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# Determinants of the Intention to Re-use Internet Business Reporting (IBR): The Structural Equation Modelling Approach

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## Abstract

Internet Business Reporting (IBR) is widely used as an intermediary tool to communicate useful and reliable information to financial reporting users such as auditors, accountants and other users. This study aims to examine the determinants of users' intention to re-use IBR. Usable data was received via self-administered questionnaires from 350 users who were associated with the preparation and use of internet financial reporting. The structural equation modelling approach revealed that perceived usefulness, ease of use and information quality had a significant impact on users' attitude to re-use IBR and subsequently, attitude significantly impacted users' satisfaction to re-use IBR. However, perceived information quality had insignificant impact on users' satisfaction to re-use IBR. Additionally, satisfaction and attitude were the significant reasons for users' intention to re-use IBR. The study furnish significant insight on the specific determinants of users' intention to re-use IBR which would assist in preparing financial reporting. Direction for future research is also provided.

**Keywords:** Internet Business Reporting, Malaysia, Structural Equation Modelling.

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## 1. INTRODUCTION

Internet is one form of communication medium that distributes financial and non-financial information to shareholders and stakeholders. In relation to the internet, Internet Business Reporting (IBR) is known as the technology that is used to present, communicate and disseminate corporate information on a global scale (Hanafi, Kasim, Ibrahim, & Hancock, 2009). The information will benefit both parties who regularly use it for decision-making purposes and high-quality presentation with useful content provided by companies. The information provided through the internet are financial statements, governance and corporate social reporting.

In the earlier stage of electronic distribution of business information, FASB (2000) had listed a number of potential benefits accrued by providing financial information via the internet aimed at reducing costs and time, easy communication of information, improving current disclosure practices, amount and type of data and also improving the accessibility of potential investors. According to Lymer, Debreceeny, Gray, & Rahman (1999), the big changes in the development of web based reporting, online research and trading securities and e-commerce had occurred since 1999. Hence, although there have been developments in the internet and websites in Malaysia, very few websites have any financial information. However, there have been huge changes to websites owned by Malaysian Public Listed Companies (PLCs) regarding corporate reporting. After nearly two decades, internet service in Malaysia has seen tremendously growth and benefits. Ilias, Razak, & Rahman, (2014) found that there

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was development and acceptance of internet by both, households and non-households in Malaysia, with the number of internet subscriptions and penetration rate growing tremendously between 2006 (16.6%) and 2012 (21%). This is in line with the suggestion by Saini (2013), who highlighted that the use of internet would enhance companies to meet global challenges in disseminating information.

Currently, there is no mandatory requirement for Public Listed Companies (PLCs) to communicate financial and non-financial information through the internet, as mentioned in a previous paper by Khan & Ismail (2011). The paper mentioned that in Malaysia, PLC companies are required by Bursa Malaysia Listing Requirements since August 2009 to develop their own website. Furthermore, Hanafi et al. (2009) also mentioned that the dissemination of financial information was mostly voluntary in nature. The efforts made by Malaysian companies to disseminate information through the internet is in line with other countries, for example Egypt (Aly, Simon, & Hussainey, 2010), Turkey (Bozcuk, Aslan, & Arzova, 2011), Croatia (Pervan & Sabljic, 2011) and Jordan (AbuGhazaleh, Qasim, & Roberts, 2012); however, there is room for improvement in reporting due to the low level internet utilization by companies in Malaysia (Hanafi, 2016).

Surprisingly, it was suggested that the implementation of IBR would immensely benefit users, preparers, shareholders, financial analysts, creditors and regulators based on past studies that focused on the perspective of users such as Khan & Ismail (2012), Khan (2014) and Ilias, Razak, & Razak, (2014). This study agrees that studies that focus on the intention to use and re-use IBR from the user's perspective are currently limited since most of the studies had focused on the content and presentation from a company's perspective (Ettredge, Richardson, & Scholz, 2001, Venter, 2002, Debreceny, Gray, & Rahman, 2002 and Allam & Lymer, 2003). Most of the previous studies had rarely focused on the demand view as suggested by Al-Htaybat, Von Alberti-Alhtaybat, & Hutaibat (2011), Quagli & Riva (2009) and Beattie & Pratt, (2003). Furthermore, there is a need to investigate the demand for IBR that focuses on the user's reporting format, which was carried out by past studies (Hodge & Pronk, 2006, Hodge & Pronk, 2006, Ghani, Laswad, & Tooley, 2009, Hodge & Pronk, 2006). The studies showed mixed results in relation to preferences and familiarity of formats in the decision-making process and judgments from the actual usage by the adopted experimental method.

However, past studies had not investigated the intention to re-use in relation to the determinants of the repeat use of IBR. This current study focused on the intention to re-use IBR that was mostly dealt with in marketing studies because intention to re-use is also discussed in relation with customer loyalty in the marketing field (Wang, 2008). Anderson & Srinivasan (2003) had defined 'intention to re-use' as "the favourable attitude of customers towards an e-commerce system that results in repeat use or purchase behaviour". Based on past studies, there is a need to investigate the determinants from the user's perspective, especially how the users are satisfied and repeat the use of IBR and reporting formats. Wang (2008) also suggested that 'intention of future use' should be better used to measure the system's success compared with the initial or current use in an e-commerce context. Thus, determinants of intention to re-use IBR would need further investigation since the characteristics of intention were usually determined by 'attitudes', 'subjective norms', 'perceived usefulness' and 'perceived ease of use' (Davis, 1989). Furthermore, the determinants of the intention to re-use from the demand view would be able to enhance the improvement of IBR provided by companies. This is because this current study focused on the intention to re-use the overall IBR, including the information and presentation of IBR. Thus, the main aim of this study is to examine the determinants of users' intention to re-use IBR, particularly:

1. To investigate the impact of perceived usefulness, perceived ease of use and perceived information quality on users attitude to re-use IBR.
2. To examine the influence of attitude and perceived information quality on users satisfaction in using IBR.
3. To scrutinize the impact between satisfaction and attitude on users attitude to re-use IBR.

## **2. LITERATURE REVIEW**

### **2.1 The stages of Internet Business Reporting (IBR)**

The stage of IBR is started with reporting by using printed financial statements and CD-ROM (Lymer et al., 1999) and proceed with the electronic paper version based on printed financial report, which was the annual report distributed through the internet. According to Xiao, Jones, & Lymer (2002), the experts believe that eventually internet reporting as a channel for companies to place all financial reporting on the web. Next, the Hypertext Mark-Up Language (HTML) is used to support navigation and links between pages HTML focuses more on presentation and graphics. After the formation of HTML, the eXtensible Markup Language (XML) was developed to facilitate the exchange of information on the internet. The latest technology in business reporting is the eXtensible Business Reporting Language (XBRL) that has been developed by Charles Hoffman that found that

XML had abilities to publish financial and non-financial reporting. The implementation of XBRL can be seen as a worldwide adoption. However, in this research, the 'satisfaction' and 'intention to re-use' is not focused on XBRL since XBRL is not widely adopted in Malaysia. Since 2011, Homayoun, Rahman, & Bashiri (2011) and Ilias and Ghani (2015) found that none of the 100 top listed companies had prepared the presentation of financial information using XBRL.

## **2.2 The Studies on Internet Business Reporting**

There are several past studies on the level of internet business reporting, especially focusing on content and presentation of financial reporting based on different countries, such as Craven & Marston (1999) in the UK; Ettredge, Richardson, & Scholz (2001), Hindi & Rich (2010) and Debreceny, Gray, & Rahman (2002) in the US; Venter (2002) in South Africa; Allam & Lymer (2003) in five countries; Marston (2003) in Japan; Marston & Polei (2004) in Germany; Xiao, Yang, & Chow (2004) in China; Fisher, Oyelere, & Laswad (2004) in New Zealand; Barac (2004) in South Africa; Smith & Pierce (2005) in Ireland; Khadaroo (2005) among two countries; Momany & Al-shorman (2006) in Jordan; Styles & Tennyson (2007) in US; Abdelsalam, Bryant, & Street (2007) in London; Khan (2007) for both UK and US; Al-Moghawli (2009) in Qatar; Mohamed, Oyelere, & Al-Busaidi (2009) in Oman; Hanafi, Kasim, Ibrahim, & Hancock (2009) in five countries; Aly, Simon, & Hussainey (2010) in Egypt; Bozcuk, Aslan, & Arzova (2011) in Turkey; Pervan & Sabljic (2011) in Croatia; AbuGhazaleh, Qasim, & Roberts (2012) in Jordan, Al Jawder & Sarea (2016) in Bahrain and Pascareno & Hermans (2015) in Indonesia, Neogy & Ahmed (2015) in Bangladesh, Omran & Ramdhony (2016) in Mauritius, Alam & Rashid (2014) in Pakistan, and Fuertes-Callén, Cuellar-Fernández, & Pelayo- Velázquez (2014) in Latin America.

There are also studies from a Malaysian perspective, which showed good performance of disclosures (Khan & Ismail, 2011) and website design (Aziz, Nariza, Ariffin, & Mohamed, 2011). The effectiveness of disclosure and website design is in line with the improvement, as evidenced in Ilias, Razak, & Abdul (2014), especially in terms of usability, accessibility, navigation and contents of financial reporting but these elements still need improvement for non-financial information and timeliness. Khan (2016) found an improvement in the level of disclosure for content through online reporting for year 2014. The quality of internet business reporting practices in Malaysia still has room for improvement since Hanafi (2016) found that Malaysia has a low level of internet technology utilisation for the purpose of presenting information content. The manner of utilising the internet for reporting does not solely depend on the contents and presentations provided by companies. Perhaps the utilisation of technology to supply information should consider various determinants from the user's perspective in ensuring the re-use of IBR in future.

## **2.3 Determinants of the Intention to Use the Internet Business Reporting (IBR)**

Various studies have highlighted the determinants that might affect the intention to re-use when using information from IBR and reporting formats. Then, users will have the intention to repeat the use of financial and non-financial reports through the internet since users from a study by Rensburg & Botha (2014) preferred to have both versions of traditional and internet reporting; however, there is a need to improve the relevance and adequacy of the contents. Perhaps, the 'intention to re-use' could possibly relate how the website meets the user's needs. This was discussed by Quagli & Riva (2009), who showed that low quality information and more attention was given to web design rather than quality and quantity of information. Dolinšek, Tominc, & Skerbinjek (2014) found that reliability, credibility, usefulness and sufficient online accounting information were important when using online reporting. Choudhary, Nalwaya, & Vyas (2015) found that the stakeholder's and user's perceived goodness of the availability and reliability of information provided by financial reports through the internet were preferred compared to paper based reporting. Furthermore, Verma Gakhar (2012) stated that factors that described stakeholder's perception includes usefulness of web reporting, future prospects, legal acceptability, adequacy of information, usefulness for investment decision, standardisation of content, mandatory requirement and substitute for traditional reporting. In addition, the key to ensure the success of disclosure through websites is by understanding the user's needs and how to satisfy those needs (Saini, 2013).

Rowbottom & Lymer (2010) suggested that the preference for information through online reporting also depends on the level of experience. The study found that experiences in preparing and using online annual reports had shown different information preferences. In line with the research by Hodge & Pronk (2006), there were different preferences between professional and non-professional investors. On the contrary, Ghani & Jusoff (2009) found that work experience and familiarity are not important causes of the user's preference towards presentation formats for digital reporting.

## **2.4 Intention to Use**

Besides the preference for reports, the determinants that might influence the 'intention to use IBR' was carried by some studies (Pinsker, 2007, Ghani et al., 2009, Al-Htaybat, Von Alberti- Alhtaybat, & Hutaibat, 2011 and Rawashdeh, 2015). The most popular theories involved in examining behaviour, beliefs and attitudes include the Theory of Reasoned Action (TRA) by Fishbein and Ajzen, (1975), the Theory of Planned Behaviour by Ajzen, (1985) and the Technology Acceptance Model (TAM) by Davis, (1989). Most of the IBR studies had utilised studies that referred to several models such as the Technology Acceptance Model (TAM), Theory of Reasoned Action (TRA) and Theory Planned Behaviour (TPB) when understanding and investigating factors related to 'attitude' and the 'intention to adopt and use'. Awa, Nwibere, Inyang, & Nwibere (2010) also suggested that TAM, TRA and TPB could be used to explain the acceptance of information technology and attitudinal variables that determine behaviour. Premkumar & Bhattacharjee (2008) mentioned that TAM is the dominant reference model used to explain user acceptance and continued use of Information Technology (IT).

Davis (1989) highlighted that behaviour intentions could be predicted by 'attitudes', 'subjective norms', 'perceived usefulness', 'perceived ease of use' and related variables. Davis (1989) also mentioned that TAM uses TRA as a theoretical basis for specifying the causal linkages between two key beliefs, namely 'perceived usefulness' (PU) and 'perceived ease of use' (PEOU), as well as 'users' attitudes' (ATT), intentions and actual computer adoption behaviour that are being tested in various studies such as in the intention to use the E-Tax System (Sondakh, 2017). TAM is a well-established model for measuring acceptance of information technology and it is suitable for measuring all related information systems since a study has been done on modelling computer acceptance (Davis, 1989).

## **2.5 Intention to re-use**

The concept of 'intention to re-use' was adapted from TAM, TPB and TRA, which focuses on the individual's initial acceptance and the first step of realising IS success. Moreover, the long-term success of IS depends on the continued use of IBR (Bhattacharjee, 2001). 'Intention to re-use' comes from the term "system use" by DeLone & Mclean (2003), which is intended to avoid confusion when interpreting the same aspect in IS. There has been a lot of research done in relation to 'intention to re-use' and continued use of IS, such as in e-learning systems (Li, Duan, Fu, & Alford, 2011), websites (Schaupp, 2010), blog-learning (Tang, Tang, & Chiang, 2014), wireless technology (Setterstrom, Pearson, & Orwig, 2013), virtual communities (Zheng, Zhao, & Stylianou, 2013), facebook (Lin, 2016), online payment (Choi & Sun, 2016), government e-learning (Hong, Tai, Hwang, Kuo, & Chen, 2017), online retailing (Malhotra, Sahadev, & Purani, 2017), employee management information system (Suryanto, Setyohadi, & Faruqi, 2016), tourism information system (Chun & Kwak, 2016) and personalized recommender systems (Choi, Lee, & Kim, 2011). In reference to a researcher's level of knowledge, there is a lack of research related to the 'intention to re-use' IBR. Thus, this current study focuses on the 'intention to re-use', which is in-line with most research that investigates the factors that influence the repeat use or continued 'intention to re-use'. This current study is based on a combination of the Technology Acceptance Model, the DeLone & McLean's model and a theoretical framework based on Pinsker (2007).

As suggested by Davis (1989), 'perceived ease of use', 'perceived usefulness' and 'attitude' influences the 'intention to use'. Some studies have shown the relationship between PEOU, PU, ATT and satisfaction towards 'intention to re-use'. Bhattacharjee (2001) and Davis (1989) suggested that PU is a stronger predictor of intention compared to ATT. Then, Tang et al (2014) found that PU directly and positively influences satisfaction and continuance intention. A study by Ashraf, Thongpapanl, & Spyropoulou (2016) found that the PU and PEOU had affected the ATT and 'intention to use' the website. From the internet banking perspective, the PU was shown to be a significant predictor of ATT and 'intention to use'; however, PEOU was shown to be less effective towards ATT. This is because of PEOU's indirect effect on ATT (Rawashdeh, 2015).

From the IBR perspective, Beattie & Pratt (2003) found that practitioners 'intended to re-use' the range of features in web-based reports and the navigation aids. This differs from Al-Htaybat et al. (2011), whereby users strongly agreed that IBR is useful, accessible and available for users when making decisions; however, they had different feelings toward the usefulness of IBR when making decisions. Based on the mixed findings above, this study put forward the following hypotheses:

- H1: Perceived usefulness (PU) has a positive influence on users' attitude (ATT) to re-use IBR.
- H2: Perceived ease of use (PEOU) has a positive influence on users' attitude (ATT) to re-use IBR
- H4: Attitude (ATT) has a positive influence on users' satisfaction (SAT) to re-use IBR
- H7: Attitude (ATT) has a positive influence on users' intention to re-use IBR

The quality of information is another factor that might affect the 'intention to re-use' IBR. According to Petter, DeLone, & McLean (2008), the acceptance of an information system is a necessary precondition for its success. According to DeLone & McLean (1992), the model that defines the success of an IS comprises six interdependent factors, such as system quality, information quality, use, user satisfaction, individual impact and organizational impact. DeLone & McLean (1992) had measured the output of information systems. Information quality is defined as "the desirable characteristics of the system's output, which are management reports and Web pages. For example, relevance, understandability, accuracy, conciseness, completeness, currency, timeliness, and usability." Petter et al. (2008) found that information quality was related to user satisfaction and behaviour intentions. Alkhalaf, Nguyen, Drew, & Jones (2013) found that the quality of the information provided in the e-learning system affected the ATT when using e-learning. In addition, the amount of information provided could also impact the decision (Amin, Abdul Rahman, Ramayah, Supinah, & Mohd Aris, 2014), such as the impact towards waqf online reporting. Based on the current study, the quality of information provided by companies should be of an appropriate level for both financial and non-financial purposes. Based on the mixed findings above, this study put forward the following hypotheses:

H3: Perceived information quality (IQ) has a positive influence on users' attitude (ATT) to re-use IBR

H5: Perceived information quality (IQ) has a positive influence on users' satisfaction (SAT) to re-use IBR

According to Petter et al. (2008), 'user satisfaction' is defined as the "user's level of satisfaction with reports, Web sites, and support services". Satisfaction is a factor that also affects the 'intention to re-use' (Choi & Sun, 2016) and the continued intention (Hong et al., 2017). In regard to e-learning, Mohammadi (2015) found that IQ was the primary factor that drives user's satisfaction and the 'intention to use' e-learning. Bhattacharjee (2001) suggested that satisfaction was a stronger predictor of continued intention than PU. Thus, satisfaction seems to be the crucial factor that ensures the increasing 'intention to re-use' IBR. Based on the mixed findings above, this study put forward the following hypothesis:

H6: Satisfaction (SAT) has a positive influence on users' intention to re-use IBR

### **3. RESEARCH DESIGN**

#### **3.1 Sample Selection**

The questionnaires were distributed to a specific group of stakeholders comprises accountants, auditors, regulators, financial regulators, bankers and other users. The questionnaires were distributed after each of the potential respondents were contacted and had agreed to provide feedback and contribute to this study. The distribution needs to cover a large determined group that has experience and use of financial reports in order to provide valuable feedback pertaining to their perception since they are using IBR. This study had identified the users of IBR randomly and the final sample consisted of 350 respondents. This current study had some advantage because the questionnaires were distributed to several users as stakeholders is line with studies done by Ghani, Alam, & Tooley (2009) and Al-Htaybat, Von Alberti- Alhtaybat, & Hutaibat (2011); unlike of course studies by Hodge (2001) and Hodge, Kennedy, & Maines (2004) that used students as proxies to actual decision makers. The users who were finally chosen as respondents in this study had utilised and prepared information and made presentations from financial reports, for example accountants, auditors and tax practitioners.

Most of the respondents about 86.28% (N=302) are come from less than 40 years old, while 64.29% (N=225) are mostly female respondents. In term of level of education, 65.14% (N=228) have owned degree, 14% (N=49) for professional certificate and 12% (N=42) are from diploma. While, the other respondents were owned certificate, master degree and other type of education. Whereas, respondents' job are auditors, accountants, tax practitioners, bankers, consultants, IT / systems managers, senior management, other directors, financial directors, regulators, academician and other types of job. However, most respondents are come from auditors (N= 147), accountants (N=81), tax practitioners (N=36), bankers (N=11), consultants (N=5) and senior management (N=9). Additionally, respondents are mostly belong to small sized audit firm (N=83), medium sized audit firm (N=72), public listed companies (N=71), non-public listed companies (N=35), accounting firm (N=23), big firm audit firm (N=17), tax firm (N=7) and other type of organisations (N=42).

#### **3.2 Research Instruments**

The development of items in the instrument was based on Ghani et al. (2009), Al-Htaybat et al. (2011) and Wang (2007). The first section focused on 'perceived ease of use', 'perceived usefulness', 'information quality', 'attitudes', 'user satisfaction' and 'intention to re-use'. The respondents were requested to provide response on

each item using a seven-point Likert scale, from 1=strongly disagree to 7=strongly disagree. The second section focused on general information about respondents' profiles; which covered education level, job description and respondents' employers. Academicians and practitioners that expert on developing questionnaires were asked to provide validation through checking and pre-testing. Finally, inappropriate words and sentences were removed and amended.

### 3.3 Data Collection

This research had identified a list of potential respondents, particularly 350 respondents. The researcher had applied the drop-off/pick up method and this method was usually applied in marketing surveys and showed a much better level of cooperation and response rate (Lovelock, Stiff, Cullwick, & Kaufman, 1976). This method of distributing questionnaires was suitable for this study considering that the researchers needed to put some effort to make telephone calls, send the questionnaire to potential respondents and pick up the questionnaires. This method is an alternative to mailing questionnaires, making efforts to cover the area and making multiple calls to ensure a feedback (Steele et al., 2001). Furthermore, one study (Lovelock, Stiff, Cullwick, & Kaufman, 1976) also highlighted that the personal delivery and collection method could be used for both industry and academic research.

## 4. RESULTS AND DISCUSSION

SEM was accomplished through the two-step SEM approach (i.e. measurement model and structural model). Table 1 shows the summary of the measurement SEM model through checking item loading, construct reliability, and average variance extracted (AVE). The Cronbach's alpha was used to assess the construct reliability, which indicates the way rigorously observed variables are measured, the same way as the latent variables. Meanwhile, AVE indicates the measure of the overall amount of variance attributed to a construct (Tarhini, Hassouna, Abbasi, & Orozco, 2015). Based on Hair (2010), the factor loading for each item should be above the cut-off of 0.5, the AVE should be 0.5 or above and the CR should be at least 0.6 and preferably higher than 0.7. This criterion was also suggested by Fornell & Larcker (1981). The Cronbach's alpha values and composite reliability values for all variables topped the adequate level of 0.70, causing all variables to be reliable and have a high internal consistency. The CR value range in this study was 0.912 to 0.958, while the value range for AVE was 0.645 to 0.846. The construct and convergent validity were satisfactory, as each of the standardised loading items was superior than 0.70 on its anticipated factor and the AVE values were larger than the cut-off value of 0.50. Thus, this result shows adequate reliability and convergent validity for the constructs in this current study.

Table 1. Item Loadings and Validities

	Estimate	Cronbach's Alpha (CA)	Composite Reliability (CR)	Average Variance Extracted (AVE)
<b>Perceived Usefulness (PU)</b>		0.935	0.935	0.645
Usefulness1	0.774			
Usefulness2	0.847			
Usefulness3	0.885			
Usefulness4	0.827			
Usefulness5	0.801			
Usefulness9	0.725			
Usefulness10	0.757			
Usefulness11	0.798			
<b>Perceived Ease of Use (PEOU)</b>		0.925	0.926	0.675
EaseofUse12	0.792			
EaseofUse13	0.846			
EaseofUse14	0.827			
EaseofUse15	0.864			
EaseofUse16	0.823			
EaseofUse18	0.774			
<b>Perceived Information Quality (IQ)</b>		0.911	0.912	0.721
InformationQuality23	0.860			
InformationQuality24	0.898			
InformationQuality25	0.816			
InformationQuality26	0.819			
<b>Attitude (ATT)</b>		0.958	0.958	0.793
Attitude27	0.848			
Attitude28	0.913			

	Estimate	Cronbach's Alpha (CA)	Composite Reliability (CR)	Average Variance Extracted (AVE)
Attitude29	0.910			
Attitude30	0.907			
Attitude31	0.900			
Attitude32	0.864			
<b>Satisfaction (SAT)</b>		0.934	0.935	0.826
UserSatisfaction33	0.908			
UserSatisfaction34	0.895			
UserSatisfaction35	0.924			
<b>Intention to Re-use</b>		0.941	0.943	0.846
IntentiontoRe-use36	0.913			
IntentiontoRe-use37	0.967			
IntentiontoRe-use38	0.877			

#### 4.1 Discriminant validity

Based on Hair (2010), Tarhini et al. (2015) and Ahmed & Ward (2016), discriminant validity is used to examine the difference between one construct and another that represents correlation. This will be conducted with the square root of AVE of construct correlation (Fornell & Larcker, 1981). Discriminant validity was reasonable since the shared variances of the construct with other constructs were lesser than the squared root of AVE of the individual factors, as suggested by previous studies (Hua, Ramayah, Ping, & Jacky, 2017, Ahmed & Ward, 2016 and Tarhini et al., 2015). Moreover, the correlations between variables were positively significant at the 0.01 level and this shows that all of them are correlated (see Table 2).

Table 2. Inter-construct correlations

	1	2	3	4	5	6
(1) Perceived Usefulness	0.803					
(2) Perceived Ease of Use	0.796**	0.822				
(3) Perceived Information Quality	0.727**	0.769**	0.849			
(4) Attitude	0.747**	0.786**	0.767**	0.891		
(5) Satisfaction	0.699**	0.774**	0.758**	0.780**	0.909	
(6) Intention to Re-use	0.663**	0.706**	0.639**	0.741**	0.718**	0.920
Mean	5.151	5.119	5.059	5.090	5.035	5.185
Std. Deviation	0.821	0.792	0.882	0.886	0.939	0.934

\*\* Correlation is significant at the 0.01 level (2-tailed).

Diagonals represent the square root of the AVE.

Next, based on the confirmatory factor analysis results for the measurement model, the final measurement items for each construct was summated to produce a factor score for the structural model analysis. The structural model was confirmed by examining the fit indices and variance-explained estimates. The tested model's measure of the fit was done by investigating the several goodness-of-fit indices as suggested by (Bagozzi & Yi, 1988 and Bentler, 1990) (see Table 3). The results indicated that the  $\chi^2$  of the model was 3.024 with 2 degrees of freedom ( $\chi^2/df=1.512$ ). The fit indices value for comparative fit index (CFI), goodness of fit index (GFI), and normed fit index (NFI) were beyond 0.90 and the root mean square error of approximation (RMSEA) was below 0.08, indicating a satisfactory fit. Based on Rauniar, Rawski, Yang, & Johnson (2014), CFI values that are 0.90 or above is considered acceptable, while Byrne, (1998) in Rauniar et al (2014), suggested that if RMSEA 0 = perfect fit; <0.005 = close fit; 0.05-0.0= fair fit; 0.08-0.10 = mediocre fit and >0.10 = poor fit. Thus, this measurement model is considered fit and able to proceed to the analysis of the structural model.

Table 3. Goodness-of-fit indices for structural model

	$\chi^2$	df	$\chi^2/df$	CFI	GFI	NFI	RMSEA
Rule of Thumb Values-	N/A	N/A	< 3.0	> 0.9	> 0.9	> 0.9	< 0.08
Hypothesised Model Values	3.024	2	1.512	0.999	0.997	0.998	0.038

#### 4.2 Structural Model

Figure 1 itemized 'perceived usefulness', 'perceived ease of use' and 'perceived information quality', which accounted for 69.9% of the total variance in 'attitude' ( $R^2 = 0.699$ ); whereas 'attitude' accounted for 59.3% of the total variance in 'satisfaction' ( $R^2 = 0.593$ ). Furthermore, 'satisfaction' accounted for 55% of the total variance in 'intention to reuse' ( $R^2 = 0.550$ ). Hence, the results indicate a result of satisfactory model fit between the proposed research model and the empirical data.

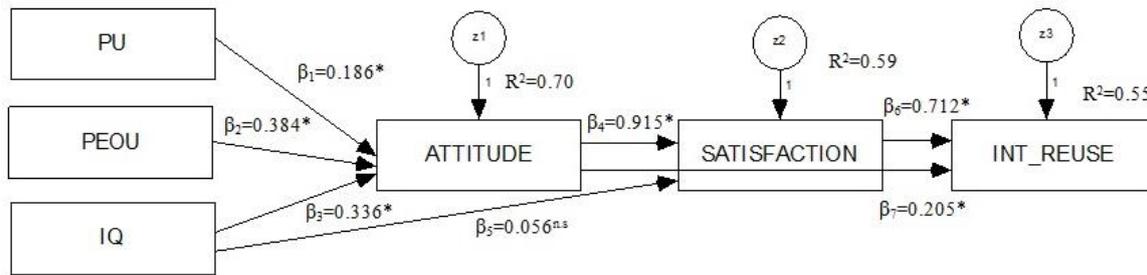


Figure 1. The result of the research model

Table 4 and Figure 1 detailed the standardised beta coefficients for hypotheses testing, which shows that ‘perceived usefulness’ ( $\beta_1=0.186$ ,  $p<0.05$ ), ‘perceived ease of use’ ( $\beta_2=0.384$ ,  $p<0.05$ ), and ‘perceived information quality’ ( $\beta_3=0.336$ ,  $p<0.05$ ) significantly influenced ‘attitude’. Hence, H1, H2, and H3 are maintained since the results show a positive relationship with ATT. These determinants accounted for 70% of the variance in ATT. Meanwhile, PU and PEOU were found to have a significant influence, which was in line with studies done in the E-Tax System (Sondakh, 2017). Meanwhile, IQ also influenced the user’s attitude, which seems to be incorporated with the results found by Amin et al (2014) and this suggests that the amount of information influences the acceptance of online waqf.

Further investigations were performed to check relationships with ‘satisfaction’ and the results showed that ‘attitude’ was significant ( $\beta_4=0.915$ ,  $p<0.05$ ), thus H4 is supported. These determinants account for 59% of the variance in ‘satisfaction’. Meanwhile, ‘perceived information quality’ was not significant ( $\beta_5=0.056$ ,  $p>0.05$ ) and H5 was rejected, which contradicted with Mohammadi (2015) and Wang (2008). According to these results, ‘attitude’ was found to influence the user’s ‘satisfaction’ in using IBR since the user’s might have different reasons for using the IBR, particularly in the decision-making process. However, the quality of information from IBR might not influence the user’s ‘satisfaction’ since users might not rely solely on IBR. The users might rely on various information such as hardcopy and third-party services because Bursa Malaysia still lacks in promoting IBR to Malaysian Public Listed Companies (PLCs) in order to attract more usage (Hanafi, 2016).

Next, H6 and H7 are supported since ‘satisfaction’ significantly affects ‘intention to reuse’ at  $p<0.05$  ( $\beta_6=0.712$ ) and ‘attitude’ also significantly affects the ‘intention to re-use’ ( $\beta_7=0.712$ ,  $p<0.05$ ). Both ‘satisfaction’ and ‘attitude’ seem important in influencing the user’s ‘intention to reuse’ and repeat the use of IBR. The variables explained the 55% of the variance in ‘intention to re-use’. This result is supported by several studies such as Schaupp (2010) and Wang (2008), in which ‘satisfaction’ was an important determinant of the user’s ‘intention to re-use’.

Table 4. Summarized results of hypothesis testing

Causal paths		Estimate	C.R.	p-value	Results
Perceived Usefulness	---> Attitude	0.186*	4.249	0.000	Supported
Perceived Ease of Use	---> Attitude	0.384*	7.754	0.000	Supported
Perceived Information Quality	---> Attitude	0.336*	6.998	0.000	Supported
Attitude	---> Satisfaction	0.915*	8.910	0.000	Supported
Perceived Information Quality	---> Satisfaction	0.056	0.651	0.515	Not Supported
Satisfaction	---> Intention to Reuse	0.712*	5.866	0.000	Supported
Attitude	---> Intention to Reuse	0.205*	2.057	0.040	Supported

\*  $p<0.05$

## 5. CONCLUSION

The results have established that the proposed research model is a fit and contributes towards explaining the factors that contribute to the ‘satisfaction’ and ‘intention to reuse’ IBR. The results have shown that most of the causal relationships are well supported and contribute to IBR, in which PEOU is the most important determinant that influences the ATT. The ATT was found to be an important determinant that influences ‘satisfaction’ when using IBR. Surprisingly, IQ did not influence ‘satisfaction’ and this might be because of the different type of technology discussed in this study. The quality of information provided by Malaysian companies to users might not satisfy users since IBR is being upgraded by most of the companies. Users might have positive or negative beliefs about information provided by IBR after they become aware and understand the use of IBR. However,

their 'satisfaction' can only be evaluated after they have various experiences using IBR for specific purposes, for example when making decisions or analysing information. The result indicates that the 'satisfaction' from using information from IBR might increase after they maximise the use of IBR in future.

Overall, the determinants of the attitude to use IBR in future might be influenced by ease of use, usefulness and quality of information. These determinants indirectly influence the 'intention to re-use' IBR. However, the 'satisfaction' of using IBR only depends on the attitude of users towards IBR but unfortunately users could be dissatisfied with the quality of the information. However, the information quality directly influences the attitude to use IBR. The users might repeat the use of IBR because it directly influences their level of satisfaction and their attitude towards IBR. As in the earlier study that investigated the intention of users to re-use IBR, this current study indicates that the user's views on 'intention to re-use' could be improved by increasing the utilization of the internet through high quality information and presentation made by the companies. The high quality of IBR can be considered vital for both companies as preparers and users as stakeholders.

In future, this study intends to contribute to the field of IBR, which would then assist Bursa Malaysia and Suruhanjaya Syarikat Malaysia to improve the level of IBR use among Public Listed Companies in Malaysia as well as small and medium size companies. Nowadays, companies need to communicate and exchange their financial and non-financial information with users through the internet in order to become a global player. Users expect the internet-based information to be easy to access, be useful and of high quality. Thus, Bursa Malaysia and Suruhanjaya Syarikat Malaysia as well as companies need to provide the best quality of service by providing quality information.

This study was undertaken with limitations, such as researchers not focusing on specific users of IBR. In addition, this study only tested several determinants related to TAM when investigating the 'intention to re-use' IBR. In future, researchers should investigate specific users related to decision-making in order to determine the needs of IBR users. These studies could be related to other models such as TPB or TRA of behaviour in order to investigate the user's behaviour when using IBR during decision-making.

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