



THE FACTORS INFLUENCING THE CUSTOMERS'
INTENTION TO ADOPT MOBILE BANKING
SERVICES IN BANKING INDUSTRY

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ABSTRACT

The purpose of this research is to provide guidelines for banks to increase the mobile banking adoption rate in Malaysia especially in Kota Kinabalu, Sabah. There are three research objectives in this research which are to determine the factors influencing customers' intention to adopt mobile banking services, to identify the most important factor influencing customers' intention to adopt mobile banking services and to investigate the best marketing strategies to increase customers' intention to adopt mobile banking services.

The independent variables in this research are perceived usefulness, perceived risk, perceived ease of use and social influence. Meanwhile, the dependent variable for this research is customers' intention to adopt mobile banking services. This research used quantitative methods via online questionnaire to collect data. An online questionnaire has been distributed to 226 banking users in Kota Kinabalu, Sabah through WhatsApp and Instagram in order to collect data. The data collected was analysed by using Statistical Package for the Social Science (SPSS).

The research findings shows that perceived usefulness, perceived risk, perceived ease of use and social influence had significant relationships with customers' intention to adopt mobile banking services.