

**Internet Banking Technology Acceptance Model:
A Focus on Hofstede Cultural Dimensions**

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Abstract

Today, penetration of using internet banking is rapidly growing in many countries including Malaysia. There is some aspect of this technology that can influence the adaption and usage of this technology. Security, privacy and personal information can lead to create an uncertainty about using of this technology. This paper will work on cultural aspect of acceptance of a new technology. This study tries to find moderating role of culture in technology acceptance. The technology acceptance model (Davis, 1989) will be used in this study, and Hofstede (1980) cultural dimensions (power distance, uncertainty avoidance, and individualism/collectivism) will have moderating role. There are large amount of studies that work on TAM (Taylor and Todd, 1995; Ima, I., Kim, Y., Han, H, 2008 and etc.), but still there is lack of study that work on cultural aspects of technology acceptance. This study as one of the first one tries to find effecting role of culture on technology acceptance model in a wide range of countries around five continents. For developing the hypothesis of this study, first a table was design; base of table was on Hofstede score for countries, a twelve cells table, divided countries according to their dimensions, and each cell consisted of countries with cultural similarities. More than twenty countries have participated in this study. One assumption is that all samples study or work in Malaysia, for African countries, samples were selected that stay in Malaysia more than six months, so all questionnaire will be in English language. 270 questionnaires were selected, among this amount, 243 questionnaires were used for this study. Decent method used to analyze was Design of experiment (DOE) and three way analysis of variance. Findings of this study declared that Hofstede cultural dimensions (PDI, IND/CLV and UAI) can affect technology acceptance model items (usefulness, ease of use, subjective norm and perceived behavioral control) in different levels. This study proves the more work on TAM theory in order to improve its reliability of results. Also cross-cultural validation is necessary when TAM wants work in wide range of culture. Developing TAM constructs in order to be useful in different culture is another recommendation of this paper. Unique findings of this study can be a base for managers in multinational countries in order to estimate upgrade or implement a new technology base on their corporate culture in cultural view of accepting this new technology and anticipate employee's behaviors.

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Dedicated to:

**My beloved Father and Mother who show me the way of
reaching wisdom and justice through the path of knowledge
and comprehension**

**And to all who have been enhancing the humanity through
dedicating all their efforts to increasing nation's knowledge
in a way to achieve**

Green Peace around the world

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