

## GREEN BANKING IMPLEMENTATION: AN ANALYSIS OF INFLUENCING FACTORS FROM THE ABC THEORY

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### ABSTRACT

*Green Banking is a bank-led campaign that seeks to encourage environmentally conscious activities and lower the carbon impact of their daily operations. The banking sector is one of the main drivers of a country's development, but as a result of globalization, there is a condition known as the sequential prostration for the establishment of least international financial regulation standards in order to prevent the effects of banking problems or problems in relation to other countries. Due to globalization, bankers are now required to gain insight into customers' attitudes. Thus, the purpose of this study is to assess the predictability of attitude components and develop a model for measuring customer attitudes about Green Banking Practices in Surat. ABC theory of attitude along with TAM has been used in the study. The data has been collected from 251 respondents using banking accounts. Findings concluded that all three aspects i.e. affective, behavioral, and cognitive play an important role for the implementation of Green Banking Practices. This research also identifies the association between family income of the respondents and years of usage. Thus, it is advantageous for bankers to take these three elements into account when predicting and measuring their customers' attitudes toward Green Banking Practices.*

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**Keywords:** Green Banking Practices, Technology Acceptance Model, ABC Theory, Customers' Attitude.

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### Introduction

While the effects of global warming dominate dramatically throughout the globe, a gradual shift in finance known as "green banking or green finance" is taking place. This campaign encourages financial firms to take ecological accountability and open the door to the long-term viability going beyond simple profitability. A comprehensive method for handling financial products and services that integrates ecological issues into all facets of its day-to-day activities is known as "green banking." Ensuring that monetary choices are in accordance with the environment's welfare can be achieved through a variety of both within and outside initiatives, such as implementing paper-cutting initiatives and using alternative forms of energy to supply electricity to buildings. Green finance is a methodical initiative that involves numerous parties, including governmental entities, the banking sector, and regulating entities. Apart from establishing the rules as well as standards for green finance, green components must be integrated into national legislation and norms, such as those pertaining to fiscal, taxes, monetary, lending, and business laws, in order to establish an adequate reward and regulatory system. It is imperative that the Ministry of Finance, of Environment, Forests, and Global Warming, State Legislatures, and regulating agencies such as RBI for ordinances pertaining to commercially owned banks and lending companies, SEBI for the regulation of securities, along with the IRDAI for insurance policy collaborate closely for implementing green banking or green finance.

The foundation of green banking is found in the Basel Principles (Norms) of Responsible Banking. In the year 1988, the very initial set of Basel Accords, aka "Basel-I," was released, with a special emphasis on financial risk. It suggested classifying financial instruments according to the volatility of the respective asset. The goal of the Basel-I standards, which were updated in 2004 and are now known as Basel-II standards, is to provide a consistent worldwide benchmark for the minimum capital required by institutions to protect themselves from both risks related to finance and operations. Following

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Basel-III regulations, which were only put into effect in 2018, the subsequent version is currently in the early stages of application. It demands that financial institution leverage, which is bank liquidity, and capital standards all be strengthened more. In addition to promoting expansion of the economy, the Bank is resolutely integrating ecological, the community, and governance-related factors into financing choices. This helps to accelerate reducing greenhouse gas emissions in India. Reducing the percentage of petroleum-based activities that the bank funds and increasing the percentage of loans to sustainable generating ventures are necessary to incorporate the environmental goals into banking.

### Literature Review

On the basis of Green Banking Practices

**Charan, A., Dahiya, R., & Kaur, M. (2019)** examined how consumers perceived about Green Banking Practices. Research revealed a strong correlation between the individuals educational background and phone and online banking. Additionally, a substantial relationship was discovered between the participants work and green loans as well as online banking services. According to the analysis, ATMs appear to be the most favored method, subsequent to online banking. The results of the component analysis indicate that the three main elements influencing customers' perceptions of Green Banking practices were: Sustainability Rewards, Benefits of Green Banking, and Customer Involvement.

**Mir, A. A., & Bhat, A. A. (2022)** has studied the functions and influence of Green Banking in the UN Sustainable Development Goals and the preservation of the environment. It was discovered that when granting credit and choosing investments, the banking industry ought to rely more on sustainability information. Additionally, it was discovered that environmental sustainability is greatly impacted by environmentally friendly procedures, and that Green Banking Practices are still in beginning stages in India.

**Chen, J., Siddik, A. B., Zheng, G. W., Masukujjaman, M., & Bekhzod, S. (2022)** the study was attempted to determine how Green Banking Practices affect Bangladeshi private commercial banks supply of sustainable investments and their ecological efficiency. Furthermore, banks' ecological efficiency showed a high and favorable correlation with their investments of green projects. It was further determined that the public and bank staff were ignorant of Green Banking's efforts to lessen the financial sector's adverse environmental impacts. In order to assist a nation in achieving sustainable development, it was suggested that banks take a proactive role in the planning, facilitation, promotion, and oversight of GB-related initiatives.

**Dang, N. T. M., Pham, T. T., Nguyen, N. B., & Thuy, L. (2023)** investigated the factors determining consumers' opinions and examine how consumers perceive Green Banking. The study revealed that adopting Green Banking is difficult due to technological barriers and the absence of knowledge. Saving resources, lowering supplies for offices costs, and increasing public knowledge of green banking all tend to be positively correlated. It was found that the results of green loans issued by financial institutions have been significantly affected by firms being encouraged, spread, and educated about the lasting impacts of environmentally friendly manufacturing and environmentally friendly investments. It was suggested that banks hold educational events, establish transparent guidelines, and provide skill-building training sessions to the customers.

On the basis of TAM and ABC Model of Attitude

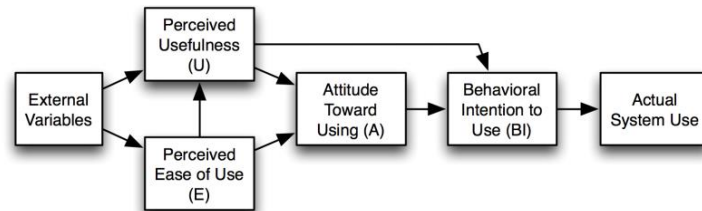
**Van Harreveld, F., Nohlen, H., & Schneider, I. (2015)** this study demonstrates the ways in which uncertainty produces an adverse effect, as well as whether this affective reaction serves as the catalyst for uncertainty's later impacts on cognitive and behavioral processes. The results show that the impacts on cognitive and behavioral processes are intended to either mitigate the unpleasant emotional reaction or resolve uncertainty. According to the findings, the ABC Model has a variety of effects on thoughts, feelings, and action. These effects can then have an impact on the relative importance of the assessment factors, which can momentarily or substantially alter the uncertain character of the perspective. Finally, it was found that behavior-related manifestations of a clearer attitude could lessen uncertainty, which results from unbalanced interpretation motivated by the need to defend one's actions.

**Liu, B., Xu, Y., Yang, Y., & Lu, S. (2021)** tried to study the intrinsic process underlying public acceptance towards technology and public cognitive. According to the findings, public opinion in China demonstrates that public acceptance is significantly influenced by public cognitive. Additionally, it was discovered that perceived threats had a lower secondary impact compared to perceived advantages. Finally, it was determined that a high degree of justice strengthens the link between acceptance and perceived rewards.

**Jose, A., & Senthilkumar, K. (2024)** examined the sharing framework, which has a significant impact on customer behavior. The researchers additionally observed at how the Swedish and Indian generations Z felt about sharing economies. The acceptance of the sharing economy by members of Generation Z can be predicted using the TAM alone, but a comprehensive picture of behavioral intentions and attitudes regarding the sharing economy might be obtained by incorporating it with the ABC. The study's conclusion shows that members of India's younger population are actively interacting with sharing economy businesses. However, when it comes to sharing networks, the Swedish young people respondents are only using them inactively. It has been shown that the mentality of the Indian generation Z respondents is more centered on the sharing economies because of monetary advantages. Swedish young people's respondents, on the other hand, have focused on long-term benefits from the sharing economy.

### Theoretical Framework

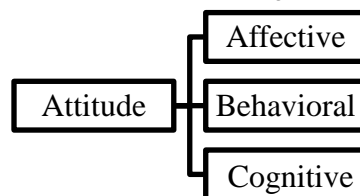
According to TAM, a person uses or embraces technology because of his or her sincere intentions (Davis, 1989). The focus this approach places on the opinions of future users is one of its main characteristics. In other words, even if a technological product's developer thinks it's helpful and easy to use, prospective consumers won't embrace it until they also think that way. The idea holds that intention is generated by extrinsic factors such as attitude, perceived utility, and perceived ease of use. From the theory it is believed that when someone uses or accepts technology, it's given that they have a positive and constructive attitude about it.



**Figure 1: Davis, 1989**

The ABC Model of attitude is a widely used model that assesses customers' sentiment about a product or the company's identity. Three aspects of attitudes are described by the ABC Model, sometimes referred to as the tri-component model, which is a psychological framework (Eagly & Chaiken, 1998). Where,

- **Affective Component** - this relates to how someone feels or thinks about the object of attitude.
- **Behavioral Component** - the degree to which our attitudes determine the way we act or behave.
- **Cognitive Component** - a person's understanding or conviction regarding an attitude object.

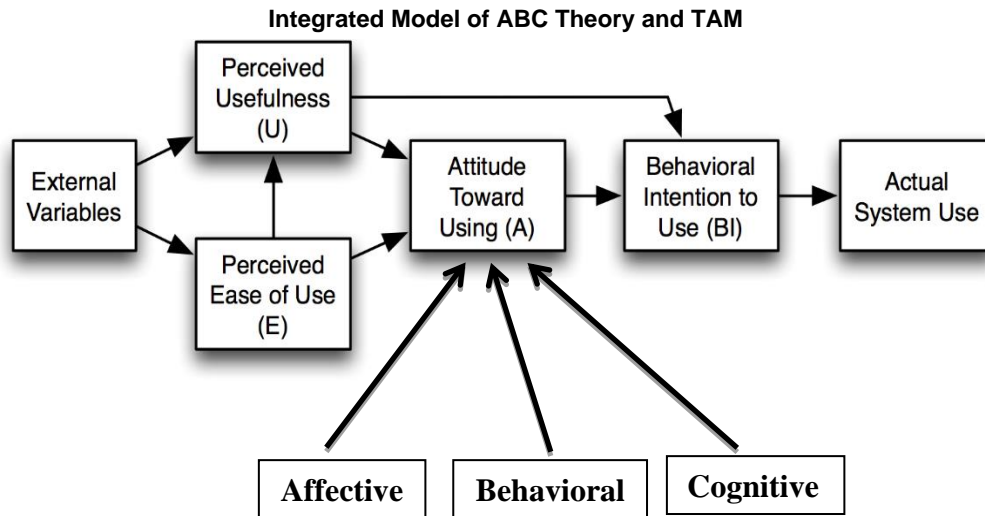


**Figure 2: The ABC Model (Jain, 2014)**

The Technology Acceptance Model and ABC Theory of Attitude aims to better understand and forecast the way people act, especially with regard to technological acceptance and as well as attitude development. Despite taking distinct approaches to the topic, they have certain things in common and can be connected in a number of ways such as:

- **Attitude Formation:** The goal of both theories is to comprehend the formation of attitudes. ABC Theory focuses on affective, behavioral and cognitive component, whereas TAM focuses on the cognitive feature, in particular, how opinions about technology are influenced by perceived utility and usability.
- **Foreseeability:** ABC theory predicts that attitude will contribute to conduct or actions, while TAM claims that opinion about technology will result towards intention to use.

- **Impact of External Variables:** ABC theory recognizes that circumstance-related factors and social norms can influence conduct. While TAM takes into account external factors like individual preferences and supporting environment.



**Figure 3: Integrated Theory**

### Research Methodology

#### Problem Statement

The adoption of Green Banking Practices is still a difficult task for banks all over the world, given the increasing significance for environmentally friendly financial services. Although a great deal of research has been done on the elements that influence the adoption of green banking, there is still a lack of knowledge regarding how these aspects interact when seen through the ABC Model. Consequently, the purpose of this research is to examine, from the point of view of the ABC theory, the influencing elements affecting the successful execution of Green Banking Practices.

#### Research Objectives

The primary goal of this study is to use the ABC Model to determine and comprehend customer attitudes toward Green Banking Practices.

#### Research Design

The researcher has used Descriptive research design.

#### Data Collection

- **Primary Data:** The research study obtained the required primary data with the aid of a questionnaire.
- **Secondary Data:** Books, research papers, and national and international online magazines were the sources of the secondary data.

#### Sampling Plan

- **Population:** All the customers with age 18+ having bank account in public, private or cooperative bank.
- **Sampling Frames:** Customers in this classification include those who have bank account with the public, private, or cooperative sectors in Surat.
- **Sample Size:** 251 Customers.
- **Sampling Method:** Non- Probability, Convenience Sampling Method
- **Statistical Tools:** The data was analysed using statistical software such as SPSS 20. The tests listed below were conducted in order to achieve the conclusion: One Way Anova, Reliability Test, and Factor Analysis.

### Hypothesis

**H<sub>0</sub>:** There is no significant difference between annual family income and years of usage of Green Banking Practices.

### Need of the Study

The research is required because it is critical for addressing the urgent ecological problems that the banking industry as well as society at wide are experiencing. This study attempts to fill the discrepancy by concentrating on the ABC theory, which provides a framework for understanding how beliefs, behaviors, and decisions play a role in the implementation of Green Banking Practices. The results of this study can also be used to guide the creation of focused plans and actions that will help remove obstacles and increase the implementation of Green Banking Practices. In the end, this will help achieve the larger objective of promoting environmentally friendly growth and lessening the effects of global warming.

### Data Analysis

- **Reliability Statistics on Factors That Influence the Customers' Attitude towards Green Banking Practices:** The overall degree of correlation between groups of variables is expressed by a statistic known as Cronbach's Alpha.

**Table 1: Reliability Statistics**

Cronbach's Alpha	N of Items
.944	18

Source Research Output

The item scale of elements influencing customers' attitudes toward green banking practices has a good degree of reliability, as evidenced by the Cronbach's Alpha analysis of 0.944.

### One Way Anova

When comparing the means of a minimum of two independent (not related) categories, the one-way analysis of variance (ANOVA) is used to examine if there are any statistically significant differences.

**Table 2: ANOVA**

Years of usage of Green Banking Practices					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	22.267	3	7.422	11.117	.000
Within Groups	155.564	233	.668		
Total	177.831	236			

Source Research Output

**Table 3: Multiple Comparisons**

Dependent Variable: Years of usage of Green Banking Practices						
Tukey HSD						
(I) Family Annual Income	(J) Family Annual Income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Up to Rs. 2,50,000	Rs. 2,50,001 - 5,00,000	-.315	.135	.092	-.66	.03
	Rs. 5,00,001 - Rs. 10,00,000	-.661 <sup>*</sup>	.148	.000	-1.05	-.28
	More than Rs. 10,00,000	-.788 <sup>*</sup>	.158	.000	-1.20	-.38
Rs. 2,50,001 - 5,00,000	Up to Rs. 2,50,000	.315	.135	.092	-.03	.66
	Rs. 5,00,001 - Rs. 10,00,000	-.346	.153	.111	-.74	.05
	More than Rs. 10,00,000	-.472 <sup>*</sup>	.163	.021	-.89	-.05
Rs. 5,00,001 - Rs. 10,00,000	Up to Rs. 2,50,000	.661 <sup>*</sup>	.148	.000	.28	1.05
	Rs. 2,50,001 - 5,00,000	.346	.153	.111	-.05	.74
	More than Rs. 10,00,000	-.126	.174	.888	-.58	.32
More than Rs. 10,00,000	Up to Rs. 2,50,000	.788 <sup>*</sup>	.158	.000	.38	1.20
	Rs. 2,50,001 - 5,00,000	.472 <sup>*</sup>	.163	.021	.05	.89
	Rs. 5,00,001 - Rs. 10,00,000	.126	.174	.888	-.32	.58

\*. The mean difference is significant at the 0.05 level.

Source Research Output

There was a statistically significant difference between groups as presented by one way Anova (F (3,233) = 11.117, p = 0.000). A Tukey Post showed that the Family Income with Rs. 5,00,001 – Rs. 10,00,000 and with family income more than Rs. 10,00,000 uses Green Banking Practices statistically significantly than family income of up to Rs. 2,50,000 (p = .000)

#### KMO and Bartlett's Test

Measuring the KMO and Bartlett's Test of Sphericity yields the allowable limit of factor loading. Factor analysis cannot be done unless these two tests meet a minimum requirement.

**Table 3: KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.952
Bartlett's Test of Sphericity	Approx. Chi-Square	2772.233
	Df	190
	Sig.	.000

Source Research Output

**Table 4: Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.755	48.774	48.774	9.755	48.774	48.774	4.773	23.864	23.864
2	1.180	5.902	54.676	1.180	5.902	54.676	4.242	21.209	45.073
3	1.081	5.405	60.081	1.081	5.405	60.081	3.002	15.009	60.081
4	.832	4.160	64.241						
5	.707	3.535	67.776						
6	.675	3.376	71.152						
7	.624	3.118	74.270						
8	.583	2.917	77.187						
9	.547	2.735	79.922						
10	.490	2.449	82.370						
11	.475	2.374	84.744						
12	.467	2.333	87.077						
13	.436	2.181	89.257						
14	.394	1.970	91.227						
15	.352	1.760	92.987						
16	.331	1.656	94.644						
17	.298	1.490	96.134						
18	.279	1.393	97.527						
19	.256	1.281	98.808						
20	.238	1.192	100.000						

Extraction Method: Principal Component Analysis.

(Source Research Output)

Three elements have been extracted from the driving forces scale, as can be seen from the table. The total variance explained is 60.081, meaning that 60.081% of the data was retrieved throughout the factor loading procedure.

**Table 5: Rotated Component Matrix<sup>a</sup>**

	Component		
	1	-+2	3
I believe it would be simple to learn how to apply green banking practices.	.497		
Engaging with Green Banking Practices doesn't seem to take a lot of psychological work.	.674		
My communication with Green Banking is straightforward and transparent.	.749		
I can perform transactions easily thanks to green banking practices.	.725		
Utilizing green banking practices is uncomplicated for me.	.682		
Application of Green Banking Practices leads to effective use of resources.	.714		

I find that accessing my financial data is made easier by Green Banking Practices.	.698		
Using green banking practices increases my internet-based transaction efficacy.		.483	
The knowledge gained about Green Banking Practices was far more thorough than I had anticipated.			.644
Those who affect my behavior believe that I ought to switch to green banking practices.			.653
Bank advertising may have an impact on how Green Banking Practices are used.			.716
Implementing green banking practices is seen as a status signal by my friends.	.486		.502
Green banking practices align with the prevailing trends, in my opinion.			.694
The majority of my colleagues think I ought to convert to green banking practices from regular banking.	.448	.451	
The decision to use green banking practices is all mine.	.486	.593	
I am equipped with everything I need to implement green banking practices.	.436	.597	
I am equipped with the necessary expertise to use green banking practices.		.724	
I have assurance regarding the choice I made to employ green banking practices.		.758	
Regarding Green Banking Practices, I have the necessary control.		.708	
Green banking practices are reliable, in my opinion.		.732	
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 6 iterations.			
Source Research Output			

**Table 6: Labelling Factors**

Factor No.	Description of Variables	Factor Loading	% of Variance	Labeling Factors
1	I believe it would be simple to learn how to apply green banking practices.	.497	23.864%	<b>Effortless (Cognitive)</b>
	Engaging with Green Banking Practices doesn't seem to take a lot of psychological work.	.674		
	My communication with Green Banking is straightforward and transparent.	.749		
	I can perform transactions easily thanks to green banking practices.	.725		
	Utilizing green banking practices is uncomplicated for me.	.682		
	Application of Green Banking Practices leads to effective use of resources.	.714		
	I find that accessing my financial data is made easier by Green Banking Practices.	.698		
2	Using green banking practices increases my internet-based transaction efficacy.	.483	21.209%	<b>Observation (Behavioral)</b>
	The majority of my colleagues think I ought to convert to green banking practices from regular banking.	.451		
	The decision to use green banking practices is all mine.	.593		
	I am equipped with everything I need to implement green banking practices.	.597		
	I am equipped with the necessary expertise to use green banking practices.	.724		
	I have assurance regarding the choice I made to employ green banking practices.	.758		
	Regarding Green Banking Practices, I have the necessary control.	.708		
	Green banking practices are reliable, in my opinion.	.732		

3	The knowledge gained about Green Banking Practices was far more thorough than I had anticipated.	.644	15.009%	<b>Affect (Affective)</b>
	Those who affect my behavior believe that I ought to switch to green banking practices.	.653		
	Bank advertising may have an impact on how Green Banking Practices are used.	.716		
	Implementing green banking practices is seen as a status signal by my friends.	.502		
	Green banking practices align with the prevailing trends, in my opinion.	.694		

Source Research Output

**Table 7: Final Factor Tables**

Factors Number	Factor Name
1	Effortless
2	Observation
3	Affect

Source Research Output

**Conclusion of the Study**

The primary of the study was to identify factors that influence implementation of Green Banking Practices on the basis of ABC Theory of attitude. The purpose of the study was to find out exactly how consumers felt, thought, and intended to act in relation to Green Banking Practices. With the help of Technology Acceptance Model and ABC Theory, the attitude component was used to predict the customers' attitude towards implementation of Green Banking Practices. On the basis of similarities between two models, it was known that cognitive component i.e. understanding the object plays a vital role before using any products or services. Secondly, the result was conducted to know if there is any relation between the annual family income of the respondents and the years of usage of Green Banking Practices. On the basis of reliability test where Cronbach's Alpha is .944 it states that the scale have high reliability. From the findings three factors were identified as follows: Effortless which is categorized with Cognitive component, Observation is categorized with Behavioral component, and lastly Affect is categorized with Affective component of the ABC Theory Model. It can be stated that all three elements of the three plays a crucial part for the implementation of Green Banking Practices. Without proper knowledge, feelings, and act to do something the implementation won't take place. The conceptual structure for this study was created using empirical data that looked into customer attitude towards Green Banking Practices since factors related to attitude have a strong positive correlation with customers' total attitudes.

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