



**ADDIS ABABA UNIVERSITY
SCHOOL OF COMMERCE**

**INVESTIGATING FACTORS AFFECTING CONSUMERS'
INTENTION TO USE ECOMMERCE:A CASE STUDY OF AWTAR
MUSIC APPLICATION**

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Statement of Declaration

I, Meron Tekle, hereby declare that this research paper entitled “Investigating Factors Affecting Consumers’ Intention to Use Ecommerce in Ethiopia: A Case Study of Awtar Music Application” is my original work and has not been used by others for any other requirements in any other university and all sources of information in the study have been duly acknowledged.

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Abstract

The diffusion of information and communication technology into marketing activities has translated into the use of online shopping or ecommerce activities to maximize convenience to every aspect of day-to-day life. The main aim of this research was to investigate factors that affect consumers' intention to use ecommerce in the Ethiopian context, with a case study of Awtar Music Application by applying the extended Technology Acceptance model. The study followed an explanatory design and quantitative research approach. Regression analysis was conducted to see the relationship between all independent variables, namely Perceived Ease of Use, Perceived Usefulness, Subjective Norms, Perceived Cost, Perceived Trust and Perceived Awareness and the dependent variable - Intention to Use Ecommerce. Primary data was collected by using 5-point Likert-scale questionnaire. From a sample size of 397 target respondents, about 389 were properly filled and returned. The collected responses from the survey questionnaire were analyzed using IBM's SPSS version 20 software package to provide descriptive statistics, correlation, ANOVA and multiple regression outputs. Accordingly, Perceived Ease of Use was found to have the strongest unique contribution to explaining the dependent variable while Perceived Awareness has the smallest contribution. Consequently, recommendations for the case study company and other Ecommerce companies include focusing their resources towards coming up with platforms that are appealing to consumers' perceptions in terms of ease of using, benefits to be received, cost and trust perspectives, in order to achieve successful utilization, and ensure competitiveness in the future.

Keywords: *Extended Technology Acceptance Model, Perceived Ease of Use, Perceived Usefulness, Subjective Norms, Perceived Cost, Perceived Trust, Perceived Awareness, Intention to Use Ecommerce*

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List of Abbreviations and Acronyms

EC – Ecommerce

M-commerce – Mobile Commerce

IDT - Innovations Diffusion Theory

SPSS – Statistical Package for the Social Sciences

TAM - Technology Acceptance Model

TPB - Theory of Planned Behaviour

TRA - Theory of Reasoned Action

UTAUT - Unified Theory of Acceptance and Use of Technology

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CHAPTER ONE

1. INTRODUCTION

1.1. Background of the study

The concept of Electronic commerce grew in popularity among consumers, businesses, investors and the general public around the mid-1990s. It was seen as a business opportunity for offering products and services in domestic and international markets that in the past were not viable or non-existent (Becker, 2008). Basically electronic commerce involves electronically buying or selling of products on the internet. Currently the global ecommerce environment is dominated by giants like Amazon and Alibaba, which have brought convenience and reliability to online shopping.

Rapid advancement in information and communication technology have provided a step ahead of electronic commerce and provided new skylines for commerce activities and named it mobile commerce (Shah et al., 2014). Mobile commerce is a natural extension of e-commerce as they share fundamental business principles and allows users to interact with other users or businesses in a wireless mode, anytime and anywhere (Coursaris and Hassanein, 2003). M-Commerce can improve productivity with high-speed data and cost-effective mobile systems and customers can use these m-commerce applications in different places and situations (Octavianus et al., 2017).

According to Gao et al. (2008) there is a general consumers' interest towards mobile commerce applications demonstrated by researchers through transaction history enquiries, online purchases and transactions, electronic tickets, email checking, downloading as typical mobile business applications, however slow the adoption rate. There have been a number of researches and theories for predicting behavior of end-user adoption of technologies (Saljoughi, 2002). Among these significant theoretical models, Theory of Reasoned Action (TRA) explains the relationship between attitude towards a behavior and subjective norms with behavioral intentions; Technology Acceptance Model (TAM) explains the relationships between perceived usefulness, perceived ease of use and subjective norms (added in TAM2) with attitude towards behavior and behavioral intention; The Theory of Planned Behavior (TPB) explains the relationships of attitude towards behavior, subjective norm, and perceived behavioral control with behavioral intentions (Venkatesh et al., 2003).

According to Vázquez (2017), music has been around for thousands of years and undeniably every culture that has ever existed on the planet has created music in some form or another. Music is a primary form of artistic expression; since the dawn of civilization, music has been one of the most significant means by which cultures have defined themselves. In the contemporary world, music is a relentlessly commercial industry generating billions of dollars in revenues for composers, performers, publishers, record companies, and many other players (Fitsum 2012).

The advancement of technologies has always played an important role in shaping the music industry (Jacques and Sanchez, 2017). These technological advancements – the majority of which coincide with the mass acceptance of computers, the Internet, and associated tools by an ever-growing audience – have transformed the way music is created, produced, marketed, distributed, and consumed today (Vázquez, 2017). This new dynamic opened new markets, created new opportunities for new entrants, vanished some companies, merged others and has changed the way players are monetizing music nowadays (Dos Santos, 2016).

Wiechmann (2009) explains that the introduction of online music services is an attempt to model the music industry's main threat – piracy. Legal regulations have already been availed towards technological protection and extended protection for intellectual property to digital materials in the global music industry. Consequently, digital revenues were able to steadily increase over the past few years. According to IFPI report (2020), in 2019, The gross profit of the recorded music industry amounted to 21.5 billion USD, an increase of 8.2 percent over previous years, and streaming revenues alone now make up a large percentage (56.1 percent) of the global recording industry market, up from 22.9 percent in 2019. By the end of that year, there were 341 million users of subscription streaming accounts globally (+33.5%), with paid streaming accounting for 42% of total recorded music revenue. (Smirke, 2020).

Despite the remarkable and rapid industry transformation to online sales through various ecommerce sites and on-demand streaming availability, copyright problems still persist in the global market. This ongoing issue has triggered the researcher to undertake a customer focused case study of the move towards a more digital functioning through an ecommerce/m-commerce platform within the Ethiopian music industry. More specifically, the study will focus on the motivating factors that will lead to customers' acceptance of this online mobile service and their intention to use the application.

As technological advancements shift the global music industry toward digital platforms, it is critical to ensure that the outlook for B2C electronic commerce is dependent not only on consumer acceptance of internet technologies as viable transaction means, but also on consumer recognition of web and mobile retailers as trustworthy merchants (Pavlou, 2003). Therefore, the industry needs to understand the demands and needs of customers in regards to fully accepting online music sales, mainly in terms of providing secure and private transactions, as well as user-friendly interfaces.

Understanding why people accept and reject new information and communication technology has proven to be one of the most challenging issues in Information Systems (IS) research. Researchers investigated the impact of users' internal attitudes and beliefs on their behavioural intention using social psychology intention models as a potential theoretical foundation for research on the determinants of user behavior (Davis et al., 1989). Information systems research has put focus on individual acceptance of technology by using intention or usage as a dependent variable. The role of intention as a predictor of behavior is critical and has been well-established (Ajzen, 1991). According to Pavlou (2002), intention to transact refers to consumers' intent to engage in an electronic exchange relationship with a web retailer, which mainly necessitates that consumers' use a web retailers' website to receive and provide information and complete a product purchase.

A review of related research topics indicates the implementation of previously mentioned theories and models to explain consumers' motivations for undertaking online transactions, as it serves as a great input for businesses to better understand consumers' overall online behavior in the very competitive B2C environment. However, despite the numerous studies previously conducted in different parts of the world, no previous studies have been conducted regarding technology acceptance behavior of consumers with respect to mobile commerce specific to the Ethiopian music scene. In addition, Awtar has been live for public use for just over a year, and no other research has been done yet regarding the application, which provides an opportunity for this study to try and shed some lights on the user group. With the recent rise in the use of e-commerce in Ethiopia, with mobile banking, taxi-hailing applications, online shopping via Telegram e-shops, it is important to identify usage trend with regards to fluctuating connectivity, limited online payment options, cost of transacting online, among others. The study hopes that

the findings may also serve as input for the owners and developers of the applications towards future updates.

The number of mobile phone users in Ethiopia was around 46.41 million in January 2020, which is around 41% of the total country population. This number increased by 7.2 Million (+18%) between January 2019 and January 2020, according to Datareportal.com. Similarly, the report indicated that there were 6.20 Million Social Media users in Ethiopia in January 2020. This number increased by 237 thousand (+4.0%) between April 2019 and January 2020, which indicates a social media penetration rate of 5.5 % in January 2020. As the above numbers indicate, the mobile phone users as well as those with social media presence is rising steadily. This further necessitates the need to predict usage intentions by measuring the constructs perceived usefulness, performance expectancy, subjective norms, perceived cost, perceived trust, and perceived awareness based on existing literature in the Ethiopian context, as implemented by Shah et al. (2014).

1.2. Overview of Awtar Music Application

Awtar Multimedia was established by artists in 2011 to promote music sales via the first music selling application developed in Ethiopia. The aim is to transition the current backward music marketing system that has existed for the past 50 years, towards a more technology-supported platform. Hence, upon availing this platform, artists' work is protected from piracy, in addition to increasing revenues from album sales artists putting forth their music works will gain financial benefits than any time ever before.

Awtar music application is easy to use and designed to be used in different local languages so that the music lovers can easily purchase and listen music works in single or album forms. In addition to music sales, the application enables the users to watch video clip out lets they want upon purchasing via Ethio-telecom air time or different internet payment means (E-wallets) in our country.

The music sales application is designed in such a way that it charges a reasonable payment for the service it has rendered to the users and it is a modern and local music sales application which is easy to use and includes locally existing modern payment technology application.

1.3. Problem Statement

Many businesses who are already participating in e-commerce must adjust themselves to the explosion of the mobile internet revolution and reconfigure their value propositions to potential customers. This involves further adjustments to shortcomings of m-commerce. These include uniform standards, ease of operations, security for transactions, minimum screen size, display type and bandwidth, billing services, and others (Clarke III, 2001). Similarly, factors such as trust have an enhanced role due to the spatial and temporal separation between consumers and web retailers and the unpredictability of the internet infrastructure, creating reluctance and uncertainty around online transactions (Brynjolfsson and Smith, 2000). Additionally, potential users list issues like lack of user-friendly interfaces, lack of security and privacy, complexity of the transactions, relative higher cost on mobile applications etc. (Gao et al, 2008)

Through the rapid diffusion of digital copying technologies, such as file-sharing networks as well as CD- and DVD-burners, and USB flash drives extensive unauthorized copying of music since the introduction of these technologies in the late 1990s, has adversely affected the music industry. This digital copying in the music and recording industry has continued to result in declining revenues for the right holders, at least within the primary market where copies are sold to end consumers (Elias, 2016). In addition, to piracy issues, the Ethiopian music industry until the end of 2014, lacked legal backing towards implementation of royalty payments. This translates into no financial compensations towards the artists for their copyrighted musical works and creations, whenever it was put to use.

In an industry that has come at a standstill due to the aforementioned issues, it is important to look further into a new approach by the Ethiopian music industry to market its products, i.e. musical contents online via the use of a mobile application, namely Awtar. Through the use of technological acceptance models proposed by previous studies, the study will try to uncover factors that could possibly drive customers towards this ‘innovative’ sales channel.

1.4. Research Question

The study seeks to find answers to the following questions:

- How does perception of ease of use influence customers’ intention to use ecommerce?
- What is the relationship between expected benefits and intention to use ecommerce, if any?

- To what extent does the societal norms influence intentions to use e-commerce?
- How does perception of cost impact the intention to use e-commerce?
- To what extent does perceived trust affect intentions to use e-commerce?
- To what extent does perceived awareness influence intention to use e-commerce?

1.5. Objective

1.5.1. General Objective of the Study

The purpose of this study is to investigate and determine factors that influence adoption of e-commerce via specifically Awtar mobile application as well as its continued effective utilization as a source of commercial musical content in the Ethiopian music industry.

1.5.2. Specific Objectives

- To examine the effect of perceived ease of use on consumers' intention to use e-commerce;
- To identify the relationship between perceived usefulness and consumers' online purchase intentions, if any;
- To examine the level of influence social norms has on consumers' intention to use e-commerce;
- To assess how much perception of cost influences consumers towards intention to use e-commerce;
- To assess the effect of perceived trust on online purchase intentions;
- To determine the influence of perceived awareness on online purchase intentions.

1.6. Rationale behind the study area

Dynamic technological trends have recently shifted from the use of e-commerce through desktops via websites to more portable, easier to setup and accessible platforms, and hence mobile commerce. This can be conducted through mobile devices such as smartphones, tablets, laptops or other emerging mobile devices. Due to slow, expensive and unreliable internet services combined with lack of access to up-to date technological infrastructure, Ethiopia is lagging behind in embracing this phenomenon. However, as can recently be observed from the use of taxi hailing applications, and emerging online shopping through applications like Telegram, consumers are getting accustomed to the use of e-commerce.

Based on this observation, the researcher was motivated to further investigate this slow shift towards ecommerce. During this period, the Ethiopian Music industry has been observed to be strategically embracing electronic commerce. Since electronic commerce involves purchase of goods or acquiring services without cash exchange, the researcher has decided to utilize Awtar Music Application as a case study, i.e. payment for the purchase of music is conducted via electronic wallets or mobile money.

1.7. Significance of the Study

The music industry is an important component of society since it showcases the country's culture, hospitality, and values while also promoting tourism. Consequently, any technological change that is likely to have significant impact on this industry is worth researching. Similarly, the adoption of e-commerce as a medium of exchanging goods and services is a critical technological innovation that is taking the central stage in global business (Wiafe, 2012).

It has been noticed that new albums are not being released by the artistic/music community of Ethiopia, due to the widespread piracy issues in the last couple of years. In an effort to remedy these illegal activities, a private company, Awtar, comprising of artists, investors, and technical experts, have deemed it necessary to adopt an innovative distribution channel of new music albums via the Awtar mobile application, instead of printing CDs at a loss.

This study hopes to show that the utilization of this e-commerce platform will be effective to serve its cause, in terms of acceptance from consumers of music and ensure deserved revenue generation for the artists. The study also hopes to create awareness regarding the progress of ecommerce in Ethiopia as it currently stands, and motivate concerned government parties to ensure that the copyright and intellectual property rights are successfully implemented and enforced.

1.8. Scope and Delimitations

It will be difficult to address all possible factors affecting customers' decision to choose which form of transaction they choose to partake in. Though there are a number of technology acceptance models, this study focuses on Shah et al's (2014) integrated model of TAM and subjective norms, perceived trust, perceived cost as well as perceived awareness. Due to the vast availability of explanatory variables of behavioral intention such as attitudes, performance expectancy, perceived risk and many others, the study delimits itself within the above mentioned model to maintain more focus.

In addition, in order to identify intentions towards involvement in e-commerce requires the availability of smartphones amongst consumers. The respondents to the survey will be limited to active subscribers of the music application participating online available through the application public group chat.

CHAPTER TWO

2. LITERATURE REVIEW

2.1. Why study e-commerce?

It is important to examine the field of e-commerce because it is fast increasing and affecting many businesses and marketing activities. The percentage of ecommerce of total commerce transactions is increasing rapidly, and some predict that most future commerce will be online (Turban et al., 2017).

2.1.1. Monetization

According to a workshop presentation by Berklee College of Music (2013), monetization has become a popular concept in the music industry of late, as artists, managers, record labels, investors and outside parties continue to experiment with new business models. The three approaches suggested in the workshop to monetizing music are through **(i)** official and user generated YouTube Music Videos; **(ii)** creation of unique experiences; and **(iii)** simplifying social and mobile commerce. In relation to this study, (i) and (iii) will be briefly discussed below:

2.1.1.1. Official and user generated YouTube Music videos

According to the workshop (2013), music consumption has shifted to online and mobile formats more and more these days, with music videos on YouTube, the world's third most popular website, driving a sizeable portion of this traffic. It is reported that nearly 40% or 384 billion of YouTube's trillion-plus views come from music videos. Monetizing YouTube takes place in a format that allows labels and other copyright holders have had the opportunity to join YouTube's Partner Program and Content ID system to generate revenue from advertisements since 2007. The content ID enables copyright holders to upload reference files of their content to YouTube, which compares these official videos to user-uploaded videos. Following a match, YouTube notifies the copyright holder and gives them the choice to block, track or monetize the content. A good example of monetization is the success story of YouTube's most viewed video of all time "Gangnam Style" by South Korean Rapper Psy, which has generated over \$8 Million alone in advertising revenue (GEMBP, 2013).

2.1.1.2. Simplifying Social and Mobile Commerce

The other concept of monetization fitting to this study is the use of simplified social and mobile commerce. In light of the dynamic technological innovations, and growing revenue channels today and in the future, it has been advised that artists and music industry stakeholders make maximum effort to optimize their social and mobile commerce strategies (GEMBP, 2013). M-Commerce is a subset of e-Commerce defined as all activities related to commercial transactions through communication networks with wireless devices or mobile devices, including Mobile, Smartphone, Personal Digital Assistant (PDA) (Octavianus et al., 2018).

Currently, Ethiopian music industry has been following similar revenue generation mechanism over the last four years, since the industry stakeholders were facing losses during album releases via CD printing. This study's preliminary research indicated that the only way of generating income was through selling their musical contents, mainly singles to the few music production companies in the country. Music videos are then made and uploaded to YouTube, and since the artist has already sold their music to the producers, the remaining profits are solely pocketed by the production companies.

The above mentioned current scenario, in addition to the long existing piracy issues has discouraged musicians from releasing their music albums. This has motivated them to look for solutions, and the best option they have chosen to take is via E-commerce and more specifically via mobile commerce. According to the Berklee workshop (2013), by 2015, the value of social commerce was expected to more than triple from \$9 billion to \$30billion globally. A key consideration suggested in order to attract and encourage customers was through simplification of purchasing experiences, ideally allowing fans to purchase music via a direct platform, without redirection to an outside website.

2.1.2. Intellectual property issues

Many studies point out the endless and complex nature of copyright and piracy issues, and according to Becker, (2011), the issue of intellectual property rights is at the forefront of controversies surrounding e-commerce and from both ethical and social perspectives, as a global concern. It is further discussed that as the Internet and Web become more pervasive in the international arena, digital copyright issues remain at the forefront in controlling piracy-enabling technologies, in order to ensure digital rights are fully protected. This can be attested by the

efforts of the World Intellectual Property Organization (WIPO) to enforce and protect intellectual property around the world through various frameworks for international treaties and conventions.

2.2. The Concept of E-commerce

2.2.1. Brief Historical Perspective

Consumers have been able to withdraw money from Automatic Teller Machines (ATMs) and make purchases using point of sale terminals and credit cards since 1965, when electronic commerce was originally introduced. This was followed by systems, commonly known as inter-organizational systems that crossed organizational boundaries and enable organizations to exchange information and conduct business electronically. (Senn, 2000; Alemayehu, 2001).

According to Fellenstein and Wood (2000), e-commerce was only used by very few firms in a “closed and standardized form of computer-to-computer communication known as ‘electronic data interchange’ (EDI).” This was well before the commercialization of Internet-based technologies in the early 1990s attracted the interest of many and the World Wide Web created vast opportunities leading to the evolution of e-commerce. Electronic data interchange utilized private networks and was not universally accepted as it was proved to be too costly for small and medium-sized businesses. E-commerce was introduced as utilizing public networks for integrated data exchange thus addressing RDI technology barriers. (Becker, 2011)

After its commercial introduction in the 1990s, e-commerce grew in popularity among consumers, businesses, investors, and the general public. Through the use of innovative business modeling, strategic marketing, design standards, personalization and supply chain management, Amazon, one of the largest internet companies in the world, became a pioneer in the e-commerce business. Shortly, it was followed by many traditional (brick and mortar) and newly created e-commerce companies in the exchange of online products and services (Becker, 2011).

In today’s world e-commerce today is interpreted differently based on its application into different business models. There are numerous e-commerce definitions and conceptualizations available, each addressing a different set of concerns, applications, and business strategies. Some view ecommerce as “*doing business electronically*” (Alemayehu, 2001).

Definition of e-commerce in general can be interpreted as “the process of buying, selling, whether in the form of goods, services or information, which is done through the internet media” involving all components of practical business such as customer service, available products, payment methods, warranties on products sold, way of promoting, etc. or the process of purchasing and selling products, services, and information made electronically by utilizing computer networks (Octavianus et al. 2018).

Turban et al. (2018) define e-commerce as using the Internet and other networks (e.g. intranets) for the purpose of purchasing, selling, transporting, or trading data, goods, or services. E-commerce can involve electronic funds transfers, automated inventory management systems and automated data collection systems (Octavianus et al., 2018). It also draws on technologies such as mobile commerce, supply chain management, internet marketing and electronic data interchange (EDI) (Niranjanamurthy M. et al 2013)

2.2.2. Classification of E-commerce

2.2.2.1. Pure versus partial e-commerce

Turban et al. (2018) classify ecommerce as pure or partial, depending on the nature of its three major activities: ordering and payments, order fulfilment and delivery to customers. Depending on whether each activity is done physically or digitally, there are 8 possible combinations that allow classification of activities as pure e-commerce, no e-commerce or partial e-commerce.

Table 2.1. Classification of E-Commerce

Activity	1	2	3	4	5	6	7	8
Ordering, payment	P	D	D	D	D	P	P	P
Order fulfillment	P	D	D	P	P	D	P	D
Delivery (shipment)	P	D	P	P	D	D	D	D
Type of EC	Non-EC	Pure EC	Partial EC					

Legend: *P* physical, *D* digital

Source: Turban et al. 2018

2.2.3. Types of E-Commerce

A study by Niranjanamurthy M. et al (2013) categorized E-commerce as business to business (B2B), business to consumer (B2C) and consumer to consumer (C2C), business to government (B2G), and mobile commerce (m-Commerce). Based on nature of the transactions and the

relationships among participants, Turban et al. (2018) categorize e-commerce as B2B, B2C, C2B, intra-business, B2E, Drop-shipping, C2C, Collaborative, e-Government. For its inclusiveness, Becker's categorization is briefly discussed below (Becker, 2011):

- i. **Business-to-Consumer (B2C)** e-commerce brings vendors and consumers together in an online marketplace in order to transact business;
- ii. **Consumer-to-Consumer (C2C)** e-commerce sites involve a third-party intermediary to provide a virtual environment in which consumers can sell to one another;
- iii. **Business-to-Business (B2B)** e-commerce refers to undertaking a spectrum of business activities, such as financials, purchasing, inventory management, sales, advertising, payment and delivery systems, customer service, and many others conducted among various business organizations.
- iv. **Business-to-Government (B2G)** e-commerce also known as e-government, refers to the use of information and communication technologies to build and strengthen relationships between government and employees, citizens, businesses, non-profit organizations, and other government agencies.
- v. **Peer-to-Peer (P2P)** e-commerce allows a consumer to share files with other consumers without having to go through a central source.
- vi. **Business-to-Employee (B2E)** e-commerce from an intra-organizational perspective, has provided the means for a business to offer online products and services to its employees. B2E applications may include employee benefits and discounts, retirement account and insurance policy management, general announcements, and human resource policies, among others.
- vii. **Mobile e-commerce** involves applications, mobile devices, middleware, and wireless networks. M-commerce is enabled by a wireless network that allows access to mobile applications such as financial services, shopping, manufacturing location, and interactive games, among others. Because consumers do not require a wired connection to surf the web, m-commerce is often termed as next-generation e-commerce. M-Commerce, according to Octavianous et al. (2018), is said to improve productivity with high-speed data and cost-effective mobile systems.

2.2.4. E-Commerce Business Models

Business-to-consumer (B2C) e-commerce in which online businesses seek to reach individual consumers is the most well-known and familiar type of e-commerce (Laudon, 2014). It is also the focal point of this study, and the literature will try to discuss more concepts in relation to B2C. Becker's study briefly discusses several business models "described using Rappa's classification schema to illustrate the breadth of opportunities in the international marketplace" (Becker, 2011).

- a) **Broker** refers to a company that plays an intermediary role in bringing together buyers and sellers to complete a business transaction. The company may be associated with any of the types of e-commerce but primarily are found in the areas of B2C and B2B e-commerce. According to Laudon (2014), they are online sales payment processors such as stockbrokers and travel agents who boost customer productivity by enabling them in completing tasks cheaper and more efficiently. A broker typically charges a fee for each business transaction.
- b) **Portal** provides the means of electronic access to a Web content, resources, and services. A portal typically has search engine capability that is a focal point to services provided with a large number of consumers and businesses utilizing their services throughout the day, including e-mail and chat with links to news and entertainment components. Workflow management, virtual collaboration, and information exchange and dissemination are all supported through organizational portals, often known as intranets. Citizens, businesses, and visitors can access specialized government resources and services through local, state, and national government portals.
- c) **Merchant** business model is inclusive of online wholesalers and retailers offering products and services. Business transactions may be based on fixed price or negotiable through auction capabilities. Storefront retailers providing goods or services to consumers are known as "e-tailers." Through multi-channel distributions enabled by internet shops, traditional "brick-and-mortar" retail firms are deemed merchants. A web-based merchant who advertises and delivers digital products and services is known as a bit vendor. Apple's iTunes Music Store is a popular example. This model is an online version of direct mail catalogue (Laudon, 2014).

- d) **Community Provider** is emerging as a popular medium for voluntary and collaborative contributions made accessible to anyone via the Web. Open source is one such community, in which a global network of users makes free software programs and related technology available. Another community is open content, such as provided by Wikipedia.com, whereby anyone can participate in collectively contributing to shared content. Anyone with access to the Internet and the World Wide Web can view this content for free. Individuals with particular interests, hobbies common experiences or social network can come together and ‘meet’ online. (Laudon, 2014)
- e) **Infomediary** is a non-biased intermediary between those who want information and those who supply it. It can be any company that provides content-based products and services as elements of a supply chain. For example, an infomediary may collect, store, and sell information about Web site usage. The information provided often includes demographics, geographic location, buying patterns, and online behaviours. Organizations value this data for a variety of reasons, including target marketing, pricing setting and negotiation, advertising, and market research.
- f) **Advertising** has many variations of models that take advantage of consumers utilizing information and communication technologies to purchase goods and services. The brochure model, classified model, affiliate program model, advertising-supported model, and advertising-subscription model are all types of advertising models. Businesses utilize the advertising business model because it is cost effective and has the potential for high traffic volume in both domestic and international markets.

2.3. Theoretical Framework

2.3.1. Intention to transact

It is important to understand all dimensions of online consumer behavior. Therefore, consumers’ intention to transact in B2C e-commerce is proposed as a three-dimensional behavioral intention (a) receive information, (b) provide requisite personal information, and (c) engage in product purchases with Web retailers (Pavlou, 2002)

2.3.2. Technology Acceptance Theories and Models

2.3.2.1. Diffusion of Innovation Theory

Existing research on new technology adoption models is reportedly primarily focused on the process of acceptance and use of technology. According to Rogers (1995), the theory of 'diffusion of innovation' was to establish the foundation for conducting research on innovation acceptance and adoption. Innovativeness is the degree to which an individual (or other unit of adoption) is relatively earlier in adopting new ideas than other members of a system than about any other concept in diffusion research (Rogers, 2003). The innovation-decision process is one through which an individual or other decision-making entity passes through the critical stages of knowledge of an innovation; forming an attitude toward the innovation; making a decision to adopt or reject; implementation of the new idea and confirmation of this decision (Rogers 1995; Njenga et al. 2016)

Rogers (1995) has indicated that the theory explicates "the process by which an innovation is conveyed through specific channels among members of a social system over time". This process entailed communication of an innovation among members of a social system through certain channels over time known as diffusion. Further explanation of Rogers' theory states that the innovation and adoption happened after going through stages of 'understanding, persuasion, decision, implementation and confirmation that led to the development of Rogers' (1995 S-shaped adoption curve that included innovators, early adopters, the early majority, the later majority, and laggards. Rogers has identified five major factors that have a strong influence on whether and how fast an innovation is adopted namely relative advantage, compatibility, complexity, trialability, and observability (Rogers, 1995; Singer, 2019).

Singer (2019) has however criticized this theory by pointing out that it fails to show the impact of social or peer-to-peer influence that leads to adoption of new ideas.

2.3.2.2. Theory of Planned Behavior

From psychological perspective, a significant theory is the Theory of Planned Behavior (TPB). TPB, started as the Theory of Reasoned Action (TRA) in 1980 (LaMorte, 2019). The theory starts with individuals' beliefs and explores relationships among beliefs, attitudes towards particular behavior, subjective norms, and perceived behavioral control constructs. Belief

functions as a moderator between subjective norms, perceived behavioral control, and actual behaviors. Perceived control can explain behaviors directly as well as indirectly via intentions (Ajzen, 1991; Ugur and Turan, 2019; LaMorte, 2019).

The theory of planned behavior (TPB) is described by Ajzen (1991) as "a well-established general theory of social psychology that states that unique salient beliefs impact provided behavioral perceptions and subsequent actual conduct." The basic premise of TPB indicates that behavior is under the individual's will and control and that its immediate determinant is the intention of executing a given action. Intentions demonstrate how hard people are willing to try, how much effort they intend to put in to perform the behavior (Dakduk et al. 2017).

Intentions (and behaviors) are a function of three essential factors, one personal in nature, one reflecting social influence, and a third dealing with issues of control, according to the theory of planned behavior. The personal factor is the individual's attitude toward the behavior; the second determinant is the person's perception of social pressure to perform or not perform the behavior under consideration; and the third factor of intentions is self-efficacy, or the ability to do the desired behavior, often known as perceived behavioral control. (Ajzen, 2005).

LaMorte (2019) explains in detail that TPB comprises of six constructs that collectively represent a person's actual control over the behavior. These are attitudes, behavioral intention, subjective norms, social norms, perceived power, and perceived behavioral control. Pavlou (2002) has compressed these constructs as discussed below:

- a) Attitude towards the transaction is defined as the overall evaluation of the desirability of a potential transaction with a specific Web retailer. Attitude is an overall evaluation of a web retailer's characteristics; hence, it likely to influence all transaction activities with a retailer. As a result, amenable attitude is expected to facilitate digital purchase and lower barriers to B2C e-commerce acceptance. (Pavlou, 2002)
- b) Subjective norm is described as a consumer's normative belief that the behaviour is accepted, encouraged and promoted by their circle of influence. (Pavlou, 2002)
- c) Perceived behavioural control is a general construct dealing with consumer perceptions of whether a behavioural act is within their control. It reflects beliefs more about resources and opportunities designed to enable a behavior (Ajzen 1991). Pavlou (2002) defines perceived behavioural control as consumer perception of control over a potential transaction, drawn

from facilitating conditions that render such control. Perception of control would facilitate information acquisition as well as positively influence product purchase facilitated by opportunistic behaviour.

LaMorte (2019) has criticized the limitations of TPB due to the fact that the theory assumes that an individual already has the opportunity and resources to successfully perform the desired behavior; it does not take into account needs, past experiences or other motivating factors for behavioral intention; and it does not indicate the time frame between ‘intent’ and ‘behavioral action’.

2.3.2.3. The Technology Acceptance Model

According to Davis (1989), B2C e-commerce use could also be predicted by TAM, which has its origins in the TPB, social psychology theory in general and the Theory of Reasoned Action in particular (Qingxiong and Liping, 2005). Hence, intentions to transact online could consider the major constructs of TAM, which theorizes that perceived usefulness and perceived ease of use determine behavior (Pavlou, 2002; Qingxiong and Liping, 2005).

TAM, introduced by Davis in 1986 (Qingxiong and Liping, 2005), is one of the most important and successful theories for understanding technology acceptance, as well as being successfully adapted and extended to e-commerce (Dakduk et al. 2017). Generally, TAM has been developed to explain and assess the technology preferences of individuals, how they respond to the changes and the reasons behind their resistance to technology usage and predict how individuals respond to technological changes. TAM may have become the most popular intention-based acceptance model, by providing a valid and acceptable explanation of individuals’ information. (Ugur and Turan, 2019). Davis (1989) proposed a unique, easy to test, and widely researched model of technology acceptance with a strong theoretical background.

Davis (1986, 1989), introduced the constructs in the original TAM to include perceived usefulness (PU), perceived ease of use (PEOU), attitude and behavioral intention to use as having a direct effect on the use of technology (Dakduk et al. 2017).

2.3.2.4. Unified Theory of Acceptance and Use of Technology/UTAUT

The most famous and widely used version of the extended TAM is the UTAUT by Venkatesh et al. (2003). Eight varying models, namely the Theory of Reasoned Action, the Technology

Acceptance Model, the Motivational Model, the Theory of Planned Behavior, the Decomposed Theory of Planned Behavior, the Model of Personal Computing (PC) Utilization, the Innovation Diffusion Theory, and the Social Cognitive Theory have been diffused into one in order to explain users' acceptance of technology and outlines the benefits and drawbacks of these models. These eight different models have been evaluated with integrated perspectives and originated from a variety of disciplines such as psychology, sociology, and information sciences. Venkatesh et al. (2003) have assessed and analyzed these varying models, to come up with the Unified Theory of Acceptance and Use of Technology – UTAUT, expected to explain 70% of the variance in user intention. According to the model, the four determining components of BI and usage behavior as Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating conditions, with gender, age, experience and willingness to use are the moderators that affect usage of technology (Chao, Cheng-Min, 2019).

2.4. Empirical Literature Review

A study by Liu Yu (Sep 2014) examined the motivations, perceptions and adoption of users towards taxi-hailing app based on the Technology Acceptance Model (TAM) in a large metropolitan setting. The study implemented multiple regression analysis and the findings of this study support the TAM that consumer's perception are strongly related to smartphone usage intentions. Furthermore, consumers' views and intentions toward taxi-hailing apps are most strongly influenced by perceived utility, followed by perceived simplicity of use.

Shah et al (2014) have proposed their own mobile commerce adoption model based on the constructs of TAM and TPB to study consumers' intention to use mobile commerce among staff of various Pakistani Universities. Their research utilized regression analysis and found that Perceived ease of use, perceived usefulness, social influence and awareness have strong intention to use mobile commerce while perceived trust was found to have an insignificant role in predicting usage intentions.

Al-Jabri and Sohail (2012) studied the determinants that could possibly assist bankers in designing mobile services that are best suited for and adoptable by bank customers, using IDT as a baseline theory. Relative advantage, compatibility, and observability all have a substantial impact on adoption, according to surveys undertaken on 330 actual mobile banking

users. Contrary to the findings in extant literature, trialability and complexity appeared to have no significant effect on adoption.

Dakduk et al (2017) in their study of customer behaviour in electronic commerce to determine the key predictors of online purchase intention among Colombian internet users by integrating TPB, TRA and TAM through the application of the structural equation model (SEM). Their findings indicate a positive relationship between attitudes towards ecommerce and intention to purchase online. This positive relationship has been reinforced by perceived usefulness, perceived ease of use, and the subjective norm related to shopping online. Based on their findings subjective norm and PU directly related with attitude towards e-commerce, which then had a direct relationship with buying intentions.

Similarly, Ugur and Turan (2019) constructed a new model that integrated TAM, TPB, UTAUT and UGT, to study mobile applications acceptance. They implemented structural equation modelling (SEM) approach to represent the relationships among the six variables in their study. Their findings supported the premise of the suggested theoretical framework, i.e. the existence of positive and significant relationship between basic needs with perceived usefulness and performance expectancy. The finding results also indicate a positively strong relationship between perceived usefulness, performance expectancy and subjective norms with attitude towards using; and finally the positive impact that attitude towards using had on behavioural intention.

A study of theoretical review of mobile commerce success determinants was conducted by Njenga et al. (2016). This study integrated theories and models of technology acceptance and Information Systems success concepts. Compatibility with user needs, ease of use, pricing, and innovation are the constructs with the greatest potential for determining the success outcomes of a mobile commerce arrangement, according to a preliminary conclusion drawn from this study.

Liu (2017) applied only TAM to identify user acceptance and usage, and found a strong correlation between perceived usefulness and acceptance, and that between usefulness and ease of use. However, he also found that ease of use did not necessarily indicate acceptance of a new technology. If there was a positive relationship between ease of use and acceptance, it would mean that all easy to use websites or mobile applications would be easily accepted and successful, which is rarely the case in reality.

Pavlou (2002), in his aim of predicting consumers' intentions to transact online, drew from TPB. He conducted multiple regression analysis to correspond to his exploratory study. Accordingly, his two stages findings indicate a positive relationship between attitude towards usage and intention to transact online; however, a weak correlation was found between perceived behavioural control and intentions, as opposed to the study's expectation. The study findings also indicate that trust and perceived usefulness are significantly correlated with attitude. Similar to the findings of Liu (2017), Pavlou's findings suggest a non-significant effect of perceived ease of use on attitude.

Cheong and Park's (2005) study employed TAM to find out mobile internet acceptance in Korea among, university students. In this study, mobile Internet applications service quality has been analyzed with regression analysis with an innovation perspective. The study findings indicate positive causal relationships of 'perceived contents quality with perceived usefulness' perceived system quality with perceived usefulness and internet experience with perceived ease of use. Lee, Kim, and Chung (2002) conducted a study that looked at the ease of use, usefulness, social norms, and self-efficacy components and found that they had a substantial impact on the acceptance and use of mobile Internet services. Individuals' attitudes toward the use of mobile Internet services were also found to have a positive impact in this research.

2.5. Conceptual framework

2.5.1. Research Model

Among the many technology acceptance models in existence, TAM describes the acceptance of information technology with certain dimensions that may influence the acceptance or absence of information technology by the user. Based on review of theoretical constructs of technology adoption stemming from social psychology perspectives and explanations towards usage intentions, this study has chosen to use an extension of TAM through the addition of constructs from the theory of reasoned action and the theory of planned behavior, as implemented by Pavlou (2002), Shah et al (2014) and Gao and Krogstie (2017). This extended model includes perceived cost, perceived awareness, and subjective norm.

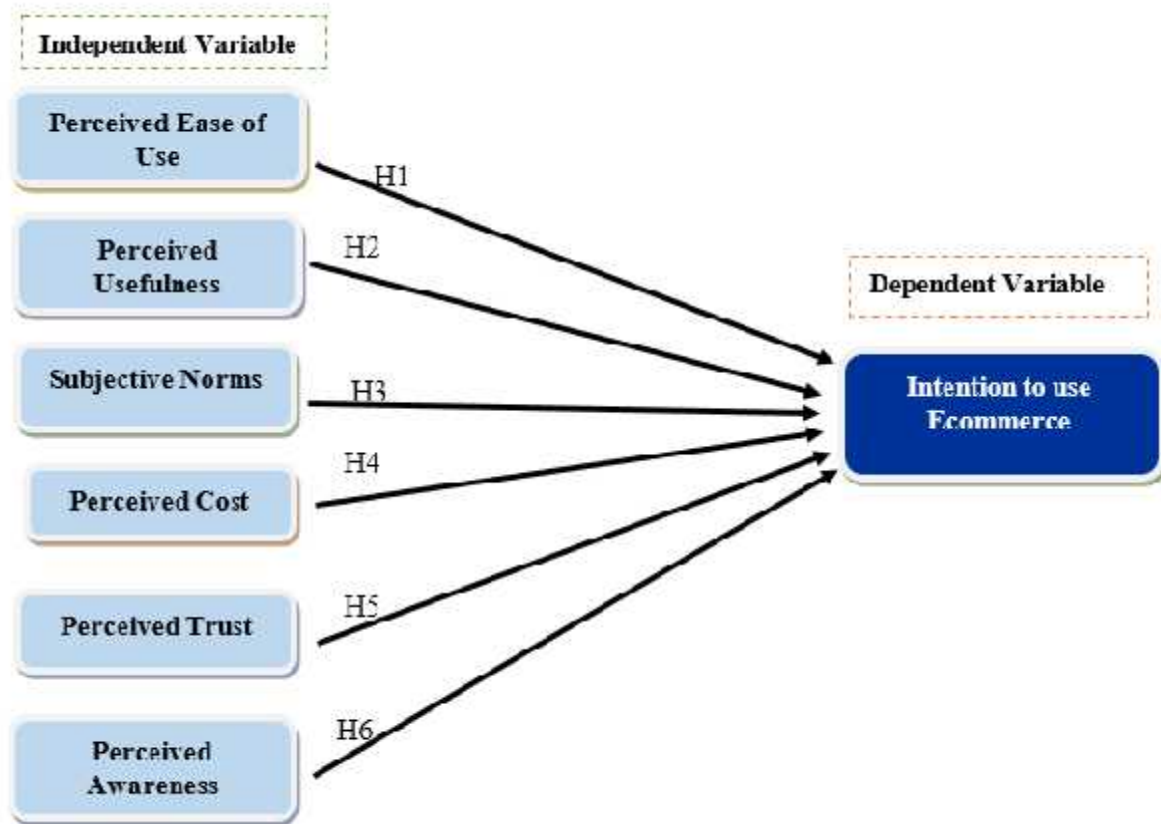


Figure 2.1. Conceptual Framework (Compiled by the researcher)

2.5.2. Development of Hypothesis

Perceived Ease of Use (PEOU)

Davis (1989) describes perceived ease of use as “the degree to which a person believes that using a particular system would be free of effort”. According to Shah et al (2014), it is considered as the most favorable factor that influences the adoption of technology based systems. Therefore, it can be hypothesized that,

H1: There is a positive and significant relationship between perceived ease of use and intention to use ecommerce.

Perceived Usefulness (PU)

Individual perceptions of performing a behavior that positively impact work performance are referred to as perceived usefulness (Davis, 1989). According to Putra (2018), perceived

usefulness is the degree to which a consumer believes that m-Commerce will improve their effectiveness in purchasing products. The primary reason users adopt mobile applications is because they find them useful. Therefore, it can be hypothesized that,

H2: There is a positive and significant relationship between perceived usefulness and intention to use ecommerce.

Subjective Norms (SN)

Subjective Norms construct proposed in the Theory of Reasoned Action (TRA) developed by Fishbein and Ajzen (1975) was not incorporated in the Technology Acceptance Model (TAM) (Davis, 1989). It was, however, proposed in TAM-2 developed by Venkatesh et al. (2003). In the research model, Subjective Norm construct contains the beliefs and ideas of people who are deemed necessary by individuals in performing specific behaviors (Ajzen and Fishbein, 1980). Subjective Norm shall indicate the positive pressures that users potentially feel from their social circle. Therefore, it can be hypothesized that,

H3: Subjective Norms will have a significantly positive influence on intentions to use ecommerce.

Perceived Cost

According to Shah et al. (2014), it is important to consider the non-negligible in the consideration of mobile commerce adoption. This implies that the adoption cost is a significant factor that will impact customers' mobile commerce adoption decisions. Therefore, it can be hypothesized that,

H4: Perceived Cost will have a positive relationship with intentions to use ecommerce.

Perceived Trust

In the domain of mobile services, trust can be defined as users' belief or faiths in the degree to which a specific mobile application can be regarded to have no security and privacy threats (Gao and Krogstie, 2008). It has been pointed out in multiple researches that perceived trust, which comprises of privacy and security concerns plays a significant role in decisions to adopt and practice mobile commerce activities. Therefore, it can be hypothesized that,

H5: There is a significant and positive relationship between perceived trust and intention to use ecommerce.

Perceived Awareness

According to Shah et al. (2014), mobile commerce awareness is defined as mobile commerce users' fear about what they knew about the characteristics of online commerce services. And this awareness is said to depend on “the extent of information and knowledge shared by their service providers as well as users’ own ability to search for information about the services and features of mobile commerce” (Shah et al, 2014). Therefore, it can be hypothesized that,

H6: There is a positive relationship between perceived awareness and intentions to use ecommerce.

CHAPTER THREE

3. RESEARCH DESIGN AND METHODOLOGY

This chapter discusses the research design and methodology to be undertaken in the study. This includes the research paradigm, the research approach, the specific research methods to be implemented; research design, population and sampling, Data collection and analysis as well as ethical considerations.

3.1. Research paradigm, Approach and Method

3.1.1. Research Paradigm

Positivist Science is an epistemology that "seeks to explain and anticipate what happens in the social environment by looking for regularities and causal linkages among its constituent pieces." (Burrell and Morgan, 1979). Positivist paradigm seeks to discover the cause-effect relationship between phenomena, and once established, can be predicted with certainty in the future. Direct observations or measurements of phenomena are used to find and verify knowledge; facts are established by dismantling a phenomenon and examining its constituent pieces (2005). This study has followed positivist paradigm as it has tried to objectively identify and investigate factors that contribute positively towards increased consumers' intention to use ecommerce.

3.1.2. Research Approach

A deductive researcher, according to Creswell and Clark (2007), "works from the 'top down,' from a theory through hypotheses to facts to support or refute the theory" (p. 23). In line with the above chosen paradigm, the study has employed a deductive approach in its hypotheses development and testing. By applying such an approach (Bryman and Bell, 2007), this study has tried to observe the perception factors affecting consumers' behavioral intention towards ecommerce usage by taking the case of the Awtar music application platform and tests the research questions which derive from the theory build up on the empirical findings of Shah et al (2014) model.

3.1.3. Research Methods

Research methods may be understood as all those methods/techniques that are used for conduction of research (Kothari, 2004). Creswell (2014) suggests that a researcher must choose a

qualitative, quantitative, or mixed methods study to provide proper guidance for procedures in a research design.

In order to achieve its listed objectives, this study has utilized a quantitative design through the use of surveys with closed-ended questionnaires, to provide an inferential description of trends, attitudes, or opinions (Creswell, 2014) from customers of the mobile platform.

3.2. Research Design

According to Walliman (2006), a research design provides a framework for the collection and analysis of data. The study is designed to investigate the factors that drive consumers' intention to engage in ecommerce transactions. Creswell (2014) has indicated that explanatory research design is correlational in nature, aimed at investigating the extent to which two or more variables may co-vary. Therefore, the chosen research design for this study was explanatory design to explore and explain the existence of relationships between and among the stated research variables.

3.3. Population and Sampling

3.3.1. Population

The target population for this study were the existing customers who had already downloaded and subscribed to the Awtar music application accounting to 50,000 subscribers up until the time the survey questionnaire was distributed.

3.3.2. Sample Size

The study had employed probabilistic sampling technique known as simple random sampling, whereby each subscriber has an equal probability of inclusion in the sample. Accordingly, the subscribers' list has been acquired from the public group chat available on Telegram channel and assigned consecutive numbers, from which a sample of 397 randomly selected.

As previously mentioned, the target population of the study accounts for 50,000 application users. In calculation of the sample size, the study has chosen confidence interval of 95% with 5% tolerable margin of error. In order to calculate the sample size, Yamane's (1967) formula is implemented below:

$$n = \frac{N}{1 + N(e)^2}$$

Where,

n = Required Sample Size

N = Target Population

e² = margin of error, 0.05

$$= \frac{50,000}{1 + 50,000 (0.05)^2}$$

$$= 397$$

3.4. Model Specification

Hair et al (2005) promoted the application of multiple regression analysis to investigate the relationship between one dependent variable and multiple independent variables.

The research model has been constructed using multi-linear regression equations. From this, regression equation is derived as follows:

$$ITUE = \alpha + \beta_1 PEOU + \beta_2 PU + \beta_3 SN + \beta_4 PC + \beta_5 PT + \beta_6 PA + e$$

Whereas ITUE = Intention to use e-commerce,

α = constant term,

$\beta_1, \beta_2, \beta_3$ = are coefficients of the independent variables

PEOU = Perceived Ease of Use

PU = Perceived Usefulness

SN = Subjective Norms

PC = Perceived Cost

PT = Perceived Trust

PA = Perceived Awareness

e = error

3.5. Data Collection

3.5.1. Source of Data

There are two types of data collection techniques, namely primary and secondary data collection methods. According to Kothari (2004), primary data collection can be managed through survey or experimentation; and among the survey techniques, questionnaires and interview, are the most frequently utilized.

This study has implemented both primary and secondary methods for data collection. The primary data was acquired from survey questionnaires intended to identify drivers of consumers' ecommerce usage intention. On the other hand, secondary data has been collected from books, articles, journals and various research theses.

3.5.2. Data collection instruments

The survey questionnaire developed encompasses close-ended questions and divided into two sections, measured on a 5 point Likert scale, ranging between "1= strongly disagree", and "5 = strongly agree". The first part focuses on the demographic profile of respondents, while the second part comprises of items to measure perceived ease of use, perceived usefulness, subjective norms, perceived cost, perceived trust and perceived awareness and their effects on online purchase intention. Due to the current status Covid-19 pandemic, the survey was conducted online through google survey tool, to minimize the need for physical distribution and collection of survey questionnaires.

3.6. Data Analysis

The study has used both descriptive statistics and inferential regression analysis; and IBM's SPSS version 20 software package. The descriptive analysis has been used to indicate percentages, frequencies, means and standard deviations for data collected from the survey questionnaire, presented in both tabular and graphical forms as required. Regression analysis was conducted to quantify the direction and strength of relationships between independent variables - perceived ease of use, perceived usefulness, subjective norms, perceived cost, perceived trust and perceived awareness, and the dependent variable - intention to use e-commerce.

3.6.1. Reliability

According to Tavakol and Dennick (2011), reliability is the extent to which data collection techniques and analysis produce consistent findings i.e. whether all the variables are interrelated. In order to assess the reliability and internal consistency of any study, Cronbach's alpha is the most common technique utilized, and is expressed as a number between 0 and 1. In general, Cronbach's alpha values less than 0.60 are considered poor, values in 0.70 range are considered acceptable, and those values over 0.80 are considered good (Sekaran and Bougie, 2016)

Accordingly, the Cronbach's alpha coefficient measure of each variable assigned to measure Intention to Use ecommerce ranges from .633 to .888, indicating an acceptable result that shows the reliability of each construct. The Cronbach's alpha for the model or the entire items is .848 which is within the acceptable range.

Table 3.1. Reliability Test

For Individual Variables		
Variable	Cronbach's Alpha	No. of Items
Perceived Ease of Use	.768	4
Perceived Usefulness	.742	4
Subjective Norms	.746	5
Perceived Cost	.633	4
Perceived Trust	.827	4
Perceived Awareness	.864	3
Intention to use ecommerce	.888	3
Overall Items	.848	27

Source: SPSS output 2021

3.6.2. Validity

According to Tavakol and Dennick (2011), validity is concerned with the extent to which an instrument measures what it is supposed to measure; more specifically content validity is the

extent to which a measuring instrument provides adequate coverage of the research topic. If the instrument contains a representative sample of the universe, the content validity is good (Kothari, 2004).

The researcher has conducted a pilot testing by selecting and implementing the instrument on 10% of a selected group from the target population as specified acceptable by Baker (1994). Based on the findings of the pilot testing, misleading or general questions have been identified, eliminated or amended.

3.7. Ethical Considerations

In its objective to hopefully gain better understanding of the chosen research topic, the researcher understands the need to ensure that all participants' safety in the process of conducting this study. Accordingly, the researcher ensures the participants' right to privacy, right to be informed, right to choose and respect their voluntary participation. In addition, the researcher will make sure to receive participant's informed consent in order to assist them to fully understand what is being asked.

CHAPTER FOUR

4. DATA ANALYSIS, PRESENTATION AND INTERPRETATION

In this chapter data analysis and discussion of findings shall be presented in two sections. The first section summarizes and describes the analysis of the demographic data of respondents and the second section is concerned about the inferential analysis of questions addressed to test the hypotheses.

The research questionnaires were administered online via google survey, and from the recommended sample size of 397, successful collection has been made from 389 respondents, which indicates a response rate of 98%. About 8 from the expected sample size were left unfilled. According to Mugenda and Mugenda (2003), a response rate of 50% is valid for analysis and reporting; a 60% rate is good; and a 70% rate is excellent. It can therefore be stated that the response rate for this survey is excellent.

4.1. Descriptive Statistics

4.1.1. Respondents Profile

According to Naseri and Elliot (2011), demographic variables are among the multitude of factors that have been widely used by researchers to discriminate online buyers from non-buyers and previous research has found that demographics have a substantial impact on online shopping behavior. Therefore, it is important to include the respondents' demographic information to identify the influence of each factor towards ecommerce usage and describe the overall characteristics of the sample.

The gender summary presented in table 4.1 indicates that there is a great disproportion between the male and female respondents. Accordingly, the majority (76.6%) of the respondents were male and the remaining (23.4%) of the respondents were female. From this observation, it can be stated that Awtar music application users are predominantly male.

Table 4.1. Gender of Respondents

	Frequency	Percent
Male	298	76.6%
Female	91	23.4%
Total	389	100%

Source: SPSS output 2021

Likewise, the age group summary table 4.2 indicates that the majority (60.1%) of the respondents were between age group of 18-30 years old, followed by age group of 31-45 years' old which accounted for (39.1%), and the remaining 0.8% that were between the age of 46 – 60 years. It can be observed that none of the respondents/Awtar music application users fall under the age group of above 60 years.

Table 4.2. Age Group of Respondents

	Frequency	Percent
18 – 30 Years	234	60.1%
31 – 45 Years	152	39.1%
46 – 60 Years	3	0.8%
Total	389	100%

Source: SPSS output 2021

Regarding respondents' highest level of education, the table depicts that the majority (60.2%) of the respondents were Bachelor's degree holders, 21.6 % have completed high school, 16.5% of the respondents have Master's Degrees or higher and 1.8% of the respondents have responded not applicable.

Table 4.3. Highest level of education achieved

Table 4.3	Frequency	Percent
High School	84	21.6%
Bachelor's Degree	234	60.2%
Master's Degree or Higher	64	16.5%

N/A	7	1.8%
Total	389	100%

Source: SPSS output 2021

The respondents' occupation information indicates that a majority (48.8%) are government/private company employees, 29.3% are self-employed, 17.2% are students and 4.6% are unemployed.

Table 4.4. Occupation of Respondents

Table 4.4	Frequency	Percent
Student	67	17.2%
Self-Employed	114	29.3%
Government/Private company Employee	190	48.8%
Unemployed	18	4.6%
Total	389	100%

Source: SPSS output 2021

With respect to income distribution of respondents', a majority of 37.8% earn between 5,000 to 15,000 ETB, with 24.2% earning above 15,000 ETB, 11.1% earning less than 5,000 ETB. The second largest respondents of 27.0% have stated income as non-applicable.

Table 4.5. Income level of Respondents

Table 4.5	Frequency	Percent
500 - 5,000 ETB	43	11.1%
5,000 – 15,000 ETB	147	37.8%
>15,000 ETB	94	24.2%
N/A	105	27.0%
Total	389	100%

Source: SPSS output 2021

With respect to average daily hours spent surfing the internet, a majority of 45.0% have selected internet usage of 1-3 hours, 40.9% over 5 hours' internet usage, and 14.1% less than 1-hour internet usage. There is no user between 3-5 hours.

Table 4.6. Daily Average Internet Usage

Table 4.6	Frequency	Percent
Below 1 hour	55	14.1%
1 – 3 hours	175	45.0%
3-5 hours	-	-
Over 5 hours	159	40.9%
Total	389	100%

Source: SPSS output 2021

4.1.2. Mean and Standard Deviation

Descriptive statistics (mean and standard deviations) of the variables were computed to try and understand respondents' perception about perceived ease of use, perceived usefulness, subjective norms, perceived cost, perceived trust, and perceived awareness on intention to use ecommerce.

Table 4.7. Descriptive Statistics of Variables

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Perceived Ease of Use	389	3.7584	.71035	-.800	.124	1.519	.247
Perceived Usefulness	389	3.8721	.61148	-.710	.124	1.586	.247
Subjective Norms	389	3.1357	.69050	-.215	.124	-.374	.247
Perceived Cost	389	3.7371	.65001	-.187	.124	.288	.247
Perceived Trust	389	3.8721	.65350	-.922	.124	1.698	.247
Perceived Awareness	389	4.1859	.72193	-.476	.124	1.923	.247
Intention to Use Ecommerce	389	3.75155	.61171	.120	.124	-.393	.247
Valid N (listwise)	389						

Source: SPSS output 2021

With respect to the mean values shown in Table 4.7, while all the explanatory variables indicate above average perceptions, perceived awareness (4.18), perceived ease of use (3.87), and perceived trust (3.87) take the majority in influencing intention to use ecommerce.

According to Garson (2012), skewness and kurtosis should be within a range of -2 and +2 for a data to be normally distributed. Table 4.7 indicates that the figures for both are within the described ranges and thus the distribution can be considered normal.

4.2. Correlation Analysis

Correlation coefficient is a very useful means to investigate the direction as well as strength of the relationship between two variables with a single number that falls between -1 and +1 (Field, 2005; Frost 2019). Pallant (2010) has indicated that the value of the correlation coefficient ranges between -1 and +1 to show relationship strength. An absolute value of +/-1 indicates a perfect degree of positive or negative relationship whereas the relationship becomes weaker as the value gets closer to 0.

Therefore, Pearson's correlation analysis was conducted on all the independent and dependent variables in this study to explore the relationship among these variables. According to guidelines suggested by (Marczyk et.al, 2005), correlations of .01 to .03 are considered small, correlations of 0.3 to 0.7 are considered moderate, correlations of 0.7 to 0.9 are considered large and correlations of 0.9 to 1.00 are considered to be very large.

Table 4.8. Correlation Analysis

		Correlations					
		Perceived Ease of Use	Perceived Usefulness	Subjective Norms	Perceived Cost	Perceived Trust	Perceived Awareness
Perceived Ease of Use	Pearson Correlation	1	.640**	.348**	.517**	.412**	.283**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	389	389	389	389	389	389
Perceived Usefulness	Pearson Correlation	.640**	1	.365**	.486**	.475**	.380**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	389	389	389	389	389	389
Subjective Norms	Pearson Correlation	.348**	.365**	1	.354**	.311**	.0004
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	389	389	389	389	389	389
Perceived Cost	Pearson Correlation	.517**	.486**	.354**	1	.615**	.492**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	389	389	389	389	389	389
Perceived Trust	Pearson Correlation	.412**	.475**	.311**	.615**	1	.454**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	389	389	389	389	389	389
Perceived Awareness	Pearson Correlation	.283**	.380**	.0004	.492**	.454**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	389	389	389	389	389	389
Intention to use Awtar	Pearson Correlation	.617**	.586**	.485**	.635**	.584**	.406**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	389	389	389	389	389	389

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

Source: SPSS output 2021

Based on the classification, the result in the above table is interpreted as below: -

- There is moderate, positive and significant correlation between Perceived Ease of Use and Intention to use ecommerce (**$r = .617^{**}$ $P \leq 0.01$**)
- There is moderate, positive and significant correlation between Perceived Usefulness and Intention to use ecommerce (**$r = .586^{**}$ $P \leq 0.01$**)
- There is moderate, Positive and significant correlation between Subjective Norms and Intention to use ecommerce (**$r = .485^{**}$ $P \leq 0.01$**)
- There is moderate, positive and significant correlation between Perceived Cost and Intention to use ecommerce (**$r = .635^{**}$ $P \leq 0.01$**)
- There is moderate, positive and significant correlation between Perceived Trust and Intention to use ecommerce (**$r = .584^{**}$ $P \leq 0.01$**)
- There is strong, positive and significant correlation between Perceived Awareness and Intention to use ecommerce (**$r = .406^{**}$ $P \leq 0.01$**)

4.3. Parametric Statistical Assumptions testing

Some of the basic assumptions that are required to provide valid results in regression are presented as follows:

4.3.1. Assumption 1 - Normality Test

One of the basic assumptions for most parametric tests to be reliable is that the data is approximately normally distributed. According to Gujarati (2004), histograms are visual and among the conventional tests for checking normality for standardized residuals. The histogram above indicates that the standardized residuals are symmetrical along the center that is zero.

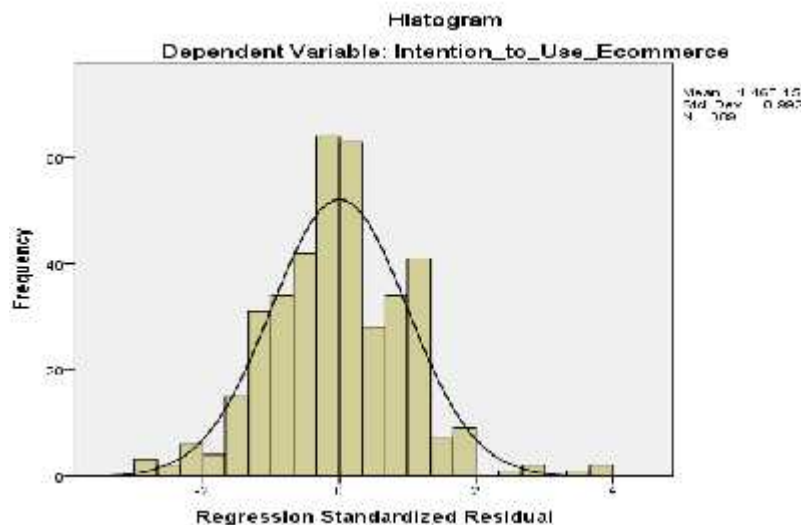


Figure 4.1: Normality Test
Source: SPSS output 2021

4.3.2. Assumption 2 - Linearity Test

The second assumption required to provide valid regression results is linearity test, which aims to determine the relationship between independent and dependent variables is linear or not.

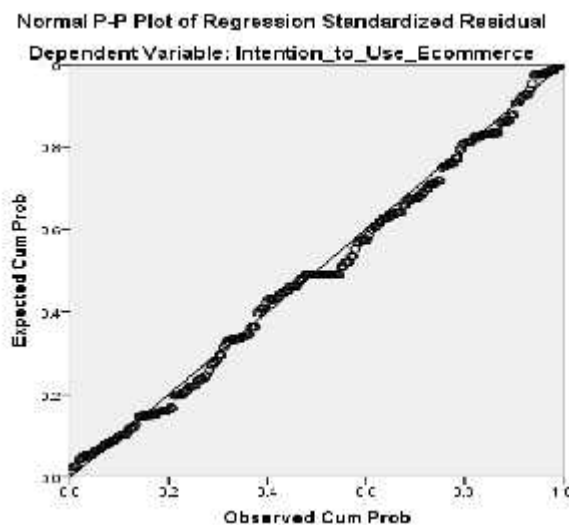


Figure 4.2: Linearity Test

Source: SPSS output 2021

The normal P-P Plot illustration of the regression residuals derived from SPSS indicates that the observed cumulative distribution function of the standardized residual is close to the expected cumulative distribution function of the normal distribution.

4.3.3. Assumption 3 - Multicollinearity Test

Multicollinearity test is one of the tests to be conducted before implementation of multiple regression, in order to detect the level of correlation that may exist among explanatory variables. Kline (2005) has described that multicollinearity can be tested tolerance value and its reciprocal, variance inflation factor (VIF). According to Field (2009), value of VIF between 1 and 10 and value of tolerance above 0.1 is considered to be acceptable, and hence indicative of no multicollinearity.'

Table 4.9 Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
Perceived Ease of Use	.528	1.895
Perceived Usefulness	.505	1.979
Subjective Norms	.790	1.266
Perceived Cost	.480	2.082
Perceived Trust	.556	1.798
Perceived Awareness	.683	1.463

Source: SPSS output 2021

4.3.4. Assumption 4 - Homoscedasticity Test

Homoscedasticity refers to the conditions whereby the variance of residuals or error terms are constant across the observations. The errors have been shown to be heteroscedastic if they do not have a constant variance (Brooks, 2008). If there is a particular pattern in the SPSS scatter plot graph, such as the points that form a regular pattern, it can be concluded that there has been a problem of heteroscedasticity. In other words, homoscedasticity has been fulfilled.

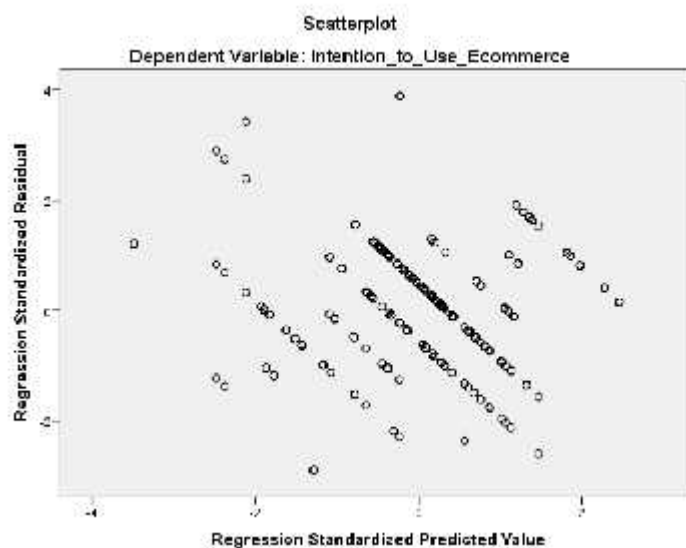


Figure 4.3. Homoscedasticity Test

Source: SPSS output 2020

Based on the above figure, majority of the observations are concentrated around 0, indicating presence of homoscedasticity.

4.4. Regression Analysis

Regression analysis was carried out to test the relationship between the dimensions of perceived ease of use, perceived usefulness, subjective norms, perceived cost, perceived trust and perceived awareness on the intention to use electronic commerce. The results of regression analysis are important to validate the hypotheses of the study, for which a significance level of 0.05 or 5% significance has been used as a basis for accepting or rejecting the hypotheses.

Table 4.10. Model Summary

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.780 ^a	.609	.603	.38557

a. Predictors: (Constant), Perceived_Awareness, Subjective_Norms, Perceived_Ease_of_Use, Perceived_Trust, Perceived_Usefulness, Perceived_Cost

b. Dependent Variable: Intention_to_Use_Ecommerce

As the Model Summary table above shows, the R is .780 and the R-Square is .609. The value of R-Squared is indicative of goodness of fit of the explanatory variables (Perceived Ease of Use, Perceived Usefulness, Subjective Norms, Perceived Cost, Perceived Trust, and Perceived Awareness) in explaining the variations in outcome variable, in this case Intention to use Ecommerce. Similarly, the Adjusted R-Square value gives a more approximate estimate of the true population value than the R-Square value (more so in cases of small sample size) (Pallant, 2010). In this case, the values of R-Square (.609) and Adjusted R-Square (.603) is almost equal.

The adjusted R-Square value for the regression model of 0.609 means that the explanatory variables explain about 60% of the variation in the level of consumers' intention to use ecommerce, while the remaining 40% is caused by other factors that are not included in this study.

Table 4.11. ANOVA**ANOVA^a**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	88.395	6	14.732	99.101	.000 ^b
	Residual	56.789	332	.149		
	Total	145.183	338			

a. Dependent Variable: Intention_to_Use_Awar

b. Predictors: (Constant), Perceived_Awareness, Subjective_Norms, Perceived_Ease_of_Use, Perceived_Trust, Perceived_Usefulness, Perceived_Cost

According to Gujarati (2003), ANOVA is used to test the overall significance of the estimated regression, that is, to test the null hypotheses that the true (partial) slope coefficients are simultaneously equal to zero; and to assess the incremental contribution of an explanatory variable.

In the ANOVA table, the F-ratio also proves the goodness of fit and a significant F test indicates that the null hypothesis stating that the population means are equal can be rejected, further translating to acceptability of the overall regression model (Pallant, 2010). With the F-value for this study at 99.101, $df(\text{regression}) = 6$, $df(\text{residuals}) = 382$, and the p-value of .000 significance level, the null hypothesis can be rejected. It can therefore, be concluded that the model of this study is statistically significant.

4.4.1. Results of the regression analysis

The coefficient analysis shows the contribution of each explanatory variable towards prediction of the dependent variable. As indicated in the below table, values of regression coefficient Beta for all explanatory are showing positive impact on dependent variable i.e. on intention to use e-commerce.

Perceived Ease of Use has the largest beta coefficient β at .255 or 25.5 % is and makes the strongest unique contribution to explaining the dependent variable and Perceived Awareness has the smallest contribution with beta coefficient β of 0.079 or approximate value of 8%.

Table 4.12. Result of Regression Analysis

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.117	.158		.741	.459
	Perceived_Ease_of_Use	.220	.038	.255	5.796	.001
	Perceived_Usefulness	.122	.045	.122	2.718	.007
	Subjective_Norms	.186	.032	.210	5.845	.000
	Perceived_Cost	.202	.043	.215	4.657	.000
	Perceived_Trust	.175	.040	.187	4.353	.000
	Perceived_Awareness	.067	.033	.079	2.041	.042

a. Dependent Variable: Intention_to_Use_Ecommerce

The regression equation for intention to use e-commerce can be formulated as follows:

$$ITUE = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + e$$

$$ITUE = 0.117 + 0.255PEOU + 0.122PU + 0.210SN + 0.215PC + 0.187PT + 0.079PA + e$$

Whereas IU = Intention to use e-commerce,

PEOU = Perceived Ease of Use

PU = Perceived Usefulness

SN = Subjective Norms

PC = Perceived Cost

PT = Perceived Trust

PA = Perceived Awareness

e = error

4.4.2. Hypothesis Testing

H1: There is a positive and significant relationship between Perceived Ease of Use and Intentions to use e-Commerce.

The results in the coefficient table show that perceived ease of use has a beta coefficient of .255 with a significant value of .001. This indicates that perceived ease of use makes a positive, statistically significant contribution to the prediction of intention to use e-commerce. Further

explanation indicates that perceived ease of use makes the strongest contribution of 25.5% to the variance explanation of intention to use e-commerce, by controlling the variance explained by all other variables in the model. Following the results of this significance level, **(H1)** is accepted.

The study findings are similar to the findings of previous studies of (Gao and Krogstie, 2008; Nurunnisha and Dalimunthe, 2018, Shah et al, 2014; and Soo Kim 2020) regarding the significance of perceived ease of use in positively influencing intention to use electronic and mobile commerce technologies, and online open markets in general. Similarly, Pavlou (2002) in his findings has specifically pointed out that perceived ease of use influences technology acceptance only when the technology itself provides the primary product or service.

H2: There is a positive and significant relationship between perceived usefulness and Intentions to use e-Commerce.

The results in the coefficient table show that perceived usefulness has a beta coefficient of .122 and a significance value of .007. This indicates that perceived usefulness has a positive, and statistically significant contribution towards prediction of intention to use e-commerce. This translates as a 12% contribution of perceived usefulness to the variance explanation of intention to use e-commerce assuming control of the variance explained by all other variables in the model. Following the results of this significance level, **(H2)** is accepted.

Research findings of (Liao et al, 2011; Shah et al 2014; and Nurunnisha and Dalimunthe, 2018) indicate that consumers' assumption that electronic technologies are important and value adding for them to build intention to use these options.

H3: Subjective Norms will have a significantly positive influence on Intentions to use e-Commerce

The results in the coefficient table show that subjective norms have a beta coefficient of .210 and a significance value of .000. This indicates that subjective norms make positive, and statistically significant contribution towards prediction of intention to use e-commerce. This translates as a 21% contribution of subjective norms to the variance explanation of intention to use e-commerce assuming the variance explained by all other variables in the model is controlled. Following the results of this significance level, **(H3)** is accepted.

The findings of this study is similar to that of (Tan et al. 2006; Wang and Barness, 2007; and Dakduk et al 2017) in indicating the significance of subjective norms in predicting intention to use ecommerce. Nzuki (2014) has pointed out the need for service providers and vendors to consider the subjective norms to encourage the adoption of mobile commerce

H4: Perceived Cost will have a positive relationship with Intentions to use e-Commerce

The results in the coefficient table show that perceived cost has a beta coefficient of .215 and a significance value of .000. This indicates that perceived cost makes a positive, and statistically significant contribution towards predicting intention to use e-commerce. This translates as a 21% contribution of perceived cost to the variance explanation of intention to use e-commerce assuming the variance explained by all other variables in the model is controlled. Following the results of this significance level, **(H4)** is accepted.

Previous studies' findings (Wei et al, 2009; Islam et al, 2010; and Shah et al, 2014) support the results of this study findings regarding the significant influence of perceived cost on intention to use e-commerce. This means that consumers develop intention to transact online where costs are affordable and pricing of using these services is on the lower side.

H5: There is a significant and positive relationship between perceived trust and Intentions to use e-Commerce

The results in the coefficient table show that perceived trust has a beta coefficient of .187 and a significance value of .000. This indicates that perceived trust makes a positive, and statistically significant contribution towards predicting intention to use e-commerce. This translates as an approximately 19% contribution of perceived trust to the variance explanation of intention to use e-commerce assuming the variance explained by all other variables in the model is constant. Following the results of this significance level, **(H5)** is accepted.

Similar to the findings of this study, previous research findings of (Lin and Wang, 2005 and Wei et al, 2009) also confirm that perceived trust is a positive and significant predictor of intention to use electronic and mobile commerce. On the other hand, the study findings of Shah et al (2014) indicate a contradiction to this correlation.

H6: There is a positive relationship between perceived awareness and intentions to use Awtar Mobile Application.

The results in the coefficient table show that perceived awareness has a beta coefficient of .079 and a significance value of .042. This indicates that perceived awareness makes a positive, and statistically significant contribution towards predicting intention to use e-commerce. This translates as an 8% contribution of perceived cost to the variance explanation of intention to use e-commerce assuming the variance explained by all other variables in the model is controlled. Following the results of this significance level, **(H6)** is accepted.

The result is supported by similar studies conducted by Shah et al, 2014; Yaseen et al, 2017; and Desalgen, 2020) on importance of customer awareness for intention to use electronic and mobile commerce services.

Table 4.13. Summary of the tested Hypotheses

	Developed Hypotheses	B	t	Sig.	Test Result
H1	There is a positive and significant relationship between Perceived Ease of Use and Intentions to use e-Commerce.	.255	5.796	.001	Accepted
H2	There is a positive and significant relationship between perceived usefulness and Intentions to use e-Commerce.	.122	2.718	.007	Accepted
H3	Subjective Norms will have a significantly positive influence on Intentions to use e-Commerce	.210	5.845	.000	Accepted
H4	Perceived Cost will have a positive relationship with Intentions to use e-Commerce	.215	4.657	.000	Accepted
H5	There is a significant and positive relationship between perceived trust and Intentions to use e-Commerce	.187	4.353	.000	Accepted
H6	There is a positive relationship between perceived awareness and intentions to use E-Commerce	.079	2.041	.042	Accepted

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATION

In this chapter, an overall summary of results is presented from which conclusions are drawn. Finally, recommendations to the case study company are forwarded and possible suggestions for further studies are also included.

5.1. Summary of Findings

The primary objective of this study was to investigate the factors affecting consumers' intention to use e-Commerce in Ethiopia, in the case of Awtar Music Application usage. In order to do this, six explanatory variables have been used. These are perceived ease of use, perceived usefulness, subjective norms, perceived cost, perceived trust, and perceived awareness.

For the purpose of data collection, an online questionnaire with five point Likert Scale for measurement of items has been prepared, and initially tested for validity through pilot testing. Following the confirmation of validity, the questionnaire was distributed online via Google Docs and data has been collected from 389 respondents or 98%. The data was then inserted to SPSS for further descriptive and inferential analysis.

A summary of the demographic profile collected from the respondents indicates that:

- The majority of the respondents were male (76.6%),
- The age group of 18-30 years accounted for the highest figure at 56%;
- In terms of education level, bachelor's degree holders were a majority, accounting for 60.2% of total respondents;
- With respect to occupation, government/private employees accounted for a majority at 48.8%;
- Income earnings of 5,000 – 15,000 ETB range accounted for a majority at 37.8%;
- Finally, a majority of respondents indicated an average daily internet usage of 1-3 hours.

Analysis of the collected data shows that Perceived Ease of Use, Perceived Usefulness, Subjective Norms, Perceived Cost, Perceived Trust, Perceived Awareness and Intention to Use E-Commerce variables have been tested for Reliability with Cronbach's Alpha of 0.768, 0.742, 0.746, 0.633, 0.827, 0.864 and 0.888, respectively. Similarly, correlation analysis indicates a

moderate, positive and significant correlations of all independent variables with Intention to Use E-commerce. Prior to conducting the regression analyses, all the assumption tests (normality, linearity, homoscedasticity and multicollinearity) have been conducted and the findings have met the required ranges.

The results of the multiple regression analysis have indicated that among the six explanatory variables, Perceived Ease of Use has been shown to have the strongest contribution towards positively building consumers' behavioral intention to use ecommerce, with a beta coefficient β score of .255 or 25.5%. The remaining five explanatory factors have the following contributions towards consumers' behavioral intention to use ecommerce respectively - Perceived Cost has a beta coefficient of .215 or a 21.5% contribution; Subjective Norms have a beta coefficient of .210 or a 21% contribution; Perceived Trust has a beta coefficient of .187 or a 18.7% contribution; Perceived Usefulness has a beta coefficient of .122 or a 12.2% and Perceived Awareness has a beta coefficient of .079 or 7.9%.

5.2. Conclusion

As previously mentioned, the main aim of this study was to investigate the factors that drive consumers' intentions towards ecommerce usage. The study followed the extended technology acceptance model, which incorporated other factors of social norms, cost, trust and awareness and found to be the highly influential factors leading towards the attitude that develops the intention to use ecommerce.

Based on the study findings, it can be concluded that consumers' perception of a certain technology as easy to use affirms increased level of confidence and competence in adopting it. Similarly, the more people believe that a technology is important, the more inclined they are to adopt it. Other explanatory variables like Perceived Cost, and Subjective Norms also have similarly strong influence on driving consumers' intentions. Therefore, it can be concluded that in line with previous research findings of Shah et al. (2014), Gao and Krogstie, (2008), Wei et al (2009), Liao et al, (2011) and others, the findings of this study also indicate that Perceived Ease of Use, Perceived Usefulness, Subjective Norms, Perceived Cost, Perceived Trust, and Perceived Awareness have positive and significant effect on Intention to Use E-Commerce, supporting H1-H6.

5.3. Recommendations

The main aim of this study was to investigate factors that could possibly drive consumers' intentions towards e-commerce usage. A case study of Awtar music application was used in order to investigate the level of influence these factors have on motivating customer usage of e-commerce. Based on the findings in Chapter four and the conclusions made thereafter, the researcher recommends the following:

- In earlier chapters of this study, it has been pointed out that ease of use refers to minimum effort requirements to use certain technology. Tao (2009) has stressed on the importance of ease of use at the early stage of technology acceptance. In tandem with this and based on the study results, it is recommended that for a society which is at the initial stages of developing online purchasing behaviour, ecommerce companies need to avail platforms, whether websites or mobile applications, that are easy to adopt and utilize; And it is essential to ensure that consumers have a good perception regarding ease of use of any ecommerce platform for its continued success.
- In many previous literature discussing technology acceptance models (Davis, 1985; Saprikis et al. 2018 and many others), the importance of perceived usefulness towards online shopping intentions is directly supported by perceived ease of use. Therefore, this study recommends that in order to achieve successful ecommerce adoption and utilization by consumers, ecommerce companies should convincingly demonstrate that benefits of using online shopping outweighs traditional brick and mortar shopping.
- In the current technological advancements on social networking globally, Shah et al (2014) have pointed out that these social networking technologies ultimately lead to increased social influence. Therefore, it is highly recommended that following Roger's (1995) S-Shaped adoption curve, ecommerce companies need to invest towards identifying innovators, and early adopters from among their target customers and come up with ways that these innovators and early adopters could further influence the remaining target customers towards using these ecommerce products and services.
- Research findings of this study and previous literature have all indicated that an increased cost would automatically reduce intention to use any ecommerce products and services. Therefore, it is recommended that ecommerce companies should focus on availing

affordable pricing strategies to increase adoption rate and hence competitiveness. It is important that they understand the perception of their target customers regarding the cost of purchasing online.

- According to Benazić and Tanković (2015), ensuring consumers' trust towards ecommerce utilization relies on managing risk (mainly product, financial and privacy risks) and cost perceptions. It is therefore, recommended that by creating positive perceptions of trust through efficient and on-time delivery of products and services, and maintaining privacy of consumers' personal information, ecommerce companies can guarantee purchase and repurchase intentions.
- Perceived Awareness has been found to be a significant predictor of Intention to use ecommerce in this study and many others. It is therefore recommended that ecommerce companies need to focus on creating positive word of mouth and spread information and knowledge about the benefits of using online shopping through various outlets. The importance of an integrated marketing communication strategies should be stressed here for increased ecommerce adoption among the Ethiopian society.

5.4. Suggestions for Areas of Future Research

This study was conducted to investigate factors affecting consumers' intention to use ecommerce by taking a case study of Awtar Music Application. The respondents were selected from the existing subscribers of the Application as target populations. Therefore, future researchers may include non-subscribers as part of the target population as far as analyzing intention for utilization is concerned.

Additionally, since the selected case company is relatively new, more time is required in order to measure the success rate of ecommerce adoption. Future researchers could also expand the study scope by considering factors such as the country's ICT infrastructure and pricing policy among others that affect consumers' intention to use ecommerce.

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Appendix I

Addis Ababa University

School of Commerce

Department of Marketing Management

This survey is to be conducted as part of a research project which shall be submitted in partial fulfilment of MA Degree in Marketing Management. The overall purpose of this study to conduct a research to investigate the factors affecting the intention of consumers and service as motivation to use Awtar Music Application for purchasing music online. All information provided through this is used only for academic purpose and to be considered with top confidentiality.

I would like to thank you in advance for your participation, given your busy schedule. Please do not hesitate to call or mail if you have any doubt on the questions.

Instructions

- 1) There are two (2) sections in this questionnaire. Please answer all questions in both sections.
- 2) Completion of this survey is voluntary and it will take you less than 15 minutes
- 3) The contents of this questionnaire will be kept strictly confidential

Part I

Demographic Profile

In this section, you are requested to fill some of your personal details. Please mark your answers and your answers will be kept strictly confidential

1. What is your gender? Male Female
2. What is your age group?
..... 18-30 Years
..... 31-45 years
..... 46-60 years
..... Above 60
3. What is the highest level of education you have completed?
..... High School
..... Bachelor's Degree
..... Master's Degree or higher
..... N/A
4. What is your occupation?
..... Student
..... Self-Employed
..... Government/Private Employee
..... Unemployed
..... Retired
5. What is your monthly income?
..... 500 - 5000 ETB
..... 5000 - 15,000 ETB
..... <15,000 ETB
..... N/A
6. How many hours, on average, do you spend on the internet?
..... Below 1 hour
..... 1 -3 hours
..... 3-5 hours
..... Over 5 hours

Part II Five Point Likert Scale

Please answer the below questions by giving 1 to 5, where (1) stands for Strongly Disagree, (2) stands for Disagree, (3) stands for Neutral, (4) stands for Agree, and (5) stands for Strongly Agree

No.	Statement	Strongly Agree(5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree (1)
I	Perceived Ease of Use					
1	Interacting with the application does not require a lot of mental effort Using Awtar application does not require a lot of concentration					
2	My interaction with Awtar application is clear and understandable Instructions for using Awtar application is clear and understandable					
3	I find it easy to locate the information that I need while using the Application Finding information on Awtar application is easy me					
4	It is easy for me to remember how to use Awtar music Application without any assistance from customer support					
II	Perceived Usefulness					
1	I believe I can easily search and buy music on Awtar music Application					
2	Awtar music Application enhances my effectiveness in searching and buying music					
3	I believe the content on Awtar music Application is interesting to me					
4	Overall, I find Awtar music Application useful					
III	Subjective Norms					
1	People who are close to me and influence my behaviour believe it's a good idea to use Awtar music application to purchase music					
2	People who are close to me and					

	influence my behaviour think that I should use Awtar music application to purchase music					
3	People who are close to me and influence my behaviour insist that I use Awtar mobile application to purchase music					
4	I use Awtar mobile application because it is very famous					
5	I use Awtar mobile application because many people use it					
IV	Perceived Cost					
1	Buying music on Awtar application costs the same or less amount as buying CDs					
2	I believe using Awtar application will not significantly affect my internet data cost					
3	I believe I will not be charged for extra services when using Awtar application					
4	I believe the price I pay for certain songs is fair if I don't want to buy the whole album					
V	Perceived Trust					
1	I believe that my personal data are kept in confidence while using Awtar music application					
2	I believe that the terms and conditions of usage are strictly followed while I am using Awtar music application					
3	I think that using Awtar music application to purchase music is trustworthy					
4	I believe that Awtar application will meet my needs in terms of musical content					
VI	Perceived Awareness					
1	I am aware of the purpose of establishment of Awtar music application					
2	I have positive perception about using Awtar music application					
3	I think that I have received enough information about Awtar music					

	application					
VII	Intention to use Ecommerce (ITUE)					
1	I intend to frequently use the application in the future for purchasing music					
2	I intend to strongly recommend others around me to use Awtar music application					
3	I intend to use other ecommerce applications that will increase my overall convenience					

ኢዲዕክበባዩንሸርስቲ

የንግድትምህርትቤት

የማርኬቲንግማኔጅመንትድህረምረቃመርሃግብር

ውድምላሽሰጪዎች፤

በኢዲዕክበባዩንሸርስቲንግድትምህርትቤትበማርኬቲንግማኔጅመንትየምረቃፕሮግራምየማጠናተማሪስሆንይህየዳሰሳጥናትየሚከናወነውበ
ማርኬቲንግማኔጅመንትድህረምረቃመርሃግብርበከፊልእንዲሟላየሚቀርብነው።የዚህጥናትአጠቃላይዓላማበተገልጋዮችኢ-
ኮሚርስንየመጠቀምፍላጎትላይተጽዕኖየሚያሳድሩትንምከንዶቶችለመመርመርየአውታርመዚቃመተግበሪያንበመውሰድተገልጋዮችመዚቃ
ንለመግዛትያላቸውንተነሳሽነትበማየትነው።

በዚህበኩልየቀረበውመረጃሁሉለአካዳሚክዓላማብቻየሚውልእናበከፍተኛሚስጥራዊነትእንደሚያዝማሳወቅእፈልጋለሁ።

ይህንንየዳሰሳጥናትመጠይቅለመሙላትውድጊዜዎንሰውተውፈቃደኛስለሆኑለተሳትፎዎበቅድሚያአመሰግናለሁ።

በጥያቄዎቹላይጥርጣሬካለዎትእባክዎንለመደልወይምለመላክአያመንቱ።

መመሪያዎች

- 1) በዚህመጠይቅውስጥሁለት (2) ክፍሎችአሉ።እባክዎንበሁለቱምክፍሎችያሉትንሁሉንምጥያቄዎችይመልሱ።
- 2) የዚህየዳሰሳጥናትማጠናቀቅበፈቃደኝነትሲሆንከ 15 ደቂቃበታችይወስዳል።
- 3) የዚህመጠይቅይዘትበጥብቅበሚስጥርይቀመጣል።

የሰነድ አጠቃላይ መግለጫ

በዚህ ክፍል ውስጥ የተወሰኑትን የግል ዝርዝሮች ያንዲጥሉ ይጠየቃሉ፡፡

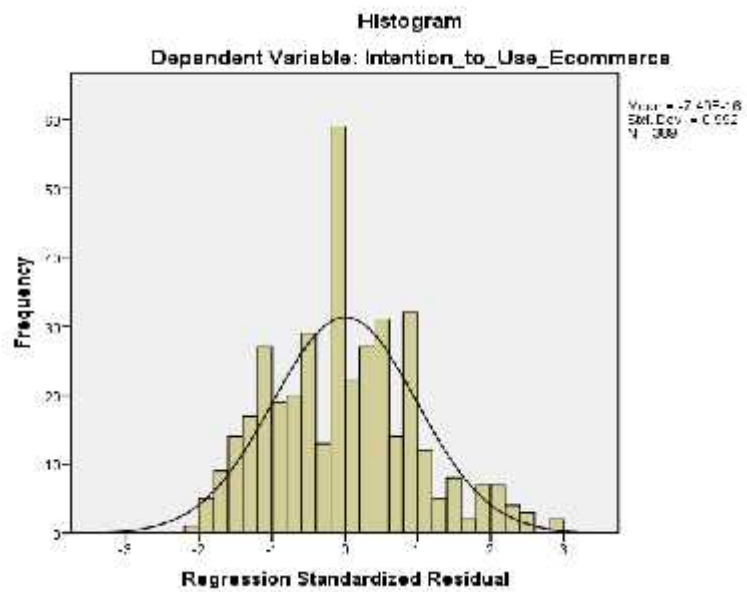
እባክዎን ለመልሶችዎ ምልክት ያድርጉ እና መልሶችዎ በጥብቅ በሚሰጥረዎታቸው መጠን ይጠቀሙ፡፡

1. ያታ ወንድ ሴት
2. የእድሜ ክልል
 18-30 አመት
 31-45 አመት
 46-60 አመት
 ከ 60 ዓመት በላይ
3. ያጠናቀቁት ከፍተኛ የትምህርት ደረጃ ምንድነው?
 ሁለተኛ ደረጃ ትምህርት ቤት
 የመጀመሪያ ዲግሪ
 ሁለተኛ ዲግሪ ወይም ከዚያ በላይ
 መልስ የለም
4. ሥራ
 ተማሪ
 የግል ሥራ
 የመንግስት / የግል ሰራተኛ
 ሥራ አጥ
 ጡረተኛ
5. ወርሃዊ የገቢዎ መጠን ምን ያህል ነው?
 ከ 500 – 5,000 ብር
 ከ 5,000 – 15,000 ብር
 < 15,000 ብር
 መልስ የለም
6. በአማካይ ሰዓት ሰዓት በይነመረብ ላይ ያጠፋሉ?
 ከ 1 ሰዓት በታች
 ከ 1 -3 ሰዓታት
 ከ 3-5 ሰዓታት
 ከ 5 ሰዓታት በላይ

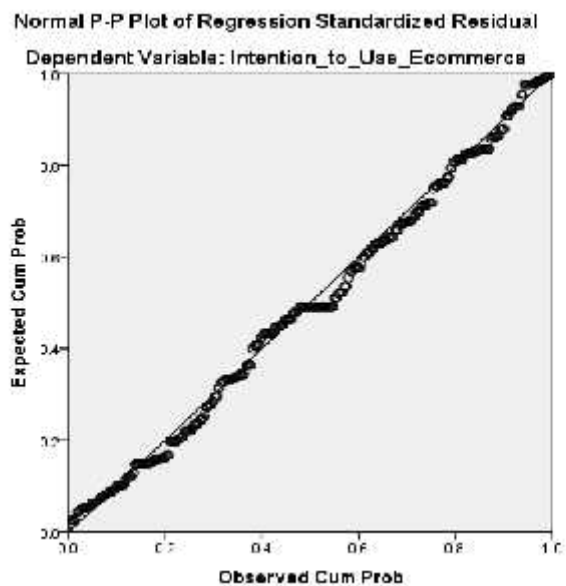
ክፍል II አምስት ነጥብ Likert Scale

እባክዎንከዚህበታችያሉትንጥያቄዎችከ 1 እስከ 5 በመስጠት (1) በጣምአልሰማማም፣ (2) አልሰማማም፣ (3) አስተያየትየለኝም፣ (4) እሰማማለሁ፣እና (5) በጣምእሰማማለሁ

	በጣም እስማማለሁ (5)	እስማማለሁ (4)	አስተያየት የለኝም (3)	አልስማማም (2)
ተግባራዊ የአጠቃቀም ቀላልነት ግንዛቤ መገምገምያ				
አይጠይቅም				
አጠቃቀም መመሪያዎች ግልጽ እና ለመረዳት የሚያስችሉ ናቸው				
የምፈልገውን መረጃ/መዝቃለማግኘት ቀላል ሆኖ አግኝቻለሁ				
ምእንባዬ የአውቃለሁት ርዕሰ መረጃዎችን እንዴት መጠቀም እንደምችል ለማስታወስ ለእኔ ቀላል ነው				
ተግባራዊ ጠቃሚነት ግንዛቤ መገምገምያ				
ተግባራዊ ላይሙዚቃን በቀላሉ መፈለግ እና መግዛት እችላለሁ በዩኤስ ላይ				
ግብራዊ ላይሙዚቃን በመፈለግ እና በመግዛት (ከኮሎር ታማኝነቴን)				
ተግባራዊ ላይሁለው ይዘት ለእኔ አስደሳች ነው በዩኤስ ላይ				
የሙዚቃ መተግበሪያ ጠቃሚ ሆኖ አግኝቻለሁ				
ተግባራዊ ላይ የማህበራዊ ተጽዕኖ መገምገምያ				
ዚያ ሳድሩ ሰዎች ሙዚቃን ለመግዛት የአውቃለሁት ርዕሰ መረጃዎችን መጠቀም ጥሩ ሀሳብ ነው በለውያን ላይ				
ዚያ ሳድሩ ሰዎች ሙዚቃን ለመግዛት የአውቃለሁት ርዕሰ መረጃዎችን መጠቀም አለብኝ በለውያን ላይ				
ዚያ ሳድሩ ሰዎች ሙዚቃን ለመግዛት የአውቃለሁት ርዕሰ መረጃዎችን እንድንጠቀም ይገፋፋል				
ግብራዊ እየምጠቀመው በጣም የሚታወቅ ስለሆነ ነው				
ተግባራዊ እየምጠቀመው በዘላቂነት ስለሚጠቀሙበት ነው				
ግብራዊ ላይ የዋጋ ግንዛቤ መገምገምያ				
ላይሙዚቃ መግዛት ሲዲዎችን ከመግዛት ጋር ተመሳሳይ ወይም ያነሰ ዋጋ ያስከፍላል				
መጠቀሚያ በሌሎች ጊዜያት ለካርድ የማወጣውን ወጪ በእጅጉ አይጨምርም የሚል እምነት አለኝ				
መጠቀሚያ ለተጨማሪ አገልግሎቶች ከፍተኛ አልጠየቅም የሚል እምነት አለኝ				
ዛት ካልፈለግኩ ለተወሰኑ ዘፈኖች የምከፍለው ዋጋ ተገቢ ነው በዩኤስ ላይ				
ተግባራዊ ላይ የመተማመን ግንዛቤ መገምገምያ				
ተግባራዊ እንደምጠቀም በትዚያ የግል መረጃዬ ከህዝብ እይታ የተደበቀ ነው የሚል እምነት አለኝ				



NORMAL P-P PLOT TO TEST NORMALITY OF THE DATA



CORRELATION ANALYSIS OF THE DATA

Correlations								
		Perceived Ease of Use	Perceived Usefulness	Subjective Norms	Perceived Cost	Perceived Trust	Perceived Awareness	Intention to Use E-commerce
Perceived Ease of Use	Pearson Correlation	1	.641**	.348**	.517**	.277**	.248**	.517**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	389	389	389	389	389	389	389
Perceived Usefulness	Pearson Correlation	.640**	1	.139**	.406**	.1475**	.030**	.506**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	389	389	389	389	389	389	389
Subjective Norms	Pearson Correlation	.348**	.139**	1	.364**	.311**	.061	.180**
	Sig. (2-tailed)	.000	.000		.000	.000	.069	.000
	N	389	389	389	389	389	389	389
Perceived Cost	Pearson Correlation	.517**	.406**	.348**	1	.675**	.437**	.535**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	389	389	389	389	389	389	389
Perceived Trust	Pearson Correlation	.277**	.1475**	.311**	.675**	1	.454**	.504**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	389	389	389	389	389	389	389
Perceived Awareness	Pearson Correlation	.248**	.030**	.061	.437**	.454**	1	.406**
	Sig. (2-tailed)	.000	.000	.069	.000	.000		.000
	N	389	389	389	389	389	389	389
Intention to Use E-commerce	Pearson Correlation	.517**	.506**	.180**	.535**	.504**	.406**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	389	389	389	389	389	389	389

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

MEANS TABLES: Intention to Use E-commerce BY Perceived Ease of Use, Perceived Usefulness, Subjective Norms, Perceived Cost, Perceived Trust, Perceived Awareness

/CELLS MEANS COUNT SUMMARY

/STATISTICS LINEARITY.

MODEL SUMMARY TABLE

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.780 ^a	.609	.603	.38557	1.548

a. Predictors: (Constant), Perceived_Awareness, Subjective_Norms, Perceived_Ease_of_Use, Perceived_Trust, Perceived_Usefulness, Perceived_Cost

b. Dependent Variable: Intention_to_Use_E-Commerce

ANOVA TABLE

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	88.395	6	14.732	99.101	.000 ^b
	Residual	56.789	382	.149		
	Total	145.183	388			

a. Dependent Variable: Intention_to_Use_E-Commerce

b. Predictors: (Constant), Perceived_Awareness, Subjective_Norms, Perceived_Ease_of_Use, Perceived_Trust, Perceived_Usefulness, Perceived_Cost

COEFFICIENT

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.7	.158		.741	.453
	Perceived_Ease_of_Use	.220	.038	.255	5.796	.001
	Perceived_Usefulness	.122	.045	.122	2.718	.007
	Subjective_Norms	.186	.032	.210	5.845	.000
	Perceived_Cost	.202	.043	.215	4.657	.000
	Perceived_Trust	.175	.040	.187	4.353	.000
	Perceived_Awareness	.067	.033	.079	2.041	.042

a. Dependent Variable: Intention_to_Use_E-Commerce