَّهُ الَّذِينَ ءَامَنُوا
مِنْكُمْ وَالَّذِينَ أُوتُوا الْعِلْمَ دَرَجَاتٍ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ ﴿١١﴾

[58:11] O you who believe! when it is said to you, Make room in (your) assemblies, then make ample room, Allah will give you ample, and when it is said: Rise up, then rise up. Allah will exalt those of you who believe, and those who are given knowledge, in high degrees; and Allah is Aware of what you do.

NEVER GIVE UP, KEEP SPIRIT, OPEN MINDED, STRONG MAIN
POWER
IS THE WAY FOR OUR SUCCESS
AND
THE REAL HAPPINESS

THIS THESIS DEDICATE TO:
MY BELOVED FATHER- (ALM)MAYOR CKM. DRG TRISNO EDHI WALUYO
MY BELOVED MOTHER-MUDJARWATI .SE
MY BELOVED BROTHER AND FAMILY- TRISNA ARDENTA PUTRA .SE
MY BELOVED COUSIN- TRISNA RIMADHANI ARVITA SARI

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Abstract

Sony Caesaria Putra (2007). An Investigation of Factor That Influence Senior Executives to Accept Innovation in Information and Technology. Yogyakarta, International Program, Department of Accounting, Universitas Islam Indonesia

This Research searches about a factor that influences senior executives to accept innovation in information and technology. This paper try to define the main factor that influence senior executives use a information and technology and the factor which have influence to accepting an innovation in Information and technology. Technology is technical information which includes technical knowledge which can be advanced by systematical writing or patent. In the same journal a definition of technology based on Frances Stewart (1997)

This study takes the data from the several Bank in Indonesia which have a good position and good performance in Indonesia. The Bank is Bank Rakyat Indonesia, Bank Danamon, and Bank Negara Indonesia' 46. The data is primary data which collected with the questionnaire for the senior executives in the each bank.

The main result is an Independent Variable (IC,OC,TR,CR) have a Positive significant influence with the Intermediate variable (PEOU, PU, A) which Characteristic of IT Resource have a most positive significant Influence and the intermediate variable have a significant Influence with the dependent variable (ASU) which Attitude have a higher positively significant Influence. The result of research in this paper is not too different with the previous research.

Keywords: Information and Technology, Innovation, Acceptance, Senior Executives

Abstraksi

Sony Caesaria Putra (2007). An Investigation of Factor That Influence Senior Executives to Accept Innovation in Information and Technology. Yogyakarta, International Program, Department of Accounting, Universitas Islam Indonesia.

Penelitian ini bertujuan untuk menemukan faktor yang mempengaruhi eksekutif senior untuk menerima inovasi di dalam informasi dan teknologi. Penelitian ini mencoba untuk menggambarkan faktor utama yang mempengaruhi para eksekutif senior menggunakan satu informasi dan teknologi dan faktor yang mempengaruhi eksekutif senior dalam menerima satu inovasi di dalam Informasi dan teknologi. Teknologi adalah informasi teknis yang meliputi pengetahuan teknis yang dapat dikedepankan oleh hak paten atau penulisan sistematis. Di dalam jurnal yang sama satu definisi teknologi berdasar pada Perancis, Stewart (1997)

Studi ini mengambil data dari beberapa Bank di dalam Indonesia yang mempunyai posisi yang baik dan pencapaian yang baik di Indonesia. Bank – bank tersebut adalah Bank Rakyat, Indonesia, Bank, Danamon, dan Bank Negara Indonesia' 46. Data yang didapat adalah data primer yang mengumpulkan dengan daftar pertanyaan untuk para eksekutif senior di masing-masing bank.

Hasil dari penelitian ini menggambarkan variabel bebas (IC,OC,TR,CR) mempunyai Pengaruh positif yang signifikan dengan variabel perantara (PEOU, PU A) dimana Karakteristik dari Sumber daya IT mempunyai satu Pengaruh paling positif dan signifikan dan variabel perantara mempunyai satu Pengaruh penting dengan variabel tidak bebas (ASU). Variabel Sikap merupakan variabel yang sangat signifikan dan mempunyai hubungan yang positif dengan variabel tidak bebas. Hasil dari riset ini tidak terlalu berbeda dengan hasil riset sebelumnya.

Kata Kunci: Teknologi Informasi, Inovasi, Setuju, Eksekutif Senior

CHAPTER 1

INTRODUCTION

1.1 Background

Information and Technology (IT) is one of the important elements in doing business. IT is told by senior executive that IT is the key for the success to doing business is, yet the productivity paradox leads a manager to believe that investments in IT are reaching unprecedented levels with no commensurate increase in productivity. we must assume that technology is being adopted and properly being used to measure whether IT investments deliver value, a full value of the IT investment can be implemented just in a few of organization because is used human resources in the organization cannot be learned how a technology is used or because a manager have not been taught how to manage a benefit of information and technology. The lack of senior executive involvement in using IT and its applications, makes an Investment in IT could be poor in return. Consequently, they have not been able to experience the benefits at first hand. As a result attitudes remain unchanged.

When the use of IT and investigating the acceptance that senior executives do not warrant a special attention in particular they form total user population only in a small percentage. However, recent studies indicate that these individuals should be treated differently (M. Fisbbein, I. Ajzen , M. Igbaria, J. Iivari, M. E. Seeley, D. Targett). Some times senior executive's willingness to adopt and use IT. The role model position, the confidentiality and integrity of the information they have access to, and their external

orientation, and, hence, the IT tools they require. Senior executive have limited time to know and adapt about IT tools. Basically they just need a result of the IT tools. Basically they receive information, that is indifferent regarding in the IT. For senior executives IT tools just need for decision making process. Therefore former studies aimed at assessing the factors that influence end user adoption of IT, will not hold per se for these executives .In spite of the interest in IT in recent years, little is known about the forces that influence its use or the factors determining senior executive resistance to IT [B. Vandenbosch, C.A. Higgins, K.A. Walstrom)

Most research of IT acceptance and use does not distinguish senior executives as a separate group. E-mail system and word processor is the generic tools as IT tools under reviews for the most studies about information and technology.

1.2 Problem Statement

This paper describes about a study to identify key factors and relationship influencing senior executive to use IT, in which IT is restricted to the role of a dedicated tool for senior executives, an Executive Information System (EIS).

This study focuses in the two objectives, namely:

- What are the major factors that influence senior executives use of IT.
- Either directly or indirectly through user beliefs and attitude, which of these factors influence the actual use of an IT

1.3 Purpose of the study

The purpose of the study is to investigate factors that influencing senior executives to accept innovations in information technology. This research tries to find the factor that influencing senior executive to accept an IT and the innovation for increasing the productivity of company. In Indonesia, in particular a senior executive is usually difficult to accept innovation in IT because of indifferences.

1.4 Contribution

This research hopefully can add the literature in information about IT especially of the Investigation of factors that influence senior executives to accept innovations in information technology. Acceptance of IT is destined as the demonstrable willingness of persons to uses IT for tasks. An investigation of the antecedents of IT acceptance and use will help people to increase the used of IT. Managerial IT tools which is used effectively and increased will give senior executives to improved access to better information leading in turn to more effective decision making in their jobs.

1.5. Systematical writing

This research consists of five chapters. In which each of them will discuss different topics; The first chapter is about introduction. In this chapter the information of the background, purposes of the study, contribution, and systematical writing of this paper will be provided.

The second chapter is the discussion of the research model and hypothesis of this paper include theoretical background of this paper.

The third chapter is about methodology. It will provide the information of the research method, population, sample and operational hypothesis. It is the method of the theory in order to achieve the result.

The fourth chapter is about the process to analyze the data. This chapter is practical, where the writer tries to implement the theory from chapter three.

The last chapter is chapter five. The conclusion and the result of the research can be found in this part.



CHAPTER II

RELATED THEORIES

2.1 Information and Technology

Based on Enos (1989) in Zulkieflimansyah et al (2002) the definition of technology is technical information which include technical knowledge which can be advanced by systematical writing or patent. In the same journal a definition of technology based on Frances Stewart (1997) includes all ability, knowledge, and procedure for making, doing the useful things.

Technology is a tool which is used by individual for job completeness. In context of research of accounting system, technology can be explained by Computer system (hardware, software, and data) and service which support users (training, help, lines, etc) which is available for users to complete a job (Goodhue &Thompson, 1995) in Zulacikha (2005)

2.2 Adoption and Use Information and Technology

A number of theoretical frameworks or models have been proposed regarding the adoption and use of IT [T.J. Larsen, E. McGuire (Eds.), *Information Systems Innovation and Diffusion: Issues and Directions*, Idea Group Publishing, Hershey, 1998]. Information and technology is an important thing in human life, people can get more benefits and efficiency in their lives. In maturity, Information and Technology change the basic of business environment, and Industrial environment (J.widiatmoko, *August 2004*). Information and Technology (IT) is one of the important elements in doing business such as the explanation in the beginning. In this paper, a number of theoretical framework or

models have been proposed regarding the adoption and use of IT. Its success and also, the main indicator for the adoption and use of IT are user information satisfaction and system usage. To make a system success, a basic of a system is needed, cost and benefits, flexibility, and also the ability of human resources (Eka priastana putra, 2003) DeLone and McLean have developed a framework to measure the success of the acceptance of an information system or an IT tool. And although user information satisfaction has also received considerable attention in the literature, user satisfaction comes after system use, which will be used as the key measure of success in this study to gain better insight into the acceptance of IT.

2.3 Hypothesis Formulation

The focus of the current study is exclusively on senior executive. The factor which influence the acceptance is:

(a) Individual characteristics, depend on Individual characteristic of senior executive, is based on the character of senior executive to be accepting something new especially in technology. This hypothesis divides several sub hypotheses like Demographics, Personality of The Manager, and Manager and IT knowledge. This hypothesis can be formulated,

H₁: *Individual characteristic have a positive influence with perceived ease of use*

H₂: *Individual characteristics have a positive influence with perceived usefulness*

(B) Organizational characteristics, based on the organization characteristic to get improvement to be effective for increasing a result, and make support to an employment. It is divided by several sub hypotheses like Company characteristics, Social factors, and Environmental characteristics. This hypothesis can be formulated,

H3: *Organizational characteristic have a positive influence with perceived ease of use*

H4: *Organizational characteristic have a positive influence with perceived usefulness*

(C) Task related characteristics; the factor is effectiveness use IT to finishing a job. Depend on the organization business area. The result is increasing more or not if use of IT can be formulated,

H5: *Task related characteristics have a positive influence with perceived ease of use*

H6: *Task related characteristics have a positive influence with perceived usefulness*

(D) Characteristics of the IT resource. It's a characteristic of IT of a company to support an Organization activity. A facilitation of IT in a company like characteristic of hardware, software, and human resource to apply it. This hypothesis Can be formulated

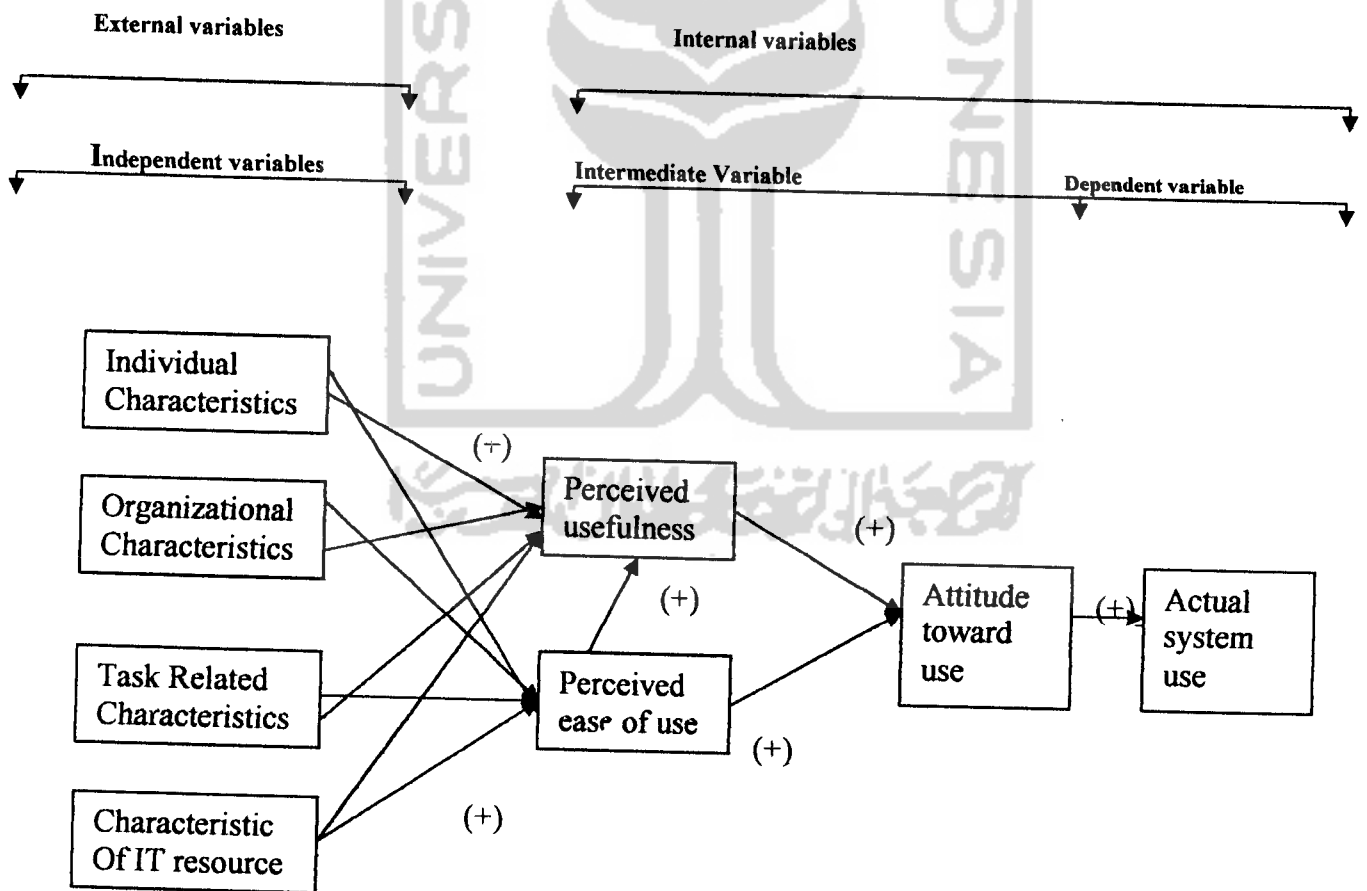
H7: *Characteristics of the IT resource have a positive influence with perceived ease of use*

H8: *Characteristics of the IT resource have a positive influence with perceived usefulness*

The theoretical research model is presented in figure 1. A few studies targeted senior executives, next to other user groups, in their user populations. Based on the original TAM the exclusion of one variable behavioral intention to use from the research model is the major difference with the original TAM. The constituent TAM model

elements have evolved over time most notably by excluding the behavioral intention to use construct when actual or self reported usage measures are available. Behavioral intention is used because they are interested in actual behavior (system usage) and has no intentions or interest by other researchers. Moreover, behavioral intention to use is dealing with future behavior, whereas in our model acceptance of the IT tool has already taken place. However, Davis' representations of TAM have always included an attitudinal construct. The attitude toward use construct is essential because TAM asserts that the principal influence of the belief constructs is on attitudes that subsequently influence usage behavior, rather than on usage behavior directly.

Figure 1
Theoretical Research Model



Venkatesh and Davis identified, that there are perceived ease of use and antecedent variable of perceived usefulness. External variables, which might influence beliefs, attitude toward use, and system usage, also attempted to identify by other researchers, although few studies have been conducted on senior executive behavior toward information technologies. A number of studies using TAM identified numerous external variables, yet no consistent groups of variables have been found. Apart from TAM, several other research areas were used as research perspectives for the present study, e.g., innovation theory, management support systems, and personal computers. The extensive literature analysis resulted in a large number of variables and relationships with regard to be theoretical research model. These variables have been posited or demonstrated to be associated with perceptions, attitudes toward IT or system usage in previous research. A review of the relevant literature also suggest the external, independent variables can be categorized into (A) individual characteristics, (B) organizational characteristics, (C) Task related characteristics, and (D) characteristics of the IT resource. Each category is further broken down into subcategories, if applicable. The internal variables were all taken from the original TAM.

Perceived Ease of Use

Based on Venkatesh and Morris (2000), perceived ease of use can be an individual believe ness level if it is use as IT. We can be free from a cognitive job. Based on Venkatesh (1999), perceived ease of use is a hopeful process (expectancy), and perceived usefulness is an expectancy result. Therefore perceived usefulness is hopefully influencing perceived ease of use because technology which ease of use mean the technology is more useful. The hypothesis support an empirical research in TAM which

explained perceived ease of use is an antecedent variable perceived usefulness, attitude, and behavior intention to use (Hong et al., 2002).

H9: Perceived ease-of-use have a positive influence with perceived usefulness of Information and technology

H10: Perceived ease-of-use have a positive influence with attitude toward to use of Information and technology

Perceived Usefulness (PU)

Based on Davis (1989) perceived usefulness, a predictor usage behavior can be influencing in building a system because users believes in use-performance relationship extension. Based on the definition using IT can be increasing job performance. It can be measured based on using frequency and diversification of the application. This hypothesis supports the previous research by Venkatesh & Morris (2000) and Straub et. al (1995) which explain perceived usefulness is a predictor attitude toward to use., the hypothesis based on the previous research is:

H11: Perceived usefulness have a positive influence with attitude toward to use of Information of Technology

Attitude Toward to Use

Attitude toward to use is an attitude of users to use a information and technology. Have a positive influence with acceptance an IT. In Andika Kartika (2003) attitude is a acceptance of individual to have reaction of something's, usually is people, goods, norm, requirements, etc.

Attitude influencing based on the people characteristics, socialism and individualism. If a social interesting can be happen, people do the social things but if the individual interesting can be happen, people do the individual things.

Based on the Angst and Agarwal (2006) Attitude is complexity mentality condition include believe ness, feeling ness, value, and disposition to do the true things. And a positive or negative view to some object likes people or goods. For additional information Angst and Agarwal (2006) have a conclusion attitude to acceptance technology is more effective to prediction a behavior.

H12: Attitude toward to use have a positive influence with Actual system usage of Information of Technology

Actual System Usage

Actual system usage is an effectiveness and efficiency of Information and technology usage in company. It can be measured with another variable above.

CHAPTER 3

RESEARCH METHOD

3.1 Population and Sample

The context of the study has been justified to be appropriate by the research approach. The research process is described by the following characteristics. To investigate and evaluate the factors influencing executive use of IT the study used descriptive and exploratory methods. The unit of analysis is at the individual level, studied at one point in time. For the research object I'm use Bank Negara Indonesia' 46 UGM branch Yogyakarta, Bank Rakyat Indonesia Yogyakarta, Bank Rakyat Indonesia Kebumen Central Java, Bank Danamon Yogyakarta, Bank Danamon Surabaya, all of the banks comes from Indonesia. I'm focus in employee of Bank in Indonesia especially a senior executive. A senior executive must be given the limited time available and the time required for a longitudinal study, it was decided that this cross sectional approach would be most appropriate. Number of criteria for the purpose of this study is a subject of prospective participating organization

By carefully selecting the subjects and technology used, control can be mitigated by the concentrated issue. (1) A survey and (2) a personal interview is the two alternatives for data collection to be considered. Given the research model, a great deal of information needed to be gathered from respondents. It was difficult to get hold off and often did not have time available

3.2 Variables

This study is a resume of several variables:

First, Independent variables, these variables with perceptions have been posited or demonstrated to be associated, attitudes toward IT or system usage in previous research.

A review of the relevant literature [M.A, Al-Khaldi, R.S. Olusegun Wallace. The influence of attitudes on personal computer utilization among knowledge workers the case of Saudi Arabia. *Information & Management* 36 (4),1999, pp. 185-204.

; G.C. Moore, I. Benbasat, Development of an instrument to Measure the Perceptions of Adopting an Information Technology Innovation, *Information Systems Research* 2(3), 1991, pp. 192-222.] also suggest the external, independent variables

can be categorized into (A) individual characteristics, (B) organizational characteristics, (C) Task related characteristics, and (D) characteristics of the IT resource (Table 1).

Each category is further broken down into subcategories, if applicable.

(A) Individual Characteristic; based on the characteristic of personal which use a technology has subcategories to make a research:

Demographics

1. Age: based on the age of person who uses a technology, in hypothesis, the result is negative, which means the older employees; do not apply technology well. A question is one question which about an age of respondent
2. Gender: based on gender of person who use technology, in hypothesis table in table 1 a result is men more effective than woman, it means a man can use technology more effective than a woman. A question is about a gender with two option male/female. Respondent, must choose one.

3. Education: based on the education level from each person, in hypothesis table the result is positive, It means people with higher education can use a technology more effective. A question is about the latest education of respondent

Managerial and IT knowledge

1. Professional Experience : the hypothesis is positive, it means people who has more professional experience can use technology more effectively. A professional experience means an experience about professionalism, how to increase an ability to use Innovation especially in IT, The question is about work experience of respondent.
2. Computer (IT) Experience : the hypothesis is positive, it means people who have more Computer (IT) experience can use technology more effective. A computer experience mean experience of computer application, the use, and background study about IT formal or non formal. The question is about IT experience, an influence of experience for new innovations
3. Computer (IT) Training : the hypothesis is positive, it means people who have more Computer (IT) experience can use a technology more effectively. Computer training is a way to increase an ability of employee or executive to use technology. The question is about how often a person get training of IT and what type of IT training

Personality of the Manager

1. Computer Anxiety : An Individual dislike on computer because he/she doesn't want to try and afraid with computer technology, therefore there isn't

enough ability to operate the IT. The question is based on 1-5 scale a respondent afraid or not with IT

2. **Computer self efficacy** : A factor is feeling usefulness of IT from Individual it self or Individual believe on IT, the function and the ability of IT to make it effectively.
 3. **Individual culture** : an influence of culture, a manager background and environment. In hypothesis, the culture has an influence. A question is about a culture
 4. **User Involvement** : An involvement of the user can influence a manager to be effective using computer for better result. A question is whether the manager can use a computer more effective or not.
 5. **Perceived Fun / Enjoyment** : a question is to get fun with computer, because an organizational support has enough ability to use computer, and the believe on IT can be increasing.
- (B) **Organizational Characteristic** mean a character of organization which uses technology itself. It has subcategories of hypothesis based on:

Company Characteristics

1. **Organizational Structure** : a high degree of centralization and formalization, structure of organization is complex or not. A question is organizational structure have a strong effect for use IT based on the respondent
2. **Organizational Size** : A size of organization, the bigger organization need a computer to make effective of the activity, to get a maximum result because need an Information system to support the activity. (Igarria *et.al.*, 1996)
3. **IT maturity** : An influence of IT knowledge and facilitate from the organization. A question is a facilitate of IT in a company is enough or not
4. **Organizational Support** : A support of organization to use a computer and how to build a skill of computer for a manager and employee with the training and other way. A support is like a training, hardware and software which support an organization activity. A question is two question which a company fulfill a training or not, and fulfill a software and hardware or not.

Social Factors

1. **Organizational Culture** : Influences of culture of organization based on location, environment, a human resource which uses a computer get more easier or not and background of organization. A question is about influence of organizational culture for using IT
2. **Organizational usage** : An Organizational usage of IT can be made motivational increasing of individual because it understands the function of computer. It can makes a user get a happiness because of the ease to use an IT.

Therefore, it questioned whether is an organization has such a rule that an employee must use an IT?

3. **Social pressure** : A social pressure to use computer comes from individual or another group, for example like work relation, another employee or another organization. The question is whether is social environment has an effect to pressure or not

(C) **Task related characteristic**, the factor is effectiveness use IT to finishing a job. Depend on the organization business area. The result is effective or not if use an IT.

1. **Task Difficulty** : An effect to use a computer for finishing a task, more effective or not One questionnaire about decreasing task difficulty by technology
2. **Task Variability** : Changing of task of organization, which can be solving with computer or not.. The question is whether a computer can solve all the problem or not.

(D) **Characteristics of the IT Resource**, the factor is based on the resource of IT in organization include a tools, software, hardware, and the human resources.

1. **Accessibility** : This variable based on how to access the IT in organization, the level to use IT. If easies makes an employee easy to use and increasing a productivity because motivational increasing. The question is whether it is easy or not to access the technology
2. **Implementation process.** : A process of implementation of IT depends on the support of organization, and Human resources. Implementation of IT

3. **User Interface** : An influence of user to manage IT and use it more effectively.

Second is Dependent variables based on TAM and the previous research

1. Perceived ease of use

Based on the Venkatesh and Morris (2000), perceived ease of use can definite is a individual believe ness level if use an IT, we can free from a cognitive job. Based on the Venkatesh (1999), perceived ease of use is a hopefully process (expectancy), and perceived usefulness is an expectancy result. Because of that perceived usefulness hopefully influencing by perceived ease of use because technology which ease of use mean the technology is more useful. The hypothesis support an empirical research in TAM which explained perceived ease of use is an antecedent variable perceived usefulness, attitude, and behavior intention to use (Hong et al., 2002). It can be measure with 2 questionnaire item. Because of the previous research, several hypothesis about variable perceived of use can be formulated

2. Perceived usefulness (PU)

Based on Davis (1989) perceived usefulness, is a predictor usage behavior can be influencing in building a system because users believes in use-performance relationship extension. It can be measyre with 2 question. This hypothesis support by previous research by Venkatesh & Morris (2000) and straub et. al (1995) which explained perceived usefulness is a predictor attitude toward to use

3. Attitude toward to use

Attitude toward to use is an attitude of users to use a information and technology which measuring with 2 questionnaire item, based on the Taylor and Tood (1995) on the Bhattacharjee dan Clive Sanford (2006).

4 Actual System Usages.

Actual system usage is uses a new system which influence IT to support an activity and helping an employee to increase the productivity. measuring with the 2 questionnaire item.

TABLE 1. SUMMARY OF HYPOTHESIS

Construct	Relationship
A. Individual Characteristics	
Demographics	
Age	Negative
Gender	Men more positive than woman
Education	Positive
Managerial and IT Knowledge	
Professional Experience	Positive
Computer (IT) Experience	Positive

Computer (IT) Training	Positive
Personality of the Manager	
Computer Anxiety	Negative
Computer Self Efficacy	Positive
Individual Culture	Cultural Influences
Users Involvement	Positive
Perceived Fun / Enjoyment	Positive

B. Organizational Characteristic

Company Characteristics

Organizational Structure	A high degree of centralization and formalization Negative
Organizational Size	Positive
IT maturity	Positive
Organizational Support	Positive

Social Factors

Organizational Culture	Cultural Influence
Organizational Usage	Positive
Social Pressure	Positive

3.3 Measurement of Questionnaire Variable

Measurement of questionnaire variable use a Likert scale with 5 answer chosen, 1 is for very disagree and 5 for very agree. Is based on the scale in the previous research.

3.4 Measures and data analysis

The operationalization of the constructs is based, where possible, on existing construct measures taken from previous research. In some instances, existing measures have been adapted; while in other constructs changes in the wording have been made. The population of respondent is a senior executive in Bank Negara Indonesia' 46 UGM branch Yogyakarta, Bank Rakyat Indonesia Yogyakarta, Bank Rakyat Indonesia Kebumen Central Java, Bank Danamon Yogyakarta, Bank Danamon Surabaya

A research use a validity test with confirmatory factor analysis

1. with *factor loading minimum 0.3*
2. reliability test use *cronbach alpha minimum 0,5*

, The research model using the structural equation modeling technique, supported by Amos 6.0 software, a SPSS statistical software package module. Many researchers propose two stage processes. (1) Estimating the measurement model, and (2) investigating the structural model. In a measurement model an investigation into the structure between indicators (items or questions) and constructs is carried out. A number

of indicators are taken together to represent one construct. In practice, at least four to five indicators for each construct are recommended. As it is often necessary to omit a number of indicators to arrive at a suitable measurement model. Testing the measurement models means estimating the reliability coefficients and validity of the instruments. The measurement model is then modified to create the "best model and the structural equation model is analyzed. The structural model specifies the causal relationships (paths) between the constructs as posited by underlying theories.

Together, the structural and the measurement models form a network of constructs and measures. The item weights and loadings indicate the strength of measures, while estimated path coefficients indicate the strength and sign of the theoretical relationship. As approach for this part of the research process, all external variables were grouped into sub models, typically corresponding to the eight categories identified (see Table I: e.g., demography's, social factors). These sub models were used to evaluate the significance of each external variable in the sub model (e.g., for the demographics sub model: age, gender, education), which suggests that this variable would also have a significant impact in the total model as represented in Fig. 1. Of course only the measures that "passed" the measurement modeling phase, were used in the sub models. Clearly, a single stage analysis is the best approach. This is possible because of the strong theoretical rationale and highly reliable measures of the theoretical model, which is also confirmed by the results of the measurement model.

3.5 Statistical method

Hypothesis 1, 2, 3 relationships can be represented in terms of the following regression equations :

3.5.1 Influence in Actual System Usage

$$ASU = A$$

Which

ASU = Actual system usage

A = Attitude

3.5.2 Influence in Attitude

$$A = \beta_0 + \beta_5PEOU + \beta_6PU \dots \dots \dots (3.1)$$

Which:

A = Attitude toward to use

PEOU = Perceived Ease of Use

PU = Perceived usefulness

An Independent variable can be represented in terms of the following regression equations:

3.5.3 Influence in Perceived usefulness

$$PU = \beta_0 + \beta_5PEOU + \beta_1IC + \beta_2OC + \beta_3TRC + \beta_4ITR \dots \dots \dots (3.2)$$

PEOU = Perceived Ease of Use

PU = Perceived usefulness

IC = Individual Characteristics

OC = Organizational Characteristic

TRC = Task Related Characteristic

ITR = IT resources characteristics

3.5.4 Influence in Perceived Ease of Use

$$PEOU = \beta_0 + \beta_1 IC + \beta_2 OC + \beta_3 TRC + \beta_4 ITR \dots\dots\dots (3.3)$$

PEOU = Perceived Ease of Use

IC = Individual Characteristics

OC = Organizational Characteristic

TRC = Task Related Characteristic

ITR = IT resources characteristics

3.6 Hypothesis formulation

Hypothesis can be formulated mathematically:

H₀₁: $b_1 \leq 0$: Individual characteristic have do not have a positive influence with perceived ease of use

H_{a1}: $b_1 > 0$: Individual characteristic have a positive influence with perceived ease of use

H₀₂: $b_2 \leq 0$: Individual characteristics do not have a positive influence with perceived usefulness

H_{a2}: $b_2 > 0$: Individual characteristics have a positive influence with perceived usefulness

H₀₃: $b_3 \leq 0$: Organizational characteristic do not have a positive influence with perceived ease of use

- Ha3: $b_3 > 0$:** Organizational characteristic have a positive influence with perceived ease of use
- Ho4: $b_4 \leq 0$:** Organizational characteristic do not have a positive influence with perceived usefulness
- Ha4: $b_4 > 0$:** Organizational characteristic have a positive influence with perceived usefulness
- Ho5: $b_5 \leq 0$:** Task related characteristics do not have a positive influence with perceived ease of use
- Ha5: $b_5 > 0$:** Task related characteristics have a positive influence with perceived ease of use
- Ho6: $b_6 \leq 0$:** Task related characteristics do not have a positive influence with perceived usefulness
- Ha6: $b_6 > 0$:** Task related characteristics have a positive influence with perceived usefulness
- Ho7: $b_7 \leq 0$:** Characteristics of the IT resource do not have a positive influence with perceived ease of use
- Ha7: $b_7 \leq 0$:** Characteristics of the IT resource have a positive influence with perceived ease of use
- Ho8: $b_8 \leq 0$:** Characteristics of the IT resource do not have a positive influence with perceived usefulness
- Ha8: $b_8 > 0$:** Characteristics of the IT resource have a positive influence with perceived usefulness

- H₀₉: b₉ ≤ 0:** Perceived ease-of-use do not have a positive influence with perceived usefulness of Information and technology
- H_{a9}: b₉ > 0:** Perceived ease-of-use have a positive influence with perceived usefulness of Information and technology
- H₀₁₀: b₁₀ ≤ 0:** Perceived ease-of-use do not have a positive influence with attitude toward to use of Information and technology
- H_{a10}: b₁₀ > 0:** Perceived ease-of-use have a positive influence with attitude toward to use of Information and technology
- H₀₁₁: b₁₁ ≤ 0:** Perceived usefulness do not have a positive influence with attitude toward to use of Information of Technology
- H_{a11}: b₁₁ > 0:** Perceived usefulness have a positive influence with attitude toward to use of Information of Technology
- H₀₁₂: b₁₂ ≤ 0:** attitude toward to use do not have a positive influence with Actual system usage of Information of Technology
- H_{a12}: b₁₂ > 0:** attitude toward to use have a positive influence with Actual system usage of Information of Technology

In this research test of hypothesis used a structural equation model available for seen from the equation, with seeing probability (P) from examination result at level of significance Alpha = 0,05

- If $P > 0,05$ Independent variable do not have any influence with the dependent variable
- If $P < 0,05$ Independent variable have any influence with the dependent variable

Chapter IV

Data Analysis

4.1 DESCRIPTIVE DATA

A. Individual Characteristics

1. Respondent Based on Age

Based on the research, a result of age of the respondent is:

Table 4.1
Respondent Based on Age

AGE	AMOUNT	PERCENTAGE
20-30	28	35%
31-40	35	43%
>40	17	22%
AMOUNT	80	100%

Based on table 4.1 an age of respondent, a higher amount comes to 31-40 years old (43%), a second is from 20-30 years old (35%) and the third is from >40 years old (22%) It's mean an average of senior executives in a bank as a respondent based on the research is from 31-40 years old.

2. Respondent Based on Gender

Based on the research, a gender of the respondent is:

Table 4.2

Respondent Based on Gender

GENDER	AMOUNT	PERCENTAGE
MALE	52	65%
FEMALE	28	35%
AMOUNT	80	100%

Based on table 4.2 male respondent (65%) is higher than female respondent (35%). It is stated that a senior executive of bank as a respondent is often from male. It's consistent with the previous research from (Guus G.M. Pijpers, Kees van Montfort, 2006).

3. Respondent based on Education.

The result of research based on Education

Table 4.3

Respondent Based on Education

Education	Amount	Percentage
High School	0	0%
D3	5	6%
S1	52	65%
S2	23	29%
S3	0	0%
AMOUNT	80	100%

Based on the table 4.3 the highest respondent is from S1 (65%), the second is S2 (29%), followed by D3 (6%) and the last is High school and S3 which has not respondent. The Average senior executives in the bank are from S1 or fresh graduate.

4.2 VALIDITY TEST

Validity test in this research applied to know that unobserved variable is measurable by using each construct observed variable, by using *Confirmatory Factor Analysis* (CFA) or ordinary called as factor analysis. If factor value loading from every construct more than 0, 3 ($\lambda > 0, 3$), it is valid, or equally that *unobserved variable* is measurable by using each construct *observed variable*.

4.2.1 Individual Characteristics

A result of *Confirmatory Factor Analysis* (CFA) is:

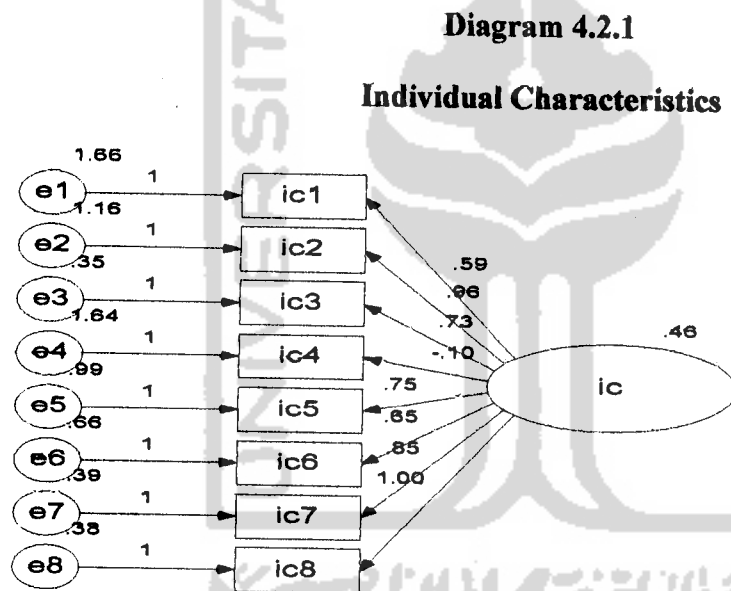


Table 4.4
Individual Characteristics

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
ic8<---ic	1.000				
ic7<---ic	.850	.171	4.962	***	
ic6<---ic	.646	.177	3.646	***	
ic5<---ic	.748	.214	3.488	***	
ic4<---ic	-.103	.241	-.429	.668	
ic3<---ic	.735	.154	4.774	***	
ic2<---ic	.955	.243	3.927	***	
ic1<---ic	.589	.255	2.312	.021	

Based on diagram 4.2.1.A and Table 4.4 result it shows that the indicator at Individual Characteristic variable is valid, because it has value factor loading (Estimate) above 0,3($\lambda = 0,3$), for IC4 it shows that about a computer anxiety involve in Individual characteristic is negative, therefore the data is valid.

4.2.2 Organizational Characteristics

A result of *Confirmatory Factor Analysis* (CFA) is:

Diagram 4.2.2

Organizational Characteristics

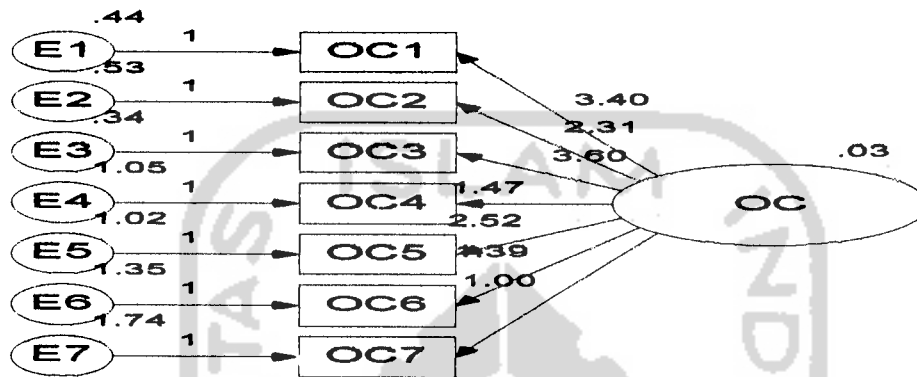


TABLE 4.5

Organizational Characteristics

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
OC7<---OC	1.000				
OC6<---OC	1.395	1.727	.808	.419	
OC5<---OC	2.522	2.762	.913	.361	
OC4<---OC	1.466	1.736	.844	.399	
OC3<---OC	3.600	3.821	.942	.346	
OC2<---OC	2.311	2.491	.928	.353	
OC1<---OC	3.403	3.613	.942	.346	

Based on the diagram 4.2.2 and Table 4.5 result, it shows that indicator at Organizational characteristics variable is valid, because it has value factor loading

(Estimate) above $0,3(\lambda = 0,3)$.

4.2.3 Task Related Characteristics

A result of *Confirmatory Factor Analysis (CFA)* is:

Diagram 4.2.3

Task Related Characteristics

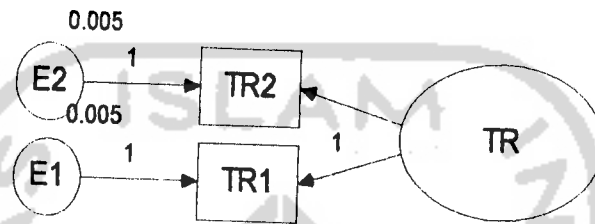


Table 4.6

Task Related Characteristics

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
TR1 <--- TR	1.000				
TR2 <--- TR	.871	.013	66.812	***	

Based on the diagram 4.2.3 and Table 4.6 result, it shows that the Task Related variable is valid, because having value factor loading (Estimate) above $0,3(\lambda = 0,3)$.

4.2.4 Characteristic of IT Resources

A result of *Confirmatory Factor Analysis* (CFA) is:

Diagram 4.2.4

Characteristic of IT Resources

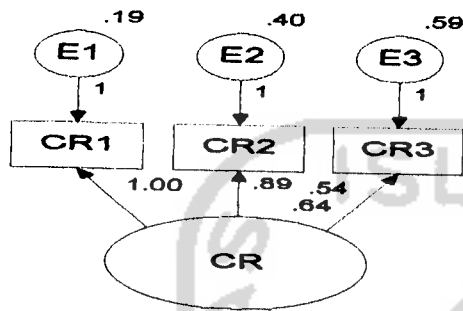


Table 4.7

Characteristic of IT Resources

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
CR1 <--- CR	1.000				
CR2 <--- CR	.885	.214	4.144	***	
CR3 <--- CR	.536	.152	3.538	***	

Based on the diagram 4.2.4.D and Table 4.7 result, it shows that Characteristic of IT Resources variable is valid, because it has value factor loading (Estimate) above 0,3($\lambda = 0,3$).

4.2.5 Perceived Ease of Use

A result of *Confirmatory Factor Analysis* (CFA) is:

Diagram 4.2.5

Perceived Ease of Use

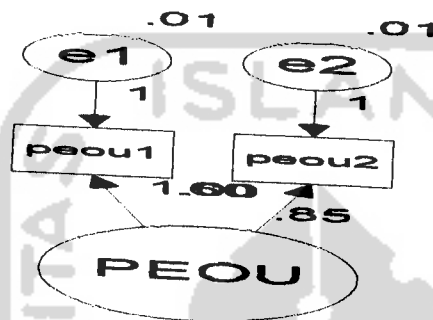


Table 4.8

Perceived Ease of Use

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
peou1 <--- PEOU	1.000				
peou2 <--- PEOU	.602	.010	59.483	***	

Based on the diagram 4.2.5 and Table 4.8 result, it shows that variable expressed is valid, because having value factor loading (Estimate) above 0,3($\lambda = 0,3$).

4.2.6 Perceived Usefulness

A result of *Confirmatory Factor Analysis (CFA)* is :

Diagram 4.2.6

Perceived Usefulness

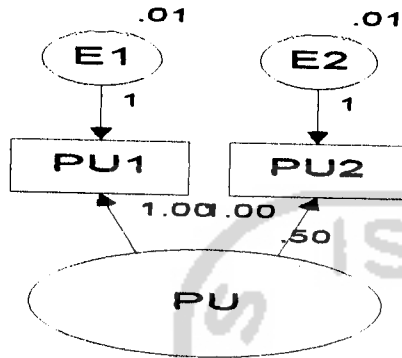


Table 4.9

Perceived Usefulness

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
PU1 <--- PU	1.000				
PU2 <--- PU	1.000	.016	62.692	***	

Based on the diagram 4.2.6 and Table 4.9 it shows that is valid, because it has value factor loading (Estimate) above 0,3($\lambda = 0,3$).

4.2.7 Attitude Toward To Use

A result of *Confirmatory Factor Analysis* (CFA) is :

Diagram 4.2.7

Attitude Toward To Use

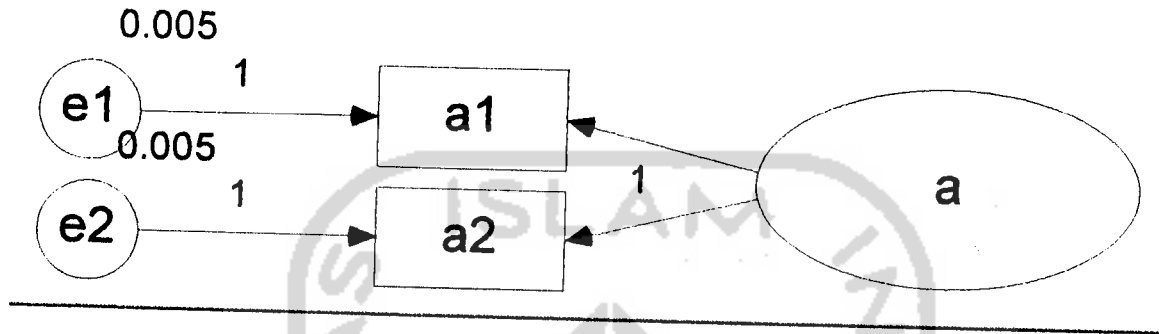


Table 4.10

Attitude Toward To Use

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
PU1 <--- PU	1.000				
PU2 <--- PU	1.000	.016	62.692	***	

Based on the diagram 4.2.7. and Table 4.10 result, pu1 it shows that is valid, because it has value factor loading (Estimate) above 0,3($\lambda = 0,3$).

4.2.8 Actual system usage

A result of *Confirmatory Factor Analysis* (CFA) is:

Diagram 4.2.8

Actual System Usage

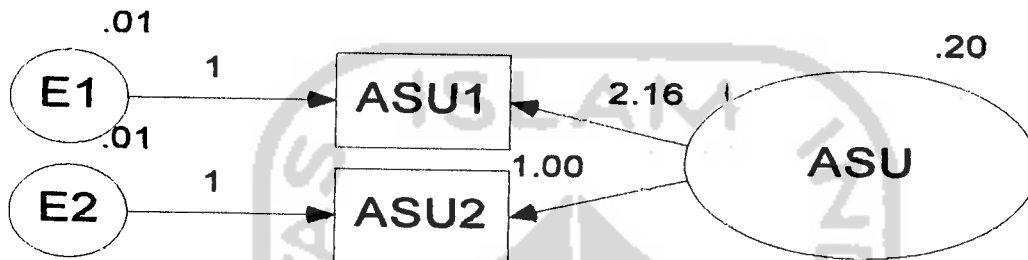


Table 4.11

Attitude Toward To Use

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
ASU2 <--- ASU	1.000				
ASU1 <--- ASU	2.164	.042	51.051	***	

Based on the diagram 4.2.8.D and Table 4.11 result, it shows that is valid, because it has value factor loading (Estimate) above 0,3($\lambda = 0,3$).

4.3 Reliability test

The Reliability test in this research is to know how far measurement result is consistent, if it shows the same effect or not by using same questioner. Researcher do reliability test to calculate Cronbach Alpha from each item in a variable. Instrument which wearied in variable reliable if having Cronbach Alpha is more than 0,5 (Guus G.M. Pijpers, Kees van Montfort, 2006).

Reliability test can be applied to all item questions which has attempt validities test. As for criterion which applied to know level of reliability is level of value Cronbach's Alpha. Assess Cronbach's Alpha progressively come near number of 1 indicating that the reliability instrument is higher. Assess Cronbach's Alpha between 0,69 - 1,0 is categorized good reliability, assess Cronbach's Alpha between 0,50 - 0,69 is categorized received reliability, and assessed Cronbach's Alpha less than 0,50 by is categorized unfavorable reliability. The Result examination of research variable reliability is presented in tables 4.12

Tabel 4.12

Summary of Reliability Test

No	Variable	Cronbach's Alpha	Explanation
1	Individual Characteristics	0,6247	received reliability
2	Organizational Characteristics	0,5212	received reliability
3	Task Related Characteristics	0,5029	received reliability
4	Characteristics of IT Resource	0,7382	good reliability
5	Perceived Ease of Use	0,5438	received reliability
6	Perceived Usefulness	0,5054	received reliability
7	Attitude	0,7235	good reliability
8	Actual system Usage	0,7458	good reliability

Based on Tables 4.12 is inferential that any question which applied for measuring each certifiable research variable or reliable, because having value Cronbach's Alpha above critical value ($> 0,50$).

4.4 Hypothesis Testing

Test of this hypothesis is used to see by probability value (P), if $P > 0,05$ hence variable is independent don't have an effect on to variable dependent and if $P < 0,05$ hence variable is independent have an effect on to variable dependent. Result examination of this hypothesis is visible in table 4.13

Table 4.13
Hypothesis Test Result

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
A <--- Asu	.698	.091	7.710	***	*
pu <--- A	.540	.090	5.973	***	*
peou <--- A	.242	.089	2.733	.006	*
peou <--- Pu	.644	.091	7.048	***	*
cr <--- peou	.550	.098	5.620	***	*
Tr <--- peou	.267	.143	1.866	.062	***
oc <--- peou	.169	.083	2.039	.041	**
ic <--- peou	.122	.098	1.252	.211	
ic <--- Pu	.410	.103	3.989	***	*
oc <--- Pu	.394	.087	4.513	***	*
Tr <--- Pu	.349	.151	2.311	.021	**
cr <--- Pu	.324	.103	3.136	.002	**

* Significant of 1%

** Significant of 5%

*** Significant of 10%

1. Test Result of First Hypothesis

Based on the data at tables of 4.13, the first hypothesis expresses the following:

H₀₁: $b_1 \leq 0$ Individual characteristic do not have a positive influence with perceived ease of use

H_{a1}: $b_1 > 0$ Individual characteristic have a positive influence with perceived ease of use

The Significance test to the first hypothesis is obtained by its probability 0,211, equally probability bigger than 0,05, therefore it is not significant at level significance 5%. Influence estimation result of Individual Characteristics with Perceived Ease of Use is positive obtained by line coefficient (standardized regression weight estimate) = 0,122, it means that the relation between Individual Characteristics with Perceived Ease of Use is positive.

Therefore, the hypothesis which indicates positive influence representation of Individual Characteristics with Perceived Ease of Use is positive, not supported.

This research result is not consistent with the result of research from Guus G.M. Pijpers and Kees van Montfort, (2006) They explain that earning positive influence from Individual Characteristic to perceived ease of use is not significant.

2. Test Result of Second Hypothesis

Based on the data at tables of 4.13, the second hypothesis expresses the following

H₀₂: $b_2 \leq 0$: Individual characteristics do not have a positive influence with perceived usefulness

H_{a2}: $b_2 > 0$: Individual characteristics have a positive influence with perceived usefulness

The Significance test to the second hypothesis is obtained by is probability which hardly significant marked with existence of asterisk, equally probability smaller than 0, 01 meaning significant at level significance 5%. Influence estimation result of Individual Characteristic with Perceived usefulness obtained by line coefficient (standardized regression weight estimate) = 0.410 this thing mean that relation between variable of Individual Characteristic with Perceived usefulness is positive.

Therefore the second hypothesis which indicates positive influence representation of Individual Characteristic with Perceived usefulness is supported.

This research result is consistent with the result from the Guus G.M. Pijpers and Kees van Montfort, (2006). They explain that earning positive influence from Individual Characteristic with Perceived Usefulness is hardly significant.

3. Test Result of Third Hypothesis

Based on the data at tables of 4.13, the third hypothesis expresses the following:

H₀₃: $b_3 \leq 0$: Organizational characteristic do not have a positive influence with perceived ease of use

H_{a3}: $b_3 > 0$: Organizational characteristic have a positive influence with perceived ease of use

The significance test to third hypothesis obtained is probability 0,041, equally probability smaller than 0,05, it means it is not significant at level significance 5%.

Influence estimation result of Individual Characteristic with Perceived usefulness obtained by line coefficient (standardized regression weight estimate) = 0,169 it means that the relation between variable of Organizational Characteristics with Perceived Ease of Use is positive.

Therefore, the third hypothesis which indicates positive influence representation of Organizational Characteristics with Perceived Ease of Use is supported. This research result is consistent with result of research of the Guus G.M. Pijpers and Kees van Montfort, (2006) they explain that earning positive influence from Organizational Characteristic to Perceived Ease of Use is significant.

4. Test Result of Fourth Hypothesis

Based on the data at tables of 4.13, the fourth hypothesis expresses the following:

H₀₄: $b_4 \leq 0$: Organizational characteristic do not have a positive influence with perceived usefulness

estimation result of Task Related Characteristics with Perceived Ease of Use obtained by line coefficient (standardized regression weight estimate) = 0,267 this thing mean that relation between Task Related Characteristics with Perceived Ease of Use is positive.

Therefore, the fourth hypothesis which indicates positive influence representation of Task Related Characteristics with Perceived Ease of Use is positive, supported.

This research result consistent with result of research of the Guus G.M. Pijpers and Kees van Montfort, (2006). they explain that earning positive influence from Task Related Characteristic to perceived ease of use which significant.

:

6. Test Result of Sixth Hypothesis

Based on the data at tables of 4.13, the first hypothesis expresses the following:

H₀₆: $b_6 \leq 0$: Task related characteristics do not have a positive influence with perceived usefulness

H_{a6}: $b_6 > 0$: Task related characteristics have a positive influence with perceived usefulness

The significance test to sixth hypothesis obtained is probability 0,021, equally probability smaller than 0, 05 meaning significant at level significance 5%. Influence estimation result of Task related Characteristics with Perceived Usefulness obtained by line coefficient (standardized regression weight estimate) = 0,349 this thing mean that relation between variable of Task related Characteristics with Perceived Usefulness is positive.

Thereby inferential that hypothesis sixthly which positive influence representation of Task related Characteristics with Perceived Usefulness is positive,

supported. This research result consistent with result of research of the Guus G.M. Pijpers and Kees van Montfort, (2006) they explain that positive influence from Task related Characteristic to Perceived Usefulness.

7. Test Result of Seventh Hypothesis

Based on the data at tables of 4.13, the seventh hypothesis expresses the following:

H₀₇: $b_7 \leq 0$: Characteristics of the IT resource do not have a positive influence with perceived ease of use

H_{a7}: $b_7 > 0$: Characteristics of the IT resource have a positive influence with perceived ease of use

The significance test to seventh hypothesis obtained is probability which hardly significant marked with existence of asterisk, equally probability smaller than 0, 01 meaning significant at level significance 5%. Influence estimation result Characteristics of the IT resource with Perceived Ease of Use of obtained by line coefficient (standardized regression weight estimate) = 0,550 this thing mean that relation between variable of Characteristics of the IT resource with Perceived Ease of Use is positive.

Therefore, the seventh hypothesis which indicates positive influence representation of Characteristics of the IT resource with Perceived Ease of Use, supported. This research result consistent with result of research of the Guus G.M. Pijpers and Kees van Montfort, (2006) they explain that earning positive influence from Characteristics of the IT resource with Perceived Ease Of Use is hardly significant.

8. Test Result of eighth Hypothesis

Based on the data at tables of 4.13, the first hypothesis expresses the following:

H₀₈: $b_8 \leq 0$: Characteristics of the IT resource do not have a positive influence with perceived usefulness

H_{a8}: $b_8 > 0$: Characteristics of the IT resource have a positive influence with perceived usefulness

The significance test to eighth hypothesis obtained is probability 0,021, equally probability smaller than 0,05 meaning significant at level significance 5%. Influence estimation result of Characteristics of the IT resource with Perceived Usefulness obtained by line coefficient (standardized regression weight estimate) = 0,324 this thing mean that relation between variable of Characteristics of the IT resource with Perceived Usefulness is positive.

Therefore, the eighth hypothesis which indicates positive influence representation of Characteristics of the IT resource with Perceived Usefulness is supported.

This research result is consistent with result of research of the Guus G.M. Pijpers and Kees van Montfort, (2006) they explain that positive hardly significant influence from Characteristics of the IT resource with Perceived Usefulness.

9. Test Result of Ninth Hypothesis

Based on the data at tables of 4.13, the ninth hypothesis expresses the following:

H₀₉: $b_9 \leq 0$: Perceived ease-of-use do not have a positive influence with perceived usefulness of Information and technology

H_{a9}: b₉ > 0: Perceived ease-of-use have a positive influence with perceived usefulness of Information and technology

The significance test to ninth hypothesis obtained is probability which hardly significant marked with existence of asterisk, equally probability smaller than 0, 01 meaning significant at level significance 5%. Influence estimation result Perceived ease-of-use with Perceived Usefulness obtained by line coefficient (standardized regression weight estimate) = 0,644 this thing mean that relation between variable of Perceived ease-of-use with Perceived Usefulness is positive.

Therefore, the fourth hypothesis which indicates is positive influence representation of Perceived ease-of-use with Perceived Usefulness is supported.

This research result consistent with result of research of the Guus G.M. Pijpers and Kees van Montfort, (2006) they explain that positive hardly significant influence from Perceived ease of use with Perceived Usefulness

10. Test Result of Tenth Hypothesis

Based on the data at tables of 4.13, the first hypothesis expresses the following:

H₀₁₀: b₁₀ ≤ 0: Perceived ease-of-use do not have a positive influence with attitude toward to use of Information and technology

H_{a10}: b₁₀ > 0: Perceived ease-of-use have a positive influence with attitude toward to use of Information and technology

The significance test to tenth hypothesis obtained is probability 0,021, equally probability smaller than 0, 05 meaning significant at level significance 5%. Influence

estimation result of Perceived ease-of-use with Perceived Usefulness obtained by line coefficient (standardized regression weight estimate) = 0,242 this thing mean that relation between variable of. Perceived ease-of-use with Perceived Usefulness is positive

Therefore, the tenth hypothesis which indicates positive influence representation of Perceived ease-of-use with Perceived Usefulness is supported. This research result consistent with result of research of the Guus G.M. Pijpers and Kees van Montfort, (2006) they explain that positive significant influence from Perceived ease-of-use with Perceived Usefulness .

11. Test Result of Eleventh Hypothesis

Based on the data at tables of 4.13, the first hypothesis expresses the following:

H₀₁₁: $b_{11} \leq 0$: Perceived usefulness do not have a positive influence with attitude toward to use of Information of Technology

H_{a11}: $b_{11} > 0$: Perceived usefulness have a positive influence with attitude toward to use of Information of Technology

The significance test to eleventh hypothesis obtained is probability which hardly significant marked with existence of asterisk, equally probability smaller than 0, 01 meaning significant at level significance 5%. Influence estimation result of Perceived Usefulness with attitude toward to use is positive obtained by line coefficient (standardized regression weight estimate) = 0,540 this thing mean that relation between variable of Perceived Usefulness with attitude toward to use is positive.

Therefore, the eleventh hypothesis which indicates positive influence representation of Perceived Usefulness with attitude toward to use is supported.

This research result consistent with result of research of the Guus G.M. Pijpers and Kees van Montfort, (2006) they explain that positive significant influence from Perceived Usefulness to attitude toward to use

12. Test Result of Twelfth Hypothesis

Based on the data at tables of 4.13, the first hypothesis expresses the following:

H₀₁₂: $b_{12} \leq 0$: attitude toward to use do not have a positive influence with Actual system usage of Information of Technology

H_{a12}: $b_{12} > 0$: attitude toward to use have a positive influence with Actual system usage of Information of Technology

The significance test to twelfth hypothesis obtained is probability which hardly significant marked with existence of asterisk, equally probability smaller than 0, 01 meaning significant at level significance 5%. Influence estimation result of attitude toward to use with Actual System Usage (standardized regression weight estimate) = 0,698 this thing mean that relation between variable of attitude toward to use with Actual System Usage is positive.

Therefore, the twelfth hypothesis which indicates positive influence representation of attitude toward to use with Actual System Usage is supported. This research result consistent with result of research of the Guus G.M. Pijpers and Kees van Montfort, (2006) they explain that positive significant influence from attitude toward to use with Actual System Usage

0,698 this thing mean that relation between variable of attitude toward to use with Actual System Usage is positive.

Therefore, the twelfth hypothesis which indicates positive influence representation of attitude toward to use with Actual System Usage is supported. This research result consistent with result of research of the Guus G.M. Pijpers and Kees van Montfort, (2006) they explain that positive significant influence from attitude toward to use with Actual System Usage

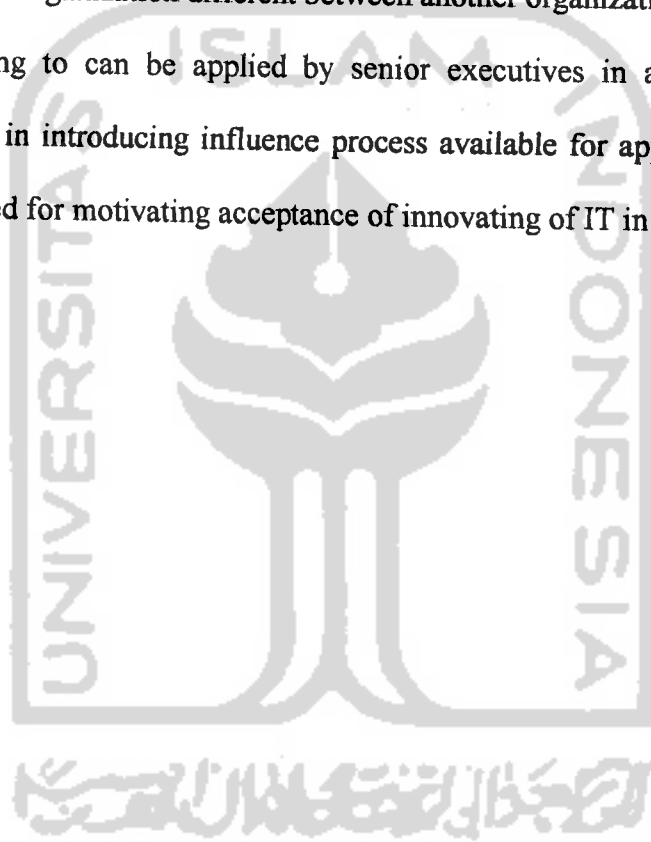
4.5 Explanation

Result of Analytical use AMOS software hence can express that Individual characteristic have a not significant positive influence with perceived ease of use, Individual characteristics have a significant positive influence with perceived usefulness, Organizational characteristic have a significant positive influence with perceived ease of use, Organizational characteristic have a significant positive influence with perceived usefulness, Task related characteristics have significant positive influence with perceived ease of use, Task related characteristics have a significant positive influence with perceived usefulness, Characteristics of the IT resource have a significant positive influence with perceived ease of use, Characteristics of the IT resource have a significant positive influence with perceived usefulness, Perceived ease-of-use have a significant positive influence with perceived usefulness of Information and technology, Perceived ease-of-use have a significant positive influence with attitude toward to use of Information and technology, Perceived usefulness have a significant positive influence

with attitude toward to use of Information of Technology, attitude toward to use have a positive influence with Actual system usage of Information of Technology.

At test of hypothesis there are several variable not significant ~~results~~ with researches which have been done before. The variable is Individual Characteristic with perceived ease of use maybe because different characteristic with the country a research before comes and Task related characteristic with Perceived ease of use maybe because a task related from an organization different between another organizations.

From finding to can be applied by senior executives in any organization as consideration base in introducing influence process available for applied as a means of policy which applied for motivating acceptance of innovating of IT in the organization.



CHAPTER V

CONCLUSION

5.1 Research Conclusion

Based on the question of the problem statement “*What are the major factors that influence senior executive's use of IT*” the result is:

1. All variable have a significant effect to influence senior executive's use Information and technology. It means that the Independent variable Individual Characteristics (IC), Organizational Characteristics (OC), Task Related Characteristics (TR), and Characteristics of IT resource (CR) have an influence of senior executive's use of IT.
2. Characteristic of IT Resource have a higher significant effect to influence senior executive's use Information and technology. The evidence has a higher coefficient value 0.550 with the Perceived ease of use and 0.324 for perceived usefulness. Based on the result the major factors that influence senior executive's use of IT is a Characteristics of IT resource.

Furthermore, based on the other question of the problem statement *"Either directly or indirectly through user beliefs and attitude, which of these factors influence the actual use of an IT?"*, the result is

1. Attitude has a significant effect influence the actual use of an IT. The evidence is result of measurement of regression is 0,698 the higher value of regression coefficient. Based on the result the answer of problem statement *"Either directly or indirectly through user beliefs and attitude, which of these factors influence the actual use of an IT?"* is the Attitude.

5.2 Limitation and Suggestion

Although this research have maximum strived, but this research have some limitations. Sample which applied in this research is not too wide, only determinate in 5 banks BNI '46 branch office UGM Yogyakarta, Danamon Bank A main branch Surabaya, BRI branch office Yogyakarta and BRI Branch office Kebumen and also the little amount of samples is not like standard recommended from AMOS software which must get minimum at least 100 sample but in this research, there are only 80 data.

5.3 Implication

This research expected be beneficial to any organization which takes paid in the changing of information technology. Consideration of support of trainer in the form of credibility source of tested to have relationship which is positive and significant to acceptance an Innovation of IT in organization.

This research gives opportunity for doing research after studying other variables which has not been observed by researchers in this research. Variable be like emulation demand available for pushing progress of usage of IT in organization.



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APPENDICES

APPENDICES-1

EXAMPLES OF QUESTIONNAIRE

KUISIONER

Identitas Responden

Individual characteristics

Demographics

Jabatan :

Umur : Tahun

Jenis kelamin : Laki-laki Perempuan

Pendidikan : SMP SMA D3
 S1 S2 S3

Untuk pertanyaan di bawah ini angka 1 untuk sangat tidak setuju - angka 5 untuk sangat setuju.

Managerial and IT Knowledge

NO	Keterangan	1	2	3	4	5
1	Apakah pengalaman kerja anda sebelumnya di perusahaan atau organisasi lain berpengaruh terhadap penggunaan sistem informasi dan teknologi di kantor anda					
2	Pengalaman anda dalam teknologi informasi sangat					

	membantu anda dalam memahami sistem di kantor anda					
3	Training teknologi informasi yang pernah anda ikuti sangat membantu anda dalam memahami inovasi baru di bidang teknologi informasi di kantor anda					

Personality of the manager

NO	Keterangan	1	2	3	4	5
1	Anda adalah orang yang tidak menyukai komputer karena sulit mengoperasikan					
2	Anda percaya anda sanggup mengoperasikan komputer secara baik dan benar					
3	Kebudayaan anda mendukung anda dalam memahami teknologi informasi					
4	Anda terbiasa dalam menggunakan komputer					
5	Anda senang dalam menggunakan komputer karena mendukung semua tugas anda dan mempunyai unsur hiburan yang cukup.					

Task related characteristic

No	Keterangan	1	2	3	4	5
1	Penggunaan Teknologi informasi memudahkan anda dalam menyelesaikan pekerjaan					
2	Penggunaan teknologi informasi memudahkan anda dalam menyelesaikan berbagai macam tugas secara efektif					

Characteristic of the IT resource

No	Keterangan	1	2	3	4	5
1	Anda mudah dalam mengakses teknologi informasi di kantor anda					
2	Anda mudah mengimplementasikan teknologi informasi karena sudah cukup menguasai dan fasilitas yang didapat mendukung					
3	Anda terbiasa menggunakan system sehingga menjadi sangat bermanfaat bagi anda					

Perceived Ease of Use

No	Keterangan	1	2	3	4	5
1	Penggunaan information dan teknologi di kantor anda sangat mudah					

2	Anda sangat menguasai teknologi informasi yang anda berkat fasilitas perusahaan anda					
---	--	--	--	--	--	--

Perceived Usefulness

No	Keterangan	1	2	3	4	5
1	Penggunaan teknologi informasi akan meningkatkan produktivitas anda					
2	Penggunaan teknologi informasi akan memperbaiki hasil pekerjaan anda					

Attitude Toward to use

No	Keterangan	1	2	3	4	5
1	Penggunaan teknologi informasi dalam pekerjaan saya merupakan ide yang baik.					
2	Penggunaan teknologi informasi dalam pekerjaan saya merupakan ide bijaksana.					

Actual System Usage

No	Keterangan	1	2	3	4	5
1	Saya mendukung penggunaan teknologi informasi di kantor saya					
2	Perkembangan teknologi di kantor saya akan sangat membantu dan memudahkan saya.					

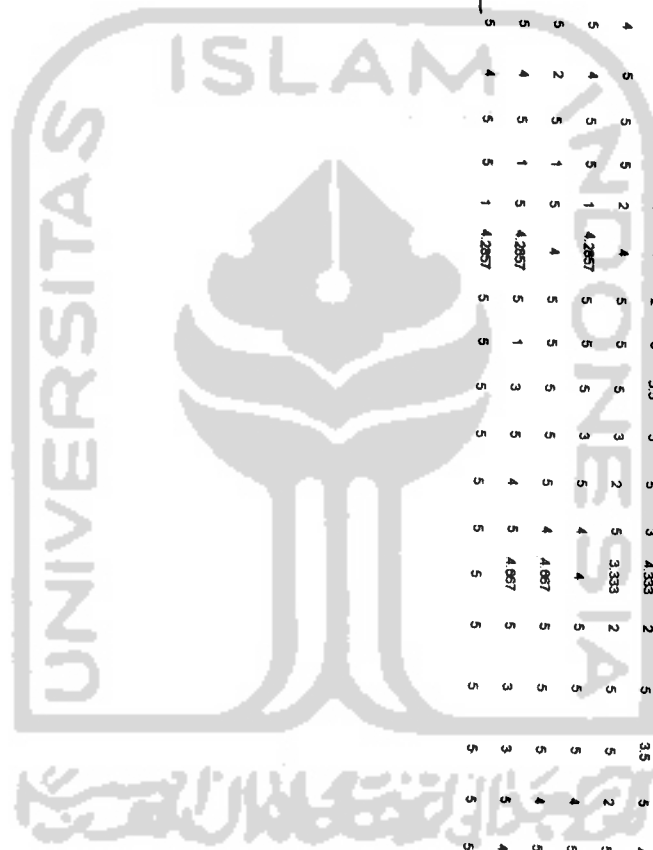
APPENDIX 2

PRIMARY DATA RECAPITALIZATION

	C1	KC2	KC3	KC4	KC5	KC6	KC7	KC8	KC	OC1	OC2	OC3	OC4	OC5	OC6	OC7	OC	TR1	TR2	TR	CR1	CR2	CR3	CR	PEOU1	PEOU2	PEOU	PU1	PU2	PU	A1	A2	A	ASU1	ASU2	ASU					
1	1	3	3	3	3	2	3	2	2.5	4	3	3	4	3	3	3.2857	4	4	4	2	3	3	2.867	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4			
2	2	4	4	4	4	2	4	3	3.25	3	4	4	4	3	3	3.2857	3	4	3.5	3	4	3	3.333	3	4	3.5	3	4	4	4	4	4	3.5	4	4	4	3.5				
3	1	3	5	2	4	3	4	5	3.375	4	4	4	3	4	5	4	4	4	4	4	4	4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4			
4	5	5	1	5	4	4	4	5	4.25	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4.5			
5	3	4	4	2	4	4	4	5	4	3.75	4	5	5	4	4	4.4286	5	4	4.5	4	5	5	4.867	5	5	4.5	4	4	4	4	4	4	4	4	4	4	4	4			
6	5	4	4	5	1	3	3	5	5	3.875	3	3	4	3	3	3.4286	5	5	5	3	3	3	3	3	2	3	5	5	4	4	4	4	4	4	4	4	4	4	4		
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29	3	4	5	2	4	3	4	4	3.75	4	4	4	3	4	4	4.1429	5	5	5	4	5	4.867	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
30	2	3	5	2	4	3	5	5	3.625	4	5	4	4	4	4	4.2857	4	5	4.5	5	4	4.867	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
31	3	3	5	1	4	4	5	4	3.625	4	5	4	4	4	4	4.4286	4	5	4.5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
32	2	4	5	2	3	4	3	4	3.375	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	

IC1	IC2	IC3	IC4	IC5	IC6	IC7	IC8	IC	OC1	OC2	OC3	OC4	OC5	OC6	OC7	OC	TR1	TR2	TR	CR1	CR2	CR3	CR	PEOU1	PEOU2	PEOU	PU1	PU2	PU	A1	A2	A	ASU1	ASU2	Am					
33	4	4	5	2	3	4	4	4	5	3.875	4	4	3	5	4	4	3	3.8571	4	5	4.5	3	3	5	3.887	3	4	4.5	3	4	3.5	5	5	4	4	5	4.5			
34	3	4	4	4	5	4	4	4	4	4	5	4	4	4	4	4	5	3.8571	5	5	5	3	4	3	3.333	5	4	5	4	4	4	5	4	4	5	4.5				
35	4	5	4	2	3	4	3	5	5	3.75	4	4	4	4	3	4	4	4	4	3	3	4	4	4	4	4	5	4	4	4	4	4	5	5	5	5	4.5			
36	3	4	5	4	4	4	3	5	5	4.125	4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	3.333	4	5	4	4	4	5	4	4	5	4.5			
37	3	5	5	3	4	4	4	4	4	4.125	5	4	4	3	3	4	4	4	4	4	4	3	3	4	4	4	4	4	4	4	4	4	5	5	5	5	4.5			
38	2	3	5	3	3	3	3	4	4	3.375	4	4	5	4	3	4	4	4	4	5	5	4	5	4	4	4	3.333	5	4	4	4	4	5	4	4	5	4.5			
39	3	4	5	1	3	2	3	3	3	3	4	4	3	4	3	4	4	3	3.7143	3	4	3.5	3	3	4	3.333	3	4	3.5	3	4	3.5	4	4	5	5	5			
40	2	3	4	3	3	2	4	3	3	3	1	4	4	4	2	3	4	4	3.1429	4	3	3.5	2	3	3	2.887	3	3	2.5	4	4	3.5	4	5	4	4.5				
41	3	3	3	3	3	4	3	3	4	3.25	4	3	2	3	3	3	3	3	4.1429	4	4	4	4	4	4	3.333	3	4	3.5	3	4	3.5	4	4	5	5	5			
42	3	3	5	2	3	4	4	4	5	3.625	4	5	4	4	3	4	4	4	4.1429	4	4	4	4	4	4	3.887	4	4	4	4	4	4	4	5	5	5	5			
43	3	4	4	3	4	4	5	4	4	3.875	4	5	3	3	3	4	4	4	3.9714	3	4	3.5	3	4	4	3.887	3	3	3.5	3	3	3	4	4	5	5	5			
44	3	4	4	4	4	4	4	4	5	4.25	4	4	3	3	3	4	4	4	3.9714	4	5	4.5	3	3	5	3.887	3	4	4	4	4	4	4	5	5	5	5			
45	3	4	4	5	3	4	3	4	4	3.875	4	5	3	3	3	4	4	4	3.7143	4	4	4	3	3	5	3.887	5	4	4	4	4	4	4	5	5	5	5			
46	3	3	4	2	4	4	3	4	4	3.375	5	4	4	4	3	4	4	4	4.1429	4	5	4.5	3	4	4	4	4	4	3.5	3	4	4	4	4	4	4	4	4		
47	3	5	5	2	4	4	4	5	4	4	3	5	3	3	3	4	4	4	3.7143	4	5	4.5	3	5	5	4.333	3	5	4	3	4	4	4	5	5	5	5			
48	5	5	5	2	4	4	4	4	4	4.125	4	4	3	4	4	1	3.4286	4	4	4	4	4	4	4	3	3.887	4	4	4	4	4	4	4	4	4	4	4	4		
49	1	5	5	4	4	4	4	4	4	3.875	4	4	5	5	4	5	4	4	4.4286	4	4	4	4	4	4	2.887	3	3	4	4	4	4	4	4	4	4	4	4		
50	1	5	5	1	5	5	5	5	4	4	5	5	5	1	1	5	3.8571	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5		
51	4	5	5	1	4	4	4	5	5	4.125	3	5	4	4	4	4	4	4	4.1429	4	4	4	4	4	4	4	3.887	4	4	4	4	4	4	4	4	4	4	4	4	
52	4	4	5	2	4	4	4	4	4	4	4	4	5	4	4	4	4	4	4.2857	4	5	4.5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
53	4	4	5	1	4	3	4	4	5	3.75	4	4	4	5	4	4	4	4	3.7143	4	5	4.5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
54	2	4	5	2	5	3	5	5	3.875	4	4	3	3	3	4	4	4	4	3.7143	4	5	4.5	3	4	4	3.887	4	4	4	4	4	4	4	4	4	4	4	4	4	
55	3	3	3	4	2	2	3	3	2.875	3	3	4	4	4	4	4	4	4	3.5714	3	4	3.5	3	3	4	3.333	3	3	3.5	3	4	3.5	4	4	4	4	4	3.5		
56	4	5	5	1	4	4	4	4	4	3.875	5	3	4	4	4	4	4	4	4.1429	4	5	4.5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
57	2	5	4	2	4	4	4	4	4	3.625	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
58	5	5	5	1	4	4	4	4	4	4.125	5	5	4	2	5	3	2	3.7143	4	4	4	4	4	4	4	3.887	4	4	4	4	4	4	4	4	4	4	4	4	4	4
59	1	4	4	2	5	5	5	4	3.75	4	3	4	5	4	4	5	4	4	4.1429	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
60	3	4	5	2	4	3	4	4	3.625	4	5	4	5	4	5	4	4	4	4.5714	4	5	4.5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
61	3	4	5	1	5	4	4	4	5	3.875	3	4	4	4	4	3	3.5714	3	5	4	3	3	4	4	3.333	3	4	4	4	4	4	4	4	4	4	4	4	4	4	
62	1	4	4	2	4	4	5	5	3.75	5	4	4	5	5	4	4	5	4	4.5714	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
63	5	1	5	5	1	5	4	4	5	3.875	5	4	5	1	5	5	1	3.7143	1	5	3	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
64	5	3	5	5	4	5	4	5	4.5	5	5	4	5	5	1	5	4.2857	5	5	5	5	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
65	5	1	5	5	1	5	1	5	3.5	5	5	1	5	5	1	3.8571	5	4	4.5	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
66	5	1	5	3	1	4	5	4	3.5	5	4	5	5	4	5	4.5714	5	4	4.5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
67	5	1	5	2	3	5	3	1	3.125	5	3	5	5	2	5	4	5	5	4	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	

	IC1	IC2	IC3	IC4	IC5	IC6	IC7	IC8	IC	OC1	OC2	OC3	OC4	OC5	OC6	OC7	OC	TR1	TR2	TR	CR1	CR2	CR3	CR	PEOU1	PEOU2	PEOU	PU1	PU2	PU	A1	A2	A	ASU1	ASU2	Am	
66	5	5	5	2	4	2	5	5	4,125	5	5	5	4	5	1	5	4,2867	1	5	3	5	5	3	4,333	5	3	5	3	4	5	5	4	3	4	3,5		
66	5	5	5	2	4	4	4	4	4,125	5	4	5	1	5	1	5	3,7143	5	5	5	5	4	5	4,867	5	5	5	4	4,5	4	5	4,5	5	5	5		
70	5	5	3	2	5	2	4	5	3,875	5	5	5	2	5	5	1	4	5	5	5	4	5	3	4	5	5	5	4	5	4,5	5	4	4	5	5	5	
71	5	2	5	2	2	5	5	4	3,75	5	5	5	5	1	5	1	3,8671	5	5	5	4	5	3	4	5	5	5	4	5	5	5	4	5	5	4	4,5	
72	1	5	5	1	5	4	5	4	3,75	5	5	5	5	5	3	5	4,7143	5	5	5	5	5	2	4	5	5	5	4	4,5	5	4	3,5	5	5	5	5	
73	5	1	5	2	1	5	3	5	3,375	5	2	5	5	2	5	5	4,1429	5	2	3,5	5	5	4	4,867	5	5	3,5	4	5	4,5	4	5	4,5	5	5	5	5
74	1	5	5	5	2	4	4	5	3,875	4	5	5	5	1	5	1	3,7143	5	1	3	5	5	5	5	5	5	3	5	4,5	5	2	5	5	5	5	5	
75	5	1	4	2	1	3	4	5	3,125	5	5	5	5	1	3	4	4	2	5	3,5	5	5	3	4,333	2	5	3,5	4	4,5	5	2	4	4	5	5	4,5	
76	2	5	5	3	2	5	3	5	3,75	2	5	4	5	5	5	2	4	5	5	5	3	2	5	3,333	2	5	5	2	5	3,5	5	5	3,5	2	5	3,5	
77	5	5	4	5	5	4	5	3	4,5	5	5	5	4	5	5	1	4,2867	5	5	5	5	5	4	4	5	5	5	4	4,5	4	4	4,5	5	5	5	5	
78	5	1	5	2	5	4	4	5	3,875	5	5	5	2	5	1	5	4	5	5	5	5	5	4	4,867	5	5	5	4	4,5	5	4	4,5	5	5	5	5	5
79	5	5	4	5	5	4	4	5	4,825	5	5	5	4	5	1	5	4,2867	5	1	3	5	4	5	4,867	5	3	3	4	4,5	5	4	4,5	5	5	5	5	5
80	5	5	4	5	2	5	5	5	4,5	5	5	5	4	5	5	1	4,2867	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5



APPENDICES 3

Model Fit Summary of Theoretical Research Model

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	20	96.341	16	.000	6.021
Saturated model	36	.000	0		
Independence model	8	323.752	28	.000	11.563

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.094	.762	.465	.339
Saturated model	.000	1.000		
Independence model	.238	.338	.149	.263

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.702	.479	.739	.525	.728
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.571	.401	.416
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	80.341	53.091	115.098
Saturated model	.000	.000	.000
Independence model	295.752	241.532	357.425

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	1.220	1.017	.672	1.457
Saturated model	.000	.000	.000	.000
Independence model	4.098	3.744	3.057	4.524

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.252	.205	.302	.000
Independence model	.366	.330	.402	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	136.341	141.484	183.982	203.982
Saturated model	72.000	81.257	157.753	193.753
Independence model	339.752	341.809	358.808	366.808

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	1.726	1.381	2.166	1.791
Saturated model	.911	.911	.911	1.029
Independence model	4.301	3.614	5.081	4.327

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	22	27
Independence model	11	12

Minimization: .000
 Miscellaneous: .141
 Bootstrap: .000
 Total: .141

Model Fit Summary of Individual Characteristics

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	16	50.633	20	.000	2.532
Saturated model	36	.000	0		
Independence model	8	149.662	28	.000	5.345

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.137	.842	.716	.468
Saturated model	.000	1.000		
Independence model	.261	.625	.518	.486

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.662	.526	.764	.647	.748
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.714	.473	.534
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	30.633	13.389	55.553
Saturated model	.000	.000	.000
Independence model	121.662	87.039	163.807

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.641	.388	.169	.703
Saturated model	.000	.000	.000	.000
Independence model	1.894	1.540	1.102	2.074

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.139	.092	.188	.002
Independence model	.235	.198	.272	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	82.633	86.747	120.745	136.745
Saturated model	72.000	81.257	157.753	193.753
Independence model	165.662	167.719	184.718	192.718

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	1.046	.828	1.361	1.098
Saturated model	.911	.911	.911	1.029
Independence model	2.097	1.659	2.630	2.123

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	50	59
Independence model	22	26

Minimization: .015
 Miscellaneous: .063
 Bootstrap: .000
 Total: .078

Model Fit Summary of Organizational Characteristics

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	14	28.983	14	.011	2.070
Saturated model	28	.000	0		
Independence model	7	76.198	21	.000	3.628

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.120	.921	.842	.461
Saturated model	.000	1.000		
Independence model	.184	.779	.705	.584

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.620	.429	.759	.593	.729
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.667	.413	.486
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	14.983	3.282	34.425
Saturated model	.000	.000	.000
Independence model	55.198	32.232	85.747

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.367	.190	.042	.436
Saturated model	.000	.000	.000	.000
Independence model	.965	.699	.408	1.085

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.116	.054	.176	.041
Independence model	.182	.139	.227	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	56.983	60.138	90.331	104.331
Saturated model	56.000	62.310	122.697	150.697
Independence model	90.198	91.775	106.872	113.872

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	.721	.573	.967	.761
Saturated model	.709	.709	.709	.789
Independence model	1.142	.851	1.528	1.162

HOELTER

Model	HOELTER	HOELTER
	.05	.01
Default model	65	80
Independence model	34	41

Minimization: .031
 Miscellaneous: .047
 Bootstrap: .000
 Total: .078

Model Fit Summary of Task Related Characteristics

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	2	10437.668	1	.000	10437.668
Saturated model	3	.000	0		
Independence model	2	5.200	1	.023	5.200

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.344	.014	-1.957	.005
Saturated model	.000	1.000		
Independence model	.135	.940	.820	.313

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	-2006.309	-2006.309	-2484.021	-2484.021	.000
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	1.000	-2006.309	.000
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	10436.668	10103.729	10775.881
Saturated model	.000	.000	.000
Independence model	4.200	.381	15.407

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	132.122	132.110	127.895	136.404
Saturated model	.000	.000	.000	.000
Independence model	.066	.053	.005	.195

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	11.494	11.309	11.679	.000
Independence model	.231	.069	.442	.036

AIC

Model	AIC	BCC	BIC	CAIC
Default model	10441.668	10441.826	10446.432	10448.432
Saturated model	6.000	6.237	13.146	16.146
Independence model	9.200	9.358	13.964	15.964

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	132.173	127.959	136.467	132.175
Saturated model	.076	.076	.076	.079
Independence model	.116	.058	.258	.118

HOELTER

Model	HOELTER	HOELTER
	.05	.01
Default model	1	1
Independence model	59	101

Minimization: .016
 Miscellaneous: .047
 Bootstrap: .000
 Total: .063

Model Fit Summary of Characteristic of IT Resource

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	6	.000	0		
Saturated model	6	.000	0		
Independence model	3	61.644	3	.000	20.548

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.000	1.000		
Saturated model	.000	1.000		
Independence model	.299	.668	.336	.334

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	1.000		1.000		1.000
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.000	.000	.000
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	.000	.000	.000
Saturated model	.000	.000	.000
Independence model	58.644	36.741	87.976

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	.000	.000	.000	.000
Saturated model	.000	.000	.000	.000
Independence model	.780	.742	.465	1.114

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Independence model	.497	.394	.609	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	12.000	12.640	26.292	32.292
Saturated model	12.000	12.640	26.292	32.292
Independence model	67.644	67.964	74.790	77.790

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	.152	.152	.152	.160
Saturated model	.152	.152	.152	.160
Independence model	.856	.579	1.228	.860

HOELTER

Model	HOELTER .05	HOELTER .01
Default model		
Independence model	11	15

Minimization: .000
 Miscellaneous: .078
 Bootstrap: .000
 Total: .078

Model Fit Summary of Perceived Ease of Use

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	2	6983.175	1	.000	6983.175
Saturated model	3	.000	0		
Independence model	2	12.387	1	.000	12.387

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.241	.021	-1.936	.007
Saturated model	.000	1.000		
Independence model	.175	.873	.620	.291

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	-562.764	-562.764	-612.187	-612.187	.000
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	1.000	-562.764	.000
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	6982.175	6710.426	7260.198
Saturated model	.000	.000	.000
Independence model	11.387	3.514	26.670

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	88.395	88.382	84.942	91.901
Saturated model	.000	.000	.000	.000
Independence model	.157	.144	.044	.338

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	9.401	9.216	9.587	.000
Independence model	.380	.211	.581	.001

AIC

Model	AIC	BCC	BIC	CAIC
Default model	6987.175	6987.333	6991.939	6993.939
Saturated model	6.000	6.237	13.146	16.146
Independence model	16.387	16.545	21.151	23.151

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	88.445	85.005	91.965	88.447
Saturated model	.076	.076	.076	.079
Independence model	.207	.108	.401	.209

HOELTER

Model	HOELTER	HOELTER
	.05	.01
Default model	1	1
Independence model	25	43

Minimization: .000
 Miscellaneous: .063
 Bootstrap: .000
 Total: .063

Model Fit Summary of Perceived Usefulness

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	2	7726.084	1	.000	7726.084
Saturated model	3	.000	0		
Independence model	2	8.561	1	.003	8.561

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.256	.019	-1.942	.006
Saturated model	.000	1.000		
Independence model	.141	.907	.721	.302

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	-901.494	-901.494	-1020.726	-1020.726	.000
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	1.000	-901.494	.000
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	7725.084	7439.081	8017.361
Saturated model	.000	.000	.000
Independence model	7.561	1.641	20.892

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	97.799	97.786	94.166	101.486
Saturated model	.000	.000	.000	.000
Independence model	.108	.096	.021	.264

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	9.889	9.704	10.074	.000
Independence model	.309	.144	.514	.007

AIC

Model	AIC	BCC	BIC	CAIC
Default model	7730.084	7730.242	7734.848	7736.848
Saturated model	6.000	6.237	13.146	16.146
Independence model	12.561	12.719	17.325	19.325

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	97.849	94.229	101.549	97.851
Saturated model	.076	.076	.076	.079
Independence model	.159	.084	.328	.161

HOELTER

Model	HOELTER	HOELTER
	.05	.01
Default model	1	1
Independence model	36	62

Minimization: .000
 Miscellaneous: .078
 Bootstrap: .000
 Total: .078

Model Fit Summary of Attitude Toward to Use

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	2	3877.994	1	.000	3877.994
Saturated model	3	.000	0		
Independence model	2	32.360	1	.000	32.360

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.135	.037	-1.889	.012
Saturated model	.000	1.000		
Independence model	.224	.748	.245	.249

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	-118.840	-118.840	-122.629	-122.629	.000
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	1.000	-118.840	.000
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	3876.994	3675.695	4085.552
Saturated model	.000	.000	.000
Independence model	31.360	16.351	53.779

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	49.089	49.076	46.528	51.716
Saturated model	.000	.000	.000	.000
Independence model	.410	.397	.207	.681

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	7.005	6.821	7.191	.000
Independence model	.630	.455	.825	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	3881.994	3882.152	3886.758	3888.758
Saturated model	6.000	6.237	13.146	16.146
Independence model	36.360	36.518	41.124	43.124

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	49.139	46.591	51.779	49.141
Saturated model	.076	.076	.076	.079
Independence model	.460	.270	.744	.462

HOELTER

Model	HOELTER	HOELTER
	.05	.01
Default model	1	1
Independence model	10	17

Minimization: .015
 Miscellaneous: .063
 Bootstrap: .000
 Total: .078

Model Fit Summary of Actual System Usage

MIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	2	2995.453	1	.000	2995.453
Saturated model	3	.000	0		
Independence model	2	37.038	1	.000	37.038

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.107	.047	-1.859	.016
Saturated model	.000	1.000		
Independence model	.203	.728	.183	.243

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	-79.875	-79.875	-82.091	-82.091	.000
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	1.000	-79.875	.000
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	2994.453	2818.001	3178.199
Saturated model	.000	.000	.000
Independence model	36.038	19.723	59.764

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	37.917	37.904	35.671	40.230
Saturated model	.000	.000	.000	.000
Independence model	.469	.456	.250	.757

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	6.157	5.973	6.343	.000
Independence model	.675	.500	.870	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	2999.453	2999.611	3004.217	3006.217
Saturated model	6.000	6.237	13.146	16.146
Independence model	41.038	41.196	45.802	47.802

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	37.968	35.734	40.294	37.970
Saturated model	.076	.076	.076	.079
Independence model	.519	.313	.820	.521

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	1	1
Independence model	9	15

Minimization: .015
 Miscellaneous: .063
 Bootstrap: .000
 Total: .078