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APPENDIX A

Reliability Statistics of Variables

Trust

Reliability Statistics

Cronbach's Alpha	N of Items
.913	4

Initiation

Reliability Statistics

Cronbach's Alpha	N of Items
.909	4

Implementation

Reliability Statistics

Cronbach's Alpha	N of Items
.794	4

Ramp up

Reliability Statistics

Cronbach's Alpha	N of Items
.813	4

Integration

Reliability Statistics

Cronbach's Alpha	N of Items
.836	4



APPENDIX B

Survey Questionnaire of Trust in Knowledge Transfer Process via e-Banking Web Site among undergraduate perspective in Malaysia

E-banking encompasses the delivery of banking information and services through a bank web site directly to the clients. E-banking entails the use of computer and other devices to process and retrieve banking data and to initiate transactions with a bank or financial services provider remotely through telecommunications network. E-banking is an important tool for enhancing customer services, delivering services and executing transactions online through a web site over isolated geographical areas. Owing to the growing significance of internet banking, this study tends to use interactive model to assess users trust in KT via e-banking web site in Malaysia.

Introduction

This questionnaire is sectioned into six segments which are expected to be answered by the respondent. However, the objectives of this research are to evaluate the trust in KT via e-banking web site application in Malaysia, to investigate the impact of trust in KT e-banking base on user's perspectives within the Malaysians Banks and to determine in which stage of KT process has a high relation with trust in e-banking web site operation in Malaysia.

Survey Cover Letter

Dear Participant:

My name is Ali Abu Zaid and I am a master student at University Science Islam Malaysia. For my final project, I am evaluating user trust in transfer knowledge process via internet banking web site (before, during and after conducting any transaction via internet banking web site). Because you are using internet banking web site, I am inviting you to participate in this research study by completing the attached questionnaire.

The following questionnaire will require approximately 6 minutes to complete. In order to ensure that all information will remain confidential, please do not include your name. Copies of the project will be provided to my university and to my supervisor. If you choose to participate in this project, please answer all questions as honestly as possible and return the completed questionnaires promptly and submit it. Participation is strictly voluntary and you may refuse to participate at any time.

Thank you for taking the time to assist me in my educational endeavors. The data collected will provide useful information regarding enhance internet banking web sites in Malaysia.

Completion and return of the questionnaire will indicate your willingness to participate in this study. If you require additional information or have questions, please contact me at the number listed below.

If you are not satisfied with the manner in which this study is being conducted, you may report any complaints to the supervisor.

Sincerely,

Ali Hussein Abu Zaid

(0182926291/ alijc25@hotmail.com)

Supervisor: Dr. Nurdiana Azizan

(Nurdiana@usim.edu.my)

Part (A) General Information

Please answer the following questions by circling the letter appropriate your response.

1. Sex:

- a) Male b) Female

2. Age:

- a) Under 20 b) 21 – 30 c) 31 – 40 d) Above 40

3. Marital status:

- a) Single b) Married c) Divorced/widowed

4. Level of education:

- a) Postgraduate b) Undergraduate c) Secondary education d) Primary education

5. Your current employment status

- a) Employed b) Self-employed c) Unemployed d) Full-time student

6. What is your monthly salary (RM)?

- a) Under 3,000 b) 3,001 – 6,000 c) 6,001 - \$9,000 d) more than 9,000

Experience in using internet banking

7. Number of years using the Internet:

- a) Less than 1 year b) 1 to 2 years c) 3 to 4 years d) 5 years or more

8. Number of years using Internet banking:

- a) Less than 1 year b) 1 to 2 years c) 3 to 4 years d) 5 years or more

9. Average number of internet banking transaction monthly:

- a) Less than 3 times b) 4 - 7 times c) 8 to 11 times d) more than 11 times

10. Where you conduct internet banking transaction:
- a) Home b) Work c) Cyber café d) Public WIFI

11. Which hardware you use to conduct internet banking transaction:
- a) Desktop b) Laptop c) Hand Phone d) tablet

Each statement is accompanied by a 5-point scale where 1= **strongly disagree** and 5 = **strongly agree**.

These questions related to initiation in knowledge transfer process.

12	I necessary need the information & services that offered by Internet banking website.
13	I reluctant to share personal information with internet banking website.
14	The interaction with internet banking website is much conflict.
15	Internet banking website easy to use and obtain information and services.

These questions related to implementation in knowledge transfer process.

16	I must have experience to use internet banking website.
17	Using Internet banking website required properly training.
18	The function and design of internet banking website were carefully planned.
19	I am using internet banking website as expert's advice.

These questions related to ramp up in knowledge transfer process.

20	I am afraid of using Internet banking services due to face unexpected problem.
21	When I face difficulties with internet banking website, I prefer to find specific person (or group) is available for assistance.
22	I am sure that I can solve problems during use internet banking website.
23	I feel trouble, because I can't correct my mistake during transaction process on internet banking website.

These questions related to integration in knowledge transfer process.

24	I am satisfied with the Internet banking website.
25	Website banking enables me to save time and efforts.
26	The information and services in internet bank website has been explicitly clear.
27	I am interest to using Internet banking website services.

These questions related to trust factor.

28	I trust in the safety of online money transfer via Internet banking website.
29	I trust in internet banking website.
30	I feel safe when I send personal information to internet banking website.
31	I trust the information presented on internet banking website.