

UNIVERSITI TEKNOLOGI MARA

**UNDERSTANDING USER BEHAVIOUR TOWARDS
MOBILE MESSAGING APPLICATION USE IN
SUPPORT FOR BANKING SYSTEM**

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ABSTRACT

In recent times, a new wave of mobile communications services called mobile instant messaging (MIM) applications have gained considerable momentum. The use has been expanded from social messaging conversation between family and friends to workplace. Driven by the evolution and rise in smart phones, along with the decreasing cost and convenience of mobile data plans, it was observed that the trend to use Mobile Messaging Application in workplace a normal scenario. This is also true in the workplace of banking environment especially in supporting Banking Systems. The purpose of this study is to understand the behaviour of users towards using the Mobile Instant Messaging in support of Banking Systems. This study used quantitative method to obtain the data. In order to conduct the research, a self-administered hardcopy questionnaire was distributed manually and participants were also invited to answer the questions via email. Findings of the research have confirmed on few literature reviews on the technology use in workplace as supporting informal communication. These include the tasks performed and the advantages gained in using Mobile Messaging Application in workplace based on the open and close ended questions responded. An interesting findings based on the data was the 11 factors studied on the proposed model upon analysing using Primary Component Analysis revealed a reduction of 2 factors. A one-way ANOVA tests were also performed to find if there is any significance between groups of Age, Gender, Years of Service and Department and result shown significance was visible for a few items.

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CHAPTER 1

INTRODUCTION

1.1 Introduction

This chapter will provide the foundation of this project. This chapter will discuss the problem statement, the study questions, the aim of this study, the objectives of this study, the scope of this research, and the significant of this study. As overall, this chapter will build initial understanding on what this study is all about.

1.2 Background of Study

1.2.1 Introduction to Electronic Banking

Vivekanandan & Jayasena (2011) assert that innovative electronic banking solutions are introduced to banks' customers as a way of increasing accessibility to banking services, service levels and also offering multiple financial benefits. Electronic Banking according to Basle Committee on Banking Supervision (1998) refers to the provision of retail and small value banking products and services through electronic channels. It is a form of banking business based on intensive use of computer networks, Web technologies, Internet and telecommunications. Its implementation according to Radojevic & Radovanovic (2010), implicates appropriate hardware and software platform, precisely defined network components, specific organizational structure, standardization, etc. Pennathur (2001) explained that it encompasses Direct Deposits, ATMs, Credit and Debit cards, Telephone Banking, Electronic Bill Payment and web-based banking. Kolodinsky, Hogarth, & Hilgert (2004) assert that electronic banking (e-banking) technology represents a variety of different services, ranging from the common automatic teller machine (ATM) services and direct