

Section 1:

Internet banking is the use of the Internet as a method of providing banking services. Banks provide many services to their customers through the Internet and perform activities that vary from informational to financial transactions.

Section 2:

Please check the best answer that describes you and your Internet activities.

1. What is your gender? Male Female
2. What is your age? years.
3. Your highest educational degree earned is?
 - Less than high school High school
 - Bachelor Graduate
4. How long have you been using the Internet:
 - Never Less than one year
 - 1-5 years More than 5 years
5. Have you ever used Internet banking? Yes No

Section 3:

This questionnaire is designed to identify factors that contribute to your intention to use Internet banking. Please respond to all statements.

Behavioral intentions	Strongly Disagree	Strongly Agree
I intend to use Internet banking in the next few months	① ② ③ ④ ⑤ ⑥ ⑦	
I predict that I would use Internet banking in the next few months	① ② ③ ④ ⑤ ⑥ ⑦	
I plan to use Internet banking in the next few months	① ② ③ ④ ⑤ ⑥ ⑦	

Performance expectancy	Strongly Disagree	Strongly Agree
I expect Internet banking will be useful in my life	① ② ③ ④ ⑤ ⑥ ⑦	
Using Internet banking will enable me to accomplish transactions more quickly	① ② ③ ④ ⑤ ⑥ ⑦	
Using Internet banking will increase my productivity	① ② ③ ④ ⑤ ⑥ ⑦	
Using Internet banking will enhance my effectiveness	① ② ③ ④ ⑤ ⑥ ⑦	
Use of Internet banking will significantly increase the quality of my transactions	① ② ③ ④ ⑤ ⑥ ⑦	
If I use Internet banking I will increase the quantity of output for the same amount of effort	① ② ③ ④ ⑤ ⑥ ⑦	

Effort Expectancy	Strongly Disagree	Strongly Agree
I expect that my interaction with the Internet will be clear and understandable	① ② ③ ④ ⑤ ⑥ ⑦	
I expect it would be easy for me to become skillful at using Internet banking	① ② ③ ④ ⑤ ⑥ ⑦	

I expect Internet banking to be easy to use	① ② ③ ④ ⑤ ⑥ ⑦
Learning to operate Internet banking will be easy for me	① ② ③ ④ ⑤ ⑥ ⑦
I expect Internet banking to be flexible to interact with	① ② ③ ④ ⑤ ⑥ ⑦
Working with Internet banking is not complicated, it is easy to understand what is going on.	① ② ③ ④ ⑤ ⑥ ⑦

Social Influence	Strongly Disagree	Strongly Agree
People who influence my behavior think that I should use Internet banking	① ② ③ ④ ⑤ ⑥ ⑦	
People who are important to me think that I should use Internet banking	① ② ③ ④ ⑤ ⑥ ⑦	
The senior management of the bank has been helpful in the use of Internet banking	① ② ③ ④ ⑤ ⑥ ⑦	
In general, the bank has supported the use of Internet banking	① ② ③ ④ ⑤ ⑥ ⑦	
People in my environment who use Internet banking have more prestige than those who do not.	① ② ③ ④ ⑤ ⑥ ⑦	

Perceived facilitating conditions	Strongly Disagree	Strongly Agree
I have the resources necessary to use Internet banking	① ② ③ ④ ⑤ ⑥ ⑦	
I have the knowledge necessary to use Internet banking	① ② ③ ④ ⑤ ⑥ ⑦	
Internet banking is not compatible with other systems that I use	① ② ③ ④ ⑤ ⑥ ⑦	
A specific person (or group) is available for assistance with Internet banking difficulties	① ② ③ ④ ⑤ ⑥ ⑦	
Guidance will be available to me in the usage of Internet banking	① ② ③ ④ ⑤ ⑥ ⑦	

Use the following sentence before each of SE1-SE6 statements

I could complete a transaction using Internet banking....

Self-efficacy	Strongly Disagree	Strongly Agree
... if there was no one around to tell me what to do as I go	① ② ③ ④ ⑤ ⑥ ⑦	
... if I could call someone for help if I got stuck	① ② ③ ④ ⑤ ⑥ ⑦	
... if I had a lot of time to complete the job I started	① ② ③ ④ ⑤ ⑥ ⑦	
... if I had just the built-in help facility for assistance	① ② ③ ④ ⑤ ⑥ ⑦	
... if I had never used a system like it before.	① ② ③ ④ ⑤ ⑥ ⑦	
... if someone else had helped me get started.	① ② ③ ④ ⑤ ⑥ ⑦	

Anxiety	Strongly Disagree	Strongly Agree
I feel apprehensive about using Internet banking	① ② ③ ④ ⑤ ⑥ ⑦	
It scares me to think that I could lose important information using Internet banking by hitting the wrong key.	① ② ③ ④ ⑤ ⑥ ⑦	
I hesitate to use Internet banking for fear of making mistakes I cannot correct.	① ② ③ ④ ⑤ ⑥ ⑦	
Internet banking is somewhat intimidating to me.	① ② ③ ④ ⑤ ⑥ ⑦	

Trust Propensity	Strongly Disagree						Strongly Agree
It is easy for me to trust Internet banking systems	①	②	③	④	⑤	⑥	⑦
My tendency to trust Internet banking is high	①	②	③	④	⑤	⑥	⑦
I tend to trust Internet banking, even though I have little or no knowledge of it	①	②	③	④	⑤	⑥	⑦
Trusting the Internet is not difficult.	①	②	③	④	⑤	⑥	⑦

Personal innovativeness	Strongly Disagree						Strongly Agree
I would look for ways to experiment with Internet banking.	①	②	③	④	⑤	⑥	⑦
Among my peers, I am usually the first to try out new information technologies.	①	②	③	④	⑤	⑥	⑦
In general, I would not hesitate to try out new information technologies.	①	②	③	④	⑤	⑥	⑦
I like to experiment with new information technologies.	①	②	③	④	⑤	⑥	⑦

Locus of control	Strongly Disagree						Strongly Agree
I <i>don't</i> need an experienced person nearby when I use Internet banking	①	②	③	④	⑤	⑥	⑦
I can make the <i>computer</i> do what I want it to do	①	②	③	④	⑤	⑥	⑦
I <i>don't</i> need someone to tell me the best way to use Internet banking	①	②	③	④	⑤	⑥	⑦
I feel confident about using the Internet to make my financial transactions	①	②	③	④	⑤	⑥	⑦
If I had a problem using the Internet, I could solve it one way or another	①	②	③	④	⑤	⑥	⑦

Risk Propensity								
How would you characterize the decision to conduct transactions using Internet banking? (significant risk to insignificant risk)	Risky	①	②	③	④	⑤	⑥	Not risky
How would you characterize the decision to conduct transactions using Internet banking? (Very negative situation to very positive situation).	Very Negative	①	②	③	④	⑤	⑥	Very positive
How would you characterize the decision to use Internet banking? (High potential for loss to high potential for gain)	High loss	①	②	③	④	⑤	⑥	High gain

Risk Propensity (proposed measures)	Strongly Disagree						Strongly Agree
I am quite cautious when I make plans and when I act on them	①	②	③	④	⑤	⑥	⑦
If a task seems interesting I'll choose to do it even if I'm not sure whether I'll manage it or not	①	②	③	④	⑤	⑥	⑦
I don't like to put something at stake; I would rather be on the safe side	①	②	③	④	⑤	⑥	⑦
Even when I know that my chances are limited, I try my luck.	①	②	③	④	⑤	⑥	⑦
In my work, I only set small goals so that I can achieve them without difficulty	①	②	③	④	⑤	⑥	⑦
My decisions are always made carefully and accurately	①	②	③	④	⑤	⑥	⑦
Success makes me take higher risks.	①	②	③	④	⑤	⑥	⑦

