UNIVERSITI TEKNOLOGI MARA

A STUDY ON

FACTORS INFLUENCING IN ADOPTION OF MOBILE APPS IN MAYBANK KUCHING SARAWAK

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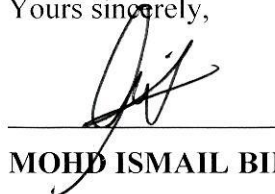
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Dear Research Advisor,

SUBMISSION OF PROJECT PAPER MKT 662

Iam pleased to present to you my project paper for this Industrial Training Report (MKT 662) which entitled "A study on Factors Influencing in Adoption of Mobile Apps in Maybank Kuching, Sarawak".

I hope that this study is extensive enough and have specifically met all the requirements needed. Thank you for all the cooperation given by both research advisors in the process of completing this report.

Yours sincerely,

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CHAPTER 1

INTRODUCTION

1.1   Background of Study

Mobile apps are very common to people nowadays. As according to the Australian Communications and Media Authority (2011), mobile applications commonly known as apps and applications, mobile applications are software programs that may be installed on smart phones and a growing selection of other devices (tablets, some digital set-top boxes, laptops, desktop computers). So here we will look further on the usage of mobile apps towards users or customers.

The use of mobile apps also getting wide as it can be used in businesses, learning and so on. Besides that, the used of mobile apps also can lead to brand recognition effectiveness. According to The Journal of Human Resource and Adult Learning (2011), professional maintenance services and brand image are important factors to enhance brand recognition by consumers. It is easily for any company or organization to gain brand recognition as there have mobile apps. This is because mobile apps were originally offered for general productivity and information retrieval, including email, calendar, contacts, stock market and weather information. Therefore, mobile apps would promote a well-informed and responsible method to gain brand recognition effectiveness.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter will describe and analyze related literature that supports the idea of this research. In this chapter, it begins with the definitions of Maybank2u, mobile apps (IV), brand recognition, customer loyalty, customer engagement and effectiveness (DV). Furthermore, this chapter will also discuss the theoretical framework and hypothesis of this research.

2.2 Maybank2u

Maybank has introduced Maybank2u. The Maybank2u. com My Statements/My Bills Service is provided by Malayan Banking Berhad under Maybank2u. com. Maybank2u is all about internet banking. It is open to all Internet users. Maybank2u Online Financial Services are available to those above 18 years of age who have access to the Internet. The service available in Maybank2u are account summary, fund transfer, credit card, cheque services, bill payment, utilities and SGD time deposit placement.

Internet banking such as Maybank2u is really important as it can make the users done its jobs easier and faster. As according to the Grabner-Kraeuter and Faullant (2008), internet banking allows customers to make various banking transaction via Internet at anytime and anywhere. So the customers can easily and in faster way can make their jobs such as banking transaction.

Besides that, it is very convenient to the customers by using Maybank2u. The mobile apps like Maybank2u such as e-payment is getting more significant in