

**A STUDY ON RELATIONSHIP OF PERCEIVED
TRUSTWORTHINESS, DEMOGRAPHIC FACTORS AND
BEHAVIORAL INTENTION IN USING MOBILE BANKING
SERVICES AMONG MOBILE BANK USERS FROM SELECTED
BANKING INSTITUTIONS IN KLANG VALLEY, MALAYSIA**

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ABSTRACT

Mobile Internet commerce is a revolution that is driven by the world's two fastest growing sectors which is mobile technology and the Internet. However, in this emerging technology era, there appears to be some barriers among users to use the mobile Internet banking services. This study examines on the relationship of factors of perceived trustworthiness, selected demographic factors and behavioral intention in using mobile banking services among users of the selected banking institution in the Klang Valley area, Malaysia.

A questionnaire survey is used to collect data from a sample of 200 respondents who uses or have experienced using mobile banking services. The design of this study is based on a correlational research using stratified random sampling. The respondents are asked on their mobile banking experience before the final distribution of the questionnaire is done.

The results of this study indicate that there is no significant relationship between perceived trustworthiness and behavioral intention in using mobile banking services. The result also indicate that selected demographic factors such as age, gender and household income did not have a significant relationship with behavioral intention in using mobile banking services. Users of mobile banking services are ranked from different ages, gender and income and the usage of mobile banking services is not actually categorized for the richer community. A number of users are more aware on the risk and security measure that is being implemented by the banks. The findings also indicate that there are other factors that distracted the users in using the service such as the rate of service for telecommunication charges, data transmission and the need to have the facility available through.

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