



**THE FACTORS AFFECTING THE ACCEPTANCE OF
MOBILE BANKING IN KOTA BHARU, KELANTAN**

NOR FARHANA BINTI ILIAS

2011455302

BACHELOR OF BUSINESS ADMINISTRATION

(HONS) FINANCE

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

KELANTAN

JUNE 2013

DECLARATION ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT

I, NOR FARHANA BINTI ILIAS

IC NUMBER:

Hereby, declare that:

- ✓ This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees.
- ✓ This project paper is the result of our independent work and investigation, except where otherwise stated.
- ✓ All verbatim extracts have been distinguished by quotation marks and sources of our information have been specifically acknowledged.

SIGNITURE: _____

DATE: _____

LETTER OF TRANSMITTAL

Nor Farhana Binti Ilias
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi MARA
Kampus Kota Bharu
15050 Kota Bharu
Kelantan

JUNE 2013

Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi MARA
Kampus Kota Bharu
15050 Kota Bharu
Kelantan

Dear Madam,

SUBMISSION OF FINANCE PROJECT PAPER (FIN 668)

Attached is the copy of finance project paper (FIN 668) entitled “**The Factors Affecting the Acceptance of Mobile Banking in Kota Bharu, Kelantan**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

.....

NOR FARHANA ILIAS (2011455302)
Bachelor of Business Administration (Hons) Finance

ACKNOWLEDGEMENT

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

“With the name of Allah, the Most Merciful and the Most Compassionate”

Praise to Allah S.W.T for giving me the strength and the patience in completing this project paper. I would like to take this opportunity to express my special thanks to all persons who have contributed their supported and cooperation.

First and foremost, I would like to thank to my advisor, Madam Roseliza Hamid, for her support and commitment on this project. Her professional support and advice through our weekly routine discussions, his comment and suggestion help me to complete this research on time. Secondly, my humble appreciation goes to Associate Professor Mohd Jais Bin Atan, my second examiner.

My appreciation is also dedicated to En. Abdul Aziz Bin Hj. Mohamed who also acts as my supervisor of internship that provides me information and support to accomplish the final project.

I also would like to express my deepest appreciation for my beloved parent for their passionate understanding and encouragement. Last but not least, I would like to thanks to all my friends for the support and helping me out during the process in completing this study.

ABSTRACT

Over the past several years, the wireless and mobile market has become one of the fastest growing markets in the world and it is still growing at a rapid rate. Because of this situation, all banks in Malaysia are expected to participate in mobile banking service by the middle year of 2013), says e-payment service provider, Malaysian Electronic Clearing Corp Sdn Bhd (MyClear). With mobile banking technology, bank may offer wide range of services to their customers such as doing funds transfer, check account balances, do a transaction, pay bills and others. Many Malaysian banks adopted mobile banking in the 2000s and it is a feature that continues to spread worldwide. Mobile banking operates similarly to other types of banking except for a few key differences: you only need to enter a Personal Identification Number (PIN) to access your secure accounts and you can receive banking information instantly anywhere in the world with cell phone reception.

The aim of this study is to determine the factors affecting the acceptance of mobile banking in Kota Bharu, Kelantan. The questioners will be distributed to the banking customers.