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Predicting Passengers' Uber Adoption Behaviour: Evidence from Bangladesh

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Abstract

Keeping the substantial growth of sharing economy in view, the paper has predicted the passengers' Uber adoption behaviour from a Bangladeshi perspective. The researchers have assembled data from 310 passengers in an age range between 23 and 55. Utilizing the structural equation modeling, researchers found that performance expectancy, effort expectancy, attitude, price value, and trust in Uber, positively induce Uber adoption intention. Besides, actual Uber adoption can substantially be predicted as a function of price value, trust, and Uber adoption intention. Furthermore, Uber adoption intention has been established as a mediator in the link of each of the exogenous constructs of the proposed model and actual Uber adoption behaviour. Finally, it has been demonstrated that those who belong to the younger generation and embrace innovation have a relatively higher Uber adoption rate. In light of these findings, the authors have provided several suggestions for Uber Bangladesh so that its adoption rate can be enhanced.

Keywords:

Bangladesh, Uber Adoption Intention, Sharing Economy

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INTRODUCTION

Presently, technological advancement has fuelled the evolution of ride-sharing services triggering substantial transformations in the ways passengers commute from one place to another (Bappy and Haque, 2018). In Bangladesh, the probable value of ride–sharing sector is almost $260 million (Rahman, 2019) and it represents approximately 23% of the transportation sector. Currently, as many as 10 legal ride-sourcing platforms are conducting their businesses in the country, where Uber, Pathao, Shohoz, O-bhai being the four key performers (Rahman, 2019; Tarek and Amit, 2020). These figures and estimations indicate that ride-hailing platforms are growing in acceptance in Bangladesh, mostly due to comfort and convenience perceptions about cars, growth in the average disposable income, and insufficient public conveyance facilities (Bappy and Haque, 2018).

Uber Technologies Inc., being one of the most popular representatives of sharing economy, has been operating in Bangladesh since 2016. From the time Uber started its journey in Dhaka, there has been a surge in the adoption of this app-based transport service. It is reported that as a ride-sharing service, Uber has been adopted by 22 percent of inhabitants of Dhaka (Star Business Report, 2018). Furthermore, each week, 2500 drivers are being connected to Uber"s system (Star Business Report, 2018). Therefore, inspired by these high adaption rates, Uber developed its market into Chattogram, Sylhet, and Cox"s Bazar cities (Star Online Report, 2020). Moreover, Uber"s intercity transportation options are also available these days from Dhaka metropolitan area to Savar, Gazipur, Narayanganj, Cumilla, Mymensing, and other areas (Tribune Desk, 2018).

Despite the growing adoption of Uber in Bangladesh, limited researches have been conducted to predict passengers' Uber adoption behaviour. Although scholarly articles on collaborative consumption are still emerging, the majority of them have been restricted to analyzing the costs and benefits of Uber services in Bangladesh. For instance, recent studies have investigated the existing conditions and opportunities of ride-sharing services in Bangladesh (Islam et al., 2019), the structure and significant performers of Uber value chain in Bangladesh (Muzareba, 2018), how Uber is transforming the mobility experience of the commuters in Dhaka (Kumar et al., 2018), and so on. However, these studies have not highlighted the viewpoint of the passengers.

There are a few exceptions, where researchers studied Bangladeshi passengers' satisfaction and overall perceptions about Uber (Bappy and Haque, 2018; Rahman and Zafar, 2018; Noor, 2019). However, none of these studies have ever attempted to explain the customers' behavioural intention and actual Uber use behaviour in the context of a South Asian country like Bangladesh.

In the face of these research gaps, this paper is aimed at predicting the passengers' Uber adoption intention and actual adoption behaviour from a Bangladeshi context. In this paper, the construct "intention" has been conceptualized as individuals" willingness/ likelihood to adopt the service (Uber) (Schiffman and Kanuk, 2014), whereas actual adoption behaviour has been conceptualized as the frequency at which passengers utilized web-based ride-sharing platforms or systems (Isradila, 2015).

The authors examined several extant technology adoption literatures to discover some prominent constructs which are intrinsically related to the passengers' technology adoption intention and actual use behaviour. It is apparent across studies that passengers' intention to adopt ride sharing platforms is determined by constructs such as perceived expectancy, effort expectancy, price value, attitude, and trust (Chen and Salmanian 2017; Lee et al., 2018; Rahman and Zafar, 2018). In this paper, perceived expectancy indicates how much passengers consider it useful to utilize Uber car services, whereas effort expectancy signifies how much passengers consider it easy to use Uber car services. In addition, price value reflects the extent to which passengers' receive adequate value for their money from Uber. At the same time attitude represents passengers' favourable or unfavourable evaluations of Uber. Finally, trust has been conceptualized as the extent to which passengers consider the brand promise of Uber to be honest and credible.

The authors have combined the aforementioned constructs together and developed a model to ascertain the external validity of the prior findings in Bangladeshi context. In particular, the direct and indirect effects of perceived expectancy, effort expectancy, price value, attitude, and trust on actual Uber adoption have been tested. Moreover, this study has determined how customers from different generations and innovator groups show different Uber adoption behaviour. Thereby, this research brings novelty in the existing literature about ride sharing technology.

LITERATURE REVIEW

Theoretical Background

The theoretical model for this paper is illustrated in Figure 1. Latent constructs of this model have been incorporated considering numerous theories which are related to the adoption of technology / information systems. For instance, constructs, such as "performance expectancy" and "effort expectancy", have been extracted from Unified Technology Acceptance and Use of Technology (UTAUT) model developed by Venkatsh et al., (2003). UTAUT model maintains that users' intent to adopt technology and succeeding adoption practices can sufficiently be predicted by these two constructs. This theory is also backed by other prior models, such as "Technology Acceptance Model (TAM)" (Davis, 1989), and "innovation diffusion theory" (Moore and Benbasat, 1991) to name a few. Simultaneously, Theory of Planned Behaviour (TPB) holds that attitude toward a behaviour can influence a person's intent and actual behaviour (Ajzen, 1988). Constructs, such as subjective norms from TPB or social value from UTAUT, have not been considered in this research as there are evidences that attitude can better predict intention as compared to subjective norms/social value (Sheeran et al., 1999). Hence, "attitude towards using Uber" has been employed in our model as a predictor of Uber adoption intention and actual adoption behaviour. On the other hand, Southeast Asian customers are found to be less materialistic, and value hunters (Facebook Business, 2020). They would like to receive greater value compared to the money they pay while adopting a technology (Sharma, 2019). Hence, inspired by UTAUT 2 model, this study incorporated "price value" as an exogenous construct to predict Uber adoption intention and behaviour of the passengers (Venkatesh et al., 2012). In addition, the construct "trust" has also been added to this model because prior reports argue that there are potential risk elements, such as financial losses and physical injuries, associated with ride sharing platforms (Shao and Yin, 2019). A survey in China found that almost 89% of people adopted ride sharing platforms due to trust (Shao and Yin, 2019). In Bangladesh, passengers often consider the issue of safety and security while choosing transportation options. These evidences provide strong justification for the inclusion of trust in our model.

Insights from Recent Studies on Uber Adoption and the Gaps Within

Keeping the growth trajectory of "sharing economy" in mind, the authors of this paper have gone through numerous recent studies for demonstrating how various determinants pave the way of adopting Uber as a ride-hailing platform. Table 1, therefore, discusses the insights and limitations of several studies related to Uber adoption:

Table 1: Review of Extant Literatures on Uber Adoption

Author/Date	Broad Objective	Findings	Gaps and Future Directions
Min and Jeong (2018)	To evaluate Uber adoption on the basis of innovation diffusion theory and TAM model.	Constructs such as relative advantage, compatibility, complexity, and social influence are significant predictors of both perceived usefulness and perceived ease of use which subsequently explain passengers' attitude as well as behavioural intention.	This study did not explain how people from different generations vary in their attitudes and behaviour. Only predicted behavioural intention analyzed but not actual Uber adoption. In addition, what factors prohibit the usage of the program by non-users have not been addressed. Therefore, the study advocated the replication of this study in other cultural contexts by addressing these limitations.
Lee et al., (2018)	To empirically analyze why individuals are interested in the sharing economy.	Customers show interest in adopting Uber when their risk perception is low, but benefit, quality, trust perception is high.	To accurately portray the passengers' behaviour pattern in the sharing economy, some context-specific variables, such as Competition Intensity and Price Value, should be added to further studies.

Wang et al., (2020)	To explain passengers' intent to utilize ride-hailing platforms based on an elaborated version of TAM.	Personal innovativeness is positively related to perceived usefulness and perceived ease of use but negatively related to perceived risk However, perceived usefulness. Perceived ease of use do not adequately explain passengers' inclination to adopt ride-hailing platforms. But perceived risk is negatively related to intention.	Individual features of the respondents, such as preference and expertise, are not taken into account. The purpose of this research emphasized only on willingness to adopt Ride-Sharing services instead of determining the real behaviour. There is indeed a gap between intention and actual conduct. In order to enrich the findings, further investigation of actual use behaviour of the respondents is necessary in the following studies.
Chen and Salmanian (2017)	User Acceptance in the Sharing Economy: An explanatory study of Transportation Network Companies in China based on UTAUT2	This study found correlations between the constructs of UTAUT2 model and user intention to adopt sharing platforms using bivariate regression analysis.	It used a number of bivariate regression analysis to test effects of independent variable/s on dependent variable. Authors opined that further empirical findings can be gathered with more complex statistical analysis tools like i.e. partial least squares. In addition, factors, such as trust and privacy, should be included in further studies as per their opinion. They also advocated the replications of this study in different countries and cultures to get better insights

Hypotheses Development

Intention (INT) and Actual Uber Adoption Behaviour (AUAB)

Various models, such as TRA, TPB, TAM, UTAUT, UTAUT2, have provided empirical support that a person's willingness to carry out a behaviour is a robust estimator of "actual behaviour" (Fishbein and Ajzen, 1975; Ajzen 1988; Davis 1989; Venkatesh et al., 2003; Venkatesh et al., 2012). In the context of information system, prior studies have identified that a positive intention to adopt technologies affects in a favourable way on the actual adoption, purchase, usage or acceptance of technologies (Davis, 1989; Suh and Han, 2002; Zhou and Zhang, 2007; Park, 2009; Yaghoubi and Bahmani, 2010; Dünnebeil et al., 2012; Venkatesh et al., 2012; Cheng and Huang, 2013; Lim et al., 2016; Okumus et al., 2018, Palau-Saumell, 2019).

Although a few recent studies have predicted the intention of the passengers' for using ride-sharing platforms (Min et al., 2018; Lee at al., 2018; Wang et al., 2020; Rahman and Zafar 2018; Giang et al, 2017), there has been a dearth of studies which have empirically investigated the association between intention to adopt Uber and actual adoption of Uber car services; especially in the context of Bangladesh. Despite the fact that Rahman and Zafar (2018) carried out a detailed thesis on commuters' Uber adoption intention in Bangladesh and Pakistan, it did not show the association of willingness to adopt Uber with the actual adoption of Uber. Moreover, authors such as Wang et al., (2020) and Giang et al., (2017) mentioned that further scholarly investigations are required to examine the passengers' actual usage behaviours and functions of their inclination to adopt Uber. Hence, to fulfil this gap, the researchers put forward the following hypothesis based on the established relationships identified in the antecedent studies:

H1: Higher intention to adopt Uber car services will result in greater actual adoption of Uber car services in Bangladesh.

Performance Expectancy (PE) and its Consequences

Performance Expectancy (PE), is one of the crucial determinants of UTAUT analytical framework, alludes how much people who accept utilizing a technological platform or information system will serve their aims of executing certain tasks (Venkatesh et al., 2003). PE is conceptually identical to determinants such as "perceived usefulness" (Davis, 1989) as well as "relative

advantage" (Moore and Benbasat, 1991). The perceived usefulness or performance expectancy of ride-sharing apps is very much prominent these days as users can call a vehicle from any place and have it arrived within minutes (Rahman and Zafar, 2018). As per several recent studies, PE has been discovered to be robustly and favourably associated with the users' technology adoption intention. (Zhou et al., 2020; Wang et al., 2012; Pappas et al., 2014, Jang et al., 2016; Palau-Saumell et al., 2019; Cao and Niu, 2019; Menash et al., 2020). More specifically, in the case of sharing economy, Liang et al., (2018) provided empirical evidence that greater PE can build favourable willingness to accept ride-hailing facilities. However, because of cultural divergence, technological products or services are not adopted at the same rate worldwide (Erumban and De Jong, 2006). Hence, the likes of Chen and Salmanian (2017) and Lee et al., (2018) stressed the importance of conducting replication studies for authenticating the consequences of PE on commuters' Uber adoption intention and actual Uber adoption behaviour from individual country's perspective. Since the previously discussed relationships have yet not been explored from the perspective of Bangladeshi passengers, this research is committed in bridging this gap by presuming that:

H2 (a): Higher PE with Uber, induces higher levels of Uber adoption intention.
H2 (b): Higher PE with Uber, induces higher levels of actual Uber adoption behaviour.

Effort Expectancy (EE) and its Consequences

Effort Expectancy (EE) signifies the feeling that utilization of certain innovation or technology is simple and stress-free (Venkatesh et al., 2012). This component is theoretically identical to the concept of "perceived ease of use" (Davis, 1989; Chen and Samarian, 2017). These days, ride-sharing platforms in Bangladesh, such as Uber, Pathao, O-Bhai, have turned into an easy to use transportation medium for the passengers of Dhaka city due to its ease of accessibility, navigation, easily downloadable apps, along with convenient payment options, paired with a simple process of calling a car and lesser waiting time (Noor, 2019; Bappy and Haque, 2019). Numerous studies in the past have found that a surge in the effort expectancy yields higher web-based learning intention (Chiu and Wang, 2008), online shopping intention (Sareen and Jain, 2014), behavioural intention in mobile-based education facility (Sung et al., 2015), tele-health participation intention (Dino and De Guzman, 2015), desire to adopt self-service parcel services (Zhou et al., 2020), and so on. In recent

years, several authors, such as Chen and Salmanian (2017) and (Lee et al., 2018), have empirically shown the connection between EE and Uber adoption intention as well.

Furthermore, various researches show that there is a direct connection of EE or equivalent constructs with actual use or adoption behaviour (Wang et al., 2012; Ahmad et al., 2013; Onaolapo and Oyewole, 2018). Nevertheless, Zhou et al. (2020) identified an insignificant relationship between EE and actual adoption. As per the authors' understanding, prior studies about Uber only explained the behavioural intention without predicting the influence of EE on the actual adoption of Uber. Therefore, the following hypotheses have been presented:

H3 (a): Higher EE with Uber, prompts higher Uber adoption intention.
H3 (b): Higher EE with Uber, prompts higher actual Uber adoption behaviour.

Attitude (ATT) and its Consequences

Attitude can be viewed as an individual's favourable or unfavourable assessments, sentiments and propensities with respect to a certain conduct, thing, or an idea (Kotler et al.; 2014). In this paper, attitude towards using Uber indicates a passengers' liking, pleasure, happiness, and inclination towards embracing Uber technology (Rahman and Zafar, 2018). A few analysts who have utilized the hypotheses of TPB model (Ajzen, 1988) and TAM (Davis, 1989) throughout several years have empirically demonstrated that attitude serves as a significant antecedent in explaining the intention to adopt technology such as agricultural information technology (Wang et al., 2019), mobile electronic tourist guides (Peres et al., 2011), mobile wallet (Chawla and Joshi, 2019), e-banking (Suh and Han, 2002; Aboelmaged and Gebba, 2013), and others. More specifically, authors, such as Giang et al., (2017), Min et al., (2018) and Rahman and Zafar (2018), believe that if the commuters have positive attitudes or feelings toward calling vehicles using Uber technology, they are likely to adopt it in their subsequent journey. Furthermore, prior studies conducted from different cultures and contexts also reveal that actual behaviour is substantially determined by a person's attitude towards behaviour (Hongtao and Erping, 2007; Kroesen et al., 2017). However, the association between attitude towards using Uber and passengers' actual Uber adoption behaviour requires additional investigation as the existing studies on this topic do not

sufficiently explain this relationship (Min et al., 2018). Hence, the researchers postulate that:

H4 (a): Attitude toward using Uber is directly associated with passengers' intention to adopt Uber.
H4 (b): Attitude toward using Uber is directly associated with passengers' actual Uber car adoption behaviour.

Price Value (PV) and its Consequences

Price Value (PV) denotes the perceived costs and the perceived monetary benefits resulting from any technological use (Venkatesh et al., 2012; Aggarwal et al., 2019). In this study, PV can be characterized as a situation when the advantages of adopting ride-sharing services are deemed to be higher than the financial costs (Chen and Salmanian, 2017). In the UTAUT2 model, Venkatesh et al. (2012) affirmed that PV certainly contributes considerably to technology adoption intention. Similarly, PV and intention linkage have also been observed in several e-commerce and ICT contexts (Kang et al., 2015; Alalwan et al., 2017; Chen and Salmanian, 2017; Rahman et al., 2019). By and large, Uber charges are perceptibly lesser compared to alternative taxi services and as a rule have reasonable and better vehicle conditions (Bappy and Haque, 2018). Furthermore, during a personal interview with several passengers, it is felt that as the degree of rewards and benefits experienced by Uber passengers increase, their actual Uber car adoption also increases. This insight can further be strengthened from the outputs of another study which reveals that perceived value is a crucial determinant of actual online purchase decisions in the developing countries (Shareef et al., 2008). Therefore, to further verify this association in the context of Bangladeshi Uber passengers, the authors can hypothesize:

H5 (a): PV is positively related to commuters' intention to adopt Uber car services.
H5 (b): PV has positive related commuters' actual Uber car adoption behaviour.

Trust (TR) and its Consequences

Trust (TR), in this research, signifies the confidence that Uber will keep its transactional commitments so that passengers' feelings of risk and uncertainty can be reduced (Mittendorf, 2017). Transactions with ride-sharing

service providers involve various possible risks and safety concerns such as sexual assault, robbery, personal information theft, and misbehaviour which sometimes results in a lack of trust in the usage of ride-sourcing platforms (Islam et al., 2019). Prior research reveals that trust noticeably increases buying intention with regard to online shopping (Ganguly et al., 2009). Similarly, many scholars, such as Suh and Han (2002), Dahlberg et al., (2003), Chen and Barnes (2007), Dimitriadis and Kyrezis (2011), Kaur and Rampersad (2018), argue that greater degree of trust and confidence in the technological platforms'" capacity and performance positively induce people to adopt technology or to utilize e-commerce services.

More explicitly, previous studies affirmed that passengers' "trust in Uber" is a significant antecedent of their Uber adoption behaviour (Hawlitschek et al., 2016; MacDonald, 2016; Mittendorf, 2017; Lee et al., 2018). Nevertheless, the consequence of trust in Bangladeshi passengers' Uber adoption intention and actual Uber adoption needs are to be further investigated as prior studies did not test this hypothesis in the Bangladeshi context. Hence, the authors can postulate the following set of hypotheses based on the above review of literature:

H6 (a): Trust in Uber positively influences passengers' Uber adoption intention.
H6 (b): Trust in Uber positively influences passengers' actual Uber use behaviour.

Adoption Intention (INT) as a Mediator

A mediator epitomizes the pathway-based upon which the exogenous constructs considerably influence the endogenous construct (Baron and Kenny, 1986). An abundant number of studies which utilized the constructs of UTAUT2 model have found that various antecedents (PE, EE, PV, etc.) induce "actual adoption behaviour" via "adoption intention" (Venkatesh et al., 2012; Obeidat, 2016, Rahman et al., 2019). Furthermore, prior studies have empirically shown that attitude has an indirect effect on actual behaviour by means of behavioural intention (Davis, 1989; Bagozzi et al., 1989; Suh and Han, 2002; Mafabi et al., 2017). Besides, Suh and Han (2002) asserted that the influence of client's trust on "actual use of online banking" is basically transmitted through "adoption intention".

However, the mediating role of intention to adopt Uber car services in the association between focal exogenous constructs (performance expectancy, effort expectancy, price value, attitude, perceived value, and trust) and actual Uber adoption behaviour are still to be verified empirically in Bangladeshi context. Therefore, the researchers have proposed the following set of hypotheses in light of the preceding discussion:

H7: Intention to adopt Uber car services mediates in the association between (a) perceived expectancy and actual Uber adoption behaviour (b) effort expectancy and actual Uber adoption behaviour (c) attitude toward using Uber and actual Uber adoption behaviour (d) price value and actual Uber adoption behaviour (e) Trust in Uber and actual Uber adoption behaviour.

Effects of Generation and Innovator Categories on Uber Adoption Behaviour

As consumer behaviour changes significantly based on age and generation, marketers often carry out generation segmentation by grouping people into cohorts based on the time in which they have grown up (Kotler et al., 2014). According to Dimock (2019), some of the commonly known generation cohorts include: "Baby Boomers" (born between 1946 and 1964), "Generation X" (born between 1965 and 1980), "Generation Y" (born between 1981 and 1996), and "Generation Z" (born between 1997 and 2012). A recent study on sharing economy has shown that the odds of adopting ride-sharing services are higher for highly educated Generation Y customers than among Generation X customers (Alemi et al., 2018). Moreover, Generation Y customers have been found to be more involved in internet buying behaviour than Generation X customers (Nusair et al., 2013).

In addition, Rogers (2010) depicted that there are several kinds of adopters for innovation namely "Innovators (INN)", "Early Adopters (EA)", "Early Majority (EM)", "Late Majority (LM)"as well as "Laggards (LAG)" who differ substantially in their adoption of innovation or new technology. Preceding literature on technology acceptance has argued that the probability of adopting a new technology is higher for innovator and early adopter groups as compared to early majority, late majority, and laggard groups (Diederen et al., 2003; Laukkanen and Pasanen, 2008; Aldunate and Nussabaum, 2013). However, Min et al., (2018) recently have felt the need for additional studies to investigate how different generations and innovator groups differ in their Uber adoption behaviour in different cultural contexts. In light of the above discussion, the authors, therefore, hypothesize:

H8: Passengers' actual Uber adoption behaviour differs significantly in terms of (a) two different generations and (b) several innovator groups.

Based on the review of prior studies, authors have developed an analytical framework illustrated in Figure 1:

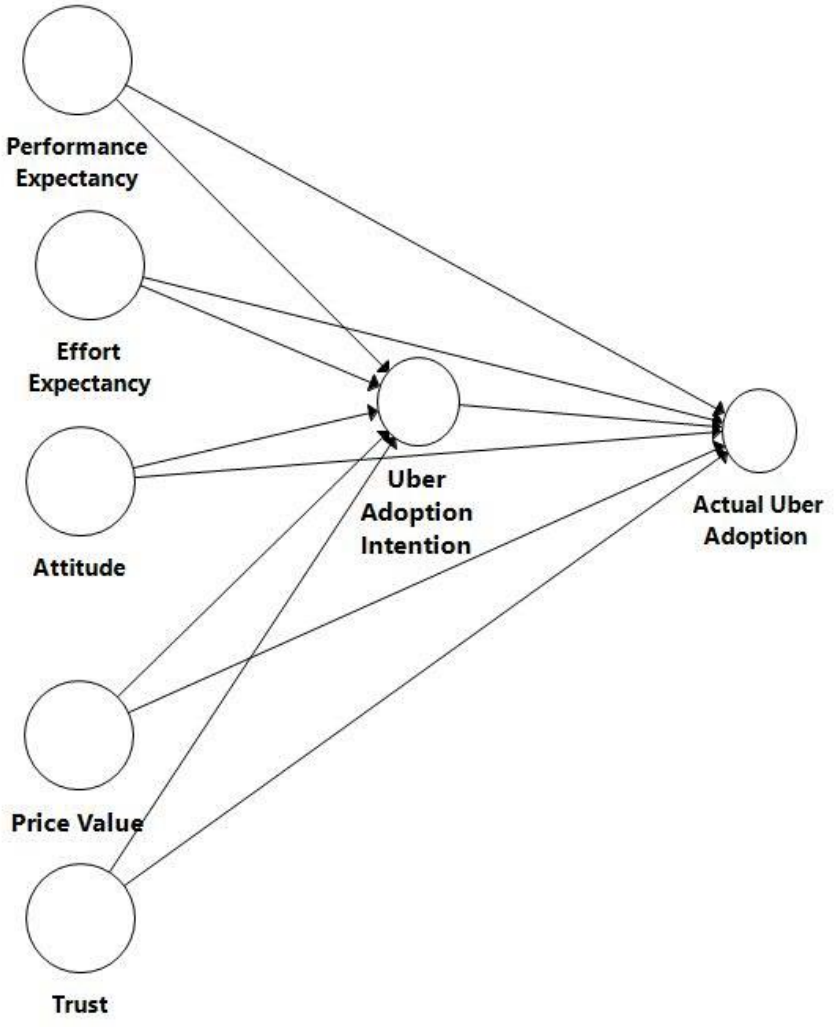


Figure1. Proposed Research Framework

Predicting passengers' Uber adoption behaviour in the context of Bangladesh is the prime target of this paper. In fulfilling this broad research objective, the paper is aimed at verifying (i) whether Uber adoption intention and actual adoption behaviour can be estimated as a function of performance expectancy, effort expectancy, attitude, price value, and trust (ii) whether there is any significant linkage between Bangladeshi commuters' willingness to adopt and actual adoption of Uber (iii) whether "Uber adoption intent" acts as

a mediator between key antecedent constructs (PE, EE, ATT, PV, and TR) and actual Uber adoption behaviour (iv) whether Uber adoption ratings are the same or different for different generations and innovator categories.

RESEARCH METHODOLOGY

Research Design

The authors applied a "descriptive research" design in this paper. In fact, a "cross-sectional" survey method was administered to assemble relevant data just once from a representative group of passengers during a certain time frame. The rationale for choosing cross sectional descriptive research is due to its ease in execution and is less time consuming. In addition, cross sectional research involves less response bias (Malhotra and Das, 2017).

Sampling Plan

The target population of this research comprises all the commuters of Dhaka city in an age range between 23 and 55 who have experienced Uber car services at least once in the last 12 months. The survey was conducted from September 2019 to November 2019. Presently, no precise directory or list of Uber passengers can be found in Dhaka. Hence, the researchers opted for judgmental sampling on account of unavailability of the sampling frame. There are some other justifications for using this non-probability sampling technique in this research. According to Malhotra and Das (2017), judgmental sampling is considered preferable in marketing research scenario because it is less costly, convenient, and quick. On the other hand, research with individuals as samples tend to require probability sampling less frequently (Polit and Beck, 2010). In fact, probability sampling can be chosen only when there is a sampling frame available (Sarstedt and Mooi, 2014). Besides, it has been noticed that cautiously managed non-probability sampling yields accurate and reliable results (Cooper and Schindler, 2011). Hulland et al., (2017) are of the view that non-probability sampling is considered highly acceptable if the intention of the researcher is to predict the relationships proposed in the conceptual models. Thus, the choice of judgmental sampling can be justified in this study as it primarily predicts and explains the constructs of the conceptual model without making broad population inferences.

Primarily, 500 survey questionnaires were circulated to several passengers both online and offline and 327 surveys were received. From these 327 returned questionnaires, 17 were found unfinished. Altogether, 310 respondents were finally selected for the final data analysis. According to Hair et al., (2016), in order to use Structural Equation Modelling (SEM), total respondents ought to be ten times the sum of indicator variables. This study employs 25 indicator variables. Hence, as per the criteria of Hair et al., (2016) minimum of 250 respondents have to be used as a sample. This study, in fact, included 310 participants with a response rate of 62 percent which surpassed the minimum cut-off criteria.

Measurement and Scaling Procedures

In the analytical model used in this study, five exogenous constructs, a multi-item based mediator variable and an endogenous construct were incorporated. These constructs were reflective in nature as the items measuring each construct were highly correlated. Constructs labelled as "Performance Expectancy" and "Effort Expectancy" were evaluated with four indicators each which have been extracted from Chen and Salmanian (2017). The authors measured the construct "Attitude" based on four indicators obtained from Min et al., (2018). In addition, "Trust" was assessed with three indicators adapted from Lee et al., (2018), "Price Value" was evaluates with three indicators from Chen and Salmanian (2017), and "Uber Adoption Intention" with three indicators from Rahman and Zafar (2018). Finally, the endogenous construct "Actual Uber Adoption Behaviour" was evaluated with three indicators extracted from Shih and Fang (2004). All those indicators, however, were slightly altered to fit the target area of this research. A 5 response category based "Likert scale" was incorporated to evaluate the participants' agreement/disagreement with the statements used to measure all the constructs. While seven / ten-point scales are popular in marketing research, the authors have opted for a five-point scale because respondents find it understandable/convenient?. Measures with lots of anchors at times annoy the participants since the variations in phrases between the data points are sometimes meaningless (Sarstedt and Mooi, 2014). In some cases, the distinction between "tend to agree" and "somewhat agree" might be minimal (Sarstedt and Mooi, 2014). Therefore, participants might not even be capable of distinguishing these scale anchors. As a result, considering the background of the respondents of this study, the choice of a 5-point scale is justifiable. Likert scales were considered to be an interval in this study (Malhotra and Das,

2017; Bappy et al., 2018). The latent variables and corresponding indicators of measurement have been shown in Appendix 2. Furthermore, two categorical variables such as generation and innovator groups were also included in this study. The variable generation involved two categories "Generation X" and "Generation Y" and innovator groups had five categories measured using multiple-choice questions (Appendix 3).

Common Method Bias

In this study, both procedural and statistical remedy for identifying Common Method Bias (CMB) were employed. The researchers mixed up the the items of the questionnaires and minimized the length of the scale to minimize CMB, considering the recommendations of prior scholars (Podsakoff et al., (2003). Besides, respondents were informed of their answers' privacy. For statistical analysis of CMB, "Harman"s single factor test" was employed. It suggests that "if one single component does not result in most (50% or more) of the covariance among the items and factors, CMB is not a big problem in the measurement method" (Podsakoff et al., 2003). In this study, exploratory factor analysis found that the unrotated single latent factor results in 25.75% of the variance which is less than 50%. Therefore, in this study, CMB may possibly not be a big concern.

Data Analysis Tools and Techniques

Several statistical techniques such as "Partial Least Square (PLS) based Structural Equation Modeling (SEM)", "independent sample t-test", and "one-way ANOVA" were applied in the verification of several hypotheses formulated for this study. Smart PLS version 3.2.7 software was used for performing PLS-SEM analysis because it requires lesser sample size, generates dependable results even if the data is highly non-normal, is particularly helpful to predict and explain the target constructs (Hair et al., 2016). SPSS Version 19.0 was applied because of its ease of use for conducting t-test and ANOVA.

FINDINGS

Measurement Model

Smart PLS version 3.2.7 was utilized by the authors to substantiate the "measurement model" plus to conduct path analysis in one step. In the beginning, the fit of the measurement model for PLS path modeling was ascertained in accordance with guidelines presented by Henseler and Sarstedt

(2013). It was found that the score of "SRMR" was .052 which is lesser than the satisfactory threshold of .08 (Hu and Bentler, 1999). Therefore, the overall appropriateness of the model can be considered satisfactory. "Confirmatory Factor Analysis (CFA)" was executed to verify the reliability as well as the validity of the measurement model. The test of reliability was performed by investigating the "Composite Reliability" (CR). Table 2 displays that each construct surpassed the acceptable criteria of .70 which signifies that the proposed model achieved measurement reliability. Furthermore, an assessment of convergent and discriminant validity was performed in CFA. Malhotra and Das (2017) suggested that convergent validity determines whether or not the measurements that are likely to be associated are, in fact, associated. Whereas, discriminant validity determines the ability to discriminate among constructs.

As per Hair et al. (2016), decisions on convergent validity have to be taken based on the values of AVE and item loadings. AVE signifies how much variance of manifested variables can be explicated through the unobserved latent variables (Malhotra and Das, 2017). Table 2 displays that AVE scores for each construct or latent variable turned out to be greater than the threshold level of .50 which reflects adequate convergent validity. Moreover, for further verification of convergent validity, the researchers examined the factor loadings. It is evident from Table 2, factor loadings of multiple indicator based constructs were above the endorsed threshold of .70 and statistically significant at $p < .05$ level. Hence, empirical evidence for convergent validity have been achieved in this research.

Table 2: CFA Outputs of Measurement Model

Constructs	Coding of Scale Items	Factor Loadings	AVE a	Composite Reliability
Performance Expectancy	PE (a)	.839*	.744	.921
	PE (b)	.890*		
	PE (c)	.887*		
	PE (d)	.833*		
Effort Expectancy	EE (a)	.874*	.760	.927
	EE (b)	.902*		
	EE (c)	.879*		
	EE (d)	.832*		
Attitude	ATT (a)	.840*	.688	.898
	ATT (b)	.828*		
	ATT (c)	.845*		
	ATT (d)	.805*		

Price Value	PV (a)	.904*	.831	.936
	PV (b)	.925*		
	PV (c)	.905*		
Trust	TE (a)	.734*	.598	.856
	TR (b)	.819*		
	TR (c)	.786*		
	TR (d)	.751*		
Uber Adoption Intention	INT (a)	.867*	.681	.865
	INT (b)	.820*		
	INT (c)	.787*		
Actual Uber Adoption Behaviour	AUAB (a)	.907*	.715	.882
	AUAB (b)	.906*		
	AUAB (c)	.709*		

Source: Results generated from data analysis.

Notes: [a]Average variance extracted (AVE);*significant at P < .05 level.

Table 3 illustrates that "square root of AVE" (marked in bold) turned out to be greater as compared to the correlation estimates (non-bolded elements) among the constructs, indicating sufficient "discriminant validity" (Fornell and Larcker, 1981). Therefore, the proposed model can be judged consistent and valid for evaluating the postulated relationships to be discussed in the subsequent section.

Table 3: Evaluation of Discriminant Validity

	AUAB	ATT	EE	INT	PE	PV	TR
AUAB	**0.803**						
ATT	0.539	**0.830**					
EE	0.285	0.326	**0.872**				
INT	0.759	0.662	0.373	**0.825**			
PE	0.298	0.310	0.215	0.381	**0.863**		
PV	0.364	0.266	0.118	0.359	0.062	**0.912**	
TR	0.470	0.215	0.074	0.351	0.159	0.135	**0.773**

Source: Results obtained from data analysis

Structural Model

The researchers tested the structural model using path analysis. Path analysis is basically conducted to evaluate the postulated multifaceted causal relations proposed in the analytical model (Malhotra and Das, 2017). In doing so, bootstrapping was performed based on 5000 subsamples to examine the statistical significance of direct effects as well as indirect (intervening) effects (Chin et al., 2010). Initially, in the absence of mediator, direct connections of

PE, EE, ATT, PV, and TR with Actual Uber Adoption Behaviour (AUAB) were noticed. The outputs are summarized in Table 4.

Table 4: Direct Effects in the absence of mediator

Relations	Beta	t-value
PE -> AUAB	0.121	2.360*
EE -> AUAB	0.101	2.702*
ATT-> AUAB	0.349	5.956*
PV -> AUAB	0.210	5.037*
TR -> AUAB	0.342	6.098*

Source: Results generated from data analysis.

Notes: *symbol indicates that path coefficients are statistically significant at P < .05 level.

Subsequently, a mediating variable called "Intention to Adopt Uber (INT)" was incorporated in the model and then the whole model outlined in Figure 1 was examined. Primarily, the effect of mediator (INT) on the endogenous construct (AUAB) was tested and the results imply that INT significantly and positively contributes to AUAB ($\beta = 0.589$, $t = 8.914$, $p < 0.05$). Hence, H1 was strongly supported.

Table 5: Structural Model (Path Analysis) Results

Hypo	**Relations**	**Std. Beta**	**STDV**	**T Statistics**	**P Values**	**Decision**
H1	INT -> AUAB	0.589	0.066	8.914	0.000	Supported
H2 (a)	PE -> INT	0.161	0.042	3.821	0.000	Supported
H2 (b)	PE -> AUAB	0.006	0.036	0.181	0.856	Not Supported
H3 (a)	EE -> INT	0.149	0.037	3.972	0.000	Supported
H3 (b)	EE -> AUAB	0.013	0.037	0.351	0.725	Not Supported
H4 (a)	ATT -> INT	0.477	0.065	7.271	0.000	Supported
H4 (b)	ATT -> AUAB	0.063	0.068	0.954	0.340	Not Supported
H5 (a)	PV -> INT	0.177	0.043	4.216	0.000	Supported
H5 (b)	PV-> AUAB	0.102	0.035	2.897	0.004	Supported
H6 (a)	TR -> INT	0.186	0.049	3.848	0.000	Supported
H6 (b)	TR -> AUAB	0.237	0.050	4.669	0.000	Supported

Source: Results obtained from data analysis

Table 5 suggests that higher PE with Uber car services prompts greater Uber adoption Intention (INT). This output ($\beta = 0.161$) is compatible with the anticipated direction delineated in the model. Likewise, INT enhances as a result of higher level of EE with Uber ($\beta = 0.146$), favourable ATT ($\beta = 0.477$), greater perceived PV ($\beta = 0.177$), as well as enhanced TR in Uber ($\beta = 0.186$).

In addition, each of these path estimates was significant at $p < .05$ level. As a consequence, H2 (a), H3 (a), H4 (a), H5 (a), and H6 (a) were substantially supported.

However, when INT as a mediator was employed in the model, the outcomes of the previously significant relationships between exogenous constructs (PE, EE, ATT, PV, and TR) and endogenous construct (AUAB) did experience some changes. Table 5 reveals that in the presence of a mediator (INT), the path estimates for PE→AUAB turned into .006, EE→ AUAB turned into .013, ATT→ AUAB turned into.063, PV→ AUAB turned into.102, and TR→ AUAB turned into .237. Among these connections, the paths, such as PV→ AUAB and TR→AUAB, were statistically significant at $p < .05$ level while the rest of the paths were non-significant. Consequently, H4 (b), H5 (b) were strongly supported but H2 (b), H3 (b), H4 (b) could not be accepted as per our data when the mediator is present in the model.

Table 6 illustrates that when the researchers employed the product of coefficient approach via bootstrapping technique, the specific indirect paths from PE, EE, ATT, PV, and TR to AUAB through INT were significant at $p < .05$ level. According to Hayes and Scharkaw, (2013), if the indirect effects of the antecedent variables on the dependent variable are statistically significant, there exists a mediating effect. Therefore, it may be stated that the antecedents of this study have certain direct effects on adoption Intention (INT), but only part of these effects are transferred to Actual Uber Adoption Behaviour (AUAB).

To ascertain the types of mediation, "VAF" scores have been computed. VAF score which is in the range from 20 to 80 percent hint at "partial mediation". Whereas if VAF score exceeds 80 percent, it points toward "full mediation" (Hair et al., 2016). In this study, VAF estimates for PE, EE and ATT were 94 percent, 87 percent, and 82 percent respectively. Hence, it may be concluded that the affirmative links of PE, EE, and AT with AUAB are fully intervened by INT. Accordingly, H7(a), H7(b), and H7(c) were fully supported.

On the other hand, VAF values for PV and TR turned out to be 50 percent and 32 percent, which indicate that the positive influences of Price Value and Trust on actual Uber Adoption are partially mediated through Passengers' Behavioural Intention.H7 (d and e), are partially supported.

Table 6: Results of Specific Indirect Effects

Hypo	Specific Indirect Effects	Beta	STDV	T-Values	P-Value	VAF	Support
H7 (a)	PE -> INT-> AUAB	0.095	0.027	3.536	0.000	94%	Full
H7 (b)	EE-> INT -> AUAB	0.088	0.026	3.388	0.001	87%	Full
H7 (c)	ATT -> INT-> AUAB	0.282	0.053	5.262	0.000	82%	Full
H7 (d)	PV -> INT-> AUAB	0.104	0.026	4.131	0.000	50%	Partial
H7 (e)	TR -> INT-> AUAB	0.109	0.029	3.788	0.000	32%	Partial

Source: Results obtained from data analysis

As shown in Appendix 1, 56.2% variation (R2= .562) in the intent to adopt Uber car services (INT) may be captured by the antecedent latent constructs such as PE, EE, ATT, PV, and TR; whereas 63.5% variation (R2 = .635) in the actual adoption of Uber car services (AUAB) can be explained by the overall model. The researchers furthermore computed the "predictive relevance" (Q2) of the analytical framework using the blindfolding method. As a rule of thumb, Q2 score which is above zero for a particular latent dependent variable reveals that the PLS path framework demonstrates "predictive relevance" intended for the construct (Hair et al., 2016). Appendix 1 shows a Q2 value of 0.392 for AUAB and .371 for INT, which indicates adequate predictive relevance.

Assessment of Importance-Performance Map

The researchers conducted an "Importance-Performance Map Analysis (IPMA)" to pinpoint the antecedents that have comparatively greater importance in the prediction of Actual Uber Adoption Behaviour (AUAB). As shown in Table 7 and figure 2, INT has the highest importance in the prediction of AUAB followed by ATT, TR, PV, PE, and EE. On a performance scale where 0 means the lowest performance and 100 means the highest performance, PE was found to have a performance of 72, EE of 74 ATT of 69 PV of 62, TR of 58, and INT of 67. Hence, latent variables, such as PE, EE and INT, demonstrate relatively higher performance, while ATT and PV show relatively moderate performance, whereas TR has relatively lower performance as per the survey results. Since the construct INT was found to have both high importance and high performance, Uber Bangladesh should keep up its good work of enhancing behavioural intention of the commuters. However, Uber management should provide greater priority for improving the performance of Trust (TR) because it is moderately important for predicting Actual Uber Adoption Behaviour (AUAB) but has shown relatively lower performance

compared to the other constructs. Hence, investing more into the performance improvement of trust should be the priority of the managers than investing in other constructs that are already performing well.

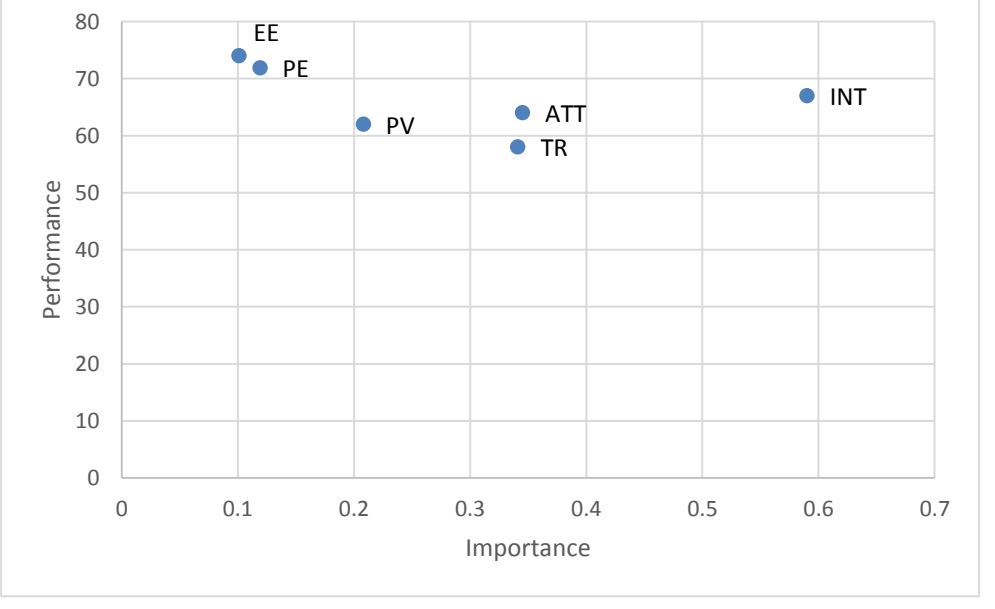
Table 7: Importance-Performance Scores

Constructs	Importance	Performances
PE	0.119	72
EE	0.101	**74**
ATT	0.345	64
PV	0.208	62
TR	0.341	58
INT	**0.590**	67

Source: Results generated from data analysis.

Notes: Importance indicates the total effects; performance indicates the average latent variable scores on 100

Figure 2: Importance-Performance Map



Source: Results obtained from Data Analysis

Testing the Influence of Generation and Innovator Categories on Actual Uber Adoption

In an effort to test H8 (a), an "independent sample t-test" was applied for ascertaining if actual Uber adoption behaviour was different for two different generations.

As shown in the Table 8, F test for equality of variance showed a p-value greater than .05. As a result, the t-test was carried out assuming equal variances. Table 8 demonstrates a noteworthy dissimilarity [t value = -7.550, df = 308 and P < .05] in the average Uber adoption ratings between "Gen X" citizens (N= 137, Mean = 3.39) and "Gen Y" citizens (N = 173, Mean = 3.93). Therefore, H8 (a) was strongly supported. Hence, it can be concluded that people who belong to Gen Y accept Uber to a considerably larger extent as compared to people who belong to Gen X.

Table 8: Difference between Generation X and Generation Y in the Actual Uber Adoption

Summary Statistics					
Generations	**N**	**Mean**			**Std. Error Mean**
Gen X	137	3.39			.056
Gen Y	173	3.93			.046
F Test					
	F Value	**P-Value**			
	0.102	.750			
t Test					
Identical Variances Presumed			**Unequal Variances Presumed**		
t statistic	**df**	**P-Value**	**t statistic**	**df**	**P-Value**
-7.550	308	0.000	-7.482	280.742	0.000

Source: Results obtained from data analysis

The researchers also applied "one-way ANOVA" for comparing the actual Uber adoption behaviour of passengers based on several innovator categories H8 (b). ANOVA outputs from Table 9 demonstrates that actual Uber adoption behaviour is different [F (4, 305) = 89.916, p < .05] for divergent innovator groups. Hence, H8 (b) is well supported.

Table 9: Effect on Innovator groups on Actual Uber Adoption

Basis of Variation	**Sum of Squares**	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups (Innovator Groups)	77.776	4	19.444	89.916	.000
Within Groups (Error)	65.955	305	.216		
SUM	143.731	309			
Cell Means					
Innovators Groups	**N**	**Mean**			
INN	28	4.60			
EA	43	4.23			
EM	94	3.89			
LM	88	3.38			
LAG	57	2.97			
TOTAL	310	3.68			

Source: Results obtained from data analysis

Post hoc comparisons using Tukey method indicates that passengers who fall in the Innovator (INN) group such as those buying an innovation immediately after launching, differ significantly from those of the other groups such as EA, EM, LM, and LAG when it comes to adopting Uber car services. These results are depicted in Table 10. Likewise, significant statistical differences have been noticed among other innovator groups as well. As can be seen from Table 9, Innovators (INN) have the highest average Uber adoption ratings (4.60) on a 5-point scale. Likewise, Early Adopters (EA) such as those who are opinion leaders and buy an innovation early but carefully also have a high average of Uber adoption rating (4.23). People who belong to Early Majority (EM) group such as those who buy an innovation after an average person, seem to have a moderate average Uber adoption rating (3.89) whereas fairly low Uber adoption ratings have been noticed for Late Majority (LM) (3.37) and Laggard (LAG) groups (2.97). These findings are acceptable as prior theory about innovation acceptance suggests that late majority and laggard groups do not accept an innovation very easily unless a huge chunk of people in society adopts it.

Table 10: Effect on Innovator groups on Actual Uber Adoption

(I) Innovator Categories	(J) Innovator Categories	Mean Difference (I-J)	Std. Error	Sig.
INN	EA	0.37458	0.11292	0.009
	EM	0.71707	0.10012	0
	LM	1.22457	0.1009	0
	LAG	1.63638	0.10732	0
EA	INN	-0.37458	0.11292	0.009
	EM	0.34249	0.08561	0.001
	LM	0.84998	0.08652	0
	LAG	1.2618	0.09393	0
EM	INN	-0.71707	0.10012	0
	EA	-0.34249	0.08561	0.001
	LM	0.5075	0.06898	0
	LAG	0.91931	0.07807	0
LM	INN	-1.22457	0.1009	0
	EA	-0.84998	0.08652	0
	EM	-0.5075	0.06898	0
	LAG	0.41182	0.07906	0
LAG	INN	-1.63638	0.10732	0
	EA	-1.2618	0.09393	0
	EM	-0.91931	0.07807	0
	LM	-0.41182	0.07906	0

Source: Results obtained from data analysis

DISCUSSION AND PRACTICAL IMPLICATIONS

The outputs of this paper confirm that the intent to adopt Uber can significantly be increased through enhancing performance expectancy. It means when the users expect that Uber will improve their mobility performance, efficiency, comfort, and convenience, they will have a higher intention to adopt Uber car services. This result matches the outputs of precedent researches (Venkatesh et al., 2012; Isradila, 2015; Chen and Salmanian; 2017; Liang et al., 2018). Therefore, Uber should attempt to enrich performance expectancy by introducing exclusive features which the riders consider to be beneficial, such as developing advanced tracking services with precise information about pick

up and destination points so that commuters do not have to wait longer for the drivers to arrive. Furthermore, it has been felt after communicating with numerous commuters that most of them are still not familiar with Uber"s intercity transportation services. Hence, the researchers suggest that an advertising campaign can be exclusively launched to deepen the commuters' awareness about the advantages of Uber intercity services. In addition, social media campaigns of Uber should regularly remind the passengers about the amenities it provides compared to the alternative options of transportation. Contrary to the findings of Isradila (2015), this research provided empirical proof that passengers' Uber adoption intention is directly and substantially affected by effort expectancy. This implies that when the users can easily find a ride using Uber app, they will have greater levels of intent to adopt it. This outcome is, however, in conformity with the conclusions of several antecedent studies (Venkatesh et al., 2012, Chen and Salmanian; 2017; Liang et al., 2018). Hence, the endeavor of Uber should be to boost the users' effort expectancy by simplifying the Uber app's navigation system as well as registration procedure for irregular users, especially for those who are not technologically efficient, as difficulty in the operation of any technology may reduce the rate of acceptance (Kim et al., 2010). These days, mobile money transfer service providers of Bangladesh are constantly running television advertising to educate people about how to easily sign-up into the app and how to ask for help when encountered with problems. The brand department of Uber should adopt similar promotional strategies to position simplicity in the passengers' mind. Moreover, all types of speedy payment options such (i.e. debit card, Q-R code, credit card, mobile banking, etc.) have to be made available. Presently, passengers are having difficulties making payment through credit cards which must be solved with respective authorities (Hasan, 2019). In addition, Uber can form strategic alliances with local money transfer service providers to confirm ease of payment.

The outcomes of this research also validate the direct influence of attitude towards using Uber on the adoption intent of the commuters. This attitude-intention link is consistent with the results of antecedent studies (Ajzen, 1988; Davis, 1989, Rahman and Zafar, 2018; Min et al., 2019). The researchers believe that this relationship will encourage the Uber authority to enhance the positive attitude of the passengers. Therefore, Uber must sustain service quality of global standards as well as ensure calm and comfortable trip experiences for the commuters. In doing so, rigorous surveillance is required to bring improvements in the performances of the drivers. Several passengers have

recently enunciated their negative attitude making numerous complaints against them (Jahangir, 2018). Uber must investigate these complaints and undertake uncompromising actions against those car drivers who deny traveling to passengers' intended location, force them to cancel the ride, charge additional cash, behave rudely with them, or do not switch on the AC during the trip (Jahangir, 2018). Furthermore, drivers with inadequate knowledge about GPS navigation should be appropriately trained. Also, vehicles inappropriate for ride-sharing platforms must not be provided a chance to register with Uber. Apart from these service recovery measures, the influence of personal experience on attitude formation is well known by the marketers (Schiffman and Kanuk, 2014). Realizing the significance of commuters' personal experience, Uber authority must encourage trial rides by providing discounts, promo-codes or even free rides for attaining additional passengers along sustaining the current ones. For a new passenger, if the trip experience turns out to be smooth, he or she might develop favourable attitude and will show a higher willingness to reuse the Uber car services.

Contrary to the findings of Isradila (2015), this study revealed that commuters' perception of price value significantly and directly contributes to users' adoption intention as well as the actual adoption of Uber. These outputs are equivalent to the deductions of precedent studies (Venkatesh et al., 2012; Alalwan et al., 2017; Chen and Salmanian, 2017; Ardra and Reijikumar, 2017; Rahman et al., 2019). Normally, the customers of ride-sharing platforms in the subcontinent are value-conscious, and demand greater value at a fair price. Although Uber hikes higher prices compared to the other means of transportation in Bangladesh, commuters still have a preference for Uber because of its global brand presence, convenience, and comfort factor. Despite its acceptance, complaints against this ride-sharing platform are on the rise in Dhaka because of price inconsistency (Masum, 2019). On numerous occasions, the commuters of Uber have expressed their concern about the incorrect charges shown in the Uber app. They claim the app sometimes shows lower charges, but surprisingly the fare increases when the trip ends (Masum, 2019). Therefore, Uber Bangladesh ought to address these issues instantaneously by using modernized technology and algorithms to calculate its fare and to ensure that there is no fare breakdown at the end. Besides, Uber should introduce a hotline number so that the passengers may have immediate support to fix these price inconsistency issues. Furthermore, they should strengthen their complaint management system as commuters alleged that this complaint management system is not responsive because it usually takes three to four days to provide

feedback and in certain cases, it does not respond at all (Masum, 2019). Fixing these issues, Uber can hope to ensure a greater price value for its rides which will ultimately increase adoption intention and actual use of Uber.

In agreement with prior research results, this study further found that higher trust in Uber results in higher adoption intention as well as higher levels of actual adoption (Hawlitschek et al., 2016; MacDonald, 2016; Mittendorf, 2017; Lee et al., 2018). The researchers believe that passengers' trust in Uber can be enhanced by improving the system and information quality of this technology-based ride-sharing platform. Currently, Uber allows the commuters to rate the drivers" performance which ultimately helps build trust in their minds. The authors recommend that Uber authority take immediate actions against the negatively rated drivers. In addition, the company's marketing executives have to constantly promote the safety options of Uber such as 24-hour service, rider safety toolkit, VoIP calls, Incident Response Team (IRT), driver profiles, and others (Amin, 2019). If passengers are aware of these safety features, they will put trust in Uber technology which may stimulate their intention and actual use of Uber. Moreover, consistent with prior studies, this study verified that intention and actual adoption behaviour are inter linked. However, performance expectancy, effort expectance and attitude do not directly affect actual Uber usage behaviour but rather they affect actual use behaviour indirectly through a mediator called "adoption intention". This provides an indication that passengers will not adopt Uber merely due to their expectations about Uber's performance and effortlessness or for having a positive attitude. In reality, only when commuters' have a higher willingness to accept Uber car services do the passengers' performance expectancy, effort expectancy, and attitude create an influence on their actual Uber acceptance behaviour.

The findings also suggest that Generation Y citizens are more likely to adopt Uber car services than Generation X citizens. In addition, those who adopt an innovation relatively early (Viz. "innovators", "early adopter", and "early majority") tend to be heavy users to Uber car services in general compared to those who adopt innovation relatively late (i.e. late majority, laggards). A favourable implication would be that if the company attempts to ensure high Uber adoption rates, it should focus on generation Y citizens as well as on those who accept an innovative technology early (i.e. innovators, early adopters, and early majority). Generally, most of the Generation Y customers expect brands to publish contents online before they make a purchase. Moreover, they do not just seek to hear from the company rather they

want to hear what the other customers have to say about the brand (Balakrishnan et al., 2014). Hence, for Generation Y, Uber Bangladesh should consider promoting more tailored campaigns such as authentic contents, rider generated experiences on social media platforms, blogs, and websites by taking into account their purchase habits. Furthermore, the advertising campaign might be carried out on those sections of the newspapers and magazines that feature news related to innovation and technology. In addition, special discounts or free rides can be offered to those people who belong to the early adopter category as they profoundly influence the other customers in the market (Kotler et al., 2014). Thus, influencing the early adopters is worth far more than spending advertising money attempting to influence the late majority or laggards (Godin, 2001). However, sometimes, people who belong to the innovator group tend to show brand switching behaviour if they avail better options (Schiffman and Kanuk, 2014). Hence, it is recommended that Uber authority constantly monitor their satisfaction levels and act accordingly.

LIMITATIONS AND FUTURE STUDIES

This research has firmly predicted the Uber adoption behaviour concerning Bangladeshi commuters. It has been established with statistical evidence that enhanced performance, increased level of simplicity, favourable attitude, greater value perceptions in comparison to price, and a higher degree of trust can directly stimulate the passengers' desire for and genuine acceptance of Uber car services. Furthermore, this paper makes a unique contribution by elaborating the antecedent scholarly works with regard to ride-sharing platforms demonstrating how commuters from two divergent generations and several innovator groups behave differently while adopting Uber's ride-sharing service.

However, the participants of this study represent only the commuters of Dhaka city, the capital of Bangladesh. Hence, subsequent studies can cover the respondents of other cities of Bangladesh where Uber services are available, by using a probability sampling method. Besides, this study is confined to Uber car services only whereas customers might have different perceptions concerning other services of Uber. Therefore, how Uber Bangladesh is performing with those services should also be examined. In addition, how Uber adoption varies in terms of demographic characteristics of the passengers must also be evaluated. The effects of moderators, such as income and age, may also be tested to strengthen the intention and behaviour link. Moreover, researchers

recommend future scholars to incorporate constructs such as passengers' safety, experience, word of mouth influence, to improve the existing models or to compare commuters' attitude with respect to several other ride-sharing options. The authors finally suggest future scholars to conduct a cross-cultural study to compare the differences in passengers' Uber adoption between/among nations. To sum up, the authors have the firm hope that this research has theoretical and practical managerial implications that will stimulate Uber Bangladesh to enhance Uber adoption.

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CONFLICT OF INTEREST

The authors declare no conflicts of interest.

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Appendix 1: R Square and Predictive Relevance

DVs	R Square	R Square Adjusted	Q^2 (RED)
AUAB	0.635	0.628	0.392
INT	0.562	0.554	0.371

Source: Outputs of data analysis

Appendix 2: Scale Items Used in this Study

Constructs	Code	Indicators	Adapted From
Performance Expectancy	PE (a)	I feel that Uber is beneficial for transportation	Chen and Salmanian (2017)
	PE (b)	I believe that Uber ensures swift transportation	
	PE (c)	I believe that Uber enhances the mobility efficiency	
	PE (d)	I consider the performance of Uber to be acceptable	
Effort Expectancy	EE (a)	The use of Uber car services is not complex	Chen and Salmanian (2017)
	EE (b)	Uber car services are easy to use	
	EE (c)	It is effortless to contact the car drivers using Uber	
	EE (d)	I feel that it is simple to Uber car services	
Attitude	ATT (a)	I am positive about using Uber car services	Min et al., (2018)
	ATT (b)	Using Uber cars for transportation is a good idea	
	ATT (c)	My feelings for Uber is positive	
	ATT (d)	I like the idea of transportation with Uber cars	
Price Value	PV (a)	I perceive that Uber has a fair pricing policy	Chen and Salmanian (2017)
	PV (b)	Uber provides acceptable value	
	PV (c)	I can obtain adequate value for my money with Uber	

Trust	TR (a)	Uber is a trustworthy platform for transportation	Lee et al., (2018)
	TR (b)	Uber is honest in its transactions with me	
	TR (c)	Uber keeps its commitments to its users	
Uber Adoption Intention	INT (a)	I intend to use Uber for transportation in future	Rahman and Zafar (2018)
	INT (b)	I have an willingness to use Uber car services in future	
	INT (c)	I am likely to use Uber in future	
Actual Uber Adoption Behaviour	AUAB (a)	I frequently use Uber car services	Zhou et al., (2020)
	AUAB (b)	I used Uber car services in the last six months	Shih and Fang (2004
	AUAB (c)	I adopted Uber car services several number of times	Shih and Fang (2004

Note: Some of the indicators of the scales were edited to fit the target area of this study.

Appendix 3: Multiple Choice Questions about Categorical Variables

In which of the following generations were you born? (Generation Categories)
a) Generation X (between 1964-1980)
b) Generation Y (between 1981-1996)
Which of the following questions best define your characteristics? (Innovator Groups)
a) I buy an innovation immediately after being launched (Innovator)
b) I am expert on new technology and adopt it early but carefully (early adopter)
c) I buy an innovation earlier than an average person (early majority)
d) I adopt an innovation after majority of the people have adopted it (late majority)
(e) I doubt about changes and adopt an innovation when it becomes tradition itself (laggards)