Chapter 5
Discussion and conclusion

5.1 Introduction (Summary)
Base on previous chapters, this chapter will discussed the effect of the Hofstede cultural dimensions on TAM.

This chapter will discuss about finding of Hofstede cultural dimension effects on technology acceptance model constructs, and will give conclusion about the results, also will give implication for managers, and will guide the further research in future.

5.3 Conclusion
Although numerous studies have used the TAM model, but a limited number of studies have focused on the cultural dimensions effects on acceptance of a technology around the world.

This study is the first research which examined the role of Hofstede cultural dimensions on technology acceptance model with wide range of countries. It will be an important step in validating the model according to the culture also this study finds the limitations of TAM in different cultures.

This research represents a contribution to the IT literature because it is one of the first attempts to validate the TAM model around the world, It: (1) compares perceptions and use of the same technology in more than 30 countries from five continents; and (2) tests the TAM model in a technically similar environment (according to the assumption, all sample must work or study in
Malaysia at least 6 months, especially for African countries in order to put all samples in a fair situation for comparison).

One of the unique finding of this study related to the PDI effect on Subjective Norm, here was proved that there is no differences between countries with low or high in PDI factor. According to the previous chapter, PDI can effect PBC, it means that countries with different level of PDI (low or high) will show different behavior when they are going under PBC construct examination. Another unique finding of this paper is related to PDI effects on BI construct, which means countries with different level in PDI can show different behaviors toward BI index.

Next remarkable finding relates to the IND and its relation with TAM constructs. This study accept previous results for IND effects on Subjective Norm. This shows that IND can affect subjective norm; this finding is completely matched with Hofstede definition of IND that means people in collectivism cultures, such as countries in cell no.2 or no.4, they will follow suggestions from their family, friends or other closest people, so SN is important constructs in this cultures.

One of the most important conclusions of this paper shows the importance of UAI effects as cultural dimension on all TAM constructs. This results completely proved the view of this research about uncertainty avoidance effects on TAM.

In interaction level which was done first time in this study, was clear interesting and unique results, it is shown that while each of cultural dimension s can be significant in individual comparison, when they go under
2 level and 3 level interaction, they will drop their significant level. As an example, in three levels interaction only in PBC will be significant construct. This study declared that subjective norm is an strong aspect of collectivism cultures and has a significant role in effect the people in society behavior toward a technology, so countries with low level of individualism, beside the high degree of uncertainty avoidance are most effect by their around people.

5.2 Discussions
According to no-boundaries cultures idea, there is believed that cultures move to be one unified without special differences, but this study proved that although people from different nations stay together as a united purpose, but all of them keep and save their cultural background, changing cultural background need times more than years, in this paper samples from African countries, while stay in Malaysia around two or three years, but still looked at their customs and cultural learning.

The results of the study should be interpreted with caution, it suggests that the TAM model may not hold equally well across cultures. If these results prove to be reproducible in other studies, this finding holds significant implications for both IT researchers who wish to study the adoption and diffusion of innovations and IT practitioners who want to successfully implement systems across borders.

To discuss about the limitations of TAM, it may be refer to different comprehension about TAM construct which are constant, but in different cultures it can carry various meanings. As an example usefulness can have different aspects in each nation that were examined in this study. Ease of use
can carry special meanings in one culture, but in same situation, for person
with another culture was very different. So beliefs and comprehension in one
culture can affect of people with those specific culture. In order to examine the
samples of this study, they were put in same situation to find their behavior
towards technology acceptance model constructs and to find the differences
and similarities between their attitudes.
Another discussed related to TAM limitation can refer to error of
measurements. It can be interpreted as limitation of measurement that used to
find the people attitudes. Sometimes, measures can reflect the means. In this
paper because of specific purpose of study to find different people attitude
towards TAM around the world, specific measurements need to be matched
with people beliefs in each countries that was examined. So it is possible
each construct of TAM carries meanings that can be different around the
world.
From above discussion it can be concluded that it is necessary to develop
TAM theory in order to adapt in very different nations, then it is possible to
rely on TAM results more than ever. Another consequential item that must be
considered is measurement. Maybe it needs specific measurement to use in
different culture. Interpreting of the result needs more care and caution,
especially when a study works in very wide range of cultures. It is necessary
to cross cultural validation in order to compare different culture behaviors
toward technology acceptance model.
5.4 Implications
Globalization and the ubiquitous nature of the Internet facilitate internet banking activities across nations. In today globalization world, popularity of multinational corporations, and the movement toward technological revolutions, the value of more cross-cultural research is needed, as firms grow their operations in the international arena, there is a need to exploit the power of IT to communicate among these widespread locations and to coordinate activities both within and across countries. Hence, it is important for the managers of these firms to learn, as much as they can, about the cross-cultural adoption and use of IT. This study can help managers in international corporations to anticipate their employee’s behaviors toward a new technology and select right behavior toward their employees from different cultural background. This research can show a way to adaption a technology between multinational companies, step by step, without forcing people to use a new technology. By following right ways to adaption of technology, people will acceptance a technology as a facilitate instrument, so this lead to prevent the failure of IT adaption in a multicultural company.

Corporations would benefit by recognizing the effect that cultures has on technology acceptance and by implementing appropriate and possibly different technologies at their various worldwide facilities. This study identifies several different consideration factors that come into play when one is confronted with new technology. By using the argument of this study, managers of corporate can make more informed decisions on technology upgrades and new technology implementations based on the culture their corporate within.
Culture and business ties to each other these days, as an corporation is going to enter a new countries, first and important point is finding the culture of that countries in both view of business culture and people culture as user of their product and service. If people beliefs reject the use of a technology, it can be result of not paying enough attention to people culture, customs and beliefs. This research can be used in multi-cultural countries, where different people with different cultures live beside each others, this can lead to cause some problems, this research gives a wide range of cultural divisions that can helpful for handling problems.

5.4 Recommendations for Further Research
By referring to the previous studies, it clears that there is not enough studies on TAM in view of culture; existing studies only work on adaption of TAM without look at the cultural effects, while culture plays an important role in technology acceptance and adaption, especially in technology that people are not certain about its security and privacy. Internet banking and mobile banking are samples of these kinds of technologies; also this research proved that still it needed more work on TAM for developing its theory.

A recommendation for future research can be work more on Tam for developing theory,

Also it is necessary some cross-cultural validation and verification in order to create constructs that are more reliable when going through different culture. Another aspects that can still work on it, is more work on hypothesis findings in this research, when each dimensions of culture can affect TAM, but their
interaction cannot create affect. In other word, going more into details of each level can be a guideline for further researches.