



A STUDY ON FACTOR OF INTENTION USE IN MOBILE BANKING SERVICES

**AMZAR RASYIDI BIN RAZALI
2016598583**

**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) MARKETING
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MALACCA CITY CAMPUS**

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CHAPTER 1

INTRODUCTION

This chapter will explain about the background of the study, problem statement, research questions, research objectives, scope of study, significant of study and definition of terms that will involve in this research.

1.1 Background of the study

Technology is the most important tools that currently dominating the movement of all countries and also worldwide. Technology not only used in daily human life but also play part in doing businesses, dealing with peoples, machines and also for advertising tools to offer and create awareness to the customers. The advancement of technology and the raise of smart devices ownership in Malaysia has eventually increase the exploration of mobile banking services. Mobile banking has been first commercialized in Malaysia on 2005 and expected to growth (Shuhaida Mohamed Shuhidan, Saidatul Rahah Hamidi,Intan Syazwani, 2017).

Mobile banking is the latest technology offered by service providers that allows customer to make banking transactions through mobile terminals (Abdi Yusof, 2016). Mobile banking services provides huge impact where mobile banking is an effective delivery channel for traditional banking products. Mobile banking is a new way of banking, as it makes it easier for consumers to access their finances everywhere and anytime (Gomachab, 2018). That is why many developed and developing country are moving toward mobile banking. Users find it more convenient to use mobile banking services because it can easily access to do transaction. For example, it can enable customers to make to make bill payment or to request account balances through mobile phone via mobile banking services.