

UNIVERSITI TEKNOLOGI MARA

**THE EFFECT OF ATTITUDES, SUBJECTIVE NORMS
AND PERCEIVED SECURITY AND PRIVACY ON
THE USE OF SMS BANKING AMONG BANK
CUSTOMERS IN JOHOR**

**NUR NABILA HUSNA BINTI ZANAL ABDIN
2017274952**

Final Year Project Paper submitted in fulfillment
of the requirements for the degree of
**Bachelor of Business Administration
(Islamic Banking)**

Faculty of Business and Management

June 2019

AUTHOR'S DECLARATION

I declare that the work in this final year 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 Undergraduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

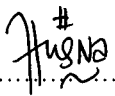
Name of Student : Nur Nabila Husna Binti Zanal Abdin

Student I.D. No. : 2017274952

Programme : Bachelor of Business and Administration (Hons)
Islamic Banking

Faculty : Business and Management

Thesis : The Effect of Attitudes, Subjective Norms and
Perceived Security and Privacy on the Use of SMS
Banking among Bank Customers in Johor

Signature of Student : 

Date : June 2019

ABSTRACT

SMS banking has been introduced and implemented in Malaysia since 2006. However, the justification on customer's intention towards the usage of SMS banking is still unknown. This study is conducted with several variables which are attitudes, subjective norms and perceived security and privacy that affect the intention to use SMS banking. Quantitative method has been used in this research to study the customer's intention towards the use of SMS banking. 115 questionnaires have been distributed to the respondents based on the identification of customers who use SMS banking. In order to achieve the research objective which is to determine the factors that influence the intention to use SMS banking among bank customers in Johor, researcher used F-Test (whole analysis), T-Test (partial analysis) and Pearson Correlation. Through F-Test, the factor of attitudes, subjective norms and perceived security and privacy were identified to have a positive significant that affect the intention to use the SMS banking among bank customers in Johor. Through T-Test, factors of independent variables that affect the intention to use SMS banking can be identified and measured. Pearson Correlation is used to identify positive significant relationship between independent variables and dependent variables. Based on data analysis received from the respondents who used SMS banking, it can be identified that overall factors of attitudes, subjective norms and perceived security and privacy gives positive significant effect the intention to use the SMS banking.

ACKNOWLEDGEMENT

Firstly, I wish to thank God for giving me the opportunity to embark on my degree and for completing this long and challenging journey successfully. My gratitude and thanks go to my coordinators Puan Aflah Binti Isa @ Darami, Cik Nadia Nurul Najwa Binti Mohmad Hassan and En. Kamal Fakhrol Razy Rahim for every guidelines, reminder and efforts that they give in order to complete this final year project.

My appreciation goes to my advisor, Puan Nor Hadaliza Abd. Rahman who provided the assistance, guidance and encouragement throughout this journey. Special thanks to my colleagues and friends for their constructive suggestion in helping me with this final year project.

Finally, this project is dedicated to the loving memory of my parents for the vision, full support for the report completion and determination to educate me. This piece of victory is dedicated to both of you. Alhamdulillah.

TABLE OF CONTENTS

	Page
AUTHOR'S DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENT	v
LIST OF TABLES	vii
LIST OF FIGURES	viii
LIST OF SYMBOLS	ix
LIST OF ABBREVIATIONS	x
CHAPTER ONE INTRODUCTION	1
1.1 Introduction	1
1.2 Research Background	2
1.3 Problem Statement	3
1.4 Research Questions	4
1.5 Research Objectives	4
1.6 Significance of the Study	5
1.7 Scope of the Study	6
1.8 Limitation of the Study	6
1.9 Definition of Key Terms	7
1.10 Summary	7
CHAPTER TWO LITERATURE REVIEW	8
2.1 Introduction	8
2.2 Literature Review on Topic	8
2.3 Attitudes	9
2.4 Subjective Norms	10
2.5 Perceived Security and Privacy	11
2.6 Theoretical/Research Framework	12
2.7 Summary	13