

**A STUDY OF ACCOUNTING INFORMATION SYSTEM
ADOPTION IN THE SMALL AND MEDIUM COMPANIES
IN LIBYA: A TECHNOLOGY ACCEPTANCE MODEL
APPROACH**

MUSTAFA I.O. OMRAN

UNIVERSITI UTARA MALAYSIA

2010



KOLEJ PERNIAGAAN
(College of Business)
Universiti Utara Malaysia

PERAKUAN KERJA KERTAS PROJEK
(Certification of Project Paper)

Saya, mengaku bertandatangan, memperakukan bahawa
MUSTAFA I.O. OMRAN (803226)

Calon untuk Ijazah Sarjana
(Candidate for the degree of) **MASTER OF SCIENCE (INTERNATIONAL ACCOUNTING)**

telah kertas projek yang bertajuk
(has presented his/her project paper of the following title)

A STUDY OF ACCOUNTING INFORMATION SYSTEM ADOPTION IN THE SMALL AND MEDIUM COMPANIES IN LIBYA : A TECHNOLOGY ACCEPTANCE MODEL APPROACH

Seperti yang tercatat di muka surat tajuk dan kulit kertas projek
(as it appears on the title page and front cover of the project paper)

Bahawa kertas projek tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan.
(that the project paper acceptable in the form and content and that a satisfactory knowledge of the field is covered by the project paper).

Nama Penyelia : **MR. ABDUL MANAF BIN BOHARI**

abdul manaf bohari

SENIOR LECTURER

COLLEGE OF BUSINESS

NO. 315, MAIN BUILDING

UNIVERSITI UTARA MALAYSIA
06010 UUM SINTOK, KEDAH DARUL AMAN
TEL: 04-9285277 (OFFICE), 019-4243648 (HP)

Tandatangan : *abdul manaf bohari*

Tarikh : **04 OCTOBER 2010**

PERMISSION TO USE

In presenting this thesis in partial fulfillment of the requirements for a postgraduate degree Master of International Accounting from University Utara Malaysia, I agree that the university's library may it freely available for inspection. I further agree that permission for copying this thesis in any manner, in a whole or in a part, for scholarly purpose may be granted by my supervisor or in their absence, by the Dean of Faculty of College of Business. It is understood that any copying or publication or use of this thesis or parts thereof for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to University Utara Malaysia for any scholarly use which may be made of any material from my thesis.

Requests for permission to copy or to make other use of materials in this thesis, in whole or in part shall be addressed to:

Dean
Faculty of College of Business
International Accounting
University Utara Malaysia
06010 Sintok
Kedah Darul Aman

ABSTRACT

The small and medium sized companies in Libya are fast growing industry in Libya and there is a lot of potential and opportunities in this area from investment perspective. Due to uncertainty and geographic location in the region the SME's in Libya are providing very limited performance and mostly the Libyan economy is depending on Oil production. SME's are largest proportion of economics pillar in a country and it need to contribute through their small business efforts. In many countries, SME's has important role in creating employment and supporting economic growth. On the other hand these companies are lacking behind in term of adopting accounting information system among the SME's. The study is based on perceive ease of use, perceive usefulness and intention to use influencing dependent variable as AIS adoption among the SME's. Secondly the SME's are not satisfied, with the technology or the tool which is use to monitor accounting methods, as SME's adoption of AIS is one of the important factor that can influence companies performance and fulfill the audit requirements. Due to all the above reason these SME's are needed to find the ways to strategies there accounting base activities through AIS, as there is very limited research has been prevailed by Libyan SME's to improve their financial operational through AIS. The Libyan companies need strategic leaders who can create organization culture to influence to implement AIS practices and in the end of the day these SME's can have better performance. This study is unique as there are very few studies on Libyan SME's to measure adoption of AIS and this research have been never conducted on Libyan SME's before. This study will add value by providing a significant contribution towards adoption of AIS practices among the Libya SME's.

ACKNOWLEDGEMENTS

First of all I am very thankful to Allah Subhanhu-Wa-Talah for giving me the strength for finish my thesis. Secondly I am very thankful for the outstanding cooperation of dedicated professional at Faculty of College of Business International Accounting and Graduate School made the creation of the thesis a pleasure. My supervisor, Mr. Abdul Manaf Bohari, enthusiastically support and backed the project and play a large role in completing the thesis. Thank you very much for the invaluable guidance, encouragements, suggestions, comments, and assistances through-out the period of this thesis. Your kind advice will encourage me to do further research in future.

I thank the faculty staff for valuable information, supply many insightful reaction, and suggestions for final works improvements especially for Prof. Dr Noor Aziz, Dean of Research and Innovation, UUM. Also, I am particularly grateful to all my colleagues, friends, and course-mates who in anyway help me through this research report.

Finally, I really appreciate the contribution of my mother , father , all the siblings and all my friends. All of you are wonderful helpmate. Thank you for everything.

Mustafa I .O. Omran

October 2010

TABLE OF CONTENT

PERMISSION TO USE	iv
ABSTRACT	v
ACKNOWLEDGEMENT	vi
TABLE OF CONTENTS	vii
LIST OF FIGURE	x
LIST OF TABLE	xi

CHAPTER 1: INTRODUCTION	1-5
--------------------------------	------------

1.1	Introduction
1.2	Problem Statement
1.3	Research Questions
1.4	Research Objectives
1.5	Significance of the Study
1.6	Scope of Research

CHAPTER 2: LITERATURE REVIEW	6-20
-------------------------------------	-------------

2.1	Technology Acceptance Model(TAM)
2.2	Behavior Intention to Use Technology
2.3	Importance of SME's
2.4	Theory of Planned Behavior
2.5	Perceived Ease of Use of Accounting Information System
2.6	Perceived Usefulness towards AIS Adoption
2.7	The Intention to use Adoption of AIS
2.8	Research Framework
2.9	Hypothesis

CHAPTER 3: RESEARCH METHODOLOGY	21-25
--	--------------

3.1	Research Framework
3.2	Type and Nature of Study
3.2.1	Type of Investigation
3.2.2	Study Setting
3.2.3	Unit of Analysis
3.3	Sample
3.3.1	Data Collection Method
3.4	Questionnaire Design
3.5	Summary

CHAPTER 4: RESULT

26-40

4.1	Introduction
4.2	Overview of Data Collection
4.3	Demographic Profile of Respondents
4.4	Analysis
4.4.1	Reliability Test
4.4.2	Description Statistic
4.4.3	Correlation Analysis
4.4.4	Regression
4.4.4.1	Regression between PEU and AIS Adoption
4.4.4.2	Regression between PU and AIS Adoption
4.4.4.3	Regression between Intention to use and AIS
4.5	Summary of finding

CHAPTER 5: CONCLUSION AND RECOMMENDATION

41-46

- 5.1 Introduction
- 5.2 Discussion
- 5.3 AIS Adoption and Libyan SME's
- 5.4 Results
- 5.5 Conclusion
- 5.6 Recommendation and Future Suggestion

REFERENCE

APENDIX 1 QUESTIONNAIRE

APENDIX 2 STATISTICAL DATA PROCESS

LIST OF FIGURE	PAGES
-----------------------	--------------

Table

Figure 1 Research framework	21
-----------------------------	----

LIST OF TABLES	PAGES
Table	
Table 4.1 Summary of Demographic Profile	27
Table 4.2 Reliability Coefficient of the Study Variables	29
Table 4.3 Descriptive Statistics of the Study Variables	30
Table 4.4 Pearson's Correlation Analysis of the Study Variables	32
Table 4.5 Regression between PEU and AIS	34
Table 4.6 Standard Beta Value for PU and AIS	36
Table 4.7 Intention to use and AIS	38
Table 4.8 Summary of Hypothesis Results	40

CHAPTER ONE

INTRODUCTION

1.1 Introduction

Fundamentally, identifying why and how firms adopt technological innovations and more specifically information technology is fundamental for ensuring a successful adoption process (Swanson and Wang, 2005). For the many years, a research stream has identified variables that can explain why firms adopt information technology with different intensities and speeds (e.g., Premkumar et al., 1997; Mehrtens et al., 2001; Teo and Pian, 2003). However, there has been little research on the factors inducing small and medium-sized firms (SMEs) to introduce information technology (Premkumar, 2003; Riemenschneider et al., 2003; Morgan et al., 2006).

The SMEs sector is the engine of the economies of many countries. For instance, in the United States, small businesses create two-thirds of the new jobs, produce 39% of the gross national product (GNP), and generate more than half of the technological innovation (Kuan and Chau, 2001). In Europe, 99.8% of the firms are SMEs, responsible for two-thirds of the turnover and business employment (Carayannis et al., 2006). In Southern Europe, the importance of SMEs in the total employment is even higher. For instance, SMEs generate 70% of the employment in Spain (European Commission, 2005).

The contents of
the thesis is for
internal user
only

REFERENCES

Al-Gahtani, S., & King. M. (1999). Attitudes, satisfaction and usage: factors contributing to each in the acceptance of information technology. *Behaviour & Information Technology*, 18(4), 277-297.

Ajzen, I., Fishbein. M. (1980). *Understanding attitudes and predicting social behaviour*. Englewood Cliffs, NJ: Prentice-Hall.

Ajzen I.,(1991), *The theory of planned behaviour*, Organizational Behaviour and Human Decision Processes, vol.50.

Ajzen, I. "The Theory of Planned Behavior," *Organizational Behavior and Human Decision Processes* (50:2), 1991, pp. 179-211.

Ajzen, I. "Residual Effects of Past on Later Behavior: Habituation and Reasoned Action Perspectives," *Personality of Social Psychology Review* (6:2), 2002, pp. 107-122.

Agarwal, R., Karahanna, E. (2000) Time Flies When You'Re Having Fun: Cognitive Absorption And Beliefs About Information Technology Usage. *MIS Quarterly*, 24(4), 665-694.

Bamberg, S., Ajzen, I., and Schmidt, P. (2003). Choice of Travel Mode in the Theory of Planned Behavior: The Roles of Past Behavior, Habit, and Reasoned Action. *Basic and Applied Social Psychology*, 25 (3), 175-187.

Bandura, A. (1997). *Self-efficacy: The exercise of control*. New York: Freeman.

Bandura, A. (1977). Self-reinforcement: The power of positive personal control. In P. G.Zimbardo & F. L. Ruch (Eds.), *Psychology and life* (9th ed.). Glenview, IL: Scott, Foresman.

Brancato, C.K, (1995), *New Corporate performance Measures*. New York: The Conference Board.

Brown D.H. and Lockett N.J., (2007), "E-business, Innovation and SMEs- the significance of hosted services and firm aggregations" *International journal of Entrepreneurship and Innovation Management*, 7(1), 92-112.

Bhattacherjee, A. "Understanding Information Systems Continuance: An Expectation-Confirmation Model," *MIS Quarterly* (25:3), 2001, pp. 351-370.

Bates, R., & Khasawneh, S. (2007). Self-efficacy and college students' perceptions and use of online learning systems. *Computers in Human Behavior*, 23, 175-191.

Carr, J. (2005). The Implementation of Technology-Based SME Management Development Programmes. *Educational Technology & Society*, 8 (3), 206-215.

Cragg, P. B. and M. King (1993). "Small-firm computing: motivators and inhibitors." *MIS Quarterly* 17(1): 47-60.

Cook, A. J., Kerr, G. N., and Moore, K. (2002). Attitudes and Intentions towards Purchasing GM Food. *Journal of Economic Psychology*, 23 (5), 557-572.

Chiou, J. S., Huang, C. Y., and Chuang, M. C. (2005). Antecedents of Taiwanese Adolescents" Purchase Intention toward the Merchandise of a Celebrity: The Moderating Effect of Celebrity Adoration. *The Journal of Social Psychology*, 145 (3), 317-332.

Chiou, J. S. (1998). The Effects of Attitude, Subjective Norm, and Perceived Behavioral Control on Consumers" Purchase Intentions: The Moderating Effects of Product Knowledge and Attention to Social Comparison information. *Proceedings of National Science Council*, ROC, 9 (2), 298-308.

Compeau, Deborah and Christopher Higgins, (1995), "The Development of a Measure of Computer Self-Efficacy, " ASAC 1991 Conference, Niagara Falls, NY, 1991a, 34-48.

Caldeira, M.M. and Ward, J.M. (2003) 'Using resource-based theory to interpret the successful adoption and use of information systems and technology in manufacturing small and medium-sized enterprises', *European Journal of Information Systems*, vol. 12, no. 2, pp. 127-41.

Carayannis, Elias G., and Campbell, David F.J. (2006)., Knowledge Creation, Diffusion and Use in Innovation Networks and Knowledge Clusters : a Comparative System Approach Across the United States, Europe and Asia, Praeger, Westport, CT.

Chipika, S. & Wilson, G. (2006). Enabling technological learning among light engineering SMEs in Zimbabwe through networking. *Technovation*. 26(8), 969-979.

Cragg, P. and King, M. (1993) "Small-firm computing: motivators and inhibitors", *MIS Quarterly*, 17(1), pp.47-60.

Courneya, K. S., Bobick, T., & Schinke, R. (1999). Does the theory of planned behaviour mediate the relation between personality and exercise behaviour? *Basic and Applied Social Psychology*, 21, 317-324.

Davis, F. D. 1989. Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quart.* 13(3)319-339.

Davis, F. D. "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology," *MIS Quarterly* (13:3), 1989, pp. 319-339.

DeLone, W. H. and McLean, E. R. (1992). Information systems success: The quest for the dependent variable. *Information Systems Research*, 3, 60-95.

de Guinea, A.O., Kelley, H. and Hunter, M.G. (2005) 'Information systems effectiveness in small businesses: extending a Singaporean model in Canada', *Journal of Global Information Management*, vol. 13, no. 3, pp. 55-79.

European Commission, (2005), http://ec.europa.eu/publicopinion/report_en.pdf

Fishbein, M. and Ajzen, I. (1975) Beliefs, Attitude, Intention and Behaviour: An Introduction to Theory and Research Addison Wesley, Reading, MA.

Fishbein, M., and Ajzen, I. *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*, Reading, MA: Addison-Wesley Publishing Company, 1975.

Farhoomand, F. and G. P. Hrycyk (1985). "The Feasibility Of Computers In The Small Business Environment." *American Journal of Small Business* 9(4): 15-22.

Frambach, R. T., & Schillewaert, N. (2002). Organizational innovation adoption: A multi-level framework of determinants and opportunities for future research. *Journal of Business Research*, 55, 163-176.

Gelderman, M. (1998) The relation between user satisfaction, usage of information systems and performance, *Information & Management*, 34 (1), pp. 11-18.

Hagger, M. S., and Chatzisarantis, N. L. D. (2005). First-and Higher-order Models of Attitude, Normative Influence, and Perceived Behavioural Control in the Theory of Planned Behaviour. *British Journal of Social Psychology*, 44 (4), 513-535.

Hill,D.E., Hope,I.A., Macke,J.P. and Struhl,K. (1986) *Science*, 234, 451-457.

Hill, T., Smith, N.D., & Mann, M.F. (1987). Role of self-efficacy expectations in predicting the decision to use advanced technologies: The case of computers. *Journal of Applied Psychology*, 72 (2), 307-313.

Huff S.L., Munro M.C., (1988), Information Technology assessment and adoption: a field study, *MIS Quarterly*, vol.9, n.4.

Iivari, J. (2005). An empirical test of the DeLone-McLean model of information system success. *The Data Base for Advances in Information Systems*, 36(2), 8-27.

Jeung-Tai E. Tang, & Chihui Chiang, (2009)., "Towards an understanding of the behavioral intention to use mobile knowledge management." *Wseas transactions on Information science and applications*. 6(9), 1601-1613.

Jarvenpaa, Sirkka L. (1989), "The Effect of Task Demands and Graphical Format on Information Processing Strategies," *Management Science*, 35 (March), 285–303.

Kuan, K. K. Y. & Chau, P. Y. K. (2001). A Perception-Based Model for EDI Adoption in Small Business Using a Technology-Organization-Environment Framework. *Information & Management*, 38(8), 507-521.

Kalafatis, S. P., Pollard, M., East, R., and Tsogas, M. H. (1999). Green Marketing and Ajzen's Theory of Planned Behavior: A Cross-Market Examination. *Journal of Consumer Marketing*, 16 (5), 441-460.

Lori Baker-Eveleth and Robert W. Stone, (2008)., "Expectancy Theory and Behavioral Intentions to Use Computer Applications." *Interdisciplinary Journal of Information, Knowledge, and Management*, 3, 135-146.

Luarn, P., & Lin, H.-H. (2005). Toward an understanding of the behavioral intention to use mobile banking. *Computers in Human Behavior*, 21(6), 873-891.

Mathieson, Kieran, (1991), "Predicting User Intentions : Comparing the Technology Acceptance Model with the Theory of Planned Behavior," *Information system Research*, 2(3), 173-191.

McCullough, B. P., & Cunningham, G. B. (2009). Recycling after consumption: A Theory of Planned Behavior approach. *Journal of Applied Social Psychology*.

Moore, G.C. & Benbasat, I. (1991). Development of an Instrument to Measure Perceptions of Adopting an Information Technology Innovation. *Information Systems Research*, 2 (3), 192-222.

Morgan, A., Colebourne, D. and Thomas, B. (2006) 'The development of ICT advisors for SME businesses: an innovative approach', *Technovation*, vol. 26, no. 8, pp. 980-7.

Mehrtens, J., P. B. Cragg & A. M. Mills. (2001). A Model of Internet Adoption by SMEs. *Information & Management*, 39, 165-176.

Mahon, D., Cowan, C., and McCarthy, M. (2006). The Role of Attitudes, Subjective Norm, Perceived Control and Habit in the Consumption of Ready Meals and Takeaways in Great Britain. *Food Quality and Preference*, 17 (6), 474-481.

Maiga, A. S., & Jacobs, F. A. (2003). Balanced scorecard, activity-based costing and company performance: An empirical analysis. *Journal of Management Issues*, 15, 3, 283-301.

Magnusson, M. K., Arvola, A., Hursti, U. K., Åberg, L., and Sjödén (2001). Attitudes Towards Organic Foods Among Swedish Consumers. *British Food Journal*, 103 (3), 209-226.

Moon, J.W., & Kim, Y.G. (2001). Extending the TAM for a world-wide-web context. *Information & Management* 38, 217-230.

Nadim Jahangir and Noorjahan Begum, (2008). "The role of perceived usefulness, perceived ease of use, security and privacy, and customer attitude to engender customer adaptation in the context of electronic banking." *African Journal of Business Management* , 2(1), pp. 032-040.

Nunnally, J. C. (1978), *Psychometric Theory*, 2nd edition, New York: McGraw-Hill.

Norman, P. and Smith, L.(1995) "The Theory of Planned Behavior and Exercise: An Investigation into the Role of Prior Behavior, Behavioral Intentions and Attitude Variability," *European Journal Social Psychology* (25:4), 1995, pp.403-415.

Neuhouser, M. L. (2003). Dietary Supplements Use by American Women: Challenges in Assessing Patterns of Use, Motives and Costs. *Journal of Nutrition*, 133 (6), 1992-1996.

Nolan, R, (1973), Managing de Computer Resource : A stage Hypotesis, Communication of de ACM Vol.16 (7), 399-405.

Palma, Gabriel (2005) "Four Sources of De-industrialization and a New Concept of the 'Dutch Disease'" in Jose Antonio Ocampo (editor) *Beyond Reform: Structural Dynamics and Macroeconomic Vulnerability*. Stanford, Calif.: Stanford University Press.

Onghununtakul (2004). An Examination of Two Subcomponents of Subjective Norm and their Separate Effects on Green Behavior. *ANZMAC 2004 Conference Proceedings*, [Online]. Retrieved October 21, 2004, from <http://130.195.95.71:8081/www/ANZMAC2004/CDsite/papers/Onghunu1.pdf>.

Oliver, T. A., & Shapiro, F. (1993). Self-efficacy and computers. *Journal of Computer-Based Instruction*, 20 (3), 81-85.

Premkumar, G. Ramamurthy, K. & Crum, M. (1997). Determinants of EDI Adoption in the Transportation Industry. *European Journal of Information Systems*, 6, 107-121.

Premkumar, G. (2003) 'A meta-analysis of research on information technology implementation in small business', *Journal of Organizational Computing & Electronic Commerce*, vol. 13, no. 2, pp. 91-121.

Premkumar, G. (2003) 'A meta-analysis of research on information technology implementation in small business', *Journal of Organizational Computing & Electronic Commerce*, vol. 13, no. 2, pp. 91-121.

Pavlou, P. A., and Fygenson, M. (2006). Understanding and Predicting Electronic Commerce Adoption: An Extension of the Theory of Planned Behavior. *MIS Quarterly*, 30 (1), 115-143.

Payne, N., Jones, F., and Harris, P. R. (2004). The Role of Perceived Need within the Theory of Planned Behavior: A Comparison of Exercise and Healthy Eating. *British Journal of Health Psychology*, 9 (4), 489-504.

Petty, R. E., Cacioppo, J. T., Schumann, D., 1983. Central and peripheral routes to advertising effectiveness: the moderating role of involvement. *Journal of Consumer Research* 10(2), 135- 147.

Premkumar, G. Ramamurthy, K. & Crum, M. (1997). Determinants of EDI Adoption in the Transportation Industry. *European Journal of Information Systems*, 6, 107-121.

Premkumar, G. (2003) 'A meta-analysis of research on information technology implementation in small business', *Journal of Organizational Computing & Electronic Commerce*, vol. 13, no. 2, pp. 91-121.

Pavlou, P. A., and Fygenson, M. (2006). Understanding and Predicting Electronic Commerce Adoption: An Extension of the Theory of Planned Behavior. *MIS Quarterly*, 30 (1), 115-143.

Payne, N., Jones, F., and Harris, P. R. (2004). The Role of Perceived Need within the Theory of Planned Behavior: A Comparison of Exercise and Healthy Eating. *British Journal of Health Psychology*, 9 (4), 489-504.

Petty, R. E., Cacioppo, J. T., Schumann, D., 1983. Central and peripheral routes to advertising effectiveness: the moderating role of involvement. *Journal of Consumer Research* 10(2), 135- 147.

Riemenschneider, C.K., Harrison, D.A. and Mykytyn Jr, P.P. (2003) 'Understanding IT adoption decisions in small business: integrating current theories', *Information & Management*, vol. 40, no. 4, pp. 269-85.

Rai, Arun, Sandra S. Lang, Robert B. Welker.(2002) "Assessing the Validity of IS Success Models: An Empirical Test and Theoretical Analysis." *Information Systems Research*, 13(1), pp. 50-69.

Rogers, E.M. (1995). *Diffusion of Innovations* (3rd ed.). New York: Free Press.

Robey, d., "User Attitudes and Management Information System Use," *Acad, IManag~rner~t J.*, 22 (1979), 527-538.

Ruben, B.D, (1999)., Excellence in Higher Education: A Baldrige-based self-assessment guide for higher education. *Assessment Update*, 11(1).

Sabhrewal, Rajiv & Yolanda E. Chan. "Alignment between Business and IS Strategies: A Study of Prospectors, Analyzer and Defenders." *Information Systems Research*, 2001, 12(1), pp. 11-33

Sagas, M., Cunningham, G. B., & Pastore, D. L. (2006). Predicting head coaching intentions of male and female assistant coaches: An application of the Theory of Planned Behavior. *Sex Roles*, 54, 695-705.

Shih, H. (2004). "Extended Technology Acceptance Model of Internet Utilization Behavior." *Information & Management* 41(6) 719-729.

Saarinen, T., (1989), Impact on organizations –Evolution of information systems in organizations, *Behaviour and Information Technology*, Vol. 8 (5), 387-398.

Sabhrewal T, Gangi A. (2004). Percutaneous Vertebroplasty. *CME Radiology* 4(2) : 71-75.

Swanson, E. B., and Wang, P. 2005. "Knowing Why and How to Innovate with Packaged Business Software," *Journal of Information Technology* (20:1), pp. 20-31.

Schultz, r. L. And d. P. Slevin, In Schultz, R. L. & Slevin, D. P. (Eds.), *Implementing Operations Research/ Management Science*, *American Elsevier*, New York, 1975, 153-182.

Taylor, S., and Todd P. A. "Understanding Information Technology Usage: A Test of Competing Models," *Information Systems Research* (6:2), 1995, pp. 144-176.

Teo, T. S. H and Pian, Y. 2003. A model for web adoption. *Information & Management*, 41, 457-468.

Tambunan, Tulus T.H. (2000), Development of Small-Scale Industries During the New Order Government in Indonesia, *Aldershot*, et.al.: Ashgate.

Tarkiainen, A., and Sundqvist, S. (2005). Subjective Norm, Attitudes and Intentions of Finnish Consumers in Buying Organic Food. *British Food Journal*, 107 (11), 808-822.

Taylor, Shirley and Peter a. Todd, (1995), "Assessing IT Usage: The Role of Prior Experience," Forthcoming MIS Quarterly.

T. Ramayah, & Muhamad Jantan,(2004)., School of Management, Universiti Sains Malaysia, Penang, Malaysia. Technology acceptance: an individual perspective Current and future research in Malaysia. Pg 1-9.

V. Venkatesh. 1996. A critical assessment of potential measurement biases in the technology acceptance model: Three experiments. *Internat. J. Human-Comput. Stud.* 45(1) 19-45.

Venkatesh, V. and Davis, F. D. (2000) A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies, *Management Science*, 46 (2), pp. 186-205.

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27(3), 425-478.

Venkatesh, V., and Davis, F. D. (2000)., "A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies," *Management Science* (46:2), 2000, pp. 186-204.

Yang, H., Y. Yoo. (2004). "It's all about Attitude: Revisiting the Technology Acceptance Model." *Decision Support Systems* 38(1) 19-31.