



UNIVERSITI TEKNOLOGI MARA

**A STUDY ON FACTORS INFLUENCING THE ADOPTION OF MOBILE APPS IN
ONLINE BANKING SERVICES AMONG THE SARAWAK ECONOMIC
DEVELOPMENT CORPORATION (SEDC) STAFFS**

MOHAMAD SYUKRY BIN MOHAMAD ALI

2013735955

BACHELOR IN BUSINESS ADMINISTRATION (HONS.)

(MARKETING)

FACULTY OF BUSINESS MANAGEMENT

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CHAPTER 1

INTRODUCTION

1.1 Background of Study

Mobile apps are very common to people nowadays. As according to the Australian Communications and Media Authority (2011), mobile applications commonly known as apps and applications, mobile applications are software programs that may be installed on smart phones and a growing selection of other devices (tablets, some digital set-top boxes, laptops, desktop computers). So here we will look further on the usage of mobile apps towards users or customers.

The use of mobile apps also getting wide as it can be used in businesses, learning and so on. Besides that, the used of mobile apps also can lead to brand recognition effectiveness. According to The Journal of Human Resource and Adult Learning (2011), professional maintenance services and brand image are important factors to enhance brand recognition by consumers. It is easily for any company or organization to gain brand recognition as there have mobile apps. This is because mobile apps were originally offered for general productivity and information retrieval, including email, calendar, contacts, stock market and weather information. Therefore, mobile apps would promote a well-informed and responsible method to gain brand recognition effectiveness.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter will describe and analyze related literature that supports the idea of this research. In this chapter, it begins with the definitions of Online Banking Service, mobile apps (IV), brand recognition, customer loyalty, customer engagement and effectiveness (DV). Furthermore, this chapter will also discuss the theoretical framework and hypothesis of this research.

2.2 Online Banking Services (Maybank2u, CIMB Click and TAP)

Maybank has introduced Maybank2u. The Maybank2u.com, My Statements or My Bills Service is provided by Malayan Banking Berhad under Maybank2u.com. Maybank2u is all about internet banking. It is open to all Internet users. Maybank2u Online Financial Services are available to those above 18 years of age who have access to the Internet. The service available in Maybank2u are account summary, fund transfer, credit card, cheque services, bill payment, utilities and SGD time deposit placement.

Internet banking such as Maybank2u is really important as it can make the users done its jobs easier and faster. As according to the Grabner-Kraeuter and Faullant (2008), internet banking allows customers to make various banking transaction via Internet at anytime and anywhere. So the customers can easily and in faster way can make their jobs such as banking transaction.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

The research methodology in this chapter will explain about how the study will be carried out. Section 3.2 discusses on research design, Section 3.3 explains on sample size and Section 3.4 discuss a sampling technique. Section 3.5 discussing on unit of analysis, on the other hand, Section 3.6 discussing on measurement, Section 3.7 is on data collection and also 3.8 is data analysis which relates to this research.

3.2 Research Design

Research design relates to the overall approach to the study. According to Sekaran (2003), the type of this investigation that is used for this study is correlation study in which we are interested in highlighting the important variables correlated with the effect. In order to conduct this study, it is estimated that there will only be minimal interference as the date collected will not interfere the normal activities. A cross sectional study is used to collect the data. In order to answer a research question and it is also known as one-shot studies it means that the data gathered just once,perhaps over a period of days or weeks or months.