



**AN EMPIRICAL ANALYSIS OF FACTORS AFFECTING
INTENTION TO ADOPT MOBILE BANKING**

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DECLARATION OF ORIGINAL WORK



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"DECLARATION OF ORIGINAL WORK"

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Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project-paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

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ACKNOWLEDGEMENT

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ABSTRACT

This is a study is to determine the factors that affecting mobile banking adoption. The rapid development of information technology has affected the banking industry globally. An impact of information technology in the banking sector is the introduction of mobile banking. Therefore, mobile banking is still in infancy stage and there are people that already adopt mobile banking and intention to adopt mobile banking. However, there is a lack of research on the factors that affect intention to adopt mobile banking. Thus, the aim of the study is to identify the factors affecting intention to adopt mobile banking. Four factors are identified which are as follow; perceived usefulness, perceived ease of use, perceived credibility and perceived self-awareness. Questionnaires were distributed to the 150 respondents. The sampling procedure adopted was stratified random sampling. The data obtained were analyzed using SPSS 19.0 which involves scale reliability, descriptive, Pearson Correlation Coefficient and regression analysis. The result indicates those perceived usefulness, perceived ease of use, perceived credibility and perceived self-awareness have significant relationship toward intention to adopt mobile banking. Moreover, social influence perceived usefulness is found to be the best determinant to the attitude towards intention to adopt mobile banking. This study makes a contribution to the literature on mobile banking adoption. The findings achieved in this study will be of interest for practitioners and academics concerned with money management skills in order to become financially independent for long term.

TABLE OF CONTENT

CONTENT	PAGE
Declaration of original work	iii
Letter of submission	iv
ACKNOWLEDGEMENT	v
ABSTRACT	vi
TABLE OF CONTENT	vii
1.0 Introduction	
1.0 Introduction	1 - 2
1.1 Background of Study	3 - 4
1.2 Problem Statement	5 - 6
1.3 Research Objective	7
1.4 Research Questions	7
1.5 Significant of Study	8
1.5.1 Future Research	8
1.5.2 Banking Consumer	8
1.5.3 Financial Institution	9
1.6 Scope and Coverage of Study	9
1.7 Limitation of Study	10
1.7.1 Time Constraint	10
1.7.2 Financial Constraint	10
1.7.3 Journal Availability	10
1.8 Definition of term	
1.8.1 Mobile Banking	11
1.8.2 Perceived Usefulness	11
1.8.3 Perceived Ease of Use	11
1.8.4 Perceived Credibility	11
1.8.5 Perceived Self-Awareness	12