

UNIVERSITI TEKNOLOGI MARA

**EVALUATING THE TRUST ON MOBILE
BANKING ADOPTION AMONG CONSUMERS:
Maybank2u.com.my**

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ABSTRACT

This study focuses on the use of mobile banking application for consumer in Malaysia, especially maybank2u.com.my. A study focuses to determine the trust in adoption mobile banking from maybank2u.com.my consumers. The purpose of this study is to evaluate the trust of consumers in adoption the mobile banking application. A total of 200 consumers that familiar and not with maybank2u.com.my mobile application were randomly selected to respond to an adapted questionnaire. Using SPSS 16, the data were processed and analyzed descriptively. The descriptive results showed that the respondent displayed trust toward using mobile devices for banking. The findings show that there is trust to technology in order to adopt mobile banking. Besides, consumers' are also preferring perform banking transaction by using mobile device as tools.

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CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter include the background and rational of the study. It is also gives details on the research over, problem statement been determined and what are the significant of this study.

1.2 Research Overview

Nowadays, almost everything done through technology due to the world has become global. The growth of information technology (IT) in the world is becoming a crucial factor in the future development of businesses and industries. The traditional method of banking transaction is now changed to the way for modern method of banking in the 21st century. The traditional banking has been in existence for many decades. For the past few years, there have been continuous developments of information technology (IT) to help smooth the business operations around the word especially in the banking industry. The use of Automated Teller Machine (ATM) was developed for consumer able to access their bank accounts as well as to make withdrawer of money, debit card cash advance and also easier for consumer to check their account balance and purchase pre-paid mobile phone credit. Then the development of internet banking was also introduced and now the latest one is the use of mobile banking technology.