



**FACTORS INFLUENCING THE INTENTION TO USE VIDEO
CONFERENCE PLATFORMS OF WORKERS AT FINANCIAL
INSTITUTIONS IN SHANGHAI, CHINA**



JIANING LYU

**A THESIS SUBMITTED IN PARTIAL FULFILLMENT
OF THE REQUIREMENTS FOR THE DEGREE OF
MASTER OF MANAGEMENT IN MANAGEMENT SCIENCE
INSTITUTE OF SCIENCE INNOVATION AND CULTURE
RAJAMANGALA UNIVERSITY OF TECHNOLOGY KRUNGTHEP
ACADEMIC YEAR 2023
COPYRIGHT OF RAJAMANGALA UNIVERSITY OF
TECHNOLOGY KRUNGTHEP, THAILAND**

**FACTORS INFLUENCING THE INTENTION TO USE VIDEO
CONFERENCE PLATFORMS OF WORKERS AT FINANCIAL
INSTITUTIONS IN SHANGHAI, CHINA**

JIANING LYU



**A THESIS SUBMITTED IN PARTIAL FULFILLMENT
OF THE REQUIREMENTS FOR THE DEGREE OF
MASTER OF MANAGEMENT IN MANAGEMENT SCIENCE
INSTITUTE OF SCIENCE INNOVATION AND CULTURE
RAJAMANGALA UNIVERSITY OF TECHNOLOGY KRUNGTHAP
ACADEMIC YEAR 2023
COPYRIGHT OF RAJAMANGALA UNIVERSITY OF
TECHNOLOGY KRUNGTHAP, THAILAND**

Thesis FACTORS INFLUENCING THE INTENTION TO USE VIDEO
CONFERENCE PLATFORMS OF WORKERS AT FINANCIAL
INSTITUTIONS IN SHANGHAI, CHINA

Author Jianing LYU

Major Master of Management (Management Science)

Advisor Associate Professor Dr. Daranee Pimchangthong

THESIS COMMITTEE

..... Chairperson
(Associate Professor Dr. Pisit Chanvarasuth)

..... Advisor
(Associate Professor Dr. Daranee Pimchangthong)

..... Committee
(Dr. Surachai Traiwannakij)

Approved by the Institute of Science Innovation and Culture
Rajamangala University of Technology Krungthep in Partial Fulfillment
of the Requirements for the Master's Degree

.....
(Assistant Professor Dr. Yaoping LIU)
Director of the Institute of Science Innovation and Culture
Date.....Month.....Year.....

Thesis FACTORS INFLUENCING THE INTENTION TO USE VIDEO
CONFERENCE PLATFORMS OF WORKERS AT FINANCIAL
INSTITUTIONS IN SHANGHAI, CHINA
Author Jianing LYU
Major Master of Management (Management Science)
Advisor Associate Professor Dr. Daranee Pimchangthong
Academic
Year 2023

ABSTRACT

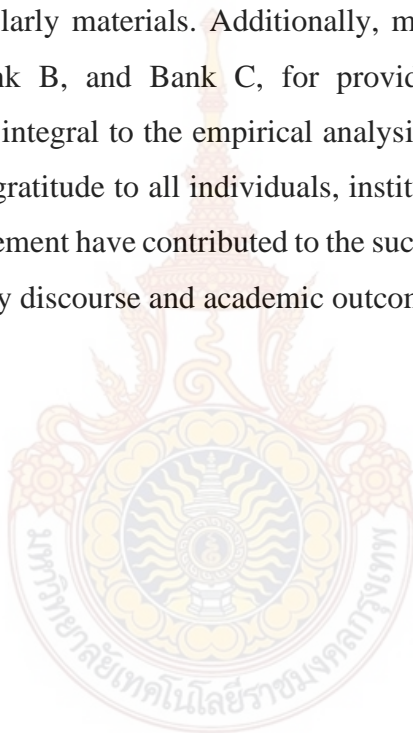
This study explores the acceptance and usage intention of video conferencing software within Chinese financial institutions in Shanghai, China. It utilized the Technology Acceptance Model (TAM) framework and combined the variables of Perceived Usefulness and Perceived Ease of Use. The sample size was 403 employees working in the Shanghai, China financial institute. The statistics used to analyze data were descriptive statistics, including frequency, percentage, mean, and standard deviation; inferential statistics was multiple linear regression at the statistical significance level of 0.05. The finding supported the previous study that perceived usefulness and ease of use influenced the attitude toward using video conferencing platforms, and the attitude toward using video conferencing platforms influenced the intention to use video conferencing platforms in the Chinese financial institute in Shanghai, China.

Keywords: Video Conferencing, Technology Acceptance Model, Perceived Usefulness, Perceived Ease of Use, Attitude Toward Use, Intention to Use

ACKNOWLEDGEMENTS

I extend my deepest gratitude to my Master's Thesis Advisor, Associate Professor Dr. Daranee Pimchangthong, and my Master's Thesis Co-Advisor, Dr. Surachai Traiwannakij, for their invaluable guidance, insightful feedback, and unwavering support throughout this research endeavor. Their expertise and mentorship have profoundly shaped the scholarly framework and enhanced the quality of this thesis. I also thank ISIC for their generous support and resources, facilitating access to crucial data and scholarly materials. Additionally, my appreciation extends to three banks, Bank A, Bank B, and Bank C, for providing the necessary data. Their cooperation has been integral to the empirical analysis and findings presented herein. Lastly, I express my gratitude to all individuals, institutions, and organizations whose support and encouragement have contributed to the successful completion of this thesis, enriching the scholarly discourse and academic outcomes.

Jianing LYU



CONTENTS

	Page
APPROVAL PAGE	i
ABSTRACT	ii
ACKNOWLEDGEMENTS.....	iii
CONTENTS.....	iv
LIST OF TABLES	vii
LIST OF FIGURE	viii
CHAPTER I INTRODUCTION	1
1.1 Research Background.....	1
1.2 Statement of the Research Problems.....	2
1.3 Research Hypotheses	4
1.4 Research Questions	4
1.5 Research Objectives	5
1.6 Research Scope	5
1.6.1 Area of Study	5
1.6.2 Content.....	5
1.6.3 Sample and Population	6
1.6.4 Sampling Method.....	6
1.6.5 Duration	6
1.7 Research Framework.....	6
1.8 Definition of Key Terms	7
1.9 Limitations of the Study.....	8
CHAPTER II LITERATURE REVIEW.....	9
2.1 Related Theory	9
2.2 Technology Acceptance Model.....	10
2.3 Perceived Usefulness	11
2.3.1 Functionality	12
2.3.2 Efficiency	12
2.3.3 Effectiveness	13

2.4 Perceived Ease of Use	13
2.4.1 Learnability	14
2.4.2 Operability	14
2.4.3 Adaptability	15
2.5 Attitude Towards Using	16
2.6 Intention to Use	18
2.7 Related Studies	18
2.8 Financial Institute	20
CHAPTER III RESEARCH METHODOLOGY	22
3.1 Research Design	22
3.2 Research Population and Samples	22
3.2.1 Population	22
3.2.2 Samples	23
3.2.3 Sampling Methods	23
3.3 Data Collectio.....	23
3.4 Research Instrument	24
3.5 Content Validity and Reliability	26
3.5.1 Content Validity	26
3.5.2 Reliability	27
3.6 Data Analysis	28
3.6.1 Descriptive Statistics	28
3.6.2 Inferential Statistics	29
CHAPTER IV ANALYSIS RESULTS	30
4.1 Descriptive Statistical Analysis	30
4.2 Regression Analysis	33
CHAPTER V CONCLUSION AND DISCUSSION	39
5.1 Conclusion	39
5.2 Discussion	40
5.3 Recommendations	41
5.4 Practical Significance and Insights	44
5.5 Future Research Directions	44
REFERENCES	46

APPENDICES	49
Content Validity Assessment Form	53
Reliability Test	55
BIOGRAPHY	61



LIST OF TABLES

Table	Page
1.1 Ranking List of Downloads of China's Video Conference Platform.....	1
3.1 Score Level and Meaning	26
3.2 Reliability Statistics	27
4.1 Descriptive Statistical Analysis	30
4.2 Case Processing Summary	32
4.3 Reliability Statistics	32
4.4 Item-Total Statistics	33
4.5 Regression Analysis to Predict the Influence of Perceived Usefulness on Chinese Users' Attitudes Toward Intention to Use Video Conferencing Software	34
4.6 Regression Analysis of Perceived Usefulness on the Attitude Towards Intention to Use Video Conferencing Software.....	34
4.7 Regression Analysis to Predict the Influence of Perceived Ease of Use on Chinese Users' Attitudes Toward Intention to Use Video Conferencing Software	35
4.8 Regression Analysis of Perceived Ease of Use on the Attitude Towards Intention to Use Video Conferencing Software.....	36
4.9 Regression Analysis to Predict the Influence of Attitudes Toward Intention to Use Video Conferencing Software on Chinese Users' Intention to Use.....	37
4.10 Regression Analysis of Attitude Towards Intention to Use Video Conferencing Software on the Intention to Use Video Conferencing Software.....	37
4.11 Summary of Forecasting Equations for Each Hypothesis.....	38

LIST OF FIGURE

Figure	Page
1.1 Conceptual Framework.....	7



CHAPTER I

INTRODUCTION

1.1 Research Background

With the development and popularization of information technology, video conferencing has become an essential form of communication and collaboration in today's society. The video conferencing market in China has also proliferated. In 2020, the video conferencing market in China achieved a scale of USD 950 million, marking an 18.9% year-on-year increase. The cloud conferencing market witnessed a 29.4% year-on-year growth, reaching USD 260 million. Furthermore, IDC predicts that by the year 2024, the video conferencing market in China will exceed ¥10 billion RMB (\$13.6632 billion), with the cloud conferencing sector contributing to nearly 40% of the total market share (Jinliang Zhang, 2023). During the pandemic, video conferencing has become an essential tool for remote working. Various video conferencing software downloads and usage volumes have increased significantly in China.

Table 1.1 Ranking List of Downloads of China's Video Conference Platform

Platform Name	Ranking
Tencent Meeting	1
DingTalk	2
Enterprise WeChat	3
Youdao Cloud Meet	4
Small fish	5

*Source: IDC China, 2023, https://www.mydown.com/jhfl/sphy/?f=bdf_434321
(August 18, 2023)*

Table 1.1 indicates the most widely used video conferencing software in China, including Tencent Meeting, DingTalk, Enterprise WeChat, Youdao Cloud Meeting, and Small Fish, which are easy to connect. This software has played an essential role in promoting the application of video conferencing, but there are also some problems and deficiencies. For example, Tencent Meeting requires logging in to

a Tencent account, which poses a particular barrier to users who are not familiar with Tencent products, and the functionality of the mobile side is relatively limited; DingTalk video conferencing requires logging in with a DingTalk account, and conference time is restricted. These issues have affected the user experience of video conferencing software in China to varying degrees.

Compared with mainstream foreign video conferencing software such as Zoom, Webex, and Microsoft Teams, video conferencing software independently developed in China still has gaps in performance, functionality, and stability, directly affecting users' willingness to use them. For example, Zoom provides a wealth of conference features that are easy to use and were extremely popular during the pandemic. However, Chinese video conferencing software has problems such as an unfriendly interface, incomplete features, and poor device compatibility. These problems urgently need to be addressed.

This study seeks to employ the Technology Acceptance Model (TAM) as its foundational framework, integrating variables such as perceived usefulness and perceived ease of use to discern the pivotal factors influencing the intention of Chinese users to embrace video conferencing software. Grasping these factors bears potential relevance to various stakeholders in China's video conferencing sector. This research might offer software developers an initial understanding of user requirements and challenges. The results could guide the selection of apt video conferencing tools for enterprises and organizations, contingent on the study's outcomes. Moreover, should the study underscore positive determinants that enhance the adoption of video conferencing, it might pave the way for amplifying remote work and collaboration practices in China, possibly ushering in expansive societal and economic advantages.

1.2 Statement of the Research Problems

Video conferencing software independently developed in China faces some problems and challenges in the application process, directly affecting the user experience. These problems are mainly concentrated in the following aspects:

First, User Interface Design: While some users find the user interface of Chinese video conferencing platforms friendly and intuitive, a significant portion feels

that the design is rather complex. The platforms often exhibit unclear functional distinctions, leading to a steeper user learning curve.

Second, Functionality: Although some users recognize the comprehensive feature set offered by Chinese platforms, core functionalities occasionally underperform. Critical functions like screen sharing, annotation tools, and conference recording sometimes experience lag and a lack of robust security encryption.

Third, Network Quality: While online meetings are acknowledged to improve work or study efficiency, the software's performance is inconsistent across regions due to network infrastructure and quality variations, causing occasional audio and video issues.

Fourth, Application Versatility: Even though some users find video conferencing platforms in China to operate efficiently across devices and operating systems, the primary focus seems to be on desktop applications, sidelining mobile application development. This oversight becomes limiting as the demand for mobile conferencing continues to rise.

Fifth, Innovation: Despite users noting that features of Chinese video conferencing platforms enhance their meeting experience, there is a perceivable lack of innovation. Most platforms appear to emulate foreign software without establishing a unique competitive edge.

The above problems have restricted the further development of Chinese video conferencing software and reduced users' willingness to use them. To solve these problems, video conferencing software companies need to analyze user needs further and improve software function design to provide a better user experience.

In addition to functional problems, some experts have also pointed out other issues with Chinese software. For example, some believe Chinese software has widespread data security vulnerabilities, posing risks of user information leakage and affecting user trust (Meng et al., 2023). Others believe Chinese software lacks brand awareness and marketing, so many potential users are unaware of domestic software and prefer foreign brands with higher visibility. Some have suggested that Chinese platforms must improve ease of use, as perceived complexity and required technical skills could hinder adoption.

In summary, for Chinese video conferencing software to improve user experience and stickiness, it is necessary to solve problems such as unfriendly interfaces, lack of functions, uneven network quality, and insufficient innovation. This requires in-depth research by software companies to identify critical factors affecting user adoption intentions. This study intends to conduct an empirical investigation, analyzing the impact of perceived usefulness, perceived ease of use, and other variables on user attitudes and intentions, to provide references for the development of Chinese video conferencing software.

1.3 Research Hypotheses

Based on the Technology Acceptance Model and literature review, this study establishes the following research hypotheses:

H1: Perceived usefulness, including functionality, efficiency, and effectiveness, influences Chinese users' attitudes toward their intention to use video conferencing software.

H2: Perceived ease of use, including learnability, operability, and adaptability, influences Chinese users' attitudes toward the intention to use video conferencing software.

H3: Attitude toward use significantly affects Chinese users' intention to adopt video conferencing software.

1.4 Research Questions

1. How does perceived usefulness (functionality, efficiency, and effectiveness) influence Chinese users' attitudes toward video conferencing software?

Users' perceived usefulness of video conferencing software, including its comprehensive functions, ability to improve work or study efficiency, and capacity to achieve sound communication effects, will shape positive attitudes toward using it. Therefore, this study will examine the impact of perceived usefulness on attitude.

2. How does perceived ease of use (learnability, operability, and adaptability) influence Chinese users' attitudes toward video conferencing software?

Users perceived ease of use of video conferencing software, including learnability, operability, and adaptability. Suppose users perceive the video conferencing software as easy to learn, simple to operate, and flexible to various usage environments. In that case, this will lower their barriers to use and increase positive attitudes toward the software. This study will investigate how ease of use perception affects attitude.

3. How does attitude toward using influence the intention to use video conferencing software?

Users' attitudes toward use are vital in determining whether to adopt a technology. This study will test how Chinese users' attitudes toward video conferencing software influence their intention to adopt it.

1.5 Research Objectives

1. To explore the acceptance of video conferencing software within Chinese financial institutions in Shanghai, China.

2. To explore the intention to use video conferencing software within Chinese financial institutions in Shanghai, China.

1.6 Research Scope

1.6.1 Area of Study

This study focuses on Chinese users who are employees of the target groups and use video conferencing software for meetings. The target groups are 3 financial institutes located in Shanghai. Since Shanghai is the financial center of China and has many top financial companies, this research selects explicitly the top 3 financial institutes: Bank A, Bank B, and Bank C.

1.6.2 Content

The research questions and hypotheses are constructed within the Chinese cultural background and technology environment. The conceptual framework was developed based on the Technology Acceptance Model (TAM) with the following dependent and independent variables. Perceived usefulness, perceived ease of use, attitude toward using, and intention to use)

1.6.3 Sample and Population

The population is Chinese employees in the target groups who have used video conferencing software for job meetings. The number of the population is unknown. Therefore, the sample size was 450 samples determined by using the Yamane formula

1.6.4 Sampling Method

The convenience random sampling method was employed to collect data.

1.6.5 Duration

The period to conduct this research was June to October 2023.

1.7 Research Framework

The research framework of this study is based on the Technology Acceptance Model (TAM). The TAM model was proposed by Davis et al. in 1989 and is one of the most influential theoretical models in information systems (Davis, 1989). It proposes that two variables influence users' acceptance and intention to use new technologies, which are:

- Perceived Usefulness: The degree to which users believe technology can improve job performance.
- Perceived Ease of Use: The degree to which users believe they do not need to put in much effort to use the technology.

These two variables further influence the user's Attitude Toward Using and Behavioral Intention, ultimately affecting the adoption of the technology.

This study expands on the TAM model to investigate how video conferencing software's perceived usefulness and ease of use affect users' attitudes toward use and adoption intentions. The research framework is shown in the figure below:

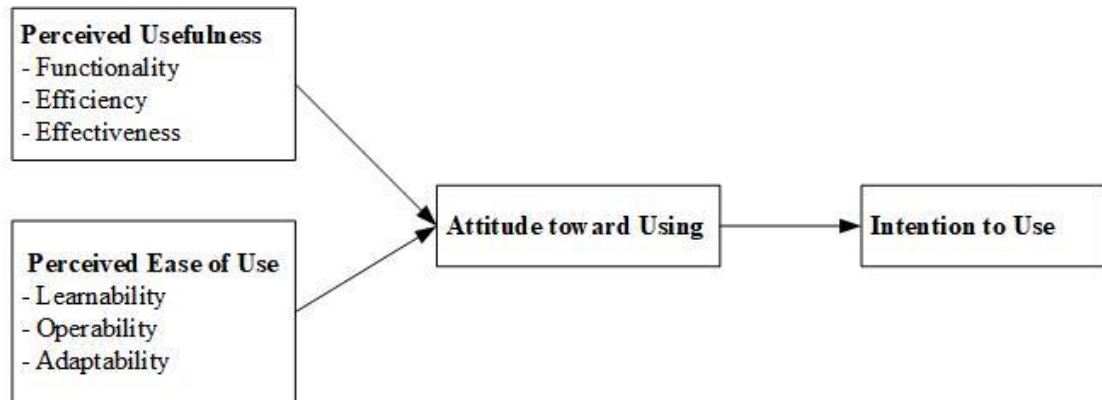


Figure 1.1 Conceptual Framework

The Technology Acceptance Model (TAM) was developed by Fred Davis in 1989 as part of his doctoral dissertation at the Massachusetts Institute of Technology (MIT). The model was created to explain and predict users' acceptance and adoption of new information technology and systems.

1.8 Definition of Key Terms

Video Conference Platforms in China refer to video conferencing software developed independently in China, such as Tencent Meeting, DingTalk, Enterprise WeChat, Youdao Cloud Meeting, and Small fish. These platforms aim to provide products more suited to local user habits.

Perceived Usefulness refers to the degree to which users subjectively believe that using video conference platforms would enhance their job or life performance. It reflects users' cognitive experience.

Functionality refers to whether the set of features provided by the video conference platform is comprehensive enough to meet users' various application needs.

Efficiency refers to whether video conference platforms can save time and improve efficiency for communication and collaboration.

Effectiveness refers to whether the video conference platforms can achieve the desired communication or collaboration outcomes that users expect.

Perceived Ease of Use refers to users' subjective assessment of whether the video conference platform is easy to use and operate. It reflects users' experiential feeling.

Learnability refers to whether the video conference platform is easy to learn and pick up so new users can quickly master its use in a short time.

Operability refers to whether the platform's functional menus and layouts are user-friendly and designed for convenient daily operation.

Adaptability refers to the capability of Video Conference Platforms to function effectively across various devices and network environments.

Attitude toward Use refers to users' subjective preferences toward the video conference platform, whether they have formed positive cognition and affect.

Intention to Use refers to whether users plan or desire to use the video conference platform.

1.9 Limitations of the Study

This study is subject to certain limitations. Firstly, due to resource and time constraints, this research primarily focuses on some significant video conferencing software platforms and does not cover all the software available in the market, which may impact the generalizability of the research results. Secondly, despite our in-depth survey and analysis of users from three banks in the Shanghai area, the limited sample size may not fully represent all video conferencing software users. Additionally, this study is mainly based on users' self-reported data, which could introduce subjective bias, affecting the objectivity and accuracy of the research. Concerning specific technical issues and optimization strategies for video conferencing software, this research did not conduct detailed technical analysis and experimental verification, posing another limitation to the study. Future research can expand the sample size, cover more video conferencing software platforms, and conduct additional experiments and technical analysis. Adding independent variables, such as perceived risk and trust theory, can provide more comprehensive and accurate research results and recommendations.

CHAPTER II

LITERATURE REVIEW

2.1 Related Theory

While several theories involve technology acceptance, this study used the Technology Acceptance Model (TAM) to develop a conceptual framework. This is because TAM has been widely applied in various studies related to technology acceptance and adoption, especially in the context of video conferencing platforms. TAM emphasizes users' perceptions of the usefulness and ease of use of technology, which have been proven to significantly impact users' attitudes and intentions to use (Bailey et al., 2022; Rad et al., 2022). Furthermore, TAM provides researchers with a concise and robust framework for exploring and understanding how users evaluate, accept, and use new technologies (Said et al., 2022).

The choice to employ TAM in this research titled "Factors Influencing the Intention to Use Video Conference Platforms in China" is rooted in its comprehensive nature and proven applicability in technology adoption contexts. TAM's constructs, particularly Perceived Usefulness and Perceived Ease of Use, align seamlessly with the study's focus on understanding the factors that drive users' attitudes and intentions toward video conferencing platforms. The sub-dimensions of Perceived Usefulness, namely Functionality, Efficiency, and Effectiveness, and those of Perceived Ease of Use, which include Learnability, Operability, and Adaptability, provide a granular perspective into users' evaluations. These sub-dimensions allow for a more nuanced understanding of the specific aspects of video conferencing platforms that resonate most with users in China.

In this study, TAM is the foundational framework for exploring the determinants influencing Chinese users' adoption of video conference platforms. By dissecting the broader constructs of Perceived Usefulness and Perceived Ease of Use into their respective sub-dimensions, the research aims to pinpoint the exact features and attributes of video conferencing platforms deemed most valuable and user-friendly by the target audience. Furthermore, by linking these perceptions to the dependent variables, Attitude toward Use and Intention to Use, the study seeks to establish a clear

causal relationship between users' evaluations of the platforms and their behavioral outcomes.

2.2 Technology Acceptance Model

The Technology Acceptance Model (TAM) is one of the most widely used theoretical frameworks for understanding users' acceptance and adoption of new technologies. Initially proposed by Davis in 1989, TAM was later extended and refined by various researchers, making it a fundamental model in technology adoption. TAM focuses on users' attitudes toward using technology and their behavioral intentions, providing valuable insights into the factors that influence technology adoption (Davis, 1989).

According to TAM, users' behavioral intentions to adopt technology are shaped by two key factors:

1. Perceived Usefulness (PU): Perceived usefulness refers to the extent to which a user believes that using the technology will enhance their performance and productivity in achieving specific tasks. Users who perceive technology as applicable are more likely to have positive attitudes.

2. Perceived Ease of Use (PEOU): Perceived ease of use refers to the extent to which a user believes that using the technology will be free of effort and easy to understand. If users find the technology easy to use, they are more likely to develop positive attitudes toward the intention to use it.

TAM posits that users' attitudes toward using technology, influenced by perceived usefulness and ease of use, directly impact their behavioral intentions. Moreover, TAM suggests that system usage behavior is highly related to users' behavioral intentions (Davis, 1989).

Since its introduction, the TAM has undergone several modifications and extensions to address various limitations and to enhance its applicability to different contexts. Researchers have explored the influence of additional variables and integrated TAM with other theories to create more comprehensive models.

One notable extension is the Unified Theory of Acceptance and Use of Technology (UTAUT) proposed by Venkatesh et al. UTAUT incorporates four key

determinants: performance expectancy, effort expectancy, social influence, and facilitating conditions. It further refines the original TAM and extends its applicability to a broader range of technologies and user groups (Alalwan et al., 2018; Venkatesh et al., 2003).

In the context of video conference platforms, TAM provides valuable insights into users' intentions to adopt and use such technologies. Perceived usefulness plays a crucial role, as users are likely to adopt video conferencing if they perceive it as a valuable tool for communication, collaboration, and remote work. Additionally, perceived ease of use is essential, as users will be more willing to adopt the technology if they find it easy to navigate and operate. Studies on video conference platforms have consistently found that perceived usefulness and ease of use influence users' attitudes and intentions to use the technology.

TAM is a foundational framework for understanding users' technology adoption behavior, including their intentions to use video conference platforms. Perceived usefulness and perceived ease of use are critical determinants, and the model has been extended and adapted to address various technology adoption scenarios.



2.3 Perceived Usefulness

Perceived Usefulness is a pivotal construct in technology acceptance research, with roots in the Technology Acceptance Model (TAM) proposed by Davis (1989). It represents users' beliefs regarding how much a technology can enhance their performance in accomplishing specific tasks or certain goals. The concept of perceived usefulness has been widely studied and validated in various technology adoption contexts, including video conference platforms (Davis, 1989).

2.3.1 Functionality

Functionality is a sub-dimension of perceived usefulness that delves into the user's perceptions of the features and capabilities offered by video conference platforms. These features may include real-time video and audio communication, screen sharing, document collaboration, recording options, virtual backgrounds, and interactive chat features. The availability of these functionalities can significantly impact users' perceived usefulness of the platform.

Research by Venkatesh and Davis (1996) demonstrated that users are more likely to perceive a platform as helpful when it offers diverse functionalities that align with their specific needs and preferences (Venkatesh & Davis, 1996). For instance, in a business setting, features like virtual breakout rooms and whiteboarding tools can be valuable for facilitating team collaboration and brainstorming sessions.

Moreover, the user interface and ease of accessing these functionalities are crucial in shaping users' perceptions of usefulness. A user-friendly interface that allows for effortless navigation and quick access to critical features enhances the overall perception of functionality and can positively influence users' attitudes toward using the platform.

2.3.2 Efficiency

Efficiency is another vital sub-dimension of perceived usefulness in video conference platforms. It pertains to users' perceptions of the platform's ability to streamline communication and task completion processes, ultimately saving time and effort. Users' perception of the platform's efficiency is closely linked to the ease of use and the degree of integration it offers with other productivity tools and applications.

Gefen and Straub (1997) revealed that perceived efficiency significantly impacts users' intention to adopt a technology. When users perceive a video conference platform as efficient in connecting and interacting with others, they are likelier to develop a positive attitude toward its use.

A video conference platform with smooth integration with calendar apps and project management tools can help users schedule and join meetings seamlessly, reducing the time spent on administrative tasks and enhancing overall work efficiency. Additionally, features like auto-captioning and real-time language translation can

further enhance the efficiency of cross-language communication during virtual meetings.

2.3.3 Effectiveness

Effectiveness is a critical sub-dimension of perceived usefulness that assesses users' perceptions of the platform's ability to deliver successful and reliable communication outcomes. Users' evaluation of the platform's effectiveness is influenced by factors such as audio and video quality, stability of the connection, and the platform's responsiveness to user inputs.

Agarwal and Prasad (1998) emphasized the importance of perceived effectiveness in users' technology adoption decisions. A video conference platform that consistently delivers high-quality audio and video with minimal disruptions or technical glitches is more likely to be perceived as effective by users.

The effectiveness of a video conference platform is also related to its support for collaborative activities. Platforms that offer interactive features, such as real-time annotation, live polling, and group chat, can enhance participants' engagement and collaboration during virtual meetings. Users who perceive the platform as effective in facilitating successful communication and collaboration are more inclined to adopt and use it for their communication needs.

In conclusion, perceived usefulness is a multifaceted construct comprising functionality, efficiency, and effectiveness, significantly influencing users' attitudes and intentions to use video conference platforms. The availability of diverse and user-friendly functionalities, seamless integration with other tools, and the platform's effectiveness in delivering successful communication outcomes are key factors that enhance users' perceived usefulness. By understanding these dimensions, platform developers and service providers can make informed decisions to improve their products and services, ultimately driving higher adoption rates of video conference platforms in China.

2.4 Perceived Ease of Use

Perceived Ease of Use is a crucial construct in technology acceptance and adoption. It refers to the extent to which users believe that using a technology will be

effortless and free from complexity. A technology perceived as easy to use is more likely to be adopted and embraced by users. In video conference platforms, users' perceptions of ease of use play a significant role in determining their willingness to use the technology for virtual communication and collaboration (Karahanna & Straub, 1999).

2.4.1 Learnability

Learnability is one of the sub-dimensions of perceived ease of use and pertains to users' perceptions of how easy it is to learn how to use a video conference platform. A highly learnable platform allows users to quickly grasp its functionalities and navigate its features with minimal effort. Learnability is particularly relevant in the case of video conference platforms, as users often need to adapt to new communication tools and features rapidly.

Davis (1989) and Venkatesh et al., 2003 highlighted the significance of learnability in the technology adoption process. A platform offering intuitive user interfaces, clear instructions, and onboarding tutorials can contribute to higher learnability and positive user experiences.

Video conference platforms should consider the needs and preferences of their target users to enhance learnability. For instance, providing interactive tooltips and context-sensitive help can guide users through the platform's features and functions, enabling them to become proficient users more quickly. Offering training resources and customer support can further support users' learning process.

2.4.2 Operability

Operability is another important sub-dimension of perceived ease of use, focusing on users' perceptions of how easy it is to operate the video conference platform during actual use. A highly operable platform enables users to perform tasks and execute actions effortlessly without encountering confusing or convoluted steps.

Moore Benbasat (1991) emphasized the role of operability in influencing users' attitudes and behaviors toward adopting technology. In video conference platforms, operability involves users' interactions with features such as starting and joining meetings, sharing screens, muting/unmuting audio, and managing participants.

Video conference platforms should prioritize user-centered design and conduct usability testing to identify pain points and areas for improvement to improve

operability. Implementing features such as intuitive icons, streamlined workflows, and keyboard shortcuts can enhance the platform's operability and reduce the learning curve for users.

Moreover, platforms should ensure cross-platform compatibility and smooth integration with various devices and operating systems, making it easy for users to access and operate the platform from different devices, such as laptops, tablets, and smartphones.

2.4.3 Adaptability

Adaptability is the third sub-dimension of perceived ease of use, focusing on users' perceptions of the platform's flexibility and adaptability to their individual preferences and needs. A highly adaptable video conference platform allows users to customize their settings, interface layout, and other features according to their preferences.

Igbaria et al. (1997) emphasized adaptability's importance in accepting technology. For video conference platforms, adaptability can be seen in features such as customizable meeting backgrounds, personalized notification settings, and the ability to integrate with third-party apps.

Providing users with options to tailor the platform to their unique requirements can contribute to a more positive user experience and increase their sense of control and ownership over the technology. Users who perceive a video conference platform as highly adaptable are more likely to feel comfortable and confident using it for their communication needs.

In conclusion, perceived ease of use, comprising learnability, operability, and adaptability, plays a significant role in users' acceptance and adoption of video conference platforms. Platforms prioritizing intuitive design, seamless operation, and user customization are more likely to garner positive perceptions of ease of use. Video conference platforms can foster a user-friendly environment and encourage higher adoption rates among their target users by continuously refining and enhancing these sub-dimensions.

2.5 Attitude Towards Using

Attitude toward using is critical in technology adoption, as it directly influences individuals' intentions to use a particular technology. It refers to users' overall evaluation and emotional response to a technology or system, significantly shaping their behavioral intentions and usage behavior. In the context of video conference platforms, users' attitudes toward using these tools can significantly impact their willingness to adopt and engage in virtual communication and collaboration.

The Theoretical Foundations of *Attitude Toward Using* proposed by (Ajzen, 1977) is one of the foundational theories underpinning the concept of attitude toward using. TRA posits that individuals' attitudes toward a behavior are determined by their beliefs about the outcomes of performing that behavior and the subjective evaluations of these outcomes. In the context of video conference platforms, users' attitudes toward using the technology can be influenced by their beliefs about its benefits and drawbacks and their perceptions of the social norms surrounding its usage.

Another influential theory is the Technology Acceptance Model (TAM), proposed by Davis (1989), which incorporates perceived usefulness and ease of use as antecedents of users' attitudes and intentions toward using technology. TAM posits that users' perceptions of technology's usefulness and ease of use directly impact their attitudes and intentions to use it. In the context of video conference platforms, users' attitudes toward using the platform can be shaped by their beliefs about how it will help them achieve their communication and collaboration goals and how easy it will be to navigate its features.

According to the Theory of Planned Behavior, the *attitude toward using* is a critical predictor of behavioral intentions (Ajzen, 1991). Users with a favorable attitude toward using a video conference platform are more likely to develop a positive intention to adopt and utilize the technology. The study found that a positive attitude significantly influenced users' intention to continue using the app (Hsu & Lin, 2016). Similarly, in video conference platforms, a positive attitude is expected to drive users' intention to use them more frequently.

Venkatesh & Davis (1996) demonstrated that when users perceive a technology as helpful in enhancing their productivity, efficiency, or overall performance, they are more likely to develop positive attitudes toward using it. In the

context of video conference platforms, users' attitudes toward using can be positively influenced when users believe that these platforms offer substantial benefits, such as facilitating remote collaboration, reducing travel costs, and enabling efficient communication.

When a video conference platform is perceived as easy to work and operate, users are likelier to have favorable attitudes toward using it. The work of Gefen Straub (2003) highlighted that ease of use significantly influences users' cognitive and affective responses to technology. In video conference platforms, users' attitudes toward using can be positively affected when they find the platform user-friendly, intuitive, and convenient to navigate.

Social influence, including normative pressure and social facilitation, can also shape users' attitudes toward using video conference platforms. Venkatesh et al. (2003) emphasized the impact of subjective norms on individuals' technology adoption decisions. Users' attitudes toward using video conference platforms may be influenced by the perceptions of their colleagues, peers, or supervisors about the desirability and appropriateness of using such tools for communication and collaboration.

Measuring users' attitudes toward video conference platforms requires reliable and valid instruments. The questions to assess attitudes are often adapted from established theories such as TRA and TAM. For instance, Davis (1989) developed a 7-item question to measure users' attitudes toward using information technology, which can be adapted to assess attitudes toward using video conference platforms.

In conclusion, *attitude toward using video conference platforms is a crucial determinant of users' intentions*. Users' perceptions of the technology's usefulness, ease of use, personal innovativeness, and social influence play significant roles in shaping their attitudes toward using it. By understanding the factors that influence users' attitudes, designers and providers of video conference platforms can better tailor their offerings to meet users' needs and preferences, thereby fostering higher levels of technology adoption and engagement.

2.6 Intention to Use

Intention to Use is one of the key constructs in technology adoption and acceptance, which refers to individuals' planned behavior and willingness to use a specific technology, in this case, video conference platforms in China. Understanding users' intentions is crucial as it strongly predicts their usage behavior (Davis, 1989).

The theoretical foundations of Intention to Use are closely linked to the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). As mentioned in the previous sections, TAM posits that users' intention to use a technology is primarily influenced by their perceptions of usefulness and ease of use. Perceived usefulness and perceived ease of use directly shape users' attitudes, which, in turn, influence their intentions to use the technology.

The Theory of Planned Behavior, proposed by Ajzen (1991), builds upon the TAM framework and further incorporates the role of subjective norms and perceived behavioral control. According to TPB, users' intentions are determined by three key factors: their attitudes toward using the technology, subjective norms (influence of significant others' opinions), and perceived behavioral control (perceived ease or difficulty of performing the behavior). In the context of video conference platforms, subjective norms may include the influence of colleagues, supervisors, or friends who encourage or discourage the use of the technology.

Users' attitudes toward using video conference platforms significantly influence their intentions to use video conference platforms. Positive attitudes, shaped by perceived usefulness and ease of use, are more likely to lead to higher intentions to adopt the technology. Researchers have consistently found a strong positive correlation between attitudes and intentions regarding technology adoption (Venkatesh et al., 2003).

The compatibility of video conference platforms with users' work tasks and workflows is a critical factor influencing their intentions. Users are more likely to intend to use a technology that aligns well with their job requirements and enhances their work efficiency. On the contrary, if the platform is perceived as incompatible or disruptive to their work processes, intentions to use it may be lower.

Researchers often employ established scales derived from TAM and TPB to measure users' intentions to use video conference platforms. Ajzen developed a

widely used 5-item scale to measure behavioral intentions in the context of TPB, which can be adapted for video conference platforms.

In conclusion, Intention to Use is a pivotal determinant of users' technology adoption behavior. Users' intentions are shaped by their attitudes, subjective norms, perceived behavioral control, and compatibility with work requirements. Understanding these factors can aid technology providers and managers in promoting the adoption of video conference platforms and maximizing user benefits.

2.7 Related Studies

The studies from different perspectives and contexts explored the factors influencing Chinese people's willingness to use videoconferencing platforms. While direct research on videoconferencing may be more relevant, examining other research using the technology acceptance model (TAM) may also provide valuable insights.

Yilmaz, Maxutov, Baitekov, and Balta (2023) delve into college students' attitudes toward ChatGPT in their paper. In this study, the authors aimed to develop and validate an instrument for exploring college students' perceptions of ChatGPT. Two hundred thirty-nine students were surveyed in a science and mathematics education program at a private university in Almaty, Kazakhstan. The results showed that most participants held a positive view of ChatGPT. However, it is worth noting that there was a significant difference between male and female students on the dimension of "perceived ease of use." Although this study focuses on ChatGPT, its methodology and findings provide a framework for understanding how attitudes toward new technologies among specific user groups are influenced by gender, specialization, and prior experience. These insights could provide a methodology for this research that helps better understand the factors associated with using videoconferencing platforms.

Nagy (2018) explored the determinants of student use and learning satisfaction with educational videos that serve as supplemental applications in the Moodle environment. The study found that perceived usefulness, attitudes, and internet self-efficacy directly impacted video use.

Liu and Yang (2018) used TAM and herd behavior to empirically examine user adoption behavior in the Chinese sharing economy. The results found that perceived usefulness and ease of use were the main factors influencing users' behavioral intentions.

On the other hand, Camilleri and Falzon (2021) explored individuals' motivations for using online streaming technologies during COVID-19 and combined TAM and the Usage and Gratification Theory (UGT). The results found that an individual's perceived usefulness and ease of use of an online streaming service are essential prerequisites for their intention to use it.

Zhao and Wang (2020) studied the user attitudes of health advertisements on short-form social media. The study proposed a new research model that augments TAM and quantifies user acceptance of health-related short video advertisements.

In the e-learning context of videoconferencing, Bailey et al. (2022) used TAM to explain how technology affects learning outcomes in the Zoom videoconferencing platform. The study found that Zoom's perceived ease of use strongly influenced its usefulness and actual use.

2.8 Financial Institute

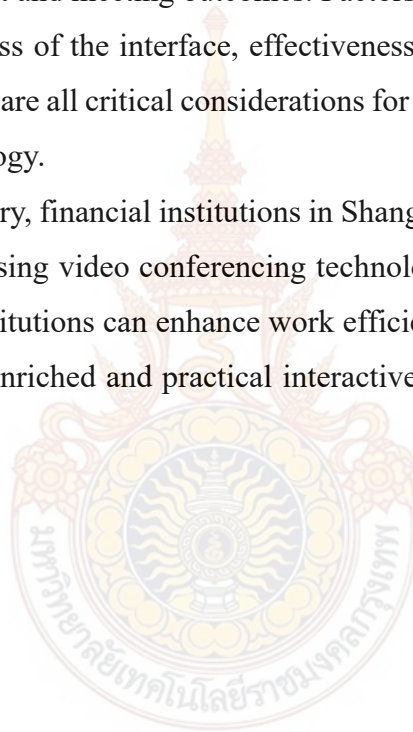
Financial institutes need a variety of communication systems, both internal and external. With high technology disruption, fast communication channels can provide a competitive advantage. In the context of Shanghai's financial institutions, various challenges are being faced, particularly in applying technology and enhancing management efficiency. The development of video conferencing technology, in particular, presents these institutions with the challenge of effectively utilizing this tool to improve work efficiency and communication quality.

Furthermore, Fernando et al.(2023) highlighted that the development of E-Learning websites not only enhanced students' communication skills but enriched their learning experience. This finding applies equally to financial institutions, as video conferencing technology can play a similar role in enhancing communication efficiency and work productivity. Through video conferencing, employees in financial institutions

can communicate more effectively, reducing misunderstandings and improving the quality of decision-making.

Another technology research by Vosinakis, Kasapakis, and Gavalas (2023) emphasizes the potential of extended reality technology (XR) as a fundamental communication medium. Although this study primarily focuses on XR technology, its implications for video conferencing technology cannot be overlooked. Financial institutions can draw inspiration from these technologies to provide more immersive and interactive meeting experiences through video conferencing, thereby enhancing employee engagement and meeting outcomes. Factors such as the quality of video and audio, user-friendliness of the interface, effectiveness of tutorials and guides, and the platform's ease of use are all critical considerations for financial institutions using video conferencing technology.

In summary, financial institutions in Shanghai face multiple challenges and opportunities when using video conferencing technology. By effectively utilizing this technology, these institutions can enhance work efficiency and communication quality and provide a more enriched and practical interactive experience for their employees and clients.



CHAPTER III

RESEARCH METHODOLOGY

This chapter begins with the research design, population and samples, data collection methods, research instrument, and data analysis used in this study, which is described in terms of statistical techniques and their interpretation.

3.1 Research Design

This study adopts a quantitative research design to investigate the factors influencing the intention to use video conference platforms for online meetings as part of their job in the financial institute in Shanghai, China. Quantitative research allows for systematically collecting and analyzing numerical data to draw statistically significant conclusions. This design is suitable for exploring relationships between variables and testing hypotheses, aligning with the research objectives. This study adopts the Theory of Acceptance Model (TAM) to investigate how video conferencing software's perceived usefulness and perceived ease of use influence users' attitudes toward use and adoption intentions.

3.2 Research Population and Samples

3.2.1 Population

The research questions of this study concentrate on the crucial determinants influencing the adoption of video conferencing platforms for online meetings by Chinese employees from financial institutes located in Shanghai as part of their jobs. Because Shanghai, as the financial center of China, has many financial institutes, the top three financial institutes, including Bank A, B, and Bank C, were selected as the target group.

Bank A is a National Commercial Bank widely operated in Shanghai, with a large scale and an essential position in the industry. As a comprehensive bank, Bank A provides various financial services, including personal banking, enterprise banking, and capital business.

Bank B is a local bank in the Pudong New Area of China. Cheng Liyu, in 1992, was the first non-state-owned joint-stock commercial bank in China to obtain a formal bank license.

Bank C is a policy bank mainly serving rural and small and micro enterprises, providing various financial services for rural areas and promoting the development of agriculture and rural areas.

These three banks are three financial companies that play an essential role in Shanghai's financial industry, and their business scope covers a wide range of personal banking, corporate banking, and capital business. Therefore, these companies often need to hold meetings to discuss business development and formulate strategies.

3.2.2 Samples

Since the number of employees who use video conference platforms for online meetings as part of their job in financial institutions is infinite, the number of samples was calculated using Cochran's formula.

$$n = \frac{P(1-P)Z^2}{e^2}$$

$$n = 384.16 \cong 385$$

Data will be collected from 450 employees who work at the top three financial institutes in Shanghai and use video conferencing platforms for online meetings as part of their jobs.

3.2.3 Sampling Methods

The convenience random sampling method was conducted to distribute questionnaires to employees who work at financial institutes and use video conferencing software for meetings.

3.3 Data Collection

The distribution and recycling of the questionnaire in this study are powered by www.wjx.cn. The questionnaire link and QR code will be shared on social apps such as WeChat, QQ, and Weibo. The questionnaire will be distributed to the target group through an online survey. The survey lasted 1 month from the beginning to the end, and questionnaires were collected. In the later stage, the collected samples

were cleaned, and the samples whose response time was less than 90 seconds and whose index answer had no difference (all agreed) were marked as invalid questionnaires. Finally, 403 valid samples were obtained and will be used for further analysis. The participants will be informed about the purpose and confidentiality of the study, and voluntary informed consent will be obtained before they proceed with the survey.

The survey will consist of structured questions related to perceived usefulness, perceived ease of use, attitude toward using, and intention to use. It will utilize a five-point Likert scale for responses, ranging from strongly disagree to agree strongly.

3.4 Research Instrument

The research instrument for this study is a structured online questionnaire designed to measure the constructs of perceived usefulness, perceived ease of use, attitude toward using, intention to use, and demographic variables. The questionnaire consists of 32 questions, divided into five parts. Each part aims to capture specific aspects related to the usage of video conference platforms in China. The questionnaire will be the primary tool used to collect data from the respondents and gain insights into their perceptions and intentions regarding video conference platforms in China.

The research instrument was administered to the target sample of 450 participants. Before completing the questionnaire, participants were provided with a brief introduction to the study's purpose and the informed consent process. Participation was voluntarily optional, and their participation would not involve any incentives. The structure of the questionnaires is as follows.

Part 1: Demographic Information: this section gathers essential background information about the respondents, including gender, age, occupation category, and the frequency of usage. This demographic data aids in understanding the characteristics of the samples and their representativeness. The questions in this part are a checklist type.

Part 2: Perceived Usefulness: In this section, participants express their opinions on the perceived utility of video conferencing platforms. The questions assess whether the platforms fulfill users' needs and enhance efficiency and effectiveness in various contexts.

Part 3: Perceived Ease of Use: This section gauges participants' perceptions of the video conferencing platforms' learnability, operability, and adaptability. Questions probe into how easily users can learn to use the platforms, operate their features, and adapt to different devices and network environments.

Part 4: Attitude Toward Use and Intention to Use: Respondents provide insights into their attitudes and intentions toward using video conferencing platforms in this segment. Questions delve into participants' willingness to continue using the platforms, their level of satisfaction, and their likelihood of recommending the platforms to others.

Part 5: Open-Ended Questions: The last section seeks participants' opinions on their primary purposes for using video conferencing platforms, the brand of platform they currently use, and their suggestions for potential improvements.

For all questions in parts 2, 3, and 4, the respondents were asked to rate their opinion based on 5 interval Likert scales. The questionnaire was developed based on validated scales from prior research. Each construct has a set of items that respondents rated on a five-point Likert scale, ranging from "Strongly Disagree" to "Strongly Agree."

These five sections comprehensively explore users' perceptions, intentions, and experiences concerning video conferencing platforms in China. This structured questionnaire is the principal tool for collecting valuable data to inform the study's insights and conclusions.

The questions on part 2-4 used the Likert 5-point rating scale, ranging from 1 to 5, representing "strongly disagree" to "strongly agree." Higher scores indicate more excellent agreement with the respective item. For the average value, the study's results were not exactly equal to discrete numbers 1, 2, 3, 4, and 5, as classified in the questionnaires. Continuous numbers with decimals were interpreted as being related to the objectives of the questionnaires. The criteria for interpreting the average values of the Likert scale measurement are shown in Table 3.1.

Table 3.1 Score Level and Meaning (Silapajaru, 2010)

Score Level	Average	Meaning Level
5	4.50 – 5.00	strongly agree
4	3.50 – 4.49	agree
3	2.50 – 3.49	neutral
2	1.50 – 2.49	disagree
1	1.00 – 1.49	strongly disagree

3.5 Content Validity and Reliability

3.5.1 Content Validity

Content validity refers to the degree to which the items in the research instrument represent the entire construct being measured. The research tool was meticulously reviewed and evaluated by a panel of subject matter experts. The validity of the questionnaires was tested by IOC (Item-objective Congruence), which is one method to quantitatively measure content experts' judgments of items to evaluate the fit between test items and the table of specifications (Berk, 1984; Turner, Mulvenon, Thomas & Bakin, 2002; Turner & Carlson, 2003). The experts, including 3 scholars in the topic area, assess each item in the questionnaire for its relevance, clarity, and comprehensiveness in capturing the intended construct. The experts also evaluated the alignment of the items with the theoretical framework and research objectives.

The experts were required to rate the questionnaires according to the following meaning.

- +1 The question is consistent with the content of the measurement objective.
- 0 I am not sure that the question is consistent with the content of the measurement objective.
- 1 The question is not consistent with the content of the measurement objective.

The results of all expert evaluations were used to calculate the IOC index according to the formulas of Rovinelli and Hambleton (1977) as follows:

$$IOC = \Sigma R/N$$

ΣR = total rating score from all experts for each question

N = number of experts

The calculation of the IOC score was 0.9472, which was greater than 0.5. It indicates satisfactory content validity, validating that the questions encapsulate the studied constructs and harmonize with the research objectives. (The content validity assessment form is in appendices.)

3.5.2 Reliability

Ensuring consistent measurement of the concepts or variables under study by the questionnaire tool is crucial for its reliability. A pilot study will be conducted by distributing 40 questionnaires to participants to guarantee reliability. In this research, 24 questionnaires will be distributed to the Bank A, 10 to the Bank B, and 6 to the Bank C. To ensure that individuals from various positions, such as Managers, Middle-level Managers, and grassroots employees, receive at least one questionnaire and provide a valid response. Through these 40 pilot responses, Cronbach's alpha coefficient for each item was computed, and Cronbach's alpha value, which exceeded 0.7, was accepted. Since it indicates solid internal consistency, it signifies the high reliability of the questionnaire, a standard frequently recognized in academic literature.

Table 3.2 Reliability Statistics

Scale	Cronbach's Alpha	Number of Items
Functionality	0.888	3
Efficiency	0.884	3
Effectiveness	0.868	3
Learnability	0.893	3
Operability	0.912	3
Adaptability	0.890	3
Attitude toward use	0.918	4
Intention to Use	0.897	3

Table 3.2 shows various components, namely *Functionality*, *Efficiency*, *Effectiveness*, *Learnability*, *Operability*, *Adaptability*, *Attitude toward Use*, and *Intention to Use*, which were analyzed for their reliability, showcasing their respective Cronbach's Alpha values. These values are prominently high, signaling substantial reliability in the assessed segments. Specifically, Cronbach's Alpha values for *Functionality*, *Efficiency*, *Effectiveness*, *Learnability*, *Operability*, *Adaptability*, *Attitude toward use*, and *Intention to Use* stand at 0.888, 0.884, 0.868, 0.893, 0.912, 0.890, 0.918, and 0.897 respectively. These measurements, all exceeding the 0.7 threshold, unequivocally demonstrate the robust reliability of the scales used for evaluating these varied components, reinforcing the credibility and the solidity of the results and assessments made within the study.

3.6 Data Analysis

3.6.1 Descriptive Statistics

Descriptive statistics provided a comprehensive overview and summary of the collected data. This analysis aimed to describe the study variables' essential characteristics and the data's overall distribution. The following descriptive statistics were calculated:

1. Mean: The average score of each construct was computed to represent the central tendency of the data.
2. Standard Deviation: This measure quantifies the dispersion or variability of the data points around the mean, indicating how much the scores deviate from the average.
3. Frequency Distribution: For categorical variables, frequency counts were used to display the number of occurrences of each category.
4. Percentage: The proportion of respondents falling into specific categories or ranges was calculated to offer a relative perspective on the distribution.
5. Range: The range between the minimum and maximum values of the variables was examined to identify the spread of the data.

The descriptive statistics were presented in tables to clearly and concisely represent the data. This analysis served as a foundation for understanding the

characteristics and patterns of the variables, allowing for a preliminary exploration of the research data.

3.6.2 Inferential Statistics

H1: Perceived usefulness (including functionality, efficiency, and effectiveness) influences Chinese users' attitudes toward using video conferencing platforms.

Multiple linear regression (MLR) will be conducted to test the influence of functionality, efficiency, and effectiveness on the attitude toward using video conferencing platforms.

H2: Perceived ease of use (including learnability, operability, and adaptability) influences Chinese users' attitudes toward video conferencing platforms.

Multiple linear regression (MLR) will test the influence of learnability, operability, and adaptability on the attitude toward using a video conferencing platform.

H3: Attitude toward using the video conferencing platform influences the Chinese users' intention to use the video conferencing platform.

A single linear regression will test the influence of users' intention to use video conferencing platforms.

In summary, the deployment of descriptive statistics illuminated the fundamental characteristics of the data, facilitating an initial understanding of the essential variable patterns pertinent to this study. Following this, inferential statistics, specifically multiple linear regression for Hypotheses 1 and 2 and simple linear regression for Hypothesis 3, was rigorously applied to test the posited hypotheses. These analytical techniques were crucial for ascertaining the extent to which perceived usefulness, perceived ease of use, and attitudes towards using video conferencing platforms were predictive of the intention to use such platforms among Chinese users in the financial sector in Shanghai. The integration of these statistical methods validates the constructs of the Technology Acceptance Model (TAM) within the context of this study. It contributes to the broader discussion on technology adoption in the dynamic field of corporate communication. Through meticulous data analysis, this research aimed to deliver insightful conclusions and actionable recommendations, all grounded in empirical evidence.

CHAPTER IV

ANALYSIS RESULTS

The methodological approach of this research, as delineated in Chapter 3, has successfully ensured the validity and reliability of the preliminary questionnaires, with a finalized collection of 403 completed forms. The subsequent data processing and analysis are meticulously bifurcated into descriptive and inferential statistical examinations, utilizing sophisticated analytical software for precision.

This chapter elucidates the dataset's distribution patterns and central characteristics within the descriptive statistics segment, encapsulating absolute and percentage frequencies and mean values and standard deviations.

This research applies a strategic array of statistical tests to probe the study's hypotheses rigorously. This includes deploying One Sample t-tests and Independent Samples t-tests for assessing differences across demographic groups, One-Way ANOVA for analyzing variance among categorical variables, and Multiple Linear Regression Analysis for evaluating predictive relationships. Each statistical tool is meticulously selected to align with the research's objectives, facilitating a comprehensive exploration of the determinants influencing the adoption of video conferencing platforms among Shanghai's financial sector employees. Through this methodical statistical inquiry, the research aims to distill and articulate the intricate dynamics of user engagement with technology within the corporate sphere.

4.1 Descriptive Statistical Analysis

Table 4. 1 Descriptive Statistic for Demographic Data

		Frequency	Percent
Gender	male	178	44.2
	female	225	55.8
Total		403	100
Age	Under 30 years old	98	24.3
	31 to 40 years old	75	18.6

	41 to 50 years old	144	35.7
	Over 51 years old	86	21.3
Total		403	100
Occupational category	manager	20	5
	Middle management	65	16.1
	Grass-roots staff	318	78.9
Total		403	100
Video conferencing usage	Almost every day	20	5
	Several times a week	153	38
	Several times a month	190	47.1
	occasionally	40	9.9
Total		403	100

Table 4.1 offers a detailed descriptive statistical analysis, providing insights into diverse facets, including gender, age, occupational category, and the frequency of using video conferencing platforms. The gender distribution leans towards higher female participation at 55.8%, compared to 44.2% for male participants. A notable concentration is observed in the 41 to 50 age group, representing 35.7% of respondents. The vast majority of the respondents, 78.9%, are grass-roots staff, with managers forming the smallest group at 5%. Regarding usage frequency, the most common patterns are several times a month (47.1%) and several times a week (38%), indicating regular but not daily use. These highlighted figures provide a clear overview of the demographic and occupational breakdown and the prevailing usage frequency of video conferencing platforms within the sample population.

Table 4.2 Descriptive Statistics of Perceived Usefulness

	1	2	3	4	5	Mean	SD	Meaning	Rank
Perceived Usefulness									
Functionality	21	90	22	182	88	3.56	1.202	Good	3
Efficiency	6	93	6	203	95	3.71	1.109	Good	2
Effectiveness	16	56	23	206	102	3.80	1.089	Good	1
Overview	8	35	81	228	51	3.69	.872	Good	

Table 4.2 presents the descriptive statistics of perceived usefulness in the study, which includes functionality, efficiency, and effectiveness. Each variable is measured by a Likert scale ranging from 1 to 5, with the highest score indicating a good level of effectiveness. The mean value of effectiveness is 3.80, indicating that financial employees' opinion level about the effectiveness of video conferencing platforms is good. The standard deviation of 1.089 suggests some variability in the responses, but overall, the respondents have a positive perception of the effectiveness of the video conference platform.

Table 4.3 Descriptive Statistics of Perceived Ease Use

	1	2	3	4	5	Mean	SD	Meaning	Rank
Perceived Ease Use									
Learnability	14	84	0	198	107	3.74	1.089	Good	1
Operability	26	73	10	189	105	3.68	1.221	Good	3
Adaptability	12	93	9	183	106	3.69	1.176	Good	2
Overview	12	34	71	226	60	3.71	.923	Good	

Table 4.3 presents the descriptive statistics of the study's perceived ease of use, including learnability, operability, and adaptability. Each variable is measured by a Likert scale ranging from 1 to 5, with the highest score indicating a good level of effectiveness. The mean value of effectiveness is 3.74, indicating that financial employees' opinion level about the effectiveness of video conferencing platforms is good. The standard deviation of 1.089 suggests some variability in the responses, but

overall, the respondents have a positive perception of the effectiveness of the video conference platform.

Table 4.4 Descriptive Statistics of Attitude Toward Using and Intention to Use

	1	2	3	4	5	Mean	SD	Meaning
Attitude Toward Using	14	86	6	159	138	3.80	1.219	Good
Intention to Use	20	79	11	168	125	3.74	1.227	Good

Table 4.4 presents the descriptive statistics of attitude toward using and intention to use in the study. Each variable is measured by a Likert scale ranging from 1 to 5, with the highest score indicating a good level of effectiveness. The mean value of effectiveness is 3.80, and 3.74 indicates that financial employees' opinion level about the effectiveness of video conferencing platforms is good. The standard deviations of 1.219 and 1.227 suggest some variability in the responses, but overall, the respondents have a positive perception of the effectiveness of the video conference platform.

4.2 Regression Analysis

H1: Perceived usefulness (including functionality, efficiency, and effectiveness) influences Chinese users' attitudes toward the intention to use video conferencing software.

In this study, perceived usefulness consists of functionality, efficiency, and effectiveness. Therefore, the independent variables are functionality, efficiency, and effectiveness. The dependent variable is the attitude toward using video conferencing software. Multiple linear regression is used to analyze data and develop the forecasting equation at a % confidence level of 95%. The forms of the estimating equation are as follows.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

Where Y = Attitude toward intention to use video conferencing software
 X_1 = Functionality
 X_2 = Efficiency
 X_3 = Effectiveness

The result obtained from the multiple linear regression analysis is presented and can be seen in Table 4.5

Table 4.5 Regression Analysis to Predict the Influence of Perceived Usefulness on Chinese Users' Attitudes Toward Intention to Use Video Conferencing Software

Model	R	R square	Adjusted R square	Std.Error of the Estimate	Dubin-Watson
	.583 ^a	.340	.335	.91361	1.719

From Table 4.5, the analysis results show that perceived usefulness, including functionality, efficiency, and effectiveness, has a positive relation with attitude towards intention to use video conferencing software with multiple correlations (R)=.583^a. The ability to predict the forecasting equation is 33.5% at the statistically significant level of 0.05. Durbin-Watson value =1.719, which is in the range of 1.5-2.5, indicates no problems with autocorrelation in residuals for multiple regression.

Table 4.6 Regression Analysis of Perceived Usefulness on the Attitude Towards Intention to Use Video Conferencing Software

	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF
(Constant)	.792	.210			3.766	.000		
Functionality	.286	.043	.299		6.703	.000	.831	1.204
Efficiency	.235	.046	.226		5.153	.000	.863	1.159
Effectiveness	.267	.047	.257		5.699	.000	.814	1.229

Dependent: Attitude toward intention to use video conferencing software

From Table 4.6, the significant values of functionality, efficiency, and effectiveness are .000. The prediction equation for attitude toward intention to use video conferencing software is developed as follows.

$$Y_T = .792 + .286X_1 + .235X_2 + .267X_3$$

The equation can explain that functionality, efficiency, and effectiveness influence attitudes toward the intention to use video conferencing software, with the effectiveness having a slightly higher influence at the statistical significance level of 0.05 and R square value of 0.340.

In summary, the analysis results indicated that perceived usefulness, which consists of functionality, efficiency, and effectiveness, has influenced attitudes toward intention to use video conferencing software with significant values of .000, .000, and 0.00 accordingly.

H2: Perceived ease of use (including learnability, operability, and adaptability) influences Chinese users' attitudes toward the intention to use video conferencing software.

This study's perceived ease of use consists of learnability, operability, and adaptability. Therefore, the independent variables are learnability, operability, and adaptability. The dependent variable is the attitude toward using video conferencing software. Multiple linear regression is used to analyze data and develop the forecasting equation at a % confidence level of 95%. The forms of the estimating equations are as follows.

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3$$

Where Y = Attitude toward intention to use video conferencing software

X₁ = Learnability

X₂ = Operability

X₃ = Adaptability

The result obtained from the multiple linear regression analysis is presented and can be seen in Table 4.7

Table 4.7 Regression Analysis to Predict the Influence of Perceived Ease of Use on Chinese Users' Attitudes Toward Intention to Use Video Conferencing Software

Model	R	R square	Adjusted R square	Std. Error of the Estimate	Dubin-Watson
	.610 ^a	.372	.367	.89088	1.530

From Table 4.7, the analysis results show that perceived ease of use, including learnability, operability, and adaptability, has a positive relation with attitude towards intention to use video conferencing software with multiple correlations (R)=.610^a. The ability to predict the forecasting equation is 36.7% at the statistically significant level of 0.05. Durbin-Watson value =1.530, which is in the range of 1.5-2.5, indicates no problems with autocorrelation in residuals for multiple regression.

Table 4.8 Regression Analysis of Perceived Ease of Use on the Attitude Towards Intention to Use Video Conferencing Software

	Unstandardize		Standardized			Collinearity	
	d Coefficients		Coefficients		t	Statistics	
	B	Std. Error	Beta		Sig.	Tolerance	VIF
(Constant)	.766	.196		3.902	.000		
Learnability	.235	.043	.237	5.434	.000	.829	1.206
Operability	.280	.042	.294	6.692	.000	.817	1.224
Adaptability	.276	.042	.282	6.484	.000	.831	1.204

Dependent Variable: Attitude toward intention to use

From Table 4.8, the significant values of learnability, operability, and adaptability are .000. The prediction equation for attitude toward intention to use video conferencing software is developed as follows.

$$Y_T = .766 + .235X_1 + .280X_2 + .276X_3$$

The equation can explain that learnability, operability, and adaptability influence attitude toward intention to use video conferencing software, with the effectiveness having a slightly higher influence at the statistical significance level of 0.05 and R square value of 0.372.

In summary, the analysis results indicated that perceived usefulness, which consists of learnability, operability, and adaptability, influenced the attitude toward intention to use video conferencing software with significant values of .000, .000, and 0.00 accordingly.

H3: Attitude toward use significantly affects Chinese users' intention to adopt video conferencing software.

In this study, the intention is to use attitude towards the intention to use video conferencing software. Therefore, the independent variables are attitudes toward the intention to use video conferencing software. The dependent variable is the intention to use. Multiple linear regression is used to analyze data and develop the forecasting equation at a % confidence level of 95%. The forms of the estimating equations are as follows.

$$Y = \beta_0 + \beta_1 X_1$$

Where Y = Intention to Use

X₁ = Attitude towards intention to use video conferencing software

Table 4.9 Regression Analysis to Predict the Influence of Attitudes Toward Intention to Use Video Conferencing Software on Chinese Users' Intention to Use

Model	R	R square	Adjusted R square	Std.Error of the Estimate
	.589 ^a	.347	.346	.95346

From Table 4.9, the analysis results show that attitude towards intention to use video conferencing software has a positive relation with Intention to use with multiple correlation(R)=.589^a. The ability to predict the forecasting equation is 34.6% at the statistically significant level of 0.05.

Table 4.10 Regression Analysis of Attitude Towards Intention to Use Video Conferencing Software on the Intention to Use Video Conferencing Software

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.401	.164		8.555	.000
Attitude toward use	.620	.042	.589	14.609	.000

Dependent Variable: Intention to Use

From Table 4.9, the significant values of attitude towards intention to use video conferencing software are .000. The prediction equation for Intention to use is developed as follows.

$$Y_T = 1.401 + .620X_1$$

The equation can explain that attitude towards intention to use video conferencing software influences Intention to use at the statistical significance level 0.05 and R square value of 0.347.

In summary, the analysis results indicated that attitude towards intention to use video conferencing software has influenced Intention to use with a significant value of .000.

4.3 Summary Results

Table 4.11 Summary of Forecasting Equations for Each Hypothesis

Hypotheses	Forecasting Equations
H1: Perceived usefulness (including functionality, efficiency, and effectiveness) influences Chinese users' attitudes toward the intention to use video conferencing software.	$Y_T = .792 + .286X_1 + .235X_2 + .267X_3$ $X_1 = \text{Functionality}$ $X_2 = \text{Efficiency}$ $X_3 = \text{Effectiveness}$
H2: The perceived ease of use (including learnability, operability, and adaptability) influences Chinese users' attitudes toward the intention to use video conferencing software.	$Y_T = .766 + .235X_1 + .280X_2 + .276X_3$ $X_1 = \text{Learnability}$ $X_2 = \text{Operability}$ $X_3 = \text{Adaptability}$
H3: Attitude toward use significantly affects Chinese users' intention to adopt video conferencing software.	$Y_T = 1.401 + .620X_1$ $X_1 = \text{Attitude towards intention to use video conferencing software}$

CHAPTER V

CONCLUSION AND DISCUSSION

This chapter presents a summary of the results, discussions, and recommendations. First, this section presents the research conclusions, and second, it discusses the findings and limitations. Finally, suggestions for future research are given. This research aimed to assess the influences of perceived usefulness and ease of use on the attitude toward using and the influence of attitude toward using on the intention to use video conferencing platforms. Finally, recommendations based on the findings will be provided to help financial institutes maximize the benefits of the intention to use video conferencing platforms.

5.1 Conclusion

The core purpose of this study is to conduct an in-depth and specific survey of employees in Shanghai financial institutions, comprehensively analyzing various factors affecting employees' intentions to use video conferencing platforms and understanding the factors affecting the attitude and behavioral intentions of users in Shanghai financial institutions towards using video conferencing software.

The analysis found that most of the sample group are females, aged 41-50, grass-roots staff, and use video conferencing several times a month.

The model developed for this study consists of two independent variables: perceived usefulness and perceived ease of use. The dependent variable is the attitude toward using and intention to use. The analysis results found that the average opinion level of perceived usefulness, perceived ease of use, attitude toward using, and intention to use are suitable. However, the opinion of attitude toward using is the highest average among all variables.

In influential analysis, the results found that perceived usefulness (including functionality, efficiency, and effectiveness) and ease of use (including learnability, operability, and adaptability) have influenced Chinese users' attitudes toward video conferencing. The attitude toward using video conferencing platforms

influenced the intention to use them. The findings can be elaborated on in detail as follows.

These findings have robust practical implications. The insights derived affirm that enhancing the perceived usefulness and ease of use of video conferencing software can significantly augment positive attitudes and, in turn, the behavioral intentions to use such software among Chinese users, providing comprehensive and in-depth theoretical guidance and practical suggestions for the successful promotion and implementation of video conferencing platforms by financial institutions. Software developers and providers can focus on these aspects to enhance user satisfaction and encourage the broader adoption of their video conferencing tools.

5.2 Discussion

Delving deep into the terrain of perceived usefulness and its subsequent impact on attitude toward using and intention to use, our study unearthed significant insights. Unveiling the intricate layers, functionality, efficiency, and effectiveness elements emerged as powerful forces steering attitude and intention to use. Amplified functionality substantially bolsters attitude and intention towards using video conferencing platforms. Concurrently, efficiency stood as a linchpin, and its enhancement was crucial to nurturing positive user perspectives. Echoing a similar sentiment, perceived effectiveness robustly swayed both attitude and intention to use, underlining the indispensable role of a seamless, efficient system in augmenting user experience. A meticulous exploration into the hypothesis on perceived usefulness culminated in affirming its potent impact, substantiated by the substantial F-value of 68.425 ($P=0.000$) in the 'Regression Analysis of Perceived Usefulness on Attitude toward Using' model.

Significant insights were garnered in investigating the influence of perceived ease of use on attitude and intention to use. The facets of Learnability, Operability, and Adaptability stood out as critical determinants in shaping the attitude toward and intention to use. Concerning Learnability, the research disclosed its substantial impact on attitude and intention to use. Platforms that were easier to learn and navigate significantly bolstered positive user perceptions and preferences. As for

Operability, a system's robust functionality and seamless operability directly and positively impact user convenience and accessibility, enhancing the attitude and intention to use. Our findings also highlighted the crucial role of Adaptability, underscoring its broad impact on fostering enhanced brand loyalty and user engagement. Relative to the hypothesis on perceived ease of use, correlation and multiple regression analyses corroborated the influential sway of these aspects on attitude and intention to use. Specifically, the 'Regression Analysis of Perceived Ease of Use on Attitude Toward Using' model emerged as significant with an F-value of 78.836 ($P=0.000$).

The study ventured into uncharted waters. The empirical exploration validated the robust relationship between the two variables, as evidenced by a significant F-value of 213.409 ($P=0.000$) in the 'Regression Analysis of Attitude Toward Using on Intention to Use' model. The considerable β coefficient of 0.589 reflected a positive, impactful interplay between attitude toward using and intention to use, solidifying attitude's role as a significant harbinger for intention to use levels.

5.3 Recommendations

Prior studies have extensively examined the constructs of Perceived Usefulness and Perceived Ease of Use within the framework of the Technology Acceptance Model, particularly in the context of video conferencing software (Hai & Khoa, 2021; Ali AL-Nawafleh et al., 2019). Despite these insights, research remains on the factors influencing employees' intentions in Shanghai's financial institutions to utilize video conferencing platforms. This gap is critical, as the unique socio-economic environment of China's financial sector may present distinct challenges and user expectations. Therefore, this paper aims to delve into this underexplored area, offering a targeted investigation into the determinants that shape the adoption intentions of video conferencing solutions among this specific professional cohort.

This research delves deeply into video conferencing software's continuous development and increasing importance. Based on previous related analyses and regression analysis results, it is evident that variables such as functionality, efficiency, effectiveness, learnability, operability, and adaptability are significantly positively

correlated with users' attitudes and intentions to use video conferencing software. Faced with the potential trend of future hybrid working models, improving and optimizing video conferencing software becomes even more crucial. Among them, the correlation coefficient of Operability is the highest, at 0.543, suggesting that issues related to Operability should be highly prioritized. This paper suggests improvements from the following three significant aspects:

Firstly, for software developers, optimizing the technical performance and functionality of the software is vitally important. The stability of the software and the interaction interface should be further strengthened to reduce technical faults and issues during video conferences and enhance the user experience. For instance, introducing more advanced video and audio processing technology can enhance video conference audio and video quality. Additionally, to enhance the software's compatibility and interoperability with other popular office applications, deep cooperation with the developers of these office applications should be sought to jointly develop integrated solutions or open APIs, allowing other developers to integrate video conference features into their applications easily.

Secondly, strengthening education and training for users is another crucial aspect. By establishing a comprehensive online help and tutorial system, users can more easily grasp the video conferencing software's various functions and operation skills. For example, establishing a continuously updated online learning platform on China's TikTok, offering various tutorials, FAQs, and example demonstrations, can assist users in quickly and effectively mastering software use. Simultaneously, regular online or offline training and communication activities allow users to learn and inquire directly from experts.

Thirdly, to ensure that users can easily browse and operate Chinese video conference platforms without confusion, the software interface should undergo localization optimization, offering straightforward, concise, and intuitive interface design navigation and multi-language support to ensure users of different languages can use it conveniently. For new users, interactive guides and tutorials can be designed to familiarize them with the basic operations and functions of the software. Regularly collecting user feedback and optimizing the software based on user suggestions and

opinions ensure the software maintains a user-friendly design and excellent user experience.

In light of the findings from our study, it is imperative to juxtapose these insights with prior research to draw a comprehensive understanding of the dynamics at play in adopting video conferencing software, particularly in the context of Shanghai's financial institutions. Our research echoes the sentiments of MA Camilleri and A Camilleri, who emphasized the significance of interactive engagement and facilitating conditions in enhancing the user experience with video conferencing technologies. This parallel underscores the importance of functionality, efficiency, and effectiveness, as identified in our study, in fostering positive attitudes toward video conferencing software (Camilleri & Camilleri, 2017).

Similarly, Edwards' research exploring learners' experiences in video-conference classrooms through the Extended Technology Acceptance Model offers a pertinent comparative perspective. Their findings of positive perceptions towards video conferencing regarding collaboration and instructor presence resonate with our study's emphasis on operability and adaptability. This correlation suggests that these factors are universally crucial in shaping user attitudes towards video conferencing platforms, regardless of the context (Edwards & Edwards, 2022).

Moreover, the study by Nguyen, Pho, Luong, and Cao on Vietnamese students' acceptance of video conferencing tools during the COVID-19 pandemic provides valuable insights into the factors influencing the acceptance of these tools. Their findings align with our study's focus on Shanghai's financial institutions, highlighting the universal applicability of factors like functionality and ease of use in determining the acceptance of video conferencing tools (Nguyen et al., 2021)

In conclusion, by continuously optimizing software performance and enhancing user support, video conferencing software will better serve various users (not limited to financial enterprises in Shanghai), meeting their increasingly diverse and high-standard communication needs, thereby playing a more significant role in the future information society.

5.4 Practical Significance and Insights

This research provides specific and practical suggestions and strategies for software developers and businesses regarding optimizing and improving video conferencing software. By continuously enhancing software performance and improving the stability and quality of the interaction interface, technical issues during video conferences can be reduced, further enhancing user satisfaction and efficiency. Additionally, by strengthening user education and training, users can more quickly and effectively master video conferencing software, enhancing their work efficiency and collaborative capabilities.

The insights of this research offer a deep understanding and comprehensive analysis of the current use of video conferencing software, assisting relevant personnel in better-grasping market and user trends and thereby making more informed and effective decisions. By better understanding user needs and issues, software developers and enterprises can improve products and services more precisely, thus better meeting user and market demands.

In summary, the practical significance and insights of this research provide valuable references and guidance for optimizing and improving video conferencing software but also offer essential strategies and methods for enterprises and organizations to utilize video conferencing software to enhance communication and collaboration effectively.

5.5 Future Research Directions

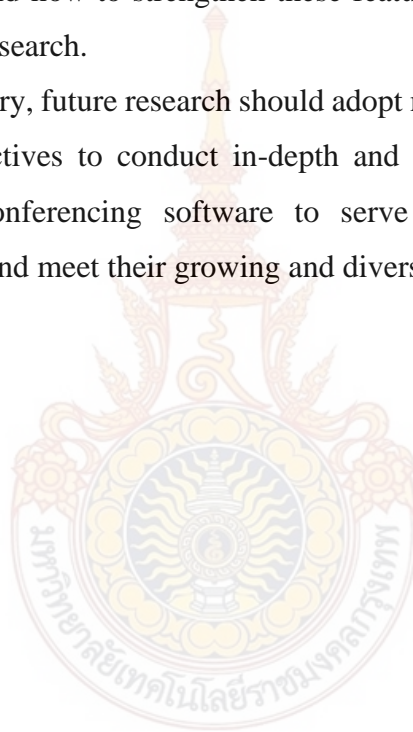
In terms of future research directions and recommendations, it is first suggested that more extensive and in-depth surveys be conducted to cover more types and sizes of organizations across all provinces in China. Increasing the diversity of samples can help better understand the specific needs and expectations of different user groups for video conferencing software. Additionally, by conducting more detailed technical analysis and experimental verification, the performance and features of video conferencing software can be more accurately assessed and optimized.

Further research can also explore the applicability and effects of video conferencing software in different industries and application scenarios. This includes

an in-depth analysis of the software's use in specific industries (such as K12 education, healthcare, or media companies) to determine its advantages and limitations in these fields. The research can also investigate the integration and interoperability of video conferencing software with other collaboration tools and platforms (such as project management tools or document-sharing platforms).

Future research can further consider users' security and privacy issues. Data security and privacy protection are essential for many users when choosing video conferencing software. Therefore, exploring this software's security and privacy protection features and how to strengthen these features further will be an important direction for future research.

In summary, future research should adopt more comprehensive and diverse methods and perspectives to conduct in-depth and meticulous research on various aspects of video conferencing software to serve different types of users and organizations better and meet their growing and diversified communication and needs.



REFERENCES

- Agarwal, R., & Prasad, J. (1998). A conceptual and operational definition of personal innovativeness in information technology. *Information systems research*, 9(2), 204-215.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational behavior and human decision processes*, 50(2), 179-211.
- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Algharabat, R. (2018). Examining factors influencing Jordanian customers' intentions and adoption of internet banking: Extending UTAUT2 with risk. *Journal of Retailing and Consumer Services*, 40, 125-138.
- Bailey, D. R., Almusharraf, N., & Almusharraf, A. (2022). Video conferencing in the e-learning context: explaining learning outcome with the technology acceptance model. *Education and Information Technologies*, 27(6), 7679-7698.
- Camilleri, M. A., & Camilleri, A. (2017). The technology acceptance of mobile applications in education. 13th International Conference on Mobile Learning (Budapest, April 10th). Proceedings, pp., International Association for Development of the Information Society,
- Camilleri, M. A., & Falzon, L. (2021). Understanding motivations to use online streaming services: integrating the technology acceptance model (TAM) and the uses and gratifications theory (UGT). *Spanish Journal of Marketing-ESIC*, 25(2), 217-238.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 319-340.
- Edwards, B. I., & Edwards, J. O. (2022). Exploring Learners' Experiences in Video-conference Classrooms through the Extended Technology Acceptance Model. *Asian Journal of Engineering Education*, 6(2), 31-42.
- Fishbein, M., & Ajzen, I. (1977). Belief, attitude, intention, and behavior: An introduction to theory and research.

- Gefen, D., & Straub, D. (2003). Managing user trust in B2C e-services. *e-Service*, 2(2), 7-24.
- Gefen, D., & Straub, D. W. (1997). Gender differences in the perception and use of e-mail: An extension to the technology acceptance model. *MIS Quarterly*, 389-400.
- Hsu, C.-L., & Lin, J. C.-C. (2016). Effect of perceived value and social influences on mobile app stickiness and in-app purchase intention. *Technological forecasting and social change*, 108, 42-53.
- Igarria, M., Zinatelli, N., Cragg, P., & Cavaye, A. L. (1997). Personal computing acceptance factors in small firms: a structural equation model. *MIS Quarterly*, 279-305.
- Jinliang Zhang, 2023. IDC, It is estimated that the scale of China's video conference market will exceed 10 billion in 2024, and the cloud conference market will account for nearly 40%.
https://m.zhitongcaijing.com/contentnew/appcontentdetail.html?content_id=490988
- Karahanna, E., & Straub, D. W. (1999). The psychological origins of perceived usefulness and ease-of-use. *Information & Management*, 35(4), 237-250.
- Liu, Y., & Yang, Y. (2018). An empirical examination of users' adoption of the sharing economy in China using an expanded technology acceptance model. *Sustainability*, 10(4), 1262.
- Meng, W., Katsikas, S. K., Chen, J., & Chen, C. (2023). Editorial for special issues on security and trust in networked systems. In (pp. e2229): Wiley Online Library.
- Moore, G. C., & Benbasat, I. (1991). Development of an instrument to measure the perceptions of intention to use an information technology innovation. *Information systems research*, 2(3), 192-222.
- Nagy, J. T. (2018). Evaluation of online video usage and learning satisfaction: An extension of the technology acceptance model. *International Review of Research in Open and Distributed Learning*, 19(1).
- Nguyen, X.-a., Pho, D.-H., Luong, D.-H., & Xuan-thuc-anh, C. (2021). Vietnamese Acceptance Of Using Video Conferencing Tools In Distance Learning In

- the Covid-19 Pandemic. *Turkish Online Journal of Distance Education*, 22(3), 139-162.
- Rad, D., Egerau, A., Roman, A., Dughi, T., Balas, E., Maier, R., Ignat, S., & Rad, G. (2022). A preliminary investigation of the technology acceptance model (TAM) in early childhood education and care. *BRAIN. Broad Research in Artificial Intelligence and Neuroscience*, 13(1), 518-533.
- Said, C. S., Jelani, A. B., Abd Rashid, N., Kamarulzaman, M. A., Rahman, M. H. A., Ismail, N., Noor, A. F. M., & Amin, J. M. (2022). Exploring University Students' Acceptance in Online Learning Using Technology Acceptance Model (TAM).
- Su, Y., & Li, M. (2021). Applying technology acceptance model in online entrepreneurship education for new entrepreneurs. *Frontiers in Psychology*, 12, 713239.
- Venkatesh, V., & Davis, F. D. (1996). A model of the antecedents of perceived ease of use: Development and test. *Decision Sciences*, 27(3), 451-481.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 425-478.
- Yilmaz, H., Maxutov, S., Baitekov, A., & Balta, N. (2023). Student's Perception of Chat GPT: A Technology Acceptance Model Study.
- Zhao, J., & Wang, J. (2020). Health advertising on short-video social media: A study on user attitudes based on the extended technology acceptance model. *International journal of environmental research and public health*, 17(5), 1501.

APPENDICES

Appendix 1: Questionnaire's Cover Page

Below is the survey questionnaire designed to understand your experience and preferences regarding video conferencing platforms in China, especially within the financial sector. We will start with demographic questions, asking for basic information about yourself. Subsequently, the questionnaire unfolds into several sections:

Perceived Usefulness: This portion examines how beneficial and functional you find video conferencing platforms.

Perceived Ease of Use: Here, we seek to understand your experiences concerning the user-friendliness and adaptability of these platforms.

Attitude Toward Use and Intention to Use: This section delves into your satisfaction, willingness, and future intentions regarding video conferencing platforms.

Lastly, there are open-ended questions to gather more detailed insights from you. Kindly provide your responses based on your personal experiences and observations.

Your responses will be treated with the utmost confidentiality. Your details and responses will not be shared, published, or disclosed to any third party. The data collected from this survey will be used exclusively for academic purposes in a research project at UTK.

Part1: Demographic Information

1. Gender:

- Male
- Female

2. Age:

- Under 30 years old
- 31 to 40 years old
- 41 to 50 years old
- Over 51 years old

3. Occupation category:

- Managers
- Middle-level Manager
- Grass-roots employees

4. How frequently have you used video conferencing platforms in the past few months?

- Almost daily
- Several times a week
- Several times a month
- Occasionally

Part 2: Please carefully read the questions and check the box corresponding to your opinion on the perceived usefulness of video conference platforms. Tencent Meeting, DingTalk, Enterprise WeChat, Youdao Cloud Meeting, and Small Fish are easy to connect. (1: Strongly disagree; 2: Disagree; 3: Neutral; 4: Agree; 5: Strongly agree)

Perceived Usefulness					
1. Functionality	1	2	3	4	5
5. The video conference platforms in China offer comprehensive features.					
6. Video conference platforms in China provide all the necessary functions I need.					
7. The diversity of the Chinese video conference platform enhances my conference experience.					
2. Efficiency	1	2	3	4	5
8. Using video conference platforms in China has significantly reduced commuting time.					
9. My work efficiency has improved with online meetings on video conference platforms in China.					
10. Compared to traditional face-to-face meetings, video conference platforms in China allow me to schedule and participate in meetings more efficiently.					
3. Effectiveness	1	2	3	4	5
11. Utilizing video conference platforms in China can enhance the quality of my communications.					
12. I can express my points through video conference platforms and understand others more clearly.					
13. The high-quality video and audio of video conference platforms in China enhance my meeting experience, enabling me to accomplish work or study tasks more effectively.					

Part 3: Please carefully read the questions and check the box corresponding to your opinion on the Perceived Ease of Use of video conference platforms. Tencent Meeting, DingTalk, Enterprise WeChat, Youdao Cloud Meeting, and Small Fish are easy to connect. (1: Strongly disagree; 2: Disagree; 3: Neutral; 4: Agree; 5: Strongly agree)

Perceived Ease of Use					
1. Learnability	1	2	3	4	5
14. It was easy for me to learn how to use video conference platforms in China.					
15. The user-friendly interface of video conference platforms in China helped me start quickly.					
16. The tutorials and guides provided by video conference platforms in China are helpful for beginners.					

2. Operability	1	2	3	4	5
17. The controls and features of video conference platforms in China are intuitive.					
18. I can easily navigate and operate video conference platforms in China without confusion.					
19. Customizing settings in video conference platforms in China is straightforward.					

3. Adaptability	1	2	3	4	5
20. Video conference platforms in China work well across different devices and operating systems.					
21. The features of video conference platforms in China can be tailored to fit different meeting sizes and types, from one-on-one sessions to large group meetings.					
22. The video conference platforms in China are regularly updated to accommodate new technological advancements.					

Part 4: Please carefully read the questions and check the box corresponding to your opinion on attitude towards using and intention to use video conference platforms. Tencent Meeting, DingTalk, Enterprise WeChat, Youdao Cloud Meeting, and Small Fish are easy to connect. (1: Strongly disagree; 2: Disagree; 3: Neutral; 4: Agree; 5: Strongly agree)

Attitude Toward Using	1	2	3	4	5
23. I am willing to continue using video conferencing platforms in the future.					
24. Video conferencing platforms meet my work requirements.					
25. I intend to continue using video conferencing platforms as my primary meeting tool.					
26. I am willing to recommend video conferencing platforms to others.					
Intention to Use					
27. I anticipate using video conferencing platforms in China for future financial work, seminars, and training sessions.					
28. I foresee relying on video conferencing platforms for regular team meetings and financial project collaborations.					
29. As financial transactions and communications become more digital, I intend to increase my reliance on video conferencing platforms for various financial operations.					

Part 5: Open-Ended Questions: Please answer the following final questions to help us better understand your opinions.

30. What is the primary purpose of your video conferencing platform usage within your financial role? (e.g., client meetings, team coordination, financial presentations, etc.)

.....

31. Which brand of video conferencing platform are you currently using?

.....

32. Do you have any suggestions or expectations for future improvements of video conferencing platforms?

.....

CONTENT VALIDITY ASSESSMENT FORM

Factors Influencing the Intention to Use Video Conference Platforms of Workers at Financial Institutions, Shanghai, China

Ms.Jianing Lyu

	Question	Level of Consistency			
		Expert 1	Expert 2	Expert 3	IOC Index
Perceived Usefulness					
Functionality	1. The video conference platforms in China offer comprehensive features.	1	1	1	1
	2. Video conference platforms in China provide all the necessary functions I need.	1	1	1	1
	3. The diversity of the Chinese video conference platform enhances my conference experience.	1	1	1	1
Efficiency	4. Using video conference platforms in China has significantly reduced commuting time.	1	0	1	0.67
	5. My work efficiency has improved with online meetings on video conference platforms in China.	1	1	1	1
	6. Compared to traditional face-to-face meetings, video conference platforms in China allow me to schedule and participate in meetings more efficiently.	1	1	1	1
Effectiveness	7. Utilizing video conference platforms in China can enhance the quality of my communications.	1	0	1	0.67
	8. I can express my points through video conference platforms and understand others more clearly.	1	1	1	1
	9. The high-quality video and audio of video conference platforms in China enhance my meeting experience, enabling me to accomplish work or study tasks more effectively.	1	1	1	1
Perceived Ease of Use					
Learnability	10. It was easy for me to learn how to use video conference platforms in China.	1	1	1	1
	11. The user-friendly interface of video conference platforms in China helped me start quickly.	0	1	1	0.67
	12. The tutorials and guides provided by video conference platforms in China are helpful for beginners.	1	1	1	1
Operability	13. The controls and features of video conference platforms in China are intuitive.	1	1	1	1
	14. I can easily navigate and operate video conference platforms in China without confusion.	1	1	1	1
	15. Customizing settings in video conference platforms in China is straightforward.	1	1	1	1
Adaptability	16. Video conference platforms in China work well across different devices and operating systems.	1	1	1	1
	17. The features of video conference platforms in China can be tailored to fit different meeting sizes and types, from one-on-one sessions to large group meetings.	1	1	0	0.67
	18. The video conference platforms in China are regularly updated to accommodate new technological advancements.	1	1	1	1

Attitude Toward Use and Intention to Use					
Attitude Toward Use and Intention to Use	19. I am willing to continue using video conferencing platforms in the future.	1	1	1	1
	20. Video conferencing platforms meet my work requirements.	1	1	1	1
	21. I intend to continue using video conferencing platforms as my primary meeting tool.	1	1	1	1
	22. I am willing to recommend video conferencing platforms to others.	1	1	1	1
Intention to Use					
Intention to Use	23. I anticipate using video conferencing platforms in China for future financial work, seminars, and training sessions.	1	1	1	1
	24. I foresee relying on video conferencing platforms for regular team meetings and financial project collaborations.	1	1	1	1
	25. As financial transactions and communications become more digital, I intend to increase my reliance on video conferencing platforms for various financial operations.	1	1	1	1
					0.9472

Analysis of the questionnaire execution project-target consistency analysis (IOC):
The final IOC score is 0.9472, ≥ 0.5 ; it shows that the questionnaire has satisfactory content validity.



RELIABILITY TEST

Table 1 Case Processing Summary

Case Processing Summary			
		N	%
Cases	Valid	403	100.0
	Excluded	0	.0
	Total	403	100.0

a. Listwise deletion based on all variables in the procedure.

This portion of the analysis presents the totality of cases processed. With 403 valid responses, the dataset accounted for 100% of the cases considered for this reliability analysis, ensuring a comprehensive evaluation with no exclusions.

Table 2 Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.826	8

The scale's internal consistency, measured by Cronbach's Alpha, stood at .826 across eight items. This value surpasses the accepted standard of .7, indicating high reliability and suggesting that the items collectively form a coherent measurement tool.

Table 3 Item-Total Statistics

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
functionality	26.17	31.293	.539	.808
efficiency	26.01	33.092	.444	.819
effectiveness	25.93	32.271	.528	.809
learnability	25.98	32.515	.462	.818
capability	26.05	30.727	.574	.803
adaptability	26.04	31.683	.523	.810
atu	25.93	29.796	.654	.791
intention	25.99	29.642	.662	.790

In the shown Reliability Statistics Table, various components, namely Functionality, Efficiency, Effectiveness, Learnability, Operability, Adaptability, Attitude Toward Use, and Intention to Use, are analyzed for their reliability, showcasing their respective Cronbach's Alpha values. These values are prominently high, signaling substantial reliability in the assessed segments. The table delineates the impact of individual items on the scale's overall reliability:

Functionality: Exhibits a moderate positive correlation with the total scale (.539) and is a reliable contributor with a Cronbach's Alpha of .808 if removed.

Efficiency: This shows a positive but slightly weaker correlation (.444) compared to functionality, and its exclusion would slightly increase the scale's reliability to .819.

Effectiveness: Aligns well with the scale, reflected by a correlation of .528, and its removal would decrease Cronbach's Alpha to .809, suggesting its positive contribution to the scale.

Learnability: Positively correlated (.462), and removing it would slightly increase the scale's reliability (.818), indicating its supportive but not crucial role.

Operability: With the highest correlation (.574) among the items, operability is integral to the scale's reliability, as indicated by the decrease in Cronbach's Alpha to .803 upon removal.

Adaptability: Correlates well (.523) and contributes positively to the scale's reliability, evident from Cronbach's Alpha of .810 if removed.

Attitude Toward Use (ATU): Demonstrates the strongest correlation with the total scale (.654) and is crucial for scale reliability, with Cronbach's Alpha dropping to .791 if omitted.

Intention to Use: Strongly predicts the overall scale reliability with a correlation of .662, and its exclusion would significantly affect the scale's coherence, as reflected by a reduced Cronbach's Alpha of .790.

In essence, each item significantly contributes to the scale's overall reliability, with no single item disproportionately impacting the consistency of the scale. The high Cronbach's Alpha value reflects the scale's robustness for research purposes.

问卷封面

以下是设计的调查问卷，旨在了解您在中国特别是在金融领域对视频会议平台的经验和偏好。我们将从人口统计学方面开始，询问您的基本信息。随后，问卷将展开为几个部分：

感知有用性：本部分旨在考察您对视频会议平台的益处和功能性的看法。

感知易用性：在这里，我们希望了解您对这些平台的用户友好性和适应性的体验。

使用态度和使用意向：这一部分深入探讨了您对使用视频会议平台的满意度、意愿和未来意向。

最后，有一些开放性问题，旨在从您那里收集更详细的见解。请根据您的个人经验和观察提供您的回答。

我们将严格保密您的回答。您的个人信息和回答将不会与任何第三方共享、发布或披露。从本调查收集的数据将专门用于UTK的研究项目的学术目的。

第一部分：个人信息

1. 性别:

- 男
- 女

2. 年龄:

- 30岁以下
- 31到40岁
- 41到50岁
- 51岁以上

3. 职业类别:

- 管理人员
- 中层管理人员
- 基层员工

4. 在过去几个月中，您使用视频会议平台的频率是：

- 几乎每天
- 每周几次

- 每月几次
- 偶尔

第二部分：请仔细阅读问题，并在对应选项的方框内标记，以表达您对腾讯会议、钉钉、企业微信、有道云会议、小鱼易连等视频会议平台感知有用性的看法（1：非常不同意；2：不同意；3：中立；4：同意；5：非常同意）

感知有用性					
1.功能性	1	2	3	4	5
5. 中国的视频会议平台提供了全面的功能。					
6. 中国的视频会议平台提供我所需的所有必要功能。					
7.中国的视频会议平台的多样性丰富了我的会议体验。					

2.效率	1	2	3	4	5
8.在中国使用视频会议平台显著减少了我的通勤时间。					
9.我发现通过中国的视频会议平台进行在线会议提高了我的工作效率。					
10.与传统面对面会议相比，中国的视频会议平台让我能更高效地安排和参加会议。					

3.效果	1	2	3	4	5
11.利用中国的视频会议平台可以提升我的沟通质量。					
12.我发现通过视频会议平台，我能更清晰地表达我的观点并更清楚地理解别人。					
13.中国的视频会议平台具有高质量的视频和音频，增强了我的会议体验，使我能更有效地完成工作或学习任务。					

第三部分：请仔细阅读问题，并在对应选项的方框内标记，以表达您对腾讯会议、钉钉、企业微信、有道云会议、小鱼易连等视频会议平台感知易用性的看法（1：非常不同意；2：不同意；3：中立；4：同意；5：非常同意）

感知易用性					
1.学习性	1	2	3	4	5
14.我很容易学会如何使用中国的视频会议平台。					
15.中国的视频会议平台友好的用户界面帮助我快速入门。					
16.中国的视频会议平台提供的教程和指南对初学者很有帮助。					

2.操作性	1	2	3	4	5
17.中国的视频会议平台的控制和功能很直观。					
18.我能轻松浏览和操作中国的视频会议平台，没有任何困惑。					
19.在中国的视频会议平台中自定义设置是直接简单的。					

3.适应性	1	2	3	4	5
20.中国的视频会议平台在不同设备和操作系统上运行良好。					
21.中国的视频会议平台的功能可以根据不同的会议规模和类型进行定制，从一对一会议到大型团体会议。					
22.中国的视频会议平台定期更新，以适应新的技术进步。					

第四部分：请认真阅读问题，并在相应的方框中选择符合您对腾讯会议、钉钉、企业微信、有道云会议、小鱼易连等视频会议平台使用态度和意向的选项（1：非常不同意；2：不同意；3：中立；4：同意；5：非常同意）。

使用态度	1	2	3	4	5
23.我愿意在将来继续使用视频会议平台。					
24.视频会议平台满足了我的工作需求。					
25.我打算将视频会议平台继续作为我的主要会议工具。					
26.我愿意推荐我目前使用的视频会议平台给他人。					
使用意向					
27.我预计在未来的金融工作、研讨会和培训中继续使用中国的视频会议平台。					
28.我大概率在常规团队会议和财务项目合作中依赖视频会议平台。					
29.随着金融交易和沟通变得更加数字化，我打算增加对视频会议平台在各种金融操作中的依赖。					

Part 5: 第五部分：开放性问题，请回答以下最后几个问题，以帮助我们更好地了解您的意见。

30.在您在金融领域使用视频会议平台的主要目的是什么？（例如，客户会议、团队协调、财务展示等）

.....

.....

.....

31. 您目前使用哪个品牌的视频会议平台？

.....

.....

.....

32.您对视频会议平台未来的改进有何建议或期待？

.....

.....

.....

BIOGRAPHY

NAME	Jianing LYU
TELEPHONE NO	+86 13519917702
EDUCATION BACKGROUND	01/09/2018-20/01/2021 The Open University of Chin
WORK EXPERIENCE	None

