

An Examination of Factors that Influence Employees' Behavioral Intention to Use Electronic Revenue Collection System in Public Hospitals

Muhammad Auwal Kabir, Siti Zabedah Saidin, Aidi Ahmi
Tunku Puteri Intan Safinaz School of Accountancy, Universiti Utara Malaysia
auwalbh27@gmail.com

Abstract—The aim of this paper is to examine the factors that influence the behavioural intention of Nigerian federal hospitals employees to use the e-collection system. Three factors (Perceived Usefulness, Perceived Ease of Use and Computer Self-efficacy) were considered in determining the behavioural intention of the employee to use the system. In achieving this, survey questionnaire instrument was used in collecting data from 72 e-collection users in some selected federal government hospitals. Smart Partial Least Square (PLS) 2.0 was used to analyze the data from the responses and the findings from the analysis revealed that all the three factors (Perceived Usefulness and Perceived Ease of Use and Computer Self-efficacy) are significant in influencing employees' intention to use the e-collection system. As such, it is hopeful that the result of this paper will provide an understanding of the underlying factors that influence public sector employees to use new technology in the workplace which will equally provide government with the information on the necessary areas to improve so as to foster its electronic government initiatives in the country.

Index Terms—Behavioral Intention; E-collection System; E-government; Technology Acceptance Model.

I. INTRODUCTION

Information and Communication Technology (ICT) has played a significant role in simplifying the operations of organizations through the means of computerized systems. There is no doubt that electronic systems are being used by organizations in all facets of operations to facilitate and enhance organizational efficiency. It is in line with this development that various governments around the globe adopt the use of electronic systems in delivering public services to their citizenry popularly known as electronic government (e-government) [1]. In simple term, e-government is the application of Information and Communication Technology (ICT) by the government to improve its efficiency of services. In the past, e-government was regarded as the use of ICT to improve the efficiency of government ministries and agencies in providing services to citizens. However, nowadays e-government is widened to include the use of ICT in interacting with citizens, businesses and other governments [2].

Electronic collection system (e-collection) is one form of e-government platform that was recently introduced by federal government hospitals in Nigeria in a transition from cash receipt collections to electronic form. E-collection system is a component that represents the revenue cycle within the Accounting Information System (AIS) of the hospitals which were purposely designed to increase the

efficiency of cash collections from patients on services rendered. The system was also designed to effectively monitor, control and safeguard hospital resources (cash) from employee theft, fraud and mismanagement [3]. In other words, the system serves as an internal control system within the revenue cycle of the hospital's accounting system. Also, for increased efficiency, e-collection was made to generate timely, real-time and accurate financial reports for the use of both middle and top management staff of the hospital. It is a well-known fact that accurate and timely financial information is vital to any organization that seeks to make effective decisions [4]. Historically, the e-collection system was first initiated in 2014 by some few government hospitals and the numbers of hospitals that adopt the system continue to increase year after year [5]. In fact, the merit of the e-collection system to government hospitals in Nigeria could not be overemphasized in fostering internal controls, accountability and their overall performance. However, despite the fact that government and hospital administrators are at the forefront of adopting an e-collection system to reap its inherent benefits, it is on records that employees in Nigerian public health sector are reluctant and persistently resistant to technology acceptance and its use in the workplace [6, 7, 8].

It is based on the above problem that this paper aimed to examine the factors that could influence the behavioural intention of Nigerian public hospital employees to accept and use the e-collection system in the performance of their assigned duties. In the process of achieving that, three distinct factors (Perceived Usefulness, Perceived Ease of Use and Computer Self-efficacy) were used as the independent variables to determine the Behavioral Intention to use the new system in Nigerian federal hospitals. This is because; previous studies have established that the aforementioned variables are significant determinants of individual's acceptance and use of technology [9].

II. THE THEORETICAL FRAMEWORK

A. Technology Acceptance Model (TAM)

Scholars have developed various IS models to investigate individual's behavioural intention to adopt or use a new technology. These models include Theory of Reason Action (TRA), Theory of Planned Behavior (TPB), Technology Acceptance Model (TAM), Diffusion of Innovation Theory (DIT) and Unified Theory of Technology Acceptance and Use of Technology (UTAUT) to mention among others. In all the aforementioned models, TAM has been found to be the best model that explains individual intention towards

acceptance and use of new technologies [10]. This is due to its empirical support, wide adoption, parsimony and dominance in IS studies [11]. Technology Acceptance Model was originally developed by Davis [12] as depicted in Figure 1 and was constructed with a postulation that usage of a system is strongly determined by user's belief on its Perceived Usefulness (PU) and Perceived Ease of Use (PEOU).

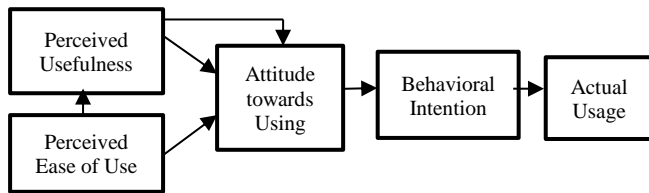


Figure 1: Technology Acceptance Model (TAM)

In other words, the underlying belief in TAM is that individual intention to use technology or system is dependent on how useful the user perceived the system to be and the degree of its simplicity in terms of its operation. Furthermore, TAM explains that behavioural intention is determined by the attitude toward technology use which is also been determined by the two variables - perceived usefulness and perceived ease of use.

Previous studies have shown that TAM has been modified and extended by many researchers [13] in accordance with the context of their studies. In other words, some IS researchers have added other variables to the model to enable them to test relationships that will enable them to arrive at valid conclusions within the context of their studies. Similarly, this study finds it necessary to extend the original TAM with a variable- 'Computer Self-efficacy' (CSE) because it is a variable that has been used in previous IS researchers to explain the role of individual's computer skills capability [14]. Additionally, CSE was found to influence system used in both private and official activities [15].

III. THE CONCEPTUAL FRAMEWORK OF THE STUDY

Based on the literature in the previous section, the conceptual framework of this study is shown in Figure 2.

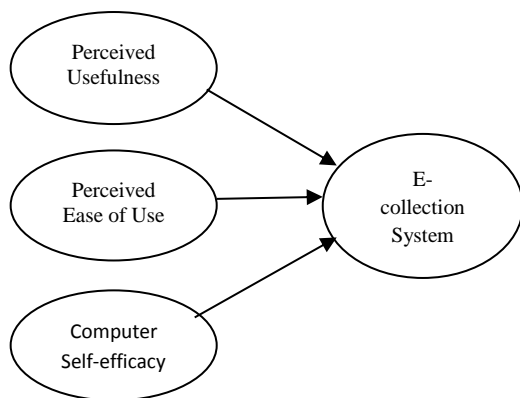


Figure 2: Conceptual framework for the study

A. Perceived Usefulness

Perceived usefulness (PU) is the degree to which user of technology or IS believes that it will enhance his or her performance on the job [12]. In other words, it is the extent to

which users of a system are optimistic that their productivity and effectiveness in their work could be improved through the use of the system [16, 17, 18]. In this regard, several scholars have found that PU has a significant influence on individual's behavioural intention to use a new technology or system. For instance, the study in Malaysia reveals that PU has a significant influence on the behavioural intention to use e-procurement system in the public-sector institutions [19]. Similarly, it was found in another study that behavioural intention to use electronic payment (e-payment) among bank customers was influenced by its PU [9]. Also, in a similar study, the findings revealed that PU is a factor that influences behavioural intention in most of the organizations that have adopted Accounting Information System (AIS) [20]. Therefore, PU is deemed to be examined to investigate its significant influence on behavioural intention and thus, hypothesis 1 postulates that:

Hypothesis 1: *Perceived Usefulness positively influences the Behavioral Intention to use the e-collection system in Nigerian federal hospitals.*

B. Perceived Ease of Use

Perceived ease of use (PEOU) is the extent to which a system user believed that the use of that system would be free from effort [12]. In simple term, PEOU means that the user perceived that the system is simple to use. Therefore, it is believed that users' behavioural intention increases when a system is not difficult to use. In relation to this, past studies were conducted with a view to finding the significant influence of PEOU on system use. For instance, it was found that PEOU significantly influences behavioural intention to use the Computer Based Assessment system among students [21]. Also, it was revealed that PEOU influences the intention to use 3G mobile service among smartphone users in Malaysia [22]. It is based on this that this study postulates to find out the significant influence of PEOU on behavioural intention to use the e-collection system in Nigerian federal hospitals with the following hypothesis:

Hypothesis 2: *Perceived Ease of Use positively influences the Behavioral Intention to use the e-collection system in Nigerian federal hospitals.*

C. Computer Self-efficacy

Computer self-efficacy is defined as the user perception on his or her ability to use computer and other information technology gadgets in carrying out a specific task [14, 23]. They further outlined three dimensions of computer self-efficacy. These dimensions are magnitude, strength and generalization. According to them, magnitude refers to the level of capability an individual has in carrying out a task with computers. Secondly, strength is the degree of confidence of an individual to accomplish a task with computers. Thirdly, generalizability refers to the capability of a person to complete assigned tasks using different platforms and or software. Besides, many studies of information system buttressed that CSE is a significant determinant of individual intention to use electronic systems [24]. Therefore, computer self-efficacy is an appropriate factor in determining the ability of employees in Nigerian federal hospitals to use the e-collection system. It is also evident that from past studies that CSE influences the behavioural intention to use internet banking among bank customers [25]. Thus, CSE could be

used jointly with PU and PEOU variables to examine its influence on the users' intention. Thus, this study postulates the following hypothesis:

Hypothesis 3: Computer Self-efficacy positively influences the Behavioral Intention to use the e-collection system in Nigerian federal hospitals.

IV. METHODOLOGY

A. Research Design

The section explains the method and processes on how the study was conducted. For the purpose of this study, survey method was appropriately used in which questionnaire instrument was developed and administered to e-collection system users (operators and supervisors) working in accounts, audit and IT departments of selected federal hospitals in Nigeria. There are fifty-five (55) federal hospitals in Nigeria and they are categorized into three (3) different types as presented in Table 1.

Table 1
Classification and Composition Federal Hospitals

Type of Hospital	No of Hospital
Federal University Teaching Hospital	21
Federal Medical Centre	21
Federal Specialist Hospital	13
Total	55

Stratified random sampling technique was employed based on the types and thereby select three (3) hospitals from each stratum making a total of nine (9) hospitals. The unit of analysis for this study is individual, and in order to ensure that equal representation is maintained; ten (10) respondents (who operate and/or supervise the system) from each of the nine (9) hospitals were randomly selected. Therefore, a total number of Ninety (90) questionnaires were randomly distributed to the targeted respondents. Seventy-eight (78) questionnaires were completed and returned making a response rate of 86.6%. However, six (6) questionnaires were unusable and thus excluded from the analysis. Thus, a total of seventy-two (72) questionnaires were used for the analysis. Lastly, Smart PLS 2.0 analytical tool was used for the analysis.

B. Questionnaire Design

As earlier stated, the instrument used for this study is surveyed questionnaire. The questionnaire consists of the most appropriate items for measuring the study variables. Also, in compliance with the scientific norm of modern research, all the measurements were adapted from prior studies that are related to the study. For example, Perceived Usefulness (PU), Perceived Ease of Use (PEOU) and Behavioral Intention (BI) were all adapted from the original Technology Acceptance Model (TAM) [12] with some little modifications to suit the context of e-collection system use in Nigerian federal hospitals. Equally, Computer Self-efficacy (CSE) was adopted with some modifications [14]. In this study, 25 items were used in measuring the study variables: Perceived Usefulness, Perceived Ease of Use, Computer self-efficacy and Behavioral Intention and all the items on the instrument were rated on a 5-point Likert scale ranging from (1 strongly disagree to 5 strongly agree). The list of the items is presented in Table 2.

Table 2
List of Items on the Questionnaire Instrument

Construct	Code	Item
Perceived Usefulness	PU1	E-collection system will enable me to do my job more quickly.
	PU2	E-collection system will improve my performance.
	PU3	E-collection system will enhance my effectiveness in my assigned duties.
	PU4	E-collection system can enhance my productivity on the job.
	PU5	E-collection system can make it easier for me to do my work.
	PU6	Overall, e-collection system will be useful in my job.
Perceived Ease of Use	PEOU1	I can easily use e-collection system without much stress.
	PEOU2	Learning of e-collection system will be interactive and easy for me.
	PEOU3	E-collection system will be flexible to use.
	PEOU4	Using e-collection system will be clear and understandable
	PEOU5	Using e-collection system will make me more skilful in my job.
	PEOU6	Overall, e-collection system will be easy to use in my assigned duties.
Computer self-efficacy	CSE1	I found working with computer very easy.
	CSE2	I am very sure of my ability to use computer.
	CSE3	I have no difficulty in using computer software.
	CSE4	I can learn computer software using the in-built help facility.
	CSE5	I can work with computer system even if no one tells me how to do it.
	CSE6	I consider myself to be skilled user of computer.
	CSE7	I can handle computer better than most of my colleagues.
Intention to Use	BIU1	I intend to use e-collection system in my work at all time in the future.
	BIU2	I predict that I will use e-collection system at all time in the future.
	BIU3	I believe my interest in e-collection system will increase in the future.
	BIU4	I am willing to use e-collection system in my duties.
	BIU5	In the future, I intend to use similar system to improve my job skills.
	BIU6	I am glad to learn new techniques using e-collection system.

In ensuring the instrument validity, that is, the ability to measure what it is expected to measure [25] a pre-test of 15 sampled respondents was conducted. This is done to ensure that all questions asked are clearly understood by the respondents. Interestingly, all the questions were perceived to be fully understandable by the pre-test respondents.

V. DATA ANALYSIS AND RESULTS

A. The Measurement Model

In reporting the measurement model in Smart PLS, two validity tests are required. These are convergent validity and the discriminant validity tests. Convergent validity is the degree to which multiple items agree in joining to measure the same concept. To assess the convergent validity of a model, factor loadings, composite reliability and average variance extracted are being used. In view of this, the factor loadings have been checked and found that 3 items (PEOU6, BIU1 and BIU2) failed to meet up with the minimum cut-off value of 0.5 [26] and thus, deleted from the analysis. Nevertheless, the remaining items are reliable as their

loadings are equal to or greater than the required threshold value which can be seen in Table 3.

It is also maintained that for a construct to be reliable, its composite reliability must be greater than 0.7[27]. Therefore, in this case, all the constructs in this study have passed this threshold and thus, are believed to be reliable. This is evident from Table 3 as it presents the composite reliability for all the four constructs viz: PU=0.858, PEOU=0.850, CSE=0.877 and BIU=0.828. Thirdly, the use of Average Variance Extracted (AVE) to determine the convergent validity is also emphasized in the literature and the value of AVE is expected to be higher than 0.5 [27]. Fascinatingly, as indicated in Table 3, the respective values of AVE for PU, PEOU, CSE and BIU are 0.507, 0.539, 0.510 and 0.548 and as such, the entire constructs in this study are reported to be reliable.

Table 3
Factor Loadings

Item	Factor Loading	Composite Reliability	AVE
PU1	0.6209	0.858	0.507
PU2	0.6967		
PU3	0.8329		
PU4	0.8381		
PU5	0.6895		
PU6	0.5465		
PEOU1	0.6823	0.850	0.539
PEOU2	0.4795		
PEOU3	0.8120		
PEOU4	0.8646		
PEOU5	0.7707		
CSE1	0.7996	0.877	0.510
CSE2	0.8092		
CSE3	0.7628		
CSE4	0.5559		
CSE5	0.6489		
CSE6	0.7998		
CSE7	0.5681		
BIU3	0.7695	0.828	0.548
BIU4	0.7337		
BIU5	0.8052		
BIU6	0.6419		

The next step is to assess the adequacy of discriminant validity. In statistics, discriminant validity is the degree to which items differentiate among construct or measure distinct concepts by examining the correlation between the measures of potentially overlapping constructs [28].

Table 4
Discriminant Validity

Constructs	CSE	BIU	PEOU	PU
CSE	0.714			
BIU	0.417	0.740		
PEOU	0.290	0.540	0.734	
PU	0.296	0.427	0.422	0.712

B. The Structural Model

The primary aim of the structural model is to test research hypotheses. Therefore, PLS algorithm and bootstrapping in Smart PLS 2.0 were used to test the three (3) hypotheses of this study and the result of the test is presented in Table 5 and the structural model is shown in Figure 4 in the Appendix. It can be seen from the result on the table that all the three hypotheses are supported.

Table 5
Hypotheses Testing

Hypotheses	Relationship	Beta	S.E	t-value	Decision
H1	PU-> IU	0.190	0.095	1.987	Supported
H2	PEOU -> IU	0.388	0.137	2.842	Supported
H3	CSE -> IU	0.248	0.107	2.319	Supported

VI. DISCUSSION AND CONCLUSION

The main purpose of this study is to examine the factors that influence behavioural use intention of the e-collection system in Nigerian federal hospitals. As such, three hypotheses were postulated to examine the significant relationship between perceived usefulness, perceived ease of use and computer self-efficacy on behavioural intention to use the system among federal hospital employee. After testing the relationships, it was found that all the three hypotheses were supported. In the first hypothesis, the relationship between perceived usefulness and intention to use e-collection system is significant ($\beta=0.190$, $t=1.987$, $p=0.00$) and thus, hypothesis 1 is supported. This implies that the perceived usefulness of the system is a significant factor that could influence its behavioural use intention among the users (operators and supervisors). In other words, users would be ready to use if it seems useful to them in executing their assigned duties. This finding is consistent with the previous findings [19, 20] and this indicates that pre-requisite knowledge on the perceived usefulness of e-collection system will warrant the acceptance and use technology among public sector employee in Nigeria.

Secondly, perceived ease of use was also found to be an important factor that influences behavioural intention to use the e-collection system. It explains the extent or degree of simplicity of the system, interactivity and its user-friendliness can induce employees to accept or continue to use (for those that have already started). Coinciding with the previous findings, perceived ease of use was found to have significant influence on the intention to use technology [21, 22]. Similarly, in this current study, perceived ease of use is found to be the most significant ($\beta=0.388$, $t=2.842$, $p=0.00$) factor that influences users' intention to use the e-collection system in Nigerian federal hospitals. Therefore, this implies that users' technical knowledge of the system and their perception on its learning simplicity is the most valuable thing and the motivating factor towards usage intention. In fact, the functionalities features of the e-collection system like good user interface, user-friendliness and its simplicity are part of the important characteristics that induce employee users to accept and have the intention to use. In other words, the system would be resisted would by the employees if the system is not simple, flexible and understandable.

Furthermore, the analytical results from the analysis show that computer self-efficacy is also a significant ($\beta=0.248$, $t=2.319$, $p=0.00$) factor that influences e-collection use. This means that users' ability to use computer system is a significant factor that can influence e-collection system behavioural use intention. In essence, this result indicates that the higher the computer self-efficacy of a user, the higher the intention to use the system. This finding has coincided with the studies of [24, 25] which both have found that computer CSE is an important aspect that contributes to technology use intention at the individual level. Additionally, CSE is seen as an external variable outside of TAM that could further explain individual feelings and behaviour [14]. As such, CSE

is powerful in facilitating technology acceptance and its use among public sector employee. Consequently, this clearly shows that previous computer skills can enhance users' intention to use the e-collection system. Therefore, for employees to fully embrace the new system, government and hospital administrators need to devise proper means to educate and encourage staff to seek and apply computer skills in their daily work life. In a nutshell, the practical application of this study is to help the Nigerian government and hospital administrators to understand the technology related factors that influence public sector employees' behavioural intention to accept and use the e-collection system and other technologies as a whole. For example, perceived usefulness of e-collection system could be imparted in the minds of employee system users when proper orientation on its usefulness is provided. Equally, perceived ease of use could be achieved by enhancing the design and interface of the system which requires little effort to learn and use. Additionally, training in the form of seminars and workshops of existing employee (e-collection system users) should be organized and sponsored by the government. Notwithstanding, it is empirically evident from past studies that computer self-efficacy significantly influences use intention in new systems [24, 25] and therefore, government and public hospital administrators devise means of encouraging and inculcating the importance of computer skills in public hospitals' employees.

Finally, no study will exist without some limitations. As such the major setback of this study is its inability to cover large samples. Thus, the sample size is relatively small as it covers e-collection users in only 9 hospitals out of the 55 federal hospitals in Nigeria. Also, the study only covers federal hospitals neglecting states and local government hospitals in the study. Therefore, there is a need for further studies in those areas. The perception of private hospital employees on technology use is also an interesting area where research could be embarked upon. Moreover, it is also recommended that further studies could test other IS models with a view to further understand individual behavioural intention and satisfaction of e-collection system use among employee of the Nigerian federal hospitals.

APPENDIX

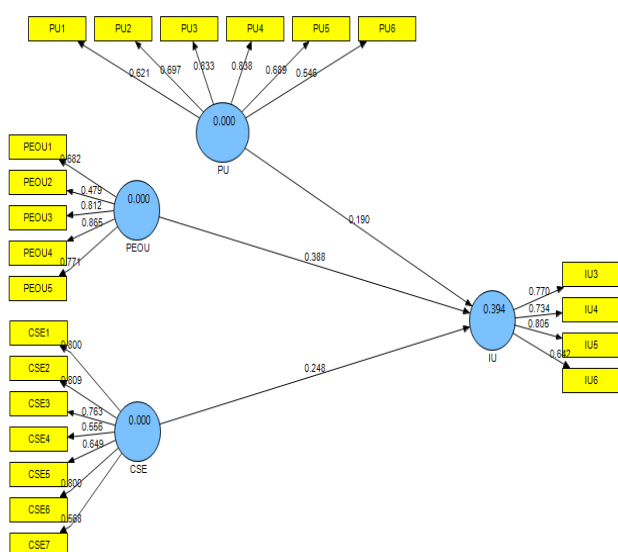


Figure 2: Measurement model

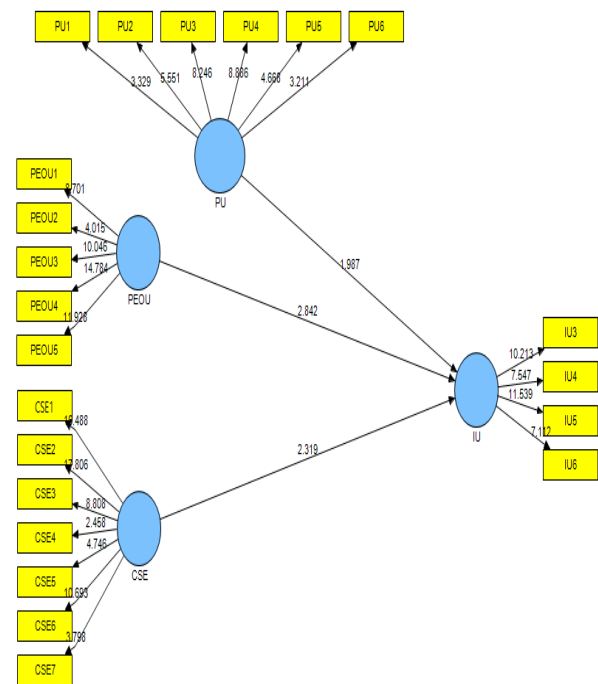


Figure 3: Structural model

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