

Technology Trust for Government and Private Sector: Approach Technologies Acceptance Model (TAM)

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Abstract

The purpose of this paper to review technology acceptance behavior on information technology and online internet system. This study review literature on TRA and TAM in Government and private sector and thinking about offering technologies in ensuring technology acceptance internet facilities value for professional practice. A range of recently publish sources (2013-2017) relating technology adoption for government and private sector purpose practice in Malaysia using references from journal downloaded from Emerald purposed predict about acceptance of technologies. The provision of internet access in government and private sector well helping user and encourage user acceptance technology with establish policy, legal, trust, safety, contribute innovation by see potential problem due technology use and manage. This review also as guidelines purposed to avoid legal compliance, internet misuse, technology disappointed and wrong practice. A range of measures technology acceptance for government and private sector and response to their dilemma. Research exploring internet access in government and private sector focus on technology acceptance model (TAM) were comprehensive analysis review available from previous article purposed to predictable technology adoption model for practitioners and academic in the field of government and private sector.

Keywords: Internet, Internet Banking, TAM, TRA, Trust, Copyright

1. Introduction

Government and private sector in Malaysia almost comprehensive suggest their user using internet access and freedom accept technology with practice secure, legally, trust. The purposed of this paper is to review challenging in technology with used current research in measure technology acceptance model (TAM).The review focus on government and private sector in overcome difficulties managing internet and information such how to keeping, maintaining, finding and retrieve process in the right way with recognizing data management challenging. The characteristics of the data itself, such as the volume of data, how trust of data or information, variety of Information, in proving the veracity of internet information and value of information. On this discussion may be look wide spectrum of how misconduct encounter management information challenges issue e.g. issue standard rules like privacy, variability, security, copyright issue government policy and also encounter lack of skill related managing inadequate backup procedures, incompatibility of some medium or software also how analyzing information. Although handle online information and technology drive as a

challenging compare traditional method that because internet online information or information without boundaries with multi format variety of internet sources. In working on technology a few factor need to be consider were all factor will give impact on using internet and will facing how managing information on a big range and data. Managing process need to be clear where need structure how to organize as well and select method and know how to overcome problem with encounter problem with using suitable method with is refer theory from other researcher.

2. Literature review

Technology trust for Government and Private Sector: according Kumar & Madhumohan, (2014) Approach Technologies Acceptance Model (TAM) as descriptive and comparative study particularly identify and predictable any attribute technology acceptance and any issue technology trust for government and private sector in Malaysia. Used article acceptance and article about trust to compare as review article. For advantages and acceptance to used focused on perceive useful (PU) and perceive ease of use (PEU) behavioral intention refer on TAM First according (Bijith et al., 2017) were used past article and as comparative between trust and technology acceptance model. The trust concept focus on idea belief and trust technology suitable related environmental. Some user did not belief on technology and them reluctant to accept technology and did not trust internet and online banking. Trust in internet banking perceived feel advantages internet banking perceived ease use technology, trust in internet banking feel advantages internet banking perceived usefulness, trust in internet banking feel advantages internet banking perceived attitude towards internet banking. Perceived to used internet banking had difficult because lack awareness about useful and ease to use computer and towards to communication. Internet trust perceived ease internet depend how skill to overcome online and computer system such as control security with establish policy. All depend computer training receive by user and how frequently practice used internet.

3. Theory Framework

A comprehensive search from literature in previous study the last 5 years (2013-2017) had taken issue or any information purposed predictable technology acceptance by user in Malaysia. The theory frameworks used from past research paper (Qijun et al. 2017; Kaouther, 2016; Rupak et al. 2014). Article had refer using similarly methodology and framework Technology acceptance model (TAM) developed by (Davis, 1986; 1989) and adopted. Theory reasoned action by Fishbein & Ajzen (1975) refer to behavior direct to intention were purposed to determine by two constructs individual attitudes and attitudes towards the behavior and social norms or on individual belief or any group either approve or disprove of the behavior. Technology acceptance model (TAM) particularly refer online electronic device and computer were user acceptance new and technology through online computing technologies and refer to user population.

Technologies acceptance model (TAM) or break down depend on user attitude towards perceived ease to use (EU) user need used technology and perceived useful (PU) user feel

technology are useful and helping in working daily works. However, technologies also has constrain in manage, it has depend how user used and use in good manner.

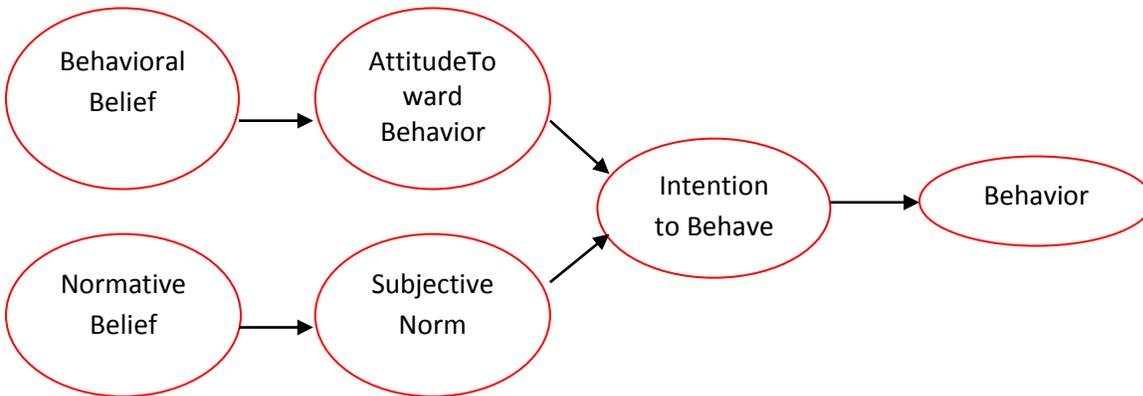


Fig 1. Fishbein & Ajzen (1975)

4. Background

Computers and technologies available in government and private sector in Malaysia in article had been research determine attitude toward. By using technology seeking behavioral intention to assign factor influences user adapt technology with use external variable in measure user perception to online system were user think perceived useful of online system and user feel satisfaction perceived ease of use system had establish. First according Bijith et al. (2017) internet adopting cross over government sector and private sector such bank with explaining the relationship between internets banking adoption lead and accept. Second according Kaouther, (2016) internet banking significant predictor in e-commerce did specific to trust the function technology in adopting technology acceptance model (TAM) and better understand business e-banking system. A trust had never failed in predictable for future using TAM by identifying significant variable that give effect to adoption business and improve online services. Third according Kumar et al. (2014) social influences, awareness type quality of using internet and about important self-efficiency as primary determine attitude towards internet banking purposed predict user adoption high intend to prefer use internet banking.

Internet Tool Problem

According Rachel et al.(2014) in their study used in Public libraries where offering internet access but user have difficulties in ensuring legally compliant and non-offensive use of this facility while still adhering to the professional value of the freedom of access to information. Review of this paper is to review current knowledge, research and thinking about this problem. Now day growth the Internet it has contributed in increasing the amount of information that is accessible and the number of resources that are available to users. Internet or online searches, communications now breeding fast day by day and more focus for electronic online information

Issue now how managing online information in organizations follows ordered by law or lawsuit to preserve factored. Another to be considers such as how retrieve and use with legal way, and relevant electronic records such as e-records. The issue on this need pay attention and alert because the courts are uniformly recognizing the discoverability of electronic communications and documents. To exploit this growth, it must be possible for users to find the information and resources they need. Other point of view from article (Kumar & Manjunath, 2013) had informed that Kuvempu University had obstacles. The internet has been specific problem by user and if refer result on table I showed that 52.94 percent respondent faced problem of slow access speeds. Internet become technologies help teacher, student, in issue find at inform the race teacher, and student faced internet problem and networks bandwidth slow, suggestion why not they suggest taking action purposed to increased speeds of internet. On research, their research has shown graph and information as below:

Table 1: Problem need to be encounter while using internet

Respondents	Problems			
	Slow access Speed	Difficulty in finding relevant information	Overload of information on the internet	Privacy problem
Teachers (n = 69)	249 (34.78)	15 (21.73)	12 (17.39)	09 (13.04)
Researcher (n =67)	48 (71.64)	23 (34.32)	17 (25.37)	09 (13.43)
Total (n = 136)	72 (52,94)	38 (27.94)	29 (21.32)	18 (13.23)

Sources: (Sampath Kumar & Manjunath, 2013)

Copyright infringement

In using peer to pear technology issue copyright infringement will be become one of issue because some user only need free sources with download illegally downloads music trough internet this was highlight on study (Rachel et al.2014). The problem facing in public internet access in government and private sector. but still seen as a potential problem due to the possibility were contribute of misuse copyright infringement, and it appears IP address.That contribute to the simplistic technical solution has disappointed, that because if need to block illegally user normally they do Blok to all IP address and also affected to other user are use legally. There are many problems has been race when user's use of the internet in public libraries if we are not monitoring them, the problems are such as internet misuses online copyright infringement. It contributes to cybercrime and should refer intellectual properties act for copyright infringement. To overcome this problem on this article suggest for further more government and private sector need to implement measurement to minimize issue infringement include put any solution to confirm authentic information were monitor and filtering software purposed to preventing loading with show warning instruction before user download. This article also with do copyright management will keep student from do infringement.

Managing Internet Access

Information professional need meet requirement internet management effective and to analyze good information with provide standard guideline such as ethical and practical in managing internet banking adoption (Kumar et al. 2014). This article discuss performance expectance, effort expectance, social influence (SI), and facilitating condition. For explaining the level of acceptance of usage behavior with respect to technologies in their theory involve integration risk vs. benefit purposed to management the internet access in India were stresses how important professional use and access internet which on this article addresses practical and ethic challenges and dilemmas regarding internet managing access. About managing internet, access many factor related for example government need to access their information or process any acquisition need used online information like used internet connection to conversation each other between supplier and office management. In working with technologies many barrier user use internet, adoption technology and managing access such as face ethical in using and managing with is to close up between information rich and information poor by providing public access as well providing. From previous article, also address factor obtained information on stress the issue of security in apply TAM. One thing that is very important for of a network, whether in terms of device or operating as they rescue of an information. In banking sector the internet it be correct, accurate and safe to use, so each individual should be cautious for using the internet network, as it will be changing according to the time of appeasement in the modern world and the digital world. Internet tool easy to use compare traditional document internet more informative, more useful compares traditional document. here Just needs to improve internet bandwidth to enhance learning to do better research also increase user satisfaction and more of then used the internet in supports their teaching and study. Other must alert about issue copyright because now days of finger touch useful for student but it depends how the user used and manage.

Advantages of Internet Banking

First online internet banking had several advantages compare traditional method where now day everything on fingertips such online account easy to operate. Online internet can reach from anywhere just need line internet it is really convenience to user like pay their utility bill, can make fund transfer between accounts, and can direct print receipt and also easy to view transaction without to stand and queue at actual place.

Second online internet banking can do any transaction almost 24 hour anywhere, anytime such as night, early morning, holiday or anytime suitable just depend internet connection.

Third Monitoring transaction account either payment has been made by customer recipe or not, and transfer from account to account can make faster through internet banking.

Internet Banking made the people life easy by providing online access to various medium internet-banking services.

Disadvantages of Internet Banking

Now day many advantages used internet banking, but some disadvantages as pros and cons in used internet banking. It had some disadvantages, which must be taking to account. The disadvantages of online banking include the following:

Internet banking may be, as beginner feels difficult for the first time use. New user need know how to access online accounts but not all banks offer demonstration how to use. Some of them person who is new may face some difficulty. Difficulty to access to online banking if internet break down or no connection or not availability of internet access. Security of online banking not sure save for example your account information hacked by who unauthorized people take your information over the internet irresponsible. Your Password must with character security is a must which do not have everybody access your password without permission or do some change it. Otherwise, your account may be facing to misused by who gets intend know your password and used for their interest illegal used.

5. Recommendation

Technology can be advantages and disadvantages it depends on type technology of medium technology, user behavior in acceptance technology, factor influence on accept technology, safety and trust on technology, depend on training and incentive had implement etc. Here and below my suggestion:

Give Motivation Perceive Ease Use Technology

Using effective medium develop internet system user friendly system were function ease to use operation almost similarly facebook, whatsapp, wechat etc. this purpose to change from static to dynamic by existing more system like tele-banking, phone banking or any other similarly function to make user feel technology are more useful and avoid user feel dissatisfied on technology.

Give Motivation Perceived Use Technology

Approaches user to important of technology by encourage user using technology as medium connection in business conversation and expose user on using technology in daily basis. Increasing of number user perceive use technology in particular network in nature business banking were influence behavior in adoption internet banking user by drag to business trend today.

Increase safety on technology

In the banking industry technology are significantly, where revolution technology rapidly change world business by trough-computerized networks growing application online. Technology improve banking production by increased speed and saving time, but how banking industries increase safety on their business because nowadays when facing technology faulty. First always explain user about important safety internet banking such as keep their passwords

carefully, tell how to indicate calling spam and tell about danger of calling spam, produce proxy setting to internet user to avoid spam, hacker, virus attack etc.

Develop New Policy

Used policy has been made by MCMC Malaysia and improve with develop new policy for keep up to dated information to overcome cybercrime. Retain e-service increase service quality, system quality for service tangible give reflect to internet banking industry. Encourage online internet banking has insurance like to protect their account if any happen.

6. Conclusion

Back to purposed of this paper is to indicate internet challenges and issue Technology acceptance model (TAM) at the by recent growth on the internet and how it greatly increased of amount information will contribute issue useful and ease to use depend accessible of number. On finding in article had be references and general view about issues such copyright, privacy, policy, managing internet access, internet tool to search information need to plan. For the future user need focus on alertness problem misuses internet used such as copyright infringement, Issue planning for enforcement need established policy purposed. To overcome this internet issue and internet difficult to control online information that because all problem will be exposure issue information overload and issue big data issue big data are too many exposure too much information and too many information with large volume amount data with different sources will be contribute challenge for managing information may contribute to issue criminal. Issue managing internet access manager should know how managing internet access by prepare managing strategies. Information professional need meet requirement internet management effective and to analyze good information with provide standard guideline such as ethical and practical in managing internet access. User need freedom in searching information in assign significant information need and user should aware information provided surround. Security barrier that was found such as difficult to identify information interest, difficult to keep track of information when found, and difficult to share information about what is available. The creator of the TAM system provides a framework within such online information can make available to users and it provides the tools to allow directed various sources to be combine in useful ways. On focus on the security factor, need requirements and solutions are analyze based on of the internet access.

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