

Item Code		Answer Code
AR-VR	<b>Do you have any prior experience working with Augmented Reality (AR) or Virtual Reality (VR) technologies?</b>	
	No	1
	Yes	2
Age	<b>What is your age?</b>	
	18-24	1
	25-34	2
	35-44	3
	45-54	4
	55 and above	5
Gender	<b>What is your gender?</b>	
	Male	1
	Female	2
Education	<b>What is the highest level of education you have completed?</b>	
	Less than high school	1
	High school diploma or equivalent	2
	Bachelor's degree	3
	Master's or Doctorate degree	4
Online - Mobile banking	<b>How familiar are you with online or mobile banking?</b>	
	Very familiar	1
	Somewhat familiar	2
	Not very familiar	3
	Not familiar at all	4

Item Code		Answer Code
<b>Compatibility</b>		
Comp1	Meta-banking will align perfectly with my preferred approach to managing finances.	1. Strongly Disagree
Comp2	Meta-banking will integrate seamlessly with my financial habits.	2. Disagree
Comp3	Using meta-banking will complement my financial management strategies effortlessly.	3. Neutral
		4. Agree
		5. Strongly Agree
<b>Perceived enjoyment</b>		
Enj1	Using a meta-banking platform will be a fun experience.	1. Strongly Disagree
Enj2	Engaging with a meta-banking platform will be enjoyable.	2. Disagree
Enj3	Interacting with a meta-banking platform will be highly entertaining.	3. Neutral
Enj4	Metaverse devices will enhance my financial activities and make managing my money more exciting.	4. Agree
		5. Strongly Agree
<b>Facilitating conditions</b>		
Fcon1	I expect my bank to provide comprehensive training on using meta-banking platforms.	1. Strongly Disagree
Fcon2	My bank provides convenient feedback channels for problems.	2. Disagree
Fcon3	Technicians and bank staff will deal with meta-banking technical problems as soon as possible.	3. Neutral
Fcon4	I have the resources necessary to use meta-banking	4. Agree
		5. Strongly Agree
<b>Personal innovativeness in IT</b>		
Inno1	I am always eager to try out new technologies.	1. Strongly Disagree
Inno2	I enjoy experimenting with new gadgets and software.	2. Disagree
Inno3	I am usually among the first people in my social circle to adopt new technologies.	3. Neutral
Inno4	I find it exciting to explore the potential of new technologies.	4. Agree
		5. Strongly Agree
<b>Perceived ease of use</b>		
PEU1	Most of the meta-banking services will be easy to use.	1. Strongly Disagree
PEU2	It will be easy for me to become proficient in using meta-banking services.	2. Disagree
PEU3	I believe learning to navigate meta-banking services will be straightforward.	3. Neutral
PEU4	Utilizing meta-banking services will not demand significant mental effort.	4. Agree
		5. Strongly Agree

Perceived usefulness		
Perf1	Using meta-banking will enable me to accomplish financial tasks more quickly.	1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree
Perf2	Using meta-banking will enhance my financial management effectiveness.	
Perf3	Meta-banking will improve the quality of my financial transactions and management.	
Perf4	Leveraging meta-banking services will facilitate seamless communication between users and financial institutions.	
Technostress		
Str1	Using meta-banking would make me nervous.	1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree
Str2	I would feel uneasy about using meta-banking technology.	
Str3	Using meta-banking technologies sometimes makes me anxious.	
Str4	I do feel threatened when others discuss metaverse banking.	
Trust in technology		
Trt1	I trust that meta-banking platforms can offer information and services that are in my best interest.	1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree
Trt2	I trust that my personal data will be protected from potential misuse when using meta-banking platforms.	
Trt3	I trust that my privacy will be safeguarded when using meta-banking platforms.	
Trt4	I trust that regulatory authorities will exert effective control over organizations and companies providing meta-banking services.	
Perceived Value		
Val1	Considering the effort I will need to invest, using meta-banking will prove to be advantageous for me.	1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree
Val2	Compared to the time I will need to spend, using meta-banking will be worthwhile to me.	
Val3	Taking into consideration the risks associated with the use of meta-banking, its use for banking services will be worthwhile to me.	
Val4	Overall, the usage of meta-banking will deliver good value to me.	
Meta-Banking adoption intention		
Int1	I will use meta-banking to manage my finances in the future.	1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree
Int2	I will frequently use the meta-banking platform.	
Int3	If provided with the chance, I will actively engage with meta-banking applications.	
Int4	I will commit to actively engaging with the meta-banking system on a regular basis.	