

## Determinant Of The Behavioral Intention Of Flazz BCA Prepaid Shopping Card In Surabaya

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**Abstract** - Recently, the people intention to use information technology to fulfill their needs has increased. One of the new information technology's products is a Flazz BCA prepaid shopping card. This study aims to examine the factors that significantly affect behavioral intention of prepaid shopping card's consumer in Surabaya. The study is to analyze the effect of perceived of usefulness, perceived ease of use, perceived credibility on behavioral intention. This study uses a quantitative approach using Structural Equation Model (SEM) through the program AMOS 16. The samples were 100 respondents with non probability sampling technique. The sampling method was purposive sampling. The results showed that perceived usefulness, perceived ease of use, and perceived credibility have significant and positive influences on behavioral intention of Flazz BCA prepaid shopping card's consumer in Surabaya. There is also a significant and positive influence of perceived ease of use on perceived usefulness and perceived credibility.

**Keywords** : Behavioral Intention, Perceived of Usefulness, Perceived Ease of Use, Perceived Credibility, Prepaid Shopping Card

### I. INTRODUCTION

The rapid development of information technology has provided many benefits to society in their life. The development of information technology provides convenience and practicality of doing things. It is very useful and appropriate for current daily lifestyles. Development of information technology is a great opportunity for companies to creatively innovate their product in order to develop their business. This great opportunity is noted and utilized by various companies, including banks. Currently, banks in Indonesia have launched various products which are based on information technology. One of the banks that launched information technology products is BCA.

BCA is one of the largest banks in Indonesia. BCA is aware of market needs and responds by launching products based on information technology which is very practical and provides a lot of convenience for consumers. One of the BCA information technology-based products that grow quite rapidly at this time is the Flazz BCA prepaid shopping card. Flazz BCA prepaid shopping card is the most unique product of BCA. Flazz BCA prepaid shopping card is the

first and fastest multifunctional prepaid card in Indonesia with the latest technology for the convenience of transactions. Flazz BCA prepaid shopping card uses the latest technology and RFID chips (Radio Frequency Identification), so payment transaction is done directly on the chip (<http://www.klikbca.com>, retrieved July 22, 2011).

BCA respond the needs of consumers to be able to make payment easily, fast, inexpensive, and practical through Flazz BCA prepaid shopping card. The advantages of Flazz BCA prepaid shopping card are the speed of transactions that can be done in seconds, ease of use because it does not need to input a PIN, practicality because consumers do not need to carry cash in bulk and save pennies anymore, and cheap because no transaction costs (<http://www.klikbca.com>, retrieved July 22, 2011). In addition, Flazz BCA prepaid shopping card also has a very unique system, which is like a deposit for consumers. This unique system is very useful to attract consumer's intention. Moreover, shopping is a compulsory activity for the people. Therefore, it is not surprising that the number of Flazz BCA prepaid shopping card's users has reached millions of consumers. When Flazz BCA prepaid shopping card was launched for the first time in 2007, BCA's target was only one million Flazz BCA prepaid shopping card's users until 2009 ([www.swaonline.com](http://www.swaonline.com), retrieved July 22, 2011). However, in the third quarter of 2010 the number of Flazz BCA prepaid shopping card's users had reached 2, 4 million (<http://www.klikbca.com>, retrieved July 22, 2011).

The rapid growth of the number of Flazz BCA prepaid shopping card's user shows that information technology-based products are very attractive to consumer. Market for information technology-based products is very large and lucrative. The use of multifunctional prepaid card service for shopping is currently growing rapidly in Indonesia, with a great deal of room for development. From the phenomenon, we can see that there is a need, therefore, to understand users' acceptance of prepaid buying card and to identify the factors affecting their behavioral intention to use prepaid buying card. This information can assists developers in preparing prepaid buying systems that consumers want to use. Therefore, this study will examine the factors that significantly influence consumers to use Flazz BCA prepaid shopping card.

## II. LITERATURE REVIEW

### A. Perceived Usefulness

The Technology Acceptance Model is very useful model for research about consumer acceptance of information technology. Kuo and Yen (2009: 104) viewed that TAM is:

“Intended to provide a conceptual model featuring a theoretic foundation and parsimony, to explain and predict the behavioral intention and practical behaviors of information technology users, based on the acceptance and use of information technology.”

According to Azjen and Fishbein (1980), TAM is ‘concerned with the determinants of consciously intended behaviors.’ Pikkariainen et al. (2004) concluded that ‘according to the TAM these two beliefs are significance for computer acceptance.’ Perceived usefulness is the first belief, which is significance for computer acceptance. Davis (1989) defined perceived usefulness as ‘the degree to which a person believes that using a particular system would enhance his or her job performance.’ According to Namkung dan Jang (2007), ‘behavioral intention refers to people’s belief about what they intend to do in a certain situation.’ Tan dan Teo (2000) stated that perceived usefulness is ‘an important factor in determining the adaptation of innovations.’ Moon and Kim (2001), Luarn and Lin (2005), Shen and Chen (2008) concluded that ‘perceived of usefulness has significantly positive effects on behavioral intention.’ Similarly, Venkatesh and Morris (2000) proved that there is a ‘significant effect of perceived usefulness on usage intention.’ Thus, we tested the following hypothesis:

**H1: Perceived of usefulness has an effect on behavioral intention of prepaid shopping card**

### B. Perceived Ease of Use

The second belief is perceived ease of use. Davis (1989) defined that perceived ease of usefulness is ‘the degree to which a person believes that using a particular system would be free of effort.’ Davis (1989) also defined that perceived ease of usefulness is ‘a major factor that affects acceptance of information system.’ Davis (1989) stated that ‘an application that easier to use that another is more likely to be accepted by users.’ Venkatesh & Morris (2000) claimed ‘perceived ease of use has significant effects on usage intention.’ Similarly, Agarwal and Prasad (1999) also proved that ‘perceived ease of use has the significant effect on usage intention, whether affecting perceived usefulness directly or not.’ Liao et al. (2007) found that ‘a user who perceives a higher ease of use of mobile commerce also has a stronger attitude for adoption.’ Shen and Chen (2008) claimed that ‘perceived ease of use had positive effects on consumers’ use intention.’ Luarn and Lin (2005), Wang et al. (2003) also state that ‘perceived ease of use had positive effects on behavioral intention’.

There are some evidences that perceived ease of use and perceived usefulness have a strong relationship. According to Venkatesh and Morris (2000), ‘perceived ease of usage has significant effect on usage intention, either directly or indirectly through its effect on perceived usefulness.’ Kuo dan Yen (2009) concluded that perceived ease of use ‘can strengthen perceived usefulness, and perceived usefulness have significantly positive effects on behavioral intention.’ Liao et al. (2007) stated that ‘perceived ease of use can strengthen perceived usefulness.’ Similarly, Bruner and Kumar (2005) also found that ‘higher perceived ease of use leads to higher perceived of usefulness.’ Luarn and Lin (2005), Wang et al. (2003) also state that ‘perceived ease of use had positive effects on perceived of usefulness’.

Besides the relationship between perceived ease of use and perceived usefulness, perceived ease of use also has relationship with another belief. Perceived ease of use also has a relationship with perceived credibility. According to Moon and Kim (2001), ‘It’s that are easy to use will be less threatening to the individual.’ Wang et al. (2003) found that ‘perceived ease of use was also a significant antecedent to the perceived credibility of Internet banking.’ Luarn and Lin (2005) also state that ‘perceived ease of use was found to have a significant effect on perceived credibility of mobile banking.’ From these statements, we can make hypotheses that:

**H2: Perceived ease of use has an effect on behavioral intention of prepaid shopping card**

**H3: Perceived ease of use has an effect on perceived of usefulness of prepaid shopping card**

**H4: Perceived ease of use has an effect on perceived credibility of prepaid shopping card**

### C. Perceived Credibility

Another belief that affects computer acceptance is perceived credibility. According to Ganesan (1994), perceived credibility is ‘the extent to which one partner believes that other partner has the required expertise to perform the job effectively and reliably.’ Wang et al. (2003) defined perceived credibility as ‘the extent to which a person believes that the use of mobile banking will have no security or privacy threats.’ Lu et al. (2003) stated that ‘there are two key elements in perceived credibility; namely, security and privacy.’ Wang et al. (2003) found that ‘perceived credibility had a significant positive influence on the behavioral intention to use Internet banking.’ Amin (2008) also concluded that ‘perceived credibility is important determinant in predicting the intentions of Malaysian customers to use mobile phone credit cards.’ Lin and Wang (2005) also found that ‘there is a significant direct relationship between perceived credibility and behavioral intention.’ According to Gefen et al. (2003), in relation to Web systems, perceived credibility ‘has a striking influence on their willingness to engage in online shopping,

banking and the exchange of money and sensitive personal information.’ Luarn and Lin (2005) also found that perceived credibility was found to have a significant effect on behavioral intention in mobile banking. Thus, the following hypothesis is proposed:

**H5: Perceived credibility has an effect on behavioral intention of prepaid shopping card**

### III. RESEARCH ISSUE AND METHODOLOGY

#### A. Research Issue

In this study the target of population were customers who use Flazz BCA prepaid shopping card in Surabaya with characteristics as follow: men and women, residing in Surabaya, well educated and has used or is using Flazz BCA prepaid shopping card. This research uses primary data that is the data obtained from the distribution of questionnaires to the respondents in accordance with the characteristics of populations. Questionnaire distribution was conducted in front of supermarket, department store, and shopping center in Surabaya. From 125 questionnaires distributed, 100 questionnaires were returned and can be use for data formulation.

From the questionnaire completed by respondents, the indicators to measure were built from previous researches. For perceived usefulness, perceived ease of use, and perceived credibility from research by Kuo and Yen (2009), Schierz et al. (2010), Luarn and Lin (2005), Jayasingh and Eze (2009). There were 17 indicators for 3 variables tested, and these can be seen from the following research model:

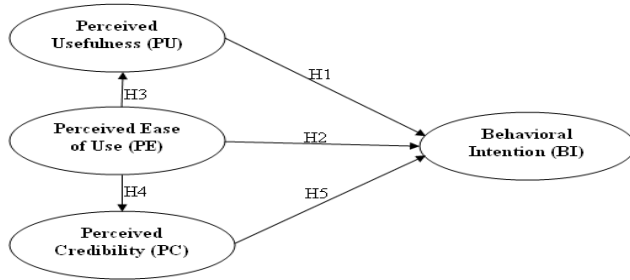


FIGURE 1. RESEARCH MODEL  
Source: Analysis, 2011

#### B. Methodology

Aras which was used within this research were interval level measurement. Type of scale used was Summated Likert, a statement which has a range from 1 = disagree to 7 = agree, the scale represent the respondents opinion for the questions regarding the objects being studied. In which the highest the score or number selected indicated the higher of ratings, and vice versa.

### IV. FINDINGS AND DISCUSSION

#### A. Findings

This study used *Structural Equation Modeling* (SEM) in testing between the variables. Statistical analysis tool used to answer the problem formulation of this research is Amos 16. According to Ferdinand (2002, p.34), there are 7 steps on SEM. Once the questionnaires were returned, the beginning process on data processing is to estimate the model, namely model measurement or confirmatory factor analysis (CFA) and structural model or a full structural equation modeling (SEM). The next step is to test whether the data meet the assumptions in the modeling SEM. Furthermore, if the data is in compliance with the assumptions SEM, then the next steps are the suitability and statistical tests and reliability test and validity. The final step is to interpret and model modifications. The detail about the processing is as follows:

##### 1) Estimation Model (Confirmatory Factor Analysis)

According to Ferdinand (2002), confirmatory factor analysis intended to estimate the measurement model, testing the constructs unidimensionality of exogenous and endogenous constructs. At this stage the model will confirm whether the observed variables may reflect factors that were analyzed.

The results of CFA test are as follows:

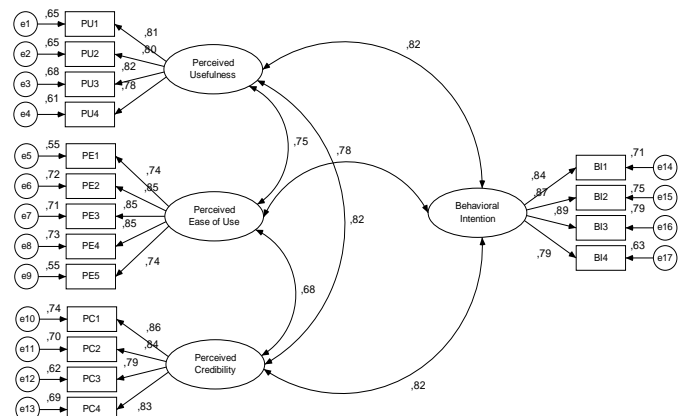


FIGURE 2. CONFIRMATORY FACTOR ANALYSIS  
Source: Analysis, 2011

The criteria for validity is if the value of the each indicator’s factor loading is higher than 0.5. However, if the value of the factor loading is less than 0.5, then the statement is considered invalid or failed. Based on the test of the data validity, it is shown that all indicators used to estimate each variable is valid, since the value of the factor loading for each indicators are more than 0.5. So, it can be concluded that the model developed and the variables are valid and can be used for further analysis.

2) Reliability Test

The limit value that is used to assess the acceptable level of reliability is 0.7. For the variance extracted value, it is recommended that the value is at least 0.5, with high extracted variance value indicates that the indicators represents well-developed latent constructs. The results of the construct reliability test and variance extracted test can be seen in the table below.

TABLE I. DESCRIPTIVE STATISTIC

Construct	Indicator	SFL	(SFL) <sup>2</sup>	Error	Construct Reliability	Variance Extracted
Perceived Usefulness	PU1	0,762	0,581	0,419	0,881	0,649
	PU2	0,842	0,709	0,291		
	PU3	0,792	0,627	0,373		
	PU4	0,825	0,681	0,319		
Perceived Ease of Use	PE1	0,731	0,534	0,466	0,900	0,644
	PE2	0,847	0,717	0,283		
	PE3	0,857	0,734	0,266		
	PE4	0,834	0,696	0,304		
	PE5	0,733	0,537	0,463		
Perceived Credibility	PC1	0,861	0,741	0,259	0,898	0,688
	PC2	0,834	0,696	0,304		
	PC3	0,796	0,634	0,366		
	PC4	0,825	0,681	0,319		
Behavioral Intention	BI1	0,840	0,706	0,294	0,910	0,716
	BI2	0,864	0,746	0,254		
	BI3	0,887	0,787	0,213		
	BI4	0,790	0,624	0,376		
Standart					≥ 0,70	≥ 0,50

Source: Analysis, 2011

Based on the results of reliability test such as constructs reliability and variance extracted in the table above, it is obtained that construct-reliability values on all variables are greater than 0.7 and variance extracted values are also greater than 0.5. Thus the used variables are consistent/ reliable.

3) Modified Model

Modification of the model can be done by using the help from index modification. A modification index of 4.0 or more give an indication that there is reduction on the significance of chi-square value. Therefore modifications are performed on the estimates that have a modification index ≥ 4.0. The results of the estimation path diagram modification model analysis with the AMOS 16 program is presented in figure below:

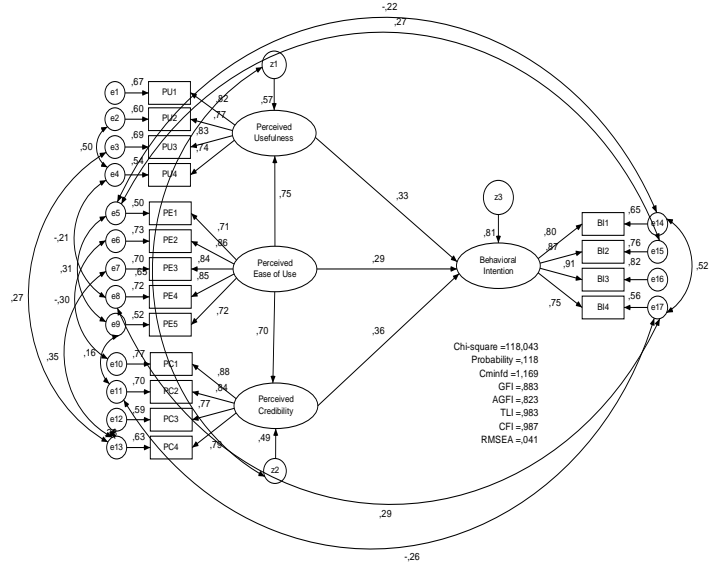


FIGURE 3. FULL MODEL STRUCTURAL (MODIFICATION)

Source: Analysis, 2011

The results of estimation index goodness of fit value which generate from modification model is presented in the table below:

TABLE II. THE VALUE OF GOODNESS OF FIT AND CUT OFF VALUE MODIFICATION MODEL

Criteria	Model Result	Critical Value	Note
Probability X <sup>2</sup> Chi square	0,118	≥ 0,05	Good
Cmin/DF	1,169	≤ 2,00	Good
RMSEA	0,041	≤ 0,08	Good
GFI	0,883	≥ 0,90	Marginal
AGFI	0,823	≥ 0,90	Marginal
TLI	0,983	≥ 0,95	Good
CFI	0,987	≥ 0,95	Good

Source: Analysis, 2011

From information on the table above, we know that the suitability index model was good, so the hypothesis test can be done. Another consideration that also can be used to determine whether a model needs to be modified or not is by looking at residual value of the resulting model. According to Ferdinand (2002), when the standardized residual covariance matrix is more than 2.58, then the model is not good yet. The results of standardized residual covariance matrix in the modified model generated values which are all within the range ± 2.58, so it can be said that the model has been quite good and will do a causality test.

4) Hypothesis Testing Results

The Regression Weight and Standardized Regression Weight of structural equation models that have been modified are as follow.

TABLE III. REGRESSION WEIGHT OF CAUSALITY TEST

	Estimate	S.E.	C.R.	P	Label
PC <--- PE	1,250	,205	6,108	***	par_16
PU <--- PE	,940	,145	6,482	***	par_17
BI <--- PU	,391	,193	2,028	,043	par_8
BI <--- PE	,433	,166	2,610	,009	par_14
BI <--- PC	,299	,116	2,579	,010	par_15

Standardized Regression Weights			Estimate
PC	<---	PE	,698
PU	<---	PE	,755
BI	<---	PU	,328
BI	<---	PE	,292
BI	<---	PC	,361

Source: Analysis, 2011

From the Tabel 3, it can be explained that the variables of perceived usefulness, perceived ease of use, has an effect towards behavioral intention of Flazz BCA prepaid shopping card's consumer in Indonesia because it has a p-value below 0.05. So, all the hypotheses which tested are proved. The hypothese that perceived usefulness has a significant effect on behavioral intention is proved. Another hypothese that perceived ease of use has an effect on behavioral intention is also proved. The hypothese that perceived credibility has an effect on behavioral intention is proved. The other hypothese that perceived ease of use has an effect on perceived usefulness is also proved. The last hypothese that perceived ease of use has an effect on credibility is also proved.

**B. Discussion**

The results of previous studies showed that the three variables which consist of perceived usefulness, perceived ease of use, and perceived credibility have positive effect towards behavioral intention of Flazz BCA prepaid shopping card's consumer. In addition, the variable of perceived ease of use also has a positive effect towards perceived usefulness and perceived credibility of Flazz BCA prepaid shopping card.

So, it can be conclude that from five proposed hypotheses, all five hypotheses are supported. The first hypothesis stating that perceived usefulness has a positive effect on behavioral intention of Flazz BCA prepaid shopping card's consumer is supported. This shows the consistency results of this study with research Moon and Kim (2001), Luarn and Lin (2005), Shen and Chen (2008), and Venkatesh and Morris who explained that perceived of usefulness has positive effects on behavioral intention. The first hypothesis stating that perceived usefulness has an effect on behavioral intention is supported because the p-value of t test value is 0.043, below 0.05.

The second hypothesis stating that perceived ease of use has a positive effect on behavioral intention of Flazz BCA prepaid shopping card's consumer is supported because the p-value is 0.009, below 0.05. This shows a

consistency of the results with previous research by Venkatesh & Morris (2000), Agarwal and Prasad, Liao et al. (2007), Shen and Chen (2008), Luarn and Lin (2005), and Wang et al. (2003) who explained that perceived ease of use had positive effects on behavioral intention.

The third hypothesis stating that perceived credibility has a positive effect on behavioral intention of Flazz BCA prepaid shopping card's consumer is supported because the p-value is 0.010, below 0.05. This shows a consistency of the results with previous research by Wang et al. (2003), Amin (2008), Lin and Wang (2005), Karahanna and Straub (2003), Luarn and Lin (2005) who explained that perceived credibility was found to have a significant effect on behavioral intention.

The fourth hypothesis stating that perceived ease of use has a positive effect on perceived usefulness is supported because the p-value is 0.000, higher than 0.05. This shows a consistency of the results with previous researchs Venkatesh and Morris (2000), Kuo dan Yen (2009), Liao et al. (2007), Bruner and Kumar (2005), Luarn and Lin (2005), Wang et al. (2003) who explained that perceived ease of use had positive effects on perceived of usefulness.

The fifth hypothesis stating that perceived ease of use has a positive effect on perceived credibility is supported because the p-value is 0.000, below 0.05. This shows a consistency of the results with previous researchs Moon and Kim (2001), Wang et al. (2003), and Luarn and Lin (2005) who explained that perceived ease of use was found to have an effect on perceived credibility.

**V. CONCLUSION, LIMITATION, AND RESEARCH EXTENTION**

**A. Conclusion**

From the research and discussion that have been done, this study successfully extends behavioral intention to the context of prepaid shopping card by adding three variables (perceived usefulness, perceived ease of use, and perceived credibility) and paying close attention to prove that perceived ease of use also has a positive and significant influence towards perceived usefulness and perceived credibility of prepaid shopping card. As the result of this study, it can be concluded that perceived usefulness, perceived ease of use, and perceived credibility have positive and significant influences towards behavioral intention of Flazz BCA prepaid shopping card's consumer in Surabaya. Finally, hyphothesis that perceived ease of use also has a positive effect towards perceived usefulness and perceived credibility is proven. The findings of this study have implications in improving prepaid shopping card development.

Behavioral intention is important because it influences the development of Flazz BCA prepaid shopping card. Therefore, BCA should increase consumer's

behavioral intention to maintain the use of Flazz BCA prepaid shopping card and to improve the development of the Flazz BCA prepaid shopping card. It is important to know variables that have the highest influence on behavioral intention to increase it. Perceived credibility have the highest influence on behavioral intention of Flazz BCA prepaid shopping card in Surabaya. It is because the use of an information technology-based product based on the trust from consumer. Consumer will use an information technology-based product if only they trust the credibility of that product. So, if BCA want to increase the behavioral intention, first they must increase their credibility.

It is important for BCA in continue to improve credibility. One way to increase perceived credibility of Flazz BCA prepaid shopping card is updating data of the Flazz BCA prepaid shopping card's consumer routinely. It is very important to update the consumer's data to know the detail data and the new data from the Flazz BCA prepaid shopping card's users because BCA can always know their customers and will solve customers problem faster. Further more, BCA must always provide reliable and clear information.

BCA also must increase perceived usefulness that has significant effect to behavioral intention. Consumer will buy and use a product that has many uses that match with their needs. BCA can improve the usefulness of Flazz BCA prepaid shopping card by increasing promotions, for examples Flazz BCA can be used to pay toll road's tariff, pay parking's fee, to buy gasoline, etc. That promos can attract consumers to use Flazz BCA prepaid shopping card. Another determinant of behavioral intention that BCA should increase is perceived ease of use. BCA can do some ways to increase perceived ease of use, that provides faster information about the promos to consumer through SMS, make consumer can accept information easily, for example by using SMS to inform consumer, make consumer can fulfill their deposit easily through mobile banking, sms banking or other information technology-based products to attract consumer.

BCA must do and improve the ways that explained above consistently to increase behavioral intention of Flazz BCA prepaid shopping card's users. The information technology market is a highly potential market, therefore there will be many competitors in the future. If BCA does not do that ways consistently, BCA will be out-competed by its competitors. So, BCA must be prepare from now to maintain and increase the development of Flazz BCA prepaid shopping card by improving the variables above consistently. Flazz BCA prepaid shopping card is the first and the fastest multifunctional prepaid shopping card in Indonesia. That is the main advantage that BCA must use and explore to develop the use of Flazz BCA prepaid shopping card.

## B. Limitation and Research Extention

There are several limitations within this research, first this research did not examine the intervening variables, and only use limited sample in Surabaya. It also can be concluded that researchers and strategists need to consider other issues relating to perceived usefulness, perceived ease of use, and perceived credibility to maintain as well as improve behavioral intention. In further research, it is expected to increase the sample used in order for the data to be more generalized. Secondly, the intervening variables can also be used to strengthen the research. Third, it is to consider other issues such as socio – demographics factors in the relationship between TAM and behavioral intention.

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