

## The Elements of Consumer Attitude toward Service Innovation – An Analysis Of 3G And 4G Technology in Pakistan

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### Abstract:

Main purpose of this paper is to examine the consumer attitude toward service innovation. How consumer response differently when any new service launches in a country. The study used a model with six hypotheses. The 3G and 4G technology launched by Pakistani government is selected as service innovation to test the model. A structured Questionnaire is developed to collect data. The structural equation modeling is used to test the hypothesis. The result shows that perceived ease of use, perceived price fairness, fashion consciousness is positively relates to the customer attitude toward service innovation. Moreover risk aversion and satisfaction with existing services is negatively related to consumer attitude toward service innovation. The practical implication is that before introducing any new service the service provider must think from the perspective of consumers. The relationship discovered in this study required further research on this topic. The data collected from multiple geographical boundaries will generate better results. The research focusing on service innovation is relatively rare. And the factor which influences the customer attitude toward service innovation is different from product innovation.

**Keywords:** service innovation, consumer attitude, consumer intension.

### Introduction

The comparison of product innovation with that of the innovation in services sector then the innovation in services sector is rarely rare Bagozzi & Lee (1999); Ellen et al, (1991); Lee & Lee (2000); Shih & Venkatesh (2004). Innovation is one of the most important factors that affect the customer value. Innovation is positively relates to the firm non-financial and financial performance service. And it motivates the consumer for adoption Thakur & Hale (2013). Innovation has attracted considerable interest in recent years to improve viable advantage, for both profit and nonprofit oriented organizations. Innovation can be defined as an idea, Exercise, or object that is perceived as new by an individual or other unit of adoption (Rogers, 1995). Hogan & Coote (2014) explored that innovation is necessary for organizational performance. Services are having different type of four characteristics that are intangibility, inseparability, heterogeneity, and perishability, and the firm should be kept in view all these four characteristics when thinking of new business Zeithaml et al, (1985). At the same time these characteristics of services may cause different innovation conflict from different goods. Service provider needs to understand these different four characteristics of services before introducing service modernization Eriksson & Nilsson (2007). Nagano et al (2014) analyzed that high interdependence between organizational background and innovation development reliability effect organizational structure that how creativity's starts in innovation process. The company size (measured by the number of employees) has a significant and positive effect on customer's attitude towards innovation. Technological opportunities and

location exert positive effects on attitudes towards innovation. (Coronado, et al 2008 ).

Hsu & Chen (2014) examined that happening of supervisory fit indicate to more positive response and a greater intension of consumer to purchase a product. The social and informational advantages have positive effect on consumer attitude and this positive effect thus influence consumer toward purchase intension Jung & Kim (2014). Innovation strategies and confrontation differ for different product and services Ram (1989). An attitude is having different variables that act as mediator between consumer attitude and its intension to purchase a product. So basically in this study we examine different determinants that effects consumer attitude. This paper is based on the various determinants which influence consumer response.

Through focus group discussion and revised literature various services related factors were taken. This service related factors were used and checks the consumer response and its attitude toward service innovation. A model with six hypotheses was proposed and check through field data. 3G and 4G technology recently launched in Pakistan is selected as service innovation to test the model. After field study from the users of 3G and 4G, structural equation modeling is used to test the hypothesis.

### 2. Literature Review:

#### 2.1 Perceive ease of use:

Complication is the unit to which an innovation is perceived comparatively difficult to understand Roger (2003). Renny et al (2013) proposed research technology

acceptance model 'TAM' which record ease of use and usefulness towards the use of internet for shopping online. The result showed that Perceived ease of use of customer effect the attitude towards usability. Shen and chiou (2010) explored that perceived ease of use effect the customer's intention towards using an internet – based service. Result showed that perceived ease of use increase the intention towards using online services, and positively affect the seller's intention towards using an auction website. Saadé and Kira (2007) studied the impact of technology usage on perceived ease of use by anxiety. The researchers described in this study that computer experience on anxiety and on ease of use information technologies using 'technology acceptance model'. At the end researcher indicated that anxiety has no mediating role on the impact of computer experience and perceived ease of use. Henderson and Divett (2003) examined the relationship between the perceive ease of use, usefulness and three electronic recorded indicators of use were assessed within the context of an electronic supermarket. Researchers have focused on product and service attributes to more fully explain the use of electronic commerce services.

## **2.2 Perceived price fairness:**

Services are having the features of intangibility and due to this it are difficult for the consumers to check the gain an advantage before using that it. This thing create marketing problem for service provider Zeithaml et al, (1985). The perceived price fairness depends on the rule or formula used to set the price between a buyer and a seller Dickson & Kalapurakal (1994).

Hung Huang et al (2005) examined consumers' perceptions of the fairness of pricing on the Internet. The researcher concluded that various pricing mechanisms on the Internet to be fair while many practices of price discrimination and yield management were perceived to be unfair. Kinney et al (2007) explored the antecedents and consequences of perceived price –matching fairness. The results showed that perceptions of the fairness of a store's pricing policy influence their price fairness perceptions, consequently influencing their retail shopping intentions. William et al (2009) examined that how customer loyalty and fairness perception effect on each other. Fairness influences customer loyalty in the presence of price increases is dependent on both the level of the price increase and the reason offered for the price increase.

## **2.3 Satisfaction with existing services:**

Mazaheri et al, (2011) explored the impact of pre-existing attitude and conflict management style on

customer satisfaction with service recovery. The researcher concluded that conflict management style influence customer satisfaction with service recovery efforts. Customer perception on service quality is the dynamic that effects the customer satisfaction. Segoro, (2013). Kralj & Solnet, (2010) examined that service environment is extremely associated with customer satisfaction. Jung & Yoon, (2013) studied the interrelationship between employee satisfaction and customer satisfaction and institute the positive relationship between employee satisfaction and customer satisfaction. The perceived service quality and perceived customer value has great contribution in generating the customer satisfaction Deng et al, (2010). The vital component for service excellence is the service satisfaction, but there are some intermediaries between satisfaction and loyalty Chen, (2012).

Customer satisfaction can be dignified through planned customer review methodology that not only protects the time and effort but also deliver the real voices of customers Kang, (2014). Ramasubbu et al, (2008) studied the effect of employees' skills on customer satisfaction with enterprise support system. The researcher found that the technical and behavioral skills of customer support councils play a major role in inducing overall customer satisfaction with enterprise support system.

## **2.4 Fashion consciousness:**

Fashion consciousness is the degree to which consumer like new and advanced products and gain excitement Sproles and Kendall, (1986). Leung et al, (2004) examined that the advent of worldwide style has converted the mode fashion is professed in the present-day world. The announcement aids have become specific important to empower operative association during fashion product expansion Goworek, (2010). The style magazine content was expressively associated to trustworthiness propensity in the direction of a fashion magazine Bailey & Seock, (2010). Different researchers provide different models to check fashion consciousness of the people; these models assimilate the previous researches, analyses the gaps and forecast new movements in society Crocker et al, (2002). Moon et al, (2013) stated that there are four fashion customer bunch were established in corresponding to their distresses about social complications. Fashion engineering is the industry that is full of improbability and impulsive. Lo et al, (2008). The expansion of extravagance brands are mounting extent in literature Miller & Mills, (2012).

There is lot of factors that distresses the consumer assertiveness toward acquiring the indulgence fashion

goods Zhang & Kim, (2013). O’Cass & Siahtiri, (2013) indicated that Chinese young grown-ups are more fashion conscious as equated to western and Asian section. There is development of fresh association countering the mandate of reckless fashion Pookulangara & Shepard, (2013). Chan & Wong, (2012) examined that store connected features of eco-fashion confidently effect the consumer performance toward eco-fashion consumption decision. Brand shoppers are at the peak level that purchase fashion products online Sung & Jeon, (2009). Miller (2013) investigated that pleasure seeking and uniqueness add value for the customers in different ways which depending on customer perception.

Fashion awareness, fashion familiarity, self-confidence in judgment and disposition augmentation is the utmost significant mental aspects which impact male fashion guidance performance Koksai (2014). The concept of fast fashion is quiet under investigated but it has acknowledged significant consideration in fashion and business media Barnes & Greenwood, (2006).

### **2.5 Risk aversion:**

Ram (1989) examined that behavioral resistance to an innovation is mostly caused by two things perceived risk and cognitive dissonance. Hiebl (2013) investigated that family organizations are more risk aversion as compared to non-family organizations. Effective distribution is provoked by the elements such as risk aversion and interest rate Brochner, (1994). Yoo, (2014) examined that there were dissimilar risk assertiveness of dealers whether they were risk averse or risk neutral. A collective choice and dormant variable model has been established, in which the single traveler's risk aversion has been demonstrated as a dormant variable Tsirimpa et al, (2010). Benchimol (2014) proposed a model named as Dynamic Stochastic General Equilibrium where risk aversion shock arrives a distinct value function. Researchers found in their study that son of professors are more risk averse as compared to other sample Brodaty et al, (2014).

Hibbert et al, (2013) analyze the relationship between knowledge of finance, gender differentiation and financial risk aversion. Researcher found that when men and women both have achieved the advanced level of financial instruction, then they are correspondingly like to make investments in risky assets. Haug et al, (2013) examined that risk aversion vary among market trainings and investigational trainings. Bliss et al, (2012) studied the association between decision making and risk aversion in cash cabs and researcher institute that risk aversion estimation shows that when people are portion

of the group they mostly focus on overall size of the amount that are at risk.

### **2.6 Customer intention towards service innovation:**

Assumption of innovation contains both intellectual and interactive steps Mathur (1999). Yeslioglu et al (2013) examined the role of innovation in services, processes and managerial practices on customer value creation. The researcher found that innovation is one of the most important factors that affect the customer value.

Thakur and Hale (2013) studied service innovation (a comparative study of US and Indian services firms). They found that innovation positively relates to the firm non-financial and financial performance service. Ngo, OCass (2013) studied the connection between firm innovation capabilities and customer intention towards service innovation and how they can work together to enhance the quality of services and drive firm performance. The results showed that service quality positively enhance firm quality. Consumers show higher levels of adoption intention for innovations that are more complex, better match their needs, and involve lower uncertainty Joep et al (2012).

### **3. Significance of the study:**

Consumer attitude toward service innovation is the way through which service provider check the effectiveness of their service. As in this present study 3G and 4G technology that is recently launched in Pakistan is taken as service innovation. There are different factors which are taken in this study to check the consumer response. There are some consumers whose use service innovation as a fashion not for the necessity so to keeping in view all these factors the analysis in this paper is conducted. So to check all these things following objectives were formulated:

1. To develop a model for consumer attitude toward service innovation
2. To study the effect of perceived ease of use on consumer attitude toward service innovation
3. To explore that how consumer attitude toward service innovation influence consumer intension toward service innovation

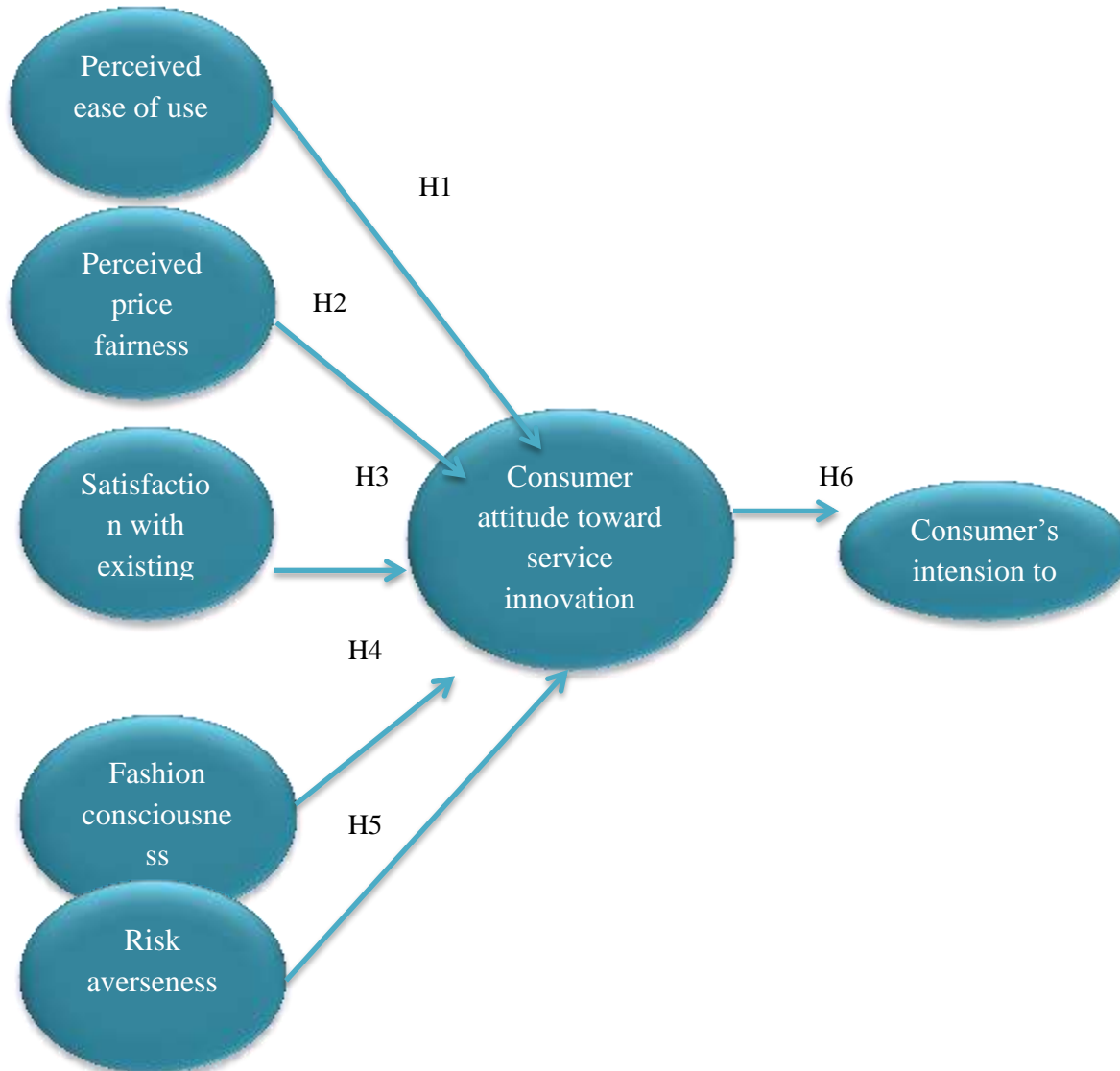
### **4. Methodology:**

To explore the effect of consumer attitude toward service innovation, data was collected from respondents through structured questionnaire. The responses are taken from the users of 3G and 4G technology that were mostly the young adults. The questionnaire was consisting of different parts that are perceived ease of

use, perceived price fairness, fashion consciousness, risk aversion, satisfaction with existing service, consumer

intention and consumer attitude. The responses are measured by using five Likert scale questionnaire.

#### 4.1 Theoretical framework:



#### 4.2 The pilot study:

Pilot study was done before the final survey from 50 respondents that are highly users of 3G and 4G technology. SPSS 16.0 is used for this purpose. Cronbach's alpha was calculated to check the reliability of the questionnaire and the value of Cronbach's alpha came 0.81, which shows high reliability of the survey data.

**4.3 Main study:** After pilot study data and after checking the reliability of the data the overall data collection procedure started. Data is collected from the respondents by keeping in view three different criteria's. The practiced sample must meet different criteria's. First the respondent must be the user of 3G and 4G technology. Secondly, respondent must have known how about this technology. Thirdly, the respondent is keen of using new service innovation. So before handing out

the questionnaire each respondent was asked these three questions. 280 observations were taken from the respondents in the area of GUJRAT, WAZIRABAD and GUJRANWALA.

**4.4 Measurement:** The questionnaire consists of seven different parts. And some of these measures are taken from literature revision. The perceived price fairness, risk aversion, fashion consciousness are taken and revised from Lee (2012). In these measures questions were also taken from group discussion also. The other measures scale was constructed by using group discussion and focus group such as perceived price fairness, satisfaction with existing service, consumer attitude toward service innovation. The last measure that is consumer intention to use service innovation was also constructed through focus group discussion and responses were measured on five point Likert scale from (1 = strongly agree, 5 = strongly disagree).

Confirmatory factor analysis is used to confirm the theory; CFA is used to check that constructs are consistent with the researcher's understanding. SEM technique is used to test the relationship. SEM is used to check whether the projected model is fit or not.

#### **4.5 Hypothesis development:**

H1: Consumer perceived ease of use is positively related to consumer attitude toward service innovation.

H2: There is positive relationship between perceived price fairness and consumer attitude toward service innovation.

H3: Satisfaction with existing service is negatively related to consumer attitude toward service innovation.

H4: Fashion consciousness is positively related to consumer attitude toward service innovation.

H5: Risk aversion is negatively related to consumer attitude toward service innovation.

H6: There is positive relationship between consumer attitude toward service innovation and consumer intention to use service innovation.

**5. Results and discussion:** Table A1 shows the percentage of demographics in which it includes the sample information. The results showed that more than half respondent were male with the response rate of 54.6% and 45.4% were female. These respondents belong to different three types of area that is rural, urban and sub urban. 38.9% respondents belong to rural area, 55.7% respondent belongs to urban area, and 5.4% respondents belong to sub urban. This section also includes information about education level. 21.1% respondents are bachelors, 49.3% respondents are master, and 29.6% respondents are M.Phil. The results showed that 63.2% respondents were student and 36.8% respondents were job holder.

Further information which is collected through this sample size is family income and age. The table indicates that 43.2% respondents were having family income below 50,000, 43.2% respondents were having family income 50,000-100,000 and 13.6% respondents were having family income above 100,000. The sample size also includes information about age and results showed that more than half respondent are between 20-25 that is 71.1%, 21.4% respondents are between 26-30 and 7.5% respondent are between 30-35.

Table A2 describes the percentage of ordinal scale variables. It shows that 61.8% respondents strongly agree, 29.6% agree, 6.4% neutral, 2.1% disagree, and 0% strongly disagree with perceived ease of use. 46.8% respondents strongly agree, 36.1% agree, 16.1% neutral, 1.1% disagree with perceived price fairness. The response rate for next variable is 52.9% respondents strongly agree, 37.1% agree, 8.9% neutral, 1.1% disagree with satisfaction with existing service. 54.6% respondents are strongly agree, 36.8% agree, 7.9% neutral, .7% disagree with fashion consciousness. 41.1% respondents strongly agree, 36.1% agree, 17.9% neutral, 5.0% disagree with risk aversion. The next variable shows that almost more than half respondents are strongly agree with the percentage of 71.4 and 28.6% agree with consumer attitude toward service innovation. 75.4% respondents strongly agree, 22.9% respondents agree with consumer intention toward service innovation.

**5.1 Confirmatory Factor Analysis:** Confirmatory factor analysis is used in this paper on the factor for confirmation which is used in analysis. The table B1 shows the confirmatory factor analysis for all the variables. At first perceived ease of use with its four items is tested for confirmation. For every factor we check its P value if it is less than alpha that is from 0.05 then it means that this factor confirms. The table showed that all items value is less than alpha so these all are

confirmed for the factor. The parameter estimate of “operation of 3G and 4G technology is” 0.741 which showed that that this item is much more important for consumer attitude toward service innovation (CA). The parameter estimate of “ease of use influence the purchase behavior” is 0.265 showing that this item is less important for the factor CA because its parameter estimate is lower as compared to other items. Perceived ease of use with four items is tested for confirmation. Four items in this factor is confirmed as their P value is less than alpha. The parameter estimate of “value of 3G and 4G systems exceed the price paid” is 0.276 lower than all other items showing that this item is less important for the factor.

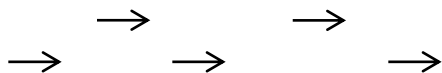
The table B1 also includes all others factors with their confirmed items and can be interpreted in the similar way as mention above. There are four criteria for measuring goodness of fit criteria which are  $X^2/ d.f$ , GFI, AGFI and RMSEA. The value of  $X^2/ d.f$  should be less than equal to 3 for accepting the standards of CFA. The table B2 shows the values of for this first criterion that are 0.61889 for perceived ease of use, 1.75 for perceived price fairness, 1.047 for satisfaction with existing service, 0,289 for fashion consciousness, 1.041 for risk aversion, 2.12 for consumer attitude and 1.1.92 for consumer intension toward service innovation. All values are less than 3 and support estimate model.

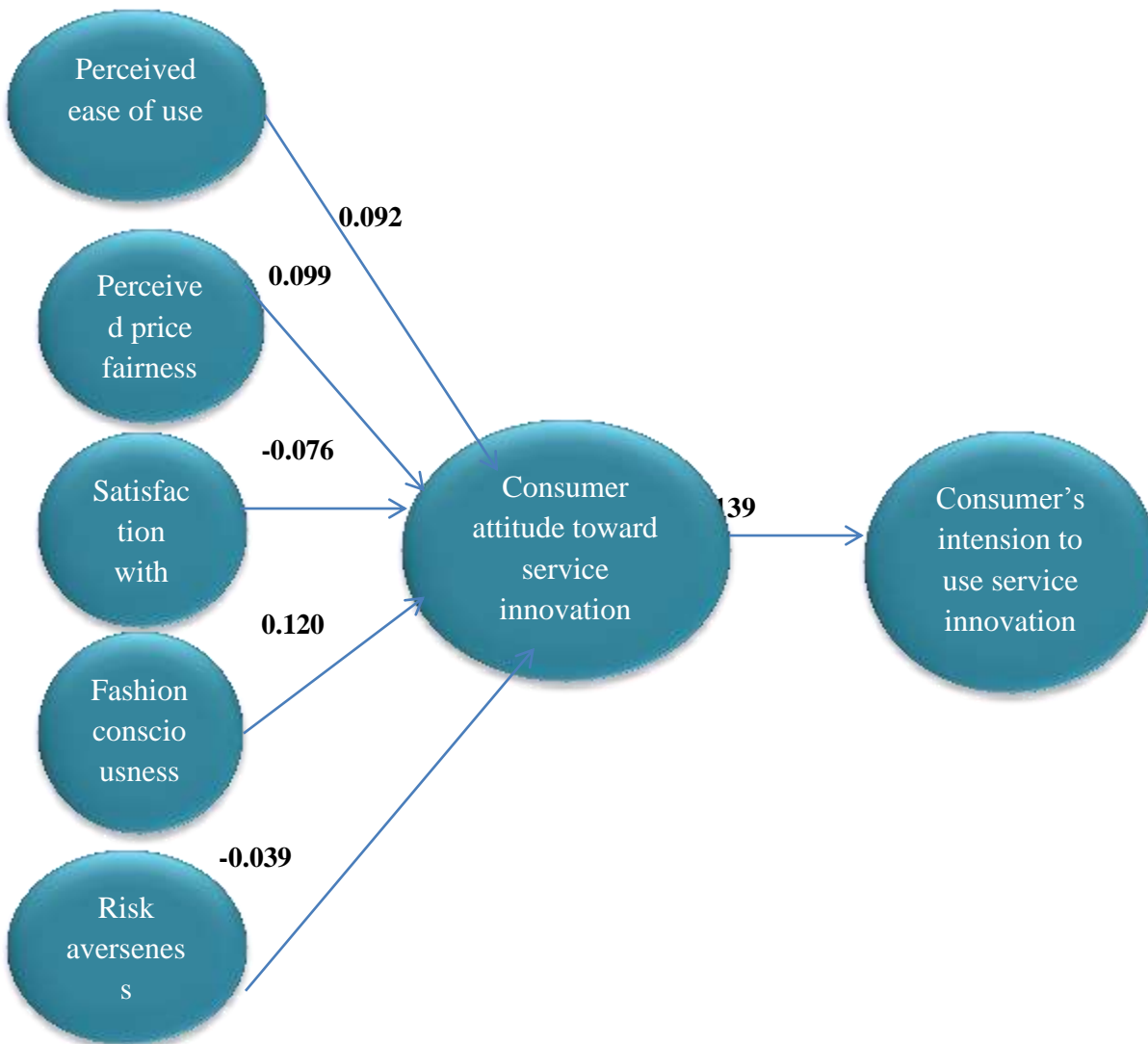
The value of goodness of fit (GFI) and the value of adjusted goodness of fit (AGFI) should be greater than equal to 0.9 for accepting these measures. The table shows that the values of GFI and AGFI are 0.998, 0.994, 0.996, 0.999, 0.9930.978, 0.992 and 0.989, 0.9680.981, 0.995, 0.978, 0.948, 0.975. All these values are fulfilling the standard value and greater than 0.9.

The last measure is root Mean Square Error Approximation (RMSEA). And its value should be less than equal to 0.08. The table indicates that the values of RMSEA are 0.000, 0.053, 0.016, 0.000, 0.012, 0.06, and 0.026. All these values are less than 0.08 and satisfying the standard value. So by keeping in view all these values we can conclude that these all values fulfilling the measure of goodness of fit criteria and support the estimated model. After confirmatory factor analysis we fit structure equation modeling on the confirmed factors.

**5.1.2 Structure Equation Modeling:** We use Structure Equation Modeling. We use perceived ease of use, perceived price fairness, satisfaction with existing service, fashion consciousness, risk aversion, consumer attitude and consumer intention construct. Structural model indicates the structural relationship between latent constructs. Table B3 consist of parameter estimate of structural equation mode. P values of all the relations are significant. P value for PEU → CA, PPF → CA, SES → CA, FC → CA, RA → CA, and CA → CI are significant that is less than alpha so we reject our null hypothesis.

Table B4 shows the Goodness of fit measures of SEM. P value of Chi Square test is significant so our model is ft. The values of other criteria’s are also according to the standards values. The value of  $X^2/ d.f$  is 2.71 that is less than 3. GFI and AGFI values are 0.921, 0.9173 and value of RMSEA is 0.07 which also supported our model. All the important goodness measures indicate that our model is good fit.





**5.2.1 Estimated equation of decision making:**

Assume that X1, X2, X3, X4, X5, X6, represents PEU, PPF, SES, FC, RA, CA from above figure 2.

Therefore, X1 = 0.092  
 X2 = 0.099  
 X3 = -0.076  
 X4 = 0.120 X5 = -0.039 X6 = 0.139

**5.2.2 Measuring overall effect on decision making:**

PEU → CA → CI = (0.092) (0.139) = 0.012788  
 PPF → CA → CI = (0.099) (0.139) = 0.013761  
 SES → CA → CI = (-0.076) (0.139) = -0.010564

$$FC \rightarrow CA \rightarrow C_2 = (0.120) (0.139) = 0.01668$$

$$RA \rightarrow CA \rightarrow C_2 = (-0.039) (0.139) = 0.005421$$

### 5.3 Conclusion:

The current study explore the response of the consumer toward service innovation and to check that response an analysis of 3G and 4G technology is conducted. To meet the purpose of the study different research objectives and hypothesis were developed. A model is developed for consumer attention. Structure equation modeling is used to test the hypothesis and to find out the relationship and their corresponding effects of the variables. Findings of the research indicate that perceived price fairness is the most significant factor that influences consumer intension toward service innovation. Results showed that perceived ease of use, perceived price fairness, and fashion consciousness is positively related to consumer attitude toward service innovation. And these all variables influence consumer toward service innovation. Risk aversion and satisfaction is negatively related to consumer attitude toward service innovation. As consumers are satisfied with their existing service and they don't to want takes risk and switch for other service.

#### 5.3.1 Limitations of the study:

The current research although make valuable consideration to check consumer response whenever if there any new service launch in a country. But this research study also has some limitations, which point out direction for further research. First the main limitation is that data is collected from three cities so data can be collected from other cities of Pakistan will generate better results and responses. Secondly in questionnaire the more service related questions can be added. Thirdly the sample size is 280 and data collection tool is questionnaire so for further research and for maximum responses different other ways of data collection can be used that is through online survey also. The 3G and 4G technology is used as service innovation and responses are collected mainly from the young adults who are emerging and current user of this technology. For further research target group may be differ and will generate different responses. Finally when any new service is launched the service provider must design an effective promotional campaign to diffuse its message and this thing will help in better responses.

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**Appendix:**

**Frequency distribution:**

**Table A1: Percentage of demographics**

Item		Frequency	Percentage
Gender	Male	153	54.6
	Female	127	45.4
Education	Bachelors	59	21.1
	Master	138	49.3
	M. Phil	83	29.6
Occupation	Student	177	63.2
	Job Holder	103	36.8
Area	Rural	109	38.9
	Urban	156	55.7
	Sab urban	15	5.4
Family income	Below 50,000	121	43.2
	50,000-100,000	121	43.2
	Above 100,000	38	13.6
Age	20-25	199	71.1
	26-30	60	21.4
	30-35	21	7.5

**Table A2: Percentage of Variables:**

Item		Frequency	Percentage
Perceived ease of use	Strongly agree	173	61.8
	Agree	83	29.6
	Neutral	18	6.4
	Disagree	6	2.1
	Strongly disagree	0	0
Perceived price fairness	Strongly agree	131	46.8
	Agree	101	36.1
	Neutral	45	16.1
	Disagree	3	1.1
	Strongly disagree	0	0
Satisfaction with existing service	Strongly agree	148	52.9
	Agree	104	37.1
	Neutral	25	8.9
	Disagree	3	1.1
	Strongly disagree	0	0
Fashion consciousness	Strongly agree	153	54.6
	Agree	103	36.8
	Neutral	22	7.9
	Disagree	2	.7
	Strongly disagree	0	0
Risk aversion	Strongly agree	115	41.1
	Agree	101	36.1
	Neutral	50	17.9
	Disagree	14	5.0
	Strongly disagree	0	0
Consumer attitude toward 3G and 4G technology	Strongly agree	80	71.4
	Agree	200	28.6
	Neutral	0	0
	Disagree	0	0
	Strongly disagree	0	0
Consumer's intension to use service innovation	Strongly agree	211	75.4
	Agree	64	22.9
	Neutral	0	1.8
	Disagree	5	0
	Strongly disagree	0	0

**Table: B1 Model estimate of confirmatory factor analysis (CFA):**

#	Questions	Parameter Estimate	Standard Error	T Statistics	Prob. Level
<b>Perceived ease of use</b>					
1	The operation of 3G and 4G technology is easy.	0.741	0.068	10.967	0.000
2	3G and 4G is enough flexible to use	0.495	0.057	8.698	0.000
3	Your cell phone is compatible with 3G and 4G technology.	0.386	0.069	5.565	0.000
4	I think that ease of use influence my behavior to purchase a product	0.265	0.059	4.467	0.000
<b>Perceived price fairness</b>					
1	The price of installing 3G and 4G system is reasonable	0.780	0.059	13.199	0.000
2	The price of using 3G and 4G technology is reasonable.	0.821	0.062	13.300	0.000
3	The value of 3G and 4G systems exceed the price paid.	0.276	0.050	5.508	0.000
4	I believe that companies are charging fair price for 3G 4G packages.	0.683	0.065	10.501	0.000
<b>Satisfaction with existing services</b>					
1	I am satisfied with internet packages of current connection	0.643	0.069	9.334	0.000
2	I am satisfied with the SMS packages of current connection	0.347	0.058	6.005	0.000
3	I am satisfied with the signals of my existing connection.	0.611	0.068	8.954	0.000
4	I am satisfied with the value added services that is provided by my existing connection	0.640	0.055	11.698	0.000
<b>Fashion consciousness</b>					
1	Using stylish goods make me trendy	0.531	0.060	8.851	0.000
2	I will use 3G and 4G technology just for fashion purpose	0.852	0.076	11.229	0.000
3	Media influence my behavior to be more fashion conscious and buy advance telecommunication services	0.523	0.050	10.435	0.000
4	I think that fashion consciousness effects my other aspects of daily life	0.509	0.062	8.253	0.000
<b>Risk aversion</b>					
1	I don't like to take risk.	0.655	0.075	8.783	0.000
2	I don't have desire to take unnecessary chances on things	0.525	0.067	7.853	0.000
3	I do my best to avoid taking the risk	0.777	0.066	11.754	0.000
4	I don't have always good results from taking risk	0.919	0.068	13.589	0.000
5	My decision is not positively affected by risk about adoption of new services	0.662	0.063	10.585	0.000
<b>Consumer attitude toward 3G and 4G technology</b>					
1	I think that 3G and 4G technology is a good system.	0.289	0.052	5.601	0.000
2	The use of 3G and 4G technology makes me feel good.	0.316	0.046	6.815	0.000
3	I prefer to use 3G and 4G system.	0.500	0.057	8.740	0.000
4	I like 3G and 4G technology.	0.146	0.059	2.455	0.014
5	The use of 3G and 4G technology makes me different from others	0.199	0.069	2.900	0.004
6	I have positive word of mouth for this new system	0.316	0.050	6.368	0.000
<b>Consumer's intension to use service innovation</b>					
1	I actively seek to develop my personal uniqueness by buying special products	0.657	0.051	12.995	0.000
2	I'm very enthusiastic about the usage of 3G and 4G technology	0.634	0.047	13.377	0.000
3	If there is another technology as good as 3G and 4G technologies, I would prefer to buy that technology over 3G and 4G.	0.418	0.053	7.829	0.000
4	Quality of service provided has an effect on your purchase intension.	0.233	0.038	6.088	0.000
5	I have great affection regarding purchase of 3G and 4G technology.	0.107	0.033	3.292	0.001

**Table: B2 Measures of Goodness of Fit of CFA model**

Factors	Chi square	D.f	P Value	Chi square / D.f	GFI	AGFI	RMSEA
Perceived ease of use	1.23778	2	0.53	0.61889	0.998	0.989	0.000
Perceived price fairness	3.50076	2	0.04	1.75038	0.994	0.968	0.053
Satisfaction with exiting services	2.09224	2	0.35	1.04721	0.996	0.981	0.016
Fashion consciousness	0.5780	2	0.74	0.289	0.999	0.995	0.000
Risk aversion	5.20623	5	0.39	1.041	0.993	0.978	0.012
Consumer attitude toward 3G and 4G technology	19.1304	9	0.02	2.12	0.978	0.948	0.06
Consumer's intension to use service innovation	5.9640 3	5	0.30	1.192	0.992	0.975	0.026
Accepted Level				≤ 3	≥ 0.9	≥ 0.9	≤ 0.08

**Table: B3 Parameter estimate of structure equation modeling:**

Variables	Parameter estimate	Standard error	T statistics	Prob.Level
PEU → CA	0.092	0.029	3.227	0.001
PPF → CA	0.099	0.030	3.304	0.001
SES → CA	-0.076	0.022	-3.418	0.001
FC → CA	0.120	0.044	2.75	0.004
RA → CA	-0.039	0.016	-2.377	0.003
CA → CI	0.139	0.054	2.580	0.002

**Table: B4 Measures of goodness of fit of SEM model:**

Factor	Chi square	D.F	P value	Chi / D.F	GFI	AGFI	RMSEA
Model	222.491	82	0.023	2.71	0.921	0.9173	0.07