postulates that individual’s beliefs of ease of use and usefulness are primary determinants of acceptance of new information system technologies. The present research proposed a conceptual causal model that incorporated trust as additional direct determinant of intention to use Smart Cards, along with, the antecedents of user beliefs (i.e. PU and PEOU) to supply a better explanation and understanding of the factors influencing user acceptance of Smart Card for financial inclusion in rural areas. The results of this research study provide empirical support for the extended model of the TAM. In this study, the beliefs about ease of use and usefulness were observed to have significant impact on behavioural intentions towards acceptance of Smart Cards under MGNREGS, revealing more than half of the total variance in the acceptance intention. However, beliefs about usefulness had a stronger effect on the intended use than the perceived ease of use beliefs. Thus, suggesting that usefulness beliefs contribute more in Smart Card acceptance than the ease of use beliefs. These findings provide additional external validity to the technology acceptance model, especially in the new contextual settings i.e., Smart Card technology.
REFERENCES


Negi, V. (2010). MGNREGA: towards ensuring the right to work in rural India(No. 32). Centre for East and South-East Asian Studies, Lund University.


