3.0 Research Methodology

This chapter illustrated how the research was designed and implemented. A research model is developed to show the relationship between the independent variable and dependent variable. There is one dependent variable and three independent variables used for analysis.

3.1 Research Model

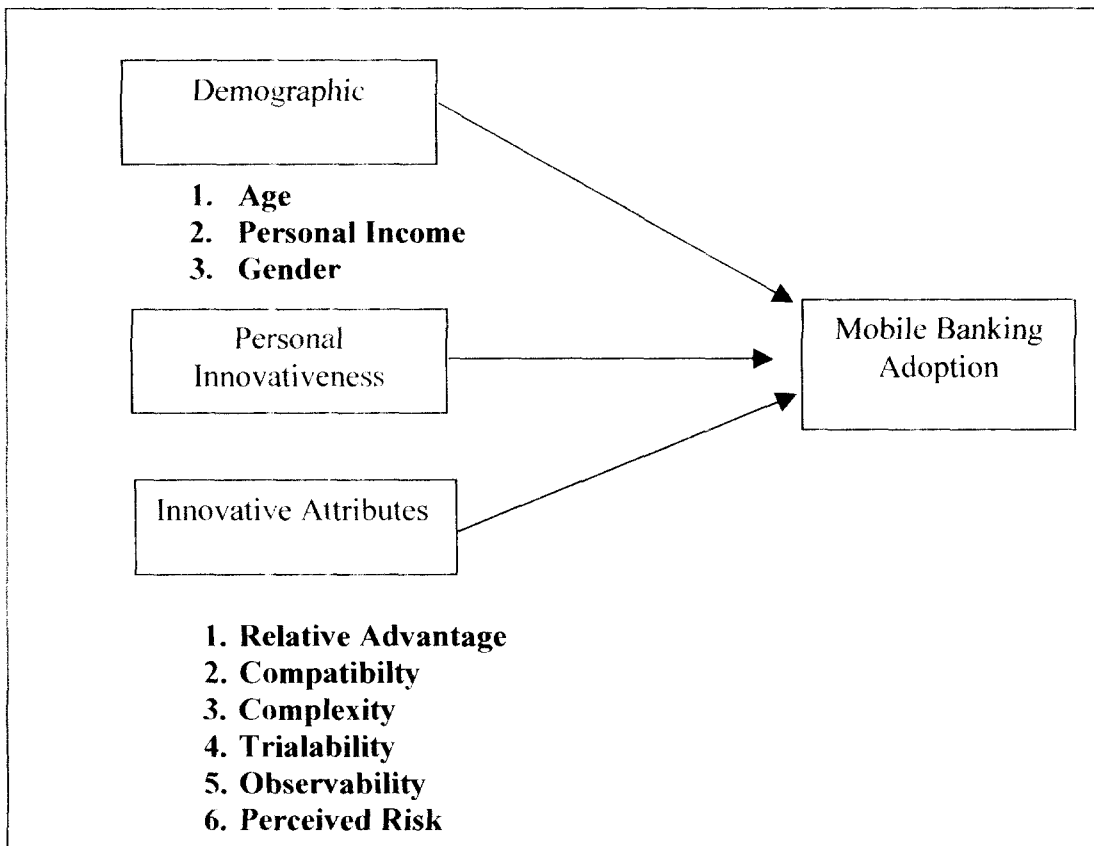With reference to the literature review, the following research model was developed (figure 3.1):

Figure 3.1
Research Model

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3.2 Selection of Measures

This section explains how the research variables were measured.

1. Scales of Measurement

2 types of scales are used in order to measure the variable:

a. Nominal Scale

Nominal scale is used to classify the respondents into different category. In this research, nominal scale is used to classify the respondent into 2 different categories: mobile banking users and non-mobile banking users. Numerical values are assigned to each category. 1 represents mobile banking users and 2 represent non-mobile banking users.

b. Interval Scale

Interval scale is used to rank the levels of the variable being studied; personal innovativeness, relative advantage, compatibility, complexity, observability, trialability, and perceived risk

2. Rating of Scales

Likert scale is also used to measure the attitudes of the respondents. Respondents indicate their attitudes by checking how strongly they agree or disagree with carefully constructed statements that ranged from very positive to very negative toward the attitudinal object. Individuals generally choose from five alternatives; strongly agree, agree, uncertain, strongly disagree, and disagree. Weights of 5,4,3,2, and 1 are assigned to the answer. Likert scale is used to measure the level of the respondents' innovativeness and the respondents' perceptions towards the innovation attributes.

3.3 Questionnaires Design

The questionnaires are divided into 4 sections :

1. **Section A**

   Section A was intended to gather demographics data about the respondents. Data such as gender, age, and personal income are collected.

2. **Section B**

   Section B was intended to find out the respondents' characteristics and determine what is their level of innovativeness.

3. **Section C**

   This section was intended to determine the level of the acceptance, of the mobile banking among banking consumers.

4. **Section D**

   Section D was intended to find out the degree of the consumers' perceptions towards the innovation attributes. It has 26 short statements to measure the attribute; relative advantage, compatibility, trialability, complexity, observability, and perceived risk.

3.4 Sampling Design

In this research, a convenience sampling method was used to obtain respondents. This method is used, as it is convenient and economical. The targeted respondents were working

adults within the Klang Valley, age between 18 to 55 years old, currently banking consumers and mobile's subscriber.   35

3.5 Data Collection Procedures

A questionnaire survey is used in order to collect the required information. The self-administered questionnaire, which consists of demographic profile of respondents, personal characteristics and customer's perception towards mobile banking, is distributed to 300 people randomly around Klang Valley area. The drop off method is used, where the questionnaires are distributed and pick up later.

3.6 Data Analysis Technique

Data analysis techniques that are performed in this research includes tabulation, cross-tabulation, and factor analysis.