

EXTENDING THE TECHNOLOGY ACCEPTANCE MODEL FOR SMS BANKING: ANALYZING THE GENDER GAP AMONG STUDENTS

Hanudin Amin

*Labuan School of International Business and Finance, Universiti Malaysia Sabah,
87015 Labuan Federal Territory, Sabah, Malaysia*

ABSTRACT

The aim of this study is to investigate the moderating effects of gender on students in explaining intention to use SMS banking. For this purpose, the Technology Acceptance Model (TAM) is employed as the base model and develops a proper version of TAM to reflect SMS banking context. This is achieved by examining the perceived expressiveness, perceived usefulness, perceived ease of use, social norm and perceived system quality. The findings reveal that perceived expressiveness, perceived ease of use and social norm are the important determinants for intention to use SMS banking among female students. Where as, perceived usefulness and perceived system quality are the important determinants to use SMS banking among male students. Empirically, attitude towards the use of SMS banking is significant for both male-female students at $\alpha=0.05$. However, attitudes had strong effect on intention to use SMS banking for male students with $\beta=0.372$ than female students with $\beta=0.268$. Overall, this study presents an understanding on male-female students' intention to use SMS banking, and how gender moderates the extended model of SMS banking. Consequently, banks can better target the marketing campaign on how to attract male-female students to use SMS banking.