

A Study on the  
Determinants of Behavioral Intention towards  
Using Mobile Banking Services  
in Malaysia

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## **ABSTRACT**

The mobile and wireless market continues to grow at a rapid pace globally, and is considered one of the fastest growing markets in the world. The popularity of mobile communication has transformed electronic banking (wired environment) into mobile banking (wireless environment). This trend contributes the anticipated growth of mobile financial solutions as many financial institutions are very excited about the great potential of mobile banking with its large pool of users. Location and time will no longer constrain people from completing their banking transactions using mobile banking services. Therefore, the objective of this study is to examine the extent of acceptance of mobile banking by its customers and to determine the factors that would influence the behavioral intentions to use for financial transactions in Malaysia.

A questionnaire survey was conducted with the banking customers as the respondents. The results indicate that the importance of perceived usefulness as the determinants of behavioral intention to adopt mobile banking. The results also further reveal that perceived ease of use, perceived credibility, behavioral control and attitude are significant factors in explaining the acceptance of mobile banking. On the other hand, the findings also indicate that subjective norms and perceived risk were not significantly related to behavioral intention to use mobile banking. The results of this study support the theoretical framework and the finding provides a better understanding of customer perceptions of mobile banking services to the financial services industry. It could also assist them to plan their marketing strategies for mobile banking services in the future.

## TABLE OF CONTENTS

<b>ACKNOWLEDGEMENT</b> .....	<b>i</b>
<b>ABSTRACT</b> .....	<b>ii</b>
<b>TABLE OF CONTENTS</b> .....	<b>iii</b>
<b>LIST OF TABLES</b> .....	<b>vi</b>
<b>LIST OF FIGURES</b> .....	<b>vii</b>
<b>CHAPTER 1: INTRODUCTION</b> .....	<b>1</b>
1.1 Research Background .....	1
1.2 Research Problem .....	3
1.3 Research Questions .....	4
1.4 Research Objectives .....	5
1.5 Contribution of the Study.....	5
1.6 Organization of the Study .....	6
<b>CHAPTER 2: LITERATURE REVIEW</b> .....	<b>8</b>
2.1 Theoretical Foundation .....	8
2.1.1 <i>Technology Acceptance Model</i> .....	8
2.1.2 <i>Theory of Reason Action</i> .....	10
2.1.3 <i>Theory of Planned Behavior</i> .....	12
2.2 Theoretical Background.....	13
2.2.1 <i>Perceived ease of use and Behavioral Intention</i> .....	14
2.2.2 <i>Perceived Usefulness and Behavioral Intention</i> .....	15
2.2.3 <i>Perceived Credibility and Behavioral Intention</i> .....	16
2.2.4 <i>Subjective Norms and Behavioral Intention</i> .....	17
2.2.5 <i>Behavioral Control and Behavioral Intention</i> .....	18

2.2.6 <i>Perceived Risk and Behavioral Intention</i> .....	19
2.2.7 <i>Attitude to Use and Behavioral Intention</i> .....	21
<b>CHAPTER 3: RESEARCH DESIGN AND METHODOLOGY .....</b>	<b>24</b>
3.1 Research Design.....	24
3.2 Research Model .....	25
3.3 Research Hypotheses .....	27
3.4 Questionnaire Design and Construct Measurement.....	33
3.4.1 <i>Perceived Ease of Use</i> .....	33
3.4.2 <i>Perceived Usefulness</i> .....	34
3.4.3 <i>Perceived Credibility</i> .....	34
3.4.4 <i>Subjective Norms</i> .....	34
3.4.5 <i>Behavioral Control</i> .....	35
3.4.6 <i>Perceived Risk</i> .....	35
3.4.7 <i>Attitude toward Use</i> .....	35
3.4.8 <i>Behavioral Intention to Use</i> .....	36
3.4.9 <i>Information of Respondents</i> .....	36
3.5 Sampling .....	39
3.6 Data Analysis Procedures .....	39
3.6.1 <i>Pre-Analysis Data Screening</i> .....	40
3.6.2 <i>Descriptive Statistic Analysis</i> .....	41
3.6.3 <i>Reliability and Validity Test</i> .....	41
3.6.4 <i>Multiple Regression Analysis</i> .....	42
<b>CHAPTER 4: RESEARCH FINDINGS .....</b>	<b>44</b>
4.1 Pre-Analysis Data Screening .....	44
4.2 Reliability and Validity Test.....	47

4.3 Descriptive Statistics.....	49
4.3.1 <i>Characteristics of Respondents</i> .....	49
4.3.2 <i>Descriptive Analysis of Research Variables</i> .....	51
4.4 Multiple Regression Analysis .....	53
<b>CHAPTER 5: CONCLUSION.....</b>	<b>60</b>
5.1 Research Conclusions and Implications .....	60
5.1.1 <i>Subjective Norms on Intention</i> .....	63
5.1.2 <i>Perceived Risk on Intention</i> .....	65
5.2 Research Limitations and Recommendations .....	66
<b>BIBLIOGRAPHIES .....</b>	<b>69</b>
<b>APPENDICES .....</b>	<b>96</b>

## LIST OF TABLES

Table 3.1: <i>Measurements of Research Variables</i> .....	37
Table 4.1: <i>Tolerance and VIF Test for Multicollinearity</i> .....	46
Table 4.2: <i>Reliability Measurement for Research Variables</i> .....	47
Table 4.3: <i>Pearson's Correlation Coefficient between the Research Variables</i> .....	48
Table 4.4: <i>Profiles of the Sample</i> .....	50
Table 4.5: <i>Descriptive Statistic of Research Variables</i> .....	52
Table 4.6: <i>Multiple Regression of IVs on DV (Behavioral Intention)</i> .....	54
Table 4.7: <i>Significant of IVs on DV (Behavioral Intention)</i> .....	54
Table 4.8: <i>Coefficients and Significant of Each IV on DV (Behavioral Intention)</i> .....	55
Table 4.9: <i>Summary of research findings</i> .....	59
Table 5.1: <i>Summary of Hypotheses Testing</i> .....	62

## LIST OF FIGURES

Figure 3.1: <i>Research Framework</i> .....	26
Figure 5.1: <i>The Results of Hypothesis Tests</i> .....	61