



UNIVERSITI TEKNOLOGI MARA

**CONSUMPTION VALUE MODEL FOR ISLAMIC
MOBILE BANKING ADOPTION: CASE STUDY
OF ONLINE USERS**

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Final Year Project Paper submitted in fulfillment
of the requirements for the degree of
**Bachelor of Business Administration
(Islamic Banking)**

Faculty of Business and Management

December 2018

ABSTRACT

Islamic mobile banking services required banking services such as money transfers, payments, purchases, cheque book requests, transaction alerts, checking account balances, donations, fund monitoring, reloads and bill payments that are offered by Islamic banks to allow bank customers to access these services through the use of mobile devices such as mobile phones, mobile laptop devices, notebooks and tablets. The purpose of this study is to determine the main factor that influencing the Islamic mobile banking acceptance. The research design for this study will using quantitative method of disproportionate stratified sampling and survey questionnaires that have been developed base on a through and detailed analysis of the relevant literature. The 3 variables of factors that can influence user behaviour intentions toward Islamic mobile banking acceptance are functional values, emotional values and social values. The findings of this study would be beneficial for institutions to determine which factor that can influencing Islamic mobile banking acceptance. This study also will be useful to other researchers who might want to do research about this topic. The result of the study shows that the functional values is significant and has positive relationship with factor influencing user behaviour intention to use Islamic mobile banking, while for the emotional values and social values are not significant.

ACKNOWLEDGEMENT



Firstly, I wish to thank Allah that has given me the opportunity to embark on my research study and for completing this long and challenging journey successfully. Nevertheless, it would not have been possible without the kind support and help of many individuals. I would like to extend my sincere thanks to them.

I would also like to express my gratitude towards my advisor, Mr Ferri bin Nasrul, as I would be lost without his guidance and constant supervision. He has been providing me with necessary information regarding the direction and any possible errors could have come out of the project. It is not to forget that due to his support, completing this project is possible.

Not to forget, to my family members, friends and educators for their kind cooperation and encouragement. Their support either directly or indirectly with the best of their abilities have help me in completing this project with a possible success.

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