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檢驗消費者個性及社會影響對於使用電子銀行意圖—以柬埔寨

寨為例

Examining the Moderating Roles of Consumer Traits and Social
Influence on E-banking Adoption: Evidence from Cambodia

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(2)學術期刊：

本人認為__蘇亞欣__君已完成南華大學企業管理學系管理科學碩士班之碩士養成教育，符合訓練水準，並具備本校碩士學位考試之申請資格，特向碩士資格審查小組推薦其初稿，名稱：檢驗消費者個性及社會影響對於使用電子銀行意圖-以柬埔寨為例，以參加碩士論文口試。

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南華大學企業管理學系管理科學碩士班

107 學年度第 2 學期碩士論文摘要

論文題目：檢驗消費者個性及社會影響對於使用電子銀行意圖-以柬埔寨為例

研究生：蘇亞欣

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論文摘要內容：

隨著資訊科技的發展，服務自動化已成為各產業之重要發展趨勢。然而，電子銀行產業之產品創新是相對較慢的，究竟甚麼因素會加速或抑制消費者採用電子銀行進行交易？必須用甚麼理論來解釋消費者採用電子銀行之行為？過去的研究嘗試從不同面向來探討這些現象，但仍然沒有任何研究能夠整合相關變數，而發展出一個較為完整之研究架構並加以實證。本研究之主要目的在於探討研究架構各構面之關係，並探討阻礙或加速消費者採用電子銀行之因素，由於電子銀行是銀行產業最新之技術創新，能提供我們日常生活上的好處，確認提升電子銀行之影響變數非常重要，本研究以認知因素、享樂因素、社會影響因素、消費者屬性因素、創新擴散因素、計畫行為因素、態度及購買意圖等因素做為前置及干擾變數。為確保本研究之信度與效度，本研究採取量化問卷調查法來檢測研究假設，透過送出電子信件及社會自動報名之方法共蒐集柬埔寨大學生或工作人員 360 份有效問卷。本研究利用 Smart PL3.0 來分析結構模型，分析之結果發現各研究構面之間均有顯著相關，具體而言社會影響因素與消費者屬性為調解認知因素及享樂因素對態度的影響，本研究之結果不僅對於了解電子銀行之阻礙因素有所幫助，而且對於了解顧客之需求，進而改進電子銀行所有幫助，本研究所推導的研究模式

並對於學術界更進一步證明相關模型有所幫助，此研究模型對於專業行銷人員及管理人員，在管理電子銀行方面有很大的協助。

關鍵詞：認知因素、享樂因素、社會影響、消費者特質、創新擴散因素、計畫行為因素、態度、行為



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Abstract

With the advancement of information technology, service automation becomes one of the most important trends in various kind of industries. However, electronic banking (e-banking) could be one of the latest product innovations in the banking industry. What are the major factors that can promote or inhibit consumers' willingness to adopt e-banking? What are the major theoretical foundations that can explain consumers' intention to use e-banking? Previous studies tend to investigate this issue from different perspectives, and none of these studies can integrate relevant theories and construct and develop a more comprehensive framework for further validation. This research aimed to examine the interrelationship among relevant research constructs and focus on the barriers that may promote or inhibit users' intention in adopting e-banking. Since e-banking is the newest technological innovation of banking industry which provides many benefits that would be beneficial for our daily life. It is important to verify the major influential variables to promote e-banking. The purpose in this study is to figure out behavioral intention in using e-banking by identifying cognitive factors, hedonic factors, social influence, consumer traits, diffusion of innovation factors, planned behavior factors, attitude, and intention as antecedents, and moderators of e-banking. In order to enhance reliability and validity of the research, this study adopted a quantitative study using questionnaire survey to test the research hypotheses,

and it was sent through email and social application with totally 360 respondents who are enrolled as universities student and those currently employed in Cambodia. In this study, SmartPLS3.0 was used to analyze the structural model and hypothesis testing. The result of the study found that there is a relationship among the relevant constructs. Specifically, this study also found that social influences and consumer traits moderates the relationship between cognitive and hedonic factors and attitude. The research result is useful for banking not only to identify the barriers but also to understand what customer's needs in order to improve e-banking. The research model as developed in this study may be very useful for academia's to conduct further valid the model; the research model could also be very beneficial for professional marketers or managers to manage the business of e-banking.

Keywords: Cognitive Factors, Hedonic Factors, Social Influences, Consumer Traits, Diffusion of Innovation Factors, Planned Behavior Factor, Attitude, Intention

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CHAPTER ONE

INTRODUCTION

1.1 Research Background and Research Motivation

For the last couple of decades, the advancement of information technology has to develop greatly. Technology has applied in many various kinds of fields, which attracts the attention of researchers and scholars. Meanwhile, it brings many benefits as well as plays a critical role in business and contributing to society. However, electronic banking (e-banking) can be considered as the latest product innovations in banking sector. It has transformed the ways people operate their finance from traditional banking to the process of using technology, as it provides conveniences more than traditional banking. This new trend causes the customers to prefer using e-banking because they can save more times, and reduce transaction costs on transferring money, payment, shopping as well as manage their financial account. E-banking in this study refers to services delivery channels using the computer and electronic technology as tools to manage banking operation and website through internet portal; Automated Teller Machine (ATM), e-banking, online banking has been included in this channel.

Based on many previous studies, the technology has become the critical topic for scholars and researchers to figure out individual attitude in other purposes related to satisfaction, intention, and actual use of people by applying many theories to identify the personal adoption behavior of user acceptance technology. Regarding technology adoption, the technology acceptance model (TAM) initially proposed by Davis (1989) using perceived ease of use and perceived usefulness as two factors to identify the attitude of user toward technology. This theory will integrate with theory of planned behavior (TPB) which firstly proposed by Ajzen (1985) to investigate on human behavior intention, also diffusion of innovation theory (DOI) originally proposed by

Roger (2003) which attempted to explore factor affect individual adopt on technology innovation. Therefore, this study will combine TAM, TPB and DOI to discover the interrelationship between these theories in order to predict consumer behavioral intention, and factor affect on e-banking adoption more robustly.

Furthermore, several studies have determined that some factors cause a low rate of adopting e-banking services. Social influence has found as a critical factor that significantly affects on user behavioral intention. Generally, people tend to obtain more information before deciding to use e-banking, they mostly conduct their research by asking information from others or going to read the online review to shape their opinion to make a right decision. E-banking has brought enormous improvements to the bank operations and services (Chong, Ooi, Lin & Tan, 2010) and help to coordinate the business process of banking customer across the delivering of “anytime and anywhere service” (George & Kumar, 2013). The beneficial of e-banking has substituted traditional banking (Sikdar, Kumar & Makkad, 2015). The customer can access, manage and see their financial transaction immediately by operating e-banking. The customer can access directly to the banking website to get detail information and financing without interacting with the bank officer.

Due to the restoration of public confidence through the ratification and strict enforcement of laws in the banking industry, Cambodia has been strengthening itself progressively in those sectors. On the other hand, e-banking still has not widely used, due to the lack of understanding of technological information, and the individual capacity. There is also risk involved as well. Mostly, the belief of people’s decision of accepting something new mostly relies on other people’s perspective. Likewise, the strong factor impacting customer intention to use e-banking would be a social influence (Dwivedi, Rana, Chen & Williams, 2011). Social influence is not only relying on the influence of important people, but customers also depend on the electronic

word-of-mouth, and electronic servicescape likes comments, customer reviews, advise about the products and services also the feature within those media outlet (Abrantes, Seabra & Lages, 2013). Hence, the confidence level of customers concerns with the social influence factor that can affect customer's opinion. If they received a positive review or comment from people whom they trusted, they are more likely to use it but if they observed that the given information is being manipulated it unlikely to trust the information at all. The consumer traits regarding intention come from individual perception, innovativeness, and banking experience that would reflect different behavior. Although e-banking brings benefits to the user's it is also risky, and it can affect the decision as well. For the previous studies related to the information system and e-commerce, it has included many variables contributed to academics and practitioners to understand on consumer intention and report the important of perceived risk (Hubert, Blut, Brock & Backhaus, 2017; Bezes, 2016; Chen & Dibb, 2010; Chang & Wu, 2012).

Mostly, online users are more likely to have either utilitarian or hedonic motivation (Ashraf, Thongpapanl, Menguc & Northey, 2015). Utilitarian motivation refers to online users received value and benefit from the website and achieve a specific purpose, and hedonic motivation refers to the consumer who is looking for fun, and pleasure (Holbrook & Hirschman, 1982). These two aspects of motivational factors are used to further investigate the adoption of e-banking.

Currently, the latest technology innovation brings a new lifestyle for both youth and middle age in Cambodia. They are more likely to do browsing or surfing the internet everywhere and every time with their smartphone while others enjoy working by using their electronic devices to complete their task. The trend not only pushes people to start banking service through online but some business also getting involved. Bank provides detail products and services information newly through the website for the purpose of helping

people who do not have time to visit the bank also facilitating the others financial transaction by using an electronic device to access the banking website. Regarding what mentioned above, the research of this field in Cambodia remains low. Also, not many studies about the interrelationship among cognitive/utilitarian factors, hedonic/emotional factors, social influence, consumer traits, diffusion of innovation factors, planned behavior factors, attitude and intention to use e-banking in Cambodia. Besides, the researches about how moderator affect on the relationship of some other variables has been a good way to conduct a study. Thus, expanding topics have been a high motivation for students to study. Regarding the intention to use e-banking, still remains an attraction for the researcher, but mostly it focused more on the factors that influence customer intention rather than factors that can moderate the attitude. To conclude, the more customer likely to use e-banking, the more the business success. On the basis of above discussion, the objectives of this study are as follows:

1.2 Research Objectives

There are three primary objectives in this study to give a clear aspect of what this study is mentioned:

1. To explain the affect of attitude and behavior intention toward using e-banking.
2. To explore the relationship among the following research variables: cognitive/utilitarian factors, hedonic/emotional factors, diffusion of innovation factors, planned behavior factors, attitude, and intention.
3. To explore the moderation affect of social influence and consumer traits to the relationship between the cognitive/utilitarian factors and hedonic/emotional factors to attitude.

1.3 Research Contribution

The research seeks to examine the relationship of relevant research variables. The results can help banking industry grasp the factors of using e-banking as a method of increasing performance, and the factors to enhance in their business model to make a better business decision to generate profitability.

1.4 The Procedure and Research Structure

Firstly, this study showed the research background, objectives and motivations. Then, a literature review was described associated with cognitive/utilitarian factors, hedonic/emotional factors, social influence, consumer traits, diffusion of innovation factors, planned behavior factors, attitude, and intention, especially about the interrelationship among eight research constructs above. Thirdly, research framework and hypotheses with interrelationships between each construct were explored. Then, the questionnaire and data sample were designed, focused on the employee. Next, data analysis and test had conducted. After that, the discussion about these eight variables had been shown based on the result. Lastly, the conclusions and implication were illustrated according to the result of this thesis. The respondents are currently employed people who are working in Cambodia. The five methodologies used to analyze data and hypotheses will be in the following:

- Descriptive Statistic Analysis
- Factor Loading and Reliability
- Independent Sample T-test
- One-way analysis of variance (ANOVA)
- Confirmatory Factor Analysis
- Partial Linear Square

The content of this research divided into five chapters which are listing as following:

- Chapter one described the research background and research motivation of the study, and based on the research flow and conceptual model to raise the objectives.
- Chapter two mentioned the literature concerning cognitive/utilitarian factors, hedonic/emotional factors, social influence, consumer traits, diffusion of innovation factors, planned behavior factors, attitude and intention as well as explained the definition of each research construct.
- Chapter three shown the research model and construct measurement with research design including participants and sampling plan, questionnaire design, data collecting process, and technique methodologies have been discussed.
- Chapter four stated the number of respondents' characteristic in the first table. After that, another table illustrated the descriptive statistic for questionnaire items. Next, the result of factor loading and reliability test for each item of research constructs was presented in the middle part of chapter four. Later, the results for each hypothesis would be presented to discuss.
- Chapter five concluded the main results in this study and discussion as well. Based on the results, the implication for future studies will be included.

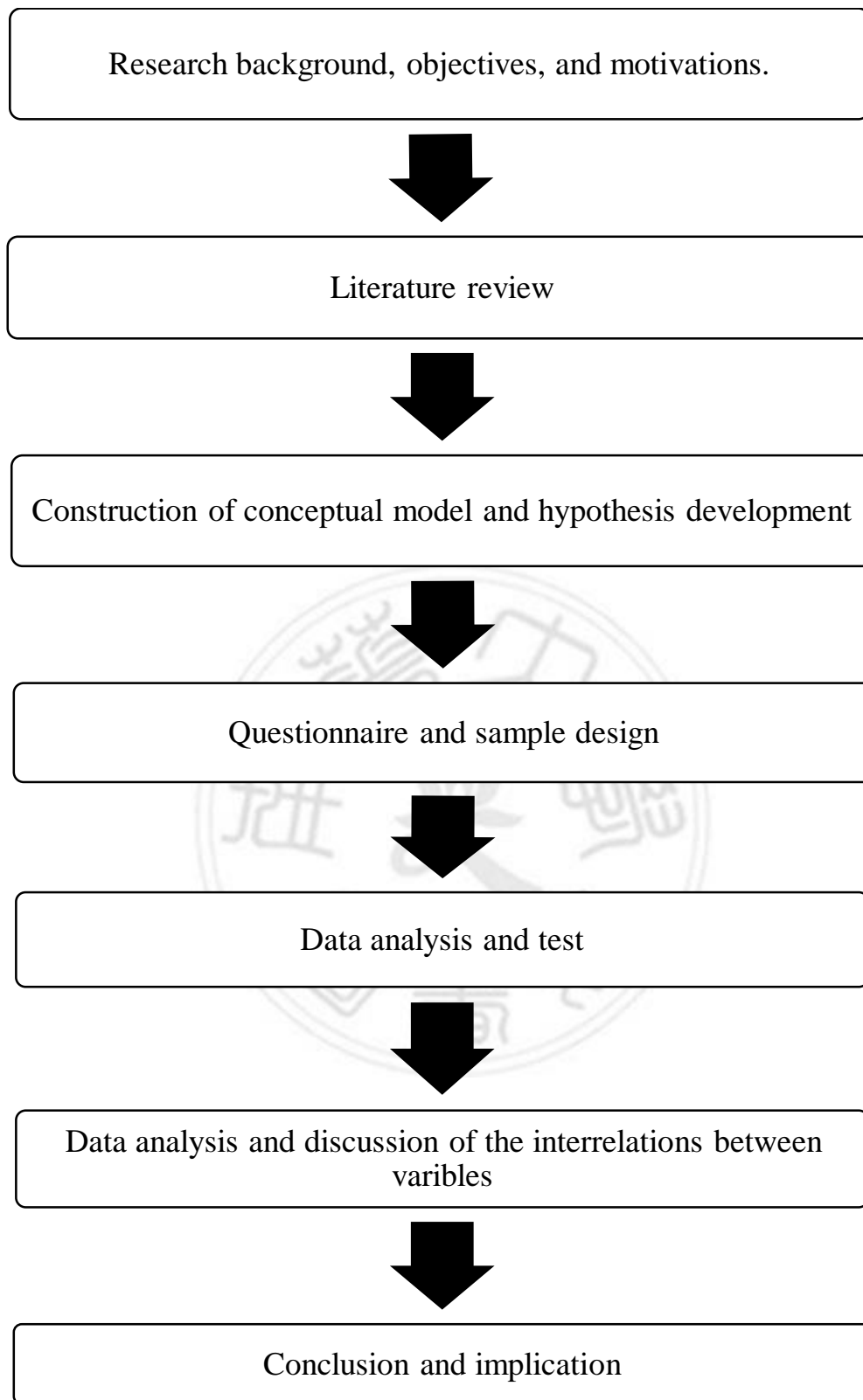


Figure 1.1 Research Flow

Source: Original study

CHAPTER TWO

LITERATURE REVIEW

2.1 Theoretical Foundation

2.1.1 Technology Acceptance Model

TAM was initially proposed by Davis (1989). This construct has been known as the influential variables, which was extensively used to forecast the consumer behavior intention to adopt information technology (Davis, 1989; Kim, Mirusmonov & Lee, 2010; Wang, Zhi & Li, 2014). Davis indicated that the external variables including technical system, system design features, and ways of processing have an impact on customer intention to operate. In a couple of decades, TAM has applied in numerous technical contexts like e-commerce (Hossain, Yogesh & Niall, 2015), mobile phone (Ahmad et al., 2013), E-learning (Cheung & Vogel, 2013; Mohammadi, 2015), online shopping (Sohn, 2017), mobile internet (Chen & Mei, 2017; Alalwan et al., 2018), mobile website (Zhou, 2011), electronic payment (Teoh et al., 2013), electronic ticket reservations (Guritno & Siringoringo, 2013), mobile banking (Haider et al., 2018) and e-banking (Chong, Seow & Lee, 2015; Samar, Ghani & Alnaser, 2017). Based on TAM, the user's intention is insistent by two cognitive beliefs: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). These two variables are well known as guidance for individual performing a certain attitude, especially associated with the utilization of information technology.

However, many researchers argued that PU and PEOU do not give clear evidence of user's adoption behavior (Riquelme & Rios, 2010; Zhou, 2011; Shareef et al., 2014; Alalwan et al., 2016). Hence, the cognitive model used in this study to measure customer resolved to use e-banking services. Based on Engel, Kollat, and Blackwell (EKB) model (1978), cognitive factors focus on

the process of the consumer searching for information and evaluation before making a decision.

To further investigate the adoption of e-banking, hedonic and utilitarian aspects all involved in the aims of making TAM to be more significantly predictive. Mostly, Internet users are more likely to have the either utilitarian and hedonic motivation (Childers et al., 2002; Buttner, Florack & Göritz, 2013; Yim et al., 2014; Ashraf & Thongpapanl, 2015). Further, Utilitarian motivation refers to online consumer receives value and benefit in instrumental practical, functional of the website and achieving a specific purpose (Holbrook & Hirschman, 1982). It reflects extrinsic which motivation factor is not related to cost, feeling the ease of use, and good service quality (Bridges & Florsheim, 2008; Pahnla & Warsta, 2010).

Besides this, Consumers may build a hedonic attitude based on their emotion (Argyriou & Melewar, 2011). Actually, hedonic motivation refers to an emotion of individual feeling who is looking for enjoyment which can be lead to perform a specific behavior. Perceived enjoyment would be involved in the type of consumer behavior that seeks for fun, pleasure, fantasy, arousal and sensory stimulation (Holbrook & Hirschman, 1982). From a hedonic value perspective, consumers desire entertainment, enjoyment and want the experience (Anderson et al., 2014). Likewise, Nelson (2015) also add perceived enjoyment in the hedonic model. Therefore, enjoyment, entertainment, and experience have been confirmed as powerful drivers of technologies adoption (Bridges & Florsheim, 2008; Pahnla & Warsta, 2010; Pai & Arnott, 2013; Zolkepli & Kamarulzaman, 2015).

Due to the above mentions, it is expected that in order to predict the characteristics of the consumer in using information technology, it must include utilitarian and hedonic as two aspects of motivation factors for the online consumer. This study asset that cognitive/utilitarian factors explain user's easy to use the function of the e-banking without too much effort, perceived as

excellent from the website as well as reached their specific purpose. On the other hand, the hedonic aspect describes the emotion of consumers who are more likely to seek for enjoyment, amusement, and excitement. Therefore, this study includes cognitive, utilitarian, and hedonic to be the major dimensions to make TAM more robust in predicting consumer behavior in e-banking adoption.

2.1.2 Diffusion of Innovation Factors

In order to explore the affect of individual characteristics toward adoption of innovative technology, the diffusion of innovation theory stands as the most popular among the rest. Diffusion of Innovation Theory was originally proposed by Roger (2003). This theory attempts to explain how new ideas and technology can extensively expand across culture. However, Rogers explained that diffusion is the process by which an innovation is communicated over time among the participants in society, acceptance of new ideas, physical innovation and behavior as a result of diffusion like mobile banking adoption (Manoranjan, Pradhan & Snigdha, 2014; Yunus, 2015), digital library service (Musa, Ezra & Monsurat, 2015), mobile social network sites (Kim, Lee & Contractor, 2019). Rogers pointed out that relative advantage, complexity, compatibility, trialability and observability are key attribution of influencing the behavior. These five characteristics of innovations can be regarded as an acceptance or rejection decision of individual. Therefore, this study adopts Roger (2003) definition which diffusion of innovation aims to explain the reason why individuals are willing to accept the new technology innovation. Complexity, Trialability, and Observability have been used in this study to identify consumer innovativeness intent to use electronic banking. Complexity is the difficulty and complications of using e-banking, Trialability refers to new technological innovation that allowed consumer to try-out for a short period of time before adoption, and Observability can be define as an individual

capability to interact with banking service at will and instantly as well as bringing benefit to others.

2.1.3 Planned Behavior Factor

TPB was proposed by Ajzen (1985) as an extension of TRA (Ajzen, 1985, 1991; Ajzen & Madden, 1986), these two theories (TPB & TRA) are mainly assigned to investigate and recognize human behavior intention (Fishbein & Ajzen, 1975; Ajzen, 1988). TRA has broadly used in recent research to predict individual behavioral intention in social psychology (Armitage & Conner, 2001; Collins & Carey, 2007; Norman, Armitage & Quigley, 2007; Fielding, Donald & Louis, 2008). Hassan, Iqbal, and Iqbal (2018) stated that TRA and TPB has been used in various contexts like e-commerce, online learning, and internet technology adoption, purchase intention (Bashir & Madhavaiah, 2015; Souiden & Rani, 2015; Jalil & Rahman, 2014; Amin et al. 2012, 2011, 2010), and Internet banking (Hassan et al., 2018). In this theory, it suggested that Perceived Behavioral Control is the third antecedent of TPB to impact behavior and intentions. Ajzen (2002) defined perceived behavioral control as the extend of a person perceived how easy or difficult it is in performing a certain action. It shows the level of users' confident in sharing the innovation of technology in the online community. Personal control was not influenced by the external environment like time, costs, knowledge of the behavior and skills of their intention to participate in doing a particular thing. It affects if individuals have strong control over themselves; they will have a stronger intention to achieve a particular behavior (Web et al., 2013). So, this study adopted Web et al. (2013) definition in which perceived behavioral control would impact individual attitude toward e-banking.

2.2 Definition of Research Construct

2.2.1 Perceived Ease of Use

As described by Davis (1989) and Venkatesh and Davis (2000), Perceived Ease of Use is the extent to which people adopted the specific system as a simple and not required too much effort, which means that technology will be more helpful if the customer found that it is effortless. Otherwise, if customers are inconvenient and difficult toward the system, they will be more likely to find another option to make a transaction. PEOU is known as a necessary motivation factor for consumer intention in technology usage (Revels, Tojib & Tsarenko, 2010). Individual are more expected to use online banking service if it not difficult (Hoque, Nik Hashim & Azmi, 2018). So, this study defines perceived ease of use as the effortlessness of using e-banking and not complicated.

2.2.2 Perceived Usefulness

Perceived Usefulness can be referring as the extent to which individual utilizing a particular system can increase their job performance. Davis, Bagozzi and Warshaw (1992) determined perceived usefulness as a functional and extrinsic benefit that realized by using technology. Davis et al. (1992) explained that extrinsic benefit is the outcome of performing a certain action that is distinct from the action itself, such as improving job performance in a productive way like saving time as well as effort in doing things. Likewise, Kumar and Ravindran (2012) explained perceived usefulness as the extent to which the use of a particular system is more convenient and benefits than the others. The approximation to this construct is based on measures to determine how systems allow people to perform more efficiency and effectively (Munoz, Climent & Liebana-Cabanillas, 2017). In the TAM model, Perceived Usefulness is basically used to predict the interested behavioral intention in

adopting the technology (Park et al., 2014). Thus, this research explains perceived usefulness as the extent to which online consumers using e-banking to make their job easier, increase productivity, result effectively and successfully. This antecedent of TAM will further influence consumer attitude toward e-banking.

2.2.3 Perceived Quality

Perceived quality has been received attraction in the of marketing research (Jacobson & Aaker, 1987; Holbrook & Corfman, 1985; Olshavsky, 1985). Kotler (2000) defined quality as feature of an overall product or service that have to fulfill stated and implied needs. Huang (2009) found that there are two dimensions of quality refers as subjective and objective. While the quality of actual usage can be called as objective and the consumers perception of quality can be called as subjective (Kotler, 2000). The notion of service quality was defined as a long-term expression of consumer judgment about an entity's overall excellent or product or service superiority than its intended purpose (Zhengwei & Jinkun, 2012). Service quality of each organization significantly affect on consumer perception, when it performs greatly customer surely keep supporting as a loyalty customer, but poor service quality will lead to customers unwanted to use, and it influences their opinion not just a short time, but also lead to negative word-of-mouth. Customer opinion toward service quality would lead the company to gain or lost profit. When the problem of service exists, quality can be described as what customers' perceived services (Shima & Mohamadali, 2017). So, in this study perceived service quality defines as a reflection of customer views according to their perception and expectation toward e-banking systems.

2.2.4 Perceived Enjoyment

The perceived enjoyment is defined as the extent that leads an individual perception to believe that using the product or service is enjoyable (Davis et al., 1992). Venkatesh (2000) defined perceived enjoyment as the degree of using a particular system is enjoyable and pleasurable in its own way, without considering the consequences. Enjoyment is a major user driven factor to use new technology (Lee, Cheung & Chen, 2005). Perceived enjoyment considers as the level of customer perceived fun and enjoyment when using new technology (Dai & Palvi, 2009; Chong, 2013; Alalwan, Dwivedi & Rana, 2017). Therefore, perceived enjoyment in this study is defined as a consumer believes in using e-banking is enjoyable.

2.2.5 Perceived Entertainment

Hoffman and Novak (1996) suggested that when consumer involves and gains pleasure in the computer-based process, it can lead to positive future continuous interaction, so it can be explained that when an individual is enjoying themselves, most likely they will keep doing it and be entertained by it. Oh and Xu (2003) said that entertainment is capable to arouse aesthetic enjoyment. Similarly, Lim and Ting (2014) defined entertainment as the level which information system is perceived to be fun and entertaining to use and arouse positive feelings. The study determines perceived entertainment as the delivery of features influenced individual emotionally as they acquire a feeling of delighted, and entertained in the e-banking system.

2.2.6 Experiential Perception

Seddon (1997) argued that experiential perception is based on the pleasant or unpleasant of individual experiences. Au and Enderwick (2000) explained that the more consumers experienced related to technology, the better they appreciate the added value as well as benefit from new technological

innovation. Also, Karjaluoto, Mattila and Pento (2002) demonstrated as past experience of technology such as a consumers' experiences related to the variety of technology usages including computer accessing the internet, ATMs, automates in general. Tang and Chiang (2010) also described that experiential perception is the past experienced in which users used the services to achieve certain goals or to obtain certain benefits. So, this study defines experiential perception as the emotional view of individual about their experience using in e-banking that helped him/her to reach a certain goal.

2.2.7 Social Influence

Social influence was defined as the degree to which behaviors are influenced by another's through a member of a social network (Venkatesh & Brown, 2001; Rice et al., 1990), which mean that people behavior was impacted by others within their network. Bearden, Netemeyer and Teel (1989) defined social influence as an indicative determinant of consumer attitudes or behavior. However, Kleijnen, Lee and Wetzels (2009) stated that the processes of costomer decision is dramatically affected by the others perception, and that assume those socially insupportable innovation users may be pressure to isolate themselves from the society when there is not enough social support. Additionally, Venkatesh, Thong and Xu (2012) determined social influence is the degree where consumer think they should use a particular system regarding their peer's aspect. Furthermore, Venkatesh, Morris and Davis (2003) noticed that different theories describe social influence differently. For example, Theory of Reason Action, Theory of Planned Behavior and Technology Acceptance Model 2 propose "subjective norms" as a type of social influence factor. Hennig-Thurau et al. (2003) argued that based on the increasing amount of internet users, electronic word of mouth (e-WOM) also one of factor influence consumer behavior. Basically, it is important when customer willing to adopt new innovation especially e-banking as a way to manage financial

transaction, but the individual's decision is influenced by the perception of others, the interaction and receiving information from one's to another through various channels like Facebook, Twitter, Youtube and others electronic communication associated with ownership, usage or individualistic of specific products and services or seller (Berger, 2014) can be affected on consumer attitude. Further, Lai, Chong, Ismail and Tong (2014) found e-servicescape also affected on a customer in the virtual world. Hence, through the above mentioned, this research defined social influence as the extent to which individual behavior is influenced by other people, also within the social media as well as the decoration of the online environment. It attributes subjective norm (Venkatesh, 2003), e-WOM (Berger, 2014) and e-servicescape (Lai et al., 2014) as a component of social influence that would impact on consumer behavior in using e-banking.

2.2.8 Consumer Traits

Difference people have different personalities, so the willingness to participate in the online discussion has also differed. Some customers tend to be more active in exchanging ideas while some are more likely to follow instead (Wasko & Faraj, 2005, Wiertz & de Ruyter, 2007). Devaraj, Easley and Crant (2008) defined personalities as a set of unique characteristics which can influence his/her perception and attitude. Personality is a concept of emotional, rational, behavioral and mental traits which come together to identify an individual character (Nassiri-Mofakham et al., 2009). Based on trait theory, personalities can be defined as the intrinsic psychological characteristics that examine and how a person responds to their environment, and trait determined as a tendency to correspond in a particular way. Human behavior is often measured by several fundamental personalities traits, which is stable across from time to time and changes depending on the situation (Pervin, 2003; McAdams & Olson, 2010). Thus, Personality traits are used to define the

behavior of the consumer. The study defined consumer traits as the reflection of the individual that would be changed according to the circumstances and eras that can influence on the usage of e-banking. This research aims to include perceived risk (Zhao & Li, 2012), personal banking experience (Karjaluoto et al., 2002), and consumer innovativeness (Liu & Li 2011; Wang, Zhi & Li, 2014) as three of major components of consumer traits.

2.2.9 Attitude

The advancement of new technology has been growing rapidly; attitude is the core trait for an individual decision to adopt a new technology. Various research has demonstrated that customer attitude is a variable to anticipate adoption and usage of technology as well as new innovation. Further, attitude is an individual's perception: a positive or negative feeling and enticing toward the information system (Davis, 1989; Karjaluoto et al., 2002). Adesina and Ayo (2010) describe attitude as a characteristic that an individual person believed it is important. It is a process of making the decision to adopt a system, which means that the attitude has a wide influence on the technology usage. Attitude is noted as an overall evaluation of an individual's past experiences, feelings and thoughts (Haddock & Maio, 2012; Maio, Haddock & Verplanken, 2018). In the e-banking case, consumer attitude is different in term of their thinking and perception. Therefore, this study explains attitude as the overall perception and feeling of individual judgment on using e-banking. Whenever customers feel good, they are willing to adopt the technology, or otherwise, they rejected it. So, attitude plays a crucial role in the information system to predict and also impact on consumer intention in using e-banking.

2.2.10 Intention

Behavioral intention is defined by Venkatesh et al. (2003) as the predictor of a person behavior that is necessary and well known in information

technology study. The behavioral intention in adopting e-banking services demonstrates that an individual has a strong intention to perform a specific behavior (Casalo, Flavian & Guinaliu, 2010; Fishbein & Ajzen, 1975). Likewise, Yaseen and Qirem (2018) explains intention as the positive relationship behavioral intention to adopt and the actual use of a specific system. According to literature above, intention is the measurement of how the consumers are willingness to adopt a particular system in the future, and recommending to their relatives, promote to another people and use in the future, as well as it can be applied in e-banking system.

2.3 Hypothesis Development

2.3.1 Interrelationship Between Cognitive/utilitarian Factors with Attitude toward E-banking

The individual's belief, judgment, and thoughts are included in cognitive factors (Edwards, 1990). Geason and Kim (2002) stated that only cognitive could not estimate effectively on the related emotional feelings with the information source. A cognitive factor can properly predict behavioral intention. It needs to combine with the emotional factor in order to boost more power in predicting the association between attitude and behavior intention (Bagozzi, Tybout, Craig & Sternthal, 1979). As the review of the literature, the cognitive/utilitarian factor can be divided into three categories which are perceived ease of use, perceived usefulness, and perceived quality. Otherwise, the impact of perceived ease of use and perceived usefulness on attitude has shown in various studies and different contexts related to information technologies to measure innovation performance for the job, life and studies (Chau & Lai, 2003; Liu & Li, 2011; Hernández, 2010). In the study of mobile banking apps also demonstrates that two of these variables have significant affect through attitude (Munoz et al., 2017). Similarly, the many empirical

studies of e-banking found that perceived ease of use and perceived usefulness positively influenced on consumer attitude toward e-banking adoption (Youssef, Youssef & Anadol, 2017; Hassan et al., 2018). Regarding electronic service quality, the existing service quality scale has been used by many researchers to measure mobile service quality (Negi, 2009). However, perceived quality has been used to anticipate user acceptance of location-based services, and the result is acceptable (Hossain et al., 2017). Another study found that perceived quality affect consumer attitude in e-banking (Adesina & Ayo, 2016; Shima & Mohamadali, 2017).

Thus, the study investigates the impact of the cognitive/utilitarian factor on the relationship between perceived ease of use; perceived usefulness; and perceived quality as well as attitude to use e-banking. So, the hypotheses were developed in the following:

- *H1: TAM will have a significant affect on attitude toward the adoption of e-banking.*
- *H1a: Perceived ease of use will have a significant affect on attitude toward the adoption of e-banking.*
- *H1b: Perceived usefulness will have a significant affect on attitude toward the adoption of e-banking.*
- *H1c: Perceived quality will have a significant affect on attitude toward the adoption of e-banking.*

2.3.2 Interrelationship Between Hedonic/emotional Factors with Attitude toward E-banking

The special feature of e-banking application can be used for hedonic motivations by giving a chance to examine user's motivation from a variety of dimensions (Yaseen & Al-Omoush, 2013; Wang et al., 2009). Many researchers did suggest that hedonic motivations which conceptualized as

perceived enjoyment (Moon & Kim, 2001; Heijden, 2004; Yaseen & Al-Omouh, 2013), Entertainment (Pai & Arnott, 2013; Zolkepli & Kamarulzaman, 2015), and Experiential perception could be more powerful than cognitive aspects. Hedonic factor has been confirmed as powerful drivers of technologies adoption (Pai & Arnott, 2013; Zolkepli & Kamarulzaman, 2015). Thus, hedonic motivation has been formed as a necessary factor manipulating people to adopt technology as well as the determinant of technology acceptance and use which also aids to cause users positive attitude (Poong, Yamaguchi & Takada, 2016). Previous studies illustrated that the perceived enjoyment influences in a variety of technology's acceptance (Rouibah, 2008; Rouibah & Abbas, 2010). perceived enjoyment significantly impacts on the intention to use mobile payment (Zhou, 2013). Meanwhile, several researches had verified the positive relationship between perceived enjoyment and customer attitude toward online banking (Amin et al., 2012; Suki, 2010). Pikkarainen, Pikkarainen, Karjaluoto and Pahnla (2004) and Abbad (2013) also supported that perceived enjoyment is dramatically examination of acceptance and usage of internet banking. When users know that operating internet banking is enjoyable, it will lead user's willingness to spend more time on internet banking (Bashir & Madhavaiah, 2015), and their research showed perceived enjoyment, directly and indirectly, impact on customer intention to use e-banking through attitude.

Past researches have explained that technology adopters wish to experience pleasure; they rank an online service with great value when users experience is entertaining and more enjoyable (Nysveen, Pedersen & Thorbjørnsen, 2005). Chan and Chong (2013) also found that no significant impact was observed related to delivering content and services entertainment in e-commerce. Tsang, Ho, and Liang (2004); Flavian, Guinaliu, and Isable (2010) argued that entertainment had been known as an important factor affecting on attitude toward mobile advertising. Similarly, perceived

entertainment also impacts on the user's acceptance toward local based service significantly (Hossain et al., 2017). Based on these previous results, the affect of perceived entertainment needs to be tested in the attitude towards e-banking adoption.

Many previous kinds of the literature suggest that the technological experience especially focuses on the past experience with computers can impact consumer perception and attitudes towards technology system (Arndt, Clavenger & Meiskey, 1985; DeLone, 1988; Levin & Gordon, 1989; Igbaria, Guimaraes & Davis, 1995). Karjaluoto et al. (2002) explained that consumer experience in technology could affect the overall attitude toward using online banking positively. Based on the above mentioned, the following hypotheses are developed:

- *H2: Hedonic Factor will have a significant affect on attitude toward the adoption of e-banking.*
- *H2a: Experiential perception will have a significant affect on attitude toward the adoption of e-banking.*
- *H2b: Perceived Enjoyment will have a significant affect on attitude toward the adoption of e-banking.*
- *H2c: Perceived Entertainment will have a significant affect on attitude toward the adoption of e-banking.*

2.3.3 Social Influence Moderate the influence of Cognitive Factors and Hedonic Factors on Attitude toward the adoption of e-banking.

Social influence has found to have a significant influence on the customers' behaviors in making the decision. The benefits of social influence could lead customers' intention through the attitude toward internet (Marinez-Lopez, Luna & Martinez, 2005). Past studies have shown that social influence affects consumer attitude and behavioral intention in the social network

environment (Thomas & Vinuales, 2017). Meanwhile, several researchers supported that e-servicescape is a critical factor that affects on consumers' emotion and behavior. It also reflects that cognitive judgments and beliefs of consumer lead to a specific behavior in the online environment (Ha & Stoel, 2009; Lai et al., 2014). So, the hypothesis is developed:

- *H3: Social influence has a significant moderating affect that promotes the influence of cognitive and hedonic factor on attitude toward the adoption of e-banking.*
- *H3a: Social influence has a moderating affect that promotes the influence of the cognitive factors on attitude toward the adoption of e-banking.*
- *H3b: Social influence has a moderating affect that promotes the influence of the hedonic factors on attitude toward the adoption of e-banking.*

2.3.4 Consumer Traits Moderate the Influence of Cognitive Factors of Hedonic Factors on Attitude toward the adoption of e-banking

The personality traits have a dramatic impact on perceived usefulness and perceived ease of use on online purchase intention (Barkhi & Wallace, 2007). Furthermore, it is found that personal innovativeness has a moderating affect on the influence of perceived ease of use on mobile banking (Mohammadi, 2015). Recently, one study on e-commerce found the moderating affects of personality types for the influence of cognitive/utilitarian factors and hedonic factors on attitude toward the adoption of e-banking (Wu, Ke & Nguyen, 2018). Through this result, the following hypotheses are developed:

- *H4: Consumer traits will have a moderate affect on the influence of cognitive and hedonic factors on attitude toward the adoption of e-banking.*
- *H4a: Consumer traits will have a moderating affect that promotes the influence of hedonic factors on attitude toward the adoption of e-banking.*

- *H4b: Consumer traits will have a moderating affect that promotes the influence of cognitive factors on attitude toward the adoption of e-banking.*

2.3.5 Interrelationship between Diffusion of Innovation Factors with Attitude toward e-banking

During recent year, diffusion of innovation is one of the popular variables for researchers to discussed (von Hippel, De Jong & Flower, 2010; Hippel & DeMonaco, 2013; Piller & West, 2014; De Jong et al., 2015). Besides, past studies have notified that the diffusion of innovation theory(DOI) has been used in the banking sector, specifically for mobile and internet banking, the studies aim to identify customer attitudes and other factors affecting on the adoption of new technology (Tan & Teo, 2000; Nor, Pearson & Ahmad, 2010; Khraim, Shoubaki & Khraim, 2011; Al-Jabri & Sohail, 2012; Manoranjan et al., 2014; Yunus, 2015). Moreover, observability, trialability and complexity are three attributes of the diffusion of innovation which were used in this study to measure customer characteristics toward using e-banking. Folorunso et al. (2000) showed that the affect of complexity of using social networking to users' attitude is insignificant. Olatokun and Igbinedion (2009) previous study show that complexity dramatically influences user's attitude towards the use of ATM, e-banking especially for those who are experienced with the system. Majekodunmi and Harris (2016) found that trialability has a dramatic influence on attitude toward social media banking. Al-Jabri and Sohail (2012) found observability and trialability have a significant affect on user's adoption in mobile banking. Hung-wang (2010) found trialability has a positive affect on attitude toward using e-banking. Based on the above, this study develops the following hypothesis:

- *H5: Diffusion of innovation factor will have a significant affect on attitude toward the adoption of e-banking.*

2.3.6 Interrelationship between Planned Behavior Factor with Attitude toward e-banking

Based on the empirical study, TPB has been used extensively to determine an individual's acceptance and use of various technologies including e-banking (Yousafzai, Foxall & Pallister, 2010). TPB is widely used to identify customer attitude and intention to purchase (Souiden & Rani, 2015; Bashir & Madhavaiah, 2015; Jalil & Rahman, 2014; Amin et al., 2010, 2011, 2014; Taib, Ramayah & Abdul-Razak, 2008). However, perceived behavioral control has been used in this study to measure consumer characteristic in using e-banking. Basically, Shima and Kazemi, (2017) found that perceived behavioral control impact attitude in the study of e-banking. So, the hypothesis is developed below:

- *H6: Perceived Behavioral Control will have a significant affect attitude toward the adoption of e-banking.*

2.3.7 Interrelationship between Diffusion of Innovation Factors and Planned Behavior Factor with the intention to use e-banking

Recently, e-banking is the newest technological innovation in the banking industry to make a transaction more robustly. According to the development of technology, observability, trialability and complexity are the component of DOI that would be raised to discuss in this study. Actually, the diffusion innovation theory was one of the earliest theories used to examine internet banking adoption, and it's also one among popularly used to predict the adoption of any new technology. The empirical study of diffusion of innovation factors impact on intention to use online banking has been investigated by Kalaiarrasi and Srividya (2013) and found that trialability and complexity have influence on intention to use e-banking significantly while observability hasn't mentioned in their study. So, DOI factor and intention to use e-banking relationship need to be tested.

Regarding of e-banking, TPB has been used to refine behavioral intention prediction by attaching the concept of perceived behavioral control. Several studies used the TPB model to predict the consumer's intention toward internet banking (Nasri & Charfeddine, 2012). Later on, Al-Shbiel and Ahmad (2016) found that TPB has a direct influence on the intention to accept the use of e-banking. Perceived behavioral control, which uses as a component in this study also found significantly impact intention to use internet banking (Yadav, Chauhan & Pathak, 2015; Al-Shbiel & Ahmad, 2016). Due to the above discussion, the below hypothesis is developed:

- *H7: Diffusion of Innovation and Planned Behavior Factors will significantly affect on the intention to adopt e-banking.*
- *H7a: Diffusion of innovation factors will significantly affect on the intention to adopt e-banking.*
- *H7b: Planned behavior factors will significantly affect on intention.*

2.3.8 Interrelationship between Attitude on Intention to use e-banking

Several studies from different dimension of technological field illustrated that attitude has a significant affect on behavioral intention such as e-commerce (Yeo, Goh & Rezaei, 2017; Grandón, Nasco & Peter, 2011; Beiginia et al., 2011; Wessels & Drennan, 2010; Crespo & Bosque, 2010; Ha & Stoel, 2009), and intention to adopt e-banking (Nasri & Charfeddine, 2012; Al-Ajam & Md nor, 2015; Youssef et al. 2017; Mwiya et al., 2017; Bashir & Madhavaiah, 2015). So, the hypothesis is developed:

- *H8: Attitude will significantly affect on the intention to adopt e-banking.*

CHAPTER THREE

RESEARCH METHODOLOGY

Chapter three aimed to describe the research model and the measurement of hypothesis among eight constructs. It also introduced the research method to test the hypothesis mention above. Firstly, the chapter explained the proposed conceptual framework and hypothesis to be tested. Then, it shown the sampling plan, questionnaire design, as well as the data analysis techniques would be illustrated in this chapter.

3.1 Research Model

The study tried to integrate the theoretical foundation of TAM, DOI, and TPB to evaluate the impact of cognitive/utilitarian factors, hedonic/emotional factors, attitude toward e-banking on behavior intention. social influence, and consumer traits toward using e-banking as a moderator for further understanding the elements that influence consumers' perspective in the new technology. The research framework is shown in Figure 3.1.

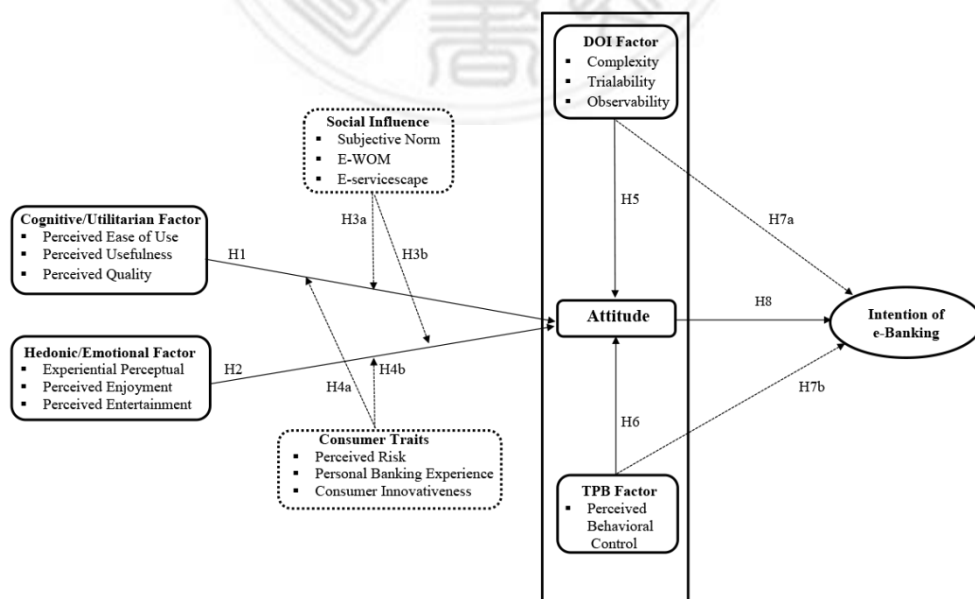


Figure 3.1 Research Framework

Source: Original Study

According to above literature review as shown in section 3 above, there are 8 hypotheses to be tested. Eventually, H1 and H2 are used to test the affect of cognitive/utilitarian and hedonic/emotion with attitude. Second, H3 and H4 are used to test the moderating affect of social influence; and consumer traits for the influence of attitude on intention toward using e-banking. Third, H5 tested the interrelationship between Diffusion of Innovation components with Attitude; also, H6 tested the interrelationship between Planned Behavior components with Attitude. Fourth, H7 tested the interrelationship between Diffusion of Innovation and Planned Behavior component with intention. Lastly, H8 tested Attitude with Intention toward desirable of using e-banking. As a result, the hypotheses are as follow:

- H1: TAM factors will have a significant affect on people's attitude toward the adoption of e-banking.
- H2: Hedonic Factors will have a significant influence attitude toward the adoption of e-banking.
- H3: Social influence has a significant moderating affect that promotes the influence of cognitive and hedonic factors on attitude toward the adoption of e-banking.
- H4: Consumer traits will have a moderate affect on the influence of cognitive and hedonic factors on attitude toward the adoption of e-banking.
- H5: Diffusion of innovation factors will have a significant affect on attitude toward the adoption of e-banking.
- H6: Perceived Behavioral Control will have a significant affect attitude toward the adoption of e-banking.
- H7: Diffusion of innovation factors and perceived behavioral control will have a significant affect on intention toward the adoption of e-banking.
- H8: Attitude will have a significant affect on the intention to use e-banking.

3.2 Sampling and Data Collection

The survey targeted on the people who currently have the job as the employee in organization, firms, and other institutes, and they can be the undergraduate and graduated people. The total items in this questionnaire have 72 items including all items for the constructs of this study in e-banking. The questionnaire was further modified to obtain acceptable reliability and internal consistency. In the main test, 365 respondents are invited to express their opinions toward using electronic banking through online or offline to obtain these data. However, 360 respondents were valid that can be used to analyzed.

3.3 Research Instrument

There is a survey conducted to collect data for the variables of the study. The research questionnaire with 72 items is developed to obtain the responses from those who are currently working in Cambodia. The research questionnaire was divided into two parts which are research construct and demographics. Firstly, the construct of Cognitive Factors is consisted of perceived ease of use 5 items, perceived usefulness 6 items and perceived quality 5 items, Hedonic factors included experiential perceptual 5 items, perceived enjoyment 5 items, perceived entertainment 5 items, the component of Social Influence which are subjective norm 3 items, eWOM 3 items, e-servicescape 3 items, Consumer Traits included component of perceived risk 4 items, consumer innovativeness: 3 items, personal banking experience: 3 items, Diffusion of Innovation Factors consisted of complexity 3 items, trialability 3 items, observability 3 items, Planned Behavior Factors consisted of perceived behavioral control: 3 items, Attitude has 5 items and Intention 5 items. The second part was demographics which included gender, age, education level, incomes and frequencies of using the internet (See appendix). The detailed contents of the questionnaire are shown in the Appendix. This study uses a five-point scale named Likert-type

scales to measure the variable in which 1= strongly disagree, 2= disagree, 3= neutral, 4= agree, and 5 =strongly agree. The respondents were asked to rate for the survey.

3.3.1 Pilot Test

A trial test was conducted in quantitative study by taking from 100 respondents through google form sending to the respondents in Cambodia, Consequently, this trial data was analyzed in reliability test to get the internal consistency of each item and factors. An acceptable level of internal consistency reflected in the α value of no less than 0.60 for the study. The results of the Cronbach's α showed that the questionnaires of each variable had relatively high coefficient α higher than 0.60.

3.3.2 Translation

To collect data for research, the main respondent is Cambodia employed people. Generally, the survey was designed by using English. Then, the second languages Khmer was used to translate all questionnaire items into the Khmer language in order to make respondents convenience to answer fast. After that, the questionnaire items are translated back into English to check for any mistake. To check this questionnaire, this study was chosen professional English translation in Cambodia to give suggestion for all the items from English to translate into Khmer, to make sure that the meaning for both Khmer version and English version are not different. Then, double check by translating Khmer back to English one more time to ensure. Next, the incorrect words were deleted. The final version of the questionnaire in the Khmer language was completed after being carefully discussed and modified.

3.4 Construct Measurement

This study has examined eight research constructs; after that the inter-relationship among these variables also be assessed. The main identified constructs are Cognitive/Utilitarian Factors, Hedonic/Emotional Factors, Social Influence, Consumer Traits, Diffusion of Innovation Factors, Planned Behavior Factors, Attitude, and Intention. Each construct has its operational conceptions, and measurement items and the appendix tables present the questionnaire items for this study.

3.4.1 Cognitive/utilitarian Factors

The study adopted Holbrook and Hirschman (1982) definition, which defined cognitive/utilitarian factors like a user's easy to use the function of the e-banking without too much effort, perceived as excellent from the website as well as reached their specific purpose, and this study identified perceived ease of use, perceived usefulness and perceived quality as its sub-variables. Perceived ease of use is measured with 5 items, and perceived usefulness 6 items modified from Alalwan et al. (2018); Herzallah and Mukhtar (2016) and perceived quality is measured with 5 items modified from Kotler (2000). The list of all "Cognitive/utilitarian Factors" eleven questionnaires items are shown in the following:

Perceived ease of use (PEOU)

(PEOU1) I think interaction with e-banking is not required a lot of mental effort.

(PEOU2) I think learning to operate e-banking is easy for me.

(PEOU3) I think the skills required to learn to operate e-banking would be easy.

(PEOU4) It easy for me to become skillful at using e-banking.

(PEOU5) I think it easy to use e-banking to accomplish my banking tasks.

Perceived usefulness (PU)

(PU1) I think e-banking enables me to accomplish my task quickly.

- (PU2) Using e-banking increase my job productivity.
- (PU3) E-banking enhances my effectiveness on the job.
- (PU4) E-banking saving times and cost.
- (PU5) E-banking provides me with the latest update information.
- (PU6) Totally, e-banking is useful for my daily life.

Perceived Quality (PQ)

- (PQ1) E-banking offers me reliability products and services.
- (PQ2) E-banking offers me a consistent quality.
- (PQ3) E-banking provides me to operate my transaction faster.
- (PQ4) E-banking offers an excellent feature.
- (PQ5) E-banking has all the feature that I needed.

3.4.2 Hedonic/emotional Factors

Based on the above literature, Hedonic/emotional factors described as an emotion of consumer who more likely to seek for enjoyment, amusement and excited while accessing in the website. Also, Hedonic/emotional Factors divided into three sub-categories which are “Experiential Perceptual” included five items, “Perceived Enjoyment” is modified from Alalwan et al. (2018) included five items and “Perceived Entertainment” modified from Tran et al. (2012) included five items. The list of all “Hedonic/emotional Factors” fifteen questionnaires items are shown below:

Experiential Perceptual (EP)

- (EP1) E-banking was helpful to me.
- (EP2) E-banking has sufficient knowledge to support my daily activities.
- (EP3) E-banking made me become an innovative people.
- (EP4) E-banking provided me an opportunity in the workplace.
- (EP5) When I heard about e-banking, I am more likely to use it.

Perceived Enjoyment (PJ)

- (PJ1) Using e-banking is fun.

(PJ2) Using e-banking is enjoyable.

(PJ3) Participating in e-banking make me feel good.

(PJ4) I like participating in e-banking.

(PJ5) I find some fun when participated in e-banking (shopping, promotion).

Perceived Entertainment (PE)

(PE1) E-banking does not just operate financial transaction, and it entertains me.

(PE2) I enjoy shopping using e-banking since it is fun.

(PE3) I shop using e-banking for the pure enjoyment of it.

(PE4) I enjoy using e-banking because of its feature.

(PE5) I enjoy using e-banking since it offered more than the traditional method.

3.4.3 Social Influence

The study defined social influence as the extent to which individual behavior is influenced by other people, also within the social network as well as the decoration of the website. Social influence divided into three elements which are “Subjective Norm” included three items based on Sharif et al. (2011), “Electronic Word of Mouth” included three items based on Tham, Croy, and Mair (2013) and “Electronic-servicescape” included three items based on Tran et al. (2012); Tankovic and Benazic, (2018). The list of all “Social Influence” nine questionnaires items are shown in the following:

Subjective Norm (SN)

(SN1) My colleagues think that using e-banking is important to me.

(SN2) My departmental and organizational chair think that using e-banking is valuable for working.

(SN3) My friend and family think that using e-banking will help me a lot.

Electronic Word-of-Mouth (WM)

(WM1) I’m ready to be influenced by the information of e-banking.

(WM2) I'm willing to accept various kind of information and review from different online channel related to e-banking.

(WM3) It's easy for me to access the online platform to read the review of e-banking products and services.

Electronic Servicescape (ESC)

(ESC1) The way an e-banking function displays its products is attractive.

(ESC2) E-banking function is visually attractive.

(ESC3) E-banking function is an aesthetic appeal.

3.4.4 Consumer Traits

The study defined consumer traits as the reflection of the individual that would be changed according to the circumstances and eras which can impact on the usage of e-banking. In order to measure perceived risk, four items were designed based on Zhao and Li (2012), Personal Banking Experience three items were created based on Karjaluoto (2002) definition, and three items of consumer innovativeness modified from Hong et al. (2017) and He et al. (2018). The list of all "Consumer Traits" ten questionnaires items are shown below:

Perceived Risk (PR)

(PR1) I feel insecure when using e-banking.

(PR2) I fear my private information will be spread.

(PR3) I fear that my PIN codes get lost and end up in wrong hands.

(PR4) I fear my account will be hacked and lose my money.

Consumer Innovativeness (CI)

(CI1) I like to experiment with new technology innovation like e-banking.

(CI2) I am the first person among my friend who always explores new things like e-banking.

(CI3) I would be interested enough to use e-banking when it officially launched.

Personal Banking Experience (PBE)

(PBE1) I prefer using e-banking rather than branch banking.

(PBE2) E-banking provided me with more detail and the latest information about its product.

(PBE3) Operating through e-banking is faster and accurately.

3.4.5 Diffusion of Innovation Factor

Roger (2003) diffusion of innovation aimed to explain the reason why individual willing to accept the new technology innovation. This theory divided into three components consist of complexity five items, trialability five items, and Observability five items. All of the above items measured based on a five-point Likert scale ranging from 1= strongly disagree, 5= strongly agree.

Complexity (CO)

(CO1) E-banking doesn't require technical skills.

(CO2) E-banking doesn't require banking experienced.

(CO3) E-banking is not complicated.

Trialability (TR)

(TR1) I want to use e-banking on a trial basis to see what it can do for me.

(TR2) It's good if it allows me to try for at least one month.

(TR3) I want to experiment and see, does it really beneficial to my daily life.

Observability (OB)

(OB1) E-banking can be accessed anywhere and anytime even abroad.

(OB2) E-banking has no queue.

(OB3) I can see my operating transaction immediately.

3.4.6 Planned Behavior Factors

TPB was proposed to investigate human behavior intention. This theory suggests perceived behavioral control is one of factor influence on behavioral intention and actual behavior. The study identified perceived behavioral control as the aspect of being in control of the individual. Perceived behavioral control 3 items were modified from Nasri and Charfeddine (2012). All of the above

items measured based on a five-point Likert scale ranging from 1= strongly disagree, 5= strongly agree.

Perceived Behavioral Control (PBC)

(PBC1) I think that using e-banking would entirely within my control.

(PBC2) I think that I have the resources, knowledge, and ability to use e-banking.

(PBC3) I want to use e-banking because of my own accord without the influence of others.

3.4.7 Attitude

This study defined attitude as an overall perception and feeling of individual judgment on using e-banking. Whenever a customer feels positive, they are willing to adopt the technology, and sometimes they rejected it. To measure individual attitude toward e-banking, five questionnaire items is modified from Nasri and Charfeddine (2012). All of the above items measured based on a five-point Likert scale ranging from 1= strongly disagree, 5= strongly agree.

Attitude (ATT)

(ATT1) I think that using e-banking is a good idea.

(ATT2) I think that using e-banking to operate a financial transaction would be a wise idea.

(ATT3) I think using e-banking would help me a lot.

(ATT4) The beneficial of e-banking makes me want to use it.

(ATT5) In my opinion, it is desirable to use e-banking.

3.4.8 Intention to Use E-banking

The study explains intention (INT) as a measurement of how the consumers willing to use the e-banking in future, also recommend to their relatives, promote to other people and use in the future transaction. Five

questionnaire items designed based on Alalwan et al. (2018). All of the above items measured based on a five-point Likert scale ranging from 1 = strongly disagree, 5 = strongly agree.

Intention to use e-banking (INT)

(INT1) I will consider using e-banking in the future.

(INT2) I think e-banking will be a necessity for me in the future.

(INT3) I would use e-banking for handling my banking transaction in the future.

(INT4) I will definitely use e-banking in the near future.

(INT5) I will recommend others to use e-banking technology.

3.5 Demographic

The demographic dimension had designed to evaluate the differences of every respondent who take part in this survey. According to prior studies also the measurement demand for this study, the individual demographic features could be measured by the following indicators:

- Gender
- Ages
- Educational levels
- Income
- Frequency of using internet

3.6 Data Analysis Procedure

The study conducted a quantitative study to analyze the result of the survey data. It also used a software program named SPSS 20 and Smart PLS statistical to calculate the data. Five methodologies were used to test the hypothesis as developed from this study including:

- Factor loading and reliability
- Independent sample t-test

- One-way analysis of variance (ANOVA)
- Confirmatory factor analysis
- Partial linear square

3.6.1 Descriptive Statistic Analysis

Descriptive statistics used to explain the characteristics of the collected data in quantitative statistical terms. The analyze will include data frequency, means, and standard deviation among the research construct.

3.6.2 Factor analysis and reliability

This study conducted a factor analysis in order to investigate the underlying variance structure of the set of correlation coefficients; it reduces many individual items into a fewer number of dimensions. Besides this, factor analysis also used for the exploratory or confirmatory objective. Factor analysis assumes that a few unobserved variables are accountable for the correlation between a large number of observed variables. Simply put, the latent cannot directly be observed by themselves but they affect other observable variables instead. Factor analysis used to assume that the variance of each observed variables comes from two parts: a common part shared with other variables that encourage correlation among them, and a unique part that is different from other variables. The common parts are called factors, and these factors represent the latent constructs. Measurement items with factor loading greater than 0.6 will be selected as a member of a specific factor.

Also, Reliability test indicated the Item-to-total Correlation as well as Cronbach's alpha. These results measured the correlation of each item to the sum of the remaining items within one factor. This technique presumed that total score is valid and thus the degree to which the item correlates with the total score is indicative of concurrent validity for the item. Items with a correlation lower than 0.5, will be deleted from the analysis process.

3.6.3 Independent sample t-test

To test whether the differences between the two groups in relation to a single variable, independent sample t-test is used for this case. In this study, it was applied to compare the differences between male and female in the eight constructs: cognitive/utilitarian factors, hedonic/emotional factors, social influence, consumer traits, diffusion of innovation factors, planned behavior factors, attitude, and intention.

3.6.4 One-way analysis of variance (ANOVA)

To experiment whether the differences between more than two groups in relation to one variable, one-way ANOVA is used in this case. In this study, it was applied to compare the differences between demographic variables (i.e. genders, ages, educational levels, incomes frequencies of using internet) of the respondents in the eight constructs: cognitive/utilitarian, hedonic/emotional, social influence, consumer traits, diffusion of innovation factors, planned behavior factors, attitude, and intention. The analysis will be significant with t-value higher than 1.96, also the p-value lower than 0.05.

3.6.5 Confirmatory factor analysis

Confirmatory Factor Analysis is a unique technique of factor analysis, basically used to test whether the measure of each construct and the data that collected consistency with the hypothesis that already constructed or not. In the CFA, the loading should be higher than 0.7. CFI value ranges from 0 to 1 (values greater than 0.90, conservatively 0.95 indicate good fit). RMSEA that is 0.1, 0.05 or 0.08 based on Hair et al. (2010) will be an excellent result, and the value is higher than 0.1 are mediocre.

3.6.6 Partial linear square regression (PLS)

PLS is one of the research methods used to test the relationship between the independent and dependent variable. Since Partial Linear Square Regression (PLS) is less restrictive regarding its standard distribution assumption, sample size restriction, and multi collinearity situation than other options, this study adopt PLS to test on hypothesis. The primary criterion for the PLS model assessment is the R square, which represents the amount of explained variance of each endogenous latent variable. The second crucial global criterion is the goodness-of-fit (i.e., the GoF index), which is the geometric mean of the average commonality and the models' average R^2 value. According to Schroer and Herterl (2009), R^2 value with more than 0.67 is considered to be substantial; 0.33 is described as moderate, while 0.19 is described as weak. According to Vinzi, Chin and Henseler (2010), the goodness of fit index (GoF) greater than 0.36 is considered to be large; 0.25 is described as medium, while 0.10 is described as small. The average variance extracted (AVE) is another criterion used to assess the convergent validity, which should be greater than 0.5 to assure the latent variables can describe more than 50% of the variance of the indicators on average. The composite reliability (CR) should be bigger than 0.6 to confirm that the variance shared by the respective indicators is robust (Henseler, Ringle & Sinkovics, 2009). Above criteria can verify the reliability and validity of the measurement model. When the measurement and structural model are reliable, then the coefficients of the path parameters used to test the hypotheses as developed in this study. The PLS procedure was implemented using Smart PLS software package.

CHAPTER FOUR

DATA ANALYSIS AND RESULTS

This chapter illustrated the empirical result of the research. The first section is the descriptive analysis of the respondents including the response rates, characteristics of the respondents, and the measurement results of variables. The second section shows the result of factor analysis and the reliability tests of measurement scales which consist of principal component factor analysis, item-to-total correlation, and Cronbach's α . The third section is the confirmatory factor analysis. And the last section is the results of data analysis related to each research hypothesis.

4.1 Descriptive Analysis

Descriptive analyses are given the information about the characteristics of respondents and means and standard deviations of relevant research variables. The respondent rate also mentions in this chapter.

4.1.1 Characteristic of Respondents

The characteristics of the respondents are presented in Table 4-1. Five main categories: gender, ages, educational levels, incomes and internet frequencies were collected and measured.

Table 4.1 Characteristic of respondents in this study (n=360)

Item	Description	Frequency	Percent
Gender	Male	199	55.3
	Female	161	44.7
Age	Under 20	26	7.2
	20 to 34	262	72.8
	35 to 50	59	16.4

Table 4.1 Characteristic of Respondents in this study (n=360) (Continued)

Item	Description	Frequency	Percent
	Above 50	13	3.6
Education Levels	Fresh Graduate From High School	16	4.4
	Bachelor	174	48.3
	Master	152	42.2
	Doctorate / PhD	18	5.0
Monthly Income	< USD200	36	10.0
	USD200-USD349	126	35.0
	USD350-USD499	111	30.8
	> USD500	87	24.2
Internet Using Frequencies	Less than once a week	2	0.6
	about once a week	11	3.1
	A few times a week	39	10.8
	Daily	308	85.6

Source: Original Study

Table 4-1 illustrated the respondent characteristics, including gender age, education, monthly income, and internet using frequency. It shows that 55.3% respondent are male and 44.7% are female. The respondents who under 20 years old are 7.2%, while the largest number of respondents are from 20 to 34 years old, 16.4% of them are from 35 to 50 years old, 3.6% of them are above 50. More than 48% of the respondents are bachelor degree, and 42.2% are master degree. Moreover, 35% earned a monthly income between USD200 to USD349. Lastly, more than 85% of respondents are daily using the internet.

4.1.2 Measurement results of relevant research variables

Table 4-2 demonstrated the descriptive statistics of the questionnaire items. The descriptive statistics determined the mean value and the standard deviation of the research questionnaire. It also presented the description of each item in which respondent's satisfactory level in a 5-point Likert scale. This descriptive analysis consisted of 16 items for cognitive/utilitarian factors which included PEOU indicated as perceived ease of use 5 items, PU indicated as perceived usefulness 6 items, and PQ indicated as perceived quality 5 items. It had 15 items for hedonic/emotional factors which EP indicated as experiential perception 5 items, PE indicated as perceived enjoyment 5 items, and PE indicated as perceived entertainment 5 items. Social influence had 9 items which SN indicated as subjective norm 3 items, WOM indicated as electronic word-of-mouth 3 items, and ESC indicated as electronic servicescape 3 items. 10 items of consumer traits included PR indicated as perceived risk 4 items, PBE indicated as personal banking experience 3 items, and CI indicated as consumer innovativeness 3 items. 9 items of diffusion of innovation factors consisted of 3 items of CO indicated as complexity, 3 items of TR indicated as trialability, and 3 items of OB indicated as observability, 3 items of PBC indicated as perceived behavioral control, 5 items of ATT indicated as attitude, and 5 items of INT indicated as intention to use e-banking.

The mean and standard deviation explained the tendency of respondents for each relevant construct. The respondent's opinion toward our questionnaires is summarized in Tables 4-2. It is shown that in a five-point likert scale, respondents tend to respond in higher end (>4), with a low standard deviation (<1).

Table 4.2 Descriptive Analysis for Questionnaire Items

Items	Descriptions	Mean	Std. Deviation
<i>Perceived Ease of Use</i>			
PEOU1	I think interaction with e-banking is not required a lot of mental effort.	4.67	.649
PEOU2	I think learning to operate e-banking is easy for me.	4.66	.630
PEOU3	I think the skills required to learn to operate e-banking would be easy.	4.64	.649
PEOU4	It easy for me to become skillful at using e-banking.	4.69	.631
PEOU5	I think it easy to use e-banking to accomplish my banking tasks.	4.69	.579
<i>Perceived Usefulness</i>			
PU1	I think e-banking enables me to accomplish my task quickly.	4.73	.569
PU2	Using e-banking increase my job productivity.	4.68	.615
PU3	E-banking enhances my effectiveness on the job.	4.70	.596
PU4	E-banking saving times and cost.	4.73	.542
PU5	E-banking provides me with the latest update information.	4.69	.579
PU6	Totally, e-banking is useful for my daily life.	4.72	.571

Table 4.2 Descriptive Analysis for Questionnaire Items (Continued)

Items	Descriptions	Mean	Std. Deviation
<i>Perceived Quality</i>			
PQ1	E-banking offers me reliability products and services.	4.68	.621
PQ2	E-banking offers me a consistent quality.	4.66	.677
PQ3	E-banking provides me to operate my transaction faster.	4.71	.619
PQ4	E-banking offers an excellent feature.	4.70	.637
PQ5	E-banking has all the feature that I needed.	4.66	.717
<i>Experiential Perceptual</i>			
EP1	E-banking was helpful to me.	4.66	.618
EP2	E-banking has sufficient knowledge to support my daily activities.	4.68	.587
EP3	E-banking made me become an innovative people.	4.63	.692
EP4	E-banking provided me an opportunity in workplace.	4.67	.627
EP5	When I heard about e-banking, I am more likely to use it.	4.68	.630
<i>Perceived Enjoyment</i>			
PJ1	Using E-banking is fun.	4.61	.772
PJ2	Using E-banking is enjoyable.	4.67	.684

Table 4.2 Descriptive Analysis for Questionnaire Items (Continued)

Items	Descriptions	Mean	Std. Deviation
PJ3	Participating in E-banking make me feel good.	4.65	.731
PJ4	I like participating in e-banking.	4.66	.661
PJ5	I find some fun when participated in e-banking (shopping, promotion).	4.69	.658
<i>Perceived Entertainment</i>			
PE1	E-banking does not just operate financial transaction, it entertains me.	4.68	.667
PE2	I enjoy shopping using e-banking since it is fun.	4.66	.697
PE3	I shop using e-banking for the pure enjoyment of it.	4.63	.716
PE4	I enjoy using e-banking because of its feature.	4.67	.707
PE5	I enjoy using e-banking since it offered more than the traditional method.	4.69	.632
<i>Subjective Norm</i>			
SN1	My colleagues think that using e-banking is important to me.	4.69	.680
SN2	My departmental and organizational chair think that using e-banking is valuable for working.	4.68	.615
SN3	My friend and family think that using e-banking will help me a lot.	4.64	.666

Table 4.2 Descriptive Analysis for Questionnaire Items (Continued)

Items	Descriptions	Mean	Std. Deviation
<i>Electronic Word-of-Mouth</i>			
WM1	I'm ready to be influenced by the information of e-banking.	4.68	.686
WM2	I'm willing to accept various kind of information and review from different online channel related to e-banking.	4.67	.633
WM3	It's easy for me to access the online platform to read the review of e-banking products and services.	4.69	.572
<i>Electronic Servicescape</i>			
ESC1	The way e-banking function displays its products is attractive.	4.68	.626
ESC2	E-banking function is visually attractive.	4.67	.636
ESC3	E-banking function is an aesthetic appeal.	4.67	.655
<i>Perceived Risk</i>			
PR1	I feel insecure when using e-banking.	4.61	.786
PR2	I fear my private information will be spread.	4.64	.697
PR3	I fear that my PIN codes get lost and end up in wrong hands.	4.62	.686
PR4	I fear my account will be hacked and lose my money.	4.68	.621

Table 4.2 Descriptive Analysis for Questionnaire Items (Continued)

Items	Descriptions	Mean	Std. Deviation
<i>Consumer Innovativeness</i>			
CI1	I like to experiment with new technology innovation like e-banking.	4.69	.604
CI2	I am the first person among my friend who always explores new things like e-banking.	4.64	.714
CI3	I would be interested enough to use e-banking when it officially launched.	4.70	.633
<i>Personal Banking Experience</i>			
PBE1	I prefer using e-banking rather than branch banking.	4.75	.537
PBE2	E-banking provided me with more detail and latest information about its product.	4.67	.623
PBE3	Operating through e-banking is faster and accurately.	4.70	.576
<i>Complexity</i>			
CO1	E-banking doesn't require technical skills.	4.63	.671
CO2	E-banking doesn't require banking experienced.	4.65	.659
CO3	E-banking is not complicated.	4.66	.682
<i>Trialability</i>			
TR1	I want to use e-banking on a trial basis to see what it can do for me.	4.70	.605

Table 4.2 Descriptive Analysis for Questionnaire Items (Continued)

Items	Descriptions	Mean	Std. Deviation
TR2	It's good if it allows me to try for at least one month.	4.70	.600
TR3	I want to experiment it and see does it really beneficial to my daily life.	4.69	.593
<i>Observability</i>			
OB1	E-banking can be accessed anywhere and anytime even abroad.	4.73	.565
OB2	E-banking has no queue.	4.70	.632
OB3	I can see my operating transaction immediately.	4.70	.564
<i>Perceived Behavioral Control</i>			
PBC1	I think that using e-banking would entirely within my control.	4.72	.622
PBC2	I think that I have the resources, knowledge, and ability to use e-banking.	4.68	.599
PBC3	I want to use e-banking because of my own accord without the influence from others.	4.68	.599
<i>Attitude</i>			
ATT1	I think that using e-banking is a good idea.	4.73	.531
ATT2	I think that using e-banking to operate a financial transaction would be a wise idea.	4.74	.566
ATT3	I think using e-banking would help me a lot.	4.69	.564

Table 4.2 Descriptive Analysis for Questionnaire Items (Continued)

Items	Descriptions	Mean	Std. Deviation
ATT4	The beneficial of e-banking make me want to use it.	4.71	.574
ATT5	In my opinion, it is desirable to use e-banking.	4.71	.574
<i>Intention</i>			
INT1	I will consider using e-banking in the future.	4.71	.579
INT2	I think e-banking will be a necessity for me in the future.	4.72	.566
INT3	I would use e-banking for handling my banking transaction in the future.	4.71	.580
INT4	I will definitely use e-banking in the near future.	4.71	.572
INT5	I will recommend others to use e-banking technology.	4.72	.564

Source: Original Study

4.2 Factor Analysis and Reliability

To determine the dimensionality and reliability of research constructs, the cleansing procedure has been used in this study to measure the items. The cleansing method includes factor analysis which includes factor loading, the eigenvalue of the factors extracted from the measurement items. After factor analysis, to identify the internal consistency and reliability of the construct, the item-to-total-correlation and Cronbach's alpha are presented.

- Factor loading higher than 0.6

- Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) higher than 0.5 following Hair et al. (2011), the following criteria were adopted.
- Eigenvalue higher than 1
- Reliability test: Item-to-total correlation equal to or higher than 0.5, and Cronbach's Alpha equal or higher than 0.6.

4.2.1 Cognitive/Utilitarian Factors

Cognitive/utilitarian factors were measured in this study by 16 questionnaire items. Table 4-3 show the results of factor loadings, eigenvalue, the percentage of variance explained, item-to-total correlation, Cronbach's α for the measurement of the cognitive/utilitarian construct. After conducting a factor analysis and reliability process, the dimensions of factor identified to explain the cognitive/utilitarian construct. It divided into 3 factors, factor 1 has 5 items, factor 2 has 6 items, and factor 3 has 5 items.

All items have factor loading greater than 0.6, and the highest is perceived quality (PQ5) with a factor loading of 0.882 indicating this item had the highest relation to cognitive/utilitarian factor 3. All of the item to total correlations are greater than 0.5, Cronbach's α greater than 0.6 and Eigenvalue greater than 1 as shown below, perceived ease of use Cronbach's $\alpha = 0.902$ and Eigen-value = 3.59; perceived usefulness Cronbach's $\alpha = 0.915$ and Eigen-value = 4.21; and perceived quality Cronbach's $\alpha = 0.914$ and Eigen-value = 3.724. Three items have accumulated a total 74.479% of explained variance which shows these are important underlying factors for this construct. Based on all criteria, we can conclude that the reliability and internal consistency of this factor are acceptable.

Table 4.3 Results of Factor Analysis and Reliability Test on Cognitive/
Utilitarian factors

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha
Cognitive/Utilitarian Factors (KMO = .963)	PEOU		3.59	71.804		0.902
	PEOU4	.865			0.778	
	PEOU2	.860			0.771	
	PEOU3	.847			0.755	
	PEOU1	.840			0.746	
	PEOU5	.825			0.725	
	PU		4.21	70.171		0.915
	PU2	.859			.787	
	PU1	.847			.772	
	PU6	.845			.769	
	PU3	.837			.759	
	PU4	.836			.757	
	PU5	.801			.715	
	PQ		3.724	74.479		0.914
	PQ5	.882			.807	
	PQ2	.879			.804	
	PQ4	.874			.797	
	PQ3	.840			.750	
	PQ1	.839			.749	

Note: PEOU = Perceived Ease of Use, PU = Perceived Usefulness, PQ = Perceived Quality
Source: Original Study

4.2.2 Hedonic/Emotional Factors

Hedonic/Emotional factors were divided into three items including Experiential perceptual 5 items, perceived enjoyment 5 items, and perceived entertainment 5 items which were measured by 15 questionnaire items. Table 4-4 illustrated the results of factor loadings, eigenvalue, the percentage of variance explained, item-to-total correlation, Cronbach's α for the measurement of hedonic/emotional factors. After conducting a factor analysis and reliability process, the dimensions of factor identified to explain the

cognitive/utilitarian construct. It divided into 3 factors, factor 1 has 5 items, factor 2 has 5 items, and factor 3 has 5 items.

All items have factor loading greater than 0.6, and the highest is perceived entertainment (PE4) with a factor loading of 0.918 indicating this item had the highest relation to hedonic/emotional factor 3. All of the item have factor loading greater than 0.5, Cronbach's α greater than 0.6 and Eigenvalue greater than 1 as demonstrated below, experiential perception Cronbach's α = 0.899 and Eigen-value = 3.561; perceived enjoyment Cronbach's α = 0.935 and Eigen-value = 3.964; and perceived entertainment Cronbach's α = 0.935 and Eigen-value = 3.967. Three items have accumulated a total 79.349% of explained variance shows these are important underlying factors for this construct. Based on all criteria, it concludes that the reliability and internal consistency of this factor are acceptable.

Table 4.4 Results of Factor Analysis and Reliability Test on Hedonic/
Emotional factors

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha
Hedonic/emotional Factors (KMO = .973)	EP		3.561	71.211		.899
	EP3	.867			.783	
	EP4	.853			.759	
	EP2	.842			.744	
	EP1	.840			.745	
	EP5	.816			.715	
	PJ		3.964	79.288		0.935
	PJ3	.915			.864	
	PJ4	.904			.845	
	PJ1	.897			.835	
	PJ2	.875			.803	
	PJ5	.859			.782	
	PE		3.967	79.349		0.935
	PE4	.918			.866	
	PE3	.906			.847	

Table 4.4 Results of Factor Analysis and Reliability Test on Hedonic/
Emotional factors (Continued)

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha
	PE2	.901			.841	
	PE1	.866			.792	
	PE5	.862			.787	

Note: EP = Experiential Perceptual, PJ = Perceived Enjoyment, PE = Perceived Entertainment.

Source: Original Study

4.2.3 Social Influence

Social Influences are the subjective norm, electronic word-of-mouth, and electronic servicescape which were measured by 9 questionnaire items. Table 4-5 present the results of factor loadings, eigenvalue, the percentage of variance explained, item-to-total correlation, Cronbach's α for the measurement of social influence factors. After conducting a factor analysis and reliability process, the dimensions of factor determined to explain the social influence construct. Totally, it divided into 3 factors, factor 1 has 3 items, factor 2 has 3 items, and factor 3 has 3 items.

All items have factor loading greater than 0.6, and the highest is electronic servicescape (ESC1) with a factor loading of 0.931 indicating this item had the highest relation to social influence factor 3. All of the item have factor loading greater than 0.5, Cronbach's α greater than 0.6 and Eigenvalue greater than 1 as shown below, subjective norm Cronbach's $\alpha = 0.865$ and Eigen-value = 2.364; electronic word-of-mouth Cronbach's $\alpha = 0.858$ and Eigen-value = 2.339; and electronic servicescape Cronbach's $\alpha = 0.906$ and Eigen-value = 2.525. Three items have accumulated a total 84.157% of explained variance which shows these are important underlying factors for this

construct. Based on all criteria, we can conclude that the reliability and internal consistency of this factor are acceptable.

Table 4.5 Results of Factor Analysis and Reliability Test on Social Influence factors

Research Construct	Research Items	Factor Loading	Eigenvalue	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha
Social Influence (KMO = .952)	SN		2.364	78.785		.865
	SN1	.913			.789	
	SN2	.887			.741	
	SN3	.862			.702	
	WM		2.339	77.974		0.858
	WM1	.913			.790	
	WM2	.887			.744	
	WM3	.847			.675	
	ESC		2.525	84.157		0.906
	ESC1	.931			.840	
	ESC2	.912			.800	
	ESC3	.909			.796	

Note: SN= Subjective Norm, WM= Electronic Word-of-Mouth, ESC= Electronic Servicescape.

Source: Original Study

4.2.4 Consumer Traits

Consumer traits are perceived risk, consumer innovativeness, and personal banking experienced which were measured by 10 questionnaire items. Table 4-6 display the results of factor loadings, eigenvalue, the percentage of variance explained, item-to-total correlation, Cronbach's α for the measurement of consumer traits. After conducting a factor analysis and reliability process, the dimensions of factor aim to explain the consumer traits construct. It divided into 3 factors, factor 1 has 4 items, factor 2 has 3 items, and factor 3 has 3 items.

All items have factor loading greater than 0.6, and the highest is personal banking experienced (PBE3) with a factor loading of 0.911 indicating this item had the highest relation to consumer traits factor 3. All of the item have factor loading greater than 0.5, Cronbach's α greater than 0.6 and Eigenvalue greater than 1 as present below, perceived risk Cronbach's $\alpha = 0.9$ and Eigen-value = 3.077; consumer innovativeness Cronbach's $\alpha = 0.87$ and Eigen-value = 2.381; and personal banking experienced Cronbach's $\alpha = 0.866$ and Eigen-value = 2.366. Three items have accumulated a total of 79.36% of explained variance which shows these are important underlying factors for this construct. Based on all criteria, we can conclude that the reliability and internal consistency of this factor are acceptable.

Table 4.6 Results of Factor Analysis and Reliability Test on Consumer Traits

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha
Consumer Traits (KMO = .942)	PR		3.077	76.937		0.9
	PR2	.907			.824	
	PR4	.878			.774	
	PR3	.868			.759	
	PR1	.856			.746	
	CI		2.381	79.36		0.87
	CI3	.899			.763	
	CI1	.899			.763	
	CI2	.874			.722	
	PBE		2.366	78.864		0.866
	PBE3	.911			.785	
	PBE1	.878			.725	
	PBE2	.875			.722	

Note: PR = Perceived risk, CI = Consumer innovativeness, PBE = Personal banking experienced.

Source: Original study

4.2.5 Diffusion of Innovation Factors

Diffusion of Innovation factors were divided into three items including complexity, trialability, and observability which were measured by 9 questionnaire items. Table 4-7 display the results of factor loadings, eigenvalue, the percentage of variance explained, item-to-total correlation, Cronbach's α for the measurement of diffusion of innovation factors. After conducting a factor analysis and reliability process, the dimensions of factor aim to explain the consumer traits construct. It divided into 3 factors, factor 1 has 3 items, factor 2 has 3 items and factor 3 has 3 items.

All items have factor loading greater than 0.6 and the highest is complexity (CO1) with a factor loading of 0.918 indicating this item had the highest relation to diffusion of innovation factor 1. All of the item have factor loading greater than 0.5, Cronbach's α greater than 0.6 and Eigenvalue greater than 1 as present below, complexity Cronbach's $\alpha = 0.874$ and Eigen-value = 2.396; Trialability Cronbach's $\alpha = 0.853$ and Eigen-value = 2.318; and observability Cronbach's $\alpha = 0.853$ and Eigen-value = 2.32. Three items have accumulated a total 79.852% of explained variance which shows these are important underlying factors for this construct. Based on all criteria, we can conclude that the reliability and internal consistency of this factor are acceptable.

Table 4.7 Results of Factor Analysis and Reliability Test on Diffusion of Innovation Factors

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha
Diffusion of Innovation Factors (KMO = .941)	CO		2.396	79.852		0.874
	CO1	.918			.803	
	CO3	.881			.734	
	CO2	.881			.735	
	TR		2.318	77.257		0.853
	TR1	.889			.741	

Table 4.7 Results of Factor Analysis and Reliability Test on Diffusion of Innovation Factors (Continued)

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha
	TR3	.878			.721	
	TR2	.870			.709	
	OB		2.32	77.339		0.853
	OB1	.885			.734	
	OB3	.880			.723	
	OB2	.873			.714	

Note: CO = Complexity, TR = Trialability, OB = Observability.

Source: Original Study

4.2.6 Planned Behavior Factor

Perceived behavioral control was measured by 3 questionnaire items. Table 4-8 present the results of factor loadings, eigenvalue, the percentage of variance explained, item-to-total correlation, Cronbach's α for the measurement of planned behavior factors. After conducting a factor analysis and reliability process, the dimensions of factor aim to explain the consumer traits construct. It has only one factor which has 3 items.

All items have factor loading greater than 0.6, and the highest is perceived behavioral control (PBC1) with a factor loading of 0.890 indicating this item had the highest relation to planned behavior factor. The item has factor loading greater than 0.5, Cronbach's α greater than 0.6 and Eigenvalue greater than 1 as present below, perceived behavioral control Cronbach's $\alpha = 0.847$ and Eigen-value = 2.297. This item has accumulated a total 76.575% of explained variance which shows this is an important underlying factor for this construct. Based on all criteria, we can conclude that the reliability and internal consistency of this factor are acceptable.

Table 4.8 Results of Factor Analysis and Reliability Test on Planned Behavior
Factor

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha
Planned Behavior Factor (KMO = .727)	PBC		2.297	76.575		0.847
	PBC1	.890			.740	
	PBC2	.872			.709	
	PBC3	.864			.695	

Note: PBC = Perceived Behavioral Control.

Source: Original Study

4.2.7 Attitude

The attitude was measured by 5 questionnaire items. Table 4-9 show the results of factor loadings, eigenvalue, the percentage of variance explained, item-to-total correlation, Cronbach's α for the measurement of attitude. After conducting factor analysis and reliability process, the dimension of factor attempt to explain the attitude construct, and attitude has 5 items.

All items have factor loading greater than 0.6, and the highest is attitude (ATT2) with a factor loading of 0.864 indicating this item had the highest relation to attitude. All of the items have factor loading greater than 0.5, Cronbach's α greater than 0.6 and Eigenvalue greater than 1 as present below, attitude Cronbach's $\alpha = 0.901$ and Eigen-value = 3.585. The item has accumulated a total 71.707% of explained variance which illustrates this is important underlying factors for this construct. Based on all criteria, we can conclude that the reliability and internal consistency of this factor are acceptable.

Table 4.9 Results of Factor Analysis and Reliability Test on Attitude Factor

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha
	ATT		3.585	71.707		0.901

Table 4.9 Results of Factor Analysis and Reliability Test on Attitude Factor (Continued)

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha
Attitude (KMO = .879)	ATT2	.864			.777	
	ATT5	.860			.771	
	ATT4	.859			.771	
	ATT1	.827			.727	
	ATT3	.824			.724	

Note: ATT = Attitude.

Source: Original Study

4.2.8 Intention

The intention was measured by 5 questionnaire items. Table 4.10 indicate the results of factor loadings, eigenvalue, the percentage of variance explained, item-to-total correlation, Cronbach's α for the measurement of attitude. After conducting factor analysis and reliability process, the dimension of factor aims to explain the attitude construct, and intention has 5 items.

All items have factor loading greater than 0.6, and the highest is intention (INT2) and (INT4) with a factor loading of 0.855 indicating these items had the highest relation to intention factor. All of the items have factor loading greater than 0.5, Cronbach's α greater than 0.6 and Eigenvalue greater than 1 as illustrated below, intention Cronbach's $\alpha = 0.905$ and Eigen-value = 3.623. The item has accumulated a total 72.469% of explained variance which shows this is an important underlying factor for this construct. Based on all criteria, we can conclude that the reliability and internal consistency of this factor are acceptable.

Table 4.10 Results of Factor Analysis and Reliability Test on Intention Factor

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha
	INT		3.623	72.469		0.905
	INT2	.855			.767	

Table 4.10 Results of Factor Analysis and Reliability Test on Intention Factor
(Continued)

Research Construct	Research Items	Factor Loading	Eigen-value	Cumulative Explained	Item-to-total correlation	Cronbach's Alpha
Intention (KMO = .886)	INT4	.855			.766	
	INT3	.853			.763	
	INT1	.849			.758	
	INT5	.845			.753	

Note: INT = Intention.

Source: Original Study

4.3 Independent Sample t-test

This part attempts to identify the differences between male and female into the above 8 constructs. This study used independent sample t-test in order to compare means for male and female respondents on their opinion of cognitive/utilitarian factors, hedonic/emotional factors, social influence, consumer traits, diffusion of innovation factors, planned behavior factor, attitude, and intention. The level of significance was p-value less than 0.05, and t-value could not be lower than 1.96. The independent t-test results were presented in Table 4-11. It illustrates that male respondents have a higher mean score in many factors and constructs. However, no factor has shown a significant different opinion between male and female.

Table 4.11 T-test Results

Constructs/factors	Factor	Male	Female	t-value	p-value
		n = 199	n = 161		
Cognitive/utilitarian	PEOU	4.6794	4.6596	0.343	0.732
	PU	4.7194	4.6967	0.428	0.669
	PQ	4.7307	4.6248	1.7	0.09
Hedonic/emotional	EP	4.6724	4.6547	0.304	0.761
	PJ	4.6784	4.6236	0.813	0.417
	PE	4.7005	4.6248	1.146	0.253
Social Influence	SN	4.7069	4.619	1.391	0.165
	WM	4.6935	4.6563	0.617	0.538
	ESC	4.6901	4.6501	0.628	0.53

Table 4.11 T-test Results (Continued)

Constructs/factors	Factor	Male	Female	t-value	p-value
		n = 199	n = 161		
Consumer Traits	PR	4.6369	4.6366	0.004	0.997
	CI	4.7002	4.646	0.866	0.387
	PBE	4.7102	4.706	0.077	0.938
Diffusion of Innovation	CO	4.6834	4.6004	1.265	0.207
	TR	4.7303	4.6625	1.18	0.239
	OB	4.7404	4.6749	1.158	0.248
Planned Behavior	PBC	4.7018	4.6749	0.465	0.643
Attitude	ATT	4.7266	4.7031	0.455	0.649
Intention	INT	4.7307	4.6919	0.734	0.464

Note: *p<.05, **p<.01, ***p<.001

Source: Original Study

4.4 One-way Analysis of Variance ANOVA

One-way ANOVA was conducted for the purpose of comparing the dissimilarity of the dimensions mean score based on respondent's ages, educational level, incomes, and internet using frequencies.

This method is broadly used in studies containing more than two groups. One-way ANOVA was used to find the significant different factors of cognitive/utilitarian factors, hedonic/emotional factors, social influences, consumer traits, diffusion of innovation factors, planned behavior factor, attitude, and intention among each group. The one-way ANOVA produces a one-way analysis of variance of a quantitative dependent variable by a single factor as known as an independent variable.

4.4.1 Ages

Table 4-12 shown the ANOVA results based on different groups of Age. It seems that respondents with 50 years old or above tend to perceived higher scores on most of the research factor.

Table 4.12 Results of the Difference of the Factors within the Eight Constructs among Group of Age Levels

Factor	Under 20 (1)	20-34 (2)	35-50 (3)	Above 50 (4)	F- value	P- value	Duncan
	n = 26	n = 262	n = 59	n = 13			
PEOU	4.4385	4.6313	4.9085	4.8462	6.844	0.000	12,234
PU	4.4808	4.6819	4.8757	4.9615	5.927	0.001	12,23,34
PQ	4.4462	4.6557	4.8678	4.8769	4.466	0.004	12,234
EP	4.4385	4.6359	4.8407	4.8923	4.912	0.002	12,234
PJ	4.4000	4.6115	4.8915	4.9385	5.803	0.001	12,234
PE	4.4846	4.6282	4.8610	4.9231	3.981	0.008	12,234
SN	4.3974	4.6234	4.9322	4.8974	7.538	0.000	12,24,43
WM	4.5385	4.6349	4.8701	4.9231	4.354	0.005	12,234
ESC	4.5000	4.6387	4.8531	4.8718	3.481	0.016	12,234
PR	4.4712	4.605	4.7839	4.9423	3.146	0.025	123,34
CI	4.4231	4.6399	4.8983	4.8974	5.741	0.001	12,234
PBE	4.4872	4.6883	4.8644	4.8462	3.959	0.008	12,234
CO	4.4103	4.6005	4.8983	4.8974	6.365	0.000	12,234
TR	4.5128	4.6654	4.8757	4.9744	4.997	0.002	12,23,34
OB	4.5385	4.6819	4.8870	4.8462	3.928	0.009	12,234
PBC	4.4615	4.6628	4.8531	4.9487	4.868	0.002	12,23,34
ATT	4.5077	4.6893	4.8915	4.8769	5.286	0.001	12,234
INT	4.5846	4.6702	4.9119	4.9385	5.694	0.001	12,23,34

Note: *p<.05, **p<.01, ***p<.001

Source: Original Study

4.4.2 Educational Level

It is shown that Table 4-13 shows the ANOVA results based on different groups of educational level. There is a significant difference at least two groups among all factors within the eight constructs among different educational level except personal banking experience (PBE) by following Duncan, it showed that there is no difference between groups. Respondents holding a Ph.D. degree seems to perceived higher scores on most of the research factors.

Table 4.13 Results of the Difference of the Factors within the Eight Constructs among Group of Educational Level

Factor	Fresh Graduate From High School (1)	Bachelor (2)	Master (3)	Doctorate/Ph.D. (4)	F-value	P-value	Duncan
	n = 16	n = 174	n = 152	n = 18			
PEOU	4.2875	4.6149	4.7579	4.8111	5.368	0.001	1,234
PU	4.3542	4.6456	4.7982	4.8889	6.694	0.000	1,234
PQ	4.3125	4.5966	4.8013	4.8556	6.740	0.000	1,234
EP	4.4375	4.5782	4.7645	4.8556	5.227	0.002	12,23,34
PJ	4.4125	4.5356	4.7842	4.9111	6.370	0.000	12,23,34
PE	4.4375	4.5529	4.7961	4.8778	6.018	0.001	12,23,34
SN	4.4583	4.5632	4.7895	4.8333	5.488	0.001	12,234
WM	4.5208	4.5824	4.7741	4.9074	4.797	0.003	123,34
ESC	4.5417	4.5728	4.7763	4.8704	4.335	0.005	123,34
PR	4.3594	4.5489	4.7368	4.8889	4.819	0.003	12,23,34
CI	4.4375	4.5862	4.7829	4.8519	4.720	0.003	12,234
PBE	4.5625	4.6284	4.8026	4.8148	3.889	0.009	1,234
CO	4.4167	4.5364	4.7741	4.8333	5.850	0.001	12,234
TR	4.5000	4.6073	4.8070	4.8704	5.484	0.001	12,234
OB	4.4792	4.6475	4.7939	4.8333	3.682	0.012	12,234
PBC	4.4375	4.5881	4.8092	4.8889	7.076	0.000	12,23,34
ATT	4.4750	4.6563	4.7961	4.8333	4.185	0.006	12,234
INT	4.4750	4.6552	4.7855	4.8778	3.996	0.008	12,234

Note: *p<.05, **p<.01, ***p<.001

Source: Original Study

4.4.3 Income

Table 4-14 shows the ANOVA results based on different groups of income, it is shown that there is significant difference at least two groups among all factors within the eight constructs among different income by following Duncan, it showed that there is a difference between groups. Moreover, respondents with lower income (Under USD200/month) seems to perceived lower scores on most of the research factors.

Table 4.14 Results of the Difference of the Factors within the Eight Constructs among Group of Incomes

Factor	Under \$200/per month	\$200-\$349/per month	\$350-499/per month	Above \$500	F-value	P-value	Duncan
	n = 36	n = 126	n = 111	n = 87			
PEOU	4.3944	4.6349	4.7477	4.7379	4.810	0.003	1,234
PU	4.5046	4.6931	4.7357	4.7835	3.025	0.030	1,234
PQ	4.4389	4.6968	4.6811	4.7678	2.967	0.032	1,234
EP	4.4111	4.6508	4.7243	4.7126	3.519	0.015	1,234
PJ	4.4167	4.6254	4.7009	4.7333	2.528	0.057	1,234
PE	4.4556	4.6667	4.6775	4.7402	1.887	0.131	1,234
SN	4.4167	4.6323	4.7357	4.7356	3.371	0.019	1,234
WM	4.5556	4.6614	4.6877	4.7356	0.936	0.423	1,234
ESC	4.4352	4.6508	4.7267	4.7318	2.675	0.047	1,234
PR	4.4375	4.6131	4.705	4.6667	1.879	0.133	12,234
CI	4.4352	4.6561	4.7387	4.7241	2.800	0.040	1,234
PBE	4.4722	4.7196	4.7538	4.7318	2.950	0.033	1,234
CO	4.3704	4.5873	4.7327	4.7356	4.491	0.004	1,234
TR	4.4815	4.6667	4.7658	4.7548	3.181	0.024	1,234
OB	4.5278	4.6878	4.7538	4.7663	2.208	0.087	12,234
PBC	4.4352	4.6481	4.7471	4.7748	4.425	0.005	1,234
ATT	4.4944	4.6905	4.7658	4.7816	3.76	0.011	1,234
INT	4.5889	4.6889	4.7351	4.7724	1.394	0.244	1,234

Note: *p<.05, **p<.01, ***p<.001

Source: Original Study

4.4.4 Internet Using Frequencies

Table 4-15 shows the ANOVA results based on different groups of internet using frequency, it is shown that there is a significant difference within the eight constructs among frequency of using internet by following Duncan, and it showed that there is a difference between groups. Respondents with higher frequency of using internet tend to perceived higher score on most of the research factors.

Table 4.15 Results of the Difference of the Factors within the Eight Constructs among Group of Internet Using Frequencies

Factor	Less than once a week	About once a week	Daily	A few times a week	F-value	P-value	Duncan
	n = 2	n = 11	n = 308	n = 39			
PEOU	3.8000	4.6545	4.6682	4.7385	2.018	0.111	1,234
PU	4.0000	4.6818	4.7240	4.6368	1.837	0.140	1,234
PQ	3.00000	4.3636	4.7019	4.7128	7.639	0.000	1,234
EP	3.2000	4.7455	4.6669	4.6974	5.364	0.001	1,234
PJ	3.2000	4.6545	4.6558	4.7128	3.815	0.10	1,234
PE	2.9000	4.5818	4.6786	4.6872	5.960	0.001	1,234
SN	3.1667	4.7576	4.6634	4.7521	4.986	0.002	1,234
WM	3.0000	4.6364	4.6937	4.6410	6.479	0.000	1,234
ESC	3.0000	4.6061	4.6753	4.7521	5.955	0.001	1,234
PR	3.6250	4.5909	4.6420	4.6603	1.885	0.132	1,234
CI	4.0000	4.5152	4.6807	4.7179	1.269	0.285	12,234
PBE	3.6667	4.4848	4.7262	4.6838	3.666	0.013	1,234
CO	2.8333	4.6667	4.6537	4.6752	6.429	0.000	1,234
TR	2.8333	4.8182	4.7024	4.7436	9.245	0.000	1,234
OB	3.6667	4.4545	4.7273	4.7094	3.830	0.01	1,234
PBC	4.0000	4.6061	4.6926	4.7265	1.284	0.280	1,234
ATT	4.0000	4.8182	4.7195	4.6974	1.713	0.164	1,234
INT	4.0000	4.6364	4.7169	4.7436	1.584	0.193	1,234

Note: *p<.05, **p<.01, ***p<.001

Source: Original Study

4.5 Confirmatory Factor Analysis

This section aims to double check the factor loading items and its component by using SPSS AMOS. In this analysis, the necessity of factor score in this section must be higher than 0.6.

According to Table 4-16, it shows the factor loadings are all greater than 0.6. Based on all criteria, it summarized that the reliability and internal consistency of all factor are acceptable. These results further confirm that the items designed to explain the factors all have a high correlation (>0.6), which

further confirm that the dimensionality of each factor is appropriated, and the reliability of the measurement model is also high.

Table 4.16 Confirmatory Factor Analysis Resulted

			Loading				Loading
Perceived Ease of Use				Perceived Behavioral Control			
PEOU4	<---	PEOU	0.804	PBC1	<---	PBC	0.813
PEOU5	<---	PEOU	0.785	PBC2	<---	PBC	0.793
PEOU3	<---	PEOU	0.794	PBC3	<---	PBC	0.81
PEOU2	<---	PEOU	0.803	Attitude			
PEOU1	<---	PEOU	0.832	ATT1	<---	ATT	0.775
Perceived Usefulness				ATT2	<---	ATT	0.824
PU1	<---	PU	0.82	ATT3	<---	ATT	0.772
PU2	<---	PU	0.839	ATT4	<---	ATT	0.809
PU3	<---	PU	0.807	ATT5	<---	ATT	0.838
PU4	<---	PU	0.769	Intention			
PU5	<---	PU	0.742	INT1	<---	INT	0.808
PU6	<---	PU	0.821	INT2	<---	INT	0.803
Perceived Quality				INT3	<---	INT	0.808
PQ1	<---	PQ	0.837	INT4	<---	INT	0.816
PQ2	<---	PQ	0.841	INT5	<---	INT	0.813
PQ3	<---	PQ	0.765	Electronic Word-of-Mouth			
PQ4	<---	PQ	0.818	WM1	<---	WM	0.867
PQ5	<---	PQ	0.856	WM2	<---	WM	0.857
Experiential Perceptual				WM3	<---	WM	0.737
EP1	<---	EP	0.763	Electronic Servicescape			
EP2	<---	EP	0.787	ESC1	<---	ESC	0.88
EP3	<---	EP	0.841	ESC2	<---	ESC	0.887
EP4	<---	EP	0.823	ESC3	<---	ESC	0.851
EP5	<---	EP	0.782	Consumer Innovativeness			
Perceived Enjoyment				CI1	<---	CI	0.837
PJ1	<---	PJ	0.881	CI2	<---	CI	0.809
PJ2	<---	PJ	0.845	CI3	<---	CI	0.849
PJ3	<---	PJ	0.886	Triability			
PJ4	<---	PJ	0.865	TR1	<---	TR	0.843
PJ5	<---	PJ	0.832	TR2	<---	TR	0.806
Perceived Entertainment				TR3	<---	TR	0.784
PE1	<---	PE	0.836	Observability			
PE2	<---	PE	0.892	OB1	<---	OB	0.828

Table 4-16 Confirmatory Factor Analysis Resulted (Continued)

			Loading
PE3	<---	PE	0.872
PE4	<---	PE	0.885
PE5	<---	PE	0.825
Subjective Norm			
SN1	<---	SN	0.863
SN2	<---	SN	0.81
SN3	<---	SN	0.811
Perceived Risk			
PR1	<---	PR	0.839
PR2	<---	PR	0.871
PR3	<---	PR	0.798
PR4	<---	PR	0.819

			Loading
OB2	<---	OB	0.801
OB3	<---	OB	0.809
Personal Banking Experiences			
PBE1	<---	PBE	0.795
PBE2	<---	PBE	0.834
PBE3	<---	PBE	0.852
Complexity			
CO1	<---	CO	0.841
CO2	<---	CO	0.822
CO3	<---	CO	0.843

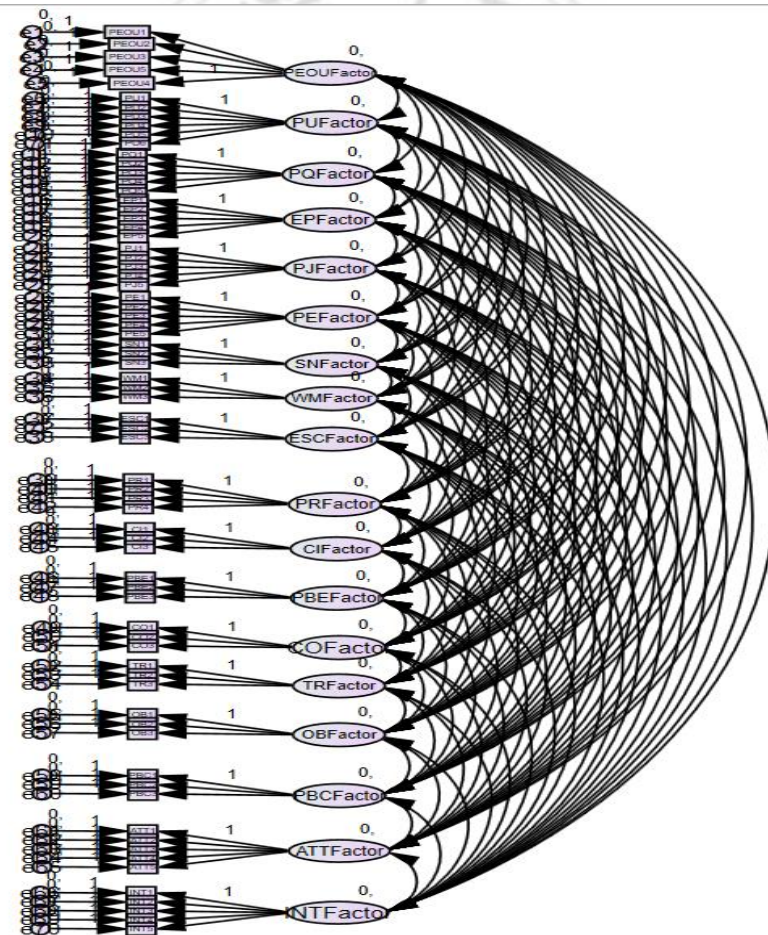


Figure 4.1 Confirmatory Factor Analysis

Source: Original Study

4.6 Partial Linear Square Regression

Since the primary criterion for the PLS model assessment is the R square, and the second crucial global criterion is the goodness-of-fit (i.e., the GoF index), which is the geometric mean of the average commonality and the models' average R^2 value. According to Schroer and Herterl (2009), R^2 value with more than 0.67 is considered to be substantial; 0.33 is described as moderate, while 0.19 is described as weak. According to Vinzi et al. (2010), the goodness of fit index (GoF) greater than 0.36 is considered to be large; 0.25 is described as medium, while 0.10 is described as small. The average variance extracted (AVE) is another criterion used to assess the convergent validity, which should be greater than 0.5 to assure the latent variables can describe more than 50% of the variance of the indicators on average. The composite reliability (CR) should be bigger than 0.6 to confirm that the variance shared by the respective indicators is robust (Henseler, Ringle & Sinkovics, 2009).

This part attempts to explain the research measurement model of reliability and validity. According to Table 4-17, it demonstrates the coefficient of determination (R^2) of endogenous latent variables of attitude was 0.843, and 0.802 for intention. These value are all higher than the cut off value of 0.6. Furthermore, the values of Cronbach's Alpha are all greater than 0.7 which meet the above criteria. The result of Cronbach's Alpha is ranged from 0.847 to 0.935. The results of CR values are ranged from 0.907 to 0.95 which made the variance shared more robustly. The AVE of all relevant variables are greater than 0.5. To sum up, based on the above description, it can be confirmed that the reliability and convergent validity of the research construct are acceptable, which can proceed to an evaluation of the structural model.

Table 4.17 Evaluation of the Measurement Model

Construct	AVE	CR	Cronbach's Alpha	R Square
Perceived Ease of Use	0.718	0.927	0.902	---
Perceived Usefulness	0.702	0.934	0.915	---
Perceived Quality	0.745	0.936	0.914	---
Experiential Perceptual	0.712	0.925	0.9	---
Perceived Enjoyment	0.793	0.95	0.935	---
Perceived Entertainment	0.793	0.95	0.935	---
DOI	0.669	0.948	0.938	---
Attitude	0.717	0.927	0.901	0.843
TPB	0.766	0.907	0.847	---
DOI -> Intention	0.669	0.948	0.938	---
TPB -> Intention	0.766	0.907	0.847	---
Intention	0.725	0.929	0.905	0.802

Source: Original Study

Evaluation of the Structural Model

As shown in Figure 4-2 and Table 4-18, the parameter estimates of the paths between relevant constructs were used to test the research hypotheses. By using a sample of 360, a non-parametric boot-strapping process was applied with 360 sub-sample to get the statistical significance of each path coefficient for hypothesis testing. Otherwise, the goodness-of-fit (GoF) index of this construct is 0.775 which is suitable and considered to be large. This result confirmed that the research model is genuine with high predictive power.

In order to validate the hypothesis testing, table 4-18 demonstrated the results of parameter estimates for each hypothetical path. The empirical results illustrated that technology acceptance model had served as the antecedents on attitude (H1a, H1b, H1c), which concluded that perceived ease of use ($\beta = 0.1464$; $t = 2.1156$), perceived usefulness ($\beta = 0.1767$; $t = 2.0666$), and perceived quality ($\beta = 0.2748$; $t = 8.8399$) all have significant and positive influence on attitude. Specifically, these study results confirmed that, in the

adoption of e-banking, technology acceptance model played a key role to promote consumer's attitude toward e-banking adoption. Based on these results, the hypothesis H1a, H1b, and H1c are supported.

In addition, hedonic factor had a positive influence as an antecedent on attitude (H2a, H2b, H2c), which concluded that experiential perceptual has a significant and positive influence on attitude ($\beta = 0.4589$; $t = 16.112$), perceived enjoyment ($\beta = 0.1952$; $t = 2.4276$), and perceived entertainment ($\beta = 0.2400$; $t = 13.56$). Specifically, these study results confirmed that, in the adoption of e-banking, hedonic factor played a key role to promote consumer's attitude toward e-banking adoption. Therefore, H2a, H2b, H2c are supported.

Furthermore, social influences had positive and significant moderating role accelerate the influence of cognitive factor ($\beta = 0.5075$; $t = 2.4379$), and hedonic factor ($\beta = 0.5333$; $t = 2.0081$) on consumer attitude toward e-banking adoption. Therefore, the result showed that H3 is supported.

Consumer traits have positive and significant moderating roles that promote the influence cognitive factor ($\beta = 0.5081$; $t = 2.2933$), and hedonic factor ($\beta = 0.5656$; $t = 2.2387$) toward consumer e-banking adoption.

As the table 4-18 shown that diffusion of innovation factors has a significant influence on attitude ($\beta = 0.4919$; $t = 8.5923$). furthermore, planned behavior factor also has a significant influence on attitude ($\beta = 0.3339$; $t = 4.116$). So, H5 and H6 are supported. The influence of diffusion of innovation and planned behavior factor on intention has shown in the table below. The result illustrated that diffusion of innovation factors have a positive significance influence on intention ($\beta = 0.4072$; $t = 4.6815$), and planned behavior ($\beta = 0.2785$; $t = 4.2047$). These results indicated that hypothesis H7a, H7b are supported.

Furthermore, attitude has a significant influence on consumer's intention ($\beta = 0.2563$; $t = 2.7428$) toward using e-banking. Therefore, hypothesis H8 is supported.

Table 4.18 Evaluation of structural model and hypothesis testing.

Path	Standardize estimate	t-value	p-value
Perceived Ease of Use → Attitude	0.1464	2.1156	*
Perceived Usefulness → Attitude	0.1767	2.0666	*
Perceived Quality → Attitude	0.2748	8.8399	***
Experiential Perceptual → Attitude	0.4589	16.112	***
Perceived Enjoyment → Attitude	0.1952	2.4276	**
Perceived Entertainment → Attitude	0.2400	13.56	***
Diffusion of Innovation → Attitude	0.4919	8.5923	***
Planned Behavior → Attitude	0.3339	4.116	***
Diffusion of Innovation → Intention	0.4072	4.6815	***
Planned Behavior → Intention	0.2785	4.2047	***
Attitude → Intention	0.2563	2.7428	**
Cognitive/Utilitarian *Social Influence → Attitude	0.3895	2.0352	***
Hedonic/Emotional *Social Influence → Attitude	0.5317	2.3712	***
Cognitive/Utilitarian *Consumer Traits → Attitude	0.4651	2.4492	***
Hedonic/Emotional *Consumer Traits → Attitude	0.1496	2.1724	***

Note: ***0.001; **p<0.01; *p<0.05

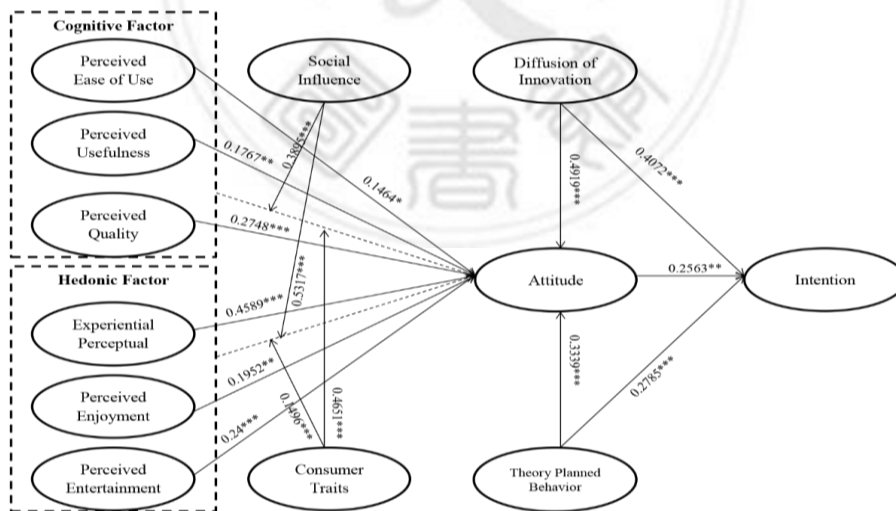


Figure 4.2 The Measurement of Research

Source: Original study

Following Preacher and Hayes's (2004), as shown in Table 4-19, in step 1 of the mediation model, the regression of DOI factor on intention, disregard

the mediator, was significant, $\beta=0.826$, $t(358)=31.72$, $p=0.000$. Step 2 showed that the regression of DOI factor on the mediator, attitude, was also significant, $\beta=0.793$, $t(358)=29.855$, $p=0.000$. Step 3 of the mediation process showed that the mediator (Attitude), controlling for DOI factor, was significant, $\beta=0.413$, $t(357)=8.785$, $p=0.000$. Step 4 of the analyses revealed that the mediator (Attitude), controlling for DOI factor scores was also a significant predictor of intention, $\beta=0.498$, $t(357)=11.279$, $p=0.000$. The results of the Sobel test are significant ($p=0.000$). The z-value equals to 8.4236, which is greater than 1.96 ($p<0.05$), and the value of mediating affect is 0.3276. It indicates that that attitude partially mediated the relationship between DOI factor and intention. The study further used the bootstrap approach to verify the Sobel test, the result shows that within the confidential interval it is significant.

Table 4.19 Regression Analysis of the Indirect Affect between Attitude and Intention

Direct effects and Total effect						
	β	SE	t	p		
DOI -> INT	0.826	0.026	31.72	0.000		
DOI -> ATT	0.793	0.027	29.86	0.000		
ATT -> INT, DOI is controlled	0.413	0.047	8.785	0.000		
DOI -> INT, ATT is controlled	0.498	0.044	11.279	0.000		
Indirect effect and significant using the normal distribution						
	Value	SE	LL95%CI	UL95%CI	z	p
Sobel	0.3276	0.0389	0.2514	0.4039	8.4236	0.000
Bootstrap results for the indirect effect						
	Value	SE	LL95%CI	UL95%CI	Mean	
Effect	0.3276	0.0806	0.0742	0.4751	0.3244	

Note: IV = Diffusion of Innovation; MV = Attitude; DV = Intention

Source: Original study

Following Preacher and Hayes's (2004), as shown in Table 4-20, in step 1 of the mediation model, the regression of perceived behavioral control on intention, disregard the mediator, was significant, $\beta=0.775$, $t(358)=29.851$, $p=0.000$. Step 2 illustrated that the regression of perceived behavioral control

on the mediator, attitude, was also significant, $\beta=0.776$, $t(358)=32.721$, $p=0.000$. Step 3 of the mediation process showed that the mediator (Attitude), controlling for perceived behavioral control, was significant, $\beta=0.449$, $t(357)=0.449$, $p=0.000$. Step 4 of the analyses revealed that the mediator (Attitude), controlling for perceived behavioral control scores was also a significant predictor of intention, $\beta=0.427$, $t(357)=9.009$ $p=0.000$. The results of the Sobel test are significant ($p=0.000$). The z-value equals to 8.2145, which is higher than 1.96 ($p<0.05$), and the value of mediating affect is 0.3481. It indicates that attitude partially mediated the relationship between perceived behavioral control and intention. The study further used the bootstrap approach to verify the Sobel test, the result shows that within the confidential interval it is significant.

Table 4.20 Regression Analysis of the Indirect Effect between attitude intention

Direct effects and Total effect						
	β	SE	t	p		
PBC -> INT	0.775	0.026	29.851	0.000		
PBC -> ATT	0.776	0.024	32.721	0.000		
ATT -> INT, PBC is controlled	0.449	0.053	8.490	0.000		
PBC -> INT, ATT is controlled	0.427	0.047	9.009	0.000		
Indirect effect and significant using the normal distribution						
	Value	SE	LL95%CI	UL95%CI	z	p
Sobel	0.3481	0.0424	0.2651	0.4312	8.2145	0.000
Bootstrap results for the indirect effect						
	Value	SE	LL95%CI	UL95%CI	Mean	
Effect	0.3481	0.0717	0.1971	0.4861	0.3480	

Note: IV = Perceived Behavioral Control; MV = Attitude; DV = Intention

Source: Original Study

CHAPTER FIVE

CONCLUSIONS AND SUGGESTIONS

The major purpose in this chapter firstly aimed to identify and explore between relevant constructs, and summarized the results of each hypothesis. Secondly, this parts also provided a research discussion and implication. Lastly, research limitation and future research suggestion have been mentioned below.

5.1 Research Conclusion

Table 5.1 Result of the Tested Hypothesis

Hypotheses		Results
H1a	Perceived ease of use will have a significant affect on attitude toward the adoption of e-banking.	Supported
H1b	Perceived usefulness will have a significant affect on attitude toward the adoption of e-banking.	Supported
H1c	Perceived quality will have a significant affect on attitude toward the adoption of e-banking	Supported
H2a	Experiential perceptual will have a significant affect on attitude toward the adoption of e-banking.	Supported
H2b	Perceived Enjoyment will have a significant affect on attitude toward the adoption of e-banking.	Supported
H2c	Perceived Entertainment will have a significant affect on attitude toward the adoption of e-banking.	Supported
H3a	Social influence has a moderating affect that promotes the influence of the cognitive factors on attitude toward the adoption of e-banking.	Supported
H3b	Social influence has a moderating affect that promotes the influence of the hedonic factors on attitude toward the adoption of e-banking.	Supported
H4a	Consumer traits will have a moderating affect that promotes the influence of hedonic factors on attitude toward the adoption of e-banking.	Supported

Table 5.1 Result of the Tested Hypothesis (Continued)

Hypotheses		Results
H4b	Consumer traits will have a moderating affect that promotes the influence of cognitive factors on attitude toward the adoption of e-banking.	Supported
H5	Diffusion of innovation factor will have a significant affect on attitude toward the adoption of e-banking	Supported
H6	Perceived Behavioral Control will have a significant affect attitude toward the adoption of e-banking	Supported
H7a	Diffusion of innovation factors will significantly affect on the intention to adopt e-banking.	Supported
H7b	Planned behavior factors will significantly affect on intention.	Supported
H8	Attitude will significantly affect on the intention to adopt e-banking.	Supported

Source: Original Study

As the theoretical framework was developed based on the explanation of literature review in chapter 2. The results in this study have shown that perceived ease of use, perceived usefulness, perceived quality, experiential perceptual, perceived enjoyment, perceived entertainment, social influence, consumer traits, diffusion of innovation factor, perceived behavioral control, attitude were the main factor for intention to adopt e-banking as indicated in Table 5-1 above that all hypotheses are supported.

According to the above literature review, several conclusions could have been taken from the study. The results in this study identify that technology acceptance model which included perceived ease of use, perceived usefulness, and perceived quality has significant affect on attitude, these result are also supporting the previous finding (Munoz et al., 2017; Mohamed et al., 2017, Shima et al., 2017; Hassan et al., 2018; Hossain et al., 2017). In this study, including perceived ease of use, perceived usefulness, and perceived quality

are the cognitive factors that reflect individual opinions can be led to promote attitude.

This study shows that experiential perceptual has a significant affect on attitude which is supported by previous research (Karjaluoto et al., 2002). Consumer who experienced the usage of online banking are more likely to enjoy afterward. Likewise, perceived enjoyment and perceived entertainment are also found to have a significant affect on attitude, which is in line with the results of Suki (2010) and Bashir et al. (2015). Based on these results, it is confirmed that emotional factor helps to trigger individual positive attitude toward technology adoption.

The results of this study also explored that social influences had a moderation affect on the relationship between cognitive and hedonic factors with attitude. which is similar to the finding of Mohamed (2015) and Thomas and Vinuales (2017). The outcome indicates that when online users have their own perspective, feeling, and individual judgment, social influences play an important role strengthen the influence of cognitive and hedonic factors on attitude toward e-banking adoption.

The results of this study revealed that consumer traits had a moderation affect on the relationship between cognitive and hedonic factors with attitude. Previous findings of Mohamed (2015); Wu et al. (2018) also concluded these results. These results illustrated that when online users have their own perspective, feeling, and individual judgment, consumer traits play a crucial factor in influencing attitude towards e-banking adoption.

Diffusion of innovation factors which included complexity, trialability, and complexity are found to be significantly affected on attitude toward e-banking. Previous studies of Yunus (2015) found that observability and complexity have significant affect on attitude. Based on the above results, it is suggested that the more technology innovated, the more online users are willing to adopt.

This study also found that perceived behavioral control has a significant affect on attitude which is in line with the results of Shima et al. (2017). This result aims to explain the level of user's confident and believe in using technology innovation without any influenced by others.

The result indicated that attitude has a significant affect on the intention to adopt e-banking which is also supported by the previous studies from Youssef et al. (2017) and Mwiya et al. (2017). It demonstrates that online users are willing to adopt new technology innovation when they received a positive attitude more than a negative affect. Therefore, attitude plays a vital role in associating with behavioral intention.

5.2 Research Discussion and Implication

This study aimed to understand the impact of relevant variables on the intention to adopt e-banking. Especially, the main purpose of this study is concerned with the social influence and consumer traits that would be affected to Cambodian user intention. As the result of social influence factor found as a moderating affect for the influence of cognitive and hedonic factor on attitude. Even though Cambodia is a developing country, but their perspective still remained conservative, it means that the actual behavior of the individual was influenced by other people. The opinion of other people like friend, family, and colleagues are the main reason that makes individual reluctantly to adopt something new. Furthermore, the comment, review, and information from social media which counted as electronic word-of-mouth can be significantly affected on individual attitude toward e-banking adoption, because everyone is most likely to find the source for detail information as well as collecting the information from people surrounded then evaluated and make a decision.

Additionally, Lai et al. (2014) mentioned that electronic servicescape is also one of influence factor that affected a consumer in the virtual world. The result of previous research confirmed with the current study in the Cambodia

context, neither teenagers or adult are more easily to get attraction from something which has a good function, nice decoration and features that also impact on individual perspective and emotional. Therefore, if a customer gets the information from trustfully and reliable sources, it surely motivated them to have a positive attitude which has the intention to use e-banking as a tool to operate their financial transaction. Second, consumer traits also the important factor which found to have a moderating affect on the relationship between cognitive and hedonic factor with attitude toward intention to use e-banking. It explained that people who have a different personality and different thinking in e-banking adoption. Therefore, although people acquired the knowledge as well as the positive emotion of using new technology like e-banking, but consumer traits which included perceived risk, personal banking experience, and consumer innovativeness need to be taken into consideration, because some people are willing to accept and adopt new technology innovation to make their daily life become better and faster, and some still prefers to follow the traditional way.

Thus, these are two suggestions for the bank in Cambodia to consider which can help their business growth with more new customers. Firstly, the bank should provide more detail information related to e-banking products and services through their own webpages. The decoration of websites should be designed more attractively and more features. Most importantly, the bank should have encouraged their existing customers who already tried e-banking to share their experienced to others. Lastly, the bank should strengthen the banking system to safeguard their customers and protect their privacy from external leakages, also ensure that their customers will receive the best and utmost services possible.

5.3 Research Limitation and Future Research Suggestion

This study has several limitations. Firstly, due to the limitation of time to conduct this survey; the sample choice for this study is mainly based on convenience. Thus, the results were not representative of the whole e-banking users in Cambodia. Secondly, the study sample are mainly come from the universities students and those who currently employed, and this study only identifies the significant affect of both moderators which is not widely understand.

For further study should be done with a larger size and different sample groups and should be included to increase the representation of all generational groups. Moreover, it opens up for any further study to apply this framework to investigate the impact of perceived ease of use, perceived usefulness, perceived quality, experiential perceptual, perceived enjoyment, perceived entertainment, social influence, consumer traits, diffusion of innovation factor, perceived behavioral control, attitude, and intention of university student currently employs in Cambodia.

Therefore, the suggestion for next academicians can compare and identify which variables are more critical than the others in banking context. Lastly, a qualitative study might allow the respondents to express their opinions on the intention to adopt e-banking in order to further understanding deeper into the issues.

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APPENDIX QUESTIONNAIRE

កម្រងសំណួរ

Thank you very much for participating in this survey! The survey is being done by a master of business administration student in the Department of Business Administration at Nanhua University, Taiwan. All of the answers provided in this survey will be kept confidential. No identifying information will be provided to the public, individuals or organizations. The survey data will be reported for the purpose of this study only.

You will be asked to rate how each statement describes you feel about the statements. Answers can range from strongly disagree (1), agree (2), neutral (3), agree (4), strongly agree (5). It will take approximately 20 minutes to complete the questionnaire.

សូមអរគុណច្រើនចំពោះការចូលរួមក្នុងការស្ទង់មតិនេះ! ការស្ទង់មតិនេះកំពុងត្រូវបានធ្វើដោយនិស្សិតសិក្សាអនុបណ្ឌិតផ្នែកគ្រប់គ្រងអាជីវកម្មនៃនាយកដ្ឋានគ្រប់គ្រងពាណិជ្ជកម្មនៅសកលវិទ្យាល័យណានហ៊ុវ, តៃវ៉ាន់។ ចម្លើយទាំងអស់ដែលបានផ្តល់នៅក្នុងការស្ទង់មតិនេះនឹងត្រូវរក្សាទុកជាការសម្ងាត់។ មិនមានព័ត៌មានកំណត់អត្តសញ្ញាណដែលនឹងត្រូវបានផ្តល់ជូនសាធារណៈជនបុគ្គលឬអង្គការឡើយ។ ទិន្នន័យស្ទង់មតិនឹងត្រូវបានរាយការណ៍សម្រាប់គោលបំណងនៃការសិក្សានេះតែប៉ុណ្ណោះ។

អ្នកនឹងត្រូវបានស្នើសុំឱ្យវាយតម្លៃពីរបៀបដែលសេចក្តីថ្លែងការណ៍នីមួយៗពណ៌នាអំពីអារម្មណ៍របស់អ្នកអំពីសេចក្តីថ្លែងការណ៍។ ចម្លើយអាចមានពីការមិនយល់ស្របខ្លាំង (1) មិនយល់ស្រប (2) ធម្មតា (3) យល់ស្រប (4) យល់ស្របខ្លាំង (5) ។ វានឹងចំណាយពេលប្រហែល 20 នាទីដើម្បីបំពេញកម្រងសំណួរ។

Section 1. Cognitive/utilitarian Factors (កត្តាយល់ដឹង)		Levels of agreement (កម្រិតនៃការយល់ស្រប)				
<p>សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹងកត្តាយល់ដឹង ហើយបន្ទាប់មកគួររង់ទៅលើកម្រិតនីមួយៗខាងក្រោមផ្អែកលើគំនិតរបស់អ្នក។</p> <p>Please take a short look at the questions below related with the Cognitive/utilitarian Factors, and then CIRCLE the level of agreement on each of the items below base on your opinion</p>		Strongly disagree (មិនយល់ស្របខ្លាំង)	Disagree (មិនយល់ស្រប)	Neutral (ធម្មតា)	Agree (យល់ស្រប)	Strongly agree (យល់ស្របខ្លាំង)
<p>Perceived ease of use (PEOU) ការយល់ឃើញពីភាពងាយស្រួលនៃការប្រើប្រាស់</p>						
1	<p>(PEOU1) I think interaction with e-banking is not required a lot of mental effort.</p> <p>(PEOU1) ខ្ញុំគិតថាការធ្វើអន្តរកម្មជាមួយធនាគារអេឡិចត្រូនិចមិនតម្រូវការការគិតច្រើននោះទេ</p>	1	2	3	4	5
2	<p>(PEOU2) I think learning to operate e-banking is easy for me.</p> <p>(PEOU2) ខ្ញុំគិតថាការរៀនពីប្រតិបត្តិការធនាគារអេឡិចត្រូនិចវាងាយស្រួលសម្រាប់ខ្ញុំ</p>	1	2	3	4	5
3	<p>(PEOU3) I think the skills required to learn to operate e-banking would be easy.</p> <p>(PEOU3) ខ្ញុំគិតថាតម្រូវការជំនាញដើម្បីធ្វើប្រតិបត្តិការធនាគារអេឡិចត្រូនិចវាងាយស្រួលរៀន</p>	1	2	3	4	5
4	<p>(PEOU4) It easy for me to become skillful at using e-banking.</p> <p>(PEOU4) វាងាយស្រួលសម្រាប់ខ្ញុំអោយជំនាញក្នុងការប្រើប្រាស់ធនាគារអេឡិចត្រូនិច</p>	1	2	3	4	5
5	<p>(PEOU5) I think it easy to use e-banking to accomplish my banking tasks.</p> <p>(PEOU5) ខ្ញុំគិតថាការប្រើប្រាស់ធនាគារអេឡិចត្រូនិចវាងាយស្រួលសម្រាប់សម្រេចការកិច្ចធនាគាររបស់ខ្ញុំ</p>	1	2	3	4	5
<p>Perceived usefulness (PU)</p>						

ការយល់ឃើញពីភាពមានប្រយោជន៍						
6	(PU1) I think e-banking enables me to accomplish my task quickly. (PU1) គិតថាធនាគារអេឡិចត្រូនិកអាចអោយខ្ញុំសម្រេចការកិច្ចបានឆាប់រហ័ស	1	2	3	4	5
7	(PU2) Using e-banking increase my job productivity. (PU2) ប្រើប្រាស់ធនាគារអេឡិចត្រូនិកបង្កើនផលិតភាពការងាររបស់ខ្ញុំ	1	2	3	4	5
8	(PU3) E-banking enhances my effectiveness on the job. (PU3) ធនាគារអេឡិចត្រូនិកលើកកម្ពស់ប្រសិទ្ធភាពការងាររបស់ខ្ញុំ	1	2	3	4	5
9	(PU4) E-banking saving times and cost. (PU4) ធនាគារអេឡិចត្រូនិកចម្រុញពេលវេលាផលិតផល	1	2	3	4	5
10	(PU5) E-banking provides me with the latest update information. (PU5) ធនាគារអេឡិចត្រូនិកផ្តល់នូវព័ត៌មានថ្មីបំផុតមកអោយខ្ញុំ	1	2	3	4	5
11	(PU6) Totally, e-banking is useful for my daily life. (PU6) សរុបមក ធនាគារអេឡិចត្រូនិកមានប្រយោជន៍សម្រាប់ជីវិតប្រចាំថ្ងៃរបស់ខ្ញុំ	1	2	3	4	5
Perceived Quality (PQ) ការយល់ឃើញពីគុណភាព						
12	(PQ1) Totally, e-banking is useful for my daily life. (PQ1) សរុបមក ធនាគារអេឡិចត្រូនិកមានប្រយោជន៍សម្រាប់ជីវិតប្រចាំថ្ងៃរបស់ខ្ញុំ	1	2	3	4	5
13	(PQ2) E-banking offers me a consistent quality. (PQ2) ធនាគារអេឡិចត្រូនិកផ្តល់ជូនមកខ្ញុំនូវគុណភាពដែលសមស្រប	1	2	3	4	5
14	(PQ3) E-banking provides me to operate my transaction faster.	1	2	3	4	5

	(PQ3) ធនាគារអេឡិចត្រូនិចផ្តល់មកខ្ញុំនូវការធ្វើប្រតិបត្តិការរបស់ខ្ញុំបានយ៉ាងឆាប់រហ័ស					
15	(PQ4) E-banking offers an excellent feature. (PQ4) ធនាគារអេឡិចត្រូនិចផ្តល់ជូនលក្ខណៈពិសេសយ៉ាងល្អប្រសើរ	1	2	3	4	5
16	(PQ5) E-banking has all the feature that I needed. (PQ5) ធនាគារអេឡិចត្រូនិចមានគ្រប់លក្ខណៈពិសេសដែលខ្ញុំត្រូវការ	1	2	3	4	5
Section 2. Hedonic/emotional Factors (កត្តាអារម្មណ៍)		Levels of agreement (កម្រិតនៃការយល់ស្រប)				
សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹងកត្តាអារម្មណ៍ ហើយបន្ទាប់មកគូររង្វង់ទៅលើកម្រិតនីមួយៗខាងក្រោមផ្អែកលើគំនិតរបស់អ្នក។ Please take a short look at the questions below related with the Hedonic/emotional Factors , and then CIRCLE the level of agreement on each of the items below base on your opinion		Strongly disagree (មិនយល់ស្របខ្លាំង)	Disagree (មិនយល់ស្រប)	Neutral (ធម្មតា)	Agree (យល់ស្រប)	Strongly agree (យល់ស្របខ្លាំង)
Experiential Perceptual (EP) បទពិសោធន៍នៃការយល់ដឹង						
17	(EP1) E-banking was helpful to me. (EP1) ធនាគារអេឡិចត្រូនិចផ្តល់មានប្រយោជន៍សម្រាប់ខ្ញុំ	1	2	3	4	5
18	(EP2) E-banking has sufficient knowledge to support my daily activities. (EP2) ធនាគារអេឡិចត្រូនិចមានចំនេះដឹងគ្រប់គ្រាន់សម្រាប់ជំនួយសកម្មភាពប្រចាំថ្ងៃរបស់ខ្ញុំ	1	2	3	4	5
19	(EP3) E-banking made me become an innovative people. (EP3) ធនាគារអេឡិចត្រូនិចធ្វើអោយខ្ញុំក្លាយជាមនុស្សច្នៃប្រឌិត	1	2	3	4	5
20	(EP4) E-banking provided me an opportunity in the workplace. (EP4) ធនាគារអេឡិចត្រូនិចផ្តល់ឱកាសមកខ្សែនៅកន្លែងការងារ	1	2	3	4	5
21	(EP5) When I heard about e-banking, I am more likely to use it.	1	2	3	4	5

	(EP5) នៅពេលដែលខ្ញុំលឺពីធនាគារអេឡិចត្រូនិច ខ្ញុំទំនងជាប្រើប្រាស់វា					
Perceived Enjoyment (PJ) ការយល់ឃើញពីភាពរីករាយ						
22	(PJ1) Using E-banking is fun (PJ1) ប្រើប្រាស់ធនាគារអេឡិចត្រូនិចគឺវាសប្បាយ	1	2	3	4	5
23	(PJ2) Using E-banking is enjoyable. (PJ2) ប្រើប្រាស់ធនាគារអេឡិចត្រូនិចគឺវារីករាយ	1	2	3	4	5
24	(PJ3) Participating in E-banking make me feel good. (PJ3) ចូលរួមក្នុងការប្រើប្រាស់ធនាគារអេឡិចត្រូនិចធ្វើអោយខ្ញុំមានអារម្មណ៍ល្អ	1	2	3	4	5
25	(PJ4) I like participating in e-banking. (PJ4) ខ្ញុំចូលចិត្តចូលរួមក្នុងការប្រើប្រាស់ធនាគារអេឡិចត្រូនិច	1	2	3	4	5
26	(PJ5) I find some fun when participated in e-banking (shopping, promotion). (PJ5) ខ្ញុំឃើញថាចូលរួមប្រើប្រាស់ធនាគារអេឡិចត្រូនិចវាសប្បាយ	1	2	3	4	5
Perceived Entertainment (PE) ការយល់ឃើញពីការកំសាន្ត						
27	(PE1) E-banking does not just operate financial transaction, it entertains me. (PE1) ធនាគារអេឡិចត្រូនិចមិនត្រឹមតែពាក់ព័ន្ធលើប្រតិបត្តិហិរញ្ញវត្ថុប៉ុណ្ណោះទេ វាផ្តល់ការកំសាន្តមកខ្ញុំ	1	2	3	4	5
28	(PE2) I enjoy shopping using e-banking since it is fun. (PE2) ខ្ញុំរីករាយក្នុងការទិញទំនិញតាមធនាគារអេឡិចត្រូនិចដោយសារតែវាសប្បាយ	1	2	3	4	5
29	(PE3) I shop using e-banking for the pure enjoyment of it. (PE3) ខ្ញុំទិញទំនិញតាមធនាគារអេឡិចត្រូនិចដើម្បីតែការសប្បាយក្នុងការប្រើប្រាស់	1	2	3	4	5

30	(PE4) I enjoy using e-banking because of its feature. (PE4) ខ្ញុំចូលចិត្តប្រើប្រាស់ធនាគារអេឡិចត្រូនិចព្រោះតែលក្ខណៈពិសេសរបស់វា	1	2	3	4	5
31	(PE5) I enjoy using e-banking since it offered more than the traditional method. (PE5) ខ្ញុំចូលចិត្តប្រើប្រាស់ធនាគារអេឡិចត្រូនិចដោយសារតែវាផ្តល់ជូនច្រើនជាងវិធីសាស្ត្របុរាណ	1	2	3	4	5
Section 3. Social Influence (ឥទ្ធិពលសង្គម)		Levels of agreement (កម្រិតនៃការយល់ស្រប)				
សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹង ឥទ្ធិពលសង្គម ហើយបន្ទាប់មកគូររង្វង់ទៅលើកម្រិតនីមួយៗខាងក្រោមផ្អែកលើគំនិតរបស់អ្នក។ Please take a short look at the questions below related to the Social Influence , and then CIRCLE the level of agreement on each of the items below base on your opinion		Strongly disagree (មិនយល់ស្របខ្លាំង)	Disagree (មិនយល់ស្រប)	Neutral (ធម្មតា)	Agree (យល់ស្រប)	Strongly agree (យល់ស្របខ្លាំង)
Subjective Norm (SN) បទដ្ឋានសង្គម						
32	(SN1) My colleagues think that using e-banking is important to me. (SN1) អ្នករួមការងារខ្ញុំគិតថាការប្រើប្រាស់ធនាគារអេឡិចត្រូនិចវាសំខាន់សម្រាប់ខ្ញុំ	1	2	3	4	5
33	(SN2) My departmental and organizational chair think that using e-banking is valuable for working. (SN2) ចៅហ្វាយនាយកដ្ឋាននិងក្រុមហ៊ុនរបស់ខ្ញុំគិតថាការប្រើប្រាស់ធនាគារអេឡិចត្រូនិចវាមានតម្លៃសម្រាប់ការងារ	1	2	3	4	5
34	(SN3) My friend and family think that using e-banking will help me a lot. (SN3) មិត្តភក្តិ និងគ្រួសារខ្ញុំគិតថាការប្រើប្រាស់ធនាគារអេឡិចត្រូនិចនឹងជួយខ្ញុំបានច្រើន	1	2	3	4	5
Electronic Word-of-Mouth (WM) ការនិយាយពីមាត់មួយទៅមាត់មួយតាមប្រព័ន្ធអេឡិចត្រូនិច						

35	(WM1) I'm ready to be influenced by the information of e-banking. (WM1) ខ្ញុំត្រៀមខ្លួនរួចរាល់ដើម្បីទទួលបានព័ត៌មានធនាគារអេឡិចត្រូនិច	1	2	3	4	5
36	(WM2) I'm willing to accept various kind of information and review from different online channel related to e-banking. (WM2) ខ្ញុំនឹងទទួលយករាល់ព័ត៌មានទាំងឡាយពីប្រព័ន្ធអនឡាញនានាដែលទាក់ទងទៅនឹងធនាគារអេឡិចត្រូនិច	1	2	3	4	5
37	(WM3) It's easy for me to access the online platform to read the review of e-banking products and services. (WM3) វាងាយស្រួលសម្រាប់ខ្ញុំក្នុងការអាននិងទាញយកព័ត៌មានទាំងឡាយដែលទាក់ទងទៅនឹងផលិតផលនិងសេវាកម្មធនាគារអេឡិចត្រូនិច	1	2	3	4	5
Electronic Servicescape (ESC) បរិស្ថានសេវាកម្មអេឡិចត្រូនិច						
38	(ESC1) The way e-banking function displays its products is attractive. (ESC1) ការបង្ហាញនិងមុខងារនៃផលិតផលរបស់ធនាគារអេឡិចត្រូនិចមានភាពទាក់ទាញ	1	2	3	4	5
39	(ESC2) E-banking function is visually attractive. (ESC2) មុខងារធនាគារអេឡិចត្រូនិចមានភាពទាក់ទាញដែលអាចមើលឃើញបាន	1	2	3	4	5
40	(ESC3) E-banking function is an aesthetic appeal. (ESC3) មុខងារធនាគារអេឡិចត្រូនិចមានសោភ័ណភាពទាក់ទាញ	1	2	3	4	5
Section 4. Consumer Traits (លក្ខណៈអ្នកប្រើប្រាស់)		Levels of agreement (កម្រិតនៃការយល់ស្រប)				

សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹងលក្ខណៈអ្នកប្រើប្រាស់ហើយបន្ទាប់មកគួររង់ចាំលើកម្រិតនីមួយៗខាងក្រោមផ្នែកលើគំនិតរបស់អ្នក។		Strongly disagree (មិនយល់ស្របខ្លាំង)	Disagree (មិនយល់ស្រប)	Neutral (ធម្មតា)	Agree (យល់ស្រប)	Strongly agree (យល់ស្របខ្លាំង)
Perceived Risk (PR) ការយល់ឃើញពីហានិភ័យ						
41	(PR1) I feel insecure when using e-banking. (PR1) ខ្ញុំមានអារម្មណ៍អសុវត្ថិភាពនៅពេលប្រើប្រាស់ធនាគារអេឡិចត្រូនិក	1	2	3	4	5
42	(PR2) I fear my private information will be spread. (PR2) ខ្ញុំខ្លាចព័ត៌មានផ្ទាល់ខ្លួនត្រូវបានបែកធ្លាយ	1	2	3	4	5
43	(PR3) I fear that my PIN codes get lost and end up in wrong hands. (PR3) ខ្ញុំខ្លាចPINកូដរបស់ខ្ញុំត្រូវបានបាត់វិញគេយកបាត់	1	2	3	4	5
44	(PR4) I fear my account will be hacked and lose my money. (PR4) ខ្ញុំខ្លាចគណនីរបស់ខ្ញុំត្រូវបានលួចនិងបាត់បង់ទឹកប្រាក់	1	2	3	4	5
Consumer Innovativeness (CI) ភាពច្នៃប្រឌិតនៃអ្នកប្រើប្រាស់						
45	(CI1) I like to experiment with new technology innovation like e-banking. (CI1) ខ្ញុំចូលចិត្តពិសោធន៍លើបច្ចេកវិទ្យាថ្មីដូចជាធនាគារអេឡិចត្រូនិក	1	2	3	4	5
46	(CI2) I am the first person among my friend who always explores new things like e-banking. (CI2) ខ្ញុំជាមនុស្សដំបូងក្នុងចំណោមមិត្តភក្តិខ្ញុំដែលតែងតែស្វែងរកអ្វីដែលថ្មីដូចជាធនាគារអេឡិចត្រូនិក	1	2	3	4	5
47	(CI3) I would be interested enough to use e-banking when it officially launched.	1	2	3	4	5

	(CI3) ខ្ញុំនឹងមានចំណាប់អារម្មណ៍ក្នុងការប្រើប្រាស់ធនាគារអេឡិចត្រូនិកនៅពេលដែលវាបើកដំណើរការ					
Personal Banking Experience (PBE) បទពិសោធន៍ធនាគារផ្ទាល់ខ្លួន						
48	(PBE1) I prefer using e-banking rather than branch banking. (PBE1) ខ្ញុំចូលចិត្តប្រើប្រាស់ធនាគារអេឡិចត្រូនិកជាងទៅដល់សាខាធនាគារផ្ទាល់	1	2	3	4	5
49	(PBE2) E-banking provided me with more detail and the latest information about its product. (PBE2) ធនាគារអេឡិចត្រូនិកផ្តល់មកខ្ញុំនូវព័ត៌មានច្បាស់លាស់និងថ្មីបំផុតអំពីផលិតផល	1	2	3	4	5
50	(PBE3) Operating through e-banking is faster and accurately. (PBE3) ប្រតិបត្តិការធនាគារអេឡិចត្រូនិកគឺលឿនជាងនិងច្បាស់លាស់	1	2	3	4	5
Section 5. Diffusion of Innovation Factor (កត្តាផ្សព្វផ្សាយភាពច្នៃប្រឌិត)				Levels of agreement (កម្រិតនៃការយល់ស្រប)		
សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹង កត្តាផ្សព្វផ្សាយភាពច្នៃប្រឌិត ហើយបន្ទាប់មកគូររង្វង់ទៅលើកម្រិតនីមួយៗខាងក្រោមផ្អែកលើគំនិតរបស់អ្នក។ Please take a short look at the questions below related to the Diffusion of Innovation Factor , and then CIRCLE the level of agreement on each of the items below base on your opinion		Strongly disagree (មិនយល់ស្របខ្លាំង)	Disagree (មិនយល់ស្រប)	Neutral (ឆ្នើម)	Agree (យល់ស្រប)	Strongly agree (យល់ស្របខ្លាំង)
Complexity (CO) ភាពស្មុកស្មាញ						
51	(CO1) E-banking doesn't require technical skills. (CO1) ធនាគារអេឡិចត្រូនិកមិនតម្រូវការមានជំនាញបច្ចេកទេស	1	2	3	4	5
52	(CO2) E-banking doesn't require banking experienced. (CO2) ធនាគារអេឡិចត្រូនិកមិនតម្រូវការបទពិសោធន៍ធនាគារ	1	2	3	4	5

53	(CO3) E-banking is not complicated. (CO3) ធនាគារអេឡិចត្រូនិកមិនស្មុគស្មាញ	1	2	3	4	5
Trialability (TR) ដែលអាចសាកល្បង						
54	(TR1) I want to use e-banking on a trial basis to see what it can do for me. (TR1) ខ្ញុំចង់សាកល្បងប្រើប្រាស់ធនាគារអេឡិចត្រូនិកដើម្បីដឹងថាវាអាចជួយអ្វីខ្ញុំបាន	1	2	3	4	5
55	(TR2) It's good if it allows me to try for at least one month. (TR2) វាល្អបើសិនជាវាអាចអោយខ្ញុំសាកល្បងយ៉ាងហោចមួយខែ	1	2	3	4	5
56	(TR3) I want to experiment it and see does it really beneficial to my daily life. (TR3) ខ្ញុំចង់ពិសោធន៍មើលនិងដើម្បីដឹងថាវាមានប្រយោជន៍អ្វីខ្លះសម្រាប់ជីវិតប្រចាំថ្ងៃរបស់ខ្ញុំ	1	2	3	4	5
Observability (OB) ដែលអាចអង្កេត						
57	(OB1) E-banking can be accessed anywhere and anytime even abroad. (OB1) ធនាគារអេឡិចត្រូនិកអាចចូលបានគ្រប់ទីកន្លែងនិងពេលវេលាសូម្បីតែក្រៅប្រទេស	1	2	3	4	5
58	(OB2) E-banking has no queue. (OB2) ធនាគារអេឡិចត្រូនិកមិនចាំបាច់តម្រង់ជួរ	1	2	3	4	5
59	(OB3) I can see my operating transaction immediately. (OB3) ខ្ញុំអាចមើលឃើញប្រតិបត្តិការរបស់ខ្ញុំភ្លាមៗ	1	2	3	4	5
Section 6. Planned Behavior Factors (កត្តាគរិយាបទគ្រោងទុក)		Levels of agreement (កម្រិតនៃការយល់ស្រប)				
សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹងការយល់ឃើញហានិភ័យហើយបន្ទាប់មកគូររង្វង់ទៅលើកម្រិតនីមួយៗខាងក្រោមផ្អែកលើគំនិតរបស់អ្នក។		Strongly disagree (មិនយល់ស្របខ្លាំង)	Disagree (មិនយល់ស្រប)	Neutral (ធម្មតា)	Agree (យល់ស្រប)	Strongly agree (យល់ស្របខ្លាំង)

Please take a short look at the questions below related to the Planned Behavior Factors , and then CIRCLE the level of agreement on each of the items below base on your opinion						
Perceived Behavioral Control (PBC) ការយល់ឃើញពីការគ្រប់គ្រងឥរិយាបថ						
60	(PBC1) I think that using e-banking would entirely within my control. (PBC1) ខ្ញុំគិតថាប្រើប្រាស់ធនាគារអេឡិចត្រូនិចគឺស្ថិតក្នុងការគ្រប់គ្រងរបស់ខ្ញុំ	1	2	3	4	5
61	(PBC2) I think that I have the resources, knowledge, and ability to use e-banking. (PBC2) ខ្ញុំគិតថាខ្ញុំមានធនធាន ចំនេះដឹងនិងសមត្ថភាពដើម្បីប្រើប្រាស់ធនាគារអេឡិចត្រូនិច	1	2	3	4	5
62	(PBC3) I want to use e-banking because of my own accord without the influence of other (PBC3) ខ្ញុំចង់ប្រើប្រាស់ធនាគារអេឡិចត្រូនិចព្រោះតែខ្លួនឯងដោយមិនទទួលឥទ្ធិពលពីអ្នកដទៃ	1	2	3	4	5
Section 7. Attitude (អាកប្បកិរិយា)		Levels of agreement (កម្រិតនៃការយល់ស្រប)				
សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹង អាកប្បកិរិយា ហើយបន្ទាប់មកគួររង់ទៅលើកម្រិតនីមួយៗខាងក្រោមផ្អែកលើគំនិតរបស់អ្នក។ Please take a short look at the questions below related to the Attitude , and then CIRCLE the level of agreement on each of the items below base on your opinion		Strongly disagree (មិនយល់ស្របខ្លាំង)	Disagree (មិនយល់ស្រប)	Neutral (ធម្មតា)	Agree (យល់ស្រប)	Strongly agree (យល់ស្របខ្លាំង)
Attitude (ATT) អាកប្បកិរិយា						
63	(ATT1) I think that using e-banking is a good idea. (ATT1) ខ្ញុំគិតថាប្រើប្រាស់ធនាគារអេឡិចត្រូនិចវាជាគំនិតល្អ	1	2	3	4	5

64	(ATT2) I think that using e-banking to operate a financial transaction would be a wise idea. (ATT2) ខ្ញុំគិតថាប្រើប្រាស់ធនាគារអេឡិចត្រូនិចដើម្បីប្រតិបត្តិការហិរញ្ញវត្ថុវាជាកំនិតដែលវៃឆ្លាត	1	2	3	4	5
65	(ATT3) I think using e-banking would help me a lot. (ATT3) ខ្ញុំគិតថាប្រើប្រាស់ធនាគារអេឡិចត្រូនិចនឹងជួយខ្ញុំបានច្រើន	1	2	3	4	5
66	(ATT4) The beneficial of e-banking makes me want to use it. (ATT4) ប្រយោជន៍របស់ធនាគារអេឡិចត្រូនិចធ្វើអោយខ្ញុំចង់ប្រើប្រាស់វា	1	2	3	4	5
67	(ATT5) In my opinion, it is desirable to use e-banking. (ATT5) តាមគំនិតរបស់ខ្ញុំវាជាចំណង់ដែលចង់ប្រើប្រាស់ធនាគារអេឡិចត្រូនិច	1	2	3	4	5
Section 8. Intention to use e-banking (បំណងប្រើប្រាស់ធនាគារអេឡិចត្រូនិច)		Levels of agreement (កម្រិតនៃការយល់ស្រប)				
សូមពិនិត្យមើលសំណួរខាងក្រោមដែលពាក់ព័ន្ធនឹង បំណងប្រើប្រាស់ធនាគារអេឡិចត្រូនិច ហើយបន្ទាប់មកគូររង្វង់ទៅលើកម្រិតនីមួយៗខាងក្រោមផ្អែកលើគំនិតរបស់អ្នក។ Please take a short look at the questions below related with the Intention to use e-banking , and then CIRCLE the level of agreement on each of the items below base on your opinion		Strongly disagree (មិនយល់ស្របខ្លាំង)	Disagree (មិនយល់ស្រប)	Neutral (ឆ្នើម)	Agree (យល់ស្រប)	Strongly agree (យល់ស្របខ្លាំង)
Intention to use e-banking (INT) បំណងប្រើប្រាស់ធនាគារអេឡិចត្រូនិច						
68	(INT1) I will consider using e-banking in the future. (INT1) ខ្ញុំនឹងពិចារណាប្រើប្រាស់ធនាគារអេឡិចត្រូនិចនៅពេលអនាគត	1	2	3	4	5

69	<p>(INT2) I think e-banking will be a necessity for me in the future.</p> <p>(INT2) ខ្ញុំគិតថាធានាការអេឡិចត្រូនិចនឹងចាំបាច់សម្រាប់ខ្ញុំនៅពេលអនាគត</p>	1	2	3	4	5
70	<p>(INT3) I would use e-banking for handling my banking transaction in the future.</p> <p>(INT3) ខ្ញុំនឹងប្រើប្រាស់ធានាការអេឡិចត្រូនិចសម្រាប់រ៉ាប់រងប្រតិបត្តិការធានារបស់ខ្ញុំនៅពេលអនាគត</p>	1	2	3	4	5
71	<p>(INT4) I will definitely use e-banking in the near future.</p> <p>(INT4) ខ្ញុំច្បាស់ជានឹងប្រើប្រាស់ធានាការអេឡិចត្រូនិចនាពេលឆាប់ៗខាងមុខនេះ</p>	1	2	3	4	5
72	<p>(INT5) I will recommend others to use e-banking technology.</p> <p>(INT5) ខ្ញុំនឹងណែនាំអ្នកដទៃអោយប្រើប្រាស់បច្ចេកវិទ្យាធានាការអេឡិចត្រូនិច</p>	1	2	3	4	5

Respondent Information

អ្នកឆ្លើយសំណួរ

For our information, would you please indicate the following questions:

សម្រាប់ជាព័ត៌មានសូមឆ្លើយសំណួរខាងក្រោម

1. Gender:

១ ភេទ

Male Female

ប្រុស ស្រី

2. Age:

២ អាយុ

< 20 20-34 35-50 > 50

< ២០ ២០-៣៤ ៣៥-៥០ > ៥០

3. Education:

៣ កម្រិតអប់រំ

Fresh Graduate From High school Bachelor Master

ទើបចប់ពីមហាវិទ្យាល័យ អនុបណ្ឌិត អនុបណ្ឌិតជាន់ខ្ពស់

Doctoral / PhD.

បណ្ឌិត

4. Income:

៤ ចំណូលប្រចាំខែ

- | | | | |
|----------------------------------|--------------------------------------|--------------------------------------|----------------------------------|
| <input type="checkbox"/> < \$200 | <input type="checkbox"/> \$200-\$349 | <input type="checkbox"/> \$350-\$499 | <input type="checkbox"/> > \$500 |
| <input type="checkbox"/> < \$២០០ | <input type="checkbox"/> \$២០០-\$៣៤៩ | <input type="checkbox"/> \$៣៥០-\$៤៩៩ | <input type="checkbox"/> > \$៥០០ |

5. Internet Using Frequencies

៥ ភាពញឹកញាប់នៃការប្រើប្រាស់អ៊ីនធឺណែត

- | | |
|--|--|
| <input type="checkbox"/> Less than once a week | <input type="checkbox"/> About once a week |
| <input type="checkbox"/> តិចជាងម្តងក្នុង១សប្តាហ៍ | <input type="checkbox"/> ម្តងក្នុង១សប្តាហ៍ |
| <input type="checkbox"/> Daily | <input type="checkbox"/> A few times a week |
| <input type="checkbox"/> ជារៀងរាល់ថ្ងៃ | <input type="checkbox"/> ពីរ បីម្តងក្នុង១សប្តាហ៍ |

