



**Mardi 28 mars 2017**

Horaire : 14h00 - 16h

Lieu : Polytech Montpellier - salle TD115 - Université de Montpellier

**Objet : Compte rendu de la réunion du groupe Système d'Information**

**1. La liste des participants du groupe SI :**

1. Somsing AUTCHRAPORN
2. Yannick BARDIE
3. Yves BARLETTE
4. Karim BOUAKAZ
5. Antoine CHOLLET
6. Philippe COHARD
7. Matthijs DEN BESTEN
8. Bernard FALLERY
9. Régis MEISSONIER
10. Sofiane MESSAOUDI
11. Roxana OLOGEANU-TADDEI
12. Roland PETCU
13. Anass MAWADIA
14. Anale NKOYI

**2. La liste des excusés du groupe SI :**

1. Céline AVERSANG
2. Rajaa EL MEZOUAGHI
3. Loïs Gilles
4. Emmanuel HOUZE
5. Josip MARIC
6. David MORQUIN
7. Faris SAMAH

## Ordre du jour

1- Présentation d' Anale NKOYI (étudiant en première année de thèse dans le cadre d'un programme d'échange/de mobilité de cinq mois entre l'université de Montpellier et la Central University Technology, Free State - South Africa) encadré par Emmanuel HOUZE.

2- Présentation de l'avancée de thèse de Sofiane MESSAOUDI

### 1. Présentation du projet de thèse d'Anale NKOYI :

Research subject : Integrating Customer Relationship Management in technology adoption theories to enhance internet banking adoption and use behaviours in rural areas of South Africa.

- Introduction and problem statement :

- advances in IT, have had an enormous effect on services delivered in the banking industry
- e-commerce and user's responses opened opportunities for many businesses
- customers can exploit a full range of Internet Banking services
- retail banks around the world adopted e-banking technologies

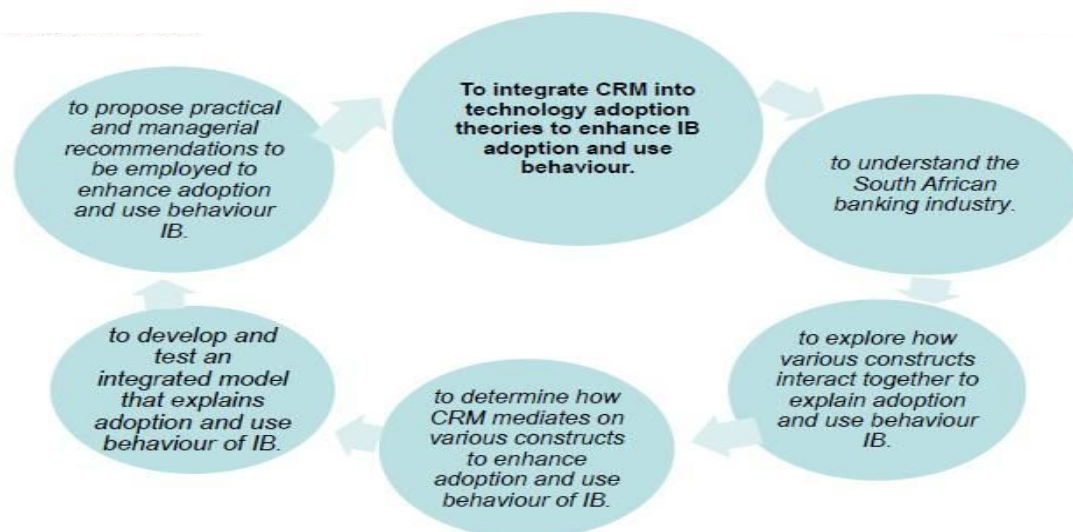
In South Africa (SA) internet banking has been extensively investigated (Clems, Gan & Du, 2012; Dash, 2014; Govender & Wu, 2013; Kather, Almansour & Mahmoud, 2016; Maduku, 2014; Podder, 2005).

Despite the benefits of IB, customers from rural areas in SA still travel long distances access branches in cities.

Estimated that 15 million people were not using IB in SA (Mzwandile, 2010).

As such, many studies (Brown & Molla, 2005; Maduku, 2014; Sing, 2004) lamented that banks face challenges to migrate customers.

### **Aim and research objectives**



- **Theoretical and conceptual framework**

- Technology Acceptance Model (TAM) of Davis (1989) and the Unified Theory of Acceptance and Use Technology (UTAUT) of Venkatesh et al. (2012)
- despite the claim of many scholars, TAM poorly incorporated the effects of external variables that improve its capability to predict acceptance and use of technology.
- UTAUT integrates all the previous IT acceptance models and tried to combine different factors in a way providing a stronger predictive model of IT acceptance .
- the model of Anele retains original constructs of TAM namely, perceived ease of use and perceived usefulness, and also social influence from UTAUT as determinants of behavioural intention to accept internet banking.
- this study also considers behavioural intention as the main predictor of acceptance and use behaviour of internet banking.

- **Research methodology**

- Anele postulates a positivist dominant approach of his research;
  - knowledge should be gathered through the verification of facts; and
  - causal relationships and fundamental laws should govern the development of new knowledge (Tien, 2009)
- a descriptive research design will be used.
- data will be collected using a structured self-administered questionnaire
- Raosoft Sample Size Calculator will be used to determine the prospective power analysis of the sample size (Raosoft, 2004).
- during data analysis various forms of statistical techniques will be used
- the Structural Equation Modelling (SEM) will be employed to test the model fit and for path analysis.

- **Comments and questions :**

**Question (a):** the topic is interesting, also there are Rural Areas in Thailand. However, Customer Relationship is a broad term, how do you conceptualise it? And given that most of the people residing in rural areas are old people, why not consider the moderating effect of Age and Education customers' adoption and use behaviour?

**Response (a):** of course, I have pointed out during the presentation, that CRM has two approaches namely, Technology and Customer value creation approach. In the main, the focus of the current study is on customer value creation. In essence, I argue that retail banks should make sure that during the selling and or buying of a bank account, customers are taken through the features and benefits of an account and particularly how internet banking functions. I believe that, this will go a long to mitigate some of the negative perceptions of rural banking customers



about internet banking. The second, question is a very important question, demographics were considered during the proposal stage, however it was decided that since an ANOVA test will be employed during data analysis, there is no need to include them in the proposed model.

**Question (b):** maybe you have already addressed my question, as I just came in. How do you define rurality?

**Response (b):** that is a very important question which emerged during the defences of the proposal as well. I define rurality by means of proximity to industrial and commercial activities. Rural areas in their nature are far away and detached from major industrial and commercial activities.

**Comment, question, suggestion:** Professor Régis Meissonier, commented that since the CRM is a broad concept, it must clearly be explained, especially the technology aspect of it. Educating customers about internet banking is one concept that must be included. Consider alternative models, ie. How emotions impact on technology adoption, because many of technology acceptance theories are cognitive models. Professor Régis Meissonier, also recommended relevant journal articles as literature sources.

Message d'Anale : *the researcher noted a number of comments and suggestions from the group, and thanked the group for the valuable insights.*

## **2. Présentation de l'avancée de thèse de Sofiane MESSAOUDI :**

Théorie néo-instit (Cf SIM numéro spécial 2011) essentiellement basée sur DiMaggio & Powell (1983), Meyer & Royan (1977), Scott (2001)

Auparavant : théorie Institutionnelle (Weber, Selznick, Parsons)

### **Cadres Théoriques**

- présentation du Contexte institutionnel
- pratiques institutionnalisées : notions de réponses et de normes sociales résilientes.
- concept d'isomorphisme : mimétique, normatif ou coercitif (DiMaggio & Powell, 1983)
- légitimité stratégique et institutionnel (Suchman, 1995)
- le concept de « Mythe et cérémonie » (Meyer et Rowan, 1977)
- compléments : « désinstitutionnalisation » et « réinstitutionnalisation »

### **Les différentes Pratiques SI (Mignerat et Rivard, 2006)**

- planification et contrôle de projet,
- intégration externe aux projets
- gestion des risques (analyses probabilistes).

Définition des rôles techniques et bonnes pratiques (Avgenou, 2002)



### Réponses des Acteurs institutionnels

- stratégies de réponse : « mindfulness » / « mindlessness »
- 5 groupes de stratégie possible : L'acquiescement, le compromis, la manipulation, la provocation, l'évitement (Oliver, 1992) (Mignerat & Rivard, 2010)
- les réponses de l'entrepreneur institutionnel (Mignerat & Audebrand, 2011)

**Question de Recherche** : dans le cadre d'organisations institutionnalisées, quelle est la liberté d'action des chefs de projet SI ?

#### Echanges :

Roxana Ologeanu : l'influence des religions dans le research gap

Yves Barlette : proposition article "INVESTING IN INFORMATION SYSTEMS: ON THE BEHAVIORAL AND INSTITUTIONAL SEARCH MECHANISMS UNDERPINNING HOSPITALS' IS INVESTMENT DECISIONS 1" Salge T Kohli R Barrett M (2015) MIS Quarterly Vol. 39 No. 1, pp. 61-89

Philippe Cohard : n'y-a-t'il pas un lien à faire avec l'intrapreneur ?

Régis Meissonier : Théorie de l'agenda existe – légitimation à une autre. Recherche action : analyser le processus et son articulation sur la durée. (KINGDON)

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*Ce compte rendu a été réalisé par le secrétariat de l'équipe de recherche  
Systèmes d'Information*