The copyright © of this thesis belongs to its rightful author and/or other copyright owner. Copies can be accessed and downloaded for non-commercial or learning purposes without any charge and permission. The thesis cannot be reproduced or quoted as a whole without the permission from its rightful owner. No alteration or changes in format is allowed without permission from its rightful owner.
THE INFLUENCES OF E-SATISFACTION, E-TRUST AND HEDONIC MOTIVATION ON THE RELATIONSHIP BETWEEN E-BANKING ADOPTION AND ITS DETERMINANTS IN NIGERIA

SALIMON MARUF GBADEBO

DOCTOR OF PHILOSOPHY
UNIVERSITI UTARA MALAYSIA
May, 2016
THE INFLUENCES OF E-SATISFACTION, E-TRUST AND HEDONIC MOTIVATION ON THE RELATIONSHIP BETWEEN E-BANKING ADOPTION AND ITS DETERMINANTS IN NIGERIA

SALIMON MARUF GBADEBO

A thesis submitted to School of Business Management, Universiti Utara Malaysia, in fulfillment of the requirement for the Degree of Doctor of Philosophy
Pusat Pengajian Pengurusan Perniagaan  
(School of Business Management)

Kolej Perniagaan  
(College of Business)

Universiti Utara Malaysia

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

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

SALIMON MARUF GBADEBO  
(candidates for the degree of)

DOCTOR OF PHILOSOPHY

telah mengamalkan tesis / disertasi yang bertajuk:  
(as it appears on the title page and front cover of the thesis / dissertation):

THE INFLUENCES OF E-SATISFACTION, E-TRUST AND HEDONIC MOTIVATION ON THE  
RELATIONSHIP BETWEEN E-BANKING ADOPTION AND ITS DETERMINANTS IN NIGERIA

seperti yang tercatat di muka surat tajuk dan kulit tesis / disertasi  
(18 Mei 2016).  
(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)

Pengesah Viva  
(Chairman for Viva)

Prof. Dr. Salimah Md. Salieh  
(Tandatangan)

Pemeriksa Luar  
(External Examiner)

Prof. Dr. Khalil Anuar Mohd Ali (UKM)  
(Tandatangan)

Pemeriksa Dalam  
(Internal Examiner)

Prof. Dr. Nor Azila Mohd. Noor  
(Tandatangan)

Tanggal: 18 Mei 2016  
(Date)
Nama Nama Pelajar
(Name of Student)

Salimon Maruf Glaedebo

Tajuk Tesia / Disertasi
(Title of the Thesis / Dissertation)

The Influences Of E-Satisfaction, E-Trust And Hedonic Motivation On The Relationship Between E-Banking Adoption And Its Determinants In Nigeria

Program Pengajian
(Programme of Study)

Doctor of Philosophy

Nama Penyelia/Penyelia-penyelia
(Name of Supervisor/Supervisors)

Prof. Madya Dr. Sany Sani Mohd. Mohktar

Tanda tangan

Nama Penyelia/Penyelia-penyelia
(Name of Supervisor/Supervisors)

Prof. Dr. Rushami Zain Yusoff

Tanda tangan

Universiti Utara Malaysia
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 School of Business Management. 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:

The Dean School of Business Management
Universiti Utara Malaysia
06010, UUM Sintok
Kedah Darul Aman
ABSTRACT

The main objective of this study is to investigate factors that can predict adoption of e-banking in Nigeria. Specifically, it aims at investigating mediating influences of e-satisfaction, e-trust and hedonic motivation on the relationship between e-banking adoption and its other determinants. The motivation of this study is driven by the inconsistent findings in the literature with respect to the relationships between e-banking adoption and its determinants: perceived usefulness, perceived ease of use, perceived security and facilitating condition. In line with the inconsistencies, various suggestions have emerged pointing to the need to investigate the possible mediating variables that could explain the inconsistencies. For that purpose, this study employed theories of Technology Acceptance Model (TAM), Universal Theory of Acceptance and Use of Technology (UTAUT) and Social Exchange theory to synchronize the possible relationships among the variables in the conceptual framework. Survey questionnaire was advocated and the questionnaires were distributed randomly to 382 customers of four major banks in Nigeria. Out of 291 returned questionnaires, 266 were useable for analysis. PLS-SEM was used to analyze both direct and indirect relationships among the variables of the study. The results reveal that perceived usefulness, perceived security, perceived ease of use, facilitating condition, and awareness are positive determinants of e-banking adoption, e-satisfaction, hedonic motivation and e-trust accordingly with an exception of perceived usefulness that does not determine e-trust. The study also found that e-satisfaction, e-trust and hedonic motivation mediate the relationship between perceived usefulness, perceived ease of use, perceived security and facilitating conditions and e-banking adoption. Finally, managerial, policy and theoretical implications as well as directions for future research are discussed in this paper.

Keywords: Perceived Usefulness, Perceived Ease of Use, E-Satisfaction, E-Trust and Hedonic Motivation
ABSTRAK


Kata kunci: Persepsi atas kemanfaatan, Persepsi kemudahan penggunaan, E-Kepuasan, E-Amanah dan Motivasi hedonik
ACKNOWLEDGMENT

I would like to express my gratitude to Allah SWT for His blessings and for allowing me to complete this PhD journey successfully.

Having glorified Allah, I would also like to thank my supervisors and Ph.D. Mentors: Professor Ruzhami Zien Yusoff and Ass. Prof Dr. Sany Sanuri bin. Mohd. Mukhtar for guiding me throughout this journey. Their kindness, knowledge and wisdom are highly appreciated as their constructive criticisms and supports made this milestone to be achieved.

I am also heartily thankful to my beloved Dad and Mum for their moral, financial and spiritual support in the course of the journey. Their concepts of hard work and endurance that I imbibed made every great achievement of my life just like this to be possible. Likewise, my wife, Idayat Adejoke and my children: Qowiyat, Al-Hameen and Rodiyah are highly appreciated for their endurance, prayers and moral support during this journey. My wife is mostly appreciated for standing firm to face the challenges while her husband was on the battle field. Also, I appreciate all my siblings: Fausat, Musbau, Najeem, Kabiru, Ismail, AbdulAzeez, Suliya and Jamiyu for standing behind me while the journey lasts.

I would also like to extend my gratitude to Dr Salniza Saleh who is the Deputy Dean of SBM for her support in the course of the journey. To my friends my colleagues; Lanre AbdulKareem, Manzuma Mohammed, Dr Aliyu Abdullateef Olanrewaju Atanda, Ganiyu Mutiu, Dr. AbdulRauf Tosho, Fajoye Hamzat Oyelere, Kamar Adeniran, Dr. Oba AbdulKadir Laro, Dr AbdulRazaq Adisa, Dr Adesiyan Israel, Haliru Mohammed, Barrister Folorunsho David, Alao Azeez, Sola Ojo Omolola, Sikiru Jimoh, Olasupo Kazeem, Jide Fatade, Ayanfowora Abiodun, Akeem Adisa, Dr Musa Owoyemi, Jafani Rahaman, Rasheed Abubakar, Niyi Adeagbo, Olubumi Aros, Dr Odeniyi, Mr Tijani A. Adekunle, Sheu Musa, Alfa Ismail, Muhideen Shogo, Dr Ishola Muraina, Abdul-ladi Eniafe, Mr Bode Shogo, Oyedeji Fatai, Wale Akinlabi, Odukoya Taofeek, Nuraini, and a host of others, I say thank you for supporting me during the journey. I also thank my Spiritual Fathers and Leaders: Sheik Ibraheem Niyyas Kaola (RTA), Sheik AbdulRafiu Abdsalam, Sheik Ahmad Rahfa, Sheik Shefiu Ahmad Rufai and Alfa Azeez Lukman Arisekola for their spiritual support while the journey lasts and still continues.

Lastly, I thank all the members of the viva committee and every other member of SBM, Marketing department, OYA and COB UUM at large.

This work is dedicated to all the children of the poor like me in Africa continent. My admonition to you is that if you believe in God and work hard, your dream of greatness shall be fulfilled.
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>TITLE PAGE</td>
<td>i</td>
</tr>
<tr>
<td>CERTIFICATION OF THESIS</td>
<td>ii</td>
</tr>
<tr>
<td>PERMISSION TO USE</td>
<td>iv</td>
</tr>
<tr>
<td>ABSTRACT</td>
<td>v</td>
</tr>
<tr>
<td>ABSTRAK</td>
<td>vi</td>
</tr>
<tr>
<td>ACKNOWLEDGMENT</td>
<td>vii</td>
</tr>
<tr>
<td>TABLE OF CONTENTS</td>
<td>viii</td>
</tr>
<tr>
<td>LIST OF TABLES</td>
<td>xiv</td>
</tr>
<tr>
<td>LIST OF FIGURES</td>
<td>xvi</td>
</tr>
<tr>
<td>LIST OF ABBREVIATIONS</td>
<td>xvii</td>
</tr>
<tr>
<td>CHAPTER ONE INTRODUCTION</td>
<td>1</td>
</tr>
<tr>
<td>1.1 Background of the Study</td>
<td>1</td>
</tr>
<tr>
<td>1.2 Problem Statement</td>
<td>10</td>
</tr>
<tr>
<td>1.3 Research Questions</td>
<td>18</td>
</tr>
<tr>
<td>1.4 Research Objectives</td>
<td>19</td>
</tr>
<tr>
<td>1.5 Significance of the Study</td>
<td>20</td>
</tr>
<tr>
<td>1.5.1 Significance to Academics</td>
<td>20</td>
</tr>
<tr>
<td>1.5.2 Significance to Practitioners</td>
<td>22</td>
</tr>
<tr>
<td>1.6 Scope and Limitations of the Study</td>
<td>23</td>
</tr>
<tr>
<td>1.7 Operational Definition of Terms</td>
<td>25</td>
</tr>
<tr>
<td>1.8 Organization of Thesis</td>
<td>26</td>
</tr>
<tr>
<td>CHAPTER TWO LITERATURE REVIEW</td>
<td>28</td>
</tr>
<tr>
<td>2.1 Introduction</td>
<td>28</td>
</tr>
</tbody>
</table>
2.2 Overview and origin of Banking Sector in Nigeria .......................................................... 28
2.3 Banking crisis and recent outlook of banking system in Nigeria .............................. 30
2.4 Forms of E-banking channels ..................................................................................... 34
   2.4.1 Mobile banking .................................................................................................. 34
   2.4.2 Automated Teller Machine ............................................................................. 34
   2.4.3 Point of Sales terminals ................................................................................... 35
   2.4.4 International cards schemes ........................................................................... 36
   2.4.5 Automated Delivery Channels ....................................................................... 36
2.5 Benefits of e-banking ................................................................................................. 36
   2.5.1 E-banking benefits for Banks .......................................................................... 37
   2.5.2 E-banking benefits for Customers .................................................................... 38
2.6 Key e-banking Issues in Nigeria ............................................................................... 40
   2.6.1 E-Readiness .................................................................................................... 40
   2.6.2 Security Issue .................................................................................................. 41
   2.6.3 System availability assurance ......................................................................... 42
   2.6.4 Awareness ....................................................................................................... 42
   2.6.5 Poor service quality ....................................................................................... 43
   2.6.6 Usability of electronic banking channels ........................................................ 43
2.7 Related Underpinning theories .................................................................................. 43
   2.7.1 Technology Acceptance Model ...................................................................... 44
   2.7.2 Universal Theory of Acceptance and Use of Technology ............................... 48
   2.7.3 Social exchange theory .................................................................................. 50
2.8 Technology Adoption ................................................................................................. 52
   2.8.1 E-Commerce Technology .............................................................................. 54
   2.8.2 E-banking adoption and its determinants ......................................................... 59
2.8.2.1 Perceived Usefulness and e-banking adoption ......................................................62
2.8.2.2 Perceived ease of Use ...........................................................................................67
2.8.2.3 Perceived Security and e-banking adoption ...........................................................73
2.8.2.4 Facilitating Conditions and e-banking adoption ....................................................77
2.8.2.5 Awareness and adoption of e-banking .................................................................82
2.8.2.6 E-satisfaction and adoption of e-banking ......................................................86
2.8.2.7 E-Trust and adoption of e-banking .................................................................92
2.8.2.8 Hedonic Motivation and adoption of e-banking .............................................97
2.9 Chapter Summary .......................................................................................................99

CHAPTER THREE RESEARCH FRAMEWORK AND HYPOTHESIS ..........................100
3.1 Introduction ...............................................................................................................100
3.2 The conceptual model of the study ...........................................................................100
3.3 The case of E-banking adoption and its determinants .............................................101
3.3.1 Perceived usefulness .........................................................................................103
3.3.2 Perceived ease of use ......................................................................................106
3.3.3 Perceived Security ............................................................................................110
3.3.4 Facilitating conditions .......................................................................................111
3.3.5 Awareness .........................................................................................................113
3.4 The Relationship between e-Satisfaction, e-Trust, Hedonic Motivation, e-banking
adoption and its determinants. ......................................................................................115
3.4.1 e-Satisfaction ....................................................................................................115
3.4.2 e-Trust ..............................................................................................................118
3.4.3 Hedonic Motivation ..........................................................................................121
3.5 Chapter Summary .....................................................................................................124

CHAPTER FOUR RESEARCH METHODOLOGY ......................................................125
4.1 Introduction ............................................................................................................... 125
4.2 Research Design ...................................................................................................... 125
4.3 Sampling Method .................................................................................................... 126
  4.3.1 Population of the Study .................................................................................. 126
  4.3.2 Unit of Analysis ............................................................................................. 127
  4.3.3 Sampling Size Determination ......................................................................... 128
4.4 Operationalization of variables and instrumentation ................................................ 134
  4.4.1 Dependent Variable ......................................................................................... 134
    4.4.1.1 E-banking Adoption .................................................................................. 134
  4.4.2 Independent Variables ..................................................................................... 136
    4.4.2.1 Measures of Perceived Usefulness .......................................................... 136
    4.4.2.2 Measures of Perceived Ease of Use ......................................................... 138
    4.4.2.3 Measures of Perceived Security ............................................................... 140
    4.4.2.4 Measures of Facilitating Conditions ...................................................... 141
    4.4.2.5 Measures of Awareness .......................................................................... 142
  4.4.3 Mediating Variables ......................................................................................... 144
    4.4.3.1 Measures of e-Satisfaction ...................................................................... 144
    4.4.3.2 Measures of e-Trust ................................................................................ 145
    4.4.3.4 Measure of Hedonic Motivation ............................................................. 147
4.5 Data collection procedure ...................................................................................... 148
  4.5.1 Questionnaire Design ..................................................................................... 148
  4.5.2 Type of Questionnaire .................................................................................... 148
  4.5.4 Procedure for distribution of questionnaire ................................................... 149
  4.5.5 Pilot Study ...................................................................................................... 149
4.6 Strategy for Data Analysis ..................................................................................... 152
4.7 Chapter Summary ..................................................................................................... 154

CHAPTER FIVE  RESULTS ........................................................................................... 155

5.1 Introduction ............................................................................................................... 155
5.2 Response rate ............................................................................................................ 155
5.3 Data Screening .......................................................................................................... 157
5.4 Test for Non-response Bias ....................................................................................... 157
5.5 Common Method Bias .............................................................................................. 160
5.6 Description of the Sample of Study .......................................................................... 162
5.7 Descriptive Analysis of Constructs ........................................................................... 164
5.8 The Measurement Model ........................................................................................ 165
5.8 Constructs’ Validity .................................................................................................. 167
5.9 Effect Size ................................................................................................................. 175
5.10 Predictive Relevance of the model ......................................................................... 178
5.11 Structural Model (Inner Model) and Hypothesis Testing ....................................... 178
  5.11.1 Hypotheses Testing for Direct Relationships ................................................179
  5.11.2 Testing Mediation Effects ..............................................................................185
5.12 Summary of hypotheses .......................................................................................... 189
5.13 Discussion of Findings ............................................................................................ 191
  5.13.1 Direct Paths ....................................................................................................191
  5.14.1 Testing Mediation Effects ...............................................................................209

CHAPTER SIX RECOMMENDATIONS AND CONCLUSION .................................. 219

6.1 Recapitulations of the Study ..................................................................................... 219
  6.1.1 Main Findings ..................................................................................................220
6.2 Implications and Future Research Directions ........................................................... 226
  6.2.1 Theoretical contributions ................................................................................226
6.2.2 Managerial contributions ................................................................. 229
6.2.3 Methodological Implications ............................................................. 231
6.3 Limitations and Future Research Directions ........................................... 232
  6.3.1 Conclusion ....................................................................................... 234
References ............................................................................................... 235
Appendices ............................................................................................... 268
Appendix A: Research Questionnaire ......................................................... 268
Appendix B: Sample of related studies ......................................................... 275
Appendix C: Missing Values Output .............................................................. 294
Appendix D: Smart PLS Output—Measurement Model ................................. 295
Appendix E: Blindfolding Procedure ............................................................ 296
LIST OF TABLES

Table                             page

Table 1.0 Excerpt of Internet Usage of some African Countries:   6
Table 2.1 List of factors used in predicting e-learning   56
Table 2.2 List of factors used in predicting e-marketing   57
Table 2.3 List of factors used in predicting e-government   59
Table 4.1 Categorization of Nigerian Banks based on Capitalization   129
Table 4.2 Sample Frame   130
Table 4.3 E-banking Adoption Measurement   136
Table 4.4 Perceived Usefulness Measurement   138
Table 4.5 Perceived Ease of Use Measurement   139
Table 4.6 Perceived Security Measurement   141
Table 4.7 Facilitating Conditions Measurement   142
Table 4.8 Awareness Measurement   144
Table 4.9 E-Satisfaction Measurement   145
Table 4.10 E-Trust Measurement   146
Table 4.11 Hedonic Motivation Measurement   147
Table 4.12 Pilot Study   151
Table 5.1 Questionnaire Distribution and Decision Making   156
Table 5.2 Descriptive Statistics for early and late Respondents   159
Table 5.3 Independent Sample T-Test for equality of means   160
Table 5.4 Description of sample characteristics 163
Table 5.5 Descriptive Analysis of the constructs 165
Table 5.6 Factor loadings and Crossloadings 171
Table 5.7 Convergent and Reliability Analysis 173
Table 5.8 Discriminant Validity 175
Table 5.9 Effect size of exogenous constructs on E-satisfaction 176
Table 5.10 Effect size of exogenous constructs on hedonic Motivation 176
Table 5.11 Effect size of exogenous constructs on E-Trust 176
Table 5.12 Effect size of exogenous constructs on E-banking adoption 177
Table 5.13 predictive relevance of the model 178
Table 5.14 Results of the inner Model 183
Table 5.15 Results of mediating Hypotheses 184
Table 5.16 Summary of Hypotheses 187
LIST OF FIGURES

Figure 1.0 Mobile Payments and Mobile banking Adoption rates in some African countries 8
Figure 2.1 Mobile Payments and Mobile banking Adoption rates in some African countries 32
Figure 2.2 Customers Channel preference comparing frequency usage of channel 33
Figure 3.1 Conceptual Framework 101
Figure 4.1 Gpower 131
Figure 5.1 PLS Algorithms 180
Figure 5.2 PLS Bootstrapping 182
# LIST OF ABBREVIATIONS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>PC</td>
<td>Personal Computer</td>
</tr>
<tr>
<td>ACB</td>
<td>African Continental Bank</td>
</tr>
<tr>
<td>ATM</td>
<td>Automated Teller Machine</td>
</tr>
<tr>
<td>AVE</td>
<td>Average Variance Extracted</td>
</tr>
<tr>
<td>CBN</td>
<td>Central Bank of Nigeria</td>
</tr>
<tr>
<td>DOI</td>
<td>Diffusion of Information</td>
</tr>
<tr>
<td>DTPB</td>
<td>Decomposed Theory of Planned Behavior</td>
</tr>
<tr>
<td>E-Banking</td>
<td>Electronic Banking</td>
</tr>
<tr>
<td>ECS</td>
<td>Electronic Card Scheme</td>
</tr>
<tr>
<td>EFTs</td>
<td>Electronic Funds Transfers</td>
</tr>
<tr>
<td>E-Satisfaction</td>
<td>Electronic Satisfaction</td>
</tr>
<tr>
<td>E-Trust</td>
<td>Electronic Trust</td>
</tr>
<tr>
<td>ICB</td>
<td>Industrial and Commercial Bank</td>
</tr>
<tr>
<td>ICT</td>
<td>Information and Communication Technology</td>
</tr>
<tr>
<td>IFC</td>
<td>International Finance Corporation</td>
</tr>
<tr>
<td>KPMG</td>
<td>Kleynveld Main Goerdeler</td>
</tr>
<tr>
<td>NDIC</td>
<td>National Deposit Insurance Scheme</td>
</tr>
<tr>
<td>PEU</td>
<td>Perceived Ease of Use</td>
</tr>
<tr>
<td>PIN</td>
<td>Personal Identification Number</td>
</tr>
<tr>
<td>PLS</td>
<td>Partial Least Square</td>
</tr>
<tr>
<td>PU</td>
<td>Perceived Usefulness</td>
</tr>
<tr>
<td>PKI</td>
<td>Public Key Infrastructure</td>
</tr>
<tr>
<td>Acronym</td>
<td>Full Form</td>
</tr>
<tr>
<td>---------</td>
<td>-----------</td>
</tr>
<tr>
<td>PoS</td>
<td>Point of Sales</td>
</tr>
<tr>
<td>RTGS</td>
<td>Real Time Gross Settlement</td>
</tr>
<tr>
<td>SEA</td>
<td>Social Exchange Theory</td>
</tr>
<tr>
<td>SEM</td>
<td>Structural Equation Modeling</td>
</tr>
<tr>
<td>SPSS</td>
<td>Statistical Package for Social Science</td>
</tr>
<tr>
<td>TBP</td>
<td>Theory of Plan Behavior</td>
</tr>
<tr>
<td>TRA</td>
<td>Theory of Reasoned Action</td>
</tr>
<tr>
<td>UNICEF</td>
<td>United Nations International Children Emergency Funds</td>
</tr>
<tr>
<td>US</td>
<td>United States</td>
</tr>
<tr>
<td>UTAUT</td>
<td>Universal Theory of Acceptance and Use of Technology</td>
</tr>
<tr>
<td>TAM</td>
<td>Technology Acceptance Model</td>
</tr>
</tbody>
</table>
CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Service Industry is growing very fast as its major contribution to the development of the world economy is capturing the attention of all Stakeholders (Maiyaki & Mokthar, 2012). Today, the service industry accounts for almost two-thirds of the world economic outputs as the trade service sector constitutes one-fifth of the global trade while the commercial services export sectors are also growing very fast (World Bank, 2010). The contribution of the service sector to the economic development of countries such as Canada, USA, Japan and other industrialized countries of Europe in terms of GDP and employment generation cannot be underrated (World Bank, 2010). Importantly, the service sector in USA creates between 80% and 88% of available jobs while it enables USA to also achieve trade surplus arising from services exportation (Malthora, Ulgado, Agrawal, Shainesh & Wu, 2005; Maiyaki & Mokthar, 2012).

The trend of growth in the service industry is not limited to developed nations alone; developing countries of Asia, Latin America and Africa are also enjoying from the benefits and tremendous growth of the service sector (Park & Shin, 2012). The economic prosperity of Thailand, Singapore, Hong Kong and Malaysia for instance are majorly influenced by the service sector as these countries heavily depend on tourism and other service segments (Park & Shin, 2012). Africa as a continent is also witnessing serious upsurge in service sector as there are enormous business opportunities for consumer goods and services especially with the rising population of these countries (McKinsey
The contents of the thesis is for internal user only
References


to theory and research. Reading, Mass: Addison-Wesley.


Goh, H.P. (1995). The Diffusion of Internet in Singapore, Academic Exercise, Faculty of Business Administration, National University of Singapore.


247


