strengthening knowledge and understanding of information, (ii) activities related to strengthening aesthetic, pleasant and emotional experience, (iii) activities related to strengthening social acceptance. The first two categories are found to be particularly relevant within the topic of this paper. The uses and gratification approach implies that the online survey will be accepted by the users only if they perceive it as an opportunity to meet their own needs for information, knowledge, and social acceptance.

H3. *Perceived usefulness of online surveys is positively related to the intention to use online surveys.*

2.4 Perceived risk

User behaviour is strongly influenced by perception of risk. Users are normally insecure in terms of consequences of a decision or action [6]. Furthermore, they prefer to minimize risk rather than maximize utility. Therefore, consumers' subjective perception of risk may significantly influence his/hers behaviour [26]. This is particularly important in the adoption of innovation when users lack experience with new products and find themselves in situations of high risk. They may also try to reduce the risk associated with a particular decision or behaviour. During the decision making process about the technology, the result can be a rejection of innovations. The risk associated with online surveys is generally perceived through data security. Users of new media services often tend to worry about data manipulation, unauthorized data access, and unwanted monitoring of certain services. Other safety issue includes affecting the consumer's privacy. As previously mentioned, the perception of risk significantly affects the user's intention to use online surveys considering it an innovation. The usual relationship between perceived risk and usage intention is negative.

H4. *Perceived risk of online surveys is negatively related to the intention to use online surveys.*

2.5 Usage intention

The intention in this case is a construct which measures whether users really are planning to use an online survey [27]. It is the user's general perception of whether it is desirable to carry out certain activities or not. Intent can be measured by providing an alternative to the user, and asking which alternatives the user is planning to realize. Measure of intention can be unambiguous criterion (e.g. a user is likely to take some action), or criteria with more features (e.g. select among several activities). The theory of planned behaviour defines the usage intention as the amount of effort that a particular user is willing to take to achieve a certain goal [2], or an action plan which enables the achievement of a specific goal [17]. In essence, usage intention can be thought of as targets awaiting values that are the result of a conscious process that requires time and consideration, and focuses on the consequences [24]. The goal of these assumptions is to predict actual behaviour of users of online surveys.

3 Research methodology

3.1 Measurement development

The model presented in the second part of the paper is based on normative beliefs and motivational factors [3], subjective norms [35], perception of usefulness [20] and the perception of risk [6] [26] of end users of online surveys. The questionnaire contains 8 self-produced questions and 14 adapted from several authors and related to perceived usefulness (C1) (based on [6]; [7]), subjective norms (C2) [7], normative beliefs and motivational factors (C3) [7], perceived risk (C4) [16], and usage intention (C5) [7]. The research was conducted in Croatia and thus measurement scale was translated into Croatian. The questionnaire for students comprised of four parts (i) personal information, (ii) general internet and computer usage, (iii) attitudes toward online surveying in general and (iv) five scale Likert-type questions related to constructs (C1-C5). The questionnaire was only slightly modified for business organisations, comprising of (i) information related to type and size of organisation, (ii) working position of a respondent, (iii) attitudes toward online surveying in general and (iv) five scale Likert-type questions related to constructs (C1-C5).

3.2 Data collection and analysis

Empirical data for this research was obtained using an online survey tool Survey Gizmo. Online questionnaires were filled out by undergraduate and graduate students of Faculty of Economics in Split in a proctored environment, i.e. after classes in computer labs and under surveillance of a teaching fellow. The students participated voluntarily as well

and over 320 students out of approximately 400 agreed to participate. They were instructed to access the link to the online questionnaire which was placed on the official e-learning website of the Faculty. The participants were given enough time to complete the questionnaires finishing in approximately 20 minutes. A total number of 322 questionnaires were valid and analyzed.

Additionally, business organisations received an e-mail with a direct and unique link to online questionnaire. The respondents participated voluntarily and they were guaranteed anonymity. Total of 45 completed questionnaires were submitted. Statistical analysis was then performed in SPSS. The analysis was carried out on 22 variables with samples of N=322 (students) and N=45 (business organizations). After the descriptive analysis of data exploratory factor analysis was used to check the convergent and discriminant validity of measurement scales. When considering the students sample, they met the relation criterion of respondents and variables of 5 to 1 [15]. However, business organization sample did not meet the mentioned relation of criterion of respondents and variables, and for this reason, factor analysis was conducted on students' replies only. The extraction method used within this paper was the principal component analysis and Varimax rotation resulting in five factors of eigenvalue 1 or more. The obtained factors meet the Kaiser-Guttman rule according to which the number of factors is determined by the size of the eigenvalue, i.e. the factors retained for further analysis were all those with the eigenvalue exceeding 1. The factors obtained in this way explained 68% of the variance. Kaiser-Meyer-Olkin test result is 0.894 demonstrating that the factor analysis is appropriate for students sample, i.e. that the data fit well with factors, while the Bartlett's test of sphericity is statistically significant. Cronbach's alfa was used to test instrument reliability.

After summarising the results per particular theoretical construct, analysis of the mean values and the corresponding standard deviation followed with correlation analysis. Finally, in order to test the research hypotheses regression analysis was used to explore the relationships between variables.

3.3 Participant demographics

Academics, teachers and lecturers are often forced to use certain methods of research within the papers they publish periodically. In addition, students are also required to perform research within the various activities carried out as part of their education publishing seminal and final papers. As a young, highly educated and technically equipped population, they present a relevant sample to participate in the inspection of the relevant factors associated with the intention to use online surveys.

The participants of the study were students of the Faculty of Economics in Split. Respondents were mostly female (70%) and 98% of them said they own a personal computer or laptop while 99% of respondents use the Internet. On the question related to preferring traditional or online surveys, 80% of students prefer online, 12% traditional surveys, while 7% are not sure.

Table 1. General statistics of the sample (student)

Measure	Items	Frequency	Percent
Gender	Male	95	29.5%
	Female	227	70.5%
Study level	Undergraduate university study	21	6.5%
	Graduate study	118	36.6%
	Professional study	183	56.8%
Do you own a personal computer or laptop?	Yes	314	97.5%
	No	8	2.5%
Do you use internet?	Yes	320	99.4%
	No	2	0.6%
Do you prefer traditional or online surveys?	Traditional	38	11.8%
	Online	260	80.8%
	Not sure	24	7.5%

Justifying the second group of respondents it is important to emphasise that the main purpose of market research in business organisations is to collect valid and reliable information to assist in decision-making processes, planning activities, and business performance controlling. Therefore, business organizations form one of the main groups that have an interest in using online surveys, and present a relevant sample for determination of

factors associated with the intention of using an online questionnaire.

For business organizations, the respondents from 45 organisations replied mostly from businesses with fewer than 50 employees. The questionnaire was completed by CEOs and administrative staff. With regards to their preference, 53% of the respondents prefer online, 31% traditional surveys, while 16 are not sure.

Table 2. General statistics of the sample (business organisations)

Measure	Items	Frequency	Percent
Industry	Construction	6	13.3%
	Financial Services	3	6.7%
	Trade	4	8.9%
	Production	11	24.4%
	Tourism	3	6.7%
	Communications	1	2.2%
	Other	17	37.8%
Organisation size	Less than 10 employees	5	11.1%
	10 to 49 employees	28	62.2%
	From 50 to 249 employees	8	17.8%
	Over 250 employees	4	8.9%
Working position	Owner	3	6.7%
	CEO	17	37.8%
	Sales	7	15.6%
	Marketing	3	6.7%
	Administration	11	24.4%
	IT	3	6.7%
	Other	1	2.2%
Do you prefer traditional or online surveys?	Traditional	14	31.1%
	Online	24	53.3%
	Not sure	7	15.6%

4 Results

By exploratory factor analysis five factors were obtained that explain 68.82% of the variance cumulatively. The first factor explains 15.93% of the variance, second 15.42%, third 13.08%, fourth 13.03%, and fifth 11.35%. The rotated component matrix with manifest variables which have the greatest variance projection on a single factor is shown in table 3. This matrix shows that the measurement scales Perceived usefulness, Subjective norms, Normative beliefs and motivation factors and Perceived risk have the characteristics of convergent (the associated statements have a factor loading on respondent factors higher than 0.6) and discriminant validity (the associated statements have a factor loading on remaining factors lower than 0.4).

Only when talking about the measuring scale Usage intention the statement *"I intend to periodically use online surveys as a part of my own research in the future."* does not show characteristics of convergent and discriminant validity and it is eliminated from the measuring scale in further analysis.

Table 3. Rotated factor matrix

	Factor component				
	1	**2**	**3**	**4**	**5**
Normative beliefs and motivational factors					
If my professors would recommend the use of online surveys, I would accept this proposal.	**.849**	.156	-.065	.189	.179
If experts would recommend the use of online surveys, I would accept this proposal.	**.832**	.175	-.055	.202	.161
If the use of online surveys would mean achieving additional savings, I would accept it.	**.809**	.103	-.025	.193	.058
If my colleagues would recommend the use of online surveys, I would accept this proposal.	**,795**	,229	-,006	,241	,201