

**Appendix A:**

Studies	Technologies	TAM	Antecedents
Taylor And Todd(1995)	Computing Resource Center (CRC)	PU Ease-of-use Attitude Behavioral intention	Subjective norm Perceived behavioral control
Igbaria, Guimaraes, and Davis (1995)	Micro computer	PU, PEOU Perceived usage Variety of use	User characteristics User training User experiences System characteristics (Quality), Organizational support End user computing support Management support
Igbaria, Zinatelli, Cragg, and Cavaye (1997)	Personal computing	PU, PEOU System usage	Intraorganizational factors Internal computing support, Internal computing training Management support Extraorganizational Factors External computing support External computing training
Gefen and Straub (1997)	E-mail	PU, PEOU USE PU, PEOU Intention to use Usage behavior	Social presence-information richness (Gender) Subjective norm Image Job relevance Output quality Result demonstrability (experience, voluntariness)
Venkatesh and Davis (2000)	Operating system)	Behavioral intention Use behavioral	Performance expectancy
Venkatesh et al. (2003)	Financial services & Retail electronics	Behavioral intention Use behavioral	Effort expectancy Social influence Facilitating conditions (gender, age, experience, voluntariness of use)
Studies	Technologies	TAM	Antecedents

Hsu and Chiu (2004)	Computing Resource Center (CRC)	Perceived usefulness Attitude Intention E-service usage	Subjective norm Interpersonal norm Social norm Perceived behavioral control Web-specific self-efficacy Perceived controllability Perceived risk Perceived playfulness General internet self-efficacy
Ong et al. (2004)	E-learning	PU, PEOU Behavioral intention	Computer self-efficacy Perceived credibility
Liao, Shao, Wang, and Chen (1999)	I-banking	PU, PEOU Behavior	Security Accuracy Speed User friendliness User involvement User experience Convenience
Wu and Wang (2005)	m-Commerce	PU, PEOU Intention to use Actual use	Perceived risk Compatibility Cost

**Appendix B:**

**Questionnaire:**

**“Internet Banking Technology Acceptance Model:  
A Focus on Hofstede Cultural Dimensions”**

Dear Sir/ Madam,

This questionnaire is conducted as part of a research project, which shall be submitted in part completion of the Master of Business Administration from University of Malaya.

The aim of the paper is finding the role of culture in different nations’s intention to use technology such as **Mobile Banking**.

I would be grateful if you could participate in this survey by filling up attached questionnaire. This questionnaire is constructed in straightforward and easy to answer. Please be assured that all information will be treated with the ***strictest confidentiality*** and only the ***aggregate data*** will be analyzed.

Thank you for your valuable assistance in participating in the survey.

Yours sincerely

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**A: Respondent's background**

**A 2. Age:** .....

**A 3.1 Home Country:** .....

**A 3.2 How long you have been staying in Malaysia?.....**

**A4. Customer service support of Internet banking in Your Home Country:**

**Good    Bad**

**A5 . Customer service support of mobile banking in your Home Country:**

**Good    Bad**

<b>A7. Gender</b>	
Male	
Female	

<b>A5. Education Level</b>	
PMR/ LCE or below	
SPM/ STPM/ MCE/ HSC	
Certificate/ Diploma	
Degree/ Professional Certificate	
Postgraduate	
Others	

<b>A6. Occupation</b>	
Top management (CEO, CFO, GM, VP)	
Middle Management (Senior Manager, Manager)	
Asst. Manager/ Snr. Exec/ Exec	
Supervisor/ Team Leader	
Individual/ Owner	

**Part B:**

➤ *Please indicate your degree of arrangement for the following questions*

**1. Usefulness:**

		<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Slightly disagree</b>	<b>Neither Disagree nor Agree</b>	<b>Slightly Agree</b>	<b>Agree</b>	<b>Strongly Agree</b>
		<b>-5</b>	<b>-3</b>	<b>-1</b>	<b>0</b>	<b>1</b>	<b>3</b>	<b>5</b>
1.	Using the internet banking systems make it easier for me to conduct Banking transactions							
2	I would find the internet banking systems useful in conducting my Banking transactions							
3	internet Banking has improved my productivity							
4	internet Banking gives me greater control over my Banking activities							
5	internet Banking enhances my effectiveness on the job							
6	Overall, I find internet Banking useful.							

## 2. Ease of Use

		Strongly Disagree	Disagree	Slightly Disagree	Neither Disagree nor Agree	Slightly Agree	Agree	Strongly Agree
		-5	-3	-1	0	1	3	5
1	My interaction with the internet banking systems is clear and understandable							
2	Learning to use the internet banking systems is easy for me							
3	It would be easy for me to become skilful at using the internet banking systems							
4	I would find the internet banking systems easy to use							
5	I believe that internet banking will be frustrating and cumbersome							
6	I find internet banking system to be flexible to interact with Banks.							

## 3. Subjective Norm

		Strongly Disagree	Disagree	Slightly Disagree	Neither Disagree nor Agree	Slightly Agree	Agree	Strongly Agree
		-5	-3	-1	0	1	3	5
1	Most people who are important to me would think that using internet Banking is a wise idea.							

2	Most people who are important to me would think that using /internet Banking is a good idea.							
3	Most people who are important to me would think I should use internet Banking							
4	My family who are important to me would think that /internet Banking is a wise idea.							
5	My family who are important to me would think that using internet Banking is a good idea.							
6	My family who are important to me would think I should use internet banking.							

#### 4. Perceived behavioural control:

		Strongly Disagree	Disagree	Slightly Disagree	Neither Disagree nor Agree	Slightly Agree	Agree	Strongly Agree
		-5	-3	-1	0	1	3	5
1	I am able to confidently use the internet banking system.							
2	I would be able to operate INternet banking.							
3	I have the knowledge to use the internet banking system.							
4	I have the resources to use the internet banking system.							
5	I have the ability to use the internet banking system.							

**5. Behavioural Intention to use :**

		Strongly Disagree	Disagree	Slightly Disagree	Neither Disagree nor Agree	Slightly Agree	Agree	Strongly Agree
		-5	-3	-1	0	1	3	5
1	I will frequently use internet banking in the future.							
2	I will strongly recommend others to use internet banking.							
3	I expect my use of Internet banking for handling my financial transactions to continue in the future							

**THANK YOU VERY MUCH FOR COMPLETING THIS QUESTIONNAIRE**



**Appendix C:**

**1 Gender: 1.male , 2.female**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid male	143	58.8	58.8	58.8
female	100	41.2	41.2	100.0
Total	243	100.0	100.0	

**Age**

	N	Minimum	Maximum	Mean	Std. Deviation
Age	242	19	66	30.15	9.009
Valid N (listwise)	242				

**Occupation**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid CEO	7	2.9	2.9	2.9
Middle management executive	37	15.2	15.5	18.5
Supervisor	40	16.5	16.8	35.3
Individual	35	14.4	14.7	50.0
Total	119	49.0	50.0	100.0
Missing System	238	97.9	100.0	
Total	5	2.1		
	243	100.0		

**education**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PMR	2	.8	.8	.8
	SPM	14	5.8	5.8	6.6
	Diploma	20	8.2	8.2	14.8
	Degree	100	41.2	41.2	56.0
	postgraduate	97	39.9	39.9	95.9
	others	10	4.1	4.1	100.0
	Total	243	100.0	100.0	

**cell(countries)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	cell1:PDI:L/IND:L/UAI:L	15	6.2	6.2	6.2
	cell2:PDI:H/IND:L/UAI:L	31	12.8	12.8	18.9
	cell3:PDI:L/IND:L/IND:M	23	9.5	9.5	28.4
	cell4:PDI:H/IND:L/UNA:M	38	15.6	15.6	44.0
	cell5:PDI:L/IND:L/UAI:H	15	6.2	6.2	50.2
	cell6:PDI:H/IND:L/UNA:H	16	6.6	6.6	56.8
	cell7:PDI:L/IND:H/UAI:L	24	9.9	9.9	66.7
	cell8:PDI:H/IND:H/UAI:L	15	6.2	6.2	72.8
	cell9:PDI:L/IND:H/UAI:M	20	8.2	8.2	81.1
	cell10:PDI:H/IND:H?UAI: M	15	6.2	6.2	87.2
	cell11:PDI:L/IND:H/UAI:H	16	6.6	6.6	93.8
	cell12:PDI:H/IND:H?UAI: H	15	6.2	6.2	100.0
	Total	243	100.0	100.0	

## Appendix D: Reliability test results

**Reliability Statistics of  
Usefulness**

Cronbach's Alpha	N of Items
.896	6

**Reliability Statistics for Ease  
of Use**

Cronbach's Alpha	N of Items
.965	6

**Reliability Statistics of  
Subjective Norm**

Cronbach's Alpha	N of Items
.965	6

**Reliability Statistics of PBC**

Cronbach's Alpha	N of Items
.911	5

**Reliability Statistics for BI**

Cronbach's Alpha	N of Items
.911	3

**Reliability Statistics for all  
Data**

Cronbach's Alpha	N of Items
.910	26