

APPLICATION OF DIFFUSION OF INNOVATION  
THEORY (DIT) TOWARDS ONLINE BANKING:  
AN EVIDENCE FROM PRIMARY SCHOOL  
TEACHERS IN KULIM, KEDAH

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## ABSTRACT

This study was conducted to examine the adoption of online banking among primary school teachers in Kulim Kedah, namely: Sekolah Kebangsaan Labu Besar and Sekolah Kebangsaan Taman Mutiara. Specifically, this study applies the Diffusion of Innovation Theory, to understand the relationship of relative advantage, compatibility, triability, complexity, observability, affordability, technological knowledge and adoption of online banking. A total of 120 sets of questionnaires were distributed but only 99 could be used for coding, analyzing and hypothesis testing. Data for all the study variables were collected through self-administered survey questionnaire and analyzed using SPSS version 18. A total of seven hypotheses were formulated and the results showed that only four hypotheses are supported. The results indicated that: (1) relative advantage is significantly (0.095) related to adoption of online banking, (2) compatibility is significantly (0.031) related to adoption of online banking, (3) complexity is significantly (0.085) related to adoption of online banking, (4) observability is significantly (0.089) related to adoption of online banking. While triability, affordability and technological knowledge have been established as insignificant findings in regression analysis. The implications of the study as well as suggestions for future studies were discussed.

**Keywords:** Relative advantage, Compatibility, Triability, Complexity, Observability, Affordability, Technological knowledge, Adoption of online banking.

## ABSTRAK

Kajian ini dijalankan dengan tujuan untuk mengkaji penggunaan perbankan dalam talian dalam kalangan guru Sekolah Kebangsaan di Kulim Kedah, iaitu Sekolah Kebangsaan Labu Besar dan Sekolah Kebangsaan Taman Mutiara. Kajian ini mengaplikasikan Diffusion of Innovation Theory, iaitu suatu pendekatan untuk memahami hubungan kelebihan relatif, keserasian, triability, kerumitan, keteramatan, kemampuan, pengetahuan teknologi dan penggunaan perbankan dalam talian. Sejumlah 120 set borang soal selidik telah diedarkan namun hanya 99 borang soal selidik sahaja yang boleh dikumpul untuk pengkodan, analisis dan ujian hipotesis. Data dari pembolehubah kajian ini diperolehi melalui tinjauan pentadbiran sendiri (self-administered survey) dan dianalisis menggunakan SPSS versi 18. Sejumlah tujuh hipotesis telah diformulasi dan hasil kajian menunjukkan hanya empat hipotesis disokong. Hasil kajian menunjukkan (1) kelebihan relatif mempunyai hubungan yang signifikan (0.095) ke atas penggunaan perbankan dalam talian, (2) keserasian mempunyai hubungan yang signifikan (0.031) ke atas penggunaan perbankan dalam talian, (3) kerumitan mempunyai hubungan yang signifikan (0.085) ke atas penggunaan perbankan dalam talian, (4) keteramatan mempunyai hubungan yang signifikan (0.089) ke atas penggunaan perbankan dalam talian. Manakala triability, kemampuan dan pengetahuan teknologi menunjukkan hubungan yang tidak signifikan dalam peringkat analisis regresi (regression analysis). Implikasi kajian ini serta cadangan untuk kajian masa hadapan juga dibincangkan.

**Kata kunci:** Kelebihan relatif, Keserasian, Triability, Kerumitan, Keteramatan, Kemampuan, Pengetahuan teknologi dan Penggunaan perbankan dalam talian

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