

## THE DETERMINANTS OF THE ATTITUDE TO THE USE OF THE BANK ONE LINE

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**Abstract:** This research explains the factors that influenced the attitude to use of the bank one line. The objective of this paper is to determine the impact of the perception on the attitude to use the new technologies. It contributes to promote a positive attitude to adopt this technology.

**Keywords:** Perceived usefulness, Perceived ease, attitude to use the bank one line.

### I. INTRODUCTION

This research explains the factors that determinate the attitude to use bank one line by business men. It presents a conceptual framework for understanding the process of use of this technology. The conceptual model will be tested in the Tunisian context to determine the attitude to use the bank one line.

### II. THEORETICAL FOUNDATIONS

#### A. *The Technology Acceptance Model (TAM)*

This research is based on the Technology Acceptance Model (TAM) (Davis 1989). This model explains the use of new information technology (El Zaoui and Akremi 2003, Dulyalk 2005). Technology Acceptance Model can explain the success or failure of the adoption of the new technologies and it can predict the determinants of acceptance of a system (Taylor 1995). This model has enjoyed a good validation in several empirical studies (Yousfzai and Pallister 2007, Bruner and Kumar 2005). The TAM has also been tested on different applications (Huang 2005, Salam 2004, Chau and Hu 2002, Wu and Lin 2004, Yampah G and al 2005). In this model, Davis (1989) determines that the perceived usefulness and ease of use influenced the attitude.

### ***B. The perceived ease to use influences attitude***

The perceived ease presented the degree to which the user believes that the use is devoid of effort (Davis 1989). It reflects the degree of complexity (Bagozzi and al 1989). This is the ease with which the user has learned to use Internet banking. The perceived ease influences positively the attitude to the use the technology (Leory and al 2005, o'cass 2003, Guimond 2008, Chen et al 2002, Zaoui and el Akremi 2003, Pearson et al 2007).

H1: Perceived ease of the bank one line influences positively the attitude to use this technology.

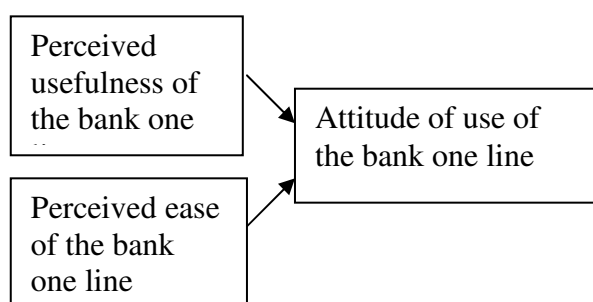
### ***C. the perceived usefulness influences attitude to the use***

The perceived usefulness is the degree to which an innovation is perceived as providing a greater benefit (Limayem and Frini 2004) and positive consequences (Chen et al 2002, Rogers 1995). It presented the degree to which the user believes that the use is able to improve its performance and effectiveness of the work (Davis1989). This utility determines the attitude (Meuter and al 2000, Constance and Naveen, 2006, O'cass 2003, Dulyalak Settapong 2005, Chen and al 2002). This is also found at a bank use (Chau and al 2003, Pearson and al 2007).

H2: Perceived usefulness of the bank one line influences positively the attitude to use this technology.

The proposal model is presented by this diagram:

Conceptual model 1: Determinants of the attitude to use of the bank one line



## **III. METHODOLOGY AND RESULTS OF RESEARCH**

### ***A. The administration of the questionnaire***

The questionnaire was administered according to the technique of face to face and the techniques of administration via Internet at 130 Tunisian entrepreneurs while the convenience method. The measurement scales supported by literature.

### ***B. The factor analysis***

Factor analysis was conducted with the use of SPSS 17. In consequence we conducted an ACP. To ensure the purification and reliability of measurement scales adapted to the use of e-banking, we assessed the Cronbach alpha (value varies between 0.823 and 0.96).

### ***C. The results of the application of multiple regression methods***

We used a multiple regression methods to test the influence of perceived ease and usefulness on the attitude. The research results showed that the perceived ease has a positive and significant impact on the attitude to use of the bank one line, so we have validated the hypothesis H1.

Research has shown that perceived usefulness has a positive influence on the attitude of this technology. The hypothesis H 2 is validated ( $t = \text{attitude} = 9.179$  and greater than 1.96 and Beta sign is positive (0.582)).

## **IV. CONCLUSION**

This research contributes to the identification of determinants of the attitude to use of the bank one line by business leaders. The results confirm the relationship established by Davis (1989), and demonstrate that the perceived ease and usefulness influence positively the attitude.

The positive attitude to the use of the bank one line by business men is also based on the appreciation of its utility. Banks must develop the perceived ease and usefulness to promote a positive attitude towards the use of the bank one line.

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