APPLICABILITY OF UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY IN INDIAN CONTEXT – A REVIEW

PROF. J. RAMOLAPREMALATHA

M.COM.M.B.A. PHD ASSOCIATE PROFESSOR, SCHOOL OF SOCIAL SCIENCES VIT UNIVERSITY, VELLORE.

ABSTRACT

Venkateshet al., (2003) proposed and tested a unified information technology acceptance and use research model, called the Unified Theory of Acceptance and Use of Technology (UTAUT). The model integrates significant rudiments across eight prominent user acceptance models and formulates a unique measure with core determinants of user behavioural intention and usage. It is the widely used model to explain an individual's acceptance of aninformation system. The aim of this paper is to provide a comprehensive and systematic review of the literature pertaining to adoption of technology based on UTAUT model. Hence, the paper reviewed the articles to analyse the modifications that were made on this model and its applicability different in areas. The paper tries to provide an insight on applicability of Unified Theory of Acceptance and Use of Technology Model in India.

KEYWORDS: Unified Theory of Acceptance and Use of Technology Model, behavioural intention, usage.

References:

Abu-Shanab, E. and J.M. Pearson (2007). Internet banking in Jordan: The Unified Theory of Acceptance and Use of Technology (UTAUT) perspective. *Journal of Systems and Information Technology*, Vol. 9, No.1, pp.78-97.

Abu-Shanab, E. and J.M. Pearson (2010). Internet Banking and Customers' Acceptance in Jordan: The Unified Model's Perspective, *Communications of the Association for Information Systems*, Vol.26, No.23, pp.493-525.

ALAbdul Rahman, Adnan J and Z. Mahmud (2011) Intention to Use Digital Library based on Modified UTAUT Model: Perspectives of Malaysian Postgraduate Students, *International Journal of Social, Behavioral, Educational, Economic, Business and Industrial Engineering*, Vol:5, No:3, pp.270-276.

Ajzen, I. (1991). Theory of Planned Behaviour. Organizational Behavior and human decision processes, pp.179-211.

Al- Ashban, A., and Burney, M. A. (2001). Customer Adoption of Tele-banking Technology: The case of Saudi Arabia. *International Journal of Bank Marketing*, Vol.19, No.5, pp. 191-200.

Online available at indianresearchjournals.com

Al Awadhi, S. and A. Morris (2008). The Use of the UTAUT Model in the Adoption of E-government Services in Kuwait, *Proceedings of the 41st Hawaii International Conference on System Sciences*. pp.1-11.

Al-Qeisi, K. and Ibrahim (2009). Analyzing the use of UTAUT model in explaining an online behaviour: Internet banking adoption. Retrieved on May 15, 2015 from http://bura.brunel.ac.uk.

Anderson, J.E., P.H. Schwager and R.L. Kerns (2006). The drivers for acceptance of Tablet PCs by faculty in a collge of business, *Journal of Information systems*, Vol.17, No.4, pp. 429-440.

Dasguta and Gupta (2010) Organizational Culture and Technology Use in a Developing Country. Proceedings of SIG GlobDev Third Annual Workshop, Saint Louis, USA December 12, 2010.Retrieved from http://www.globdev.org/files/Proceedings-Third%20Annual%20SIG%20Globdev%20Workshop/8-PAPER-Dasgupta-and-Gupta-Organizational%20Culture.pdf on 12-12-2014

Feras Fares Al Mashagbaa ,Mohammad Othman Nassar (2012) Modified UTAUT Model to Study the Factors Affecting the Adoption of Mobile Banking in Jordan. *International Journal of Sciences: Basic and Applied Research*, Vol. 6, No 1, pp. 83-94

Frankwell W. Dulle and M.K. Minishi-Majanja (2011). The suitability of the Unified Theory of Acceptance and Use of Technology (UTAUT) model in open access adoption studies. *Information Development*, Vol. 27, No. 1, pp. 32-45.

Foon, Y. S. and C.Y. Fah (2011). Internet banking adoption in Kuala Lumpur: an application of UTAUT model, *International Journal of Business and Management*, Vol.6, No.4, pp.161-166.

Gan, C., Clemes.M., L. Visit and A. Weng (2006). A Logit Analysis of Electronic Banking in New Zealand, *International Journal of Bank Marketing*, Vol.24,No.6, pp.360-383.

Gupta, B., S. Dasgupta and A. Gupta (2008). Adoption of ICT in a Government organization in a developing country: An empirical study, *Journal of Strategic Information systems*, Vol 17, No. 1, pp. 140-154.

Gruzd, A., K. Staves and A. Wilk (2012). Connected scholars: examining the role ofsocial media in research practices of faculty using the UTAUT model, *Computers in Human Behavior*, Vol.28, No.6, pp. 2340-2350.

Heerink, M., B.J.A. Kröse, B.J. Wielinga and V. Evers (2010). Measuring acceptance of assistive social agent technology by older adults: the Almere model. *International Journal of Social Robotics*, Vol. 2, No.4,pp. 361-375.

Howcroft, B., R. Hamilton and P. Hewer (2002). Consumer attitude and the usage and adoption of home-based banking in the United Kingdom, *International Journal of Bank Marketing*, Vol.20, No. 3, pp.111-121.

Online available at indianresearchjournals.com

Jayawardhena, C. and P. Foley (2000). Changes in the banking sector - the case of Internet banking in the UK, *Internet Research*, Vol.10, No.1, pp.19-30.

Jaruwachirathanakul, B. and D. Fink (2005). Internet banking adoption strategies for a developing country: the case of Thailand, *Internet Research*, Vol.15, No. 3, pp.295-311.

Jong-Chul Oh and Sung-Joon Yoon (2014). Predicting the use of online information services based on a modified UTAUT model. Behaviour & Information Technology, Vol. 33, No. 7, pp. 716-729

Jumana S A Musleh and GovindanMarthandan (2014). The effects of risk and attitude on online shopping intention. *International Journal of Management Research and Business strategy*, Vol. 3, No. 4, pp. 23-39.

Karjaluoto, H.M., Mattila and T. Pento (2002). Factors underlying attitude formation towards online banking in Finland, *International Journal of Bank Marketing*, Vol.20, No.6, pp.261-272.

Kolodinsky, J.M. Hogarth and M.A. Hilgert (2004). The adoption of electronic banking technologies by US consumers, *International Journal of Bank Marketing*, Vol.22,No.4, pp. 238–259.

Martins, C., Oliveira, T., and Popovič, A. (2014). Understanding the Internet banking adoption: A unified theory of acceptance and use of technology and perceived risk application. *International Journal of Information Management*, Vol. 34, No.1, pp.1-13.

Michael D Williams, Yogesh K Dwivedi, Banita Lal and Andrew Schwarz (2009) Contemporary trends and issues in IT adoption and diffusion research, Journal of Information Technology, Vol.24, pp.1-10.

Okonkwo, I. (2012). Behavoral Intention to Adopt Internet Banking. Retrieved on 1-6-2013 from http://pure.ltu.se.

Oye, N. D., N.A. Iahad and Z.A. Rabin (2011). A model of ICT acceptance and use for teachers in higher education institutions, *International Journal of Computer Science and Communication Networks*, Vol.1, No.1, pp. 21-40.

Raman and Jambulingam (2012). Adoption of Mobile Technology in a Learning EnvironmentInternational Conference on Emerging Trends of Computer & Information Technology (ICETCIT 2012) – India, available at Proceeding International Journal of Information Technology & Computer Science (IJITCS) (ISSN: 2091-1610)

Roslina Ibrahim and A. Jaafar (2011). User Acceptance of Educational Games: A Revised Unified Theory of Acceptance and Use, *International Scholarly and scientific Research and Innovation*, Vol.5, No.5, pp.482-488.

Saibaba.S. and T.N. Murthy (2013). Factors Influencing the Behavioural Intention to Adopt Internet Banking: An Empirical Study in India, Researchers World, *Journal of Arts, Science and Commerce*, Vol.4, No.1, pp.77-91.

Sathye (1999). Adoption of Internet banking by Australian consumers: an empirical investigation, *International Journal of Bank Marketing*, Vol.17, No.7, pp.324 - 334.

Schwarz, A. and Chin, W. (2007). Looking Forward: Toward an Understanding of the Nature and Definition of It Acceptance. Journal of the Association for Information Systems, Vol. 8, No. 4, pp. 230-243.

Stavins, J. (2001). Effect of Consumer Characteristics on the Use of Payment Instruments, *NewEngland Economic Review*, No. 3, pp. 19-31.

Šumak, B., Polančič, G. et al. (2010). An Empirical Study Of Virtual Learning Environment Adoption Using UTAUT. Second International Conference on Mobile, Hybrid, and On-line Learning.

SundaravejThanaporn (2010) Empirical Validation of Unified Theory of Acceptance and Use of Technology Model, University of Missouri at Saint Louis Press, USA.

Wan, W. W., Luk, C., and Chow, C. W. (2005) Customers' Adoption of Banking Channels in Hong Kong. *International Journal of Bank Marketing*, Vol. 23, No. 2/3, pp. 255-272.

Wang, C., Harris, J. and Patterson, P. (2013). The Roles of Habit, Self-Efficacy, and Satisfaction in Driving Continued Use of Self-Service Technologies: A Longitudinal Study *Journal of Service Research*, Vol.16, No.3, pp.400-414.

Williamson, Kirsty and Lichtenstein, (2006). Understanding Consumer Adoption of Internet Banking: An interpretative Study in the Australian Banking Context, *Journal of Electronic Commerce Research*, Vol.7, No. 2, pp.50-66.

Tao Zhoua, Lu, Y and B. Wang (2010). Integrating TTF and UTAUT to explain mobile banking user adoption. *Computers in Human Behavior*, Vol.26, No.4, pp.760-767.

V. Venkatesh, M. G. Morris, G. B. Davis, & F. D. Davis, (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, Vol.27, No.3, pp. 425-478.