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FACTORS INFLUENCING ADOPTION OF UBER IN BANGLADESH AND PAKISTAN

Master's thesis in Master in International Business and
Marketing

Supervisor: Richard Glavee-Geo

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Abstract

Purpose: Over all purpose of this study is to investigate the behavioral intentions of consumers towards adoption of Uber with focus on effects of digitalization and shared economy on adoption of Uber. Another objective is to examine the cultural factors of Bangladesh and Pakistan which are leading people towards adoption of non-traditional sources of transport.

Design/Methodology/Approach: Theory of Planned Behavior integrated with Hofstede's Cultural Dimensions has been used to examine the Behavioral Intention of customers towards adoption of Uber. Further, the effects of Technology Adoption Model and two other factors, Risk and Trust, on Behavioral Intention of using Uber have been investigated. Data was collected through questionnaires from 145 respondents from Bangladesh and Pakistan.

Findings: Empirical findings show that Risk negatively affects the Behavioral Intention. Furthermore, Attitude Towards Behavior is highly positively significant when it is moderated by Masculinity and Uncertainty Avoidance positively moderates the relation between Social Norms and Behavioral Intention, while Uncertainty Avoidance moderates the relation between Perceived Behavioral Control and Behavioral Intention negatively. Moreover, study also shows that women are more interested in using Uber service.

Limitations of Study: Data is collected through online close-ended questionnaires which limits the generalization of the study.

Managerial Implications: Study identifies the female as a bigger market and provides an opportunity to Uber to categorize the risks prevalent in the society and define new strategies by adapting to the local culture by being a global company.

Keywords: Theory of Planned Behavior, Technology Adoption Model, Hofstede's Cultural Dimensions, Risk, Trust, Digitalization, Shared Economy.

Acknowledgement

We are sincerely thankful to our supervisor, Associate Professor Richard Glavee-Geo for his strong support, continuous help and dedicated supervision in this entire Master's research. His constructive criticism, invaluable suggestions and time have helped us to achieve all the steps of writing this Master's thesis.

We pay our gratitude to all the teaching and non-teaching staff who directly or indirectly put effort to enable us to overcome all the hurdles during this two years master's program. We also appreciate all our mates who made this journey pleasant and exciting and we wish them for their future.

Last but not the least, we are obliged to our families for their steady support and selfless motivation without which it was not possible to pursue this degree and complete it.

Muhammad Khubaib Zafar

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Abbreviations/Acronyms

ATB	Attitude Towards Behavior
BI	Behavioral Intention
IND	Individualism
LTO	Long-term Orientation
MAS	Masculinity
PBC	Perceived Behavioral Control
PD	Power Distance
PEU	Perceived Ease of Use
PU	Perceived Usefulness
SN	Subjective Norms
TAM	Technology Adoption Model
TPB	Theory of Planned Behavior
UA	Uncertainty Avoidance

CHAPTER 1: INTRODUCTION

1.1 Background and purpose of the study

The world is in the midst of unprecedented urbanization, with cities expected to hold 5.2 billion residents by 2050 (Irigoyen, 2014). This trend poses the major threat for big cities in terms of mobility or transportation of people. Transport is prerequisite for the bright future of cities as it serves as a bridge between people and their routine life segments and processes. Transport industry has been affected in developing and underdeveloped countries, like Bangladesh and Pakistan, due to inefficient planning and insufficient funding. While talking about Bangladesh, there are different factors which cause increase in travel time and economic cost. The number of vehicles on city roads in Bangladesh increased 16 times between 2001 and 2013, while motorized public transport accounts for only 23 percent of trips (Bank, 2016).

To overcome these challenges of increased urbanization, better urban transportation is inevitable to reduce poverty and enhance economic growth. For this purpose, there is need to decrease dependencies upon traditional modes of doing business in transport sector. This has been possible with the invention of internet, or particularly with digitalization. This digitalization has transformed the ways of businesses by actively responding to the rapidly changing needs of people. It has converged the resources possessed by different entities for the collective benefits of the society, thus establishing the shared economy. Shared economy is a sustainable economic system built around the sharing of private assets. This rather new system mostly relies on information technology (P2P) to empower individuals and other profit and non-profit organizations with ways of sharing excess capacity in goods, knowledge and services (Korona & Grzunov 2014).

This sharing of resources with the help of technology, brings the underutilized resources into mobilization and thus maximum output would be possible from limited resources. These new ventures such as Airbnb and Uber have caused a threat for traditional businesses such as hotel industry or taxi industry. Following the model of “shared economy”, in the light of “digitalization”, Uber aims to gather the resources held by one person and makes it useful for the other person in generating revenue for all stakeholders. Uber started in 2009 with the help of an app and began

raising venture capital and as by September 2014, Uber had accumulated over \$1.5 billion in venture capital and operates in more than 70 cities in 45 countries (Cusumano, 2015).

However, response of people towards this digitalization could be different in different societies. Every society is a combination of different mental and practical approaches and thus differs from other societies in terms of cultures. The purpose of this study is to explore the behavior patterns of consumers towards adoption of Uber in Bangladesh and Pakistan. Study will aim to find out how behaviors and intentions of people are formed for the adoption and usage of assets of shared technology in the form of 'Uber'. It will also focus on finding out the cultural factors which can mold the behaviors of people towards adoption of technology.

1.2 Research problem

Difference in cultures of different societies molds the attitude of people differently towards intention and behavior of usage and adoption of certain products or services which are launched in the market. People from different cultures have different perceptions and thoughts about the new products and services which reflect their behavior about using these products or services. According to Hofstede (2011), culture is the collective programming of the mind that distinguishes the members of one group or category of people from others. He has categorized the culture on the basis of six dimensions which are Power distance, Uncertainty avoidance, Individualism vs Collectivism, Masculinity vs Femininity, Long-term vs Short-term orientation, and Indulgence vs Restraint. Based on these cultural factors, users may have different perceptions about benefits of a technology. Adoption of technology can be understood by Technology Adoption Model (TAM). According to Davis (1989), the TAM posits that user adoption is determined by two key beliefs, namely, perceived usefulness (PU) and perceived ease of adoption (PEU). "Perceived Usefulness" is defined as the extent to which a person believes that using a particular technology will enhance his or his job performance, and "Perceived Ease of Use" is defined as the degree to which a person believes that using a technology will be free from effort (Calantone, Griffith, & Yalcinkaya, 2006).

These perceptions further affect the intentions of consumers towards using a technology. Theory of Planned Behavior (TPB) suggests that intentions are assumed to capture motivational factors for that may influence a behavior. The theory of planned behavior postulates three conceptually

independent determinants of intention. The first is the Attitude toward Behavior (ATB) and refers to the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question. The second predictor is a social factor termed Subjective Norms (SN), it refers to the perceived social pressure to perform or not to perform the behavior. The third antecedent of intention is the degree of Perceived Behavioral Control (PBC) which refers to the perceived ease or difficulty of performing the behavior and it is assumed to reflect experience as well as anticipated impediments and obstacles (Ajzen, 1991). Therefore, in the light of above-mentioned Hofstede's dimensions of culture and theories of TAM and TPB, following are the possible questions for the study.

Therefore, in the light of above-mentioned Hofstede's dimensions of culture and theories of TAM and TPB, our research question for the study is.

Which factors influence the adoption of non-traditional mode of transport in a developing country?

To answer this research question, our empirical context is the use of non-traditional mode of transport such as Uber in Bangladesh and in Pakistan. The transport sector has been facing problems in many a country due to enhanced urbanization because of globalization and concentration of industries in big cities. In transport sector, although taxi service is highly regulated, it is not commonly available in small and underdeveloped societies whereas private cars can be found abundantly. This study is of much practical implication to businesses and policymakers concerning strategies for maximum utilization of underutilized resources to look upon the ways for the maximum utilization of underutilized resources by motivating consumers to reduce the dependencies upon traditional businesses. It will provide practical background for considering the cultural factors which can inhibit or enhance the attitude, intentions and behaviors of consumers in adopting a new mode of transport.

1.3 Scope of the study

This study analyzes the cultural and behavior factors which promote or hinder the adoption of Uber in Bangladesh and in Pakistan. This study is based on a sample of 145 responses gathered

through a survey using questionnaires. Although this study is from Bangladesh and Pakistan from main cities of these countries, its results could be generalized to other countries like India due to cultural and economic similarities.

CHAPTER 2: LITERATURE AND THEORY REVIEW

2.1 Introduction

In the first chapter of our thesis we have seen the purpose of the study, research problem and scope of the study. We have also come up with a question in the “research problem” part. In chapter two, overall focus will be on the digital transformation, changing business models, empowerment of shared economy, assessing the sharing economy, technology adoption model, Hofstede’s cultural dimensions and theory of planned behavior. Uber is a very rapidly growing e-commerce in Bangladesh and Pakistan markets and we will focus on the impact of digitalization in both of these countries via “Hofstede” model. Afterwards it will focus on challenges as well of Uber.

2.2 Digital transformation

Internet has changed our everyday lives. Digital transformation provides the value to the customers and technical solutions provide outcomes of the business innovation. For this transformation people across the world have come together virtually. Businesses are aiming to generate value propositions to the end users. Digital technologies are usually used for the greater interaction with the customers. On the other hand, the toughest approach of the digitalization is the customer service. Customers are eager to the convenient way of shopping now a days especially the current young generation. The interaction of the customers actually encourages the innovation for the online communities who seek for the digital transformation.

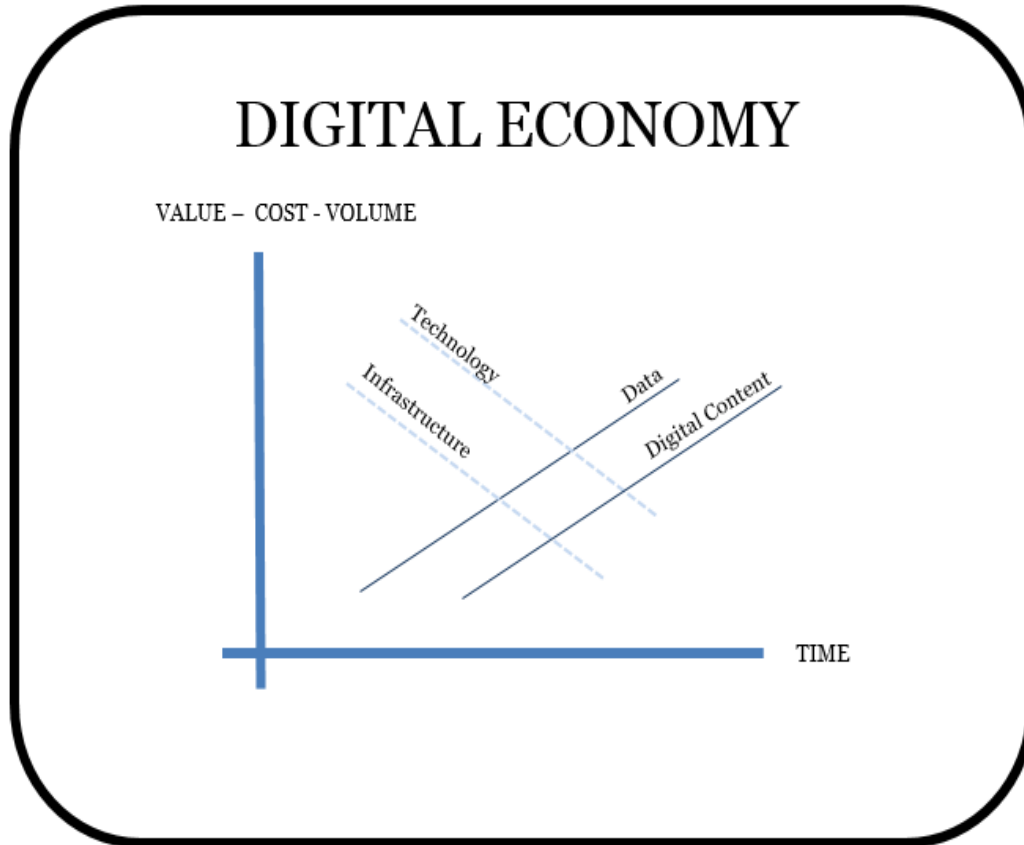


Figure 2. 1: Digital Economy

Source: Delic, 2016

The graph above shows that shifts are due to major innovations which brought changes in the economy. It shows a right ward shift from infrastructure to technology (digitalization) and from data to digital content over the period and value has been created.

Meanwhile, for the transformation, enterprises need to transform their operating models (Berman, 2012). Conversion of digitalization must follow the path of the traditional way of doing commerce as it provides a harmony. It is the mixture with the analogue materials of traditional form of commerce (Routhier Perry, 2014). Along with the traditional way of commerce, digitalization has paved a very desirable way to provide superior satisfaction to the customers now a days. In current era, digital devices allow the vast amount of information to be connected with the end users in a very short period of time and also by using those devices, the physical and/or tangible things are converted into virtual objects. Today, the “light organisations” (digital businesses) are taking over

the “heavy organisation” (physical or tangible businesses). In the digital transformation, businesses are connected with the customers via technologies (Tapscott, 1996). Organisations are facing new competitors and technologies have been re-shaped accordingly for the delivery of goods and services to the end users. However, in future, the consequences of digital transformation will change the goals and motives of the organisations.

2.2.1 Changing Business Models

During past two decades, business models have been changed due to the digitalization in the world. There have been some dramatic changes in the global economy for this. These explains the strategies of online marketing and also facilitating distribution channel. The usage of modern electronic communication has to be understood by the producers to establish a “two-way” interaction with their priority group of customers. Not only this, the nature of the demand for product or services must be understood as well (Picard, 2000).

Digital media makes the profession more global and interactive to the end user customers but many practitioners are using digital media just as like they used to use the old techniques before. (Grunig, 2009). Digitalized technologies create more economies of scope which has changed the content of distribution. These also provides the flexibility of the usage and controls the irrelevant communication. However, for all these advantages, the producers have to understand the demand for the goods and services (Picard, 2000).

New media has made the profession global in the digitalized era. Public relation is the management of information provided to the public. As we know that digitalized economy has changed the business models and introduced new models. Public relations as a strategic management must be re-institutionalized and a model has been provided by the scholar to understand the usage of digital media.

2.3 Empowerment of shared economy

As we have previously discussed that the world has become digitalized and businesses are engaged across boundaries. This facilitates online marketers especially. Shared economy is being born due

to these dramatic changes in the usage of modern technologies. Sharing economy is the “sharing” of the factors in the market across the border. The current generation has been brought up by the openness of the internet. This sharing is a potential tools for the social movement but the potentiality requires something beyond than accessing the internet (Schor, 2016). The practice of sharing the personal services for the demand of it distinguishes the proper definition of the sharing economy actually. The distinction between on-demand and sharing economy has been very clear throughout the period of time as many people call “Uber” instead of calling taxi (Frenken & Schor, 2017).

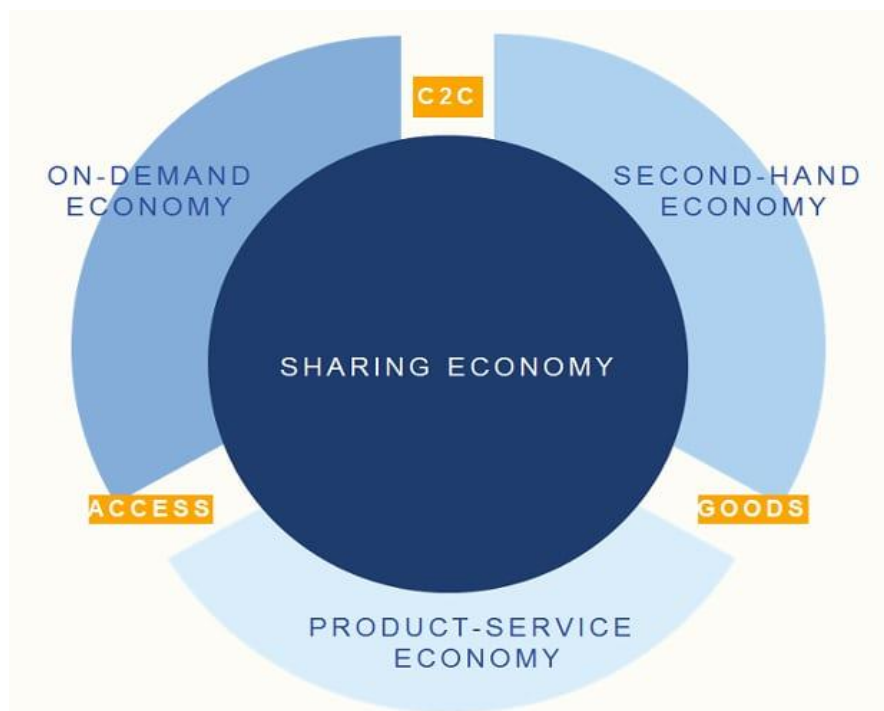


Figure 2. 2: Sharing Economy and Related Forms of Platform Economy

Source: Frenken and Schor (2017)

Above figure, it illustrates that sharing economy is distinguished from three platforms. In on demand economy, people to purchase personal services. In second hand economy, consumer to consumer is the access of temporary physical goods that means consumers are trading off the second handed goods. Sometimes, people give away their goods without the payment. In product service economy, companies provide goods for rent to the consumers but the ownership is not passed on to the consumers (Frenken & Schor, 2017).

2.3.1 Assessing the Sharing Economy

However, it is not only limited into “peer to peer” transactions rather it is more than what is visible. According to the expansion of the sharing economy, practices has to be embedded in contexts (Schor, 2016). Sustainable benefits of the sharing economy are much more complex than it has been assumed. Undisputedly, the transaction costs are diminished due to shared economy. Some marketers are indirectly affected by this P2P (Peer-to-Peer) sharing. The earnings many established markets have declined for example: The hotel earning has been decreased in Texas due to the growth and usage of Airbnb (Bergh, Truffer, & Kallis, 2011). According to the analysis it has been revealed that the Airbnb is partial substitutes for hotel nights especially in the low budgeted hotel. It has been assumed that the same case can go for the car rentals or in other goods or service sectors. On the other hand, income in the welfare has been unequally distributed. Websites create the monopoly and on-demand platforms increased inequality within the bottom 80% of the income distribution (Bergh et al., 2011).

For the hybrid form of marketing, stakeholder role has played an agenda in the public relation. The information of the companies often bounces randomly in the online environment and it is not an easy task to engaging stakeholders to the pinpoint of the information. The customers need to believe what the online provides and there is often no scope to find the actual proof or evidence of the validity of the information (Luoma-aho, 2015). According to the assessment and analysis, it has been found out that free-rider problems also exist in the shared economy. A decline in the overall performance occurs when if no mechanism exists to avoid this problem which will result in the lack of interpersonal cooperation. This problem gives birth to the “trust issues” (Zárraga & Bonache, 2003). This incidence is clearly shown on the graph below:

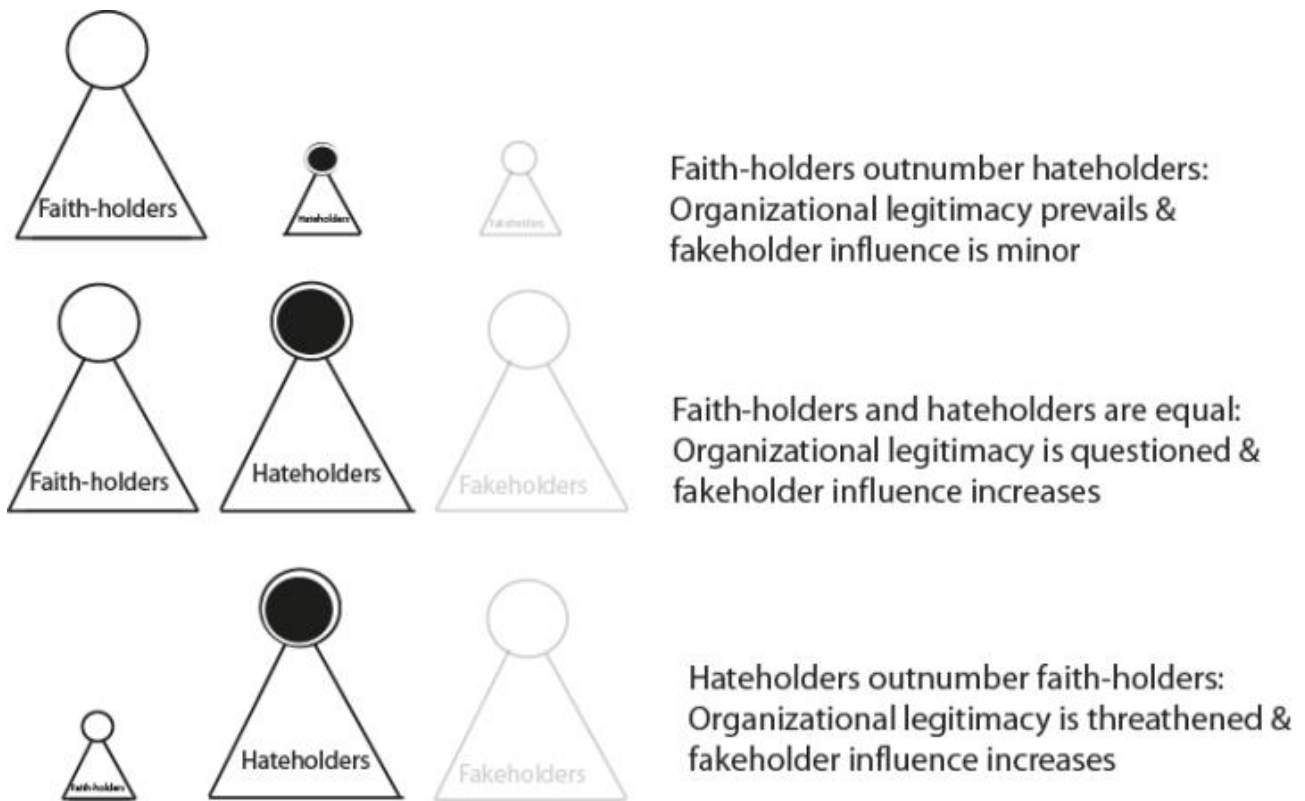


Figure 2. 3: The Division of Faith-Holders and Hate-Holders and Consequences to Organizational Legitimacy

Source: Luoma-aho (2015)

The figure 2.3, illustrates positively engaged faith-holders, the negatively engaged hate holders, and fake holders the unauthentic persona (Luoma-aho, 2015). Moreover, sharing economy is changing the traditional relationships between parties as “two-party” relationships have been converted into “multiple party” relations. As a result, long term established lines are getting blurry or fuzzy on which the policy actually responds.

2.4 Technology Adoption Model

In the era of globalization, companies try to compete in the divergent markets with the help of advanced and effective technologies. Expansion in the new markets brings the challenges for the parent firm to adapt the technology according to the local culture. For effective implementation of

a technology in a market, it is mandatory that the unique mixture of the local market should not be neglected during strategy planning and implementation. According to Hakanson (2000), the inability of an MNC to adapt to local conditions, or cultural incompatibility, and the inappropriateness of the imported technology are considered major obstacles to the successful adoption of new technology (Calantone et al., 2006).

Technology adoption model (TAM) was proposed by (Davis, Bagozzi, & Warshaw, 1989). It is widely accepted as the most authentic model to study the technology adoption in different scenarios. The Technology Acceptance Model (TAM) is an information systems (IS) theory that models the determinants of computer acceptance across a broad range of end-user computing technologies. TAM has been used in several IS studies and has proven useful in determining technology acceptance (McCoy, Everard, & Jones, 2005). There have been a lot of extensions in TAM but the final model suggested by Davis (1989) has three components which are perceived ease of use, perceived usefulness and behavioral intention. According to Davis et al. (1989), perceived usefulness is the prospective user's subjective probability that using a specific application system will increase his or her job performance within an organizational context and perceived ease of use refers to the degree to which the prospective user expects the target system to be free from effort (McCoy et al., 2005).

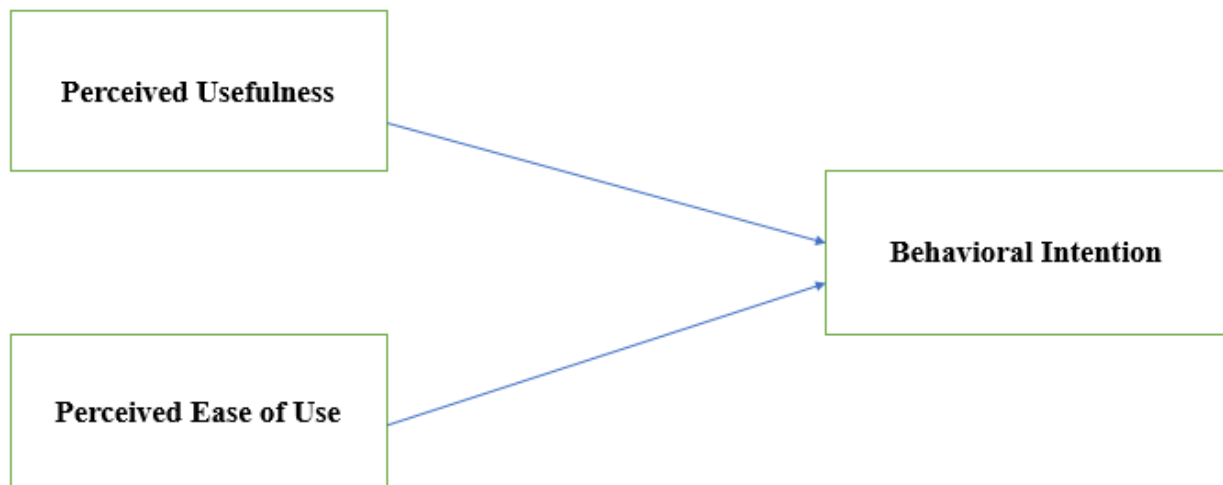


Figure 2. 4: Adopted Technology Adoption Model

This model suggests that users develop the perception regarding usefulness and ease of use of a technology and then this perception can lead towards behavioral intention. If users find the technology useful and easy to use, it will positively affect the behavioral intention.

2.5 Culture

As studied by , culture has been defined as; the manner in which a group of people solves problems and reconciles dilemmas (Trompenaars and Turner, 1998), the collective mental programming of people that distinguishes them from others (Hofstede, 2001), and the fabric of meaning through which people interpret events around them (Geertz, 1973). In these all definitions, commonality is present which shows that a group of people share the common values and norms which differ from another group of people.

2.5.1 Hofstede's Cultural Dimensions

Hofstede's research on cultural dimensions provides a theoretical foundation for exploring the impact of cultural differences on the adoption and diffusion of IT-based innovations (Straub, Keil, & Brenner, 1997). Hofstede has categorized a culture on following basis.

Power Distance

Power Distance has been defined as the extent to which the less powerful members of organizations and institutions (like the family) accept and expect that power is distributed unequally. This represents inequality (more versus less), but defined from below, not from above (Hofstede, 2011). According to Straub et al. (1997), in societies with high power distance, the acceptance of technologies is lower compared to the societies with low PD because they have the higher acceptance of technologies.

Uncertainty Avoidance

Uncertainty avoidance is not the same as risk avoidance; it deals with a society's tolerance for ambiguity. It indicates to what extent a culture programs its members to feel either uncomfortable or comfortable in unstructured situations (Hofstede). In cultures where there is high uncertainty avoidance, people try to use medium which are physically available such as face to face while in

low uncertainty avoidance cultures, people can more often use electronic medium. Therefore, according to Straub et al. (1997), in high UA countries, TAM can be a weaker indicator for technology use than it would be in low UA countries.

Individualism

Hofstede (2011) defines the individualist side of a cultures in which the ties between individuals are loose: everyone is expected to look after him/herself and his/her immediate family. On the collectivist side is a culture in which people from birth onwards are integrated into strong, cohesive in-groups. As much studies say that collectivist cultures are resistant to technology because electronic media reduces the face to face communication while technology acceptance is high in individualist cultures.

Masculinity

According to Hofstede (2011), Masculinity versus its opposite, Femininity, again as a societal, not as an individual characteristic, refers to the distribution of values between the genders which is another fundamental issue for any society, to which a range of solutions can be found. Studies revealed that (a) women's values differ less among societies than men's values; (b) men's values from one country to another contain a dimension from very assertive and competitive and maximally different from women's values on the one side, to modest and caring and similar to women's values on the other. The assertive pole has been called 'masculine' and the modest, caring pole 'feminine'. In less assertive societies, technology acceptance is higher because of low need of face to face communication.

Future Orientation

Cultures typified by a long-term orientation are oriented towards future rewards, in particular perseverance and thrift, while a short-term orientation is characterized by values relating to both the past and present, in particular, the respect for tradition, preservation of “face” and the fulfillment of social obligations(Al-Gahtani, Hubona, & Wang, 2007).

In one study Hofstede’s cultural dimensions were applied which showed that people in countries with lower power distance, higher individualism, higher masculinity and low uncertainty avoidance, intend to adopt a technology on basis of how useful that technology would be to them in performing different tasks. They also argued that intention of people from countries that endorse

higher power distance, lower individualism, less masculinity and higher uncertainty avoidance, to adopt technology is highly influenced by social norms (Syed & Malik, 2014).

2.6 Theory of planned behavior

For any technology to be effective, it is necessary that it should be used. It is not successful despite its merits if it is not used. It is necessary to measure the important factors which can form the behavior of users to use or not to use a technology. As discussed by Mathieson (1991), research in social psychology shows that behavior is best predicted by an individual's attitude towards the behavior (such as using an information system), rather than his or her attitude towards objects involved in the behavior (such as the information system itself).

The theory of planned behavior is an extension of the theory of reasoned action made necessary by the original model's limitations in dealing with behaviors over which people have incomplete volitional control (Ajzen, 1991). According to George (2004), for TPB, attitude toward the target behavior and subjective norms about engaging in the behavior are thought to influence intention, and TPB includes perceived behavioral control over engaging in the behavior as a factor influencing intention.

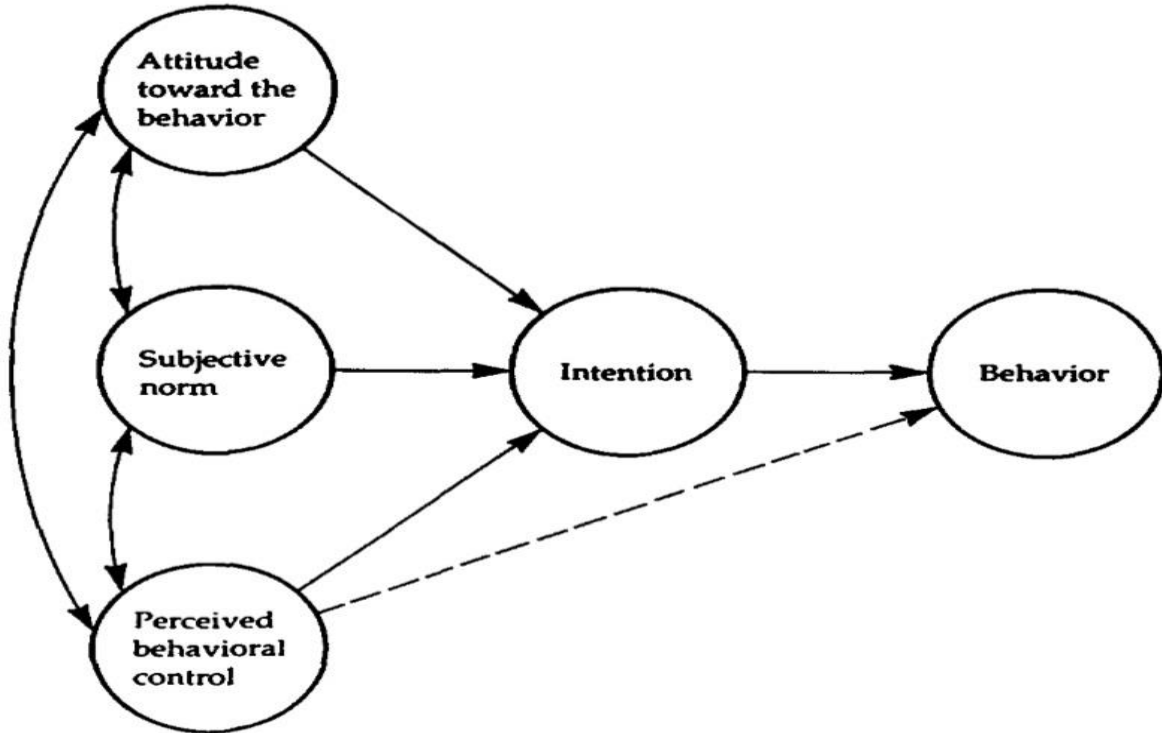


Figure 2. 5: Theory of Planned Behavior

Source: Ajzen (1991)

According to Ajzen (1991), the theory of planned behavior postulates three conceptually independent determinants of intention. The first is the attitude toward the behavior and refers to the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question. The second predictor is a social factor termed subjective norm; it refers to the perceived social pressure to perform or not to perform the behavior. The third antecedent of intention is the degree of perceived behavioral control which refers to the ease or difficulty of performing the behavior and it is assumed to reflect past experience as well as anticipated impediments and obstacles.

2.7 Empirical Evidence of Uber

Empirical evidence is the collection of information which is done by close observation to the researches about a particular object. The observation comes up with questions and hypothesis (Hulstijn & Laufer, 2001). The usage of Uber is different in different cities so, the 360-degree

effect of its usage can-not be identified very easily so, mostly, we needed to rely on the researches which has already done by the other authors. We have focused on the Uber changing the usage of taxi.

Uber Changes Taxi

By using the app in the smartphones, people can get comfortable rides in cheaper way. For the sharing economy, taxis are facing new challenges. As the taxi prices are higher, people often feel like riding in the cheaper and easier way. Uber uses the car which are rented by the owners in the leisure time (Wallsten, 2015). There are some companies who provides ride to consumers but Uber is the largest among those, it was launched in the year 2009 but by the mid of the year, it got eight million users (Wallsten, 2015). Due to this increasing demand of Uber rides, the taxi drivers got threatened and appealed to the politicians to ban the Uber service. In some cities, this appeal worked as well.

Taxis always have been in imperfect competition unlike buses and other public transportations on the other hand, Uber competes more directly. It is more obvious if people get more flexible and desired level of service, they will immediately accept it in the democratic society. Traditionally the consumers had a lot of complains for the taxi service as they charged high and to avoid these extra cost, people were bound to take buses or metros but now, in shared economy, they have a good incumbent and competitor, Uber (Wallsten, 2015).

Wage Impacts of Uber

According to the empirical concern, unobserved Uber drivers are shifting the employment in the cities among taxi drivers. People who want to earn just by driving are taking the opportunities of becoming an Uber driver in their leisure time. Therefore, the wage has declined for the drivers who used to earn via driving taxis. The number of self-employed drivers has increased but the professionals have declined. Not only the ride is cheaper than the taxi but also the service quality is a lot better as the Uber drivers has more improved “customer-driver” matching. So, for this competition, the traditional taxi drivers are facing a downward shift in their hourly wage rate (Berger, Chen, & Frey, 2018).

The above empirical evidence is not generalized for all the countries across the world who are using Uber as we have previously mentioned that in many countries or cities, the usage of this

digital ride has been banned so, the impact on employment and wage has been adopted according to the rules of the economy (Berger et al., 2018).

Ride-sharing is Risky or Safe

Trust issues are arising regarding Uber in many cities. Safety is mentioned continuously, and it has been claimed that Uber is not safe to ride compared to the traditional taxi rides. The safety is not properly delivered regarding the third-party, passenger or even with the driver but on the other hand, there is no much evidence regarding this unsafe condition (Feeney & companies Uber, 2015). The model of the ride sharing talks about great advantage though. Cash free transactions and self-identification of the customers make the risk less severe. If I go for the explanation, the cash has never been transacted by hand and the face of the passengers are not anonymous. So, even if the passenger wants to harm the driver, the face can be identified very easily. On the other hand, the background investigation of the Uber drivers is clearly checked which is not possible for the taxi drivers. The passenger's location and some information are also collected by the Uber drivers (Feeney, 2015). It is also a very good way to reduce the risk of ride sharing.

Uber Affect Traffic Congestion

Traffic congestion is a great social issue which has been examined before and after Uber entry in the urban area. Surprisingly, Uber reduced the traffic congestion in the urban areas (Zhang et al., 2016). It is due to some reasons. Firstly, Uber contains more than one person in the car which reduces the aggregate number of cars in the urban areas. On the other hand, it also reduces the number of consumers in the busy areas or in the built-up areas. It provides less crowd in the road. Secondly, Uber has a price movement policy that means the price of the ride sharing is higher in the peak time so, people can adjust the timing of travelling or can use alternatives so, it gives a smoother way of traffic in the road which reduces the congestion. Thirdly, the advanced technologies like GPS in Uber, helps the driver to reach to the exact destinations without roaming around in the streets which saves time, fuel, cost and of course reduces the congestion (Zhang et al., 2016).

Customer's Acceptance

Uber and other competitors are focusing on the mass service in the future by utilizing its advanced technology but it is not sure or certain that the customers will also response positive towards it or whether they will be accepting this service (Zhang et al., 2016). Certainly, the customer's

perception of acceptance scenarios is different in the built-up and rural areas on the other hand, political pressure is other factor which may put some restrictions in the Uber business in the long term if it starts capturing the transport market fully. To capture, customer's acceptances, the policy makers of Uber has to highlight the positive consequences far more than the unintentional negative outcomes of ride sharing (Zhang et al., 2016).

Overall, Uber has to adapt the new strategies and with passage of time, should concentrate on tailoring the business model as there are threats which can affect the service and its adoption if Uber does not build a strong barrier i.e. no chance for alternatives, strong advertisement campaign, fulfilling dynamic changes of customer's demand etc. to last long in the market.

CHAPTER 3: RESEARCH MODELS AND HYPOTHESES

3.1 Introduction

In the previous chapter, we have focused on the literature reviews along with many empirical evidences on the usage of Uber. Based on those and also based on the purpose of our study, we have come up with the models. In the previous chapter, we have also discussed few models and finally we have decided to integrate two models, Theory of Planned Behavior and Technology Acceptance Model. We have also put the Hofstede factors as mediator variables. After this fine integration, we have come with many hypotheses which discusses the entire integration of the models and give clear ideas what we actually wanted to focus. The whole re-developed model has been subdivided and hypothesis are explained individually. The overall model has been inserted below:

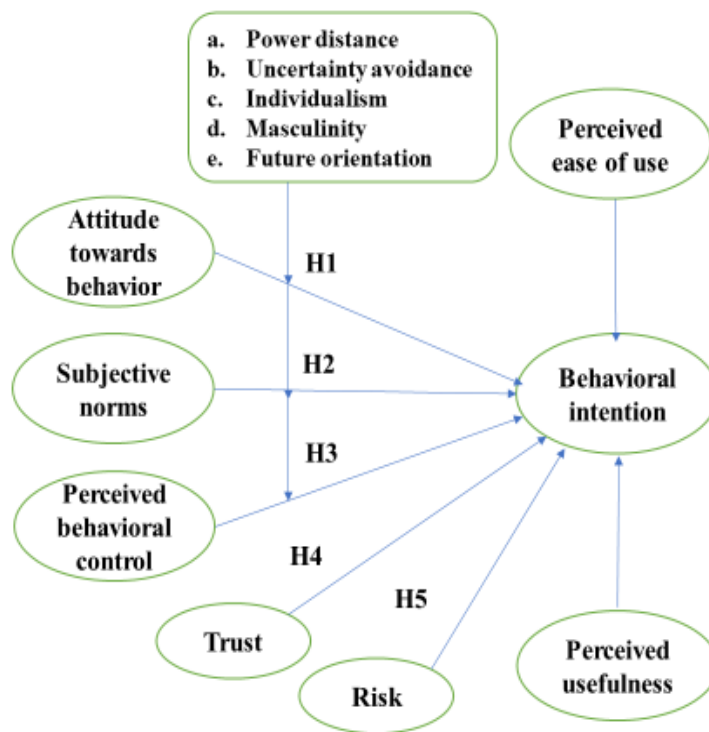


Figure 3. 1: Integration of TAM, TPB and Hofstede Cultural Dimensions

3.2 Development of Hypotheses

Technology Acceptance Model (TAM) describe that when a new technology is provided to the consumers, there are factors which affects the usage and acceptance of the consumers. It explains the perceived usefulness and the method of utilizing it in the daily lives (Venkatesh & Davis, 2000) The model has been described by two wings, perceived ease of use and perceived usefulness. In 1985, Fred Davis has suggested this model examining the role of the mediating variables of perceived ease of use and perceived usefulness (Davis, 1985). Researches have contributed understandings of this model process outcomes. There are factors which are clustered which aids the analysis to be happened (Legris, Ingham, & Collette, 2003). In our study, we have shown the perceived usefulness and perceived ease of use of sharing ride or shared economy with many hypotheses and integration of models which carries many factors.

Perceived ease of use means the degree to which a particular system would be free from effort. This means that if the system includes less efforts then it will be easily adaptable by the customers and work performance goes up due to this, it will have a positive effect on the intention of the behavior and vice versa. For example: If the Uber service turns out to be a very easy digital object (app wise) then it decreases the effort of critical understandings to every type of end user. It brings the technology and people closer which ultimately increasing the overall standard of living of a nation. Adoption of any technological device or service has derived from the Technology Acceptance Model (TAM). According to the previous studies, the relationship has remained contradictory. If people feel like the usage of the technology has made the lives easier and better then they will be willing to spend money on this and increase the value of their activities (Ramayah & Ignatius, 2005). However, an internet purchaser has to develop the tendency of usefulness of purchase. The purchaser will consider the perceived ease of use according to the benefits that he or she is getting after purchasing online by using technology (Ramayah & Ignatius, 2005). On the other hand, some people tend to stick to the traditional service or activities (Li et al., 2014) due to lack of interest or may for due to some other reasons so, the perceived ease of use affects negatively in this case (Wallsten, 2015). Overall, the experience describes the relation better whether it is positive or negative towards the behavioral intentional.

Similarly, Perceived Usefulness means the degree to which a particular system enhances the performance of a work (Davis, 1993). This means that if the quality of the performance increases

due to the use of a particular system, it will have a positive effect on the intention of the behavior. For example: If the Uber service turns out to be a very efficient acceleration of time management, cost management and healthy way of moving towards the destinations, people would love to accept the ride sharing technology. Perceived usefulness actually gets affected by external variables also (Satama, 2014). For example: Drunk people after the party are not allowed to drive so, in that case they do need someone to drive home (someone who can be trusted and according to the consumer's choice). Even if they do not want to adapt the new technology but in this case, they are bound to take help from ride sharing. In TAM model, perceived usefulness has a strong prediction of the technology to be adapted by the end users (Satama, 2014). The usefulness of a new technology prone to throw a very good vibe to the end users and it ultimately affects positively on the behavioral intention (Amaro & Duarte, 2013).

Geert Hofstede has described the cross-cultural communication by theory of framework and Icek Ajzen has fabricated the concept where the predictive power of the theory has been improved by the actions of the perceived behavioral control. We have discussed about both of these concepts in the previous chapter and now, we have integrated these two and developed our own model where we have come up with some hypothesis and its branches.

Societies which have high power distance among each other are reluctant to adopt digitalization. Low power distance societies are more independent and as the power is distributed more equally (Yıldırım, Arslan, & Barutçu, 2016). According to (Straub et al., 1997), technology acceptance is lower in high power distance culture compared to the low power distance society. In other words, we can say that there is a negative correlation with the usage of internet and consumers where the power distance is way too high (Gong, Li, & Stump, 2007). That means power distance is a very powerful determinant for ride sharing attitudes. For example: Consumers, who are not independent enough will not be sound towards using the technology and shared economy which ultimately gives the adverse effect in the attitude towards the behavioral intention. May be the upper class people have the access towards it but not below the standard class people so, the whole society cannot be counted by the minor group of people. In fact, there are many people in the third world country who even have never heard about the ride sharing even if they heard, they did not pay attention to it or even if they paid attention, they are pretty much confused whether to grab this

facility or not as the reference from the peer group is not something positive or little positive. On the basis of above discussion, following hypothesis has been derived:

Hypothesis 1a: Power distance moderates the relationship between attitude and behavioral intention.

According to the previous discussion in the previous chapter, we have come to know that uncertainty avoidance is the society's tolerance for the ambiguity. Therefore, in high uncertainty avoidance society, people are more prone to deal face to face and vice versa in low uncertainty avoidance society (Ngai et al., 2007). As there is a trust issue and risk is included, people feel reluctant to adapt the new technology (Choi & Geistfeld, 2004) and this has a negative effect on the attitude towards the behavioral intention. People have a negative evaluation on the new technology and ride sharing becomes a negative digital commodity for the consumers. People in low uncertainty avoidance are more liable towards the app and it is vice versa in the high uncertainty avoidance society so, here the consumers are more relaxed with the traditional taxi services or to the public transportations. No matter the drivers of Uber has the information of the consumers if they have been ordered online by using app, but the consumers are never sure about the attitude or ethics or morality of the driver in ride sharing. So, it has a negative effect on the attitude towards the behavioral intention of Uber (Yıldırım et al., 2016). So, based on above, we hypothesize that:

Hypothesis 1b: Uncertainty avoidance affects the relationship between attitude and behavioral intention.

Hofstede (2011) defines the individualist side of a cultures in which the ties between individuals are loose: everyone is expected to look after him/herself and his/her immediate family (previously explained). Uber is more popular in in the individualistic society rather in the collectivist society, public transports are prioritized more as it thinks about the society a whole (Agyeman, McLaren, & Schaefer-Borrego, 2013). Uber facilities are mostly consumed to increase owns performance, owns mobility and owns comfort which truly goes with the “his- his – whose –whose” characteristics. AirBnb or Uber are more popular in this kind of society as these people are more likely in bartering, swapping and skill sharing (Agyeman et al., 2013). Therefore, it promotes

positive attitudes towards the behavioral intention of any new technology and adapts it more quickly. According to the empirical evidence (Ardichvili et al., 2006), collectivist economies do not welcome technology cordially or more often as they think it will disconnect people from having “one to one” communication (Zakour, 2004). May be that is why it is very often to use Uber service in mixed economies and market economies rather than the communist economies. The hypothesis has been discussed so far in below:

Hypothesis 1c: Individualism moderates the relationship between attitude and behavioral intention.

Masculinity society emphasizes on the accomplishment of the work rather feminist society focuses more on the human relationship (Pavlou & Chai, 2002). For the accomplishment of any work done, people can go beyond the face to face communication and masculine society is also considered as assertive society too. Technology adaption is higher in this kind of society where the forceful personality exists. They tend to be more technological as they do not care for human interaction much. Uber usage and adaption are higher in assertive society. Due to work accomplishment, people tend to be on time and reduce the hassle of the transportation problem (Manjoo, 2014). It is far easy to use the app in the phone and share the ride rather than going for the traditional taxi service or maintaining long queue in the public transportation. People in this society are more willing to match their own needs so, in Uber or in any other online shopping, providing basic information is accepted. Uber driver are tailored according to the needs of the customers and all these are done by using the app in the phone (Zhang et al., 2016). We posit that:

Hypothesis 1d: Masculine or assertive society moderates the relationship between attitude towards behavior and behavioral intention

Future orientation focuses more on the future planning in the society. The success of new information system gets disturbed if there is too much lack of user acceptance (Davis, 1993) Societies which are not organized properly for the future and more towards the success in the short term, they will tend to use the technology and adapt those cordially because they want success in anyhow and to be successful in the short period of time. Success cannot come quickly without the

technology adoption so, the societies have positive attitudes towards the behavioral intention (Anbari et al., 2003). Long term oriented societies do have positive influence on the attitude towards the behavioral intention but not as vigorous as the short term oriented as they have time to allocate resources and utilize those efficiently (Anbari et al., 2003). Therefore, the society is much more organized and efficient rather than non-future oriented society. There are more chances of lacking in the productivity. So, Uber acceptance is more in non-future oriented society and include much risk than the other. We suggest that:

Hypothesis 1e: Long term orientation moderates the relationship between attitude and behavioral intention.

Subjective norm is defined as the pressure of the society to perform or not performing the behavior. The technology has been adapted by the people differently which varied from culture to culture (Zakour, 2004) In low power distance, technology adaption is more as people do not need to rely on others pressure whether to accept the technology or not. So, social norms are less powerful in low power distance society. Behavioral intention is positive in this society. Due to this positivity, we cannot directly say that low power distance society does not support the behavioral intention of technology due to social norms rather it moderates (Zakour, 2004). For example: People cannot deny the order for the superior in the high-power distance society so, here the adaptation of the technology by superior people also make the inferior people use it. Whether they like it or not, they need to follow the instructions of the upper-class people. Therefore, the power distance moderates the relation between the behavioral intention and social norms. It acts as the moderating variable. We hypothesize:

Hypothesis 2a: Power distance moderates the relationship between the social norms and behavioral intention.

In the internet era, people communicate with each other via online and it is certainly an innovative way of communication. For online communication, people use some of their personal information which is mandatory (Pookulangara & Koesler, 2011). Although there are cultural differences but at the end of the day, it is all about getting connected online and it forms sharing information. Countries where the uncertainty avoidance is higher, they are always too much flexible in their word of mouth (Liu, Furrer, & Sudharshan, 2001). For example: if they get superior service via

online purchasing, they enthusiastically spread recommendations to other people or in peer group and it happens totally opposite if by chance they do not receive the service as they expected. Same goes with the Uber service, group of people who found it useful have recommended highly for ride sharing and unfortunately who have suffered any loss both major and minor have exaggerated the evaluation negatively. It is true that Uber do have some bad events in its career life, but high uncertainty avoidance group has made it a lot bigger than the actual. So, social norms are very tentative towards the behavioral intention in this case. Therefore, a possible hypothesis can be as follow:

Hypothesis 2b: Relationship between social norms and behavioral intention is affected by uncertainty avoidance.

Subjective norm is defined as the societal norm and social influence (Anbari et al., 2003; Pavlou & Chai, 2002). Individuals are formed into clusters or groups and create social norms regarding the technology. For example: Uber adoption or any kind of ride sharing becomes negatively criticized in the society because of the exaggeration if it cannot fulfill the desired need of any particular customer. The remarks spread very fast due to the “negative word of mouth”. They tend to make their judgment and which depends on the norms of the groups (Hofstede & Bond, 1988). In collectivist society, there are obligations to the group but in the individualistic society, people are self-sufficient (Hofstede, 1980). Therefore, when a group of people fabricate or exaggerate the service regarding the technology adaption, it definitely does not provide the strong positive relation between the subjective norm and the intention of the behavior. Subjective norms have the greater or bigger importance in the collectivist societies rather than the individualistic society in the need of the group (Triandis, McCusker, & Hui, 1990). So, the following hypothesis can be postulated:

Hypothesis 2c: The relationship between societal norms and behavioral intention is moderated by individualistic or collectivist factors.

Men are more strong towards the attitude of the technology but in the other hand, women are more strong towards the subjective norm and it affects the behavioral intention (Venkatesh, Morris, & Ackerman, 2000). For example: Uber or ride sharing can be easily used by men and there is less tension about being harassed and even if there is harassment, it will affect women much more compared to men. Women are more oppressed by the subjective norms or social norms in the

society while adapting any technology usage especially ride sharing service. This kind of pressure is called “felt pressure from others” (Bandyopadhyay & Fraccastoro, 2007). This pressure is general, and it influences the net use. It has a high predictive power but has a weak correlation with the predictors. So, the behavioral intention is more influenced by the societal norms. General social pressure on the individual is influenced by the differences of culture that means it varies from culture to culture (Bandyopadhyay & Fraccastoro, 2007).

Perceived behavioral control refers to the perceived ease or difficulty of performing the behavior and it is assumed to reflect past experience as well as anticipated impediments and obstacles. As a general rule, the greater the perceived behavioral control, the stronger should be an individual’s intention to perform the behavior under consideration (Ajzen, 1991). Two components of perceived behavioral control, self-efficacy (individual judgments of a person's capabilities to perform a behavior and controllability (individual judgments about the availability of resources and opportunities to perform the behavior) have been discussed by Pavlou and Fygenson (2006).

Perceptions of an individual regarding his control on the action can lead to possible occurrence of the outcome. A person who has a pessimistic view of his control over the behavior may never try and may thus fail to find out that he was wrong. As a result, perceived control will usually correlate with behavioral performance. Again, however, this correlation will tend to be strong only when perceived control corresponds reasonably well to actual control (Ajzen, 1985). Therefore, following hypothesis is posit:

***Hypothesis 2d:** Relationship between subjective norms and behavioral intention is influenced by masculinity.*

Subjective norm will not affect the user’s intention as the future orientation focuses on the long-term planning is a powerful determinant of the user acceptance in the society which plans for the long-term benefits. The technology adaption is commonly seen in this society and it is free from the typical norm of the society. It instructs or guides the managers of a society to reduce the under-utilization of the computer technology (Bandyopadhyay & Fraccastoro, 2007). From the previous studies, it has been examined that the future oriented societies or cultures motivates the use of web based information system as the information are more flawless and provides a better outcome (Mun & Hwang, 2003). The societal pressure which is also called to be subjective norm, does

spread good vibes to the behavioral intention of the sharing economy and technology acceptance. So, we present the following hypothesis:

Hypothesis 2e: *Future orientation influences the relationship between subjective norms and behavioral intention.*

Power Distance has been defined as the extent to which the less powerful members of organizations and institutions (like the family) accept and expect that power is distributed unequally (Hofstede, 2011). Power distance is important factors towards adoption of a technology. People tend to make opinions based on attitude of their leaders who are supposed to have greater power. According to Moon, Chadee, and Tikoo (2008), in high power distance societies, status que and age are very important and people tend to be less innovative. In the light of above discussed literature, we can see that in high power distance societies people tend to be affected by elders or seniors and therefore would be unable to show full control of behavior on any decision. Therefore, we can posit the following hypothesis:

Hypothesis 3a: *Perceived behavioral control towards buying behavior is moderated by high power distance societies.*

In high uncertainty avoidance culture, consumers are resistant to change from established patterns and will be focused on risk avoidance and reduction and according to Hofstede, in countries where uncertainty avoidance is high, a feeling of "what is different is dangerous" prevail (Steenkamp, Hofstede, & Wedel, 1999). Uncertainty avoidance is "related to anxiety, need for security and dependence upon experts" (Ford, Connelly, & Meister, 2003). We can say that self-efficacy in perceived behavioral control is less in high uncertain avoidance societies because people avoid taking risks and are dependent upon others for security. So, the following hypothesis has been derived:

Hypothesis 3b: *Perceived behavioral control towards buying intention is affected in high uncertain avoidance societies.*

The third cultural dimension is individualism vs collectivism. In individualistic societies people are focused on personal needs while collectivist societies are more networked and combined through group needs. As discussed by Steenkamp et al. (1999), Collectivistic cultures are conformity oriented and show a higher degree of group behavior and concern to promote their continued existence, whereas people in individualistic societies are emotionally more detached from in-groups and place their personal goals, motivations, and desires ahead of those of the in-group (Kagitcibasi 1997). For this we can come up with a notion that personal controlling behavioral is affected by groups in collectivist societies, therefore following hypothesis can be deducted:

Hypothesis 3c: Collectivist societies affect the relationship between perceived behavioral control and buying intention.

Fourth dimension of culture is masculinity. As the literature studies earlier, we can see that masculinity shows the assertiveness and achievement. Popular view of this dimension is to view the masculine and feminine culture in terms of emphasis of competitiveness and material success versus nurturance and quality of life, rather than in terms of gender roles for the sexes (Ford et al., 2003). Achievement can be related to gaining access to latest discovery or invention as indicated. High masculinity reinforces the effect of high resultant self-enhancement. The converse is true for societies low in masculinity (high in femininity (Steenkamp et al., 1999). From the above argument, it is assumed that in masculine societies, perceived behavioral control tends to be higher in order to show assertiveness and achievement. Therefore, we hypothesize:

Hypothesis 3d: Masculinity affects the relation between behavioral intentions towards purchase behavioral control

Future orientation is another cultural dimension suggested by Hofstede. Long-term orientation cultures value virtues oriented toward future rewards, in particular perseverance and thrift. Short-term orientation stands for the fostering of virtues related to the past and present, in particular, respect for tradition, preservation of “face” and fulfilling social obligations (Ford et al., 2003). A long-term orientation means that people feel free to put off making a decision until they are

comfortable with its ramifications. In essence, this gives such people more control over their actions (Pavlou & Chai, 2002). So, we can make following hypothesis:

Hypothesis 3e: Relation between perceived behavioral control and buying intention in long-term orientation societies.

Trust is the most important factor involved in any kind of relationship. The development of trust relies on the formation of a trustee's expectations about the motives and behaviors of a trustee (Doney & Cannon, 1997). According to a survey conducted by First Advantage (2015), participation in sharing economy is bolstered when the trust is ensured (Kamal & Chen, 2016). Shared economy revolves around trust factor and lack of this factor can also cause failure of businesses. According to Dheepan, the sharing economy is here to stay but the wide participation in this service and its reach will solely be dictated by the trustworthiness of a stranger (Kamal & Chen, 2016). Mayer et al. defined trust as a behavioral one person based on his/her beliefs about the characteristics of another person. Based on this definition, they proposed a model of dyadic trust in organizational relationships that includes characteristics of both the trustor and trustee that influence the formation of trust (Kim, Ferrin, & Rao, 2008). Although the transactions through shared economy are conducted online, they are involved face to face interaction upon arrival (Ert, Fleischer, & Magen, 2016). Therefore, attributes of a seller or service provider are vital in shared economy. If a consumer finds that a supplier of a service possesses sufficient trust, he will be inclined towards buying the service. We suggest:

Hypothesis 4: A consumer's trust positively affects the behavioral intention towards purchase.

Bauer (1960) introduced the concepts of risk and uncertainty in marketing when he observed "consumer behavior involves risk in the sense that any action of a consumer will produce consequences which he cannot anticipate with anything anticipating certainty, and some of which are likely to be unpleasant" (Quintal, Lee, & Soutar, 2010). Lee (2009) has discussed six risks which are performance risk, social risk, financial risk, privacy risk, time risk and physical risk.

Traditional P2P marketplace involves only monetary risk whereas shared economy transactions involve other risks as well even when there are no monetary risks involved (Ert et al., 2016). In

case of Airbnb, there is risk involved of staying with a stranger which can be harmful at times. For example, an American was attacked by a dog of his host where he was living in a room got by Airbnb (Lieber, 2015). Drivers of Uber taxi can also pose threats to the riders. Such as privacy risk is very much talked in shared economy, either its Uber or Airbnb. As studied by Feeney and companies Uber (2015), drivers of Uber get access of some of personal information of riders and then they can contact them through social media which travelers consider an unethical behavior. So, these examples portray that riders are vulnerable to service providers and that any risk associated with these services can affect the buying intention of a consumer. We post that:

Hypothesis 5: Higher the risk associated with the service, lower will be the consumer's intention to purchase.

CHAPTER 4: RESEARCH METHODOLOGY

4.1 Introduction

The overall research model presented by us has 17 hypotheses in total and all of those have been well described in previous chapters. This chapter will talk about the empirical settings, data collections, philosophical positions, geographical positions and finally the measurement of the variables. In this chapter, procedures of the sample measurement and collection of data are discussed by the authors.

4.2 Philosophical Position

All research is conducted on the basis of some assumptions or hypotheses. To conduct a qualitative research, it is necessary to know the hidden assumptions (Myers, 1997). Qualitative is not like interpretive, though these have various common elements. Interpretive research is the understanding of social reality and on the other hand, qualitative research is gathering non-numerical data. The research rather depends on the philosophical assumptions of the researchers. It is shown in the graph below:

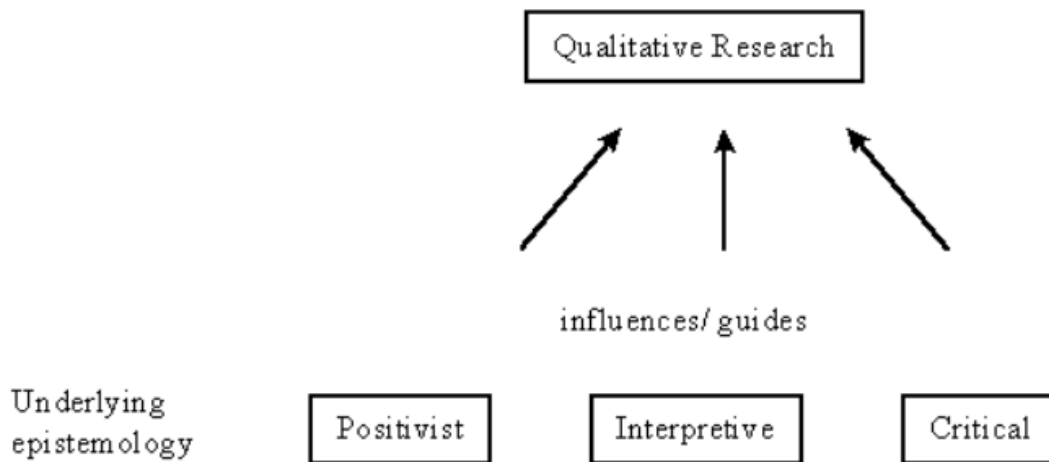


Figure 4. 1: Underlying Philosophical Assumptions

Positivists claim that reality can be described by measurable properties which are not dependent on researcher. Interpretive researchers claim that reality can be accessed through social

constructions i.e. language and critical researchers claim reality is historically constituted and it is reproduced by people over time (Myers, 1997).

The collections of survey questionnaire are quantitative which aids to predict the behavior of the consumers about the ride sharing. Quantitative observations provide the results of counts, frequencies or percentages. This observation also includes time-interval sampling (Johnson & Christensen, 2008). Our study has been established on the basis of Theory of Planned Behavior and we have used both the qualitative and quantitative methods. Our research is both qualitative and quantitative.

4.3 Research Design

Quantitative research includes observation, experiment and survey. The survey is done by the researchers to know about the experience of the consumer's regarding the usage of product or service. Customers have been asked simple questions in the survey to get a clear and very specific views about the product or service. Quantitative methods are built up or from the evaluation or results of the statistically proven data. The research design of this study includes questions to the general customers of Uber in Bangladesh and in Pakistan.

4.4 Questionnaire Design

The aim or purpose of the study is to understand or measure the factors which influence the adoption of non-traditional mode of transport in a developing country. So, for this measurement, we had to prepare questions that directly asks about the factors of our research model explained in chapter 3. To prepare the questions, we had to go through many articles and followed the patterns of items to measure the scales. Each of the question is measured on a Likert scale from 1 to 7. In the research, we had simple questions which were easy to answer, and we also have used both open and close ended questions. In the appendix, we have disclosed the questions chosen for this master's study.

4.5 Data Collection

Primary and secondary methods are used to collect the data for a particular project. Primary data is basically the first-hand data and this data is collected for the basic research problem. Whenever any new primary data is collected, existing store of social knowledge is being updated (Hox & Boeije, 2005). On the other hand, when we collect the materials used by the other researchers is known as secondary data (Hox & Boeije, 2005). The more authenticated data is primary more than secondary and it is less time consuming too. In this study, we have used both the primary and secondary data. For primary data, we have collected the survey from every class of Uber customer and for secondary data, we have searched for most recent and valid articles regarding ride sharing, shared economy and digitalization.

4.6 Survey and Procedure

As per the topic and geographical location, the survey was conducted in Bangladesh and Pakistan. The two authors of this study come from these two South Asian Countries so, it was easier to communicate in local language with the general people or customer though the questionnaire was in English language. So, while knowing about the satisfaction of ride sharing in Uber was easy to access and questions were based on these countries' cultures. The respondents were only citizen of either Bangladesh or Pakistan, but the residence was free of choice and not a mandatory option. As we have posted the questionnaire online and shared via social media, it was quite easy to access the answers or collect the respondents. They have dedicated their personal time and answered the survey. Few of them had "one-to-one" conversation with the author of this study after finishing the survey to make it more clearly about the satisfaction of Uber ride. The questionnaire contained many questions and it was long to finish but was very easy to understand. In total, we have collected 145 respondents as there was a day limit to collect the surveys. The authors of this survey had direct communication and knocked all the respondents directly via e-mails and social medias to finish up the survey. Near about 55 people did simply ignore the survey and did not cooperate so, the survey could not fulfill its targeted number of respondents.

4.7 Measurements of the Constructs

In this chapter, the questions have been presented or shown on which constructs have been prepared. After studying, we got to know that Likert-type scale can also refer to summated scales as specific items assess between the total high and low scores (Jain & Kothari, 2004). Summated scales actually communicate between the favorability and un-favorability of attitudes which have been requested to the participants to respond in the questionnaire. A number of numeric scores are given to the respondents which denote the favorability or un-favorability of the attitudes. The summation is then required for the overall explanation of the behavioral intention by the customers(Jain & Kothari, 2004).

Our overall model is the integration of three different research models as discussed in chapter 3. From our integrated model, based on the concept, we have chosen 7 independent variables, dependent variables which are opposite of the independent variable and control variables which are the experimental elements and are constant. Each of the variables are clearly discussed below in the sub points.

4.7.1 Dependent Variable

Behavioral Intention: According to Ajzen (1991), behavioral intention is being driven by other variables (independent). As discussed earlier, we have used the factors of Hofstede as the moderating variables. Therefore, we can see that the behavioral intention is evaluated by the customers whether they are in favour or not in favvour of using a particular product or service. The construction, source, original items and the adapted questions of behavioral intention from (AGU, Enugu, & Onuka, 2016) and (Yu, 2012) shown below in Table 4.1:

Construct	Source	Original Items	Adapted Items	Code
Behavioral Intention	1.(AGU et al., 2016)	1. I prefer to use mobile banking?	1. I prefer to use Uber?	BI1
	2.(Yu, 2012)			
		2. I intend to use mobile banking?	2. I intend to use Uber?	BI2

		3. I would use mobile banking?	3. I would use Uber?	BI3
		4. Utilization of mobile banking has a positive impact on the services standard of banks?	4. Utilization of Uber has a positive impact on the services standard of transportations?	BI4

4.7.2 Independent Variables

- Attitude Towards Behavior (ATB):** According to Mathieson (1991), the intention of the behavior is dependent on the attitude of the people towards a particular product or service. According to George (2004), any attitude towards the specific or targeted behavior drives the intention of that particular product or service. The construction, source, original items and the adapted questions of attitude towards behavior from (Puriwat & Tripopsakul, 2017) shown below in Table 4.2:

Construct	Source	Original Items	Adapted Items	Code
Attitude Towards Behaviour	(Puriwat & Tripopsakul, 2017)	1. A mobile phone would be useful to me for banking?	1. A mobile phone would be useful to me for transport?	ATB1
		2. I can avoid long queues at the banks?	2. I can avoid long queues at the traffic?	ATB2
		3. I must find M-banking useful in my life?	3. I find Uber useful in my life?	ATB3
		4. Using M-banking must improve my banking performance?	4. Using Uber can improve my time management?	ATB4

- **Perceived Usefulness (PU):** (Davis, 1993), explained that perceived usefulness enhances the performance of the work. It motivates the behavioral intention of the customers either positive or negative. We adopted question items for perceived usefulness from (Glavee-Geo et al., 2017) as shown below in Table 4.3:

Construct	Source	Original Items	Adapted Items	Code
Perceived Usefulness	(Glavee-Geo et al., 2017)	1. I think m-banking is useful?	1. I think Uber is useful?	PU1
		2. I think that using m-banking would make it easier for me to carry out my tasks?	2. I think using Uber makes my transportation easier?	PU2
		3. Overall, I think using m-banking is advantageous?	3. Overall, I think using ride sharing is advantageous?	PU3
		4. I think that using m-banking would enable me to accomplish my tasks more quickly	4. I think that using Uber would enable me to travel quickly?	PU4

- **Perceived Ease of Use (PEU):** means the degree to which a particular system would be free from effort. If customers are happy enough or satisfied regarding a usage of any product or service so, it affects the behavioral intention. We measured perceived ease of use by adapting items from Glavee-Geo et al (2017) as shown below Table 4.4:

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Construct	Source	Original Items	Adapted Items	Code
Perceived Ease of Use	(Glavee-Geo et al., 2017)	1. Learning to operate m-banking would be easy for me?	1. Learning to operate Uber app would be easy for me?	PEU1
		2. I would find m-banking to be flexible to interact with?	2. I would find Uber app to be flexible to interact with?	PEU2
		3. I would find m-banking easy to use?	3. I would find Uber easy to use?	PEU3
		4. It would be easy for me to become skilled at using M-banking?	4. It would be easy for me to be expert in using Uber app?	PEU4

- Subjective Norm (SN):** The usage intention is driven by the societal culture or norms and it varies from culture to culture (Bandyopadhyay & Fraccastoro, 2007). Subjective norm is powerful to maintain the behavioral intention as the acceptance or the rejection first comes from the society especially in South East Asia. We measured subjective norm by adapting item from (Puriwat & Tripopsakul, 2017) and (Glavee-Geo et al. 2017) as shown below Table 4.5:

Construct	Source	Original Items	Adapted Items	Code
Subjective Norm	1.(Puriwat &	1. People who influence my behavior think that	1. People who influence my	SN1

	Tripopsakul, 2017) 2.(Glavee-Geo et al., 2017)	I should use m-banking?	behavior think that I should use Uber?	
		2. People who are important to me think that I should use m-banking?	2. People who are important to me think that I should use Uber?	SN2
		3. People whose opinions are valued by me would prefer that I use m-banking?	3. People whose opinions are valued by me would prefer that I use Uber?	SN3
		4. My friends and or family use m-banking?	4. My friends and or family use Uber?	SN4

- Perceived Behavioral Control (PBC):** This variable has the positive or negative effect on the dependent variable, behavioral intention (Ajzen, 1991). Pavlou and Fygenon (2006) discussed that individual's capabilities are truly important in behavioral control for affecting the behavioral intention. We measured perceived behavioral control by adapting items from (Makongoro, 2014) as shown below Table 4.6:

Construct	Source	Original Items	Adapted Items	Code
Perceived Behavioral Control	(Makongoro, 2014)	1. M-banking Is convenient because I don't have to go to a branch?	1. Uber Is convenient because I don't have to go to the roadside to find a taxi?	PBC1
		2. M-banking will give me greater control over my	2. Uber app will give me greater control over my	PBC2

		banking transactions?	transportation transactions?	
		3. I think interaction with M-banking does not require a lot of mental effort?	3. I think interaction with Uber app does not require a lot of mental effort?	PBC3
		4. M-banking must allow me to use varied languages?	4. The app allows me to use different languages?	PBC4

- Trust (T):** People need to have trust to purchase any product or service so, it is dictated by the variable, trust (Kamal & Chen, 2016). The development of the trust makes the behavioral intention work (Doney & Cannon, 1997). The construction, source, original items and the adapted questions from Glavee-Geo et al. (2017) shown below in Table 4.7:

Construct	Source	Original Items	Adapted Items	Code
Trust	(Glavee-Geo et al., 2017)	1. I am Afraid of The Inherent Fraud and Hacking Associated With M-banking?	1. I am not afraid of The Inherent Fraud and Hacking Associated with Uber?	T1
		2. I am Worried Other People May Access My account When using M-banking?	2. I am not Worried Other People May Access My account When using Uber?	T2
		3. It is Risky To Store Banking Info On A mobile Device?	3. It is not Risky To share profile Info with Uber driver?	T3

		4. I do Not Trust Using Phone For Banking.	4. I Trust Using Phone For transactions in Uber?	T4
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- **Risk (R):** People think that something unpleasant may happen while using the product or service (Quintal et al., 2010). That is why, we have considered risk as an independent variable. Therefore, these all do affect the intention of customers towards usage the product or service. The construction, source, original items and the adapted questions for risk from Glavee-Geo et al. (2017) and (Shaikh, Glavee-Geo, & Karjaluoto, 2018) shown below in Table 4.8:

Construct	Source	Original Items	Adapted Items	Code
Risk	(Glavee-Geo et al., 2017) (Shaikh et al., 2018)	1. The decision of whether to use m-banking services is risky?	1. The decision of using Uber is less risky?	R1
		2. Using m-banking services puts my privacy at risk?	2. Sharing information with Uber driver do not put my privacy at risk?	R2
		3. In general, I believe using an m-banking service is risky?	3. In general, I believe using Uber less risky?	R3
		4. Compared with other banking channels, such as the internet, m-	4. Compared with taxi, Uber has less uncertainties?	R4

		banking has more uncertainties?		
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4.7.3 Moderating Variables

According to Lazarsfeld and Rosenberg, moderator variables can be considered a subset of a class of variables termed, in the social sciences, "test" or specification variables. A specification variable is one which specifies the form and/or magnitude of the relationship between a predictor and a criterion variable (Sharma, Durand, & Gur-Arie, 1981).

- **Power Distance (PD):** Power distance shows the degree of inequality among people which the people of a population considers normal (Straub et al., 1997). Power distance, measured by adapting questions from (Dash & Guin) shown below on Table 4.9:

Construct	Source	Original Items	Adapted Items	Code
Power Distance	1. (Dash & Guin)	1. People in higher positions should avoid social interaction with people in lower positions?	1. People in higher positions should avoid using Uber as it interacts with people in lower positions?	PD1
		2. People in high positions should not ask opinions of people in lower positions?	2. People in high positions should not ask opinions of people in lower positions?	PD2
		3. People in higher positions should make most decisions without consulting	3. People in higher positions should make decisions without consulting	PD3

		people in lower positions?	people in lower positions?	
		4. People in lower position should not disagree with decisions by people in higher positions?	4. People in lower position should not disagree with decisions by people in higher positions?	PD4

- Individualism (I):** It shows the stature of people as individuals rather than being in groups. It will moderate the relationship between independent variables and dependent variable. Individualism, measured by adapting questions from (Heinz (2013) below in Table 4.10:

Construct	Source	Original Items	Adapted Items	Code
Individualism	1. (Heinz, 2013) Questions were adapted from negative to positive.	1. Technology controls too much of our world today?	1. Technology controls too much of our daily life?	IND1
		2. The use of technology is lowering our standard of living?	2. The use of technology is easing our standard of living?	IND2
		3. Technology controls too much of our world today?	3. Uber controls too much of tailored ride service?	IND3

		4. Technology is making the jobs done by humans less important?	4. Technology is making the jobs done by humans easier?	IND4
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- Masculinity (M):** According to (Straub et al., 1997), masculinity is the degree to which value like assertiveness, performance, success and competition prevail among people of a culture over gentler values like the quality of life, maintaining warm personal relationship, service, care for the weak etc. Masculinity has been measure by adapting questions from (Heinz, 2013), shown below in Table 4.11:

Construct	Source	Original Items	Adapted Items	Code
Masculinity	1. (Heinz, 2013)	1. Using technology is more important for men than for women?	1. Using Uber is more important for men than for women?	MAS1
		2. Using technology is more enjoyable for men than it is for women?	2. Using Uber technology is more enjoyable for men than it is for women?	MAS2
		3. Working with technology is more for women than for men?	3. Using Uber is more for men than for women?	MAS3
		4. Women can do just as well as men in learning about technology?	4. Women can use Uber just as well as men?	MAS4

- **Long-Term Orientation (LTO):** Long-term orientation focuses on looking at the future goals sacrificing or undermining short term objectives. Long term orientation has been measure by adapting questions from (AGU et al., 2016) shown below on Table 4.12:

Construct	Source	Original Items	Adapted Items	Code
Long-Term Orientation	1. (AGU et al., 2016)	1. Mobile banking services are highly efficient and have improved quality services delivery?	1. Uber services are highly efficient in improved transport services?	LTO1
		2. Mobile banking services increases customer loyalty and patronage?	2. Uber service will increase my loyalty to Uber?	LTO2
		3. Utilization of mobile banking has a positive impact on the services standard of banks?	3. Utilization of Uber app has positive impacts on standards of ride sharing?	LTO3
		4. Handset operability is a major challenge in conducting mobile banking?	4. Uber is a great challenge for other transportations?	LTO4

- **Uncertainty Avoidance (UA):** This factor shows the ambiguity and uncertainty in a culture about the future events which may create uncomfortableness among people. Uncertainty avoidance has been measure by adapting questions from (Laukkanen, 2015) as shown on Table 4.13:

Construct	Source	Original Items	Adapted Items	Code
Uncertainty Avoidance	(Laukkanen, 2015)	1. I find it important to have instructions spelled out in detail so that I always know what I am expected to do?	1. I find it important to have clear instructions so that I always know what I am expected to do?	UA1
		2. In my opinion it is important to closely follow existing instructions and procedures?	2. In my opinion it is important to closely follow instructions?	UA2
		3. I find self-service alternatives more pleasant than personal customer service?	3. I find self-service Uber alternatives more pleasant than waiting for taxi?	UA3
		4. In my opinion, new technology is often too complicated to be useful?	4. In my opinion, Uber is often too complicated to be useful?	UA4

4.7.4 Control Variables

- **Age:** We have put a blank on the questionnaire survey to write the age of the respondents
- **Sex:** Either it is a man or a woman responding
- **Marital Status:** Single, married, unmarried, divorced, widowed, other; options were in the survey.
- **Education:** Primary, secondary, additional training, undergraduate, postgraduate or other; options were put in the survey for respondents.
- **Occupation:** Student, unemployed, public or private employee, entrepreneur or other; alternatives were specified in the public survey of Uber.
- **Nationality:** blank space was there as customers belong from Bangladesh and Pakistan.
- **Country of Residence:** Customers can reside anywhere in the world but has to be citizen of Bangladesh and Pakistan so, we put the blank space to be written the answer.

4.8 Summary

The entire chapter discussed detail about the methodology. A presentation of survey questions was discussed, and we also tried to show how the survey was done and how it was implemented or collected.

CHAPTER 5: MEASUREMENT ASSESSMENT AND DATA VALIDATION

5.1 Introduction

Previous chapter, we have discussed about the research methodology. In this chapter, measurements of the variables are discussed and analyzed. Various issues have been focused such as we have discussed the descriptive analysis, factor analysis and reliability analysis. The data assessment and data inspection have been also done in this chapter and after focusing on the discussion of the constrictions of the data, conclusion is being written.

5.2 Descriptive Statistics Analysis and Data Examination

5.2.1 Data Screening and Cleaning

Before we start analyzing the data, it is too much essential to look or check for the errors so that we get near about perfect result after the analysis (Pallant, 2013). Mistakes are done while collecting single entries i.e. misspelling of any names or data (Rahm and Do 2000). Data screening and cleaning includes detecting the data and removing errors in the inconsistencies. This cleaning method is important or needed while integrating the heterogeneous data sources. The need for data cleansing increases when the multiple data sources are collected i.e. data warehousing (Rahm & Do, 2000). The major data problems can be solved by data cleansing. For screening of data, there are steps 1. Checking for errors, scores that are out of range, 2. Finding and correcting the error in data file, correcting or deleting the wrong figure from the file (Pallant, 2013).

5.2.2 Descriptive Analysis of the Data

When the cleaning and scrutinizing of the data has been done then comes the descriptive analysis. According to (Pallant, 2013), descriptive analysis describes characteristics of sample, check violation of the assumptions underlying the statistical questions and address specific research

questions. The descriptive statistics include the mean, standard deviation, range of scores, skewness and kurtosis (Pallant, 2013).

The statistics obtained by this analysis is utilized as the illustration of the sample too. The result of descriptive statistics of our research is shown below on the Table-5.1 and Appendix-1.

Table 5. 1: Descriptive Statistics

Items	N	Minimum	Maximum	Mean	Std. Deviation
Uncertainty Avoidance					
UA1	145	1	7	5.56	1.594
UA2	145	1	7	5.74	1.439
UA3	145	1	7	5.54	1.537
UA4	145	1	7	3.37	1.670
Power Distance					
PD1	145	1	7	2.03	1.507
PD2	145	1	7	2.17	1.639
PD3	145	1	7	2.27	1.591
PD4	145	1	7	2.64	1.694
Masculinity					
MAS1	145	1	7	2.19	1.491
MAS2	145	1	7	2.44	1.558
MAS3	145	1	7	2.74	1.657
MAS4	145	1	7	5.60	1.835

Individualism					
IND1	145	1	7	5.63	1.495
IND2	145	1	7	5.50	1.477
IND3	145	1	7	4.63	1.476
IND4	145	1	7	4.61	1.626
Long-term Orientation					
LTO1	145	1	7	5.15	1.647
LTO2	145	1	7	5.01	1.512
LTO3	145	1	7	5.20	1.512
LTO4	145	1	7	5.43	1.438
Perceived Usefulness					
PU1	145	1	7	5.75	1.417
PU2	145	1	7	5.66	1.400
PU3	145	1	7	5.37	1.467
PU4	145	2	7	5.42	1.521
Perceived Ease of Use					
PEU1	145	1	7	5.41	1.597
PEU2	145	1	7	5.33	1.559
PEU3	145	1	7	5.51	1.582
PEU4	145	1	7	5.31	1.614
Attitude Towards Behavior					
ATB1	145	1	7	5.46	1.744

ATB2	145	1	7	4.77	1.756
ATB3	145	1	7	5.34	1.605
ATB4	145	1	7	5.27	1.741
Subjective Norms					
SN1	145	1	7	4.38	1.505
SN2	145	1	7	4.63	1.514
SN3	145	1	7	4.63	1.490
SN4	145	1	7	5.17	1.594
Risk					
R1	145	1	7	4.59	1.742
R2	145	1	7	4.07	1.727
R3	145	1	7	4.70	1.564
R4	145	1	7	5.14	1.484
Perceived Behavioral Control					
PBC1	145	1	7	5.57	1.549
PBC2	145	1	7	5.35	1.493
PBC3	145	1	7	5.44	1.527
PBC4	145	1	7	4.63	1.711
Trust					
T1	145	1	7	3.93	1.678
T2	145	1	7	3.86	1.813
T3	145	1	7	3.74	1.759

T4	145	1	7	4.66	1.538
Behavioral Intention					
BI1	145	1	7	5.02	1.548
BI2	145	1	7	5.31	1.326
BI3	145	2	7	5.48	1.281
BI4	145	2	7	5.19	1.324

In the above table, minimum value is 1 and maximum value is 7 except for two questions regarding ‘Behavioral Intention’ and one question regarding ‘Perceived Usefulness’ where minimum value is 2. It shows the range and variety of answers of respondents. For all the items on Likert scale from 1-7, mean value ranges from 2.03 to 5.75 and standard deviation ranges from 1.281 to 1.83.

According to (Pallant, 2013), skewness values provide indication of the symmetry of the distribution and kurtosis provides peakedness of the distribution. According to the rule, values of kurtosis is not more than 10 so it shows that there is no problem with data.

Socio-demographic Information:

The sample consists of 145 respondents from Bangladesh and Pakistan (Appendix-2). More than half of the respondents fall in the age group from 25 to 30 years. Almost 99% are below 45 years which show that relativity of data as Uber service is mostly used by students or people who are at their early stage of career. Male respondents are slightly more than the female respondents that is merely due to the Asian culture. Among the respondents, almost 50% are single and 47% are married. Education level of the respondents is quite high showing more than 98% of the sample is undergraduate. In terms occupation, there is a bit variation. 35% of the sample is students and same percentage is for private employees while 11% are public employees. 9% are entrepreneur and same number is of unemployed. This variation is good for the study as students mostly travel in form of groups to save some money and private employees are not getting paid much so either they share the ride or travel through public transport.

5.2.3 Factor Analysis of the Data

To condense a large set of data into small, we use factor analysis. It is done by summarizing the underlying pattern of correlation i.e. grouping the closely related items (Pallant, 2013). This method allows the researchers to assemble the variables into factors (but it depends on the relationship among the variables we have). There are two types of factor analysis Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA). EFA is used in the early stage of research often. On the other hand, VFA is a more sophisticated set of techniques to confirm specific hypothesis or theory (Costello & Osborne, 2005). Often, these two produce similar results but the approaches of the recommendation are different (Pallant, 2013). According to (Pallant, 2013), to check the suitability of data, sample size has to be not less than 150 (our study contains 160 samples) and the strength of the relation between variables. Table-5.2 and Appendix-3 shows the factor analysis (Rotated Component Matrix, KMO and Bartlett's Test and Total Variance Explained) of the variables included in our research model:

Table 5. 2: Factor Analysis

Components	Loading	
Uncertainty Avoidance		
I find it important to have clear instructions so that I always know what I am expected to	UA1	0.564
In my opinion it is important to closely follow instruction	UA2	0.672
I find self-service Uber alternatives more pleasant than waiting for taxi	UA3	0.668
Power Distance		
People in higher position should avoid using Uber as it makes them to interact with people in lower positions	PD1	0.734
People in high positions should not ask opinions of people in lower positions	PD2	0.851

People in higher positions should make decisions without consulting people in lower positions	PD3	0.796
People in lower position should not disagree with decisions by people in higher positions	PD4	0.848
Masculinity		
Using Uber is more important for men than for women	MAS1	0.804
Using Uber technology is more enjoyable for men than it is for women	MAS2	0.861
Using Uber is more for women than for men	MAS3	0.706
Individualism		
The use of technology is easing our standard of living	IND2	0.533
Uber controls too much of tailored ride service	IND3	0.816
Long-term Orientation		
Uber services are highly efficient and provide an improved transport service	LTO1	0.634
Uber service will increase my loyalty to Uber	LTO2	0.757
Attitude Towards Behavior		
I find Uber useful in my life	ATB3	0.840
Using Uber can improve my time management	ATB4	0.826
Subjective Norms		
People who influence my behavior think that I should use Uber	SN1	0.680
People who are important to me think that I should use Uber	SN2	0.759

People whose opinions are valued by me would prefer that I use Uber	SN3	0.750
Risk		
The decision of using Uber is less risky	R1	0.746
Sharing information with Uber driver do not put my privacy at risk	R2	0.723
In general, I believe using Uber less risky	R3	0.844
Compared with taxi, Uber has less uncertainties	R4	0.648
Perceived Behavioral Control		
Uber is convenient because I don't have to go to the roadside to find a taxi	PBC1	0.718
Uber app will give me greater control over my transportation transactions	PBC2	0.672
Trust		
I am not afraid of The Inherent Fraud and Hacking Associated with Uber	T1	0.762
I am not Worried Other People May Access My account When using Uber	T2	0.825
It not is Risky to share profile Info with Uber driver	T3	0.794
I Trust Using Phone For transactions in Uber	T4	0.620
Behavioral Intention		
I prefer to use Uber	BI1	0.852
I intend to use Uber	BI2	0.817
I will use Uber	BI3	0.790

Utilization of Uber has a positive impact on the services standard of transportations	BI4	0.835
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Extraction method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization

a. Rotation converged in 16...

The factor analysis given in Table-5.2 is based on rotated component which is obtained through Varimax with Kaiser Normalization method. SPSS was run with 14 factors and it was converged with 16 iterations. There were some components which had loading less than 0.5 and were removed, therefore. After that 12 factors were included in the study.

To verify the suitability of data set for factor analysis, two values were considered. First is the KMO value which is 0.895 in the study which is above the minimum threshold value of KMO that is 0.6. The other test to check the suitability of data is Barlett's Test of Sphericity. Significant value should be 0.05 or less and, in this study the Barlett's test is significant ($p=.000$). (Appendix-3.1).

5.3 Reliability of Measurements

Reliability is assessed by the scale's stability on repeated measures. A scale is invalid if reliability demonstrates higher assurance of the validity (Smith & Albaum, 2012). According to (Smith & Albaum, 2012), an irregular scale can be an authentic scale. To represent the concept of interest, measurement is important. The reliability of scale indicates that how the data set is free from random errors. Test-retest reliability and internal consistency are two frequent indicators for the reliability of measurements.

Test-retest is assessed to the same people in two different occasions and afterwards calculating the correlation of two scores found out. Reliability can be assessed as internal consistency. Internal consistency is the degree where items which make up scale are underlying in the same attribute i.e. extent to which items are hang together (Pallant, 2013). There are four types of measurement scale: ordinal, nominal, ratio and interval.

According to (Nunnally, 1978), a minimum level of 0.7 while different levels of reliability are needed. Cronbach alpha is dependent on the number of items i.e. if items are less than 10 then the

alpha value can be very small so, it is then better to calculate the mean inter-item correlation and it ranges from 0.2 to 0.4 (Briggs & Cheek, 1986).

Table-5.3 below and Appendix-4 show the reliabilities if the variables included in our research model.

Table 5. 3: Reliability Analysis

Constructs	Items	Number of Items	Cronbach's Alpha
Uncertainty Avoidance	UA 1,2,3	3	.787
Power Distance	PD 1,2,3,4	4	.858
Masculinity	MAS 1,2,3	3	.764
Individualism	IND 2,3	2	.752
Long-term Orientation	LTO 1,2	2	.892
Attitude Towards Behavior	ATB 3,4	2	.921
Subjective Norms	SN 1,2,3	3	.934
Risk	R 1,2,3,4	4	.856
Perceived Behavioral Control	PBC 1,2	2	.863
Trust	T 1,2,3,4	4	.871
Behavioral Intention	BI 1,2,3,4	4	.916

According to the studies, values of Cronbach's alpha above 0.7 are acceptable and above 0.8 are preferable. In this table two factors have value slightly less than 0.8 but greater than 0.7 and rest all are higher than 0.8 which show a good internal consistency in the data.

5.4 Validity

Validity is one of the important scales of the measures. Only reliability is not enough, validity is also needed in order to reduce the measurement errors. Validity is the scale which actually measures what it is supposed to (Pallant, 2013).

Our willingness to make the research more accurate and correct, validity is very much important which reliability alone cannot do (Streiner, Norman, & Cairney, 2015).

Therefore, the measurement becomes valid and to do so, validity collects the empirical evidence. Validity makes the data near about perfect and correct according to the models used in the research (Hooper, Coughlan, & Mullen, 2008).

(Pallant, 2013), discuss about Content validity which measures from the domain of content, criterion validity relates the scores and measurable criteria and construct validity tests the scale derived theoretically from hypothesis. We will talk about two measures of construct validity below, convergent validity and discriminant validity.

5.4.1 Convergent Validity

Convergent validity in this model is measured from the correlation matrix in the Factor Analysis by observing the smallest correlation within the factor and then checking its value and level of significance. The smallest value of correlation should be greater than 0.5 and it should be significant at .000. In the correlation matrix, all the smallest values of correlation within the same factors are significant.

The other way of estimating convergent validity is through average loading factor. By looking at the rotated component matrix in the factor analysis we find that average loading factor is greater than 0.7 and all the loads of factors in a construct are distinctively on one component.

Another way to estimate convergent validity is through Average Variance Extracted (AVE). AVE is calculated by summing the squared loadings of all items in one component and then dividing the sum by the number of items. In this study factors are sharing higher common variance, proving convergent validity.

5.4.2 Discriminant Validity

First basic way to measure discriminant validity is through correlation matrix approach. In this method we observe the minimum correlation value of a construct and then measure it against correlation of all items of another construct. If the correlation of the first construct is greater than all other correlation, then there is no violation and it proves that there is discriminant validity among all the constructs.

Another good approach is to use Average Variance Extracted and Shared Variance test. AVE should be higher than the squared correlation between constructs. In the following table it is shown that AVE for a construct is greater than the squared correlation of those constructs. In the following Table-5.4 squared correlation has been calculated on the basis of correlation matrix of all factors.

Table 5. 4: Squared Correlation

Factors	1	2	3	4	5	7	8	9	10	11	12
Behaviour Intention	1.000	0.189	0.001	0.004	0.158	0.149	0.202	0.168	0.094	0.202	0.178
Uncertainty Avoidance		1.000	0.006	0.006	0.285	0.203	0.286	0.177	0.073	0.273	0.307
Power Distance			1.000	0.139	0.001	0.021	0.001	0.014	0.057	0.002	0.000
Masculinity				1.000	0.000	0.002	0.000	0.007	0.019	0.002	0.004
Individualism					1.000	0.195	0.304	0.082	0.092	0.303	0.251
Subjective Norms						1.000	0.400	0.192	0.215	0.260	0.343
Perceived Behavioural Control							1.000	0.200	0.134	0.353	0.474
Risk								1.000	0.313	0.200	0.191
Trust									1.000	0.123	0.098
Long-Term Orientation										0.000	1.000
Attitude Towards Behaviour											1.000
AVE	0.678	0.405	0.654	0.628	0.475	0.534	0.483	0.553	0.569	0.454	0.695

For example, squared correlation between Behavioral Intention and Uncertainty Avoidance is 0.189 and AVE for BI is 0.678 while for UA is 0.405 and both are greater than 0.189. Similarly,

after checking AVE for all constructs, it is proved that it is greater than square correlation among them and hence indicates discriminant validity.

Summary

In this chapter, data were assessed. The authors made descriptive statistics analysis and data inspection. In this chapter, the reliability and validity of measurements were analyzed. The reliability was assessed by author using the Cronbach's alpha and validity was assessed by the means of the several items factors loadings and the Average Variance Extracted (AVE). Coming up on the following chapter, authors would like to show data analysis and the empirical findings of this research.

CHAPTER 6: DATA ANALYSIS AND EMPIRICAL FINDINGS

6.1 Introduction

Multiple regression analysis has been presented in this chapter by the authors based on the data analysis in the previous chapter. Exploration of the results of the importance of particular attributes will be there in the chapter of Uber in Bangladesh and Pakistan.

6.2 The importance of Uber

We have gathered total 145 respondents via our survey and all of them have used Uber as their shared transportation in both the countries Bangladesh and Pakistan. All the respondents were asked to rank each measuring questions from 1 till 7. “1” stands for completely disagree and “7” stands for completely agree in our survey questionnaire.

Certainly, there have been other ride sharing (local) which were also preferred by many of the respondents so, Uber has earned both negative and positive feedbacks from general customers. Compared to Pakistani customers, Bangladeshi customers have responded more and it simply shows that Uber is more popular in Bangladesh than in Pakistan. The tables below will show the breakdown of importance of Uber in respective countries and also the responses about the usage of Uber.

6.3 Model Estimation

Ordinary Least Square (OLS) Regression Model has been followed for the estimation of the model. Model is described in form of following equation:

$$\begin{aligned} BI = & b_0 + b_1(ATB)(PD) + b_2(ATB)(UA) + b_3(ATB)(IND) + b_4(ATB)(MAS) \\ & + b_5(ATB)(LTO) + b_6(SN)(PD) + b_7(SN)(UA) + b_8(SN)(IND) \\ & + b_9(SN)(MAS) + b_{10}(SN)(LTO) + b_{11}(PBC)(PD) \\ & + b_{12}(PBC)(UA) + b_{13}(PBC)(IND) + b_{14}(PBC)(MAS) \\ & + b_{15}(PBC)(LTO) + b_{16}T + b_{17}R + b_{18}GEN + b_{19}EDU \\ & + b_{20}MSTATUS + b_{21}OCCUP + b_{22}NAT + b_{23}AGE + \acute{\epsilon} \end{aligned}$$

Table-6.1 below shows the variables and their symbols.

Table 6. 1; Entrants of Model Estimation

b0	Constant
Dependent Variable	
BI	Behavioral Intention
Independent Variable	
ATB	Attitude Towards Behavior
PU	Perceived Usefulness
PEU	Perceived Ease of Use
SN	Subjective Norm
PBC	Perceived Behavioral Control
T	Trust
R	Risk
Moderating Variables	
PD	Power Distance
IND	Individualism
UA	Uncertainty Avoidance
LTO	Long Term Orientation
MAS	Masculinity
Control Variables	
AGE	Natural log of age

GEN	Gender (Female 0, Male 1)
MSTATUS	Marital Status
EDU	Education
OCCU	Occupation
NAT	Nationality (Pakistan 0, Bangladesh 1)
ϵ	Error term

6.4 Result’s Estimation

The regression model explains the relation between dependent variable and seven independent variables. Three of the independent variables are moderated by five moderating variables and hence these have been described as well. Except them, six control variables have been included along with one constant (b0) and error term.

6.4.1 Correlation Matrix

Correlation matrix has been presented in below table 6-2 and appendix 5-2. The correlation matrix consists of Behavioral Intention as dependent variable and others as independent variables including control variables and interaction effects of other independent variables. Perceived usefulness shows the maximum correlation with the dependent variable followed by attitude towards behavior and perceived behavioral control. Minimum correlation is between BI and Age log showing that age does not affect the dependent variable. Following tables show the correlation matrix:

Table 6. 2: Correlation Matrix

	Factor	1	2	3	4	5	6	7	8	9	10
1	Behavior Intention	1.0000	*-0.17	-0.035	-0.067	-0.094	**0.23	-0.018	**0.44	**0.38	**0.44
2	Gender		1.0000	**_ 0.20	-0.069	*0.17	0.0372	0.1380	-0.137	*-0.17	*-0.16
3	Marital Status			1.0000	**0.23	0.1303	-0.12	**0.39	-0.087	0.0065	-0.069
4	Education				1.0000	0.0982	**_ 0.24	**0.46	-0.059	**_ 0.17	-0.099
5	Occupation					1.0000	-0.104	**0.22	-0.119	*- 0.21	*- 0.22
6	Nationality						1.0000	**_ 0.23	**0.23	0.1068	*0.17
7	Agelog							1.0000	-0.133	-0.158	-0.131
8	Attitude Towards Behavior								1.0000	**0.58	**0.73
9	Subjective Norms									1.0000	**0.63
10	Perceived Behavioral Control										1.0000
11	Perceived Usefulness										
12	Perceived Ease of Use										
13	Risk										
14	Trust										
15	SN_CentXUA_Cent										
16	SN_CentXPD_Cent										
17	SN_CentXMas_Cent										
18	SN_CentXInd_Cent										
19	SN_CentXLTO_Cent										
20	PBC_CentXUA_Cent										
21	PBC_CentXPD_Cent										
22	PBC_CentXMas_Cent										
23	PBC_CentXInd_Cent										
24	PBC_CentXLTO_Cent										
25	AttitudeToward_Behav_CentXUA_Cent										
26	AttitudeToward_Behav_CentXPD_Cent										
27	AttitudeToward_Behav_CentXMas_Cent										
28	AttitudeToward_Behav_CentXInd_Cent										
29	AttitudeToward_Behav_CentXLTO_Cent										

	Factor	11	12	13	14	15	16	17	18	19	20
1	Behavior Intention	**0.45	**0.41	** 0.41	**0.30	** 0.22	0.0238	-0.155	** 0.28	** 0.31	** 0.33
2	Gender	-0.139	-0.133	0.0413	0.0176	-0.048	0.1511	*0.19	0.0917	-0.025	0.0016
3	Marital Status	-0.052	0.0061	0.0216	-0.012	-0.030	0.0095	0.0037	0.0127	0.0076	-0.019
4	Education	0.0205	-0.040	0.1127	-0.088	0.0006	0.0332	-0.026	0.0270	0.0258	-0.017
5	Occupation	-0.158	-0.135	0.0263	-0.090	0.0932	-0.100	0.1120	*0.16	0.0889	0.1286
6	Nationality	*0.18	*0.19	-0.039	-0.016	-0.134	-0.065	-0.016	** 0.24	*-0.16	-0.084
7	Agelog	0.0100	-0.021	0.0808	-0.017	*-0.16	0.1149	*0.16	0.0068	-0.106	-0.109
8	Attitude Towards Behavior	**0.78	**0.78	** 0.45	**0.30	** 0.40	-0.087	-0.158	** 0.40	** 0.52	*-0.48
9	Subjective Norms	**0.58	**0.59	** 0.43	**0.46	*-0.16	-0.110	** 0.22	*-0.17	** 0.28	** 0.34
10	Perceived Behavioral Control	**0.67	**0.71	** 0.44	**0.36	** 0.39	-0.147	-0.149	** 0.39	** 0.50	** 0.42
11	Perceived Usefulness	1.0000	**0.80	** 0.40	**0.32	** 0.48	-0.046	-0.068	** 0.48	** 0.52	** 0.56
12	Perceived Ease of Use		1.0000	** 0.43	**0.37	** 0.32	-0.093	-0.084	** 0.38	** 0.48	** 0.41
13	Risk			1.0000	** 0.55	**0.20	-0.068	0.1045	0.0997	*0.17	**0.33
14	Trust				1.0000	-0.058	0.0266	-0.102	*-0.18	-0.123	*-0.16
15	SN_CentXUA_Cent					1.0000	0.0602	-0.038	**0.62	**0.69	**0.87
16	SN_CentXPD_Cent						1.0000	**0.36	0.1004	0.0168	0.0645
17	SN_CentXMas_Cent							1.0000	0.0634	0.0028	0.1321
18	SN_CentXInd_Cent								1.0000	**0.69	**0.58
19	SN_CentXLTO_Cent									1.0000	**0.60
20	PBC_CentXUA_Cent										1.0000
21	PBC_CentXPD_Cent										
22	PBC_CentXMas_Cent										
23	PBC_CentXInd_Cent										
24	PBC_CentXLTO_Cent										
25	AttitudeToward_Behav_CentXUA_Cent										
26	AttitudeToward_Behav_CentXPD_Cent										
27	AttitudeToward_Behav_CentXMas_Cent										
28	AttitudeToward_Behav_CentXInd_Cent										
29	AttitudeToward_Behav_CentXLTO_Cent										

Mean	S. D		Factor	21	22	23	24	25	26	27	28	29
5.25	1.227	1	Behavior Intention	-0.051	-0.130	**_	**_	**_-0.29	-0.041	0.0312	**_	**_-0.38
		2	Gender	*0.19	**0.27	0.0760	0.0306	-0.046	**0.21	**0.26	0.0570	0.0102
		3	Marital Status	-0.034	-0.007	0.0205	0.0370	0.0293	-0.120	-0.140	0.0438	-0.0651
		4	Education	0.0159	-0.033	-0.006	0.0103	0.0379	-0.011	-0.020	0.0599	0.0761
		5	Occupation	-0.071	0.1387	0.1474	*0.16	0.1421	-0.086	-0.015	0.1565	0.1092
		6	Nationality	-0.051	0.0650	**_	-0.150	-0.105	0.0377	0.0525	*-0.22	*-0.179
		7	Agelog	0.0075	0.0529	-0.012	-0.02	-0.061	-0.092	-0.074	-0.006	-0.1265
5.61	1.277	8	Attitude Towards Behavior	**_	*-0.17	**_	**_	**_-0.47	-0.140	-0.043	**_	**_-0.55
2.28	1.347	9	Subjective Norms	*-0.16	*-0.16	**_	**_	*-0.35	-0.082	-0.143	**_	**_-0.48
2.46	1.294	10	Perceived Behavioral Control	**_	**_	**_	**_	*-0.48	**_	-0.143	**_	**_-0.55
5.07	1.322	11	Perceived Usefulness	-0.139	-0.118	**_	**_	*-0.58	-0.121	**_-0.23	**_	**_-0.60
5.36	1.575	12	Perceived Ease of Use	**_	-0.147	**_	**_	**_-0.42	*-0.18	*-0.21	**_	**_-0.52
4.55	1.413	13	Risk	0.0943	0.1564	**0.24	**0.27	**0.34	0.0303	0.0795	*0.202	*0.278
5.46	1.427	14	Trust	-0.127	*-0.16	**_	**_	*-0.17	-0.104	-0.058	*-0.24	*-0.224
		15	SN_CentXUA_Cent	0.1574	*0.19	**0.60	**0.65	**0.87	*0.17	0.1220	**0.59	**0.64
		16	SN_CentXPD_Cent	**0.63	**0.20	*0.17	0.0509	0.0842	**0.56	0.1210	0.1450	0.0631
		17	SN_CentXMas_Cent	**0.21	**0.54	*0.17	*0.16	0.0737	0.1334	**0.231	0.1455	0.0801
		18	SN_CentXInd_Cent	**0.29	**0.23	**0.81	**0.71	**0.56	**0.23	*0.19	**0.83	**0.609
		19	SN_CentXLTO_Cent	0.1425	**0.22	**0.68	**0.84	**0.63	0.1405	0.1310	**0.64	**0.85
		20	PBC_CentXUA_Cent	*0.18	**0.25	**0.67	**0.68	**0.91	0.1506	**0.22	**0.62	**0.65
		21	PBC_CentXPD_Cent	1.0000	**0.22	**0.26	*0.16	*0.16	**0.64	**0.22	*0.269	0.1510
		22	PBC_CentXMas_Cent		1.0000	**0.31	**0.30	**0.243	*0.25	**0.47	*0.28	*0.199
		23	PBC_CentXInd_Cent			1.0000	**0.82	**0.60	*0.25	**0.26	**0.85	**0.718
		24	PBC_CentXLTO_Cent				1.0000	**0.68	0.1379	*0.20	**0.76	**0.865
		25	AttitudeToward_Behav_CentXUA_Cent					1.0000	0.1162	*0.18	**0.65	**0.712
		26	AttitudeToward_Behav_CentXPD_Cent						1.0000	**0.35	*0.24	0.1088
		27	AttitudeToward_Behav_CentXMas_Cent							1.0000	*0.18	*0.1912
		28	AttitudeToward_Behav_CentXInd_Cent								1.0000	**0.751
		29	AttitudeToward_Behav_CentXLTO_Cent									1.0000

*P < 0.05 t-values less than 1.655 are significant at 0.05 one-tailed

**P < 0.05 t-values less than 1.976 are significant at 0.05 two-tailed

***P < 0.01 t-values less than 2.61 are significant at 0.01 two-tailed

6.4.2 Regression Analysis

In multiple regression analysis, all the independent variables are entered and evaluated by its predictive power. This is done over and above predictive power of all the other independent variables (Pallant, 2013). All the independent variables are processed to have high forecast than the others. It has also explained that in the total forecast's contribution, the weights of independent variables and the impacts of each variable's prediction (Hair, Ringle, & Sarstedt, 2013). Below, the tables and appendix-5 show the research's multiple regression analysis:

Multi-collinearity was assessed by Collinearity Diagnostics. These are shown by two values i-e: Tolerance and VIF (appendix 5-5). As explained by Pallant (2013), Tolerance is an indicator of how much of the variability of the specified independent is not explained by the other independent variable in the model and VIF (Variance Inflation Factor) which is just the inverse of the Tolerance Value (1 divided by Tolerance). Value for tolerance below 0.10 and value for VIF above 10 indicate the multiple correlation with other variables and proving the possibility for multi-collinearity. Variables having multi-collinearity have been removed and hence current values of Tolerance and VIF in the table show the absence of multi-collinearity. Overall statistical significance of the model is assessed by Model Summary (appendix 5-3) which shows sig. = .000 which mean $p < .0005$. R square 0.495 shows 49.5% variance in the dependent variable is explained by the model. However, value of R square is optimistic estimation of the model and we need to count Adjusted R square which is .345 which is corrected to give better picture of the results. Two control variables Gender and Nationality having t values -2.53 and 2.354 respectively are significant ($p < .05$ two-tailed). Independent variables which are significant are Attitude Towards Behavior and Risk. There is one interaction effect which is combined with Attitude Towards Behavior and Masculinity which is the highest in the model having t value of 3.577 and significant at two-tailed ($p < .01$). Table 6-3 and appendix 5-5 shows the multiple regression below:

Linear Multiple Regression Model	Independent Variables	Unstandardized Coefficients	Standardized Coefficients	t-Value	Tolerance	VIF
	(Constant)	2.410		1.066		
	Gender	-0.518	-0.212	**-2.53	0.651	1.537
	Marital Status	-0.067	-0.038	-0.454	0.662	1.511
	Education	-0.294	-0.129	-1.480	0.596	1.677
R square =0.495 Adjusted R square =0.345	Occupation	0.076	0.091	1.172	0.754	1.326
	Nationality	0.470	0.186	**2.354	0.729	1.372
	Agelog	1.678	0.103	1.031	0.457	2.187
	Attitude Towards Behavior	-0.249	-0.319	*-1.989	0.176	5.667
	Subjective Norms	-0.045	-0.052	-0.428	0.306	3.266
	Perceived Behavioral Control	0.184	0.214	*1.65	0.270	3.702
	Perceived Usefulness	0.243	0.270	1.609	0.162	6.190
	Perceived Ease of Use	-0.112	-0.139	-0.950	0.212	4.713
	Risk	-0.159	-0.177	*-1.806	0.475	2.104
	Trust	0.006	0.007	0.067	0.486	2.058
	SN_CentXPD_Cent	0.061	0.097	0.757	0.275	3.641
	SN_CentXUA_Cent	0.211	0.402	*1.875	0.099	10.129
	SN_CentXMas_Cent	-0.052	-0.074	-0.702	0.412	2.429
	SN_CentXInd_Cent	-0.044	-0.087	-0.461	0.127	7.877
	SN_CentXLTO_Cent	-0.044	-0.103	-0.497	0.106	9.469
	PBC_CentXPD_Cent	0.015	0.021	0.189	0.376	2.662
	PBC_CentXUA_Cent	-0.198	-0.441	*-1.763	0.073	13.754
	PBC_CentXMas_Cent	-0.022	-0.029	-0.259	0.362	2.760
	AttitudeToward_Behav_N_CentXPD_Cent	-0.065	-0.101	-0.909	0.368	2.718
	AttitudeToward_Behav_N_CentXMas_Cent	0.218	0.366	***3.557	0.429	2.330

*Correlation is significant at 0.01 (two-tailed)

**Correlation is significant at 0.05 (two-tailed)

Table 6. 3.; Regression Analysis

6.5 Summary of Hypotheses

For all the hypothesis, we will refer to the Regression Analysis Table-6.3 and Appendix-5.5 for coefficients.

Hypothesis 1a: Power distance moderates the relationship between attitude and behavioral intention

We see that $b_1(ATB)(PD) = -0.065$, $t = -0.909$ and $p > 0.05$ one-tailed. It shows a negative relation and is not supported by statistical regression.

Hypothesis 1d: Masculine or assertive society moderates the relationship between attitude and behavioral intention

Values of $b_4(\text{ATB})(\text{MAS})=.218$, $t=3.557$ and $p<.01$ one-tailed. It shows a highly positive relation between Attitude Towards Behavior and Behavioral Intention which is positively moderated by Masculinity. It is supported by statistical regression.

Hypothesis 2a: Power distance moderates the relationship between the social norms and behavioral intention

We see that $b_6(\text{SN})(\text{PD})=.061$, $t=.757$ and $p>.05$ one-tailed and proves no relation through statistical regression.

Hypothesis 2b: Uncertainty Avoidance moderates the relationship between the social norms and behavioral intention

We can see that $b_7(\text{SN})(\text{UA})=0.211$, $t=1.87$ and $p<.01$ two-tailed. This hypothesis is supported by statistical regression showing a positive relation between social norms and behavioral intention in uncertainty avoidance society.

Hypothesis 2c: The relationship between societal norms and behavioral intention is moderated by individualistic or collectivist factor

From table, $b_8(\text{SN})(\text{IND})=-0.044$, $t=-.461$ and $p>.05$ one-tailed show that there is negative association and it is not supported by statistical regression.

Hypothesis 2d: Relationship between subjective norms and behavioral intention is influenced by masculinity

We see that $b_9(\text{SN})(\text{MAS}) = -.052$, $t = -702$ and $p > .05$ one-tailed and the negative association is also not supported by statistical regression.

Hypothesis 2e: *Future orientation influences the relationship between subjective norms and behavioral intention*

We see that $b_{10}(\text{SN})(\text{LTO}) = -.044$, $t = -.497$ and $p > .05$ one-tailed and there is negative association, hence it is not supported by statistical regression.

Hypothesis 3a: *Perceived behavioral control towards buying behavior is moderated by high power distance societies*

$b_{11}(\text{PBC})(\text{PD}) = .015$, $t = .189$ and $p > .05$ one-tailed show that the association is not significant hence hypothesis is not supported.

Hypothesis 3b: *Perceived behavioral control towards buying intention is affected in high uncertain avoidance societies*

From regression findings, we see that $b_{12}(\text{PBC})(\text{UA}) = -.198$, $t = -1.763$ and $p < .05$ two-tailed. Hypothesis is supported by the result showing that in conditions of uncertainty avoidance, PBC has a negative relation towards Behavioral Intention.

Hypothesis d: *Masculinity affects the relation between behavioral intentions towards purchase behavioral control*

We see that $b_{14}(\text{PBC})(\text{MAS}) = -.022$, $t = -.259$ and $p > .05$ one-tailed and it is showing a negative association which is not supporting the hypothesis.

Hypothesis 6: *A consumer's trust positively affects the behavioral intention towards purchase*

The values of $b_{16T}=.006$ and $t=.067$ show that this association is not significant and $p>.05$ one tailed which does not support the hypothesis.

Hypothesis 7: Higher the risk associated with the service, lower will be the consumer's intention to purchase

We see that $b_{17R}=-.159$, $t=-1.806$ and $p<.05$ one-tailed which show that Behavioral Intention is negatively affected by increase in risk. So, hypothesis is supported.

Normality, linearity, homoscedasticity and independence of residuals

When we look at the normal probability plot of the regression standardized residual (appendix:5-6,5-7), we see that all the points lie in a straight diagonal line with slightly deviation. This is further evident from the probability curve which is a bell-shaped and showing the centralization of the data.

In the scatterplot of the standardized residuals (appendix 5-8), residuals seem to be distributed in the rectangle. According to Tabachnick and Fidell, outliers are those cases which have standardized residual of more than 3.3 or less than -3.3 (Pallant, 2013). By looking at the scatterplot generated by SPSS, we see that all the residuals are within the range suggested by Tabachnick and Fidell. The presence of outliers can be detected by inspecting the scatterplots. If there are only a few, as Pallant suggested, it is not necessary to take action, because it is not uncommon to find residuals that are outliers when dealing with large samples (Pallant, 2013).

By taking all the assumptions into account, we can say that there is no violation of normality, homoscedasticity and independence of residuals, hence further analysis can be done.

6.6 Summary

In the above chapter, by using the multiple regression analysis, the empirical data was thoroughly discussed. By utilizing an estimation technique named, OLS which stands for Ordinary Least Square, hypotheses were tested. Earlier, 19 hypotheses were presented, some of them showed the direct relation and some were having moderation effect. After analyzing the results, some hypotheses were removed which were having multi-collinearity. In the end, there is direct effect by only one independent variable while one more independent variable Attitude Towards Behavior

which is affecting the BI when it is moderated by Masculinity. Except these, Gender and Nationality being control variable are statistically significant. In the upcoming and last chapter, we are going to discuss about the implication of our theory and statistical results. The discussion will walk along with the limitations and recommendations as well.

CHAPTER 7: CONCLUSION

7.1 Introduction

In the previous chapters, authors have discussed the results which have been achieved via empirical tests. All the hypothesis tests have been discussed along with the estimation of the research business model. Lastly but not the least, the discussion and conclusion of this entire research will be presented in this Chapter. The chapter begins with a summary of the findings of the research following the discussion and then lastly the conclusions. Authors of the research came up with two precious recommendations for Uber in Pakistan and Bangladesh which is the main attraction of this chapter. Further this chapter will include theoretical and managerial implications and limitations of the study. Then the chapter will end with the suggestions for future research.

7.2 Findings' Summary

The main purpose of this master's research is to explore the behavior patterns of consumers towards adoption of Uber in Bangladesh and Pakistan. Overall, 145 respondents have answered the survey questionnaire from both the countries. In this master's research, we have mixed three business models i.e. Theory of planned behavior, Technology Acceptance Model and Hofstede's cultural dimensions theory and created our business model where we have 1 dependent variable, 7 independent variables, 5 moderating variables and 7 control variables. We have come up with total 17 hypotheses clearly explained in chapter three of this study. Though, in the empirical study of this research has shown that 4 hypotheses out of 17 have successfully supported this study. From the descriptive analysis of data, we found out that the sample consists of 145 respondents from Bangladesh and Pakistan. Maximum respondents are under the age of 45 years and male respondents are slightly more than the female respondents that is merely due to the Asian culture. Most respondents are single and undergraduate education level is much higher. In our respondents, students are higher than any other occupation. The table 7-1 below shoes the relationship between hypotheses and variables.

Table 7. 1: Summary of Hypotheses

Hypothesis	Association Between Variables	Findings
H1a	Power distance moderates the relationship between attitude and behavioral intention	Not supported*
H1d	Masculine or assertive society moderates the relationship between attitude and behavioral intention	Supported**
H2a	Power distance moderates the relationship between the social norms and behavioral intention	No supported*
H2b	Uncertainty avoidance moderates the relationship between social norms and behavioral intention	Supported**
H2c	The relationship between societal norms and behavioral intention is moderated by individualistic or collectivist factor	Not supported*
H2d	Relationship between subjective norms and behavioral intention is influenced by masculinity	Not supported*
H2e	Future orientation influences the relationship between subjective norms and behavioral intention	Not supported*
H3a	Perceived behavioral control towards buying behavior is moderated by high power distance societies	Not supported*
H3b	Perceived behavioral control towards buying behavior is moderated by uncertainty avoidance	Supported**
H3d	Masculinity affects the relation between behavioral intentions towards purchase behavioral control	Not supported*
H6	A consumer's trust positively affects the behavioral intention towards purchase	Not supported*
H7	Higher the risk associated with the service, lower will be the consumer's intention to purchase	Supported***

* $p > .05$ One-tailed

** $p < .01$ One-tailed

*** $p < .05$ One-tailed

7.3 Discussion and Conclusion

The findings of the study have been discussed below to explore the purpose and aim of study. After completion of the findings, many of the hypotheses were not supported. It shows that either there was no relation at all among variables or it was too insignificant to support the hypothesis. Only four hypotheses were supported from the finding. First supported hypothesis is a positive moderating effect of masculine or assertiveness on relation between attitude towards behavior and behavioral intention of purchasing the service. As discussed in literature that in masculine societies, people tend to take risk and they are more open towards new technologies. Hence this hypothesis is proved by the study that people in Bangladesh and Pakistan, which are masculine societies, show positive attitude towards buying the service of Uber.

Second supported hypothesis is the positive impact of social norms on behavioral intention in the uncertainty avoidance societies. According to (Ajzen, 1991), subjective norms refer to social pressure in terms of performing or not performing some action. People try to spread word of mouth to get favorable results in uncertain conditions. This is supported by study that social norms have positive relation towards behavioral intention in uncertainty avoidance situation.

Third hypothesis which is supported by the study is negative moderation effect of uncertainty avoidance on relation between perceived behavioral control and behavioral intention. Result shows that people are not open towards buying a service when the situation is uncertain.

Last hypothesis supported by study is the negative relation between risk and behavioral intention. This hypothesis is supported showing that if there is risk involved in a service, especially Uber, tendency of people towards buying a service decreases. As discussed earlier, this risk involves information risk, privacy risk and other uncertainties regarding usage of a service. When customers confront any situation of uncertainty, it increases the risk associated to that service and hence decreasing the probability of usage.

Moreover, study shows that the students of both Bangladesh and Pakistan have more urge to share ride in Uber and authors have extracted this information from the survey questionnaire. In study dummy variable for female is 0 while for male is 1. The result shows that female have more intention to use the Uber service as compared to male. Even though the price of Uber service is a bit high than other local ride sharing service, people do prefer Uber as this is global and more risk

free. On the other hand, people do have slight demand or requirements from Uber to be a bit cheaper compete more locally. Uber brand is importantly playing a good role as this is the pioneer ride sharing in both countries. Different customers' expectations are different from Uber and it varies from man to man. There are different factors which have been influencing the behavioral intention of customers towards Uber. This ride sharing is more tailored and transparent to all. Digitalization has affected the population of Bangladesh and Pakistan to get more synchronized and customized transportation service. So, overall it is the rapid changing demand era where people have been seeking more something which is beyond the traditional service of transports. However, authors have created or designed a research model with many independent variables and hypotheses, but all the hypotheses have not supported this research and neither all the independent variables did support.

7.4 Implications of Study

7.4.1 Theoretical Implications

The theoretical implication of this study is that it explores which of the factors contribute towards behavioral intention of consumers towards buying a service. This model integrates three models, i-e; Theory of Planned Behavior, Technology Adoption Model and Hofstede Cultural Dimensions. It further involves two extra independent variables Risk and Trust. The study shows that when Hofstede dimensions interact with elements of Theory of Planned Behavior, only two cultural dimensions affect the relationship between TPB and Behavioral Intention of using Uber. Masculinity as a cultural dimension interacts with Attitude towards Behavior (ATB) while Uncertainty Avoidance (UA) interacts with Social Norms (SN) and Perceived Behavioral Control (PBC). It provides a scope to investigate moderating effects of Hofstede's Cultural Dimensions on TPB in different cultural settings. The study also shows how Technology Adoption Model interacts with the dependent variable. Further, gender as a control variable shows that female are more interested in using Uber service than male. Over all, attitude towards behavior positively affects the behavioral intention in masculine societies; uncertainty avoidance moderates the relation between social norms and behavioral intention and between perceived behavioral control and behavioral control while risk is a main factor which hinders the behavioral intention of customers.

7.4.2 Managerial Implications

Study shows that female are more interested in using Uber service. Uber has an opportunity to focus on male customers while retaining their female consumers which are more as compared to male customers. Results also show that in uncertain situations people tend to rely on word of mouth, so this technique should be adopted by Uber to spread awareness. Moreover, it shows how risk decreases the tendencies towards intentions towards using the Uber service. As given in literature how risk is affecting the perception of people towards shared services, this study provides a specified phenomenon of risk associated with Uber. One more factor to work on is how people are responding to the digitalization in these masculine societies.

After conducting the whole research of Uber customer satisfaction in Bangladesh and Pakistan, following specific possible managerial implications have been suggested according to the given norms and cultures of these countries.

Go “Glocal”

Undoubtedly, Uber is the pioneer of ride sharing in Bangladesh and Pakistan which has upgraded the transport standard in these countries and won the heart of many ride users. Eventually, Uber has become threats for public transportation as our research has discussed it in chapter 2 in “Empirical Evidence of Uber”. Despite of being threat, most people love using Uber as this has made their lives much flexible in busy traffics. There is a “But” in here, Uber is a global company and it does follow globalization but to become the successful market leader in long term, Uber has to adapt “localization” too. May be for time being or for short run, Uber is the leader in ride sharing in Bangladesh and Pakistan but may be in the long run, the position can be hunt by any other local ride sharing company as they are more customized according to the local choice. So, being global and adapting localization or tailoring the current place’s taste makes the business stays longer and rises the barriers of entry for new comers. Meaning of Glocal is explained as;

A good local company named, “Pathao” in Bangladesh and “Careem” in Pakistan do offer bike service to customers which is faster than car in heavy traffics as both the countries are always heavily congested in traffic. On the other hands, these services are cheaper compared to Uber. Customers have been asking if Uber can introduce bike services at cheaper rate or not. So, Uber must beat its small local competitors to be a long-time market leader.

Introduce Lady Driver

Certainly, Uber has been maintaining its safety in both the research countries, but some female customers do have doubt or fear of being alone in the car late night. As Uber is a tailored ride sharing so, it can introduce the lady or female drivers may be not as many in number according to male drivers but few or may be 25% of the male driver quantity. They must only serve female customers and if any male customer wants to travel in case of emergency then he must have a woman with him in the car as ride sharer. The system can vigorously increase the usage of Uber among customers which may make the demand for Uber near to perfectly inelastic in both the countries. Then may be a bit high price of Uber will not make any big change in its demand because people will ultimately look at the proper safety.

7.5 Limitation of the Study

First limitation with the study is collection of data on social media. Going to the countries of study was not possible, hence limiting the direct interaction with the consumers. Another limitation is using closed ended surveys/questionnaires only. This method alone cannot be sufficient as there should be more methods of collecting data to get responses of people. This study involves different theories and combines different countries, making it a complex model to study. To complete this study in a limited time is also a limitation of this study. Data of two countries has been collected and combined. On the basis of inductive reasoning, it is supposed that result would have similar implication in both countries. Study would be more refined if the comparison of both countries could have been done.

7.6 Future Research

This research has been conducted from the views of only two countries and both countries (Bangladesh & Pakistan) share almost similar cultures so, in future it will be better if the research will be conducted between more countries or at least countries which have different cultures so, the usage's effect will be more diversify. Also, as this research had a very limited time frame, we recommend the future researchers to conduct any research on Uber's customer satisfaction with a vast or enough time period so that more primary respondents can be connected. The future research in Uber should be in a country where there is Uber service available and not from long distance so that the data can be collected through face-to-face and one-on-one interviews.

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APPENDICES

Appendix 1: Descriptive Statistics from SPSS

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
UA1	145	1	7	5.56	1.594	-1.011	0.201	0.118	0.400
UA2	145	1	7	5.74	1.439	-1.317	0.201	1.534	0.400
UA3	145	1	7	5.54	1.537	-1.353	0.201	1.278	0.400
UA4	145	1	7	3.37	1.670	0.374	0.201	-0.775	0.400
PD1	145	1	7	2.03	1.507	1.584	0.201	1.848	0.400
PD2	145	1	7	2.17	1.639	1.361	0.201	0.828	0.400
PD3	145	1	7	2.27	1.591	1.238	0.201	0.645	0.400
PD4	145	1	7	2.64	1.694	0.865	0.201	-0.178	0.400
MAS1	145	1	7	2.19	1.491	1.448	0.201	1.692	0.400
MAS2	145	1	7	2.44	1.558	1.031	0.201	0.359	0.400
MAS3	145	1	7	2.74	1.657	0.665	0.201	-0.457	0.400
MAS4	145	1	7	5.60	1.835	-1.225	0.201	0.293	0.400
IND1	145	1	7	5.63	1.495	-1.553	0.201	2.109	0.400
IND2	145	1	7	5.50	1.477	-1.036	0.201	0.279	0.400
IND3	145	1	7	4.63	1.476	-0.372	0.201	-0.289	0.400
IND4	145	1	7	4.61	1.626	-0.415	0.201	-0.655	0.400
LTO1	145	1	7	5.15	1.647	-1.078	0.201	0.324	0.400
LTO2	145	1	7	5.01	1.512	-0.734	0.201	0.053	0.400
LTO3	145	1	7	5.20	1.512	-1.055	0.201	0.857	0.400
LTO4	145	1	7	5.43	1.438	-1.083	0.201	0.815	0.400
PU1	145	1	7	5.75	1.417	-1.586	0.201	2.281	0.400
PU2	145	1	7	5.66	1.400	-1.331	0.201	1.389	0.400
PU3	145	1	7	5.37	1.467	-0.936	0.201	0.161	0.400
PU4	145	2	7	5.42	1.521	-0.897	0.201	-0.114	0.400
PEU1	145	1	7	5.41	1.597	-1.076	0.201	0.527	0.400
PEU2	145	1	7	5.33	1.559	-1.202	0.201	0.928	0.400
PEU3	145	1	7	5.51	1.582	-1.119	0.201	0.663	0.400
PEU4	145	1	7	5.31	1.614	-0.889	0.201	0.243	0.400
ATB1	145	1	7	5.46	1.744	-1.317	0.201	0.820	0.400
ATB2	145	1	7	4.77	1.756	-0.400	0.201	-0.822	0.400
ATB3	145	1	7	5.34	1.605	-1.008	0.201	0.372	0.400
ATB4	145	1	7	5.27	1.741	-1.006	0.201	0.113	0.400
SN1	145	1	7	4.38	1.505	-0.459	0.201	-0.010	0.400
SN2	145	1	7	4.63	1.514	-0.430	0.201	-0.105	0.400

SN3	145	1	7	4.63	1.490	-0.374	0.201	-0.219	0.400
SN4	145	1	7	5.17	1.594	-1.005	0.201	0.644	0.400
R1	145	1	7	4.59	1.742	-0.434	0.201	-0.623	0.400
R2	145	1	7	4.07	1.727	-0.026	0.201	-0.862	0.400
R3	145	1	7	4.70	1.564	-0.478	0.201	-0.361	0.400
R4	145	1	7	5.14	1.484	-0.886	0.201	0.491	0.400
PBC1	145	1	7	5.57	1.549	-1.155	0.201	0.485	0.400
PBC2	145	1	7	5.35	1.493	-1.015	0.201	0.318	0.400
PBC3	145	1	7	5.44	1.527	-1.145	0.201	0.730	0.400
PBC4	145	1	7	4.63	1.711	-0.460	0.201	-0.404	0.400
T1	145	1	7	3.93	1.678	0.039	0.201	-0.832	0.400
T2	145	1	7	3.86	1.813	0.088	0.201	-0.976	0.400
T3	145	1	7	3.74	1.759	0.241	0.201	-0.747	0.400
T4	145	1	7	4.66	1.538	-0.378	0.201	-0.443	0.400
BI1	145	1	7	5.02	1.548	-0.411	0.201	-0.775	0.400
BI2	145	1	7	5.31	1.326	-0.589	0.201	-0.021	0.400
BI3	145	2	7	5.48	1.281	-0.564	0.201	-0.499	0.400
BI4	145	2	7	5.19	1.324	-0.253	0.201	-0.744	0.400
Valid N (listwise)	145								

Appendix 2: Socio-Demographic Statistics

Appendix 2. 1: Age of Respondents

Age					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	16	1	0.7	0.7	0.7
	19	1	0.7	0.7	1.4
	20	4	2.8	2.8	4.1
	21	2	1.4	1.4	5.5
	22	4	2.8	2.8	8.3
	23	12	8.3	8.3	16.6
	24	7	4.8	4.8	21.4
	25	13	9.0	9.0	30.3
	26	21	14.5	14.5	44.8
	27	16	11.0	11.0	55.9
	28	13	9.0	9.0	64.8
	29	14	9.7	9.7	74.5
	30	5	3.4	3.4	77.9
	31	6	4.1	4.1	82.1
	32	14	9.7	9.7	91.7
	33	2	1.4	1.4	93.1

34	1	0.7	0.7	93.8
37	1	0.7	0.7	94.5
38	3	2.1	2.1	96.6
39	1	0.7	0.7	97.2
40	1	0.7	0.7	97.9
42	1	0.7	0.7	98.6
43	1	0.7	0.7	99.3
67	1	0.7	0.7	100.0
Total	145	100.0	100.0	

Appendix 2. 2: Gender of Respondents

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	69	47.6	47.6	47.6
	Male	76	52.4	52.4	100.0
	Total	145	100.0	100.0	

Appendix 2. 3: Marital Status of Respondents

Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	72	49.7	49.7	49.7
	Married	68	46.9	46.9	96.6
	Unmarried	2	1.4	1.4	97.9
	Divorced	1	.7	.7	98.6
	Widowed	2	1.4	1.4	100.0
	Total	145	100.0	100.0	

Appendix 2. 4: Education Level of Respondents

Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Completed High School	1	.7	.7	.7
	Technical	1	.7	.7	1.4
	Undergraduate	49	33.8	33.8	35.2
	Postgraduate	94	64.8	64.8	100.0
	Total	145	100.0	100.0	

Appendix 2. 5: Occupation of Respondents

		Occupation			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	51	35.2	35.2	35.2
	Unemployed	13	9.0	9.0	44.1
	Public Employee	16	11.0	11.0	55.2
	Private Employee	52	35.9	35.9	91.0
	Entrepreneur	13	9.0	9.0	100.0
	Total	145	100.0	100.0	

Appendix 2. 6: Country of Origin of Respondents

		Nationality			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pakistan	54	37.2	37.2	37.2
	Bangladesh	91	62.8	62.8	100.0
	Total	145	100.0	100.0	

Appendix 3: Factor Analysis

Appendix 3. 1: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure...		.895
Bartlett's Test of Sphericity	Approx. Chi-Square	7186.069
	Df	1540
	Sig. Bartlett	.000

Appendix 3. 2: Communalities

Communalities		
	Initial	Extraction
UA1	1.000	0.734
UA2	1.000	0.734
UA3	1.000	0.751
UA4	1.000	0.730
PD1	1.000	0.781
PD2	1.000	0.830
PD3	1.000	0.782
PD4	1.000	0.784
MAS1	1.000	0.763
MAS2	1.000	0.824
MAS3	1.000	0.685
MAS4	1.000	0.731
IND1	1.000	0.779
IND2	1.000	0.782
IND3	1.000	0.868
IND4	1.000	0.734
LTO1	1.000	0.816
LTO2	1.000	0.885
LTO3	1.000	0.858

LTO4	1.000	0.748
PU1	1.000	0.864
PU2	1.000	0.841
PU3	1.000	0.814
PU4	1.000	0.811
PEU1	1.000	0.843
PEU2	1.000	0.800
PEU3	1.000	0.859
PEU4	1.000	0.803
ATB1	1.000	0.816
ATB2	1.000	0.705
ATB3	1.000	0.839
ATB4	1.000	0.788
SN1	1.000	0.855
SN2	1.000	0.890
SN3	1.000	0.897
SN4	1.000	0.701
R1	1.000	0.753
R2	1.000	0.698
R3	1.000	0.876
R4	1.000	0.717
PBC1	1.000	0.757

PBC2	1.000	0.764
PBC3	1.000	0.768
PBC4	1.000	0.756
T1	1.000	0.799
T2	1.000	0.845
T3	1.000	0.807
T4	1.000	0.750
BI1	1.000	0.832
BI2	1.000	0.857
BI3	1.000	0.810
BI4	1.000	0.804
EXTRACTION PC...		

Appendix 3. 3: Total Variance Explained

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	21.01	37.52	37.52	21.01	37.52	37.52	12.90	23.03	23.03
2	4.71	8.41	45.93	4.71	8.41	45.93	4.75	8.48	31.51
3	3.18	5.68	51.61	3.18	5.68	51.61	3.80	6.79	38.30
4	2.36	4.21	55.82	2.36	4.21	55.82	3.09	5.52	43.82
5	2.04	3.65	59.47	2.04	3.65	59.47	3.00	5.35	49.17
6	1.81	3.23	62.70	1.81	3.23	62.70	2.53	4.52	53.69

7	1.64	2.93	65.63	1.64	2.93	65.63	2.44	4.35	58.05
8	1.37	2.45	68.08	1.37	2.45	68.08	2.35	4.20	62.24
9	1.31	2.35	70.42	1.31	2.35	70.42	2.19	3.90	66.15
10	1.21	2.15	72.58	1.21	2.15	72.58	1.56	2.79	68.94
11	1.07	1.90	74.48	1.07	1.90	74.48	1.55	2.76	71.70
12	1.00	1.79	76.27	1.00	1.79	76.27	1.51	2.69	74.39
13	0.90	1.60	77.87	0.90	1.60	77.87	1.45	2.59	76.98
14	0.84	1.50	79.37	0.84	1.50	79.37	1.34	2.39	79.37
15	0.82	1.46	80.83						
16	0.71	1.27	82.10						
17	0.66	1.17	83.27						
18	0.60	1.07	84.34						
19	0.59	1.06	85.41						
20	0.53	0.94	86.35						
21	0.51	0.91	87.26						
22	0.49	0.88	88.14						
23	0.45	0.81	88.95						
24	0.42	0.75	89.70						
25	0.41	0.74	90.44						
26	0.39	0.70	91.14						
27	0.36	0.65	91.79						
28	0.33	0.59	92.38						
29	0.32	0.57	92.95						
30	0.30	0.53	93.49						
31	0.28	0.50	93.98						
32	0.26	0.47	94.45						
33	0.24	0.43	94.89						
34	0.24	0.42	95.31						
35	0.22	0.39	95.70						
36	0.20	0.37	96.06						
37	0.20	0.35	96.41						
38	0.18	0.32	96.73						
39	0.17	0.31	97.04						
40	0.16	0.29	97.33						
41	0.15	0.27	97.60						
42	0.15	0.26	97.86						
43	0.14	0.25	98.11						
44	0.13	0.24	98.35						
45	0.12	0.21	98.56						
46	0.11	0.19	98.75						
47	0.10	0.18	98.94						
48	0.10	0.17	99.11						
49	0.09	0.15	99.26						

50	0.08	0.14	99.40						
51	0.07	0.13	99.53						
52	0.06	0.11	99.65						
53	0.06	0.11	99.76						
54	0.05	0.10	99.85						
55	0.04	0.08	99.93						
56	0.04	0.07	100.00						
EXTRACTION PC...									

Appendix 4: Reliability Measurement

Appendix 4. 1: Reliability Statistics of Uncertainty Avoidance

Reliability Statistics		
Cronbachs Alpha	Cronbachs Alpha Based on Standardized Items	N of Items
.787	.789	3

Item Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Correlated Item-Total Correlation	Squared Multiple Correlation	Cronbachs Alpha if Item Deleted
UA1	11.28	7.243	.569	.325	.776
UA2	11.10	7.380	.668	.460	.672
UA3	11.30	7.016	.650	.445	.686

Appendix 4. 2: Reliability Statistics of Power Distance

Reliability Statistics		
Cronbachs Alpha	Cronbachs Alpha Based on Standardized Items	N of Items
.858	.858	4

Item Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Correlated Item- Total Correlation	Squared Multiple Correlation	Cronbachs Alpha if Item Deleted
PD1	7.08	18.354	.651	.516	.839
PD2	6.94	16.233	.765	.621	.791
PD3	6.85	17.157	.708	.534	.816
PD4	6.48	16.654	.687	.525	.826

Appendix 4. 3: Reliability Statistics of Masculinity

Reliability Statistics		
Cronbachs Alpha	Cronbachs Alpha Based on Standardized Items	N of Items
.764	.767	3

Item Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Correlated Item- Total Correlation	Squared Multiple Correlation	Cronbachs Alpha if Item Deleted
MAS1	5.19	7.805	.605	.463	.674
MAS2	4.93	6.856	.709	.534	.551
MAS3	4.63	7.805	.488	.262	.808

Appendix 4. 4: Reliability Statistics of Individualism

Reliability Statistics		
Cronbachs Alpha	Cronbachs Alpha Based on Standardized Items	N of Items
.752	.752	2

Item Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Correlated Item- Total Correlation	Squared Multiple Correlation	Cronbachs Alpha if Item Deleted
IND2	4.63	2.180	.602	.363	.
IND3	5.50	2.182	.602	.363	.

Appendix 4. 5: Reliability Statistics of Long-Term Orientation

Reliability Statistics		
Cronbachs Alpha	Cronbachs Alpha Based on Standardized Items	N of Items
.892	.894	2

Item Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Correlated Item- Total Correlation	Squared Multiple Correlation	Cronbachs Alpha if Item Deleted
LTO1	5.01	2.285	.808	.654	.
LTO2	5.15	2.713	.808	.654	.

Appendix 4. 6: Reliability Statistics of Perceived Ease of Use

Reliability Statistics		
Cronbachs Alpha	Cronbachs Alpha Based on Standardized Items	N of Items
.910	.910	2

Item Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Correlated Item- Total Correlation	Squared Multiple Correlation	Cronbachs Alpha if Item Deleted
PEU3	5.31	2.604	.835	.698	.
PEU4	5.51	2.502	.835	.698	.

Appendix 4. 7: Reliability Statistics of Perceived Usefulness

Reliability Statistics		
Cronbachs Alpha	Cronbachs Alpha Based on Standardized Items	N of Items
.937	.937	2

Item Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Correlated Item-Total Correlation	Squared Multiple Correlation	Cronbachs Alpha if Item Deleted
PU1	5.66	1.961	.881	.777	.
PU2	5.75	2.007	.881	.777	.

Appendix 4. 8: Reliability Statistics of Risk

Reliability Statistics		
Cronbachs Alpha	Cronbachs Alpha Based on Standardized Items	N of Items
.856	.860	4

Item Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Correlated Item-Total Correlation	Squared Multiple Correlation	Cronbachs Alpha if Item Deleted
R1	10.0897	17.166	.667	.516	.833
R2	9.5655	17.609	.637	.452	.845
R3	10.2000	16.481	.858	.742	.752
R4	10.6345	19.053	.661	.524	.834

Appendix 4. 9: Reliability Statistics of Trust

Reliability Statistics		
Cronbachs Alpha	Cronbachs Alpha Based on Standardized Items	N of Items
.871	.870	4

Item Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Correlated Item-Total Correlation	Squared Multiple Correlation	Cronbachs Alpha if Item Deleted
T1	12.26	19.250	.764	.610	.818
T2	12.33	18.029	.779	.660	.811
T3	12.45	18.916	.739	.576	.829
T4	11.54	21.986	.621	.412	.873

Appendix 4. 10: Reliability Statistics of Attitude Towards Behavior

Reliability Statistics		
Cronbachs Alpha	Cronbachs Alpha Based on Standardized Items	N of Items
.921	.923	2

Item Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Correlated Item-Total Correlation	Squared Multiple Correlation	Cronbachs Alpha if Item Deleted
ATB3	5.27	3.031	.856	.734	.
ATB4	5.34	2.575	.856	.734	.

Appendix 4. 11: Reliability Statistics of Perceived Behavioral Control

Reliability Statistics		
Cronbachs Alpha	Cronbachs Alpha Based on Standardized Items	N of Items
.863	.86A3	2

Item Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Correlated Item-Total Correlation	Squared Multiple Correlation	Cronbachs Alpha if Item Deleted
PBC1	5.35	2.230	.759	.576	.
PBC2	5.57	2.399	.759	.576	.

Appendix 4. 12: Reliability Statistics of Subjective Norms

Reliability Statistics		
Cronbachs Alpha	Cronbachs Alpha Based on Standardized Items	N of Items
.934	.934	3

Item Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Correlated Item-Total Correlation	Squared Multiple Correlation	Cronbachs Alpha if Item Deleted
SN1	9.26	8.348	.846	.719	.919
SN2	9.01	8.055	.887	.788	.887
SN3	9.01	8.340	.861	.750	.908

Appendix 4. 13: Reliability Statistics of Behavioral Intention

Reliability Statistics		
Cronbachs Alpha	Cronbachs Alpha Based on Standardized Items	N of Items
.916	.918	4

Item Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Correlated Item-Total Correlation	Squared Multiple Correlation	Cronbachs Alpha if Item Deleted
B11	15.99	12.583	.831	.708	.886
B12	15.70	13.949	.848	.743	.877
B13	15.52	14.723	.788	.662	.898
B14	15.81	14.500	.778	.622	.901

Appendix 5: Linear Regression Analysis

Appendix 5. 1: Descriptive Statistics; Behavioral Intention (BI) is Dependent Variable

Descriptive Statistics			
	Mean	Std. Deviation	N
Behav_Intention	5.25	1.227	145
Gender	.52	.501	145
Marital Status	1.57	.695	145
Education	5.63	.539	145
Occupation	2.74	1.471	145
Nationality	.63	.485	145
Agelog	1.44	.075	145
Uncertainty_Avoidance	5.61	1.277	145
Power_Distance	2.28	1.347	145
Masculinity	2.46	1.294	145
Individualism	5.07	1.322	145
AttitudeTowards_Behav	5.36	1.575	145
Subjec_Norms	4.55	1.413	145
Perc_BehavControl	5.46	1.427	145
Perc_useful_N	5.7069	1.36624	145
LongTermOrient	5.0793	1.50194	145
PerceEase_Use_N	5.4103	1.53056	145
Revised_Risk	3.3741	1.36522	145
Trust	4.05	1.443	145
SN_CentXUA_Cent	.81	2.338	145
SN_CentXPD_Cent	.27	1.946	145
SN_CentXMas_Cent	.09	1.738	145
SN_CentXInd_Cent	.82	2.435	145
SN_CentXLTO_Cent	1.11	2.855	145
PBC_CentXUA_Cent	.97	2.728	145
PBC_CentXPD_Cent	-.04	1.752	145
PBC_CentXMas_Cent	-.02	1.623	145
PBC_CentXInd_Cent	1.03	2.723	145
PBC_CentXLTO_Cent	1.28	3.126	145
AttitudeToward_Behav_N_CentXUA_Cent	1.1330	2.97534	145
AttitudeToward_Behav_N_CentXPD_Cent	.0410	1.92210	145

AttitudeToward_Behav_N_CentXMas_Cent	-1.266	2.05730	145
AttitudeToward_Behav_N_CentXInd_Cent	1.0609	2.97705	145
AttitudeToward_Behav_N_CentXLTO_Cent	1.4812	3.54121	145

Appendix 5. 2: Pearson Correlations; Behavioral Intention (BI) is Dependent Variable

Correlation Matrix														
Factors		1	2	3	4	5	6	7	8	9	10	11	12	13
BI	1	1.000	0.435	0.023	-0.063	0.398	0.495	0.386	0.449	-0.410	0.306	0.450	0.421	0.415
UA	2		1.000	-0.081	-0.077	0.534	0.622	0.450	0.535	-0.420	0.269	0.522	0.554	0.582
PD	3			1.000	0.372	0.036	-0.011	0.145	-0.022	-0.116	0.240	-0.048	0.019	0.013
MAS	4				1.000	0.006	0.035	0.050	-0.010	-0.086	0.138	0.046	-0.061	-0.015
IND	5					1.000	0.501	0.441	0.551	-0.286	0.304	0.551	0.501	0.522
PU	6						1.000	0.584	0.663	-0.450	0.363	0.629	0.758	0.801
SN	7							1.000	0.632	-0.438	0.464	0.510	0.585	0.592
PBC	8								1.000	-0.447	0.366	0.595	0.688	0.713
R	9									1.000	0.560	0.448	0.438	0.440
T	10										1.000	0.351	0.313	0.371
LTO	11											1.000	0.615	0.628
ATB	12												1.000	0.750
PEU	13													1.000

Appendix 5. 3: Model Summary

Model Summary ^b									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Significance F Change
						F Change	df1	df2	
1	.704 ^a	.495	.345	.993	.495	3.301	33	111	.000

a. Predictors: (constant), GEND, EDU, OCCUP, NAT, MASTAT, AGELOG, R, T, PU, PEU, ATB, SN, PBC, PD, UA, MAS, IND, LTO

b. Dependent Variable: Behavioral Intention (BI)

Appendix 5. 4: ANOVA

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Significance
1	Regression	107.449	33	3.256	3.301	.000 ^b
	Residual	109.488	111	.986		
	Total	216.937	144			

a. Dependent Variable: Behavioral Intention (BI)

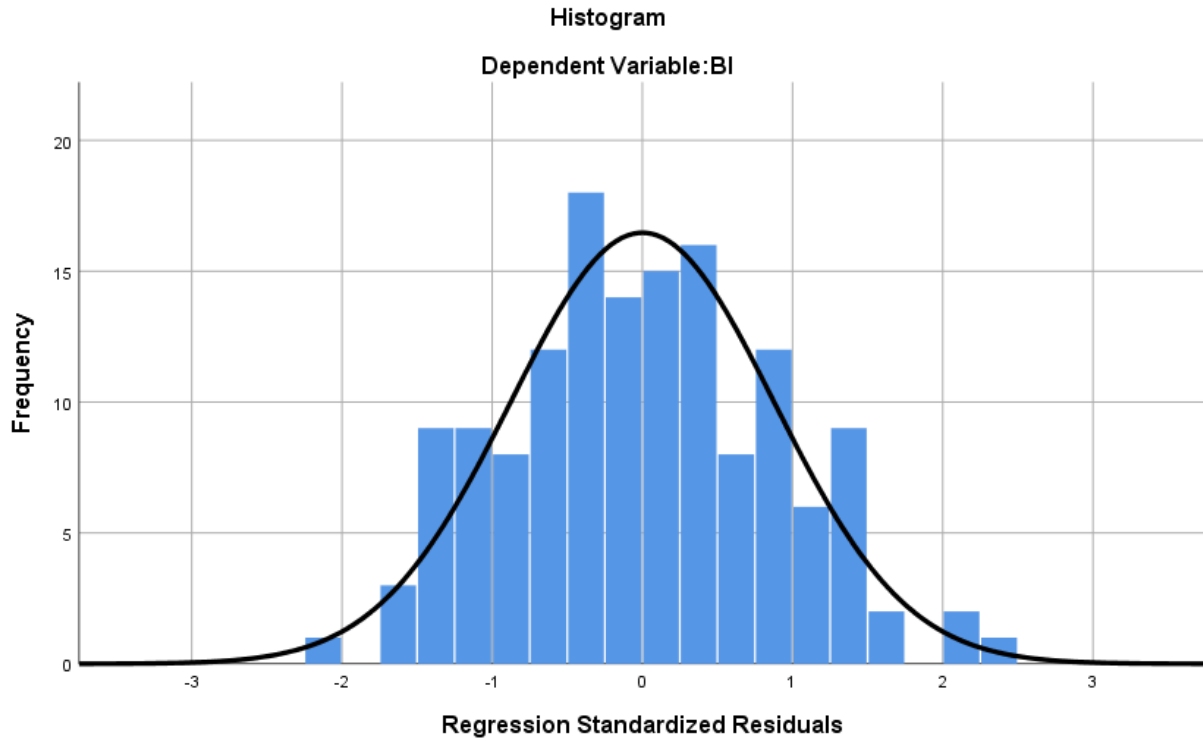
b. Predictors: (constant), GEND, EDU, OCCUP, NAT, MASTAT, AGELOG, R, T, PU, PEU, ATB, SN, PBC, PD, UA, MAS, IND, LTO

Appendix 5. 5: Coefficient

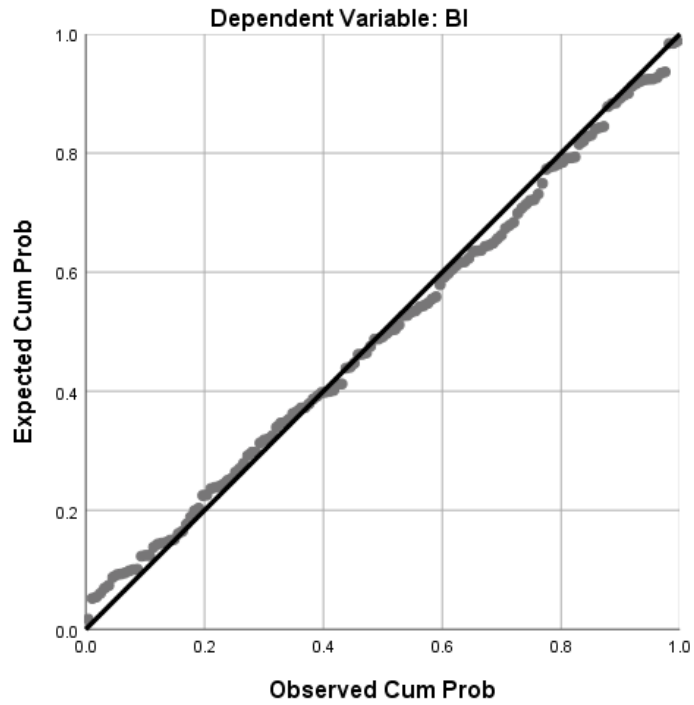
		Coefficients ^a										
Model		Unstandardized Coefficients		Standardized Coefficients	t	Significance	Correlations			Collinearity Statistics		
		B	Std. Error	Beta			Zero order	Partial	Part	Tolerance	VIF	
1	(Constant)	2.410	2.260		1.066	0.289						
	Gender	-0.518	0.205	-0.212	-2.531	0.013	-0.176	-0.234	-0.171	0.651	1.537	
	Marital Status	-0.067	0.146	-0.038	-0.454	0.650	-0.036	-0.043	-0.031	0.662	1.511	
	Education	-0.294	0.199	-0.129	-1.480	0.142	-0.067	-0.139	-0.100	0.596	1.677	
	Occupation	0.076	0.065	0.091	1.172	0.244	-0.094	0.111	0.079	0.754	1.326	
	Nationality	0.470	0.200	0.186	2.354	0.020	0.237	0.218	0.159	0.729	1.372	
	AgeLog	1.678	1.628	0.103	1.031	0.305	-0.018	0.097	0.069	0.457	2.187	
	UA	0.254	0.110	0.264	2.300	0.023	0.435	0.213	0.155	0.345	2.896	
	PD	0.060	0.088	0.065	0.676	0.500	0.023	0.064	0.046	0.487	2.054	
	MAS	-0.080	0.090	-0.084	-0.888	0.376	-0.063	-0.084	-0.060	0.506	1.976	
	IND	0.103	0.095	0.111	1.082	0.282	0.398	0.102	0.073	0.431	2.320	
	ATB	-0.249	0.125	-0.319	-1.989	0.049	0.443	-0.186	-0.134	0.176	5.667	
	SN	-0.045	0.106	-0.052	-0.428	0.669	0.386	-0.041	-0.029	0.306	3.266	
	PBC	0.184	0.112	0.214	1.653	0.101	0.449	0.155	0.111	0.270	3.702	
	PU	0.243	0.151	0.270	1.609	0.110	0.457	0.151	0.109	0.162	6.190	
	LTO	0.082	0.102	0.100	0.802	0.424	0.450	0.076	0.054	0.292	3.429	
	PEU	-0.112	0.117	-0.139	-0.950	0.344	0.415	-0.090	-0.064	0.212	4.713	
	Risk	-0.159	0.088	-0.177	-1.806	0.074	-0.410	-0.169	-0.122	0.475	2.104	
	Trust	0.006	0.082	0.007	0.067	0.946	0.306	0.006	0.005	0.486	2.058	
	SN_CentXPD_Cent	0.061	0.081	0.097	0.757	0.451	0.024	0.072	0.051	0.275	3.641	
	SN_CentXMas_Cent	-0.052	0.074	-0.074	-0.702	0.484	-0.156	-0.067	-0.047	0.412	2.429	
	SN_CentXInd_Cent	-0.044	0.095	-0.087	-0.461	0.646	-0.285	-0.044	-0.031	0.127	7.877	
	SN_CentXLTO_Cent	-0.044	0.089	-0.103	-0.497	0.620	-0.318	-0.047	-0.033	0.106	9.469	
	PBC_CentXPD_Cent	0.015	0.077	0.021	0.189	0.851	-0.052	0.018	0.013	0.376	2.662	
	PBC_CentXMas_Cent	-0.022	0.085	-0.029	-0.259	0.796	-0.131	-0.025	-0.017	0.362	2.760	
	ATB_CXPD_C	-0.065	0.071	-0.101	-0.909	0.365	-0.042	-0.086	-0.061	0.368	2.718	
	ATB_CtXMas_C	0.218	0.061	0.366	3.558	0.001	0.031	0.320	0.240	0.429	2.330	

a. Dependent Variable: Behav_Intention

Appendix 5. 6: Histogram



Appendix 5. 7: Normal P-P Plot



Appendix 5. 8: Scatterplot

