



Queensland University of Technology
Brisbane Australia

This is the author's version of a work that was submitted/accepted for publication in the following source:

[Gajanayake, Randike, Iannella, Renato, & Sahama, Tony R.](#)
(2014)

Adoption of accountable-eHealth systems by future healthcare professionals: An empirical research model based on the Australian context. In *Proceedings of the 16th International Conference on E-health Networking, Application and Services (Healthcom)*, IEEE, Natal, Brazil, pp. 495-499.

This file was downloaded from: <http://eprints.qut.edu.au/75530/>

© Copyright 2014 IEEE

Notice: *Changes introduced as a result of publishing processes such as copy-editing and formatting may not be reflected in this document. For a definitive version of this work, please refer to the published source:*

<http://doi.org/10.1109/HealthCom.2014.7001892>

Adoption of Accountable-eHealth Systems by Future Healthcare Professionals

An empirical research model based on the Australian context

Randike Gajanayake
Science and Engineering Faculty
Queensland University of Technology
Brisbane Australia

NICTA
Queensland Research Laboratory
Brisbane, Australia
g.gajanayake@qut.edu.au

Renato Iannella
Semantic Identity
Brisbane, Australia
r@iannela

Tony Sahama
Science and Engineering Faculty
Queensland University of Technology
Brisbane Australia
t.sahama@qut.edu.au

Abstract—This paper provides a first look at the acceptance of Accountable-eHealth systems, a new genre of eHealth systems, designed to manage information privacy concerns that hinder the proliferation of eHealth. The underlying concept of AeH systems is *appropriate use* of information through after-the-fact accountability for intentional misuse of information by healthcare professionals. An online questionnaire survey was utilised for data collection from three educational institutions in Queensland, Australia. A total of 23 hypothesis relating to 9 constructs were tested using a structural equation modelling technique. A total of 334 valid responses were received. The cohort consisted of medical, nursing and other health related students studying at various levels in both undergraduate and postgraduate courses. The hypothesis testing disproved 7 hypotheses. The empirical research model developed was capable of predicting 47.3% of healthcare professionals' perceived intention to use AeH systems. A validation of the model with a wider survey cohort would be useful to confirm the current findings.

Keywords. *eHealth, privacy, information accountability, consumer adoption*

I. INTRODUCTION

Preservation of information privacy is an imperative requirement of eHealth systems [1]. In the healthcare setting, information privacy refers to the obligation by healthcare providers not to misuse personal information disclosed by the patients or resulting from examination of the patient to any other person or organisation without consent [2]. eHealth systems utilise electronic health records (EHR) as the main source of information, which may contain sensitive personal information about a patient that may cause negative ramifications if inappropriately disclosed. Concerns regarding these ramifications have contributed to a

heightened attention on information privacy management in eHealth systems.

Whilst consumers, i.e. patients, demand better privacy preservation, healthcare professionals (HCPs) call for better access to information. Timely access to information in healthcare is of utmost importance as it enables HCPs to make fully-informed medical decisions. Access to information falls under Pfleeger's [3] third pillar of security—availability—which is concerned with ensuring that information is available to authorised users when required. Electronic information systems are often considered a double edged sword in this regard; whilst it is technologically capable of providing access to information in a time-efficient manner, they can also be the source of unnecessary delays when the underlying security policies do not accurately reflect the goals and requirements of the users.

A number of privacy management methods have been proposed in the medical informatics literature [4-6] that are predominantly preventive measures based on rigid access controls. However, systems that enforce rigid restrictions on information access may not be appropriate for eHealth systems that can be used at point-of-care. Recently however, there has been an increasing interest in information privacy management through information accountability (IA), and Accountable-eHealth (AeH) systems [7] have been proposed that rely on *appropriate use* of information through *after-the-fact* accountability. They make all uses of a patient's health information transparent and hold HCPs accountable for inappropriate uses by tracking and checking all transactions against context-aware privacy policies. Demarcation lines, instead of rigid restrictions, are used to warn HCPs when they are about to access restricted information but allow them to proceed if they professionally judge that their actions are justifiable.

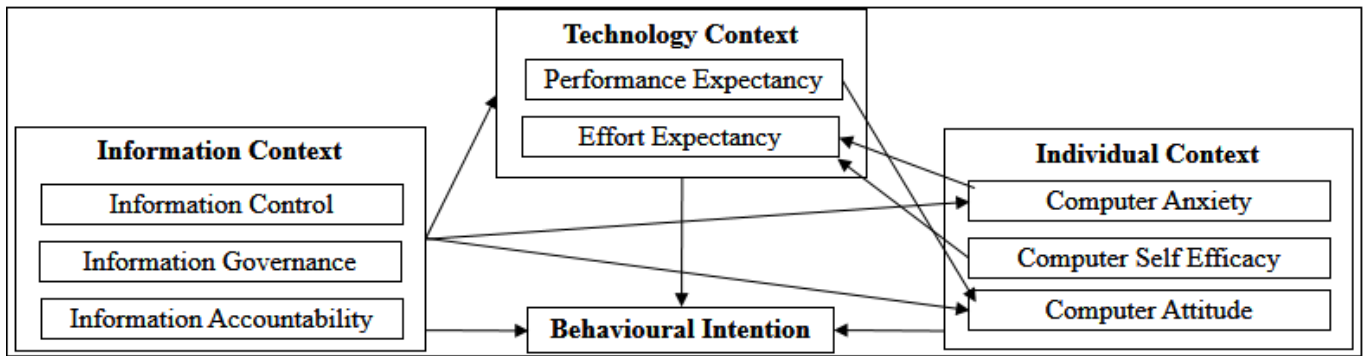


Fig 1. Hypothesised research model.

When potential breaches occur, notifications will be automatically sent to consumers that direct them to the transaction in question and allow them to view further details and resolve the incident using a justification query/response mechanism. The after-the-fact approach will alleviate the concerns of both patients and HCPs, by providing an adequate level of information privacy without restricting HCPs in delivering high-quality, time-critical healthcare. Both stakeholders are likely to seek comfort from the parallels that can be drawn between AeH systems and law enforcement in the offline world [8].

Although AeH systems exhibit capabilities for the appropriate management of healthcare information, it is important to know how this new genre of eHealth systems would be accepted by eHealth stakeholders. As a first step in this direction, this paper presents a conceptual research model on the acceptance of AeH systems by future HCPs.

II. METHOD

The study used the survey method and employed an online questionnaire for data collection. A detailed description of the AeH system was given to the participants who were university students from three universities in Queensland, Australia outlining the specific characteristics. Participants included undergraduate and postgraduate students from medicine, nursing and various health sciences disciplines.

A. Theoretical foundations and research model

Underpinning the theoretical model is the Unified Theory of Acceptance and Use of Technology (UTAUT) [9], a well-established and frequently used model of technology acceptance and is also motivated by the model developed by Schaper and Pervan [10]. Their research model, also based on UTAUT and motivated by Chau et al. [11], uses three dimensions of technology acceptance: individual context, technology context and implementation context to capture the factors affecting the intention to use ICT. In our study, we adopt the individual and technology contexts and introduce an information context, which deals with aspects relating to information manipulation within AeH systems.

The individual context consists of three constructs: Computer/EHR anxiety (ANX) [12]; Computer/EHR self-efficacy (CSE) [13]; and Computer/EHR attitude (ATT) [9].

Based on prior technology acceptance research in healthcare [9-11, 14] we make 5 hypotheses relating to these three constructs (See Table V).

The technology context consists of two constructs: Performance expectancy (PE) [9] and Effort expectancy (EE) [9]. The perceptions of an individual's evaluation of technology has been found to have relevance in technology acceptance decision making in healthcare [10]. Based on related work [10, 11], we make 3 hypotheses relating to these two constructs (See Table V).

The information context is unique to our study. It consists of three constructs: Information control (IC); Information governance (IG) and Information accountability (IA), which capture the characteristics of AeH systems. We define IG as the perception that usage rules must be enforced on how HCPs' use patients' healthcare information. IC is defined as the perception of the ability for the owner or subject of the information to control their healthcare information—a measure used to increase confidence and trust in eHealth systems [4]. IA is defined as the perception that accountability measures must be put in place against inappropriate use of information. We hypothesise 15 relationships related to these three contexts as listed in Table V.

The outcome variable in our study is behavioural intention (BI). It is defined as the measure of the strength of one's intention to perform a specific behaviour [15]. Here it represents one's intention to use an AeH system. The conceptualised research model is illustrated in Fig 1.

III. RESULTS AND ANALYSIS

A total of 334 valid responses were received from the three participating institutions. The age of the respondents ranged from 17 years to a maximum of 58 with mean 27 (SD = 10.55). The analysis of the results from the survey was conducted using the partial least square (PLS) method of structural equation modelling (SEM). The analysis tools used were smartPLS 2.0 [16] and IBM SPSS Version 21.

TABLE I. ITEM LOADINGS, INTERNAL COMPOSITE RELIABILITIES AND AVERAGE VARIANCE EXTRACTED

| Construct | Indicators | Loading | AVE | Composite Reliability |
|----------------------------|------------|---------|--------|-----------------------|
| Computer/EHR self-efficacy | CSE1 | 0.8975 | 0.6227 | 0.7635 |
| | CSE2 | 0.6632 | | |
| Computer/EHR anxiety | ANX1 | 0.8003 | 0.5904 | 0.8516 |
| | ANX2 | 0.8064 | | |
| | ANX3 | 0.6822 | | |
| | ANX4 | 0.778 | | |
| Computer/EHR attitude | ATT1 | 0.8511 | 0.5653 | 0.8651 |
| | ATT2 | 0.6907 | | |
| | ATT3 | 0.7032 | | |
| | ATT4 | 0.636 | | |
| | ATT5 | 0.8521 | | |
| Performance expectancy | PE1 | 0.8445 | 0.6414 | 0.8767 |
| | PE2 | 0.848 | | |
| | PE3 | 0.7001 | | |
| | PE4 | 0.802 | | |
| Effort expectancy | EE1 | 0.7385 | 0.6610 | 0.8535 |
| | EE2 | 0.8424 | | |
| | EE3 | 0.8532 | | |
| Information governance | IG1 | 0.7643 | 0.5371 | 0.8219 |
| | IG2 | 0.7827 | | |
| | IG3 | 0.7358 | | |
| | IG4 | 0.6402 | | |
| Information control | IC2 | 0.6025 | 0.5424 | 0.7742 |
| | IC3 | 0.6473 | | |
| Information accountability | IA1 | 0.8244 | 0.5030 | 0.7808 |
| | IA2 | 0.6534 | | |
| | IA3 | 0.463 | | |
| | IA4 | 0.7773 | | |
| Behavioural intention | BI1 | 0.6685 | 0.6507 | 0.7841 |
| | BI2 | 0.9244 | | |

TABLE II. PREDICTIVE PROPERTIES OF THE MODEL

| Construct | R ² Value |
|-----------------------------|----------------------|
| Computer/EHR attitude (ATT) | 0.630 |
| Computer/EHR anxiety (ANX) | 0.069 |
| Effort expectancy (EE) | 0.378 |
| Performance Expectancy (PE) | 0.069 |
| Behavioural intention (BI) | 0.473 |

A. Assessment of the measurement model

The first step towards testing the hypotheses was the assessment of the measurement model, i.e. the questionnaire items. To that end, the construct reliability of the model was determined using individual item reliability, composite reliability and the average variance extracted (AVE) (see Tables I). Discriminant and convergent validity, which are determinants of construct validity, were determined using the correlations of the constructs (see Table III) and cross loading of constructs (see Table IV). Individual item reliability is

considered significant if the item loadings are greater than 0.3 [17]. The determinant for internal consistency of the measurement model was the composite reliability of the constructs, which is considered significant if it is greater than 0.707 [17]. A value greater than 0.5 for AVE meant that each construct was capable of capturing an acceptable level of variance from its indicators relative to measurement error [18]. Discriminant validity is used to measure the difference of a construct to other constructs used in the model. Convergent validity is used to determine the convergence of the items used to measure a construct. It shows how they associate with each other to reflect the construct they are designed to measure [19]. In PLS, correlations of the constructs and cross loading of constructs are used to determine the discriminant and convergence validity. As seen in Table III, the square root of AVE of each construct is greater than the correlation of other constructs (with the exception of the relationship between ATT and PE), which gives an accurate measure of the correlation of constructs in the measurement model. The cross loadings seen in Table IV shows that the loadings of each of the items on the corresponding constructs are significantly greater than with other constructs.

The measurement model was successfully validated following the removal of one questionnaire item which did not adequately reflect the measured construct.

B. Assessment of the structural model

The assessment of the structural model reveals the significance of the hypotheses. The process involves testing the predictive power of the model and the significance of the relationships between the models' constructs. The predictive power of the model was established by performing PLS analysis and producing the R² values for each of the dependent variables (see Table II).

The results revealed that the model was able to explain 47.3% of the BI, thus quantifying the acceptance of AeH systems. The predictive power of our model is at a highly satisfactory level in technology acceptance research. The model was also able to predict 63.0% of variance in ATT, 37.8% of variance in EE, and 6.9% of that in PE and ANX.

To establish the relationship of the model's constructs, the path coefficients and t-values for each of the structural paths were calculated. Twenty three of the 24 hypotheses are tested. A bootstrapping resampling technique was used to calculate the t-values, which are summarised in Table V together with the results of the PLS analysis.

TABLE III. CORRELATION OF CONSTRUCTS AND SQUARE ROOT OF AVE

| | CSE | ANX | ATT | PE | EE | IG | IC | IA | BI |
|-----|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| CSE | 0.789 | | | | | | | | |
| ANX | -0.326 | 0.768 | | | | | | | |
| ATT | 0.372 | -0.569 | 0.751 | | | | | | |
| PE | 0.335 | -0.480 | 0.792 | 0.801 | | | | | |
| EE | 0.410 | -0.564 | 0.557 | 0.498 | 0.813 | | | | |
| IG | 0.310 | -0.224 | 0.306 | 0.333 | 0.280 | 0.732 | | | |
| IC | 0.003 | 0.106 | -0.072 | -0.04 | -0.059 | 0.222 | 0.736 | | |
| IA | 0.163 | -0.199 | 0.169 | 0.167 | 0.133 | 0.520 | 0.288 | 0.709 | |
| BI | 0.310 | -0.415 | 0.610 | 0.666 | 0.388 | 0.259 | -0.092 | 0.126 | 0.806 |

TABLE IV. CROSS LOADING OF CONSTRUCTS

| Indicators | CSE | ANX | ATT | PE | EE | IG | IC | IA | BI |
|------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| CSE1 | 0.897 | -0.319 | 0.306 | 0.267 | 0.392 | 0.276 | 0.016 | 0.091 | 0.230 |
| CSE2 | 0.663 | -0.170 | 0.2956 | 0.28 | 0.231 | 0.2087 | -0.021 | 0.2009 | 0.2876 |
| ANX1 | -0.321 | 0.800 | -0.616 | -0.594 | -0.504 | -0.322 | -0.006 | -0.273 | -0.449 |
| ANX2 | -0.260 | 0.806 | -0.412 | -0.338 | -0.383 | -0.122 | 0.0959 | -0.100 | -0.329 |
| ANX3 | -0.134 | 0.682 | -0.284 | -0.165 | -0.331 | -0.074 | 0.1436 | -0.071 | -0.190 |
| ANX4 | -0.240 | 0.778 | -0.352 | -0.261 | -0.475 | -0.099 | 0.1409 | -0.11 | -0.242 |
| ATT1 | 0.1773 | -0.400 | 0.6360 | 0.3743 | 0.2955 | 0.1401 | -0.095 | 0.0745 | 0.3559 |
| ATT2 | 0.2913 | -0.422 | 0.8521 | 0.7816 | 0.4677 | 0.2914 | -0.045 | 0.1677 | 0.5758 |
| ATT3 | 0.3095 | -0.366 | 0.7032 | 0.5000 | 0.4558 | 0.1629 | -0.047 | 0.1189 | 0.4119 |
| ATT4 | 0.3574 | -0.494 | 0.8511 | 0.7019 | 0.5743 | 0.3068 | -0.003 | 0.1499 | 0.4938 |
| ATT5 | 0.2442 | -0.478 | 0.6907 | 0.5145 | 0.2511 | 0.2021 | -0.114 | 0.1002 | 0.4145 |
| PE1 | 0.2702 | -0.383 | 0.6513 | 0.8445 | 0.4078 | 0.2478 | -0.021 | 0.1215 | 0.556 |
| PE2 | 0.2135 | -0.352 | 0.614 | 0.8480 | 0.3825 | 0.2395 | -0.017 | 0.1181 | 0.5347 |
| PE3 | 0.2913 | -0.388 | 0.6763 | 0.8020 | 0.4355 | 0.2331 | 0.0002 | 0.0817 | 0.5662 |
| PE4 | 0.2966 | -0.412 | 0.5899 | 0.7001 | 0.3634 | 0.3515 | -0.112 | 0.2198 | 0.4695 |
| EE1 | 0.3276 | -0.439 | 0.4340 | 0.3908 | 0.8424 | 0.2092 | -0.041 | 0.0654 | 0.2396 |
| EE2 | 0.356 | -0.418 | 0.4691 | 0.4306 | 0.8532 | 0.2165 | 0.006 | 0.0844 | 0.3259 |
| EE3 | 0.3121 | -0.504 | 0.4479 | 0.3866 | 0.7385 | 0.2506 | -0.101 | 0.163 | 0.364 |
| IG1 | 0.2516 | -0.180 | 0.1884 | 0.1962 | 0.2069 | 0.7643 | 0.1685 | 0.4264 | 0.2122 |
| IG2 | 0.235 | -0.191 | 0.2343 | 0.289 | 0.1935 | 0.7827 | 0.1494 | 0.3864 | 0.1912 |
| IG3 | 0.1508 | -0.175 | 0.0987 | 0.1168 | 0.1206 | 0.7358 | 0.2486 | 0.5281 | 0.1161 |
| UR4 | 0.2335 | -0.118 | 0.3022 | 0.3008 | 0.2533 | 0.6402 | 0.1231 | 0.2558 | 0.204 |
| IC2 | 0.0400 | 0.0698 | 0.0156 | 0.0223 | -0.024 | 0.1107 | 0.6025 | 0.1973 | 0.0012 |
| IC3 | 0.0422 | 0.0451 | -0.030 | -0.011 | 0.0338 | 0.0905 | 0.6473 | 0.2144 | -0.068 |
| IA1 | 0.164 | -0.175 | 0.1749 | 0.1414 | 0.132 | 0.4985 | 0.1868 | 0.8244 | 0.1267 |
| IA2 | 0.0856 | -0.100 | 0.0829 | 0.1264 | 0.0674 | 0.2907 | 0.3124 | 0.6534 | 0.0523 |
| IA3 | -0.017 | -0.011 | -0.009 | 0.0310 | -0.026 | 0.2861 | 0.3599 | 0.4630 | -0.021 |
| IA4 | 0.1087 | -0.166 | 0.1109 | 0.1156 | 0.0934 | 0.352 | 0.1887 | 0.7773 | 0.0948 |
| BI1 | 0.2631 | -0.160 | 0.3014 | 0.3463 | 0.2166 | 0.2012 | -0.075 | 0.1157 | 0.6685 |
| BI2 | 0.2581 | -0.444 | 0.6187 | 0.6667 | 0.3809 | 0.2259 | -0.078 | 0.1004 | 0.9244 |

TABLE V. RESERCH HYPOTHESES AND PATH COEFFICIENTS FROM PLS ANALYSIS

| Construct | Hypothesis | Path | t-Value | Path Coefficients |
|---------------------------------|--|----------|---------|-------------------|
| Computer Self Efficacy (CSE) | H1: CSE will have a direct positive effect on EE | CSE → EE | 4.9404 | 0.2474** |
| | H2: CSE will not have a direct effect on BI | CSE ↯ BI | 1.4122 | 0.0735 |
| Anxiety (ANX) | H3: ANX will have a direct negative effect on EE | ANX → EE | 8.558 | -0.4853*** |
| | H4: ANX will not have a direct effect on BI | ANX ↯ BI | 1.243 | -0.0681 |
| Attitude (ATT) | H5: ATT will have a direct positive effect on BI | ATT → BI | 2.0758 | 0.1624* |
| Performance Expectancy (PE) | H6: PE will have a direct positive effect on ATT | PE → ATT | 30.3758 | 0.7691*** |
| | H7: PE will have a direct positive effect on BI | PE → BI | 7.828 | 0.4739*** |
| Effort Expectancy (EE) | H8: EE will have a direct positive effect on BI | EE → BI | 0.341 | -0.0203 |
| Information Governance (IG) | H9: IG will not have a direct negative effect on EE | IG ↯ EE | 2.145 | 0.070* |
| | H10: IG will not have a direct negative effect on PE | IG ↯ PE | 5.755 | 0.232** |
| | H11: IG will have a direct negative effect on ANX | IG → ANX | 2.665 | -0.153** |
| | H12: IG will have a direct negative effect on ATT | IG → ATT | 0.006 | -0.000 |
| | H13: IG will not have a direct negative effect on BI | IG ↯ BI | 0.6823 | 0.038 |
| Information Control (IC) | H14: IC will not have a direct negative effect on EE | IC ↯ EE | 0.736 | 0.041 |
| | H15: IC will not have a direct negative effect on PE | IC ↯ PE | 0.562 | -0.035 |
| | H16: IC will have a direct negative effect on ANX | IC → ANX | 1.541 | 0.105 |
| | H17: IC will have a direct negative effect on ATT | IC → ATT | 0.751 | -0.028 |
| Information Accountability (IA) | H18: IC will not have a direct negative effect on BI | IC ↯ BI | 1.179 | -0.049 |
| | H19: IA will not have a direct negative effect on EE | IA ↯ EE | 0.969 | -0.051 |
| | H20: IA will not have a direct negative effect on PE | IA ↯ PE | 0.823 | 0.057 |
| | H21: IA will have a direct negative effect on ANX | IA → ANX | 2.279 | -0.146* |
| | H22: IA will have a direct negative effect on ATT | IA → ATT | 0.997 | 0.046 |
| | H23: IA will not have a direct negative effect on BI | IA ↯ BI | 0.0507 | -0.041 |

Notes: *p < 0.05, **p < 0.01, ***p < 0.001

IV. DISCUSSION

The PLS analysis revealed that seven hypotheses were not supported (H8, H9, H10, H12, H16, H17 and H22), i.e. the independent construct either had or did not have any

statistically significant effect on the dependent construct, thus contradicting the initial hypothesis. By not having a significant effect on BI, EE supports previous technology acceptance research in the healthcare domain [11]. IG and IA

showed significant negative effects on ANX, thus supporting hypotheses H11 and H21 respectively. This negative relationship indicates that if a respondent feels that either accountability measures or computerised information governance are suitable, their anxiety level about the system reduces and vice versa. Although IA and IG negatively affected ANX, they do not have a negative effect on BI since ANX also has no significant effect on BI, which was initially hypothesised based on UTAUT [9]. IG had significant positive effects on PE and EE. This indicates that if a respondent believes that the presence of a computerised knowledgebase that governs information usage is suitable, it would improve their perceived job performance and perceived ease of use.

Our hypotheses H13, H18 and H23 were also supported from the results, which indicate that the presence of usage rules on health information use, accountability measures and the fact that patients have control of their information do not negatively affect BI.

Two of the three hypothesised direct effects on BI were found to be statistically significant (H5 and H7) with PE (H7) having the highest direct effect. In technology acceptance research generally, ATT does not have a significant effect on BI [9]. But in the healthcare domain, ATT has been seen to have a significant effect on BI [11], thus supporting our findings.

V. CONCLUSION

The established research model can predict the behaviour of future HCPs in relation to the acceptance of AeH system, which fills a significant gap in the knowledge. However, the results can be further validated using a sample consisting of practicing HCPs, thus addressing the apparent limitation of using a student cohort in this study.

ACKNOWLEDGEMENTS

NICTA is funded by the Australian Government as represented by the Department of Broadband, Communications and the Digital Economy and the Australian Research Council through the ICT Centre of Excellence program.

We thank the Queensland University of Technology for providing the financial support for this research project.

REFERENCES

- [1] P. R. Croll, "Determining the privacy policy deficiencies of health ICT applications through semi-formal modelling," *International Journal of Medical Informatics*, vol. 80, pp. e32-e38, 2011.
- [2] F. Holloway, "Confidentiality: threats and limits," *Psychiatry*, vol. 3, pp. 11-13, 2004.
- [3] C. P. Pfleeger and S. L. Pfleeger, *Security in computing*: Prentice Hall, 2003.
- [4] S. Haas, S. Wohlgemuth, I. Echizen, N. Sonehara, and G. Müller, "Aspects of privacy for electronic health records," *International Journal of Medical Informatics*, vol. 80, pp. e26-e31, 2011.
- [5] B. Claerhout and G. J. E. DeMoor, "Privacy protection for clinical and genomic data: The use of privacy-enhancing techniques in medicine," *International Journal of Medical Informatics*, vol. 74, pp. 257-265, 2005.
- [6] B. Alhaqyani and C. Fidge, "Access control requirements for processing electronic health records," presented at the Proceedings of the 2007 international conference on Business process management, Brisbane, Australia, 2008.
- [7] R. Gajanayake, R. Iannella, B. Lane, and T. Sahama, "Accountable-eHealth Systems: The Next Step Forward for Privacy," in 1st Australian eHealth Informatics and Security Conference (AeHIS), Perth, Australia, 2012.
- [8] J. Feigenbaum, "Accountability as a Driver of Innovative Privacy Solutions," presented at the Privacy and Innovation Symposium, 2010.
- [9] V. Venkatesh, M. G. Morris, B. D. Gordon, and F. D. Davis, "User Acceptance of Information Technology: Toward a Unified View," *MIS Quarterly*, vol. 27, pp. 425-478, 2003.
- [10] L. Schaper and G. Pervan, "ICT and OTs: A model of information and communication technology acceptance and utilisation by occupational therapists," *International Journal of Medical Informatics*, vol. 76, pp. S212-S221, 2007.
- [11] P. Y. K. Chau and P. J. H. Hu, "Investigating healthcare professionals' decisions to accept telemedicine technology: an empirical test of competing theories," *Information & management*, vol. 39, pp. 297-311, 2002.
- [12] M. R. Simonson, M. Maurer, M. Montag-Torardi, and M. Whitaker, "Development of a standardized test of computer literacy and a computer anxiety index," *Journal of educational computing research*, vol. 3, pp. 231-247, 1987.
- [13] D. Compeau and C. Higgins, "Computer self-efficacy: Development of a measure and initial test," *MIS Quarterly*, pp. 189-211, 1995.
- [14] M. H. Hsu and C. M. Chiu, "Internet self-efficacy and electronic service acceptance," *Decision Support Systems*, vol. 38, pp. 369-381, 2004.
- [15] M. Fishbein and I. Ajzen, *Belief, attitude, intention and behavior: An introduction to theory and research*, 1975.
- [16] C. M. Ringle, S. Wende, and S. Will, "SmartPLS 2.0 (M3) Beta," 2.0 ed. Hamburg, 2005.
- [17] M. Igbaria, N. Zinatelli, P. Cragg, and A. L. M. Cavaye, "Personal computing acceptance factors in small firms: a structural equation model," *MIS Quarterly*, pp. 279-305, 1997.
- [18] W. W. Chin, "The partial least squares approach to structural equation modeling," *Modern methods for business research*, vol. 295, pp. 295-336, 1998.
- [19] D. Straub, M. C. M. C. Boudreau, and D. Gefen, "Validation guidelines for IS positivist research," *Communications of the Association for Information Systems*, vol. 13, pp. 380-427, 2004.