

AN EMPIRICAL STUDY ON M-BANKING - CUSTOMER SATISFACTION & BEHAVIOURAL INTENTION

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Abstract

With the drastic advancement of the technology and the boom in e commerce in the recent years changed the people's buying pattern and their way of doing transactions. The banking sector of India is said to be the capitalized enough. The economic state of the country is said to be very good when compared to other countries around the world. Talking about the credit, liquidity and market risk the Indian economy has taken the economic downturn very well. The Indian banking industry has been growing with emerging innovations like digital payments and small financial institutions. People have moved from the offline banking transactions to the online transactions or mobile banking using their smart phones and internet etc.,. Mobile banking (M-Banking) is the product of the online banking which lays the emphasis on providing the safe and secure access to the individual bank accounts and perform transactions using their smartphones anytime and anywhere. This shift among the people towards the online transactions have created the mobile wallets, payments bank and UPI transactions. The transactions customers were processing traditionally through retail banking may become redundant as over-emphasis relies on the technological domain, Online Banking, internet banking or mobile banking the awareness is deployed by the Governmental organizations and the Head Offices of the Banks. To understand the Behavioural intention to use mobile banking was the purpose of this study. Questionnaire were distributed across the population who uses mobile banking services in Udupi district. The study consist of sample size of 250 responses.

Keywords: Behavioural Intention, Customer Satisfaction, Mobile banking, and Perceived Value

1. INTRODUCTION

Indian Banking sector consists of both the public and the private sector, with 27 public and 21 private sector banks along with the 49 non-Indian banks and 56 rural banks with the addition of the 1563 urban and rural cooperative banks about 94384. The financial year of 17-18 the total lending made by the Indian banking sector increased at a rate of 10.894 and the amount of the deposits increased at a rate of 11.66 percent. Now the present situation is such a way that the service providers are competing among each other's to provide the best quality of the service all the time to their customers. In the banking sector, competition is increasing where innovations play an important rule in success. The competition is not only from the financial institutions big and small, but it is also from the mobile wallets, online payment gateways, and the payment bank. These innovations are providing the

customers the faster way and convenient way to perform their online transactions anytime and anywhere where these service providers are gaining in the deposits when compared to the traditional banks in India.

Banks introduced the mobile-banking tool to access online banking that helps us to have easy and anytime reach to online banking services. It is one of the secured and dynamic electronic services that enable to avail the banking services like making online payments, tracking the transactions, information about the various products, etc., and to carry out online services available at any time a day. Hence with this service, people can carry out banking services anywhere and on the move as it saves customers valuable time. It is one of the easy ways of doing banking using electronic devices where the main aim is to attract the cashless economy.

Gone are the days when mobile phones are used just to make calls and send messages to others. According to the survey made by the Indian Central Bank, this mobile-banking usage has grown exponentially over the years. The growth was about 93% and 13 percent in terms of the value and volume during 2017-18. Value and the volume of the payments and the settlements system have grown over 44 percent and 11 percent. Today in the country is still in its initial stages of the growth where the consumers are adapting to the new technologies. The e-commerce successful rate is the main reason for the banking industry have started their services online. This dipped into the larger interest among the reserachers to understand the factors inducing the customer satisfaction and behavioural intention towards mobile banking services. Many literatures were reviewed to capture these factors and it is reported below.

2. LITERATURE REVIEW

Mobile-banking and internet banking are similar in terms of the services provided to consumers. Consumers can get a similar facility using both the services. The additional facility provided is the convenient access to the service and the facility at any location (Singh, 2014). The possibility has become numerous and its increasing with the smartphones and the internet for all the consumers. The usage of mobile phones has increased and created more opportunities to perform financial and non-financial transactions. These improvements have turned out to be beneficial to service providers like banks (Laukkanen *et al.* 2007). Online banking or banking using mobile phones is more popular and accepted among consumers than traditional banking services. Traditional banking services do not provide automated banking services that are easily available with the new technology and the can be accessed anywhere and at any time (Deb and Lomo-David, 2014). In line with that cognitive and the affective and behavioural of the consumers to use must follow a certain framework. The AIDA framework which is Attention, Interest, Desire, and Action are the sequence of the process the consumers must pass to express the behavioural intentions (Kotler and Armstrong 2018). These processes help us to

understand which process helps in the intention or the behaviour of the consumers to use the service or adopt the new technology.

2.1 Unified Theory of Acceptance and The Usage of Technology

Viswanath Venkatesh, James Y.L. Thong, Xin Xu (2012) stated in their paper that the UTAUT2 model with additional factors like hedonic motivation, price value and habit were included in addition to the factors of UTAUT. These factors were considered in this study to understand the most significant factors that affect mobile-banking usage among consumers. Compared to the previous model of UTAUT the new model UTAUT2 is producing a significant improvement in the results where the variance is explained in the behavioural intention as the 56 percent and the technology used to be 40 percent to 52 percent.

2.1.1 Performance Expectancy (PE)

The degree to which an individual believes that using the system will help him or her to attain gains in job performance (Venkatesh, 2003). This factor mainly used to cater to the expectations based on the past research study by Venkatesh et al. (2003) in their work provides us the information that the behaviour to adopt the technology will be influenced by the amount of the use made by the consumers of the technology. If a service provider is fast and reliable, then the user perception of these promises made by the service provider will make them useful.

2.1.2 Habit (H)

Experience can be classified as different categories where the user can use the technology post-training could be for one month, two months, or more. This usage of technology over time is called as the habit. The habit of the consumers is dependent on the habit of the consumer in the usage of technology. The habit of the consumers on the use of technology could be the result of prior experience and feedback from the previous experiences of the use of technology. This factor depends on the behaviour and the attitude of the individual towards the usage of services.

2.2 Perceived Risk and Behaviour Intention

Apostolos Giovannis, Christos Sarmaniotos, Costas Assimakopoulos (2018) stated in their paper that the technical elements, performance expected by the consumers, societal influence are the significant elements that affect the behaviour of the individuals to use the services. The research was made on the non-users of the technology of Greece to understand the significant factors from the extended UTAUT2 drivers on mobile banking. The framework from the UTAUT tells us more about the critical role of the personal characteristics (i.e. gender, age, and experience) either as usage intentions drivers or as the moderators influencing the Behavioural intention (Venkatesh et al., 2003; Slade et al., 2013). The paper also

gave us the information that there has been no study yet that gave us an explanation on the moderating effects of the service quality in the Mobile Banking. Lack of knowledge and expertise in the field is one of the reasons for this failure (Lee et al., 2003). Trust being one of the major factors to improve the Behavioural intention of the adoption of mobile-banking usage also helps to improve the service provider's credibility and improve the usage among the consumers (Slade et al., 2013).

2.2.1 Perceived Risk

The Mobile-banking ecosystem is new to some of the consumers. Consumers need to know the complex ecosystem. This has resulted in the major challenges and the threats of security issues, unsecured networks, mobile malware, and the third party. The consumers need to have an open mind and the experience and maturity to accept it completely. Some of the risks faced are social, financial, time, and security, the PR is the risk that occurs in the failure of mobile services. The deficiency and lack of information to make it trustworthy on the website. The main solution would be making people understand what the measures are taken by the service provider to overcome these risks and embark on the trust among the consumers for their transactions in the future.

2.3 M-banking Ubiquity

Prodanova, Ciunova-Shuleska, and Palamidovska-Strejadovska, (2019) stated in their paper to understand the perceived value (PV) and the consumer's intention to use mobile applications. The paper explains the entertainment value (Hedonic Value), ubiquity (Utilitarian Value) impact the behaviour of the individuals to use services. The main study here was to understand the reuse intentions of the consumers. The study was conducted based on the survey method the analysis was made using the PLS-SEM. The findings of the study state that service providers might have to emphasize the value perceived by the consumers of mobile banking. The ubiquity and hedonic motivation did not affect the reuse intentions of the consumers. The study was made for the sample of countries in the Balkans.

2.3.1 M-banking Ubiquity

Ubiquity is availability for the consumers anytime, anywhere. The financial system must be accessible to all consumers. The convenience is the key when things are online. The consumers prefer online payments for the main reason to be faster transactions by still staying at home. The service providers should be aware of the availability of the services and how it is creating an impact among their consumers with the problem-solving ability. The customer support should be at the prime to have a better satisfaction level among the consumers.

2.4 Personal Innovativeness

Emma L. Slade, Yogesh K. Dwivedi, Niall C. Piercy, and Michael D. Williams (2013) stated in their paper that mobile payments are set to be the emerging thing in the

mobile services platform. The main reason behind this is the increase in mobile commerce adoption from consumers in the United Kingdom. The success of mobile commerce is said to be the main reason for the success of mobile payments over the years. The innovation changes every year and the previous one tends to become obsolete. The mobile service providers tend to forget he is updating and follow up on the solutions for the consumers on the failure of services. This paper chooses the UTAUT to understand the behaviour intention of the non-users of the United Kingdom. Quantitative data was collected the final findings proved that the societal influence, the individual innovativeness to the usage of the new services and the consideration for the risk are most significant elements which affected the behaviour of individual in making any type of the transaction on the internet.

2.4.1 Personal Innovativeness

Innovation could be explained as the personality of the feature that adverts to the individual to make them desire to embrace the change and try the things that come out in recent times. This type of personality feature is accepted only by the people who are interested to try out the new ideas and the new stuff in the online platform. The e-commerce is the new example for the acceptance among the audience to the online platform to purchase products and do the transactions. The only factor here is how was their experience with the technology and what is the situation can affect the individual to adopt the new technology.

2.5 Perceived Value (Benefits) and Behaviour Intention

Dan J. Kim, Donald L. Ferrin, H. Raghav Rao (2008) deliberated in their paper that it is trust and risk the most important factor to understand the behaviour intention of the consumers. Mobile e-commerce mainly works on the trust of the consumers towards the mobile-banking service provider. The structural equation model was made, and the online survey method was formed to get the responses from the consumers. The findings clearly showed that the risk and trust are the strong and the significant factors affecting the behaviour intention of the individuals to use these services. The consumers had strong concerns on the Website quality, the information authenticity on the website, and the security options of the website. The consumers showed less trust on the third-party seal on the website for any online transaction on the website. The study sheds light on the behaviour of the consumer and how it is affected by the risk factor involved with the product. The study showed that the consumers' trust had a strong positive effect on the purchase intention and the negative effect on the perceived risk. The study also provided more shreds of evidence on the consumer's consideration for benefit increases which in turn will increase the purchases made by the consumers. The benefits received by the consumer by mobile-banking services will have a probable effect on the behaviour of the consumers using the services.

Perceived values are usually considered to be as a multidimensional and unidimensional. The perceived value can be measured based on the multiple dimensions like the utilitarian, to include the price, quality, emotional, and the social value the consumer received by performing certain services (Kim and Han 2011; Li and Mao, 2015). The perceived value of the consumer can be described in the two broad dimensions named as the hedonic and utilitarian (Im, Bhat, & Lee, 2015).

3. RESEARCH OBJECTIVES

Mobile-banking services are mainly created to provide easy and secure access to the banking transactions to all the people and help them perform the banking transactions safe and secure anytime and anywhere. The main objective is to understand the main elements that affect the behaviour of the individuals to perform online transactions or to use any online payment services.

- To understand the factors influencing the Behavioural towards the usage of mobile banking services.
- To examine the factors influencing the satisfaction of the consumers using mobile-banking services.

4. Conceptual Framework:

The figure below illustrates the framework used for the study. The researchers have developed the below framework based on the theories mentioned above. The framework below in Figure 1 is tested to examine the relationship between the BI and PE, PV and Satisfaction, PI and MU, BI and PR, BI and Habit, PI, and PV.

The below hypothesis is developed to examine the framework.

Hypothesis 1: Personal Innovativeness has a positive effect on Behavioural intention.

Hypothesis 2: Habit has a positive effect on Behavioural Intention.

Hypothesis 3: PR negatively affects the Intention to use the Mobile Banking

Hypothesis 4: M-banking Ubiquity positively influences the Perceived value of M-banking.

Hypothesis 5: Personal Innovativeness positively affects perceived values to use these services.

Hypothesis 6: Personal Innovativeness positively affects m-banking ubiquity to use mobile banking services.

Hypothesis 7: Perceived Value has a significant positive impact on behavioural intention.

Hypothesis 8: Perceived Value has a significant positive impact on the satisfaction of the consumers using these services.

Hypothesis 9: Satisfaction of the consumers has a significant positive impact on the BI of the consumers.

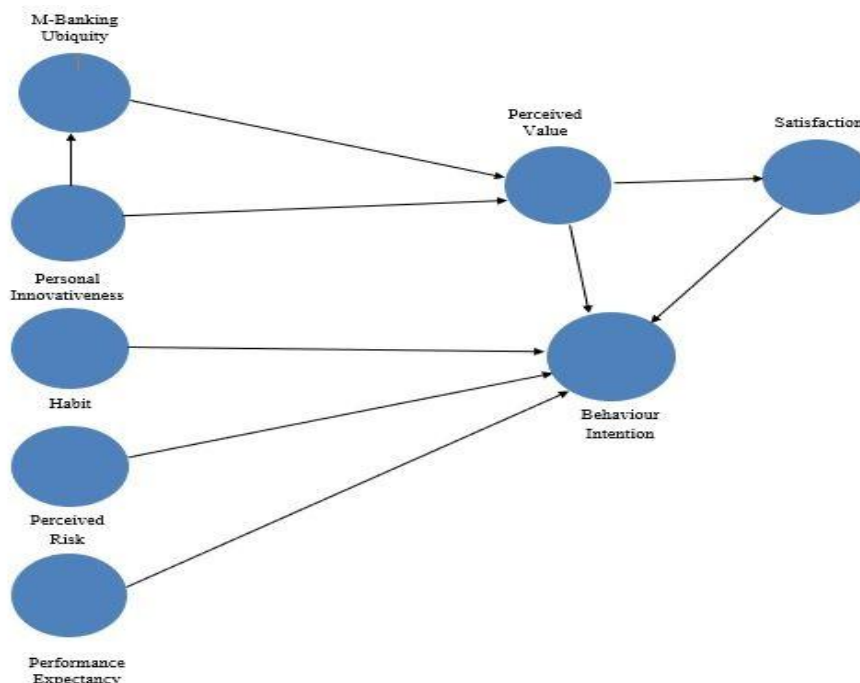


Figure 1: Structural Model

5. RESEARCH METHODOLOGY

The research approach for this study is deductive and the cross-sectional study. Both the exploratory and the descriptive research methods were used with the help of the quantitative data for this study. To study the intention for the mobile-banking transactions made by the consumers. “It involved the selection of the research approach that must be used in the study. This study employed descriptive research describes the data and the characteristics of the population and the phenomenon that is being studied. The study employs the survey method, and data was gathered with the help of the questionnaires from the target population from different geographical locations of Udupi district. An appropriate sample for the study is estimated to be items to response ratio that ranges from 1:4 to 1:10 for every set of variables Hinkin (1995). As mentioned, the appropriate sample for the study would be items to response ratio ranges from the 1:4 to 1:10 for each set of variables. 1:4 should have four respondents for every 1 item. Since the study has 41 items the responses received for the study should be around 200. Therefore, study attempted to consider 250 respondents.

The software PLS-SEM was used test the hypothesis of the current study. The responses from the respondent on the factors are recorded according to the five-

point Likert Scale, where Strongly Disagree being the least and Strongly Agree being the highest one.

6. DATA ANALYSIS

6.1 Demographic Analysis

The survey was sent across the users and the nonusers of different demographics based on their current status, age, level of education, and their experience using services. The result of the summary is that out of the total 250 respondents of the survey 137 males responded and 113 females who responded. The level of education was mostly undergraduates where most of the responses up to 105 were undergraduates. The postgraduates were 102. The current status of the responses showed what they were doing currently in their life. The respondents mainly were student which was 89 and the 48 respondents were entrepreneurs and 74 out of the total were the employee who was working in an organization. The experience of the previously used services was also being recorded in the survey where most of the respondents which are 11 respondents used the services from more than 3 years. The main reason for this could be mobile commerce and online shopping which is being grown and the use of mobile wallets among consumers. The people who had less than 1-year experience were less than 30.

6.2 Reliability / Validity Metrics

It is observed in Table 1 that the Cronbach Alpha is the construct used to check the reliability of the construct where the values are greater than 0.6 which is a good score and we have the composite reliability value for all the constructs more the 0.8 which is a good score. The average variance is greater than 0.5 for all the constructs. Therefore, all these values imply that the model is reliable and could be used for further analysis. The good validity and the reliability can be explained as mentioned by Chin (1998); Höck & Ringle (2006), Hair, Hult, Ringle, & Sarstedt (2014), Chin (1998); Höck & Ringle (2006).

Table 2 is the summary of the full model of the study. The most evident from this study is that the relationship between the variables is high. The p value is below 0.05 and all relationships are supported. Therefore, it can be concluded that there is a strong relationship between Habit and BI, satisfaction and BI, PI and PV, PI and MU, PE and BI, PV and satisfaction, PV and BI, PR, and BI.

Table 1 Reliability

Constucts	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Behaviour Intention	0.716	0.841	0.638
H	0.752	0.857	0.666
MU	0.733	0.849	0.652
PE	0.756	0.86	0.672
PI	0.713	0.838	0.634
PR	0.67	0.816	0.598
Perceived Value	0.783	0.852	0.538
Satisfaction	0.709	0.838	0.632

Table 2 Results of Structural Model

Hypothesis	T Statistics	Path Co-efficient	P Values	Decision
Habit -> Behaviour Intention	3.641	0.173	0.000	Supported
M-Banking Ubiquity -> Perceived Value	9.96	0.592	0.000	Supported
Perceived Risk -> Behaviour Intention	2.514	-0.094	0.012	Supported
Perceived Value -> Behaviour Intention	5.424	0.417	0.000	Supported
Perceived Value -> Satisfaction	26.312	0.779	0.000	Supported
Performance Expectancy -> Behaviour Intention	2.878	0.178	0.004	Supported
Personal Innovativeness -> M-Banking Ubiquity	15.339	0.668	0.000	Supported
Personal Innovativeness -> Perceived Value	4.558	0.263	0.000	Supported
Satisfaction -> Behaviour Intention	3.124	0.234	0.002	Supported

7.FINDINGS AND DISCUSSIONS

The study demonstrated the relationship and impact of the performance expectancy, habit, perceived value, personal innovativeness, m-banking ubiquity, perceived risk to the behavioural intention of the consumers. The perceived risk of the consumers had negatively affected the behaviour intention of the consumers using e mobile-banking services. The study validates the model used for the study with a strong and notable impact on the behaviour intention of the consumers. This examination additionally demonstrated that clients incline toward the portable banking since it would be a helpful and simple access to their ledgers whenever of the day as the web banking enables the person to get to the web 24 hours. The examination additionally demonstrated that there is no change in social goals among the guys and females. The two of them have comparable aim to utilize portable financial administrations.

This generation is moving to the era of digital money and online transactions are high. The habit of the people using the mobile-banking service will always have higher satisfaction as the convenience is the key factor for the consumers to shift to online transactions. As the satisfaction of the consumers using these services increases eventually, the chances of reuse are high. Therefore, the banking sectors should focus on improving the customer satisfaction, inturn this would improve the intention to use m-banking in future.

8. MANAGERIAL IMPLICATIONS

This study will also provide insights to the managers of the banks in building a marketing strategy. The managers will have a clear understanding of the decision making. The decision can be taken based on the interest that affects the reason why people use the service. The company must put forward the effort in the technology convenience of mobile-banking usage. The customers are driven for the fast and reliable services provided by the technology. The company can accomplish this by providing the advertisement related in the application or the announcement of the technology introduced could be the way to keep the consumers motivated to use the services. The company can also enhance the functionality to make the service a more refined and better user experience.

9. FUTURE IMPLICATIONS AND LIMITATIONS

There are limitations for the study thus the study and the interpretation of the study were made keeping regarding the limitations and the context. The service that is delivered with the idea to provide convenient services for the customers without the delay and the unbiased service. The development and the working with this service are relatively new to the consumers. The researchers in this field are constantly working on finding better information systems.

Studies are mainly targeted to the people at the so-called consumers who are using mobile payments. The study further suggests the financial inclusion and economic activities in economies that are growing rapidly. Further research can use a longitudinal study to explore the untapped dynamics of the adoption factors for the mobile-banking service. Studies done more towards these areas are a great option to understand how the mobile payment service will help in the financial inclusion and economic activity of the country. Further research on this area could help make a conclusion on the dynamics of the adoption and the involvement of students and individuals in using this service in the future.

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