

**UNIVERSITI TEKNOLOGI MARA**

**FACTOR INFLUENCE CUSTOMER USAGE  
OF MOBILE BANKING SERVICES  
PROVIDED BY BANK ISLAM MALAYSIA  
BERHAD: A CASE STUDY IN SELANGOR**

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Thesis submitted in fulfilment  
of the requirements for the degree of  
**Bachelor of Business Administration**  
**(Hons) (Islamic Banking)**

**FACULTY OF BUSINESS MANAGEMENT**

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**LETTER OF SUBMISSION**

21<sup>st</sup> December 2017

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Dear Madam,

Attached is the project paper titled "**FACTOR INFLUENCE CUSTOMER USAGE OF MOBILE BANKING SERVICES PROVIDED BY BANK ISLAM MALAYSIA BERHAD: A CASE STUDY IN SELANGOR**" to fulfil the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA for subject of ISB672.

Thank you.

Yours sincerely,



.....  
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## **AUTHOR'S DECLARATION**

I declare that the work in this project paper was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Universiti Teknologi MARA, regulating the conduct of my study and research.

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Bank Islam Malaysia Berhad : A case  
Study in Selangor

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Date : October 2017

## **ABSTRACT**

This study is to determine the factors that affect the acceptance of the use of mobile banking provided by Bank Islam Malaysia Berhad. These factors are divided into two groups according to their impact, the first represents the factors that drives the customers to use mobile banking services, they are assurance, ease of use communication, speed of transaction and pursuance. The second are factors that prevent the use of mobile banking services; it includes personal desires, knowledge, habit, resistance to innovations and experience. There are 100 questionnaires prepared and will be distributed to the targeted respondents in the Selangor area. SPSS software will be used to generate the data to get the result.

## **Table of Contents**

1.2	BACKGROUND OF STUDY .....	2
1.3	PROBLEM STATEMENT .....	4
1.4	RESEARCH QUESTION.....	5
1.5	RESEARCH OBJECTIVE .....	5
1.6	SIGNIFICANCE OF STUDY .....	6
1.7	SCOPE OF STUDY.....	7
1.8	SUMMARY .....	7
2.1	INTRODUCTION .....	8
2.2	MOTIVATING FACTORS .....	8
2.2.1	Ease of use.....	8
2.2.2	Assurances.....	8
2.2.3	Speed of Transaction .....	9
2.2.4	Pursuance.....	9
2.2.5	Communication .....	10
2.3	IMPEDING FACTORS .....	10
2.3.1	Experience.....	10
2.3.2	Resistance to innovation.....	10
2.3.3	Habit.....	11
2.3.4	Knowledge.....	11
2.4	THEORETICAL FRAMEWORK .....	12
2.5	SUMMARY .....	13
3.1	INTRODUCTION .....	14
3.2	SAMPLING .....	14
3.2.1	Target population .....	14
3.2.2	Sample size .....	14
3.2.3	Sampling technique.....	14
3.3	DATA COLLECTION .....	15
3.3.1	Primary data .....	15
3.3.2	Secondary data .....	16
3.4	VARIABLES .....	16
3.4.1	Dependent variable .....	16
3.4.2	Independent variable.....	16
3.5	RESEARCH DESIGN .....	17
3.5.1	Questionnaire design .....	17
3.6	HYPOTHESIS STATEMENT .....	18
3.7	DATA ANALYSIS .....	19
3.7.1	Descriptive Analysis.....	19