

**SYSTEMATIC APPROACH TO MEASURE COMPUTER BASED
INFORMATION SYSTEM ACCEPTANCE IN DECISION MAKING
FOR ORGANIZATIONS IN JORDAN**

MOH'D SULIMAN HASSAN SHAKKAH

**DOCTOR OF PHILOSOPHY
UNIVERSITI UTARA MALAYSIA
2012**



Awang Had Salleh
Graduate School
of Arts And Sciences

Universiti Utara Malaysia

PERAKUAN KERJA TESIS / DISERTASI
(Certification of thesis / dissertation)

Kami, yang bertandatangan, memperakukan bahawa
(We, the undersigned, certify that)

MOH'D SULIMAN HASSAN SHAKKAH

calon untuk Ijazah
(candidate for the degree of)

Ph.D

telah mengemukakan tesis / disertasi yang bertajuk:
(has presented his/her thesis / dissertation of the following title):

**"SYSTEMATIC APPROACH TO MEASURE COMPUTER BASED INFORMATION SYSTEM
ACCEPTANCE IN DECISION MAKING FOR ORGANIZATIONS IN JORDAN"**

seperti yang tercatat di muka surat tajuk dan kulit tesis / disertasi.
(as it appears on the title page and front cover of the thesis / dissertation).

Bahawa tesis/disertasi tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan, sebagaimana yang ditunjukkan oleh calon dalam ujian lisan yang diadakan pada : **06 Ogos 2012.**

*That the said thesis/dissertation is acceptable in form and content and displays a satisfactory knowledge of the field of study as demonstrated by the candidate through an oral examination held on:
August 06, 2012.*

Pengerusi Viva:
(Chairman for VIVA)

Prof. Dr. Rahmat Budiarto

Tandatangan
(Signature)

Pemeriksa Luar:
(External Examiner)

Assoc. Prof. Dr. Rodziah Atan

Tandatangan
(Signature)

Pemeriksa Dalam:
(Internal Examiner)

Assoc. Prof. Dr. Huda Hj. Ibrahim

Tandatangan
(Signature)

Nama Penyelia:
(Name of Supervisor)

Assoc. Prof. Dr. Wan Rozaini Sheik Osman

Tandatangan
(Signature)

Tarikh:

(Date) **August 06, 2012**

Permission to Use

In presenting this thesis in fulfilment of the requirements for a postgraduate degree from Universiti Utara Malaysia, I agree that the Universiti Library may make it freely available for inspection. I further agree that permission for the copying of this thesis in any manner, in whole or in part, for scholarly purpose may be granted by my supervisor(s) or, in their absence, by the Dean of Awang Had Salleh Graduate School of Arts and Sciences. 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 Universiti 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 should be addressed to:

Dean of Awang Had Salleh Graduate School of Arts and Sciences
UUM College of Arts and Sciences
Universiti Utara Malaysia
06010 UUM Sintok

Abstrak

Penggunaan sistem maklumat berasaskan komputer (CBIS) sebenarnya membantu pembuat keputusan dan memberi kuasa kepada mereka untuk menjalankan keputusan yang diperlukan di tempat kerja mereka. Penerimaan yang kurang menggalakkan terhadap penggunaan sistem maklumat berasaskan komputer dalam organisasi swasta di Jordan, bagaimanapun, membawa kepada pembuatan keputusan yang tidak sesuai di pelbagai peringkat dalam organisasi, yang akhirnya membawa kepada kerugian kos dan masa kepada organisasi. Kajian ini yang berdasarkan Teori Bersepadu Penerimaan dan Penggunaan Teknologi (UTAUT), mempunyai objektif untuk: (1) mengukur tahap penerimaan CBIS dalam membuat keputusan untuk organisasi di Jordan, (2) mengenal pasti atribut (faktor yang relevan) membuat keputusan yang menjejaskan pembuatan keputusan, dan (3) membangunkan model konsep penerimaan dan penggunaan CBIS untuk membuat keputusan dalam organisasi di Jordan. Satu set soal selidik yang terdiri daripada pembolehubah seperti masa, kos, faedah, sumber, risiko, jangka prestasi, jangka usaha, pengaruh sosial, keadaan memudahkan, niat tingkah laku untuk menggunakan CBIS, penggunaan sebenar CBIS, dan proses membuat keputusan CBIS digunakan untuk mengumpul data bagi kajian ini. Populasi adalah organisasi swasta yang berdaftar di Jordan. Sejumlah 642 soal selidik telah diedarkan di mana sebanyak 360 telah diterima kembali dengan kadar maklum balas 56.07%. Teknik Pemodelan persamaan Struktur (SEM) telah digunakan. Semua pembolehubah didapati signifikan kecuali keadaan memudahkan. Kajian ini mencadangkan organisasi supaya mengambil langkah usaha yang mantap untuk melatih pekerja termasuk berkaitan dengan penerimaan dan penggunaan CBIS dalam membuat keputusan.

Kata kunci: Membuat keputusan, Proses membuat keputusan, *Unified theory of acceptance and use of technology*.

Abstract

The use of computer-based information system (CBIS) helps to facilitate decision makers and empowers them to make decisions in their workplace. A lower acceptance regarding the use of CBIS in private organizations in Jordan, however, leads to unsuitable decision making at various organizational level, which eventually incurred cost and time to organizations. This research, which is based on the Unified Theory of Acceptance and Use of Technology (UTAUT), has the following objectives: (1) to measure the acceptance level of CBIS in decision making in organizations in Jordan, (2) to identify the decision making attributes (relevant factors) that affect decision making, (3) to develop a conceptual model of acceptance and use of the CBIS in decision making in organizations in Jordan. A questionnaire consisting of the variables such as time, cost, benefits, resources, risk, performance expectancy, effort expectancy, social influence, facilitating conditions, behavior intention to use CBIS, actual use of CBIS, and decision making process of CBIS, were used to collect the data for this study. The population of the study was private organizations registered in Jordan. A total of 642 questionnaires were distributed with the usable questionnaires of 360 returned, with a response rate of 56.07%. The Structural Equation Modeling (SEM) technique was used to analyze the data. All the proposed variables were significant except facilitating conditions. This study suggests organizations to take concrete steps to train their employees regarding the use, adoption and ultimately acceptance of CBIS in decision making.

Keywords: Decision making, Decision making process, Unified theory of acceptance and use of technology.

Acknowledgement

In the beginning I would like thank Allah many times, who helped me to complete this work, after that, I would like to express my gratitude and appreciation to everyone contributed in completing this thesis. With my pleasure to study as a candidate PhD student with Assoc. Prof Dr Wan Rozaini Sheik Osman, I think it is not enough to thank any one, who has helped me to achieve my goal, all thanks to all lecturers who helped me in my stages of study.

I would give special thanks to my family, my wife and my daughter Misk and my son Osaed, who helped me and give me the challenge to continue my road, a lot of thanks for my brothers and sisters who helped me in my study. I dedicate this work to the souls of my parents my father Suliman AL-Shakkah and my mother Sabha AL-Wahshat, with dua to Allah to make their graves from paradise.

I am very grateful to Assoc. Prof Dr Huda Hj Ibrahim and Assoc. Prof Dr Rodziah Atan. They were very kind during the viva and during period of the correction. Additionally their comments have helped to improve this work.

The thanks to my friends in Malaysia, Jordan and Saudia Arabia, with special thanks to Dr Saad AL. Alamr from King Khaled University in KSA.

Declaration Associated with this Thesis

AL-Shakkah, M. & Rozaini, W. (2011a). Empirical study of evolution of decision making factors from 1990-2010. *International Journal of Computer Science and Information Security*. 9(9), 59-66.

AL-Shakkah, M. & Rozaini, W. (2011b). Computer based information system functions for decision makers in organizations. *International Journal of Computer Science and Information Security*. 9(10), 22- 29.

Table of Contents

Permission to Use.....	i
Abstrak.....	ii
Abstract.....	iii
Acknowledgement	iv
Declarations Associated with this Thesis	v
Table of Contents	vi
List of Tables	xi
List of Figures	xiii
Appendices	xv
Glossary of Terms	xvi
List of Abbreviations	xxi
CHAPTER ONE INTRODUCTION	1
1.1 Introduction.....	1
1.2 Background of the Study.....	1
1.3 Computer Based Information System (CBIS) in Jordan.....	3
1.4 Problem Statement.....	4
1.5 Research Objectives	7
1.6 Research Questions	8
1.7 Scope and Limitations	8
1.8 Significance of the Study.....	9
1.9 Definition of Terms	10
1.10 Structure of Chapters	11
CHAPTER TWO LITERATURE REVIEW	13
2.1 Introduction	13
2.2 Decision Making	13
2.3 The Decision Making Process	17
2.4 Computer Based Information System (CBIS).....	20
2.5 The Individual Behavioral Acceptance Technology Models	40
2.5.1 Technology Acceptance Model (TAM).....	40

2.5.2	Extended TAM model (TAM2).....	43
2.5.3	Extended TAM Model (TAM3).....	44
2.5.4	Theory Reasoned Action (TRA).....	47
2.5.5	Motivation Model (MM).....	49
2.5.6	Theory of Planed Behavior (TPB).....	50
2.5.7	Decomposed Theory of Planed Behavior (DTPB).....	51
2.5.8	Model of PC Utilization (MPCU).....	53
2.5.9	Innovation Diffusion Theory (IDT).....	55
2.5.10	Social Cognitive Theory (SCT).....	56
2.5.11	Unified Theory of Acceptance and Use of Technology (UTAUT).....	58
2.6	Discussion of Theories/Models and their Factors.....	60
2.7	Other Studies and the UTAUT.....	63
2.7.1	Comparison between UTAUT and other Models.....	68
2.7.2	Importance of UTAUT.....	70
2.8	Adoption and Acceptance of Computer Based Information System..	73
2.8.1	Adoption and Acceptance of CBIS in the Arab Countries.....	73
2.8.2	Adoption and acceptance of CBIS in Jordan.....	78
2.9	Summary.....	81
CHAPTER THREE RESEARCH METHODOLOGY		85
3.1	Introduction.....	85
3.2	The Research Process.....	85
3.3	The Conceptual Model.....	88
3.4	Research Methods.....	91
3.5	Hypotheses of the Study.....	92
3.6	The Questionnaire Design.....	97
3.6.1	Scale of the Questionnaire.....	98
3.6.2	Language of the Questionnaire.....	98
3.6.3	Questionnaire Measurement Items.....	100
3.7	Sampling of the Study.....	100
3.8	Data Collection.....	101
3.9	Data Analysis.....	102

3.10 Data Screening	103
3.10.1 Missing Data	103
3.10.2 Dealing with Outliers (Mahalanobis Distances)	103
3.10.3 Assessment of Normality	104
3.10.4 Multicollinearity	104
3.11 Measurement Model Assessment	105
3.11.1 Exploratory Factor Analysis (EFA)	105
3.11.2 Confirmatory Factor Analysis (CFA)	106
3.12 Instrument`s Reliability	106
3.13 The Validity	107
3.14 The Pilot Study	108
3.14.1 Population and Sampling of the Pilot Study	108
3.14.2 Questionnaire Part	109
3.14.3 Data Collection for the Pilot Study	109
3.14.4 Data Analysis for the Pilot Study	109
3.14.5 Demographic Information of the Pilot Study	110
3.14.6 Exploratory Factor Analysis (EFA) of the Pilot Study	111
3.14.7 Correlation Analysis of the Pilot Study	118
3.14.8 Reliability of the Pilot Study	119
3.15 Summary	120

CHAPTER FOUR PRELIMINARY WORKS121

4.1 Introduction	121
4.2 Preliminary Interviews for Decision Makers in Jordan	121
4.2.1 The Instrument Interview and Translation Process	121
4.2.2 Steps and Procedures used in the Preliminary Interviews	122
4.2.3 Findings and Results	123
4.2.4 Conclusion	126
4.3 Empirical Study on Decision making Factors from 1990-2010	127
4.3.1 Steps and Procedures	127
4.3.2 Analysis and Findings	129
4.3.3 Results	130

4.3.4 Conclusion	131
CHAPTER FIVE FINDINGS AND HYPOTHESES TESTING	132
5.1 Introduction	132
5.2 Demographic (Characteristic) Information	132
5.3 Assumption for Structural Equation Modeling	134
5.3.1 Sample Size	134
5.3.2 The Response Rate	134
5.3.3 Data Screening	135
5.3.3.1 Missing Data	136
5.3.3.2 Dealing with Outliers (Mahalanobis Distances)	136
5.3.3.3 Assessment of Normality	137
5.3.3.4 Multicollinearity	138
5.4 Measurement Model Assessment	140
5.4.1 Exploratory Factor Analysis (EFA)	140
5.4.1.1 Factor analysis for the Independent Constructs of UTAUT ..	141
5.4.1.2 Factor analysis for the Decision Making (DM) Factors	143
5.4.1.3 Factor Analysis for All Constructs of CBIS in one Time	145
5.4.2 Confirmatory Factor Analysis (CFA)	148
5.4.2.1 Assessment of Model Adequacy for DM Measurement Model.....	149
5.4.2.2 Assessment for UTAUT Measurement Model.....	151
5.4.2.3 Assessment of Overall Measurement Model in one Time.....	155
5.5 Instrument`s Reliability for the Main Survey	159
5.6 Validity of the Measurement Model	160
5.7 Results of the Hypotheses Testing of the Structural Model	162
5.7.1 Model Version One	162
5.7.1.1 Model Specification	163
5.7.1.2 Assessment of Model Adequacy for Model (version 1).....	163
5.7.2 Model Version Two and the Re-Specification	166
5.8 Findings for the Moderators	169
5.8.1 Gender Invariant	169
5.8.2 Age Invariant	172
5.8.3 Experience Invariant	175

5.8.4 Voluntary Vs Mandatory Invariant	178
5.9 Another Way of Analysis for the Moderators	180
5.10 Hypotheses Discussion	188
5.11 Summary	193
CHAPTER SIX DISCUSSION AND CONCLUSION	200
6.1 Introduction	200
6.2 Discussion of the Findings	200
6.2.1 First Objective.....	201
6.2.2 Second Objective	202
6.2.3 Third Objective	204
6.3 Limitation of the Study	210
6.4 Implications of the Study	211
6.5 Contribution of the Study	212
6.6 Conclusion and Future Researches	214
REFERENCES	217
APPENDICES	229
Appendix A: The organizations names of the population.....	229
Appendix B: The English version of the questionnaires	235
Appendix C: The Arabic version of the questionnaires	240
Appendix D: The reliability tables for items per each construct (pilot study).....	244
Appendix E: The reliability tables for items per each construct (main study).....	249
Appendix F: The confirmatory factor analysis stages before the final stage.....	254
Appendix G: The facilitating conditions (FC) factor in the final model... ..	262
Appendix H: Other outputs from SPSS and AMOS for the study.....	264
Appendix I: The Preliminary Work Including Interviews in Jordan.. ..	286
Appendix J: The Preliminary Work for DM Factors study for years 1990-2010... ..	295

List of Tables

Table 2.1: Factors influencing decision making process	19
Table 2.2: CBIS components	21
Table 2.3: Types of CBIS with their related roles	23
Table 2.4: CBIS types and softwares in the previous studies	36
Table 2.5: Factors (core constructs) for technology acceptance models/ theories...	62
Table 2.6: Drawbacks of TAM studies	67
Table 2.7: The differences between UTAUT and the other models	69
Table 3.1: Gained factors added to UTAUT model	91
Table 3.2: Constructs used in the conceptual model	94
Table 3.3: Seven point Likert scale	98
Table 3.4: Demographic characteristics for the respondents of the pilot study.....	111
Table 3.5: Exploratory factor analysis of the pilot study for the DM factors.....	112
Table 3.6: Exploratory factor analysis (EFA) of the pilot study for the second group factors.....	113
Table 3.7: Exploratory factor analysis of the pilot study for all factors	114
Table 3.8: Correlation matrix using Pearson method of the pilot study.....	118
Table 3.9: The reliability test of the pilot study (Chronbach Alpha with N=98)	120
Table 4.1: Demographic information and CBIS Use of the Participants.....	123
Table 4.2: The respondents answers in the structured interviews.....	124
Table 4.3: Decision making factors for the periods: [1990-1992]..[2008-2010]	128
Table 5.1: Demographic characteristics for the respondents	133
Table 5.2: The response rates.....	135
Table 5.3: Deleted cases after Mahalanobis technique was applied.....	137
Table 5.4: Factors involved in the analysis of structural equation modeling.....	137
Table 5.5: Correlation matrix of the constructs in the study	139
Table 5.6: Testing of Multicollinearity using Tolerance and VIF	139
Table 5.7: Rotated component matrix of the independent constructs of UTAUT..	141
Table 5.8: Rotated component matrix of the final decision making items.....	143
Table 5.9: Rotated component matrix of the final CBIS in DM items	145

Table 5.10: Results of goodness-of-fit indices of measurement model of the DM factors.....	149
Table 5.11: Maximum likelihood parameter estimates of the standardized factor loadings, standard error, critical ratio, and squared multiple correlation for measurement model of DM factors.....	150
Table 5.12: Results of goodness-of-fit indices of measurement model of the UTAUT compounds.....	152
Table 5.13: Maximum likelihood parameter estimates of the standardized factor loadings, standard error, critical ratio, and squared multiple correlation for measurement model of UTAUT factors.....	154
Table 5.14: Results of goodness-of-fit indices of measurement model of the compounds.....	156
Table 5.15: Maximum likelihood parameter estimates of the standardized factor loadings, standard error, critical ratio, and squared multiple correlation for measurement model of all the factors	157
Table 5.16: The reliability of the main study (Chronbach Alpha with N=360).....	159
Table 5.17: Results from test of measurement model, reliability, and validity.....	161
Table 5.18: Results of goodness-of-fit indices of hypothesized model (version 1).	163
Table 5.19: Maximum likelihood parameter estimates of the standardized factor loadings, standard error, and critical ratio for the hypothesized model (version 1).	164
Table 5.20: Results of goodness-of-fit indices of hypothesized model (version 2).	166
Table 5.21: Maximum likelihood parameter estimates of standardized factor loadings, standard error, and critical ratio for hypothesized model (version 2).....	168
Table 5.22: Standardized causal effects for the final structural model	169
Table 5.23: The relative chi square fit statistic for the gender	170
Table 5.24: Male Vs female standardized regression weight	171
Table 5.25: The relative chi square fit statistic for the age	173
Table 5.26: Standardized regression weight age groups.....	173
Table 5.27: The relative chi square fit statistic for the experience	175
Table 5.28: Standardized regression weight experience groups.....	176
Table 5.29: The relative chi square fit statistic for the voluntary/mandatory	178
Table 5.30: Standardized regression weight voluntary/mandatory	179

List of Figures

Figure 2.1: Main concept of user acceptance	40
Figure 2.2: Technology acceptance model (TAM)	42
Figure 2.3: Extended TAM (TAM2)	43
Figure 2.4: Extended TAM2 (TAM3)	45
Figure 2.5: The theory of reasoned action (TRA).....	48
Figure 2.6: Theory of planned behavior (TPB)	50
Figure 2.7 Decomposed TPB (DTPB)	52
Figure 2.8 Model of PC utilization (MPCU)	54
Figure 2.9: Computer self- efficacy extended for SCT	57
Figure 2.10: The unified theory of acceptance and use of technology (UTAUT)	58
Figure 2.11: Evolution of TAM	66
Figure 3.1: The research process	87
Figure 3.2: The conceptual model	90
Figure 4.1: Decision making factors with frequencies.....	128
Figure 4.2: Decision making factors from the year 1990-2010 with seven periods 3 years; rang for every factor [0, 30]	129
Figure 4.3: The average of frequency for the nine decision making factors	130
Figure 4.4: Two categories for the decision making factors	131
Figure 5.1: Measurement model of the grouped decision making factors	150
Figure 5.2: Measurement model of the grouped UTAUT model factors.	153
Figure 5.3: Measurement model (CFA) of the overall CBIS in DM factors	156
Figure 5.4: The hypothesized model and factor loadings (version one).....	165
Figure 5.5: The hypothesized model and factor loadings (version two).....	167
Figure 5.6: Measurement model of gender: Male.....	181
Figure 5.7: Measurement model of gender: Female	182
Figure 5.8: Measurement model of age: Group1	183
Figure 5.9: Measurement model of age: Group2.....	183
Figure 5.10: Measurement model of age: Group3.....	184
Figure 5.11: Measurement model of experience: Group1.....	185
Figure 5.12: Measurement model of experience: Group2.....	185

Figure 5.13: Measurement model of experience: Group3.....	186
Figure 5.14: Measurement model of experience: Group4.....	186
Figure 5.15: Measurement model of voluntary (group1).....	187
Figure 5.16: Measurement model of mandatory (group2).....	188
Figure 5.17: the findings following the format of the hypothesized model showing the significant effects.....	194

List of Appendices

Appendix A	229
The organizations names of the population	
Appendix B	235
The English version of the questionnaires	
Appendix C	240
The Arabic version of the questionnaires	
Appendix D	244
The reliability tables for items per each construct from the pilot study	
Appendix E	249
The reliability tables for items per each construct from the main study	
Appendix F	254
The confirmatory factor analysis (CFA) stages before the final stage	
Appendix G	262
The facilitating conditions (FC) factor in the final model	
Appendix H	264
Other outputs from SPSS and AMOS for the study	
Appendix I	286
The Preliminary Work Including Interviews in Jordan	
Appendix J	295
The Preliminary Work for study of Decision making Factors with the years 1990-2010	

Glossary of Terms

Acceptance of Information Technology (IT): The certain willingness within a user group to utilize IT for the tasks it is designed to support.

Computer Based Information System (CBIS): The integration of the hardware, software, data, models, procedures, user interface and end users. In order to, process data into information.

Questionnaire: A composition of written set of questions for respondents to collect their answers, usually used within closed defined alternatives.

Methods: Procedures and techniques used to collect and analyzed data so as to answer research questions or test hypotheses.

Methodology: The strategy or plan of action, processor design which was the reason of using specific methods and combining the use of these methods with outcome of research.

Independent Variable: A variable which influences the dependent variable and explains its variance.

Exogenous Latent Construct: A latent (multi item equivalents) an independent variable which is not affected by other construct in the model. Construct that acts only as a predictor or "cause" for other constructs in the model.

Endogenous Latent Construct: A latent (multi item equivalents) dependent variable which is affected by other constructs in the model. A Construct which is dependent or outcome variable in at least one causal relationship.

Theoretical Framework: A conceptual model, it explains the researcher theory, and make meaning of relationships between several factors which was identified to be important to the problem.

Multicollinearity: The high correlated within the independent variable more than 0.90, this somehow referrer to the nearest one variable to represent another variable or what known as multicollinearity.

SEM: Structural equation modeling which is a multivariate technique combining aspects of multiple regression (examining dependence relationships), and factor analysis (representing unmeasured concepts with multiple variables) to estimate a series of interrelated dependence relationships simultaneously. Also, SEM is interchangeably covariance-based SEM (CB-SEM).

CMIN/DF: Relative chi-square, also called normal chi-square, is the chi-square fit index divided by degrees of freedom, in an attempt to make it less dependent on sample size. AMOS lists relative chi-square as CMIN/DF (chi square/degree of freedom ratio).

RMSEA: Root mean square error of approximation, there is good model fit if RMSEA less than or equal to .05. There is adequate fit if RMSEA is less than or equal to .08. More recently, Hu and Bentler (1999) have suggested $RMSEA \leq .06$ as the cutoff for a good model fit. RMSEA is a popular measure of fit.

CFI: Comparative fit index, close to 1 indicates a very good fit, > 0.9 or close to 0.95 indicates good fit, by convention; CFI should be equal to or greater than .90 to accept the model, CFI is recommended for routine use.

NFI: Normed fit index, also known as the Bentler-Bonett normed fit index, DELTA1, 1 = perfect fit. NFI values above .95 are good, between .90 and .95 acceptable, and below .90 indicates a need to re-specify the model. NFI greater than or equal to 0.9 indicates acceptable model fit.

NNFI (TLI): Non-normed fit index, also called the Bentler-Bonett non-normed fit index, the Tucker-Lewis index, TLI, RHO2, NNFI is similar to NFI, but penalizes for model complexity. NNFI is not guaranteed to vary from 0 to 1. It is one of the fit indexes less affected by sample size. NNFI close to 1 indicates a good fit. TLI greater than or equal to 0.9 indicates acceptable model fit. By convention, NNFI values below .90 indicate a need to re-specify the model.

RFI: Relative fit index, RHO1, is not guaranteed to vary from 0 to 1. RFI close to 1 indicates a good fit.

GFI: Goodness of fit index, a statistic measuring the absolute fit (unadjusted for degrees of freedom) of the combined measurement and structural model to the data. GFI should be equal to or greater than .90 to indicate good fit. GFI is less than or equal to 1. A value of 1 indicates a perfect fit. GFI tends to be larger as sample size increases.

AGFI: Adjusted Goodness of Fit Index, statistic measuring the fit (adjusted for degrees of freedom) of the combined measurement and structural model to the data.

AGFI adjusts the GFI for degree of freedom, resulting in lower values for models with more parameters. AGFI should also be at least .90, close to 1 indicates good fit. AGFI may underestimate fit for small sample sizes. AGFI's use has been declining and it is no longer considered a preferred measure of goodness of fit. $AGFI > 0.9$ indicates good fit.

RMR: Root Mean Square Residual, statistic assessing the residual variance of the observed variables and how the residual variance of one variable correlates with the residual variance of the other items. the smaller the RMR, the better the model. An RMR of zero indicates a perfect fit. The closer the RMR to 0 for a model being tested, the better the model fit. RMR smaller than 0.05 indicates good fit.

SRMR: Square root of the difference between the residuals of the sample covariance matrix and the hypothesized covariance model. $SRMR \leq .05$ means good fit, the smaller the SRMR, the better the model fit. $SRMR = 0$ indicates perfect fit. A value less than .08 is considered good fit. SRMR tends to be lower simply due to larger sample size or more parameters in the model.

AMOS: A SEM software, developed by Dr. Arbuckle, Published by Small Warters and marketed by SPSS as a statistically equivalent tool to LISREL. Details are available at <http://www.spss.com/amos/>.

First Generation Statistical Techniques: A general term relating to correlation based analyses methods. These methods include linear regression, ANOVA, MANOVA, etc. These techniques require researchers to analyze the item loadings on

the latent variables separately from the linkage of the independent variables to the dependent variable.

.
Second Generation Data Analysis Techniques: Techniques enabling researchers to answer a set of interrelated research questions. In a single, systematic, and comprehensive analysis. By using modeling the relationships among multiple independent and dependent constructs simultaneously. Such as SEM technique.

List of Abbreviations

CBIS	Computer Based Information System
DM	Decision Making
DMP	Decision Making Process
ICT	Information and Communication Technology
IS	Information System
IT	Information Technology
TAM	Technology Acceptance Model
TAM2	Revised Technology Acceptance Model
TAM3	Revised Technology Acceptance Model 2
TRA	Theory of Reasoned Action
TPB	Theory of Planned Behavior
DTPB	Decomposed Theory of Planned Behavior
MM	Motivation Model
IDT	Innovation Diffusion Theory
MPCU	Model of PC Utilization
SCT	Social Cognitive Theory
UTAUT	Unified Theory of Acceptance and Use of Technology
PE	Performance Expectancy
EE	Effort Expectancy
SI	Social Influence
FC	Facilitating Conditions.
BI	Behavioral Intention
AUS	Actual Use
TPS	Transaction Processing System
MIS	Management Information System
AIS	Accounting Information System
DSS	Decision Support System
GDSS	Group Decision Support System
EIS	Executive Information System
IOIS	Intelligence Organizational Information System

EFA	Exploratory Factor Analysis
CFA	Confirmatory Factor Analysis
MSA	Measure of Sampling Adequacy
KMO	Kaiser-Meyer-Olkin
SEM	Structural Equation Modeling
AMOS	Analysis of Moment Structure

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter outlines the sections through the first chapter of this study. It gives the reader description about the background of the research problem, research objectives, research questions, significance of the study, and organization of chapters.

1.2 Background of the Study

People in the different walks of life have to make decisions almost every day. Such decisions are made for various reasons and at all levels including but not limited to personal, social, economic and political issues. It is thus essential to look into the issue of decision making especially with the latest advancement in technology that has had an impact on the traditional handling of decision making in past decades. Decision processing, in particular, has taken new dimensions worth of study. With the advent of computers, many aspects of life have been deeply revolutionized. In particular, the nature of decision processing has changed, especially when these computers are combined with the repository (database servers) of current, available and needed data. All of this support in making decisions by means of automated systems is now known as computer-based information system (CBIS).

This study is concerned with CBIS by making use of technology adoption (refusal/resistance) and acceptance decisions. This study investigates the acceptance

The contents of
the thesis is for
internal user
only

REFERENCES

- Abu-Shanab, E., & Pearson, M. (2009). Internet banking in Jordan: An Arabic instrument validation process. *The International Arab Journal of Information Technology*, 6(3), 235-246.
- Adiar, J. (2007). *Decision making & problem solving strategies*. London and Philadelphia: Kogan. Retrieved at August 3, 2008, from <http://gigapedia.com>.
- Al-Abdul Gader, A. (1999). *Managing Computer based Information Systems in Developing countries: A cultural Perspective*. Idea Group Publishing, London.
- Al-Ahmad Malkawi, N. M. M., Alraja, M. N., & Alkhayer, T. (2010). Information systems auditing applied study at banks listed in the Damascus stock exchange Syria. *European Journal of Economics, Finance and Administrative Sciences*, 1(21), 119-132.
- Al- Dalabeeh, A. Kh., & Al- Zeaud, H. A. (2012). Accounting information systems and their role in the measurement and cost thriving in public shareholding industrial companies in Jordan. *International Journal of Business and Management*, 7(12), 97-106.
- Al-Gahtani, S., S. (2003). Computer technology acceptance success factors in Saudi Arabia: an exploratory study. *Journal of Global Information Technology Management*, 7 (1), 5–29.
- Al-Gahtani, S.S., Hubona, G.S., & Wang, J. (2007). Information technology (IT) in Saudi Arabia: Culture and the acceptance and use of IT. *Information & Management*, 44(8), 681-691.
- Al-Mahid, M. T., & Abu-Taieh. E. O. (2006). Information system in developing countries: Reasons for failure, Jordan, case study. *Idea Group Inc. 4, USA*, retrieved 12, March, 2009. from: <http://www.idea-group.com>.
- Al-Omari, B. M. A., Al-Gatawneh, A. S. Z., & Al-Majali, A. Y. (2012). The impact of information technology in the process of managerial decision-making afield study in Jordanian touristic companies. *European Journal of Economics, Finance and Administrative Sciences*, 50, 121-131.
- Al-Zhrani, S. (2010). Management information systems role in decision making during crises: case study. *Journal of Computer Science*, 6(11), 1247-1251.

- Al-Zahrani, M. E., & Goodwin, R. D. (2012). Towards a UTAUT-based model for the study of E-Government citizen acceptance in Saudi Arabia. *International Journal of Economics and Management Sciences*, 6, 109-115.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179-211.
- Anderson, J., & Schwager, P. (2004). SME adoption of wireless LAN technology: Applying the UTAUT Model. Paper presented at the 7th Annual Conference of the Southern Association for Information Systems. Savannah, GA, USA.
- Arnott, D., & Pervan, G. (2008). Eight key issues for the decision support systems discipline. *Decision Support Systems*, 44(3), 657-672, from scienceDirect Databases.
- Barakat, S., Yaghi, Kh., & Hamdan, H. (2011). MIS students' perception of most wanted MIS job market skills. *Computer & Information Science*, 4(3), 33-42.
- Ben-Zvi, T., (2010). The efficacy of business simulation games in creating Decision Support Systems: An experimental investigation. *Decision Support Systems*, 49(1), 61-69, from Science Direct Databases.
- Bhushan, N., & Rai, K. (2004). *Strategic Decision Making: Applying the Analytic Hierarchy Process*. Springer, Retrieved at September 18, 2009, from <http://gigapedia.com>.
- Brislin, R. (1976). Comparative research methodology: cross-cultural studies. *International Journal of Psychology*, 11(3), 215-229.
- Brown, S. A., Dennis, A. R., and Venkatesh, V. (2010). Predicting collaboration technology use: Integrating technology adoption and collaboration research. *Journal of Management Information Systems*, 27(2), 9-53.
- Byrne, B. M. (2010). *Structural Equation Modeling with AMOS: Basic Concepts, Applications, and Programming*, (2nd edition). New York, NY: Taylor and Francis Group.
- Carlsson, S.A., Hrastinski, S., Henningson, S., & Keller, C. (2009). An approach for designing management support system: the design science research process

and its outcomes. *Proceedings of the 4th International Conference on Design Science Research in Information Systems and Technology*, art. No. 21.

- Campion, M. A., Pursell, E. P., & Brown, B. K. (1988). Structured interview: Raising the psychometric prosperities of the employment interview. *Personnel Psychology*, 41(1), 25-42.
- Cha, M. Z, Minai, S. M., & Romli, A. (2004). User interface: The concept and significance in designing computer-based information system. *ASPAC on ASET*, 1-10. Indonesia: Institute Technology Bandung.
- Chau, P. Y. K. (1996). An empirical investigation on factors affecting the acceptance of CASE by systems developers. *Information & Management*, 30(6), 269-280.
- Chismar, W. G., & Patton, S., W. (2003). Does the extended technology acceptance model apply to physicians. *Proceedings of the 36th Hawaii International Conference on System Sciences (HICSS)*.
- Compeau, D. R., & Higgins, C. A. (1995). Computer self-efficacy: Development of a measure and initial test. *MIS Quarterly*, 19(2), 189-211.
- CXO systems, (2003). CIO Metrics and decision-making survey results. Retrieved November 2, 2008, from: <http://209.85.173.132/search?q=cache:AwkJwcSXXAJ:hosteddocs.ittoolbox.com/VD042304.pdf+CXO+systems,+2003.+CIO+Metrics+and+DecisionMaking+Survey+Results&cd=1&hl=en&ct=clnk&gl=my>.
- Daniel, F. (211). Diversity as technology: A new perspective. *Journal of Diversity Management*, 6(2), 31-40.
- Dasgupta, S., Haddad, M., Wesis, P., & Bermudez, E. (2007). User acceptance of case tools in systems analysis and design an empirical study. *Journal of Informatics Education Research*, 9(1), 51-77.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319-340.

- Davis, D. F., Bagozzi, P. R., & Warshaw, R. P. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management Science*, 35(8), 982-1003, from EBSCOhost Databases.
- Davis, Fred D., Richard P. Bagozzi, and Paul R. Warshaw (1992), Extrinsic and Intrinsic Motivation to Use Computers in the Workplace. *Journal of Applied Social Psychology*, 22(14), 1111-1132.
- Dhillon, G. (2005). Gaining benefits from IS/IT implementation: Interpretations from case studies. *International Journal of Information Management*, 25(1), 502-51, from ScienceDirect Database.
- Dlodlo, N., Hunter, L., Cele, C. , Botha, A. F, & Metelerkamp, R. (2009). A Decision support system for wool classification. *AUTEX Research Journal*, 9(2), 42-46.
- Doll, W. J., Hendrickson, A., & Deng, X.(1998). Using Davis's perceived usefulness and ease-of-use instruments for decision making: A confirmatory and multigroup invariance analysis. *Decision Sciences*, 29(4), 839-869.
- Ellahi, A., & Manarvi, I. (2010). Understanding attitudes towards computer use in the police department of Pakistan. *The Electronic Journal on Information Systems in Developing Countries*, 42(1), 1-26.
- Eom, B. H., Lee, M. S. & Suh, E-H. (1990). Group decision support systems: An essential tool for resolving organizational conflicts. *International Journal of Information Management*, 10(1), 215-227, from ScienceDirect Database.
- Fishbein, M., & Ajzen, I. (1975). *Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research*. Reading, MA: Addison-Wesley. Retrieved, from: <http://www.people.umass.edu/aizen/f&a1975.html>.
- Fitzgerald, P. S. (2002). *Decision Making*. John Wiley & Sons, Retrieved at September 2, 2008, from <http://gigapedia.com>.
- Fogarty, G. J., & Armstrong, B. (2009). *Modeling the interactions among factors that influence successful computerisation of small businesses*. *Australasian Journal of Information Systems*, 15(2), 73-89.
- Fornell C, Larcker D., F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39-50.

- Fuller, F., & Manning, W. (1994). *Computer and Information Processing*. USA: International Thomson Publishing.
- Gefen, D., Straub, D. W., & Boudreau, M.-C. (2000). Structural equation modeling and regression: Guidelines for research practice. *Communications of the AIS*, 4(7), 1-79.
- Gonzalez-Benito, O., Martinez-Ruiz, M.P., & Molla-Descals, A. (2010). Retail pricing decisions and product category competitive structure. *Decision Support Systems*, 49(1), 110-119, from science Direct Databases.
- Gonzalez, C. (2005). Decision support for real-time dynamic decision making tasks. *Organizational Behavior & Human Decision Processes*, 96, 142–154.
- Goodwin, C. (1997). The impact of a computer based information system (CBIS) on foreign investments opportunities. *Proceedings of 12th Annual Conference of the International Academy for Information Management*. USA, 362-367.
- Halawi, L., & McCarthy, R. (2006). Which theory applies: An analysis of information systems research. *Issues in Information Systems*, 7(2), 252-256.
- Hassard, S. T., Blandford, A., & Cox, A., L. (2009). Analogies in design decision-making. *Proceedings of the 23rd British HCI Group Annual Conference on People and Computers: Celebrating People and Technology*, 140-148.
- Hair, J., Black, W., Babin, B., Anderson, R., & Tatham, R. (2006). *Multivariate Data Analysis*, 6th ed. Pearson Prentice Hall, Upper Saddle River, New Jersey.
- Hair, J., Black, W.C., Babin, B.J., & Anderson, R. E. (2010). *Multivariate Data Analysis: A Global Perspective*. London: Pearson.
- Hair, J., Anderson, R., Tatham, R., & Black, W. (1995). *Multivariate data analysis* (4th ed.). Upper Saddle River, NJ: Prentice Hall.
- Hair, J. F., Anderson, R. E., Tatham, R. L., & Black, W. C. (1998). *Multivariate Data Analysis*. Upper Saddle River, NJ: Prentice Hall.
- Harisson, D. A., Mykytyn, P. P., & Riemenschneider, C. K. (1997). Executive decisions about adoption of information technology in small business: Theory and empirical tests. *Information system Research*, 8(1), 171–195.

- Hatcher, L. (1994). *A step-by-step approach to using the SAS system for factor analysis and structural equation modeling*. Cary, NC: SAS Institute Inc.
- Huang, C.-C., Lin, T.-C., & Wang, J.-W. (2008). Understanding knowledge management system usage antecedents: An integration of social cognitive theory and task technology fit. *Information & Management*, 45(6), 410–417.
- Huang, E., Nai Ching Yeh ., N. C., & Hung, I. C. (2011). Using decomposed theory of planned behavior to explain virtual currency use intention. *International Conference on E-Business and E-Government (ICEE 2011)*, 6 – 8 May 2011. Shanghai, China.
- Hu, L., & Bentler, P. M. (1999). Cut off criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural Equation Modeling*, 6(1), 1–55.
- Igbaria, M. (1993). User acceptance of microcomputer technology: an empirical test. *Omega*, 21(1), 73-90.
- Ismail, S., T. (2011). The role of marketing information system on decision making: An applied study on royal Jordanian air lines (RJA). *International Journal of Business and Social Science*, 2(3), 175-185.
- Jurkiewicz, C. L., & Giacalone, R. A. (2004). A values framework for measuring the impact of workplace spirituality on organizational performance. *Journal of Business Ethics*, 49, 129–142.
- Kim, H.-S., Kim, G.-Y., & Park, C.-W. (2010). Integration of firm`s resource and capability to implement enterprise CRM: A case study of a retail bank in Korea. *Decision Support Systems*, 48 (1), 313-322, from science Direct Databases.
- Kim, W., Jeong, O-R., Kim, C., & So, J. (2011). The dark side of the Internet: Attacks, costs and responses, *Information Systems*, 36(3), 675-705.
- Kline, R.B. (2005). *Principles and Practice of Structural Equation Modeling* (2nd Edition). New York: The Guilford Press.
- Koufaris, M. (2002). Applying the technology acceptance model and flow theory to online consumer behavior. *Information System Research*, 13(2), 205-223.

- Laudon, C. K., & Laudon, P. J. (2005). *Essential of Management Information Systems: Managing the Digital Firm*, sixth ed. New Jersey: Prentice-Hall, Pearson.
- Lee, T. & King, W. R. (1991). The effects of user participation on system success: Toward a contingency theory of user satisfaction. *Proceedings of the International Conference on Information Systems*, New York, NY, 327-338.
- Lee, Y.-C., Li, M.-L., Yen, T.-M., & Huang, T.-H. (2010). Analysis of adopting an integrated decision making trial and evaluation laboratory on a technology acceptance model. *Expert Systems with Applications*, 37(2), 1745-1754.
- Lee, Y., Kozar, K.A., & Larsen, K. (2003). The Technology Acceptance Model: Past, Present, and Future. *Communications of the Association for Information Systems*, 12(50), 752-780.
- Lee, Y.-L., & Huang, F.-H. (2011). Recommender system architecture for adaptive green marketing, *Expert Systems with Applications: An International Journal*, 38(8), 9696-9703.
- Liang, T. (2008). Recommendation systems for decision support: An editorial introduction. *Decision Support Systems*, 45(1), 385-386. From ScienceDirect Database.
- Lurie, N. H., & Swaminathan, J., M. (2009). Is timely information always better? The effect of feedback frequency on decision making. *Organ. Behav. Human Decision Processes*, 108(2), 315–329.
- Liu, S. Duffy, A. H. B. Whitfield, R. I., & Boyle, I. M. (2009). Integration of decision support systems to improve decision support performance. *Knowledge and Information Systems, Springer London*. 22(3), 261-286. From Springerlink Database.
- Luecke, R. (2006). *Harvard Business Essentials: Decision Making 5 Steps to Better Results*, Boston: Harvard Business School Press.
- Li, J.P., & Kishore, R. (2006). How Robust is the UTAUT instrument? A multi-group invariance analysis in the Context of acceptance and use of online community weblog systems. *Proceedings of the 2006 ACM SIGMIS CPR Conference on Computer Personnel Research*, 183 – 189.

- Mahar, F. (2003). Role of information technology in transaction processing system. *Pakistan Journal of Information and Technology*, 2(2), 128-134, retrieved December 21, 2008, from: <http://www.scialert.net/qredirect.php?doi=itj.2003.128.134&linkid=pdf>.
- Mathieson, K. (1991). Predicting user intentions: comparing the technology acceptance model with the theory of planned behavior. *Information Systems Research*, 2(3), 173-191.
- Martinsons, G. M., & Davison, M. R. (2007). Strategic decision support systems: comparing American, Japanese and Chinese management. *Decision Support Systems*, 43(1), 284-300, from Science Direct Database.
- Marakas, M. G. (1999). *Decision Support Systems in the Twenty-First Century*. New Jersey: Prentice Hall.
- Mentis, H. M., Bach, P. M., Hoffman, B., Rosson, M. B., & Carroll, J. M. (2009). Development of decision rationale in complex group decision making. *Proceedings of the 27th international conference on Human factors in computing systems*, 1341-1350, from ACM Database.
- Mentzas, G. (1994). Toward intelligent organizational information systems. *International Journal of Information Management*, 14(6), 397-410, from Citseers Database.
- Miller, M., B. (1995). Coefficient alpha: A basic introduction from the perspectives of classical test theory and structural equation modeling. *Structural Equation Modeling*, 2(3), 255-273.
- Moore, G. C., & Benbasat, I. (1991). Development of an instrument to measure the perceptions of adopting an information technology innovation. *Inform. Systems Resources*. 2(3), 192-222.
- Murray, J. T. (1985). *Computer Based Information Systems*. USA: HomeWood, Illinios.
- Mykytyn JR, P. P., & Harrison, D. A. (1993). The application of the theory of reasoned action to senior management and strategic information systems. *Information Resource Management Journal*, 6(2), 15-26.
- Nabali, H. M. (1991). Hospital information systems in Arab Gulf countries. *Information & Management*, 20(1), 323-332.

- Nelson, R. R., & Cheney, H. P. (1987). Educating the CBIS user: A case analysis. *SIGMIS Database*, 18(2), 11-16.
- Nunnally, J. C. (1978). *Psychometric Theory*. New York, NY: McGraw-Hill .
- Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric theory* (3rd ed.). New York: McGraw-Hill.
- Ok, S., & Shon, J. (2006). The determinant of internet banking usage behavior in Korea: A comparison of two theoretical models. *COLLECTeR '06*, 9 December. Adelaide.
- Oshlyansky, L., Cairns, P., & Thimbleby, H. (2007). Validating the unified theory of acceptance and use of technology (UTAUT) tool cross-culturally. *Proceedings of the 21st BCS HCI Group Conference, UK*, 2(1), 3-7.
- Pallant, J. (2005). *SPSS Survival Manual: a Step by Step Guide to Data Analysis using SPSS for Windows version 12* (2nd Ed.). Sydney: Allen & Unwin.
- Patel, S., & Zaver, J. (2010). A risk assessment model for cyber-attack on information system. *Journal of Computers*, 5 (3), 352–359.
- Persson, S., Malmgren, L., & Johnsson, H. (2009). Information management in industrial housing design and manufacture. *Journal of Information Technology in Construction*, 14(1), 110-122.
- Post, V. G., & Anderson, L. D. (2003). *Management Information Systems: Solving Business Problems with Information Technology*. Third ed. Boston: McGraw-Hill/Irwin.
- Rajagopal, P. (2002). An innovation-diffusion view of implementation of enterprise resource planning (ERP) systems and development of a research model. *Information & Management*, 40, 87–114.
- Sekaran, U (2000). *Research Method For Business: A Skill Building Approach*. (2nd Edition), Wiley, USA.
- Sekaran, U. (2003). *Research Method for Business, A Skill Building Approach*. (Forth ed). USA: John Wiley & Sons, Inc.

- Seymour, L., Makanya, W., & Berrange, S. (2007). End users` acceptance of enterprise resource planning systems: An investigation of antecedents. *Proceedings of The 6 Annual Conference ISONeworld, April 11-13, 2007, Las Vegas, NV: www.isoneworld.org.*
- Standing, S., Standing, C., & Love, P.E.D. (2010). A review of research on e-marketplaces 1997-2008. *Decision Support Systems, 49(1), 41-51.* From ScienceDirect Database.
- Stair, R., & Reynolds, G. (2006). *Principles of Information Systems, 7th ed.,* Boston, MA, Thomson Course Technology.
- Stair, R., & Reynolds, G. (2010). *Principles of Information Systems, 9th ed.,* Boston, MA, Thomson Course Technology.
- Tabachnick, B.G., Fidell, L.S., (2000). *Using Multivariate Statistics, 4th ed.* Allyn and Bacon, New York.
- Taylor, S., & Todd, P. (1995a). Decomposition and crossover effects in the theory of planned behavior: A study of consumer adoption intentions. *International Journal of Research in Marketing, 12(2), 137-155.*
- Taylor, S., & Todd, P. (1995b). Understanding the information technology usage: a test of competing models. *Information Systems Research, 6 (2), 144-176.*
- Thompson, R. L., Higgins, C. A., & Howell, J. M. (1991). Personal computing: Toward a conceptual model of utilization. *MIS Quarterly, 15(1), 124-143.*
- Tseng, Y-F., & Lee, T-Z. (2009). Comparing appropriate decision support of human resource practices on organizational performance with DEA/AHP model. *Expert Systems with Applications, 36(3), 6548-6558.*
- Turban, E., Aronson, J., Liang, T., & Sharda, R. (2007). *Decision Support and Business Intelligence Systems, 8th ed.* New Jersey: Prentice-Hall, Pearson.
- Turban, E., Aronson, J., Liang, T., & Sharda, R. (2011). *Decision Support and Business Intelligence Systems, 9th ed.* New Jersey: Prentice-Hall, Pearson.
- Venkatesh, V., & Bala, H. (2008). Technology acceptance Model 3 and a research agenda on interventions. *Decision Sciences, 39(2), 273-315.*

- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science*, 46(2), 186-204.
- 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, from EBSCOhost Databases.
- Venkatesh, V., Morris, M. G., & Davis, F. D. (2007). Dead or alive? the evolution, trajectory, and future of technology adoption research. *Journal of the Association for Information Systems*, 8(4), 267-286.
- Venkatesh, V., & Zhang, X. (2010). Unified theory of acceptance and use of technology: U.S. Vs. China. *Journal of Global Information Technology Management*, 13(1), 5-27.
- Venkatesh, V., Thong, J., Y. L., & Xu., X. (2012). Consumer acceptance and use of information technology: extended the unified theory of acceptance and use of technology. *MIS Quarterly*, 26(1), 157-178.
- Vlahos, E. G., & Ferratt, W. T. (1995). Information technology use by managers in Greece to support decision making: Amount, perceived value, and satisfaction. *Information & Management*, 29(6), 305-315. From ScienceDirect Database.
- Vlahos, E. G., Ferratt, W. T., & Knoepfle, G. (2004). The use of computer-based information systems by German managers to support decision making. *Information & Management*, 41(6), 763-779. From ScienceDirect Database.
- Walker, W. D. (1988). *Computer Based Information Systems: An introduction*. Australia: Pergamon Press.
- Wang, Y. S., & Shih, Y. W. (2009). Why do people use information kiosks? A validation of the unified theory of acceptance and use of technology. *Government Information Quarterly*, 26(1), 158-165.
- Wang, H.-I., & Yang, H.-L. (2005). The role of traits in UTAUT model under online stocking. *Contemporary Management Research*, 1(1), 69-82.
- Wilson, R. S., & Arvai, J. L. (2006). When less is more: How affect influences preferences when comparing low and high-risk options, *Journal of Risk Research*, 9(2), 165-178.

Wong, J., & Du, T. (2003). Project-centered teaching on CBIS to IBBA students in Hong Kong. *SIGCSE Bulletin*, 35(4), 35-38. ACM Databases.

Wu, M.-Y., Chou, H.-P., Weng, Y.-C., & Huang, Y.-H. (2008). A Study of web 2.0 website usage behavior using TAM 2. *Asia-Pacific Services Computing Conference, 2008, APSCC '08. IEEE*, 1477-1482.