

APPENDIX 1
(SPSS TABLE)

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
age * mobile banking adoption	279	100.0%	0	.0%	279	100.0%

age * mobile banking adoption Crosstabulation

			mobile banking adoption		Total
			user	non-user	
age	21-30	Count	88	54	142
		% within age	62.0%	38.0%	100.0%
		% within mobile banking adoption	59.1%	41.5%	50.9%
		% of Total	31.5%	19.4%	50.9%
	31-40	Count	60	59	119
		% within age	50.4%	49.6%	100.0%
		% within mobile banking adoption	40.3%	45.4%	42.7%
		% of Total	21.5%	21.1%	42.7%
	41-50	Count	1	17	18
		% within age	5.6%	94.4%	100.0%
		% within mobile banking adoption	.7%	13.1%	6.5%
		% of Total	.4%	6.1%	6.5%
Total		Count	149	130	279
		% within age	53.4%	46.6%	100.0%
		% within mobile banking adoption	100.0%	100.0%	100.0%
		% of Total	53.4%	46.6%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.176 ^a	2	.000
Likelihood Ratio	24.163	2	.000
Linear-by-Linear Association	16.481	1	.000
N of Valid Cases	279		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.39.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
gender * mobile banking adoption	279	100.0%	0	.0%	279	100.0%

gender * mobile banking adoption Crosstabulation

		mobile banking adoption		Total	
		user	non-user		
gender	male	Count	105	46	151
		% within gender	69.5%	30.5%	100.0%
		% within mobile banking adoption	70.5%	35.4%	54.1%
		% of Total	37.6%	16.5%	54.1%
	female	Count	44	84	128
		% within gender	34.4%	65.6%	100.0%
		% within mobile banking adoption	29.5%	64.6%	45.9%
		% of Total	15.8%	30.1%	45.9%
Total		Count	149	130	279
		% within gender	53.4%	46.6%	100.0%
		% within mobile banking adoption	100.0%	100.0%	100.0%
		% of Total	53.4%	46.6%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	34.419 ^b	1	.000		
Continuity Correction ^a	33.020	1	.000		
Likelihood Ratio	35.096	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	34.295	1	.000		
N of Valid Cases	279				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 59.64.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
EDU * mobile banking adoption	279	100.0%	0	.0%	279	100.0%

EDU * mobile banking adoption Crosstabulation

			mobile banking adoption		Total
			user	non-user	
EDU	secondary and below	Count	2	66	68
		% within EDU	2.9%	97.1%	100.0%
		% within mobile banking adoption	1.3%	50.8%	24.4%
		% of Total	.7%	23.7%	24.4%
degree	degree	Count	108	51	159
		% within EDU	67.9%	32.1%	100.0%
		% within mobile banking adoption	72.5%	39.2%	57.0%
		% of Total	38.7%	18.3%	57.0%
master degree	master degree	Count	39	13	52
		% within EDU	75.0%	25.0%	100.0%
		% within mobile banking adoption	26.2%	10.0%	18.6%
		% of Total	14.0%	4.7%	18.6%
Total	Total	Count	149	130	279
		% within EDU	53.4%	46.6%	100.0%
		% within mobile banking adoption	100.0%	100.0%	100.0%
		% of Total	53.4%	46.6%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	92.806 ^a	2	.000
Likelihood Ratio	109.427	2	.000
Linear-by-Linear Association	69.751	1	.000
N of Valid Cases	279		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 24.23.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
INCOME * mobile banking adoption	279	100.0%	0	.0%	279	100.0%

INCOME * mobile banking adoption Crosstabulation

			mobile banking adoption		Total
			user	non-user	
INCOME	below 1500	Count		3	3
		% within INCOME		100.0%	100.0%
		% within mobile banking adoption		2.3%	1.1%
		% of Total		1.1%	1.1%
1500-3000	Count	45	84	129	
	% within INCOME	34.9%	65.1%	100.0%	
	% within mobile banking adoption	30.2%	64.6%	46.2%	
	% of Total	16.1%	30.1%	46.2%	
3000-5000	Count	78	40	118	
	% within INCOME	66.1%	33.9%	100.0%	
	% within mobile banking adoption	52.3%	30.8%	42.3%	
	% of Total	28.0%	14.3%	42.3%	
5000-7000	Count	26	3	29	
	% within INCOME	89.7%	10.3%	100.0%	
	% within mobile banking adoption	17.4%	2.3%	10.4%	
	% of Total	9.3%	1.1%	10.4%	
Total	Count	149	130	279	
	% within INCOME	53.4%	46.6%	100.0%	
	% within mobile banking adoption	100.0%	100.0%	100.0%	
	% of Total	53.4%	46.6%	100.0%	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	44.180 ^a	3	.000
Likelihood Ratio	48.211	3	.000
Linear-by-Linear Association	43.659	1	.000
N of Valid Cases	279		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 1.40.

Means

Report

		i like to be considered as a leader	My friends and neighbors often come to me for advice about new products and innovation	i often seek out the advice from friends regarding new product or innovation	i like to buy new and different things	i am eager to try new ideas	i am usually among the first to try new products	i have more self confident than other
mobile banking adoption								
user	Mean	3.8792	3.8456	3.7651	4.0671	4.1007	3.9866	4.0067
	N	149	149	149	149	149	149	149
	Std. Deviation	.54417	.63379	.76573	.54108	.65497	.77098	.68277
non-user	Mean	3.1154	2.7154	3.2923	2.8538	2.9154	2.6538	2.8769
	N	130	130	130	130	130	130	130
	Std. Deviation	.97754	.85576	.90173	1.00473	.98858	.93768	1.01168
Total	Mean	3.5233	3.3190	3.5448	3.5018	3.5484	3.3656	3.4803
	N	279	279	279	279	279	279	279
	Std. Deviation	.86415	.93418	.86330	.99594	1.01623	1.08075	1.02072

Report

mobile banking adoption		i want to look a little different than others	i like to keep up with technological advances	i often make extensive use of commercial media and professional sources in learning of new products	i am socially active person	i have an old fashioned taste and habits	my social status is important part of my life	its very important to me to feel i am a part of a group
user	Mean	3.9463	4.1208	4.2148	4.1544	3.7769	4.1074	4.1477
	N	149	149	149	149	149	149	149
	Std. Deviation	.69540	.62507	.71247	.82793	1.30749	.87101	.85721
non-user	Mean	2.8308	2.8538	2.9000	2.9462	4.6376	2.7462	2.9769
	N	130	130	130	130	130	130	130
	Std. Deviation	1.02782	1.05000	.98713	1.05148	.78167	.99854	1.03778
Total	Mean	3.4265	3.5305	3.6022	3.5914	4.2366	3.4731	3.6022
	N	279	279	279	279	279	279	279
	Std. Deviation	1.02880	1.05852	1.07429	1.11468	1.14173	1.15296	1.11051

Report

		i am only accepting and use new products because of economic neccessity and social pressures	i am a person who is skeptical about new ideas.
mobile banking adoption			
user	Mean	4.0077	4.0462
	N	149	149
	Std. Deviation	1.21678	1.19340
non-user	Mean	4.4899	4.5839
	N	130	130
	Std. Deviation	.99061	.79781
	Mean	4.2652	4.3333
	N	279	279
	Std. Deviation	1.12585	1.03535

Means

Report

mobile banking adoption		D1	D2	D3	D4	D5	D15	D17	D16	D17
user	Mean	3.7718	3.9866	3.9799	4.2148	4.1342	3.0940	2.1544	1.3289	1.2819
	N	149	149	149	149	149	149	149	149	149
	Std. Deviation	.73632	.65746	.69233	4.25467	.58883	.40840	.47541	.56285	.52092
non-user	Mean	1.7769	2.0462	2.1077	1.8154	1.1692	3.8385	4.1000	4.7231	4.7462
	N	130	130	130	130	130	130	130	130	130
	Std. Deviation	.63813	.88800	.85586	.49469	.50021	.53994	.47983	.55706	.57481
Total	Mean	2.8423	3.0824	3.1075	3.0968	2.7527	3.4409	3.0609	2.9104	2.8961
	N	279	279	279	279	279	279	279	279	279
	Std. Deviation	1.21303	1.23949	1.21260	3.34491	1.57993	.60208	1.08284	1.78600	1.81519

Report

.mobile banking adoption		D20	D6	D7	D8	D9	D23	D11	D12	D10
user	Mean	2.1208	4.2215	4.1208	4.2349	4.2081	4.0000	3.7248	4.0336	3.9597
	N	149	149	149	149	149	149	149	149	149
	Std. Deviation	.44891	.54333	.58022	.49850	.56083	.00000	.89185	.80047	.38343
non-user	Mean	4.0615	1.8154	2.5615	1.9231	2.7231	1.1615	1.8462	2.5308	1.9538
	N	130	130	130	130	130	130	130	130	130
	Std. Deviation	.42688	.49469	.81653	.47602	.68217	.52538	.52031	.77947	.41036
Total	Mean	3.0251	3.1004	3.3943	3.1577	3.5161	2.6774	2.8495	3.3333	3.0251
	N	279	279	279	279	279	279	279	279	279
	Std. Deviation	1.06417	1.31016	1.04680	1.25386	.96648	1.46293	1.19603	1.08952	1.07761

Report

mobile banking adoption		D13	D21	D22	D18	D19	D14
user	Mean	4.2819	2.0067	1.0134	4.0067	3.0671	4.0067
	N	149	149	149	149	149	149
	Std. Deviation	.78912	.14221	.16385	.08192	.36139	.08192
non-user	Mean	1.2769	3.9692	4.7769	1.2462	2.1692	2.0538
	N	130	130	130	130	130	130
	Std. Deviation	.83541	.54187	.86504	.54362	.39647	.39984
Total	Mean	2.8817	2.9211	2.7670	2.7204	2.6487	3.0968
	N	279	279	279	279	279	279
	Std. Deviation	1.70600	1.05303	1.97453	1.42964	.58635	1.01497

Factor Analysis

VARIABLES: 23, NUMBER OF FACTORS: 3

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.068	30.732	30.732	6.596	31.250	28.680	2.961	12.874	12.874
2	2.141	9.310	40.041	1.608	9.723	35.670	2.632	11.441	24.315
3	1.265	5.501	45.542	.782	5.520	39.068	1.669	7.257	31.572
4	1.262	5.488	51.031	.698	5.286	42.103	1.429	6.214	37.786
5	1.197	5.206	56.236	.642	5.118	44.894	1.366	5.940	43.726
6	1.145	4.976	61.213	.578	4.793	47.406	.846	3.680	47.406
7	.867	3.769	64.981						
8	.791	3.437	68.419						
9	.718	3.123	71.542						
10	.655	2.849	74.391						
11	.648	2.817	77.208						
12	.635	2.760	79.967						
13	.589	2.560	82.527						
14	.534	2.323	84.850						
15	.509	2.213	87.063						
16	.486	2.115	89.178						
17	.440	1.912	91.091						
18	.416	1.810	92.901						
19	.403	1.752	94.653						
20	.388	1.689	96.342						
21	.307	1.333	97.674						
22	.292	1.269	98.944						
23	.243	1.056	100.000						

Extraction Method: Principal Axis Factoring.

Rotated Factor Matrix^a

	Factor					
	1	2	3	4	5	6
D1	.762					
D2	.690					
D3	.676	-.434	.376			
D4	.607	.371				
D8	-.394	-.453				
D9	-.625					
D13	-.450					
D6			.663			
D7	-.470		.624			
D23			.427			
D14						
D20		.648				
D19					.526	
D18					.608	
D5		.672				
D15		.613				
D16		.55			-.488	
D17		.538				
D22						.599
D21						.497
D12				.751		
D10				.654		
D11				.653		

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 7 iterations.

APPENDIX 2
(QUESTIONNAIRE)



UNIVERSITY OF MALAYA
FACULTY OF BUSINESS AND ACCOUNTANCY

FACTORS INFLUENCING THE ADOPTION OF MOBILE BANKING

Dear Respondent,

I am currently conducting a **study to determine the factors influencing the adoption of mobile banking among working adults**. This study is undertaken to fulfill the requirements for final thesis project for the Masters of Business Administration. I would appreciate it if you could spend 10 minutes of your precious time to complete this questionnaire. Your participation in this survey is highly appreciated. *Please rest assured that your reply remains incognito, so your identity will be fully protected.*

Should you have any queries about this survey, please feel free to contact my supervisor:

Assoc. Prof Dr. Ainin Sulaiman,

Director - Graduate School of Business, University of Malaya.

Tel: 03 - 7967 3853 / E-mail: ainins@um.edu.my

Thank you very much for your kind co-operation.

Yours truly,

Suhana Mohezar Ali

Faculty of Business and Accountancy, University of Malaya

Mobile banking services can be defined as any financial transactions done via mobile devices such as cell-phone, pda and etc.

Section A: Demographic Information

Please check (✓) the suitable box.

1. Age

- 20 and below
- 21-30
- 31-40
- 41-50
- Above 50

2. Gender

- Male Female

3. Marital Status

- Single Married
- Divorced Widowed

4. Education Level

- Secondary School and below Doctoral Degree
- Degree
- Master Degree

5. Personal Income

- Below RM 1,500 RM 5,000 – RM 7,000
- RM 1,500 – RM 3,000 Above RM7,000
- RM 3,000 – RM 5,000

Check (✓) the suitable box.

Section B: Personal Innovativeness

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1. I like to be considered as a leader	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. My friends and neighbors often come to me for advice about new products and innovation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I often seek out the advice from friends regarding new product or innovation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I like to buy new and different things	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I am eager to try new ideas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. I am usually among the first to try new products.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- | | | | | | | |
|-----|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 7. | I have more self-confidence than others | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. | I want to look a little different than others | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. | I like to keep up with technological advances. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. | I often make extensive use of commercial media and professional sources in learning of new products. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. | I am a socially active person. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. | I have an old-fashioned taste and habits. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. | My social status is important part of my life. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 14. | It's very important to me to feel I am a part of a group. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 15. | I am only accepting and use new products because of economic necessity and social pressures. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 16. | I am a person who is "skeptical" about new ideas. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Section C: Level of Acceptance

1. Do you use mobile banking?

- Yes
 No

2. How often do you use the mobile banking services?

- never
 rarely
 sometimes
 often
 Very often

3. How likely is that you will increase the usage of mobile banking?

- Definitely will increase
- Probably will increase
- Might increase
- Probably will not increase
- Definitely will not increase

Section D: Innovations Attributes

How do you perceived mobile banking services?

		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1.	I feel that mobile banking is the efficient way to keep me updated with my account activities.	[]	[]	[]	[]	[]
2.	I find that mobile banking services can save up my time as I do not have to visit the branch in order for me to conduct a banking transactions.	[]	[]	[]	[]	[]
3.	I find that mobile banking service is very convenient as I can access banking services from anywhere and anytime.	[]	[]	[]	[]	[]
4.	I find that by using mobile banking service I can save money, as it can replace the long telephone calls or internet connection with quick and inexpensive message.	[]	[]	[]	[]	[]
5.	I feel that using mobile banking service is quite simple and straight- forward process.	[]	[]	[]	[]	[]
6.	I am highly familiar with IT and communication technology, and thus feel comfortable with the idea of using mobile banking.	[]	[]	[]	[]	[]
7.	I am used to internet banking, and I find that the way internet banking and mobile banking operated is similar, thus I do not feel any difficulty using it.	[]	[]	[]	[]	[]
8.	I am comfortable using mobile banking service, as I am familiar with mobile phone and it is always with me.	[]	[]	[]	[]	[]
9.	I lead a very busy and active lifestyle. To me, mobile banking service is very convenient as	[]	[]	[]	[]	[]

it suits my lifestyle.

- | | | | | | | |
|-----|---|-----|-----|-----|-----|-----|
| 10. | Recommendations from friends and relatives help me to see the benefits of mobile banking. | [] | [] | [] | [] | [] |
| 11. | The bank's personnel advice me to use mobile banking service. | [] | [] | [] | [] | [] |
| 12. | Information from advertising helps me to see the benefits of mobile banking. | [] | [] | [] | [] | [] |
| 13. | I feel that using mobile banking service is secured. | [] | [] | [] | [] | [] |
| 14. | I am having general difficulties in using mobile phone | [] | [] | [] | [] | [] |
| 15. | . I find that it is very difficult to remember the password and username. | [] | [] | [] | [] | [] |
| 16. | I feel that it is difficult to use mobile banking service, as the process is quite confusing | [] | [] | [] | [] | [] |
| 17. | I find that mobile banking service facilitates the possibilities of typing error, as the keyboard is relatively small. | [] | [] | [] | [] | [] |
| 18. | I feel that there is no sufficient guidance that can guide me. | [] | [] | [] | [] | [] |
| 19. | I would feel more comfortable to adopt it if I get a chance to try it before I actually subscribe. | [] | [] | [] | [] | [] |
| 20. | I feel that the user interface for mobile banking is poor and complicated. | [] | [] | [] | [] | [] |
| 21. | I feel that some financial transactions are too important to be arranged over the mobile phone. | [] | [] | [] | [] | [] |
| 22. | I feel that it is unsecured to make financial transactions on mobile phone, as there is a possibility of system malfunctioning. | [] | [] | [] | [] | [] |
| 23. | I feel awkward using the mobile banking service as I am not used to the information technology. | [] | [] | [] | [] | [] |