



**ISSN: 2454-9940**



**INTERNATIONAL JOURNAL OF APPLIED  
SCIENCE ENGINEERING AND MANAGEMENT**

**E-Mail :**  
**editor.ijasem@gmail.com**  
**editor@ijasem.org**

**[www.ijasem.org](http://www.ijasem.org)**

# A review of technology acceptance and adoption models and theories

Dr.Basheer Mohammed, Syed Mujeebul Hassan, Saba Faranaz

---

**Abstract;**Academics are curious to learn what elements influence users' acceptance or rejection of technologies since recognizing the demands and acceptance of people is the first step in any organization and this information would be important to determine the road to future growth. Many theories and frameworks have been proposed to explain why and how people embrace new technologies, and all of these models and frameworks bring additional considerations into the mix that might influence users' decisions. In this work, we give a survey of the literature on theories and models of technology acceptability among end users. Literature that attempts to demonstrate how developers and researchers predict the amount of acceptance of any information technology will be highlighted in the present review.

---

**Keywords:**Adoption Model, Adoption Theory, User Acceptance, User Adoption, User Acceptance Model, and User Adoption Theory.

---

## Introduction

Having users believe in and embrace a new technology is essential to its success and growth. On top of that, it has been speculated that user participation in system design increases the likelihood of adoption.

In contrast to refuse, acceptance refers to a positive choice to implement a new idea [1]. It is important for decision-makers to understand the factors that users consider when deciding whether or not to adopt a new system [2]. Researchers and practitioners alike wonder what factors influence people's willingness to adopt cutting-edge technology. Finding the answer to this issue may lead to improved techniques for creating, analyzing, and anticipating consumers' reactions to new technology [3]. Voting, dieting, family

planning, donating blood, women's occupational orientations, breast cancer examination, choice of transport mode, turnover, birth control pill use, education, consumer purchase behaviors, and computer use are just a few examples of the many domains where technology acceptance models and theories have been applied to understand and predict users' behavior. A number of studies in the area of technology adoption have produced assessment frameworks for determining how often a certain piece of technology is really used. Numerous models and frameworks, including the Technology Acceptance Model [4-6], the Theory of Planned Behavior [7], the Diffusion of Innovation theory [8], the Model of PC Utilization [10], the Motivational Model [11],

---

Department of IT

[dr.basheer.mohammed.1@gmail.com](mailto:dr.basheer.mohammed.1@gmail.com),[syedmujeebul@gmail.com](mailto:syedmujeebul@gmail.com),[saba.faranaz@gmail.com](mailto:saba.faranaz@gmail.com)

[ISL Engineering College.](#)

International Airport Road, Bandlaguda, Chandrayangutta Hyderabad - 500005 Telangana, India.

---

the Unified Theory of Acceptance and Use of Technology [12], and the Social Cognitive Theory [13-16], among others, have been developed to explain user adoption of new technologies.

Because of the complexity of the problems involved, it is essential to consider several theoretical perspectives. Theoretically, there are many different ways to handle the thorny problems at hand. For this reason, it is important to provide a broad perspective on the many models of widespread adoption now in use in this sector. Adoption models and theories are offered in this work to provide a high-level introduction to the subject.

### Literature Review

Figure 1 presents a quick view on the most popular theories and models of technology acceptance. As seen, some theories are extended from other theories and models.

#### Theory of Reasoned Action (TRA)

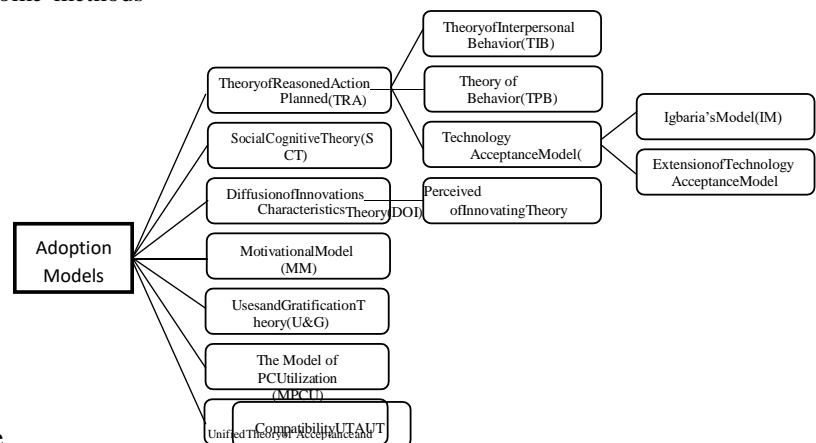
Although TRA model is firstly developed in 1975 by Fishbein and Azjen's for sociological and psychological researches, it is recently became foundation to investigate individuals' IT usage behaviour [17]. In this model, any human behaviour is predicted and explained through three main cognitive components including attitudes (unfavourableness or favourableness of person's feeling for a behaviour), social norms (social influence), and intentions (individual's decision to do or don't do a behaviour). This human behaviour should be volitional, systematic and rational. Moreover, three boundary factors, volitional control; intention stability over time; and measurement of intention in terms of target, time, context, action and specificity, are defined to test and evaluate the TRA. Furthermore, some methods

such as generality, target, action, context, and time horizon are established to improve the robustness between corresponding intention and attitude. On the other hand, the main disadvantages of TRA are the lack of addressing the role of habit, the cognitive deliberation, misunderstanding through a survey (attitudes, subjective norms, and intention of the respondents) and the moral factors. In addition, usage voluntariness is an crucial issue for validation of TRA.

#### Theory of Planned Behavior (TPB)

This model expands the TRA framework by include the concept of perceived behavioral control (PBC). The perceived importance of available resources, opportunity, and abilities in achieving objectives [18] are the primary determinants of PBC. While both TPB and TRA presume that an individual's BI influences their behavior, TPB makes use of the PBC to account for behaviors that are beyond of the person's control. Incorporating PBC into the mix not only helps to create realistic restrictions, but also yields a self-efficacy type component [19, 20]. PBC also has an indirect effect on behavior through behavioural goals. This means that there are primarily three elements influencing BI, as outlined by the TPB model:

attitude toward behavior, personal standards for acceptable conduct, and the sense of agency one has over one's own actions. The TPB model, however, has two major flaws [21, 22]. First, if there is no way to use a computer, a person's feelings about computers are mostly irrelevant. Secondly, the updated TPB might be seen as the more appropriate theoretical framework that influences the degree of individual voluntariness that chooses or does not choose to employ



information technology in the workplace.

Fig.1. An overview of Adoption/Acceptance Models.

### *Theory of Interpersonal Behavior (TIB)*

This model is clarifying mainly the human's behaviour complexity which are effected by social and emotional factors. Therefore, this model not only contains all aspect of TRA and TPB but also, adding habits, facilitating conditions and affect in order to improve the prediction power. The concept of social factors which is similar to the subjective norms construct in TRA [9, 23] contain roles, norms and self-concept. In brief, in TIB, individual is neither fully deliberative nor fully automatic, further, neither fully autonomous nor entirely social. TRA differs from TIB, in the sense that TRA interests in accounting for the most variance with the fewest variables, whereas TIB interests in accounting for the most variance in total, because even a small amount of variance may be socially important, if the behaviour in question is critical. In this model, emotions, social factors (like subjective norms in TRA), and habits are identified as the main factors to form the intention. TIB has three levels to argue the behaviour. In the first level, personal beliefs, attitudes and social factors related to the behaviour is shaped by personal characteristics and previous experiences. The second level describes how affect, cognition and social determinants plus personal normative beliefs effect on intentions to a particular behaviour. In the third level, possibility of performing a specific behaviour is predicted by behavioural intentions, situational conditions and past experience [24]. The main disadvantage of TIB is complexity and lack of parsimony compared to TRA and TPB. Also, TIB isn't providing simple procedure for the operational definition of the variables among model and it is left to there researcher.

### *Technology Acceptance Model (TAM)*

The TRA model serves as the basis for this one. User subject norms and interests [25] exclude the TAM model because of the TRA model's shaky theoretical and psychometric standing. Perceived utility, perceived ease of use, and attitude toward usage are the three pillars upon which TAM rests to explain user motivation. As a result, TAM would not only include BI but also the two principal beliefs like perceived utility and ease of use, all of which have major effect on the user's attitude. These may be categorized as either antipathy or favorability to the system. TAM model [26] sometimes takes into account other aspects known as external variables (user training, system features, user engagement in design, and the nature of the implementation process). The Technology

Acceptance Model (TAM) is one of the most often referenced models in the study of how people interact with new technologies [27]. This area of study has gotten a lot of attention during the last several decades.

backed up by solid evidence. TAM's applicability is limited outside of business settings since it fails to account for the impact of culture on people's propensity to embrace new technologies. TAM also requires the inclusion of certain additional factors in the form of external variables in order to provide more reliable forecast of system utilization [19, 28]. TAM's inability to apply in a customer setting where adoption and use of information technologies is not just to fulfill tasks but also to meet emotional demands is a result of TAM's failure to include customers' intrinsic motives is a major flaw in the theory.

### *Extension of TAM (ETAM)*

In ETAM, some new factors are added to TAM in order to improve adaptively, explanatory power and specificity of TAM [29]. ETAM has been proposed in two separate studies. The first study focused on antecedents of perceived usefulness and BI which known as TAM2. TAM2 was proposed by adding two groups of constructs; social influence (image, subject norms and voluntariness), and cognitive (result demonstrability, job relevance and output quality) to TAM, to improve the predictive power of perceived usefulness. Therefore, for both voluntary and mandatory environments, TAM2 is outperformed. The only exception is related to subjective norm which have influence in mandatory settings in but do not in voluntary settings. The second study identified constructs that influence on perceived ease of use. The antecedents of perceived ease of use have been divided to two major groups, namely, adjustments and anchors. The general beliefs regarding the use of computer systems have been put in anchors group (enjoyment and objective usability) while beliefs that are formed on the basis of direct experience of given system are included in adjustments set (external control, computer self-efficacy, computer anxiety, and computer playfulness).

### *Igbaria's Model (IM)*

According to IM, both extrinsic and intrinsic motivators effect on the new technology acceptance or rejection [30]. This model posited perceived fun as intrinsic motivator and perceived usefulness as extrinsic motivator

which influence on behaviour (computer usage) and attitude (computer satisfaction). Apart from these factors, user acceptance (actual behaviour) is directly and indirectly affected by perceived usefulness, computer anxiety, computer satisfaction, and perceived fun. Also, perceived fun and perceived usefulness have both direct and indirect (via satisfaction) influence on adoption. Besides, perceived usefulness effects on perceived fun. Additionally, computer anxiety negatively affects two factors perceived fun and perceived usefulness. Also, it has been confirmed that satisfaction of computer has a direct influence on usage.

### *Social Cognitive Theory (SCT)*

Inspired from social psychology, SCT was proposed based on three main factors; behaviour, personal, and environment which are interrelated bidirectionally in order to predict both group and individual behaviour. Moreover, it can identify methods which can change and modify behaviour [31]. In SCT model, behaviour factor is chiefly focused on usage, performance and adoption issues. However, personal factor is any personality, cognitive and demographic aspects characterizing a person. On the other hand, environmental factor includes physical and social factors which both are physically external to the individual. SCT is an inseparable triadic structure that all three factors constantly influence one another, reciprocally determining each other. SCT model is integrated to evaluate the information technology usage by using some constructs including self-efficacy, outcome expectations performance, anxiety, affect, and outcome expectations personal.

### *Diffusion of Innovations Theory (DOI)*

The Dissemination of Ideas (DOI) model analyzes many innovations by focusing on four variables (i.e., time, communication channels, invention, and social system) that affect the rate at which a concept spreads. In addition to its practical use in both institutional and personal contexts, DOI also provides a theoretical basis for addressing questions of global adoption. Adopter traits, innovation features, and the choice to implement an invention are all intertwined in the D.O.I. model. There are five stages in the innovation decision-making process:

shared characteristics have used a variety of channels of communication to coordinate actions, make decisions, and influence one another. The relative benefit, compatibility, complexity, trialability, and observability of an invention are the five primary constructions given as effective elements on any innovation's adoption in the characteristics of an innovation phase. Characteristics of adopters phase [32] defines five groups: early adopters, innovators, laggards, late majority, and early majority. In conclusion, compared to other adoption models, DOI's weaker explanatory power and impracticality in result prediction are due to its greater emphasis on system features, organizational traits, and environmental variables. Perceived Characteristics of Innovating Theory (PCIT)

This model is expanded the DOI theory by identifying three additional features as: Image, voluntariness, and behaviour. The behaviour is influenced by the perception of voluntariness which has effect on actual behaviour compare to voluntariness. Result shows that adoption rate and demonstrability are much related to each other and while demonstrability increase the adoption rate rapidly increase too. Furthermore, observability has actually composed of two sub characteristics which are visibility and result demonstrability. Also in PCI model, voluntariness affects users' decision to reject or accept an innovation [33].

### *Motivational Model (MM)*

Basically, system use is determined by two intrinsic motivation and extrinsic motivation. The extrinsic motivation is defined as the perception that users will want to perform an activity because it is perceived to be instrumental in achieving valued outcomes that are distinct from the activity itself, such as improved job performance. The intrinsic motivation is defined as the perception that users will want to perform an activity for no apparent reinforcement other than the process of performing the activity per se. Davis, Bagozzi [11] proposed that perceived usefulness as an extrinsic motivation and perceived enjoyment as an intrinsic motivation. Generally, the output quality and perceived ease of use have impact on perceived enjoyment and perceived usefulness. Moreover, they introduced task importance as a moderator of the ease of use and output quality influences on usefulness. Therefore, the output quality and perceived ease of use influence BI

Over time, individuals of a social system with

indirectly through perceived usefulness and perceived enjoyment.

#### *Uses and Gratification Theory (U&G)*

This model seeks to analyze the reason for involvements of people for certain communication medium compared to others. The use of media has gained by which particular gratifications. The main focus of U&G is on the social and psychological aspects of users' use in their quest for motivation and satisfaction [34]. U&G includes three main constructs: motivations, behavioural usage and gratifications/satisfaction. Motivation is referred to the overall dispositions which influence a nation of people for their requirements [35]. Behavioural usage refers to "patterns of exposure of use (such as amount of use, duration of use, and type of use)". U&G is a unique framework to be applied in all kinds of media in comparison to other models such as TPB and DOI. U&G model not only can apply in a media environment for communication purposes but also, it can be utilized where the media is used for play and work process.

#### *The Model of PC Utilization (MPCU)*

The Model of PC Utilization fits the IS perspective to forecast individual acceptance and personal computer (PC) utilization. Since MPCU model assesses actual behaviour (personal computer usage) so they excluded behaviour intention from the proposed model. Furthermore, habits also are not included in the model because habit use is a tautology when used within the context of computer use. Affect, enabling situation, long-term usage effects, perceived consequences, social influences, complexity, and work fit are only few of the factors that are directly evaluated by MPCU. Job-related variables, societal considerations, outcomes over time, and

use of computers is affected by factors of varying complexity. However, there is no correlation between favorable environmental and emotional conditions and PC usage. Despite the fact that habit formation is an excellent predictor of behavior, it has been left out of MPCU [36].

#### *Unified Theory of Acceptance and Use of Technology (UTAUT)*

Venkatesh, Morris [12] compared the

similarities and differences among the eight models which previously used in the context of information system, all of which had their origins in sociology, psychology and communications. These models are Technology Acceptance Model, Theory of Reasoned Action, combined TAM and TPB, Theory of Planned Behaviour, Model of PC Utilization, Diffusion of Innovation, Motivational Model and Social Cognitive Theory. UTAUT identified four antecedents of the acceptance of information systems. They were developed by tailoring the fourteen initial constructs from eight acceptance theories [12]. The significant constructs are effort expectancy, performance expectancy, social influence and facilitating conditions. Furthermore, four significant moderating variables were identified; gender, experience, age and voluntariness of use.

#### *Compatibility UTAUT (C-UTAUT)*

Bouten [37] integrated compatibility beliefs developed by Karahanna, Agarwal [38] into the UTAUT model developed by Venkatesh, Morris [12] to improve the explanatory power of the UTAUT model. Additionally it aims at providing a more thorough understanding of how the cognitive phenomena of the UTAUT model are formed by identifying and testing new boundary conditions [37]. Since the study planned to investigate the relationship between compatibility beliefs and behavioural perceptions, thus measuring actual usage behaviour was not of significance. Furthermore, it was cross-sectional, measuring behavioural intention instead of use behaviour circumvents the potential problem of retrospective analysis. Since the research was cross-sectional and did not test different time periods, thus the relationships proposed by Venkatesh, Morris [12] relating to experience could not be copied exactly.

## **2. Discussion**

Adoption models rooted on a diversity of theories for example, Innovation Diffusion Theory (IDT). Is from sociology, Theory of Reasoned Action (TRA) is from social psychology [37], TIB, TPB and SCT are psychosocial theories [39]. All three theories have proven their effectiveness in predicting and explaining a variety of human behaviours in differing contexts. On the other hand, TRA and TPB differ from DOI in the sense that the former focuses on explaining the behaviour of individuals. The latter concentrates on adoption decisions in which the organizational

characteristics play a key role, not the individual. SCT and TPB integrate the notion of perceived outcomes when forecasting behaviour while DOI and TAM focus solely on beliefs about the technology. DOI, TAM and TPB adopt a unidirectional perspective towards causal relationship, in which environmental constructs affect cognitive beliefs, which affect attitudes and behaviours whereas SCT relies on the bidirectional nature of causation in which behaviour, emotional and cognitive factors and environment constantly and mutually affect each other [40].

The Model of PC Utilization (MPCU) is another model that has its foundation in the study of human behavior and was developed in [10]. Although there is some conceptual overlap between TIB, TPB, and SCT, the latter two have been used much more often in the study of behavior than Triandis's TIB. All of the elements of the TPB model are present in the TIB, but the inclusion of habits and supportive environments increases the model's predictive potential [41, 42]. Complexity, perceived ease of use, relative benefit, and perceived utility are all characteristics that may influence both DOI and TAM [43]. Facilitating condition, which is employed by Venkatesh and Morris [12], incorporates ideas from Ajzen's [44] perceived behavioral control, Thompson and Higgins' [10] facilitating circumstances, and Moore and Benbasat's [45] compatibility construct. There has been no differentiation between the like/dislike connotation of emotional attitudes and the cognitive component of beliefs in the realm of information system research (which are the information a person holds about an object, issue, or person). According to Perlusz [46], it's not only rational thought processes but also feelings and motivations that shape people's actions. Therefore, he concluded, models and theories of technological adoption

had, up to this point, shown little interest in or understanding of the emotional lives of others. For the most part (Venkatesh [47] being an exception), when it comes to predicting whether or not people would embrace a new technology, models rely only on the individual's thoughts and opinions (as shown in [5, 11, 44, 48]). Anxiety [46, 47, 49], "fear" [50], and "worry" [51, 52] about using new technology have all been seen negatively in studies of its adoption. On the other hand, researchers have paid less attention to the positive feelings that contribute to a fulfilled life, such as joy, curiosity, satisfaction, and excitement [46]. Previous models have either emphasized the importance of internal factors like attitudes, beliefs, and intentions, or external factors like incentives and institutional restrictions in explaining behavior. However, many models, TIB included [53], do not give clear criteria for the operational specification of the variables inside the

model. In this work, we looked at the most well-known and widely used models and theories for understanding how users take in new technologies. It seems that the most often used methods in the area of Information Management are UTAUT, TAM, and DOI.

### Acknowledgements

This research has been prepared and supported by Research & Development Department of Ahoora Ltd | Management Consultation Group and Hamta Business Solution Sdn Bhd | Business Development and International Trade.

### References

- [1] For more on this topic, see [1] B. Simon's Knowledge Media in the Education Industry. Knowledge Media in the Educational System: An Acceptance Study of Colleges and Universities, WU Vienna University of Economics and Business, Vienna, Austria, 2001, p.179.
- [2] [2] K. Mathieson, Comparing the Technology Acceptance Model with the Theory of Planned Behavior to Predict User Intentions. There was an article published in the journal Information Systems Research 2(3) in 1991 that focused on this topic.
- [3] [3]
- [4] User Acceptance of IT: Theories and Models, by A. Dillon and M. Morris. Annual Review of Information Science and Technology, edited by M. Williams, Medford, NJ: Information Today, 31 (3), 3-32 (1996).
- [5]
- [6] MIT Sloan School of Management, Cambridge, MA, 1986, F.D. Davis, "Technology Acceptance Model for Empirically Testing New End-User Information Systems: Theory and Results."
- [7] Perceived utility, perceived ease of use, and user adoption of information technology, F.D. Davis [5]. Research in Management Information Systems 13(3) (1989) 319-340.
- [8] User Acceptance of Computer Technology: A Comparison of Two Theoretical Models [6], by F.D. Davis, R.P. Bagozzi, and P.R. Warshaw. Reference: Management Science, 35(8), 982-1003 (1989).
- [9] A theory of planned behavior [7] I. Ajzen, From intentions to acts. Published in Kuhl, Jonathan, and Beckmann, Jonathan (Eds). (eds.). Interventional Control of Behavior: From Thought to Action. 11-39 in New York: Springer-Verlag, Volume 3.
- [10] [8] See p. 512 of E.M. Rogers's Diffusion of Innovations (5th ed., New York: Free Press, 2003).
- [11] M. Fishbein and I. Ajzen, "Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research," Addison-Wesley, Reading, Massachusetts, 1975, p. 9.
- [12] Personal computing: Toward a conceptual model of use, by R.L. Thompson, C.A. Higgins, and J.M. Howell [10]. Published in MIS Quarterly, 15(1), 124-143 (1991).
- [13] Workplace computer use: Extrinsic vs. intrinsic incentive, by F.D. Davis, R.P. Bagozzi, and P.R. Warshaw. 1111-1132 in Vol. 22 (1992) of the Journal of Applied Social Psychology.
- [14] User adoption of information technology: Towards an unifying perspective, [12] V. Venkatesh et al. Publication information: MIS Quarterly, 27(3), 425-478

- (2003).
- [15] A. Bandura, "Self-efficacy: Toward a Unifying Theory of Behavior Change" [13]. 84, (1977), pp. 191-215 in *Psychological Review*.
- [16] Bandura, A., "Reflections on self-efficacy," in *Advances in Behavioral Research and Therapy*, vol. Pp. 237-269 in Pergamon Press: Oxford, 1978, with S. Rashman as editor.
- [17] Self-efficacy as a mechanism in human agency [15], by A. Bandura. *The American Psychologist*, 37, 121-147 (1982).
- [18] For example, see page 544 of A. Bandura's *Social Foundations of Thought and Action: A Social Cognitive Theory* (1986, Prentice Hall, Inc., Englewood Cliffs, NJ, USA).
- [19] [17] B.C. Kuo, A. Roldan-Bau, and R. Lowinger, Testing a Culturally Expanded Model of the Theory of Reasoned Action via Path Analysis: Seeking Psychological Help Among Latin American Immigrants in Canada. *The International Journal of Helping Professions Counseling*, 37(2), 179-197 (2015).
- [20] Australian hospital nurses' perceptions about the importance of hand cleanliness at five "key occasions" [18] K.M. White et al., Using a theory of planned behavior framework. 15(1) (2015), 59, *BMC Health Services Research*.
- [21] Citation: [19] H. Taherdoost & M. Masrom. ITI 2009: 31st International Conference on Information Technology Interfaces. 2009. Cavtat, Croatia. IEEE. An Analysis of Smart Card Technology Adoption Using the Adoption Model.
- [22] [20]
- [23] Smart Card Technology; Awareness and Satisfaction, H. Taherdoost, S. Sahibuddin, and N. Jalaliyoon. *Computing Research*, 4(6), 128-132 (2012).
- [24]
- [25]
- [26] Smart Card Security: Technology and Adoption [21] - Taherdoost, H., S. Sahibuddin, and N. Jalaliyoon. 2011;5(2):74-84 in the *International Journal of Security*.
- [27] H. Taherdoost, M. Namayandeh, and N. Jalaliyoon, "Information Security and Ethics in Educational Context: Proposing a Conceptual Framework to Examine Their Impact," [22]. 1112 (2011) 134-138 in the *International Journal of CCS&IS*.
- [28] According to [23] M.K. Chang and W. Cheung's Determinants of the Intention to Use Internet/WWW at Work: a Confirmatory Study. To cite this article: *Information & Management* 39 (2001) 1-14.
- [29] Teacher social behavior and student motivation in competence-based vocational education: Evidence from Indonesia [24] by Z. Misbah, J. Gulikers, R. Maulana, and M. Mulder. 50 (2015): 79-89 in *Teaching and Teacher Education*.
- [30] Using the TAM to examine SMS marketing in two countries [25], by A. Muk and C. Chung. 68(1) (2015), 1-6 in *Journal of Business Research*.
- [31] Assessing citizen adoption of e-Government projects in Gambia: A validation of the technology acceptance model in information systems success [26], by F. Lin, S.S. Fofanah, and D. Liang. Article from *Government Information Quarterly*, 28(2):271-279 (2011).
- [32] Users' Reactions to Emergency Alert Technology: A Case Study, by P.F. Wu, in the 6th International ISCRAM Conference Proceedings, Gothenburg, Sweden, 2009.
- [33] Study of Smart Card Technology and Probe User Awareness about It: A Case Study of Middle Eastern Students. at 2009's International Conference on Management Technology and Applications. [28] H. Taherdoost, M. Zamani, and M. Namayandeh. Published by IEEE in Beijing, China.
- [34] The authors (É Maillet, L. Mathieu, C. Sicotte) Extending the UTAUT to model characteristics that explain nurses' acceptance, actual usage, and satisfaction with the EPR in acute care settings. *Medical Informatics, International*, 84(1), 36-47 (2015).
- [35] [30]
- [36] The different roles of perceived utility and perceived enjoyment in the adoption of microcomputer technology, M. Igbaria, S.J. Schiffman, and T.J. Wieckowski. *Behaviour and IT*, volume 13, issue 4, pages 349-361, 1994.
- [37] [31]
- [38] Citizen adoption of an e-government system: Validating extended social cognitive theory, N.P. Rana and Y.K. Dwivedi (SCT). *Journal of Library and Information Science*, 32(2), 2015, pp. 171-81.
- [39] I. Sila, The status of empirical research on the adoption and proliferation of business-to-business e-commerce [32]. *Journal of Electronic Commerce*, 12(3):258-301 (2015).
- [40] As cited in [33] M.A. Hameed, S. Counsell, S. Swift, A theoretical framework describing the method through which businesses incorporate new forms of information technology. *Engineering and Technology Management Journal*, 29(3), 358-390 (2012).
- [41] According to [34] M. Grellhesl, "Using the Uses and Gratifications Theory to Understand the Satisfaction Sought via Text Messaging Practices of Male and Female Undergraduate Students," Texas Tech University, 2010, p. 85.
- [42] [35] C.-D. Chen, et al., User's adoption of mobile o2o applications: viewpoints on the uses and gratifications paradigm and service dominating logic. 2015.
- [43] [36] S.-S. Chang et al., Exploring use behavioral models for building e-resource collections in academic libraries. 33(2), 292-307 (2015), *The Electronic Library*.
- [44] Faculty of Economics and Business Administration, M.P.L.M. Bouten, *Compatibility and Technology Acceptance: Consolidating, Validating, and Extending Concep* [37]. Maastricht, 2008, Maastricht University.
- [45] [38]
- [46] E. Karahanna, R. Agarwal, C.M. Angst, Reconceptualizing compatibility beliefs in technology acceptance study. Reference: *MIS Quarterly* 30(4):781-804 (2006).
- [47] From Recommendation to Action: Psychosocial Factors Influencing Physician Intention to Use Health Technology Assessment (HTA) Recommendations [39] by M.P. Gagnon, E. Sanchez, and J.M.V. Pons. *Implement Science*, 2006: p. 1-8.
- [48] International Conference on Information Systems, Technology, and Management (ICISTM). 2010. Bangkok, Thailand. K.D. Carillo. *Social Cognitive Theory in IS Research Literature Review, Criticism, and Research Agenda*.



- [49] Factors encouraging software piracy: a longitudinal study [41], by M. Limayem, M. Khalifa, and WW. Chin. 51 (2004) 414-425 in IEEE Transactions on Engineering Management.
- [50] Behavioural variables impacting internet misuse at work: An empirical examination. in Proceedings of the Third Annual Workshop on HCI Research in MIS. 2004. [42] I.M.Y. Woon and L.G. Pee. Capital of the United States: Washington, D.C.
- [51] [43] L. Carter and F. Bélanger, Citizens' confidence in and adoption of innovative e-government services. *Journal of Information Systems*, Vol.15, No.1 (2005:5–26).
- [52] The theory of planned conduct, by I. Ajzen [44]. 50(2), 179–211, 1991, *Organizational Behavior and Human Decision Processes*.
- [53] Perceptions of adopting an information technology innovation may be measured with the use of a survey [45] G.C. Moore and I. Benbasat. *The Journal of Information Systems*, 2(3), 192-222 (1991).
- [54] Proceedings of the IEEE International Conference on Engineering Management, Singapore, 2004, pages 845–847; S. Perlusz, "Emotions and Technology Acceptance: Development and Validation of a Technology Affect Scale."
- [55] Reference: [47] V. Venkatesh, Determinants of perceived ease of use: Integrating control, intrinsic motivation, and emotion into the technology adoption model. *Research in Information Systems*, 11(4), 342–365 (2000).
- [56] For more on this topic, see [48] E.M. Rogers, *The spread of new ideas*. New York, Free Press, 1995, edition 4.
- [57] Source: [49] G.F. Loewenstein et al., Risks as emotions. *Journal of Psychology*, 127(2), pp. 267-286 (2001).
- [58] According to [50] B. Fischhoff et al., How safe is secure enough? A quantitative analysis of how people feel about the potential downsides and upsides of technology. *Academic Journal of the Policy Sciences* 9 (1978): 127-152.
- [59] Concern and the appraisal of danger [51] L. Sjoberg. *Analysis of Risk*, 18(1), p. 85-93 (1998).
- [60] Concerns about technology actions and daily living, [52] D. MacGregor. 11(2), 315–324, 1991, *Risk Analysis*.
- [61] [53]
- [62] School of Human & Community Development. 2009. University of the Witwatersrand: Johannesburg. p.108. Robinson, J. Triandis's theory of interpersonal behavior in explaining software privacy behavior in the South African setting.