

The applicability of the Technology Acceptance Model in the usage of African language radio stations: A study of South Africa's Generation Y consumers

DOI: <https://doi.org/10.35683/jcm23.027.249>

NKOSINATHI WYNAND NTULI*

Faculty of Economic and Management Sciences, North-West University, South Africa

Email: nkosinathintuli83@gmail.com

ORCID: <https://orcid.org/0009-0004-7890-7603>

*corresponding author

ANKIT KATRODIA

Faculty of Economic and Management Sciences, North-West University, South Africa

Email: ankitkatrodia@gmail.com

ORCID: <https://orcid.org/0000-0003-4087-9753>

ABSTRACT

Purpose of the study: The link between African language radio stations (ALSSs) and the Technology Acceptance Model (TAM) has not been investigated. The exploration of TAM's applicability in the usage of ALSSs may help guide marketers and media entities in attaining a competitive edge over other forms of media. ALSSs enjoy almost 75% of the radio market in South Africa; however, they are faced with increased competition from digital media, which in turn augments the media consumption patterns among young consumers such as Generation Y.

Design/methodology/approach: A quantitative research was conducted wherein a sample of 500 South Africans was drawn using convenience sampling, out of which 494 responded. A self-administered questionnaire was used to collect data from Generation Y individuals between the ages of 18 and 36, and data cleaning resulted in 350 questionnaires that were regarded as usable.

Findings: Positive relationships were found between TAM constructs that include intention to use and actual usage, attitude and intention to use, perceived usefulness and intention to use, perceived usefulness and attitude, perceived usefulness and perceived ease of use, perceived ease of use and attitude, subjective norms and perceived usefulness, and subjective norms and perceived ease of use. The outcome of the study indicated that TAM is applicable to Generation Y's usage of ALSSs in South Africa.

Recommendations/value: This study is one significant contribution in the least explored area of ALSSs and indigenous language media in South Africa and similar markets, while it also facilitates ALSSs in an environment of continued digital media penetration.

Managerial implications: Programmes managers and marketers of ALSs need to ensure that ALSs integrate with new media and factors TAM constructs to ensure their relevance within the technology-driven media environment.

Keywords

African language radio stations; Generation Y; Intention to use; Perceive usefulness; Perceived ease of use; SABC; Subjective norms; Technology Acceptance Model.

JEL Classification:

1. INTRODUCTION

African language radio stations' (ALSs) 26 million consumers make these broadcasting platforms the most consumed forms of media in South Africa (BRC, 2023). While these media enjoy more than 70% of the country's radio market, their digital media presence remains low, and this results in newer media being seen as threats rather than modes to use in enhancing ALSs' prowess. Traditional media tend to be seen as outdated, and consumer cohorts such as Generation Y, which are individuals who were born between 1986 and 2005, prefer to engage through non-traditional digital media, while the internet and smartphones have become an important extension of their existence (Escandon-Barbosa *et al.*, 2021:2). Generation Y constitutes more than 35% of the population in South Africa (Statistics South Africa, 2020). The economic power of Generation Y, coupled with this market's materialism, makes this a lucrative consumer group for marketers (Tolani, 2020). The usage of ALSs by this cohort, together with the revenue potential that ALS media stand to generate from this consumer segment, warrants a study that appreciates the collaboration of consumer behaviour and Technology Acceptance Model (TAM). This study aims to explore the applicability of TAM in the usage of ALSs by Generation Y in South Africa.

2. LITERATURE REVIEW

2.1 African Language Radio Stations (ALSs) in South Africa

African language radio stations (ALSs) are media outlets that are under the South African Broadcasting Corporation's (SABC) Public Broadcasting Service (PBS) division (South African Broadcasting Corporation, 2020). While ALSs enjoy the majority of radio consumers in South Africa, these radio stations – which are part of the African language media network – have not been fully studied in the country (Gunner, 2017). The need to explore ALSs, considering that they constitute an ensemble of radio stations that target young and old South Africans who

speak and understand any South African official language that was previously (South African Broadcasting Corporation, 2023), is significant.

South Africa's broadcasting system was established in 1930 and was driven by English and Afrikaans, which are the only recognised official languages (Nyamnjoh, 2005). Ten years later, the loudspeaker system for broadcast was introduced with the aim of reaching Black African audiences based in mining areas, hostels, and townships (Wiederroth, 2012). The colonial government's motivation behind this broadcasting system was necessitated by the state's desire to 'encourage' Black Africans to participate in the Second World War (WWII) while also influencing the type of content Africans consumed about the warfare (Mhlambi, 2019).

K.E Masinga then presented a proposal to the SABC in December of 1941 to be given permission to present news in the indigenous language of isiZulu, which would be the first African language broadcast (Gunner, 2017). Masinga's request was granted because it presented a solution to the government's concerns about the lack of support and loyalty from Black people towards WWII. Even though the SABC started broadcasting in the African languages of isiZulu, with Southern Sotho and isiXhosa following, radio stations in these languages were established on the basis of separatism that was deemed by the government as a fair representation of the tribal groupings in the country (Carver, 1995) In 1960, the SABC introduced a more structured African language broadcasting system through a vernacular radio service called Radio Bantu (Lekgoathi, 2009). The Afrikaner Broederbond, as a result, was indirectly given powers by the government to oversee the SABC and make decisions that were to the benefit of the regime (Lekgoathi, 2012).

Ever since the *Jabulani – Freedom of the Airwaves Conference* that took place in the Netherlands in 1991, the SABC has been tasked with the responsibility to provide redress and by having the other indigenous official South African languages that include IsiNdebele, SiSwati, IsiXhosa, SePedi, SeTswana, TshiVenda, XiTsonga, IsiZulu and SeSotho, be afforded a similar level of importance as English and Afrikaans (Horwitz, 2001). While almost all ALSs were founded prior to 1994 and were given names that are in line with their languages of broadcast, such as Radio Zulu, Radio Ndebele, Radio Xhosa, Radio Tsonga, Radio Venda, Radio Sesotho, Radio Swazi and Radio Tswana, post-1994 they had to be rebranded as part of the SABC's continued repositioning from a state to a public broadcaster. Since 1994, ALSs have formed an integral extension of South Africa's free-to-air broadcasting system that aims to provide social, political and cultural expression to the majority of the country's population in a language of their choice (Nyembezi *et al.*, 2019). According to the Broadcast Research

Council of South Africa (BRC), by the end of February 2023, ALSs commanded the following listenership:

Table 1: Listenership of African language radio stations of the SABC

RADIO STATION (ALSs)	LANGUAGE	LISTENERSHIP ('000s)
Ukhozi FM	IsiZulu	7,686
Umhlobo Wenene FM	IsiXhosa	4,219
Lesedi FM	SeSotho	3,611
Motsweding FM	SeTswana	3,114
Thobela FM	SePedi	2,628
Ikwekwezi FM	IsiNdebele	1,193
Ligwalagwala FM	SiSwati	1,284
Phalaphala FM	TshiVenda	1,239
Munghana Lonene FM	XiTsonga	1,412
XK FM	Xûntali (!Xû), Khwedam (Khwe) and Afrikaans	0.006
TOTAL		26,386

Source: (BRC, 2023)

ALSs currently operate within regulated guidelines, which are embedded in their licence conditions that prescribe the language of broadcast to be used, the type of content to be broadcast, and the quotas of local music to be played (Boshoff & Jaarsveld, 2019). These media platforms' provision of quality free-to-air programming in all official languages is, however, proving to be commercially unsustainable (Bronstein & Katzew, 2018), and the need for more revenue-generating options needs to be explored with intensity.

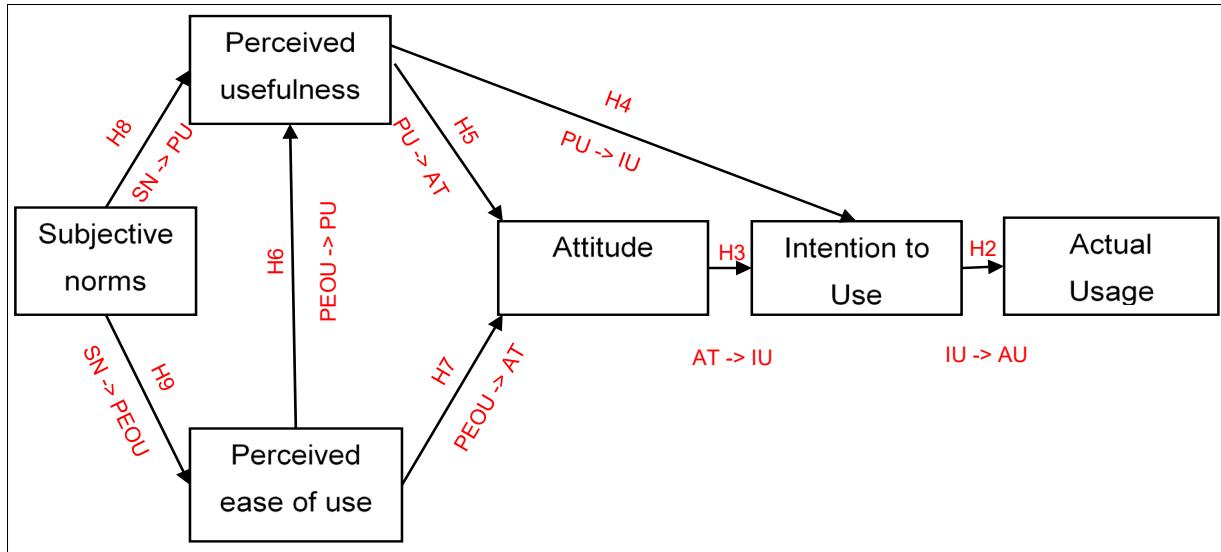
2.2 Technology Acceptance Model (TAM)

The origin of the Technology Acceptance Model (TAM) is located in Fishbein and Ajzen's 1975 Theory of Reasoned Action (TRA) (Rafdin & Senalasari, 2021). TAM models how consumers accept and use technology-driven products and posits that the usage of technology is influenced by factors that are both internal and external to the consumer. This model comes from the need to predict how individuals accept technological innovation within a work environment (Schiffman *et al.*, 2014). TAM has been found to be a model better suited to the

prediction of behaviour and the actual usage of technological products (Alsaleh, 2017). Fishbein and Ajzen's TAM hypothesis suggests that actual usage is influenced by the combination of behavioural elements: the attitude of an individual towards acting in a particular manner, beliefs associated with acting out in line with the said beliefs and the assessment of the results (Bianchi & Andrews, 2018). With TAM, individuals' intention to use and actual usage are factors of the perceived ease of use and perceived usefulness of the product (Roy *et al.*, 2018).

TAM's accuracy in explaining actual usage was evident in Schepers and Wetzel (2007), Chen and Huang (2016) and Lim *et al.* (2021), where it was integrated with the Uses and Gratification theory and Theory of Planned Behaviour (TPB) (Fishbein & Ajzen, 2011). TAM, however, has hardly been tested within the context of mass communication media such as radio. It has become necessary to understand TAM from a media consumption perspective and develop an understanding of the effects of external variables that manifest in subjective norms (SN) on both perceived usefulness (PU) and perceived ease of use (PEOU). These constructs' effect on consumer attitude (AT) and how that is converted to intention to use (IU) and ultimately to actual usage (AU) of technological products becomes significant. This study, therefore, aims to explore the adaptation of TAM, as reflected in Figure 1, within consumer behaviour in a manner that contextualises its applicability in the usage of ALSs by the Generation Y consumers in South Africa.

Figure 1: Technology Acceptance Model (TAM)



Source: Davis *et al.* (1989)

2.2.1 Actual usage (AU)

The *actual usage* of a product happens as a result of the intention to use it and is also a consequence of the product's perceived usefulness coupled with perceived ease of use, given the effect of external variables such as subjective norms (Tripathi *et al.*, 2022). Actual usage implies an individual's willingness to make use of a particular technology at a given moment (Rad *et al.*, 2022). This construct has been found to be directly connected to individuals' intention to use technological products (Ajzen, 1991; Venkatesh *et al.*, 2003), and usage culminates from the existence of positive relationships between TAM constructs. For the purpose of this study, relationships that are formulated by intention to use (IU), attitude (AT), perceived usefulness (PU), perceived ease of use (PEOU) and subjective norms (SN) ought to be aligned for actual usage (AU) of African language radio stations by Generation Y individuals in South Africa to be realised. With the interconnection of the TAM constructs above, this study presents the following hypothesis:

H1 - The usage of African language radio stations is driven by a five-factor TAM structure comprising intention to use, attitude, perceived usefulness, perceived ease of use and subjective norms.

2.2.2 Intention to use (IU)

Intention denotes the degree to which an individual plans to act in a given manner (Ahmad & Abdulkarim, 2019). Behavioural intention to use is influenced by both attitude and perceived usefulness, with attitude having a more direct effect on the intention to use (Chen *et al.*, 2015). Scholars have concluded that intentions ought to be regarded as an integral component of actual usage because the stronger the intentions, the higher the possibility of an individual displaying behaviour that is reflective of them (Bianchi & Andrews, 2018). Essentially, in the event that the intention to use is accurately predicted, actual usage may be deduced with a great degree of certainty. It is on this basis that intentions are regarded as psychological precursors to behaviour (Fishbein & Ajzen, 2011). Intention to use is more directly connected to actual usage than any other construct (Dakduk *et al.*, 2017), and with respect to this study, this construct represents Generation Y's direct predisposition to use ALSs.

H2: Intention to use has a positive relationship with Generation Y individuals' actual usage of African language radio stations in South Africa.

2.2.3 Attitude (AT)

Attitude is defined as the comprehensive positive or negative evaluation of an item from an individual's subjective outlook (Fishbein & Ajzen, 2005). This outcome is presented after one assesses the product within the context of

"good-bad, harmful-beneficial, pleasant-unpleasant, and likable-dislikable"

(Ajzen, 2001:27). The attitude developed by consumers is influenced by direct and indirect interaction with the product (Schiffman & Wisenblit, 2015). Attitude becomes an influential attribute to consumers' intention to use. In the context of this study, attitude is regarded as a component that would influence South African Generation Y individuals' intention to use African language radio stations. This study, therefore, proposed the following hypothesis:

H3: Attitude has a positive relationship with Generation Y individuals' intention to use African language radio stations in South Africa.

2.2.4 Perceived usefulness (PU)

Perceived usefulness (PU) is defined as the degree to which an individual believes that the usage of a technological product will result in a positive impact on them (Amin *et al.*, 2014). PU is further regarded as consumers' sentiments regarding the ability of this newer form of technology to enhance usage (Wilson *et al.*, 2021). This construct, resultantly, has a direct

bearing on the manner in which consumers use technological products (Jain, 2021). Generation Y individuals perceive the usefulness of listening to ALSs as beneficial to their daily lives. The perceived usefulness of a product is seen as a contributory factor in the attitude developed by the consumers about the product. The perceived usefulness of ALSs in the context of this study is thought to have an influence on individuals' attitudes towards ALSs and their intention to use them. Therefore, this study presents the following hypotheses:

H4: Perceived usefulness has a positive relationship with Generation Y individuals' intention to use African language radio stations in South Africa.

H5: Perceived usefulness has a positive relationship with Generation Y individuals' attitude towards African language radio stations in South Africa.

2.2.5 Perceived ease of use (PEOU)

Davis *et al.* (1989) define Perceived ease of use (PEOU) as the extent to which users believe the usage of a product or system would happen without difficulty. PEOU has been found to have a positive contribution to the loyalty consumers develop towards a product and may present itself as the reduced time, effort and cost of acquiring and operating the product (Wilson *et al.*, 2021). When there is a perception that the usage of a product may come with a degree of complexity, people's natural instinct would be to distance themselves from it and opt for alternatives that have a perceived ease of use (Usman *et al.*, 2022). This indicates that there is a directly proportional relationship between a product's perceived ease of use and its acceptance by the market (Ismail & Razak, 2011). Having a radio medium perceived to be easily accessible to consumers through modes that include digital has a propensity to attract users. The resultant effect of consumers' perceived ease of use is satisfaction with the product (Rezaei & Amin, 2013). For this reason, it is further deduced that the perceived ease of use of a technological system has a direct influence on its perceived usefulness (Mullins & Cronan, 2021). Similarly, perceived ease of use has been found to have a positive effect on the attitude consumers have about a technological product (Hong *et al.*, 2008). As a result, it may be argued that upon consumers perceiving brands and products as easy to use, they tend to develop a positive attitude towards them and further regard those products as useful in their lives. Given this background, the following hypotheses were formulated:

H6: Perceived ease of use has a positive relationship with Generation Y individuals' attitude towards African language radio stations in South Africa.

H7: Perceived ease of use has a positive relationship with Generation Y individuals' perceived usefulness of African language radio stations in South Africa.

2.3 Subjective norms (SN)

Fishbein and Ajzen defined *subjective norms* as a person's inclination to either act or not act in response to social pressure (Harb *et al.*, 2021). Subjective norms posit that individuals are more likely to engage in behaviours that are perceived as acceptable to members of their esteemed social circle (Usman *et al.*, 2022). Essentially, while decision-makers may develop a motivation to act in a particular behaviour, the pressure exerted by important social peers' perception of rightfulness is not negated in the process of decision-making (Slaton & Pookulangara, 2022). External variables such as subjective norms not only ensure that the usage of technological products is understood but that they further assist in providing an understanding of the reasons that may lead to products not being used (Abdullah *et al.*, 2016). Numerous studies have also revealed that subjective norms are an integral component in determining perceived usefulness (Choi & Chung, 2013). Recognising that there may be external factors that include people whose opinion may be regarded as significant that have a positive effect on the acceptance, perceived usefulness and perceived ease of use of African language radio stations by Generation Y, the following hypotheses were developed:

H8: Subjective norms have a positive relationship with Generation Y individuals' perceived usefulness of African language radio stations in South Africa.

H9: Subjective norms have a positive relationship with Generation Y individuals' perceived ease of use of African language radio stations in South Africa.

2.4 Generational theory and South Africa's Generation Y market

Generational theory is premised on developing an understanding of the differences between one generation of individuals and another (Wolf *et al.*, 2005). Using demographics as a basis for segmentation, marketers break down consumer markets using shared commonalities such as age (Holbrook & Schindler, 1996) to develop knowledge into generational groupings. The segmentation of markets based on generational groupings is stereotypical in nature due to the camaraderie that is perceived to be shared by members of each particular segment (Jones *et al.*, 2018). Stereotypes are founded on the assumption that by being born within a particular period, individuals would have innate similarities in their beliefs, attitudes, ideas and values (Brosdahl & Carpenter, 2011). These internal common traits would be a product of external influences that emanate from political, economic, social and technological macro-environmental factors (Özkan, 2017).

South Africa's Generation Y constitute 35% of the total population of the country and forms 54% of the country's working populace (Statistics South Africa, 2020). Statistics South Africa revealed that almost 50% of the Generation Y market in the country were employed, and 16 million of these individuals had access to credit funding (Statistics South Africa, 2020; CNBC, 2023). The magnitude of Generation Y makes this market more than twice the size of the generational groupings that precede it, and this, by extension, presents this cohort as an attractive prospect to marketers (Huntley, 2006). The BRC (2023) indicates that even though music streaming and podcast consumption are on the increase amongst younger consumers, an estimated 22 million South African individuals between the ages of 18 and 36 remain ardent listeners of the radio medium. Scholars have argued that Generation Y continues to prefer the radio medium for music and information. However, common Generation Y literature emphasises that this market prefers to engage through non-traditional digital media such as Twitter and Facebook; as such, marketers would also need to follow them on those platforms (Ave *et al.*, 2015). Nonetheless, considering Van Schalkwyk's (2019:56) assertion that

"South African Generation Y also grew up in one of the most unequal societies in the world, and they are not yet free from poverty and inequality"

it requires scholars to recognise that this market's unavoidable exposure to ALSs and their usage of media that are as easily available and richly supported in this manner presents a dichotomy worth exploring.

3. METHODOLOGY

A quantitative research approach was adopted for this study, and a survey was the preferred method of data collection. The target population was South Africans of all genders who were born between 1986 and 2005 and were exposed to radio media. A non-probability convenience sample of 500 Generation Y South Africans that are between the ages of 18 and 36 years was performed, and self-administered questionnaires were sent to respondents using social media and connectivity platforms that include Facebook, Twitter and WhatsApp to ensure that the study represents a wide geographic market that consumes the radio medium while also preferring to engage through newer digital media. The conveniently selected participants are social media relations, colleagues and friends of the researcher, while others were referred by virtue of fitting the profile of the population under investigation. Considering that the Protection of Personal Information Act (POPIA) guarantees persons a right to privacy and the safeguarding of personal information, participants' consent to partake in the study was requested prior to being sent the link to the questionnaire. The research instrument was then

distributed as an online link, and respondents were then given the opportunity to complete the survey electronically. The furnished questionnaire was automatically returned to the researcher through the online-based data collection platform called SurveyMonkey. From the 494 completed questionnaires, 350 were found to be usable.

The structure of the questionnaire ensured that different elements of data would be collected using the multi-item Likert scale that has questions with responses ranging from strongly disagree (1) to strongly agree (5). Demographic information that included the respondents' province of origin, gender, race, age, first language and highest educational qualification was gathered using Section A. The TAM constructs were measured using Section B to Section G. Section B collected data on actual usage in AU1 – AU4 (Al-Rahmi *et al.*, 2022), Section C focused on intention to use through IU1 – IU4 (Nysveen, 2005; Shin, 2009), attitude was measured in Section D from AT1 – AT4 (Marakarkandy *et al.*, 2017), Section E assessed perceived usefulness on PU1 – PU4 (Liu & Luo, 2022; Nysveen, 2005; Wang, 2015), Section F was used for perceived ease of use with PEOU1 – PEOU4 (Marakarkandy *et al.*, 2017; Venter *et al.*, 2012) and subjective norms were measured in Section G through SN1 – SN4 (Jin, 2014; Yoon & Rolland, 2015).

3.1 Reliability and validity of the measurements

3.1.1 Reliability analysis

Reliability analysis was conducted to ascertain the quality of the measurement model through the testing of its stability and consistency using Cronbach alpha and composite reliability. The results are presented in Table 2.

Table 2: Reliability analysis and Composite reliability analysis

Items	Number of items	Cronbach's Alpha	Composite reliability (rho_a)
Actual usage	4	0.928	0.930
Intention to use	4	0.939	0.940
Attitude	4	0.914	0.918
Perceived usefulness	4	0.911	0.919
Perceived ease of use	3	0.602	0.827
Subjective norms	4	0.885	0.888

Statistically significant at
 $p < 0.05$

Source: Own compilation

All the scales indicate reliability by presenting Cronbach's alpha values that are above Wiid and Diggines' (2013) 0.60 minimum. Recommended composite reliability values need to be higher than 0.70, and satisfactory to good internal consistency is derived from composite reliability values that are above 0.7 but below 0.95 (Hair *et al.*, 2011). Composite reliability (ρ_a) is presented in Table 2 above, wherein its calculation with respect to all constructs returned values that are below 0.95. Internal consistency and the reliability of the measurement model were thus ascertained.

3.3.2 *Validity analysis*

Convergent validity and discriminant validity were used to assess the effectiveness of the measurement instrument (Souza *et al.*, 2017). Convergent validity was presented as a method of analysis that compared its similarities with other tests which measure similar constructs (Saunders *et al.*, 2015). This validity test was conducted using the Average Variance Extracted (AVE), wherein only values that are above 0.50 were considered acceptable (Hair *et al.*, 2014). AVE is regarded as a standard estimator of validity as it reflects the amount of variance in suppressed constructs (Fornell & Larcker, 1981). The convergent validity analysis of this study returned above-average AVE values for actual usage (0.824), intention to use (0.846), attitude (0.796), perceived usefulness (0.789), and subjective norms (0.744). The analysis produced a lower AVE value for one of the constructs, namely, perceived ease of use (0.389). However, according to Fornell and Larcker (1981), even though a minority of constructs may have an AVE that is lower than 0.5, for as long as all the Cronbach's alpha and the composite reliability values of the measures are above the acceptable minimum levels, the measurement items should be seen as having strong internal reliability. Considering the latter point together with the results reflected above, it was deduced that the measurement model passed the convergent validity test.

3.3.3 *Correlation analysis*

The performance of correlation analysis was used to test the strength and direction of the relationship between variables (Saunders *et al.*, 2015). Correlation coefficient values are considered adequate when they lie between -1 and 1, and a positive correlation between two variables implies that when the value of one variable increases, so does the value of another (Wiid & Diggines, 2013). The Pearson's Product-Moment correlation coefficient was applied to construct the correlation matrix, and the results are outlined in Table 3.

Table 3: Correlation analysis and discriminant validity

Construct	1	2	3	4	5	6
1. Actual usage	0.907					
2. Intention to use	0.754**	0.919				
3. Attitude	0.641**	0.798**	0.892			
4. Perceived usefulness	0.678**	0.713**	0.784**	0.888		
5. Perceived ease of use	0.162**	0.233**	0.159**	0.133**	0.623	
6. Subjective norms	0.647**	0.681**	0.688**	0.712**	0.192**	0.862

****Correlation is significant at the 0.05 level (2-tailed)**

Source: Own compilation

Correlation coefficient values which are greater or equal to (\geq) 0.5 indicate a strong to perfect correlation, and those that returned values smaller than 0.5 demonstrate medium to small correlations. The results of the study, as presented above in Table 3, demonstrate the existence of positive correlations between all the TAM sets of constructs that were tested at a significance level of 0.05. The outcome of the correlation analysis test between tested variables was thus proven, and the model was rendered fit for the performance of structural equation modelling (SEM). Furthermore, the discriminant validity test was performed to establish the extent to which latent variables differ from one another (Rönkkö & Cho, 2022). In order to attain discriminant validity, a latent variable ought to account for bigger variance when placed against associated indicator variables, more than it would if placed against any other construct within the same model (Fornell & Larcker, 1981). Table 3 presents the discriminant validity, and with all variables accounting for the sought variances, the measurement model's discriminant validity was proven.

4. FINDINGS AND DISCUSSION

The study's gender representation was unevenly split: more females (68.6%) than males (30.6%) participated, and participants who fall under the 'other' category were in the minority (0.9%). The collected data revealed that participants' ages ranged from between 18 to 24 (43.1%), 25 to 29 (28.9%) and 30 to 36 (28%). The study had a wide representation of race, with Black at 77.7%, Coloured at 4.3%, Indian/Asian at 9.7% and White at 8.3%. All eleven official languages of South Africa had a form of representation in the study; however, the majority of responses indicated the four most common first languages among the participants:

English (24.29%), isiNdebele (20.57%), Sepedi (12.57%) and isiZulu (12.29%). Participation was also drawn from first-language speakers of SiSwati (6.00%), isiXhosa (5.71%), Xitsonga (5.43%), Setswana (5.14%), Sesotho (2.86%), Tshivenda (2.86%) and Afrikaans (2.29%). A bigger proportion of participants originated from the provinces of Gauteng (33.7%) and Mpumalanga (28.6%), with a minority originating from Limpopo (16.9%), Kwazulu-Natal (8.9%), Eastern Cape (4.9%), Free State (3.1%), Western Cape (2.3%), North-West (1.1%) and Northern Cape (0.6%). All Generation Y respondents in the study had some form of basic formal education, with high school education being something that almost every participant possessed. Participants indicated that they had completed high school (34.3%), some possessed a university degree (27.1%), and a significant proportion had completed a postgraduate degree (17.7%). Some respondents completed a college diploma (11.7%) and a university diploma (8.0%), and a minority did not complete high school (1.1%).

4.1 Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis (CFA) is necessary for confirming the theoretical model (Alavi *et al.*, 2020), and in the context of this study, it was performed through construct validity and model fit indices. IBM Analysis of Moment Structure (AMOS) version 28 was used to conduct CFA, and the CFA model fit indices are presented in Table 4. Model fit indices are used to determine the overall model fit while also establishing how it is compared to a given theoretical model (Schermelleh-Engel *et al.*, 2003). Indices that were tested include the Chi-square, root mean square error and approximation (RMSEA), standardised root mean square residual (SRMFieldR), goodness-of-fit statistic (GFI), Tucker-Lewis index (TLI), comparative fit index (CFI), normed fit index (NFI), relative fit index (RFI) and incremental fit index (IFI).

Table 4: Model fit indices

Absolute and Relative Fit Indices	Recommended Values	References	Actual Usage	to Intention Use	Attitude	Perceived Usefulness	Perceived Ease of Use	Subjective Norms
Chi-Square p-value	>0.05	(Barret, 2007)	0.805	0.957	0.540	0.664	0.011	0.096
Root Mean Square Error of Approximation (RMSEA)	<0.07	(Steiger, 2007)	0.000	0.000	0.000	0.000	0.125	0.062
Standardised Root Mean Square Residual (SRMR)	<0.08	(Hooper <i>et al.</i> , 2008)	0.002	0.000	0.002	0.004	0.035	0.017
Goodness-of-Fit Statistic (GFI)	>0.95	(Shevlin & Miles, 1998)	1.000	1.000	0.999	0.999	0.991	0.993

Tucker-Lewis Index (TLI)	>0.90	(Schumacker & Lomax, 2004)	1.005	1.005	1.004	1.004	0.894	0.989
Comparative Fit Index (CFI)	≥ 0.95	(Hu & Bentler, 1999; West <i>et al.</i> , 2012)	1.000	1.000	1.000	1.000	0.982	0.996
Normed Fit Index (NFI)	≥ 0.95	(Hu & Bentler, 1999)	1.000	1.000	1.000	0.999	0.980	0.994
Relative Fit Index (RFI)	>0.90	(Bollen, 1989)	1.000	1.000	0.998	0.997	0.877	0.981
Incremental Fit Index (IFI)	>0.90	(Bollen, 1989)	1.001	1.001	1.001	1.001	0.983	0.996

Source: Own compilation

The chi-square test requires that a construct attain a p-value statistic that is higher than 0.05 for a good model fit to be achieved (Barrett, 2007). This study's measure for actual usage had a p-value > 0.05 (p = 0.805), intention to use achieved p > 0.05 (p = 0.957), attitude computed a p-value >0.05 (p = 0.540), and perceived usefulness returned a p-value > 0.05 (p = 0.096). The chi-square for the perceived ease of use construct demonstrated a poor fit with a p-value < 0.05 (p = 0.011). The Root Mean Square Error of Approximation (RMSEA) indicates how well the model would fit the population covariance matrix when using carefully chosen estimates (Byrne, 2013), and a value of less than 0.07 represents a close model fit. The results of the study for actual usage (0.000), intention to use (0.000), attitude (0.000) and perceived usefulness (0.000) presented values that are below the recommended 0.07 cut-off and represent a perfect fit. The three-item perceived ease of use generated a value higher than the cut-off threshold (0.125), and subjective norms returned an acceptable value (0.062). For the Standardised Root Mean Square Residual (SRMSR) index to be acceptable, computed values need to range between 0 and 0.1 and calculations demonstrate acceptable indices. The Goodness-of-Fit statistic (GFI) is an alternative to the chi-square test that ranges between 0 and 1, with values that are greater than 0.95 regarded as adequate (Shevlin & Miles, 1998; Tabachnick & Fidell, 2013). In this study, values were found to be within the 0 to 1 range and above 0.95. The Tucker-Lewis Index (TLI) computes the reduction of misfit per degree of freedom, with values greater than 0.90 being the most desired (Schumacker & Lomax, 2010). The results of this index in the study centred on the sought 0.9 figure, and this outcome indicates an acceptable fit. A good model fit needs to produce a Comparative Fit Index (CFI) greater than 0.95, and, as expected, CFI values represent a good model fit. The computation of the Normed Fit Index (NFI) resulted in actual usage (1.000), intention to use (1.000) and attitude (1.000) representing the highest values. Perceived usefulness (0.999), perceived ease of use (0.980) and subjective norms (0.994) returning smaller values. These values

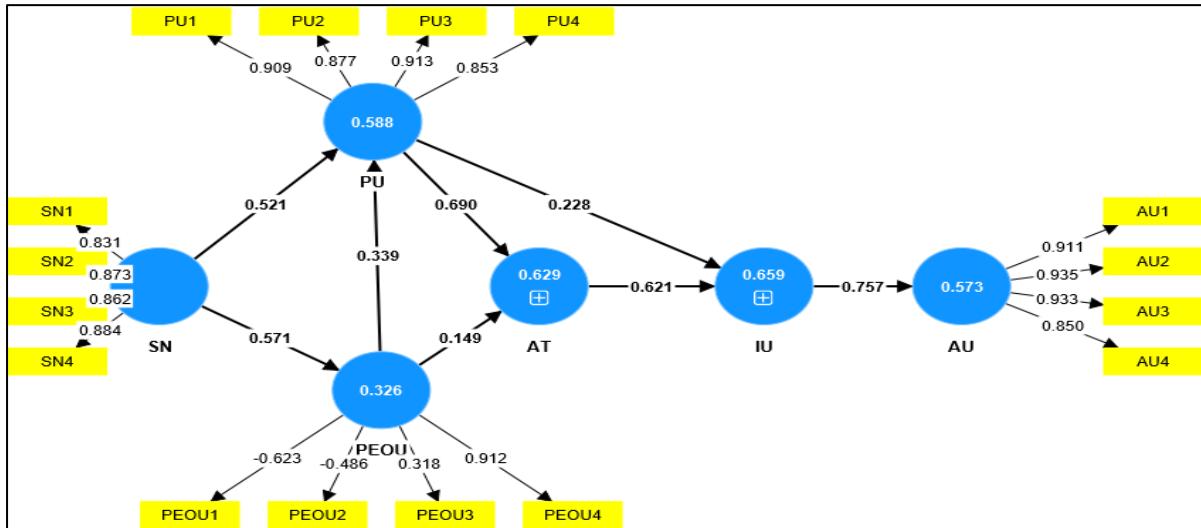
exceeded the good-fit test because NFI statistic values need to be between 0 and 1, where values exceeding 0.95 would indicate a good fit and below 0.90 would indicate a poor fit. The relative fit index (RFI) represents the adjusted Tucker-Lewis Index (TLI) measure (Jöreskog & Sörbom, 2001). The RFI is regarded as being a good fit when individual constructs produce values that are greater than 0.90 (Bollen, 1989). Individual constructs in this study returned adequate results, while perceived ease of use returned an RFI value that demonstrated a marginal fit.

According to Bollen (1989), the Incremental Fit Index (IFI) measure needs to exceed 0.90, with values of zero indicating the worst possible model and values of one reflecting the best possible model. All values computed in this study are centred on 1. The overall performance of the IFI measure indicated a good model fit. While five of the six chi-square results returned values that demonstrate good model fit, the chi-square is not the only measure that is critical in the model fitness test. Indices that include RMSEA, SRMR, GFI, TLI, CFI, NFI, RFI and IFI also presented values that are indicative of a marginal to good model fit. Marsh *et al.* (2004) caution against over-adhering to the minimum threshold fitness values as this may result in Type I error and, subsequently, in the incorrect rejection of an acceptable model. In order to minimise the occurrence of errors and improve model fitness, individual constructs are modelled in conjunction with each other in order to establish whether discriminant validity has been achieved (Coughlan *et al.*, 2008).

4.2 Structural Equation Modelling (SEM)

The assessment of the structural model was conducted to evaluate the structural relationship between measured variables and compressed ones. The t-values, path coefficients and coefficients of determination (R^2) were used in the assessment of the structural equation model. The results of the relationship between the constructs are presented as part of the structural equation model in Figure 2.

Figure 2: Structural Equation Model



Source: Own compilation

The measurement model demonstrated an acceptable model fit, together with acceptable levels of Cronbach's alpha, composite reliability, convergent validity and discriminant validity. The performance of the assessment model produced positive relationships and strong path coefficients between the following TAM constructs: intention to use (IU) and actual usage (IU \rightarrow AU = 0.757), attitude and intention to use (AT \rightarrow IU = 0.621), perceived usefulness and intention to use (PU \rightarrow IU = 0.228), perceived usefulness and attitude (PU \rightarrow AT = 0.69), perceived ease of use and perceived usefulness (PEOU \rightarrow PU = 0.339), perceived ease of use and attitude (PEOU \rightarrow AT = 0.149), subjective norms and perceived usefulness (SN \rightarrow PU = 0.521), and subjective norms and perceived ease of use (SN \rightarrow PEOU = 0.571). The positive relationships that are evident in the measurement model of the South African Generation Y study indicate the applicability of the Technology Acceptance Model in the usage of African language radio stations, and this usage is driven by a five-factor structure comprising of intention to use, attitude, perceived usefulness, perceived ease of use and subjective norms.

5. CONCLUSION

This study's objective was to determine the applicability of the Technology Acceptance Model (TAM) (Davis *et al.*, 1989) in the usage of African language radio stations by Generation Y in South Africa. Using path coefficients, the direct effect of one construct over another was determined and the magnitude of these values assisted in establishing the synergy of the TAM constructs and the model as a whole. The influence that tested constructs have on one

another, together with the positive relationships that have moderate to strong path coefficients, reflect the applicability of the Technology Acceptance Model (TAM) in explaining the usage of ALS by Generation Y in South Africa. This investigation has proven that TAM may be used in areas that pertain to the consumption of African language radio stations (ALSs) in South Africa and possibly in other researches that investigate the consumption of indigenous language radio media in similar markets. The TAM framework is a product of interconnected constructs whose synergised functioning is tested and supported by positive relationships that are evidenced through path coefficients. The tested TAM comprised of constructs that include actual usage, intention to use, attitude, perceived usefulness and perceived ease, with subjective norms being part of an enhanced model that recognises the effects of external factors.

5.1 Managerial implications

Marketers need to use the outcomes of this study to make ALSs attractive media options to both advertisers and consumers. With the outcomes of this study, managers can ensure that ALSs compete for a bigger proportion of the expenditure that is attributed to the more than 22 million Generation Y consumers in South Africa. This study has indicated that this cohort has formal education and possesses degrees and postgraduate qualifications, therefore ALS media needs to be positioned by managers to compete for a bigger proportion of the Generation Y consumers' attention and spending power. Given that the biggest form of currency ALSs have is the audience share they possess, managers need to stabilise the Generation Y consumer segment of ALS media in order to take advantage of this consumer cohort's current and future economic potential from an audience growth and consumer expenditure perspective. This investigation has drawn marketers and programmes managers to the South African Generation Y's intention to use, attitude, perceived usefulness, perceived ease of use and subjective norms with respect to the usage of African language radio stations. This study further provided valuable contribution in addressing Teer-Tomaselli's (2019) contention about how limited radio media research is in Africa while also assisting marketers in recognising the consumer behavioural components that form part of Generation Y's usage of African language radio stations in South Africa.

REFERENCES

Abdullah, F., Ward, R. & Ahmed, E. 2016. Investigating the influence of the most commonly used external variables of TAM on students' Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) of e-portfolios. *Computers in Human Behavior*. 63:75–90. [<https://doi.org/10.1088/1742-6596/890/1/012163>].

Ahmad, N. & Abdulkarim, H. 2019. The Impact of Flow Experience and Personality Type on the Intention to Use Virtual World. *International Journal of Human-Computer Interaction*, 35(12):1074–1085.

Ajzen, I. 1991. The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2):179–211.

Ajzen, I. 2001. Nature and Operation of Attitudes. *Annual Review of Psychology*, 52(1):27–58. [[https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)].

Alavi, M., Visentin, D.C., Thapa, D.K., Hunt, G.E., Watson, R. & Cleary, M. 2020. Exploratory factor analysis and principal component analysis in clinical studies: Which one should you use. *Journal of Advanced Nursing*, 76(8):1886-1889. [<https://doi.org/10.1111/jan.14377>].

Al-Rahmi, A.M., Al-Rahmi, W.M., Alturki, U., Aldraiweesh, A., Almutairy, S. & Al-Adwan, A.S. 2022. Acceptance of mobile technologies and M-learning by university students: An empirical investigation in higher education. *Education and Information Technologies*, 27(6):7805–7826. [<https://doi.org/10.1007/s10639-022-10934-8>].

Alsaleh, D. 2017. Understanding the role of blogger recommendations on consumer purchasing behavior. *The Journal of Business Inquiry*, 17(1):23-40.

Amin, M., Rezaei, S. & Abolghasemi, M. 2014. User satisfaction with mobile websites: the impact of perceived usefulness (PU), perceived ease of use (PEOU) and trust. *Nankai Business Review International*, 5(3):258–274. [<https://doi.org/10.1108/NBRI-01-2014-0005>].

Arsenault, P.M. 2004. Validating generational differences: A legitimate diversity and leadership issue. *Leadership & Organization Development Journal*, 25(2):124–141. [<https://doi.org/10.1108/01437730410521813>].

Ave, S.D., Venter, M. and Mhlophe, B. 2015. Sensory branding and buying behavior in coffee shops: A study on Generation Y. *The Retail and Marketing Review*, 11(2):93-110.

Barrett, P. 2007. Structural equation modelling: Adjudging model fit. *Personality and Individual Differences*, 42(5):815–824. [<https://doi.org/10.1016/j.paid.2006.09.018>].

Bauer, T.K., Giesecke, M. & Janisch, L. 2017. Forced Migration and Mortality. Ruhr Economic Papers, No. 713. [<https://doi.org/10.4419/86788832>].

Bianchi, C. & Andrews, L. 2018. Consumer engagement with retail firms through social media: an empirical study in Chile. *International Journal of Retail & Distribution Management*, 46(4):364–385. [<https://doi.org/10.1108/IJRDM-02-2017-0035>].

Bollen, K.A. 1989. *Structural equations with latent variables*. New York: John Wiley & Sons.

Boshoff, W. & Jaarsveld, R. 2019. Market Definition Using Consumer Characteristics and Cluster Analysis. *South African Journal of Economics*, 87(3):302–325. [<https://doi.org/10.1111/saje.12221>].

BCR (Broadcasting Research Council). 2023. BRC Rams Amplify Modelling Update. [<https://695618.n3cdn1.secureserver.net/wp-content/uploads/2023/07/RAMS-Amplify-Radio-Listenership-Report-Apr22-Mar23.pdf>, downloaded on 27 June 2024].

Bronstein, V. & Katzew, J. 2018. Safeguarding the South African public broadcaster: governance, civil society and the SABC. *Journal of Media Law*, 10(2):244–272. [<https://doi.org/10.1080/17577632.2018.1592284>].

Brosdahl, D.J.C. & Carpenter, J.M. 2011. Shopping orientations of US males: A generational cohort comparison. *Journal of Retailing and Consumer Services*, 18(6):548–554. [<https://doi.org/10.1016/j.jretconser.2011.07.005>].

Byrne, B.M. 2013. Structural Equation Modeling With Lisrel, Prelis, and Simplis. Basic concepts, applications, and programming. Psychology Press. [<https://doi.org/10.4324/9780203774762>].

Carver, R. 1995. *Malawi. Who rules the airwaves?: Broadcasting in Africa*. London: University of Virginia.

Chen, N.H. & Huang, S.C.T. 2016. Domestic Technology Adoption: Comparison of Innovation Adoption Models and Moderators: Domestic Technology Adoption. *Human Factors and Ergonomics in Manufacturing & Service Industries*, 26(2):177–190. [<https://doi.org/10.1002/hfm.20621>].

Chen, Y. & Moon, T. 2015. An Empirical Study on Consumer's Continuous Usage Intention of Smartphone Services in China. *The Journal of Information Systems*, 24(1):95–117.

Choi, G. & Chung, H. 2013. Applying the Technology Acceptance Model to Social Networking Sites (SNS): Impact of Subjective Norm and Social Capital on the Acceptance of SNS. *International Journal of Human-Computer Interaction*, 29(10):619–628.

CNBC, 2023. 50% of Gen Z has a credit card and a prime credit score and they're more credit active than millennials were. [Internet: <https://www.cnbc.com/select/gen-z-credit-habits/>; downloaded on 27 June 2024].

Dakduk, S., ter Horst, E., Santalla, Z., Molina, G. & Malavé, J. 2017. Customer Behaviour in Electronic Commerce: A Bayesian Approach. *Journal of theoretical and applied electronic commerce research*, 12(2):1–20. [<https://doi.org/10.4067/S0718-18762017000200002>].

Davis, F.D., Bagozzi, R.P. & Warshaw, P.R. 1989. User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*, 35(8):982–1003. [<https://doi.org/10.1287/mnsc.35.8.982>].

Escandon-Barbosa, D., Hurtado-Ayala, A., Rialp-Criado, J. & Salas-Paramo, J.A. 2021. Identification of consumption patterns: an empirical study in millennials. *Young Consumers*, 22(1):90–111.

Fishbein, M. & Ajzen, I. 2005. Theory-based Behavior Change Interventions: Comments on Hobbis and Sutton. *Journal of Health Psychology*, 10(1):27–31. [<https://doi.org/10.1177/1359105305048552>].

Fishbein, M. & Ajzen, I. 2011. Predicting and changing behavior: The reasoned action approach. New York: Psychology press.

Fornell, C. & Larcker, D.F. 1981. Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of Marketing Research*, 18(1):39. [<https://doi.org/10.2307/3151312>].

Gunner, L. 2017. The man from where? Ukhoozi FM and new identities on radio in South Africa. *Journal of African Media Studies*, 9(1):61–75. [https://doi.org/10.1386/jams.9.1.61_1].

Hair, J.F., Ringle, C.M. & Sarstedt, M. 2011. PLS-SEM: Indeed a Silver Bullet. *Journal of Marketing Theory and Practice*. 19(2):139–152. [<https://doi.org/10.2753/MTP1069-6679190202>].

Hair, J.F., Sarstedt, M., Hopkins, L. & G. Kuppelwieser, V. 2014. Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European Business Review*, 26(2):106–121. [<https://doi.org/10.1108/EBR-10-2013-0128>].

Harb, A., Khliefat, A., Alzghoul, Y.A., Fowler, D., Sarhan, N. & Eyoun, K. 2021. Cultural exploration as an antecedent of students' intention to attend university events: an extension of the theory of reasoned action. *Journal of Marketing for Higher Education*, (August, 1):1–23. [<https://doi.org/10.1080/08841241.2021.1958125>].

Holbrook, M.B. & Schindler, R.M. 1996. Market segmentation based on age and attitude toward the past: Concepts, methods, and findings concerning nostalgic influences on customer tastes. *Journal of Business Research*. 37(1):27–39. [[https://doi.org/10.1016/0148-2963\(96\)00023-9](https://doi.org/10.1016/0148-2963(96)00023-9)].

Hong, S.J., Thong, J.Y.L., Moon, J.-Y. & Tam, K.-Y. 2008. Understanding the behaviour of mobile data services consumers. *Information Systems Frontiers*. 10(4):431–445.

Hooper, D., Coughlan, J., Mullen, M. 2008. Structural Equation Modelling: Guidelines for Determining Model Fit. *Electronic Journal of Business Research Methods*. 6(1):53-60.

Horwitz, R.B. 2001. Communication and democratic reform in South Africa. Cambridge: Cambridge University Press.

Hu, L. & Bentler, P.M. 1999. Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural Equation Modeling: A Multidisciplinary Journal*. 6(1):1–55. [<https://doi.org/10.1080/10705519909540118>].

Huntley, R. 2006. The world according to Y: Inside the new adult generation. Australia: Allen and Unwin.

Ismail, M. & Razak, R.C. 2011. The determinant factors influencing young consumers' acceptance of mobile marketing in Malaysia. *African Journal of Business Management*, 5(32):12531.

Jain, S. 2021. Examining the moderating role of perceived risk and web atmospherics in online luxury purchase intention. *Journal of Fashion Marketing and Management: An International Journal*, 25(4):585–605. [<https://doi.org/10.1108/JFMM-05-2020-0089>].

Jin, C.H. 2014. Adoption of e-book among college students: The perspective of an integrated TAM. *Computers in Human Behaviour*, 41:471–477. [<https://doi.org/10.1016/j.chb.2014.09.056>].

Jones, J.S., Janet, S., Murray, S.R. & Tapp, S.R. 2018. Generational Differences in the Workplace. *Journal of Business Diversity*, 18(2). [<https://doi.org/10.33423/jbd.v18i2.528>].

Jöreskog, K.G. & Sörbom, D. 2001. LISREL 8: User's reference guide. 2nd ed. Scientific Software International.

Lekgoathi, S.P. 2009. 'You are Listening to Radio Lebowa of the South African Broadcasting Corporation': Vernacular Radio, Bantustan Identity and Listenership, 1960–1994. *Journal of Southern African Studies*, 35(3):575–594. [<https://doi.org/10.1080/03057070903101821>].

Lekgoathi, S.P. 2012. Ethnic Separatism or Cultural Preservation? Ndebele Radio under Apartheid, 1983–1994. *South African Historical Journal*, 64(1):59–80. [<https://doi.org/10.1080/02582473.2012.655942>].

Lim, W.M., Gupta, S., Aggarwal, A., Paul, J. & Sadhna, P. 2021. How do digital natives perceive and react toward online advertising? Implications for SMEs. *Journal of Strategic Marketing*. :1–35. [<https://doi.org/10.1080/0965254X.2021.1941204>].

Liu, D. & Luo, J. 2022. College Learning From Classrooms to the Internet: Adoption of the YouTube as Supplementary Tool in COVID-19 Pandemic Environment. *Education and Urban Society*, 54(7):848–870. [<https://doi.org/10.1177/00131245211062516>].

Marakarkandy, B., Yajnik, N. & Dasgupta, C. 2017. Enabling internet banking adoption: An empirical examination with an augmented technology acceptance model (TAM). *Journal of Enterprise Information Management*, 30(2):263–294. [<https://doi.org/10.1108/JEIM-10-2015-0094>].

Marsh, H.W., Hau, K.T. & Wen, Z. 2004. In Search of Golden Rules: Comment on Hypothesis-Testing Approaches to Setting Cutoff Values for Fit Indexes and Dangers in Overgeneralizing Hu and Bentler's (1999) Findings. *Structural Equation Modeling: A Multidisciplinary Journal*, 11(3):320–341. [<https://doi.org/10.1109/MSPEC.2020.9078459>].

Mhlambi, T. 2019. African Pioneer: K. E. Masinga and the Zulu "Radio Voice" in the 1940s. *Journal of Radio & Audio Media*, 26(2):210–230. [<https://doi.org/10.1080/19376529.2018.1468445>].

Mullins, J.K. & Cronan, T.P. 2021. Enterprise systems knowledge, beliefs, and attitude: A model of informed technology acceptance. *International Journal of Information Management*. 59:102348. [<https://doi.org/10.1016/j.ijinfomgt.2021.102348>].

Nyamnjoh, F.B. 2005. Africa's media, democracy, and the politics of belonging. London: Zed Books.

Nyembezi, V., Rootman, C. & Tait, M. 2019. The South African public broadcaster's financial sustainability: Internal stakeholders' perceptions, *Acta Commercii*. 19(1). [<https://doi.org/10.4102/ac.v19i1.711>].

Nysveen, H. 2005. Intentions to Use Mobile Services: Antecedents and Cross-Service Comparisons. *Journal of the Academy of Marketing Science*, 33(3):330–346. [<https://doi.org/10.1177/0092070305276149>].

Özkan, M. & Solmaz, B. 2017. Generation Z - The Global Market's New Consumers- And Their Consumption Habits: Generation Z Consumption Scale. *European Journal of Multidisciplinary Studies*, 5(1):150. [<https://doi.org/10.26417/ejms.v5i1.p150-157>].

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. [<https://doi.org/10.18662/brain/13.1/297>].

Rafdin, W. & Senalasari, W. 2021. Predicting the adoption of mobile payment applications during the COVID-19 pandemic. *International Journal of Bank Marketing*, 39(6):984–1002. [<https://doi.org/10.1108/IJBM-10-2020-0532>].

Rezaei, S. & Amin, M. 2013. Exploring online repurchase behavioural intention of university students in Malaysia. *Journal for Global Business Advancement*, 6(2):92. [<https://doi.org/10.1504/JGBA.2013.053561>].

Rönkkö, M. & Cho, E. 2022. An Updated Guideline for Assessing Discriminant Validity. *Organizational Research Methods*, 25(1):6–14. [<https://doi.org/10.1177/1094428120968614>].

Roy, S.K., Balaji, M.S., Quazi, A. & Quaddus, M. 2018. Predictors of customer acceptance of and resistance to smart technologies in the retail sector. *Journal of Retailing and Consumer Services*, 42:147–160. [<https://doi.org/10.1016/j.jretconser.2018.02.005>].

Saunders, M.N.K., Lewis, P. & Thornhill, A. 2015. Research methods for business students. 7th ed. New York: Pearson Education.

Schepers, J. & Wetzels, M. 2007. A meta-analysis of the technology acceptance model: Investigating subjective norm and moderation effects. *Information & Management*, 44(1):90–103. [<https://doi.org/10.1016/j.im.2006.10.007>].

Schermelleh-Engel, K., Moosbrugger, H. & Müller, H. 2003. Evaluating the fit of structural equation models: Tests of significance and descriptive goodness-of-fit measures. *Methods of Psychological Research Online*, 8(2):23-74.

Schiffman, L.G. & Wisenblit, J. 2015. Consumer behaviour. 11th ed. Boston: Pearson.

Schiffman, L.G., Kanuk, L.L. & Brewer, S. 2014. Consumer behaviour: global and Southern African perspectives. Cape Town: Pearson.

Schumacker, R.E. & Lomax, R.G. 2010. A beginner's guide to structural equation modeling. 3rd ed. New York: Routledge.

Shevlin, M. & Miles, J.N.V. 1998. Effects of sample size, model specification and factor loadings on the GFI in confirmatory factor analysis. *Personality and Individual Differences*, 25(1):85–90. [[https://doi.org/10.1016/S0191-8869\(98\)00055-5](https://doi.org/10.1016/S0191-8869(98)00055-5)].

Shin, D.H. 2009. Determinants of customer acceptance of multi-service network: An implication for IP-based technologies. *Information & Management*, 46(1):16–22. [<https://doi.org/10.1016/j.im.2008.05.004>].

Slaton, K. & Pookulangara, S. 2022. Collaborative consumption: An investigation into the secondary sneaker market. *International Journal of Consumer Studies*, 46(3):763–780. [<https://doi.org/10.1111/ijcs.12725>].

South African Broadcasting Corporation (SABC). 2020. SABC Annual reports. [<https://www.sabc.co.za/sabc/annual-reports/>; downloaded on 30 November 2021].

South African Broadcasting Corporation (SABC). 2023. SABC Annual reports. [Internet: <https://www.sabc.co.za/sabc/annual-reports/>; downloaded on 7 August 2023].

Souza, A.C. de, Alexandre, N.M.C., Guirardello, E. de B., Souza, A.C. de, Alexandre, N.M.C. & Guirardello, E. de B. 2017. Propriedades psicométricas na avaliação de instrumentos: avaliação da confiabilidade e da

validade. *Epidemiologia e Serviços de Saúde*, 26(3):649–659. [<https://doi.org/10.5123/S1679-49742017000300022>].

Statistics South Africa (Stats SA). 2020. Education series volume VI: Education and Labour Market Outcomes in South Africa, 2018. [<http://www.statssa.gov.za/?p=13024>; downloaded on 01 December 2020].

Steiger, J.H. 2007. Understanding the limitations of global fit assessment in structural equation modeling. *Personality and Individual Differences*, 42(5):893–898. [<https://doi.org/10.1016/j.paid.2006.09.017>].

Tabachnick, B.G. & Fidell, L.S. 2013. Using multivariate statistics. 6th ed. Boston: Pearson Education.

Teer-Tomaselli, R. 2019. The Contradictions of Public Service and Commercialisation in Mid-century South African Broadcasting: A Case Study of the Schoch Commission and Springbok Radio. *Media History*, 25(2):225–243.

Tolani, K. 2020. Money and Generations: Financial Choices Made By Gen X and Gen Y. *International Journal of Management*, 11(4):657–672.

Tripathi, S.N., Srivastava, S. & Vishnani, S. 2022. Mobile wallets: achieving intention to recommend by brick and mortar retailers. *Journal of Marketing Theory and Practice*, 30(2):240–256. [<https://doi.org/10.1080/10696679.2021.1925920>].

Usman, H., Projo, N.W.K., Chairy, C. & Haque, M.G. 2022. The exploration role of Sharia compliance in technology acceptance model for e-banking (case: Islamic bank in Indonesia). *Journal of Islamic Marketing*, 13(5):1089–1110. [<https://doi.org/10.1108/JIMA-08-2020-0230>].

Van Schalkwyk, P.J. 2019. Credit usage intentions amongst Generation Y students. North-West University (South Africa). Vanderbijlpark Campus. (Thesis). <https://nwulib.nwu.ac.za/login?url=https://search.ebscohost.com/login.aspx?direct=true&db=ir00507a&AN=nwuir.10394.32305&site=eds-live>.

Venkatesh, V., Morris M.G., & Davis, G.B. 2003. User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27(3):425. [<https://doi.org/10.2307/30036540>].

Venter, P., Jansen van Rensburg, M. & Davis, A. 2012. Drivers of learning management system use in a South African open and distance learning institution. *Australasian Journal of Educational Technology*, 28(2). [<https://doi.org/10.14742/ajet.868>].

Wang, K. 2015. Determinants of mobile value-added service continuance: The mediating role of service experience. *Information & Management*, 52(3):261–274. [<https://doi.org/10.1016/j.im.2014.11.005>].

West, S.G., Taylor, A.B., Wu, W. 2012. Model fit and model selection in structural equation modeling. New York, Guilford Press. pp. 209–231.

Wiederroth, N. 2012. Radio broadcasting for blacks during the Second World War: "It could be dangerous...". *Historia*, 57(2):104–149.

Wiid, J. & Diggines, C. 2013. Marketing research. 2nd ed. Cape Town: Juta.

Wilson, N., Keni, K. & Tan, P.H.P. 2021. The Role of Perceived Usefulness and Perceived Ease-of-Use toward Satisfaction and Trust which Influence Computer Consumers' Loyalty in China. *Gadjah Mada International Journal of Business*, 23(3):262.

Wolf, M.M., Carpenter, S., Qenani-Petrela, E., Wolf, M.M., Carpenter, S. & Qenani-Petrela, E. 2005. A Comparison of X, Y, and Boomer Generation Wine Consumers in California. *Journal of Food Distribution Research*, 36(1):1-6. March issue. [<https://doi.org/10.1177/0013164413495237>].

Yoon, C. & Rolland, E. 2015. Understanding Continuance Use in Social Networking Services. *Journal of Computer Information Systems*, 55(2):1–8. [<https://doi.org/10.1080/08874417.2015.11645751>].