

UNIVERSITI TEKNOLOGI MARA

**INVESTIGATE THE ACCEPTANCE OF MOBILE
BANKING BY USING TECHNOLOGY
ACCEPTANCE MODEL (TAM)**

NOR ADLIN BINTI MAT NOH

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ABSTRACT

In this era of globalization, technologies have become very fast and important for every people, especially in telecommunications, services and businesses. And the advancement of mobile technologies has provided an opportunity for banking industries in introduce new financial innovations. One of this new innovations that banking industry provide for their customers is by introduce Mobile Banking or M-Banking. With these technologies, customers can easily do their banking transactions online anytime and everywhere they want, as long as it's connected to internet. At present, customers can do their transaction or payments through their mobile which is much easier and saving time. This research empirically investigates the acceptance (perceived ease of use, perceived usefulness, perceived risk and trust) of Mobile banking and how that intention in turn affects use. This study applies a Technology Acceptance Model (TAM) to analyze and determine which factors that have strong relationship towards intention to use of mobile banking.

Keywords: Technologies, Mobile Banking, Technology Acceptance Model.

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