

Appendix A  
Total variance explained

Total Variance Explained									
Component	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	16.84	52.626	52.626	16.84	52.626	52.626	6.318	19.744	19.744
2	2.224	6.951	59.577	2.224	6.951	59.577	5.633	17.602	37.346
3	1.986	6.205	65.782	1.986	6.205	65.782	4.439	13.872	51.217
4	1.767	5.521	71.303	1.767	5.521	71.303	4.197	13.115	64.332
5	1.224	3.825	75.128	1.224	3.825	75.128	3.455	10.796	75.128
6	0.976	3.05	78.179						
7	0.841	2.63	80.808						
8	0.671	2.096	82.904						
9	0.575	1.798	84.702						
10	0.517	1.616	86.318						
11	0.462	1.445	87.763						
12	0.444	1.386	89.149						
13	0.366	1.145	90.294						
14	0.344	1.076	91.37						
15	0.312	0.976	92.346						
16	0.287	0.896	93.241						
17	0.255	0.795	94.037						
18	0.246	0.769	94.805						
19	0.212	0.664	95.469						
20	0.2	0.624	96.093						
21	0.186	0.582	96.675						
22	0.157	0.491	97.166						
23	0.126	0.393	97.559						
24	0.124	0.388	97.947						
25	0.115	0.358	98.305						
26	0.107	0.333	98.638						
27	0.096	0.299	98.938						
28	0.091	0.283	99.221						
29	0.077	0.242	99.462						
30	0.066	0.206	99.669						
31	0.06	0.188	99.857						
32	0.046	0.143	100						

Appendix B

Total variance explained

Total Variance Explained									
Component	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	16.84	52.626	52.626	16.84	52.626	52.626	6.318	19.744	19.744
2	2.224	6.951	59.577	2.224	6.951	59.577	5.633	17.602	37.346
3	1.986	6.205	65.782	1.986	6.205	65.782	4.439	13.872	51.217
4	1.767	5.521	71.303	1.767	5.521	71.303	4.197	13.115	64.332
5	1.224	3.825	75.128	1.224	3.825	75.128	3.455	10.796	75.128
6	0.976	3.05	78.179						
7	0.841	2.63	80.808						
8	0.671	2.096	82.904						
9	0.575	1.798	84.702						
10	0.517	1.616	86.318						
11	0.462	1.445	87.763						
12	0.444	1.386	89.149						
13	0.366	1.145	90.294						
14	0.344	1.076	91.37						
15	0.312	0.976	92.346						
16	0.287	0.896	93.241						
17	0.255	0.795	94.037						
18	0.246	0.769	94.805						
19	0.212	0.664	95.469						
20	0.2	0.624	96.093						
21	0.186	0.582	96.675						
22	0.157	0.491	97.166						
23	0.126	0.393	97.559						
24	0.124	0.388	97.947						
25	0.115	0.358	98.305						
26	0.107	0.333	98.638						
27	0.096	0.299	98.938						
28	0.091	0.283	99.221						
29	0.077	0.242	99.462						
30	0.066	0.206	99.669						
31	0.06	0.188	99.857						
32	0.046	0.143	100						

Appendix C  
 Component Matrix using PCA

Component Matrix					
	Component				
	1	2	3	4	5
T3	0.823	0.292	-0.227	0.17	0.106
SQ7	0.807	-0.112	-0.166	-0.135	-0.236
T2	0.805	0.257	0.313	-0.127	0.144
DQ3	0.784	-0.376	0.352	-0.237	
DQ5	0.78	-0.218	0.33	-0.302	
DQ6	0.774	-0.184		-0.297	
DQ7	0.774		0.368	-0.231	
DQ4	0.769	-0.279	-0.369	-0.16	
IQ3	0.766		-0.108		
IQ7	0.765			-0.189	-0.199
T5	0.763	0.423	-0.148		-0.233
SQ9	0.76		-0.141		-0.334
SQ6	0.758		-0.118	0.136	-0.399
SQ5	0.755			0.261	0.173
IQ6	0.754	-0.312	0.217	-0.342	
DQ2	0.753	-0.217	-0.269	-0.188	
T1	0.745	0.207	-0.133	0.182	0.143
SQ8	0.743			0.313	
IQ5	0.74	-0.296	-0.352	-0.133	
IQ4	0.739		0.269	0.334	
BI4	0.733	0.389		-0.23	
T4	0.704		-0.14	-0.161	
IQ2	0.68		0.263	0.294	
BI1	0.676		0.404	-0.17	
DQ1	0.672		-0.244	0.345	
SQ2	0.655		-0.279	-0.264	
IQ1	0.653			0.276	
BI3	0.635				
SQ3	0.619				
SQ4	0.599				
BI2	0.565				
SQ1	0.559				

Extraction Method: Principal Component Analysis.  
 a. 5 components extracted.

Appendix D  
Full Items Correlation Matrix

Correlation Matrix

	SQ1	SQ2	SQ3	SQ4	SQ5	SQ6	SQ7	SQ8	SQ9	IQ1	IQ2	IQ3	IQ4	IQ5	IQ6	IQ7	DQ1	DQ2	DQ3	DQ4	DQ5	DQ6	DQ7	T1	T2	T3	T4	T5	UI1	UI2	UI3	UI4			
Correlation	1																																		
SQ1		1																																	
SQ2	0.72		1																																
SQ3	0.5	0.65		1																															
SQ4	0.41	0.4	0.53		1																														
SQ5	0.36	0.41	0.48	0.68		1																													
SQ6	0.44	0.56	0.38	0.35	0.59		1																												
SQ7	0.56	0.63	0.49	0.48	0.64	0.7		1																											
SQ8	0.49	0.55	0.37	0.37	0.58	0.7	0.83		1																										
SQ9	0.43	0.55	0.39	0.36	0.58	0.76	0.66	0.67		1																									
IQ1	0.23	0.42	0.46	0.44	0.5	0.5	0.54	0.43	0.47		1																								
IQ2	0.29	0.37	0.4	0.41	0.51	0.51	0.58	0.54	0.45	0.77		1																							
IQ3	0.37	0.48	0.55	0.46	0.55	0.56	0.63	0.51	0.59	0.59	0.567		1																						
IQ4	0.34	0.48	0.56	0.48	0.6	0.56	0.61	0.46	0.61	0.6	0.509	0.866		1																					
IQ5	0.58	0.64	0.49	0.5	0.63	0.51	0.67	0.6	0.53	0.37	0.41	0.534	0.506		1																				
IQ6	0.59	0.65	0.49	0.44	0.53	0.6	0.64	0.58	0.54	0.46	0.479	0.497	0.456	0.764		1																			
IQ7	0.48	0.5	0.39	0.42	0.58	0.61	0.67	0.58	0.68	0.43	0.463	0.583	0.601	0.677	0.674		1																		
DQ1	0.37	0.36	0.36	0.35	0.5	0.49	0.43	0.39	0.43	0.37	0.441	0.379	0.405	0.53	0.582	0.478		1																	
DQ2	0.38	0.41	0.45	0.39	0.44	0.52	0.56	0.52	0.54	0.47	0.507	0.529	0.506	0.471	0.508	0.522	0.713		1																
DQ3	0.51	0.53	0.47	0.37	0.5	0.51	0.58	0.51	0.55	0.43	0.451	0.501	0.489	0.675	0.686	0.581	0.714	0.757		1															
DQ4	0.42	0.47	0.48	0.35	0.47	0.5	0.55	0.51	0.49	0.46	0.477	0.47	0.455	0.546	0.606	0.479	0.735	0.773	0.862		1														
DQ5	0.41	0.43	0.42	0.33	0.49	0.5	0.55	0.53	0.54	0.49	0.515	0.482	0.467	0.549	0.624	0.525	0.714	0.733	0.815	0.878		1													
DQ6	0.36	0.38	0.46	0.34	0.53	0.47	0.49	0.46	0.58	0.49	0.465	0.517	0.528	0.531	0.555	0.56	0.739	0.782	0.796	0.784	0.801		1												
DQ7	0.23	0.37	0.44	0.43	0.57	0.57	0.49	0.47	0.59	0.54	0.511	0.568	0.561	0.505	0.547	0.57	0.525	0.647	0.684	0.642	0.637	0.699		1											
T1	0.36	0.51	0.51	0.43	0.51	0.5	0.53	0.46	0.54	0.56	0.52	0.692	0.625	0.411	0.425	0.535	0.368	0.512	0.465	0.477	0.49	0.492	0.632		1										
T2	0.35	0.46	0.45	0.55	0.63	0.52	0.6	0.55	0.57	0.52	0.512	0.697	0.611	0.515	0.451	0.578	0.419	0.566	0.528	0.537	0.539	0.566	0.68	0.85		1									
T3	0.35	0.44	0.48	0.54	0.66	0.54	0.63	0.56	0.56	0.53	0.49	0.674	0.639	0.522	0.453	0.621	0.439	0.583	0.545	0.543	0.573	0.589	0.652	0.736	0.847		1								
T4	0.2	0.29	0.32	0.28	0.43	0.57	0.52	0.54	0.52	0.42	0.475	0.602	0.514	0.351	0.385	0.53	0.358	0.497	0.38	0.453	0.525	0.507	0.588	0.622	0.66	0.746		1							
T5	0.22	0.33	0.37	0.35	0.53	0.66	0.61	0.6	0.6	0.49	0.555	0.648	0.529	0.376	0.42	0.562	0.357	0.539	0.433	0.514	0.523	0.501	0.615	0.68	0.725	0.757	0.898		1						
UI1	0.33	0.41	0.35	0.44	0.5	0.42	0.42	0.48	0.41	0.3	0.38	0.411	0.377	0.486	0.466	0.434	0.353	0.383	0.441	0.464	0.5	0.464	0.465	0.543	0.61	0.621	0.531	0.549		1					
UI2	0.25	0.26	0.24	0.35	0.42	0.39	0.36	0.34	0.35	0.25	0.372	0.3	0.303	0.365	0.428	0.34	0.394	0.338	0.349	0.389	0.392	0.375	0.382	0.308	0.429	0.515	0.407	0.468	0.665		1				
UI3	0.24	0.27	0.26	0.34	0.44	0.43	0.45	0.43	0.41	0.28	0.387	0.345	0.33	0.373	0.457	0.416	0.398	0.396	0.455	0.481	0.478	0.495	0.438	0.397	0.452	0.525	0.49	0.555	0.749	0.816		1			
UI4	0.36	0.35	0.3	0.49	0.62	0.56	0.51	0.52	0.56	0.35	0.456	0.474	0.469	0.534	0.523	0.547	0.439	0.388	0.48	0.461	0.498	0.501	0.524	0.475	0.563	0.611	0.536	0.596	0.798	0.751	0.839		1		

## Appendix A – Survey Questionnaire

### Survey on the Role of Trust on Usage Intention towards Mobile Banking in Malaysia

The survey attempts to discover the role of trust on usage intention towards mobile banking in Malaysia. I would like to invite your participation in this survey by filling up the attached questionnaire. The said questionnaire is constructed in a straightforward manner and easy to answer, which should not take more than 10 minutes of your valuable time. All information provided will be treated with the strictest confidentiality and only the aggregate data will be analyzed. As such, individuals who respond to this questionnaire will not be identified.

## Section A

This section collects your particulars for demographics profiling. Please choose only 1 answer for each question.

Gender

- Male
- Female

Age

- 20-24
- 25-29
- 30-34
- 35-39
- 40-44
- 45 & above

Race

- Malay
- Chinese
- Indian
- Others

### Level of Education

- High School
- Diploma / Certificate
- Degree
- Post Graduate
- Professional Certificate

### Income Range

- less than RM2000
- RM2000 - RM5000
- RM5001 - RM8000
- RM8001 - RM10,000
- RM10,001 & above

### Working Level

- Clerical
- Executive / Senior Executive
- Middle Management
- Top Management

## Section B

The following set of questions describes your experience with Mobile Banking.

Have you used internet banking services before?

- Yes
- No

Have you used mobile banking services before?

- Yes
- No

How often do you use mobile banking?

- Never
- Rarely (Monthly/ Once a few months)
- Occasionally (Weekly/ Once a few weeks)
- Frequently (Daily/ Once a few days)



## Section C

For each statement in this section, please indicate to which extent you feel it is agreeable or disagreeable. Please answer spontaneously as there is no right or wrong answer.

The following set of statements describes your perception towards the different qualities of mobile banking.

### System Quality

1. Mobile banking display all texts and graphics quickly

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

2. Mobile banking responds to my request quickly

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

3. Mobile banking provides information in timely fashion

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

4. Mobile banking allows information to be readily accessible to me

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

5. Mobile banking makes information easily to access

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

6. Mobile banking performs transactions reliably and securely

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

7. The operation of mobile banking is efficient

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

8. The operation of mobile banking is dependable

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

9. The system quality of mobile banking can earn my trust

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

### Information Quality

1. Mobile banking provides me with complete set of information

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

2. Mobile banking provides me with all the information I need

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

3. Mobile banking provides me with accurate information

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

4. Mobile banking provides me with up to date information

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

5. Mobile banking clearly displays the information on screen

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

6. Mobile banking presents well formatted information

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

7. The information quality of mobile banking can earn my trust

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

### Design Quality

1. Mobile banking site is visually attractive

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

2. Mobile banking site is easy to navigate

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

3. Mobile banking site looks professionally designed

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

4. The information is attractively displayed in mobile banking site

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

5. The colors used in mobile banking site are appealing

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

6. I like the overall look and feel of mobile banking site

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

7. The design quality of mobile banking site can earn my trust

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

## Section D

For each statement in this section, please indicate to which extent you feel it is agreeable or disagreeable. Please answer spontaneously as there is no right or wrong answer.

The following set of statements describes your perception of trust and usage intention towards mobile banking.

### Trust

1. I trust mobile banking is truthful in providing service

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

2. I trust mobile banking is competent and efficient in providing service

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

3. I trust mobile banking can provide me with good service

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

4. I trust mobile banking to protect my financial information privacy

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

5. I feel I can trust mobile banking

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

## Usage Intention

1. I intend to use mobile banking in the future

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

2. I intent to use mobile banking rather than any alternative means

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

3. I intend to frequently use mobile banking in future

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

4. I intend to continue using mobile banking

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree