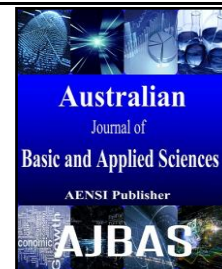




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Assessment of items premeditated for trust philosophies integrated into technology adoption

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ABSTRACT

This study scrutinized well-groomed related technology adoption theories and synthesis related models on trust to provide more complete set precursors that can better explain the intention to adopt internet banking. In consequence, this study focused on examining reliability and validity of the proposed instruments. Quantitative approach through a survey method was utilized with total number of 147 usable questionnaires obtained from Nigerian postgraduate students at University Technology Malaysia and University Tun Onn Malaysia. The Statistical Package for Social Sciences (SPSS) and Analysis of Movement (AMOS) was used to analyze the data. Based on the result obtained in the study, the overall results strongly confirm the reliability and validity of the instruments.

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INTRODUCTION

It is a widely acknowledged fact that the impact of huge electronic technologies in every day transactions cannot be underestimated. Experimental research and physical evidence of electronic technologies provide organizations with ample opportunities to conduct business transactions easily and provide satisfactory service to its customers (Harvey, 2005, Akinola & Iordoo, 2013). Positing a certain opinion that the impact of electronic technologies and exaggerated in the beginning, however, the recent events in the banking industry proved otherwise (Abiola & Adebayo, 2013). This can be understood in the ongoing revolutionary advances in information and communication technology and the emergence of the Internet to enable business activities. Based on the challenge to expand and take over a large part of the banking market, some banks have invested in infrastructure to enlarge their markets and geographic coverage. The other is a more revolutionary approach to providing banking services over the internet, without the slightest doubt, the appearance of online banking has encouraged banks to reorganize the importance of information technology (IT) strategies in order to continue competitive (Donnelie & Tinashe, 2013). Previous scholars unanimously confirmed that the banking industry is among the sectors that have seen a significant impact of electronic technology (Odior

& Richard, 2013). The adoption of technology, particularly internet banking services in daily transactions for customers more than just a complement to conventional banking, but has led to the realization of bank customers over the Internet as a means of modern banking and promoted online banking strongly to a change in the banking behavior of consumers.

The central bank of Nigeria (CBN) introduces economic and monetary policy as a guideline for banking activities in Nigeria reforms, the practice of reform Nigeria's 22 banks with a strong and reliable against 89 banks that already exist. Banks surviving from the recapitalization exercise included heavily on the use of communications technology (ICT) and information platform to achieve effectiveness and efficiency of the banking system (Oni & Ayo, 2010). The results showed that with the improvement of technological development and the provision of basic infrastructure will be improving the increase of banking services through the public Internet with a decrease in the amount of currency in circulation (Stephen & Ikpefan, 2012).

In terms of technical study Shrivastav (2013) stated that Nigeria occupies 8 ranked among the top10 countries with the largest number of Internet users (International Telecommunication Union (Geneva). Thus, adding more to the fact that the facilities and infrastructure are in place. In spite of the recent support by the Nigerian channels of

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electronic banking services, and in practice, and the adoption of Internet technology crawls between banks and customers in Nigeria, while others, such as increasing ATM, POS was the adoption during the year 2013 (Oni & Ayo, 2010, Ayo *et al.*, 2011; Omotunde *et al.*, 2013).

This study aimed to determine the relationship between banking trust online in Nigeria. The first part of the study of literature and previous factors adequately affecting online banking in Nigeria (AliSaleh & Khalil, 2013, Al-Gahtani *et al.*, 2010, Ayo *et al.*, 2011, Abu-Shanab, & Pearson, 2009). The current study conducted a pilot study to examine the reliability and validity of the instruments on the basis of review and scrutiny of the precursors for the trust models and the adoption of technology (online banking). The main scientific objectives are: To identify the factors that are important in explaining the intention to use online banking in Nigeria, to reconsider theories to accept technology, and to integrate trust to adopt the philosophy of technology.

Theoretical Background:

The conceptual stage of the study focused on several theories and models of technology adoption models and trust to online banking, which was established on a large scale. Theories and models of the audit are: the theory of diffusion innovation (Rogers, 1983), reasoned action theory (Fishbein & Ajzen, 1975), Theory of Planned Behavior (Ajzen & Fishbein, 1980), acceptance of the technology model (Davis, 1989), unified theory of acceptance and use of technology (Venkatesh *et al.*, 2003) and the theory of decomposing planned behavior (Taylor & Todd, 1995a).

Theory of diffusion originality:

The theory is based on the earliest to accept the technology on (Rogers, 1983) theory of publishing innovation. According to this theory, the adoption of the innovation process is the uncertainty about the new technology; individuals will gather and synthesize information about the use of technology. Rogers' (1983) five characteristics of innovations that constantly adoption of technology affect as follows: The relative advantage as the degree to which perceived heresy to be an increase in the current offers definition, the study indicates compatibility as the extent to which innovation is heresy to fit with the habits and practices adopted by the potential and ease of use to be a degree of innovation, which is as complex to use, and this should be seen any acceptance of the technology and its implications, as well as that, and portability as a note to the degree that the results of the study of innovation can be observed by others. Thus, in conclusion, trialability indicates the degree to which innovation can be tested satisfactorily before adoption.

Reasoned Action Theory:

The theory of reasoned action (TRA) was propounded by Fishbein & Ajzen (1975). TRA looks at beliefs within the individuals to explain adoption behavior (Frambach & Schillewaert, 2002). TRA has embraced the four general concepts that are: (a) the actual behavior (b) behavior intention (c) position (d) Subject to the base. Attitude toward the behavior stands as the reflections on the assessment of an individual or a general feeling towards the target behavior. Subjective norm refers to individual's perceived social pressure to perform or not. Normative beliefs indicate one standard view to convince opinion between the reference groups, while the motivation to comply shows how the people want to comply with the wishes of the other reference (Frambach & Schillewaert, 2002). Behavioral intention identifies factors influencing perception of the people in the use of a particular system, which can justify a private target value in the acceptance of this technology. Intention captured the motivational factors that influence a behavior and actual behavior stands to be assumed from behavioral intention. Conclusively, attitude in reasoned action theory is not affix to any particular set of beliefs (Ajzen & Fishbein, 2004).

Theory Of Planned Behavior:

The theory of planned behavior (TPB) is an extension of the theory of reasoned action (Ajzen & Fishbein, 1980). TPB added a supplementary belief (that is., perceived behavioral control) to give explanation on behavioral intention. Theory of Planned Behavior (TPB) is an extension of the theory of reasoned action (Ajzen, 2002). TPB added a supplementary belief (ie, perceived behavioral control) to give an explanation for the behavioral intention. Thus, TPB three independent determinants supposed intention: attitude toward the behavior, subject normative, and consider behavioral control (Ajzen, 2002).

The beliefs, attitude toward the behavior and subject normative are alike to TRA. Behavioral intention refers to the subjective possibility of individual's involvement in any behavior (Ajzen, 1991). Ajzen behavioral model requires the target to be specific as possible, including the time and the behavior if appropriate, and the context. Indicate behavioral control is seen to visualize individual or complicatedness of ease on the performance of the target behavior (Ajzen, 2011).

Technology Acceptance Model:

Acceptance model theory also adopted the theory of reasoned action (TRA). TAM proposes two beliefs (that is., perceived usefulness and perceived of use) to predict on an individual attitude towards the use of technology. Perceived usefulness explain an extent to which a person can accommodate a

particular system to enhance functionality. Perceived ease of use states an extent to which a person believes that using a particular system in the free will of the effort.

TAM also assumes that external variables such as the characteristics of the system, training, documentation, and user support may affect both ease of use and perceived usefulness (Davis, 1989). The study also realized that the perceived usefulness had a much greater correlation with the use of behavior did not consider ease of use. After that, TAM has been tested on techniques such as voice mail, e-mail, software, groupware, and World Wide Web, despite the fact that several studies centered on testing the robustness and validity of the survey instrument used by Davis *et al.*, (1989)

Unified Theory of Acceptance and Use Of Technology:

Unified theory of acceptance and use of technology (UTAUT) model strengthen previous studies related to TAM (Venkatesh *et al.*, 2003). The study seeks to clarify the user's intentions for the use of any technology and the use of behavior consequent. Theory assumes that the four infrastructures, and this is expected performance, effort expectancy, social influence, and the conditions that facilitate the direct determinants of behavior use (Venkatesh *et al.*, 2003). UTAUT frame captures all of the positive and negative indicators necessary for the TRA, TAM, TPB and models and IDT (Venkatesh *et al.*, 2003). UTAUT provide a useful tool for managers to measure the chance of success in research and new technology and helping them to identify the drivers of acceptance for them to propose interventions to groups of users, which may be less inclined to adopt and use of contemporary systems. It consists of two determinants, that is, the expected performance, effort expectancy, effort expectancy, which directly affect the intention to use that have a direct impact on the use of technology.

Decomposed Theory of Planned Behavior:

Theory decomposed planned behavior (Taylor & Todd, 1995a) combining the collective areas of the TPB (Ajzen, 1991) with certain areas of the IDT (Roger, 1983) for the establishment of this position, subjective norm and control perceived behavioral manipulation intention to adopt the technology. DTPB studying builds two main are: (a) self-efficacy, (b) the necessary resources to facilitate conditions. Taylor & Todd (1995b) define self-efficacy as per requirement perspective effort and individuals look to ease the completion of this task is the opinion of individuals and their ability to facilitate conditions as the perception that the resources will be available to complete the task. The benefit seen resident of colleagues, and the position and the effects associated with higher largely to a personal standard, self-efficacy and facilitating

conditions-based resources were important determinants of the perceived behavioral control. Attitude, subjective norm, and perceived behavioral control show.

Teo & Liu (2005) trust model:

Trust Model by Teo & Liu (2005) identifies some attributes of trustee (internet service provider) such as, reputation, size, multi-channel integration, system assurance and characteristics of the trustor (individual's propensity to trust). Teo & Liu (2005) suggests that buyer's perceptions of seller's reputation, system assurance (institutional based trust), multi-channel integration and sizes constitute factors of trustworthiness' and they are positively linked to trust. It also shows a model that individual trust toward Internet service provider was negatively associated with the perception of the risks involved in terms of the transaction with the internet provider.

Mayer et al (1995) trust model:

Mayer *et al.* (1995) identified the ability, benevolence and integrity as an internet service provider to generate trust/confidence. Although several factors have suggested through various researchers in social psychology, and the ability, benevolence, and integrity has been known as the three characteristics of a trustee in order to establish trust (Mayer *et al.*, 1995). And (ability, benevolence, and integrity) of the three main factors that have been identified by Mayer *et al* (1995) model and vital in the development of confidence in the Internet service for banking customers.

Brian et al. (2003) trust model:

Trust model focuses on building self-reliance in any organization, and confirmed this model. Market orientation, and trust technology and experience on the Internet, and customer attitudes, and quality of web-site as a vital consideration in building confidence in the organization. This staining to online banking and customers who believe that the Bank effective and reliable technology application will develop confidence in internet banking, and this can affect the customer's use of service. Similarly, the website quality and a positive experience for customers build confidence in users (Malek & Kamariah, 2011). Brian *et al* (2003) does not take into account the trustworthiness institution and ensure that have a significant impact on building customer buoyancy (Ayo *et al.*, 2011)

McKnight et al. (2002) trust model:

McKnight *et al.* (2002) developed a model of trust development which indicates that disposition to trust, institutional based trust and interpersonal based trust influence intention to adopt technology. Disposition to trust means the extent to which one displays a consistent tendency to be willing to depend on general others across a broad spectrum of

situations and persons. Institutional-based Trust means one believes, with thoughts of comparative safety measures, that constructive conditions are in place, are conducive to situational success in a risky endeavor or aspect of one's life (Nor Khalil & Pearson, 2008; McKnight *et al.*, 2011).

However, trust-based institutional affect personal confidence by making the trustor feel more comfortable around others confidence in the situation. Institutional trust based on two sub-structures, structural and circumstantial ensure normal life. Structural guarantee means one can safely believe that the protective structures - guarantees, contracts and regulations, pledge, and recourse to the law, processes, or procedures - are in place that are conducive to situational achievement (Yousafzai *et al.*, 2005).

Situational Normality means one strongly believes that the situation in a risky business enterprise is usual or favorable or conducive to situational success neither (Nor Khalil & Pearson, 2008). There are still limited studies in the area of Internet banking adoption, particularly in the Nigeria context (Odior & Banuso, 2012, Onyedimekwu & Kepeghom 2013, Abiola & Adebayo, 2013). As a result, in attempting to capture the previous circumstances that predict and elucidate individuals' behavior and technology practice, this present study provides supplementary analyses and comparison of factors pedestal on the various theories and models well thought-out for the present study. In the meantime, Figure 1: indicated methodological framework on model of trust.

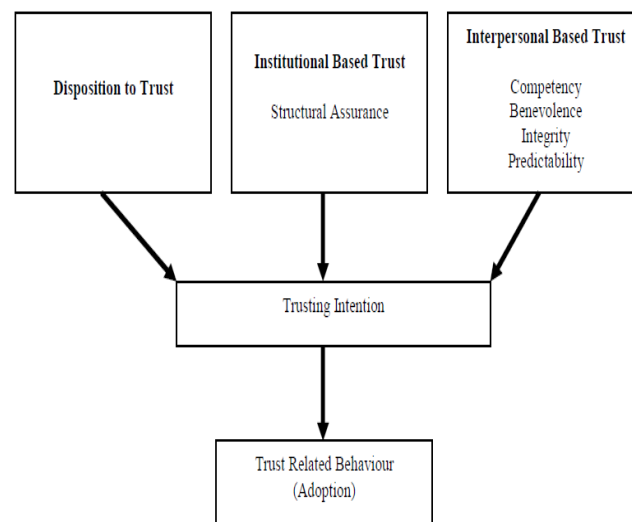


Fig. 1: Methodological framework on trust

Model (T-Ta) And Propositions:

Integrative proposed (TA-TA) model is supposed to predict the adoption of technology-related behavioral intention individuals to adopt any technology. Disintegration of the attitudes, normative and behavioral control in a multi-faceted structure builds beliefs based on synthesized relevant to accept the technology and survey results theories factors. The multi-dimensional structures are attitude, subjective norm, and behavioral control and of course trust). The trust is used to assign references related to the decomposition of the construct and as a determinant to examine the perception of professionals in terms of building confidence in the belief of the adoption of the technology. The following subsections discuss the arguments and

support for each integrated building (T-TA) model to adopt internet banking in Nigeria. Figure 2: indicates the research model and hypotheses for (T-TA) model.

The constructs began with core constructs namely: attitude, subjective norm, perceived behavioral control and trust, later in the process followed the sub constructs followed (that is, relative advantages, compatibility, ease of use, and triability disintegrated on attitude; social influence from friends, family and peers/colleagues disintegrated on subjective norm, Resource facilitating condition and self-efficacy disintegrated on behavioral control and disposition of trust, structural assurance, competency, benevolence, integrity and prediction disintegrated on trust

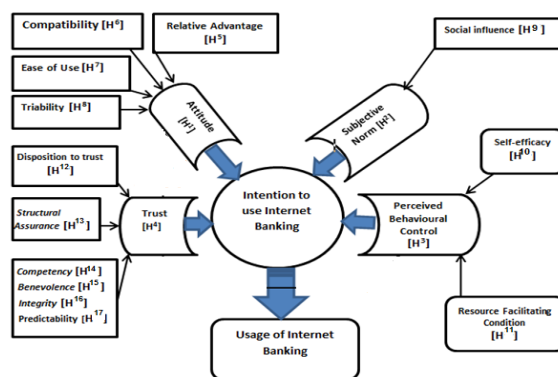


Fig. 2: Proposed integrative (T-TA) model

Hypotheses:

This study measured the impact of the attitude on the intention to consider the point of banking via internet. The results of this research done by Lin (2011), Nor Khalil & Pearson (2008), Zhang & Aikman (2007) support the study of attitude towards the adoption of banking services via internet by customers greatly affect their tendency to adopt the technology. In this case, it can be understood that a positive attitude toward a particular technology will result in potential users, especially bank customers to accept or use of technology. This leads to,

H¹: *Attitude about internet banking absolutely affects the intention to use the technology.*

Researchers such as (Alsajjan & Dennis, 2010, Zhou *et al.*, 2010, Lee, 2009) studies that focused on online buyers show a significant impact on the subjective norm in personal tendency to engage in deals via electronic banking services. They have also shown agreement for the notion that subjective norm is a predictor of behavioral propensity (Venkatesh *et al.*, 2003). Thus; it led to,

H²: *Subjective norm absolutely affects the intention to use internet banking.*

Previous studies investigated the positive impact of perceived behavioral control on technology adoption (Taylor & Todd, 1995a, 1999b; Ramayah *et al.*, 2009; Yen *et al.*, 2010). The studies recommend that behavioral control confirm a positive impact on the intention of the use any form of technology. Thus, this leads to, **H³:** *Perceived behavioral control absolutely affects the intention to use Internet banking.*

Trust considered noteworthy in the Internet banking environment. In the investigation of the adoption of banking via internet, Suh & Han (2002) reported that trust had a positive impact on the adoption of banking via Internet. According to Lee (2009) who stated that trust from the point of view of security and privacy is a risk of the presence of the primary constraints to accept banking via internet. In this study, this current study also assumes that the individual's level of trust in the security of transactions relating to banking via internet will affect his or her intention to use banking services. Thus, this leads to,

H⁴: *Trust absolutely affects the intention to use Internet banking.*

The impact of relative advantages on attitude has also been confirmed in researches linked to the Internet sphere of influence (that is., AliSaleh & Khalil, 2013, Lin, 2011, Yi *et al.*, 2006, Wu & Wang, 2005, Suh & Han, 2002). Sohail & Shanmugham (2003) stressed that the users of internet banking have more positive attitude toward the technology benchmarked to non-adopters. They opine that users perceived the service to be comfortable. This present study also theorizes the position of comparative advantage effect. Thus, leads to

H⁵: *Relative advantage of using internet banking absolutely affects the attitude towards using the technology.*

Based on and their positive argument and findings, AliSaleh & Khalil (2013), Lin (2011), Nor Khalil & Pearson (2008), this current study expect individuals who assume online banking via internet is in line with the possible values that have a positive attitude towards the use of technology. Thus, it led to,

H⁶: *Compatibility of using internet banking with one's standard absolutely affects the attitude toward using the technology.*

Ease of use as a criterion which displays the individual that the implementation of the structures will be free from physical and mental try (Davis, 1989). Several studies with similar results (AliSaleh & Khalil, 2013, Lin, 2011, Nor Khalil & Pearson, 2008) confirmed that each of the individual who is seen online banking is easy to use will have a positive attitude towards the adoption of the technology. Thus, this has led to

H⁷: *Ease of use of using internet banking absolutely affects the attitude toward using the technology.*

Triability is the level at which the new technology can be tested on a limited basis (Rogers, 2003). Many researches that are in support of this argument are (AliSaleh & Khalil, 2013, Moghavvemi *et al.*, 2012; Lin 2011; Ozaki, 2011; Al-Ghaith *et al.*, 2010; Nor Khalil & Pearson, 2008). Thus, this leads to

H⁸: *Trialability of internet banking absolutely affects the attitude toward using the technology.*

Subjective norm is a point of view of the individual and social pressures to implement or not to adopt the innovation. Results from studies stated that normative social influence occurs when individuals conform to the expectations of others (AliSaleh & Khalil, 2013). From the literature above studies, this study anticipated three references of social influence groups namely: friends, family and colleagues/ peers) who may have an effect on individuals' perceived social pressure (that is., subjective norm) on whether to adopt the internet banking or not. Thus, this leads to

H⁹: *Social groups influence using internet banking absolutely affect subjective norm.*

Behavioral control can be considered as the perception of one individual's ability to implement the reaction (Baraghani, 2008). Authors conceptualized and decompose perceived behavioral control into self-efficacy and resource facilitating conditions (AliSaleh & Khalil, 2013). Venkatesh *et al.* (2003) found that the conditions to facilitate technology greatly influenced perceived behavioral control. Therefore, this study assumed that self-efficacy and resources to facilitate the conditions will affect the perceived behavioral control. This leads to the following,

H¹⁰: *self-efficacy absolutely affects perceived behavioral control of using internet banking.*

H¹¹: *Resource facilitating conditions absolutely affect perceived behavioral control of using internet banking.*

McKnight & Chervany (2001) offer a typology of trust in e-commerce customer relationships. The components are disposition to trust, institution-based trust, and trusting beliefs (interpersonal trust). Nor Khalil & Pearson (2008) study of internet banking adoption supported aforementioned. Thus, this study also hypothesize that there is an affirmative relationship between disposition to trust and trust. This leads to

H¹²: *Disposition to trust will absolutely affect trust beliefs.*

In addition, Institutional trust is divided into: situational normality and structural assurance. Situational assurance reflects the security one feels about a situation because of guarantees, safety nets, and other structures (Metehan & Yasemin, 2011) which were consistent with their findings. In the context of Internet banking, structural assurance stands more important in terms of guarantees, technological and legal safeguards build the trust level. Based on the stated above led to the next hypothesis:

Hypothesis 13: Structural assurance absolutely affects trust beliefs

Interpersonal trust or trusting beliefs refers to the trustor's perception that the trustee has attributes that are beneficial to the trustor (McKnight *et al.*, 2011;

McKnight *et al.*, 2002) Various types of trusting beliefs have been used in the literature, but four mostly utilized are competence, benevolence, integrity and predictability (Gefen *et al.*, 2008). In a study attempting to interpret dimensions of consumers trust in a related technology, Ali Qztunen (2013); Nor Khalil & Pearson (2008) suggested that perceived competence, integrity, predictability and benevolence of an internet vendor significantly influence the over trust of the customers. Thus, this led to

H¹⁴: *Perceived competence absolutely affect trust.*

H¹⁵: *Perceived benevolence absolutely affect trust.*

H¹⁶: *Perceived integrity absolutely affect trust.*

H¹⁷: *Prediction ability absolutely affects trust.*

Additionally, this study attempted to examine whether there is relationship between disposition to trust and integrity to trust and structural assurance and predictability to elucidate additional justification on trust beliefs and intention to adopt the technology. Several literatures have established the influencing role of trust in the intention to accept internet banking (Ha & Stoel, 2009; Baraghani, 2008; Wang & Emurian, 2005). This leads to

H¹⁸: *Disposition to trust and integrity has significant relationship to trust belief*

H¹⁹: *Structural assurance and predictability has significant relationship to Trust beliefs.*

Methodology:

The literature examined five core factors (that is, trust, attitude, subjective norm and behavioral control) as dependent and intention to use internet banking stands as independent factors. Nigerian post graduate students in to Malaysian universities (University Technology Malaysia and University Tun Hussein Onn Malaysia) were considered appropriate and used to solicit the instruments. Nigerian postgraduate students in both universities represent six geographical regions in Nigeria, namely North-west, North-central, Northeast, South-west, South-east and South-south and familiar with banking systems. The Statistical Package for Social Sciences (SPSS) and Analysis of Movement (AMOS) was used to analyze the data.

Research Tool

Based on the recommendation of expertise and experience scholars, questionnaire was designed upon the review of the literature. Section A to Section G of the questionnaire comprises of 105 questions regarding the dependent and independent factors to determine individuals' intention to adopt internet banking system in developing countries (Nigeria). Section (A) questions were related to respondents' demographic such as gender, age, and education. The main concern focus on section (B) to

(G) questions related to the proposed 17 precursors factors including trust beliefs hindering Internet banking.

The answers were collected on five point liker type scale ranging from strongly disagree to strongly agree (1. strongly disagree, 2. disagree, 3. neutral, 4. agree, 5. strongly agree).

Section (B) measure individuals' belief in respect of internet banking system, via relative advantages, ease to use, compatibility, and triability with makeup of 20 questions, the instrument emerged based on Lin (2011); AliSaleh & Khalil (2013).

Section (C) measures the availability of technical infrastructure, self-efficacy and resource facilitating condition in adopting internet banking system, with total number 10 questions, instrument emerged based on Ankit & Bisht (2013); Yu Chian-Son (2012).

While, Section (D) measure the facts social group may influence individuals' intention to adopt internet banking system. The factors employed for the agreement/disagreement of the statement are friends and family, which comprises of 12 questions; instrument emerged based on Ankit & Bisht (2012).

Furthermore, Section (E) has total number of 28 questions to measure individuals' beliefs relating to trust, this comprises of disposition to trust, structural assurance, competence, integrity, benevolence, and predictability, instrument emerged based on (Nor Khalil & Pearson, 2008; Lin, 2011; McKnight & Chervany, 2001). In conclusion,

Section (F) measures individuals' trust on ability to adopt and perception of influence toward internet banking adoption, this comprises of trust, attitude, perceived behavioral control, and subjective norm with total number of 20 questions, instrument emerged based on (Nor Khalil & Pearson, 2008; Baraghani, 2008; AliSaleh & Khalil, 2013).

Conclusively, Section (G) measures the dependent factor, that is., individual behavioral intention to use internet banking system and comprises of 5 questions (Solomon *et al*, 2013; AliSaleh & Khalil, 2013)

Reports Analysis on Validity and Reliability:

Conclusively, analysis of this study was based on 47 usable questionnaires and total number of 95 instruments was subjected to reliability and validity test With SPSS 22 for Windows and sample demographic was also reported. Factor extraction was elicited on 95 Items with principal component extraction and factor loading of less than 0.5 specifications. As for formation validity, value of KMO (Kaiser-Mayer-Okin) and Bartlett Sphericity Test to measure and tests the correlation among precursor with 0.60 above as acceptance level for this study.

All items validated achieved the requirements. The Cronbach's Alpha- a tool for measuring the reliability or internal consistency of a psychometric test scores (Lance *et al.*, 2006) was determined through SPSS. All Cronbach's alpha coefficients are above 0.70, expect that of perceived probability that was moderately considered, Cronbach's alpha coefficients of 0.637. Table 1: Indicated summary of validity and reliability results. Precursors are coded as Relative Advantage (REVAN), Ease of use (EASU), Compatibility (COMP), Triability (TRIAB), Self efficacy (SELFEF), Facilitating Condition (FACON), Social Influence (SOCIN), Disposition to Trust (DISPTOT), Structural Assurance (STRUSUANZ), Competency (COMP10), Benevolence (BENVOL), Predict-ability (PREDIC), Integrity (INTEG), Trust (TRUS), Attitude (ATTUD) Behavioral Control (BEHVOR), Subjective Norm (SUBNOR), Intent to use (INTO10).

Table 1: Validity and Reliability Reports (n=147)

Precursors	Factor loadings	Cronbach's alpha	KMO
REVAN	0.84-0.89	0.94	0.85
EASU	0.71-0.78	0.78	0.79
COMP	0.85-0.92	0.89	0.87
TRIAB	0.91-0.94	0.91	0.84
SELFEF	0.87-0.89	0.94	0.92
FACON	0.74-0.87	0.81	0.88
SOCIN	0.80-0.93	0.93	0.76
DISPTOT	0.87-0.96	0.85	0.76
STRUSUANZ	0.91-0.98	0.95	0.84
COMP10	0.78-0.81	0.79	0.87
BENVOL	0.74-0.79	0.82	0.89
PREDIC	0.73-0.88	0.69	0.82
INTEG	0.85-0.91	0.90	0.78
TRUS	0.89-0.98	0.83	0.89
ATTUD	0.90-0.95	0.85	0.90
BEHVOR	0.82-0.90	0.87	0.84
SUBNOR	0.78-.094	0.96	0.88
INTO10	0.93-0.97	0.94	0.92

Sample Demographic:

Based on 147 usable questionnaires, approximately 83 percent of the respondents were male and 17 per cent were female, while their age ranged from 20 to 56 above. The study reported 59.5 percent for category of age 20-35, while age 36-55 indicated 32 percent and 8.5 per cent indicated categories of age ranging from 56 and above. However, for the purpose of the validating and examining the internal consistence, study limit the analysis to exploratory factor loading and Cronbach's alpha reports to justify the reliability and validity of the instrument proposed.

RESULTS AND DISCUSSIONS

The entire instrument achieved the exploratory factor analysis requirement level with specification of principal component extraction, rotation and threshold of dropping instruments with factor loadings less than 0.5. Moreover; reliability stands on Cronbach's alpha recommendation (Cronbach & Shavelson, 2004)

The internal consistency was measured using Cronbach's alpha be greater or equal to, 0.70 for an acceptable scale, and 0.60 for a scale for exploratory purposes (Lance *et al.*, 2006).

The entire 147 respondents used for this pilot study were considered to justify the clarity and understanding of the instruments in terms of grammatically errors and logically reasons. The results averagely elicit the gender levels of Nigerians studying abroad, indicating low frequency on female and age 56 in this study could be traced to inconveniences leaving his family to study abroad. In view of the fact that it was a pilot study to confirm the validity and reliability of the instruments, the sample size in this study was not enough to examine the hypotheses. The hypotheses of internet banking adoption will be examined in the next phase of the study.

Conclusion:

In nutshell, respondents' views on the appropriate length and optimum response time are taken into consideration during final questionnaire preparation. The questionnaire will be administered to a larger population for data analysis and investigate the hypotheses of internet banking adoption. Since the main statistical approaches to the study stand to be structural equation modeling (SEM) with AMOS. Thus, there should screening on the instruments before generalization of the study. The findings of the main study could help the banking industry to understand the potential of scholars embracing internet banking. Alongside, banking industry can focus on factors such as trust philosophies affirmed by several studies to build up their service and exert a pull on customers.

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