CHAPTER 5

DISCUSSIONS

5.1. Descriptive Statistics

By combining and summarizing all of the respondents' profiles found in Descriptive Statistic, Figure 23 and Figure 24 are created. Two charts are made, separating male and female in order to avoid chart data overloading. Each chart contains four groupings of bars, each representing the respondents' Internet Banking experience and their nature of use. Furthermore, each group of bars contains eight individual bars where each bar represents the age and the education level of the respondents.

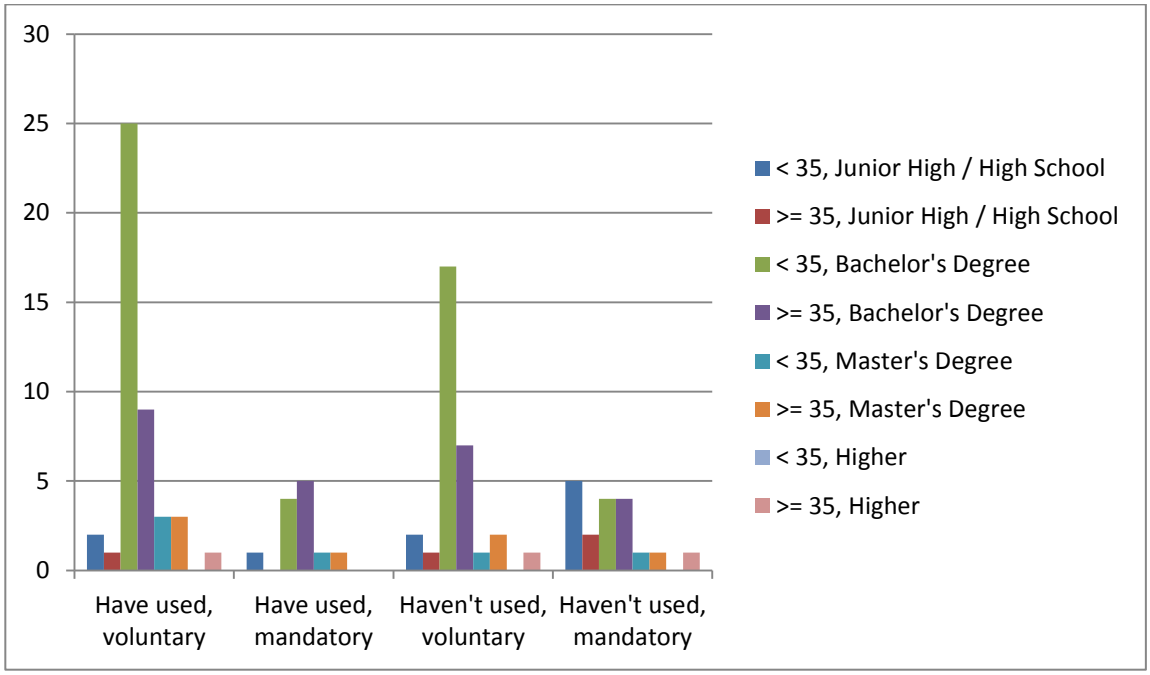

Figure 23 Male Respondents Summary

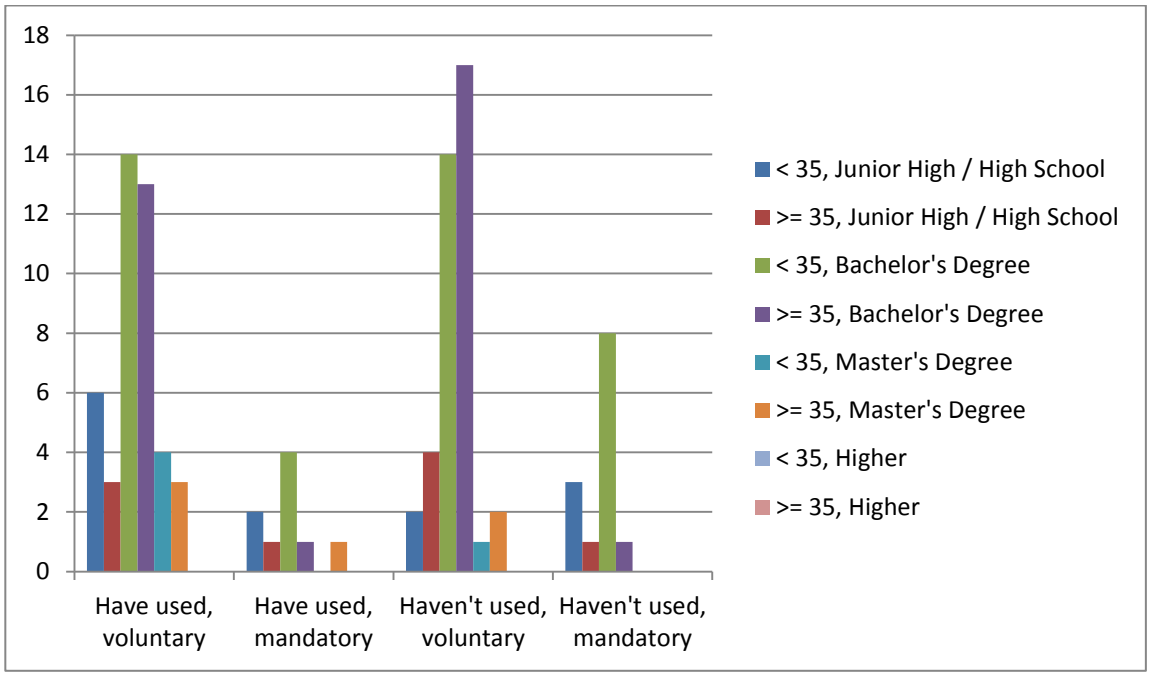

Figure 24 Female Respondents Summary

The two summarized charts give a clearer view on the relation of various respondent classifications with Internet Banking experience and nature of use. Comparing between the two charts, young men with a Bachelor's Degree are mostly the ones who have used Internet Banking services at their own accord. Although when it comes to older individuals, women with the same degree and nature of use far surpass the men in this matter. As for those who have not used Internet Banking before, young men are more willing to try one whereas for women, it is the older ones who are willing to try, as opposite to men. Another opposition occurs in mandatory usage between males and females. Men who have and feel obligated to use the service are those aged 35 or above. For women, however, it is the younger ones who are the same way. Correlating these charts with an earlier study of the same topic, women tend to have longer adoption time

compared to men [17]. It is also said previously that women have lower technological skills [62,63]. Taking age into account, young individuals are more motivated and receptive in the introduction of new technology [60,59,61,65,66]. These are the reasons behind why such differences exist between young and old, male and female in terms of Internet Banking experience and its nature of use.

5.2. Inferential Statistics

Figure 25 and Figure 26 summarizes the correlation, for Internet Banking usage, of each key constructs alone while the latter with the use moderating factors. Taking into account the four key constructs by themselves, although each of them have been tested that they do have a relation in usage, PE proves to be the most accurate and determining factor when an individual decides to use the system; followed by FC, EE, then SI consecutively. This means that one's decision to use the system is largely determined whether the individuals deem it useful or not, as an earlier study also stated [17]. Furthermore, most people who have not used such system before think that it is unnecessary for their transactional activities [44]. As for the second most determining key construct, which is FC, evidences that factors such as security and law issues concern the individuals' intention to use the system [45,46,47,48,50,49]. There is a contrast in result when compared to the United States' whose citizens are more concerned about security issues (i.e. part of Facilitating Conditions) rather than perceived usefulness or PE of Internet Banking [9]; resulting in the possibility that culture may affect people's acceptance on new technology [11]. SI gets the last spot with a very delicate correlation, which is quite surprising since many theories on human

social behavior conclude that eastern culture relies on collectivism whereas the western one on individualism [79].

	R^2	Adjusted R^2	Generalization Change	F	Sig.
PE	36%	35.70%	-0.30%	117.12	0
EE	26.80%	26.50%	-0.30%	76.33	0
SI	2%	1.50%	-0.50%	4.24	0.04
FC	29.50%	29.10%	-0.40%	86.89	0

Figure 25 Key Construct Correlation Summary

	R^2	Adjusted R^2	Contribution	Generalization Change	F	Sig.	Hypothesis Check
PEA	36.40%	35.80%	0.40%	-0.60%	59.34	0	Accepted
PEG	36%	35.40%	0.0002%	-0.60%	58.32	0	Accepted
EEA	27.10%	26.40%	0.30%	-0.70%	38.44	0	Accepted
EEG	27.20%	26.50%	0.40%	-0.70%	38.76	0	Accepted
EEE	28.30%	27.60%	1.50%	-0.70%	40.79	0	Accepted
SIA	-	-	-	-	2.63	0.07	Rejected
SIG	-	-	-	-	2.4	0.09	Rejected
SIE	8.40%	7.50%	6.40%	-0.90%	9.52	0	Accepted
SIV	6.30%	5.40%	4.30%	-0.90%	6.97	0.001	Accepted
FCA	29.50%	28.90%	0.0007%	-0.60%	43.39	0	Accepted
FCE	32.50%	31.90%	3%	-0.60%	49.88	0	Accepted

Figure 26 Moderators Influence Summary

Now, when the moderating factors are introduced based on UTAUT, by looking at the Contribution each factor gives to the relation between the key constructs and usage, Experience influences most to SI towards Usage. This indicates that SI has more effect on people who have never used the system before. The Voluntariness of Use also influences SI greatly, showing that individuals who decide to use the system obligatorily tend to be more sensitive in it. Although Experience and Voluntariness to Use do influence SI, Age and Gender however, do not. In this matter, this can be interpreted as whether the individual is young or old, male or female, does not have any influence on

SI towards the use Internet Banking. Moving to FC, as it has been theorized, Age do have an impact on it, although its contribution is very minor [71]. Whereas Experience has a bigger contribution to FC; meaning that those who have used the system before are likely to have their FC perception more sensitive than those who have not yet [72]. In PE, being the most influencing key construct, Age affects its relationship with Usage. Thus it can be theorized that the intensity of PE which in turn influences Usage is moderated by the age of the individuals themselves. While Gender too has an effect on PE, it is barely noticeable. In the case of EE; Age, Gender, and Experience effect its connection with Usage. Therefore, older women with no experience with the system may face greater difficulties on operating the system compared to young men who have used the system before [62,63,64,65,66].