



**ADDIS ABABA UNIVERSITY**

**SCHOOL OF COMMERCE**

**FACTORS AFFECTING CONSUMERS' INTENTION TO USE ECOMMERCE: A  
CASE STUDY OF TELE BIRR**

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Thesis Submitted to the School of Graduate Studies of Addis Ababa University School of  
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**FACTORS AFFECTING CONSUMERS' INTENTION TO USE ECOMMERCE: A  
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**THESIS SUBMITTED TO SCHOOL OF COMMERCE IN PARTIAL FULFILLMENT  
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**JANUARY, 2024**

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This is to certify that the thesis entitles “Factors Affecting Consumers’ Intention To Use Ecommerce: A Case Study Of Tele Birr”, submitted to Addis Ababa University for the award of the Masters of arts Degree in Marketing Management is a record of bonafide research work carried out by Mrs. Yordanos Berihun, under our guidance and supervision. Therefore, we hereby declare that no part of this thesis has been submitted to any other university or institutions for the award of any degree or diploma.

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**Date**

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This is to certify that the thesis prepared by Yordanos Berihun, entitled “Factors Affecting Consumers’ Intention To Use Ecommerce: A Case Study Of Tele Birr” and submitted in partial fulfillment of the requirements for the Masters of arts Degree in Marketing Management complies with the regulations of the college and meets the accepted standards with respect to originality and quality.

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## DECLARATION

I hereby declare that this thesis entitled “Factors Affecting Consumers’ Intention to Use Ecommerce: A Case Study Of Tele Birr”, has been carried out by me under the guidance and supervision of Saleamlak Mola(Ph.D.).

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## ABSTRACT

*The main objective of this study is to investigate the major factors affecting consumers' intention to use e-commerce using Tele Birr as a case study. A mixed explanatory and descriptive research approach has been employed and a regression, correlation and descriptive analysis of percentage, mean and standard deviation has been used to analyze the data collected using a structured closed ended questions that were distributed to 170 respondents from consumers, service providers, sellers and agents in Addis Ababa using a five likhert scale measurement. The results of the research has showed that perceived risk, Ease of use, Perception of Usefulness and Consumers' Ability and personality contribute 73.6% for consumes' intention to use e-commerce and they have all a significant, positive and strong contribution, but risk and ease of use are the two most contributing factors. Absence of guarantee for financial loss and the existing telecom infrastructure among risk factors; difficult to assess whenever required among ease to use; and lack of interest to try new technological advancements and lack of confidence in one's ability among ability and personality of consumers' were found to be the least appreciated factors. The most appreciated aspect among the benefits of e-commerce is its benefit to save time and energy. And in the effort to improve consumers' intention to use e-commerce, the priority has been pointed out to be minimizing perceived risks.*

*Keywords: ecommerce, consumers' perception, Tele Birr*

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## LIST OF ACRONYMS

ETC:	Ethiopian Telecommunications Corporation
B2B	Business-to-Business
B2C	Business-to- Consumer
B2B2C	Business-to-Business-to-Consumer
B2E	Business-to-Employees
C2C	Consumer-to-Consumer
ICT	Information and Communication Technology
P2P	Peer-to-Peer
SMEs	Small and Medium Enterprises
SPSS	Statistical Package for the Social Science



## CHAPTRE ONE: INTRODUCTION

In this chapter, back ground of the study, statement of the problem, research questions, objectives of the study, Significance of the study, delimitation of the study, limitations of the study, definition of key terms, and organization of the study will be discussed one after the other.

### 1.1. Background of the study

In recent years, there has been a great development of the Internet, leading to an increasing number of Internet users around the world, which has increased the importance of e-commerce. The importance of e-commerce comes from the lack of regional or political barriers to ecommerce as a business for millions of consumers around the world. Electronic commerce, or ecommerce, is defined as doing business electronically. E-commerce covers any form of business, business organization, or exchange of information using any information and communication technology (ICT) (Othman, 2015).

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).

E-commerce has grown rapidly all over the world; it is recognized as a new type of business in which the sale of products and services takes place on the Internet. E-commerce, also known as

online shopping, allows customers to buy or shop 24 hours a day, year-round, from almost anywhere. It also gives consumers more options and allows them to compare them quickly. Moreover, it allows consumers to interact, exchange ideas, and compare their experiences with other consumers in the electronics sector (Ahn & Ryu, 2007). As a result, e-commerce has gradually faced tough competition, and the market is changing dramatically as online shoppers increasingly seek fun and excitement in the shopping experience (Jayawardhena & Wright, 2009).

Technology has inspired business people to use it in their daily work. This made the shopping process easier. Today, it plays an important role in improving businesses by helping them transform from traditional work styles to new, better ways of working. Today, businesses have started to operate through websites and sell or buy through the Internet. This type of business is called e-commerce (Ziad & Shah, 2020).

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 behavioral intention using social psychology intention models as a potential theoretical foundation for research on the determinants of user behavior (Davis et al., 2019). 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, 2019). According to Pavlou (2018), 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.

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, (digital Ethiopia, 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. (2018).

Assegid and Apar (2019) studied the research on e-commerce adoption in Ethiopian tourism businesses, focusing on how to implement e-commerce. They identified three admissions. Tesfahun (2019) studied e-commerce with the title: Factors Affecting the Adoption of Electronic Marketing in Ethiopian Supermarkets: A Case Study of Selected Supermarkets in Addis Ababa. He applied the technology, organization, and environment framework and identified five factors affecting the adoption of e-commerce in Ethiopia. Other research is also briefly reviewed here in the second chapter below.

## **1.2. Statement of the problem**

The rapid growth of e-commerce has transformed the global business landscape, yet Ethiopia, with its burgeoning economy, continues to face significant challenges in embracing this digital transformation. Despite the potential benefits of e-commerce, including increased market access and economic growth, there is a conspicuous lack of comprehensive research addressing the unique barriers and opportunities that exist in the Ethiopian context.

In the global context, extensive research has been conducted on customers' intentions to use e-commerce. However, within the Ethiopian context, there is a noticeable research gap, particularly in the context of a significant and influential e-commerce platform like Telebirr. While some studies have explored e-commerce adoption in various Ethiopian businesses, they have primarily focused on implementation strategies. For instance, Assegid and Apar (2019)

delved into the research on e-commerce adoption in Ethiopian tourism businesses, with a concentration on implementation methodologies. Similarly, Tesfahun (2019) investigated e-commerce adoption factors in Ethiopian supermarkets, utilizing the technology, organization, and environment framework to identify five key adoption influencers. Although these studies have contributed valuable insights, there remains a lack of research assessing customer intentions specifically toward Telebirr, a novel and pivotal e-commerce solution in Ethiopia. Notably, a recent study by Meron in 2021 examined factors affecting consumers' intention to use e-commerce, focusing on the Awtar music application. Nevertheless, the intention of customers to use Telebirr, a new and transformative e-commerce platform in the Ethiopian context, has not been comprehensively addressed in prior research. This research seeks to bridge the existing gap by exploring the factors influencing Ethiopian consumers' intentions to use Telebirr for their e-commerce transactions.

### **1.3. Research questions**

Based on the topic and objective of the study, the following research question has been assessed and answered:

- 1) What is the effect of perceived ease of use on the intention to use e-commerce?
- 2) What is the effect of perceived usefulness on the intention to use e-commerce?
- 3) What is the effect of perceived risk on the intention to use e-commerce?
- 4) What is the effect of ability and personality on the intention to use e-commerce?
- 5) What is the level of consumers' intention to use e-commerce?

## **1.4. Objectives of the study**

### **1.4.1.General objective**

The general objective of the study is to investigate the major factors affecting consumers' intentions to use e-commerce in the case of Tele Birr.

### **1.4.2.Specific objectives**

The specific objectives of the research are,

- 1) To assess the effect of perceived ease of use on the intention to use e-commerce
- 2) To determine the effect of perceived usefulness on the intention to use e-commerce
- 3) To investigate the effect of perceived risk on the intention to use e-commerce
- 4) To identify the effect of ability and Personality on the intention to use e-commerce
- 5) To evaluate the level of consumers' intention to use e-commerce

## **1.5. Significance of the study**

The study have a practical significance for government policy makers, sellers, buyers, service providers, agents and other researchers that are involved or planning to be involved in ecommerce. Some of the significance of the study with respective beneficiary Parties are listed below.

### **1.5.1.Government Policymakers**

This study holds significant practical importance for government policymakers in Ethiopia. Through a comprehensive understanding of the factors influencing consumers' intentions to use Telebirr and e-commerce, policymakers can make informed decisions related to digital economy regulation, infrastructure development, and e-commerce ecosystem enhancement. This

knowledge can contribute to the creation of policies that foster a conducive environment for ecommerce growth, ensuring compliance with national regulations while promoting economic development.

### **1.5.2.Sellers and Business Organizations**

Sellers and business organizations operating within the Ethiopian e-commerce landscape stand to benefit significantly from this study. It provides insights into the specific factors that shape consumer intentions, enabling sellers to tailor their marketing strategies and product offerings to align with these determinants. Understanding users' perceptions and preferences can lead to more effective business models, product development, and pricing strategies, ultimately enhancing their competitiveness and market share.

### **1.5.3.Buyers and Consumers**

For buyers and consumers, this study offers practical significance by shedding light on the major contributors to their intention to use Telebirr and e-commerce. Armed with this knowledge, consumers can make more informed decisions about their online purchasing behavior, assess the reliability and security of e-commerce transactions, and take advantage of the convenience and benefits offered by Telebirr. It empowers consumers to navigate the e-commerce landscape with confidence.

### **1.5.4.Service Providers and Agents**

Service providers and agents involved in the e-commerce ecosystem will find value in the findings of this study. By identifying the factors influencing consumers' intentions, service providers can enhance their service quality, security measures, and user experiences, ultimately building trust and loyalty among consumers. Furthermore, they can prioritize advancements in line with users' expectations and perceptions, ensuring a user-centric approach to service delivery.

### **1.5.5. Other Researchers**

This study's practical significance extends to the broader academic and research community. Other researchers interested in the field of e-commerce and consumer behavior can refer to this research as a foundational resource for further investigations. The insights and methodologies employed can serve as a valuable reference, allowing future researchers to build upon this study and expand the body of knowledge related to consumers' intention to use e-commerce in the context of Telebirr and similar platforms.

In essence, the use of Telebirr, as explored in this study, has the potential to benefit various stakeholders by providing them with valuable insights and guidance to optimize their roles and operations within the Ethiopian e-commerce landscape. It empowers government policymakers, sellers, buyers, service providers, agents, and researchers with the knowledge needed to make informed decisions, foster innovation, and contribute to the growth and success of e-commerce in Ethiopia.

## **1.6. Scope of the study**

The objective of this research is to investigate factors affecting consumers' intention to use e-commerce using Tele Birr as a case study. Hence,

### **1.6.1. Geographical Scope**

Geographically, this research is focused on Tele Birr consumers residing in the vibrant and diverse city of Addis Ababa, Ethiopia. The study delves into factors affecting consumers' intention to use e-commerce, with specific attention to this consumer segment within the city limits of Addis Ababa.

### **1.6.2. Methodological Scope**

Methodologically, this research employs a quantitative research design to explore the factors that influence consumers' intentions to utilize e-commerce. The study utilizes a case study approach,

with Tele Birr serving as the focal point for investigation. This approach allows for a comprehensive examination of consumer intentions within the e-commerce domain, offering insights into the determinants of their choices.

### **1.6.3. Time Scope**

In terms of time, this study represents a snapshot of the factors affecting consumers' intention to use e-commerce using Tele Birr. The research is conducted within a specific timeframe, capturing the contemporary dynamics of e-commerce adoption and user intentions. While it provides valuable insights into the present state of affairs, it is important to acknowledge that the e-commerce landscape is subject to change over time. As such, this research offers a window into a specific period, and its findings may have relevance for ongoing and future developments in the e-commerce sector.

### **1.7. Organization of the thesis**

The study is organized into five chapters. Chapter one presents introduction of the study including the background, statement of the problem, research question, objectives of the study, significance of the study, scope of the study. On Chapter two, the literature review, will briefly discusses previous works related to the topic is included. Chapter three will present the research design and methodology including all the methods and materials. Chapter four will consist result analysis and discussion. Moreover, in the finally chapter, the results from the analysis of the collected data will be summarized, concluded, and a recommendation will be provided for future improvements.

## **CHAPTER TWO: REVIEW OF RELATED LITERATURE**

The research work and findings will be significant only to the extent that they were the same as, or different from, other people's work and findings (Saunders et al, 2003). This section presents theoretical literature, empirical literature, conceptual framework and research gap for the study by reviewing related literatures.

### **2.1 Theoretical literature review**

#### **2.1.1. Consumer intention**

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 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. In addition, Tele birr 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, and 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 customer intention is a factor used to evaluate the possibility of future behavior (Ajzen, 1985). The intention of online transaction service is the ability of consumers to make purchases via the Internet (Delafrooz; Paim; Khatibi, 2020).

Also, consumer purchasing behavior is consumer action related to the procurement and consumption of products/ services, including the recognition of need, the search for information, evaluation of alternatives, purchase decision, and the post-purchase behavior when buying (Kotler, 2018). Consumer purchasing behavior is the behavior that consumers express in the search, purchase, use, and evaluation of products and services they expect to satisfy their individual needs (Pressey; Winklhofer; Tzokas, 2019).

Online purchasing service behavior (also called online buying and Internet banking) refers to the act of buying products or services over the Internet (Ha; Stole, 2019). Online shopping behavior refers to the process of purchasing products or services over the Internet; this process consists of five steps, and it is a similarity to traditional shopping behavior (Liang; Lal, 2018).

The study of factors affecting online buying intentions has been based on various theories by the authors, in which the (Theory of Planned Behavior - TPB) has been widely used in successful research and application as a theoretical framework to predict intent and online buying behavior. TPB was developed by Ajzen (2018) based on the theory of reasoned action (TRA) of Fishbein and Ajzen (2019) by adding the factor "perceived behavioral control" to TRA. Perceived behavioral control reflects the ease or difficulty of behavior, depending on the availability of

resources and opportunities for behavior (Ajzen, 2018). According to TPB, the client's "behavior intention" is affected by "attitude," "subjective norms," and "perceived behavioral control."

Studies related to consumer confidence have shown that brand trust influences consumer awareness of an online supplier, thereby increasing people's buying intentions consumption from an online supplier (Chinomona; Sandada, 2017; Dabholkar; Sheng, 2018). Moreover, consumers who believe in their prior buying decisions positively affect consumer buying intentions (Bock et al., 2019; Kim et al., 2017).

Online purchase intention has resulted to be one of the critical prospects for measuring individual behavior, and opinions (Flavián et al., 2019). It is suitable to realize that when the customer is happy with the product or service provided, they will be more motivated to purchase. Hence, higher level of service in e-commerce website will lead to higher purchase intention (Flavián et al., 2017; Young Kim Eun and Youn-Kyung Kim, 2019). In the same line, user satisfaction is closely interrelated with positive experiences and intention to purchase online website (DeLone and McLean, 2019). In addition, online service retailer should be responsively taken into consideration the factors that affect customers intend to use the ecommerce website. Notably, e-commerce in Ethiopia as a developing country still facing many challenges of online shopping (Nabot et al., 2018). Penetration of the internet Ethiopia was 88% (statista.com). Besides, the Department of Statistics (2017) in Ethiopia reported that online shopping rate in Ethiopia is 4.8%.

### **2.1.2. What is electronic commerce and intention to use ecommerce?**

E-commerce is a growing segment of the business community. Over the last decade, the most obvious thing has been the growth of the Internet and the World Wide Web. Advances in the Internet and other communication technologies have opened up new frontiers in communication, business, medicine, politics, and almost every aspect of personal and public life. It is not a stretch to suggest that the Internet is one of the most influential forces shaping the late twentieth century. The Internet has an open environment, and other networks have allowed the organization to

access and exchange large amounts of electronic information both within the organization and around the world in a short period of time, which reduces the cost of communication and processing (Turban & McKay, 2008).

Theoretical research on individuals' intentions to use e-commerce points to a complex interplay of variables that influences people's decisions to use e-commerce. The Technology Acceptance Model (TAM) and its extensions, the Unified Theory of Acceptance and Use of Technology (UTAUT), the Diffusion of Innovation (DOI) theory, and the Trust-Specific Model (TSM) are a few conceptual models that have been put forth to explain the intention to use e-commerce.

According to the TAM, a technology's perceived usefulness, usability, and attitude toward the technology all affect users' intentions to use it (Lu et al., 2005). Studies indicating that perceived usefulness and ease of use are significant predictors of e-commerce adoption (Venkatesh et al., 2003) indicate that the model has been extensively tested and expanded in the context of e-commerce.

By including social and organizational factors like performance expectancy, effort expectancy, social influence, and facilitating conditions, the UTAUT builds upon the TAM (Venkatesh et al., 2003). When used in the context of e-commerce, the model was discovered to account for a sizable proportion of the variation in users' intention to use e-commerce (Hsu, 2004).

According to the DOI theory, a technology's adoption is a social process that is influenced by a person's personality, the technology's features, and the social system in which it is first used. According to the theory, the characteristics of the technology, users' perceptions of the technology, and the social system in which the technology is used all have an impact on adoption in the context of e-commerce.

According to the TSM (Pavlou and Fygenson, 2006), user trust in technology and online vendors affects their intention to use e-commerce. According to the model, trust is influenced by the vendor's perceived competence, integrity, and goodness as well as by perceptions of the

technology's security and privacy. According to studies, adoption of e-commerce is strongly influenced by trust (Gefen et al., 2003).

In general, the theoretical literature suggests that a complex range of factors, including perceived usefulness and ease of use, social influence, trust, and the characteristics of the technology and the social system in which it is used, shape users' intention to use e-commerce.

### **2.1.3. Different Types of e-commerce**

Therefore, in short, Electronic commerce can be defined as "the process of buying, selling, transferring, or exchanging products, services, and/or information through computer networks, especially through the Internet and intranets" (Turban et al., 2012). According to Rania (2011), the most common classification of e-commerce is by business model and business group. The main types of e-commerce are listed below.

Types of e-commerce include, business-to-commerce (B2C), e-banking, business-to-business (B2B), consumer-to-consumer (C2C), peer-to-peer (P2P), and mobile commerce (Kenneth & Laudon, 2009).

**Business-to-Business (B2B):** Business-to-Business (B2B) e-business refers to business between and between organizations that cover many e-business volumes.

**Business-to-Consumer (B2C):** Business-to-consumer (B2C) e-commerce involves the trading of goods or services from businesses to individual consumers. Typical Amazon.com customers are of this type. Since sellers are usually sellers, we also call this type of business e-commerce.

**Business-to-Business-to-Consumer (B2B2C):** In business-to-Business-to-Consumer (B2B2C) electronic business, one company (B1) sells a product to another company (B2). B2 then sells or gives away the product to potential customers or employees.

**Consumer-to-Business (C2B):** In consumer-to-business (C2B), people use the Internet to sell products or services to individuals and groups. On the other hand, individuals use C2B to order

goods or services. Internal e-commerce: This type of corporate e-commerce refers to ecommerce between different organizational units and individuals.

**Business-to-Employees (B2E):** The business-to-employees (B2E) category refers to the provision of services, information, or products from companies to their employees. A core group of employees are mobile workers such as field or maintenance representatives who visit customers. E-commerce support for these users is also known as business-to-mobile (B2ME) users.

**Consumer-to-consumer (C2C):** In consumer-to-consumer (C2C) e-commerce, individual sellers sell or buy from other customers. Examples of C2C include sellers of computers, music, or personal services online.

**Collaborative commerce (c-commerce)** refers to online activities and communication in which groups work together to achieve a common goal. For example, business partners can develop new products together.

**E-Government:** In e-commerce, government agencies buy or provide goods, services, or information for businesses (G2B) or individual citizens (G2C).

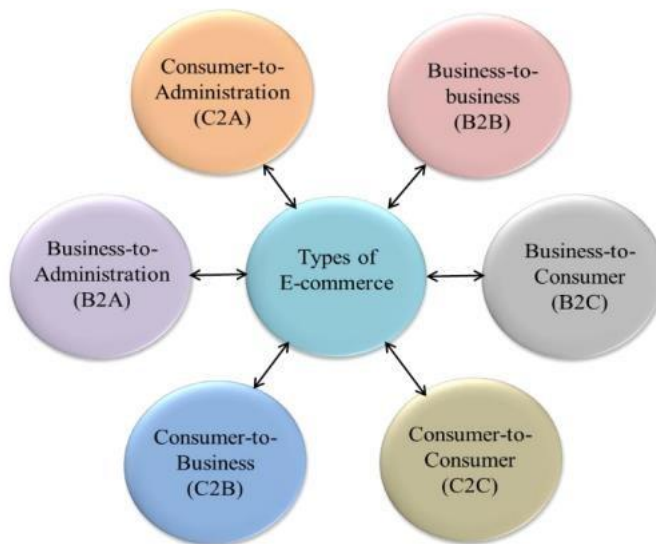


Figure 2.1: Types of e-commerce

#### **2.1.4. Benefits of e-commerce**

The biggest advantage from the point of view of consumers is that it is highly optimized, saves a lot of time, and is easily accessible from anywhere in the world. At any time, the customer is free to order (Rahayu and J. Day, 2017). For consumers, the main advantages of e-commerce are:

Lower transaction costs for exchange parties increased flexibility: purchases can be made around the clock without physical contact with the business. Save time: Customers will be able to buy or sell any product online at any time. The customer has better access by pressing a button to search for information on multiple pages, which is easy and always available. It must be ensured that the quality of the purchase and business is within the comfort of the consumers' home or office. Switching to other business customers is always easy if the service of the business is not good. The product is not available in the local or national market, which allows the buyers to carry more products than before that can be accessed by the customers. A customer must review a product to see what others are buying or see other customer reviews before making a final purchase. Increased sales and lower costs of running and maintaining e-commerce through the Internet are the main advantages of e-commerce from the point of view of marketers. Include the following: It helps in saving money. It significantly reduces maintenance and repair costs. It reduces purchase and delivery costs. It helps in product integrity and customer retention. It helps to speed up the sales process, improves internal and external communication, and enhances the image of any company and brand.

#### **2.1.5. Perceived Ease of Use**

Ease of use is defined as the degree to which a person feels that using a particular system will be free from difficulty, i.e., using a specific technology (such as mobile payments) will be free from physical and mental effort (Abraho et al., 2016). The complexity of the innovation has a negative correlation with its adoption rate.

### **2.1.6.Perceived usefulness**

Usefulness is "the extent to which a person feels that using a particular system will improve his performance". It has been found that the benefits that explain user acceptance of mobile payments will improve their performance in purchasing products and mobile money (Cudjoe et al., 2015).

### **2.1.7.Perceived Risk**

Consumer behavior studies define perceived risk (PR) in terms of the consumer's perception of the uncertainty and potential negative consequences of purchasing a product or service. The degree of risk that consumers perceive and their perceived risk are factors that affect their purchasing decisions (Nasri, W, 2011).

On the other hand, introducing a new technology to a user can provide both benefits and risks, and the person may want to weigh the risks and benefits before choosing to adopt the technology. On the other hand, the introduction of new technology may involve both benefits and risks for the user, and before deciding to adopt the technology, the person may want to weigh the risks and benefits. Interbank payment services shall not be an exception to this general rule. A greater perception of risk will reduce the perceived value of the technology (Horst et al, 2007).

### **2.1.8.Ability and Personality**

Ability refers to the qualifications and characteristics of vendors or organizations to influence and authorize certain areas, including how they provide, serve, and protect products and services from interference from other eyes. Kim et al. (2003) stated that competence consists of skills, experience, legal institutions, and knowledge. For this analysis, it is assumed that:

Personality and Common beliefs can be linked to the feelings of a person or group members, such as family and friends. In the TPB model, self-efficacy values are positively related to the intention to adopt Internet banking, which is negatively related to perceived risk. Virtue is related to personal values.

### **2.1.8.1. Is there any positive relationship between personality and ability?**

Yes, there is a positive relationship between personality and ability, although the nature of this relationship can be complex and multifaceted. Research has found that certain personality traits are associated with higher cognitive abilities. For instance, individuals who are more industrious and compassionate tend to have better verbal and quantitative knowledge skills (University of Minnesota Twin Cities, 2023). Openness, a personality trait that refers to the willingness to engage with new ideas and experiences, has been found to be moderately correlated with general mental ability (Elizabeth, 2023). Conscientiousness, a measure of self-regulation and orderliness, has also been found to correlate positively with intelligence overall (Stanek, Kevin and Deniz 2023).

However, it's important to note that not all facets of these personality traits are positively related to cognitive abilities. For example, some facets of conscientiousness, such as cautiousness and routine seeking, have been found to predict lower cognitive abilities (Elizabeth, 2023).

A study also found that personality was more strongly related to crystallized intelligence (knowledge and skills acquired through experience) than to fluid intelligence (the capacity to think logically and solve problems in novel situations) (Lechner & Danner, 2018). This suggests that the relationship between personality and cognitive ability can vary depending on the type of intelligence being considered.

### **2.1.8.2. How do ability and personality affect the intention to use ecommerce?**

The intention to use e-commerce can be influenced by a variety of factors, including both ability and personality. Ability, in this context, often refers to the digital skills and cognitive capabilities of individuals to use e-commerce platforms effectively. Personality traits, on the other hand, can influence consumer behavior and attitudes towards online shopping.

Digital skills and cognitive abilities are essential for navigating e-commerce platforms, understanding product information, and making informed purchase decisions. The complexity of

the relationship between digital skills and e-commerce use is acknowledged, as digital skills required in hiring do not significantly affect adoption, suggesting that the relationship between digital skills and e-commerce use is complex (Ben and Dahmani, 2023).

Personality traits can significantly impact consumer behavior in the e-commerce context. For example, extroverted personalities may enhance consumers' social skills, which are beneficial for information exchange and knowledge learning in e-commerce environments (Li & Yu, 2022). Conscientiousness, which relates to an individual's level of self-discipline, is positively associated with convenience and can lead to increased usage of shopping activities (Huang & Yang, 2010). Additionally, personality traits like openness to experience, extraversion, and neuroticism have been found to influence hedonic purchase motivation, which can affect online shopping behavior (Tsao and Chang, 2012).

## **2.2. Empirical Review**

For the purpose of examining consumers' intentions to utilize mobile commerce among staff members of several Pakistani universities, Shah et al. (2014) developed their own mobile commerce adoption model based on the TAM and TPB constructs. Their study used regression analysis and discovered that the perceptions of utility, usability, social influence, and awareness are all quite powerful to adopt mobile commerce, despite perceived trust being found to play a minor role in forecasting users' intended use.

According to Abebe Bezaalem (2019), Attitude is modeled as a function of RA, CM, PEU and PU. RA, PEU, PU and CM are found to be positively and significantly affecting customers' attitude to adopt mobile payment. At the same time, behavioral intention is modeled as a function of PC, PT and PR. PT and PR are found to be positively and significantly affecting customers' behavioral intention to adopt mobile payment. On the other hand, PC was found to be positively but insignificantly affecting customers' behavioral intention to adopt mobile payment. Finally mobile payment adoption is modeled as a function of the average values of attitude and

behavioral intention. AT and BI are found to be positively and significantly affecting customers' adoption of m-payment.

Meron (2021), 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.

Phares (2015) An Empirical Study of the Determinants of E-commerce Adoption among Small and Medium Enterprises in Kenya The study was conducted through a mixed research design of descriptive and inferential analysis. This strategy is considered useful since this study includes a statistical analysis of the relationship between the dependent variable (e-commerce adoption) and the explanatory variable (customer opinion of discovering new things). The results show that, firstly, the level of computing power of the employee, the level of education, the age of the firm, and the complete new features of complexity and relative value have a positive effect on business. Second, innovation, complexity, experimentation, monitoring, security, and privacy affect the adoption of e-commerce, and the owner's or manager's seniority in the business structure does not have a significant effect on the adoption of e-commerce. The results of these

results are discussed in the introduction to e-commerce in this article, and appropriate recommendations are given.

According to Julián, ngel, and Félix (2016), e-commerce adoption is divided into two categories. These are driving factors, or incentives, and barriers, or obstacles. The study considers ten driving or motivating factors and five barriers or obstacles from previous studies. The driving factors or motivators are convenience (absolute convenience, saving time, saving effort, flexibility, payment method), economy (low price, comparison shopping), information search, and available brands. Diversity, social (social, antisocial), personalization, impulse, loyalty, online exclusivity, hedonic (fun, adventure, mood), and those who prevent or are obstacles that are risks (payment, personal information, products), trust (retailers, online channels), physical contact, delivery, and loyalty.

Dakduk et al (2017) by combining TPB, TRA, and TAM through the use of the structural equation model (SEM), have studied customer behavior in electronic commerce to identify the major predictors of online purchase intention among Colombian internet users. According to their findings, sentiments regarding e-commerce and intention to shop online are positively correlated. Perceived utility, perceived usability, and the subjective online buying norm have all strengthened this favorable link. According to their research, PU and subjective norm were closely associated to e-commerce attitudes, which in turn were directly related to 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 behavioral intention.

According to Firehiwot and Lemma (2020), merchants can adopt mobile banking services when the value and benefit of mobile payment are evident. On the contrary, MPCM is not significantly affecting merchants' attitudes to adopt mobile payment. This result indicates that for mobile payment to be adopted by merchants compatibility doesn't affect existing work practices and the extent to which the payment system "fits" with their current work process. Overall, the result of this study is indeed helpful to the banking industry, microfinance and other mobile payment system providers in Ethiopia and will be used as the springboard for other researchers for future work on the area.

### **2.3. Conceptual Framework**

A conceptual framework is an analytical tool with several variations and contexts. It can be applied in different categories of work where an overall picture is needed. It is used to make conceptual distinctions and organize ideas. Strong conceptual frameworks capture something real and do this in a way that is easy to remember and apply.

A conceptual framework illustrates the expected relationship between the variables. It defines the relevant objectives for the research process and maps out how they come together to draw coherent conclusions.

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 (2018), Shah et al (2019) and Gao and Krogstie (2019). This extended model includes perceived cost, perceived awareness, and subjective norm.

Perceived usefulness, perceived risk, perceived ease of use, and users' abilities and personalities make up the proposed conceptual framework for the intention to use e-commerce. It is hypothesized that these factors will have an impact on the dependent variable, which is consumers' intention to use online shopping.

- a. Perceived ease of use: This factor measures how user-friendly consumers believe e-commerce technologies to be. Consumers' intention to use e-commerce is predicted to rise as perceived ease of use increases.
- b. Perceived usefulness: The extent to which consumers believe e-commerce technologies are helpful in addressing their needs and expectations is indicated by this variable. It is predicted that consumers will be more likely to use e-commerce as its perceived usefulness rises.
- c. Perceived risk: The potential drawbacks of using e-commerce technologies, such as security and privacy concerns, are discussed in this variable. It is predicted that consumers' intention to use online shopping will decline as perceived risk rises.
- d. The knowledge, skills, and experience of consumers with e-commerce technologies as well as their personality traits that may affect their decision making are covered by this variable. It is assumed that users' intention to use e-commerce will rise as their abilities and personalities match those of e-commerce technologies.

A conceptual model can be created to show the relationship between the independent variables and the dependent variable based on these suggested variables and research questions. The degree to which each variable predicts consumers' intention to use e-commerce can be evaluated empirically through surveys or experiments.

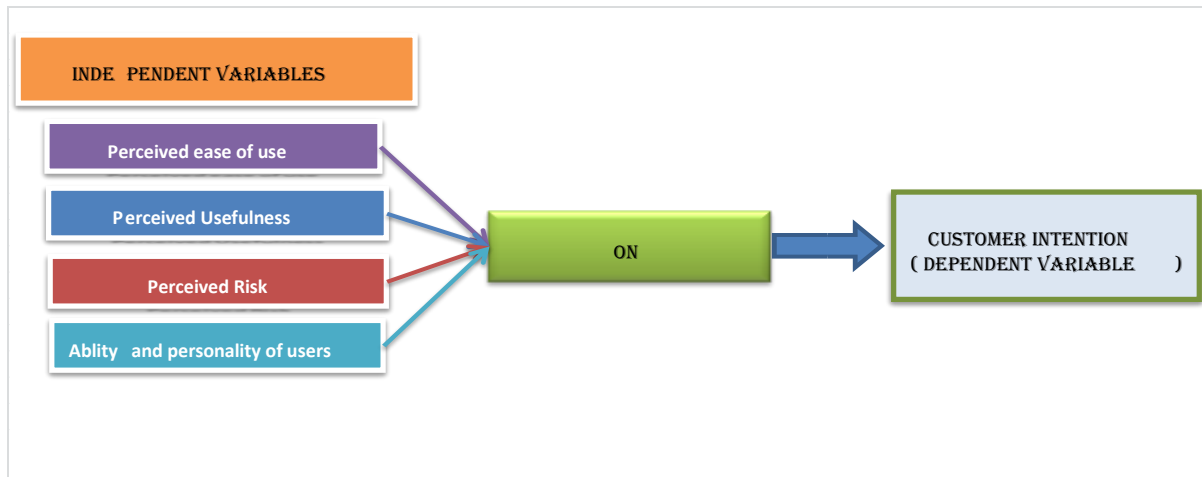


Figure 1.2: Conceptual framework of the research

Source: Customized from Napitupulu & Aditomo (2015)

## CHAPTER THREE: METHODOLOGY OF STUDY

### 3.1.The Study Setting

The study has been done on Tele Birr consumers in living in Addis Ababa.

### 3.2.Research design

An explanatory and descriptive research approach has been employed to analyze the major factors influencing the intention to use e-commerce.

The descriptive design has been done using cumulative means, percentages, and standard deviations from the primary data collected using a 5-likhert scale questionnaire (Orodho, 2003).

The explanatory research design has been achieved using a regression analysis of the relationship between key determinants and the intention to use e-commerce. A correlation analysis will be done to determine the relationship between independent and dependent variables.

### **3.3. Research approach**

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.

### **3.4. Data type and Data sources**

In this study, primary source of data has been used. The primary source of data is based on questionnaires with quantitative data which has been collected from tele birr users living in Addis Ababa through social media.

### **3.5. Population and Sample Sizes**

#### **3.5.1. Population of the study**

The population of this study is Ethio telecom Tele Birr users in Addis Ababa. There are various sampling strategies available for the researcher to use. Some tricks are more precise and easier to apply than others. The researcher must choose a sampling strategy that is reliable and appropriate for the research organization (Kothari, 2004). Hence, Among 384 Tele Birr users in Addis Ababa, a sample has been taken.

#### **3.5.2. Sample Size**

The sample size for the study will be determined by using Cochran's (1977) formula for a infinite population. For a 95% confidence level and the population proportion assumed to be  $P =$  unknown since this would provide the maximum sample size from the total population ( $n = 384$ ).

In this case the population size and the proportion is unknown. Therefore, the researcher employed Cochran Formula (Cochran, 1977) and determined as follows;

If the population size is unknown, the population proportion is unknown.

$$n = \frac{Z^2}{P}$$

$$n = \frac{4e^2}{(1.96)^2}$$

$$n = \underline{\underline{384.16}}$$

$n$  = sample size

$p$  = the population proportions

$e$  = acceptable sampling error ( $e = 0.05$ )

$z$  =  $z$  value at reliability level or significance level. - Reliability level 95% or significance level 0.05;  $z = 1.96$

Therefore, based on this formula, the samples for this study are 384 samples, which have been selected for qualitative data.

### **3.5.3.Sampling technique**

Data has been collected using questionnaires that include both closed-ended and open-ended questions.

### **3.6.Methods of data analysis**

Excel and SPSS tools will be utilized to analyze cumulative means, percentages, and standard deviations from the primary data using a 5-likert scale questionnaire. A multiple regression analysis has been done using SPSS software after checking appropriate assumptions to evaluate the extent of the effect the factors have on the intention to use e-commerce.

#### **3.6.1.Study variables**

##### **3.6.1.1. Dependent variable:**

In this study ‘intention to use e-commerce’ will be the outcome variable.

### 3.6.1.2. The independent variables

Independent variables for this study has been grouped into four different categories, namely: perceived ease of use related factors, perceived usefulness related factors, perceived risk related factors, and ability and personality related factors.

The quantitative data collected through a questionnaire has been analyzed by conducting multiple regressions using SPSS after checking appropriate assumptions to assess factors. The inter-correlation analyses of a set of variables are conducted. As a result, the data could be reduced or summarized using a smaller number of factors or components. In other words, according to Timothy (2011), the analysis looks for items that are most highly linked with one another, combines them together into a factor, and then looks for the next strongest batch of associated items and combines them together into another factor. By examining these items, a collective name to symbolize these elements or factors can be determined.

The components of descriptive statistics such as percentiles, mean, and standard deviation has been analyzed and ranked using the different factors that affect the intention to use e-commerce.

Furthermore, the relationship between the dependent variable, the factor of intention to use ecommerce, and the independent variables, such as perceived ease of use related factors, perceived usefulness related factors, perceived risk related factors, ability related factors, integrity related factors, benevolence related factors, and subjective norms related factors, has been expressed as a multiple regression combination of the independent variables and adds an error term.

According to Greene (2003), the multiple linear regression models is specified as:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Where:

Y = the dependent variable (intention to use e-commerce),  $\beta_0$

= the regression coefficient/constant/Y-intercept,

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7$  are the coefficients of the regression equation,  $X_1$

= perceived ease of use related factors

X2 = perceived usefulness related factors

X3 = perceived risk related factors

X4= ability and personality related factors

### **3.7.Tests for assumptions**

A model has been developed after identifying the statistically significant variables and checking all the assumptions required to be fulfilled for the application and validating of the model. The following assumptions for linear regression analysis has been tested by SPSS validate and make reliable analysis (Balance, 2004).

#### **A. Linearity assumption**

In order for the linearity assumption to be fulfilled, the dependent variable should be a linear function of the independent variable. And this has been checked using Normal probability plots of independent variables with the dependent variable. And this can be checked by looking comparing the results with the linear line and the result.

#### **B. Multi - collinearity assumption**

In order to determine the individual contribution of each independent variable to the dependent variables and to avoid the combined effect of highly correlated independent variables, therefore by using Variance Inflation Factor (VIF) we can detect variables with excessive correlation to prevent wrong conclusion. According to Reddy et al. (2018), VIF exceeding 5 has a problem with multi-collinearity. Field (2019) also suggested that values of tolerance (i.e. tolerance= $1/VIF$ ) below 0.2 indicate problem of multi collinearity.

#### **C. Normality assumption**

In ideal world the data should be perfectly normal that is, the distribution on both sides of the data to the left and the right of a vertical line around the center of all scores should be the same. Therefore on the bell shaped curve of normality most of the data should be distributed around the center (Field, 2016). But mathematically we can also measure normality using skewness. A skewness of 0 implies normal distribution. Skewness between negative one and positive one is acceptable and the more the skewness is near to 0, the more normal the data is.

#### **D. Homoscedasticity assumption**

Homoscedasticity refers to the level of dispersion of errors consistently throughout all the independent variables. This can be checked by visually examining the plot of standardized residuals. If the scatter is not even, fan and butterfly shapes are common patterns for violation.

### **3.8. Validity and Reliability issue**

#### **3.8.1. Reliability**

Reliability measures the consistency, dependability, and stability of the data. And this has been used to measure how dependable and consistent the result can be by investigating the data measurements used for the variables (Cooper & Schindler 2016). Therefore, the measurement can be called reliable if the result of a second measurement gives the same result as the first one. But if they give different results, then it is an unreliable measurement and result (Mugenda 2018).

The reliability of the instrument used for data collection can be measured using Cronbach's alpha coefficient. And Zinbarg (2019) suggested that an alpha coefficient equal to or greater than 0.70 indicates that the data is reliable, and therefore it can be concluded that the results from the collected data can reflect all respondents' opinions in the target population.

### **3.8.2. Validity**

Validity measures whether the instrument appropriately functions and measures the intended measurement (Kothari, 2004). Therefore, in this research, the questionnaire was developed using an intensive literature review and cross-checked for relevance by an expert on the topic.

## 4.CHAPTER FOUR DATA ANALYSIS, RESULTS AND PRESENTATION

### 4.1.Introduction

This chapter presents findings of the survey data analyzed and interpreted in line with the study objectives. The findings are presented in the form of tables, frequencies and percentages, mean and standard deviation. The data was collected from consumers who are currently following ethio telecom and tele birr's Facebook official channel.

This part of the study deals with presenting, analyzing and interpreting the data gathered from questioners. The data analysis is presented in 4 parts: Part 1: Analysis of Questionnaire response rate, Part 2: Back ground information, Part 3: Analysis of consumers' intention to use ecommerce, and Part 4: Descriptive analysis of factors affecting consumers' intention to use ecommerce.

### 4.2.Questionnaire Response Rate

For the purpose of gathering a primary data, questionnaires were distributed to consumers accordingly from 384 of the questionnaires distributed to the respondents 363 questionnaires was collected. That is 94.44% appropriately and fully filled and responded to the questions. And according to Mugenda (1999), a response rate of 50% is adequate, 60% is good, and 70% and above is perfect to appropriately represent the entire population. Therefore the response rate of this research was above 70% and it is perfect to appropriately represent the entire population.

### 4.3.Background Information

The background information of the respondents include: gender, age, level of education, their position and service year in the organization are shown below in the table.

**Table 1 Background information of respondents**

Background		Frequency	Percentage
Gender	Female	149	41.2
	Male	214	58.8

	<b>Total</b>	<b>363</b>	<b>100</b>
<b>Marital Status</b>	Single	222	61.2
	Married	126	34.7
	Divorced/ Widowed	15	4.1
	<b>Total</b>	<b>363</b>	<b>100</b>
<b>Age</b>	< 21	132	36.5
	22 – 35	215	59.4
	36 – 54	9	2.4
	> 54	7	1.8
	<b>Total</b>	<b>363</b>	<b>100</b>
<b>Education qualification</b>	Below Certificate	4	1.2
	Certificate/Diploma	143	39.4
	BA/BSC Degree	207	57.1
	Master and above	9	2.4
	<b>Total</b>	<b>363</b>	<b>100</b>
<b>Duration of the use of Tele Birr</b>	Do not use	139	38.24
	Below 6 months	128	35.3
	6 month to 1 year	85	23.53
	Above 1 year	11	2.94
	<b>Total</b>	<b>363</b>	<b>100</b>
<b>Occupation/Job</b>	Unemployed	13	3.53
	Student	73	20
	Employed in public offices/Private offices	128	35.3
	Self-employed/Service provider/Seller	149	41.17
	<b>Total</b>	<b>363</b>	<b>100</b>

As it can be observed from the above table, 58.8 percent of the respondents are male and 41.2 percent are female. Regarding respondent's educational background, 57.1 percent of them hold

their first degree, while 39.4 percent hold Certificate/Diploma, 2.4 percent masters or above, and 1.2 percent below certificate. Regarding their age, Most of the respondents (95.9%) are young (below 35), 2.4 percent are between 35 and 54, and the rest 1.8 % are above 54 years old. Regarding the marital status of respondents, 61.2% are single, 34.7% are married, and the rest 4.1% are divorced or widowed. When we look previous experience of the consumers in using Tele Birr, 38.24% have never used it, 35.3% have been using for the previous six months, 23.53% of the respondents have been using for more than six months but less than one year, and 2.94% of them have been using for more than a year. Lastly, when we look at the occupation or job of the respondents, 41.17% are either Self-employed, Service providers or Sellers, 35.3% are either employed in public offices or in Private offices, 20% are students and the rest, which is, 3.53% are unemployed.

Thus, it is possible to conclude that the number of male respondents is a little bit more than female respondents, most of them have been graduated from higher educational institutions (98.8%), most of them are between 21 and 35 years old (95.9%), Most are single (61.2%), large number of them have never used Tele Birr (38.24%) or have used for relatively smaller duration of time (35.3%), and most of them are either self-employed/service providers/sellers (41.17%) or Employed in public offices or in Private offices (35.3%).

#### **4.4. Consumers' intention to use E-commerce**

Among the objectives of this research are to evaluate Consumers' intention to use e-commerce, to determine the relationship between determinant factors that affect consumers' intention to use e-commerce and to assess Consumers' perception about each contributing factors of Consumers' intention to use e-commerce, which is "ease to use", "Importance/usefulness", "risk", and "the ability and personality of consumers".

Therefore by inferential analysis of the responses of the respondents regarding the extent to which the identified determinants, based on extensive literature review and preliminary assessment, affect Consumers' intention outcome.

On this section of the research, correlation analysis among all the factors are presented, a model that combines the determinants is developed and all the steps and assumption tests are clearly stated.

#### 4.4.1. Correlation Analysis

"Correlation is a measure of correspondence between variables. It means that the relationship is mutual or reciprocal, but we do not include in our concept of correlation the statement that one thing is the cause and the other is the effect" (B.Burns& R. Burns, 2012).

**Table 2: interpretation of correlation size**

<b>0.90-1.00</b>	Very high correlation
<b>0.70-0.90</b>	High correlation
<b>0.40-0.70</b>	Moderate correlation
<b>0.20-0.40</b>	Low correlation
<b>0.00-0.20</b>	Slight correlation

The association of the variables used in the study was analyzed using correlation analysis, the results of which are shown in table below. The correlation coefficient is a measure of the linear association between two variables. The correlation coefficient values are always between -1 and +1. A correlation coefficient of +1 indicates that the two variables are perfectly related in a positive linear sense. Meanwhile, a correlation coefficient of -1 indicates that the two variables are perfectly related in a negative linear sense, and a correlation coefficient of 0 indicates that there is no linear relationship between the two variables.

**Table 3: Pearson Correlation coefficients between dependent and independent variables**

Independent variables		Minimum Risk (1)	Ease to use (2)	Usefulness (3)	Ability and Personality (4)	Intention to use e-commerce (5)
1	Pearson Correlation	1	.446**	.403**	.539**	.713**
	Sig. (2-tailed)		.000	.000	.000	.000
2	Pearson Correlation	.446**	1	.382**	.131**	.591**
	Sig. (2-tailed)	.000		.000	.045	.000
3	Pearson Correlation	.403**	.382**	1	.231**	.566**
	Sig. (2-tailed)	.000	.000		.001	.000
4	Pearson Correlation	.539**	.131**	.231**	1	.597**
	Sig. (2-tailed)	.000	.045	.001		.000
5	Pearson Correlation	.713**	.591**	.566**	.597**	1
	Sig. (2-tailed)	.000	.000	.000	.000	

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

As shown in Table above, Minimum risk ( $r = 0.713$ ), Ease to use ( $r = 0.591$ ), Usefulness ( $r = 0.566$ ) and Ability and personality ( $r = 0.597$ ), all have a positive relationship with Consumers' intention to use e-commerce. In addition, there is a strong relationship between the Level of risk ( $r = 0.713$ ) and Consumers' intention to use e-commerce. In addition, the study found that the relationship for both variables was statistically significant at the 5% level ( $P = 0.00, <0.005$ ). Meanwhile, there is a moderate positive relationship between Easiness to use, perception of Usefulness and ability and personality with Consumers' intention to use e-commerce, with  $r=0.591$  and  $r = 0.566$  and  $r = 0.597$  respectively, with a significant level of 0.005 each.

## 4.4.2. Regression analysis of Consumers' intention to use E-commerce

### 4.4.2.1. Statistical Analysis and test of assumptions

In order to determine the influence of each determinant variable on Consumers' intention to use E-commerce, a multiple regression analysis has been done and it has also been used to analyze relative contribution of each predictors to the total variance using the overall fit.

A model has been developed after identifying the statistically significant variables and checking all the assumptions required to be fulfilled for the application and validation of the model.

Therefore this section of the paper includes analysis of each assumptions required to be fulfilled before multiple regression analysis is done. The following assumptions for linear regression analysis are tested by a SPSS software.

#### A. Linearity assumption

In order for the linearity assumption to be fulfilled, the dependent variable should be a linear function of the independent variable. And this has been checked using Normal probability plots of independent variables with the dependent variable. And this can be checked by comparing obtained results with the linear line and the result is as shown in the figure below.

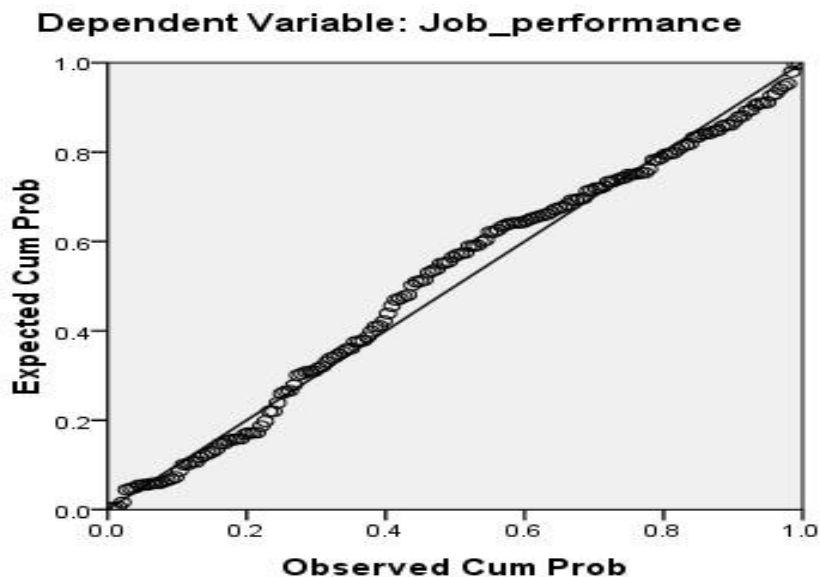


Figure 2 Linearity test

### B. Multi-collinearity assumption

In order to determine the individual contribution of each independent variable to the dependent variables and to avoid the combined effect of highly correlated independent variables, we can detect variables with excessive correlation to prevent wrong conclusion by using Variance Inflation Factor (VIF).

According to Reddy et al. (2013), VIF exceeding 5 has a problem with multi-collinearity. Field (2009) also suggested that values of tolerance (i.e. tolerance= 1/VIF) below 0.2 indicate problem of multi collinearity.

The results of tolerance and VIF from the analysis using SPSS is as shown in the table below.

**Table 4: Multi-collinearity Test Result**

Collinearity statistics		
Model	Tolerance	VIF
Risk Perception	0.544	1.839
Easiness to use	0.728	1373
Perception of usefulness	0.777	1.286
Ability and Personality of Consumers	0.691	1.447
<b>Mean VIF</b>	<b>1.48</b>	

From the results of multi collinearity analysis above, Variance Inflation Factor (VIF) of the model is less than 5 and the tolerance is greater than 0.2, therefore Multi-Collinearity is not the problem of this multiple regression model since there is no overlap of variables. Hence the next assumption that is Normality assumption can be checked.

### C.Normality assumption

In ideal world the data should be perfectly normal that is, the distribution on both sides of the data to the left and the right of a vertical line around the center of all scores should be the same.

Therefore on the bell shaped curve of normality most of the data should be distributed around the center (Field, 2006). The histograms of the data are shown in the figure below.

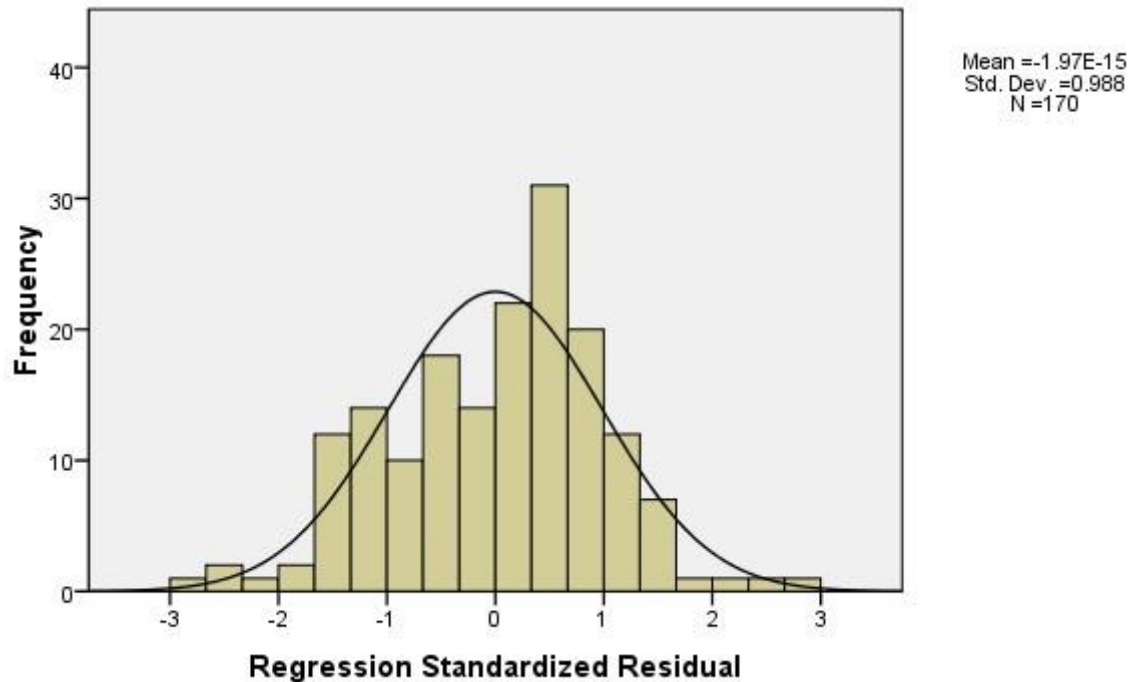


Figure 3 Normality test

The histogram chart above shows that there is no major deviation from the normality bell shaped curve; hence it is a normally distributed data but mathematically we can also measure normality using skewness. A skewness of 0 implies normal distribution. Skewness between negative one and positive one is acceptable and the more the skewness is near to 0, the more normal the data is. The analysis of normality using skewness as criteria for the determinants is summarized and tabulated below.

**Table 5: Tests of normality**

	Risk Perception	Easiness to use	Perception of usefulness	Ability and Personality of Consumers	Consumers' intention to use Ecommerce
Skewness	-0.007	0.071	-0.434	0.392	0.174

Source: own survey results, 2022

The results obtained from the analysis on skewness range from -0.434 to 0.434, which are between the acceptable ranges of -1 and 1. Therefore the data fulfills the assumption of normality. Hence the linear regression model can proceed after checking for homoscedasticity assumption.

#### **D.Homoscedasticity assumption**

Homoscedasticity refers to the level of dispersion of errors consistently throughout all the independent variables. This can be checked by visually examining the plot of standardized residuals. If the scatter is not even, fan and butterfly shapes are common patterns for violation. The following is a scatter plot of standardized residuals versus the standardized predicted values obtained using SPSS software.

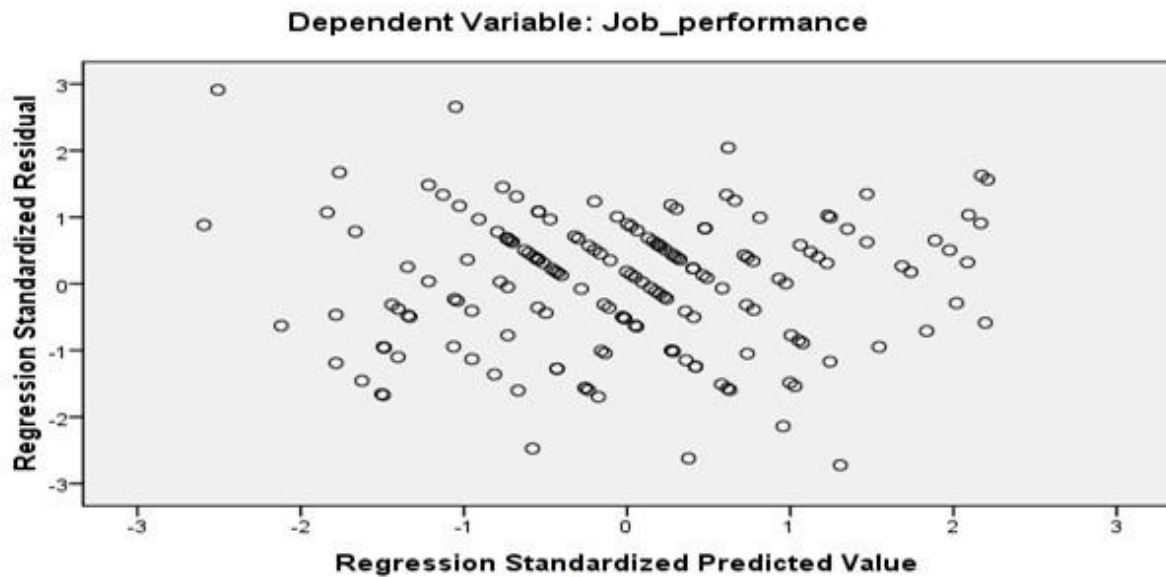


Figure 4 Scatter plot of standardized residuals versus the standardized predicted

#### **4.4.3.Regression analysis**

A regression analysis measures what proportion of the variations in dependent variable can statistically be explained by the independent variable. The adjusted value of R square tells us how much dependent variables' variance could have been accounted for if the model was from the population rather than only from sample like that of R square (Field, 2006). The regression analysis results from the SPSS have been discussed below.

**Table 6: Regression model Summary Table**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.860 <sup>a</sup>	.736	.730	.27820

As presented on table above, the four independent variables that were studied, explain 73.6% of Consumers' intention to use E-commerce as represented by the adjusted R square. Therefore, this means the four independent variables only contribute about 73.6% while other factors not studied in this research contribute 26.4% of Consumers' intention to use Ecommerce.

The R square is found to be 0.736, and the adjusted R square is 0.730; hence the data used in analyzing the relationship between the independent variables and job performance was closely related and the model can be used to describe the population.

#### 4.4.4.ANOVA Test

Analysis of Variance (ANOVA) tells the level of variability with in a regression model. It can be used as a basis for test of significance. The model is said to be statistically significant if the p-value is less than 0.05 (95% confidence level). The analysis resulted summarized and tabulated below.

**Table 7 ANOVA TEST**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	35.694	4	8.924	115.295	.000 <sup>a</sup>
	Residual	12.771	165	.077		
	Total	48.465	169			

From the analysis result the p value was obtained to be 0.000 which is less than 0.05 and the F value was also found to be 115.295, therefore the model is statistically significant and the dependent variable can be inferred using the independent variable.

**The regression model is as follows:**

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Where:

Y = the dependent variable (Consumers' intention to use E-commerce),

$\beta_0$  = the regression coefficient/constant/Y-intercept,  $\beta_1$ ,  $\beta_2$ ,  $\beta_3$ ,  $\beta_4$ , are the coefficients of the regression equation,

X1 = Goal setting related

X2 = schedule task related

X3 = personal skill

X4 = meeting deadlines

The coefficients of the model were analyzed using SPSS software and the results are shown in the table below.

**Table 8. Coefficients of linear regression model**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.237	.150		1.619	.107
	Risk Perception	.291	.055	.288	5.320	.000
	Easiness to use	.252	.036	.324	6.921	.000
	Perception of usefulness	.166	.031	.240	5.290	.000
	Ability and Personality of Consumers	.186	.026	.341	7.100	.000

Dependent Variable: Consumers' intention to use E-commerce

The model becomes:

$$Y = 0.237 + 0.291 X1 + 0.252X2 + 0.166X3+ 0.186X4+0.05$$

The presented findings also show that if we take all other independent variables to zero, a unit increase in Risk Perception leads to an increase in Consumers' intention to use E-commerce by 0.291 with a value of  $P = 0.000$ , which is less than 0.005 and has a positive relationship with a significant level, a unit improvement in Easiness of use leads to an increase in Consumers' intention to use E-commerce by 0.252 with  $P\text{-value} = 0.000$  which is less than 0.005 and has a positive relationship at a significant level, a unit increase in Perception of usefulness of Ecommerce improves Consumers' intention to use E-commerce by 0.166 with  $P\text{-value} = 0.000$  which is less than 0.005 and has a positive relationship at a significant level and a unit increase in meting deadline leads to an increase in the Ability and Personality of Consumers to use Ecommerce improves their intention of use by 0.186 with  $P\text{-value} = 0.000$  which is less than 0.005 and has a positive relationship at a significant level.

This means that all four variables have a positive and significant effect on Consumers' intention to use. However, the most important two factor are the perception of risk by consumers and User friendliness and easiness of E-commerce for the consumers.

#### **4.5.Descriptive analysis on determinant factors**

##### **4.5.1.Response about Risk factors of using e-commerce**

The table below shows summarized responses of the 170 respondents for each question in which the respondents' number is depicted in percentages, mean and standard division.

**Table 9: Response about Risk factors of using e-commerce**

S	Strongly Disagree (1) (%)	Disagree (2) (%)	Neutral (3) (%)	Agree (4) (%)	Strongly Agree (5) (%)	Mean	Standard Division
There is good telecom infrastructure and I can trace my financial activities immediately and prevent un intended out flows	1.2	16.5	41.2	38.2	2.9	3.2529	0.80723
In using E-commerce such as Tele Birr there is guarantee in financial loss	1.2	11.2	47.1	38.2	2.4	3.2941	0.74299
I believe E-commerce platforms such as Tele Birr are trust worthy	0.6	7.6	50.6	40.6	0.6	3.3294	0.65068
Applications and websites of E-commerce platforms such as Tele Birr are frequently updated therefore there is no risk from non-updated information to the users	-	12.4	46.5	40.0	1.2	3.3000	0.69529
There is no risk of it to be used by a third party without my intention	-	11.2	47.6	38.2	2.9	3.3294	0.71150
<b>Overall</b>						<b>3.3012</b>	<b>0.52993</b>

When we look at the confidence the consumers have in the telecom infrastructure and to trace their financial activities immediately and prevent un intended losses, As illustrated above, 2.9% of the respondents of questionnaire strongly confident, 38.2% of the respondents are confident, 41.2% of them are neutral, 16.5% of them disagreed and 1.2% of them strongly disagreed. The mean score of the respondents is 3.25 which is between 3 and 3.5, hence they have neutral

opinion regarding the infrastructure and immediate traceability of each financial activity. Regarding the guarantee of financial loss 1.2% of the respondents strongly disagreed and 11.2% of the respondents disagreed that there is guarantee from service providers for their financial losses, however, 38.2% and 2.4% respondents agreed and strongly agreed respectively that they have the confidence about provision of guarantee for any loss whereas the remaining 47.1% were neutral.

Regarding the trust worthiness of E-commerce platforms such as Tele Birr, 0.6% of the respondents strongly agreed, 40.6% of the respondents agreed, 50.6% of the respondents are neutral, 7.6% of the respondents disagreed and 0.6% of the respondents strongly disagreed. Therefore, it can be concluded that many of the respondents are either neutral or have a question in the trust worthiness of E-commerce platforms such as Tele Birr (58.8%) while the rest 41.2% have the confidence in the trust worthiness of E-Commerce.

The statement that insists applications and websites of E-commerce platforms such as Tele Birr are frequently updated and therefore there is no risk from non-updated information to the users, 12.4 % of the respondents disagreed but 46.5% of them were neutral to the question. The remaining 40% of the respondents agreed and 1.2% of them strongly agreed. Overall mean for this criterion is 3.3 which is neutral.

Regarding the risk of it being used by a third party without their interest, it is found that 11.2% of the respondents Disagreed and 47.6% of the respondents were Neutral whereas, 38.2% and 2.9% of the respondents agreed and strongly agreed respectively. This implies based on the response of the majority of the respondents that have the fear of their accounts being accessed by a third person without their interest.

We can conclude that the consumers don't have the fear regarding the risks related to the use of e-commerce, and they are also highly concerned regarding the telecom infrastructure and guarantee for their financial loss.

#### 4.5.2. Response about Easiness and Accessibility of E-commerce platforms

The table indicated below shows the responses regarding the easiness and accessibility of Ecommerce tools. Respondents' size on each value of the perception measurement scale is expressed by percent, mean and standard division.

**Table 10: Response about ease and Accessibility of E-commerce platforms**

	<b>Strongly Disagree (1) (%)</b>	<b>Disagree (2) (%)</b>	<b>Neut ral (3) (%)</b>	<b>Agree (4) (%)</b>	<b>Strongl y Agree (5) (%)</b>	<b>Mean</b>	<b>Standard Division</b>
Tele Birr is easy to use and I understand all the features	1.8	17.6	31.2	36.5	12.9	3.4118	0.98262
I can easily download the application and get registered to Tele Birr	-	12.9	34.1	39.4	13.5	3.5353	0.88474
I can easily communicate and resolve any issues regarding Tele Birr with the service providers	2.9	16.5	35.3	31.8	13.5	3.3364	1.00704
There is good network and I can easily access my Tele Birr account whenever I want	3.5	21.8	34.7	27.6	12.4	3.2353	1.03942
I find Tele Birr applications to be easily accessible	1.2	15.3	38.2	32.9	12.4	3.4000	0.93201
<b>Overall</b>						<b>3.3894</b>	<b>0.68983</b>

Among the features stated regarding the ease to use E-commerce tools and platforms, the existence of good network and its easily accessibility whenever required was the most disagreed one (21.8%) and it is also rated the lowest (mean = 3.23).Whereas, Easiness to download the

application and get registered was the one that has been highly agreed up on (39.4%) and mean of 3.54.

Overall consumers' perception regarding the ease of the use of e-commerce has been rated 3.39 which is above 3 and below 3.5 which shows average performance. When we rank from the most appreciated feature to the least one regarding the easiness of e-commerce utilization respectively is; Easiness to download the application and get registered, easiness to use and understandability of all the features, easily accessibility, the tendency to easily communicate and resolve any issues regarding Tele Birr with the service providers, and availability of good network to easily access Tele Birr account whenever they want.

#### 4.5.3. Response about consumers' perception of the usefulness e-commerce

Respondents were also asked to rate their level of agreement regarding the usefulness of e-commerce, and their responses have been analyzed and summarized using percentage, mean and standard deviation. The results indicated in the table are also described below.

**Table 11: Response about consumers' perception of the usefulness e-commerce**

	<b>Strongly Disagree (1) (%)</b>	<b>Disagree (2) (%)</b>	<b>Neutral (3) (%)</b>	<b>Agree (4) (%)</b>	<b>Strongly Agree (5) (%)</b>	<b>Mean</b>	<b>Standard Division</b>
I believe I can save my time and energy by using Tele Birr	1.8	8.2	20.6	40.6	28.8	3.8647	0.98476
I believe most service providers use Tele Birr and hence I can get e-commerce services using Tele Birr	1.2	15.9	19.4	42.9	20.6	3.6588	1.01530
I believe I can save my money by using	2.4	17.6	15.9	45.9	18.2	3.6000	1.05134

Tele Birr							
Most commercial activities can be done using Tele Birrs	1.8	14.7	16.5	47.6	19.4	3.6824	1.00545
I believe I can get better services by using e commerce such as Tele Birr	2.4	12.9	18.8	42.9	22.9	3.7118	1.03454
<b>Overall</b>						<b>3.6976</b>	<b>0.77391</b>

Respondents' response regarding the usefulness of e-commerce shows that; 1.8% of the respondents responds strongly disagreed and 8.2% of the respondents disagreed whereas 20.6% of respondents responded neutral but the remaining respondents that is 40.6 % and 28.8% agreed and strongly agreed respectively that they can save their time and energy by using Tele Birr. The result implies that the respondents have good perception regarding the importance of ecommerce to save time and energy.

Regarding the use of Tele Birr by service providers to give e-commerce services, it shows that 1.2% of the respondents strongly disagreed and 15.9% of the respondents disagreed, but 19.4% of the respondents were neutral whereas the remaining respondents that are 42.9% and 20.6% agreed and strongly agreed respectively.

For the question regarding importance of e-commerce to save my money, 2.4% of the respondents strongly disagreed and 17.6% of the respondents disagreed. In contrast 45.9% and 18.2% of the respondents agreed and strongly agreed respectively whereas the remaining 15.9% of the respondents were neutral. This also implies majority of the respondents understand the economic importance of e-commerce but when compared to other benefits, this aspect is less appreciated.

The respondents were also asked if most commercial activities can be done using Tele Birr, in which, 1.8% of the respondents strongly disagreed and 14.7% of the respondents disagreed, but

16.5% of the respondents were neutral and the remaining respondents that are 47.6% and 19.4% responds agreed and strongly agreed respectively.

The last question regarding the importance of e-commerce was if the consumers believe that they can get better services by using e-commerce such as Tele Birr. 42.9% and 22.9% of the respondents agreed and strongly agreed respectively. The other 12.9% of the respondents disagreed, 2.4% of the respondents strongly disagreed and the remaining 18.8% respondents were neutral.

The overall mean score of the usefulness of e-commerce was rated around 3.7 which is above 3.5, hence it shows that the consumers understand the benefits that can be obtained from using e-commerce, and the most appreciated aspect is, its benefit to save time and energy (mean of 3.87).

#### 4.5.4. Response about the consumers' ability and personality

The last aspect assessed under the influencing variables is the effect of consumers' ability and personality on their intention to use e-commerce. The results of the analysis of percentage, mean and standard deviation has been summarized and put using the following table.

**Table 12: Response about meeting deadline related factors**

	Strongly Disagree (1) (%)	Disagree (2) (%)	Neutral (3) (%)	Agree (4) (%)	Strongly Agree (5) (%)	Mean	Standard Division
I have the ability to use all E-commerce platforms for any commercial activities	21.2	26.5	22.4	21.2	8.8	2.7000	1.26327
I am familiar with all features of e-commerce including Tele Birr	24.7	27.6	21.8	17.6	8.2	2.5706	1.26316

I am always ready to try new and important technological advancements and take risks	27.6	27.1	30.0	11.8	3.5	2.3647	1.11310
The social norms and my surrounding highly motivates the use of ecommerce including.	20.0	32.4	25.3	17.6	4.7	2.5471	1.13608
I give priority to the efficiency of my activities and concentrate on efficient use of my time, money and energy. Tele Birr	18.2	30.6	29.4	16.5	5.3	2.6000	1.12213
<b>Overall</b>						<b>2.5565</b>	<b>0.98184</b>

Respondents' response regarding their ability all E-commerce platforms for any commercial activities shows that; 1.8% of the respondents they strongly cannot and 8.2% of the respondents responded they can't whereas 20.6% of respondents responded neutral but the remaining respondents that is 40.6 % and 28.8% agreed and strongly agreed respectively that they have the ability to use all E-commerce platforms for any commercial activities.

Regarding their familiarity with all features of e-commerce including Tele Birr, it shows that 24.7% of the respondents strongly do not believe and 27.6% of the respondents do not, but 19.4% of the respondents were neutral whereas the remaining respondents that are 17.6% and 8.2% do and strongly do believe that they are familiar with all features of e-commerce including Tele Birr respectively.

For the question asking if they are always ready to try new and important technological advancements and take risks, 20.0% of the respondents strongly disagree and 27.1% disagreed but 30% were neutral about this issue while the remaining 11.8% and 3.5% of the respondents agreed and strongly agreed. This result indicates majority of the respondents were not confident about their ability and personality competence to use Tele Birr.

The respondents were also asked if the social norms and their surrounding highly motivates the use of e-commerce including Tele Birr. 27.6% and 32.4% of the respondents disagreed and strongly disagreed respectively. The other 17.6% of the respondents' agreed, 4.7% of the respondents strongly agreed and the remaining 25.3% respondents were neutral.

The respondents were lastly asked if they give priority to the efficiency of their activities and concentrate on efficient use of their time, money and energy, in which, 18.2% of the respondents strongly disagreed and 30.6% disagreed, but 29.4% were neutral about this issue while the remaining 16.5% and 5.3% of the respondents responds agreed and strongly agreed.

The overall mean score of the consumers' perception regarding their ability and personality in utilizing e-commerce was rated around 2.57 which is below 3, hence it shows that the consumers believe that they have limitations in their ability, the social and personal norms that minimizes their intention to use e-commerce.

#### 4.5.5. Consumers' intention to use e-commerce/Tele Birr

Consumers' intention and willingness to use e-commerce has been assessed using five features. The results of rates of respondents have been summarized and tabulated below using percent, mean and standard division.

**Table 13: Response about Consumers' intention to use e-commerce/Tele Birr**

	<b>Strongly Disagree (1) (%)</b>	<b>Disagree (2) (%)</b>	<b>Neutral (3) (%)</b>	<b>Agree (4) (%)</b>	<b>Strongly Agree (5) (%)</b>	<b>Mean</b>	<b>Standard Division</b>
Given the chance, I always intend to use e-commerce platforms such as Tele Birr	0.6	18.8	52.4	22.9	5.3	3.1353	0.79899
I am most likely to use Tele Birr to buy and sell products in the future	0.6	17.1	51.2	25.9	5.3	3.1824	0.79699

I believe the benefits obtained from using ecommerce are more valuable than the risks and shortcomings	0.6	18.8	53.5	21.8	5.3	3.1235	0.79349
I recommend others to use e-commerce	1.2	18.2	54.7	20.0	5.9	3.1118	0.80998
I believe most people have the intention to use ecommerce given the opportunity	2.9	15.3	48.2	25.9	7.6	3.2000	0.89443
<b>Overall</b>						<b>3.1506</b>	<b>0.53551</b>

From the results of the analysis of Consumers' intention to use e-commerce, it can be concluded that they have neither a strong desire nor a strong unwillingness to use e-commerce, rather they are indifferent or have a neutral stand (mean of 3.15). And the least rated aspect is the one that asks if they recommend it to others (mean of 3.11).

As depicted in the table, the response for the first statement insisting if "Given the chance, they always intend to use e-commerce platforms such as Tele Birr", 0.6% of the respondents strongly disagreed and 18.8% of the respondents disagreed. But 52.4% of the respondents were neutral whereas the remaining 22.9% and 5.3% of the respondents agreed and strongly agreed respectively. This result implies that majority of the respondents have the intention to use Ecommerce if they get the chance.

Fir the other question mentioned on the table stating that they are most likely to use Tele Birr to buy and sell products in the future, 0.6% respondents strongly disagreed, 17.1% of the respondents disagreed and 51.2% of the respondents were neutral. The remaining 25.9% and 5.3% of the respondents agreed and strongly agreed respectively.

They were also asked if they believe the benefits obtained from using e-commerce are more valuable than the risks and shortcomings, and 0.6% of the respondents strongly disagreed and 18.8% of the respondents disagreed. In contrast 21.8% and 5.3% of the respondents agreed and strongly agreed respectively, whereas the remaining 53.5% of the respondents were neutral.

The fourth assesses their willingness to recommend others to use e-commerce in which 1.2% of the respondents strongly disagreed and 18.2% of the respondents disagreed. But 54.7% of the respondents were neutral for this issue whereas the remaining respondents which is 20.0% and 5.9% respondents agreed and strongly agreed respectively.

The last question regarding their intention to use e-commerce asks if they believe most people have the intention to use e-commerce given the opportunity. 25.9% and 7.6% of the respondents agreed and strongly agreed. The other 15.3% of the respondents disagreed, 2.9% of the respondents strongly disagreed and the remaining 48.2% respondents responded neutral.

## CHAPTER FIVE CONCLUSION AND RECOMMENDATION

### 5.1. Introduction

This chapter consists of conclusions of the major findings withdrawn from the analysis in relation to the research objectives and finally a recommendation for future studies and future improvement works is provided.

### 5.2. Summary of Findings

Obtained results of the research can be summarized as follows

- The number of male respondents is a little bit more than female respondents (58.8%), most of them have been graduated from higher educational institutions (98.8%), most of them are between 21 and 35 years old (95.9%), Most are single (61.2%), large number of them have never used Tele Birr (38.24%) or have used for relatively smaller duration of time (35.3%), and most of them are either self-employed/service providers/sellers (41.17%) or Employed in public offices or in Private offices (35.3%).
- The correlation analysis showed that factors of Minimum risk, Ease of use, Perception of Usefulness and Consumers' Ability and personality all have a significant and positive correlation with Consumers' intention to use e-commerce with  $r = 0.713$ ,  $0.591$ ,  $0.566$  and  $0.597$  respectively.
- The four independent variables that were considered under this research explain 73.6% of Consumers' intention to use E-commerce ( $R \text{ square} = 0.730$ )
- A linear regression model was obtained:  $Y = 0.237 + 0.291 X1 + 0.252X2 + 0.166X3 + 0.168X4 + 0.05$ , where  $Y =$  Consumers' intention to use e-commerce,  $X1 =$  risk perception,  $X2 =$  Easiness to use,  $X3 =$  Perception of usefulness,  $X4 =$  Consumers' Ability and personality
- Consumers are highly concerned regarding the telecom infrastructure and guarantee for their financial loss under risk perception factors.

- Among the features stated regarding the ease to use E-commerce tools and platforms, the existence of good network and its easily accessibility whenever required was the most disagreed one (21.8%) and it is also rated the lowest (mean = 3.23). Whereas, Easiness to download the application and get registered was the one that has been highly agreed up on (39.4%) and mean of 3.54.
- The overall mean score of the usefulness of e-commerce was rated around 3.7 which is above 3.5, hence it shows that the consumers understand the benefits that can be obtained from using e-commerce, and the most appreciated aspect is, its benefit to save time and energy (mean of 3.87)
- Overall mean score of the consumers' perception regarding their ability and personality in utilizing e-commerce was rated around 2.57 which is below 3, hence it shows that the consumers believe that they have limitations in their ability, the social and personal norms that minimizes their intention to use e-commerce. And the least ranked aspect was their readiness to try new and important technological advancements and take risks (mean of 2.36)
- Consumers have neither a strong desire nor a strong unwillingness to use e-commerce, rather they are indifferent or have a neutral stand (mean of 3.15). And the least rated aspect is the one that asks if they recommend it to others (mean of 3.11).

### **5.3. Conclusion**

Based on the results obtained from the regression, correlation and descriptive analysis of mean, standard deviation and percentage in relation to research objectives, the following conclusions have been made

- The correlation analysis showed that factors of perceived minimum risk, Ease of use, Perception of Usefulness and Consumers' Ability and personality all have a strong, significant and positive correlation with Consumers' intention to use e-commerce. Therefore, any action done to improve these attributes will result in improvement of consumers' intention to use e-commerce.

- Perceived ease of use of e-commerce have been found to be the second most influential factor affecting Consumers' intention of using e-commerce, yet the existence of weak network and its difficult accessibility whenever required was the most unappreciated feature among easiness and accessibility features.
- Perceived usefulness of e-commerce by the consumers was found to be the least influential but yet with a strong and positive correlation with Consumers' intention to use e-commerce. It was also determined that consumers understand the benefits that can be obtained from using e-commerce, and the most appreciated aspect is its benefit to save time and energy.
- Perceived risks of using e-commerce were found to be the most influential factors affecting consumers' intention to use e-commerce, and Consumers were found to be highly concerned regarding guarantee for their financial loss and the existing telecom infrastructure. Therefore, it was found to be essential to give priority in minimizing the risk factors specially related to weak telecom infrastructure and absence of guarantee for a financial loss.
- The effect of consumers' perception regarding their ability and Personality to use ecommerce on their intention to use e-commerce was analyzed and the result shows that it is among the strong, significant and positively influential factors, yet it was low, hence it shows that the consumers believe that they have limitations in their ability, and the social and personal norms minimizes their intention to use e-commerce. And the least ranked aspect was their readiness to try new and important technological advancements and take risks.
- Consumers' intention to use e-commerce was found to significantly be determined by consumers' perception regarding the ease of use, usefulness, risk, and their ability and personality to utilize it, and it can linearly be explained using these factors with r square of 0.736. And currently, the consumers were found to have neither a strong desire nor a strong unwillingness to use e-commerce, rather they are indifferent and have a neutral intention.

#### **5.4. Recommendation**

Based on the results, findings and conclusion of the research, the following recommendations are suggested to improve consumers' intention to use e-commerce

- Perceived risks of using e-commerce were found to be the most influential factors affecting consumers' intention to use e-commerce, hence every stakeholder should work in minimizing these perceived risks, specially that arise from absence of good infrastructure, financial lose management/guarantee.
- Perceived minimum risk, Ease of use, Perception of Usefulness and Consumers' Ability and personality were all found to have a strong, significant and positive contribution to consumers' intention to use e-commerce; hence strategies should be identified and collectively done to improve these aspects considering the great multidimensional benefits that can be gained from e-commerce as a society.
- Factors related to perceived ease of use, usefulness, risk, and consumers' ability and personality were found to explain only 73.4% of factors influencing consumers' intention to use e-commerce, hence the rest 26.6% of the explaining factors need to further be studied.
- The researcher believes that future studies on the subject matter can have a better result if they can expand their scope in relation to geography and number of respondents, and hence include the separate and combined effect of respondents' demographic, educational, and other personal background factors to their intention to use e-commerce.

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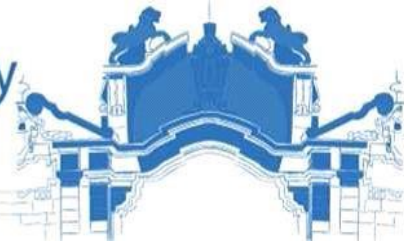
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## ANNEX I: QUESTIONNAIRE



SEEK WISDOM, ELEVATE YOUR INTELLECT AND SERVE HUMANITY!

Addis Ababa University  
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### Addis Ababa University Masters of Art in Marketing Management

Dear Sir/Madam

First and foremost, I would like to thank you in advance for giving me your opinions and suggestions regarding the survey questionnaire. The main objective of designing this question is to get primary data that are necessary to conduct on “**investigating factors affecting consumers’ intention to use E-commerce: A case study of tele birr**”. Therefore, your genuine response helps me to carry out this study.

For additional information and comment do not hesitate to contact me, **name xxxxxx** via the following address. Thanking you in advance.

Yours sincerely,

Name: **YORDANOS BERIUN BEYENE**

Telephone: **+251921018940**

#### **SECTION A: General Information of the Respondent**

Please tick (**v**) the appropriate box to indicate your answer.

1) **Gender**      Male

Female

2) **Age**

< 21

22 – 35

36 – 54

> 54

**3) Marital Status**

Single

Married

Divorced/ Widowed

> 54

**4) Educational Background:**

Below Certificate

Certificate/Diploma

BA/BSC Degree

MA/MSC or Above

**5) How long have you used Tele Birr?**

Do not use

Below 6 months

6 month to 1 year

Above 1 year

**6) What is your occupation/ Job?**

Unemployed

Student

Employed in public offices/Private offices

Self-employed/Service provider/Seller

**SECTIONB: Internal and External**

Please tick (✓) on the appropriate column to indicate your reactions to the following statements.

1= Strongly disagree (SD)

4= Agree (A)

2= Disagree (D)

5= Strongly agree (SA)

3= Neutral (N)

NO	Statement	SD (1)	D (2)	N (3)	A (4)	SA (5)
<b>Factors</b>						
<b>1. Perceived ease risk</b>						
1.1	There is good telecom infrastructure and I can trace my financial activities immediately and prevent un intended out flows					
1.2	In using E-commerce such as Tele Birr there is guarantee in financial loss					
1.3	I believe E-commerce platforms such as Tele Birr are trust worthy					
1.4	Applications and websites of E-commerce platforms such as Tele Birr are frequently					

	updated therefore there is no risk from non-updated information to the users					
1.5	There is no risk of it to be used by a third party without my intention					
<b>2. Perceived ease and accessibility</b>						
2.1	Tele Birr is easy to use and I understand all the features					
2.2	I can easily download the application and get registered to Tele Birr					
2.3	I can easily communicate and resolve any issues regarding Tele Birr with the service providers					
2.4	There is good network and I can easily access my Tele Birr account whenever I want					
2.5	I find Tele Birr applications to be easily accessible					
<b>3. Perceived Usefulness</b>						
3.1	I believe I can save my time and energy by using Tele Birr					
3.2	I believe most service providers use Tele Birr and hence I can get e-commerce services using Tele Birr					

3.3	I believe I can save my money by using Tele Birr					
3.4	Most commercial activities can be done using Tele Birr					
3.5	I believe I can get better services by using e-commerce such as Tele Birr					
<b>4. Ability and personality of users</b>						
4.1	I have the ability to use all E-commerce platforms for any commercial activities					
4.2	I am familiar with all features of e-commerce including Tele Birr					
4.3	I am always ready to try new and important technological advancements and take risks					
4.4	The social norms and my surrounding highly motivates the use of e-commerce including.					
4.5	I give priority to the efficiency of my activities and concentrate on efficient use of my time, Money and energy. Tele Birr					
<b>Consumers' intention to use Tele Birr</b>						
5.1	Given the chance, I always intend to use ecommerce platforms such as Tele Birr					
5.2	I am most likely to use Tele Birr to buy and sell products in the future					
5.3	I believe the benefits obtained from using ecommerce are more valuable than the risks and shortcomings					
5.4	I recommend others to use e-commerce					
5.5	I believe most people have the intention to use e-commerce given the opportunity					

What do you think are the major challenges to use Tele Birr in your daily commercial activities?

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What should be done to improve the level of consumers' satisfaction and their intention to use Tele Birr?

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## ANNEX II: Tables and Charts

Gender of the respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid male	70	41.2	41.2	41.2

female	100	58.8	58.8	100.0
Total	170	100.0	100.0	

**marital status of the respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	104	61.2	61.2	61.2
	59	34.7	34.7	95.9
single married	7	4.1	4.1	100.0
divorced/widoerd				
Total	170	100.0	100.0	

**age of the respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid < 21	62	36.5	36.5	36.5
22-35	101	59.4	59.4	95.9
36-54	4	2.4	2.4	98.2
>54	3	1.8	1.8	100.0
Total	170	100.0	100.0	

**Education qualification**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Below certificate	2	1.2	1.2	1.2

certificate / diploma	4	2.4	2.4	3.5
Degree	97	57.1	57.1	60.6
Masters and above	67	39.4	39.4	100.0
Total	170	100.0	100.0	

**PR\_1**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1		1.2	1.2	1.2
2	2	16.5	16.5	17.6
3	28	41.2	41.2	58.8
4	70	38.2	38.2	97.1
5	65	2.9	2.9	100.0
Total	5	100.0	100.0	

**PR\_2**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1		1.2	1.2	1.2
2		11.2	11.2	12.4
3	2	47.1	47.1	59.4
4	19	38.2	38.2	97.6
5	80	2.4	2.4	100.0
Total	65	4	100.0	100.0

**PR\_3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1		.6	.6	.6
	2		7.6	7.6	8.2
	3	1	50.6	50.6	58.8
	4	13	40.6	40.6	99.4
	5	86	.6	.6	100.0
		69			
		1			
Total		170	100.0	100.0	

**PR\_4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2		12.4	12.4	12.4
	3		46.5	46.5	58.8
	4	21	40.0	40.0	98.8
	5	79	1.2	1.2	100.0
		68			
Total		217	100.0	100.0	

**PR\_5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	19	11.2	11.2	11.2
	3	81	47.6	47.6	58.8

4	65	38.2	38.2	97.1
5	5 170	2.9	2.9	100.0
Total		100.0	100.0	

**PE\_1**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1		1.8	1.8	1.8
2		17.6	17.6	19.4
3	3 30	31.2	31.2	50.6
4	53	36.5	36.5	87.1
5	62	12.9	12.9	100.0
Total	22 170	100.0	100.0	

**PE\_2**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2		12.9	12.9	12.9
3		34.1	34.1	47.1
4	22 58	39.4	39.4	86.5
5	67	13.5	13.5	100.0
Total	23 170	100.0	100.0	

**PE\_3**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid		2.9	2.9	2.9
		16.5	16.5	19.4
1	5	35.3	35.3	54.7
2	28			
3	60	31.8	31.8	86.5
4	54	13.5	13.5	100.0
5	23			
Total	170	100.0	100.0	

**PE\_4**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1		3.5	3.5	3.5
2		21.8	21.8	25.3
3	6	34.7	34.7	60.0
	37			
4	59	27.6	27.6	87.6
5	47	12.4	12.4	100.0
	21			
Total	170	100.0	100.0	

**PE\_5**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1		1.2	1.2	1.2
	2			
2	26	15.3	15.3	16.5

3	65	38.2	38.2	54.7
4	56	32.9	32.9	87.6
5	21	12.4	12.4	100.0
Total	170	100.0	100.0	

**PU\_1**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	3	1.8	1.8	1.8
2	14	8.2	8.2	10.0
3	35	20.6	20.6	30.6
4	69	40.6	40.6	71.2
5	49	28.8	28.8	100.0
Total	170	100.0	100.0	

**PU\_2**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	2	1.2	1.2	1.2
2	27	15.9	15.9	17.1
3	33	19.4	19.4	36.5
4	73	42.9	42.9	79.4
5	35	20.6	20.6	100.0
Total	170	100.0	100.0	

**PU\_3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1		2.4	2.4	2.4
	2		17.6	17.6	20.0
	3	4	15.9	15.9	35.9
	4	30	45.9	45.9	81.8
	5	27	18.2	18.2	100.0
		31			
	Total	170	100.0	100.0	

**PU\_4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1		1.8	1.8	1.8
	2	3	14.7	14.7	16.5
	3	25	16.5	16.5	32.9
	4	28	47.6	47.6	80.6
	5	81	19.4	19.4	100.0
		33			
	Total	170	100.0	100.0	

**PU\_5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	2.4	2.4	2.4

2	22	12.9	12.9	15.3
3	32	18.8	18.8	34.1
4	73	42.9	42.9	77.1
5	39	22.9	22.9	100.0
Total	170	100.0	100.0	

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.858 <sup>a</sup>	.736	.730	.27820	1.651

a. Predictors: (Constant), Abilit\_personalit\_use, Perceived\_ease\_accessibility, Perceive\_usefulnes, Perceived\_ease\_risk

b. Dependent Variable: intention

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.694	4	8.924	115.295	.000 <sup>a</sup>
	Residual	12.771	165	.077		
	Total	48.465	169			

a. Predictors: (Constant), Abilit\_personalit\_use, Perceived\_ease\_accessibility, Perceive\_usefulnes, Perceived\_ease\_risk

b. Dependent Variable: intention

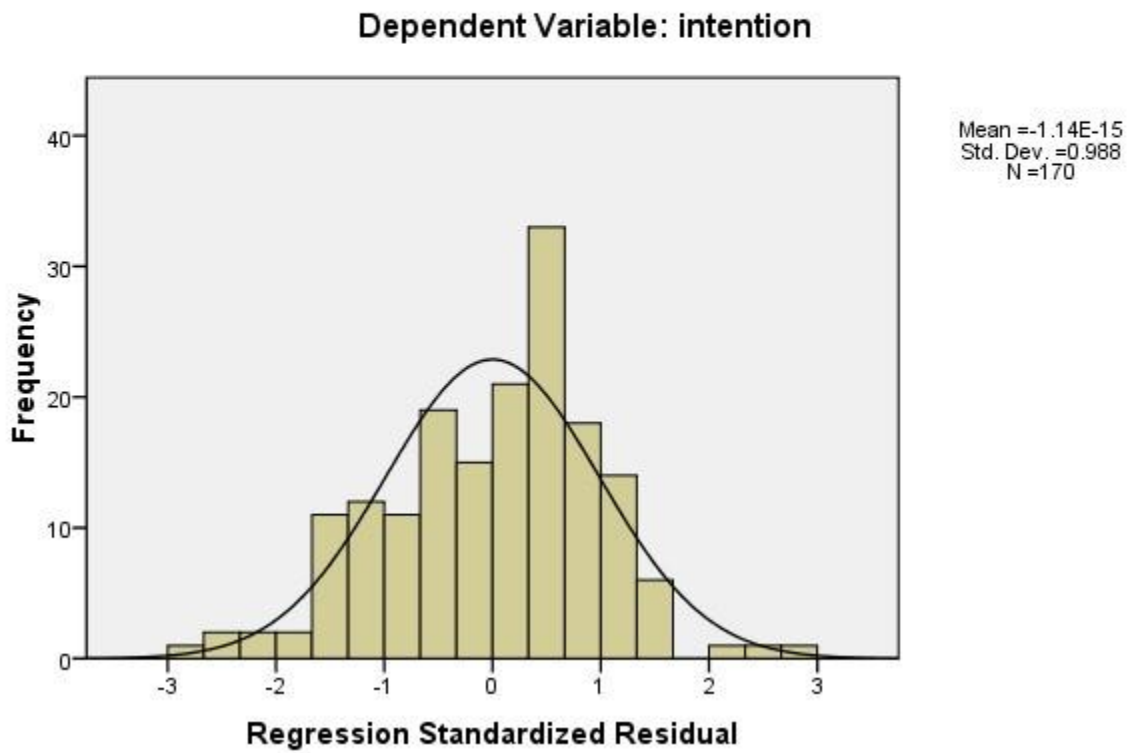
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.244	.151		1.619	.107

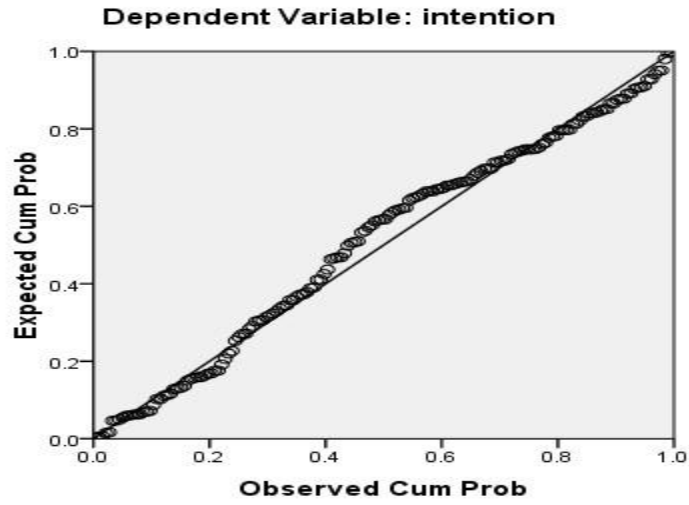
Perceived_ease_risk	.291	.055	.288	5.320	.000
Perceived_ease_accessibilit			.324		
y	.252	.036		6.921	.000
Perceive_usefulness	.166	.031	.240	5.290	.000
Abilit_personalit_use	.186	.026	.341	7.100	.000

a. Dependent Variable: intention

### Histogram



**Normal P-P Plot of Regression Standardized Residual**



# Scatterplot

Dependent Variable: intention

