

FACTORS THAT INFLUENCE CONSUMER INTENTIONS TO USE MOBILE BANKING.

IRDINA SHAFIRA BINTI MOHAMMAD ZUBAIRI



**FACULTY OF TECHNOLOGY MANAGEMENT AND
TECHNOPRENEURSHIP**

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**FACTORS THAT INFLUENCE CONSUMERS INTENTIONS TO USE MOBILE
BANKING.**

IRDINA SHAFIRA BINTI MOHAMMAD ZUBAIRI

**A report submitted
in partial fulfillment of the requirements for the degree of
Bachelor Of Technology Management (High Technology Marketing) With Honours**



2024

DECLARATION

“I hereby declare that the work has been done by myself and no portion of the work in this research project proposal has been submitted in support of any application for any other degree or qualification of this or any other university or institute of learning.”

Signature

:



Name

:

IRDINA SHAFIRA BINTI MOHAMMAD ZUBAIRI

Date


:

اويؤر ستي تيكنيكل مليسيا ملاك

UNIVERSITI TEKNIKAL MALAYSIA MELAKA

APPROVAL

"I hereby declare that I have checked this project and in my opinion this report is adequate in terms of scope and quality for the award of the degree of Bachelor of Technology Management (High Technology Marketing)"


DR. SITI NORBAYA YAHAYA
SENIOR LECTURER
FACULTY OF TECHNOLOGY MANAGEMENT
AND TECHNOPEURSHIP
UNIVERSITI TEKNIKAL MALAYSIA MELAKA

SIGNATURE :

NAME OF SUPERVISOR :

DR. SITI NORBAYA BINTI YAHYA

DATE :

30 January 2024

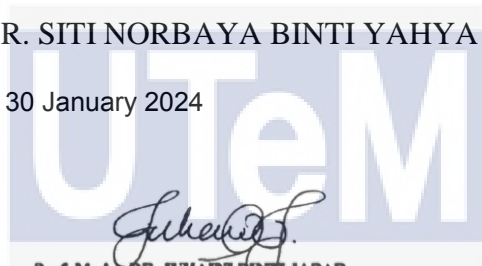
SIGNATURE :

NAME OF PANEL :

PM. DR. JUHAINI BINTI JABAR

DATE :

30 January 2024




Prof. Madya DR. JUHAINI BINTI JABAR
Professor Madya
Fakulti Pengurusan Teknologi dan Telekomunikasi
Universiti Teknikal Malaysia Melaka

اونيور سيكي مليسيا ملاك
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DEDICATION

I wish to express my heartfelt gratitude to my family members who have been providing unwavering support towards my academic pursuits. I am equally appreciative of my respected supervisor and panel member who have been instrumental in not only motivating me but also imparting invaluable knowledge and guidance throughout my research. Additionally, I extend my gratitude to my peers who have generously shared their invaluable experiences, enabling me to successfully complete this research project.



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ABSTRACT

In Malaysia, mobile banking has become a widely used and practical financial service that allows customers to do a variety of banking activities using their mobile devices. However, several factors that affect customer intentions have an impact on the acceptance and use of mobile banking services. The main elements influencing customer intentions to utilize mobile banking in Malaysia are summarized in this abstract. Consumer intents to use mobile banking are greatly impacted by factors such as user interface design, navigation, and transaction procedures. Consumer intentions are also influenced by social lifestyle, trends, and economic factors. Therefore, this study aims to factors that influence the intention of the consumer to use mobile banking. This study conducts quantitative methods. The researcher had gathered primary data by giving a survey questionnaire to all potential consumers that willing to use mobile banking. Probability sampling will be applied for 400 respondents. Pilot test and reliability analysis to ensure the accuracy of the data. The data collected had been analyzed using Statistical Package for Social Sciences (SPSS). This study contributes to consumer behavior to understand the factors that influence the intention of using mobile banking. Additionally, from the result, social lifestyle, trends, and economic factors have significant relationships in influencing consumer intention to use mobile banking. In future research, the researchers can use the proposed new conceptual framework to carry out the study or to add other variables to the study.

Keywords: Consumer intention, mobile banking, consumer behavior

ABSTRAK

Di Malaysia, perbankan mudah alih telah menjadi perkhidmatan kewangan yang digunakan secara meluas dan praktikal yang membolehkan pelanggan melakukan pelbagai aktiviti perbankan menggunakan peranti mudah alih mereka. Walau bagaimanapun, beberapa faktor yang mempengaruhi niat pelanggan mempengaruhi penerimaan dan penggunaan perkhidmatan perbankan mudah alih. Elemen utama yang mempengaruhi niat pelanggan untuk menggunakan perbankan mudah alih di Malaysia diringkaskan dalam abstrak ini. Hasrat pengguna untuk menggunakan perbankan mudah alih banyak dipengaruhi oleh faktor seperti reka bentuk antara muka pengguna, navigasi dan prosedur transaksi. Niat pengguna juga dipengaruhi oleh gaya hidup sosial, trend, dan faktor ekonomi. Oleh itu, kajian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi niat pengguna untuk menggunakan perbankan mudah alih. Kajian ini menggunakan kaedah kuantitatif. Pengkaji mengumpul data primer dengan memberikan soal selidik tinjauan kepada semua bakal pengguna yang bersedia menggunakan perbankan mudah alih. Persampelan kebarangkalian akan digunakan untuk memilih 400 responden. Ujian perintis dan analisis kebolehpercayaan untuk memastikan ketepatan data. Data yang dikumpul dianalisis menggunakan perisian Statistical Package for Social Sciences (SPSS). Kajian ini menyumbang kepada tingkah laku pengguna untuk memahami faktor-faktor yang mempengaruhi niat untuk menggunakan perbankan mudah alih. Selain itu, daripada keputusan tersebut, gaya hidup sosial, trend dan faktor ekonomi mempunyai hubungan yang signifikan dalam mempengaruhi niat pengguna untuk menggunakan perbankan mudah alih. Dalam penyelidikan akan datang, penyelidik boleh menggunakan rangka kerja konsep baru yang dicadangkan untuk menjalankan kajian atau menambah pembolehubah lain kepada kajian.

Kata kunci: Niat pengguna, perbankan mudah alih, tingkah laku pengguna.

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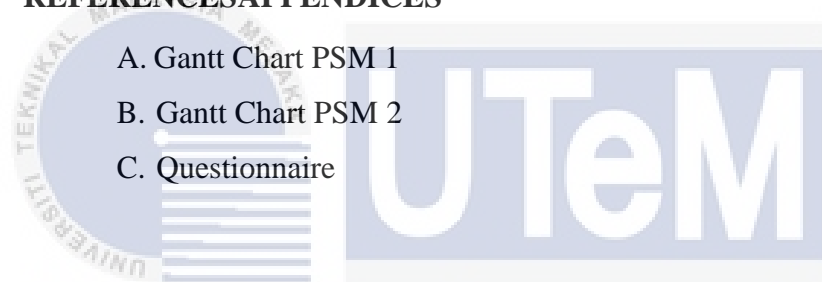
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LIST OF SYMBOLS AND ABBREVIATIONS

m- banking - Mobile Banking

ATM - Automated Teller Machine

MBS - Mobile banking services

TPB - Theory of Planned Behavior

TRA - Theory of Reasoned Action

P2P - person-to-person

COVID-19 - Corona Virus

TAM - Technology Acceptance Model

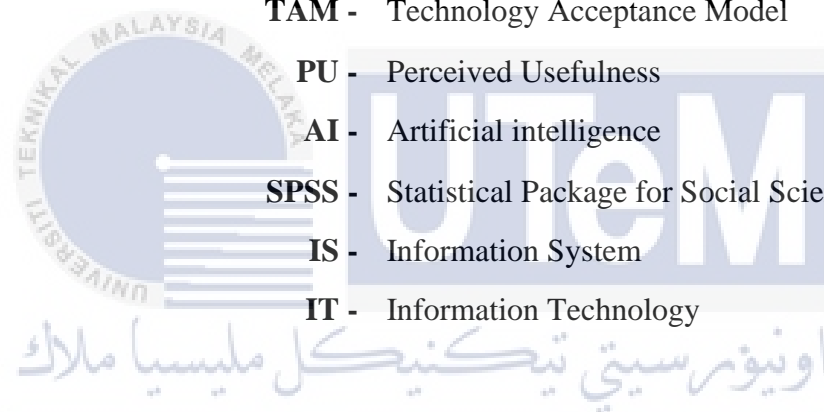
PU - Perceived Usefulness

AI - Artificial intelligence

SPSS - Statistical Package for Social Science

IS - Information System

IT - Information Technology



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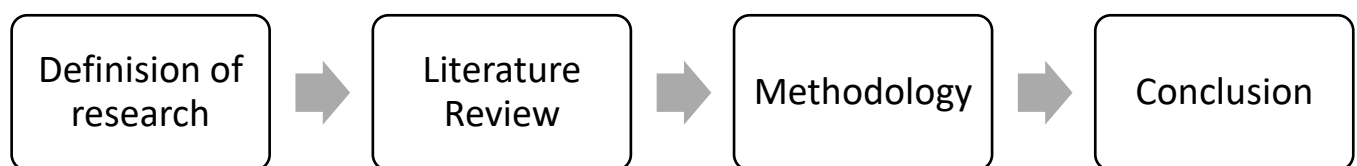
CHAPTER 1

INTRODUCTION

1.1 Introduction

In this chapter, the researcher studied into the topic on the factors that influence the intension of consumer toward using digital banking. The primary objectives of the study were to study the factors that influence consumer to use mobile banking. In this chapter also included a problem statement, three research questions, three research objectives, the scope of the study, the significance of the study, limitations, and a summary of the key points discussed. Overall, the chapter provided a comprehensive overview of the study and its goals.

1.2 Research Flow



1.2 Background of Study

In the modern era of technology, mobile banking has become increasingly convenient due to the impressive applications provided by numerous banks. It is highly convenient in today's digital era, as many banks offer remarkable mobile banking apps Chen (2020). Mobile banking (m-banking) or cell phone banking is the use of mobile devices such smartphones, mobile phones, and tablet computers to access banking networks and obtain financial services. (Karjaluoto et al., 2019). Consumer will likely use for mobile banking because it allows them to perform various tasks such as depositing checks, paying for goods, transferring money to friends, or locating ATMs instantly. Mobile banking, on the other hand, refers to using a mobile device, like a smartphone or tablet, to manage and access banking offerings while performing financial transactions.

The term "mobile banking services" (MBS) refers to banking through the use of mobile devices which enable users to observe account balances, and transaction histories, transfer cash, start bill payments, apply for loans, and make deposits (Laukkanen, 2007). It allows customers to conduct a wide range of banking activities anytime and anywhere, without the need to visit a physical branch. Mobile banking offers a significant benefit in terms of convenience as it allows users to carry out banking transactions anytime and anywhere. Being able to stay competitive in the modern digitalized world, it is crucial to attract more mobile users due to the significant impact of advanced technologies like the Internet of Things on people's lives (Khurana et al., 2020).

However, it also comes with certain problems, including possible security threats and a restricted range of services when compared to conventional in-person or computer-based banking. It is important to carefully weigh the advantages and disadvantages of mobile banking before deciding to use it as a primary banking method. However, it is crucial to ensure a secure connection before logging into a mobile banking app to avoid the risk of personal information being compromised.

If a consumer decides not to use mobile banking, they will need to rely on traditional banking methods such as physically visiting a bank branch, using ATMs, or conducting transactions over the phone. This means they will miss out on the convenience and efficiency that mobile banking offers, potentially causing inconvenience and wasting time. Additionally, they will not be able to access their accounts, manage their finances, or make transactions from another place at any time, which is particularly important in today's fast-paced digital

society. The newest technology, known as "m-banking," has helped minimize financial costs compared to traditional banking services (Babdullah et al., 2019; Glavee,Geo et al., 2019). Therefore, it is crucial for consumers to understand the benefits of mobile banking and be open to using it to simplify their banking experience and optimize their financial management capabilities. This could limit the convenience of traditional banking since customers will have to physically go to the bank or ATM for various banking activities, which may consume a considerable amount of their time and necessitate prior planning, particularly during bank hours.

In contrast, mobile banking provides individuals with the added advantage of receiving convenient banking services from anywhere and at any time. Without mobile banking, managing finances may become challenging, especially for those without access to physical bank branches or ATMs, which can be particularly difficult for individuals with mobility issues or living in remote areas. Mobile banking offers creative qualities such as ubiquity, liveness, and agility when compared to traditional financial services like automated teller machines (ATM) and online banking (Lin, 2011).

In Malaysia, mobile banking adoption has grown rapidly in recent years, driven by factors such as the proliferation of smartphones, increasing internet connectivity and a growing tech-savvy population. Malaysians have embraced mobile banking as a practical, easily accessible method of handling their money. The significant using mobile banking is Malaysia boasts a considerable proportion of its population owning and utilizing smartphones, resulting in a high smartphone penetration rate. This factor significantly contributes to the creation of the essential framework for the adoption of mobile banking.

The Malaysian government and financial institutions are promoting and encouraging the use of mobile banking, which has led to more people using and being aware of these services. Mobile wallet services like GrabPay, Boost, and Touch 'n Go eWallet are widely used in Malaysia. They provide a range of financial services like payments, fund transfers, and loyalty programs, which are fueling the adoption of mobile banking. Bank Negara Malaysia has implemented regulations and guidelines to encourage safe and effective mobile banking services, creating a supportive regulatory environment that has increased consumer trust and confidence. Malaysian consumers have widely accepted mobile banking because of its accessibility and ease. As technology continues to advances and the financial industry changes, the usage of mobile banking is predicted to increase even more.

1.4 Problem Statement

According to Dessart et al., 2016; Hollebeek et al., 2019 there are a smaller number of works that emphasize engagement in an online perspective. Despite the growing popularity of mobile banking, certain consumers remain hesitant to adopt mobile banking due to concerns regarding the security and confidentiality of their financial data. The fear of data breaches, hacking, and unauthorized access can lead to skepticism towards mobile banking. Additionally, the lack of faith in the security measures implemented by banks and mobile banking applications can further prevent consumers from using this technology.

The existence of technological barriers can cause consumers to feel overwhelmed or intimidated by technology, especially when they lack digital literacy skills. This can make it difficult for them to use mobile banking apps effectively, resulting in difficulty navigating its features or conducting transactions, leading them to prefer traditional banking methods. Some people may prefer face-to-face assistance from bank staff at a physical branch, feeling more comfortable with familiar faces and valuing personal interaction. Others may express concern about the perceived limitations of mobile banking in terms of services and functionalities compared to traditional banking methods. They may believe that complex transactions or specific banking needs can only be addressed by visiting a physical branch, seeing mobile banking as a less comprehensive option. Several studies have investigated the connection between customer trust and the inclination to adopt new technology (Singh et al., 2020; Singh et al., 2017a, 2017b).

For some consumers, the idea of switching to mobile banking can be intimidating. Those who are used to handling physical cash in their daily transactions may find it difficult to adjust to the digital world of banking. In areas with limited or unstable internet and mobile network coverage, access to reliable mobile banking services can be challenging. Privacy concerns may also arise for those who are hesitant to share personal information required for mobile banking registration and verification, as they fear it may be used without their consent. These factors all contribute to a preference for traditional banking methods.

In conclusion, in order to increase the usage of mobile banking, Malaysian research looked into a variety of factors, including usability, convenience, reliability, data security, technology, and social impact. Government officials, financial institutions, and mobile banking providers must solve security and privacy issues, enhance the user experience, and build confidence by offering dependable and open services if they want to promote the usage of mobile banking in Malaysia. Understanding how people are influenced by social recommendations may be used to develop persuasive marketing campaigns that highlight the advantages of mobile banking. Interest and utilization may be raised by informing individuals about the simplicity, effectiveness, and accessibility of mobile banking.



1.5 Research Objective

The aim of this research is to study the factors that influencing the consumer intension to use mobile banking. The research objective developed in this study based on the problem statement above as follow:

1. To identify the factors that influence the intention of consumer towards using mobile banking.
2. To study the relationship between factors that influence the intention of consumers toward using mobile banking.
3. To measure the most significant factors between the factor that influence consumer intention towards using mobile banking.

1.6 Research Question

This purpose of this study is to answer the question:

1. What are the factors that influence the intention of consumer to use mobile banking?
2. What is the relationship between factors that influence consumer towards using mobile banking?
3. What is the most significant factors influencing consumer intention towards using mobile banking?

1.7 Scope and limitation of Study

The purpose of this research is to investigate the various factors that influence consumer intentions toward mobile banking. This study aims to gain a comprehensive understanding of the factors that drive or hinder consumers from using mobile banking services. The research will be carried out in Malaysia, and participants will be selected from mobile banking users to ensure a diverse sample. The study aims to explore the significance of mobile banking in the current day. The research focus on the factors that influence the intentions of consumer to use mobile banking

1.8 Significance of Study

The limitation of this study is that the research is to analyze the various factors that influence consumers behavior when it comes to using mobile banking services. By identifying these factors, the study can help to encourage the use of mobile banking in Malaysia. Furthermore, the research emphasizes the numerous benefits that mobile banking offers to consumers in their everyday lives. It is essential for consumers to recognize the importance of embracing innovative technologies like mobile banking to stay ahead in this digitally-driven world.

1.9 Summary

In the introduction to this topic, the researcher discussed the background analysis of the research topic, the problem statement, the research issue and purpose, the scope of the study, the study's limitations, and the importance of the research. Next in chapter 2, will be discussing about the literature view.

CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

This chapter examines the studies on social lifestyle and technology to support the research on consumer intention to use mobile banking. The literature review thoroughly analyzes the sources and empirical data related to the study's dependent and independent variables. It also presents a conceptual framework and hypothesis testing to anticipate the study's results. The overall goal is to convince readers of the importance and validity of the research.

2.2 Overview of Customer Intension in using Mobile Banking

The concept of customer intention is related to the thoughts, feelings, or preferences that a customer has towards a certain action or behavior. It represents the personal anticipation or intention to participate in a particular activity or make a specific choice. When it comes to mobile banking, customer intention pertains to the customer's willingness or sincerity to utilize mobile banking services. Customers' intentions to use the service will be influenced by several motivating factors leading to the intention (Fortes & Rita, 2016). The majority of research on mobile banking focuses on examining the attitudes, motivations, social systems, behavioral intentions, and associations that influence those who adopt mobile banking (Shaikh and Karjaluoto, 2015).

According to Souiden, (2021) recent review of studies on the adoption of mobile banking found that many of them focus on commonly known factors like ease of use and facilitating conditions, but there is a lack of connection between these factors and the specific technological features of mobile banking technology. The concept of customer intention is highly significant in the area of consumer behavior, as it acts as a foundation for actual behavior. It shows an individual's thought process and indicates their drive, viewpoints, opinions, and understanding toward a particular action.

Even though customer intention is a trustworthy predictor of actual behavior, it does not assure that the behavior will be executed. Online banking behaviors has been impacted by a number of variables, including service quality, perceived risk, trust, website usability, perceived security, simplicity of use, access, availability, and usefulness (Luo et al., 2010; Zhao et al., 2010; Yoon and Steege, 2013).

The decision of customers to utilize mobile banking services can be influenced by multiple factors like perceived usefulness, perceived benefits, perceived risks, trust, social influence, perceived ease of use, and demographic variables. By gaining a deeper understanding of bank customers' viewpoints on mobile chat services is crucial for managers to effectively enhance the adoption and usage of mobile banking, which has not met the anticipated levels of acceptance and usage thus far (Hong, 2019). Banks and financial institutions need to comprehend customer intention as it enables them to identify the factors that encourage or discourage mobile banking adoption and formulate strategies to increase usage of mobile banking services.

2.3 Intention

According to Peterson (2022) One of the most effective methods to change online consumer behavior is to understand customer purchase intention and how to measure and use it. Intentions are a clear and deliberate expression of an individual's conscious decision and determination to engage in a specific activity or behave in a certain manner in the near future. These intentions serve as a reflection of a person's goal or plan to pursue a particular course of action, highlighting their mindset and level of commitment towards it.

The role of intentions in human behavior and decision-making is of utmost significance. They act as a vital link connecting the thoughts and actions of individuals, offering valuable insight into their plans and aspirations. Intentions are shaped by a multitude of factors, both internal and external in nature. Purchase intention refers to a customer's willingness to buy a specific product or service. It is influenced by both external and internal factors. This intention is a reflection of the individual's attitude towards making a purchase (Team 2021). On an internal level, personal values, beliefs, attitudes, and goals all contribute to the formation of intentions. However, external factors such as societal norms, environmental cues, and situational circumstances also exert a considerable influence on the intentions of individuals.

In consumer behavior, the importance of intentions cannot be exaggerated as they serve as predictors of actual behaviors, like buying a product, embracing a new technology, or utilizing a particular service. According to the literature review study of Tam & Oliveira (2017), it is one of the significant drivers of intention to use mobile banking. Many factors can impact consumer intentions, such as perceived advantages or disadvantages, social pressures, individual tastes, and situational circumstances. By having a comprehensive hold of consumer intentions holds immense significance for businesses and marketers, as it enables them to anticipate and influence consumer actions. Through examination and interpretation of consumer intentions, companies can devise impactful marketing tactics, customize their offerings to align with consumer desires and requirements, and recognize any obstacles or difficulties that might impede consumers from transforming their intentions into tangible behaviors.

2.3.1 Theory of Planned Behavior (TPB)

According to TPB, three things called attitude, what other people think, and how easy it is to do something have the biggest effect on what people decide to buy. When looking at the TPB model, can see that what people plan to do is really important for figuring out what they will buy (Ajzen, 1991). The TPB is the descendant of a similar model known as the TRA (Ajzen & Fishbein, 1975). When it comes to the behavior of consumers, intentions are the conscious decisions or plans that individuals make regarding purchasing, using, or interacting with products or services. These intentions are seen as a precursor to actual behavior and are influenced by a range of internal and external factors.

Understanding intentions is crucial to predicting and comprehending human behavior. According to the Theory of Planned Behavior (TPB), intentions are shaped by three main factors attitudes, subjective norms, and perceived behavioral control. Attitudes involve an individual's positive or negative evaluation of a particular behavior, subjective norms refer to the social influences and expectations of others, and perceived behavioral control pertains to an individual's belief in their ability to perform the behavior (Kotahwala, 2020).

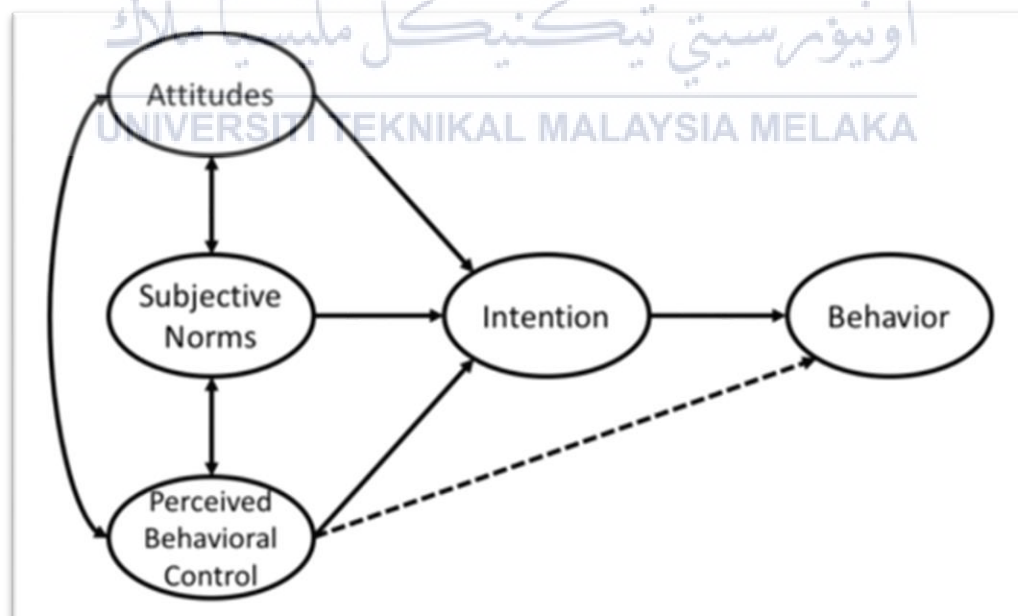


Figure 2.3.1 Theory of planned Behavior (TPB)

Behavior among people is significantly influenced by attitudes which show our ability to see various behaviors favorably or unfavorably. Our perceptions of the possible negative effects of such behaviors have an impact on these judgements. According to TPB, attitude and subjective norms are key latent constructs that have a considerable impact on consumers' decisions to buy organic food (Shin et al., 2018). It is important to note that people are more determined and persistent to actively engage in a behavior when they have positive attitudes towards it. The TPB model emphasizes the importance of behavioral intention in predicting customers' purchasing behavior (Ajzen, 1991). On the other hand, subjective norms refer to the feeling of social pressure or influence that individuals perceive in relation to their actions. These standards are influenced by the personal expectations that people have for important persons in their life, such as family, friends, or coworkers.

The level of approval or disapproval from others can have a major influence on whether we conform to social norms. Additionally, perceived behavioral control includes an individual's belief in their ability to carry out a behavior, taking into account factors like self-confidence, available resources, and external circumstances. When individuals feel more in control of their behavior, they are more likely to have stronger intentions to actually perform that behavior.



2.4 Overview Mobile Banking

Mobile banking is the behavior of performing different banking and financial activities using portable electronic devices, such as smartphones or tablets. By ensuring the security of mobile banking transactions, financial institutions service various security measures, such as encoding, secure login procedures, two-factor authentication, and mobile device authorization. Mobile banking offers convenience and flexibility, allowing users to perform banking activities anytime and anywhere, as long as they have an internet connection.

2.5 Components of Mobile Banking

2.5.1 Mobile Banking Application

A mobile banking app is a specialized software made for smartphones or tablets that allows users to access banking services wherever they are. It lets customers handle their bank accounts, make financial transactions, and communicate with their financial institutions using their mobile devices. The app provides various services such as checking account balances, transferring funds, paying bills, depositing checks, viewing transaction history, and receiving instant notifications and alerts.

Mobile banking refers to the method of managing and utilizing one's banking accounts as well as engaging in various monetary transactions via a handheld electronic device such as a smartphone or tablet (Juyal, 2022). By ensuring the security of sensitive financial information, mobile banking apps incorporate various features such as biometric authentication, encryption, and secure data transmission. These apps have transformed the way customers interact with their banks, providing them with the convenience, accessibility, and flexibility to carry out banking activities at any time and from anywhere, without the need for physical bank branches or desktop computers.

No.	Bank	Status
1.	Al Rajhi Banking & Investment Corporation (Malaysia) Berhad	Foreign bank
2.	AmBank (M) Berhad	Local bank
3.	Bank Islam Malaysia Berhad	Local bank
4.	Bank Simpanan Nasional	Local bank
5.	CIMB Bank Berhad	Local bank
6.	Citibank Berhad	Foreign bank
7.	Hong Leong Bank Berhad	Local bank
8.	HSBC Bank Malaysia Berhad	Foreign bank
9.	Malayan Banking Berhad (Maybank)	Local bank
10.	OCBC Bank (Malaysia) Berhad	Foreign bank
11.	Public Bank Berhad	Local bank
12.	RHB Bank Berhad	Local bank
13.	Standard Chartered Bank Malaysia Berhad	Foreign bank

Source: Bank Negara Malaysia [12]

Figure 2.5.1 Mobile Banking Application List in Malaysia

2.5.2 Account Management

Mobile banking account management pertains to the tools and options provided in a mobile banking app that lets users efficiently handle their bank accounts. The features allow users to easily access their account information and perform different transactions from their mobile devices. These functionalities usually include checking account balances, viewing transaction history, tracking account activity, and modifying account settings. It's very important to manage your account to avoid fraud, theft, and charges. By keeping track of your accounts, you can maximize the use of your funds and obtain the finest rewards available (*LibGuides: The Basics of Banking: Account Management*, n.d.).

Account management in mobile banking also provides users with the ability to perform a wide range of financial transactions. Mobile banking is a new way to conduct banking transactions using mobile phones, as the internet is now accessible on mobile devices (Koenig-Lewis, Palmer, & Moll, 2010). These transactions include transferring money between their own accounts or to other individuals, whether they are with the same bank or external institutions. Furthermore, it facilitates the initiation of bill payments to service providers and the establishment of recurring payments for regular expenses. Additionally, certain mobile banking applications even go as far as enabling users to engage in person-to-person (P2P) payments, granting them the capability to effortlessly send funds to acquaintances or loved ones.

2.5.3 Fund Transfer

Mobile banking enables users to transfer funds between bank accounts through a mobile application. This feature provides users with a convenient and secure way to initiate and complete transactions from their mobile devices, without the need to visit a physical bank branch or use traditional banking methods. Fund transfer in mobile banking streamlines the process of managing finances, making it easier for users to track and transfer funds between accounts.

A bank transfer is the process of moving money from one bank account to another, which is typically quick, cost-free, and more secure than withdrawing and using cash (*How to Transfer Money from Your Bank Account | MoneyHelper*, n.d.). This technology, users can enjoy greater flexibility and control over their finances. By utilizing the mobile banking application, individuals have the convenience and flexibility to effortlessly move money from one account to another within the same financial institution. Additionally, they can seamlessly conduct transfers to external accounts, even if they are held in different banks.

2.5.4 Bill Payments

The concept of bill payment through mobile banking entails the ability for individuals to conveniently and securely settle their financial obligations by utilizing a mobile banking application. This innovative feature empowers users to effortlessly make payments for a wide range of services, including utilities, telecommunications, credit card bills, loans, and any other recurring expenses, all from the comfort of their mobile devices.

Through online banking, customers have the option to pay their bills, including their utility bills. The client must make payments for a variety of utilities, including energy, mobile, water, and insurance bills. The method of paying these bills through bill payment has been made easier by application (*Bill Payment*, n.d.). Automatic payments are commonly established in collaboration with the recipient company, yet it is equally feasible to conveniently arrange automatic payments using the online bill pay service of a checking account (Kagan, 2021). Using mobile banking apps, individuals are presented with a simplified and user-centric interface that facilitates the seamless management of their bill payments, thereby eliminating the necessity of resorting to traditional methods such as writing checks or physically visiting payment centers.

2.5.5 Alerts and notifications

According to Bennett (2023) alert can help consumers to know they won't miss any suspicious transactions or potential overdrafts thanks to notifications that help them keep mindful of their spending patterns and account activity. Alerts and notifications are components of mobile banking applications that serve the purpose of keeping users well-informed about their financial accounts and transactions. These features are specifically designed to ensure that users receive timely updates and significant information, enabling them to remain knowledgeable about specific occurrences, account activities, and matters concerning security.

Additionally, these notifications can be personalized according to individual preferences, granting users the ability to select the alerts they wish to receive and determine the frequency at which they receive them. By receiving immediate updates, users are empowered to stay abreast of their financial situation, monitor transactions, detect any anomalies, and promptly take appropriate action when required. On the whole, the presence of alerts and notifications in mobile banking applications actively contributes to creating a secure and convenient banking experience for users.

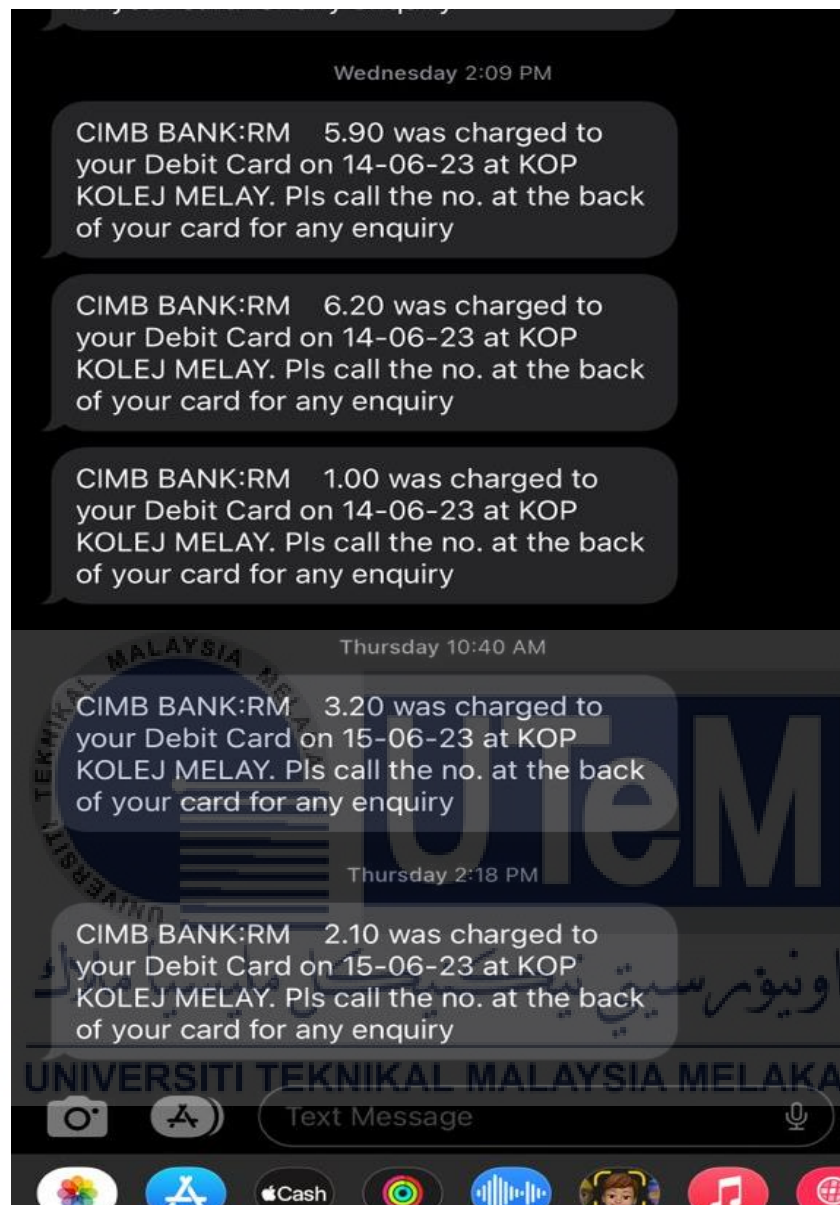


Figure 2.5.5 Example of CIMB Bank Notifications

2.6 Advantage and disadvantages of Mobile Banking

2.6.1 Advantages of Mobile Banking

Zhou (2012) states that mobile banking is the use of a mobile device for the conduction of banking tasks without the need to physically visit the bank. According to audi (2021) has added mobile banking refers to the method of overseeing and utilizing one's banking accounts as well as engaging in various monetary transactions via a handheld electronic device such as a smartphone or tablet.

Mobile banking provides users with the ability to conduct banking operations from the comfort of their mobile devices, making it possible to manage their accounts, check balances, transfer money, make payments, and oversee transactions without having to physically visit a bank branch. This convenience offers a hassle-free banking experience, saving time and effort. Although there are significant accessibility concerns with these applications, the COVID-19 pandemic continues to force society to employ technology that minimizes exposure to potential infection. Many customers now regularly use mobile apps for banking and shopping (Hassounah et al., 2020; Willems et al., 2021).

There are some researches on mobile commerce has indicated that convenience is highly regarded by mobile shoppers as a significant benefit offered by mobile applications, especially when they can conveniently utilize these applications while on the move in a practical manner (Shankar et al., 2016; Wang et al., 2015). Mobile banking allows individuals who may not have access to physical bank branches to use banking services. It is particularly useful for those who live in remote areas or have difficulty traveling. Additionally, it appeals to those who prefer self-service options and want more flexibility than traditional banking hours provide.

Mobile banking offers unique features like convenience, flexibility, and adaptability, which traditional banking services like ATM and internet banking lack (Lin, 2011). Although consumers are increasingly likely to work and shop remotely, various users' levels of acceptance change encouraging marketers to attempt to increase the uptake of online

platforms (Kirk and Rifkin, 2020); Mobile banking apps offer the convenience of depositing checks by simply taking a picture of them with your device's camera, eliminating the need to physically go to a bank or ATM. These apps also provide real-time notifications and alerts for important account activities such as account balances, transaction updates, due dates, and potentially fraudulent activities, helping users stay on top of their finances and identify any unauthorized or suspicious transactions quickly.

2.6.2 Disadvantage of Mobile Banking

Although mobile banking has several benefits, it is important to know that there can be certain problems or obstacles that come with its use. It is important to note that mobile banking, like any other online activity, comes with essential security risks. Users may be at risk of data breaches, hacking, or unauthorized access to their financial information. Banks have implemented security measures such as encryption and secure login procedures, vulnerabilities may still exist in mobile devices or due to user neglect, such as weak passwords or falling prey to phishing attacks. When using mobile banking apps, it is possible to experience technical glitches or errors that can cause transaction failures, delays in updates, or app crashes. These issues can be frustrating for users and may interfere with their banking activities. Although banks strive to offer dependable services, they may occasionally encounter technical difficulties.

According to Choudhary (2023) despite the existence of various plans to improve mobile banking services, the actual implementation of these initiatives has been limited. The majority of mobile banking applications primarily provide informative features such as displaying bank balances or credit card information, rather than offering interactive services like making purchases or conducting trades. Another disadvantage of mobile banking applications is the possibility of errors and technological problems.

The majority of regular users do not encounter any cyber threats, there are still unlucky individuals who do. Those who use mobile banking systems are particularly susceptible to fake notifications and scams (Kagan, 2021), People could encounter challenges that prevent them from easily accessing their accounts or hinder their ability to carry out

transactions, such as the app unexpectedly crashing, lengthy loading times, or network connectivity problems. Furthermore, given how heavily people rely on technology, network coverage issues and power outages may make it more difficult for them to access the wide range of services offered by mobile banking

2.7 Acceptance of Mobile Banking

2.7.1 Technology Acceptance Model (TAM)

According to Dwivedi et al. (2019), attitude is a critical predictor of behavioral intention by TAM (technology acceptance model) The Technology Acceptance Model (TAM) is a popular theoretical framework utilized in the field of information systems and technology adoption research. It was created by Fred Davis during the 1980s and subsequently developed further by Davis, Bagozzi, and Warshaw in 1989. The primary goal of TAM is to clarify and predict how individuals will accept and adopt new technologies, taking into account their own perceptions of the technology's usefulness and ease of use. TAM is one of the most significant models for identifying the intention to adopt a technology (Mortenson and Vidgen, 2016).

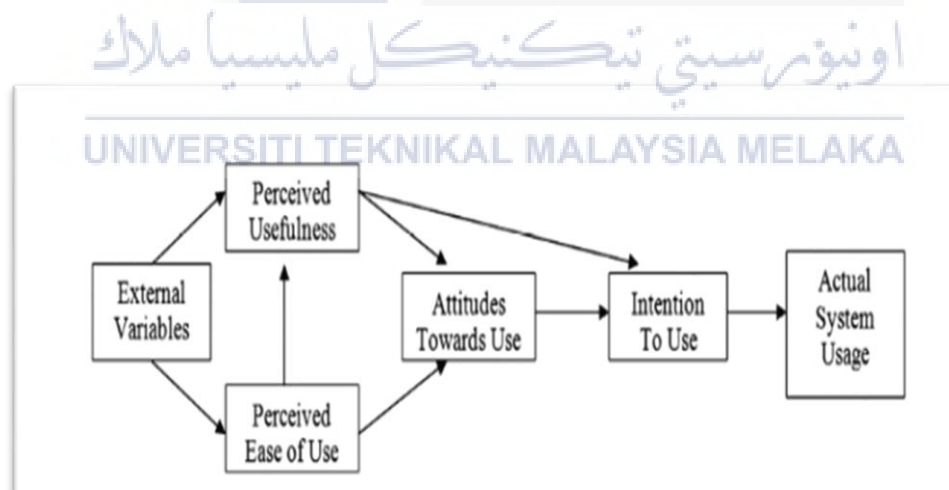


Figure 2.7.1 Technology Acceptance Model (TAM) source: Davis (1989)

According to the Technology Acceptance Model (TAM), an individual's intention to use a technology is influenced by two significant factors. These factors are perceived usefulness, which encompasses both perceived ease of use (PEOU) and perceived usefulness (PU). Both PEOU and PU play vital roles in shaping a customer's decision to adopt a Mobile Banking Service (MBS) (Raza et al., 2017). Perceived Usefulness (PU) is the degree to which an individual thinks that utilizing a specific technology will improve their job performance or make certain tasks more manageable and efficient. It represents the perceived benefits and advantages that the technology provides.

The higher the perceived usefulness, the more probable it is for the individual to embrace and employ the technology. This reflects the perception of the technology's simplicity and user-friendliness. If an individual perceives a technology as easy to use, they are more inclined to adopt and utilize it. TAM proposes that an individual's attitude towards using technology is directly impacted by how useful and easy to use they perceive it to be. This attitude then influences their intention to use the technology, which in turn affects their actual usage behavior.

2.8 Growth of Mobile Banking

Mobile banking has experienced substantial expansion in Malaysia due to a multitude of factors. The country's high rate of mobile usage, rising popularity of smartphones, and improvements in digital infrastructure have all give an important role in the growth of mobile banking. Moreover, the evolving preferences and behaviors of consumers, combined with the ease and convenience provided by mobile banking, have acted as catalysts for its continued development.

Based on information provided by the Bank Negara Malaysia, the official central bank of Malaysia, it is evident that the utilization of mobile banking services has been consistently rising. In the year 2020, mobile banking transactions experienced an impressive surge, with a growth rate of 47.7% in comparison to the preceding year. As a result, the total value of these transactions reached an astounding RM 27.1 billion, which is approximately equivalent to USD 6.5 billion. This noteworthy trend clearly showcases the increasing dependence of Malaysian consumers on mobile banking as their preferred method for conducting various financial transactions.

Statista Research Department had stated that in 2021, In Malaysia, the number of mobile banking transactions experienced a significant surge, as it reached approximately 1.47 billion transactions, displaying a notable increase compared to the previous year's record of around 935 million transactions. The pinnacle of mobile banking activity in the country was observed in 2018, witnessing an unprecedented volume of nearly 2.2 billion transactions.

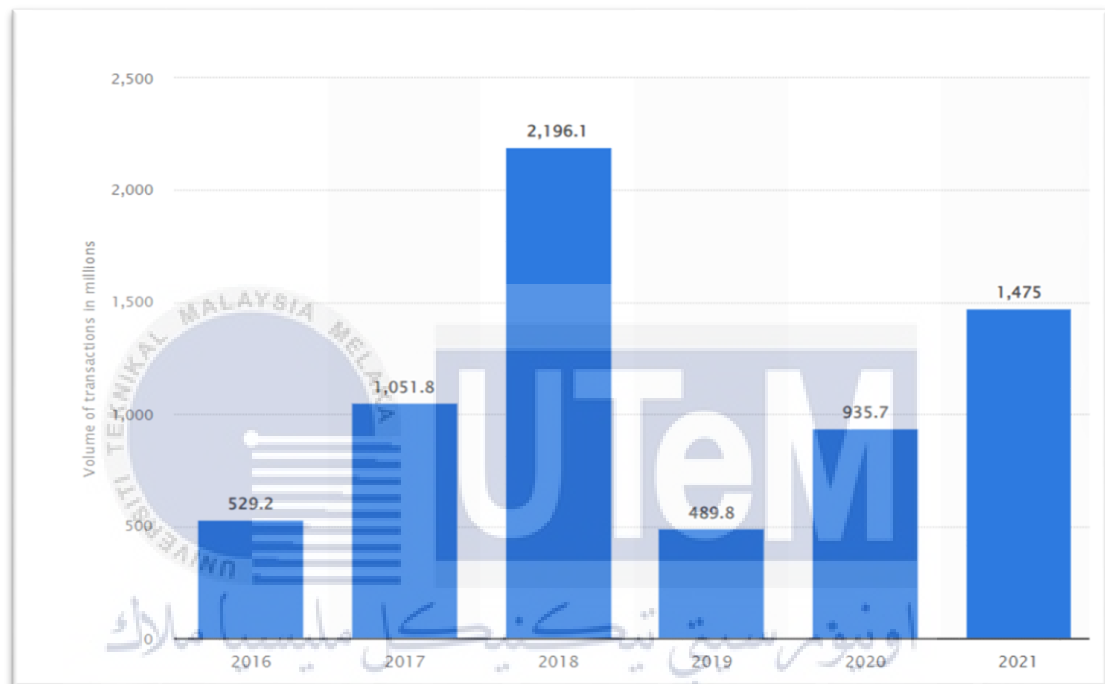


Figure 2.8 Volume of mobile banking transactions in Malaysia from 2016 to 2021

Bank Negara Malaysia has also played a role in promoting digital innovation and enhancing financial inclusivity by implementing secure policies for mobile banking. The growth of mobile banking in Malaysia is driven by factors such as smartphone usage, changing consumer attitudes, and digital infrastructure advancements. The mobile banking sector is expected to continue growing in the future.

2.9 Factors Influences Consumer

2.9.1 Social Lifestyle

People who are constantly connected through digital means are more inclined to use mobile banking as they possess a higher level of digital literacy and are comfortable with using digital technologies. They are familiar with using smartphones, tablets, and mobile apps for various purposes, including banking activities, making them more likely to adopt mobile banking as a convenient and accessible option. Life is a concept that is difficult to define. We may say that it has to do with the living being's potential for the beginning, development, reproduction, and death. On the other side, society is what connects people to society: a group of people who have similar interests or a shared culture (Mary-T-Minor, 2020).

The extent to which people use mobile devices in their daily lives can impact their willingness to use mobile banking. If people heavily rely on their mobile devices for communication, entertainment, shopping, and information seeking, they are more likely to incorporate mobile banking into their mobile-centric lifestyle. Many studies that have employed technology acceptance theories have acknowledged the significance of a user's attitude in influencing their adoption and utilization of an information system (IS) or information technology (IT) (Ayo et al., 2016).

Social influence is a significant factor in the adoption of mobile banking. If people in an individual's social network use and endorse mobile banking, it can impact their views and acceptance of the technology. Positive recommendations, peer pressure, and social norms can all lead to the adoption of mobile banking. Mobile banking appeals to individuals with busy schedules or those who are frequently on the go because it allows them to easily manage their finances and conduct banking activities from anywhere at any time. The ability to check balances, transfer funds, and make payments on the move is in line with their fast-paced lifestyle.

2.9.2 Trends

The growing popularity of smartphones is a significant factor contributing to the flow in mobile banking usage. As more people acquire smartphones and have uninterrupted internet access, mobile banking services become more convenient and accessible. Smartphones act as a portal to a range of mobile banking features, allowing users to conduct transactions, view account details, and manage their finances while on the move. Banks are increasingly using live chat to communicate with their customers in order to maintain a personal connection and address any concerns or questions during transactions (Rajaobelina et al., 2019).

The banking industry is experiencing a significant transformation due to the rise of mobile-first and digital-only banks. These financial institutions operate mainly through mobile platforms and provide customers with an easy-to-use and efficient mobile banking experience. By utilizing advanced technologies such as biometric authentication, AI-powered chatbots, and personalized financial insights, these banks are enhancing customer engagement and satisfaction. Technology It has been widely acknowledged as a sophisticated and efficient solution for providing exceptional online customer support, with the ability to effectively lower service expenses, elevate customer contentment and allegiance, and foster a heightened sense of assurance and reliance towards the service provider (Eren, 2021). As a result, more consumers with a preference for digital solutions are adopting mobile banking, making this trend increasingly popular.

According to McLean et al. (2018), the behavior of mobile banking users may evolve with the rapid development of mobile applications. Mobile banking apps are incorporating AI and chatbot technologies to offer personalized and efficient customer support. These chatbots can take care of routine inquiries, provide immediate assistance, and give personalized suggestions. This integration of AI and chatbots enhances the customer experience and reduces the need for traditional customer service methods. The addition of AI-driven support in mobile banking apps has a positive impact on consumers' willingness to use mobile banking.

2.9.3 Economics Factors

Mobile banking can be influenced by various economic factors that can persuade consumers to adopt this service. Firstly, it offers cost savings as it eliminates transaction fees and reduces costs incurred from visiting bank branches. With mobile banking, consumers can conveniently access their account information, transfer funds, and make payments without paper-based transactions, which may result in lower costs.

Additionally, mobile banking can save valuable time for busy individuals who can perform banking activities anytime and anywhere, without the need to visit a physical branch and wait in queues. Finally, mobile banking can provide access to competitive interest rates and financial products, enabling consumers to compare different options offered by various financial institutions to make informed decisions and potentially secure better deals. Research has found that culture and level of economic development influence m-banking adoption (Tam and Oliveira, 2019).

Early in 2020, as the Covid-19 pandemic started to spread globally, there were significant effects on the household, health, and economic sectors as well (Al Nawayseh, 2020) but also drives the uptake in technological advancements such as electronic and digital payments (Mansour, 2021). The COVID-19 pandemic has caused a rise in the use of mobile banking in Malaysia, as movement restrictions and social distancing make traditional banking methods difficult. This has highlighted the importance of digital channels for banking services, leading to more people using mobile banking for managing finances and conducting transactions without physical interaction. Financial institutions have invested in technology to provide a unified banking experience through mobile applications. The Covid-19 outbreak has offered an unanticipated platform for the digital channel to embellishment (Boakye-Adjei, 2020).

Several economic factors have greatly influenced the popularity of mobile banking in Malaysia. One of these is the country's strong economic growth and the resulting increase in disposable income, which has led to a higher demand for accessible banking services. Additionally, Malaysia has a well-developed telecommunications infrastructure and a high

rate of smartphone use, providing a good foundation for mobile banking.

The government has also made efforts to promote digital transformation and financial inclusion, and the presence of a competitive banking industry and thriving fintech ecosystem has made mobile banking more appealing. Finally, the COVID-19 pandemic has enhanced the adoption of digital solutions, including mobile banking, due to restrictions and social distancing measures. All of these economic factors have contributed to the significant increase in the use of mobile banking in Malaysia.

People are more capable to utilize mobile banking services due to the fact that they can afford smartphones and data subscriptions thanks to rising disposable incomes. Furthermore, Malaysia's ranged economy and the development of the digital ecosystem have encouraged disagreement among banks and fintech firms, leading to cutting-edge mobile banking products and captivating consumer offers. A study suggested factors that can affect the adoption of technology were proposed in the literature (Ondrus, Lyytinen, and Pigneur, 2009; Dahlberg et al., 2008; Venkatesh et al., 2012). The usage of mobile banking has also been made easier by government programs that support digitalization and financial inclusion, such as the National e-Payment Roadmap and initiatives by Bank Negara Malaysia. These elements, together with mobile banking's simplicity and affordability, have expanded its popularity and usage among Malaysians, promoting financial inclusion and raising the efficacy of banking services in the nation.

2.10 Proposed Conceptual Framework

The conceptual framework proposed for this study aims to visually represent the various constructs and variables involved, and the connections between them. The independent variable includes three key factors: the economy, social influences, and technological advancements. Through a diagram, the framework outlines the links between these independent variables and the dependent variables under study.

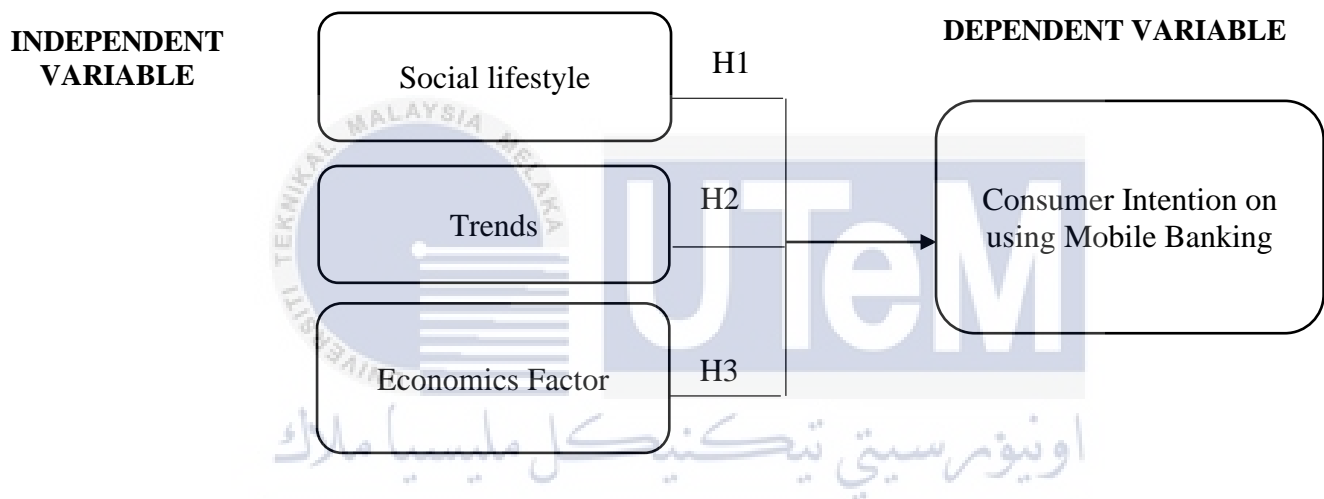


Figure 2.10: Proposed Conceptual Framework

2.11 Hypothesis

From this theoretical framework, the hypothesis can be constructed. Therefore, below are the hypotheses for this research:

Hypothesis 1 (H1)

H1: There is a significant relationship between social lifestyle and consumer intention to use mobile banking.

H0: There is no relationship between social lifestyle and consumer intention to use mobile banking.

Hypothesis 2 (H2)

H1: There is a significant relationship between trends and consumer intention to use mobile banking.

H0: There is no relationship between trends and consumer intention to use mobile banking.

Hypothesis 3 (H3)

H1: There is a significant relationship between economic factors and consumer intention to use mobile banking.

H0: There is no relationship between economic factors and consumer intention to use mobile banking.

2.12 Summary

This chapter reviews on the related theory on the research topics. That highlights the factors that influence the intentions to use mobile banking. The literature review serves as an explanation component in research, providing a point of reference that enables researchers to gain valuable insights and develop their understanding by examining earlier studies conducted by their peers. Within this process, the literature review helps to explain the relationship between dependent and independent variables, shedding light on their interconnectedness and significance.



2.13 Operational Definitions of The Study

Table 2.1: Operational Definitions of the Study

Variables	Description	Authors
Consumer Intention	Customers' intentions to use the service will be influenced by several motivating factors leading to the intention	(Fortes & Rita, 2016)
Mobile Banking	Stated that mobile banking is the use of a mobile device for the conduction of banking tasks without the need to physically visit the bank	(Zhou, 2012).
Social Lifestyle	User attitude has been recognized as a crucial determinant of a person's adoption and usage of an IS or IT by numerous studies applying technology acceptance theories	(Ayo et al., 2016).
Trends	The behavior of mobile banking users may evolve with the rapid development of mobile applications	McLean et al. (2018)
Economics Factors	Research has found that culture and level of economic development influence m-banking adoption	(Tam and Oliveira, 2019).

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

This chapter is to discuss about the method that used to collect the data and the information for this research. It is about on how the researcher design a study in a systematic way to ensure validity and reliable results that address the study's aims and objectives. Choosing the right research approach is crucial for getting precise results. This chapter covers various aspects of research methodology, such as research design, data source, sampling design, research strategy, data analysis method, and validity and reliability. These topics are widely discussed in the research field because they are essential for the research process.

3.2 Research Design

Research design is an important framework for the research were that plans the action of the research. According to Bhat (2023), research design is the framework of research methods and techniques chosen by a researcher to conduct a study. In addition to this, the research design also entails determining the source of information, the methodology use in the research, and the sampling technique employed. The selection of research designs is contingent upon the specific research objectives of the study.

For this study, the descriptive research used due to its usefulness to describe the factors that affect consumer intention to use mobile banking. Besides, there are three types of research design which is exploratory, descriptive, and explanatory (Saunders, et al., 2019). Exploratory research is a valuable approach employed by analysts and comprehend various phenomena, thereby enhancing their understanding of the subject matter at hand. On the other hand, descriptive research serves the purpose of providing accurate depictions and explanations of specific situations, events, or individuals that are pertinent to the research

inquiries. Furthermore, explanatory studies are specifically designed to meticulously investigate a particular problem or scenario, with the primary objective of elucidating the intricate relationship between the various variables involved. As a result, the researcher will conduct a descriptive study on the factors that influences consumer to use mobile banking. This is so that descriptive research may be carried out using certain data-gathering techniques like surveys.

3.3 Methodology Choice

There are three methodologies to choose from quantitative methods, qualitative methods, and mixed methods. The quantitative method is the most fundamental level, and it is concerned with gathering and analysing organised data that can be represented statistically (Goertzen, 2017). This study was carried out by applying quantitative research methods. Quantitative techniques of research are more objective than qualitative approaches. The emphasis of this study is quantitative research connected to a deductive method by using data to test motivation theory. It is essentially a survey of people's opinions and experiences. Furthermore, the mixed method is a data collection and analysis methodology that combines quantitative and qualitative methods (Saunders and et al., 2019).

3.4 Primary and Secondary Data Source

3.4.1 Primary Data

In this study, primary data was collected using a structured quantitative questionnaire to determine website features that influence customers' intentions to use mobile banking in Malaysia. This type of design strategy is used by the researcher to gather significant data from 40 respondents about the research area of study. A structured questionnaire, primarily in close form, the researcher will disseminate the questionnaire through Google Forms to collect primary data for this study. Then, using Microsoft Office Excel, the major data obtained from the field survey was tallied, and all data was documented using number codes. The respondent will be targeted to all consumer that have the intention on using mobile banking with the total amount is 384 respondents.

3.4.2 Secondary Data

Secondary data, on the other hand, was also used to characterize website qualities and beliefs. A secondary source of data is needed to confirm the study findings in order to provide more information and an explanation of how website qualities contribute to customer satisfaction. These data were gathered by researchers in Malaysia and other nations from a variety of relevant, newspapers, web sources, online journals, publications, and prior studies. This strategy often entails finding information that has previously been processed. To gather secondary data for this study, the researcher turned to Google Scholar as well as other sources including Emerald journal and Science Direct. This is because the researcher must cover the full process when collecting primary data, the procedure of gathering secondary data is quicker and easier.

3.5 Sampling Technique

In this researcher probability sampling technique was used in this study. Probability sampling is a technique for selecting participants in a study that gives every individual or item in the population an equal chance of being chosen. This approach guarantees fairness and equal opportunity for all potential participants, enabling accurate estimation of population characteristics and the application of findings to a broader population. Meanwhile, for non-probability sampling is a subjective method of selecting units from a population. This is because the researcher needs to examine factors that influence consumer intension to use mobile banking, thus, the researcher needs to purposely select the respondents that use mobile banking. Probability sampling is a technique in which the researcher chooses samples from a larger population using a method based on probability theory Fleetwood (2023).

According to the sampling schedule of Krejcie and Morgan (1970), In order to conduct this study effectively, it is necessary to collect a minimum of 384 samples, which corresponds to the number of populations being examined since the population of the place is more than 1000,000 people. Therefore, the researcher will give 40 individuals as the respondent by using Google Forms for distributing questionnaires electronically and gather data. The questionnaire's respondents will willingly answer it.

N	S	N	S	N	S
10	10	220	140	1,200	291
15	14	230	144	1,300	297
20	19	240	148	1,400	302
25	24	250	152	1,500	306
30	28	260	155	1,600	310
35	32	270	159	1,700	313
40	36	280	162	1,800	317
45	40	290	165	1,900	320
50	44	300	169	2,000	322
55	48	320	175	2,200	327
60	52	340	181	2,400	331
65	56	360	186	2,600	335
70	59	380	191	2,800	338
75	63	400	196	3,000	341
80	66	420	201	3,500	346
85	70	440	205	4,000	351
90	73	460	210	4,500	354
95	76	480	214	5,000	357
100	80	500	217	6,000	361
110	86	550	226	7,000	364
120	92	600	234	8,000	367
130	97	650	242	9,000	368
140	103	700	248	10,000	370
150	108	750	254	15,000	375
160	113	800	260	20,000	377
170	118	850	265	30,000	379
180	123	900	269	40,000	380
190	127	950	274	50,000	381
200	132	1,000	278	75,000	382
210	136	1,100	285	1,000,000	384

(Source: Krejcie & Morgan, 1970)

Table 3.5: Table for Determining Sample Size from a Given Population

3.6 Research Location

The location of the research is mainly in Malaysia. According to Statista Research Department Malaysia, a survey on mobile banking in Malaysia that was carried out in September 2021, 71% of respondents demonstrated they had banking applications loaded on their phones prior to the Covid-19 epidemic only 1% of respondents overall claimed they were unaware of mobile banking apps. Therefore, the research study focused on how consumers in Malaysia use mobile banking.

It was conducted throughout the country, taking into account different regions and cities. Malaysia was chosen as the research location because it has seen significant growth in mobile banking adoption and has a well-developed banking infrastructure. The country's diverse population, with varying cultural, economic, and educational backgrounds, also provided valuable insights into the factors that influence mobile banking usage among different groups. By conducting the research within Malaysia, the study aimed to understand the unique characteristics of the Malaysian market and provide insights specific to the country's banking landscape and consumer preferences.

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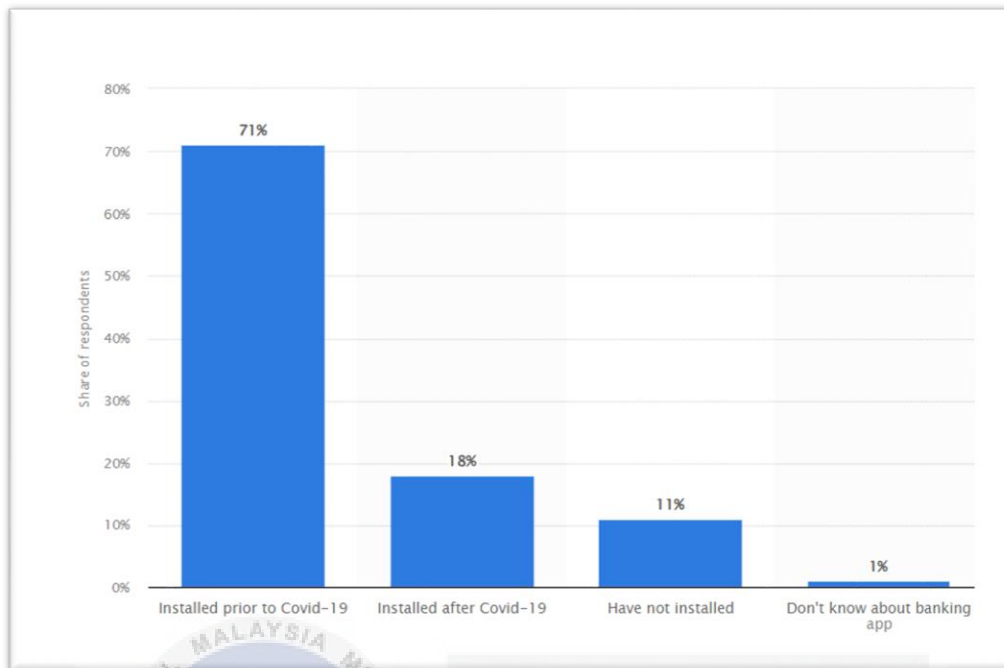


Figure 3.6 Share of people who installed mobile banking apps in Malaysia in 2021



Figure 3.6.1 Malaysia Map

Source (Google Image, 2023)

3.7 Research Strategy

A research strategy is a plan that guides the overall direction of research. A well-designed research plan not only determines the research direction but also assists in choosing the most suitable method for gathering and analyzing research data. In this case, the researcher has decided to utilize surveys as their chosen research strategy. This is because the survey strategy can collect the data by using quantitative method and useful to explain the attribute in a big population (DeFranzo, 2019).

3.7.1 Questionnaire Design

The use of questionnaires is often perceived as a straightforward and convenient approach for gathering data from consumers. To ensure a comprehensive and diverse sample, the research distributed questionnaires to a total of 384 respondents, comprising individuals from both male and female communities. They will be three sections related to the question survey.

The questionnaire has been organized into three distinct sections, specifically labeled as Section A, Section B, and Section C. Section A is specifically aimed at collecting related data regarding the respondents' demographics, encompassing aspects such as their gender, position, department, and other factors that hold relevance. Next, section B are related to the main objective of this section is to understand into the various factors that have an impact on a consumer's intention to utilize mobile banking services. Lastly, Section C has been strategically designed to evaluate the influence and outcome from the independent variable of the research which customer intention be questioned.

SECTION	TITLE	NUMBER OF QUESTION
Section A	Respondent Profile (General Information)	5
Section B	Consumer intentions to use mobile banking	5
Section C	Factors that influence consumer intention	10
	TOTAL	20

Table 3.7.1 Questionnaire Format

A questionnaire using a 5-point Likert scale from strongly disagree to strongly agree can help reduce variability in responses and improve the reliability of the data. It also makes it easier to analyze and interpret the information. The questionnaire limits respondents to closed-end questions where they only have to select an answer choice rather than write anything. In order for the survey to be reliable and valid it is necessary that the questions are constructed properly.

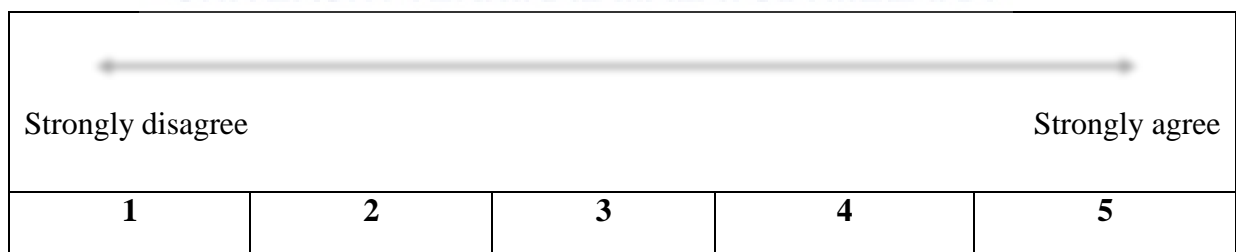


Figure 3.7.1 Likert- style rating

Source: (Saunders, Lewis, & Thornhill, 2019)

3.7.2 Pilot Test

Pilot test make sure that all participants in the study understand the questions and receive better results. Researchers use pilot studies to evaluate the adequacy of their planned methods and procedures (Polit & Beck, 2017). The pilot test study is a straight early research project intended to evaluate a planned study before it is fully implemented.

In addition, conducting a pilot test on the questionnaire allows the researcher to identify any flaws or deficiencies in the questionnaire, which can then be addressed and corrected before distributing it to a larger group of respondents. The researcher will carefully select 40 individuals to participate in the pilot test, and any comments or critiques provided by these individuals will be carefully considered and incorporated into the final version of the questionnaire. Once all necessary revisions have been made, the questionnaire will then be distributed to the intended audience.

3.8 Data Analysis Method

The researcher will use the statistical analysis program Statistical Package for Social Science (SPSS) version 27, which is very sophisticated and extensive, to do a complete study of the data. The researcher can successfully analyze and comprehend the data thanks to this strong tool. The researcher's interpretation of the results is also given in an uncomplicated and accessible way. A variety of analytical methods will be used for this specific study, including descriptive analysis to give a thorough overview of the data, Pearson Correlation analysis to evaluate the relationships between variables, and linear regression analysis to ascertain the degree to which one variable influence another. The researcher's objective is to achieve a thorough comprehension of the data and derive insightful conclusions from the outcomes by employing a range of diverse techniques and approaches.

3.8.1 Descriptive Analysis

Descriptive statistics are used to compile and organize data collection properties. The researcher will use measures such as mean, mode, median, variance, standard deviation, and percentage to determine central tendency and dispersion. Descriptive analysis is an important method of data analysis because it can provide useful insights from raw data. The researcher will use descriptive analysis to collect demographic data from respondents.

3.8.2 Pearson Correlation Analysis

The Pearson correlation coefficient is a statistical measure used to determine the relationship between two continuous variables. It is considered reliable as it is derived from covariance. Researchers use this coefficient to investigate the connection between independent and dependent variables. The correlation value, ranging from -1 to 1, shows the strength of the relationship, with values closer to zero indicating a weaker relationship. A coefficient value of zero means there is no correlation between the variables. The Pearson Correlation Coefficient, r , is shown in table 3.8.2 below:

r	Interpretation
0.81 to 1.00	Very Strong
0.61 to 0.80	Strong
0.41 to 0.60	Moderate
0.21 to 0.40	Low
0.00 to 0.20	Very low

Table 3.8.2.1: Pearson Correlation Coefficient

$$r = \frac{N\sum xy - (\sum x)(\sum y)}{\sqrt{[N\sum x^2 - (\sum x)^2][N\sum y^2 - (\sum y)^2]}}$$

Figure 3.8.2: Pearson's correlation coefficient formula

(Source: Google image, 2023)

3.8.3 Linear Regression Analysis

Regression analysis is a statistical tool utilized to establish the correlation between a dependent variable and one or more independent variables. The independent variables in this study are social lifestyle, societal trends, and economic factors. To conduct this research, the analyst will employ the linear regression analysis technique and the equation provided.

$$y = a + bx_1 + cx_2 + dx_3$$

Where,

y = dependent variable value (Factors that influences consumer intentions)

a = constant

b, c, d = regression coefficient

x₁ = independent variable value (Social Lifestyle)

x₂ = independent variable value (Trends)

x₃ = independent variable value (Economics Factors)

3.9 Validity and Reliability

Reliability and validity are important concepts in the assessment of research quality because they are indicators of the extent to which or poorly a methodology, method, or test works. While validity is concerned with the precision of the measurement, reliability is related to the level of consistency in the measurement. Particularly in quantitative research approaches, these two factors are crucial for the formulation of the study design, the planning of the methodology, and the presentation of the findings. Therefore, in order to assure the legitimacy and dependability of our study findings, it is crucial to carefully analyze both reliability and validity.

3.9.1 Validity

The validity of a research study is determined by how accurately the results of the study reflect the true results that would be found in the broader population (Ferreira and Ferreira 2018). Approved measuring instruments used to guarantee the accuracy for the study results. Internal validity is the extent to which the independent variable explains the result that is seen. Internal validity is attained when the independent factors alone can be used to explain the factors of the dependent variable. This shows the degree of manipulability of a result.

3.9.2 Reliability

The term "reliability" refers to a method of determining the consistency of something. A measurement is reliable if the same results can be obtained consistently using the same method under the same conditions (Middleton, 2022). In this particular study, the researcher is focused on assessing the dependability and consistency of the research methodology. To accomplish this, the researcher use the Cronbach's Alpha technique, which is a statistical tool used to measure the internal consistency of a test or survey.

The Cronbach's Alpha coefficient values range from 0 to 1, with a value of 0 indicating no internal consistency and a value of 1 indicating perfect internal consistency. In order to establish research reliability, the outcome of the Cronbach's Alpha analysis must be higher than 0.6. If the result is less than 0.6, it suggests that there may be an issue with the data or the research methodology. To better understand the reliability of the research being conducted, the table below displays the Cronbach's Alpha coefficient values that were obtained as a result of analysis.

Cronbach's Alpha Coefficient	Internal Consistency
$\alpha \geq 0.9$	Excellent
$0.7 \leq \alpha < 0.9$	Good
$0.6 \leq \alpha < 0.7$	Acceptable
$0.5 \leq \alpha < 0.6$	Poor
$\alpha < 0.5$	Unacceptable

Table 3.9.2: Cronbach's Alpha Coefficient

3.10 Summary

This chapter researches into the various techniques employed by the researcher to collect information and data for the study. The chosen methodology leaned towards a quantitative approach, encompassing both primary and secondary data collection. To gather the necessary data, a survey strategy was adopted, utilizing a meticulously structured questionnaire. The collected data underwent a comprehensive analysis using a range of techniques, including pilot testing, reliability analysis, descriptive statistics, Pearson's correlation coefficient, multiple regression analysis, and the Statistical Package for the Social Sciences (SPSS). These methodologies played a pivotal role in not only attaining the research objectives but also in interpreting the study's findings.



CHAPTER 4

DATA ANALYSIS AND RESULTS

4.1 Introduction

In this Chapter, the results and findings of data analysis which conducted in the research project are presented. The data is collected from 384 respondents over three months period. The data will be analyzed using Statistical Package for Social Sciences (SPSS) to get result of research objectives and to examine whether research hypotheses are valid. The results will be presented in charts and table forms.

Besides, this chapter present the result of pilot test and continued the findings in the form descriptive statistics which includes respondents' demographic and their responses as per questions. Then, Pearson Correlation Coefficient analysis describe the degree of relationship between independent variables and dependent variable followed by regression analysis to test the hypothesis and chapter summary.

4.2 Pilot Test

The purpose of pilot study is to test the feasibility of the questionnaire whether respondents can understand the questions. In this study, the researcher selects 40 respondents which are 10% of total respondents. Cronbach's alpha is used to measure the consistency of data where the value not less than 0.7 represent that the questionnaire has consistent reliability.

4.2.1 Reliability

According to Tavakol & Dennick (2011), the internal consistency ought to be tested prior the questionnaire used for study purpose. The internal consistency outlines degree to which every component in the test refers to the same construct thus associated to inter- relatedness of components within the test. The value of Cronbach's Alpha is ranged from 0 to 1. When the value of coefficients of reliability is closer to 1, the internal consistency is higher.

There is total 40 items of questions are measured using Likert scale ranging from 1 to 5 where 1= strongly disagree, 2= disagree, 3= neutral, 4= agree and 5= strongly agree. The value of Cronbach's Alpha coefficient indicates the strength of association of each item in independent variable on dependent variable.

4.2.1.1 Consumer Intention

Table 4.2.1.1.1: Case Processing Summary of Consumer Intention

		N	%
Cases	Valid	40	100.0
	Excluded ^a	0	.0
	Total	40	100.0

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

Table 4.2.1.1.2: Reliability Statistics of Consumer

Source: (Develop from Research)

Cronbach's Alpha	N of Items
.919	5

Table 4.2.1.1.2 illustrates Cronbach's Alpha for five questions for consumer intention. The reliability statistics has value of 0.919 which is greater than 0.7. Hence, the questions for this dependent variable are reliable and can be used for the actual questionnaire.

4.2.1.2 Social Lifestyle

Table 4.2.1.2.1: Case Processing Summary of Social Lifestyle

Source: (Develop from Research)

		N	%
Cases	Valid	40	100.0
	Excluded ^a	0	.0
	Total	40	100.0

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

Table 4.2.1.2.2: Reliability Statistics of Social Lifestyle

Source: (Develop from Research)

Reliability Statistics	
Cronbach's	
Alpha	N of Items
.759	5

Table 4.2.1.2.2 shows Cronbach's Alpha for five questions in social factors. The result of the reliability statistics possessed Cronbach's Alpha value is greater than 0.7 which is 0.759. The independent variable is reliable and can be used for the actual questionnaire.

4.2.1.3 Trends

Table 4.2.1.3.1: Case Processing Summary of Trends

Source: (Develop from Research)

		N	%
Cases	Valid	40	100.0
	Excluded ^a	0	.0
	Total	40	100.0

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

Table 4.2.1.3.2: Reliability Statistics of Trends

Source: (Develop from Research)

Cronbach's Alpha	N of Items
.902	5

Table 4.2.1.3.2 demonstrate the outcome of Cronbach's Alpha for five questions in technological factor. The value of Cronbach's Alpha is 0.902 which is higher than 0.7. Therefore, the questions construct can be used for actual questionnaire.

4.2.1.4 Economics Factor

Table 4.2.1.4.1: Case Processing Summary of Economics Factor

Source: (Develop from Research)

		N	%
Cases	Valid	40	100.0
	Excluded ^a	0	.0
	Total	40	100.0

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

Table 4.2.1.4.2: Reliability Statistics of Economic Factor

Source: (Develop from Research)

Cronbach's Alpha	N of Items
.845	5

Table 4.2.1.4.2 demonstrate the outcome of Cronbach's Alpha for five questions in technological factor. The value of Cronbach's Alpha is 0.845 which is higher than 0.7. Therefore, the questions construct can be used for actual questionnaire.

4.2.1.5 Reliability Analysis

Table of 4.2.1.5.1 Case Processing Summary All Variables

Source: (Develop from Research)

		N	%
Cases	Valid	40	100.0
	Excluded ^a	0	.0
	Total	40	100.0

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

Table of 4.2.1.5.2 Reliability Analysis All Variables

Source: (Develop from Research)

Cronbach's Alpha	N of Items
.949	20

Table 4.2.1.5.2 shows Cronbach's Alpha result for total number of dependent variables and independent variable. The overall value of Cronbach's Alpha is 0.949 which is greater than 0.7 and is considered as good reliability. Overall, the result of Cronbach's Alpha has good reliability. All question can be used in this researcher study.

4.2.2 Validity

The validity of a research study refers to how well the results among the study participants represent true findings among similar individuals outside the study (Ferreira and Ferreira 2018). Exploratory Factor Analysis (EFA) is conducted to discover the fundamental dimensions of the variables in the survey questions, which in turn, validates the reliability of the questionnaire.

4.2.2.1 Validity for Independent Variables

Table 4.2.2.1.1: Table for KMO and Bartlett's Test for Independent Variables

Source: (Develop from Research)

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.788
Bartlett's Test of Sphericity	Approx. Chi-Square	479.758
	df	105
	Sig.	.000

From the table 4.1.2.1.1, the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy is excellent, 0.788 because the value is higher than 0.6. When the value is closer to 1, the more suitable the method to analyze the data and the factors are reliable to each other. Then, Bartlett's test of sphericity is significant χ^2 (df =105) because the p-value is less than 0.000 hence the items listed in independent variables have pattern relationships among the variables because the p-value is less than 0.05 with approximate Chi-Square value 479.758.

4.2.2.2 Validity for Dependent Variable

Table 4.2.2.2.1: Table for KMO and Bartlett's Test for Dependent Variables

Source: (Develop from Research)

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.855
Bartlett's Test of Sphericity	Approx. Chi-Square	149.483
	df	10
	Sig.	.000

From the table 4.2.2.2.1, the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy is excellent, 0.855 because the value is higher than 0.6. The value is less than 1, it means that the data analysis method used is suitable and the factors being studied are reliable. Bartlett's test of sphericity χ^2 (df=10) showed a significant result, with a chi-square value of 149.483 degrees of freedom and a p-value less than 0.000. This indicates that the independent variables listed have significant relationships with each other, as the p-value was also less than 0.05 and the chi-square value was approximately 149.483.

4.3 Respondents' Profile

4.3.1 Respondents' Gender

Table 4.3.1: Respondents' Gender

Source: (Develop from Research)

		GENDER			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female / Perempuan	242	60.5	60.5	60.5
	Male / Lelaki	158	39.5	39.5	100.0
	Total	400	100.0	100.0	

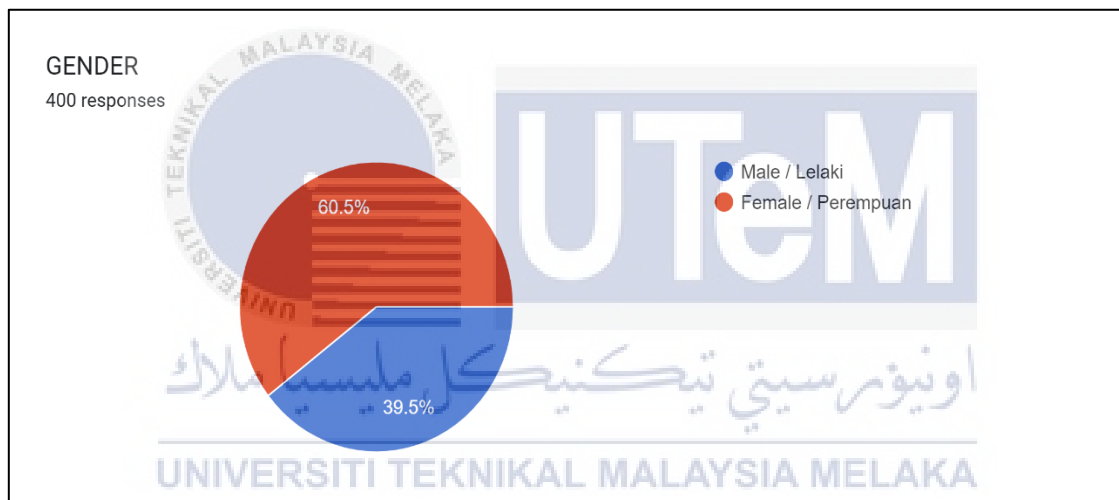


Figure 4.3.1: Respondent's demographic of gender

Source: (Develop from Research)

Table shows the frequency and percentage of respondents' demographic of gender. There is total 400 respondents and among the respondents, female 242 respondents consist of which are 60.5% while male respondents consist of 158 which are 39.5 % as shown in the figure.

4.3.2 Respondents' Age Group

Table 4.3.2: Respondents' Age Group

		AGE			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	18 - 23 years old	167	41.8	41.8	41.8
	24 - 29 years old	92	23.0	23.0	64.8
	30 - 35 years old	49	12.3	12.3	77.0
	36 -41years old	27	6.8	6.8	83.8
	42 - 47 years old	22	5.5	5.5	89.3
	48 - 53 years old	23	5.8	5.8	95.0
	53 and above years old	20	5.0	5.0	100.0
	Total	400	100.0	100.0	

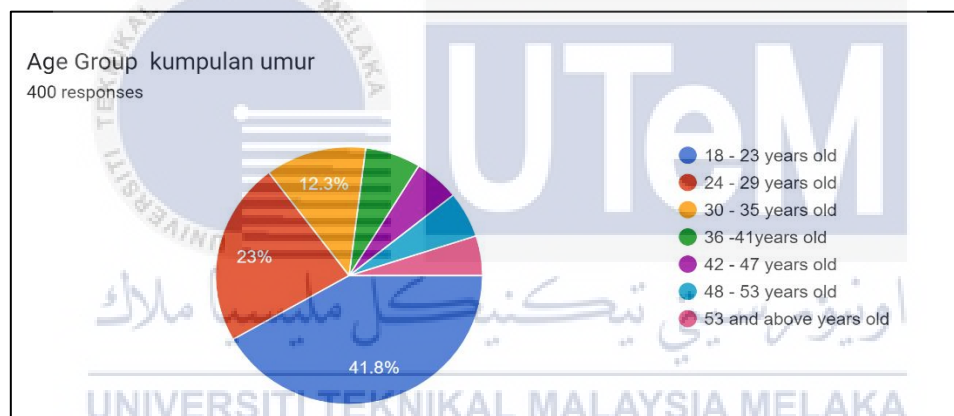


Figure 4.3.2: Respondents' Age Group

Source: (Develop from Research)

Table 4.3.2 shows the data of the range on the age of respondents. Among 400 respondents, there are 169 respondents (41.8%) in aged between 18 - 23 years old which is the highest age group among the respondents. The respondents who are aged between 24 - 29 years old consist of 92 respondents (23%). Next, respondent aged between 30 - 35 years old is 49 respondent (12.3%). Besides, the range from 36 - 41 years old has 27 respondents (6.8%). The respondents who are aged between 42 - 47 years old consist of 22 respondents (5.5%). There are 23 respondents (5.8%) who aged between 43 - 53 years old and 20 respondents (5%) aged 53 and above. Figure shows the percentage of respondents' demographic of age group.

4.3.3 Respondents' Occupation

Table 4.3.3: Respondents' Occupation

Source: (Develop from Research)

		OCCUPATION			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employee / Berkerja	151	37.8	37.8	37.8
	Retired / Pencen	22	5.5	5.5	43.3
	Self - Employment / Bekerja sendiri	45	11.3	11.3	54.5
	Student / Pelajar	182	45.5	45.5	100.0
	Total	400	100.0	100.0	

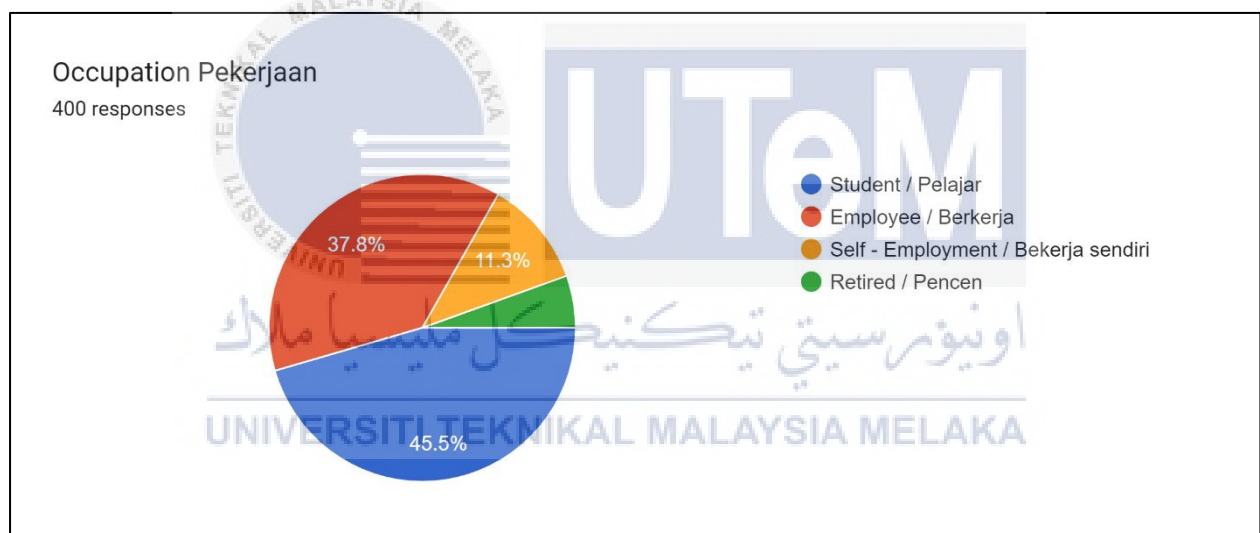


Figure 4.3.3: Respondents' Occupation

Table demonstrates occupation of respondents. Among the respondents, 183 is student (45.5%), which is the highest group of respondents' occupation, while 151 respondents (37.8%) are employee and self-employment is 45 respondents (11.3%). The lowest group of occupation of respondents is retired is about 22 respondent (5.5%). Figure illustrate the percentage of respondents' demographic of occupation.

4.3.4 Respondent' do you know what is mobile banking?

Table 4.3.4 Respondent's do you know what is mobile banking?

Source: (Develop from Research)

		KNOWMB			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	No / Tidak	31	7.8	7.8	7.8
	Yes / Ya	369	92.3	92.3	100.0
Total		400	100.0	100.0	

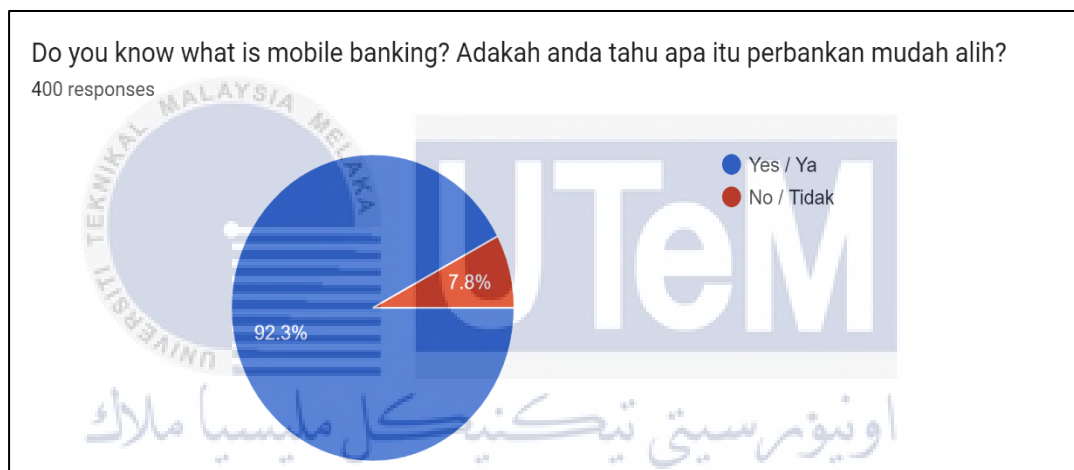


Figure 4.3.4: Respondents' Know What is Mobile Banking.

Table 4.3.4 shows that the total respondent is consumer that know what is mobile banking 369 respondent (92.3%) from 400 consumer. It shows that only 31 respondent (7.8%) did know what is mobile banking.

4.3.5 Respondent' do you have the intention to use mobile banking?

Table 4.3.5 Respondent's do you have the intention to use mobile banking?

Source: (Develop from Research)

INTENTIONMB					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No / Tidak	21	5.3	5.3	5.3
	Yes / Ya	379	94.8	94.8	100.0
Total		400	100.0	100.0	

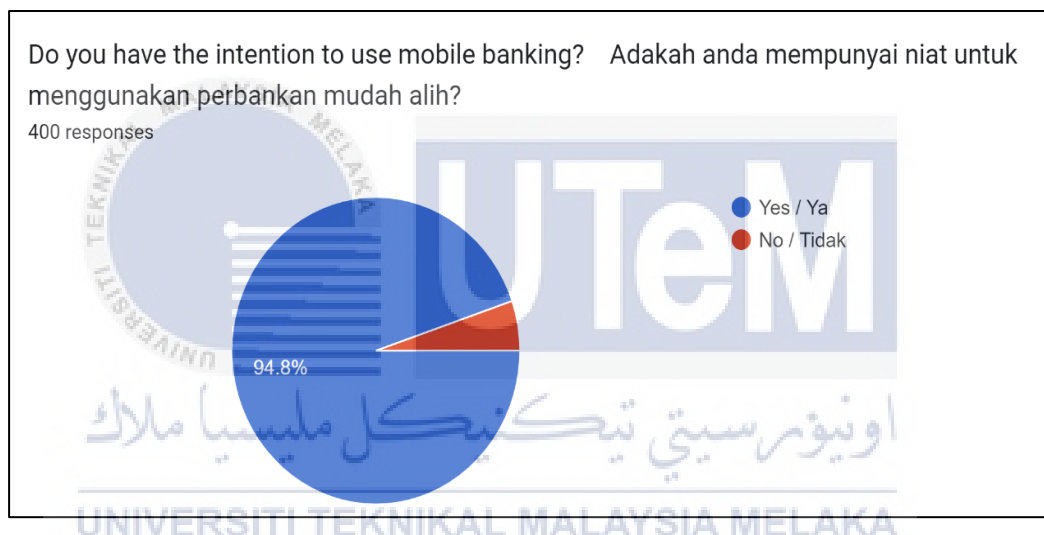


Figure 4.3.5: Respondents' do you have the intention to use mobile banking.

Table 4.3.5 show that the amount of percentage of respondent from the total of 400 respondent. It shows that 379 respondent (94.8%) have the intention to use mobile banking. Beside that show that only 21respondent (5.3%) do not have the intention to use mobile banking.

4.4 Descriptive Analysis

4.4.1 Descriptive Analysis for Independent Variable (Social Lifestyle)

Table 4.4.1: Summary of Social Lifestyle

Source: (Develop from Research)

<i>Frequency</i>						
Item	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
SL1	My relatives and friends around me do transactions through mobile banking.	121 (30.3%)	203 (50.7%)	74 (18.5%)	1 (0.3%)	1 (0.3%)
SL2	I use mobile banking if my friends or family members recommend it to me.	122 (30.5%)	197 (49.3%)	74 (18.5%)	3 (0.8%)	4 (1.0%)
SL3	I think that I can have a professional status by using mobile banking.	102 (25.5%)	178 (44.5%)	104 (26.0%)	10 (2.5%)	6 (1.5%)
SL4	I use mobile banking because it fits well with my daily lifestyle.	153 (38.3%)	174 (43.5%)	68 (17.0%)	3 (0.8%)	2 (0.5%)
SL5	I feel that if I do not use mobile banking makes me outdated.	106 (26.5%)	146 (36.5%)	101 (25.3%)	29 (7.2%)	18 (4.5%)

Based on the table above, it shows the responses of 400 respondents on social lifestyle. Item SL1 states if relatives and friends around them do transactions through mobile banking and there are 30.3% respondents strongly agree followed by 50.7% respondents agree with the question. 18.5% of respondents claims that they feel neutral on the statement. However, there are 0.3% disagree and strongly disagree with this statement.

The item SL2 describe respondents if there use mobile banking if their friends or family members recommend it to them. There are respondents strongly agree 30.5% and 50.7% respondents agree on the statement. The table also shows that there are 18.5% respondents are neutral on the statement. On the other hand, there are 0.3% respondents disagree and 0.3% strongly disagree on SL2 statement.

Next, statement item SL3 stated that respondents think that they can have a professional status by using mobile banking statement. Based on the table, most of the respondents, agree with this statement with 44.5% next with strongly agree on the statement is 25.5% respondents. However, there are 26.0% respondents feel neutral on SL3 then 2.5% respondents disagree and 1.5% strongly disagree on the statement SL3.

The fourth statement, SL4 states that use mobile banking because it fits well with their daily lifestyle. There are 38.3% respondents strongly agree and 43.5% respondents agree on the statement. However, there are respondents who have different opinions where 17.0% respondents are neutral while 0.8% respondents disagree with the statement and 0.5% respondents are strongly disagree with statement SL4.

The last item for the first independent variable SL5 stated that feel that if respondent do not use mobile banking makes them feel outdated. The results show that 26.5% respondents are strongly agreed that if they do not use mobile banking with make them feel outdated and 36.5% respondents agree with the statement. Nevertheless, 26.3% respondents are neutral while 7.2% respondents disagree with the statement and 4.59% respondents are strongly disagree with the statement.

4.4.2 Descriptive Analysis for Independent Variable (Trends)

Table 4.4.2: Summary of Trends

Source: (Develop from Research)

<i>Frequency</i>						
Item	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
TR1	I follow the latest trends in mobile banking which encourages my intention to use it.	109 (27.3%)	171 (42.8%)	102 (25.5%)	15 (3.8%)	3 (0.8%)
TR2	I use mobile banking because it gives me positive feedback or reviews from others.	108 (27.0%)	199 (49.8%)	86 (21.5%)	4 (1.0%)	3 (0.8%)
TR3	I know that mobile banking is a widely adopted trend motivates me to use it.	125 (31.3%)	178 (44.5%)	88 (22.0%)	5 (1.3%)	4 (1.0%)
TR4	I use mobile banking apps because they allow me to keep up with evolving payment methods and trends.	136 (34.0%)	196 (49.0%)	65 (16.3%)	1 (0.3%)	2 (0.5%)
TR5	I prefer to use mobile banking to make payments rather than using cash since it is easier to use.	143 (35.8%)	176 (44.0%)	75 (18.8%)	5 (1.3%)	1 (0.3%)

Based on the table above, it shows the responses of 400 respondents on the second independent which is trends. Item TR1 states that follow the latest trends in mobile banking which encourages the intention to use it for respondents and there are 27.3% respondents strongly agree followed by 42.8% respondents agree with the question. 25.5% of respondents claims that they feel neutral on the statement. However, there are 3.8% of respondents disagree continued with 0.8% respondents strongly disagree with the statement.

The second statement TR2 describe respondents using mobile banking because it gives respondent positive feedback or reviews from others. There are 27.3% respondents strongly agree and 49.8% respondents agree on the statement. The table also shows that there are 21.5% respondents are neutral on the statement. On the other hand, there are 1.0% respondents disagree and .6% strongly disagree on S2 statement. 4.9% respondents are neutral on the statement. However, there are 3.1% respondents disagree on the statement and 1.6% strongly disagree on the statement.

Next, is TR3 stated that respondents know that mobile banking is a widely adopted trend motivates them to use it. Based on the table, the respondent 31.3% strongly agree on the statement and 44.5% respondents agree on the statement. However, there are 22.0% respondents feel neutral on TR3 continue with 1.3% respondents disagree and 1.0% strongly disagree on the statement TR3.

The fourth statement, TR4 states by using mobile banking apps because they allow me to keep up with evolving payment methods and trends. There are 34% respondents strongly agree and 49% respondents agree on the statement. However, there are respondents who have different opinions where 4.9% respondents are neutral while 0.3% respondents disagree with the statement and 0.5% respondents are strongly disagree with statement TR4.

The last statement for the last independent is TR5 declares that respondent prefer to use mobile banking to make payments rather than using cash since it is easier to use. The results show that 35.8% respondents are strongly agreed that mass media will influence them in using credit cards and 44% respondents agree with the statement. However, 18.8% respondents are neutral while 1.3% respondents disagree with the statement and 0.3% respondents are strongly disagree with the statement.

4.4.3 Descriptive Analysis for Independent Variable (Economic Factors)

Table 4.4.3: Summary of Economic Factors

Source: (Develop from Research)

<i>Frequency</i>						
Item	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
EF1	The economic impact has increased my intention to use mobile banking.	119 (29.8%)	188 (47.0%)	86 (21.5%)	7 (1.8%)	0 (0.0%)
EF2	I am more likely to use mobile banking services when the interest rates or economic conditions favor it.	95 (23.8%)	209 (52.3%)	92 (23.0%)	4 (1.0%)	0 (0.0%)
EF3	I believe that using mobile banking can help me to manage my finances more efficiently during challenging economic times.	115 (28.7%)	203 (50.7%)	75 (18.8%)	5 (1.3%)	2 (0.5%)
EF4	The affordability and accessibility of mobile banking services enhance my intention to use it.	125 (31.3%)	207 (51.7%)	64 (16.8%)	2 (0.5%)	2 (0.5%)
EF5	I think that economic factors can influence consumers to use mobile banking.	126 (31.5%)	202 (50.5%)	67 (16.8%)	4 (1.0%)	1 (0.3%)

Based on the table above, it shows the responses of 400 respondents on economic factors. The first statement is EF1 states that the economic impact has increased the intention to use mobile banking and there are 29.8% respondents strongly agree followed by 47% respondents agree with the statement. Followed by 21.5% of respondents claims that they feel neutral on the statement. However, there are 1.8% of respondents disagree. There are 0.0% respondent strongly disagree with this statement.

The item is EF2 describe respondents more likely to use mobile banking services when the interest rates or economic conditions favor it. There are 23.8% respondents strongly agree. Nevertheless, more than half of the respondent with 52.3% agree with this statement. The table shows that there are 23.0% respondents are neutral on the statement. On the other hand, there are 1.0% respondents disagree and 0.0% strongly disagree on this statement.

The third item EF3 respondents believe that using mobile banking can help them to manage their finances more efficiently during challenging economic times. Based on the table, more than half of the respondents, 50.7% agree on the statement and 28.7% respondents strongly agree on the statement. However, there are 18.8% respondents feel neutral on EF3 subsequently 1.3% respondents disagree and 0.5% strongly disagree on the statement EF3.

Next statement, EF4 the affordability and accessibility of mobile banking services enhance my intention to use it. There are more than half of the respondent 51.7% agree with the statement and 31.3% respondents strongly agree on the statement. However, there are respondents who have different opinions where 16% respondents are neutral while 0.5% respondents disagree with the statement and 0.5% respondents are strongly disagree with this statement.

The last independent for economic factors is EF5 declares that think that economic factors can influence respondent to use mobile banking. The results show that 31.5% respondents are strongly agreed and 50.5% respondents agree with the statement. Nevertheless, 16.8% respondents are neutral while 1.0% respondents disagree with the statement and 0.3% respondents are strongly disagree with the statement.

4.4.4 Descriptive Analysis for Dependent Variable (Consumer Intention Using Mobile Banking)

Table 4.4.4: Summary of Consumer Intention Using Mobile Banking

Source: (Develop from Research)

<i>Frequency</i>						
Item	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
CI1	I believe that using mobile banking is convenient.	165 (41.3%)	161 (40.3%)	70 (17.5%)	3 (0.8%)	1 (0.3%)
CI2	Mobile Banking is a platform that is flexible to make transaction at any time and place.	163 (40.8%)	168 (42.0%)	65 (16.3%)	3 (0.8%)	1 (0.3%)
CI3	Do you agree that mobile banking offers a faster way to complete your transaction?	165 (41.3%)	183 (45.8%)	48 (12.0%)	2 (0.5%)	2 (0.5%)
CI4	Mobile banking allows me to check my account balance and transaction history.	184 (46.0%)	163 (40.8%)	51 (12.8%)	1 (0.3%)	1 (0.3%)
CI5	Do you agree that mobile banking helps you in your transactions.	171 (42.8%)	168 (42.0%)	59 (14.8%)	1 (0.3%)	1 (0.3%)

The table 4.4.4 shows descriptive statistics result of the dependent variable, consumer intention on using mobile banking. Item CI1 describe that respondents believe that using mobile banking is convenient. There are 41.3% of respondents strongly agree with the statement and 40.3% of respondents agree. Besides, there are 17.5% feel neutral with item CI1. However, 0.8% respondents disagree while 0.3% respondents strongly disagree believing that using mobile banking is convenient.

The second item is CI2 point out that mobile banking is a platform that is flexible to make transaction at any time and place. Most of the respondents 41.3% strongly agree with the statement and 40.3% respondents agree that mobile banking is a platform that is flexible to make transaction at any time and place. There are 17.5% respondents are neutral with item CI2 subsequently 0.8% respondents disagree, and 0.3% respondents strongly disagree with the statement.

Next, statement is CI3 highlight that respondents will agree that mobile banking offers a faster way to complete the transaction and there are 41.3% respondents strongly agree with the statement while 45.8% respondents agree. In addition, 12% respondents are neutral on the statement. There are minority of respondents 0.3% who disagree with the statement and 0.3% strongly disagree that mobile banking offers a faster way to complete the transaction

The fourth item is CI4 states that mobile banking allows respondent to check their account balance and transaction history. There are 46% respondents strongly agree and 40.8% agree with the statement. 12.8% respondents are neutral with the statement. Furthermore, 0.3% respondents disagree that mobile banking allows respondent to check their account balance and transaction history while 0.3% respondents strongly disagree with the statement.

The last item for the dependent variable is CI5 point out that respondents agree that mobile banking helps them in transactions. There are 42.8% respondents strongly agree with the statement and 42% respondents agree that mobile banking helps them in transactions. However, 14.8% respondents feel neutral on the statement followed by 0.3% respondents disagree with the statement and 0.3% respondent strongly disagree with the statement.

4.5 Descriptive Statistics

Table 4.5: Descriptive Statistics for Each Independent Variable

Source: (Develop from Research)

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Sociallifestyle	400	1.80	5.00	3.9990	.64127
trends	400	1.20	5.00	4.0530	.65027
Economicfactors	400	2.00	5.00	4.0685	.57134
Valid N (listwise)	400				

The descriptive statistics table displays the measurements for each independent variable, including Social Lifestyle, Trends, and Economic factors. By examination of the table, it is evident that all three variables have relatively similar mean values. Specifically, the mean for Social Lifestyle is the lowest at 3.99, followed closely by Trends at 4.05, and Economic factors with the highest mean of 4.06. This data indicates that most respondents in the survey agree that these independent variables play a significant role in influencing consumer intention when it comes to utilizing mobile banking services.

On the other hand, standard deviation is a statistical measure that indicates the extent to which data points deviate or diverge from the average or mean. The research findings reveal that when examining social lifestyles, the standard deviation is recorded at a value of 0.64, with economic factors having a slightly lower standard deviation of 0.57, indicating a narrower spread of data points. Followed by trends descriptive statistics in the study have a higher standard deviation of 0.65, which means that there is a wider range of data. However, this also suggests that the data points are relatively close to the mean, indicating a consistent and predictable pattern.

4.6 Pearson's correlation Analysis

Table 4.6: Correlations of Independent Variable and Dependent Variable

Source: (Develop from Research)

		Correlations			
		sociallifestyle	trends	economicfact ors	consumerinte nction
sociallifestyle	Pearson Correlation	1	.729**	.692**	.873**
	Sig. (2-tailed)		<.001	<.001	<.001
	N	400	400	400	400
trends	Pearson Correlation	.729**	1	.717**	.890**
	Sig. (2-tailed)	<.001		<.001	<.001
	N	400	400	400	400
economicfactors	Pearson Correlation	.692**	.717**	1	.864**
	Sig. (2-tailed)	<.001	<.001		<.001
	N	400	400	400	400
consumerintention	Pearson Correlation	.873**	.890**	.864**	1
	Sig. (2-tailed)	<.001	<.001	<.001	
	N	400	400	400	400

** . Correlation is significant at the 0.01 level (2-tailed).

Table 4.6 illustrates the relationship between economic, social, and technological factors with consumer intention using mobile banking through Pearson's Correlation Analysis.

Pearson's Correlation Analysis measures the strength of the linear relationship between the independent variables and dependent variables. Pearson's Correlation Coefficient value ranges from +1 to -1. The positive value represents the positive correlation between the variables while the negative value represents the negative correlation between the variables. The zero value of the coefficient indicates that there is no association between the variables. The value of Pearson's Correlation Coefficient is denoted by r .

The table displays strong correlations between the variables, with the highest coefficient being 0.890 for the relationship between trends and consumer intention to use mobile banking. This indicates a strong positive association. All variables have a p-value below 0.01,

indicating a statistically significant relationship.

The social lifestyle has a strong positive correlation with consumer intention, with a correlation coefficient value of 0.873. Similarly, the economic factor also has a strong moderate positive relationship with consumer intention, as indicated by its correlation coefficient value of 0.864.

Therefore, there is a significant relationship between independent variables which consist of economic factors, social lifestyle, and trends, and the dependent variable which is consumer intention using mobile banking. Thus, the researcher conducts further analysis of the independent variables with multiple linear regression analysis.



4.7 Simple Linear Regression Analysis

The researcher chose to use linear regression analysis to examine how each independent variable affects the dependent variable. By conducting hypothesis testing through linear regression analysis, they will be able to determine the relationship between the independent and dependent variables.

4.7.1 Simple Linear Regression for Social Lifestyle

Table 4.7.1.1: Model Summary of Social Lifestyle

Source: (Develop from Research)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.873 ^a	.762	.761	.26466

a. Predictors: (Constant), Social lifestyle

The table 4.7.1.1 shows the result of linear regression model summary of social lifestyle. The value of R represents the correlation between social lifestyle and consumer intention. Based on the table, R-value is at 0.873 which means high correlation between social lifestyle and consumer intention. The value of R square is the square of R-value which indicate the proportion of variance in dependent variable that can be clarified by the independent variables. In the table, R-square value is 0.762 which means that about 76.2% of the variation in consumer intention is interpreted by trends.

Table 4.7.1.2: ANOVA^a of Social Lifestyle*Source: (Develop from Research)*

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	89.302	1	89.302	1274.951	.000 ^b
	Residual	27.877	398	.070		
	Total	117.179	399			

a. Dependent Variable: consumerintention

b. Predictors: (Constant), sociallifestyle

Analysis of Variance (ANOVA) is used for hypotheses testing to see whether how well the model fits into the data. The significant of p-value is 0.000 which is lesser than 0.05 indicate that social lifestyle well explained consumer intention. Therefore, alternative hypothesis is accepted at $\alpha = 0.05$.

Table 4.7.1.3: Coefficients^a of Social Lifestyle*Source: (Develop from Research)*

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.145	.084		13.678	.000
	sociallifestyle	.738	.021	.873	35.706	.000

a. Dependent Variable: consumerintention

From the table, beta values are used to predict dependent variable from independent variable. The coefficient of social lifestyle shows there is significant relationship with consumer intention. The result shows p-value is 0.000 while β is 0.873 which represents social lifestyle does affect consumer intention by using mobile banking. Therefore, alternative hypothesis (H₁) is accepted and null hypothesis (H₀) rejected.

4.7.2 Simple Linear Regression for Trends

Table 4.7.2.1: Model Summary of Trends

Source: (Develop from Research)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.890 ^a	.792	.792	.24724

a. Predictors: (Constant), trends

By referring to the table, the value of R equals to 0.890 which indicate strong correlation between trends and consumer intention. The coefficient determination, R square has value at 0.792 which indicates that there is 79.2% of variation in consumer intention in explained by trends.

Table 4.7.2.2: ANOVA^a of Trends

Source: (Develop from Research)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	92.850	1	92.850	1518.957	.000 ^b
	Residual	24.329	398	.061		
	Total	117.179	399			

a. Dependent Variable: consumerintention

b. Predictors: (Constant), trends

The table 4.7.2.2, the p-value is equal to 0.000 is less than 0.05 represents there is significant relationship between trends and consumer intention to use mobile banking. Therefore, alternative hypothesis (H2) is accepted at alpha equal to 0.05.

Table 4.7.2.3: Coefficients^a of Trends*Source: (Develop from Research)*

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.088	.078		13.926	.000
	trends	.742	.019	.890	38.974	.000

a. Dependent Variable: consumerintention

From the table 4.7.2.3, the coefficient of independent variable has significant relationship with consumer intention using mobile banking toward trends because the p-value is less than 0.05. The result shows p-value is 0.000 while β is 0.890 which represents trends does affect consumer intention using mobile banking. Hence, alternative hypothesis (H₂) is accepted and null hypothesis (H₀) rejected.

4.7.3 Simple Linear Regression for Economic Factors.

Table 4.7.3.1: Model Summary of Economic Factors*Source: (Develop from Research)*

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.864 ^a	.747	.746	.27292

a. Predictors: (Constant), economicfactors

Based on the table above, the R-value is at 0.864 which indicate strong relationship between economic factors and consumer intention using mobile banking. The coefficient determinant, R square valued at 0.747. There are 74.7 % of variation in economic factor that influence consumer intention using mobile banking.

Table 4.7.3.2: ANOVA^a of Economic Factor*Source: (Develop from Research)*

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	87.534	1	87.534	1175.174	.000 ^b
	Residual	29.645	398	.074		
	Total	117.179	399			

a. Dependent Variable: consumerintention

b. Predictors: (Constant), economicfactors

From the table 4.7.3.2, ANOVA shows that economics factor is significant as the p- value is 0.000 (less than 0.05). It represents that there is significance relationship between economic factors and consumer intention using mobile banking. Therefore, alternative hypothesis (H3) is accepted at alpha equal to 0.05.

Table 4.7.3.3: Coefficients^a of Economic Factor*Source: (Develop from Research)*

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.759	.098		7.729	.000
	economicfactors	.820	.024	.864	34.281	.000

a. Dependent Variable: consumerintention

By referring to the table 4.7.3.3, the coefficient of independent variable indicates that there is significant relationship between economic factor and consumer intention due to the p-value is less than 0.05. The result shows that β value at 0.864 which represents that economic factor does affect consumer intention using mobile banking. Thus, the null hypothesis (H_0) has been rejected while alternative hypothesis (H_3) is accepted.

4.8 Multiple Linear Regression

Table 4.8.1: Model Summary of Multiple Linear Regression

Source: (Develop from Research)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.974 ^a	.949	.948	.12311

a. Predictors: (Constant), economicfactors, sociallifestyle, trends

The table 4.8.1 shows the model summary from usage of multiple linear regression analysis. The results show the value of R is 0.974 which indicate all of the three independent variables are highly correlated. The coefficient of determination, R square is at 0.949 indicate that 94.9% of total variation in consumer intention using mobile banking can be explained by the independent variables (economic, social, trends).

The value of R Square is greater than 0.5 which is considered a good value because there is less variance towards consumer intention as the independent variables in regression model. However, there is 5.1% remain unexplained in the variation. Hence, there are other significant reasons that affecting consumer intention by using mobile banking not included for this research.

Table 4.8.2: ANOVA^a of Multiple Linear Regression*Source: (Develop from Research)*

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	111.178	3	37.059	2445.304	.000 ^b
	Residual	6.001	396	.015		
	Total	117.179	399			

a. Dependent Variable: consumerintention

b. Predictors: (Constant), economicfactors, sociallifestyle, trends

Based on the table, the significance value, p-value is 0.000 which is less than the alpha value, 0.05 is statistically significant. The F-value is 2445.304 is significant because when the F-value is higher, alternative hypotheses are well fit in the model and accepted. Therefore, the significance of overall model is $F(37.059) = 2445.304$, $p < 0.05$. It shows that overall multiple regression model is significant at 5% level of significant.

Table 4.8.3: Coefficients^a of Multiple Linear Regression*Source: (Develop from Research)*

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	.273	.046		5.934	.000
	sociallifestyle	.300	.015	.355	19.946	.000
	trends	.322	.015	.387	20.997	.000
	economicfactors	.324	.017	.341	19.547	.000

a. Dependent Variable: consumerintention

According to the table, each independent variable in the research has contribution in influencing consumer intention by using mobile banking. The trends are the strongest predictor variable where $\beta = 0.387$, $t(400) = 20.997$, $p < 0.05$. The unstandardized beta, β also has the highest value compared to other independent variables. It can be clearly seen that trends have the highest influence of positive relationship with consumer intention by using mobile banking.

Next is the second stronger predictor which is social lifestyle where $\beta = 0.355$, $t(400) = 19.946$, $p < 0.05$. The unstandardized beta, β of social lifestyle is the second highest positive value among the variables. From the result, social factor is the second highest factor influencing consumer intention by using mobile banking.

Then, economic factor is the lower predictor variable where $\beta = 0.341$, $t(400) = 19.547$, $p < 0.05$. The unstandardized beta, β of economic is the lowest positive among the variables. From the result, economic factor has lowest positive value of all independent variables and is the third factor influencing consumer intention by using mobile banking. Based on the result, each of the independent variable has different level of contribution towards dependent variable and provide significant prediction towards consumer intention using mobile banking. The relationship between dependent variable and independent variables can be determined by the multiple regression equation.

$$y = a + bx_1 + cx_2 + dx_3$$

$$y = 0.273 + 0.333x_1 + 0.300x_2 + 0.324x_3$$

Where, y = dependent variable value (Factors that influences consumer intentions)

a = constant

b, c, d = regression coefficient

x_1 = independent variable value (Social Lifestyle)

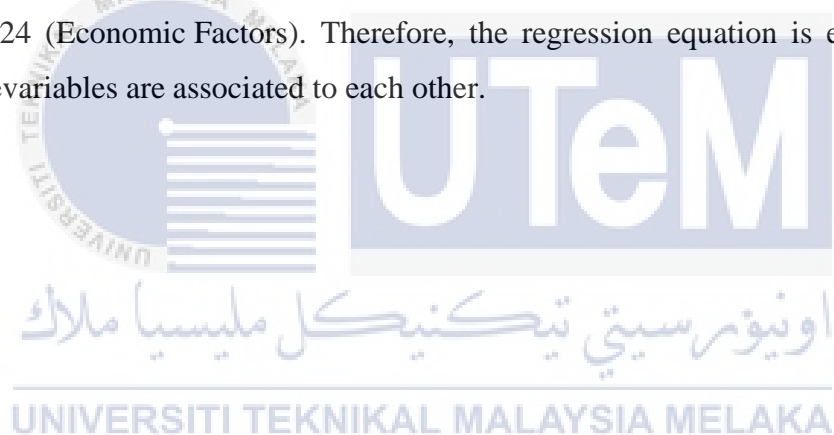
x_2 = independent variable value (Trends)

x_3 = independent variable value (Economics Factors)

From the multiple regression equation, there is positive relationship between all independent variables and dependent variable. The regression equation formed to predict the value of consumer intention using mobile banking for new case, multiply independent variables score and add values to the constant. For every increase in unit in independent variable, the researcher expects value increase in dependent variable holding all the variables in constant. Trends is the strongest predictor from the result obtained as $\beta = 0.387$, $t(400) = 20.977$, $p < 0.05$. Therefore, the most significant factor influencing consumer intention by using mobile banking is trends.

In conclusion, the regression equation is:

Consumer Spending by Using Credit Cards = $0.273 + 0.300$ (Social Lifestyle) + 0.322 (Trends) + 0.324 (Economic Factors). Therefore, the regression equation is established to show how the variables are associated to each other.



4.9 Hypothesis Testing

Hypothesis testing is to enable researcher by coming into conclusion about population by examining samples from the population. The hypothesis is chosen between alternative hypothesis and null hypothesis.

Where:

1. H_0 is null hypothesis
2. H_1 is alternative hypothesis

If the significance value is less than 0.05, the null hypothesis will be rejected, and alternative hypothesis will be accepted. If such, the researcher can conclude that there is no similarity between the independent variables and dependent variable.

4.9.1 Hypothesis Testing 1 (H_1)

H_1 : There is significant relationship between social lifestyle and consumer intention to use mobile banking.

H_0 : There is no relationship between social lifestyle and consumer intention to use mobile banking.

From the table 4.7.1.2, the significance value is less than 0.05 which indicate the alternative hypothesis, H_1 is accepted and null hypothesis, H_0 is rejected. Therefore, there is significant relationship between between social lifestyle and consumer intention to use mobile banking. The results are parallel with previous studies where previous researchers found social lifestyles has significant effect on consumer intention by using mobile banking. On the other side, society is what connects people to society: a group of people who have similar interests or a shared culture. (Mary-T-Minor, 2020). The study shows social lifestyle has the effect on consumer intention using mobile banking.

4.9.2 Hypothesis Testing 2 (H2)

H1: There is a significant relationship between trends and consumer intention to use mobile banking.

H0: There is no relationship between trends and consumer intention to use mobile banking.

Based on the table 4.7.2.3, the significance value is less than 0.05 which indicate the alternative hypothesis, H2 is accepted and null hypothesis, H₀ is rejected. Therefore, there is significant relationship between trends and consumer intention to use mobile banking. According to McLean et al. (2018), the behavior of mobile banking users may evolve with the rapid development of mobile applications. The studies highlighted that trends have effect consumer intention to use mobile banking.

4.9.3 Hypothesis testing 3 (H3)

H1: There is a significant relationship between economic factors and consumer intention to use mobile banking.

H0: There is no relationship between economic factors and consumer intention to use mobile banking.

Based on the table 4.7.3.3, the significance value is less than 0.05 which indicate the alternative hypothesis, H3 is accepted and null hypothesis, H₀ is rejected. Hence, there is significant relationship between economic factors and consumer intention to use mobile banking. In the previous study the research has found that culture and level of economic development influence m-banking adoption (Tam and Oliveira, 2019). Also, a study suggested factors that can affect the adoption of technology were proposed in the literature (Ondrus, Lyytinen, and Pigneur, 2009; Dahlberg et al., 2008; Venkatesh et al., 2012). From all previous studies, economic factor influences consumer intention to use mobile banking.

4.9.4 Hypothesis Testing Result

Table 4.9.4: Hypothesis Testing Result

Independent Variables	P Value	Result
Social Lifestyle	0.000	Accepted H1
Trends	0.000	Accepted H2
Economic Factors	0.000	Accepted H3

From table 4.9.4, the hypothesis result illustrates that there is significant relationship between all of the independent variables with the dependent variable. The result shows that all the significant value is below 0.05 where $p < 0.05$. As a result, null hypothesis (H_0) of each independent variable is rejected while the alternative hypothesis of each independent variable is accepted.

4.10 Summary

To summarize, this chapter focuses on data analysis and the findings of a research study. The researcher utilized SPSS Version 27.0 to collect data from 400 participants in order to examine the factors that impact consumer intention to use mobile banking. Various statistical tools were employed for the analysis, including reliability analysis, pie charts, tables, and linear regression analysis. The results indicate that all alternative hypotheses were supported, suggesting a significant relationship between independent variables (social lifestyle, trends, and economic factors) and consumer intention to use mobile banking. Additionally, Pearson's Correlation Coefficient analysis demonstrates a strong positive relationship between the independent and dependent variables. Finally, multiple regression analysis reveals that trends play the most significant role in influencing consumer intention to use mobile banking.



CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1 Introduction

In this chapter, the researcher will discuss on the overall discussion for the findings of this study. The summary of research findings, literature review, conclusion and recommendations are made based the research objectives. The recommendations are derived from research findings and meant for future research. The result and findings of this study can be used by other researchers in future to conduct mobile banking study.

5.2 Summary of Findings

In previous chapter, the study had achieved the research objectives which are to identify factors influencing consumer intention use mobile banking and to study the relationship between social lifestyle, trends and economic factors, with consumer intention using mobile banking and followed by to examine the most significant factor influencing consumer intention using mobile banking.

5.2.1 Research Objective 1

RO 1: To identify the factors that influence the intention of consumer towards using mobile banking.

The first objective of this study is to identify the factors influencing consumer intention by using mobile banking. In previous chapter, the researcher had suggested three critical factors influencing consumer intention using mobile banking which are social lifestyle, trends and economic factors. The first objective had been achieved through Literature Review in Chapter 2. The critical factors had been proved by previous researchers. Therefore, the researcher comes out with the independent variables (economic, social and technological factors) influencing consumer intention by using mobile banking.

According to (Fortes & Rita, 2016) when it comes to mobile banking, customer intention pertains to the customer's willingness or sincerity to utilize mobile banking services. Customers' intentions to use the service will be influenced by several motivating factors leading to the intention.

Consumers had a known personal presence indicating their intention to use mobile banking. This research aims to identify the factors that influence consumers' intentions to use mobile banking. The growth of mobile banking represents a significant change in the way consumers interact with financial services. Various factors, such as (social lifestyle, trends, and economic factors), influence consumers' intentions to adopt mobile banking. As financial institutions adapt to the digital era, consumer had to understand and address these factors to maintain a positive consumer attitude towards mobile banking, ensuring its continued growth and success in the modern finance landscape.

5.2.2 Research Objective 2

RO 2: To study the relationship between factors that influence the intention of consumers toward using mobile banking.

The second research objective can be achieved through Pearson's Correlation Coefficient Analysis by Statistical Package for Social Sciences (SPSS) software. The findings display that all the independent variables which are social lifestyle, trends, and economic factors are positively associated with the dependent variable which is the consumer intention to use mobile banking. In addition, the results of the analysis show that all of the independent variables have significant relationships and are positively associated with consumer intention to use mobile banking. The independent variables (social lifestyle, trends, and economic factors) have a moderately strong to a strong positive relationship with consumer spending by using credit cards because they have respective values between 0.677, 0.858, and 0.821 based on Table 4.5. Trends have the highest association followed by economic factors and social lifestyle.

By this comprehensive researched into the factors influencing consumers intentions toward adopting mobile banking. Through a mixed-methods approach encompassing quantitative surveys to understand the relationships between social lifestyle, trends, and economic factors as the independent variables. Quantitative analyses revealed significant correlations and, in some cases, causal relationships between these factors and consumers' intentions to use mobile banking. The independent variables feature also demonstrated a significant impact on fostering favorable attitudes toward mobile banking

5.2.3 Research Objective 3

RO 3: To measure the most significant factors between the factor that influence consumer intention towards using mobile banking.

The third research objective is to examine the most significant factor influencing consumer intention using mobile banking. This objective can be achieved through Multiple Linear Regression analysis from SPSS. Based on table 4.8.3, trends are the most significant factor influencing consumer intention using mobile banking.

The utilization of Multiple Linear Regression is a statistical technique that allows researchers to explore the relationship between multiple independent variables and a dependent variable. In the context of this study, the dependent variable is likely to be consumer intention to use mobile banking, while the independent variables include factors (Social lifestyle, Trends and Economic Factors).

The research study has added valuable information to understand the factors that influence consumers' intention to use mobile banking. It identifies the most important factor by analyzing independent variables, which are trends that greatly influence consumers' decision to use mobile banking. This is because consumers perceive that following these trends will benefit them in using mobile banking.

5.3 Research Implication

This research aims to gain a better understanding of the factors that influence consumer intention to use mobile banking, given the increasing use of mobile banking among Malaysians. While the study only focuses on three factors, the researcher believes that there are likely other factors that can also impact consumer intention. The researcher achieved their objectives by conducting a literature review, analyzing Pearson's Correlation Coefficient, and conducting Multiple Linear Regression analysis to test the hypothesis on the relationships between independent variables (social lifestyle, trends, and economic factors) and consumer intention to use mobile banking.

Ultimately, the study found that social lifestyle, trends, and economic factors have the most significant influence on consumer intention to use mobile banking. Both banking institutions and mobile banking users should understand these critical factors in order to effectively utilize mobile banking.

This understanding will enable them to gain valuable insights about their customers. Including social lifestyle, trends, and economic factors as independent variables in studying consumer behavior in mobile banking adoption provides a more complete understanding. This research has implications beyond the immediate study, paving the way for advancements in the financial industry and contributing valuable knowledge to the intersection of technology, finance, and society.

5.4 Research Limitation

There are several limitations that have been met by researcher during the study. The limitation could be improved for future study. The first limitation is time constraint where the researcher only able to select three independent variables which are social lifestyle, trends and economic factors to be studied. However, the researcher knows that there are other critical factors that can influence consumer intention using mobile banking. For future research, the mobile banking study can focus on more variables in order to obtain better and precise result.

Next, the limitation is the responses from consumers. The potential respondents may refuse to answer the questionnaire due to personal reasons. Some of the respondents may not answer the questionnaire based on their own experiences and may not understand the question well before they answer. This can cause the data may not able to provide enough evidence on consumer intention using mobile banking. The researcher designed the questionnaire based on problem statement to obtain precise and accurate data to make significant study. Hence, the data may not be supportive enough to represent mobile banking consumers in Malaysia.

5.5 Recommendation for Future Research.

For future research, the researcher proposed new conceptual framework as this study only consists of three independent variables (Social lifestyle, trends and economic factors). However, the researcher believed that there are other critical factors that can influence consumer intention using mobile banking. The future researchers may do qualitative research on mobile banking studies to gain deeper insights on consumers intention. Future researchers can increase the sample size of study to have generalization on mobile banking consumers.

Based on the studies, myra V. De Leon (2019), the researchers had put forward the idea to provide suggestions on how to enhance the willingness and intention of individuals to use mobile banking. They aimed to explore deeper into the variables related to technology adoption in order to better understand these connections. By focusing on these relationships, their research aimed to address the notable lack of exploration in the field of adoption.

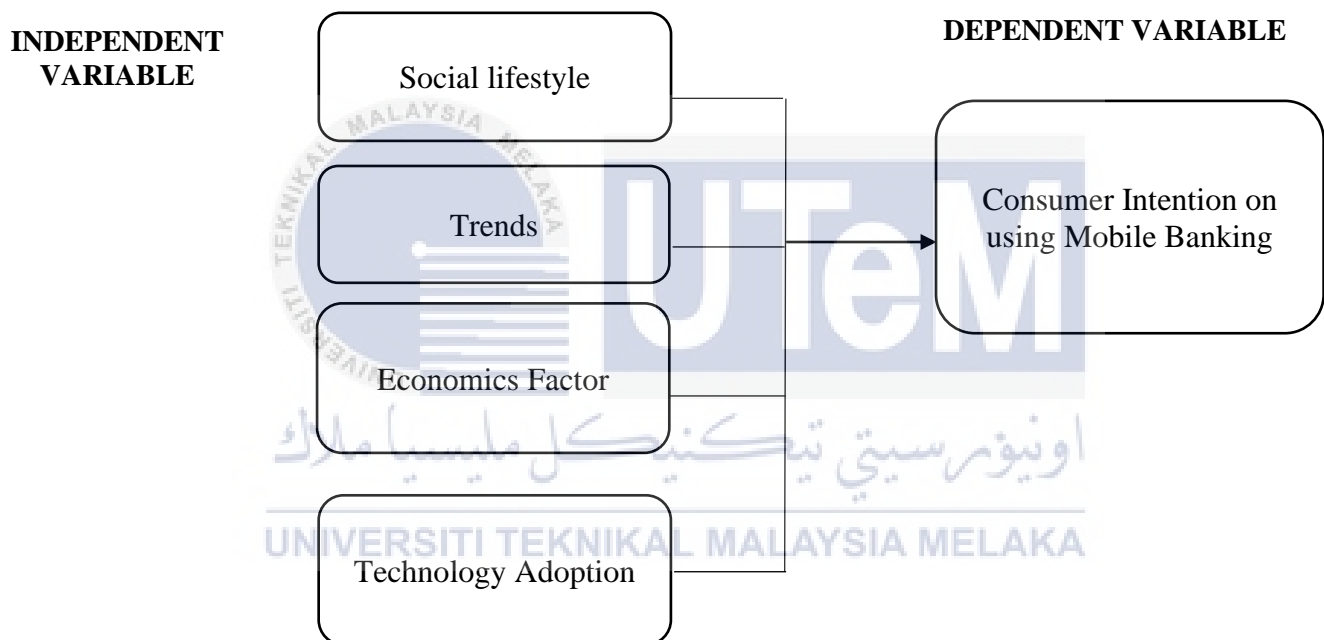


Figure 5.5: New Conceptual Framework

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APPENDICES GANTT CHART PSM II

Year	2022/2023														
Activities/week	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Constructing of questionnaire	■														
Revised for Questionnaire		■													
Questionnaire Distribution			■	■	■	■	■	■	■						
Data Collection			■	■	■	■	■	■	■						
Data Analysis										■					
Chapter 4 – Findings and Discussion										■					
Revised Chapter 4										■					
Journal Discussion											■				
Chapter 5 – Conclusion											■				
Revised Chapter 5												■			
Final Edit FYP Report 2												■			
PSM Presentation 2													■		
PSM Report Submission 2 and Journal														■	■

APPENDICES

APPENDICE A: QUESTIONNAIRE



**Bachelor of Technology Management (High Technology Marketing) with Honours
Faculty of Technology Management and Technopreneurship
Universiti Teknikal Malaysia Melaka (UTeM)**

Research Project Survey Questionnaire:

FACTORS THAT INFLUENCE CONSUMER INTENTION TO USE MOBILE BANKING.

Hello and Good day, I'm Irdina Shafira a 3rd year UTeM a student from Faculty of Technology Management and Technopreneurship (FPTT). My sincere gratitude for your willingness to participate in this research.

This researcher questionnaire is to study the factors that influence consumers intention to use mobile banking. The questionnaire will consist three sections which is section A, section B, and Section C. Please answers ALL the questions provided. Your time and responses are highly appreciated. Thank You for your cooperation

If you need further clarification or any inquiries regarding to the questionnaire, please do not hesitate to contact.

IRDINA SHAFIRA

ishafirairdina@gmail.com

Tel:0194739105

SECTION A: GENERAL INFORMATION

Thank you for participating in a survey about the factors that affect consumer intention to use mobile banking. Your responses will help me better understand consumer intention on using mobile banking. Your answers will be kept confidential and will not be shared or published. Please feel free to provide your responses without any concerns. Thank you for participating.

Instruction: This section requests respondents to provide their personal profile information. Kindly mark (✓) in the provided space.

1. Gender

Male Female

2. Age Group

18-23 years old 35-45 years old

24-26 years old 46-years old and

above 27-35 years old

3. Occupation

Student Self-Employment

Employee Retired

4. Do you know what is mobile banking?

Yes No

5. Do you have the intention to use mobile banking?

Yes No

SECTION B: CONSUMER INTENTION

Instruction: The purpose of this section is to gain insights into respondents' consumer intentions. Please indicate the level of agreement with each statement using a Likert scale by marking (✓) your chosen response on the following scale:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Dependent Variable

	Statements	1	2	3	4	5
1.	I believe that using mobile banking is convenient.					
2.	Mobile Banking is a platform that is flexible to make transaction at any time and place.					
3.	Do you agree that mobile banking offers a faster way to complete your transaction?					
4.	Mobile banking allows me to check my account balance and transaction history.					
5.	Do you agree that mobile banking helps you in your transactions.					

SECTION C: CONSUMER INTENTION TO USE MOBILE BANKING
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Instruction: This section aims to obtain the opinions of the respondents regarding the consumer intention on using mobile banking. To gauge the extent of agreement with each statement, participants are kindly requested to indicate their level of agreement with each statement using a Likert Scale by marking (✓) their chosen answer based on the provided scale:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Independent Variables

Social Lifestyle		1	2	3	4	5
1.	My relatives and friends around me do transactions through mobile banking.					
2.	I use mobile banking if my friends or family members recommend it to me.					
3.	I think that I can have a professional status by using mobile banking.					
4.	I use mobile banking because it fits well with my daily lifestyle.					
5.	I feel that if I do not use mobile banking makes me outdated.					
Trends		1	2	3	4	5
1.	I follow the latest trends in mobile banking which encourages my intention to use it.					
2.	I use mobile banking because it gives me positive feedback or reviews from others.					

3.	I know that mobile banking is a widely adopted trend motivates me to use it.					
4.	I use mobile banking apps because they allow me to keep up with evolving payment methods and trends.					
5.	I prefer to use mobile banking to make payments rather than using cash since it is easier to use.					
	Economic Factors	1	2	3	4	5
1.	The economic impact has increased my intention to use mobile banking.					
2.	I am more likely to use mobile banking services when the interest rates or economic conditions favor it.					
3.	I believe that using mobile banking can help me to manage my finances more efficiently during challenging economic times.					
4.	The affordability and accessibility of mobile banking services enhance my intention to use it					
5.	I think that economic factors can influence consumers to use mobile banking.					