The Factors Determining of Behavioral Intention to Use Internet of Micro Enterprise in Padang

SKRIPSI

SARAH YULIANA
07152116

FAKULTAS EKONOMI
UNIVERSITAS ANDALAS
PADANG
2010

DEPARTMENT OF MANAGEMENT
FACULTY OF ECONOMICS
ANDALAS UNIVERSITY

LETTER OF THESIS APPROVAL

Herewith, Dean of Faculty of Economics of Andalas University, Head of Department, and Thesis Supervisor, stated:

Name	:	**Sarah Yuliana**
Student Number	:	**07 152 116**
Degree	:	**Bachelor (S1)**
Department	:	**Management**
Concentration	:	**Strategic Management**
Thesis Title	:	**The Factors Determining of Behavioral Intention to Use Internet of Micro Enterprises in Padang**

Has already passed thesis seminar of Department of Management on January 18th , 2011 based on procedures and regulations, which prevail in the Faculty of Economics.

Padang, February 2nd , 2011

Thesis Supervisor,

Dr. Harif Amali Rivai, SE, M.Si

NIP. 197102211997011001

Approved by,

Dean of Faculty of Economics,

Dr. H. Syafruddin Karimi, SE.MA
NIP. 195410091980121001

Head of Department,

Dr. Harif Amali Rivai, SE, M.Si
NIP. 197102211997011001

ACKNOWLEDGEMENT

Alhamdulillah, thanks to ALLAH SWT, which blessed me in this life. Officially, i would like to say my grateful to I – MHERE which have facilitated me to conduct this research project, then I also want to say thanks to Management department, faculty of Economics that gave me an opportunity to participant in I - MHERE project research. Thus for all respondent of this research who have gave their data and information which relate to my research.

I also wish to express my deep gratitude to my parents and sister who gave me unconditional love, encouragement, and support. They made this study possible by setting me on the right tract. Then my sincere for "him" which always take me as I am and motivate me in accomplishing this research, thus for beloved friends who have helped me to distribute some questioners for respondent and for all support and encouragement along this "jurney".

Finally, special appreciation goes to Dr. Harif Amali Rivai, SE, M.Si. as my supervisor who guided this thesis and gave the valuable contribution for this thesis, without his patience, sacrifices, and trust throughout this process, this thesis would have been possible.

No. Alumni Universitas :	**Sarah Yuliana**	No. Alumni Fakultas :

a) Tempat / Tanggal Lahir : Padang / 10 Juli 1989 **b)** Nama Orang Tua : Urchan Rivai SE dan Hastrina Yanti SKM Mkes **c)** Fakultas : Ekonomi **d)** Jurusan : Manajemen **e)** No.BP : 07152116 **f)** Tanggal Lulus : 18 Januari 2011 **g)** Predikat Lulus : Sangat Memuaskan **h)** IPK : 3,42 **i)** Lama Studi : 3 Tahun 4 Bulan **j)** Alamat Orang Tua : Komplek Puskesmas Nanggalo No 03 Siteba Padang

The Factors Determining Behavioral Intention to Use Internet of Micro Enterprise in Padang

Skripsi S1 Oleh : Sarah Yuliana
Pembimbing : Dr. Harif Amali Rivai, SE, M.Si.

ABSTRAK

This research focuses on how trust and self efficacy in perceive of usefulness and perceive ease of use can influence behavioral intention to use internet for Micro Enterprises in Padang. The Objective of this study is to investigate the behavioral intention characteristics by using perceive usefulness perceive ease of use, self efficacy and trust and this study addressed how internet-based ICT used for the small micro enterprise in Padang in their business activity. The methodology of this research is quantitative which is referring to distribute questioner to small medium enterprises (SME's) in Padang. The targeted applicant for this questioner is 150 small medium enterprises (SME's) in Padang. There are seven hypotheses which have built in this research and two of them were rejected. The implication of this research will discuss in this thesis.

Key Words: Behavioral Intention, TAM, Trust, Computer Self Efficacy, Micro Enterprise

Skripsi ini telah dipertahankan di depan sidang penguji dan dinyatakan lulus pada tanggal 8 Januari 2011.
Abstrak ini telah disetujui oleh pembimbing dan penguji :

Tanda Tangan	1	2	3
Nama Terang	Dr. Harif Amali Rivai, SE, M.si	Dr. Vera Pujani, SE, MM.Tech	Dr. Rahmi Fahmy, SE, MBA

Mengetahui,
Ketua Jurusan Manajemen

Dr. Harif Amali Rivai, SE, M.Si
Nip. 197102211997011001

Tanda Tangan

Alumnus telah mendaftar ke Fakultas / Universitas dan mendapat Nomor Alumnus :

	Petugas Fakultas / Universitas	
No. Alumni Fakultas :	Nama	Tanda Tangan
No. Alumni Universitas :	Nama	Tanda Tangan

TABLE OF CONTAINS

LIST OF TABLE

LIST OF GRAPH

APPPENDIXS

CHAPTER I

INTRODUCTION

1.1 Background of the Study

Information and Communication Technologies (ICTs), particularly the use of internet to conduct online business is rapidly changing the way of doing business among companies. With the strong force of globalization and liberalization across the world, technology in larger markets and the ability to compete with larger organizations in attracting customers to their products, services and information.

The Information Technology (IT) might improve company's performance. Nevertheless the performance is often obstructed by user unwillingness to accept and use available system (Bowen, 1986; Young, 1984). Therefore, the issues of user acceptance have been concerning for managers who apply IT to support their business.

Technological advance deeply influences business operation in global age. ICT are rapidly changing global production, work and business methods and consumption patterns in business environment. Some researchers, noted every business must bring ICT into their business operation and take advantage from its application (Denni, 1996). It is not only applied for large scale of business, but also for micro enterprise. The role of IT in business can facilitate to have access on source of information which in turn creates competitive advantage of the business. The advantages of internet is to provide quick information system and also can be implemented in develop country such as Indonesia and other country in worldwide.

Recently, small businesses are increasingly using and adopting information and communication technology, such as using internet as media transaction in the context business to business (b2b) or business to customers (b2c). Alberto and Fernando (2007) argued that the use of information communication can improve business competitiveness with internet providing numerous opportunities for micro enterprise to compete equally with large corporations.

Economic trend have been moving towards integration as a result of advances in information communications technology. Some businesses will derive from their ability to participate in the regional and international markets (Mutula and Brakel, 2006). Adoption of the ICT by using internet is considered to enable businesses to compete on a global scale, with improved efficiency, and closer customer and supplier relationships (Chong et al., 2001). In this respect, micro enterprise should consider information and communication technology (ICT) as an important approach in their business to take competitive advantage from the global markets (Mutsaers et al., 1998). Moreover, internet is a resource of micro enterprise which may help them to access and contribute to enhance its competitiveness (Swash, 1998). However, successful business that supported by using internet might be influenced by factors determining adoption technology. These factors can be seen from perceived usefulness and perceived ease to use. Therefore, it seems to be important to analyze model which explains factors influencing micro enterprise to use internet in the business context.

Most micro enterprise have adopted information technology to foster changes in managing customer relationships, manufacturing, procurement, the supply chain and all other key activities (Agarwal & Sambamurthy 2002; Barua & Mukhopadhyay 2000) cited by Chen & Tsou (2007), Furthermore, it is able to enhance their

competitive capabilities (Sambamurthy et al. 2003). Information systems are believed as an important ingredient of innovation development (e.g., Corso & Paolucci 2001; Dewett & Jones 2001; Xu et al. 2005 cited by Chen & Tsou (2007). Most firms attempt to implement information technology to enhance or enlarge the scope of their products and services in marketplace. The success of an organization hinges on how well it implements its service innovation to create new markets for their customer (Berry et al. 2006).

Information systems (internet) which infused by micro enterprises becomes integral part in business activities. Intention of using information system might determined on how the user perceive of usefulness (POU) and also perceive ease of use (PEOU) (Venkatesh and Davis (2000)). Self efficacy might be effect behavioral intention in using internet (Bandura 1982; Davis, 1989). Intention of using internet also determined by the integration of trust in eliminates uncertainty, perceived risks, and interdependences in most online transactions (McKnight and Chervany, 2001; Pavlou, 2003). In addition, the higher the degree of consumer's trust, it creates the higher the degree of intentions of consumers (Jarvenpaa and Tractinsky, 1999; Gefen and Straub, 2004).

Current study is intended to exam a model that explains factors determining intention of managers or owners of micro enterprises to adopt internet in business activities. These factors might consists of trust, self efficacy in using computer, perceive ease of use (PEOU), and perceive of usefulness (POU) (Davis (1989), Bandura (1982), Cheung Lee (2000)).

Moreover, Perceived usefulness is the degree to which a person believes that using a particular system would enhance his job (Davis,1989;Wikipedia.org). Perceived ease of use is a degree to which a person believes that using a particular

system would be free from effort (Davis,1989; Wikipedia.org). People will consider that internet system will help them enhance their job or they believe that system will make them free from effort. These reasons will influence people to use internet for their business activity.

The other factors which contribute to intention in using internet are trust and computer self efficacy, trust is a complex concept for which researchers are still trying to get a better understanding of what it really is and what it is not (Corritore et al., 2003;Wang et al.). Compeau and Higgins (1995, p. 191) defined computer self-efficacy as "an individual's perceptions of his orher ability to use computers in the accomplishment of a task".

Internet provides easy access to search for a wide range of information as well as integration paths amongst the various data types. Business players can share ideas, knowledge and information across boundaries do not only through website but also by verbal communication. Thus, perceive of usefulness (POU), perceive ease of use (PEOU), trust, and computer self efficacy might predict the behavioral intention of small micro enterprise to use internet for their business activity.

1.2 Research Questions

1. How do the perceived of usefulness and perceive ease of use influence intention of Micro Enterprise in Padang to use internet in their business operation?
2. How does perceive ease of use influence perceive of usefulness?
3. How do trust and self efficacy influence perceive of usefulness and perceive ease of use internet by Micro Enterprise in Padang?

1.3 Objectives of the Study

This study defines the determinant of behavioral intention through perceived usefulness and perceived ease to use of micro enterprises in Padang. The purpose of this study is to investigate the behavioral intention characteristics by using perceive usefulness perceive ease of use, self efficacy and trust. The study is addressed how internet-based ICT used for the small micro enterprise in Padang in their business activity.

This study analyze the intention of using internet built from the perceived of usefulness and perceive ease of use. Thus computer self efficacy and trust also determined the intention of user to gained information trough internet. This investigation will provide the significant description of perceived usefulness and ease to use in the degree of behavioral intention of using internet of Micro Enterprise in Padang.

1.4 Significant of the Study

The importance of information technology to current business practices has long drawn the attention of practitioners and academicians. The intention of using internet will be determined by several behavioral factor from the user, it might be determined by trust and the belief on ability in using computer (computer self efficacy) (Bandura 1982). These behavioral factors create the perceived of usefulness (POU) of internet and perceived ease of use (PEOU) (Davis, 1989). These both variables may be significant predictor of intention to use internet as IT media for micro enterprise.

The use of information technology involves a company's response to customer demands with shorter delivery times (Jackson 1990) and enables customers to monitor

their deliveries (Tinnilä & Vepsäläinen 1995). Externally, companies do not only improve delivery speed and progress visibility, but also adopts of information technology in designing or modifying new service processes (Avlonitis et al. 2001), such as using Web or mobile services for customer information inquiry and consultation, enriching multi-channel purchasing features and enhancing after-sale services. Internally, information technology (i.e. internet) may enhance service development capabilities and administration efficiency in creating product to shorten product design time, reduce the number of prototypes that must be built, cut costs, improve quality (Karagozoglu & Brown 1993) and foster better collaboration, communication and coordination among project members (Ozer 2000).

Furthermore, this study provides a better understanding for the practitioner and academician to analyze and describe behavioral intention factors in using internet of micro enterprises in Padang. By understanding factors contributing of intention to use internet among Micro Enterprises, the results of the study are expected to solve the problem relate to attitude and behavior in adapting IT. Therefore, it will accelerate to drive competitive advantage of Micro Enterprises.

1.5 Contributions of the Study

This study strengthen the theories relate to factors influencing behavioral intention in using internet. The basic assumption is that internet-based ICT adoption offers benefits to micro enterprise in terms of cost reduction, speedy, and reliable communication between and within businesses and customers, efficient coordination among firms, closer relationship among business partners, facilitate management and organization of businesses.

This study is also expected to solve the problem of the difficult understanding of adoption technology for micro enterprises and it will help the practitioner of micro enterprise in Padang to gain the update information which can use to develop their product based on advance of technology. It will facilitate them with the complete information of the impact the behavioral intention in using internet in shaping the behavioral intention

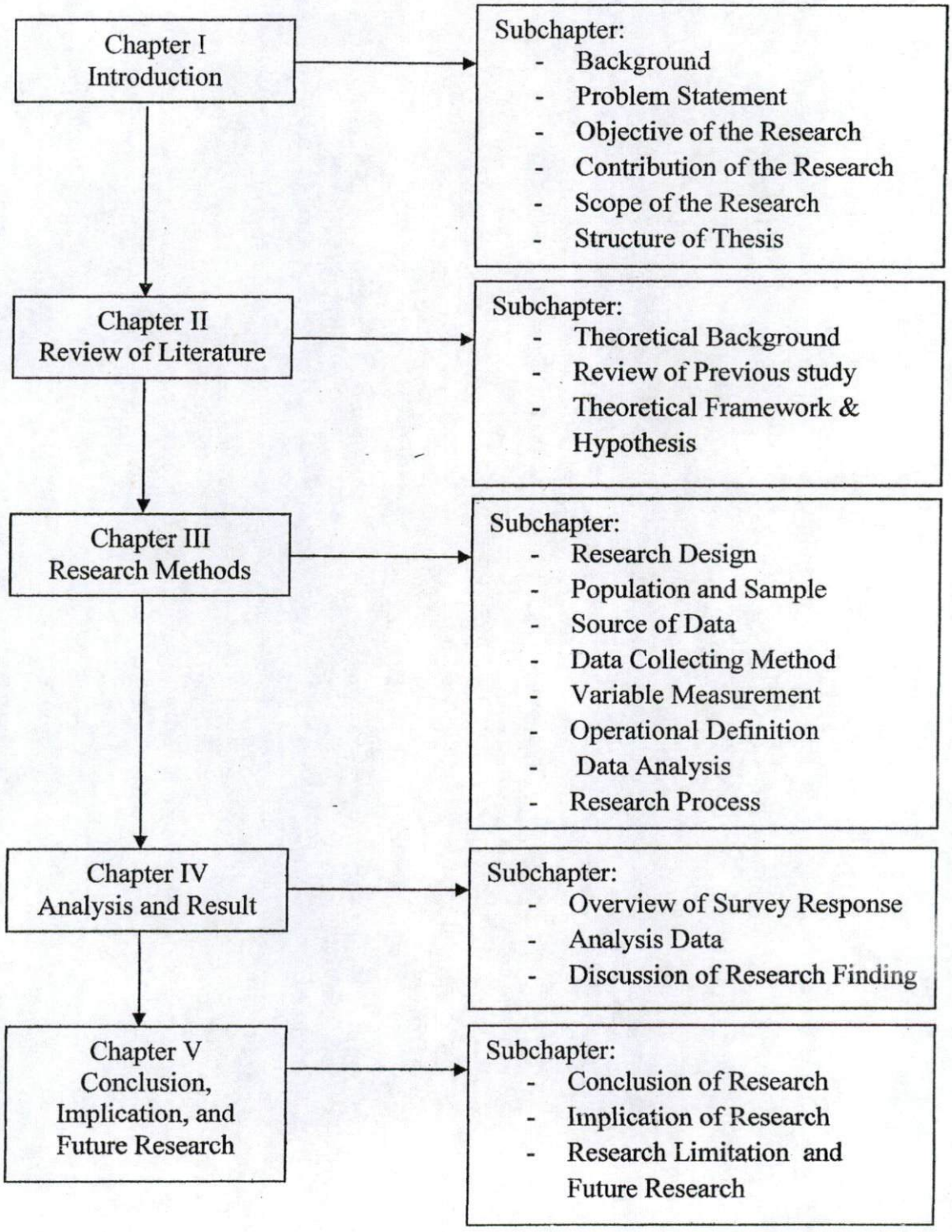
1.6 Scope of Study

This research has a limited scope of analyses in terms of numbers of variables and object of the research. The variables will be tested in this research are limited into several variables as predictors of behavioral intention. They are *trust, self efficacy, perceived usefulness* (POU), *and perceived ease to use* (PEOU). The researcher limits the research context by focusing in micro enterprises in the area of Padang.

1.7 Structure of Study

The structure of the research will be as follow:

Figure 1.1 Structure of Research



CHAPTER II
REVIEW OF THE LITERATURE

2.1 Overview Small Micro Enterprises in Indonesia

There are several definitions of SMEs. Based on the Central Bureau of Statistics, Ministry of Cooperatives and SMEs, Bank Indonesia, and World Bank the definition of Small Micro Enterprise is quite similar among others. Based on the Act No. 20 of 2008 on Micro, Small and Medium Enterprises (MSMEs), Micro enterprise is a productive business owned by individual or individual business entities which has assets of Rp 50 million and turnover Rp 300 million / year.

According Kuncoro (2007) there are four characteristics shared by most SMEs in Indonesia.

- First, the absence of a clear division of tasks between the administration and operation. Most small scale industries run by an individual who serves as owner and manager of the company that utilizes the labor of family and close relatives.
- Second, the low access to formal credit institutions, so they tend to hang up their business financing from its own capital or other sources such as family, relatives, traders, brokers, and even loan sharks.
- Third, most of these businesses do not have legal status.
- Fourth, almost of a third of SMEs involve in the business group meals, beverages, and tobacco (ISIC31), nonmetallic mineral products (ISIC36),

textiles (ISIC32), and wood, bamboo, rattan, grass, and the like, including home furnishings (ISIC33).

Micro Small Medium Enterprise (MSME) generally locates on industrial cluster. Industrial centers become significant factor which determine the growth of micro enterprise. Based on the percentage contribution of labor and value added between the provinces in Indonesia, for the year 1999, Central Java Province have greatest contribution compared with other provinces in Indonesia. (Kuncoro 2007; 367).

The development of MSMEs is shown by number of business units and entrepreneurs, as well as its contribution to national income, and providing jobs. In 2003, the percentage of SMEs is 99.9 percent of all business units which consist of 62.0 thousand medium businesses business units and 42.3 million of small businesses. In 2004 the number of SMEs are estimated to have exceeded 44 million units of SMEs and has absorbed more than 79.0 million workers or 99.5 percent of the total workforce in the same year. It will affect on total employment increased by an average of 3.10 percent per year from the position in 2000. The contribution of SMEs in the gross domestic product in 2003 by to 56.7 percent of total national GDP, up from 54.5 percent in 2000.

Increased productivity such as labor and total factor of production which can be achieved through various mechanisms. One of the ways is upgrading technology that gives significant impacts on increase the productivity, encompassing not only a better processing but also increases in another area, such as workplace organization, inventory handling and product design. It is conceivable that small companies will be slightly better able to handle this process with the will of their own success than large companies. Thus, much attention has been given to the possibility of the role of

clusters and sub-contracts and rules that support the development of easily accessible by small micro companies.

The effort to increase competitiveness needs to support by a strategy. By implementing the strategy, the micro enterprises are expected easily to attract and develop potential market. Micro enterprise can implement strategy through technology (internet). Berry and Levy (1999) in the Berry et. al. (2001) explained there are several sources of technology improvement. The foreign transfer of technology can be obtained from external marketing assistance. Expatriates as employees are source of technological capacity improvement in small business.

Another ways to obtain technology advantage in improving the productivity of small micro enterprise are cluster is defined as the concentration of activities which have the same sub-sector. Cluster is a phenomenon in Asia (Nadvi and Schmitz, 1994 in Weijland, 1999), particularly in Indonesia. Poot, Kuyvenhoven, and Jansen (1990) in Weijland (1999) refer to traditional industrial cluster as a prominent characteristic in Java. According to data from the Ministry of Industry, about 10.000 to 70.000 villages in Indonesia were listed as an industrial cluster. More than 40% clusters are located in Central Java where traditional industries clustering in half of the whole village there.

It is widely accepted that micro enterprise success in their markets should be adaptive and innovative, mainly in facing technological advance in global age. Hill (2001) suggested a model of innovative micro enterprise development and success can be achieved with the fulfillment of certain the following requirements:

- Some basics industrial competence in the field of a particular activity, it means that micro must concentrate in specific business part to create a unique product in gaining market attention.

- Created conducive macroeconomic environment, including the main thing is a competitive exchange rate.
- Availability of physical infrastructure is good and decent, as well as proximity to export and import facilities that function well and comfortably.
- Technical assistance, design and marketing expertise that connects the small producers to new ideas and major markets.

These requirements should exist in micro enterprise's activity in order to improve productivity and performance. In Indonesia context, developing micro enterprises seem to be slow. It might because by various constrains faced by micro enterprises. Kuncoro (2007 :368) noted that some fundamental problems occurred in micro enterprises in Indonesia.

- First, in gaining market opportunities and increase market share. Micro enterprise lack on strategy to create a unique and different product based on the customer preferences to gained and attract more customer in marketplace
- Second, in capital structure and limitations to obtain the path to the sources of capital. Micro enterprise still lack on capital, it become threat to develop this business.
- Third, the field of organizational and human resource management. Micro need to enroll their worker to work effectively and efficiently to accomplish all tasks in business.
- Fourth, the limitations of network cooperation between entrepreneurs of small businesses. Networking takes a big role in micro enterprise to grow this business.
- Fifth, the business climate less conducive for deadly competition with each other.

- Sixth, the guidance that has been done is still less integrated and lack of trust and community care for small business.

Efforts to mitigate the problems faced by micro enterprises might be conducted systematically and integrated. Kuncoro (2007) suggest the following actions:

1. The creation of the business climate in order to open opportunities as possible, and ensure business certainty accompanied the economic efficiency through policies that facilitate the formalization and licensing, among others, by developing a pattern of one-stop services to expedite the process and reduce licensing costs.
2. Development of business support system for SMEs to improve access to a wider market and export-oriented as well as access to productive resources in order to take advantage of available opportunities and potential resources, especially local resources.
3. Development of business culture and entrepreneurship, especially among the young workforce, through training, coaching, consulting and counseling. The training focused on areas that match business unit is a mainstay. It is also necessary managerial training for small entrepreneurs generally weak in management skill.
4. Effort required local governments to pursue a partnership for SMEs to be more capable of growing, both in the context of sub-contracts as well as guidance that leads to the formation of clusters that can encourage SMEs to export-oriented production.
5. To overcome the difficulty of capital, necessary institutional capacity building and service quality of local financial institutions in providing alternative sources of financing for SMEs with a procedure that is not difficult. In addition, for

financing institutions for SMEs sector become stronger and tougher, networking among microfinance institutions (MFIs) and banks also need to be developed.

2.2 Roles of IT in E- commerce for Business

The common practice in business environment is in implementation of e-commerce. E-commerce is the use of electronic communications and digital information processing technology in business transactions to create, transform, and redefine relationships for value creation between or among organizations, and between organizations and individuals (wikipedia.org :2009). One part of e-commerce is e-business.

The role of electronic commerce can be seen on how the business gaining information though internet and it also essential in area of marketing process of its product and services. According De Kare Silver (1998), the interest of using internet is increase in e-shopping and it becomes general recognition as alternative channel beside traditional shopping channel. The purpose of internet to reduce the inconvenience and provide targeted offers to respective strategic group, the majority of computer exchange over the internet has been dominated by company transaction and communication between internet channels (Butler and Peppard, 1998).

Moreover, companies are seeking to complement company's data interchange with online e-commerce and relate on cost saving and convenience service that offered for online consumer. Internet assists the business activity in providing update information that relate on companies needed. The potential field which has essential relationship with e commerce is marketing (Hoffman and Novak, 1996; Zineldin, 2000), because we can advertise and sell our product and services though internet and it lead on effectiveness and efficiency for its company.

2.2.1 IT and Internet Usage

Nowadays, small business is forced to be competitive and improve their effectiveness and efficiency. Technology information is needed to improve business activities and performance in marketplace. Implementing the electronic system become popular to ease the strategy implementation and win the competition. Using computer in any business activities is one of the forms of business electronic system based. This is needed because using the computer can increase the company's effectiveness and efficiency.

Types of internet

Internet was alive and well in business to business transactions before the Web back in the 70s via EDI (Electronic Data Interchange) through VANs (Value-Added Networks). Ecommerce can be broken into four main categories: B2B, B2C, C2B, and C2C.

- Business–to–business (B2B)

  This type is related to e-commerce between companies. About 80% of e-commerce is categorized into this type. Most of B2B e-commerce is concerned in supplier management, inventory management, distribution management and payment management.

- Business-to-costumer (B2C)

  This type consists of customers gathering information; purchasing physical goods and also information goods. B2C e-commerce reduces transactions costs (particularly search costs) by increasing consumer access to information and allowing consumers to find the most competitive price for a product or service. B2C e-commerce also reduces market entry barriers since the cost of

putting up and maintaining a Web site is much cheaper than installing a "brick-and-mortar" structure for a firm. In the case of information goods, B2C e-commerce is even more attractive because it saves firms from factoring in the additional cost of a physical distribution network. Moreover, for countries with a growing and robust Internet population, delivering information goods becomes increasingly feasible.

- Consumer-to-Business (C2B)

  A consumer posts his project with a set budget online and within hours companies review the consumer's requirements and bid on the project. The consumer reviews the bids and selects the company that will complete the project. Elance empowers consumers around the world by providing the meeting ground and platform for such transactions.

- Consumer-to-Consumer (C2C)

  There are many sites offering free classifieds, auctions, and forums where individuals can buy and sell thanks to online payment systems like PayPal where people can send and receive money online with ease. eBay's auction service is a great example of where person-to-person transactions take place every day since 1995.

2.2.2 The Development of Internet Usage in Indonesia

The Internet Industry has developed through various phases of development. Internet is one of communication tool which has become one of the most essential to conduct business activities. Now, the world knows the word Internet, it becomes part of a modern lifestyle. The growth of Internet technology is empowering people to conduct an activity efficiently and effectively.

Based on Accenture Internet Business Framework, the Internet elements capture four categories: access, publish, interact, and transact categories. Publish, interact and transact are the phases in eCommerce that encompass a value chain of players from buyers to sellers. The Internet usage around the world has grown rapidly, eight times in just three years, from 50 million in 1997 to 400 million at the end of year 2000. But, compared to any other countries in the Asia Pacific region, Indonesia has the lowest growth rate of Internet users with only 0.7 to 0.9 percent penetrations. The command reason of this percentage is the lack of infrastructure facilities.

In the 21st century, the computer becomes a very conventional media in the world, especially with other technologies that have been instilled in them that is the Internet network. Internet network is a computer network capable of connecting computers around the world so the information in various types and forms which can be communicated around the world in an instant and global. Information technology create a big opportunity for business activities to grow up and has opened the eyes of the world will be a new world, new interactions, new market place, and a network of borderless business world.

According to Data Center Indonesia's records from January to October 2000 traffic growth rose nine-fold. Now, the number of ISPs has now reached 147 along with an increase in the number of Warnet. The growth of Warnet can erases the exclusive nature of Internet, however everyone, including those who do not have telephone or computer, can use internet through warnet. The development has made the Internet as lifestyle and challenges within government and business in Indonesia

Internet, have changed the patterns of community interaction, namely, the interaction of business, economic, social, and cultural. Internet has contributed so much to society, company / industry and government. The contribution of the Internet

has been supporting the effectiveness and efficiency of company operations, particularly its role as a means of communication, publication, and the means to obtain information needed. (http://www.cjdw.net/website/internet/sekilas-perkembangan-internet-di-indonesia.htm)

2.3 Intention to Use Internet

Internet has become an essential part of business due to its rapid growth. Many businesses need information and interact with potential customers through the Internet. Researchers have been investigating the factors that drive individuals to adopt and intend to use information technologies in their workplace and personal lives. Consequently, technology adoption and use, often referred to as user acceptance, has become one of the most researched areas in the information science literature (Agarwal, 2000; Hu, Chau, Liu- Sheng & Yan-Tam, 1999, Smarkola, 2007 cited by Teo et al.(2008).

On the adoption of the internet, Grover and Goslar (1993) identified the factors that influence initiation, adoption, and implementation of telecommunication technologies. Vadapalli and Ramamurthy (1997) studied the factors that influence adoption and use of the internet in general. Teo et al. (1997) continued the efforts to identify factors influencing decisions to adopt the internet in the workplace. Soliman and Janz (2004) studied the critical factors affecting the decision to establish internet-based interorganizational information systems.

2.3.1 Predicting Behavior Using Internet

Rapid technological developments have increased society's dependence on information technology. As a result, employers expect employees to use computers and the Internet effectively in their daily work; however, implementing a new

technology does not mean the employees will consider it beneficial. Typically, organizations implement new computer technology to automate routine and repetitive tasks, allowing employees time for more analytical, decision-making tasks. Such technology succeeds at automating tasks only if the employee actually uses it appropriately. Many factors influence employees' perceptions of successful acceptance of technology (R. A.Davis, 2001).

The Theory of Planned Behavior was built by Icek Ajzen in 1985 through his article "From intentions to actions: A theory of planned behavior". The theory was developed from the Theory of Reasoned Action, which was defined by Martin Fishbein together with Icek Ajzen in 1975. According to the Theory of Reasoned Action, if people evaluated the suggested behavior as positive (attitude), and if they think their significant others wanted them to perform the behavior (subjective norm), this results in a higher intention (motivation) and they are more likely to do so. A high correlation of attitudes and subjective norms to behavioral intention, and develop to behavior has been confirmed in many research studies.

Moreover behavioral intention an indication of an individual's readiness to perform a given behavior. It is assumed to be immediate reason of behavior (Ajzen, 2002b). It is based on attitude toward the behavior, subjective norm, and perceived behavioral control, with each predictor weighted for its importance in relation to the behavior and population of interest. Since behavioral intention cannot be the exclusive determinant of behavior where an individual's can control over the behavior is incomplete determination, Ajzen have been introduced the Theory of Planned Behavior by adding a new component, "perceived behavioral control." By this, he

extended the Theory of Reasoned Action to cover volitional behaviors for predicting behavioral intention and actual behavior

2.3.2 Adoption Information System in Business

Information system is needed on business activity in increasing the business performance as a whole. This information provides a better understanding how to conduct and develop business become effectively and efficiently. The growth of technology does not only impact on big business but also for small scale enterprise. This technology advance can create valuable product for their customer in marketplace. Small micro enterprise can gain the essential information trough internet to be innovative and creative in increasing their competitiveness among other business.

Several research efforts have addressed the adoption and impact of new technology in organizations. This study is inspired by the technology acceptance model introduced by Davis (1989) that is widely used in the field of information systems. Davis (1989) and Davis et al. (1989) proposes that perceived usefulness and perceived ease of use of a new technology determine it acceptance and usage. Thus Ajzen and Fishbein (1980) model of human behavior known as Theory of Reasoned Action (TRA). Specifically, findings reveal that both attitude toward instant messaging and "subjective norm" are positively associated with intention to use internet.

Trust is become essential determination in creating belief on information technology toward internet system and self-efficacy can be a better predictor of performance than actual capability because self-percept are instrumental in determining what individuals do with the knowledge and skill they possess. Hackett

and Betz (1989) found a moderate correlation between computer -efficacy and term in adopting and using internet.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is an information systems theory that refers to the models of how users come to accept and use a technology (Davis, 1989). The model suggests that when users are presented with a new technology, there will many factors influence their decision about how and when they will use it. Technology acceptance model is one of the most influential extensions of Ajzen and Fishbein's theory of reasoned action (TRA). It was created by Fred Davis and Richard Bagozzi (Bagozzi et al., 1992; Davis et al., 1989). TAM determine with the two technology acceptance measures— ease of use, and usefulness. TAM has strong behavioral elements, assume that when someone have an intention to act, that they will be free to act without limitation of technology.

According to the technology acceptance model, Perceived usefulness (PU) - was defined by Fred Davis (1989; pg 319) as "the degree to which a people believes that using a particular system would enhance his or her job performance". Furthermore, Davis Bagozzi, and Warshaw (1992), perceived usefulness refer to users perceptions base on the outcome of the experience. It means that by using the new technology (internet) will enhance or improve her/his performance (Davis, 1993)

The second determination is Perceived ease-of-use (PEOU) which Define by Davis as "the degree to which a people believes that using a particular system will be free from effort" (Davis, 1989 ; pg 319). There are many previous studies which dedicated perceived ease of use as the extent to which a people accept as true that using a exacting method would be at no cost (Davis et al., 1989; Mathieson,1991;

Gefen & Straub, 2000; Al-Gahtani, 2001). Perceived ease of use might represents the degree to which an innovation is perceived not to be difficult to understand, learn, or operate (Rogers, 1962).

Theory Reasoned Action (TRA)

Theory of Reasoned Action (TRA) has developed by Ajzen and Fishbein (1980). The model uses four factors: attitude, subjective norm, intention, and behavior. TRA remains an important model for measuring user behavior (Brewer, Blake, Rankin & Douglas,1999; Lee, Tsai, Jih, 2006; Pak, 2000; Song & Kim, 2006; Wooley & Eining, 2006; Wu & Liu, 2007).

TRA was developed to examine the relationship between attitudes and behaviour (Ajzen 1988; Fishbein & Ajzen 1975; Werner 2004). There are two main concepts in TRA: "principles of compatibility" and the concept of "behavioural intention" (Ajzen 1988; Fishbein & Ajzen 1975 ; Cheung lee 2006). Principles of compatibility specify that in order to predict a specific behaviour directed to a specific target in a given context and time, specific attitudes that correspond to the specific target, time and context should be assessed (Ajzen 1988; Fishbein & Ajzen 1975; Cheung Lee 2006). The concept of behaviour intention states that an individual's motivation to engage in a behaviour is defined by the attitudes that influence the behaviour (Fishbein & Ajzen 1975). Behaviour intention indicates how much effort an individual would like to commit to perform such behaviour. Higher commitment is more likely to mean that behaviour would be performed.

Behaviour intention is determined by attitudes and subjective norms (Ajzen 1988; Fishbein & Ajzen 1975). An attitude refers to an individual's perception (either favourable or unfavourable) toward specific behaviour (Werner 2004). 'Subjective

norm' refers to the individual's subjective judgment regarding others' preference and support for a behaviour (Werner 2004).

TRA has shown successful application to general consumer information technologies (Hansen, Jensen & Solgaard,2004; Njite & Parsa, 2005) and organizational knowledge sharing (Hanson, et al., 2004; Kwok & Gao, 2005/2006; Kwon & Zmud, 1987). In addition, "Hsu and Lu (2004) found one important TAM (Technology Acceptance Model) construct – perceived usefulness - did not directly affect behavioral intention, while the two TRA constructs -- attitude and subjective norms – did" (Wu & Liu, 2007, p. 129).

Intention to use is a common behavioral factor (Bahmanziari, Pearson, & Crosby, 2003; Lu, Yu, & Liu, 2005). Actual behavior generally follows intention in a variety of models (Bahmanziari, et al., 2003; Riemenschneider & Hargrove, 2001). Theory of planned behavior also adds a measure of volitional control which is not suggested as an issue for instant messaging.

Definitions of the model's factors of theory reasoned action (TRA) are as follow:

- Attitude is how we feel about the behavior and is generally measured as a favorable or unfavorable mind-set.
- Subjective norm is defined as how the behavior is viewed by our social circle or those who influence our decisions.
- Intention is defined as the propensity or intention to engage in the behavior.
- Behavior is the actual behavior itself.

2.4 Factors influencing Behavioural Intention to use Internet

There are two factors determining behavioural intention to use internet beside Technological Acceptance Model (TAM). Based on Reichheld and Schefter (2000), trust will determine the belief of individual in purchasing from the internet. Internet

provides complete and useful information to assist a user in doing online transaction. This interaction will relate on trust toward internet. Another factor is Computer Self Efficacy. Based on Bandura (1986), self efficacy will predict and perceive individual's belief on technology. The theory of Self efficacy refers on the individual belief on the skill and ability to accomplish their task successfully. The ability of using computer will determine the ability in gaining information from internet.

a. Trust

Trust is a vital role in many of the economic activities that can involve undesirable opportunistic behavior (Fukuyama 1995; Luhmann 1979; Williamson 1985). This is more concerned with a degree of technology acceptance, especially in term of using internet. Since the limited Web interface does not allow consumers to judge whether a vendor is trustworthy as in atypical, face-to-face interaction (Reichheld and Schefter 2000). Additionally trust also will determine the intention in using internet by looking on how an internet can keep their data privacy and safety.

Trust refers on belief from the experience of their customer. The experience which gained before became a predictor to use it in next time. Data transaction, privacy, and safeties are needed to keep belief to use internet. Internet must provide the guideline to keep customer privacy while using it, technology advance must guarantee the customer to shape belief and interaction toward internet.

b. Computer self efficacy

Based on Compeau and Higgin (1995), computer self efficacy lead on people's judgments in their capabilities to organize and execute courses of action required to attain designated types of performance. Accepting a technology depends on whether employees believe that the technology will benefit them. Predicting and

perceiving employee's beliefs for future computing use can be based on self-efficacy theory (Bandura, 1986; Bates & Khasawneh, 2007). The model used in this research is rooted in self-efficacy theory or social cognitive theory (Bandura, 1977, 1982; Martinko, Henry, & Zmud, 1996). The theory (Bandura, 1982, 1986) links an individual's cognitive state to a variety of affective and behavioral outcomes (Staples, Hulland, & Higgins, 1998).

According to self-efficacy theory, expectations (e.g., motivation, performance, and feelings of frustration associated with repeated failure) determine affective and behavioral reactions in numerous situations. If the system is perceived to be useful, an employee is more likely to adopt and use the technology in the future (Henry & Stone, 2001; Martinko et al., 1996). The extensive use of technology and information systems in the workplace requires many systems to be non-volitional. A system that is mandatory may inflate the system use but the perception of usefulness will still be present (Iivari, 2005). Rai, Lang, and Welker (2002) defined "quasi-volitional IT use" as un-mandated use of the system but not completely volitional because of social pressure and subjective norms in the environment.

In the past, self-efficacy theory has helped explain individuals' reactions in a variety of contexts including reactions to information technologies (Bandura, 1986; Baronas & Louis, 1988; Hasan, 2003; Havelka, 2003; Martinko et al., 1996; Meier, 1985; Potosky, 2002). Bandura (1986) separated the affective and behavioral outcomes into two distinct types: self-efficacy and outcome expectancy. An individual's belief that he or she possesses the skills and abilities to successfully accomplish a specific task represents self-efficacy. Outcome expectancy is an individual's belief that by accomplishing a task, a desired outcome is attained. Self-efficacy and outcome expectancy have separate impacts on behavior and effect.

However, self-efficacy typically has a larger effect than outcome expectancy (Bandura, 1986). Generally, self-efficacy has a direct impact on outcome expectancy (Stone & Henry, 2003). In self-efficacy theory, four groups of constructs are proposed to directly impact self-efficacy and outcome expectancy. These constructs are past experience or mastery with the task, vicarious experience performing the task, emotional or physiological arousal regarding the task, and social persuasion to perform the task. These constructs impact attitudes toward the task, behavioral intentions to perform the task and ultimately task performance through self-efficacy and outcome expectancy.

2.5 Review of Previous Studies

2.5.1 Trust, Perceive Ease of Use (PEOU), Self Efficacy, as Antecedent of Perceive of Usefulness (POU)

Trust is significant involvement shaping the behaviour of internet users in using the technological application and as critical consideration for the success of on-line consumer purchasing (Reichheld and Schefter, 2000; Jarvenpa and Tractinsky, 1999). There are many studies which are dedicated in determining the behavioural intention of using internet in small medium enterprise. It has been proved from intention to use internet research that an individual's decision to engage in information system depends on several factors. Some of these include perceived of usefulness (POU) of the information system and the individual's trust in the intention behaviour to use internet (Amin, 2007; Davis, 1989; Gefen et al., 2003; Hasan, 2006). Technology can assist business activity by providing useful information and data which needed to compete with others. Competitive advantage can be achieved through internet, this business can get useful information to create a unique product and develop its business.

Trust is a foundationally sound model in predicting an individual's intentions to use internet (Davis; King & He, 2006; Legris et al., 2003). Additionally, the perceived of useful relate to the issue of trust in online environments (Ba & Pavlou, 2002; Gefen et al., 2003; Pavlou & Gefen, 2004; Wang et al., 2003). These concerns are especially relevant when the online interaction involves the exchange of personal and private information. This is significant against heightened concerns about computer security, identity theft, computer hacking, and computer viruses in most online environments. It can be said that trust is a complex concept in which researchers are still trying to get a better understanding of what it really is and what it is not (Corritore et al., 2003;Wang et al.).

Internet will help the users to search full and detailed information about goods and transaction guidance. It directly relate to trust and benevolence toward internet. Useful information can resolve or mitigate consumer doubts by providing complete information between buyers and sellers, assisting consumers in conducting an effective and efficient online purchase.

Internet must provide integrity, caring, and acceptable ability in giving information which build customer's trust. With these factors the customer can accomplish their activity toward internet (e.g., search for product information and place for order). Moreover trust can predict perceive of usefulness (POU) in using internet. There is hypothesis which expected derive from trust and perceived of use

H1.a: there is positive relationship of trust and perceived of useful (POU) in using internet for Micro Enterprise in Padang

Perceive of Usefulness is defined as the degree of which an individual believes that using a system would improve his or her job performance (Davis, 1989). In short, POU reflects the extent to which individual believes that the use internet which can

improve his or her job performance and daily activities. Meanwhile, Perceived ease-of-use lead to effort perceived by the user in using internet. Although an individual may believe that an application is useful, he or she might also find that the system is difficult to use (Davis, 1989). Perceive ease of use give significant contribution to user on how they obtain information. While the user perceives those systems is hard to use and the performance benefit of usage is outweighed by the effort of using the application.

Internet users will build a higher perceive of usefulness (POU) for an information system if that information system has a higher perceive ease of use (PEOU). This is because the information system is directly related to users' jobs, and the level of PEOU can greatly affect working efficiency for users. Thus, users will perceive that the system is very useful. Additionally, many scholars also proved that PEOU exerts a positive influence on POU with their research (Venkatesh and Davis, 1996). Moreover when users perceive that a certain information system is very easy to use and can significantly improve their working efficiency, then users will perceive that the information system is very useful. Thus, if users feel that the system is very easy to navigate and to help them find needed information and services, then users will perceive the website is very useful.

H1.b: There is positive relationship of Perceive ease of use (PEOU) Perceive of usefulness (POU) in using internet.

Compeau and Higgins (1995) have developed three interrelated dimensions of self-efficacy, which is magnitude, strength, and generalize ability in the context of computer usage. Individuals with a high computer self-efficacy magnitude would see themselves as able to accomplish difficult computing tasks and would judge themselves as capable of operating with less support and assistance than those with

lower computer self-efficacy magnitude. People with high computer self-efficacy generalizability would expect to be able to competently use different internet, while those with low computer self-efficacy generalizability would perceive their capabilities as limited to use internet even computer systems. Furthermore it will be frustrated more easily by obstacles of using internet.

Research of computer self-efficacy argued that computer self-efficacy is a significant determinant of an individual's decision to use internet, people who have computer self efficacy will build the perceived usefulness in using internet (Bandura, 1982). Hill et al. (1987) reported that computer self-efficacy influences an individual's expectation of the outcomes of using computers and ultimately affects his/her decision to use computers. Compeau and Higgins (1995) also reported that computer self-efficacy plays an important role in shaping an individual's feeling and behaviour in using internet. Individuals with high computer self-efficacy used internet more frequently, derived to perceive of useful to use in using internet for small scale industry. This build hypothesis:

H1.c: there is a positive relationship between computer self efficacy and the perceived of useful (POU) in using internet for Micro Enterprise in Padang

2.5.2 Perceive of Usefulness (POU) and Perceive Ease of Use (PEOU) as Antecedents of Behavioral Intention

There are many previous study (e.g. Moon & Kim, 2001; Aladwani, 2002) who have researched relationship between perceived ease of use, perceived usefulness, and intention behaviour, (e.g. Jantan, Ramayah & Chin, 2001; Moon & Kim, 2001) proved the significant relationship between perceive of useful (PEO) and perceived ease of use (PEOU) and impacted on the behavioural intention of using internet.

Technology acceptance model derive two factors which will determine the intention behaviour in using internet. Behavioral intention not only depend on perceived of usefull (POU) and perceived ease of use (PEOU) but also it depends on trust and computer self efficacy of internet user. Partly, this study ensure that user of internet will concern on technology's usability and usefulness. This is relate with Davis (1989) who defines the latter as perceived usefulness (PU), i.e. it belief that using the internet would increase company especially small medium enterprise performance. In this case, the performance will be focused in the advantages of using internet in term of user perceived of use and perceive ease to use. Furthermore, the Internet should be "free from effort which reflects the former as the perceived ease of use construct and "enhance their job performance" as perceive of use in the TAM of Davis (1989).

In the past, researchers (e.g. Koufaris, 2002) have argued that perceived of usefulness might influence the intention of small medium enterprise in using internet. Nevertheless the POU model gain to support from many other technological applications. For example, Horton et al. (2002) asserted the existence of a positive influence of POU on intention in Intranet media. Hence, it is build one hypothesis which expect:

H2.a: There is a positive influence of perceived of usefulness on the behavioural intention in using internet for Micro Enterprises in Padang

The other factor which might explain intention behaviour is perceived ease of use (PEOU). PEOU also take a big part in shaping the User Behaviour in using internet. It will concern on the effective way especially free from effort perceived by the user in using internet. In short, the PEOU is associated with the" user-friendliness" of the website in using internet (Davis, 1989).

Although an individual may believe that an application is useful, he or she might also find that the system is difficult to use (Davis, 1989). PEOU has been considered as an important determinant in adoption of past information technologies such as intranet (Chang, 2004), 3G (Liao et al., 2007), online banking (Guriting and Ndubisi, 2006; Jahangir and Begum, 2008), wireless internet (Lu et al., 2003), internet commerce (Cho et al., 2007) and m-commerce (Lin and Wang, 2005; Wang and Barnes, 2007; Kurnia et al., 2006; Mallat et al., 2006; Luarn and Lin, 2005 cited by Toh Tsu Wei et al. (2008). According to Rogers (1995), complexity of one particular system will become the inhibitor that discourages the adoption of an innovation.

If the people gain the benefit of using internet purchasing through the net, then potential Internet user would prefer to use it. Additionally, if internet can contribute the user with the ease to use in gaining information relate in increasing the small medium enterprise performance through this application it will dedicate this hypothesis:

H2.b: There is a positive influence of perceived ease of use on the behavioural intention in using internet for Micro enterprise in Padang

2.5.3 Relationship of Computer Self Efficacy to Perceive Ease of Use (PEOU)

The knowledge to use internet is another individual difference that may positively affect perceived ease to use of behavioural intention to use internet. Another relevant studies ;(Hong et al., 2002; Thong et al, 2004; Ramayah, 2006) have shown that knowledge of using internet have a significant impact in perceived ease to use.

Computer self efficacy refer on individual's belief about his o her ability to use a computer or a technological service to accomplished their task. Computer self efficacy is essential in determining the degree of individual's intention in using

internet (Compeau & Higgins, 1995; Hasan, 2006). The definition is based on the concept of self efficacy developed by Bandura (1986, p. 391) as "people's judgments of their capabilities to organize and execute courses of action required to attain designated types of performances. It is concerned not only with the skills of the user but also with judgments of people in process of using internet itself.

The ability in using computer also relate on how individual intent to use internet. This ability will determine the easiness in using that system. Individual's ability include the emotional or psychological will influence the perception of task complexity and completion. The ease in using the system influences completion of the task (Compeau & Higgins, 1995). The easier a system is to use, the more likely an individual will be to use it, as suggested by the technology acceptance model (Davis, 2003).

H3: there is a positive relationship between computer self efficacy and perceived ease of use (PEOU) in using internet for Micro Enterprise in Padang

2.5.4 Perceive Ease of Use (PEOU) and Trust

Technology Acceptance Model (TAM) have adopted in predicting the customer trust in using internet (Pavlou, 2003; Suh, 2003; Gefen, 2000). Perceive Ease of usefulness (PEOU) explains the user perception to the amount of effort required to utilize the system or the extent to which a user believes that using a particular system will be effortless (Davis et al., 1989). The effort of individual in accessing this system also builds the belief on how the system work effectively and efficiency.

In the Information System (IS) field, researchers have been shown an increasing awareness of how trust contributes towards the successes in many types of online environments (e.g. Cyr et al., 2005; Sillence et al., 2003, Gefen et al., 2003).

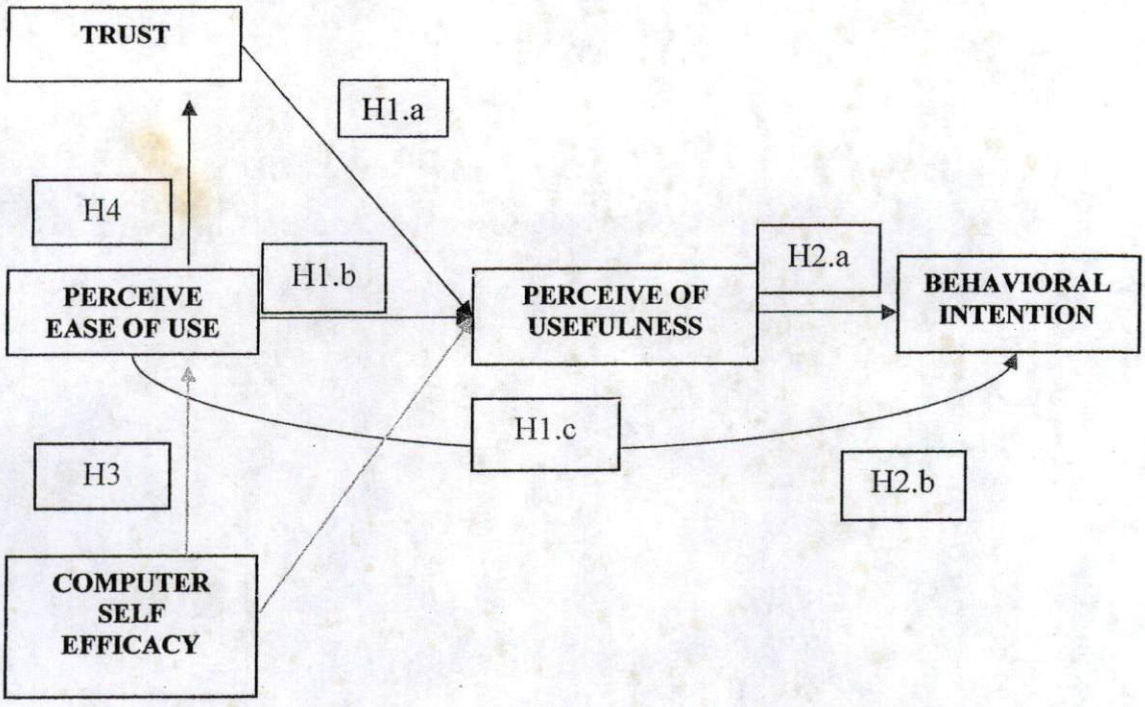
Zaheer et al. Argued that trust lead on the expectation that actor fulfil its obligation, be predictable, be fair and not opportunistic. Fair market is essential in attracting customer to involve in business activity by using online system. The effort of individual determined on how they trust that system (Gefen and straub 2000).

Perceive ease of use should increase trust through the perception that internet can investigate and build the commitment in business activity. The commitment will conduct the users believed on purchase transaction. Moreover, internet which can explained and organized properly, it can make a user easy to understand the process and it become a key point in creating a trust in business transaction (Kumar, 1996) as well as reducing the misunderstanding in using internet system (Blau, 1964 cited by Geven et al., 2003).

H4: There is positive relationship of Perceive Ease of Use (PEOU) and Trust on internet system for Micro Enterprise in Padang

2.6 Theoretical Model of the Research

On the basis of review of the literature above, the researcher portrays a theoretical model of the research as follows:


TRUST
H1.a
H4
H1.b
PERCEIVE EASE OF USE
PERCEIVE OF USEFULNESS
H2.a
BEHAVIORAL INTENTION
H1.c
H3
H2.b
COMPUTER SELF EFFICACY

CHAPTER III
RESEARCH METHODS

3.1 Research Design

The pattern and structure of relationships among the set of measured variables have been advanced in a theoretical model. The purposed hypotheses has noted clearly noted in the chapter two. Current study will use quantitative research approach to exam each hypothesis.

Quantitative research design had been selected in order to find out the appropriateness of the theoretical model of the research. The variables consist of perceived usefulness, perceived ease of use, trust, computer self efficacy, and behavioral intention to use internet. The data were collected from microenterprises in Padang.

3.2 Population and Sample

Population of this research is owner, manager, or decision maker in Micro Enterprise in Padang which operate business in home industries and trading. The sample is owner, manager, or decision maker from the various small medium enterprises which obtained on the basis of geographical area in Padang. The number of sample this research is 150. Sampling technique in this research is convenience sampling with non probability method.

3.3 Data

The researcher required primary data to investigate research questions. To collect data from the primary sources, the researcher used the questionnaire survey method. This method is commonly used in consumer surveys to collect data from primary sources. The questionnaires were distributed directly to the target of this research.

The researcher also required secondary data to investigate research questions; the data which will be used is data obtained from Minister of Trade and Cooperatives and Statistical Bureau.

3.4 Data Collection Method

Data collection method which used in this research is field survey to obtain primary data from respondents. The researcher directly distributed the questioners to targeted respondent. The research was conducted only in Padang city due to time and budget constraints. The sampling frame for the micro enterprises was questioner form which distributed by the researcher and surveyor to Micro Enterprise's targeted.

In structural equation model (SEM), sample size plays important role in estimation the research model. Sample size can affect the statistical test insensitive (small sample size) and overly sensitive (very large sample size). Hair et al. (1998) suggested that a critical sample size to a model in using SEM refer on the size ranging between (100 – 200). In order to achieve a sufficient sample size, this research distributes 150 questioners for micro enterprises.

The questionnaire survey was the most effective method for this study to collect the data for the following reasons:

• Respondents anonymity could be maintained

• The researcher conducted survey on respondents. It was not possible to conduct personal interview because of time limitation. Therefore, a questionnaire survey was the most appropriate one for the current study.

• The postal system of the country is very slow. Hence, mail survey was time consuming for this study.

• The data gathered through questionnaire was easy to put in quantitative analysis.

3.5 Variables and Measurements

A Structured questionnaire was used in this study to collect data from owner, manager or decision maker in small medium enterprises. The researcher utilized five different sets of questionnaires to measure the variables. In the questionnaire, there were five sections, which was perceived usefulness, perceived ease of use, trust, computer self efficacy, and finally behavioral intention to use internet.

Perceived of usefulness will be measured by using 4 items (Section I, question 1 to 5) developed by Davis (1989). It will derive list of item of perceived usefulness:

- Using internet improves the industry's performance
- Using internet increase the industry's productivity
- Using internet enhances the industry's effectiveness
- I find internet system to be useful for my business

Perceived ease of use will be measured by using 4 items (Section II, question 6 to 10) developed by Davis et al. (1989). It will derive list of item of perceived ease of us:

- Interacting with internet does not require a lot of mental efforts
- I find internet to be easy to use

- The interaction with internet is clear and understandable
- It easy to get internet system to do what I want it to do

Trust will be measured by using 4 items (Section III, question 11 to 15) developed by Cheung and Lee (2000). It will derive list of item of Trust:

- Internet implement security measures to protect Internet shoppers.
- Internet will not divulge customer personal data to other parties.
- I feel safe on the Internet vendor's privacy controls.
- Internet usually ensures that transactional information will be protected from any criminal action during transmission on the Internet.

Computer self efficacy will be measured by using 3 items (Section IV, question 15 to 20) developed by Compeau and Higgin (1995). It will derive list of item of computer self efficacy:

- Industry able to operate internet with less support and assistance
- Felling confident that will overcome any obstacle when using the internet
- Industry believe that using different internet application will receive education

Behavioral intention will be measured by using 3 items (Section V, question 20 to 25) developed by Ajzen,(2002b) and Davis (1989) . It will derive list of item of behavioral intention:

- Internet ensure to increase industry performance, it lead to intention to use internet
- Assuming industry have access to internet, it will intend to use internet
- Given industry have access to internet, it plan to use internet

However, for all of these constructs, items was adopted in the context of small medium enterprise in Padang for the sake of simplicity to measure appropriately, which was developed by the previous researchers. All of these variables used 5 point Likert scale to measure all these variables which range from 1 (strongly disagree) to 5 (strongly agree).

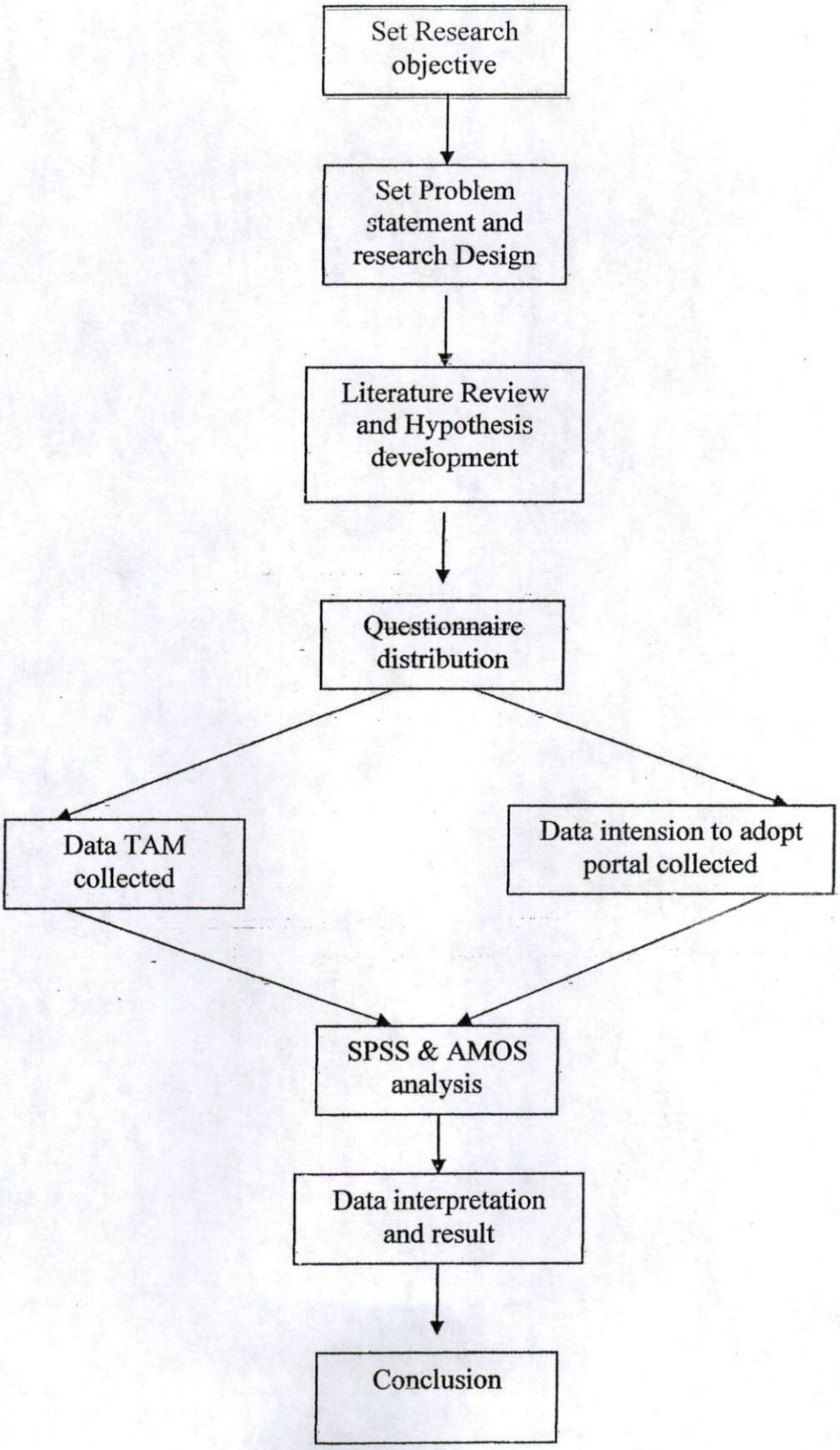
3.6 Operational Definition

Operational definition is a process for identification of an object by distinguishing it from its background of empirical experience. In this research the operational definition refer on the variables measurement and items of each variable. Operation definition describes the definition of each variables in this research. There are five variables; perceive of usefulness (POU), perceive ease of use (PEOU), trust, self efficacy, and behavioural intention. Each variables consist of items which directly used became research questions.

Table 3.1 Operational Definition

Variable	Definition	Sub Variable	Number of Item	Source
Technology Acceptance Model	Technological acceptance model (TAM) is a theory map the model how the user process to accept and use technology. This is an adaptation of the theory of Reason Action (TRA) in the field of information system.	Perceived Usefulness	4 Items	Davis (1989)Bagozzi et al., (1992),
		Perceived Ease of Use	4 Items	Davis,(1989)
Trust	A set of distinct beliefs consisting of integrity, benevolence, and ability	Trust	6 items	Cheung and Lee (2000)
Computer Self Efficacy	As "people's judgments of their capabilities to organize and execute courses of action required to attain designated types of performances.	Computer Self Efficacy	3 items	Compeau and Higgin (1995).
Behavioral Intention	Intention is a determination to act in a certain way or to do a certain thing. Intention to use portal means that a determination. to use technology system in any activities.	-	3 Items	Ajzen,(2002b) and Davis (1989)

Figure 3.1 : Research process



3.7 Data Analysis

This study is intended to test a model that explained factor determined behavioral intention of small medium enterprise in using internet to answer the hypothesis. The statistical tools which are used in this research are SPSS 11.5 and structural equation model (SEM). SPSS is needed to analyze the respondent characteristic in represent the frequency and percentage of respondent data. Beside that this tools also used to determine the validity, reliability, and also normality of this research. Validity testing used factor analysis in which showing the component of each items in one variables. Reliability testing determined the Cronbach's alpha of each variables and normality test is refer to value of Skewness among variables in this research.

The data will be analyzed using structural equation model (SEM) by AMOS as software application. This software provides information about goodness-of-fit model and relationship among the hypothesis. Moreover SEM was commonly used measures of fit include:

- Chi-Square a fundamental measure of fit used in the calculation of many other fit measures. Conceptually it is a function of the sample size and the difference between the observed covariance matrix and the model covariance matrix.
- Akaike information criterion (AIC)
    - A test of relative model fit: The preferred model is the one with the lowest AIC value.
    - $AIC = 2k - 2\ln(L)$

- where k is the number of parameters in the statistical model, and L is the maximized value of the likelihood of the model.

- Root Mean Square Error of Approximation (RMSEA)
  - Another test of model fit, good models are considered to have a RMSEA of .05 or less. Models whose RMSEA is .1 or more have a poor fit.
- Standardized Root Mean Residual (SRMR)
  - The SRMR is a popular absolute fit indicator. A good model should have an SRMR smaller than .05.
- Comparative Fit Index (CFI)
  - In examining baseline comparisons, the CFI depends in large part on the average size of the correlations in the data. If the average correlation between variables is not high, then the CFI will not be very high

A fit model reflects that the model proposed in the research is fit with the sample, if so the model is justifiable for factors determining SMEs in using internet. Thus SEM also can represent the hypotheses which is accepted or rejected based on current ratio and also significance level of 0.05.

Table 3.2 Evaluation of SEM with Goodness of fit Measure

Types of Measure	Goodness of fit Measures	Recommended Level of acceptable Fit
Absolute Fit Measure	Goodness of fit index (GFI)	Greater than .90
	Root mean square error of approximation (RMSEA)	Under .08
Incremental Fit Measure	Adjusted goodness if fit index (AGFI)	Greater than .90
	Turker – Lewis index (TLI)	Greater than .90
	Normed fit index (NFI)	Greater than .90
	Comparative Fit Index	Greater than .90
Parsimonious Fit Measure	Normed chi-square ($\chi 2$/df)	Lower limit 1.0 Upper limit 2.03/ 3.0 or 5.0
	AIC	Smaller positive value indicate parsimony

- Source: Tabachnick and Fidell (2000); Hail et al. (1998); Byrne (2000).

CHAPTER IV

ANALYSIS AND RESULTS

4.1 Survey Result

The result of this survey can be seen from the number of questioner have been distributed to micro enterprise in Padang. Data gathered by distributing questioner directly to managers or owner of micro enterprise and take about 15 minute to fill in the questioners.

Table 4.1 Survey Result

Survey	Number of questioner
Distributed	160
Returned	160
Analysed	150

From table 4.1, 160 questioners have been distributed to micro enterprise in Padang. All questioners can be gathered by the researcher but not all of them can be entered into subsequence analysis. The questioner is continue to analyse only 150, there are 10 questioners can't be used because some questions wasn't answer by respondent.

4.2 Respondent Characteristic

Table 4.2 Respondent Characteristic

Mean (SD)	Range	Frequency	Percent
Gender			
	Male	108	72%
	Female	42	28%
Age	<25	59	39.3%
	25-39	46	30.7%
	40-49	30	20%
	>50	15	10%
Education	Elementary school	5	3.3%
	Junior high school	14	9.3%
	Senior high school	84	56%
	Bachelor graduate	40	26.7%
	Master	6	4.0%
	Other	1	0.7%
Occupation			
	Owner	79	52.7%
	Supervisor	5	3.3%
	Manager	23	15.3%
	Administrator	2	1.3%
	Technical employee	34	22.7%
	Others	7	4.7%
Income/ month			
	<1.000.000	52	34.7%
	1.000.000-3.000.000	43	28.7%
	3.000.000-5.000.000	23	15.3%
	5.000.000-10.000.000	15	10%
	10.000.000-15.000.000	11	7.3%
	>15.000.000	6	4%
Business Sectors			
	Trading	86	57.3%
	Service Industry	21	14.9%
	Household Industry	8	5.3%
	Agriculture	24	16%
	Others	11	7.3%
Company Size			
	<10 workers	128	85.3
	11-25 workers	14	9.3
	25-50 workers	8	5.4
	>50 workers	-	-
Company's Income/Month			
	1-5 Million	54	36.0
	10-25 Million	37	24.7
	5-10 Million	28	18.7
	>25 Million	31	20.7

From Table 4.2 Respondent Characteristic, the result indicates that mostly the respondents are male with (72%) from the total of respondents. And the rest (28%) is female. They are in the range of age <25 years old (39.3%), in range from 25-39 (30.7%), in range 40-49 (20%), and in last range >50 (10%). From the educational level, the respondent consists of graduating from senior high school (56%) and university grade in second place (26.7%). Graduate from junior high school (9.3%), graduate from Master (4.0%) and graduate from elementary school (6,7%), the rest is others with percentage (0.7%).

From the position perspective, most of the respondents are owner (52%), as technical employee is 22.7 %, work as manager is 15.3%, as supervisor 3.3, and as administrator with percentage is 1.3%, and others are 4.7%. Based on respondent's income, can be seen in table 4.2, the highest income with more per month (34%) and the lowest number of respondent is more than rank is > 15.000.000 which is with 4.0%. In term of industry classification, Micro enterprises four types of industry, trading (57%), agriculture (16,0%), service industry (14.0%), household industry (5.3%), and others (7.3%).

Table 4.2 presents the size of company based on number of employees. In term of the size of companies, majority of company with workers less than 10 workers and the lowest percentage is the company with the number of workers range between 25 until 50 workers (5.4%). Respondent's income per month describe into four categories, highest range with rage between Rp 1.000.000 – Rp 5.000.000 is 36%, the second with range between Rp 10.000.000 – Rp 25.000.000 is (24.7%), the third with range between Rp 5.000.000 – Rp 10.000.000 is 18.7%, and larger than Rp 25.000.000 is 20.7%.

4.3 Descriptive of Items Respond Each Variable

Description of each item obtained from field survey is demonstrated in the following sections. The scores each item reflect the level of perceived overall respondents for each item. The items are measured using 5 point likert's scale. The higher the score means the more positive respond of the respondents.

Table 4.3 Variable Perceived of usefulness (POU)

No	Items	Means
1	Using internet improves the industry's performance	4.13
2	Using internet increase the industry's productivity	4.04
3	Using internet enhances the industry's effectiveness	3.99
4	I find internet system to be useful for my business	3.00

The survey results show that the respondents have perceived that using internet is likely to improve the firm's performance. It can be seen from the highest respond of the item 1.

Table 4.4 Variable Perceived Ease of Use (PEOU)

No	Items	Means
1	I find internet to be easy to use	3.55
2	The interaction with internet is clear and understandable	4.01
3	It easy to get internet system to do what I want it to do	3.85
4	Interacting with internet does not require a lot of mental efforts	3.87

Based on the survey results, it can be seen that the respondents answer the highest respond on the item 3. It means that most respondents can understand the way to interact with internet. Meanwhile, the lowest score can be seen on the item 1 which reflects a moderate level in terms of being easy to use internet.

important; and if the loading are ±0.50 or greater, they considered practically significant. From the table above all items of each variable are greater than 0.50, it means all items is significant and valid in this research.

Table 4.8 Validity Testing

Component Matrix(a)

Variable	Item	Factor Loading
Perceive of Usefulness	POU 1	.828
	POU 2	.949
	POU 3	.876
	POU 4	.861
Perceive Ease of Use	PEOU 1	.550
	PEOU 2	.866
	PEOU 3	.902
	PEOU 4	.880
Trust	Trust 1	.781
	Trust 2	.770
	Trust 3	.837
	Trust 4	.725
Self Efficacy	Self Efficacy 1	.906
	Self Efficacy 2	.896
	Self Efficacy 3	.850
Behavioral Intention	Behavioral intention 1	.901
	Behavioral intention 2	.892
	Behavioral intention 3	.871

4.4.2 Testing of Reliability

Reliability is intended to measure the extent to which a variable or set of variables is consistent in what is intended to measure (Hair et al. 1998). Reliability has differ view with validity testing, while validity relate to how an items is measure and reliability measure the evidence of consistency of the research instruments, it refer to degree to which same value will be returned if measure it again on other occasion.

Table 4.10 Normality Testing

Variable	Skewness		
	Statistic	Standard error	Z
Perceive Usefulness	0.523	0.198	2.64
Perceive Ease of use	0.145	0.198	0.73
Trust	-0.154	0.198	-0.7
Self Efficacy	0.260	0.198	1.31
Behavioral Intention	0.594	0.198	3

The result from the table above indicates the normality of the data. Based on Tabachnick and Fidell (1996 p.73), the yield a Z score which was interpreted to be significant as it exceeds an absolute value of 3.29 ($P < 0.01$). From table 4.2.1.3, we can see the result of each variable was acceptable because it less than 3.29.

4.5 Hypotheses Testing

4.5.1 Structural Equation Modelling (SEM)

The previous section presented detail of data checking process used analysis which included checking for outliers, testing validity of data, testing reliability, checking for normality of data. This section will be continued with description of statistical tool utilised to assess the developed hypotheses. In this study, analysis procedure was undertaken by using SPSS 11.0 for windows and AMOS 5.

Structural Equation Modeling (SEM) is a statistical technique for testing and estimating causal relations using a combination of statistical data and qualitative causal assumptions. Structural Equation Models (SEM) allows both confirmatory and exploratory modeling, meaning they are suited to both theory testing and theory

al., 1988), the goodness-of-fit criteria used to test the model were the Goodness-of-Fit Index > 0.850 (GFI; Joreskog & Sorbom, 1986), the Adjusted GFI > 0.800 (AGFI; Joreskog & Sorbom, 1986), and the Root Mean-Square Residual < 0.100 (RMS; Joreskog & Sorbom, 1986).

4.5.2 The Relationship among Variables

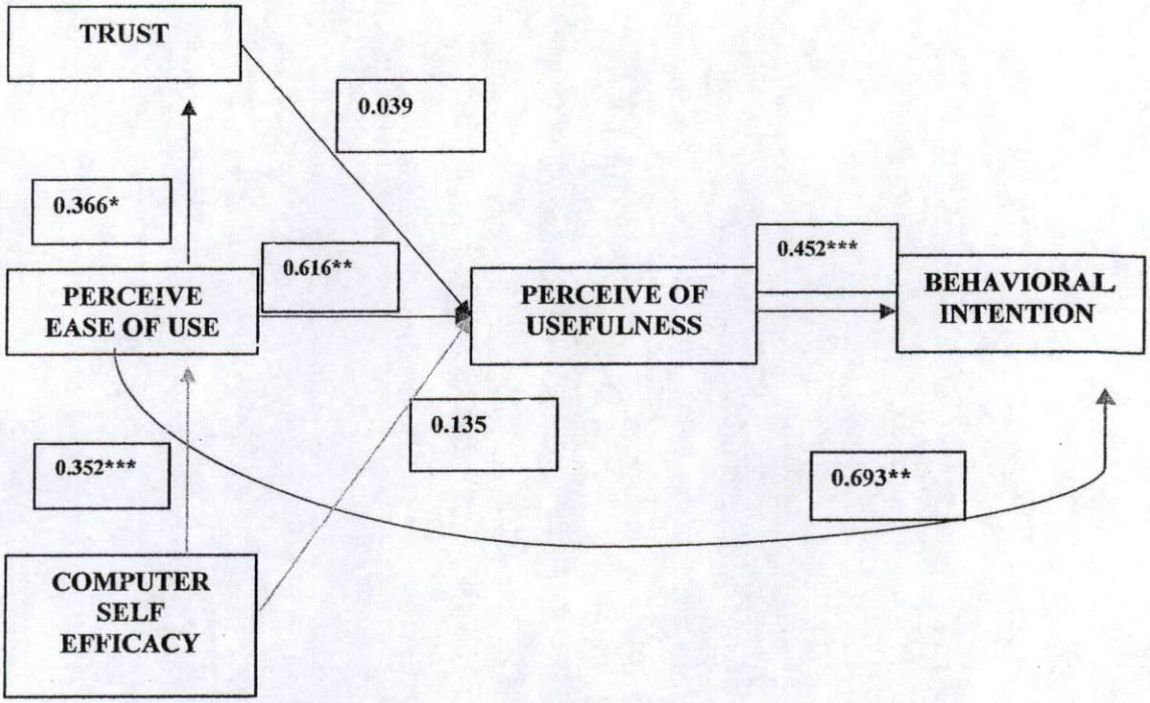
The initial theoretical model with standardized path coefficient is displayed in figure 4.5.1. The test statistic for parameter estimates is assessed by critical ratio (c.r.). It represents the parameter estimate divided by its standard error. Critical ratio values larger than 1.96 prove the path coefficient to be statistically significant at p< .05. The chi – square of the theoretical model was 232.420 with 128 degree of freedom (df). It was statistically significant at p < 0.001. a non significant chi – square shows support for believing that the differences of the predicted and actual matrices are nonsignificant and it indicates an acceptable fit (Hail et al. 1998), therefore a nonsignificant chi – square is desirable.

Table 4.12 Regression Weight

H	Path	Estimate	SE	CR	P	Judgment
H1.a	POU ← Trust	0.039	0.056	0.698	0.485	Not Significant
H1.b	POU ← PEOU	0.616	0.190	3.242	0.001	Significant
H1.c	POU ← CSE	0.135	0.073	1.854	0.064	Not Significant
H2.a	Intention ← POU	0.452	0.133	3.401	***	Significant
H2.b	Intention ← PEOU	0.693	0.220	3.156	0.002	Significant
H3	PEOU ← CSE	0.352	0.081	4.338	***	Significant
H4	Trust ← PEOU	0.366	0.168	2.181	0.029	Significant

Note: *significant at p<.05, **significant at p <.01.

Figure 4.1 A Path Diagram for the Initial Theoretical Model



The hypotheses were tested by using Structural Equation Model (SEM). As a direct or indirect effect of the exogenous variables can be specified by identifying paths among variables, a path analysis was conducted to test the overall causal model. As discussed in the earlier section, the model has been tested to assess the overall fit of the model. Also, individual tests of the hypothesized relationship were conducted. The critical t value (CR) used to assess the significance of the relationship between two path is 1.96 ($p<.05$). A CR value above 1.96 means the relationship of the causal model is significant. The results of the hypotheses testing are shown in table 4.13.

H1.a: There is positive relationship of trust and perceived of usefulness (POU) in using internet for Micro Enterprise in Padang

Hypothesis 1a investigated the positive relationship of trust and perceived of usefulness (POU) in using internet for micro enterprise in Padang. Because the standard path coefficient of 0.039, the critical ratio value of 0.698 (< 1.96) were not significant, therefore, the result did not support the hypothesis.

H1.b: There is positive relationship of Perceive ease of use (PEOU) and perceive of usefulness (POU) in using internet

Hypothesis 1b examined the positive relationship of Perceive ease of use on perceive of usefulness in using internet for micro enterprise in Padang. Because the standard path coefficient of 0.616, the critical ratio value of 3.242 (> 1.96), and $p = 0.001$ (<.01) were significant, hypothesis 1b was supported.

H1.c: There is a positive relationship between computer self efficacy and the perceived of useful (POU) in using internet for Micro Enterprise in Padang

Hypothesis 1c tested the relationship between computer self efficacy and the perceived of useful (POU) in behavioural intention to use internet for Micro

Enterprise in Padang. Because the standard path coefficient of 0.135, the critical ratio value of 1.854 (< 1.96) were not significant, this indicate that self efficacy has negative relationship on perceive of usefulness (POU), therefore, the result did not support the hypothesis.

H2.a: There is a positive influence of perceived of usefulness (POU) on the behavioural intention in using internet for Micro Enterprises in Padang

Hypothesis 2a examined the positive influence of perceive usefulness on behavioural intention of using internet for micro enterprise in Padang. Because the standard path coefficient of 0.452 and the critical ratio value of 3.401 (> 1.96) were significant, hypothesis 2a was supported.

H2.b: There is a positive influence of perceived ease of use (PEOU) on the behavioural intention in using internet for Micro Enterprise in Padang

Hypothesis 2b investigated the positive influence of perceive ease of use on behavioural intention in tem of using internet for micro enterprise in Padang. Because the standard path coefficient of 0.693, the critical ratio value of 3.156 (> 1.96), and p = 0.002 (<.01) were significant, hypothesis 2b was supported.

H3: There is a positive relationship between computer self efficacy and perceived ease of use (PEOU) in using internet for Micro Enterprise in Padang

Hypothesis 3 examined the influence of computer self efficacy on perceived ease of use (PEOU) in behavioural intention to use internet for Micro Enterprise in Padang. The standard path coefficient of 0.352 and the critical ratio value of 4.338 (> 1.96) were significant, this indicate that self efficacy has significant positive relationship on perceive ease of use (PEOU), thus hypothesis 3 was supported.

H4: There is positive relationship of perceived ease of use (PEOU) and trust in using internet for Micro Enterprise in Padang

Hypothesis 4 was developed to investigate the impact of trust and perceived of useful (POU) in using internet for micro enterprise in Padang. Because the standard path coefficient of 0.366, the critical ratio value of 2.181 (> 1.96) were significant, this indicate that perceived ease of use (PEOU) has significant positive relationship on trust, therefore hypothesis is support by the data

Table 4.13 Summary of Hypotheses Testing

	Hypotheses	Results
H1.a	There is positive relationship of trust and perceived of useful (POU) to use internet for Micro Enterprise in Padang	Not Supported
H1.b	Perceive ease of use has positive influences on the perceive of usefulness in using internet	Supported
H1.c	There is a positive relationship between computer self efficacy and the perceived of useful (POU) to use internet for Micro Enterprise in Padang	Not Supported
H2.a	There is a positive influence of perceived usefulness on the behavioural intention in using internet for Micro Enterprises in Padang	Supported
H2.b	There is a positive influence of perceived ease of use on the behavioural intention in using internet for Micro Enterprise in Padang	Supported
H3	There is a positive relationship between computer self efficacy and perceived ease of use (PEOU) in behavioural intention to use internet for Micro Enterprise in Padang	Supported
H4	There is positive relationship of perceived ease of use (PEOU) and trust to use internet for Micro Enterprise in Padang	Supported

4.6 Discussion of the Research Finding

This section addresses the discussion of the research findings on the basis of the model. The final model of this is presented in figure 4.1 and portrays the relationships among the hypotheses which illustrate the key findings of the research. A brief overview of the contribution is presented first and is then followed with discussions of the result.

4.6.1 The relationship of trust and perceive of usefulness (POU) in using internet

Internet assists micro enterprises in interacting with e-retailers, in searching for or acquiring information from web sites, and in completing the steps of online transactions; moreover, online consumers emphasize both "the instrumental value of the technology and the more immersive, hedonic value" (van der Heijden et al., 2003, p. 42). The technology acceptance model (TAM) (Davis, 1989; Davis et al., 1989) could explain the elements affecting consumers' trust and purchase intentions (Gefen et al., 2003; van der Heijden et al., 2003).

As hypothesized in section 4.13 H1a refer to impact trust on perceive of usefulness in using internet, the model demonstrated that trust was not significant influence on how business perceives usefulness in using internet. This part of this model did not support previous study of the impact trust on perceive of usefulness. According Pavlou (2003) shows a positive impact of trust on perceived usefulness and. The rationale of the impact of trust on perceived ease of use is grounded in the transaction cost theory.

Relate on respondent characteristic in term of educational level, most respondents are from senior high school. With this limited education, the responded

did not have better understanding about internet system and it lead on the degree of their belief in that system. Thus, respondent's trust did not impact on how they perceive of usefulness of internet system.

4.6.2 The relationship between perceive ease of use (PEOU) and perceive of usefulness (POU)

The test of hypotheses 1b found that Perceive ease of use has positive influences on perceive of usefulness in using internet. As explained in previous section, the model of this study showed that perceive ease of use is significantly related to perceive of usefulness This finding support previous literature which stated that many researchers who have studied the relationship between perceived ease of use and perceived usefulness.

For instance Ramayah (2001) proved otherwise. In the context of Internet shopping, both are surmised to be closely linked as the argument is such that an Internet user who perceives that purchasing through Internet is effortless should in turn develop a tendency to perceive it as useful. In part, this is due to the fact that an Internet user would inherently try to mould his/her perception of Internet shopping based on his/her experiences in engaging in Internet shopping and the ease in which the task was executed (i.e. perceived ease of use).

It is possible that educational technology with a high level of Perceive of usefulness is more likely to induce positive attitudes. Moreover, the relation between Perceive of usefulness and Perceive ease of use is that Perceive of usefulness mediates the effect of perceive ease of use on attitude (Moon & Kim, Intention to Use Computer Attitude Perceived Usefulness Perceived Ease of Use External Variables *268* 2001). In other words, while Perceive ease of use has direct impacts on attitude,

Perceive ease of use also could influences attitude indirectly through Perceive of usefulness.

4.6.3 The relationship between computer self efficacy and perceive of usefulness (POU) in using internet.

Accepting a technology depends on whether employees believe that the technology will benefit them. Predicting and perceiving employee's beliefs for future computing use can be based on self-efficacy theory (Bandura, 1986; Bates & Khasawneh, 2007). The model used in this research is rooted in self-efficacy theory or social cognitive theory (Bandura, 1977, 1982; Martinko, Henry, & Zmud, 1996 cited by Baker et al. (2008). The theory (Bandura, 1982, 1986) links an individual's cognitive state to a variety of affective and behavioral outcomes (Staples, Hulland, & Higgins, 1998). According to self-efficacy theory, expectations (e.g., motivation, performance, and feelings of frustration associated with repeated failure) determine affective and behavioral reactions in numerous situations.

If the system is perceived to be useful, a micro enterprise is more likely to adopt and use the technology in the future (Henry & Stone, 2001; Martinko et al., 1996, cited by Baker et al. (200). The extensive use of technology and information systems in the workplace requires many systems to be non-volitional. A system that is mandatory may inflate the system use but the perception of usefulness will still be present (Iivari, 2005). Rai, Lang, and Welker (2002) defined "quasi-volitional IT use" as un-mandated use of the system but not completely volitional because of social pressure and subjective norms in the environment. This means that an employee may not be required to use the system but the influences in the workplace suggest the employee should use it.

In the past, self-efficacy theory has helped explain individuals' reactions in a variety of contexts including reactions to information technologies (Bandura, 1986; Baronas & Louis, 1988; Hasan, 2003; Havelka, 2003; Martinko et al., 1996; Meier, 1985; Potosky, 2002). Bandura (1986) separated the affective and behavioral outcomes into two distinct types: self-efficacy and outcome expectancy. An individual's belief that he or she possesses the skills and abilities to successfully accomplish a specific task represents self-efficacy. Outcome expectancy is an individual's belief that by accomplishing a task, a desired outcome is attained. Self-efficacy and outcome expectancy have separate impacts on behavior and effect. However, self-efficacy typically has a larger effect than outcome expectancy (Bandura, 1986).

Generally, self-efficacy has a direct impact on outcome expectancy (Stone & Henry, 2003). Relate on this research, the result of hypothesis 1c was not supported. It means that there is no significant relationship between computer self efficacy. Based on Compeau and Higgin (1995), computer self efficacy lead on people's judgments in their capabilities to organize and execute courses of action required to attain designated types of performance. From that definition the individual's belief of its ability in using internet is not directly contribute on how they got useful information through internet. Thus, hypotheses test in previous section have been contra with previous studies, it means that in this research, computer self efficacy did not influence perceive of usefulness in using internet for micro enterprise in Padang.

4.6.4 The Relationship of Perceive of Usefulness (POU) and Perceive Ease of Use (PEOU) on behavioral intention in using internet

The results of the hypotheses testing showed that perceive of use (POU) and perceive ease of use (PEOU) have significant positive relationship with behavioral intention. The result reflect that micro enterprises in Padang intent to use internet through perceive of usefulness and perceive ease of use. There are many pervious study (e.g. Moon & Kim, 2001; Aladwani, 2002) who have researched relationship between perceived ease of use, perceived usefulness, and intention behaviour perceive of usefulness (e.g. Jantan, Ramayah & Chin, 2001; Moon & Kim, 2001) proved the significant relationship between perceive of useful (PEO) and perceived ease of use (PEOU) and impacted on the behavioural intention of using internet.

In additional, the investigation of Chau (1996), he hypothesized that behavioral intention to use a particular technology is dependent on the two variables, which are perceived usefulness and perceived ease of use. The empirical findings supported his hypothesized relationships between perceived usefulness and intention to use.

Perceived usefulness: defined as an individual's perception that use of technology will improve performance (Davis, 1989). Perceive of usefulness has significant positive influence on intention of using internet. Perceive of usefulness plays significant role in build perception of micro enterprise of using internet, the usefulness leads on how the micro enterprise can improve their performance, effectiveness, and productivity. Internet provides complete and update information which is important in conducting business.

The functionality of Internet helps users to search for goods and information; full and detailed information about goods, transaction guidance, or delivery increases

online initial trust and benevolence toward internet. Useful information can resolve or mitigate consumer doubts by narrowing information asymmetry between buyers and sellers, assisting consumers in conducting an effective and efficient online purchase.

Micro enterprise force to develop as well, by gaining and explore the data and information, they can analyze what they should do to improve their business. It directly gives significant contribution for their business. Additionally, micro enterprise could accessed the information and might be safe their time and capital to gain an important information in order to develop their business and improve their productivity. By perceive of usefulness, micro enterprise intent to use internet relate to its business.

Hypothesis 2b; perceive ease of use has a significant positive impact on behavioral intention in using internet for micro enterprise in Padang, with reference to the model, the result path analysis showed an expected finding, it reflect to significance influence of perceive ease of use on behavioral intention in using internet for micro enterprise.

Perceived ease of use (PEOU) refers to the extent to which a person believes that using a system would be free of mental effort (Davis, 1989). This is another major determinant of attitude toward use in the TAM model. Venkatesh (2000) believes that for any emerging IT/IS, perceived ease of use is an important determinant of users' intention of acceptance and usage behavior. As mention before in last chapter, Perceive ease of use will concern on the effective way especially free from effort perceived by the user in using internet.

In short, the PEOU is associated with the" user-friendliness" of the website in using internet. If the people gain to prove the benefit of using internet purchasing through the internet, then potential Internet user would prefer to use through

conventional channels. One of the factors that contribute towards the unfriendliness of some websites of Internet user is long download times. Additionally, if internet can contribute the user with the ease to use in gaining information relate in increasing the small medium enterprise performance. Perceive of usefulness facilitate the micro enterprise in term of easiness in access and gain the important information through internet.

In conclusion, if we compared the current ratio both perceive of usefulness and perceive ease of use, it contributes significant positive influence on behavioural intention, even the term of (CR) perceive of usefulness was higher than (CR) perceive ease of use. These two variables build intention of micro enterprise to use internet for its business.

4.6.5 The Relationship between Computer Self Efficacy on Perceive Ease of Use in Using Internet

Computer self-efficacy (CSE) plays a critical role in terms of its effect on PEOU (Madorin and Iwasiw, 1999), because individuals' confidence in their computer-related knowledge and abilities can influence their judgment of the ease or difficulty of carrying out a specific task using a new IT, and how useful that new IT will be. This study examines whether computer self-efficacy is an antecedent of PEOU by modifying the three distinct, but interrelated, dimensions of computer self-efficacy proposed by Compeau and Higgins (1995). The three dimensions ("magnitude", "strength" and "generalisability") are explained as follows:

(1) The "magnitude of computer self-efficacy" is defined as the extent to which people believe they can accomplish difficult tasks using a computer (Compeau and Higgins, 1995). The business with a high magnitude of

computer self-efficacy, will believe in their ability to use the internet to receive important information, even though they may face tasks that are more difficult than those faced by others with a lower magnitude of computer self-efficacy. Those micro enterprises with a higher magnitude of computer self-efficacy will have higher expectations of their ability to operate the system with less reliance upon constant assistance and support. They will, therefore, regard the system as useful in their learning.

(2) The "strength of computer self-efficacy" is interpreted as reflecting the power of self-judgement by individuals (Compeau and Higgins, 1995). Business enterprises possessing high levels of strength of computer self-efficacy will be confident in their ability to overcome any obstacles, and to achieve higher performance, when using internet. Those with a lower strength of computer self-efficacy will have lower confidence in their ability to use the system, and will therefore be more easily deterred by the difficulties encountered.

(3) The "generalisability of computer self-efficacy" refers to the perception by people of their ability to use various computer software and hardware devices (Compeau and Higgins, 1995). Business with a lower generalisability of computer self-efficacy will tend to use only certain e-learning software and hardware devices. Conversely, those with a higher generalisability of computer self-efficacy will have greater confidence in their ability to use different e-learning software and hardware devices.

Additionally, the skill and abilities in accessing internet through computer, directly relate to how someone feel ease and did need extra effort, perceive ease of

use was influenced by computer self efficacy, the test of hypotheses of H3 There is a positive relationship between computer self efficacy and perceived ease of use (PEOU) in behavioural intention to use internet for Micro Enterprise in Padang was supported by value result, it reflects that models is consistent with previous empirical evidences (i.e., Madorin and Iwasiw, 1999, Compeau and Higgins (1995).

4.6.6 The Relationship of Perceive Ease of Use (PEOU) and Trust on Internet System

The influence of perceive ease of use on trust was found significant in this result (H4). This result means that there is a positive relationship between trust and perceived ease of use (PEOU) in behavioural intention to use internet for Micro Enterprise in Padang. Business in research's sample recognized how easy or hard the web sites were for search and/or transaction behaviors. Website design effort is needed to improve the perceived ease of use of a website, which can directly relate on business's effort on how it gains trusted information.

Perceived ease-of-use is the belief that a particular system would be free from effort (van der Heijden et al., 2003). Useful and easily understood information on Internet reduces asymmetric information, processes information behavior, lifts the degree of trust, and positively influences purchase intention (Koufaris and Hampton-Sosa, 2004; Kuo et al., 2004; Cao et al., 2005). Consequently, the perception of ease-of-use positively impact on consumers' trust.

The higher he/she trust in the website, the less effort the consumer has to make to scrutinize the details of the site to assess the benevolence of the merchant. On a trusted site, because he/she assume the benevolence of the online merchant, the consumer won't waste time and cognitive effort to read the privacy policy, the term of use, and the conditions of sale, and thus experience higher ease of use.

The more one trust a website, the more he/she is likely to find it easy to use; moreover, the more one perceive a website as easy to use and useful, the more he/she is likely to return visiting it. In other words, if we trust a website, it means that we are confident that people behind it can and will behave for our best interest and it become useful, and then we are more likely to return visiting it. Moreover, this trust will lower transaction cost and thus will make the website easier to use.

CHAPTER V

CONCLUSION, IMPLICATION, LIMITATION, AND FUTURE RESEARCH

5.1 Introduction

The purpose of this study was to investigate the behavioral intention characteristics by using perceive usefulness and ease to use trough trust and computer self efficacy for micro enterprise in Padang. This section attempts to answer several research questions: (1) How do the perceived of usefulness and perceive ease of use influence the intention of Micro Enterprise in Padang to use internet in their business operation?; (2) How does perceive ease of use relate to perceive of usefulness?; (3) How do trust and self efficacy influence perceive of usefulness and perceive ease of use internet by Micro Enterprise in Padang?.

To address the purpose of this study, the proposed hypotheses have been tested in previous section, and this chapter discusses the result of this test. This chapter presents the implications derived from the findings, the limitations of the research and suggestion for the future study.

5.1.1 Objective of Chapter Five

This chapter explains the result of the study's tests of the hypotheses. The discussion of the finding is conducted on the basis of the result in the data analysis as well a comprehensive review of the literature.

This chapter also illustrates the contribution of the study, the managerial implication of the research, and the limitation for this study. Finally, this chapter presents a succinct conclusion to this thesis.

5.2 Conclusion of the Research

This thesis consists of five chapters; each chapter has been clearly elaborated in the previous section. Chapter one represents a picture of the overall study, preceded by an introduction and background of the research. Chapter two contains the literature review, followed by the development of the hypotheses of the research. These sections also discuss the theories relate to self efficacy, trust, perceive of usefulness, perceive ease of use, and behavioral intention.

A theoretical model was generated which was then tested using structural equation modeling (SEM). The research processes are reported in chapter three encompasses an outline of the research methodology and includes the research paradigm, design, justification of the research approach and the measurement variables. The research methodology provides a guideline for obtaining the information which is analyzed in chapter four.

Chapter four provides the data analysis and result of the study. The primary purpose of this study was to develop and test the model of the variables which contribute to behavioral intention in using internet. These variables are: self efficacy, trust, perceive of usefulness, perceive ease of use. Based on the review of the literature, research developed a number of hypotheses which were portrayed in the research model.

An examination of theoretical model of the research using AMOS software indicated that the model needed to be modified. Consequently, a minor modification was conducted to improve the good of fit criteria of the model. The result of structural equation model analysis demonstrated that perceive of usefulness and perceive of use have significant influence in behavioral intention in using internet, beside self efficacy also contribute in perceive ease of use and trust also determined by perceive ease of

use. Otherwise there are also several hypotheses which are rejected like computer self efficacy was not significant influence in perceive of usefulness and trust was not predictor for perceive of usefulness.

Finally, this study provides a significant implication for business parties in adjusting technology advance by using internet in conducting their business. The implication of this study due to government intention for micro enterprise, by facilitating supporting tools which can give significant influence in degree or intention in using internet for their business. The implication, limitation, and suggestion was presenting in chapter five.

5.3 Implication, Limitation, Future Research

The present study examined a model which included self efficacy, trust, perceive of usefulness, and perceive ease of use, as predictors to measure the behavioral intention in using internet toward micro enterprise in Padang. The result of this study provides significant implication, particularly associate with the current issues of technology advance in business performance and productivity. The following section details the contributions made by this study, its implication, and limitation, also put forward suggestion for future studies.

5.3.1 Implication of the research

The research provides several implications for improvement of our understanding of the relationship among self efficacy, trust, perceive of usefulness, and perceive ease of use on the behavioral intention in using internet, especially in the context of micro enterprise in Padang.

The utility of this study is the strong determination of support previous research from almost all variable. Besides, it found more vary and new result which not support previous research in some variables. The empirical evidence can be used to promote the use of the construct of perceived characteristic of innovation in determining adoption.

General implication of this research lead in government intention on how they provide facilities and others tools which can give significant contribution for micro enterprise in accessing internet relate to their business. There are specific actions must be conducted by government in facilitation micro business in using internet:

- Technological Socialization

  The government (Ministry of Cooperative and SME's) and private sectors must socialize the benefit or advantage in using internet. From the variables in this research, the micro enterprise intent to use internet in term of perceive of usefulness (POU) and perceive ease of use (PEOU). Private sectors who provide the internet access such as Telkomsel and Indosat can attract the micro enterprise in using internet by socializing the advantage in using internet.

- Education

  We may provide any education for entrepreneur order to increase the ability and capability in using the internet for their business activities. Some program which can be conducted by government such as Ministry of Cooperatives and SMEs in improving entrepreneur ability in accessing internet is like workshop, short training, seminar, and computer course for micro enterprises in West Padang. Otherwise, education can be given by college student directly to the entrepreneur in their store.

- Subsidy

  We may provide supporting tools such as computer which is important to facilitate micro enterprise in accessing information relate to their business by implement the debt payment system in order to ease the supply chain of agribusiness can have own computer and can use it easily to run their business.

- Internet Accessible

  Internet access is significant factor to improve the intention of micro enterprise in conducting their business based on technology advance. Even micro enterprise take a place in Padang in which the internet already existed, but micro enterprise still lack of access in internet.

5.3.2 Limitation of the Research

It is important to consider the limitation of reported research findings. Based on the result of this study, although the study has undertaken a fairly compr4ehensive review of the body of literature, the study is not free of some constraint which might influence the interpretation of the findings. The study identifies several limitations.

The study tested model which reflected a cause effect relationship among its variables, and was examined simultaneously against its dependent variables. The cross sectional data have been used for testing the hypotheses. Although the SEM findings supported the prediction that most of hypotheses in model flitted with the data, the direction of causality is somewhat difficult to interpret as the data were collected at single point in time rather than longitudinal data.

This study was design to investigate the behavioral intention characteristics by using perceive usefulness and ease to use trough trust and computer self efficacy. Although perhaps many other factors influence independent variable (e.g. perceive network externality, Enjoyment of online technology, Perceived risks, Diffusion of

Innovation, and etc), this study has limited analysis to several factors which were identified from the literature. These are: behavioral intention; self efficacy; trust; perceive of usefulness; and perceive ease of use.

One limitations of this research is in the unit of analysis. The unit of analysis in this research was individual which is representing the organization. Results are limited to those generalizations to what individual may or may not do. Using the result of this research to generalize about individual behaviour in organization is therefore limited. Any generalization about how organization adopt internet from this study specially is still limited.

The last limitation is this research needs much improvement since it much focus on self efficacy, trust, TAM, and behavioural intention. The research cannot describe the impact of culture which also plays the important role in indentify the intention to use internet. The factors such as education and position of micro enterprise can't describe clearly why the hypotheses are not significant; there are other factors which are not included in this research.

5.3.3 Further research

After identifying the limitation of the research, future research is expected to overcome the current weakness. With regarding to the limitations of the research, the current research provides suggestions for future research.

First, the impact of changes in perception, with regard to the adoption of a new technology, has not been investigated in this research over any significant period of time. However, it has been demonstrated in some of the prior studies, such as Venkatesh and Davis (2000), that those factors having an influence on the acceptance of technology may have different predictive power over time. For example, the effects

on intentions from subjective norms may well subside over time with increasing experience (Venkatesh and Davis, 2000). It is therefore recommended that further research should be undertaken to examine whether, with increasing experience over time, there is any reduction in the strength of the factors influencing technology acceptance at the initial stage of adoption.

Second, this research only targeted for micro enterprise, for future research it can be develop for small medium enterprise or for the big organization in investigating the intention of its business in using internet. These kind of business actually must adopt technology advance in increasing their performance, productivity, and also develop its company.

Third, nowadays the ways of using internet have changed, everyone can access internet by their gadget and it can be trough mobile phone. The future research should be investigating the development of gadget and its impact on intention in using internet for business.

Finally, although most of the subsequent additions and expansions contained within the extended TAM, self efficacy, and trust for the Behavioral intention have been supported in this study, they have not been rigorously tested over time as stable components and influences. Experimental tests for these new constructs and their relationships are clearly avenues for future research.

References

Ajzen, I. (1985). From intentions to actions: A theory of planned behavior. In J. Kuhl & J. Beckmann (Eds.), Action control: From cognition to behavior. Berlin, Heidelber, New York: Springer-Verlag.

Ajzen, I. (1991). *The theory of planned behavior*. Org. Behav. Hum. Decis. Process. 50, 179-211.

Armitage, C.J., & Conner, M. (2001). Efficacy of the theory of planned behavior: a meta-analytic review. *British Journal of Social Psychology*, 40, 471–499.

Bandura, A. (1986), *Social Foundations of Thought and Action: A Social Cognitive*, Prentice-Hall, Englewood Cliffs, NJ, pp. xiii, 617.

Baker-Eveleth, Lori Stone, Robert W. (2008), "Expectancy Theory and Behavioral Intentions to Use Computer Applications" , *Journal of Information, Knowledge and Management.*

Belanger, F., Hiller, J.S. and Smith, W.J. (2002), ''Trustworthiness in electronic commerce: the role of privacy, security, and site attributes'', *Journal of Strategic Information Systems*, Vol. 11,pp. 245-70.

Balabanis, G., & Reynolds, N., L. (2001). Consumer attitudes towards multi-channel retailers' web sites: The role of involvement, brand attitude, internet knowledge and visit duration. *Journal of Business Strategies, 18*(2), 105.

Barnes, S. J., & Vidgen, R. T. (2003). An integrative approach to the assessment of e-commerce quality. *Journal of Electronic Commerce Research, 3*(3).

Bartholomew, D J, and Knott, M (1999) *Latent Variable Models and Factor Analysis* Kendall's Library of Statistics, vol. 7. Arnold publishers.

Benbunan-Fich, R. (2001). Using protocol analysis to evaluate the usability of a commercial web site. *Information & Management, 39*(2), 151.

Bollen, K A, and Long, S J (1993) *Testing Structural Equation Models*. SAGE Focus Edition, vol. 154.

Byrne, B. M. (2001) *Structural Equation Modeling with AMOS - Basic Concepts, Applications, and Programming*.LEA.

Chan, S.-C., & Lu, M.-t. (2004). Understanding internet banking adoption and use behavior: A hong kong perspective. *Journal of Global Information Management, 12*(3), 21.

Cheung, C. and Lee, M. (2000), "Trust in internet shopping: a proposed model and measurement instrument", Proceedings of the 2000 Americas Conference on Information Systems

Compeau, D.R. and Higgin, C.A. (1995) "computer self efficacy : development of measure and initial test", *MIS quarterly*, Vol 19 No. 2, pp 189-211

Compeau, D.R. and Huff, S. (1999) "social cognitive theory and individual reaction to computing technology: a longitudinal study", *MIS quarterly*, Vol 23 No. 2, pp 145-58

Davis, F. D. (1986). A technology acceptance model for empirically testing new end-user information systems: Theory and results. Doctoral dissertation. MIT Sloan School of Management.

Davis F.D, Bagozzi, R.P and Warshaw, P.R. (1989), "user acceptance of computer technology: a comparison of two theoretical model", *Management Science*, Vol. 35 No 8, pp 982 – 1002.

Davis,F.D.(1989).Perceived Usefulness, Perceived ease of use, and User Acceptance of Computer Technology: A comparison of two Theoretical Model.Management Science, 35(8), 982-1003

Dennis A. Adams , R. Ryan Nelson , Peter A. Todd (1992), Perceived usefulness, ease of use, and usage of information technology: a replication, *MIS Quarterly*, v.16 n.2, p.227-247

Et al, Hill. (1987)., "Role of efficacy expectations in predicting the decision to use advanced technologies": The case of computers. *Journal of Applied Psychology*. v72 i2. 307-313.

F.D. Davis (1989), Perceived usefulness, PEOU and user acceptance of information technology, *MIS Quarterly* 13 (4), pp. 319–340.

Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention and behavior: An introduction to theory and research*: Reading, MA: Addison-Wesley.

Gefen, D. (2003). Tam or just plain habit: A look at experienced online shoppers. *Journal of End User Computing, 15*(3), 1.

Gefen, D., Karahanna, E., & Straub, D. W. (2003a). Inexperience and experience with online stores: The importance of tam and trust. *IEEE Transactions on Engineering Management, 50*(3), 307.

Gefen, D., Karahanna, E., & Straub, D. W. (2003b). Trust and tam in online shopping: An integrated model. *MIS Quarterly, 27*(1), 51.

Gefen, D., & Straub, D. (2000). The relative importance of perceived ease-of-use in is adoption: A study of ecommerce adoption. *Journal of the Association for Information Systems, 1*(8).

Goldberger, A. S. (1972). *Structural equation models in the social sciences.* Econometrica 40, 979- 1001

Hoffman, D. L., & Novak, T. P. (1996). Marketing in hypermedia computer-mediated environments: Conceptual foundations. *Journal of Marketing, 60*(3), 50-68.

Igbaria and Chakrabarti, (1990). Computer anxiety and attitudes towards microcomputer use. Behavior and Information Technology. v9 i3. 229-241.

Jöreskog, K. and F. Yang (1996). Non-linear structural equation models: The Kenny-Judd model with interaction effects. In G. Marcoulides and R. Schumacker, (eds.), *Advanced structural equation modeling: Concepts, issues, and applications*. Thousand Oaks, CA: Sage Publications.

J. Jasperson, P.E. Cater, R.W. Zmud (2005), A comprehensive conceptualization of postadoptive behavior associated with information technology enabled work systems, MIS Quarterly 29 (3), pp. 525–557.

Kaplan, D (2000) *Structural Equation Modeling: Foundations and Extensions.* SAGE, Advanced Quantitative Techniques in the Social Sciences series, vol. 10

Koufaris, M. (2002). Applying the technology acceptance model and flow theory to online consumer behavior. *Information Systems Research, 13*(2), 205.

Legris, P., Ingham, J., & Collerette, P. (2003). Why do people use information technology? A critical review of the technology acceptance model. *Information & Management, 40*(3), 191.

Ma, Q., & Liu, L. (2004). The technology acceptance model: A meta-analysis of empirical findings. *Journal of Organizational and End User Computing, 16*(1), 59.

McCloskey, D. (2003). Evaluating electronic commerce acceptance with the technology acceptance model. *Journal of Computer Information Systems*, 49.

McCole, (2002). The Role of Trust for Electronic Commerce in Services. *International Journal of Contemporary Hospitality Management* pp. 81-82

McKnigh.t, D.H and Chervany, N.L. (2002). What trust means in e-commerce customer relationships: An interdisciplinary conceptual typology. *International Journal of Electronic Commerce*, Vol.62, pp. 35-59

Moon, J.-W., & Kim, Y.-G. (2001). Extending the tam for a world-wide-web context. *Information & Management, 38*(4), 217.

Moore and Benbasat, (1991). Development of an instrument to measure the perceptions of adopting an information technology innovation. Information Systems Research. v2 i3. 192-222.

Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing, 58*(3), 20.

Ndubisi, N. O., & Jantan, M. (2003). Evaluating IS usage in Malaysian small and medium-sized firms using the technology acceptance model. Logistics Information Management, 16(6), 440-450.

Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce, 7*(3), 101-131.

Ronald L. Thompson , Christopher A. Higgins , Jane M. Howell (1991), Personal computing: toward a conceptual model of utilization, MIS Quarterly, v.15 n.1, p.125-143.

Shankar, V., Urban, G.L., and Sultan, F. (2002). Online trust: A stakeholder perspective, concepts, implications, and future directions. *Journal of Strategic Information System*, Vol 4, No, 113, pp 325-344.

Shirley Taylor , Peter Todd (1995) , Assessing IT usage: the role of prior experience, MIS Quarterly, v.19 n.4, p.561-570.

Toh Tsu Wei et al. (2008), "What drives Malaysian m-commerce adoption?; An empirical analysis", *journal of Industrial Management & Data Systems,* Vol. 109 No. 3.

Vankatesh and Davis, (1996). A model of the antecedents of perceived ease of use: Development and test. Decision Sciences. v27 i3. 451-481.

Wang, Y.-S., Wang, Y.-M., Lin, H.-H., & Tang, T. I. (2003). Determinants of user acceptance of internet banking: An empirical study. *International Journal of Service Industry Management, 14*(5), 501.

Yoo, B., & Donthu, N. (2001). Developping a scale to measure the perceived quality of an internet shopping site (sitequal). *Quartely Journal of Electronic Commerce, 1*(2), 31-44.

QUESTIONNAIRES RESEARCH

Dear Respondent,

At this moment I'm conducting research on: Determinants of Intention Internet usage behavior on Small Micro Enterprise in the city of Padang. This research is only for scientific purposes, for the development of science in the field of Strategic Management.

We are looking forward to your participation for the smooth running of this research. For your participation, we thank you. Hopefully this research was useful for us all.

Padang, September 2010

Researcher

Sarah Yuliana

Bagian A : Respondent's Identity

1. Gender

☐ Male ☐ Female

2. Age

☐ <25 ☐ 25 – 39
☐ 40 – 49 ☐ >50

3. Education level

☐ Elementary school ☐ Bachelor
☐ Junior high school ☐ Master
☐ Senior high school ☐ Others .....

4. Position

☐ Owner ☐ Manager
☐ Supervisor ☐ Technical Employee
☐ Administrator ☐ Lainnya

5. Income/ Month

☐ < 1.000.000 ☐ 1.000.000 – 3.000.000
☐ 3.000.000 – 5.000.000 ☐ 5.000.000 – 10.000.000
☐ > 10.000.000 – 15.000.000 ☐ > 15.000.000

6. Business Sectors

☐ Trading ☐ Service Industry
☐ Household Industry ☐ Agriculture
☐ Others .....

Part B: Experience in using the Internet

1. Did you ever using the internet before?

   ☐ Yes ☐ No

2. Do you have internet access at the place of business?

   ☐ Yes ☐ No

3. Did you get Internet access at home?

   ☐ Yes ☐ No

4. How long have you use internet?

   ☐ Less than 1 year ☐ 6 - 10 years
   ☐ 1 -5 years ☐ More than 10 years

Part C: Information About the Experience In Using the Internet

Note: The site or portal is the address display (WWW), an organization or company that displays information about the business is managed, be it about products, pricing, marketing, tools - support devices and others.

1. Are you aware of sites that provide information about the business you manage?

   ☐ Yes ☐ No

2. Do you ever use that site

   ☐ Yes ☐ No

3. Frequency of using the site?

☐ Continiously ☐ at least once in 3 days

☐ at least once per week

4. Do your products have been promoted on the internet?

☐ Yes ☐ No

5. If Yes, What is the reason you are promoting through the internet (choose 2 answers)

☐ Efficient ☐ Quick ☐ More Accurate

☐ Informatif ☐ Business Demand

6. If not, do you want to promote through the internet?

☐ Yes ☐ No

Part D: Business Background

1. Business Size:

☐ Less than 10 Workers ☐ 25 - 50 workers

☐ 11 - 25 Workers ☐ > 50 workers

2. Turnover in 1 month?

☐ 1 – 5 Million ☐ 5 – 10 Million

☐ 10 – 25 Million ☐ > 25 Million

Part E :

Direction: for any questions, please evaluation based on how reliably see the advantage of the services that your business site used in a variety perspective. Checklist Please tick the appropriate box that describes your answer. How confident are you agree or disagree with each question.

NO		Strongly Agree	Agree	Netral	Less Agree	Disagree
	Perceive of Usefulness					
1	Using internet improves the industry's performance					
2	Using internet increase the industry's productivity					
3	Using internet enhances the industry's effectiveness					
4	I find internet system to be useful for my business					
	Perceive Ease of Use					
4	Interacting with internet does not require a iot of mental efforts					
5	I find internet to be easy to use					
6	The interaction with internet is clear and understandable					
7	It easy to get internet system to do what I want it to do					
	Trust					
8	Internet vendors implement security measures to protect Internet shoppers.					
9	Internet vendors will not divulge customer personal data to other parties.					
10	I feel safe on the Internet vendor's privacy controls.					
11	Internet vendors usually ensure that transactional information will be protected from any criminal action during transmission on the Internet.					
	Computer Self Efficacy					
12	Industry able to operate internet with less support and assistance					

13	Felling confident that will overcome any obstacle when using the internet					
14	Industry believe that using different internet application will receive education					
	Behavioral Intention					
15	Internet ensure to increase industry performance, it lead to intention to use internet					
16	Assuming industry have access to internet, it will intend to use internet					
17	Given industry have access to internet, it plan to use internet					

Thank you for your participation

KUISIONER PENELITIAN

Responden yang terhormat,

Pada saat ini saya sedang mengadakan penelitian tentang: Faktor Penentu Intensi Prilaku penggunaan Internet pada Small Micro Enterprise di Kota Padang

Penelitian ini hanya untuk keperluan ilmiah, untuk pengembangan ilmu pengetahuan di bidang manajemen Strategic.

Kami sangat mengharapkan partisipasi anda untuk kelancaran penelitian ini. Atas partisipasi anda, kami ucapkan terima kasih. Semoga penelitian ini bermanfaat bagi kita semua.

Padang, September 2010

Peneliti

Sarah Yuliana

Bagian A : Identitas Responden

1. Jenis Kelamin

☐ Laki – Laki ☐ Perempuan

2. Umur

☐ <25 ☐ 25 – 39
☐ 40 – 49 ☐ >50

3. Tingkat Pendidikan

☐ SD sederajat ☐ Sarjana
☐ SMP sederajat ☐ Master
☐ SMA sederajat ☐ Lainnya .....

4. Posisi / Jabatan

☐ Pemilik ☐ Manager
☐ Supervisor ☐ Karyawan Teknis
☐ Administrator ☐ Lainnya

5. Pendapatan per bulan

☐ < 1.000.000 ☐ 1.000.000 – 3.000.000
☐ 3.000.000 – 5.000.000 ☐ 5.000.000 – 10.000.000
☐ > 10.000.000 – 15.000.000 ☐ > 15.000.000

6. Bidang usaha bisnis

☐ Perdagangan ☐ Industri Jasa
☐ Industri Rumah Tangga ☐ Pertanian/ Peternakan
☐ Lainnya .....

Bagian B : Pengalaman Menggunakan Internet

1. Apakah Anda Pernah Menggunakan Internet Sebelumnya?

   ☐ Iya ☐ Tidak

2. Apakah anda mendapat akses internet di tempat usaha?

   ☐ Iya ☐ Tidak

3. Apakah Anda mendapatkan akses Internet di rumah?

   ☐ Iya ☐ Tidak

4. Sejak kapan Anda menggunakan akses Internet?

   ☐ Kurang dari 1 tahun ☐ 6 hingga 10 tahun
   ☐ 1 hingga 5 tahun ☐ Diatas 10 tahun

Bagian C : Informasi Tentang Pengalaman Dalam Menggunakan Internet

Catatan: Situs atau portal adalah alamat tampilan (WWW) suatu organisasi atau perusahaan yang menampilkan informasi mengenai usaha yang dikelola, baik itu mengenai produk, harga, pemasaran, alat – alat pendukung dan lain –lain.

1. Apakah Anda menyadari adanya situs yang menyediakan informasi tentang bisnis yang anda kelola?

   ☐ Iya ☐ Tidak

2. Apakah Anda Pernah mengunakan situs tersebut?

☐ Iya ☐ Tidak

3. Frekuensi dalam menggunakan situs tersebut?

☐ Terus Menerus ☐ Paling tidak 1 x dalam 3 hari
☐ Paling tidak 1 x dalam seminggu

4. Apakah produk anda telah di promosikan di internet?

☐ Iya ☐ Tidak

5. Jika Iya, Apa alasan anda mempromosikan melalui internet (pilih 2 jawaban)

☐ Lebih effisien ☐ lebih cepat ☐ Lebih Akurat
☐ Informatif ☐ Tuntutan bisnis

6. Jika tidak, Apakah anda ingin mempromosikan melalui internet?

☐ Iya ☐ Tidak

Bagian D : Latar Belakang Usaha

1. Ukuran Usaha:

☐ Kurang dari 10 Pekerja ☐ 25 hingga 50 pekerja
☐ 11 hingga 25 pekerja ☐ > 50 pekerja

2. Omset dalam 1 bulan?

☐ 1 – 5 juta ☐ 5 – 10 juta
☐ 10 – 25 juta ☐ > 25 Juta

Bagian E :

Petunjuk: untuk setiap pertanyaan, silahkan evaluasi berdasarkan bagaimana andal melihat keunggulan dari layanan situs bisnis yang anda pergunakan dalam berbagai pespective. Silahkan beri tanda cheklis pada kotak yang tersedia yang menggambarkan jawaban anda. Seberapa yakin anda setuju atau tidak setuju dengan setiap pertanyaan.

NO		Sangat Setuju	Setuju	Netral	Kurang Setuju	Tidak Setuju
	Kegunaan yang dirasakan					
1	Menggunakan Internet dapat meningkatkan kinerja usaha yang saya kelola					
2	Menggunakan Internet dapat meningkatkan produktivitas usaha yang saya kelola					
3	Menggunakan Internet dapat meningkatkan effektifitas dalam bekerja					
4	Saya menemukan/mendapatkan situs internet yang sangat berguna untuk usaha saya.					
	Kemudahan Pengguna					
5	Berinteraksi dengan internet tidak memerlukan kesiapan pengetahuan yang tinggi					
6	Dengan internet, Saya mendapatkan kemudahan dalam mencari informasi mengenai usaha yang saya kelola					
7	Interaksi pengguna internet dalam mendapatkan informasi menjadi sangat jelas dan mudah dimengerti					
8	Saya mendapat kemudahan untuk mengakses internet sesuai dengan apa yang saya inginkan					
	Kepercayaan					
9	Internet vendor menerapkan langkah-langkah keamanan untuk melindungi para pembelanja internet.					
10	Internet vendor tidak akan membocorkan data pribadi konsumen kepada pihak lain.					
11	Saya merasa aman tentang kontrol					

	privasi vendor internet.					
12	Internet vendor biasanya memastikan bahwa informasi transaksional akan dilindungi dari segala tindakan kriminal selama transaksi di internet.					
	Kemampuan menggunakan komputer					
13	Saya mampu mengoperasikan internet meskipun tanpa bantuan orang lain					
14	Saya dapat mengatasi hambatan saat menggunakan internet					
15	Saya percaya bahwa menggunakan aplikasi internet yang berbeda akan mendapatkan banyak edukasi.					
	Intensi prilaku pengguna internet					
16	Pengguna Internet menjamin untuk meningkatkan kinerja industri, hal itu menyebabkan meningkatnya intensi penggunaan internet					
17	Dengan asumsi Usaha kecil memiliki akses ke internet, ia akan berniat untuk menggunakan internet					
18	Mengingat bahwa usaha memiliki akses ke internet, maka akan meningkatkan intensi pengusaha lain untuk menggunakan internet					

Terima Kasih atas partisipasi Anda!

quencies

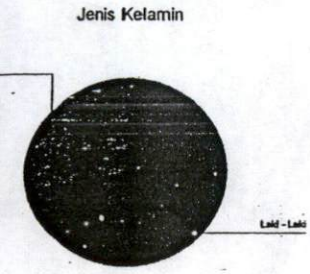
Statistics

Kelamin

	Valid	150
	Missing	0
imum		1
ximum		2

Jenis Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
d	Laki - Laki	108	72.0	72.0	72.0
	Perempuan	42	28.0	28.0	100.0
	Total	150	100.0	100.0	



uencies

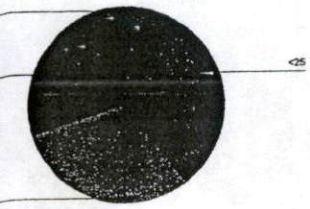
Statistics

	Valid	150
	Missing	0
n		2.01
num		1
mum		4

Umur

	Frequency	Percent	Valid Percent	Cumulative Percent
<25	59	39.3	39.3	39.3
25-39	46	30.7	30.7	70.0
40-49	30	20.0	20.0	90.0
>50	15	10.0	10.0	100.0
Total	150	100.0	100.0	

Umur



uencies

Statistics

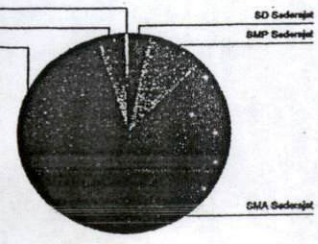
t Pendidikan

	Valid	150
	Missing	0
n		3.21
num		1
mum		6

Tingkat Pendidikan

	Frequency	Percent	Valid Percent	Cumulative Percent
SD Sederajat	5	3.3	3.3	3.3
SMP Sederajat	14	9.3	9.3	12.7
SMA Sederajat	84	56.0	56.0	68.7
Sarjana	40	26.7	26.7	95.3
Master	6	4.0	4.0	99.3
Lainnya	1	.7	.7	100.0
Total	150	100.0	100.0	

Tingkat Pendidikan



uencies

Statistics

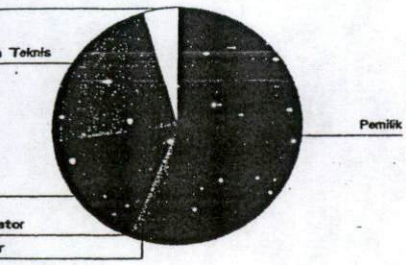
i/Jabatan

	Valid	150
	Missing	0
imum		1
ximum		6

Posisi/Jabatan

		Frequency	Percent	Valid Percent	Cumulative Percent
d	Pemilik	79	52.7	52.7	52.7
	Supervisor	5	3.3	3.3	56.0
	Administrator	2	1.3	1.3	57.3
	Manajer	23	15.3	15.3	72.7
	Karyawan Teknis	34	22.7	22.7	95.3
	Lainnya	7	4.7	4.7	100.0
	Total	150	100.0	100.0	

Posisi/Jabatan



uencies

Statistics

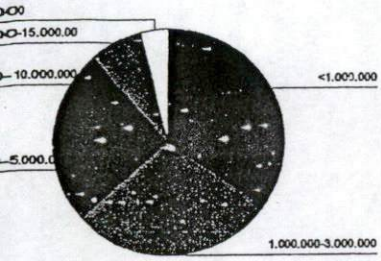
patan/bulan

	Valid	150
	Missing	0
		2.39
num		1
mum		6

Pendapatan/bulan

		Frequency	Percent	Valid Percent	Cumulative Percent
d	<1.000.000	52	34.7	34.7	34.7
	1.000.000-3.000.000	43	28.7	28.7	63.3
	3.000.000-5.000.000	23	15.3	15.3	78.7
	5.000.000-10.000.000	15	10.0	10.0	88.7
	10.000.000-15.000.000	11	7.3	7.3	96.0
	>15.000.000	6	4.0	4.0	100.0
	Total	150	100.0	100.0	

Pendapatan/bulan



uencies

Statistics

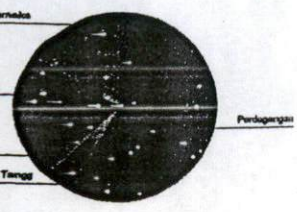
g Usaha

Valid	150
Missing	0

Bidang Usaha

		Frequency	Percent	Valid Percent	Cumulative Percent
l	Perdagangan	86	57.3	57.3	57.3
	Industri Rumah Tangga	8	5.3	5.3	62.7
	Lainnya	11	7.3	7.3	70.0
	Industri Jasa	21	14.0	14.0	84.0
	Pertanian/Perternakan	24	16.0	16.0	100.0
	Total	150	100.0	100.0	

Bidang Usaha



quencies

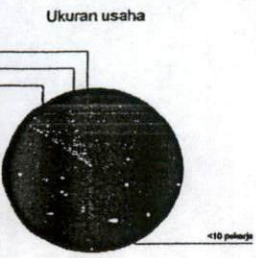
Statistics

n usaha

Valid	150
Missing	0

Ukuran usaha

		Frequency	Percent	Valid Percent	Cumulative Percent
d	<10 pekerja	128	85.3	85.3	85.3
	11-25 pekerja	14	9.3	9.3	94.7
	25-50 pekerja	4	2.7	2.7	97.3
	>50 pekerja	4	2.7	2.7	100.0
	Total	150	100.0	100.0	



uencies

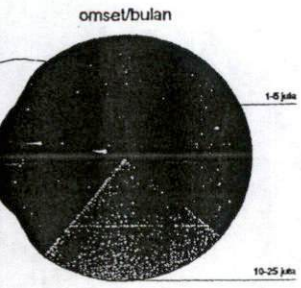
Statistics

bulan

Valid	150
Missing	0

omset/bulan

	Frequency	Percent	Valid Percent	Cumulative Percent
1-5 juta	54	36.0	36.0	36.0
10-25 juta	37	24.7	24.7	60.7
5-10 juta	28	18.7	18.7	79.3
>25 juta	31	20.7	20.7	100.0
Total	150	100.0	100.0	



or Analysis

KMO and Bartlett's Test

er-Meyer-Olkin Measure of Sampling quacy.		.798
lett's Test of ericity	Approx. Chi-Square	408.588
	df	6
	Sig.	.000

Communalities

	Initial	Extraction
1	1.000	.686
2	1.000	.901
3	1.000	.768
4	1.000	.741

tion Method: Principal Component Analysis.

Total Variance Explained

ponent	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
	3.095	77.385	77.385	3.095	77.385	77.385
	.439	10.968	88.353			
	.326	8.155	96.508			
	.140	3.492	100.000			

tion Method: Principal Component Analysis.

ponent Matrix[a]

	Compone nt
	1
1	.828
2	.949
3	.876
4	.861

ned error #11401 - Cannot open text file "C:\Program Files\SPSS\en\windows\spss.err": No such
components extracted.

cor Analysis

KMO and Bartlett's Test

ser-Meyer-Olkin Measure of Sampling quacy.		.763
tlett's Test of ericity	Approx. Chi-Square	268.823
	df	6
	Sig.	.000

Communalities

	Initial	Extraction
DU 1	1.000	.302
DU 2	1.000	.749
DU 3	1.000	.813
DU 4	1.000	.774

ction Method: Principal Component Analysis.

Total Variance Explained

ponent	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
	2.638	65.958	65.958	2.638	65.958	65.958
	.796	19.905	85.862			
	.343	8.578	94.440			
	.222	5.560	100.000			

tion Method: Principal Component Analysis.

ponent Matrix[a]

	Compone nt
	1
U 1	.550
U 2	.866
U 3	.902
U 4	.880

ned error #11401 - Cannot open text file "C:\Program Files\SPSS\en\windows\spss.err": No such
components extracted.

or Analysis

KMO and Bartlett's Test

er-Meyer-Olkin Measure of Sampling quacy.		.783
ett's Test of ericity	Approx. Chi-Square	515.890
	df	15
	Sig.	.000

Communalities

	Initial	Extraction
t 1	1.000	.811
t 2	1.000	.879
t 3	1.000	.770
t 4	1.000	.836
t 5	1.000	.813
t 6	1.000	.635

tion Method: Principal Component Analysis.

Total Variance Explained

ponent	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
	3.610	60.174	60.174	3.610	60.174	60.174
	1.134	18.894	79.068	1.134	18.894	79.068
	.486	8.103	87.171			
	.371	6.185	93.357			
	.203	3.389	96.746			
	.195	3.254	100.000			

tion Method: Principal Component Analysis.

Component Matrix[a]

	Component	
	1	2
1	.781	-.449
2	.770	-.535
3	.837	-.263
4	.773	.489
5	.765	.478
6	.725	.331

ned error #11401 - Cannot open text file "C:\Program Files\SPSS\en\windows\spss.err": No such
components extracted.

r Analysis

KMO and Bartlett's Test

ser-Meyer-Olkin Measure of Sampling quacy.		.720
lett's Test of ericity	Approx. Chi-Square	211.922
	df	3
	Sig.	.000

Communalities

	Initial	Extraction
Efficacy 1	1.000	.821
Efficacy 2	1.000	.803
Efficacy 3	1.000	.723

ction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
nponent	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
	2.347	78.230	78.230	2.347	78.230	78.230
	.402	13.397	91.627			
	.251	8.373	100.000			

ction Method: Principal Component Analysis.

omponent Matrix[a]

	Compone nt
	1
Efficacy 1	.906
Efficacy 2	.896
Efficacy 3	.850

ined error #11401 - Cannot open text file "C:\Program Files\SPSS\en\windows\spss.err": No such
1 components extracted.

or Analysis

KMO and Bartlett's Test

ser-Meyer-Olkin Measure of Sampling quacy.		.734
lett's Test of ericity	Approx. Chi-Square	213.789
	df	3
	Sig.	.000

Communalities

	Initial	Extraction
avioral intention 1	1.000	.811
avioral intention 2	1.000	.796
avioral intention 3	1.000	.759

ction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
nponent	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
	2.366	78.872	78.872	2.366	78.872	78.872
	.357	11.884	90.756			
	.277	9.244	100.000			

ction Method: Principal Component Analysis.

Component Matrix[a]

	Compone nt
	1
avioral intention 1	.901
avioral intention 2	.892
avioral intention 3	.871

ned error #11401 - Cannot open text file "C:\Program Files\SPSS\en\windows\spss.err": No such
components extracted.

bility

** Method 2 (covariance matrix) will be used for this analysis ******

L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

POU1 POU 1
POU2 POU 2
POU3 POU 3
POU4 POU 4

N of Cases = 150.0

leans	Mean	Minimum	Maximum	Range	Max/Min	Variance
	1.9617	1.8733	2.0133	.1400	1.0747	.0040

otal Statistics

	Scale Mean if Item	Scale Variance if Item	Corrected Item-Total	Squared Multiple	Alpha if Item

Deleted	Deleted	Correlation	Correlation	Deleted
5.9733	3.9053	.7031	.5600	.8975
5.8867	3.4837	.8980	.8065	.8279
5.8333	3.4553	.7728	.6425	.8755
5.8467	3.7817	.7497	.6139	.8815

bility Coefficients 4 items

= .9005 Standardized item alpha = .9016

ability

** Method 2 (covariance matrix) will be used for this analysis ******

L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

PEOU1	PEOU 1
PEOU2	PEOU 2
PEOU3	PEOU 3
PEOU4	PEOU 4

N of Cases = 150.0

Means	Mean	Minimum	Maximum	Range	Max/Min	Variance
	2.1550	1.9933	2.3467	.3533	1.1773	.0212

total Statistics

Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
6.2733	4.3476	.3783	.1577	.8816
6.6267	4.3295	.6985	.5407	.7000
6.4667	4.0089	.7388	.6591	.6724
6.4933	4.2919	.6911	.6362	.7015

bility Coefficients 4 items

= .7918 Standardized item alpha = .8165

ability

** Method 2 (covariance matrix) will be used for this analysis ******

L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

TRUST1	Trust 1
TRUST2	Trust 2
TRUST3	Trust 3
TRUST4	Trust 4
TRUST5	Trust 5
TRUST6	Trust 6

N of Cases = 150.0

Means	Mean	Minimum	Maximum	Range	Max/Min	Variance
	2.4233	2.3267	2.5333	.2067	1.0888	.0083

total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
1	12.0333	9.1600	.6730	.6290	.8434
2	12.0667	9.3647	.6628	.6784	.8450
3	12.0067	8.8657	.7447	.6372	.8297
4	12.1933	9.5530	.6545	.6603	.8465
5	12.2133	9.7260	.6489	.6333	.8476
6	12.1867	9.8038	.6017	.4180	.8554

oility Coefficients 6 items

= .8673 Standardized item alpha = .8671

bility

* Method 2 (covariance matrix) will be used for this analysis ******

L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

SELF1 Self Efficacy 1
SELF2 Self Efficacy 2
SELF3 Self Efficacy 3

N of Cases = 150.0

Means	Mean	Minimum	Maximum	Range	Max/Min	Variance
	2.2289	2.0267	2.4800	.4533	1.2237	.0532

-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
	4.5067	2.3993	.7800	.6126	.7506
2	4.2067	2.2590	.7613	.5921	.7758
3	4.6600	3.1118	.6793	.4632	.8544

bility Coefficients 3 items

= .8567 Standardized item alpha = .8605

ability

** Method 2 (covariance matrix) will be used for this analysis ******

L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

INTEN1 Behavioral intention 1
INTEN2 Behavioral intention 2
INTEN3 Behavioral intention 3

N of Cases = 150.0

Means	Mean	Minimum	Maximum	Range	Max/Min	Variance
	2.0800	2.0133	2.1467	.1333	1.0662	.0044

total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Alpha if Item Deleted
	4.0933	1.6959	.7679	.5914	.7889
2	4.1600	1.9474	.7543	.5714	.7955
3	4.2267	2.1630	.7162	.5130	.8345

ability Coefficients 3 items

a = .8633 Standardized item alpha = .8660

ore

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
OU	150	100.0%	0	.0%	150	100.0%

Descriptives

			Statistic	Std. Error
OU	Mean		1.9617	.05120
	95% Confidence Interval for Mean	Lower Bound	1.8605	
		Upper Bound	2.0628	
	5% Trimmed Mean		1.9333	
	Median		2.0000	
	Variance		.393	
	Std. Deviation		.62708	
	Minimum		1.00	
	Maximum		4.00	
	Range		3.00	
	Interquartile Range		.7500	
	Skewness		.523	.198
	Kurtosis		.771	.394

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	*df*	*Sig.*	*Statistic*	*df*	*Sig.*
OU	.216	150	.000	.903	150	.000

lliefors Significance Correction

ou

Stem-and-Leaf Plot

ency Stem & Leaf

```
2.00          1 .  00000000000
 7.00         1 .  222
 0.00         1 .  55555
 9.00         1 .  7777
  .00         1 .
3.00          2 .  00000000000000000000000000000000
 1.00         2 .  22222
 0.00         2 .  55555
 1.00         2 .  &
  .00         2 .
 2.00         3 .  000000
 1.00         3 .  &
 4.00 Extremes     (>=3.5)

 width:       1.00
 leaf:        2 case(s)


notes fractional leaves.
```

ore

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
EOU	150	100.0%	0	.0%	150	100.0%

Descriptives

			Statistic	Std. Error
EOU	Mean		2.1550	.05422
	95% Confidence Interval for Mean	Lower Bound	2.0479	
		Upper Bound	2.2621	
	5% Trimmed Mean		2.1407	
	Median		2.2500	
	Variance		.441	
	Std. Deviation		.66408	
	Minimum		1.00	
	Maximum		4.00	
	Range		3.00	
	Interquartile Range		.7500	
	Skewness		.145	.198
	Kurtosis		.221	.394

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
EOU	.148	150	.000	.948	150	.000

illiefors Significance Correction

EOU

Stem-and-Leaf Plot

```
ency     Stem &  Leaf

.00         1 .  000000000000000
.00         1 .  22222222
.00         1 .  55555555555
.00         1 .  77777
.00         1 .
.00         2 .  00000000000000000000000000000000
.00         2 .  22222222222222222
.00         2 .  55555555555555555555555555555
.00         2 .  7777777777
.00         2 .
.00         3 .  000000000000000
.00         3 .  2
.00 Extremes     (>=4.0)

width:       1.00
leaf:        1 case(s)
```

re

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
UST	150	100.0%	0	.0%	150	100.0%

Descriptives

			Statistic	Std. Error
RUST	Mean		2.4233	.04945
	95% Confidence Interval for Mean	Lower Bound	2.3256	
		Upper Bound	2.5210	
	5% Trimmed Mean		2.4302	
	Median		2.5000	
	Variance		.367	
	Std. Deviation		.60560	
	Minimum		1.00	
	Maximum		4.17	
	Range		3.17	
	Interquartile Range		.8333	
	Skewness		-.154	.198
	Kurtosis		.422	.394

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
RUST	.129	150	.000	.962	150	.000

lliefors Significance Correction

RUST

T Stem-and-Leaf Plot

ency	Stem &	Leaf
.00	1 .	000000111
.00	1 .	3
.00	1 .	55
.00	1 .	66
.00	1 .	888
.00	2 .	000000000000000000000000000001111111111111111
.00	2 .	33333333
.00	2 .	5555555555555555
.00	2 .	6666666666666
.00	2 .	88888888888888
.00	3 .	00000000000000000000001111
.00	3 .	33
.00	3 .	55
.00	3 .	6
.00	3 .	8
.00	4 .	0
.00 Extremes		(>=4.2)

Width: 1.00
Leaf: 1 case(s)

re

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
ELF	150	100.0%	0	.0%	150	100.0%

Descriptives

			Statistic	Std. Error
ELF	Mean		2.2289	.06347
	95% Confidence Interval for Mean	Lower Bound	2.1035	
		Upper Bound	2.3543	
	5% Trimmed Mean		2.2037	
	Median		2.0000	
	Variance		.604	
	Std. Deviation		.77732	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		.6667	
	Skewness		.260	.193
	Kurtosis		.263	.394

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	*df*	*Sig.*	*Statistic*	*df*	*Sig.*
LF	.158	150	.000	.941	150	.000

iefors Significance Correction

LF

Stem-and-Leaf Plot

ncy Stem & Leaf

00 Extremes (=<1.0)
00 1 . 33333
00 1 .
00 1 . 666666
00 1 .
00 2 . 00000000000000000000000000000000000000000000
00 2 . 3333333333333333
00 2 .
00 2 . 666666666666666666666666
00 2 .
00 3 . 00000000000000000
00 3 . 333333333
00 Extremes (>=3.7)

width: 1.00
leaf: 1 case(s)

re

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
EN	150	100.0%	0	.0%	150	100.0%

Descriptives

			Statistic	Std. Error
EN	Mean		2.0800	.05495
	95% Confidence Interval for Mean	Lower Bound	1.9714	
		Upper Bound	2.1886	
	5% Trimmed Mean		2.0543	
	Median		2.0000	
	Variance		.453	
	Std. Deviation		.67299	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		.4167	
	Skewness		.594	.198
	Kurtosis		1.618	.394

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	*df*	*Sig.*	*Statistic*	*df*	*Sig.*
EN	.227	150	.000	.905	150	.000

efors Significance Correction

EN

Stem-and-Leaf Plot

ncy Stem & Leaf

00 Extremes (=<1.33)
00 16 . 66666
00 17 .
00 18 .
00 19 .

Analysis Summary

Date and Time

Date: Tuesday, October 26, 2010
Time: 3:25:41 PM

Title

sarah test model_2: Tuesday, October 26, 2010 03:25 PM

Notes for Group (Group number 1)

The model is recursive.
Sample size = 150

Notes for Model (Default model)

Computation of degrees of freedom (Default model)

Number of distinct sample moments:	171
Number of distinct parameters to be estimated:	43
Degrees of freedom (171 - 43):	128

Result (Default model)

Minimum was achieved
Chi-square = 232.420
Degrees of freedom = 128
Probability level = .000

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	43	232.420	128	.000	1.816
Saturated model	171	.000	0		
Independence model	18	1832.193	153	.000	11.975

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.041	.965	.939	.642
Saturated model	.000	1.000		
Independence model	.228	.275	.189	.246

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.873	.848	.939	.926	.938
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.837	.730	.785
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	104.420	65.596	151.082
Saturated model	.000	.000	.000
Independence model	1679.193	1545.009	1820.780

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	1.560	.701	.440	1.014
Saturated model	.000	.000	.000	.000
Independence model	12.297	11.270	10.369	12.220

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.074	.059	.089	.006
Independence model	.271	.260	.283	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	318.420	330.989	447.877	490.877

Model	AIC	BCC	BIC	CAIC
Saturated model	342.000	391.985	856.819	1027.819
Independence model	1868.193	1873.455	1922.385	1940.385

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	2.137	1.876	2.450	2.221
Saturated model	2.295	2.295	2.295	2.631
Independence model	12.538	11.638	13.488	12.574

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	100	108
Independence model	15	16

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
ease	<---	efficacy	.352	.081	4.338	***	par_15
Trust	<---	ease	.366	.168	2.181	.029	par_18
useful	<---	efficacy	.135	.073	1.854	.064	par_14
useful	<---	Trust	.039	.056	.698	.485	par_19
useful	<---	ease	.616	.190	3.242	.001	par_20
intention	<---	useful	.452	.133	3.401	***	par_16
intention	<---	ease	.693	.220	3.156	.002	par_17
trust1	<---	Trust	1.000				
trust2	<---	Trust	1.027	.083	12.335	***	par_1
trust3	<---	Trust	.962	.086	11.177	***	par_2
trust6	<---	Trust	.533	.089	6.014	***	par_3
self1	<---	efficacy	1.000				
self2	<---	efficacy	1.023	.087	11.738	***	par_4
self3	<---	efficacy	.709	.068	10.493	***	par_5
pou1	<---	useful	1.000				
pou2	<---	useful	1.263	.097	13.018	***	par_6
pou3	<---	useful	1.212	.110	11.013	***	par_7
pou4	<---	useful	1.057	.099	10.673	***	par_8
inten1	<---	intention	1.000				
inten2	<---	intention	.922	.080	11.568	***	par_9
inten3	<---	intention	.765	.073	10.432	***	par_10
peou1	<---	ease	1.000				
peou2	<---	ease	1.469	.308	4.774	***	par_11
peou3	<---	ease	1.703	.351	4.847	***	par_12
peou4	<---	ease	1.592	.329	4.839	***	par_13

tandardized Regression Weights: (Group number 1 - Default model)

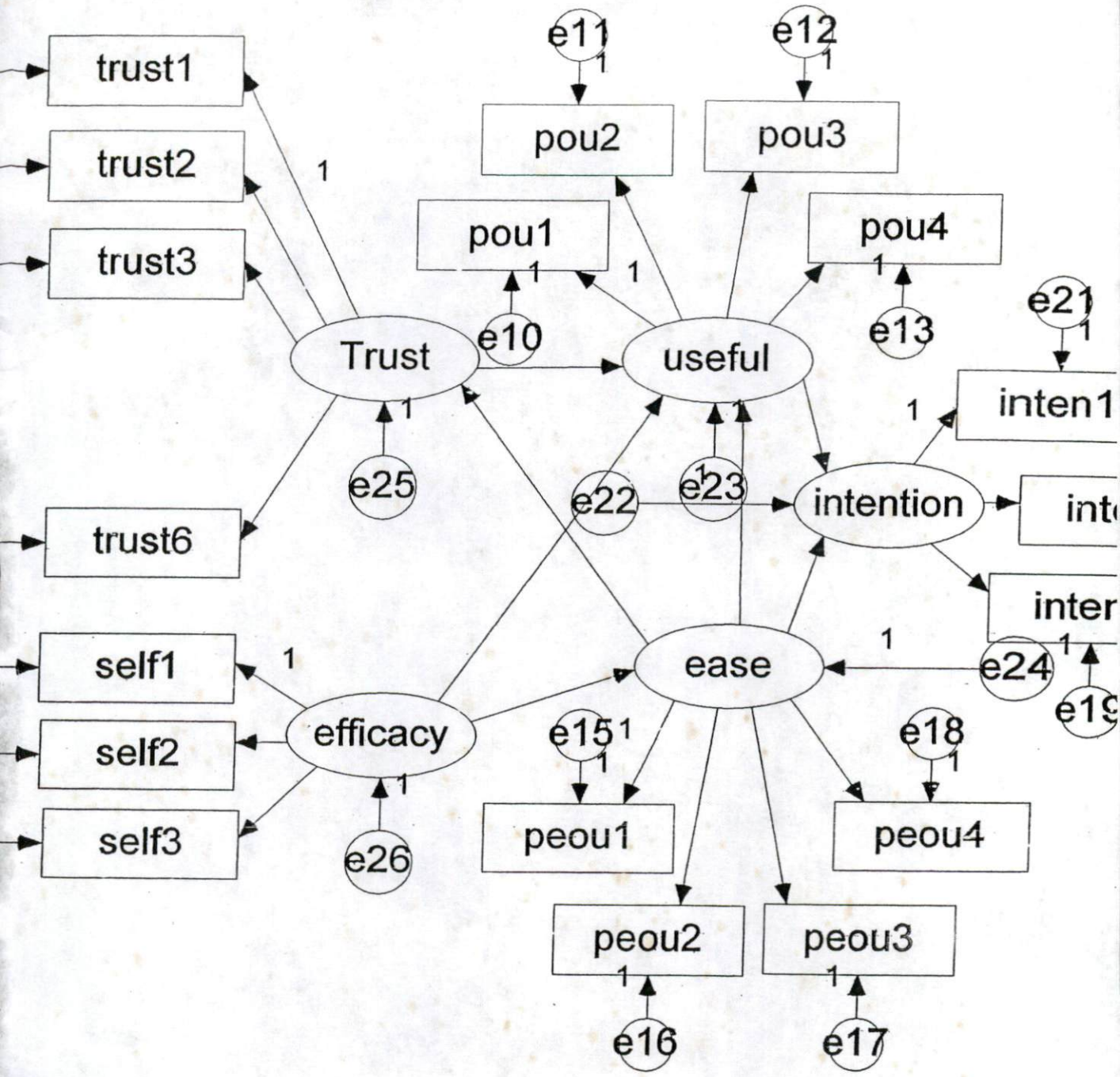
			Estimate
se	<---	efficacy	.681
ust	<---	ease	.218
eful	<---	efficacy	.203
eful	<---	Trust	.051
eful	<---	ease	.479
ention	<---	useful	.343
ention	<---	ease	.408
st 1	<---	Trust	.836

			Estimate
trust2	<---	Trust	.808
trust3	<---	Trust	.805
trust6	<---	Trust	.489
self1	<---	efficacy	.872
self2	<---	efficacy	.836
self3	<---	efficacy	.762
pou1	<---	useful	.769
pou2	<---	useful	.964
pou3	<---	useful	.826
pou4	<---	useful	.805
nten1	<---	intention	.834
nten2	<---	intention	.863
nten3	<---	intention	.781
peou1	<---	ease	.397
peou2	<---	ease	.811
eou3	<---	ease	.867
eou4	<---	ease	.860

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
26	.630	.099	6.342	***	par_21
24	.090	.038	2.356	.018	par_22
25	.451	.076	5.970	***	par_23
23	.162	.031	5.269	***	par_24
22	.262	.049	5.388	***	par_25
1	.203	.034	5.932	***	par_26
2	.123	.029	4.184	***	par_27
3	.238	.036	6.576	***	par_28
5	.427	.051	8.311	***	par_29
7	.198	.041	4.770	***	par_30
8	.284	.049	5.732	***	par_31
	.229	.033	6.988	***	par_32
0	.192	.024	7.857	***	par_33
1	.034	.013	2.599	.009	par_34
2	.191	.026	7.392	***	par_35
3	.169	.022	7.601	***	par_36
1	.213	.037	5.778	***	par_37
0	.141	.028	5.015	***	par_38
9	.182	.027	6.733	***	par_39
8	.150	.026	5.850	***	par_40

	Estimate	S.E.	C.R.	P	Label
e15	.898	.106	8.458	***	par_41
e17	.161	.028	5.671	***	par_42
e16	.190	.028	6.783	***	par_43


trust1
trust2
trust3
trust6
Trust
e25
e10
e11
e12
pou2
pou3
pou1
pou4
e13
e21
useful
inten1
e22
e23
intention
inter
e24
e19
ease
self1
self2
self3
efficacy
e26
e15
e18
peou1
peou4
peou2
peou3
e16
e17
1