

The Effects of Cultural Dimension on ICT Innovation: Empirical Analysis of Mobile Banking

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ABSTRACT

ICT Innovation is one of the major forces for socioeconomic development. It is the key elements to spur growth of the economy of a nation. Several studies have shown that culture is a crucial determinant of innovations. This study examines the effect of socio-cultural factors on ICT Innovation with specific focus on the mobile banking acceptance. Research was conducted on 220 respondents from sampled population in South Africa. The questionnaire used in this study was developed based on previous studies that have proven validity. The structural model was tested using WARP PLS. The findings indicate that culture is an appropriate concept to describe how innovation in technology can be influenced by human behaviour.

Keywords: Culture, Mobile Banking, South Africa, Structural Equation Model

INTRODUCTION

The past few decades have witnessed dramatic advances in Information and Communication Technology (ICT) diffusion and innovation (Lee, Trimi and Kim, 2013). Innovation in ICT has been substantial in Africa with significant effects on telecommunication infrastructure (Houben and Kakes, 2002). ICT innovation can be viewed as a process that involved two major phases- the initiation and implementation phases. The initiation phase require the generation of new and useful ideas which would be adopted and exploited at the implemented phase (Williams and Quire, 2005).

The effectiveness and efficiency in ICT innovation and deployment are influenced by organizational and national cultures (Straub, 1994; Schiller and Cui, 2010; Lee et al., 2013).

Culture could be characterized as the collective programming of the mind that differentiate the members in one group or category of people from another (Eseonu and Egbue, 2014). It is an acquired knowledge that helps to generate and make sense of social behaviour (Hodgetts and Lathan, 1997). Cultural factors have been shown to be important in ICT usage behaviour (Straub et al., 1997). There have been theoretical proposition that suggests that the beliefs and values shared among group of people have influence on people behaviour towards ICT implementation and change (England, 1975). The relative effects from the combination of cultural values in a specific country are expected to affect ICT adoption in a distinct way to the particular culture (Veiga, 2001).

Several scholars have also affirmed that the acceptance of ICT innovation is culturally inclined (Bankole, Bankole and Brown, 2011) and to date, socio-cultural factors have not been prominent in the study of technology innovation acceptance, particularly in developing countries such as Africa (Leidner and Kayworth, 2006; Sriwindono and Yahya, 2012).

While prior research on the effect of culture on ICT innovation and diffusion are more focused on developed countries (Sriwindono and Yahya, 2012). To address these shortcomings, the current study evaluate whether the socio-cultural dimension have an effect on ICT innovation and adoption. The specific focus is on Mobile Banking.

Although, Bankole et al., 2011 study investigates the factors that influence the acceptance of mobile banking in Nigeria from a cultural perspective. However, several studies have shown that the adoption of technology does not follow a single universal pattern, the cultural differences that existed in a particular country have effect on behaviour in the use and adoption of technology (Straub et al., 1997) and the differences in national information infrastructure, types of services on offer, marketing strategies and the behaviour of consumers would have a great impact on technology acceptance in such country (Harris et al., 2005). Therefore, as result of differences in cultural landscape among countries and with the widespread of ICT innovation such as mobile banking applications in Africa, the present study investigates the effect of socio-cultural factors on mobile banking in South Africa. This study attempts to understand how national culture influence ICT innovation adoption.

The paper is organised as follows: Section 2 introduces the overview on mobile banking in South Africa. Section 3 provides a view on national culture using Hofstede's perspective. Section 4 presents the conceptual model. The research methodology and findings are discussed in Section 5 and Section 6 the discussion while Section 7 draws the conclusion.

MOBILE BANKING IN SOUTH AFRICA

South Africa has one of the largest markets for mobile communication and information services in Africa (UNCTAD, 2007). The rapid growth in development of mobile devices has placed South African banking institution in a strategic position to leverage the growth into innovative and value-added services (Gold struck, 2008). Mobile Banking is one of the innovative services that have enabled the South African customers to bank virtually at any convenient time and place (Suoranta, 2003). It is the provision of banking and related financial services such as saving, fund transfer, stock market transaction, among others, on mobile devices (Tiwari & Buse, 2007, p.64; Lee & Chung, 2009). The Mobile banking activity is highest in Africa with South Africa as one of the leading players after Nigeria (Business Tech, 2014).

In Africa, Kenya has the status of being the world's mobile money pace-setter due to M-Pesa (a mobile money wallet application that allows customers to store and send money anywhere and anytime). While M-Pesa is an application that provides banking services majorly to the unbanked population, mobile banking in South Africa provides banking services to the banked, unbanked and under banked population. Statistics of global mobile banking activity reveal that South African has about 78% of mobile banking activity more than the global average of 66%. This growth in mobile banking activities and infrastructure accessibility have led to the development of several mobile applications in the country.

Currently, South Africa is the hub of creative mobile banking innovations with their success attributed to the applications made for customers from varied economic backgrounds (CNBC Africa, 2014).

NATIONAL CULTURE

Culture is a shared occurrence that accounts for the behavior and underlying actions and reasoning exhibited by a group of people (Merchant, 2007). Traditions, rules, behavioral traits and actions observed by a group of people can show how they perceive or interpret the world

(Merchant, 2007). Studies have shown that culture has an impact in the use and adoption of Information Technology (IT) (Bagchi et al., 2003; Wei, Stankosky, Calabrese and Liu, 2008; Griffith and Rubera, 2014). In literature, culture has been classified in two distinctive forms: national (Hall, 1976; Hofstede, 1980), and organizational (Schein, 1985, Trompenaars and Hampden-Turner, 1998).

Hofstede has for many years been regarded as the doyen of cultural research (Brewer and Venaik, 2011). The strength of Hofstede model lies in the fact that it provides scholars and practitioners with a highly valuable insight into the dynamics of cross cultural relationships in organization and countries (Bhagat and McQuaid 1982). Hofstede's work on national culture is the most widely cited in literature (Bond 2002; Hofstede1997) particularly in Information systems research (Straub et al., 1997). This cultural model has provided much needed insights into the structure of national culture (Shi and Wang, 2011). This model has been applied in this research because of its theoretical and practical implications in technology management (Jones and Alony, 2007). The national culture of Hofstede is operationalised along four dimensions as follows:

- Power distance is the measure of inequality among people. This implies that a society's measure of inequality might be approved by both leaders and followers (Wei et al., 2008).
- Uncertainty avoidance is the measure to which people in society avoid uncertainty and ambiguity in situations (Hofstede, 1980; Bagchi, Cervený, Hart and Peterson, 2003).
- Individualism is the measure to which people in a culture prefer to act as individuals rather than collective members of a group
- Masculinity is a cultural dimension that measures the extent to which people of such a culture exhibit values such as assertiveness, material success, affluence, achievement, performance and competition while qualities such as quality of life, maintaining human relationships, service, care for the weak and solidarity are associated with feminism.

Hypotheses Development

The objective of this current study is to investigate the effect of socio-cultural dimension on mobile banking in South Africa. The following hypotheses were developed and explained with regards to the dimensions of culture as follows:

A null hypothesis H₀ is returned when there is no significant association between the factors in the stated hypotheses. Otherwise, the hypotheses remain valid. The hypotheses are stated as follows:

H1a: Trust and privacy positively influence behavioural intention to use Mobile banking services

Trust and privacy have been shown to influence adoption of mobile applications (Min et al., 2008). Therefore trust would influence the adoption of technology such as mobile banking services. ICT users should have trust in a technology to be adopted

H1b: Trust positively influences utility expectancy of Mobile banking.

Trust in a particular technology encourages utility expectancy such as perceived usefulness, the intention to use, and use and the adoption of ICT system (Gu et al., 2009; Luo et al., 2010)

H1c: Trust positively influences user satisfaction derived from Mobile banking

Trust promotes ICT adoption. It improves the usefulness and intention to use (Gefen, Karahanna and Straub, 2003). There existed relationship between trust and adoption of mobile applications (Cody-Allen and Kishore, 2006; Bankole et al., 2012).

H2a: Effort expectancy positively influences utility expectancy

The effortless use of mobile banking applications such as fund transfer, account balance enquiries promote high expectations of expected performance in mobile banking (Zhou et al., 2010)

H2b: The higher the effort expectancy (perceived ease of use), the higher the user satisfaction towards Mobile banking services.

It is a common knowledge that the user's belief of the technologies ease of use, the higher the user satisfaction towards such technology (Min et al., 2008).

H2c: Effort expectancy (perceive ease of use) positively influences behavioural intention to use Mobile banking services

Mobile banking enables users to make payments, transfers and other banking activities thereby reducing time and effort invested in banking. This significantly affects user adoption of mobile banking (Carlsson et al., 2006; Bankole et al., 2012).

H3: The higher the utility expectancy, the higher the user satisfaction towards Mobile banking services.

The higher the user's perceived efficacy, the higher the user satisfaction derived from the use of technology (Min et al., 2008).

H4: Utility expectancy positively influences behavioural intention to use Mobile banking services

When ICT users discover that mobile banking services would provide fast, convenient and real time transactions. This would improve satisfaction and performance. Therefore the users tend to adopt the services (Carlsson et al., 2006; Zhou et al., 2010).

H5: User satisfaction positively influences behavioural intention to use Mobile banking.

User satisfaction is a contributing factor of the intention to mobile services (Bhattacharjee, 2001). The assurance of the satisfaction from mobile services will affect the behavioural intention to use mobile banking.

H6: Social factors positively influence behavioural intention to use Mobile banking services

The influence of social factors from user's friends, relatives or superiors would encourage a user's plan to adopt and use mobile banking services (Zhou et al. 2010).

H7: Cost positively influence the intention to use Mobile banking services

Cost has a direct effect on the adoption and use of ICT applications. Low cost encourage greater adoption and usage of mobile services (Min et al., 2008).

H8: Increase in behavioural intention will positively influence user acceptance of Mobile banking services

Behavioural intention has a positive direct effect on usage of mobile devices (Carlsson et al., 2006).

CONCEPTUAL FRAMEWORK

The research model utilized in this article was adapted from Bankole et al., 2011 (see Figure 1). The concepts in this framework were drawn from Zhou et al. (2010), Min et al. (2008), Srite and Karahanna (2006), Carlsson et al., (2006), Veiga et al. (2001), Gu et al., (2009), Luo et al., (2010), Cody-Allen and Kishore (2006), to show the effect of culture and user adoption on trust and privacy, convenience and cost, user satisfaction, utility expectancy and effort expectancy.

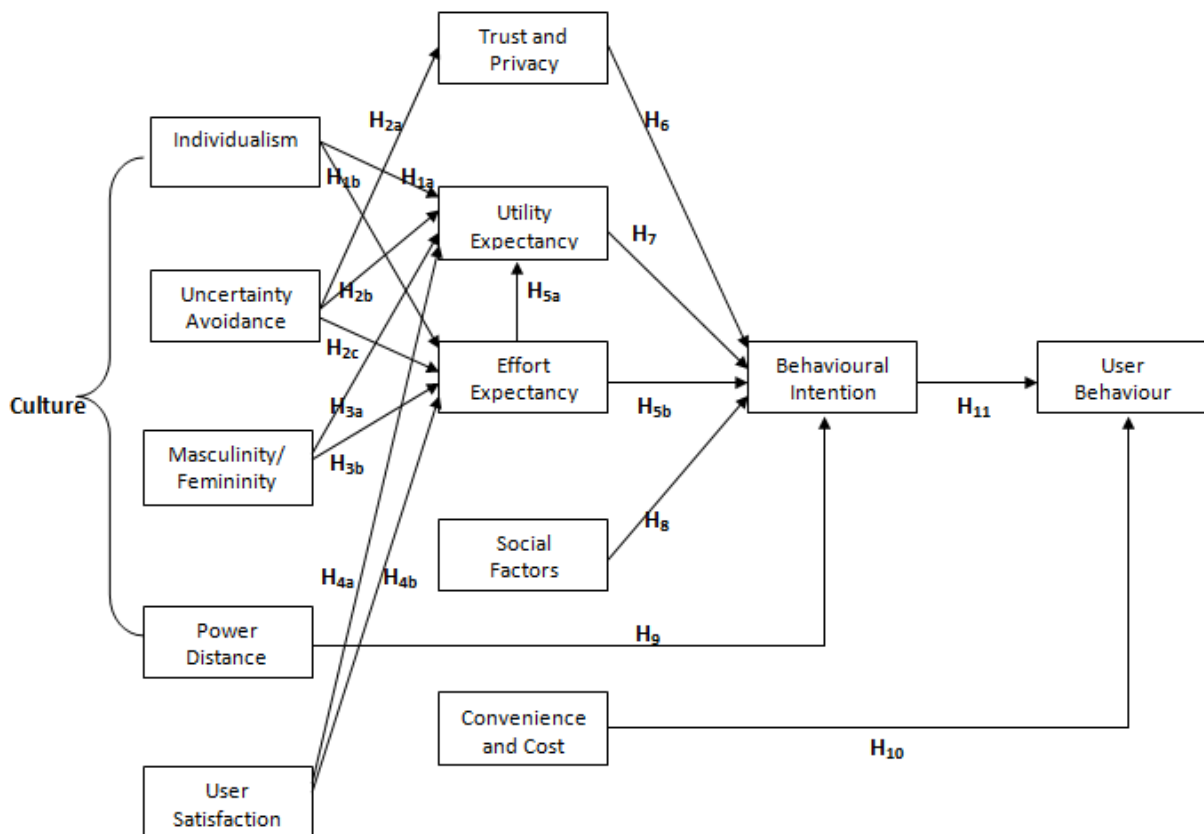


Figure 1: Research Model (Adapted from Bankole et al, 2011)

Explanation of the Constructs

Trust and Privacy: Trust is an important factor which determines the usage of mobile banking. It plays a role in providing expected outcomes (Li and Yeh, 2010). User trust and privacy also involves security. Trust is needed to guarantee that users have confidence in mobile application services (Gu et al., 2009; Li and Yeh, 2010).

Convenience and Cost: The cost of technology is relevant in its usage and adoption. This is most significant when the technology is for use by individuals. A mobile phone is a personal device in which the cost of its maintenance is an important factor for its usage (Min et al., 2008).

User Satisfaction: User satisfaction is an essential factor for determining usage behavior (Delone and McLean, 2003). It is the user's attitude towards IS quality and the convenience or/and enjoyment users obtain from using a technology (Min et al., 2008). User satisfaction construct is frequently used in IS research most especially in mobile commerce and electronic commerce research studies (Brown, Licker and Kashora, 2010).

Social Factors: Social Factors is the degree to which a user feels others believe a technology should be used. These are societal influences from friends or family, which may affect the final adoption of a technology (Venkatesh et al., 2003; Agarwal et al., 2009). Social factors have been found to be significant in influencing intentions to adopt a technology (Teo and Pok, 2003). In the adoption of technologies, individuals show ability to be influenced in their decision in using a technology (Srite and Karahanna, 2006).

Effort Expectancy (Ease of Use): Effort expectancy is the effortlessness or the simplified steps of usage of a technology (Agarwal, Rastogi and Mehrotra, 2009). Effort expectancy evolved from ease of use, complexity and perceived ease of use constructs (Wu, Tao and Yang, 2008).

Utility Expectancy (Usefulness): Utility expectancy is derived from performance expectancy which is perceived usefulness in other technology adoption models. Utility expectancy is the playfulness, satisfaction and improved quality of life (Min et al., 2008).

RESEARCH METHODOLOGY

Mouton, 2006 describes two types of sampling techniques: probability and non-probability sampling. In probability sampling, each unit of the sample population has the same possibility of being selected. However, in non-probability sampling, there is the possibility of that each unit of the sampled population, will not have same chance of being selected. In non-probability sampling, samples are chosen through the expertise and judgment of the researcher Mouton, 2006). This research adopted a non-probability judgmental sampling procedure as it was not ideal to sample the entire South African population. In order to fully investigate and address the research questions, a sample selection will provide a practical way to obtain the data required for this study. Questionnaires were developed based on the research model in Figure 1. This research takes on a positivistic approach as similar studies in this research area have. A deductive approach was used to explore Mobile Banking in South Africa by testing the hypotheses.

Research Sample

The targeted sample size was 250 participants. However, 220 fully completed questionnaires were received from the targeted participants. The sample population comprised university students and workers from diverse fields of employment however, they must have used at least one mobile banking service within the last month prior to taking part in the survey.

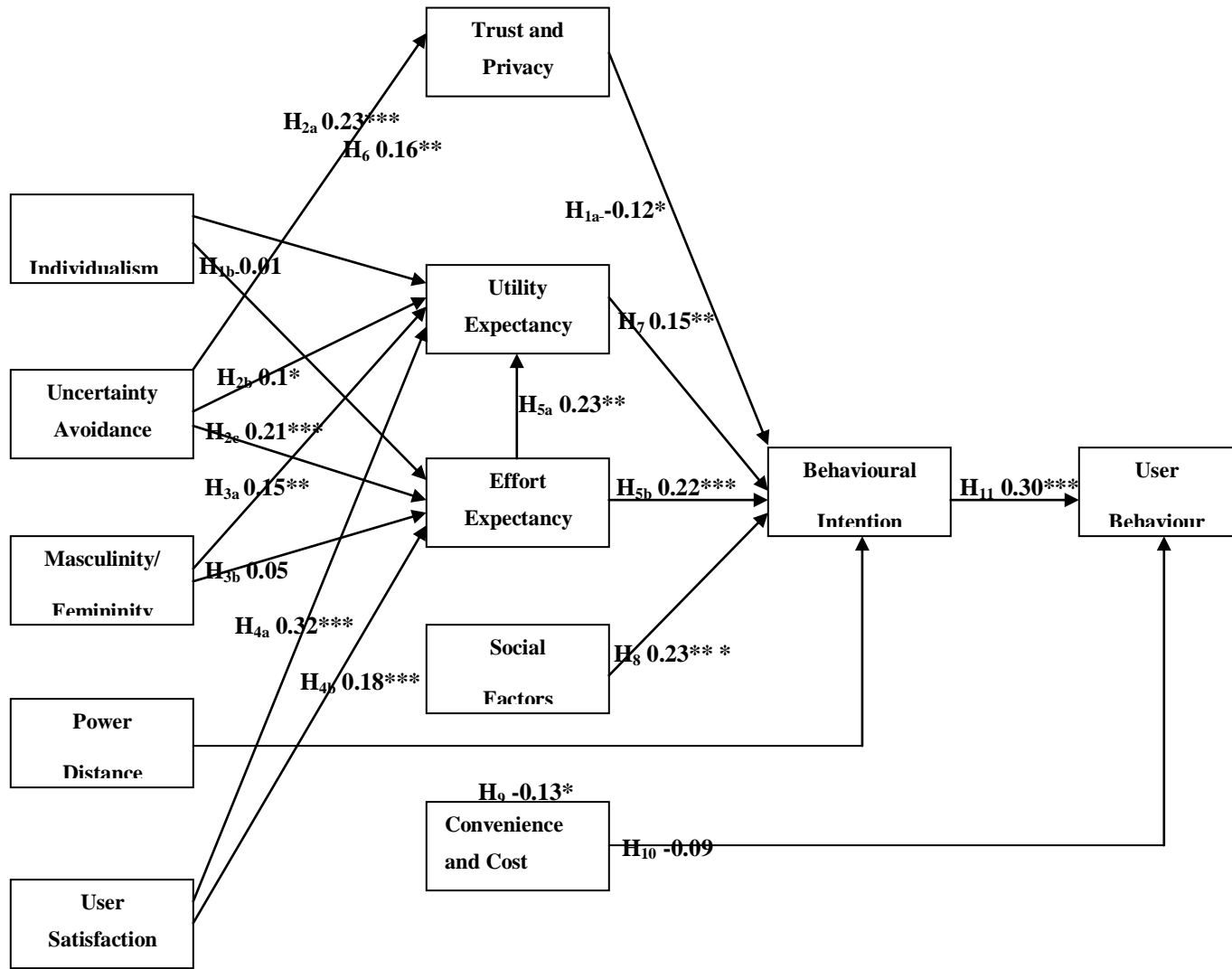
The data was gathered from the sampled group of individuals through the use of questionnaires. The questionnaires were and e-mailed to the targeted group who are not nearby and could not be reached physically.

Reliability and Construct Validity

The reliability and construct validity were analysed to determine the consistency and regularity of the survey questions. The Cronbach alpha test was used to test the reliability. The variables were larger than 0.7 which indicated good reliability. Indicator loadings and cross loading (factor analysis) were used to determine convergent validity. The results shows that the P values associated with the loadings be < 0.05 , and loadings be $=$ or > 0.5 (Hair et al., 1987; Kock, 2010). All of the constructs showed a clean loading. The internal consistency of the constructs was confirmed to be satisfactory.

Structural Equation Model (SEM)

The reflective and formative constructs in the model were determined to prevent misspecification in the construct development as described by Ronald and Robyn (2007). Second, the structural equation with partial least square was computed with data using Warp PLS (Version 4.0) and the model fit was evaluated. The recommended P values for both the average path coefficient (APC) and average R-squared (ARS) ARS are lower than 0.05, while average variance inflation factor (AVIF) be lower than 5 (Kock, 2010). The data shows that the P values for APC <0.001 , ARS <0.001 and AVIF <5 . The results of PLS analysis are presented in the Figure 2.



* $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

KEY:

| | | |
|-------------------------------|----------------------------------|------------------------------------|
| US: User Satisfaction | SF: Social Factors | PD: Power Distance |
| TP: Trust & Privacy | CC: Cost & Convenience | UA: Uncertainty Avoidance |
| UE: Utility Expectancy | BI: Behavioural Intention | M/F: Masculinity/Femininity |
| EE: Effort Expectancy | UB: User Behaviour | IDV: Individualism |

PLS Findings

From PLS results in Figure 2 above, the hypotheses are returned as significant at $p < 0.05$ and highly significant at $p < 0.01$ if there is an influence of one construct on another, otherwise, the null hypothesis (H_0) is returned. There was support for eleven out of the twelve hypotheses formulated as follows:

Supported Hypotheses

- H_{1a} : Individualism influences utility expectancy of Mobile banking usage. Individualism (IDV) was found to have a correlation coefficient of -0.12, with utility expectancy (UE) at $p < 0.05$. This supports the relationship that was hypothesised between these two factors.
- H_{2a} : Uncertainty Avoidance positively influences trust and privacy of Mobile banking usage. Uncertainty avoidance (UA) shows a positive relationship with Trust and Privacy (TP) at 0.23 at $p < 0.001$.
- H_{2b} : Uncertainty Avoidance positively influences utility expectancy of Mobile banking usage. Uncertainty Avoidance (UA) shows a positive relationship with Utility Expectancy (UE) at 0.10 at $p < 0.05$.
- H_{2c} : Uncertainty Avoidance positively influences effort expectancy of Mobile banking usage. Uncertainty avoidance (UA) shows a positive relationship with Effort Expectancy (EE) at 0.21 at $p < 0.001$.
- H_{3a} : Masculinity/Femininity positively associates with utility expectancy of Mobile banking services. Masculinity/Femininity (M/F) shows a statistical significance with Utility expectancy (UE) at 0.15, $p < 0.01$.
- H_{4a} : User satisfaction positively influences utility expectancy of Mobile banking services. User Satisfaction (US) shows a positive significance with Utility Expectancy (UE) at 0.32, $p < 0.001$.
- H_{4b} : User satisfaction positively influences effort expectancy of Mobile phone banking services. User Satisfaction (US) shows a positive significance with Effort Expectancy (EE) at 0.18, $p < 0.001$.

- H_{5a}: Effort expectancy positively influences utility expectancy of Mobile banking. Effort expectancy (EE) shows a positive significance with Utility Expectancy (UE) at 0.23, $p < 0.001$.
- H_{5b}: Effort expectancy positively influences behavioural intention to use Mobile banking. Effort expectancy (EE) shows a positive significance with behavioural intention (BI) at 0.22, $p < 0.001$.
- H₆: Trust and privacy positively influence behavioural intention to use Mobile banking services. Trust and privacy (TP) has a positive significant relationship with behavioural intention (BI) at 0.16, $p < 0.01$.
- H₇: Utility expectancy positively influences behavioural intention to use Mobile banking services. Utility Expectancy (UE) has a positive significant relationship with Behavioural Intention (BI) at 0.15, $p < 0.01$.
- H₈: Social factors positively influence behavioural intention to use Mobile banking services. Social Factors (SF) has a positive significant relationship with Behavioural Intention (BI) at 0.23, $p < 0.001$.
- H₉: Power distance positively influences behavioural intention to use of Mobile banking services. Power Distance (PD) has a negative significant relationship with Behavioural Intention (BI) at -0.13 $p < 0.05$.
- H₁₁: Behavioural intention positively influences user behaviour of Mobile banking services. Behavioural intention (BI) has a positive significant relationship with user behaviour at 0.30.

Rejected Hypotheses

- H_{1b}: Individualism is positively related to effort expectancy (perceived ease of use) of mobile banking.
- H_{3b}: High masculinity is positively associated with effort expectancy (perceived ease of use) of mobile banking user behaviour (UB) at 0.30, $p < 0.001$.
- H₁₀: Convenience and cost positively influence use of mobile banking services

DISCUSSION

This study gives explanation to user adoption of technology from cultural perspective. It explains user adoption of mobile banking in South Africa using a model from the previous study. Most of the cultural factors hypotheses in the model were supported. The analysis in this present study have shown that most of the differences in cultures are being captured by findings to the extent to which technology innovation have relationship with respect to the four dimensions. For example, ICT innovations depends on the spread of information and in a culture with less or negative power distance as hypothesized in

H₉: Power distance positively influences behavioural intention to use of Mobile banking services. The results of the hypothesis show that Power Distance (PD) has a negative significant relationship with Behavioural Intention (BI) at -0.13 $p < 0.05$. This means communication across functional boundaries is more common thereby enabling creative ideas and thoughts that could lead to unusual combinations in innovation in mobile services (Shane, 1993). Also bureaucracy reduces creative activity whereby tight control and detailed instructions on adoption from mobile provider or banks makes consumer passive

H_{3b}: High masculinity is positively associated with effort expectancy (perceived ease of use) of mobile banking user behaviour (UB) at 0.30 , $p < 0.001$. This hypothesis could mean that masculinity does not have effect on ICT innovations such as economic creativity. This is confirmed in Kasha and Vadi, 2008 study that there existed a negative relationship between masculinity and innovation initiation.

Hypothesis such as H₁₀: Convenience and cost positively influence use of mobile banking services is not supported. This means the cost of ICT and innovation in ICT is not considered as impediment to adoption while Hypothesis H_{1b}: Individualism is positively related to effort expectancy of mobile banking is also not supported. This infers that innovation in ICT require collective efforts for easier and faster implementation.

CONCLUSION

This research presents information on the effects of socio-cultural factors on ICT innovation such as mobile banking in South Africa. These results have demonstrated that ICT innovation requires socio-cultural conditions for adoption, initiation and implementation. These findings buttress the advantage of openness towards new technology with regards to varied socio-cultural

factors of different countries. The present study has shown that there are dissimilarity in ICT innovation, initiation, adoption and implementation in different countries. The evidence from the hypotheses and other previous studies have affirmed that culture affects innovation in ICT as it forms the patterns of dealing with novelty, individual initiatives, collective actions and as well as understanding the behaviour, risk and opportunities in the technology adoption.

This current study examines the relationships between socio-cultural factors and ICT innovation adoption with focus on Mobile banking in South Africa. The results have shown differences in the levels of behaviour and adoption towards innovative activities. The conclusion drawn from this study is that culture is important to the study of IS/IT with regards to ICT innovation and uptake.

Nevertheless, the implications of the study for ICT practitioner, ICT designer (e.g., Software project managers and engineers), IS executives and policy makers is that a cognizance of the socio-cultural impact of technology across countries should be emphasized when formulating procedures for ICT innovations or building ICT artefacts.

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APPENDIX

A. Technology Acceptance Information (Please select as appropriate)

| 1 = Strongly agree; 2 = Agree; 3 = Somewhat agree; 4 = Not applicable; 5 = Somewhat disagree; 6 = Disagree; 7 = Strongly disagree | | | | | | | | | |
|---|-------|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | | |
| 1 | [US1] | Mobile banking services very reliable and easy to use | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 2 | [US2] | I derive pleasure from using mobile banking services because I can use it anytime and anywhere | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 3 | [US3] | I like using mobile banking because it provides me with accurate and timely information on my account | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 4 | [US4] | I am content with using mobile banking services | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 5 | [TP1] | I believe my mobile service provider adheres to a set of rules which protects my bank details | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 6 | [TP2] | I believe my mobile service provider is competent and trustworthy | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 7 | [TP3] | I believe my personal and bank information are well protected by my mobile service provider | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | [TP4] | I believe privacy is assured with my mobile service provider | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 9 | [UE1] | I find using mobile banking to be very flexible and comfortable to use | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Technology Acceptance Information Continued (Please select as appropriate)

| 1 = Strongly agree; 2 = Agree; 3 = Somewhat agree; 4 = Not applicable; 5 = Somewhat disagree; 6 = Disagree; 7 = Strongly disagree | | | | | | | | | |
|---|-------|--|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | | |
| 10 | [UE2] | Mobile banking helps me in attaining personal satisfaction | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

| | | | | | | | | |
|----|--|---|---|---|---|---|---|---|
| 11 | [UE3] I derive utmost enjoyment in using mobile banking services | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 12 | [EE1] It is easy for me to develop the skill I need to use mobile banking services | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 13 | [EE2] I find mobile banking easy to use | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 14 | [SF1] My bank provides mobile banking applications | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 21 | [SF2] My bank has been very supportive of mobile banking | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 22 | [SF3] My bank encourages me to use mobile banking services | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 23 | [CC1] I consider mobile banking services to be expensive | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 24 | [CC2] I am willing to pay more for my mobile banking services | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 25 | [BI1] I intend to use mobile banking in the next 7 days | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 26 | [BI2] I predict I will use mobile banking in the next 7 days | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 27 | [BI3] I plan to use mobile banking in the next 7 days | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 28 | [UB1] I use mobile banking to manage my account | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 29 | [UB2] I use mobile banking in my everyday life | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 30 | [UB3] I use some of the mobile banking services because I have need for them | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 31 | [UB4] I strongly recommend others to use mobile banking | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Is there any other information on your use of mobile banking services you may like to add?
