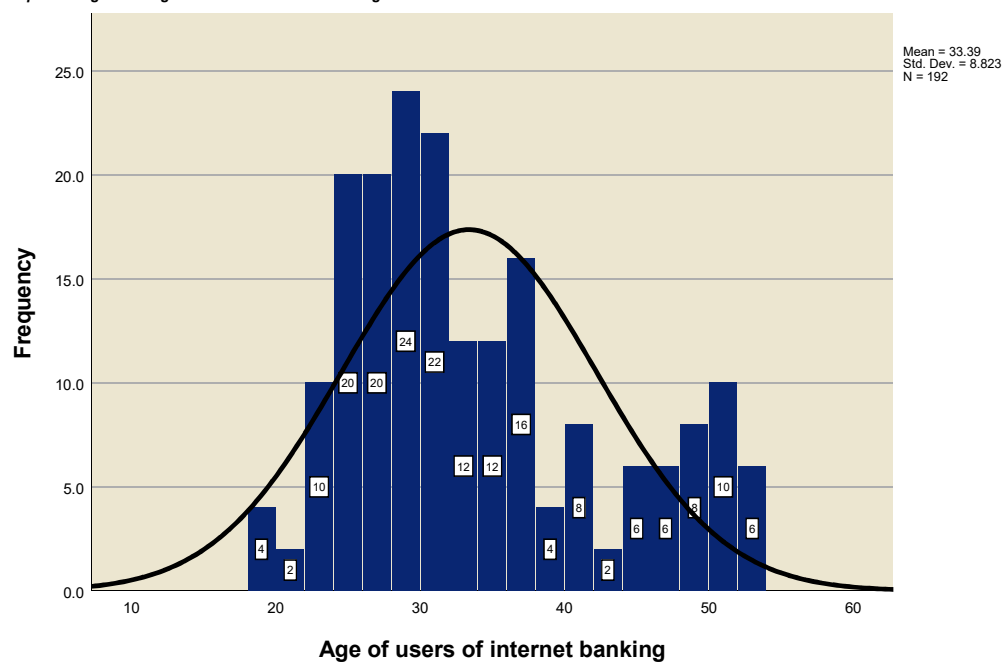


Assignment 1: Actions: Q3:

```
* Chart Builder.
GGRAPH
  /GRAPHDATASET NAME="graphdataset" VARIABLES=Age MISSING=LISTWISE REPORTMISSING=NO
  /GRAPHSPEC SOURCE=INLINE.
BEGIN GPL
  SOURCE: s=userSource(id("graphdataset"))
  DATA: Age=col(source(s), name("Age"))
  GUIDE: axis(dim(1), label("Age of users of internet banking"))
  GUIDE: axis(dim(2), label("Frequency"))
  GUIDE: text.title(label("Age histogram distribution"))
  ELEMENT: interval(position(summary.count(bin.rect(Age))), shape.interior(shape.square))
  ELEMENT: line(position(density.normal(Age)))
END GPL.
```

GGraph

Simple Histogram of Age of users of internet banking



Frequencies

Statistics

Age of users of internet banking

N	Valid	192
	Missing	0
Mean		33.39
Median		31.00
Std. Deviation		8.823

```
RECODE Age (15 thru 25=1) (26 thru 35=2) (36 thru Highest=3) INTO AgeCat.  
VARIABLE LABELS AgeCat 'Age category'.  
EXECUTE.
```

```
RECODE Gender (1=0) (2=1).  
EXECUTE.
```

```
RECODE Position (1=1) (2 thru 3=2) (4 thru 5=3) INTO PositionCat.  
VARIABLE LABELS PositionCat 'Positions categories'.  
EXECUTE.
```

```
RECODE Education (1=1) (2 thru 3=2) (4 thru 5=3) INTO EducationCAT.  
VARIABLE LABELS EducationCAT 'Education categories'.  
EXECUTE.
```

```
RECODE PU6 (1=5) (2=4) (3=3) (4=2) (5=1).  
EXECUTE.
```

```
RECODE PEU2 (1=5) (2=4) (3=3) (4=2) (5=1).  
EXECUTE.
```

```
RECODE PR1 PR2 PR3 PR5 (1=5) (2=4) (3=3) (4=2) (5=1).  
EXECUTE.
```

Assignment 1: Actions: Q4 & Q5:

```
RELIABILITY  
/VARIABLES=PU1 PU2 PU3 PU4 PU5 PU6  
/SCALE('ALL VARIABLES') ALL  
/MODEL=ALPHA  
/STATISTICS=DESCRIPTIVE SCALE  
/SUMMARY=TOTAL.
```

Reliability of Perceived usefulness

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	192	100.0
	Excluded ^a	0	.0
	Total	192	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.605	6

Item Statistics

	Mean	Std. Deviation	N
Using the on-line banking systems would improve my performance in conducting banking transactions	2.55	.879	192
Using the on-line banking systems would make it easier for me to conduct banking transactions	2.57	.924	192
I would find the on-line banking systems useful in conducting my banking transactions.	2.57	.901	192
On-line banking eliminates geographic limitation and increase flexible in mobility; thus, I can bank any place that has Internet connection	3.43	.675	192

Item Statistics

	Mean	Std. Deviation	N
On-line banking eliminates time constraints; thus, I can use the banking services at any time I like.	3.33	.775	192
On-line banking would be a difficult way to manage my finances.	2.84	.714	192

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Using the on-line banking systems would improve my performance in conducting banking transactions	14.75	4.188	.863	.286
Using the on-line banking systems would make it easier for me to conduct banking transactions	14.73	4.052	.850	.279
I would find the on-line banking systems useful in conducting my banking transactions.	14.73	4.199	.828	.300
On-line banking eliminates geographic limitation and increase flexible in mobility; thus, I can bank any place that has Internet connection	13.88	7.377	.064	.649
On-line banking eliminates time constraints; thus, I can use the banking services at any time I like.	13.97	7.067	.097	.648
On-line banking would be a difficult way to manage my finances.	14.46	9.380	-.417	.785

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.30	8.065	2.840	6

```

/VARIABLES=PU1 PU2 PU3 PU4 PU5
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/STATISTICS=DESCRIPTIVE SCALE
/SUMMARY=TOTAL.

```

Reliability PU 2nd Round

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	192	100.0
	Excluded ^a	0	.0
	Total	192	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.785	5

Item Statistics

	Mean	Std. Deviation	N
Using the on-line banking systems would improve my performance in conducting banking transactions	2.55	.879	192
Using the on-line banking systems would make it easier for me to conduct banking transactions	2.57	.924	192
I would find the on-line banking systems useful in conducting my banking transactions.	2.57	.901	192
On-line banking eliminates geographic limitation and increase flexible in mobility; thus, I can bank any place that has Internet connection	3.43	.675	192
On-line banking eliminates time constraints; thus, I can use the banking services at any time I like.	3.33	.775	192

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
Using the on-line banking systems would improve my performance in conducting banking transactions	11.91	5.258	.831	.644
Using the on-line banking systems would make it easier for me to conduct banking transactions	11.89	5.086	.826	.641
I would find the on-line banking systems useful in conducting my banking transactions.	11.89	5.212	.816	.647
On-line banking eliminates geographic limitation and increase flexible in mobility; thus, I can bank any place that has Internet connection	11.03	8.219	.183	.841
On-line banking eliminates time constraints; thus, I can use the banking services at any time I like.	11.13	7.859	.212	.843

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14.46	9.380	3.063	5

COMPUTE Usefulness=Mean (PU1, PU2, PU3, PU4, PU5) .
EXECUTE.

Reliability of Perceived Ease Of Use

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	192	100.0
	Excluded ^a	0	.0
	Total	192	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.547	5

Item Statistics

	Mean	Std. Deviation	N
My interaction with the on-line banking systems would be clear and understandable.	3.45	.707	192
It would be difficult for me to become skillful at using the on-line banking systems.	2.57	.815	192
Learning to use the on-line banking systems would be easy for me.	3.74	.698	192
Interacting with the on-line banking will not require a lot of my mental effort	3.73	.745	192
Overall, I would find the on-line banking systems easy to use	3.74	.635	192

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
My interaction with the on-line banking systems would be clear and understandable.	13.78	3.397	.285	.505
It would be difficult for me to become skillful at using the on-line banking systems.	14.66	5.693	-.442	.878
Learning to use the on-line banking systems would be easy for me.	13.49	2.471	.766	.188
Interacting with the on-line banking will not require a lot of my mental effort	13.50	2.283	.800	.133
Overall, I would find the on-line banking systems easy to use	13.49	2.681	.748	.236

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.23	4.638	2.154	5

RELIABILITY

```

/VARIABLES=PEU1 PEU3 PEU4 PEU5
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/STATISTICS=DESCRIPTIVE SCALE
/SUMMARY=TOTAL.

```

Reliability PEU 2nd round

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	192	100.0
	Excluded ^a	0	.0
	Total	192	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.878	4

Item Statistics

	Mean	Std. Deviation	N
My interaction with the on-line banking systems would be clear and understandable.	3.45	.707	192
Learning to use the on-line banking systems would be easy for me.	3.74	.698	192
Interacting with the on-line banking will not require a lot of my mental effort	3.73	.745	192
Overall, I would find the on-line banking systems easy to use	3.74	.635	192

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
My interaction with the on-line banking systems would be clear and understandable.	11.21	3.789	.510	.928
Learning to use the on-line banking systems would be easy for me.	10.92	3.197	.805	.816
Interacting with the on-line banking will not require a lot of my mental effort	10.93	2.958	.851	.795
Overall, I would find the on-line banking systems easy to use	10.92	3.386	.815	.817

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14.66	5.693	2.386	4

COMPUTE Ease_of_Use=Mean (PEU1, PEU3, PEU4, PEU5) .

EXECUTE.

```
RELIABILITY
/VARIABLES=BI1 BI2 BI3 BI4
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/STATISTICS=DESCRIPTIVE SCALE
/SUMMARY=TOTAL.
```

Reliability of Behavioural Intention

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	192	100.0
	Excluded ^a	0	.0
	Total	192	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.621	4

Item Statistics

	Mean	Std. Deviation	N
I plan to use on-line banking.	3.77	.686	192
Assuming that I have access to the on-line banking systems, I intend to use it.	3.74	.683	192
I intend to increase my use of the on-line banking systems in the next 6 months.	3.16	.364	192
I will add on-line banking to my favorite links	3.22	.414	192

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I plan to use on-line banking.	10.11	1.128	.496	.476
Assuming that I have access to the on-line banking systems, I intend to use it.	10.15	.963	.667	.293
I intend to increase my use of the on-line banking systems in the next 6 months.	10.73	1.937	.249	.642
I will add on-line banking to my favorite links	10.67	1.857	.260	.636

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
13.89	2.322	1.524	4

```
COMPUTE Intention=Mean(BI1,BI2,BI3,BI4) .
EXECUTE.
```

```
RELIABILITY
/VARIABLES=PBC1 PBC2 PBC3 PBC4
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/STATISTICS=DESCRIPTIVE SCALE
/SUMMARY=TOTAL.
```

Reliability of Perceived Behaviour of Control

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	192	100.0
	Excluded ^a	0	.0
	Total	192	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.819	4

Item Statistics

	Mean	Std. Deviation	N
I would be able to operate the on-line banking systems.	3.17	.374	192
I have the resources to use the on-line banking systems.	3.81	.652	192
I have the knowledge to use the on-line banking systems.	3.81	.684	192
I have the ability to use the on-line banking systems.	3.80	.688	192

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I would be able to operate the on-line banking systems.	11.43	3.785	-.012	.959
I have the resources to use the on-line banking systems.	10.78	1.847	.922	.622
I have the knowledge to use the on-line banking systems.	10.78	1.826	.874	.647
I have the ability to use the on-line banking systems.	10.79	1.862	.837	.668

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14.59	3.907	1.977	4

COMPUTE Control=Mean(PBC1, PBC2, PBC3, PBC4) .
EXECUTE.

```

RELIABILITY
/VARIABLES=PR1 PR2 PR3 PR4 PR5
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/STATISTICS=DESCRIPTIVE SCALE
/SUMMARY=TOTAL.

```

Reliability Perceived Risk

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	192	100.0
	Excluded ^a	0	.0
	Total	192	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.093	5

Item Statistics

	Mean	Std. Deviation	N
I am not confident over the security aspects of on-line banking in Malaysia	2.19	.668	192
Others will know information concerning my on-line banking transactions.	2.15	.709	192
Others can tamper with information concerning my on-line banking transactions.	2.49	.779	192
Advances in Internet security technology provides for safer on-line banking.	3.38	.871	192
It is very easy for my money be stolen if using on-line banking.	2.55	.842	192

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I am not confident over the security aspects of on-line banking in Malaysia	10.56	1.755	.602	-.625 ^a
Others will know information concerning my on-line banking transactions.	10.60	1.706	.572	-.637 ^a
Others can tamper with information concerning my on-line banking transactions.	10.26	2.539	.049	.064
Advances in Internet security technology provides for safer on-line banking.	9.38	4.717	-.584	.693
It is very easy for my money be stolen if using on-line banking.	10.20	2.107	.184	-.131 ^a

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12.75	3.267	1.807	5

RELIABILITY

```

/VARIABLES=PR1 PR2 PR3 PR5
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/STATISTICS=DESCRIPTIVE SCALE
/SUMMARY=TOTAL.

```

Reliability of PR 2nd Round

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	192	100.0
	Excluded ^a	0	.0
	Total	192	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.693	4

Item Statistics

	Mean	Std. Deviation	N
I am not confident over the security aspects of on-line banking in Malaysia	2.19	.668	192
Others will know information concerning my on-line banking transactions.	2.15	.709	192
Others can tamper with information concerning my on-line banking transactions.	2.49	.779	192
It is very easy for my money be stolen if using on-line banking.	2.55	.842	192

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
I am not confident over the security aspects of on-line banking in Malaysia	7.19	3.127	.484	.628
Others will know information concerning my on-line banking transactions.	7.23	3.047	.472	.632
Others can tamper with information concerning my on-line banking transactions.	6.89	3.013	.406	.675
It is very easy for my money be stolen if using on-line banking.	6.82	2.513	.560	.571

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
9.38	4.717	2.172	4

```
COMPUTE Risk=Mean(PR1, PR2, PR3, PR5) .
EXECUTE.
```

```
RELIABILITY
/VARIABLES=PC1 PC2
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/STATISTICS=DESCRIPTIVE SCALE
/SUMMARY=TOTAL.
```

Reliability of Perceived Credibility

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	192	100.0
	Excluded ^a	0	.0
	Total	192	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.833	2

Item Statistics

	Mean	Std. Deviation	N
Using the on-line banking systems would not divulge my personal information.	3.35	.856	192
I would find the on-line banking systems secure in conducting my banking transactions.	3.39	.873	192

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Using the on-line banking systems would not divulge my personal information.	3.39	.762	.713	.
I would find the on-line banking systems secure in conducting my banking transactions.	3.35	.733	.713	.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
6.74	2.560	1.600	2

```
COMPUTE Creditability=Mean(PC1,PC2) .
EXECUTE.
```

Assignment 1: Actions: Q6:

```
FREQUENCIES VARIABLES=Gender Department
/ BARCHART FREQ
/ ORDER=ANALYSIS.
```

Frequencies

Statistics

		Gender of users of internet banking	User's departments in the organization
N	Valid	192	192
	Missing	0	0

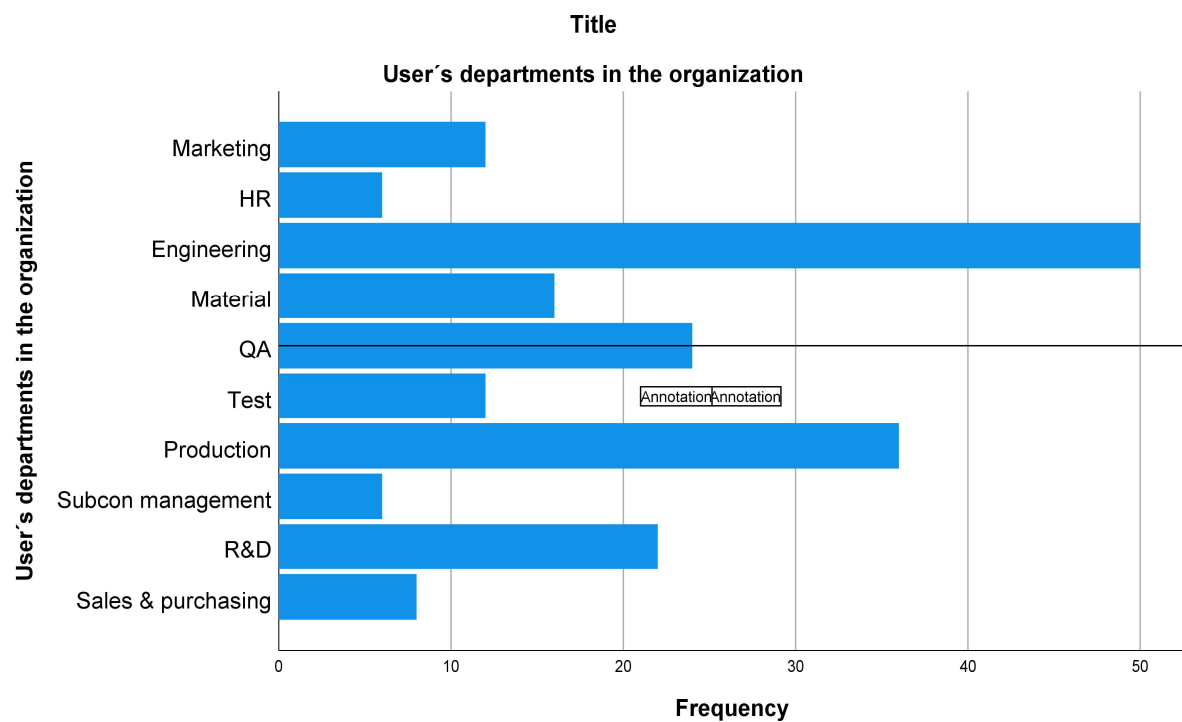
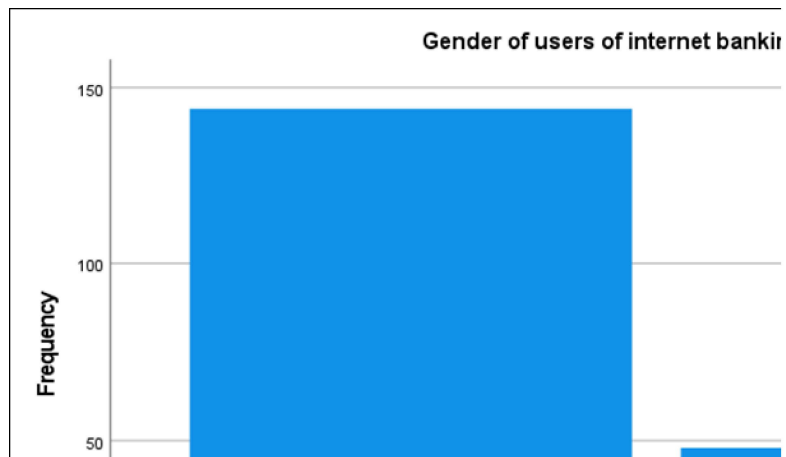
Frequency Table

Gender of users of internet banking

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	144	75.0	75.0	75.0
	Male	48	25.0	25.0	100.0
	Total	192	100.0	100.0	

User's departments in the organization

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sales & purchasing	8	4.2	4.2	4.2
	R&D	22	11.5	11.5	15.6
	Subcon management	6	3.1	3.1	18.8
	Production	36	18.8	18.8	37.5
	Test	12	6.3	6.3	43.8
	QA	24	12.5	12.5	56.3
	Material	16	8.3	8.3	64.6
	Engineering	50	26.0	26.0	90.6
	HR	6	3.1	3.1	93.8
	Marketing	12	6.3	6.3	100.0
	Total	192	100.0	100.0	



Assignment 1: Actions: Q7:

CROSSTABS
/TABLES=Gender BY EducationCAT

```

/FORMAT=AVALUE TABLES
/CELLS=COUNT
/COUNT ROUND CELL.

```

Crosstabs

Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender of users of internet banking * Education categories	192	100.0%	0	0.0%	192	100.0%

Gender of users of internet banking * Education categories Crosstabulation

Count

		Education categories		Total
		Graduates	Post graduates	
Gender of users of internet banking	Female	130	14	144
	Male	40	8	48
Total		170	22	192

```

FREQUENCIES VARIABLES=Intention
/STATISTICS=MEDIAN
/ORDER=ANALYSIS.

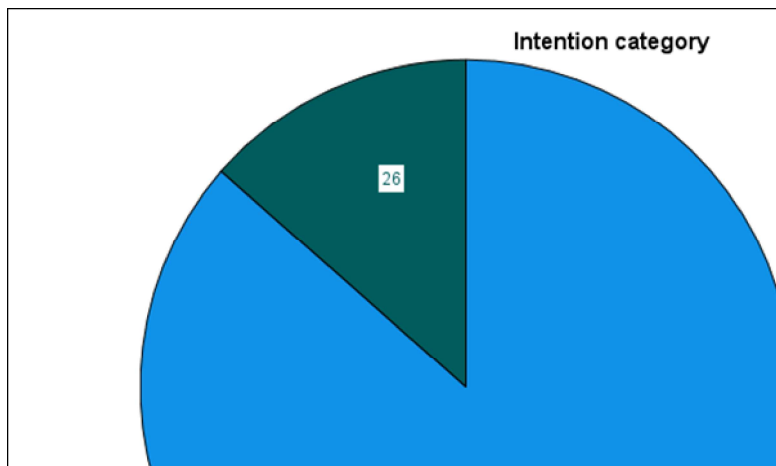
```

Frequencies

Statistics

Intention

N	Valid	192
	Missing	0
Median		4.0000



Q9: Oneway

Descriptives

Intention

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
					Lower Bound	Upper Bound
15 - 25 years	36	3.4861	.27350	.04558	3.3936	3.5786
26 - 35 years	90	3.4722	.42141	.04442	3.3840	3.5605
Above 35 years	66	3.4621	.37785	.04651	3.3692	3.5550
Total	192	3.4714	.38094	.02749	3.4171	3.5256

Descriptives

Intention

	Minimum	Maximum
15 - 25 years	3.00	4.25
26 - 35 years	2.50	4.25
Above 35 years	2.50	4.50
Total	2.50	4.50

ANOVA

Intention

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.014	2	.007	.046	.955
Within Groups	27.704	189	.147		
Total	27.717	191			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: Intention

Tukey HSD

(I) Age category	(J) Age category	Mean Difference (I-J)	Std. Error	Sig.	95% ... Lower Bound
15 - 25 years	26 - 35 years	.01389	.07550	.982	-.1645
	Above 35 years	.02399	.07933	.951	-.1634
26 - 35 years	15 - 25 years	-.01389	.07550	.982	-.1922
	Above 35 years	.01010	.06205	.985	-.1365
Above 35 years	15 - 25 years	-.02399	.07933	.951	-.2114
	26 - 35 years	-.01010	.06205	.985	-.1567

Multiple Comparisons

Dependent Variable: Intention

Tukey HSD

(I) Age category	(J) Age category	95% Confidence . Upper Bound
15 - 25 years	26 - 35 years	.1922
	Above 35 years	.2114
26 - 35 years	15 - 25 years	.1645
	Above 35 years	.1567
Above 35 years	15 - 25 years	.1634
	26 - 35 years	.1365

Homogeneous Subsets

Intention

Tukey HSD^{a,b}

Age category	N	Subset for alpha = 0.05 1
Above 35 years	66	3.4621
26 - 35 years	90	3.4722
15 - 25 years	36	3.4861
Sig.		.942

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 55,514.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

```
T-TEST GROUPS=Gender(0 1)
/MISSING=ANALYSIS
/VARIABLES=Intention
/ES DISPLAY(TRUE)
/CRITERIA=CI(.95) .
```

Q10: T-Test

Group Statistics

Gender of users of internet banking		N	Mean	Std. Deviation	Std. Error Mean
Intention	Female	144	3.4826	.41671	.03473
	Male	48	3.4375	.24462	.03531

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	df
Intention	Equal variances assumed	7.057	.009	.710	190
	Equal variances not assumed			.911	139.118

Independent Samples Test

		t-test for Equality of Means		
		Sig. (2-tailed)	Mean Difference	Std. Error Difference
Intention	Equal variances assumed	.479	.04514	.06357
	Equal variances not assumed	.364	.04514	.04952

Independent Samples Test

		t-test for Equality of Means	
		95% Confidence Interval of the Difference	
		Lower	Upper
Intention	Equal variances assumed	-.08026	.17054
	Equal variances not assumed	-.05278	.14305

Independent Samples Effect Sizes

		Standardizer ^a	Point Estimate	95% Confidence Interval	
				Lower	Upper
Intention	Cohen's d	.38144	.118	-.209	.445
	Hedges' correction	.38295	.118	-.208	.443
	Glass's delta	.24462	.185	-.145	.512

- a. The denominator used in estimating the effect sizes.
 Cohen's d uses the pooled standard deviation.
 Hedges' correction uses the pooled standard deviation, plus a correction factor.
 Glass's delta uses the sample standard deviation of the control group.

```

ONEWAY Intention BY Education
/STATISTICS DESCRIPTIVES
/MISSING ANALYSIS
/CRITERIA=CILEVEL(0.95)
/POSTHOC=TUKEY ALPHA(0.05) .

```

Q11: Oneway

Descriptives

Intention

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
					Lower Bound	Upper Bound
Diploma	34	3.5882	.34751	.05960	3.4670	3.7095
First Degree	136	3.4559	.38716	.03320	3.3902	3.5215
Master Degree	18	3.3889	.36604	.08628	3.2069	3.5709
PHD	4	3.3750	.43301	.21651	2.6860	4.0640
Total	192	3.4714	.38094	.02749	3.4171	3.5256

Descriptives

Intention

	Minimum	Maximum
Diploma	3.00	4.25
First Degree	2.50	4.50
Master Degree	2.50	3.75
PHD	3.00	3.75
Total	2.50	4.50

ANOVA

Intention

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.657	3	.219	1.520	.211
Within Groups	27.061	188	.144		
Total	27.717	191			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: Intention

Tukey HSD

(I) User's Level of education	(J) User's Level of education	Mean Difference (I-J)	Std. Error	Sig.
Diploma	First Degree	.13235	.07275	.267
	Master Degree	.19935	.11059	.275
	PHD	.21324	.20055	.712
First Degree	Diploma	-.13235	.07275	.267
	Master Degree	.06699	.09516	.895
	PHD	.08088	.19247	.975
Master Degree	Diploma	-.19935	.11059	.275
	First Degree	-.06699	.09516	.895
	PHD	.01389	.20972	1.000
PHD	Diploma	-.21324	.20055	.712
	First Degree	-.08088	.19247	.975
	Master Degree	-.01389	.20972	1.000

Multiple Comparisons

Dependent Variable: Intention

Tukey HSD

(I) User's Level of education	(J) User's Level of education	95% Confidence Interval	
		Lower Bound	Upper Bound
Diploma	First Degree	-.0562	.3209
	Master Degree	-.0873	.4860
	PHD	-.3066	.7331
First Degree	Diploma	-.3209	.0562
	Master Degree	-.1797	.3137
	PHD	-.4180	.5798
Master Degree	Diploma	-.4860	.0873
	First Degree	-.3137	.1797
	PHD	-.5297	.5575
PHD	Diploma	-.7331	.3066
	First Degree	-.5798	.4180
	Master Degree	-.5575	.5297

Homogeneous Subsets

Intention

Tukey HSD^{a,b}

User's Level of education	N	Subset for alpha = 0.05 1
PHD	4	3.3750
Master Degree	18	3.3889
First Degree	136	3.4559
Diploma	34	3.5882
Sig.		.527

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 11,685.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

CROSSTABS

/TABLES=Gender BY Intent_category

/FORMAT=AVALUE TABLES

/STATISTICS=CHISQ

/CELLS=COUNT ROW COLUMN TOTAL

/COUNT ROUND CELL.

Q12: Crosstabs

Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender of users of internet banking * Intention category	192	100.0%	0	0.0%	192	100.0%

Gender of users of internet banking * Intention category Crosstabulation

			Intention category	
			Low Intention	High Intention
Gender of users of internet banking	Female	Count	120	24
		% within Gender of users of internet banking	83.3%	16.7%
		% within Intention category	72.3%	92.3%
		% of Total	62.5%	12.5%
	Male	Count	46	2
		% within Gender of users of internet banking	95.8%	4.2%
		% within Intention category	27.7%	7.7%
		% of Total	24.0%	1.0%
Total	Count		166	26
	% within Gender of users of internet banking		86.5%	13.5%
	% within Intention category		100.0%	100.0%
	% of Total		86.5%	13.5%

Gender of users of internet banking * Intention category Crosstabulation

			Total
Gender of users of internet banking	Female	Count	144
		% within Gender of users of internet banking	100.0%
		% within Intention category	75.0%
		% of Total	75.0%
	Male	Count	48
		% within Gender of users of internet banking	100.0%
		% within Intention category	25.0%
		% of Total	25.0%
Total	Count		192
	% within Gender of users of internet banking		100.0%
	% within Intention category		100.0%
	% of Total		100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2- sided)	Exact Sig. (2- sided)	Exact Sig. (1- sided)
Pearson Chi-Square	4.804 ^a	1	.028		
Continuity Correction ^b	3.796	1	.051		
Likelihood Ratio	5.888	1	.015		
Fisher's Exact Test				.029	.019
Linear-by-Linear Association	4.779	1	.029		
N of Valid Cases	192				

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6,50.

b. Computed only for a 2x2 table

Project 1: Q1: Build regression model

GGraph

GGraph

* Chart Builder.

GGRAPH

```

/GRAPHDATASET NAME="graphdataset" VARIABLES=Usefulness Ease_of_Use Intention Control
Risk
    Creditability MISSING=LISTWISE REPORTMISSING=NO
/GRAPHSPEC SOURCE=INLINE
/FITLINE TOTAL=YES
/FRAME OUTER=YES INNER=YES
/GRIDLINES XAXIS=NO YAXIS=YES
/STYLE GRADIENT=NO.

```

BEGIN GPL

```

PAGE: begin(scale(680px,400px)) SOURCE: s=userSource(id("graphdataset"))
DATA: Usefulness=col(source(s), name("Usefulness"))
DATA: Ease_of_Use=col(source(s), name("Ease_of_Use"))
DATA: Intention=col(source(s), name("Intention"))
DATA: Control=col(source(s), name("Control"))
DATA: Risk=col(source(s), name("Risk"))
DATA: Creditability=col(source(s), name("Creditability"))
GUIDE: axis(dim(1.1), ticks(null()))
GUIDE: axis(dim(2.1), ticks(null()))
GUIDE: axis(dim(1), gap(0px))
GUIDE: axis(dim(2), gap(0px))
GUIDE: text.title(label("Scatterplot Matrix perceived usefulness ,perceived ease of
use ",
    ",Intention,Control..."))

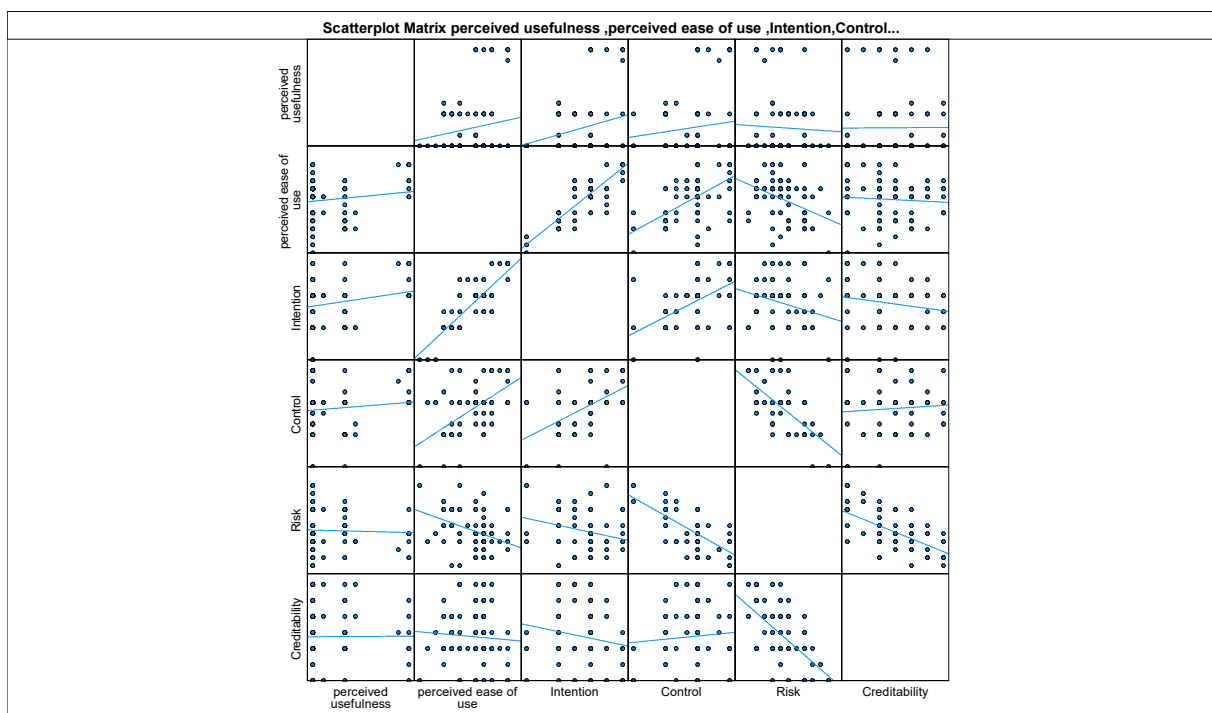
```

```

TRANS: Usefulness_label = eval("perceived usefulness ")
TRANS: Ease_of_Use_label = eval("perceived ease of use ")
TRANS: Intention_label = eval("Intention")
TRANS: Control_label = eval("Control")
TRANS: Risk_label = eval("Risk")
TRANS: Creditability_label = eval("Creditability")
ELEMENT: point(position((Usefulness/Usefulness_label+Ease_of_Use/Ease_of_Use_label+
    Intention/Intention_label+Control/Control_label+Risk/Risk_label+Creditability/Cred
    itability_label)*
    (Usefulness/Usefulness_label+Ease_of_Use/Ease_of_Use_label+Intention/Intention_lab
    el+
    Control/Control_label+Risk/Risk_label+Creditability/Creditability_label)))
PAGE: end()
END GPL.

```

GGraph



Project 1: Q1: Build regression model and test assumptions

```

REGRESSION
/DESCRIPTIVES MEAN STDDEV CORR SIG N
/MISSING LISTWISE
/STATISTICS COEFF OUTS BCOV R ANOVA COLLIN TOL CHANGE ZPP
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Intention
/METHOD=ENTER Usefulness Ease_of_Use Control Risk Creditability D1
/PARTIALPLOT ALL

```

```

/SCATTERPLOT=(*SRESID ,*ZPRED)
/RESIDUALS DURBIN HISTOGRAM(ZRESID) NORMPROB(ZRESID)
/CASEWISE PLOT(ZRESID) OUTLIERS(3)
/SAVE PRED ZPRED ADJPRED MAHAL COOK LEVER ZRESID DRESID SDRESID SDBETA SDFIT COVRATI
O.

```

Regression

Descriptive Statistics

	Mean	Std. Deviation	N
Intention	3.4714	.38094	192
perceived usefulness	2.8917	.61255	192
perceived ease of use	3.6641	.59649	192
Control	3.6484	.49418	192
Risk	2.3438	.54298	192
Creditability	3.36979	.800016	192
Male	.2500	.43414	192

Correlations

		Intention	perceived usefulness	perceived ease of use	Control
Pearson Correlation	Intention	1.000	.339	.784	.464
	perceived usefulness	.339	1.000	.356	.411
	perceived ease of use	.784	.356	1.000	.616
	Control	.464	.411	.616	1.000
	Risk	-.167	-.311	-.397	-.655
	Creditability	-.210	.091	-.067	.056
	Male	-.051	-.134	-.058	-.186
Sig. (1-tailed)	Intention	.	.000	.000	.000
	perceived usefulness	.000	.	.000	.000
	perceived ease of use	.000	.000	.	.000
	Control	.000	.000	.000	.
	Risk	.010	.000	.000	.000
	Creditability	.002	.105	.176	.221
	Male	.239	.032	.212	.005
N	Intention	192	192	192	192
	perceived usefulness	192	192	192	192
	perceived ease of use	192	192	192	192
	Control	192	192	192	192
	Risk	192	192	192	192
	Creditability	192	192	192	192
	Male	192	192	192	192

Correlations

		Risk	Creditability	Male
Pearson Correlation	Intention	-.167	-.210	-.051
	perceived usefulness	-.311	.091	-.134
	perceived ease of use	-.397	-.067	-.058
	Control	-.655	.056	-.186
	Risk	1.000	-.595	.111
	Creditability	-.595	1.000	.094
	Male	.111	.094	1.000
Sig. (1-tailed)	Intention	.010	.002	.239
	perceived usefulness	.000	.105	.032
	perceived ease of use	.000	.176	.212
	Control	.000	.221	.005
	Risk	.	.000	.063
	Creditability	.000	.	.097
	Male	.063	.097	.
N	Intention	192	192	192
	perceived usefulness	192	192	192
	perceived ease of use	192	192	192
	Control	192	192	192
	Risk	192	192	192
	Creditability	192	192	192
	Male	192	192	192

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Male, perceived ease of use , Creditability, perceived usefulness , Control, Risk ^b	.	Enter

a. Dependent Variable: Intention

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	
					R Square Change	F Change
1	.809 ^a	.655	.644	.22743	.655	58.475

Model Summary^b

Model	df1	df2	Sig. F Change	Durbin-Watson
1	6	185	.000	1.433

a. Predictors: (Constant), Male, perceived ease of use , Creditability, perceived usefulness , Control, Risk

b. Dependent Variable: Intention

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.148	6	3.025	58.475	.000 ^b
	Residual	9.569	185	.052		
	Total	27.717	191			

a. Dependent Variable: Intention

b. Predictors: (Constant), Male, perceived ease of use , Creditability, perceived usefulness , Control, Risk

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.138	.401		2.837	.005
	perceived usefulness	.061	.030	.098	2.024	.044
	perceived ease of use	.494	.036	.773	13.605	.000
	Control	.049	.058	.064	.844	.400
	Risk	.119	.061	.170	1.969	.050
	Creditability	-.033	.032	-.070	-1.045	.297
	Male	.005	.039	.006	.136	.892

Coefficients^a

Model		Correlations			Collinearity Statistics	
		Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)					
	perceived usefulness	.339	.147	.087	.800	1.250
	perceived ease of use	.784	.707	.588	.578	1.731
	Control	.464	.062	.036	.327	3.055
	Risk	-.167	.143	.085	.251	3.989
	Creditability	-.210	-.077	-.045	.421	2.374
	Male	-.051	.010	.006	.928	1.077

a. Dependent Variable: Intention

Coefficient Correlations^a

Model			Male	perceived ease of use	Creditability
1	Correlations	Male	1.000	-.115	-.166
		perceived ease of use	-.115	1.000	.205
		Creditability	-.166	.205	1.000
		perceived usefulness	.089	-.162	-.086
		Control	.066	-.339	.419
		Risk	-.111	.140	.748
	Covariances	Male	.002	.000	.000
		perceived ease of use	.000	.001	.000
		Creditability	.000	.000	.001
		perceived usefulness	.000	.000	-8.165E-5
		Control	.000	-.001	.001
		Risk	.000	.000	.001

Coefficient Correlations^a

Model			perceived usefulness	Control	Risk
1	Correlations	Male	.089	.066	-.111
		perceived ease of use	-.162	-.339	.140
		Creditability	-.086	.419	.748
		perceived usefulness	1.000	-.190	-.022
		Control	-.190	1.000	.640
		Risk	-.022	.640	1.000
	Covariances	Male	.000	.000	.000
		perceived ease of use	.000	-.001	.000
		Creditability	-8.165E-5	.001	.001
		perceived usefulness	.001	.000	-3.994E-5
		Control	.000	.003	.002
		Risk	-3.994E-5	.002	.004

a. Dependent Variable: Intention

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	(Constant)	Variance Proportions	
					perceived usefulness	perceived ease of use
1	1	6.110	1.000	.00	.00	.00
	2	.722	2.910	.00	.00	.00
	3	.088	8.345	.00	.01	.00
	4	.046	11.533	.00	.13	.05
	5	.025	15.581	.00	.84	.14
	6	.008	27.433	.01	.01	.79
	7	.001	69.554	.99	.00	.02

Collinearity Diagnostics^a

Model	Dimension	Variance Proportions			
		Control	Risk	Creditability	Male
1	1	.00	.00	.00	.01
	2	.00	.00	.00	.91
	3	.00	.10	.07	.01
	4	.01	.02	.25	.05
	5	.03	.00	.00	.00
	6	.36	.01	.06	.02
	7	.61	.87	.62	.00

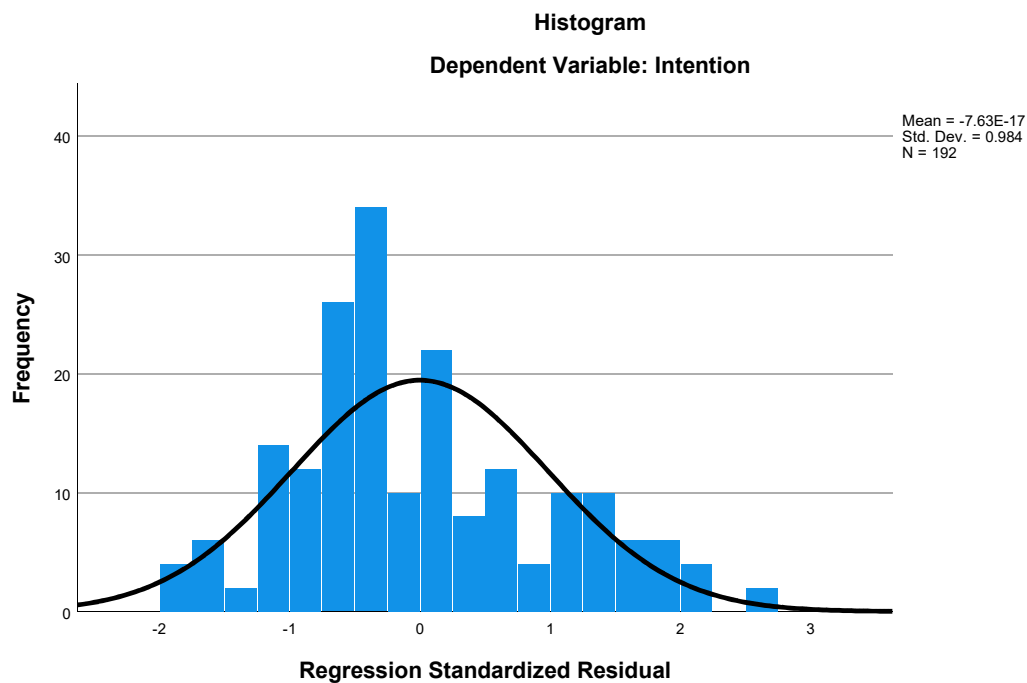
a. Dependent Variable: Intention

Residuals Statistics^a

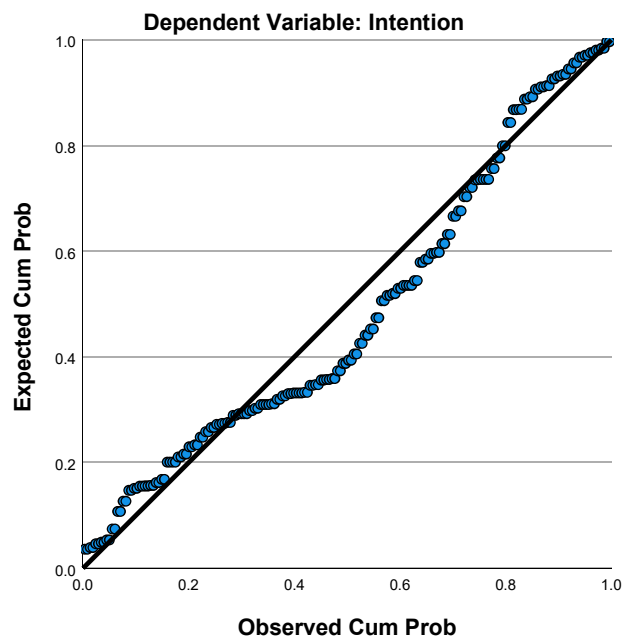
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.7303	4.2387	3.4714	.30825	192
Std. Predicted Value	-2.404	2.490	.000	1.000	192
Standard Error of Predicted Value	.020	.065	.042	.011	192
Adjusted Predicted Value	2.7508	4.2378	3.4719	.30849	192
Residual	-.40915	.61444	.00000	.22383	192
Std. Residual	-1.799	2.702	.000	.984	192
Stud. Residual	-1.832	2.747	-.001	1.003	192
Deleted Residual	-.42428	.63539	-.00059	.23255	192
Stud. Deleted Residual	-1.844	2.798	.000	1.008	192
Mahal. Distance	.532	14.659	5.969	3.615	192
Cook's Distance	.000	.037	.006	.008	192
Centered Leverage Value	.003	.077	.031	.019	192

a. Dependent Variable: Intention

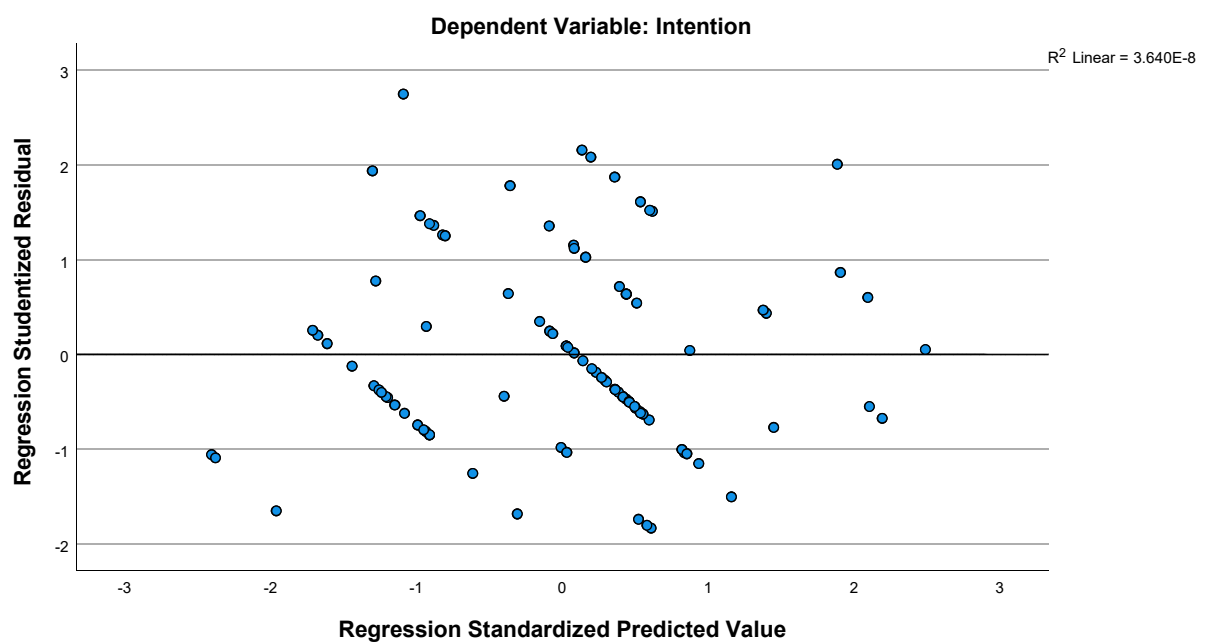
Charts

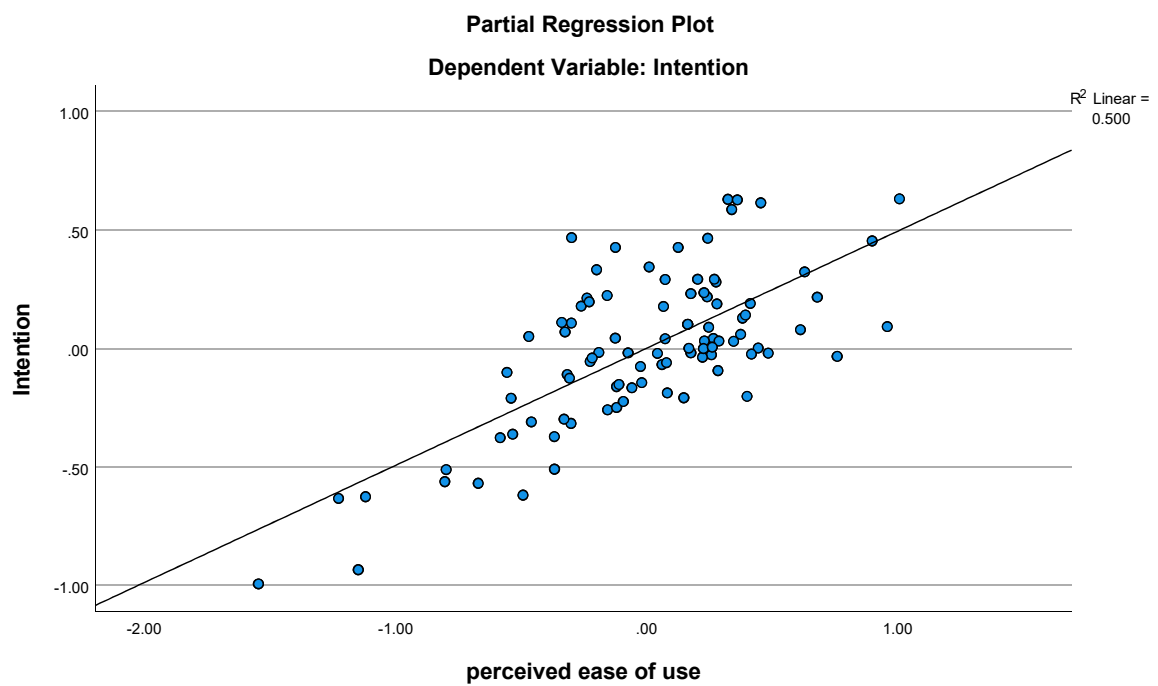
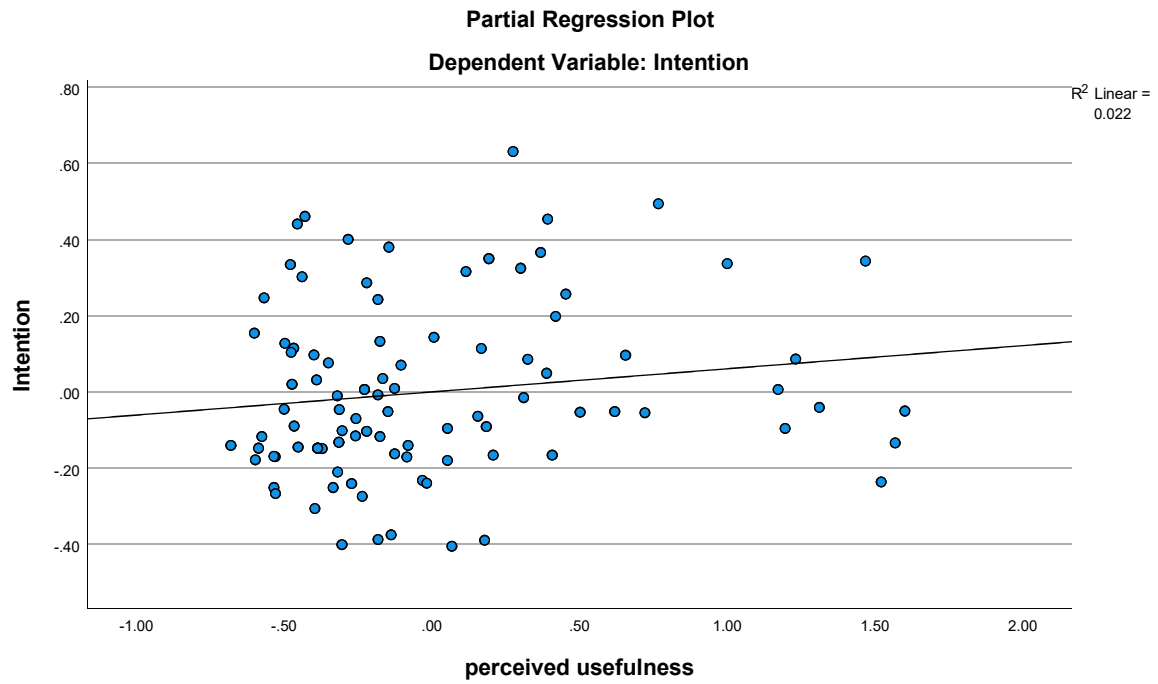


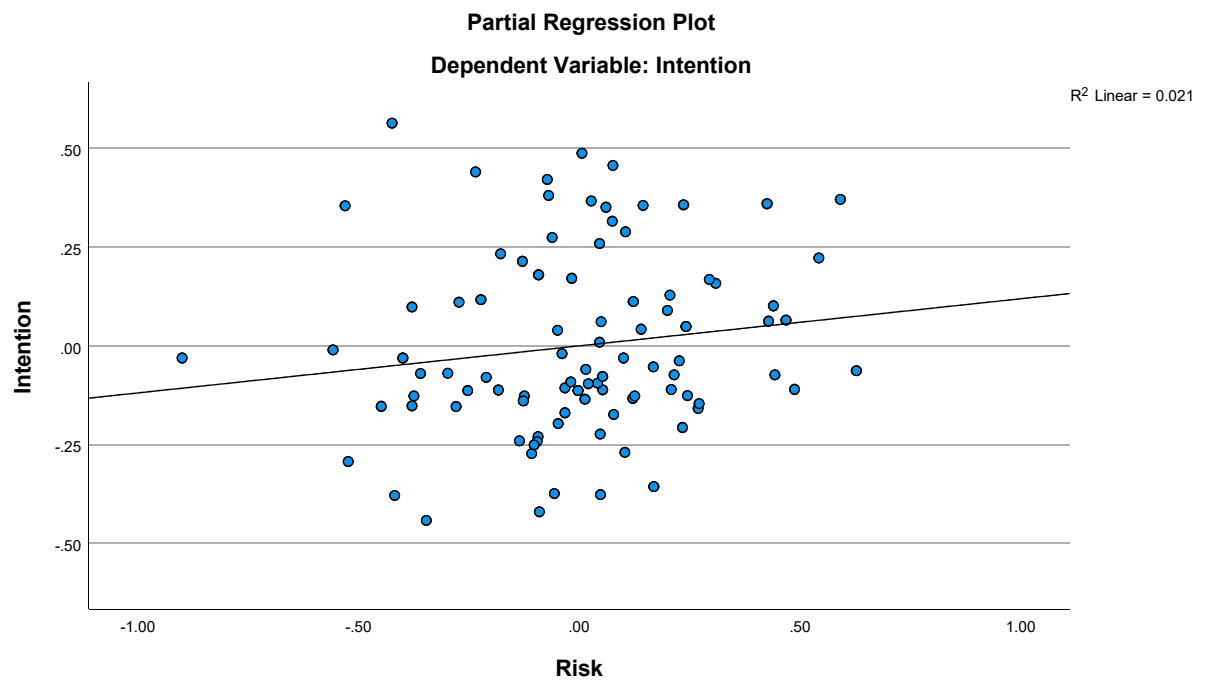
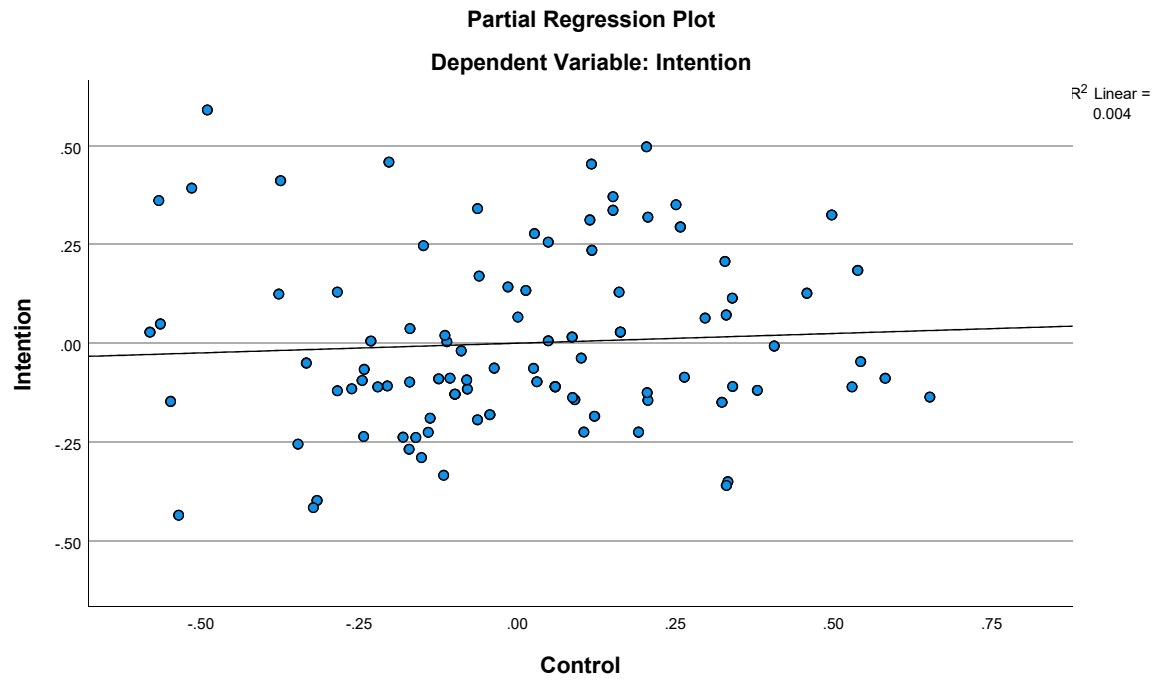
Normal P-P Plot of Regression Standardized Residual

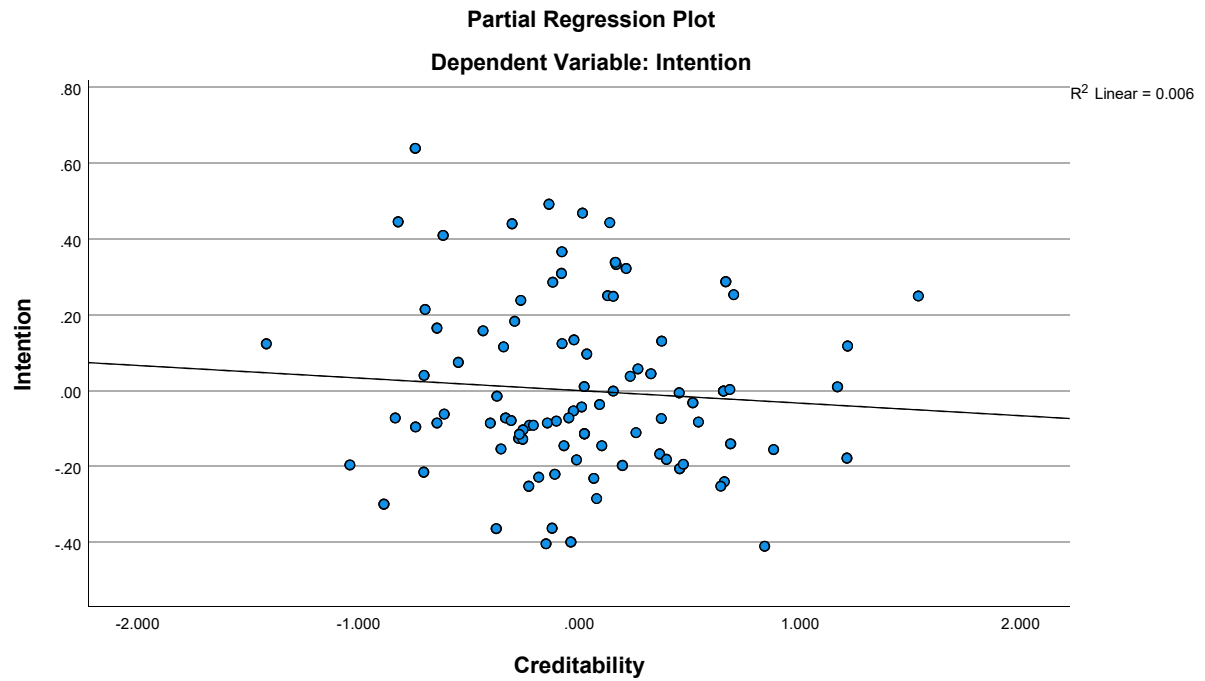


Scatterplot









```
DATASET ACTIVATE $DataSet.
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SAVE OUTFILE='C:\Users\Shaymaa Hamad\Desktop\SPSS project 1\Statistics assignment and
'+
'project\SPSS-Group 43\Cleaned collected data.sav'
/COMPRESSED.
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