

CHAPTER THREE

METHODOLOGY

This chapter describes: (1) the subjects, (2) the materials, (3) the procedures used in the collection, and (4) the data analysis.

3.1 SUBJECTS

The population in this study was civil servants working for OCSC. The sample group consisted of 100 male and female civil servants with different backgrounds. The questionnaires were distributed by using quota and snowball sampling technique in order to gain data.

3.2 MATERIALS

Books, documents and relevant studies were used to formulate the questionnaire (the research instrument of this study) which was divided into 3 parts as following:

- Part 1: Demographic profile

This part composed of four close-ended questions and two open-ended questions, which asks about the general information and profile of respondents, such as gender, age, education and income per month.

- Part 2: Basic knowledge and behavior about e-banking

12 close-ended questions in this part were created in order to find information about respondents' knowledge and behavior toward e-banking. The researcher did not intend to use this part to educate the respondents, but to confirm that they know the real meaning of e-banking. Also, relevant behavior of respondents will benefit the study quite a lot because it might imply the attitudes of the sampling group toward this service. Besides, this part would be used as supporting reasons in order to verify the accuracy of findings.

- Part 3: Attitudes of mature consumers toward E-banking

This part was divided into 7 parts with a 30 questions in total in order to investigate the attitude and reasons for electronic adoption or resistance by the sampling group. These questions were grouped by main attitudes toward factors

e-banking as following: convenience, easiness, time savings, compatibility and safety, including other relevant attitude. The Likert scale was used to find the data.

3.3 PROCEDURES

3.3.1 Research Design

The questionnaires were designed by the researcher. The research design is based on one-shot contact, known as cross-sectional study. The complete questionnaires were distributed to a pre-test group to make sure the respondents would understand the items in the questions.

3.3.2 Data Collection

After the pre-test, the revised questionnaires were distributed by hand to 100 civil servants aged between 40 – 60 year old, working for OCSC.

3.4 DATA ANALYSIS

The researcher analyzed the data obtained from completed questionnaires by using the Statistic Package for the Social Science (SPSS), version 16 for statistical analysis.

For the first and second parts of the questionnaire, the derived data was analyzed by using descriptive statistics which includes frequency and percentage.

For the third part of the questionnaire which was designed in the form of Likert scale, the derived data was also analyzed by using descriptive statistics which include frequency and percentage. The researcher reports the results of the finding by combining the frequency and percentage of ‘strongly agree’ and ‘agree’ together which will produce more precise and easy-to-understand results. Besides, this also facilitates the attitude interpretation.

In summary, this chapter has shown the overall methodology used in this study which includes: subjects, materials, procedures and data analysis. In the next chapter, the results of this study of ‘Attitudes of Mature Consumers toward E-banking: A Case Study of 40 – 60 years old Civil Servants of OCSC’ will be presented.