

Francisco Espinoza Morales, José Marcos Bustos Aguayo, Margarita Juárez Nájera,

Javier Carreón Guillén, Cruz García Lirios

Department Social Work

*Corresponding Author: Francisco Espinoza Morales, Department Social Work

ABSTRACT

Within the framework of the Human Capital Theory (TCH) and the use of Information and Communication Technologies (ICT), a model of causal relationships between cognitive variables is proposed. For this purpose, the relationship between Internet use and perceptions of usefulness, ease and self-efficacy is discussed. Subsequently, the reliability and validity of the instrument that measures perceptions, attitudes and intentions was established. The results show that the main determinant of Internet use is the perception of utility ($\beta = .46$). E l model obtained an adequate adjustment relative to the hypothetical model relationships between perceptual and attitudinal variables on the deliberate variable. The implications of the model regarding the development of human capital and customer satisfaction in work environments are discussed.

Keywords: *Internet, Efficiency, Utility, Attitude and Intent.*

INTRODUCTION

Within the framework of studies on technology and the development of human capital, mainly Information and Communication Technologies (ICT), the use of the Internet can be explained from models that include variables that determine consumer decisions., buying and selling products and services online (Briceño and Godoy, 2012).

In principle, the Human Capital Theory (HCT) proposes that human development takes place at the cognitive level when the individual develops sufficient capacities to integrate the surrounding stimuli into decisions and intentions to carry out actions that influence their successful life and are transferred to the groups to which they belong (Obisi and Anyim, 2012). In this sense, the relationship between the Internet and human capital is fundamental because it is a binomial that activates a cycle of creativity and innovation related to efficiency, efficacy and effectiveness.

The HCT states that the cognitive capacities of individuals concentrate the competitive advantages of organizations. Human capital would be an indicator of human development.

However, educational factors and cognitive characteristics of individuals require a motivational factor. Bandura (1977; 1982; 1993; 1994; 1995; 2001) counted for the achievement of objectives and vicarious experience would determine the perceptions of effectiveness when carrying out an action. In this sense, Reed& Wolniak (2005) propose aptitude as a motivational component of human development.

In short, the HCT is supported by the experiences learning referring to skills development and opportunities. The assessment of each of these factors will regulate the degree of human development.

Although the HCT refers to the use of Information and Communication Technologies (ICT), the effect of the same on cognitive abilities it seems to be obviated. Precisely, the purpose of this study is to establish the determinants of decisions and intentions to use the Internet to discuss the cognitive consequences of opportunities for the development of human capital. Since psychological studies of Internet use intentions and decisions seem to be limited to cognitive variables, it is necessary to develop a model to establish the causal relationships between technological, perceptual. attitudinal and intentional factors.

In principle, the use of the Internet has been considered as a *set of actions of buying and selling products and services through electronic or digital protocols for transferring money for good.* In this sense, the exchange of information would be essential for personal development goals. In other words, the competitive advantages around the search, selection and synthesis of information through the Internet would be an

indicator of the information management and processing capacities that in the framework of the HCT are fundamental to explain the development of human capital in the organizations.

Includes two indicators to explain Internet use. It is about the purchase and contracting of services or products in which the perception of control and consumer experiences explain the achievement of objectives. Considers the satisfaction of the customer as the result of experiences positive and high perceptions of control; ICTs would be determined by both variables.

In the specific case of perceptions, psychological studies of Internet use maintain that the diversity of perceptions are the main determinants of electronic consumption decisions and money transfers in exchange for a product or service.

Although there is theoretical and empirical evidence to show that perceptions are essential factors concerning the acceptance, adoption and use of the ICT, other variables evaluative order, regulatory, demographic, technological, creencial, attitudinal or intentional explain more measure Internet use.

The diversity of predictive factors of Internet use corresponds to the heterogeneity of studies in which perceptions are the factors that have been most nuanced to explain specific actions of Internet use.

Perceptions have been classified into five aspects that measure capabilities, skills, benefits, costs, risks or challenges, such as expectations that occur at the time of the decision to use the Internet, or expectations that will likely occur if the benefits outweigh the costs.

Studies of the intention to use the Internet maintain that the perceptions of use and utility correspond significantly when it comes to social networks (Saadé, Nebebe and Tan, 2007). The search, analysis and synthesis of scientific information is an exclusive skill of research assistants (Shroff, Deneen and Ng, 2011). As for their attitudes, cyber u sers who spend more time on social networking processed efficiently on information to their contacts, but no sa ben basic procedures for managing a software mathematics (Su Hsiu and Cheng, 2005). In general, cyber users who develop computer skills work in the IT and financial services sector, spend most of their working time typing a computer, are recognized for their computer knowledge, create communication work teams through networks, know the scope and financial limits of ICT (Zhangxi, Binjia and Linhua, 2007), but ignore the social, educational or academic consequences and technologies Stas (Wai, Andersson and Oslear, 2005).

METHOD

A cross-sectional study was carried out (interviews are not compared before and after an intervention, it is only diagnosed once) and a correlational study (causal, direct and indirect, negative and positive relationships are established between two or more indicators).

188 users of the Mexico library were intentionally selected. 141 women (75 percent) and 47 men (25 percent). Of the total, 62 have incomes of less than 3,000 pesos per month (33 percent), 79 between 3,000 and 6,000 (42 percent) and 47 earn more than 6,000 per month (25 percent). Of the total, 55 have a bachelor's degree (29.3 percent), 82 have a baccalaureate (43.6 percent) and 51 have a high school (27.1 percent).

The *Sociodemographic* Questionnaire Data was used, which included two options for sex: male () female () and open questions: How old are you until today? Did you finish your most recent studies obtaining the corresponding certificate? In case of negative answer, write the degree in which you stayed and the main reason why you interrupted your studies. If the answer is yes, write the level of studies in which you were certified and the main reason that motivated you to finish your studies. Finally, write your approximate income for a month, you can include the money you earn in case of working or receiving financial support from the government or some other institution. Also it was used the Scale of Perceived self - efficacy Electronics of which included 12 items that measure the capabilities of Internet browsing time to enter a web page, security protocols, electronic transfer and data processing with four response options "very unlikely", "unlikely", "unlikely" and "very likely". The Electronic Utility Perception Scale was applied and 12 items were included that measure the expectations of achievement and success at the time of using some technological-computational innovation to buy or sell products and services with four response options; "Very likely", "unlikely", "unlikely", "very unlikely". For its part, the Attitude Scale towards the Consumer Electronics incluy or 12 items that measure the emotions around internet use on social networks with four response options ranging from "unexciting" to "very exciting." Finally, the scale of Intent Consumer Electronic incluy or 12 items that measure decisions to use internet at the possibility of buying or selling products and services and transfer electronic money with four response options ranging from "very unlikely" to "very likely". The reliability of the scales was greater than.60 and the validity had correlations greater than.300 between each item and factor, explaining about 56 percent of the total variance.

Regarding the answer options, four were included to avoid the tendency of the respondents to choose central answers. Because the Internet is more than an information technology, the construction of reagents that will evaluate the traits of human interaction in social networks was considered. In this sense, items are included in which people evaluate the speed of interaction with other users or identification with users of similar personality. Reagents are also included to evaluate the consumption criteria and the options that the network offers when looking for a product service. The items were or constructed considering the definition of the variable they intend to measure and the items used in the state of the art. The reagents of the studies reported in the state of the question were adapted considering their specificity in the measurement of traits. Another inclusion criterion was the reliability, validity and correlation of the items. Subsequently, the items were adapted to the context of the research. Finally, judges were
 Table1. Descriptive of instrument

used to select those items that were included. Because the profile of the Internet user is academic, those individuals who were in the lobby of the library were selected and their participation in answering the questionnaire was asked. After ten minutes the questionnaire was asked and the answers were reviewed. In the cases in which there was only one answer or the total or partial absence of them, they were asked to write on the back the reason why they repeatedly answered or, where appropriate, the absence of answers. Subsequently captured rum responses SPSS statistical software version 17 and AMOS version 6

RESULTS

The demonstration of a structural model was initiated with the establishment of the normal distribution of responses to the items included in the instruments that measure variables of the model. The kurtosis parameter is used to demonstrate the normal distribution. However, in psychology it is common to find biased negative data, which is why monotonic transformations are carried out to redistribute the data from negative to positive sign. Table 1 shows negative kurtosis values, but these are within the permissible range for their monotonic transformation.

	Reagent	Μ	DE	Α	F1	F2	F3	F4
	Cyber-Efficiency Scale (alpha = .610)							
r1	In the yellow section I can eliminate unexpected	2.46	1,020	.781	.897	.130	.022	059
	offers.							
r2	On google I can avoid sudden erotic advertising.	2.84	1,159	.732	.705	001	033	159
r3	In wikipedia I can choose the scientific	2.44	.937	.761	.148	.085	.003	067
	information I need.							
r4	In amazon I can select the offers I need.	2.38	1,161	.704	.170	020	.187	009
r5	On myspace I can choose who to chat with.	2.47	1,139	.753	.146	.104	.029	.071
rб	In google I can sign up for the courses I need.	2.22	1,114	.702	.030	.016	120	.112
r7	In amazon I can buy the products I am looking	2.18	1,044	.751	.187	.025	036	.196
	for.							
r8	In the opportune notice I can contract the services	2.70	1,178	.782	.058	.071	168	.088
	that I like.							
r9	On facebook I can chat with the scientific	2.48	1,062	.752	.710	.039	120	.017
	communities I am looking for.							
r10	In amazon I can find special offers.		1,133	.741	.070	096	.002	.092
r11	On youtube I can download special erotic images.		1,172	.752	041	.168	006	.029
r12	In google I can communicate with the scientists I		1,111	.704	.316	092	.169	096
	am looking for.							
	Cyberutility Scale (alpha = .715)							
r13	In amazon I will buy the things I am looking for.	1.99	1,131	.762	.043	028	.013	074
r14	In hi5 I will chat with the type of people I am		1,152	.703	.085	.074	.154	.148
	looking for.							
r15	In wikipedia I will consult the scientific articles	2.26	1,030	.775	.129	116	.004	.068
	that I need.							
r16	In the yellow section I will contract the services I	2.38	1,161	.784	.170	020	.187	009
	am looking for.							
r17	In hotmail I will chat with shy people.	2.48	1,140	763	030	.379	038	.124

r18	On youtube I will consult the academic		1 1 1 0	761	016	- 037	- 149	121
110	information I need.		1,110	.701	.010	.057	.14)	.121
r19	In yahoo I will improve my purchase criteria.		1 016	770	053	818	- 103	025
r20	In gmail I will develop my communication skills	2.36	1 294	798	000	505	- 114	066
r21	In google I will learn to find any type of	2.48	1.097	.756	.002	.166	.189	.324
	information.		1,027					
r22	In amazon you easily buy what you like.	2.39	1,221	.762	.035	054	.047	.074
r23	In the opportune notice I will contract the services	2.79	1,190	.713	134	.129	.069	.082
	that I like.		<i>,</i>					
r24	In google you can easily sign up for the courses	2.42	1,059	.704	.062	.249	.042	054
	you need.							
	Cyberactivity Scale (alpha = .622)							
r25	On facebook you post what happens to you	1.97	1,408	.753	.176	.010	.135	.231
r26	On twitter you find valuable ideas	3.11	1,376	.793	.032	143	123	.025
r27	On hi5 you follow people x	2.33	1,261	.761	.023	.074	003	.008
r28	On myspace these people with personality	1.76	1,172	.784	.085	.102	283	.070
r29	In wikipedia the information is reliable	2.53	1,181	.704	.042	.070	.016	.068
r30	In yahoo mail is fun	2.40	1,248	.793	.044	098	057	.064
r31	In hotmail are boring contacts		1,243	.762	.096	019	.077	179
r32	In gmail there are strange people		1,113	.713	.058	.068	.121	.036
r33	On youtube you find entertaining videos	2.51	1,092	.784	051	.026	.077	.109
r34	In google you find everything	2.26	1,045	.752	.006	.083	.316	.036
r35	In wikipedia there are those who flee the library	2.78	1,308	.763	073	033	.757	.026
r36	On facebook is to most people	2.16	1,089	.761	.065	061	.021	094
	Cyberintention Scale (alpha = .632)							
r37	In amazon I would buy the products on sale.	2.48	1,199	.782	.094	045	.120	040
r38	In the yellow section, I would contract the services	2.93	1,003	.740	.014	035	092	232
	on offer.							
r39	At the appropriate notice, he would acquire the	2.48	1,031	.760	.065	076	.034	.133
	information on offer.							
r40	In google I would buy pirated products.	2.38	1,161	.763	.170	020	.187	009
r41	In google I would hire clandestine services.	1.90	1,110	.764	.176	.132	032	.110
r42	In amazon he would acquire esoteric information.	2.40	1,222	.763	100	.107	.037	.133
r43	In amazon I would buy prestigious products.	2.19	1,092	.752	.003	.023	.035	.137
r44	In google I would hire quality services.	2.68	1,226	.754	.119	.024	.101	.206
r45	In wikipedia I would acquire relevant information.	2.64	.996	.742	.022	.147	123	.061
r46	In amazon I would buy fashionable products.	2.52	1,234	.769	.011	098	.087	.091
r47	In the appropriate notice, I would hire updated	2.51	1,154	.753	.006	.038	.197	.830
	services.							
r48	In google I would acquire border information.	2.68	1,222	.769	.013	.030	.117	.384
	Explained variance				20,961	13,611	10,654	9,413

Source: Elaborated with data study. M = Mean, SD = Standard Deviation, A = Alpha excluded data value, F1 = Cibereficience, F2 = Ciberusefulness, F3 = Ciberacttitud, F4 = Ciberintention

After the monotonic transformation, the validity defined as a *representation of generalization of operations and measurements of the manifest variables to latent higher-order constructs* was estimated. The 20,961 cibereficiencia explained percent of the variance, ciberutilidad said the 13,611, the ciberactitud, the 10,654 and ciberintención, the 9.413 percent of the variance.

Once the validity of the four constructs was demonstrated, their reliability was calculated, understood as the consistency of a measure for the reduction of the error variance and the maximization of the systematic variance in reference to the total variance. The ciberficincia obtained a co n reliability of 0.610, the ciberutilidad, of 0.715, the ciberactitud, of 0.622 and c iberintención, of 632 that were considered within the threshold of internal consistency.

The next phase around the demonstration of the structural model corresponds to the covariances between the indicators of the four factors. The covariance matrix is defined as *the establishment of the specifications of the causal, associative, direct and indirect relationships included.* Table 2 shows values close to unity and values close to zero. Both values were considered for the specification of the measurement model.

	М	DE	F1	F2	F3	F4	F1	F2	F3	F4
F1	24.31	14.35	1.000				1,035	.635	.383	.627
F2	22.54	16.57	0.562*	1.000				1,122	.139	.523
F3	26.54	15.46	0.673***	0.503**	1.000				1,666	.158
F4	21.24	14.34	0.493*	0.643**	0.672*	1.000				1,027

Table2. Correlations and covariance between factors

Source: Elaborated with data study. M = Mean, SD = Standard Deviation, F1 = Cibereficience, F2 = Ciberuse fulness, F3 = Ciberactitud, F4 = Ciberintention

Once the model was specified, its structure or structural model was estimated. E1 structural model is a system of linear equations of variables heterogeneous analysis of their trajectories and factors. A hybrid model was estimated to establish the effects of perceived efficiency on the perception of utility, attitude and intention (see figure 7). The perception of efficiency turned out to be the direct determinant of the intention to use the Internet. To the extent that individuals consider that they are capable of controlling, managing

and systematizing information on the Internet, their possibilities of contracting services and purchasing products on the Internet increase. If the indirect effects of the elimination of unforeseen messages about the acquisition of a service or product on the internet are considered, the perceptions of improving and developing said skills are increased through favorable dispositions towards google and wikipedia servers (see Figure 1).



Figure 1. Structural equation modelling

Source: Elaborated with data study

The last phase of the structural model demonstration is its adjustment. The fit of a model allows testing hypotheses regarding the perfect fit that, due to their asymptotic distribution, require the chi-square parameter. Table 3 shows the fit values for chi square, degrees of freedom (number of specified relationships - number of estimated parameters), and significance level. The values of the adjustment parameter were considered as evidence of an adequate adjustment. However, given that the chi-square is sensitive to the size of the sample, we proceeded to estimate the values of other fit indices. The fit indices are divided by the total scores of the subjects and by the posterior

probabilities. If chi squared distributions are assumed for both indices, it is possible to establish their posterior distribution in which *the* probability that the trait level is included in each subgroup q of the continuum assuming its *response pattern x is indicated.* Rates of adjustment and residual were estimated to show the adjustment of the structural model to the hypothetical model relationships spec ified. Table 3 shows values close to unity for the case of the goodness of fit indices and values close to zero for the residual indices. Both values were considered as evidence of fit.

T	able3.	Adjustment	of the	cyber-intentional	structure
		./	./	~	

X^2	gl	р	GFI	AGFI	NFI	IFI	CFI	RMSEA	RMR
78.078	14	.000	.910	.769	.781	.813	.805	.058	.010

The fit of the causal relationships forecast model was demonstrated with reference to the specified hypothetical relationships model. In this setting, the direct determinant of intention was the perception of efficiency. This perceptual effect of efficiency was transferred by the perceived usefulness and attitude towards the use of the Internet. These results corroborated the theoretical assumptions of the Technology Acceptance Model (TAM).

However, both models specify direct and indirect causal relationships between external variables on the perception of ease of use in the case of TAM. These external variables can be economic, technological, organizational or sociodemographic.

The absence of external variables in a model impide its nomologicidad and the relationship between models depends on the effects of variables on variables general more specific. In this sense, the adjustment of a structural model in reference to a measurement model proposed to explain psychological systems, would lose relevance if the specifications of external variables on the cognitive-behavioral system are excluded.

In the light of nomology, psychological studies of the Internet are especially relevant since they have demonstrated the effects of external variables on cognitive processes. However, the conceptualization and measurement of the variables has n widespread than specified. In this sense, the present study has demonstrated the adjustment of a structural model in which the perception of efficiency can be included and its causal relationships with other variables can be specified.

About the development of structural models, it is not enough to show adjustment referring to the hypothesis because he s derived from the theory and the state of the art; It is also necessary to include variables that have been developed in other models that explain the relationships between cognitive variables of a perceptual, attitudinal and intentional order. In this sense, the perception of efficiency has demonstrated its predictive power on the intention to use the Internet through the perception of usefulness and the attitude towards the use of the Internet.

This finding is fundamental given that the perceived ease of use only refers to a simple

perceptual process for a simple management of an Information and Communication Technology (ICT). Because the Internet appears to be more than just ICT, efficiency is essential for its successful use and the achievement of objectives. In the case of perceived behavioral control, this variable is conceptually rational for a scenario of communicative affectivity such as the internet and its social networks. The perception of efficiency is conceptually and empirically determinant of the intention to use the internet.

Not however the finding above, will be essential to demonstrate the setting of an external in which variables structural model such as: subscription, connectivity, sex, age, education, income, training, satisfaction, anxiety and compatibility would be determinants of the system cognitive behavioral around the use of the internet.

Because age was the determinante negative principal of intenc ion Internet use it is necessary to consider that ICT seems n have had greater consequences negative on users seniors. To the extent that the use of the Internet is encouraged, a gap is generated that affects those who do not have the skills and knowledge for the intensive use of ICT.

On the contrary, to the extent that the intentions to use the Internet increase, they are positively affected by the type of sex. This implies that the skills and knowledge that inhibit the elderly seem to encourage women to get involved in social networks, knowledge groups, market niches, service and product offerings.

However, computational skills do not even determine the intention to use the Internet, but the utilitarianism around ICT encourages electronic consumption more than the search, selection, analysis and synthesis of knowledge.

CONCLUSION

The present work has established the perception of utility as a determinant of the intention to use the Internet. Such a finding, within the framework of human capital development and customer satisfaction, is essential. The relationship between capabilities and technology seems to be mediated by perceptions of utility.

At the organizational level, buying and selling decisions by administrators of online services could be guided by studies on perceptions, attitudes and intentions to use the Internet.

If users of digital services are influenced by their expectations of utility, then it will be relevant to design web spaces related to the benefits of the services and products offered in virtual stores, scientific portals or erotic pages (Suet. Al, 2005).

To the extent that users see higher profits, increase their decisions d and consumption. On the contrary, higher perceptions of risk would mean a significant decrease in the volume of online sales.

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GLOSSARY

Attitude towards the use of the Internet. They are associations between beliefs (available information) and experiences of using the Internet. For example, consider: "On the Internet it will be possible to find the products I am looking for, but only I know where to find them cheaper." This statement is qualified with seven response options ranging from "totally agree" to "totally disagree"

Beliefs around the use of the Internet. It refers to specific information on Internet content considering protocols for the purchase, sale or barter of products and services through bank or conventional transfers. Such an amount of information can be generated by any source as long as the user uses it for a deliberate, planned and systematic consumption purpose. For example, consider: "On the Internet are all the services and products that a consumer like me is looking for." Such an assertion is evaluated as "false" or "true" by the respondent.

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Intent to use the Internet. They are decisions to buy, sell or exchange products and services through electronic money transfer protocols or any other equivalent. For example, consider: "I would buy a specialized scientific article on amazon.com." This statement is evaluated with four response options ranging from "always" to "never"

Perception of control around the use of the Internet. They are expectations regarding the convenient use of the Internet to achieve a certain objective. For example, consider: "The Internet is a universe of information in which I can select upto-date information."This statement is evaluated with four response options ranging from "always" to "never"

Perception of effectiveness around the use of the Internet. They are expectations allusive to the achievement of search, selection and processing of information for personal purposes. For example, consider: "In Google Academic pod réfind specialized information which will increase

my competitive advantages."Such an assertion is evaluated with four response options ranging from "very likely" to "very unlikely".

Perception of efficiency around the use of the Internet. It refers to the search, selection and synthesis of information through an Internet platform or interface. For example, consider: "In Dialnet I can perform a search for information without keywords." Such an assertion is evaluated with four response options ranging from "always" to "never".

Perception of ease of use of the Internet. It refers to the expectations of systematic management of the Internet. For example, consider: "I can use my electronic banking interface every time I want to buy an item. "Such an assertion is evaluated with four response options ranging from "always" to "never".

Perception of risk around the use of the Internet. They are cost expectations that are higher than the probable benefits for the purchase or sale of products or services through digital commerce protocols. For example, consider: "I would transfer money through electronic banking if it prevented the intrusion of hackers." Such an assertion is evaluated with four response options ranging from "very likely" to "very unlikely".

Perception of utility around the use of the Internet. They are expectations of greater benefits in reference to the costs of time, money and effort when carrying out a search for specific information, product or service. For example, consider: "In Facebook pord ré chat with scientific communities specialized". Such an assertion is evaluated with four response options ranging from "very likely" to "very unlikely".

Internet use. They are shares purchase, sale or exchange of products, services or any other tangible and intangible through protoco whats electronics. For example, consider: "Sharing music with my contact Facebook.com: ". Such an assertion is evaluated with four response options ranging from "five minutes" to "one minute ".

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