THE INTENTION TO USE MOBILE BANKING SERVICES AMONG BANKING CUSTOMERS IN MALAYSIA

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Bachelor Of Technology Management (Technology Innovation) with Honours

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SUPERVISOR APPROVAL

I hereby admit that I have read this thesis and, in my opinion, this thesis meet the scope and quality for the purpose of awarding Bachelor of Technology Management (Technology Innovation) with Honours .

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I hereby declare that this research thesis is my original work, and I have written it in its entirely. I have duly acknowledge all the sources of information that were used in the thesis.

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DEDICATION

To my dearest parents, siblings, family, lecturers and my fellow friends.

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ABSTRACT

The banking sector has inevitably transformed to provide speedy and excellent client service in the form of cutting-edge technologically driven banking services including mobile banking, online banking, and ATM service. One of the most practical financial services is mobile banking, which opens up the banking industry to people who were previously shut out. However, the biggest worries among banking customers that have prevented them from utilising mobile banking services are challenges with trust and security. In order to quantitatively examine the factors influencing intention to use mobile banking service, this study uses an enhanced technology acceptance model (TAM). The survey questionnaire, which was completed by 162 Malaysian banking clients, was utilised to collect the data. This research is consisting of four independent variable which is Perceive usefulness, Perceive Ease of Use, Perceive Trust, and Perceive Security. The dependent variable is the intention to use mobile banking services among banking customers. This showed that delivering an online survey to more participants did not result in a greater response rate. Researcher has use SPSS software to test the hypothesis. All hypothesis results are Instead, providing surveys to a well-defined and targeted population increases online survey response rates. In Malaysia. Financial organisations may improve their marketing efforts as a result of this study, which strengthens the security protocols of mobile banking services. Three of the four hypotheses had a significant beneficial effect on Malaysian banks customers' intentions to use mobile banking services among banking customers in Malaysia. This finding has the potential to benefit both academics and practitioners in a range of sectors.

ABSTRAK

Sektor perbankan sudah pasti telah berubah untuk menyediakan perkhidmatan pelanggan yang pantas dan cemerlang dalam bentuk perkhidmatan perbankan termaju yang dipacu oleh teknologi termasuk perbankan mudah alih, perbankan dalam talian dan perkhidmatan ATM. Salah satu perkhidmatan kewangan yang paling praktikal ialah perbankan mudah alih, yang membuka industri perbankan kepada mereka yang sebelum ini ditutup. Walau bagaimanapun, kebimbangan terbesar dalam kalangan pelanggan perbankan yang menghalang mereka daripada menggunakan perkhidmatan perbankan mudah alih ialah cabaran dengan kepercayaan dan keselamatan. Bagi mengkaji secara kuantitatif faktor-faktor yang mempengaruhi niat untuk menggunakan perkhidmatan perbankan mudah alih, kajian ini menggunakan model penerimaan teknologi yang dipertingkatkan (TAM). Soal selidik tinjauan, yang dilengkapkan oleh 162 pelanggan perbankan Malaysia, digunakan untuk mengumpul data. Penyelidikan ini terdiri daripada empat pembolehubah bebas iaitu Perceive usefulness, Perceive Ease of Use, Perceive Trust, dan Perceive Security. Pembolehubah bersandar ialah niat untuk menggunakan perkhidmatan perbankan mudah alih di kalangan pelanggan perbankan. Ini menunjukkan bahawa menyampaikan tinjauan dalam talian kepada lebih ramai peserta tidak menghasilkan kadar respons yang lebih tinggi. Pengkaji telah menggunakan perisian SPSS untuk menguji hipotesis. Semua keputusan hipotesis adalah Sebaliknya, menyediakan tinjauan kepada populasi yang jelas dan disasarkan meningkatkan kadar tindak balas tinjauan dalam talian. Di Malaysia. Organisasi kewangan mungkin meningkatkan usaha pemasaran mereka hasil daripada kajian ini, yang mengukuhkan protokol keselamatan perkhidmatan perbankan mudah alih. Tiga daripada empat hipotesis mempunyai kesan berfaedah yang ketara terhadap hasrat pelanggan bank Malaysia untuk menggunakan perkhidmatan perbankan mudah alih dalam kalangan pelanggan perbankan di Malaysia. Penemuan ini berpotensi memberi manfaat kepada kedua-dua ahli akademik dan pengamal dalam pelbagai sektor.

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CHAPTER 1

INTRODUCTION

1.0 Chapter Overview

This chapter gives an overview of the study's about Malaysian banks customers' intentions to use mobile banking services. The problem statements that inspired the research question and study objective were underlined by the researcher. The study's limitations, scope, and importance have all been covered after that. Examining the factors that might have an impact on Malaysian banking customers' intentions to utilise mobile banking is the goal of this study.

1.1 Background of Study

Modern society is defined by its technological advancement, and this includes the advent of digital technologies and the internet. This fast-paced change in modern industrial societies causes a significant impact in a number of industries; the banking industry being one of them. Inevitably, the banking sector has transformed to provide rapid and excellent customer service through modern technology-based financial services including internet banking, ATM service, and mobile banking. Mobile banking, which allows people who were previously excluded from the banking business to participate, is one of the most useful financial services. Thanks in large part to the internet and growing usage of digital technologies, mobile banking has changed more in the last few decades than it did in the previous two centuries. It's difficult to remember a period when the only way to bank was in person at our bank's nearest branch. Mobile banking has changed that, but the thought of booting up your desktop computer or laptop feels like too much of a burden now that mobile banking has emerged as the preferred way to manage our affairs (Le et al., 2020)

Even with only a few basic features, mobile phone banking has been used for financial transactions for almost as long as online banking has been. SMS banking is one of the earliest iterations of mobile banking. Banks that provided SMS banking did so with a rather bare-bones offering, nevertheless. You might text them to ask for your balance, they could text you to inform you of a significant transaction involving your bank account, or they could text you to inform you that you were about to be overdrawn. Global mobile phone usage is anticipated to reach 7.33 billion people by 2021. The rise is occurring more quickly now than it was prior to the Covid-19 embargo, according to data from Bank Negara Malaysia. For instance, from 30.8 million in January 2020 to 33.6 million in July 2020, there were more individual online banking users. A 9% increase results from this, which is quadruple the 3% growth for the same seven-month period in 2019. 107.4% of the population now uses internet banking, up from 92.8% in July 2019 and 88.2% in July 2018. (Statista Research Department, 2023)

Therefore, internet use in Malaysia surged dramatically between 2020 and 2023. As a result of the study, the trend of internet use in Malaysia at the beginning of 2023 is 33.03 million individuals(Ong & Chong, 2023). This also increases the popularity of using mobile banking services. Mobile banking use has increased dramatically, much like that of online banking overall, as a result of the expansion of services offered. Users are able to send money to others, switch money between their current and savings accounts, and check their balance using their mobile devices. Through their mobile banking app, they may apply for financial goods like loans and credit cards as well as make payments to individuals and businesses. Banks must create efficient mobile strategies, such as emphasizing and advertising the advantages and value of mobile services, to engage and keep mobile consumers (Laukkanen, 2020).

After that according to the Department of Statistics Malaysia the best mobile banking service in Malaysia is CIMB. The winning bank introduced by Identity, Credential, and Access Management (ICAM), which enables customers to view propensity model-driven personalized deals and cross-sell offers via mobile app. CIMB Clicks boasts a simple, user-friendly interface. The app allows you to select your home screen before you login. Immediately directing you to whichever function that is most

important to you be it just viewing your account, transferring money, or paying your bills. You can then log in and see what you want to see.. With over 7.8 million customers, CIMB is one of the most popular banks among Malaysians. In order to stop the continued loss of funds, this will guarantee that the consumer is re-engaged. The bank noted that 70% of all banking transactions were made on mobile devices. In 2021, mobile transactions increased by more than 50%. (Gowri Krishnan and The Asian Banker, 2021)

Even though financial services offered via mobile devices by financial institutions have taken customers' preferences into consideration, trust in the security of personal data, human error, and cyber security are just a few of the specific concerns and limitations that have led customers to forego using mobile banking services. In addition, mobile banking platforms require user-friendly functions in addition to online support resources to benefit users, boost their confidence, and increase usage. Although financial institutions that offer financial services via mobile devices have taken into account customer preferences, trust in the security of personal data, human error, and cyber security are just a few of the particular worries and restrictions that have prevented customers from using mobile banking services. In addition, mobile banking platforms require user-friendly functions in addition to online support resources to benefit users, boost their confidence, and increase usage (Lin et al. 2020; PwC 2020)

1.2 Problem Statement

People now frequently use their smartphones to handle their finances through mobile banking. It gives you quick and easy access to financial services wherever you are and whenever you need them. Mobile banking still has a lot of problems that prevent it from being successful, despite the advantages it offers. Security is one of the main issues with mobile banking. There is rising worry about the security of mobile banking as cybercrime increases. Different techniques can be used by cybercriminals to get customers' financial information and utilise it for fraud. Users become susceptible as a result, running the risk of losing their hard-earned cash and jeopardising their financial stability (Bakri, 2020). The absence of a dependable internet connection presents another challenge for mobile banking. Users may find it challenging to use mobile banking

services in various regions of the world due to poor or inconsistent internet connectivity. This excludes a sizeable segment of the population by limiting the use of mobile banking to only those who have access to high-speed internet. Additionally, some people still don't feel comfortable utilising mobile banking because they don't have faith in the technology. They might choose doing their banking the old-fashioned way, by going to a physical bank or using an ATM (Limna et al., 2023)

Threats to Mobile Banking Security Both mobile banking clients and businesses are at risk from security threats. Customers using mobile banking may be at risk for identity theft, mobile fraud, and account takeover. From this we can saw that the perceive security was the main issue in the risk of using mobile banking service. Businesses that employ mobile banking services run a lot more risk. Data theft or unauthorised access to data, whether personal, financial, or business data, is one of them. Then came the piracy and knockoff mobile apps. Back-end risk arises when a mobile app is used to access or manipulate back-end data, systems, and services. The user is going to run the danger of losing money, trade secrets, and intellectual property (Netanya Carmi, 2021)

The following issues with mobile banking are those that clients encounter Services for Mobile Banking are accessible Customers may experience issues with any software, hardware, or service because it is challenging for them to access mobile banking because it is difficult to get a phone in remote locations, and because in order to learn more about mobile banking and how to use it, customers must go to a location where the bank's office is located. One of the major issues the client has is this, and those responsible are sent to prison. Suspicious transactions of this nature take place quickly, which might be problematic for the clients (Ishmita Vaish, 2021)

Despite the fact that 73% of people worldwide use online banking at least once a month, it may be difficult to meet increasingly complex customer needs only through digital banking. Even though bankers frequently make challenging banking situations easier to navigate, many customers overlook the benefits of keeping a close relationship with their bank. When using self-service rather than in-person banking, customers may more easily weigh their options and identify solutions that meet their needs. the challenging of user use the mobile banking were related to the perceive usefulness. The ideal scenario would be a blend of internet banking for normal transactional needs and

one-on-one contacts with bank staff to help customers identify the best solutions for their overall banking needs. To strike this balance, marketers must inform customers how to speak with real people while still ensuring sure their digital banking experience is streamlined and easy to use. This will ensure that customers are informed in both the online and physical banking environments (Mitham, 2021)

1.3 Research Questions

To solve the above problem highlighted problem, the following research question have been developed

1 : What are the factors that influence the adoption of mobile banking services among banking customer in Malaysia?

2 : What is the relationship between these factors and the adoption of mobile banking services among banking customers in Malaysia?

3 : What are the most significant factors that could influence the adoption of mobile banking service among banking customers in Malaysia?

1.4 Research Objectives

Below research objective are constructed to answer the above research question for this study :

1: To determine the factors that influence the mobile banking services among banking customers in Malaysia.

2 : To analyze the relationship between these factors and the adoption of mobile banking services among banking customers in Malaysia

3 : To examine the most significant factors that could influence the adoption of mobile banking service among banking customers in Malaysia.

1.5 Scope of the Study

This study focus on the adoption of technology to find the effectiveness of using mobile banking. It is generally describing a doing a transaction without cash money. Its mean we can do a transaction at anywhere and anytime. It is also can save more time. This way can make the money transaction are not restricted only on using cash money. The coverage of respondent for this research were targeting the mobile banking user in Malaysia and the respondent is 384 based on the krejcie morgan table.

1.6 Limitation of Study

The key limitation of this study is the limited duration allotment to complete it, which results in data gathering limits. Moreover, certain secondary data is a challenge to spot an emerging technology with which only some are familiar. Aside from that, the respondents' honesty is critical in obtaining data. Some responders may not have filled out the questionnaire truthfully. This may affect the overall survey of this research.

1.7 Significance of the study

The importance of the study is a written statement that explains why your research was necessary. It is a justification of your work's significance and impact on your study field, as well as its contribution to new knowledge and how others will benefit from it.

1.8 Academic

Studies on accepting mobile banking services could lead to academic contributions including scholarly articles, conference presentations, and research collaborations. By doing this, academic knowledge is advanced, and researchers and academic institutions are both elevated.

This study will assist students understand more about the mobile banking system among banking consumers utilising applications. Using mobile applications in online shopping can assist to improve the overall quality of the system. Customers will feel protected and secure when making an online transaction

The enhanced version of the TAM model, which was built based on a literature review, may provide fresh insights to other academics and researchers interested in

studying mobile banking applications in diverse contexts. In the digital age, mobile banking has transformed Malaysia's financial landscape. Convenience, accessibility, and security have drawn millions of users, yet there are still differences in adoption rates. Individuals with higher academic levels frequently show more technological proficiency and comfort navigating complex interfaces. This is consistent with research that show a positive relationship between education level and perceived ease of use of m-banking software. Higher academic attainment often improves critical thinking skills, allowing consumers to weigh the risks and benefits of m-banking, resulting in improved trust and confidence in the technology.

Furthermore, educated people are more likely to be exposed to financial literacy programmes, which raise their awareness of financial instruments and services like m-banking. This increased knowledge enables consumers to make more informed decisions about managing their finances using the platform. Furthermore, academic qualifications frequently translate into increased income levels, thereby increasing financial needs and the demand for convenient and efficient financial solutions such as mobile banking.

1.9 Practitioner

This empirical study provides managers with practical insights that will assist them in developing appealing propositions and tactics to increase the intention of Malaysian banking customers to use mobile banking. Practically speaking, the findings of this study have important implications for mobile banking users and indicate the need for additional research into improving mobile banking navigating features the complexities of mobile banking might be difficult for some Malaysians, particularly the elderly or those who are unfamiliar with technology.

Practitioners serve as patient guides, providing in-person demonstrations, resolving security concerns, and adapting explanations to specific requirements. This personalised support builds trust and confidence by translating difficult interfaces into familiar tools. By demystifying technology, practitioners help to bridge the digital divide and encourage more people to use mobile banking.

Security is a top priority for Malaysian customers considering mobile banking. Practitioners, particularly trustworthy bank personnel with established relationships, can help assuage these concerns. Customers feel safer and more in control thanks to their competence in fraud prevention, data security protocols, and dispute resolution processes. This human assurance serves as a firewall, calming worries and encouraging users to embrace the secure ease of mobile banking. To summarise, the impact of practitioner influence on mobile banking uptake in Malaysia is considerable. By bridging the digital barrier, fostering trust, and providing personalised financial advice, practitioners empower and transform customers' perceptions about mobile banking. As technology progresses, adopting a human-centered strategy, where technology complements the human touch, will be important in achieving equitable and sustainable mobile banking uptake.

1.10 Summary

Chapter Summary This chapter provides background information for the study on Malaysian banking customers' intention to use mobile banking services. The goal of this study is to investigate the variables that can affect Malaysian banking customers' intentions to use mobile banking services. After that this chapter cover about the scope of the study and limitation of study. Also included the significance of study showed that for the future research.

CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

Numerous studies are being conducted on the adoption of e-banking services by banks and the variables affecting customers' use of the services. Most studies focus on either demographic variables or individual issues, such as people's perceptions of e-banking. This section will review studies on the factors influencing customers' adoption of e-banking services. The likelihood that customers will use the services depends on how they feel about internet banking (Matar et al., 2020)

The goal of this research is to identify the variables that affect how customers in Malaysia use mobile banking services. According to the authors, this study will be valuable to future research on the banking industry and important to both clients and service providers. The dependent and independent variables for mobile banking services among Malaysian customers are discussed in this chapter. The researcher highlighted the theoretical framework employed in this study, and the construction of hypotheses was added in the last section.

2.1 Underpinning Theory

Technology Acceptance Model (TAM)

According to the technology acceptance model (TAM) and its extension, TAM2, external factors such as subjective norms and previous experience influence the perceived ease of use (PEOU) of new technology. New navigation and interaction aspects have recently been brought up by Durucu et al. (2019), who discovered that customers place more value on usability than functionality. TAM has primarily been used in many studies to assess the acceptance and usage of ATMs, mobile banking, and IB, such as those by

Abbad (2013) and Martins et al. (2014). When Bhatt (2011) utilised the TPB to assess consumer trust (TR) in IB services, she found that perceived behavioural control, customer attitude, and subjective norms (SN) had an effect on customers' inclination to use mobile banking. According to Kesharwani and Tripathy (2012), According to Kesharwani and Tripathy (2012), self-efficacy and risk perception have a significant impact on IB consumption through the TAM extended version. In their analysis, Varaprasad et al. (2013) also took into account crucial traits including alertness, comparative advantage, and perceived threat.(Kumar et al., 2020)

Additionally, according to research by Kalaiarasi and Srividya (2013) and Kesharwani and Tripathy (2012), the TAM modification had a positive impact on the consumer's inclination to use mobile banking services in terms of perceived usefulness (PU), perceived trust, perceived ease of use (PE), and perceived security. Thus, by examining perceived trust and relative advantage using extended TAM (Chawla and Joshi 2017; Sharma et al. 2017) and DOI (Rogers 1995), respectively, this work filled the gap. Nevertheless, the extended TAM (Siagian et al., 2022) and attitude towards usage from TPB (Ajzen, 1991) were also included in this investigation because they are crucial components in mobile banking, as emphasised by various other studies. (Singh and Srivastava 2018; Ariffin and Lim 2020; Shams et al. 2020).

2.2 Dependent Variable

The intention to use mobile banking services among banking customers in Malaysia

The development of digital technologies and the internet are examples of the technological advancements that define modern society. The banking industry is one of many that are significantly impacted by this rapid transformation in contemporary industrial society. The availability of the internet and digital gadgets has allowed banks all over the world to provide their customers with various business methods. Mobile banking services combine the features of traditional banking, social computing, and the internet into a single straightforward solution (Matar et al., 2020)

Online banking has a subcategory called mobile banking. All online banking methods, including Internet banking and e-banking, are based on the same idea: giving bank customers secure website access to financial services like monitoring, payment, and transfer. Mobile banking is the antithesis of Internet banking and uses mobile applications as opposed to desktop Internet clients (Aithal and Kumar, 2016). In addition, a number of new financial alternatives have been developed and implemented by developers and practitioners that are more beneficial, adaptive, and user-friendly than traditional banking services (Ong & Chong, 2023)

The area of the economy with the fastest growth right now is financial institutions. The banking sector, which has transitioned from the conventional system to a digital and branchless one among the many financial institutions, is the largest. Mobile banking in the most recent electronic banking system has created new opportunities for both clients and service providers.(Jannat & Ahmed, 2015)

The Bank Negara of Malaysia said in 2019 that credit cards, charge cards, debit cards, ATM payments, Internet banking, mobile banking, and ATM withdrawals were used to transfer RM607.5 billion (about USD146.24 million) between 2005 and 2018. This transaction has the biggest dollar amount recorded in history. With RM 78.36 billion, mobile banking, on the other hand, had the third-highest overpayment channel value in the same year. (Bank Negara Malaysia, 2019)

2.3 Independent Variable

Perceive of usefulness

Usefulness is something that moves you closer to achieving your objectives. Usefulness is one of the many elements that contribute to and influence a product's usability. If something is useful, it can be used to achieve a particular objective. In general, designers will make an effort to create useful items. A person's opinion of how technologies, or a specific technology, are designed to improve their responsibilities or occupations in terms of efficiency and effectiveness is referred to as perceived usefulness. As a result, changing the strength of an existing salient belief could affect how helpful a person thinks of oneself. An existing positive perception may be highlighted, for instance,

by saying, "You could assume that internet treatment will lessen your depression, but you might not appreciate just how effective it can truly be. The goal of the study was to determine whether financial and digital literacy had an impact on self-efficacy and perceived usefulness. (Becirovic et al., 2023)

Perceived usefulness, according to Jamshidi and Hussin (2016), perceived utility indicates how well a technology satisfies the adopter's needs. The validity and dependability of this concept have been proven by earlier studies on technology adoption (Jamshidi and Hussin, 2016; Priya et al., 2018). According to Malaquias and Hwang (2019), perceived usefulness also relates to the benefit that the technology provides. In a same line, other researchers (Wallace and Sheetz, 2014) hold that perceived usefulness is a person's confidence that a certain technology would increase their need. According to Suhartanto and Leo (2018), the value of technology is a comparison between the relative cost of acquisition and the benefit it provides. The greater the value that customers see in mobile banking, the greater their intention to embrace. On the other hand, it is less likely that the technology will be embraced if mobile banking is thought to be of little value.(Loaba, 2022)

Perceived of ease of use

A fundamental idea that outlines how simple it is for customers to utilise a product is ease of use. The goal of design teams is to maximise simplicity of use while providing the most functionality possible and maintaining business constraints. For each project, design teams establish precise KPIs, such as "Within three seconds of gaining access to the interface, users must be able to tap Find." According to Davis, perceived ease-of-use (PEOU) refers to "how much a person thinks using a specific system would be effortless." (Davis 1989). As a person's impression of a particular technology's usability rises, so do their intentions to use it. Determining a person's perception of a particular technology's usability can be done in a number of different methods.

The persuader could directly remove the obstacle, create the opportunity for successful use of the technology for example “I’ve done it before, so I can do it again”, provide examples of others who have successfully used the technology is like, “If it is easy for them, it will be easy for me”, or provide verbal encouragement like an example,

“You can do it!”; (O’Keefe, 2016). PEOU and PU has a direct impact on performance and improves it while requiring less effort to complete the same task. This effect increases as interest in PEOU rises. Consumers' behavioural intentions to use mobile banking can be significantly influenced by their perception of how easy it is to utilise a product. According to studies, perceptions of ease of use have a considerable beneficial impact on behavioural intentions when it comes to using mobile banking (Widiar et al., n.d. 2023 , Agyei et al., 2020; Akhtar et al., 2019)

Perceived of trust

"Trust" means our ability to accept something we understand or know. For example, if we disrespect someone, he will not hurt us. and an example besides that is to divulge something, or that person will not keep our secret. A feeling of encouragement to trust another person, based on the other person's satisfying behaviour, is known as perceived trust.

The notion that technology providers act in accordance with customers' expectations is referred to as perceive of trust (Pavlou and Gefen, 2004; Gefen and Straub, 2004). In the technical e-commerce world, where there is uncertainty and little direct human touch, trust is a critical factor. The relationship between Perceive of Trust in online transactions and intolerance of uncertainty has been the subject of many studies (Al-Saedi et al., 2020) Pavlou (2002) came to the conclusion that trust influences online transaction intention both directly and indirectly. Revealed that people's perceptions of trust alter when they shop online because there is no physical touch between them .(Türker et al., 2022)

Perceive of Security

Security is resistance to possible harm (or other undesirable compulsion) brought about by others by restricting their freedom of action. Perceived security is defined as the degree to which a person thinks using a mobile device to conduct customer-to-customer e-commerce would be risk-free.

According to Amoroso and Magnier-Watanabe (2012), perceived security is the level of transaction security in the system that the customer perceives in terms of authentication,

confidentiality, non-refusal, and data integrity when executing a transaction on the system. In their 2014 study on the adoption of mobile cloud systems, Park and Kim discovered that PS has a substantial impact. Personal data must be transferred in order to complete a payment transaction on a mobile device. As a result, it is thought that customer perceptions of security may influence their inclinations to use mobile payments (Shin, 2009; Oliveira et al., 2016). According to Lee and Kim (2020), the desire to use a system is badly impacted by security risk while it is significantly impacted by trust. (Türker et al., 2022)

2.4 Theoretical Framework

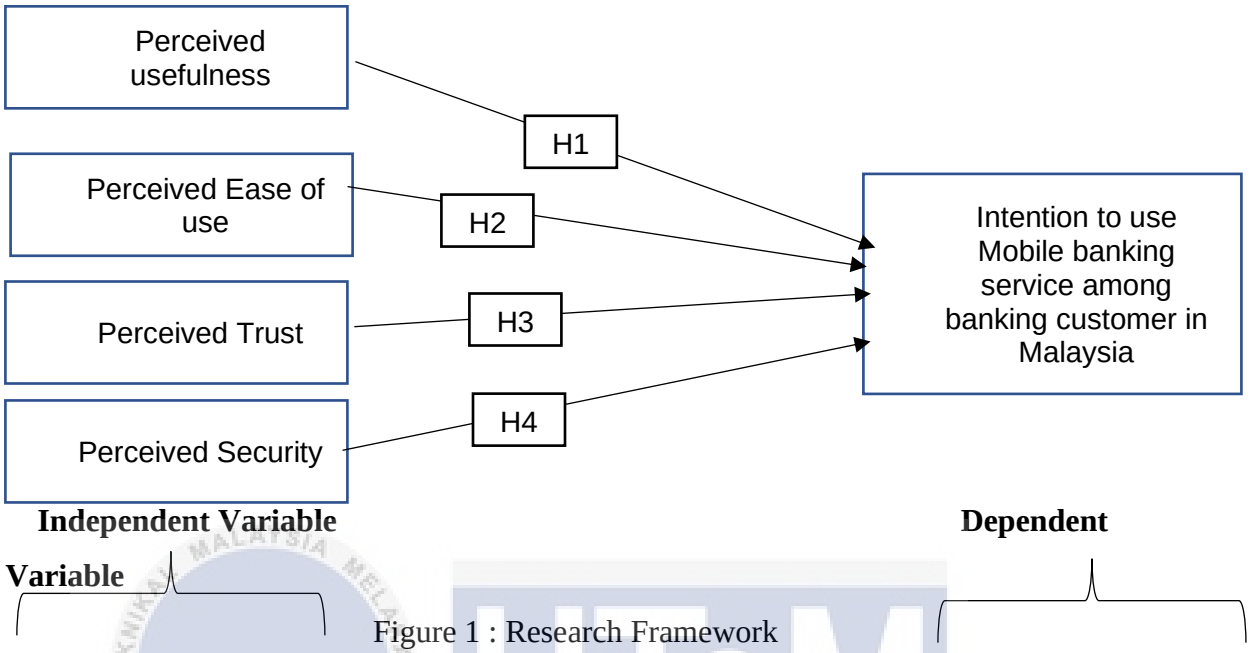

Figure 1 : Research Framework

2.5 Hypotheses Development

2.5.1 Perceived of Usefulness and Intention of using mobile banking services among customers in Malaysia.

According to Davis (1989), perceived usefulness is a person's level of confidence that using a particular information system will enhance his performance. The use of mobile banking services is explained in part by their perceived utility. Customers choose mobile banking by weighing the advantages of utilising it over traditional banking transaction channels (Pikkarainen, 2004; Lisa Wessels, 2010; Malaquias et al., 2018). As a result, it is anticipated that perceptions of usage benefits would directly influence customers' attitudes through perceived utility. (Prastiawan et al., 2021)

Perceived usefulness is the act of using a mobile banking application to carry out financial transactions that improve one's performance. It was later discovered through research that users' behavioural intentions to use mobile banking technology are strongly

influenced by perceived utility. Agyei et al., 2020; Ho et al., 2020; Jose & Varghese, 2020; Alalwan et al., 2020) Perceive usefulness and productivity go hand in hand. It means that if the user finds the service valuable, it will probably improve work output and performance as well as raise the usefulness and efficacy of the task.

The following information was used in this study as an indication to gauge perceived utility. When it comes to bank transaction activities, consumers believe that using technology would speed things up so that customers do not have to wait too long to complete their intended transaction. Additionally, people believe that using technology speeds up task completion (Suresh et al., 2019)

H1- Perceive usefulness positively affects the intention to use mobile banking services among banking customers in Malaysia.

2.5.2 Perceived of ease of use and Intention of using mobile banking services among customerss in Malaysia.

According to Davis (1989), the degree to which a person believes that using a certain technical system will relieve him of the effort is the concept of perceived ease of use. Perceived ease of use is described in the context of mobile wallets as the degree to which users believe that the effort necessary to understand and utilise technology on a mobile device is minimal, in the sense that it does not involve a significant deal of work or is easy to use. In light of this, it may be said that perceived ease of use refers to a person's perception that using a certain technology can be easily grasped without necessitating a great deal of work.

It is one of the key factors influencing intent to use mobile banking, according to Tam & Oliveira's 2017 literature review study. Refer to Kumar et al.'s (2017) investigation into the factors influencing management students in India who plan to utilise mobile banking, perceived ease of use has a substantial impact on intention. From the past research by Makayeza's 2017 study of 232 bank clients in Zimbabwe, perceived ease of use had no discernible impact on their behavioural intentions to use mobile banking

services. (De Leon, 2019) According to Jose and Varghese (2020), Perceived Ease of Use has no discernible influence on Behavioural Intention when it comes to the use of mobile banking. Any type of online mobile transaction system, including those used for mobile banking, should be simple to use and learn. Customers are facilitated and encouraged to accept and use new systems by the perceived ease of use, which can be defined as "The degree of ease associated with using the system". (Hariyanti et al., 2021). Accordingly, users of mobile banking will regard their use of the service as being more beneficial or convenient the more easily used they think it to be. The more time and energy that can be saved by mobile banking users so that they can complete their tasks more quickly and be more productive at work, the more helpful the mobile banking application becomes. (Widiar et al., n.d 2023.)

H2. Perceived ease of use has a significantly positive influence on intention to use mobile banking services among banking customers in Malaysia.

2.5.3 Perceived of trust and intention of using mobile banking services among customers in Malaysia.

Trust issues have been identified as being a major barrier to the use of banking services on mobile devices and internet (Hanafizadeh et al Jouda et al. 2020; Afshan and Sharif 2016). Jouda et al. 2020 and Kim and Prabhakar (2004) claim that people are said to have displayed perceived trust when they are prepared to engage in particular behaviour without any training or past experience. Customers' trust in bankers will rise if they are perceived to have the skills, knowledge, and experience with the mobile banking platform required to maintain their mobile banking services, as well as the capacity to prioritise bailouts and comprehend what is best for customers (Damghanian et al. 2016). As a result, several studies have found that user perceptions of trust affect their decision to utilise mobile banking services and their uptake of those services (Almarashdeh et al. 2019, Ramli et al. 2021).

H3 - Perceived trust positively influences the intention to use mobile banking services among banking customers in Malaysia.

2.5.4 Perceived of security and intention of using mobile banking services among customers in Malaysia

According to Hartono et al. Khalilzadeh et al. (2017), and Fan et al. (2018), The degree to which customers think a transaction on a mobile payment platform is secure in terms of financial and personal information is known as perceived security. Low mobile banking security historically has been linked to decreased adoption rates due to a decrease in user trust (Shankar and Kumari 2016). The digital native will therefore perceive a certain amount of environmental control on dangers to each mobile bank service, which may boost the level of confidence and lead to a rise in mobile banking activities. According to a number of research, users' intentions to utilise mobile banking among consumers are influenced by their perception of security. digital natives and their continued usage of mobile payment services (Payne et al. 2018, Apaua and Singh Lallie 2022)(Jiaxin Zhang et al. 2019).

H4 - Perceived security positively influences the intention to use mobile banking services among banking customers in Malaysia.

2.6 Summary

This chapter covers the definition of intention of using mobile banking service among customer service in Malaysia and the discusses the independent variables of the study, which are perceived of usefulness, ease of use, trust, and security. The theory of adoption is also explained in the study. Finally, a conceptual framework and hypothesis development are inserted in the last part.

CHAPTER 3

METHODOLOGY

3.1 Introduction

For the purposes of this chapter, the researcher will talk about the research method, which is the strategy utilised to carry out the investigation and meet the set goals. The way through which a researcher intends to accomplish their investigation is known as research methodology. This chapter defines the study design and plans the research strategy to address the research question. The sample size is established after the population has been chosen. The questionnaire is then created and presented at the end of this chapter.

3.2 Research design

The framework of the research methodologies and procedures a researcher selects to carry out a study is known as the research design. The layout enables researchers to focus on developing research techniques appropriate for the topic and set up their investigations for success. Data collection, measurement, and data analysis are the three main categories of research design. The design will be determined by the research problem an organisation faces, not the other way around. Which tools to employ and how to utilise them are decided upon during the design phase of a study. The research design process is the process of conducting research. The approach is essential to ensure that the study is legitimate, reliable, and produces useful data. Determine the objectives and research questions for the study, as well as its theoretical foundations and methodology. This study used descriptive research to identify the factors and connections impacting bank customers' intents to use mobile banking services in Malaysia, in accordance with the Technology Acceptance Model. The study intends to gather first-hand information from mobile banking customer around Malaysia (Raj Sharma, 2023)

3.3 Research design method

Research methods are the strategies, processes, or methods utilised in the collection of information or proof for analysis in order to discover new knowledge or gain a better understanding of a subject. For this study the researcher use the descriptive , explanatory and exploratory. In order to gain new knowledge or a deeper understanding of a certain issue, researchers employ a variety of methodologies to collect and assess data and evidence. (Analysis technique, 2022). Descriptive and quantitative research are employed in this study to address the research topic.

3.3.1 Descriptive Research Design

A descriptive study design aims to carefully collect data in order to describe a phenomenon, situation, or population. More specifically, it helps in addressing the research problem's what, when, where, and how questions rather than its why. Numerous methods can be used to do this research. It frequently employs quantitative data, although it also occasionally uses qualitative data for descriptive purposes. What-and-where-questions can be resolved using this technique. Why, but not when and how (Mc Combes, 2022). As the result in descriptive research, variables will be presented with mean, mode, median and standard deviation regardless of weather they are independent or dependent. The responses will be reported in frequency and percentage (Kulkarni, 2019)

The term descriptive research is often used among research methodologist. Descriptive research is described as a research approach used to correctly characterise existent occurrences. The objects are measured using a Likert scale with a maximum of five points. In statistics, the mean is the average value across a set of data points. The mean score of respondents who agree with the factors will be higher than the mean score of respondents who disagree or have a negative opinion of the variables. The standard deviation, on the other hand, is a statistic that is calculated by taking the square root of the

variance, and it is used to describe how widely distributed a set of data is in regard to the mean. The data are more erratic the higher the standard deviation.(Fuseini et al., 2023)

3.3.2 Quantitative Research Design

Finding out how many people share a particular view, conduct, or feeling is the aim of a quantitative research design. Quantitative studies frequently use large sample sizes because they are more concerned with the quantity of responses than with the more complex or emotional understanding that qualitative research aims to elicit. Perceived utility, ease of use, trust, and security were related variables in this study. The method involves gathering data in numerical form and then applying mathematical methods to assess it. Statistical techniques are used to conduct an analysis (Apuke 2017). As a result, this study employs quantitative research to examine the causes and consequences, test the hypothesis, and offer a prediction.

3.4 Research Strategy

A research strategy is a methodological choice made by the researcher to address a specific research topic and meet a particular research goal. This study uses quantitative method to collect data by questionnaire survey to study the factor that affect intention to use mobile banking service among customer in Malaysia.

According to the theoretical framework, the survey is devide into two sections to collect information from respondents which are demograhics and factor intention to use mobile banking service among banking customer in Malaysia.

The 5-point likert scale (Likert 1932) is applied to develop the questionnaire. The five-point likert scale would begin on the negative side, with 1 indicating significant disagreement, and end to the positive side, with indicating strong agreement.

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

Figure 2 : Five-point Likert Scale (Likert 1932)

3.4.1 Survey Research

3.4.2 Questionnaire Design

The questionnaire will be done in the google form and distributed online. There will be two sections on the questionnaire: Section A and Section B. The respondent's demographic profile is presented in Section A. , such as age gender, race, state, etc. Section B was classified into several parts. The first part would relate to attitude. In the next part, the question will be given related to subjective norm. for example question consists of 5 scale which includes (1) Strongly disagree, (2) Disagree, (3) Neutral, (4) Agree, (5) Strongly Agree.

3.5 Scientific Canons

3.5.1 Reliability

Every data set has some level of error, claim Saunders et al. (2019). A technique for figuring out how reliable and consistent an instrument is called reliability analysis. Data on the correlations between variables and many commonly used reliability measures are also included in the reliability analysis. A popular method for assessing the dependability of answers to a set of questions is Cronbachi's Alpha. In order to reinforce the association between the two variables, items in this study are assessed for reliability using Cronbach's alpha, which measures how the study's variable relates to other variables. Cronbach's alpha, which is defined as having an overall value of 1, is used to assess the dependability of an item's internal consistency. It is deemed ideal when the

Cronbach value is greater than 0.7. Since the test items don't measure the same thing, a value of less than 0.7 makes the result untrustworthy. Table 1 below shows the Cronbach's Alpha coefficient's acceptable range.

Table 1 Interpretation Guidelines for Cronbach"s Alpha

Cronbach's Alpha	Internal Consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8\ \alpha \geq 0.7$	Acceptable
$0.7\ \alpha \geq 0.6$	Questionable
$0.6\ \alpha \geq 0.5$	Poor
$0.5\ \alpha > \alpha$	Unacceptable

Source : George and Malley (2003)

3.5.2 Internal Validity

Internal validity is a measure of how well a study was conducted (its design) and how accurately its results reflect the population under investigation. Internal validity is significant because, if demonstrated, it enables the exclusion of competing hypotheses for a finding. Internal validity guarantees that any patient improvements are solely attributable to the treatment, as would be the case with a strategy to assist smokers in quitting.

3.5.3 Pilot Test

Pilot testing is a sort of software testing that examines a system's parts or the system as a whole while it is in use. A research project's performance, time, cost, and risk are all evaluated throughout the pilot test. Before the system is fully implemented, a predetermined group of end users test it out and provide their feedback in a pilot study. A pilot test is often presented to 30 to 50 persons. As a consequence, 30 people will be chosen to participate in the study's pilot experiment. The feasibility of the constructed

questionnaire was assessed before to the investigation to avoid wasting time and resources. It was noted how long it took them to finish the questionnaire, as well as its accuracy, usefulness, practicability, and sensitivity, as well as any problems they ran into. The results were then entered into the statistical programme SPSS to be tested for dependability. Based on the results and comments from the pre-testing, the questionnaire was modified. (Hamilton, 2023)

A pilot test is a preliminary investigation done to determine whether a larger, more thorough, or confirmatory examination is warranted (Lowe, 2019). 30 people took part in a pilot test to ensure the questionnaire's reliability and validity. It's crucial to understand the survey's potential flaws and shortcomings before to actually sending it out. Corrections were made to the spelling and grammar. Cronbach's Alpha for the reliability test and pilot test were also reported.

The result of the reliability test for this pilot study as shown in table 1.1 reveal the Cronbach's Alpha value with the highest was perceive security with 0.911 and the lowest was perceive trust with 0.831. Then the other construct was proven that there is acceptable with strong level where perceive usefulness were 0.895, perceive ease of use were 0.869, and intention to use were 0.910. The overall Cronbach Alpha value for the four constructs was a good relational strength at (0.883). The online survey response rate is positively impacted by distributing surveys to a demographic that has been well-defined and focused. A greater response rate may also be obtained by pre-contacting possible respondents, combining online surveys with other forms of surveys, and calling participants to remind them about the online survey. The employment of incentives did not appear to have a discernible effect on online survey response rates. Based on the past research said that researcher in determining the minimum sample size that is sufficient to detect the effect of a given test at the appropriate level of significance. (Kang, 2021)

Reliability test result

Table 1.1 : Result of reliability test

Construct	Item	Cronbach Alpha
Perceive Usefulness	5	0.895
Perceive Ease of Use	5	0.869
Perceive Trust	5	0.831
Perceive Security	5	0.911
Total / Overall	25	0.883

3.6 Sampling Design

3.6.1 Target Population

The target population is all banking customer in Malaysia which is 33.57 million and the respondent is based on Kreje & Morgan table is 162 respondent.

3.6.2 Sampling Technique

A statistical strategy for choosing a representative sample from a population is known as the sampling methodology or sampling method. It requires a careful examination of the gathered demographic data and the choice of an appropriate sample in light of that data (Anwar Ahmad Gulzar, 2023). There are many different sampling methods available, and they can be divided into two groups: probability sampling methods and non-probability sampling methods. To start, a general framework for sampling is employed, one that includes every eligible person from the chosen sample. It will encourage all competent individuals to be selected for the sample, allowing for a more effective generalisation of the study's findings (Raj Sharma, 2023).Techniques for sampling with non-probabilities often take longer and cost more. The absence of

randomization allows for non-probability sampling. This method relies more on the research's ability to choose sample components. It could be difficult for all population components to participate in the sample equally because of the sample's partial results. They are also referred to as non-random sampling.

The time and cost of probability sampling are higher (Li et al., 2021). Non-probability sampling is more dependent on the researcher's capacity to select samples from a wider variety of potential samples. The sample findings could be biassed, making it hard for all components of the population to participate evenly in the sample. Thus, non-probability sampling was chosen as the sample method in this study.

3.6.3 Sampling Size

The Kreje and Morgan sample size table (Kreje & Morgan, 1970) is used to determine the sample size of respondent for the study. According to the Kreje and Morgan (1970) sample size table, population of 1000000 the sample required is 384 useable data for the data analysis. Therefore the sampling size for the research is 297 respondents. But the for the actual data researcher found these analysis revealed a consistent increase in the amount of online surveys in published research throughout time. The average online survey response rate is 42.2%. The findings show that distributing an online survey to a larger number of respondents did not result in a greater response rate (Wu et al., 2022). For this research researcher used the Kreje Morgan table, but the actual data is only 163 respondent because of rate of response in Malaysia is low.(Wu et al., 2022)

Table 1.2 : Krejcie And Morgan

N	*S*	*N*	*S*	*N*	*S*
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

3.7 Data Collection Methods

3.7.1 Primary Data Collection

Primary data is information obtained by researchers using surveys, interviews, experiments, observations, and other methods to understand better and address research problems (Wagh, 2020), In this study, the primary data will be gathered using an online questionnaire in order to analyse the most important variables that may have an impact on students' intentions to pursue entrepreneurial education. To ensure the flexibility and convenience of the survey towards the respondents, the internet plays a vital role as a tool in collecting data. Google form was created and is thus being used as a survey form and distributed online. Data were collected from the targeted respondents using convenience sampling, a non-probability sampling method.

3.7.2 Secondary Data Collection

Data that has previously been gathered from primary sources and made easily accessible for academics to use for their own research is known as secondary data. It is a category of information that has previously been gathered.

3.7.3 Measurement of Construct

Table 2 & 3 : Measurement Construct

Dependent Variable	Measurement	Source of Measurement	Adapted
Intention to use mobile banking among banking customer	Mobile banking services combine the features of traditional banking, social computing, and the internet into a single straightforward solution. Mobile banking is safer than using ATM. Mobile banking has good security. Mobile banking has a strict security controls.	(Matar et al., 2020)	I intend to continue using mobile banking services in the future. Given a choice, I will prefer mobile banking than using the ATM machine I will recommend the use of the mobile banking services to friends
	Developers and practitioners have created and incorporated a number of new banking alternatives that are more useful, adaptable, and user-friendly than conventional banking services.	(Ong & Chong, 2023)	I expect my use of mobile banking services will increase in the future. I plan to use mobile banking services frequently.

	Mobile banking are highly trusted. I will recommend that mobile banking has security control against the leakage of personal information.		

Independent Variable	Definition	Source of Measurement	Adapted
Perceive of Usefulness	Perceived usefulness, is perceived utility indicates how well a technology satisfies the adopter's needs Using mobile banking would allow me to accomplish banking transactions more quickly.	(Jamshidi and Hussin (2016),	Using mobile banking would allow me to accomplish banking transactions more quickly. We can access to mobile banking services anywhere and anytime.
	Perceived usefulness is also connected to the advantage that technology offers. Mobile banking can save users time to make online transactions.	Malaquias and Hwang (2019)	Mobile banking can save users time to make online transactions. Mobile banking helps users manage their finances. Mobile Banking can facilitate users in tracking their spending.

Independent Variable	Definition	Source of Measurement	Adapted
Perceive of Ease of Use	Perceived ease-of-use as "the degree to which a person believes that using a particular system would be free from effort" Users can easily pay bills through mobile banking services.	(Davis 1989)	Mobile banking makes it easier for users to make online purchases. Users can easily pay bills through mobile banking services. Users can withdraw money faster with no cash withdrawal fees
	It has been discovered that Perceived Ease of Use significantly improves Behavioural Intention in the use of mobile banking. Users can access banking accounts at any time in 24 hours.	(Widiar et al., n.d. 2023)	Mobile banking services have user-friendly features.

Independent Variable	Definition	Source of Measurement	Adapted
Perceive of Trust	Perceive of trust refers to the belief that technology providers act toward consumers' expectations Making significant transactions through mobile banking is more dependable	(Pavlou and Gefen, 2004; Gefen and Straub, 2004).	Consumers are increasingly likely to utilise mobile banking services to handle their personal finances For online purchases, using mobile banking is safer.
	The relationship between Perceive of Trust in online transactions and intolerance of uncertainty has been the subject of many studies	(Al-Saedi et al., 2020)	Making significant transactions through mobile banking is more dependable. Making transactions using mobile banking services is highly trusted by the public.
Perceive of Security	Perceived security is the level of transaction security in the system that the customer perceives in terms of	(Amoroso and Magnier-Watanabe (2012))	Using mobile banking is safer than using an ATM machine. Mobile banking has strong

Independent Variable	Definition	Source of Measurement	Adapted
	authentication, confidentiality		security features that make it difficult to be hacked. Mobile banking has strict security controls for all financial transactions
	The desire to use a system is badly impacted by security risk while it is significantly impacted by trust. Using mobile banking is safer than using an ATM machine.	(Lee and Kim (2020))	Mobile banking security features are much convincing Mobile banking services have stringent security controls to protect personal information.

3.8 Data Analysis Tools

3.8.1 Correlation

A correlation shows how strongly or in which direction two or more variables are related. When two variables fluctuate in the same direction, there is a positive correlation. When there is a negative correlation, the variables move in the opposite direction. The goal of correlation analysis is to determine the correlation coefficient, commonly symbolized by the letter r, to reflect the strength of the association between variables, in which a value of +1 signifies a perfect positive relationship. A number of -1, on the other hand, represents a perfectly negative correlation. (Jr et al, 2020). Researchers employed Pearson's product moment correlation coefficient (PMCC) to determine the degree of the correlation between the variables in order to answer the second research question.

Table 4. Correlation Coefficient (Peter Samuel, 2014)

Values	Relationship
0	No linear relationship
1	Perfect positive linear relationship
-1	Perfect negative linear relationship
Between 0 & 0.3 (0 & -0.3)	Weak positive (negative) linear relationship
Between 0.3 & 0.7 (-0.3 & -0.7)	Moderate positive (negative) linear relationship
Between 0.7 & 1.0 (-0.7 & -1.0)	Strong positive (negativea0 linear relstionship

3.8.2 Regression

It is statistical procedure that determines the relationship established by regression analysis between an independent and dependent variable. Multiple regression is used in this study to analyse the most important variables that might have an impact on banking customers' intentions to use mobile banking services in order to respond to the third research question. Multiple regression is chosen as there are many (three) independent variables which are perceive of usefulness, perceive ease of use, perceive trust, perceive of security and only one dependent variable, intention to use mobile banking service. The multiple regression equation is shown below.

Where : $Y=\alpha + \beta1\ X1 + \beta2\ X2 + \beta3\ X3 + \beta4\ X4$

Table 5 Representative of each Symbol in multiple regression equation.

Symbol	Refers to
Y	Dependent Variable (entrepreneurial education intention)
α	Constant
β1	Coefficient 1
β2	Coefficient 2
β3	Coefficient 3
B4	Coefficient 4
X1	Independent Variable 1
X2	Independent Variable 2
X3	Independent Variable 3
X4	Independent Variable 4

3.9 Time Horizon

As part of scientific investigation, time horizons often represent a range of study periods or an overall chronology. Time horizons describe the time frame for the research cross-sectional or short-term study, involving data collection at a certain point in time which is longitudinal data collecting periodically over a long period of time in order to compare data.

3.10 Time Scale

As an illustration, the research process will involve every step from planning the study through gathering and analysing the data. The 30 week period from March 2023 to February 2024 is illustrated in Gantt chart.

3.11 Summary

This chapter discusses the research design, primary data sources, sample selection, and questionnaire design in detail. A timeline span. The research method's data analysis and testing are incorporated within the pilot study.

CHAPTER 4

DATA ANALYSIS AND RESULT

4.1 Introduction

This chapter discusses about the data analysis techniques and the findings of this research based on the quantitative method through survey questionnaire. A total of 162 target respondents from banking customer in Malaysia participated in this survey and all their data were analyzed using Statistical Package for Social Science (SPSS) software. The first objective of this research is to determine the factors that influence the mobile banking service among banking customer in Malaysia.

The result of this research provides an insight for banking sector in order for them to sustain and be more competitive against other mobile banking service. The response rate of this research was 42.2% as all the research respondents successfully contributed towards the survey. This chapter includes descriptive analysis of respondent's demographics profile, mean analysis of research variables, normality test, exploratory factor analysis reliability test, Pearson correlation and multiple regression. Chapter 4 ends with summary.

4.2 Reliability Test results

A correlation coefficient, often known as a reliability coefficient, is commonly used to represent dependability. Cronbach's Alpha (α) is a commonly used reliability coefficient and measurement instrument for reliability study. The internal consistency of a group of items, or how closely connected they are to one another, is measured by Cronbach's alpha. Scale reliability is said to be measured by it. It has a range of 0 to 1, with higher values signifying stronger internal coherence of the element (variables) on a

scale.(Uli et al., 2021) Table below shows the reliability analysis using Cronbach's Alpha. It can see that all independent variables such as Perceive of Usefulness (PU) (0.878), Perceive Ease of Use (PEOU) (0.886), Perceive Trust (PT) (0.867), Perceive Security (PS) (0.877) indicates the strong internal consistency of the variables. Moreover, dependent variable included The intention to use mobile banking service among banking customer in Malaysia (ITU) (0.858). Based on the result in Table 7.6, Perceive Ease of Use (PEOU) has obtained highest Cronbach Alpha score of 0.886. on the other hand, dependent variables, the intention to use mobile banking among banking customer in Malaysia has obtained the lowest Cronbach Alpha score of 0.858. As a general rule of thumb, a Cronbach's alpha of 0.70 or above is considered good, 0.80 or higher is considered better, and 0.90 or higher is considered best. (Mat Nawi et al., 2020)

Table 6.0 : Reliability Analysis

Construct/ Variables	Number of Items	Cronbach's Alpha
PU	5	0.878
PEOU	5	0.886
PT	5	0.867
PS	5	0.877
ITU	5	0.858
Total	25	0.969

4.3 Descriptive Statistic Analysis

Descriptive statistic analysis are used to describe the research participants basic characteristic. There are 2 section which is demographic section and descriptive on variables. Data analysis shows the data that collected from 162 respondents among UTeM student and the results from questionnaire regarding the intention to use mobile banking among banking customer in Malaysia.

4.3.1.0 Section A - Demographics profile of respondents

Descriptive analysis is conducted in order to understand target respondent's background. Section A of this research questionnaire was designed to understand demographics profile of respondent's based on their age group, where are they live, highest education, occupation and income category, On the other hand, section B and section C of the questionnaire is designed to test all the variables of this research. The research respondents were required to answer section b and section C question based on Likert scale. The answer for each question was devided into five scales; (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, (5) Strongly Agree. The results of each analysis have been explained and discussed in the following sections. The purpose of this section is to collect the data of each respondent based on their demographic profile.

4.3.1.1 Age Group

Table 6.1 below shows the percentage of respondents age who had participated in this survey. The total number of respondents was 162 where 92 (57%) is from generation Z (born 1997-2012), 48 (30%) is from generation Y (born 1981-1996), 12 (7%) is generation X (born 1965-1980) and 10 (6%) is from generation Baby Boomer (born 1946 – 1964).

Table 6.1 : Age

Baby Boomer (born 1946 – 1964)	10	6%
Generation X (born 1965-1980)	12	7%
Generation Y (born 1981-1996)	48	30%
Generation Z (born 1997-2012)	92	57%
Total	162	100%

4.3.1.2 Where do you live

Table 6.2 below shows the percentage of both place of respondents who had participated in this survey. The total number of respondents was 162 where 139 (86%) of them are from peninsular of Malaysia and 23 (14%) of them are from East Malaysia. Thus more respondents are from Peninsular of Malaysia participated in this research compared to East Malaysia.

Table 6.2 Where do you live

Peninsular of Malaysia	139	86%
Malaysia East	23	14%
Total	162	100%

4.3.1.3 Educational Level

Table 6.3 below shows the educational level of respondents who have contributed towards this survey. The total number of respondents was 162 where 105 (65%) of them were Degree level and 23 (14%) were (STPM / Matriculation / Diploma) level. On the other hand,16 (9.9%) respondents were (Master Degree) level and 12 (7%) respondent were (SPM) level. The remaining 6 (4%) respondent were (PhD) level.

Table 6.3 : Educational Level

SPM	12	7%
STPM / Matriculation / Diploma	23	14%
Bachelor Degree	105	65%
Master Degree	16	9.9%
PhD	6	4%
Total	162	100%

4.3.1.4 Occupation

Table 6.4 below shows the occupation of the respondent who have contributed towards this survey. The total number of respondents was 162 where 49 (30.2%) of them were a student and 46 (28%) were from private sector. On the other hand 31 (19.1%) respondent were from government sector and 19 (11.7%) were self employed. Ther remaining 17 (10.5%) respondents were unemployed.

Table 6.4 : Occupation

Students	49	30.2%
Private Sector	46	28.4%
Government Sector	31	19.1%
Self Employed	19	11.7%
Unemployed	17	10.5%
Total	162	100%

4.3.1.5 Income Category

Table 6.5 below shows the income category of respondent who participated in this survey. The total number of respondents was 162 where 61 (37.7%) of them were B40 (income below RM4630 per month) and 44 (27.%) respondent were M40 (income below RM4630 to RM9619 per month. While 44 (27.2%) respondent were No income /Student and 13 (8%) were T20 (income exceed RM9619 per month).

Table 6.5 : Income Category

B40	61	37.7%
M40	44	27.2%
T20	13	8%
No Income	44	27.2%
Total	162	100%

4.4.1.1 Section B - General Question of the intention to use mobile banking among banking customer in Malaysia. (Have you ever used the mobile banking service for Malaysia banking transactions?)

The table 6.6 shows that the general question of the intention to use mobile banking among banking customer in Malaysia. The total of respondent participated was 162. The first question was Have you ever used the mobile banking service for Malaysia banking transactions? Where 144 (88.9%) of them answer Yes while the remaining 18 (11%) respondent answer no. Then for the expected answer for this questio is Malaysians at this point have been exposed to the latest technology that makes it easier for them to use technology facilities such as mobile banking.

Table 6.6 General Question 1

Yes	144	88.9%
No	18	11.1%
Total	162	100%

4.4.1.2 General Question (Are you aware of the mobile banking services?)

The table 6.7 shows that the general question of the intention to use mobile banking among banking customer in Malaysia. The total of respondent participated was 162. The second question was Are you aware of the mobile banking services? Where 148 (91.4%) of them answer Yes while the remaining 14 (8.6%) respondent answer no. The answer of this question is Malaysians have been aware of mobile banking since the beginning of the cashless era, especially during the covid-19 outbreak.

Table 6.7 General Question 2

Yes	148	91.4%
No	14	8.6%
Total	162	100%

4.4.1.3 General Question (Are there any websites or applications that apply mobile banking services that you have used before?)

The table 6.8 shows that the general question of the intention to use mobile banking among banking customer in Malaysia. The total of respondent participated was 162. The third question was Are there any websites or applications that apply mobile banking services that you have used before?. Where 155 (95.7%) of them answer Yes while the remaining 7 (4.3%) respondent answer no. the potential reason of this question is probably banking customers in Malaysia have used every bank application in Malaysia.

Table 6.8 General Question 3

Yes	155	95.7%
No	7	4.3%
Total	162	100%

4.4.1.4 General Question (Do you think Mobile banking service could be the tool that will ease the user to make a banking transaction?)

The table 6.9 shows that the general question of the intention to use mobile banking among banking customer in Malaysia. The total of respondent participated was 162. The Fourth question was Do you think Mobile banking service could be the tool that will ease the user to make a banking transaction? Where 147 of them answer Yes while the remaining 15 respondent answer no. The table 6.9 shows the percentage of the first general question where 90.7% respondent were answer Yes and 9.3% answer No. The majority answer for this question which is yes illustrated that mobile banking lets you access banking services wherever you are, allowing you to save time and make payments more conveniently.

Table 6.9 General Question 4

Yes	147	90.7%
No	15	9.3%
Total	162	100%

4.4.1.5 General Question (Will you recommend mobile banking services to others?)

The table 7.0 shows that the general question of the intention to use mobile banking among banking customer in Malaysia. The total of respondent participated was 162. The Fifth question was Will you recommend mobile banking services to others? Where 161 (99.4%) of them answer Yes while the remaining 1(0.6%) respondent answer no. Based on the majority of answers saying yes, it shows that mobile banking is an important necessity nowadays.

Table 7.0 General Question 5

Yes	161	99.4%
No	1	0.6%
Total	162	100%

4.4.2.0 Descriptive analysis on variables

From this section shows that the descriptive analysis on variables which is independent variables (perceive usefulness, perceive ease of use, perceive trust, perceive security) and dependent variable. (the intention to use mobile banking among banking customer in Malaysia).

4.4.2.1 Perceive Usefulness

Table 7.1 : Perceive Usefulness

Code	Descriptive Statistics			
		Mean	Std. Deviation	N
PU1	Using mobile banking would allow me to accomplish banking transactions more quickly.	4.395	1.0653	162
PU2	We can access to mobile banking services anywhere and anytime.	4.414	1.0315	162
PU3	Mobile banking can save users time to make online transactions.	4.537	.8571	162
PU4	Mobile banking helps users manage their finances.	4.309	1.1327	162
PU5	Mobile Banking can facilitate users in tracking their spending.	4.525	.9470	162
Overall Mean		4.436		

The table 7.1 shows the mean and standard deviation of all item considered as Perceive Usefulness (PU) under the first independent variables. The overall mean of all the indicators is 4.436, reflecting that the PU3 recorded the highest mean with 4.537 and standard deviation of 0.857 and the lowest mean with 4.309 and standard deviation of 1.132 lies under PU4. Then followed by PU5 with the mean of 4.525 and standard

deviation of 0.947, PU2 with the mean of 4.414 and standard deviation of 1.031, PU1 with the mean 4.395 and standard deviation of 1.065.

4.4.2.2 Perceive Ease of Use

Table 7.2 : Perceive Ease of Use

Descriptive Statistics

	Mean	Std. Deviation	N
Mobile banking makes it easier for users to make online purchases.	4.346	1.1492	162
Users can easily pay bills through mobile banking services.	4.457	1.0402	162
Users can withdraw money faster with no cash withdrawal fees.	4.340	1.1210	162
Users can access banking accounts at any time in 24 hours.	4.420	.9826	162
Mobile banking services have user-friendly features.	4.346	1.0709	162
Overall mean	4.382		

The table 7.2 shows the mean and standard deviation of all item considered as Perceive Ease of Use (PEOU) under the second independent variables. PEOU2 recorded the highest mean with 4.457 and standard deviation of 1.0402. Then followed by PEOU4 with the mean of 4.420 and standard deviation of 0.982, PEOU1 with the mean of 4.346 and standard deviation of 1.1492, PEOU5 with the mean 4.346 and standard deviation of 1.070. The lowest mean with 4.340 and standard deviation of 1.121 lies under PEOU3.

4.4.2.3 Perceive Trust

Table 7.3 : Perceive Trust

Descriptive Statistics

	Mean	Std. Deviation	N
Consumers are increasingly likely to utilise mobile banking services to handle their personal finances.	4.420	1.0199	162
For online purchases, using mobile banking is safer.	4.457	1.0461	162
Making significant transactions through mobile banking is more dependable.	4.321	1.2192	162
Mobile banking services' security features can prevent us from being exposed to scammers.	4.414	.9694	162
Making transactions using mobile banking services is highly trusted by the public.	4.278	1.2120	162
Overall mean	4.378		

The table 7.3 shows the mean and standard deviation of all item considered as Perceive Trust (PT) under the third independent variables. The overall mean of all indicators is 4.378, wheres PT2 recorded the highest mean with 4.457 and standard deviation of 1.046 and The lowest mean with 4.278 and standard deviation of 1.212 lies under PT5. Then followed by PT1 with the mean of 4.420 and standard deviation of 1.019, PT4 with the mean of 4.414 and standard deviation of 0.969, PT3 with the mean 4.321 and standard deviation of 1.219.

4.4.2.4 Perceive Security

Table 7.4 : Perceive Security

Descriptive Statistics

	Mean	Std. Deviation	N
Using mobile banking is safer than using an ATM machine.	4.315	1.1554	162
Mobile banking has strong security features that make it difficult to be hacked.	4.321	1.1618	162
Mobile banking has strict security controls for all financial transactions.	4.438	.9965	162
Mobile banking security features are much convincing.	4.296	1.1195	162
Mobile banking services have stringent security controls to protect personal information.	4.346	1.1329	162
Overall mean	4.343		

The table 7.4 shows the mean and standard deviation of all item considered as Perceive Security (PS) under the fourth independent variables. The overall mean of all the indicators is 4.343, reflecting that the PS3 recorded the highest mean with 4.438 and standard deviation of 0.996 and the lowest mean with 4.296 and standard deviation of 1.119 lies under PU4. Then followed by PS5 with the mean of 4.346 and standard deviation of 1.132, PS2 with the mean of 4.321 and standard deviation of 1.161, PS1 with the mean 4.315 and standard deviation of 1.155.

4.4.2.5 Dependent Variables

4.4.2.6 Intention to use mobile banking among banking customer Malaysia

Table 7.5 : Intention to use mobile banking among banking customer in Malaysia.

Descriptive Statistics

	Mean	Std. Deviation	N
I intend to continue using mobile banking services in the future.	4.420	1.0259	162
Given a choice, I will prefer mobile banking than using the ATM machine.	4.383	1.0985	162
I will recommend the use of the mobile banking services to friends.	4.414	1.0193	162
I expect my use of mobile banking services will increase in the future.	4.438	1.0332	162
I plan to use mobile banking services frequently.	4.432	1.1027	162
Overall mean	4.417		

The table 7.5 shows the mean and standard deviation for each variable under intention to use mobile banking among banking customer in Malaysia (ITU). The overall mean of all indicators is 4.417 wheres the ITU4 showed the highest mean with value of 4.438 and standard deviation 1.033 and ITU2 stated the least mean value which is 4.383 with standard deviation of 1.098. Then ITU5 stated the mean value of 4.432 and standard deviation of 1.102. Followed by ITU1 with the mean 4.420 and standard deviation 1.025, ITU3 with mean 4.414 and standard deviation of 1.019.

4.5 Normality Test

The normality test was to determine whether the study data was normally distributed by contrasting the actual data with the predicted data. A normality test analyses if a sample of data comes from a normally distributed population. It is typically used to determine whether the data used in the research has a normal distribution. Through tests and visual assessments, normalcy can be determined. By comparing the basic distribution's shape to that of a normal curve, the normality test is performed. Normality tests are used to examine whether a data set is well-modeled by a normal distribution and to calculate the likelihood that a random variable underlying the data set will be normally distributed. Suppose that the population from which the sample was drawn has a normal distribution (Hatem et al., 2022). As anticipated for data that is regularly distributed, the collection of data will also be displayed in a linear fashion.

Table 7.6 : Analysis of Skewness and Kurtosis

	N	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
PU	162	4.14774	-1.708	.191	2.533	.379
PEOU	162	4.45098	-1.501	.191	1.365	.379
PT	162	4.43448	-1.425	.191	1.150	.379
PS	162	4.56080	-1.382	.191	.981	.379
Valid N (listwise)	162					

Table 7.6 above had presented the result of Skewness and Kurtosis analysis is fall between ±3 and ±3 respectively (Shamshuritawati Sharif et al. 2020) All variables have negative skewness values which indicates that too many high scores in the distribution. Besides, kurtosis value of variables such as Perceive Usefulness (PU), Perceive Ease of Use

(PEOU), Perceive Trust (PT), Perceive Security (PS) is positive kurtosis indicates heavier tails and a more peaked distribution. In conclusion, skewness and kurtosis result is within ±1 and ±3 respectively. Hence, the dataset are considered as normally-distributed.

4.6 Pearson Correlation Analysis

A test used to examine the link between the research's independent and dependent variables is the Pearson correlation analysis. A correlation analysis's conclusion is determined by the correlation coefficient, which has values ranging from one negative (-1.00) to one positive (+1.00). A correlation coefficient of (+1.00) signifies a perfect, positive linear relationship between the two variables under comparison. Conversely, the value of (-100) signifies a perfect negative linear relationship between the two variables under comparison.

Besides, correlation analysis measures the relationship between all the research variables. A positive (+) correlation means that the variables move in the same direction, whereby a negative (-) correlation means that the variables move in opposite directions. Put another way, it means that as one variables decreases so does the other. Correlation is significant if the p-value is <0.05. Thus, the closer the correlation should 1.0, the stronger the relationship is considered.

Table 7.7 : Correlation Coefficient analysis

Correlations

		PU	PEOU	PT	PS	ITU
PU	Pearson Correlation	1	.830**	.842**	.821**	.839**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	162	162	162	162	162
PEOU	Pearson Correlation	.830**	1	.833**	.776**	.798**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	162	162	162	162	162
PT	Pearson Correlation	.842**	.833**	1	.875**	.849**

	Sig. (2-tailed)	.000	.000		.000	.000
	N	162	162	162	162	162
PS	Pearson Correlation	.821**	.776**	.875**	1	.829**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	162	162	162	162	162
ITU	Pearson Correlation	.839**	.798**	.849**	.829**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	162	162	162	162	162

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

Table 7.7 illustrated the findings of Correlation Coefficient Analysis for four interval-scale variables. Based on the result above, it is proven that all independent variables which are technology factors (Perceive Usefulness (PU), Perceive Ease Of Use(PEOU), Perceive Trust(PT), Perceive Security(PS)) are positively and significantly associated with dependent variables (intention to use mobile banking among banking customer in Malaysia(ITU)).

The correlation value between PT and ITU are the highest among other variables which constitutes of 0.849 with significant level of 0.000. This represent that there was high positive significant relationship between these two variables due to the high correlation value which larger that 0.7.

Besides, the result showed that there was a high positive significant relationship between PU and ITU due to the correlation value of 0.839 with significant value of 0.000, followed by the relationship between PS and ITU which also indicates high positive significant relationship due to the correlation value of 0.829 with significant value of 0.000. According to the Pearson correlation value. The coefficient range 0.80 to 1.00 is considered as very strong positive significant relationship.(Schober & Schwarte, 2018)

Lastly, the relationship between facilitating condition and intention to use represents the lowest correlation value which is 0.798 with a significant level 0.000. This also indicates that there is a strong positive significant relationship as their correlation value is above 0.60

4.7 Variance Inflation Factor (VIF)

A variance inflation factor (VIF) measures the degree of multicollinearity in regression analysis. Multicollinearity occurs when there is a correlation between numerous independent variables in a multiple regression model. An additional analysis to meet the study's regression assumption is the variance inflation factor. Multicollinearity is the term used to describe when two or more independent variables in a research model exhibit higher correlations. Therefore, to determine whether multicollinearity among the study's variables was possible, the variance of inflation factor (VIF) values was assessed (Li et al., 2021)

Table 7.8 : Variance Inflation Factor (VIF)

Model		Collinearity Statistics	
		Tolerance	VIF
1	PU	.219	4.559
	PEOU	.249	4.021
	PT	.165	6.070
	PS	.210	4.762
Dependent Variable : ITU			

Table 7.8 indicates that a tolerance number of more than one is appropriate, with a value of less than five being suggested as the optimal option. In order to resolve collinearity issues, a VIF score of 10 or higher indicated high collinearity and recommended removing the constructs or combining predictors into a single construct. In short, VIF is the reciprocal of the tolerance value, and low values of VIF indicate poor

correlation between the elements. Values below 10 for the VIF score are still acceptable, though (Daoud, 2018) As demonstrated in table 7.8, the VIF score for all of the construct (Perceive Usefulness (PU), Perceive Ease Of Use (PEOU), Perceive Trust(PT), Perceive Security(PS)) are majority below value 10. Therefore, there is no multicollinearity issues in this data set.

4.8 Main Data Analysis

Multiple regression is a statistical technique that examines the relationship between a single dependent variable and numerous independent variables. Multiple regression analysis uses known independent variables to predict the value of a single dependent variable. The purpose of this study was to establish the strength of the link between an outcome, known as the dependent variable, and multiple independent factors, as well as the significance of each relationship predictor.(Daoud, 2018)

Table 7.9 : Multiple Regression

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.974	.853		2.313	.022
	PU	.307	.079	.302	3.872	.000
	PEOU	.125	.070	.131	1.794	.075
	PT	.271	.086	.284	3.159	.002
	PS	.214	.074	.231	2.893	.004

a. Dependent Variable: ITU

Table 7.9 illustrated that the estimated coefficient direct relationship where beta (constant) is 1.974. Beta value for perceive usefulness is 0.307, beta value for perceive ease of use is 0.125, beta value for perceive trust is 0.271 and beta value for perceive security is 0.214. The beta value illustrated that to examine the significant of the construct.

Moreover, from result of table 7.9, significant value for each variable have been drawn. Based on the direct relationship, it can be concluded that Perceive usefulness (PU), perceive trust (PT), perceive security (PS) were positively influencing banking customer intention to use mobile banking as their significant value is 0.000. 0.002, 0.004 respectively which p-value is smaller than 0.05. Then, there is no significant relationship between perceive ease of use with the intention to use mobile banking among banking customer in Malaysia value were 0.075 which p-value is higher than 0.05.

According to the data that been analysed from coefficient table, equation of multiple regression in the final model for this study was formed below.

Intention to use mobile banking among = 1.974 + 0.307PU + 0.271PT + 0.214PS

Based on the equation above, the regression intercept takes the value 1.974 and is the predicted value intention to use mobile banking when perceive usefulness (PU), perceive trust (PT), perceive security (PS) takes value of 0. Furthermore, the amount by which the researcher predict intention to use mobile banking among banking customer in Malaysia to change for a 1 unit increase in PU, PT and PS in indicated by the regression slope, or understandardized coefficient which have the value of 0.307, 0.271. 0.214 respectively as these coefficient represents the mean increase in intention to use mobile banking (dependent variable) for additional 1 unit in PU,PT,PS (independent variables).

4.8 Hypothesis Testing

There are total of 4 hypotheses was discussed in details and the result of hypothesis acceptance or rejection have been drawn out. Hypothesis 1 until hypotheses 4 are related to the relations between independent variable and dependent variables which determined using Pearson Corelation analysis and Multiple regression.

Hypothesis 1

H1: Perceive of usefulness is positively affects the intention to use mobile banking among banking customer in Malaysia.

Multiple Regression and Pearson correlation were used to test Hypothesis 1. Table 7.7 outcome in person The results of the correlation study indicated that, with a correlation value of 0.839, $p<0.05$, there is a somewhat favourable association between perceived usefulness and intention to use mobile banking. By carried out the Multiple Regression analysis, result have drawn out in table 7.9 stated that there is significance value of 0.000 and it showed that there is significance relationship between the two variables. So the hypothesis 1 was supported.

Hypothesis 2

H2 : Perceived ease of use has a significantly positive influence on behaviour intention to use mobile banking.

Hypothesis 2 was investigated using Pearson Correlation and Multiple Regression. Table 7.7 shows that the Pearson correlation analysis revealed a moderate positive association between perceive ease of use and intention to use mobile banking, with a correlation value of 0.798, $p<0.05$. After that, the multiple regression analysis showed the significance level value of 0.075 which is higher than 0.05 and thus it showed that there is no significance relationship between the two variables. So the hypothesis 2 was not supported.

Hypothesis 3

H3 : Perceived trust positively influences the intention to use mobile banking among banking customer in Malaysia.

Hypothesis 3 had been tested by using Pearson Correlation and Multiple Regression. The result of table 7.7 in Pearson Correlation analysis showed that there is high positive significant relationship between perceive trust and intention to use mobile banking due to the correlation value 0.849 , $p<0.05$. However, table 7.9 showed that there is a significance relationship between perceive trust and the intention to use mobile

banking among banking customer in Malaysia with value 0.002 which is less than 0.05. So, the hypothesis 3 was supported.

Hypothesis 4

H4: Perceived security positively influences mobile banking usage among banking customer in Malaysia.

Hypothesis 4 was investigated using Pearson Correlation and Multiple Regression. Table 7.7 in the table of Pearson Correlation analysis revealed high positive association between perceive security and intention to use mobile banking, with a correlation value of 0.829 $p<0.05$. However, table 7.9 showed that multiple regression analysis result have been drawn out in table 7.9 that siginificance value of 0.004 which is less than 0.05 and it showed that there is significance relationship between the two variables. So, the hypothesis 4 was supported.

Table 8.0 : Hypothesis summary

Hypothesis	Result	Decision
Perceive of usefulness is positively affects the intention of use mobile banking services among banking customers in Malaysia.	Significant (p-value = 0.000) (Beta Value = 0.307)	Supportted
Perceived ease of use has a significantly positive influence the intention to use mobile banking services among banking customers in Malaysia	Not significant (p-value = 0.075) (Beta Value = 0.125)	Not Supported
Perceived trust positively influences the intention to use mobile banking services among banking customers in Malaysia	Significant (p-value = 0.002) (Beta Value = 0.271)	Supported
Perceived security positively influences the intention to use mobile banking services among banking customers in Malaysia.	Significant (p-value = 0.004) (Beta Value = 0.214)	Supported

4.9 Summary

In conclusion, this study's survey questionnaire and data collecting from 162 respondents have been completed. In order to ascertain the goals of this study, this chapter went into additional detail about the data analysis and outcome conclusions. There are several types of analysis have been carried out which included reliability analysis, descriptive analysis, normality test, multicollinearity and Pearson Correlation analysis. Researcher utilised SPSS software in conducting all the analysis in order to make a data variable. There are total of 3 hypothesis have been accepted due to the ($p<0.05$). The last chapter of this thesis, which concludes and makes recommendations for additional research, is presented in the following chapter.

CHAPTER 5

DISCUSSION, RECOMMENDATIONS AND CONCLUSIONS

5.1 Introduction

In this chapter, the discussion related to the results and findings from data analysis in Chapter 4 are included by researcher. The outcomes of data analysis from previous chapter contributed as the answer for the research objectives and hypotheses that have been formed in Chapter 1 and Chapter 2 respectively. Besides, limitation of the study was further discussed as well as future recommendation also have been provided in this chapter. Lastly, an overall conclusion for this study have been presented by researcher.

5.2 Overview of the Study

The intention to use mobile banking among banking customer in Malaysia have been known as the key determinants of a mobile banking service long term sustainability. The existing research could bridge the gap for mobile banking to be more competitive and innovative. The purposed factors for this study were perceive usefulness, perceive ease of use, perceive trust and perceive security. The three main objective that were identified in this research are : 1) to determine the factors that influence the mobile banking service among banking customer in Malaysia. 2) to analyze the relationship between these factors and the adoption of mobile banking services among banking customer in Malaysia. 3) to examine the most significant factors that could influence the adoption of mobile banking service among banking customers in Malaysia. A research framework was developed to test four hypothesis that help to answer the following research questions. :

1) What are the factors that influence the adoption of mobile banking among banking customer in Malaysia?
2) What is the relationship between these factors and the adoption of mobile banking among banking customer in Malaysia?
3) What are the most significant factors that could influence the adoption of mobile banking among banking customers in Malaysia?

This is a quantitative research where (N=162) questionnaires was distributed to the target respondents, banking customer in Malaysia. Respondent's data was collected and tested by using Statistical Packages for Social Sciences (SPSS). Then, the results from SPSS was analysed and examinated factor by using six analysis techniques which is descriptive analysis, normality test, reliability test, Pearson correlation and variance inflation factor. The results from each analysis were discussed in Chapter 4. Based on the results, this chapter further discuss on research findings, significant of study, limitation of study and recommendations.

5.3 Discussion of Finding

This section discusses on the respondent's demographics segments and followed by the discussion of the factors affecting the intention to use mobile banking among banking customer in Malaysia based on the research framework.

5.3.1 Research objective 1

To determine the factors that influence the mobile banking service among banking customer in Malaysia.

Table 8.1 : Descriptive result (Decrease to Increase)

Label	Construct	Mean Score	Rank
PU	Perceive Usefulness	4.436	1
PEOU	Perceive Ease of Use	4.382	2
PT	Perceive Trust	4.378	3
PS	Perceive Security	4.343	4

A descriptive statistic Table 8.1 shows that the mean score for each construct is greater than 4.0, indicating that the TAM extended variables (perceive usefulness, perceive ease of use, perceive trust, and perceive security) (Chawla and Joshi 2017) may influence banking customers' intention to use mobile banking services in Malaysia. The data suggest that perceived usefulness is the most important factor influencing the intention to utilise mobile banking services among Malaysian banking customers, with a mean score of 4.436. Perceive Security in table 8.1 is the lowest rank with a mean score of 4.343. Which mobile banking customers believe that the security of the mobile banking will more effectively with the current technology (Mogos & Mohd Jamail, 2020)

5.3.2 Research Objective 2

To analyse the relationship between these factors and the intention to use mobile banking services among banking customers in Malaysia.

According to the result analysis in chapter 4 the relationship between all factors and the adoption of mobile banking services among banking customer in Malaysia have a strong significant relationship between each other construct. Perceived usefulness is a critical factor influencing the acceptance of mobile banking services. Customers are more

likely to embrace mobile banking if they perceive it as beneficial in enhancing their banking experience. In the context of Malaysia, where convenience and efficiency are highly valued, the perceived usefulness of mobile banking is closely tied to features such as real-time transactions, fund transfers, and bill payments. A comprehensive understanding of these perceived benefits contributes significantly to the adoption decision, these was stated by (Prastiawan et al., 2021)

It is critical that users can explore and use mobile banking services with ease. The perceived ease of use of a mobile banking platform is a measure of its simplicity and friendliness. Given the different demographics of Malaysia, a user-friendly design is essential for ensuring universal adoption. Perceived ease of use and adoption are positively correlated; customers are more likely to use mobile banking services when the platform is easy to use and doesn't demand much work. Any financial connection, including those in the banking industry, is built on trust. In order for mobile banking services to become widely used in Malaysia, users must believe that the platform is reliable, these was clearly stated by (Bakri, 2020). Factors influencing trust include the reputation of the banking institution, the reliability of the mobile application, and the security measures in place. The establishment of trust fosters a sense of confidence among customers, promoting the adoption of mobile banking as a secure and reliable alternative. The reputation of the financial institution, the dependability of the mobile application, and the implemented security
measures are some of the factors that impact trust. Building trust encourages consumers to feel confident, which encourages them to use mobile banking as a safe and dependable substitute these statement have been prove in previous research done by (Dawood et al., 2021).

5.3.3 Research Objective 3

Hypothesis 1:

Perceive of usefulness is positively affects the intention of use mobile banking services among banking customers in Malaysia.

Based on the previous research written by Ong & Chong, (2023) , the effect of cashless payments on the internet and mobile banking was impacted directly by the perceive usefulness in the intention to use mobile banking, which necessitate a particular level of knowledge and skills. It was supported by Prastiawan et al., (2021) that the perceive usefulness construct, an invention that people find easy to use and understand will have a higher chance of being adopted and will motivate them to utilise mobile banking. According to this study, customers' perceived usefulness is determined by how easy it is for them to use mobile banking services.

Based on the data in chapter 4, Pearson Correlation analysis showed that there is high significant positive relationship between the perceive usefulness and the intention to use mobile banking among banking customer in Malaysia due to the correlation value of 0.839, ($p<0.05$). The Multiple Regression analysis, result have drawn out in table 7.9 stated that there is significance value of 0.000 and it showed that there is significance relationship between the two variables. So the hypothesis 1 was supported.

Nonetheless, the findings indicated that Malaysian bank customers believe mobile banking is user-friendly and does not pose a barrier to their intention to utilise this type of technology. Furthermore, the population profile with the highest level of education showed that 65% of people had an academic degree, while the lowest level, with only 4% holding a PhD, suggests that utilising mobile banking may not be a barrier for people living in Malaysia. Thus, the results of this study show that Malaysians do not find utilising mobile banking to be particularly challenging. Found that perceive usefulness directly influence the intention to use mobile banking, this was supported by (Matar et al., 2020)

Hypothesis 2:

Perceived ease of use has a significantly positive influence on the intention to use mobile banking services among banking customers in Malaysia

Based on the data findings, perceive ease of use was found in the previous research done by Widiar et al. stated that perceived ease of use is defined the level of a person believes that using a mobile banking system would be free effort. In the context of mobile banking industry, the more user friendly features of the mobile banking apps, the more user were willing to use it frequently. Thus, for this research, perceive ease of use is measures by the degree to which consumers can receive resourceful and helpful information about the mobile banking.

This study found that perceive ease of use influence the intention to use mobile banking among banking customer in Malaysia. The result of Pearson correlation analysis show the value between perceive ease of use and the intention to use is 0.798 with $p<0.05$ which considered high positively significant value. Nevertheless, the multiple regression analysis showed the significance level value of 0.075 which is higher than 0.05 and thus it showed that there is no significance relationship between the two variables. So the hypothesis 2 was not supported.

Hypothesis 3

Perceived trust positively influences the intention to use mobile banking service among banking customers in Malaysia.

Based on the previous research written by Dawood et al., (2021), Perceived trust is indeed a highly significant factor that positively influences mobile banking usage among banking customers in Malaysia. People feel more at ease utilising mobile banking services when they have faith in the bank's ability to protect their financial information and transactions, according to the theory underlying the trust construct. Strong security protocols, open data privacy guidelines, and a track record of safeguarding client data are the main sources of this trust. will increase the likelihood of acceptance and support their decision to utilise mobile banking. In this study, consumers' perceived trust is determined by how much trust they experience when utilising mobile banking services.

After that, this study have explain about the intention to use mobile banking among banking customer in Malaysia,. Although there are high positive relationship between

perceive trust and the intention to use mobile banking due to correlation value of 0.849 with $p<0.05$, followed by table 7.9 showed that there is a significance relationship between perceive trust and the intention to use mobile banking among banking customer in Malaysia with value 0.002 which is less than 0.05. So, the hypothesis 3 was supported.

Perceived trust is the client's faith in the bank's capacity to protect their monetary interests. Along with data security and transaction integrity, this also includes the bank's dedication to openness, moral behaviour, and prompt customer support. A trust dividend that bears many fruits for the bank as well as the customer is produced as this trust grows. User experience is improved by trust. Users are more inclined to fully utilise the app, try out new features, and interact with the brand at a deeper level when they have confidence in their bank. People start to feel at ease giving the platform access to their money, which increases the volume and stickiness of transactions. The bank receives additional useful data from this active engagement, which helps them tailor services to the demands of their clients and personalise the user experience. This article was supported with the past research done by (Rapidah et al., 2020)

Hypothesis 4

Perceived security positively influences the intention to use mobile banking services among banking services customesr in Malaysia.

This study explain about the emergence of mobile banking has revolutionised the financial scene by providing customers worldwide with accessibility and convenience. It's critical to comprehend the variables impacting mobile banking usage in Malaysia, where economic progress and technological advancements are now closely associated. There are variance of important impact that customers' perceptions of security have in encouraging them to utilise mobile banking in Malaysia. Findings of this study reveal that perceived security, perceived trust and service quality play key roles in improving the adoption of mobile banking apps. This article was found in the past research done by (Netanya Carmi, 2021)

For Malaysians using mobile banking, perceived security is essential to fostering confidence and trust. Customers' perception that their financial information and transactions are secure is becoming more and more important as they move towards digital transactions. To foster user confidence and promote the adoption and continued use of mobile banking services, banks and other financial institutions should allocate resources towards strong security protocols, encryption technologies, and open and honest communication.

Then, this study has found that the good relationship between perceive security and the intention to use mobile banking among banking customer in Malaysia. This was found through the high positive relationship in Pearson Correlation value was 0.829 with $p<0.05$, followed multiple regression analysis result have been drawn out in table 7.9 that significant value of 0.004 which is less than 0.05 and it showed that there is significance relationship between the two variables. So, the hypothesis 4 was supported. As a result, it demonstrated that the two variables had a meaningful association, supporting hypothesis 4. To be clear, among Malaysian banking clients, perceived security is a crucial aspect that positively influences their use of mobile banking. Banks and other financial institutions must prioritise and make investments in security measures, regulatory compliance, improved authentication procedures, clear communication, and client education as the financial landscape continues to change (van Heerden et al., 2023)

5.4 Implication of Study

According to the research finding of this study, all hypothesis states in previous chapter is establish with valid data. The result of this study could be widely adopted and significant to theoretical and practical related individual or organization. For academic contribution, it could be act as reference for other research which study similar field and gained extra knowledge by understanding this study. Meanwhile, for practical this study may give benefits to the user to use mobile banking.

5.4.1 Implication of Academic

This study adapted and tested the Technology Acceptance Model (TAM) behavioural intention in the context of the intention to use mobile banking among banking customer in Malaysia demonstrated that of four independent constructs (perceive usefulness, perceive ease of use, perceive trust and perceive security) from the extended version of TAM theory developed by (Türker et al., 2022).

Thus, the extended version of TAM model which developed based on the review of the literature might offer new insights to other academics and researchers who want to examine the mobile banking application in various context of study. In the era of digital ubiquity, mobile banking has revolutionized the financial landscape in Malaysia. Convenience, accessibility, and security have attracted millions of users, yet there remain disparities in adoption rates. Individuals with higher academic qualifications often demonstrate greater technology aptitude and comfort navigating complex interfaces. This aligns with studies suggesting a positive correlation between education level and the perceived ease of use of m-banking applications. Higher academic attainment also typically fosters critical thinking skills, enabling users to assess potential risks and benefits associated with m-banking, leading to increased trust and confidence in the technology. Furthermore, educated individuals are more likely to be exposed to financial literacy programs, increasing their awareness of financial tools and services, including m-banking. This enhanced knowledge empowers them to make informed decisions about managing their finances through the platform. Additionally, academic qualifications often translate into higher income levels, potentially creating greater financial needs and a corresponding demand for convenient and efficient financial tools like m-banking.

Understanding the relationship between academic attainment and m-banking adoption has vital implications for both financial institutions and policymakers. Banks can tailor their marketing strategies and app interfaces to cater to the specific needs and concerns of educated users. This might involve incorporating more complex financial features, providing detailed instructional materials, and emphasizing security measures. While higher academic attainment generally translates into increased m-banking adoption,

a nuanced understanding of this relationship is crucial. Recognizing the influence of other factors like age, technology experience, and accessibility barriers is essential for creating inclusive and user-friendly m-banking services in Malaysia.

5.4.2 Implication for Practitioner

This empirical findings consist of practical insights that help managers formulate attractive proposition and strategies to advance the intention to use mobile banking among banking customer in Malaysia. Practically, the findings of this study have significant implications for mobile banking user and highlight the need for further research into improving mobile banking features.

For some Malaysians, particularly the elderly or technology-averse, navigating the intricacies of mobile banking can be daunting. Practitioners act as patient guides, offering in-person demonstrations, addressing concerns about security, and tailoring explanations to individual needs. This personalized assistance fosters trust and confidence, transforming seemingly complex interfaces into familiar tools. By demystifying technology, practitioners bridge the digital divide, paving the way for wider mobile banking adoption.

Security remains a paramount concern for Malaysian customers contemplating mobile banking. Practitioners, particularly trusted bank employees with established relationships, can alleviate these anxieties. Their expertise in fraud prevention, data security protocols, and dispute resolution processes imbue customers with a sense of safety and control. This human assurance acts as a firewall, mitigating fears and nudging customers towards embracing the secure convenience of mobile banking.

In conclusion, the implications of practitioner influence on mobile banking adoption in Malaysia are profound. By bridging the digital divide, building trust, and offering personalized financial guidance, practitioners empower customers and reshape their perception of mobile banking. As technology advances, embracing a human-centered

approach, where technology complements the human touch, will be paramount to ensuring equitable and sustainable mobile banking adoption across the diverse Malaysian landscape.

5.5 Limitation of study

This research was conducted to close the knowledge gap regarding the rapid rise of mobile banking in Malaysia has generated significant research interest, particularly in understanding the factors influencing customer adoption. While numerous studies have investigated this topic, they often suffer from limitations that hinder our comprehensive understanding of this complex phenomenon. Examining these limitations is crucial for future research to offer more insightful and actionable results.

The application of established theoretical models like the Technology Acceptance Model (TAM) can provide valuable insights. However, their rigidity can overlook context-specific factors unique to Malaysia. Cultural influences, religious beliefs, and individual financial literacy levels play significant roles in mobile banking adoption but might be underrepresented within these models. Expanding theoretical frameworks to incorporate these factors is crucial for a more holistic understanding.

Many studies focus on specific demographics, limiting the generalizability of their findings. Overreliance on students, urban populations, or specific bank customers often neglects the diverse perspectives of rural communities, older generations, or users of alternative banking services. This can lead to skewed results that fail to capture the nuances of adoption across the entire Malaysian banking landscape.

The reliance on self-reported data through surveys can introduce biases and inaccuracies. Users might inflate their mobile banking usage or downplay security concerns due to social desirability. Additionally, surveys often lack in-depth exploration of users' motivations and lived experiences, limiting our understanding of the underlying drivers of their behavior. Utilizing mixed methods that combine quantitative and qualitative approaches can help address these limitations.

Moving forward, researchers need to address these limitations by employing diverse sampling strategies, expanding theoretical frameworks, utilizing mixed methods, acknowledging technological barriers, delving deeper into security concerns, and adopting a longitudinal perspective. By overcoming these limitations, future research can offer more robust and actionable insights, enabling banks and policymakers to create a more inclusive and secure mobile banking environment in Malaysia.

5.6 Recommendation for the future research

Mobile banking, once a novelty, has become a dominant force in Malaysia's financial landscape. While adoption rates are high, understanding the nuances of customer attitudes and behaviors requires constant exploration. This essay proposes research avenues for the future, focusing on unaddressed aspects that can unlock further growth and inclusivity in mobile banking usage among Malaysians.

Beyond TAM exploring contextual influences, the traditional technology acceptance models like TAM have yielded valuable insights, but they often overlook unique social, cultural, and economic contexts. Future research should deliver deeper into how factors like financial literacy, religious beliefs, rural-urban divides, and digital literacy barriers influence mobile banking acceptance and utilization. For instance, studies could explore how targeted financial literacy programs or culturally-sensitive interface design can address specific user concerns.

Future study can shed light on these unexplored areas and pave the way for mobile banking in Malaysia that is more effective, safe, and inclusive. Comprehending the intricacies of user incentives, concerns, and situational factors is imperative to unleashing the complete capability of this revolutionary technology and promoting a genuinely financially independent Malaysian populace.

5.6 Summary

In this chapter, the researcher explains the outcomes and conclusions of Chapter 4's data analysis, which add to the research objectives and hypotheses developed in Chapters 1 and 2. The study's limitations, future recommendations, and a general conclusion are also discussed. The study's goal is to identify the factors that influence Malaysian bank customers' intentions to use mobile banking. The research framework employs eight hypotheses to address three research issues. A quantitative research approach was adopted, and 162 questionnaires were delivered to Malaysian banking customers. The data was collected and analysed using the Statistical Packages for Social Sciences (SPSS), and the findings are discussed in Chapter 4. The discussion of findings begins with the demographics of the respondents and then goes into the factors influencing the intention to use mobile banking among banking customers in Malaysia using the research framework.

The study discovered that perceived usefulness has a favourable effect on intention to utilise mobile banking, which is consistent with earlier studies. Perceived ease of use was found to have a strong positive link with the desire to use mobile banking, although multiple regression analysis revealed no significant relationship. Perceived trust and perceived security were found to have a favourable influence on mobile banking usage among Malaysian banking customers. The factors' link with the adoption of mobile banking services among Malaysian banking clients was found to be substantial and important. Perceived utility, perceived ease of use, perceived trust, and perceived security were all highlighted as significant criteria impacting the acceptance of mobile banking services.

The study's academic and practical consequences are examined, with an emphasis on the findings' theoretical and practical implementations. The study's limitations are also discussed, including the need to develop theoretical frameworks and overcome biases in data gathering. Finally, recommendations for future research are made, emphasising the importance of investigating contextual factors, addressing

untapped regions, and understanding the complexities of user incentives and concerns in order to foster financial independence among Malaysians.

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APPENDIX

FYP 1

Week/ Activities	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
FYP 1 Briefing															
Supervisor Distribution															
Topic Selection															
Discussion of framework															
Chapter 1															
Correction Chapter 1															
Framework correction															
Chapter 2															
Correction Chapter 2															
Citation Briefing															
Submit progress Chapter 1 & 2															

Correction Chapter 1&2															
Finding Research method															
Brief chapter 3															
Chapter 3															
Create a presentation slide															
Report Submission															
Presentation															
Final Proposal Submission															

FYP 2

Week/ Activities	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Prepare Questionnaire															
Prepare Questionnaire															
Questionnaire correction															
Distribution of Survey															
Data collection															
Correction of previous chapter															
Complete Data Collection															
Analyse data by SPSS															
Write data analysis															
Complete the chapter 4															
Data analysis															
Identify research findings															
Write research findings															
Complete chapter 5															
Discussion															
Compile paper work															
Prepare for presentation															
Report Presentation															
Final Proposal Submission															

Survey questionnaire

THE INTENTION TO USE MOBILE BANKING AMONG BANKING CUSTOMERS IN MALAYSIA

NIAT UNTUK MENGGUNAKAN PERBANKAN MUDAH ALIH DALAM KALANGAN PELANGGAN PERBANKAN DI MALAYSIA

Dear Sir/Madam,

I am Aizul Izwan bin Kamaruddin, undergoing Bachelor of Technology Management (Technology Innovation) with Honours from University Teknikal Malaysia Melaka (UTeM). I am conducting a survey on the factors that could influence the intention to use mobile banking among banking customers in Malaysia. In order to proceed with the analysis, the inputs are required.

The following questionnaire will take approximately 5-10 minutes to complete. Your kind and sincere cooperation in answering this question is much appreciated. Please be informed that information obtained from this study will be kept highly confidential and used for academic purposes only. Thank you for your valuable time and cooperation. Please do not hesitate to contact me for further inquiries.

Yours Sincerely,

Student Name: Aizul Izwan Bin Kamaruddin

Course: Bachelor of Technology Management (Innovation Technology) with Honours

Email: aizulizwan946@gmail.com

Supervisor: Dr Johanna Binti Abdullah Jaafar

Email: johanna@utem.edu.my

Address: Faculty of Technology Management and Technoprenurship, Universiti Teknikal Malaysia Melaka, 76100 Hang Tuah Jaya, Melaka.

Tuan/ Puan yang dihormati

Saya Aizul Izwan bin Kamaruddin, sedang mengikuti Sarjana Muda Pengurusan Teknologi (Inovasi Teknologi) dengan Kepujian dari Universiti Teknikal Malaysia Melaka (UTeM). Saya sedang menjalankan tinjauan tentang faktor-faktor yang boleh mempengaruhi niat untuk menggunakan perbankan mudah alih dalam kalangan pelanggan perbankan di Malaysia. Untuk meneruskan analisis, input diperlukan.

Soal selidik berikut akan memperoleh kira-kira 5-10 minit untuk dilengkapkan. Kerjasama tuan/puan yang baik dan ikhlas dalam menjawab soalan ini amat kami hargai. Dimaklumkan bahawa maklumat yang diperoleh daripada kajian ini akan dirahsiakan dan digunakan untuk tujuan akademik sahaja. Terima kasih atas masa dan kerjasama anda yang berharga. Sila jangan teragak-agak untuk menghubungi saya untuk pertanyaan lanjut.

Yang Ikhlas,

Nama Pelajar : Aizul Izwan Bin Kamaruddin

Kursus : Bachelor of Technology Management (Innovation Technology) with Honours

Email: aizulizwan946@gmail.com

Penyelia : Dr Johanna Binti Abdullah Jaafar

Email: johanna@utem.edu.my

Alamat: Fakulti Pengurusan Teknologi dan Teknousahawan, Universiti Teknikal Malaysia Melaka, 76100 Hang Tuah Jaya, Melaka.

SECTION A: DEMOGRAPHIC BACKGROUND

BAHAGIAN A: LATAR BELAKANG DEMOGRAFI

Please mark (√) the appropriate answer.

Sila tandakan jawapan yang sesuai

1. Age group
   Kumpulan umur .

☐ Baby Boomer (born 1946-1964)
Baby Boomer (lahir 1946-1964)

☐ Generation X (born 1965-1980)
Generasi X (lahir 1965-1980)

☐ Generation Y (born 1965-1980)
Generasi Y (lahir 1965-1980)

☐ Generation Z (born 1997-2012)
Generasi Z (lahir 1997-2012)

2. Where do you live?
   Dimanakah anda tinggal ?

☐ Peninsular of Malaysia
Semenanjung Malaysia

☐ East Malaysia
Malaysia timur

3. Highest education
   Pendidikan tertinggi

☐ SPM
SPM

☐ STPM / Matriculation / Diploma
STPM / Matrikulasi/ Diploma

☐ Bachelor's Degree
Ijazah Sarjana Muda

☐ Master's Degree
Ijazah Sarjana

☐ PhD / Doctorate
PhD / Kedoktoran

☐ Other category: _____
Kategori lain: _____

4. Occupation
Pekerjaan

☐ Student
Pelajar

☐ Government Sector
Sektor kerajaan

☐ Private Sector
Sektor swasta

☐ Self Employed
Bekerja sendiri

☐ Unemployed
Tidak bekerja

5. Income category
Kategori Pendapatan

☐ B40 (income below RM 4360 per month)
B40 (Pendapatan di bawah RM 4369 sebulan)

☐ M40 (Income between RM 4360 to RM 9619 per month)
M40 (Pendapatan anatar RM4360 hingga RM 9619 sebulan)

☐ T20 (Income exceeds RM 9619 per month)
T20 (pendapatan melebihi RM 9619 sebulan)

☐ No Income (Student)
Tiada Pendapatan (Pelajar)

SECTION B: GENERAL QUESTIONS ON THE INTENTION TO USE MOBILE BANKING AMONG BANKING CUSTOMER IN MALAYSIA

BAHAGIAN B: SOALAN AM TENTANG NIAT MENGGUNAKAN PERBANKAN MUDAH ALIH DALAM KALANGAN PELANGGAN PERBANKAN DI MALAYSIA

Mobile banking is the act of making financial transactions on a mobile device which is cell phone, tablet, computer, etc. This activity can be as simple as a bank sending fraud or usage activity to a client's cell phone or as complex as a client paying bills or sending money abroad. Advantages to mobile banking include the ability to bank anywhere and at any time. Disadvantages include security concerns and a limited range of capabilities when compared to banking in person or on a computer.

Perbankan mudah alih ialah tindakan membuat transaksi kewangan pada peranti mudah alih iaitu telefon bimbit, tablet, komputer, dll. Aktiviti ini boleh semudah bank menghantar penipuan atau aktiviti penggunaan kepada telefon bimbit pelanggan atau sekompleks pelanggan membayar. bil atau menghantar wang ke luar negara. Kelebihan perbankan mudah alih termasuk keupayaan untuk membuat bank di mana-mana dan pada bila-bila masa. Kelemahan termasuk kebimbangan keselamatan dan julat keupayaan terhad jika dibandingkan dengan perbankan secara peribadi atau pada komputer.

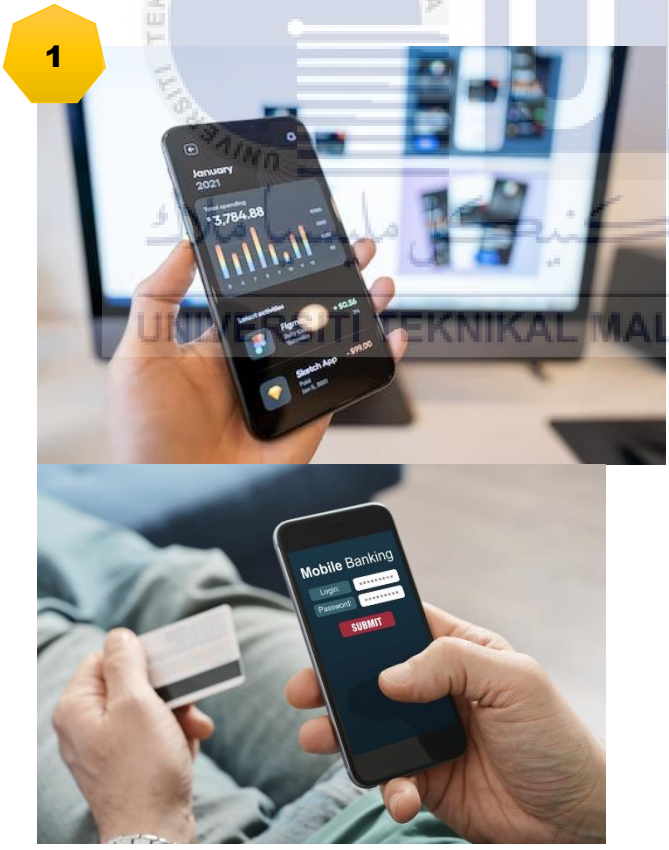


Figure 1 and 2: Mobile banking with phone.

Please tick (√) the box listed below that might represent your answer.

Sila tandakan kotak yang disenaraikan di bawah yang mungkin mewakili jawapan anda.

1. Have you ever used the mobile banking service for Malaysia banking transactions?
   Pernahkah anda menggunakan perkhidmatan perbankan mudah alih untuk transaksi perbankan Malaysia

☐ Yes
Ya

☐ No
Tidak

2. Are you aware of the mobile banking services?
   Adakah anda mengetahui perkhidmatan perbankan mudah alih?

☐ Yes
Ya

☐ No
Tidak

3. Do you have any interest in using the mobile banking services?
   Adakah anda minat untuk menggunakan perkhidmatan perbankan mudah alih?

☐ Yes
Ya

☐ No
Tidak

4. Are there any websites or applications that apply mobile banking services that you have used before?
   Adakah mereka mana-mana laman web atau aplikasi yang menggunakan perkhidmatan perbankan mudah alih yang pernah anda gunakan sebelum ini?

☐ Yes
Ya

☐ No
Tidak

5. If Yes please state one that you commonly used: _____
   Jika Ya sila nyatakan satu yang biasa anda gunakan : _____

6. Do you think Mobile banking service could be the tool that will ease the user to make a banking transaction?
   Adakah anda fikir perkhidmatan perbankan mudah alih boleh menjadi alat yang akan memudahkan pengguna untuk membuat transaksi perbankan?

☐ Yes
Ya

☐ No
Tidak

7. Will you recommend mobile banking services to others?
   Adakah anda akan mengesyorkan perkhidmatan perbankan mudah alih kepada orang lain?

☐ Yes
Ya

☐ No
Tidak

8. Please indicate the reason for each chosen answer above.
   Sila nyatakan sebab bagi setiap jawapan yang dipilih di atas.

_____

SECTION C: FACTORS THAT INFLUENCE THE INTENTION TO USE MOBILE BANKING SERVICES AMONG BANKING CUSTOMERS IN MALAYSIA

BAHAGIAN C: FAKTOR YANG MEMPENGARUHI NIAT MENGGUNAKAN PERKHIDMATAN PERBANKAN MUDAH ALIH DALAM KALANGAN PELANGGAN PERBANKAN DI MALAYSIA

Respondents are required to rank their agreement with each item on a 5-point Likert scale from strongly disagree, disagree, neutral, agree, or agree strongly. To indicate your level of agreement or disagreement with the following statement, please choose ONE number for each question.

Responden dikehendaki untuk menilai persetujuan mereka dengan setiap item pada skala Likert 5 mata daripada sangat tidak setuju, tidak setuju, neutral, setuju, atau sangat setuju. Untuk menunjukkan tahap persetujuan atau ketidaksetujuan anda dengan pernyataan berikut, sila pilih SATU nombor bagi setiap soalan.

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

Sangat tidak setuju	Tidak setuju	Neutral	Setuju	Sangat setuju
1	2	3	4	5

FACTOR INFLUENCE: PERCEIVED USEFULNESS
FAKTOR PENGARUH: KEBERGUNAAN YANG DIRASAKAN

Perceived usefulness is an individual's perception of how technologies or a particula technology are set to improve the individuals' tasks or roles in terms of efficiency and effectiveness.
Kebergunaan yang dirasakan ialah persepsi individu tentang bagaimana teknologi atau teknolog tertentu ditetapkan untuk meningkatkan tugas atau peranan individu dari segi kecekapan dan keberkesanan.

Label *Label*	Items Item	**1**	**2**	**3**	**4**	**5**
PU1	Using mobile banking would allow me to accomplish banking transactions more quickly. *Menggunakan perbankan mudah alih akan membolehkan saya mencapai transaksi perbankan dengan lebih cepat.*					
PU2	We can access to mobile banking services anywhere and anytime. *Kami boleh mengakses perkhidmatan perbankan mudah alih di mana-mana dan pada bila-bila masa.*					
PU3	Mobile banking can save users time to make online transactions. *Perbankan mudah alih boleh menjimatkan masa pengguna untuk membuat transaksi dalam talian.*					
PU4	Mobile banking helps users manage their finances. *Perbankan mudah alih membantu pengguna menguruskan kewangan mereka.*					
PU5	Mobile Banking can facilitate users in tracking their spending. *Perbankan Mudah Alih boleh memudahkan pengguna menjejaki perbelanjaan mereka.*					

FACTOR INFLUENCE: PERCEIVED EASE OF USE
FAKTOR PENGARUH: KEMUDAHAN PENGGUNAAN YANG DIRASAKAN

Perceived ease of use is defined as "the degree to which a person believes that using a particular system would be free of effort".
Kemudahan yang dirasakan penggunaan diitakrifkan sebagai "tahap di mana seseorang percaya bahawa menggunakan sistem tertentu akan bebas daripada usaha".

Label *Label*	Items Item	**1**	**2**	**3**	**4**	**5**
PEOU1	Mobile banking makes it easier for users to make online purchases. *Perbankan mudah alih memudahkan pengguna membuat pembelian dalam talian.*					
PEOU2	Users can easily pay bills through mobile banking services. *Pengguna boleh membayar bil dengan mudah melalui perkhidmatan perbankan mudah alih.*					
PEOU3	Users can withdraw money faster with no cash withdrawal fees. *Pengguna boleh mnegeluarkan wang dengan lebih cepat tanpa yuran pengeluaran tunai.*					
PEOU4	Users can access banking accounts at any time in 24 hours. *Pengguna boleh mengakses akaun bank pada bila-bila masa dalam 24 jam.*					
PEOU5	Mobile banking services have user-friendly features. *Perkhidmatan perbankan mudah alih mempunyai ciri yang lebih mesra pengguna.*					

FACTOR INFLUENCE: PERCEIVED TRUST
FAKTOR PENGARUH: KEPERCAYAAN YANG DIRASAKAN

The level of trust that a person has in another entity to perform expected activities withou
taking advantage.
Tahap kepercayaan seseorang terhadap entiti lain untuk melaksanakan aktiviti yang diharapka
tanpa mengambil kesempatan.

Label *Label*	Items Item	**1**	**2**	**3**	**4**	**5**
PT1	Consumers are increasingly likely to utilise mobile banking services to handle their personal finances. *Pengguna semakin berkemungkinan menggunakan perkhidmatan perbankan mudah alih untuk mengendalikan kewangan peribadi mereka.*					
PT2	For online purchases, using mobile banking is safer. *Untuk pembelian dalam talian, menggunakan perbankan mudah alih adalah lebih selamat.*					
PT3	Making significant transactions through mobile banking is more dependable. *Membuat transaksi penting melalui perbankan mudah alih adalah lebih dipercayai.*					
PT4	Mobile banking services' security features can prevent us from being exposed to scammers. *Ciri keselamatan perkhidmatan perbankan mudah alih boleh menghalang kita daripada terdedah kepada penipu.*					
PT5	Making transactions using mobile banking services is highly trusted by the public. *Membuat transaksi menggunakan perbankan mudah alih amat dipercayai oleh orang ramai.*					

FACTOR INFLUENCE: PERCEIVED SECURITY
FAKTOR PENGARUH: KESELAMATAN YANG DIRASAKAN

Perceived security is the level of transaction security in the system that the custome perceives in terms of authentication and confidentiality.
Keselamatan yang dirasakan ialah tahap keselamatan transaksi dalam sistem yang pelangga anggap dari segi pengesahan, kerahsiaan.

Label *Label*	Items Item	**1**	**2**	**3**	**4**	**5**
PS1	Using mobile banking is safer than using an ATM machine. *Menggunakan perbankan mudah alih adalah lebih selamat daripada menggunakan mesin ATM.*					
PS2	Mobile banking has strong security features that make it difficult to be hacked. *Perbankan mudah alih mempunyai ciri keselamatan yang kukuh yang menjadikannya sukar untuk digodam.*					
PS3	Mobile banking has strict security controls for all financial transactions. *Perbankan mudah alih mempunyai kawalan keselamatan yang ketat untuk semua transaksi kewangan.*					
PS4	Mobile banking security features are much convincing. *Perbankan mudah alih mempunyai ciri-ciri keselamatan yang sangat meyakinkan.*					
PS5	Mobile banking services have stringent security controls to protect personal information. *Perkhidmatan perbankan mudah alih mempunyai kawalan keselamatan yang ketat untuk melindungi maklumat peribadi.*					

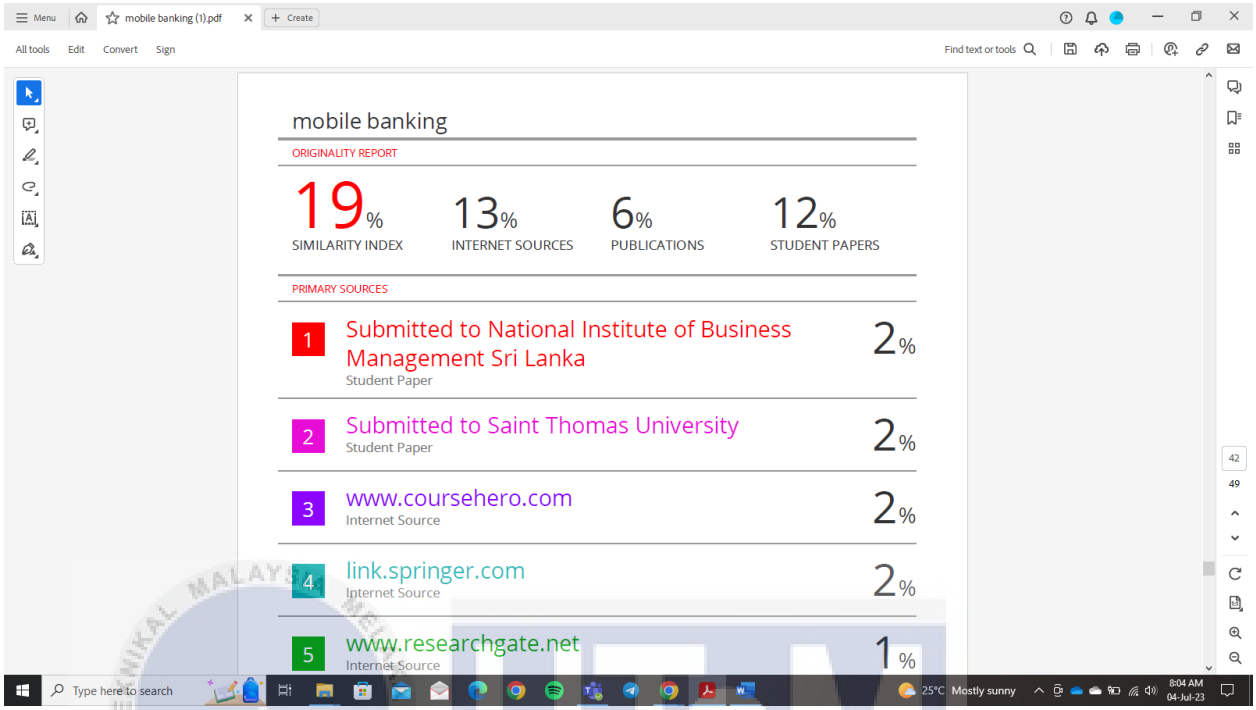
SECTION D: THE INTENTION TO USE MOBILE BANKING AMONG BANKING CUSTOMER IN MALAYSIA.

SEKSYEN D: NIAT UNTUK MENGGUNAKAN PERBANKAN MUDAH ALIH DALAM KALANGAN PELANGGAN PERBANKAN DI MALAYSIA.

The individual's willingness to use mobile banking services.

Kesedaran individu untuk menggunakan perbankan mudah alih.

Label *Label*	Items Item	**1**	**2**	**3**	**4**	**5**
T1	I intend to continue using mobile banking services in the future. *Saya berhasrat untuk terus menggunakan perbankan mudah alih pada masa depan.*					
T2	Given a choice, I will prefer mobile banking than using the ATM machine. *Jika diberi pilihan, saya akan memilih perbankan mudah alih berbanding menggunakan mesin ATM.*					
T3	I will recommend the use of the mobile banking services to friends. *Saya akan mengesyorkan penggunaan perkhidmatan perbankan mudah alih kepada rakan-rakan.*					
T4	I expect my use of mobile banking services will increase in the future. *Saya menjangkakan penggunaan perkhidmatan perbankan mudah alih saya akan meningkat pada masa hadapan.*					
T5	I plan to use mobile banking services frequently. *Saya bercadang untuk menggunakan perkhidmatan perbankan mudah alih dengan kerap.*					



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