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**INTENTION TO USE MYTAX APPLICATION SYSTEM AMONG ACTIVE  
TAXPAYER IN JOHOR BAHRU, JOHOR**

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**UNIVERSITI UTARA MALAYSIA**

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**INTENTION TO USE MYTAX APPLICATION SYSTEM AMONG ACTIVE  
TAXPAYER IN JOHOR BAHRU, JOHOR**

**By**

**MUHAMAD NAZIM BIN TAJUDDIN**



**A project paper submitted to  
Tunku Puteri Intan Safinaz School Of Accountancy,  
Universiti Utara Malaysia,  
In partial fulfilment of the requirement for the degree  
Master of Science (International Accounting)**

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I certify that any help received in preparing this thesis and all sources used have been acknowledged in this thesis.

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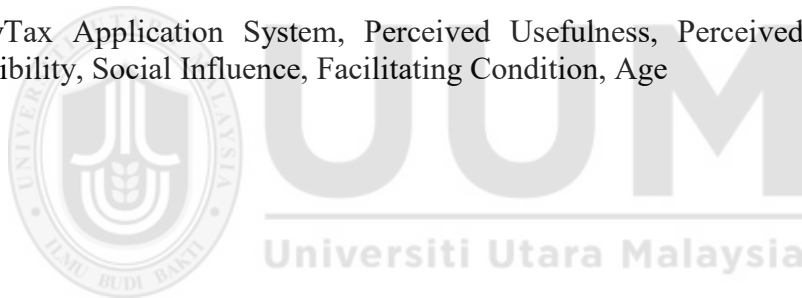


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## ABSTRACT

MyTax Application System is a system introduced by LHDNM for the use of taxpayers to conduct taxation through an electronic platform. The use of MyTax Application System is a step to replace manual taxation in Malaysia. The main objective of this study is to investigate determining factors influencing intention to use MyTax Application System among active taxpayers in Johor Bahru, Johor. To achieve this goal, a survey method is used. Taxpayers who are in Johor Bahru, Johor have been selected as respondents for this study. The study was conducted using a self-administered questionnaire. Opinions from 297 respondents were used to analyse taxpayers' perceptions of the MyTax Application System. Multiple regression analysis was used to investigate the relationship between independent and dependent variables and to examine the most significant factor(s) influencing taxpayer's intention to use MyTax Application System in Johor Bahru, Johor. The study found that perceived Usefulness (PU), perceived ease of use (PEOU), perceived credibility, social influence, facilitating condition and age have a positive relationship with the intention to use MyTax Application System. However, the study also found out that age does not have significant influence with the intention to use MyTax Application System. Therefore, the study recommends that the government should ensure that the MyTax Application System is user friendly and easily navigable and that it should make sure the objective of MyTax Application System is achieved.

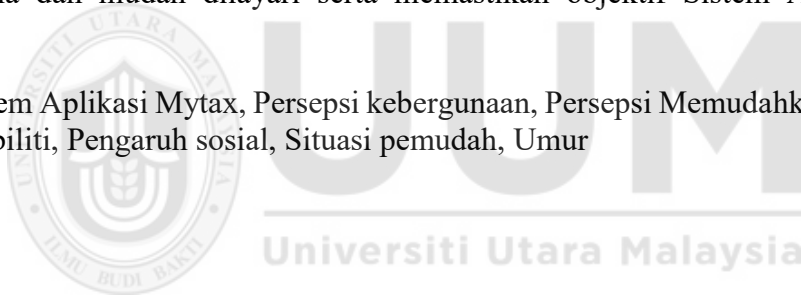
**Keyword:** MyTax Application System, Perceived Usefulness, Perceived Ease of Use, Perceived Credibility, Social Influence, Facilitating Condition, Age



## ABSTRAK

Sistem Aplikasi MyTax ialah sistem yang diperkenalkan oleh LHDNM untuk kegunaan pembayar cukai menjalankan cukai melalui platform elektronik. Penggunaan Sistem Aplikasi MyTax adalah satu langkah menggantikan cukai manual di Malaysia. Objektif utama kajian ini adalah untuk menyiasat faktor penentu yang mempengaruhi niat untuk menggunakan Sistem Aplikasi MyTax dalam kalangan pembayar cukai aktif di Johor Bahru, Johor. Untuk mencapai matlamat ini, kaedah tinjauan digunakan. Pembayar cukai yang berada di Johor Bahru, Johor telah dipilih sebagai responden kajian ini. Kajian ini dijalankan menggunakan soal selidik yang ditadbir sendiri. Pendapat daripada 297 responden digunakan untuk menganalisis persepsi pembayar cukai terhadap Sistem Aplikasi MyTax. Analisis regresi berbilang digunakan untuk menyiasat hubungan antara pembolehubah bebas dan bersandar dan untuk mengkaji faktor yang paling signifikan yang mempengaruhi hasrat pembayar cukai untuk menggunakan Sistem Aplikasi MyTax di Johor Bahru, Johor. Kajian mendapati persepsi Kebergunaan (PK), persepsi memudahkan penggunaan (PMP), persepsi kredibiliti, pengaruh sosial, situasi pemudah dan umur mempunyai hubungan yang positif dengan niat untuk menggunakan Sistem Aplikasi MyTax. Bagaimanapun, kajian juga mendapati umur tidak mempunyai pengaruh yang signifikan dengan niat untuk menggunakan Sistem Aplikasi MyTax. Oleh itu, kajian mencadangkan kerajaan perlu memastikan Sistem Aplikasi MyTax mesra pengguna dan mudah dilayari serta memastikan objektif Sistem Aplikasi MyTax tercapai.

**Keyword:** Sistem Aplikasi Mytax, Persepsi kebergunaan, Persepsi Memudahkan Penggunaan, Persepsi kredibiliti, Pengaruh sosial, Situasi pemudah, Umur



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## ABBREVIATION

ICT	:	Information and Communication Technologies
LHDNM	:	Lembaga Hasil Dalam Negeri Malaysia
TAM	:	Technology Acceptance Model
TPB	:	Theory of Planned Behaviour
UTAUT	:	The Unified Theory of Acceptance and Use of Technology
PU	:	Perceived Usefulness
PEOU	:	Perceived Ease of Use
INT	:	Intention to Use
PC	:	Perceived Credibility
SI	:	Social Influence
FC	:	Facilitating Condition
AG	:	Age
PE	:	Perceived Enjoyment
EE	:	Effort Expectancy
SPSS	:	Statistical Package for The Social Science
UUM	:	Universiti Utara Malaysia

## 1. CHAPTER 1 - INTRODUCTION

### 1.1 Background and Motivation of the Study

Utilization of technologies of information and communication (also known as ICTs) within operations carried out by the government and procedures with the goal of fostering higher levels of public engagement, openness, and efficiency is referred to as "electronic government" (also known as "e-Government"). One of the venues the government has used recently to raise the general level of the services it offers is e-government. Tax collection is one of the government's operations that uses e-government. According to Whitmore (2012), the objective of implementing an electronic government system is to encourage engagement with your people; improve the quality of government services; reduce corruption; and promote democracy. E-government, according to Lněnička (2015), is the utilization of system that established online known as ICT with the objectives of simplifying and incorporating workflows and processes, managing data and information effectively, Improving the performance of government services, and extending communication channels for citizen involvement and empowerment.

Income tax is one type of tax that the government imposes on its citizens. The main piece of legislation establishing Malaysia's income tax laws is the Income Tax Act of 1967. The government agency known as the Lembaga Hasil Dalam Negeri Malaysia, or the LHDNM, is responsible to collect income tax in order to bring in revenue for the country. Malaysians who earn income from employment must submit their tax returns to the LHDNM by April 30; those who generate income through enterprises have until June 30 to do so.

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## 7. APPENDICES

Appendix 1



**UNIT PENGAJIAN SISWAZAH  
POSTGRADUATE STUDIES UNIT (PSU)**  
UUM COB  
Universiti Utara Malaysia  
06010 UUM SINTOK  
KEDAH DARUL AMAN  
MALAYSIA



Tel: 604-928 7155 / 7104 / 7119 / 7121 / 7156  
Laman web (Web): <http://psucob.uum.edu.my/>

**UUM/COB/P-40**  
7 August 2022

### TO WHOM IT MAY CONCERN

Dear Sir/Madam,

### DATA COLLECTION

**COURSE : RESEARCH METHODOLOGY**  
**COURSE CODE : BPMN6073**  
**LECTURER : PROF. DR. ZAINOL BIN BIDIN**

This is to certify that the following is a postgraduate student from UUM College of Business, Universiti Utara Malaysia. He is pursuing the abovementioned course, which requires him to undertake an academic study and prepare an assignment. The details are as follows:

NO.	NAME	MATRIC NO.
1.	MUHAMAD NAZIM BIN TAJUDDIN	829349

In this regard, I hope that you could kindly provide him with assistance and cooperation to enable him to successfully complete the assignment given. All the information gathered will be strictly used for academic purposes only.

Your cooperation and assistance are very much appreciated.

Thank you.

**"WAWASAN KEMAKMURAN BERSAMA 2030"**  
**"BERKHIDMAT UNTUK NEGARA"**  
**"KEDAH SEJAHTERA - NIKMAT UNTUK SEMUA"**  
**"ILMU BUDI BAKTI"**

Upholding the principles of trust and integrity

**NURUL NADIAH RUSLE**  
Assistant Registrar  
for Director  
Postgraduate Studies Unit  
UUM College of Business

c.c. - Student's File (829349)

Universiti Pengurusan Terkemuka  
The Eminent Management University





TUNKU PUTERI INTAN SAFINAZ SCHOOL OF ACCOUNTANCY (TISSA-UUM),  
UNIVERSITI UTARA MALAYSIA

**Acceptance of MyTax Application System Among Active taxpayer in Johor Bahru,  
Johor**

Good day to you!

I am Muhamad Nazim bin Tajuddin and I am a master student in Universiti Utara Malaysia. Currently, I am doing my master research project on Intention to use MyTax Application System Among Active taxpayer in Johor Bahru, Johor. This questionnaire is open for taxpayers in Johor Bahru to fill up the survey. The questionnaire will take about 10 minutes of your time and the responses will be kept confidential for research purposes only. This research project is supervised by Dr. Zakiyah Sharif.

Thank you for your time for completing this survey. Any queries , please contact researcher at [nazimtaj86@gmail.com](mailto:nazimtaj86@gmail.com).

Muhamad Nazim Bin Tajuddin

Candidate Master of Science (International Accounting)

Universiti Utara Malaysia

## SECTION A:

### Demographic Data/ Profil Responden

Please tick ( / ) in the box provided.

Sila tandakan ( / ) di dalam kotak yang disediakan.

#### 1. State/*Negeri*

Please state/*Sila nyatakan:* \_\_\_\_\_

#### 2. Gender/ *Jantina*

Male/ Lelaki

Female/ Perempuan

#### 3. Age/ *Umur*

20 – 30 years / *20 – 30 tahun*

31 – 40 years / *30 – 40 tahun*

41 – 50 years / *40 – 45 tahun*

51 years and above / *60 tahun dan ke atas*

#### 4. Education Level/ *Tahap Pendidikan*

Secondary or lower/ *Menengah atau rendah*

STPM/ Diploma / *STPM/ Diploma*

Bachelor's Degree/ *Sarjana Muda*

Master & above/ *Sarjana & ke atas*

Professional Qualification/ *Kelayakan Professional*

#### 5. Sector of present occupation/ *Sektor pekerjaan sekarang*

Government sector/ Public sector / *Sektor Awam*

Non-government sector/ Private sector (including self-employed and freelance work) / *Sektor Bukan Kerajaan/ Sektor Swasta (termasuk bekerja sendiri atau freelance)*

Not applicable (eg: Unemployed, student or housewife) / *Tidak berkenaan (contoh: tidak bekerja, pelajar atau suri rumah)*

**6. Type of income file/ *Jenis fail pendapatan***

SG (Salaried group)

OG (Own Business group)


Others (please state)/ *Lain-lain (sila nyatakan):* \_\_\_\_\_

**SECTION B:**

**Information about MyTax Application System**

Please tick (/) the right box that accurately describe your opinion to all the following statements.

*Sila tandakan (/) pada kotak yang menerangkan dengan tepat pendapat anda untuk kesemua pernyataan berikut.*

1		2	3	4	5
Strongly Disagree		Disagree	Neutral	Agree	Strongly Agree
<i>Sangat Tidak Setuju</i>		<i>Tidak setuju</i>	<i>Neutral</i>	<i>Setuju</i>	<i>Sangat Setuju</i>

**Perceived ease of use**

I find it simple to learn how to use the Mytax Application System.      1   2   3   4   5

*Saya dapati agak mudah untuk saya pelajari cara menggunakan MyTax Application System.*

I find it simple to me to get use with the system.      1   2   3   4   5

*Saya dapati agak mudah untuk saya membiasakan diri dengan sistem tersebut.*

I understand very well the system interface. 1 2 3 4 5  
*Saya memahami dengan baik paparan sistem tersebut. .*

I find the system interacts very well with me. 1 2 3 4 5  
*Saya mendapati sistem tersebut berinteraksi secara baik dengan saya.*

It is simple for me to pick up the necessary skills to use the system. 1 2 3 4 5  
*Mudah bagi saya untuk memperoleh kemahiran yang diperlukan untuk menggunakan sistem tersebut.*

I think the system is simple to use. 1 2 3 4 5  
*Saya rasa sistem tersebut mudah digunakan.*



### **Perceived usefulness**

Using the MyTax Application System, I able to perform tax matters very easily. 1 2 3 4 5  
*Dengan menggunakan MyTax Application System saya boleh melakukan urusan percukaian dengan mudah.*

The MyTax System helps increase the effectiveness of me doing my tax. 1 2 3 4 5  
*MyTax Application System membantu meningkatkan keefektifan saya dalam kerja-kerja percukaian.*

MyTax Application System save time and effort. 1 2 3 4 5

*MyTax Application System menjimatkan masa dan tenaga.*

The MyTax Application System can be used at any place and time.

*MyTax Application System boleh digunakan dimana-mana sahaja dan pada bila-bila masa.*

Perform tax matters electronically is more comfortable than perform it manually. 1 2 3 4 5

*Melaksanakan urusan cukai secara elektronik adalah lebih selesa berbanding secara manual.*

MyTax Application System can streamline business transactions. 1 2 3 4 5

*MyTax Application System boleh memperkemarkan urusniaga perniagaan.*

### **Social influence**

My relatives think that I should use MyTax Application System. 1 2 3 4 5

*Saudara-mara saya berpendapat bahawa saya perlu menggunakan MyTax Application System.*

People who close to me encourage me to use MyTax Application system 1 2 3 4 5

*Orang yang rapat dengan saya menggalakkan saya untuk menggunakan MyTax Application System.*

Staff of Lembaga Hasil Dalam Negeri highly encourage me to use the MyTax Application System. 1 2 3 4 5

*Pekerja Lembaga Hasil Dalam Negeri sangat menggalakkan saya untuk menggunakan MyTax Application System.*

In general, the organisation has supported the use of Mytax Application System. 1 2 3 4 5

*Secara umum, organisasi ini telah menyokong penggunaan perkhidmatan MyTax Application System.*



UUM  
Universiti Utara Malaysia

**Facilitating condition**

Having support services available will allow me to use the MyTax Application System 1 2 3 4 5

*Mempunyai perkhidmatan sokongan yang tersedia akan membolehkan saya menggunakan MyTax Application System.*

Having access to the system when I need to use it is crucial to me 1 2 3 4 5

*Mempunyai akses kepada sistem apabila saya perlu menggunakannya adalah penting bagi saya*

MyTax Application System is costly. 1 2 3 4 5

*Kos menggunakan MyTax Application System adalah mahal*

I have the device required for MyTax Application System. 1 2 3 4 5

*Saya mempunyai peranti yang diperlukan untuk-MyTax Application System.*

**Perceived credibility**

I think conducting any form of financial transaction online is not secure. 1 2 3 4 5

*Saya berpendapat menjalankan sebarang bentuk transaksi kewangan dalam talian adalah tidak selamat.*

I need to be careful in filling up information in the MyTax Application System as the transaction is done electronically. 1 2 3 4 5

*Saya perlu berhati-hati semasa mengisi maklumat di dalam MyTax Application System kerana transaksi dilakukan secara elektronik.*

Worrying that I will make an error(s) when using the MyTax Application System and unable to fix them, therefore I am hesitate to use the MyTax Application System. 1 2 3 4 5

*Membimbangi saya akan membuat kesilapan semasa menggunakan MyTax Application System and tiada berupaya untuk memperbaikinya, maka saya enggan untuk menggunakan MyTax Application System.*

Using a new developed application system such as MyTax Application System exposes me to all kinds of dangers. 1 2 3 4 5

Menggunakan sistem yang baru dibangunkan seperti MyTax Application System mendedahkan saya kepada pelbagai jenis bahaya.

I am concerned that information I send online will be viewed by others. 1 2 3 4 5

*Saya bimbang maklumat yang saya hantar dalam talian akan dilihat oleh orang lain.*

**Intention to use**

There is a possibility that I am going to use the MyTax Application System. 1 2 3 4 5

*Terdapat kemungkinan yang saya akan menggunakan MyTax Application System.*

Currently, I am using the MyTax Application System. 1 2 3 4 5

*Pada masa ini, saya sedang menggunakan MyTax Application System.*

I'll use the Mytax Application System frequently. 1 2 3 4 5

*Saya akan menggunakan Sistem Aplikasi MyTax dengan kerap.*

I have no hesitation to proceed use MyTax application system. 1 2 3 4 5

*Saya tidak akan teragak-agak untuk meneruskan penggunaan sistem aplikasi MyTax*

## Result of SPSS Analysis

## 1. Output Demographic

## Frequency Table

## gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	132	44.4	44.4	44.4
Female	165	55.6	55.6	100.0
Total	297	100.0	100.0	

## age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20 - 30 yeats	103	34.7	34.7	34.7
31 - 40 years	132	44.4	44.4	79.1
41 - 50 years	32	10.8	10.8	89.9
51 years and above	30	10.1	10.1	100.0
Total	297	100.0	100.0	

**education**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Secondary or lower	47	15.8	15.8	15.8
STPM / Diploma	88	29.6	29.6	45.5
Bachelor's Degree	138	46.5	46.5	91.9
Master & above	17	5.7	5.7	97.6
Professional Qualification	7	2.4	2.4	100.0
Total	297	100.0	100.0	

**sector**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Government sector / Public sector	117	39.4	39.4	39.4
Non-government sector / Private sector	151	50.8	50.8	90.2
Not applicable	29	9.8	9.8	100.0
Total	297	100.0	100.0	

**type**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Employment	254	85.5	85.5	85.5
Business	43	14.5	14.5	100.0
Total	297	100.0	100.0	

## 2. Output Reliability

### Reliability

#### Reliability Statistics

Cronbach's Alpha	N of Items
.958	6

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
B1	18.61	17.293	.864	.951
B2	18.67	17.088	.871	.950
B3	18.69	17.229	.884	.949
B4	18.70	17.331	.867	.950
B5	18.69	17.038	.880	.949
B6	18.71	16.760	.847	.953

### Reliability

#### Reliability Statistics

Cronbach's Alpha	N of Items
.940	6

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
B7	19.57	15.354	.829	.927
B8	19.61	15.780	.843	.926
B9	19.44	15.714	.834	.927
B10	19.37	15.011	.837	.926
B11	19.39	15.346	.805	.931
B12	19.59	16.378	.776	.934

**Reliability**

**Reliability Statistics**

Cronbach's Alpha	N of Items
.922	4



**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
B13	11.65	6.585	.815	.899
B14	11.59	6.506	.858	.885
B15	11.33	6.715	.767	.916
B16	11.49	6.541	.836	.892

## Reliability

### Reliability Statistics

Cronbach's Alpha	N of Items
.737	4

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
B17	10.37	5.280	.710	.583
B18	10.27	5.345	.701	.589
B19	11.36	5.892	.263	.866
B20	10.39	5.584	.576	.653

### 3. Output Normality

#### Descriptives

**Descriptive Statistics**

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Perceived ease of use	297	-.704	.141	1.043	.282
Perceived usefulness	297	-.867	.141	1.045	.282
Social influences	297	-.878	.141	1.235	.282
Facilitating condition	297	-.374	.141	1.523	.282
Perceived credibility	297	-.121	.141	-.021	.282
Intention to use	297	-.468	.141	.516	.282
Valid N (listwise)	297				

#### Descriptives

**Descriptive Statistics**

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
age	297	.841	.141	-.038	.282
Valid N (listwise)	297				

#### 4. Output Factor Analysis

##### Factor Analysis

##### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.925
Bartlett's Test of Sphericity	Approx. Chi-Square	1902.343
	df	15
	Sig.	.000

##### Communalities

	Initial	Extraction
B1	1.000	.822
B2	1.000	.832
B3	1.000	.849
B4	1.000	.827
B5	1.000	.843
B6	1.000	.799

Extraction Method: Principal Component Analysis.

##### Total Variance Explained

Component	Initial Eigenvalues	Extraction Sums of Squared Loadings
-----------	---------------------	-------------------------------------

	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.972	82.859	82.859	4.972	82.859	82.859
2	.290	4.829	87.688			
3	.239	3.991	91.679			
4	.205	3.413	95.092			
5	.160	2.664	97.756			
6	.135	2.244	100.000			

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component
	1
B1	.907
B2	.912
B3	.921
B4	.909
B5	.918
B6	.894

Extraction Method:  
Principal Component  
Analysis.

a. 1 components  
extracted.

**Rotated  
Component  
Matrix<sup>a</sup>**

--

a. Only one component was extracted. The solution cannot be rotated.

### Factor Analysis

#### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.881
Bartlett's Test of Sphericity	Approx. Chi-Square	1585.472
	df	15
	Sig.	.000

#### Communalities

	Initial	Extraction
B7	1.000	.785
B8	1.000	.803
B9	1.000	.786
B10	1.000	.790
B11	1.000	.748
B12	1.000	.712

Extraction Method: Principal Component Analysis.

#### Total Variance Explained

Component	Initial Eigenvalues	Extraction Sums of Squared Loadings
-----------	---------------------	-------------------------------------

	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.623	77.053	77.053	4.623	77.053	77.053
2	.460	7.671	84.724			
3	.348	5.796	90.519			
4	.252	4.205	94.725			
5	.191	3.178	97.902			
6	.126	2.098	100.000			

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component
	1
B7	.886
B8	.896
B9	.887
B10	.889
B11	.865
B12	.844

Extraction Method:  
Principal Component  
Analysis.

a. 1 components  
extracted.

**Rotated  
Component  
Matrix<sup>a</sup>**

--

a. Only one component was extracted. The solution cannot be rotated.

### Factor Analysis

#### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.792
Bartlett's Test of Sphericity	Approx. Chi-Square	974.784
	df	6
	Sig.	.000

#### Communalities

	Initial	Extraction
B13	1.000	.810
B14	1.000	.855
B15	1.000	.750
B16	1.000	.827

Extraction Method: Principal Component Analysis.

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.241	81.032	81.032	3.241	81.032	81.032
2	.429	10.721	91.753			
3	.199	4.964	96.717			
4	.131	3.283	100.000			

Extraction Method: Principal Component Analysis.

### Component Matrix<sup>a</sup>

	Component
	1
B13	.900
B14	.924
B15	.866
B16	.909

Extraction Method:  
Principal Component  
Analysis.

a. 1 components  
extracted.

**Rotated  
Component Matrix<sup>a</sup>**

--	--

a. Only one component was extracted. The solution cannot be rotated.

**Factor Analysis**

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.715
Bartlett's Test of Sphericity	Approx. Chi-Square	513.364
	df	6
	Sig.	.000

**Communalities**

	Initial	Extraction
B17	1.000	.823
B18	1.000	.830
B19	1.000	.173
B20	1.000	.660

Extraction Method: Principal Component Analysis.

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.487	62.178	62.178	2.487	62.178	62.178
2	.890	22.261	84.439			
3	.446	11.150	95.589			
4	.176	4.411	100.000			

Extraction Method: Principal Component Analysis.

### Component Matrix<sup>a</sup>

	Component
	1
B17	.907
B18	.911
B19	.416
B20	.813

Extraction Method:  
Principal Component  
Analysis.

a. 1 components  
extracted.

### Rotated Component Matrix<sup>a</sup>

--

a. Only one component was extracted. The solution cannot be rotated.

### Factor Analysis

#### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.807
Bartlett's Test of Sphericity	Approx. Chi-Square
	799.379
	df
	10
	Sig.
	.000

#### Communalities

	Initial	Extraction
B21	1.000	.673
B22	1.000	.310
B23	1.000	.744
B24	1.000	.796
B25	1.000	.734

Extraction Method: Principal Component Analysis.

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.255	65.106	65.106	3.255	65.106	65.106
2	.815	16.290	81.397			
3	.457	9.135	90.532			
4	.280	5.590	96.122			
5	.194	3.878	100.000			

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component
	1
B21	.820
B22	.556
B23	.862
B24	.892
B25	.857

Extraction Method:  
Principal Component Analysis.

a. 1 components extracted.

**Rotated  
Component Matrix<sup>a</sup>**



a. Only one component was extracted. The solution cannot be rotated.

**Factor Analysis**

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.831
Bartlett's Test of Sphericity	Approx. Chi-Square	769.139
	df	6
	Sig.	.000

**Communalities**

	Initial	Extraction
B26	1.000	.738
B27	1.000	.751
B28	1.000	.830
B29	1.000	.796

Extraction Method: Principal Component Analysis.

### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.115	77.879	77.879	3.115	77.879	77.879
2	.368	9.200	87.079			
3	.314	7.857	94.937			
4	.203	5.063	100.000			

Extraction Method: Principal Component Analysis.

### Component Matrix<sup>a</sup>

	Component
	1
B26	.859
B27	.867
B28	.911
B29	.892

Extraction Method:  
Principal Component  
Analysis.

a. 1 components  
extracted.

### Rotated Component Matrix<sup>a</sup>

--

a. Only one component was extracted. The solution cannot be rotated.

## 5. Output Descriptive

### Frequency Table

#### B1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	6	2.0	2.0	2.0
D	11	3.7	3.7	5.7
N	82	27.6	27.6	33.3
A	134	45.1	45.1	78.5
SA	64	21.5	21.5	100.0
Total	297	100.0	100.0	

#### B2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	8	2.7	2.7	2.7
D	15	5.1	5.1	7.7
N	76	25.6	25.6	33.3

A	143	48.1	48.1	81.5
SA	55	18.5	18.5	100.0
Total	297	100.0	100.0	

**B3**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	8	2.7	2.7	2.7
D	8	2.7	2.7	5.4
N	94	31.6	31.6	37.0
A	134	45.1	45.1	82.2
SA	53	17.8	17.8	100.0
Total	297	100.0	100.0	

**B4**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	6	2.0	2.0	2.0
D	14	4.7	4.7	6.7
N	92	31.0	31.0	37.7
A	133	44.8	44.8	82.5

SA	52	17.5	17.5	100.0
Total	297	100.0	100.0	

**B5**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	9	3.0	3.0	3.0
D	12	4.0	4.0	7.1
N	85	28.6	28.6	35.7
A	138	46.5	46.5	82.2
SA	53	17.8	17.8	100.0
Total	297	100.0	100.0	

**B6**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	12	4.0	4.0	4.0
D	13	4.4	4.4	8.4
N	86	29.0	29.0	37.4
A	126	42.4	42.4	79.8
SA	60	20.2	20.2	100.0
Total	297	100.0	100.0	

**B7**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	11	3.7	3.7	3.7
D	10	3.4	3.4	7.1
N	61	20.5	20.5	27.6
A	154	51.9	51.9	79.5
SA	61	20.5	20.5	100.0
Total	297	100.0	100.0	

**B8**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	2	.7	.7	.7
D	19	6.4	6.4	7.1
N	76	25.6	25.6	32.7
A	143	48.1	48.1	80.8
SA	57	19.2	19.2	100.0
Total	297	100.0	100.0	

**B9**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	3	1.0	1.0	1.0
D	14	4.7	4.7	5.7
N	59	19.9	19.9	25.6
A	140	47.1	47.1	72.7
SA	81	27.3	27.3	100.0
Total	297	100.0	100.0	

**B10**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	11	3.7	3.7	3.7
D	6	2.0	2.0	5.7
N	50	16.8	16.8	22.6
A	128	43.1	43.1	65.7
SA	102	34.3	34.3	100.0
Total	297	100.0	100.0	

**B11**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	8	2.7	2.7	2.7
D	9	3.0	3.0	5.7
N	56	18.9	18.9	24.6
A	124	41.8	41.8	66.3
SA	100	33.7	33.7	100.0
Total	297	100.0	100.0	

**B12**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	1	.3	.3	.3
D	13	4.4	4.4	4.7
N	89	30.0	30.0	34.7
A	134	45.1	45.1	79.8
SA	60	20.2	20.2	100.0
Total	297	100.0	100.0	

**B13**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	10	3.4	3.4	3.4
D	12	4.0	4.0	7.4
N	93	31.3	31.3	38.7
A	124	41.8	41.8	80.5
SA	58	19.5	19.5	100.0
Total	297	100.0	100.0	

**B14**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	7	2.4	2.4	2.4
D	13	4.4	4.4	6.7
N	89	30.0	30.0	36.7
A	122	41.1	41.1	77.8
SA	66	22.2	22.2	100.0
Total	297	100.0	100.0	

**B15**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	9	3.0	3.0	3.0
D	7	2.4	2.4	5.4
N	56	18.9	18.9	24.2
A	121	40.7	40.7	65.0
SA	104	35.0	35.0	100.0
Total	297	100.0	100.0	

**B16**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	8	2.7	2.7	2.7
D	11	3.7	3.7	6.4
N	71	23.9	23.9	30.3
A	130	43.8	43.8	74.1
SA	77	25.9	25.9	100.0
Total	297	100.0	100.0	

**B17**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	8	2.7	2.7	2.7
D	13	4.4	4.4	7.1
N	77	25.9	25.9	33.0
A	143	48.1	48.1	81.1
SA	56	18.9	18.9	100.0
Total	297	100.0	100.0	

**B18**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	7	2.4	2.4	2.4
D	8	2.7	2.7	5.1
N	75	25.3	25.3	30.3
A	136	45.8	45.8	76.1
SA	71	23.9	23.9	100.0
Total	297	100.0	100.0	

**B19**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	58	19.5	19.5	19.5
D	66	22.2	22.2	41.8
N	90	30.3	30.3	72.1
A	52	17.5	17.5	89.6
SA	31	10.4	10.4	100.0
Total	297	100.0	100.0	

**B20**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	9	3.0	3.0	3.0
D	14	4.7	4.7	7.7
N	85	28.6	28.6	36.4
A	128	43.1	43.1	79.5
SA	61	20.5	20.5	100.0
Total	297	100.0	100.0	

**B21**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	29	9.8	9.8	9.8
D	58	19.5	19.5	29.3
N	115	38.7	38.7	68.0
A	61	20.5	20.5	88.6
SA	34	11.4	11.4	100.0
Total	297	100.0	100.0	

**B22**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	8	2.7	2.7	2.7
D	16	5.4	5.4	8.1
N	78	26.3	26.3	34.3
A	120	40.4	40.4	74.7
SA	75	25.3	25.3	100.0
Total	297	100.0	100.0	

**B23**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	36	12.1	12.1	12.1
D	58	19.5	19.5	31.6
N	106	35.7	35.7	67.3
A	67	22.6	22.6	89.9
SA	30	10.1	10.1	100.0
Total	297	100.0	100.0	

**B24**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	30	10.1	10.1	10.1
D	51	17.2	17.2	27.3
N	125	42.1	42.1	69.4
A	62	20.9	20.9	90.2
SA	29	9.8	9.8	100.0
Total	297	100.0	100.0	

**B25**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	28	9.4	9.4	9.4
D	37	12.5	12.5	21.9
N	103	34.7	34.7	56.6
A	82	27.6	27.6	84.2
SA	47	15.8	15.8	100.0
Total	297	100.0	100.0	

**B26**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	7	2.4	2.4	2.4
D	7	2.4	2.4	4.7
N	81	27.3	27.3	32.0
A	137	46.1	46.1	78.1
SA	65	21.9	21.9	100.0
Total	297	100.0	100.0	

**B27**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	16	5.4	5.4	5.4
D	21	7.1	7.1	12.5
N	95	32.0	32.0	44.4
A	108	36.4	36.4	80.8
SA	57	19.2	19.2	100.0
Total	297	100.0	100.0	

**B28**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	7	2.4	2.4	2.4
D	23	7.7	7.7	10.1
N	101	34.0	34.0	44.1
A	108	36.4	36.4	80.5
SA	58	19.5	19.5	100.0
Total	297	100.0	100.0	

**B29**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SD	7	2.4	2.4	2.4
D	19	6.4	6.4	8.8
N	85	28.6	28.6	37.4
A	124	41.8	41.8	79.1
SA	62	20.9	20.9	100.0
Total	297	100.0	100.0	

**Descriptives****Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
B1	297	1	5	3.80	.887
B2	297	1	5	3.75	.908
B3	297	1	5	3.73	.879
B4	297	1	5	3.71	.880
B5	297	1	5	3.72	.908
B6	297	1	5	3.70	.972
Perceived ease of use	297	1.00	5.00	3.7357	.82416
B7	297	1	5	3.82	.922
B8	297	1	5	3.79	.850
B9	297	1	5	3.95	.866
B10	297	1	5	4.02	.964
B11	297	1	5	4.01	.944
B12	297	1	5	3.80	.819

Perceived usefulness	297	1.50	5.00	3.8990	.78514
B13	297	1	5	3.70	.941
B14	297	1	5	3.76	.925
B15	297	1	5	4.02	.953
B16	297	1	5	3.87	.935
Social influences	297	1.00	5.00	3.8384	.84453
B17	297	1	5	3.76	.901
B18	297	1	5	3.86	.892
B19	297	1	5	2.77	1.244
B20	297	1	5	3.73	.941
Facilitating condition	297	1.00	5.00	3.5320	.75129
B21	297	1	5	3.04	1.119
B22	297	1	5	3.80	.968
B23	297	1	5	2.99	1.146
B24	297	1	5	3.03	1.085
B25	297	1	5	3.28	1.156
Perceived credibility	297	1.00	5.00	3.2290	.88170
B26	297	1	5	3.83	.878
B27	297	1	5	3.57	1.048
B28	297	1	5	3.63	.961
B29	297	1	5	3.72	.943
Intention to use	297	1.00	5.00	3.6877	.84499
Valid N (listwise)	297				

## 6. Output Correlation

**Correlations**

	Perceived ease of use	Perceived usefulness	Social influences	Facilitating condition	Perceived credibility	age	Intention to use
Perceived ease of use	1						
Pearson Correlation		.898**	.853**	.794**	.334**	-.045	.745**
Sig. (2-tailed)		.000	.000	.000	.000	.437	.000
N	297	297	297	297	297	297	297
Perceived usefulness	.898**	1	.892**	.801**	.346**	-.031	.758**
Pearson Correlation			.000	.000	.000	.599	.000
Sig. (2-tailed)			.297	.297	.297	.297	.297
N	297	297	297	297	297	297	297
Social influences	.853**	.892**	1	.816**	.331**	.007	.767**
Pearson Correlation				.000	.000	.899	.000
Sig. (2-tailed)				.297	.297	.297	.297
N	297	297	297	297	297	297	297
Facilitating condition	.794**	.801**	.816**	1	.549**	-.052	.695**
Pearson Correlation					.000	.375	.000
Sig. (2-tailed)					.297	.297	.297
N	297	297	297	297	297	297	297
Perceived credibility	.334**	.346**	.331**	.549**	1	-.021	.226**
Pearson Correlation			.000	.000		.719	.000
Sig. (2-tailed)			.297	.297	.297	.297	.297
N	297	297	297	297	297	297	297
age	-.045	-.031	.007	-.052	-.021	1	.004
Pearson Correlation			.899	.375	.719		.952
Sig. (2-tailed)			.297	.297	.297	.297	.297
N	297	297	297	297	297	297	297
Intention to use	.745**	.758**	.767**	.695**	.226**	.004	1
Pearson Correlation			.000	.000	.000	.952	
Sig. (2-tailed)			.297	.297	.297	.297	.297
N	297	297	297	297	297	297	297

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## 7. Output Multiple Regression

### Regression

#### Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	Perceived usefulness <sup>b</sup>		Enter

a. Dependent Variable: Perceived ease of use

b. All requested variables entered.

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.898 <sup>a</sup>	.806	.805	.36361	1.944

a. Predictors: (Constant), Perceived usefulness

b. Dependent Variable: Perceived ease of use

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	162.055	1	162.055	1225.725	.000 <sup>b</sup>
	Residual	39.002	295	.132		
	Total	201.057	296			

a. Dependent Variable: Perceived ease of use

b. Predictors: (Constant), Perceived usefulness

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.061	.107		.572	.567		
	Perceived usefulness	.942	.027	.898	35.010	.000	1.000	1.000

a. Dependent Variable: Perceived ease of use

#### Collinearity Diagnostics<sup>a</sup>

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	Perceived usefulness
1	1	1.980	1.000	.01	.01
	2	.020	10.048	.99	.99

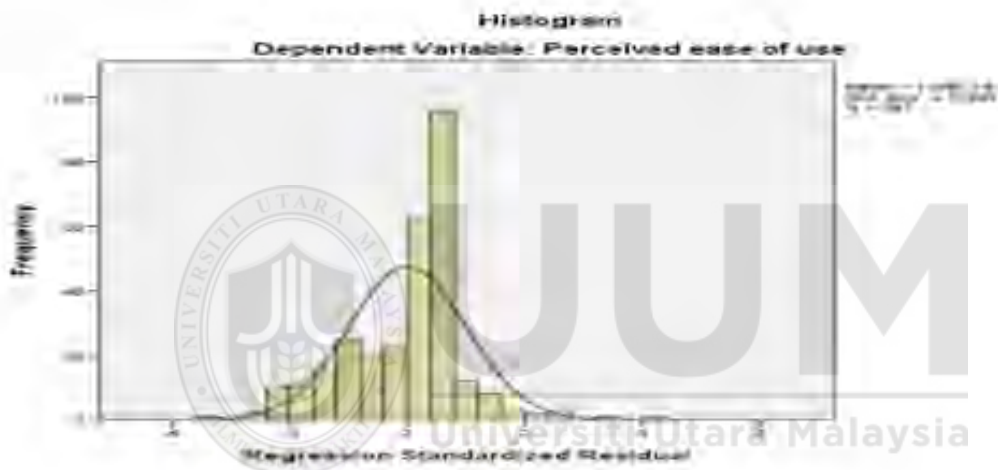
a. Dependent Variable: Perceived ease of use

### Residuals Statistics<sup>a</sup>

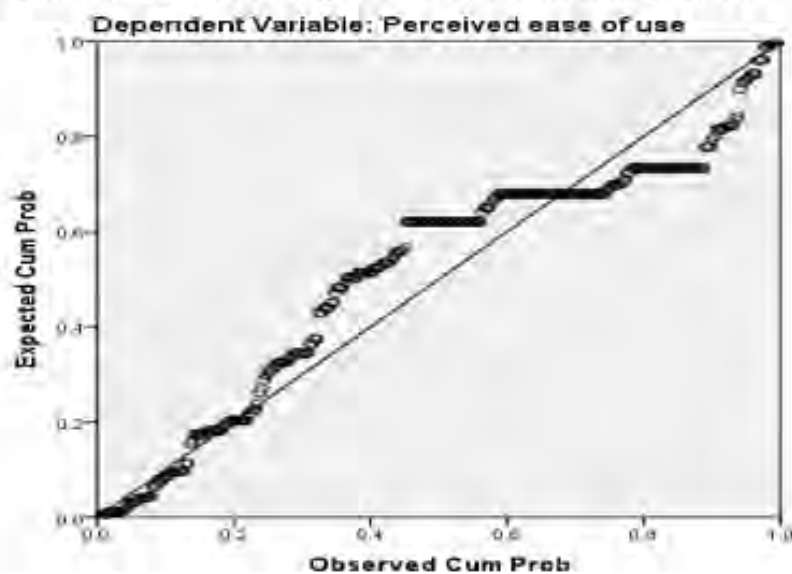
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.4749	4.7733	3.7357	.73992	297
Residual	-1.19302	1.47365	.00000	.36299	297
Std. Predicted Value	-3.055	1.402	.000	1.000	297
Std. Residual	-3.281	4.053	.000	.998	297

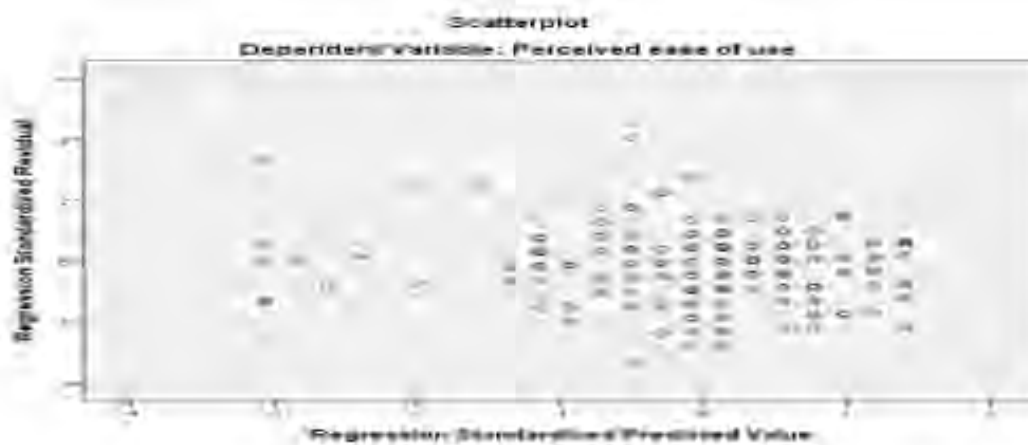
a. Dependent Variable: Perceived ease of use

### Charts



### Normal P-P Plot of Regression Standardized Residual





### Regression

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	age, Social influences, Perceived credibility, Perceived ease of use, Facilitating condition, Perceived usefulness <sup>b</sup>		Enter

a. Dependent Variable: Intention to use

b. All requested variables entered.

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.798 <sup>a</sup>	.637	.630	.51401	1.972

a. Predictors: (Constant), age, Social influences, Perceived credibility, Perceived ease of use, Facilitating condition, Perceived usefulness

b. Dependent Variable: Intention to use

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	134.727	6	22.454	84.987	.000 <sup>b</sup>
	Residual	76.621	290	.264		
	Total	211.348	296			

a. Dependent Variable: Intention to use

b. Predictors: (Constant), age, Social influences, Perceived credibility, Perceived ease of use, Facilitating condition, Perceived usefulness

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.486	.178		2.738	.007		
	Perceived ease of use	.193	.088	.188	2.207	.028	.171	5.833
	Perceived usefulness	.208	.104	.193	1.992	.047	.133	7.496
	Social influences	.298	.087	.298	3.420	.001	.164	6.083
	Facilitating condition	.241	.085	.215	2.840	.005	.219	4.572
	Perceived credibility	-.115	.042	-.120	-2.744	.006	.653	1.531
	age	.022	.032	.024	.682	.496	.984	1.016

a. Dependent Variable: Intention to use

#### Collinearity Diagnostics<sup>a</sup>

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions						
				(Constant)	Perceived ease of use	Perceived usefulness	Social influences	Facilitating condition	Perceived credibility	age
1	1	6.718	1.000	.00	.00	.00	.00	.00	.00	.00
	2	.185	6.032	.00	.00	.00	.00	.00	.01	.83
	3	.054	11.111	.00	.01	.01	.01	.00	.61	.00
	4	.025	16.378	.94	.01	.00	.01	.01	.09	.15
	5	.008	28.899	.01	.25	.05	.02	.70	.21	.00
	6	.006	32.561	.00	.35	.02	.62	.26	.07	.01
	7	.004	42.932	.04	.38	.92	.34	.03	.01	.00

a. Dependent Variable: Intention to use

#### Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.4379	4.9348	3.6877	.67465	297
Residual	-1.58309	1.67379	.00000	.50878	297
Std. Predicted Value	-3.335	1.848	.000	1.000	297
Std. Residual	-3.080	3.256	.000	.990	297

a. Dependent Variable: Intention to use

## Charts

