UNIVERSITI TEKNOLOGI MARA

ANALYSIS THE FACTORS INFLUENCING CONSUMERS' ADOPTION OF MOBILE BANKING APPLICATION SERVICES AMONG THE COMMUNITIES IN UNIVERSITI TEKNOLOGI MARA PUNCAK ALAM

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Dip.

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Thesis submitted in partial fulfillment
of the requirements for the degree of
Diploma in Mualamat

Academy of Contemporary Islamic Studies

January 2020

AUTHOR'S DECLARATION

I declare that the work in this thesis was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Post Graduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

Name of Student   :   Nur Hidayah Binti Razali

Student I.D. No.   :   2016306657

Programme   :   Diploma in Muamalat

Faculty   :   Academy Contemporary od Islamic Studies

Thesis   :   Analysis the Factors Influencing Consumers' Adoption of Mobile Banking Application Services Among the Communities in Universiti Teknologi Mara Puncak Alam

Signature of Student   :   …………………………………………..

Date   :   January 2020

ABSTRACT

Commercial banks in Malaysia have been trying for several years to introduce mobile banking systems in order to reduce their transaction costs and improve their services. Mobile Banking refers to the production and availability with mobile telecommunications equipment of banking and financial services. Thus, the objectives of this research are to analysis the factors that influencing consumers' adoption and to determine the factors that affecting consumers' intention in using mobile banking application among communities in UiTM Puncak Alam. There are 68 respondents that participate in this research where all the respondents are students, lecturer and staff at MARA University of Technology Malaysia, Puncak Alam. This research analyzing by using Statistical Product for Service Solutions (IBM SPSS Statistics 21). From the finding it can be said that the main factors that influencing consumers' adoption are mobile banking is useful and easy to use and also it provided modern technology to the customers. While, the factors that affecting consumers intention is in making a money transaction using mobile banking application is faster than using Auto-Teller Machine (ATM). It also can be seen that the factors that can be related in using mobile banking application is the range of age of the respondents.

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