

UNIVERSITI TEKNOLOGI MARA

**THE INTENTIONS TO USE MOBILE
PAYMENT FINTECH SERVICES**

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ABSTRACT

Mobile payment Fintech services in Malaysia has grown where the number of users has increased from year to year which shown in statistics Malaysia. The purpose of this study is to determine whether the location (urban and rural area) in this study has an impact to the intention of using mobile payment Fintech services as well as it gives benefits to the users while performing this service. The research model was tested with 126 respondents collected in urban and rural area through a questionnaire. All the answer will be transferred to the SPSS for data analysis. The finding of this study indicates that the users in Sabah, especially who live in rural (Sipitang) and urban area (Kota Kinabalu) have the intention to use this service since it gives benefit. However, there are some problems faced by a few respondents.

Keywords: Mobile payment, Intention to use, Ease of use, Financial knowledge, Financial Behaviour, Influence, Risk Tolerance

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