

UNIVERSITI TEKNOLOGI MARA

**THE IMPACT OF USING THE MAE
(ONLINE BANKING) APPLICATION AMONG
MAYBANK KUALA KRAI CUSTOMERS**

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ABSTRACT

This study was conducted to assess the impact of using the MAE (Maybank Anytime Everyone) application among Maybank Kuala Krai customers by focusing on three main objectives. The first objective was to assess the level of customer satisfaction with the facilities provided by the MAE application, which facilitates daily banking transactions such as money transfers, bill payments, and account management. The second objective was to identify the level of customer acceptance of Islamic banking products offered through this application, such as Savings Account-i and sharia-compliant investments, which reflect Maybank's commitment to Islamic banking principles. The third objective was to analyze the impact of using the MAE application on customers' personal financial management, including their ability to monitor spending, manage savings, and improve financial literacy. This study used a quantitative approach with a questionnaire as the data collection instrument, involving respondents from Maybank customers in Kuala Krai. The results of the study showed that most customers were very satisfied with the facilities provided by the MAE application, especially in terms of user-friendliness and time efficiency. Furthermore, the level of customer acceptance of Islamic banking products was high, driven by their confidence in the sharia-compliance of the products. Further analysis found that the use of the MAE application had a positive impact on customers' personal financial management, especially in terms of real-time expense monitoring, more organized financial planning, and the convenience of saving money regularly. Overall, the findings of this study indicate that the MAE application not only enhances customers' banking experience but also plays an important role in helping customers manage their finances more effectively. The implications of the study suggest that Maybank needs to continue to improve the features of the MAE application to meet customer needs, including expanding its Islamic banking product offerings and providing financial literacy guidance through the application platform. This study also provides the potential of mobile banking applications as an important tool to promote better financial management among the community, in line with the development of digital technology in the financial sector.

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CHAPTER 1: INTRODUCTION

1.1 INTRODUCTION

This chapter focuses on the background of the research which is the impact of using the MAE (online banking) application among Maybank Kuala Krai. The presentation of this chapter begins with the research background, followed by the problem statement, research questions, research objectives, research methodology, scope of the research, significance of the research and lastly the conclusion in this research.

1.2 BACKGROUND OF RESEARCH

The MAE (Maybank Anytime Everyone) application is one of Maybank's latest innovations in the world of digital banking. Launched to meet the growing needs of consumers in the digital age, MAE is specifically designed to facilitate individual financial management by combining various banking and personal finance features in one mobile application. This application is not only an alternative to existing online banking platforms such as Maybank2u, but also brings a new and more dynamic approach to personal financial management.

In addition, with the advancement of technology and consumer demand for faster and more efficient services, banks around the world have had to adapt to these changes (Kadir, 2011). Maybank, as one of the leading banks in Malaysia, is no exception. Maybank2u, which was introduced earlier, has managed to become one of the most popular online banking platforms in Malaysia. However, in line with the increasingly sophisticated needs of customers, Maybank took steps to introduce MAE.

MAE launched in 2020 not only functions as a digital banking application, but also as a comprehensive personal financial management platform (Maybank, 2021). It was created to meet the needs of the modern lifestyle, where users want all their financial needs to be managed in one intuitive and user-friendly application. In short, MAE does not only focus on traditional banking functions, but also emphasises aspects of financial planning, budgeting, and daily expenses.

The MAE application brings a variety of unique features designed to facilitate individual financial affairs. Some of the main features of this application are the first about personal financial management. This is because one of the main features that distinguish MAE from other mobile