

## Table of Contents

<b>LIST OF TABLES.....</b>	<b>1</b>
<b>LIST OF FIGURES.....</b>	<b>1</b>
<b>ABSTRACT.....</b>	<b>2</b>
<b>CHAPTER 1 INTRODUCTION.....</b>	<b>4</b>
1.1. GENERAL DESCRIPTION OF THE RESEARCH OBJECT .....	4
1.2 RESEARCH BACKGROUND.....	5
1.2.1 SYSTEM QUALITY OF IT SYSTEMS FOR PROGRAMMING IN ZIMBABWE .....	9
1.2.2. SERVICE QUALITY OF IT SYSTEMS FOR PROGRAMMING IN ZIMBABWE.....	10
1.2.3 ECOCASH AND CHAT GPT .....	11
1.3 PROBLEM FORMULATION.....	12
1.4 RESEARCH QUESTIONS .....	13
1.5 RESEARCH OBJECTIVES .....	14
1.6 RESEARCH BENEFITS.....	14
<b>CHAPTER II LITERATURE REVIEW.....</b>	<b>16</b>
2.1 THEORIES RELATED TO PREVIOUS RESEARCH .....	17
2.1.1 CONSUMER BEHAVIOUR .....	17
2.1.2 STIMULUS-RESPONSE MODEL OF BUYER BEHAVIOR.....	18
2.1.3 CONSUMER DECISION-MAKING PROCESS .....	19
2.1.4 CONSUMER BEHAVIOR & CONSUMER DECISION MAKING.....	21
2.1.5 THEORETICAL APPROACHES TO THE STUDY OF CONSUMER BEHAVIOR.....	22
2.2 THEORIES OF ADOPTION .....	23
2.2.2 THE INNOVATION-DECISION PROCESS .....	26
2.2.2 THE INNOVATION-DECISION PROCESS .....	28
2.2.3 TECHNOLOGY ACCEPTANCE MODEL (TAM) .....	30
2.2.3.1 KEY CONSTRUCTS OF TAM.....	31
2.2.3.2 TAM'S PREDICTIVE FRAMEWORK.....	32
2.2.3.3 VERSATILITY OF TAM .....	32
2.2.4 UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY (UTAUT) .....	33
2.2.5 D&M S SUCCESS MODEL .....	37
2.2.5.1 FUNDAMENTAL SUCCESS COMPONENTS .....	38
2.2.5.2 PRACTICAL APPLICATIONS OF DELONE AND MCLEAN'S MODEL .....	39
2.2.6 RESEARCH FRAMEWORK .....	40
<b>CHAPTER III RESEARCH METHODOLOGY.....</b>	<b>50</b>
3.1.1 RESEARCH PARADIGM .....	50
3.1.2 APPROACHES TO THEORY DEVELOPMENT .....	51
3.1.3 RESEARCH METHODOLOGIES .....	52
3.1.4 RESEARCH STRATEGIES .....	53
3.1.5 UNITS OF ANALYSIS.....	54
3.1.6 RESEARCH ENGAGEMENT.....	55
3.1.7 RESEARCH BACKGROUND.....	56
3.3 POPULATION AND SAMPLE/SOCIAL SITUATION * .....	64
3.3.1 POPULATION.....	64

3.3.2 SAMPLE: .....	65
3.3.3 DATA COLLECTION METHOD: .....	67
3.3.4 QUESTIONNAIRE DESIGN: .....	68
3.3.5 DATA COLLECTION CHANNELS: .....	69
3.4 DATA COLLECTION AND DATA SOURCES .....	72
3.4.1 OPINION STRATEGY: .....	72
3.5 VALIDITY AND RELIABILITY TEST .....	73
3.6 DATA ANALYSIS TECHNIQUES.....	75

**CHAPTER IV RESULT AND DISCUSSION..... 78**

4.1 RESPONDENTS CHARACTERISTIC .....	78
4.1.1 RESPONDENT CHARACTERISTICS BY GENDER .....	78
4.1.2 RESPONDENT CHARACTERISTIC BY AGE.....	79
4.1.3 RESPONDENT CHARACTERISTIC BY OCCUPATION.....	80
4.1.4 RESPONDENT CHARACTERISTICS BY EDUCATION .....	81
4.2 RESEARCH RESULT .....	82
4.2.1 DESCRIPTIVE ANALYSIS RESULT .....	82
4.2.1ASSESSMENT OF MEASUREMENT MODEL .....	97
4.1.4.ASSESSMENT OF STRUCTURAL MODEL .....	108
4.1.4.GOODNESS OF FIT TEST .....	118
4.2 DISCUSSION OF RESEARCH RESULT .....	119
4.2.2DISCUSSION FOR DESCRIPTIVE ANALYSIS .....	122

**CHAPTER V CONCLUSION AND SUGGESTIONS ..... 136**

5.1 CONCLUSION .....	137
5.3.1 SUGGESTIONS FOR CHAT GPT ADOPTION IN THE ZIMBABWE TECH INDUSTRY.....	140
5.4 SUGGESTIONS FOR FUTURE RESEARCH .....	145

**BIBLIOGRAPHY ..... 147**