

UNIVERSITITEKNOLOGI MARA

**BEHAVIOR INTENTION TOWARD FUND
TRANSFER OF MOBILE BANKING
USAGE: USABILITY STUDY**

NORHISAM BIN MOHD RADZI

IT Project submitted in partial fulfillment
Of the requirements for the degree of
Master in Science in Information Technology

Faculty of Computer and Mathematical Sciences

July 2016

ABSTRACT

Banks as service provider to customers of mobile banking services. Mobile banking use smartphone as device to access banking application to do a banking transaction. In mobile banking services consists of checking balance, fund transfer, bill payment and credit top-up for telecommunications. Past study indicate that customers of mobile banking preferred use only checking balance of mobile banking services. Greatest challenging is to convince banks customers to use fund transfer services because fund transfer is not easy to use and involve financial and confidential data banks customer. Customer's behavior also of the factor. The aim of this study to determine user's behavior to use fund transfer of mobile banking services and the scope of study the on usability. The study focuses on three areas which is System functionality, system responsive and system interactivity. The factors to influence behavior of users has been divided into four group which called as perceived ease of use, perceived usefulness, self-efficacy and service quality. Data collected using method survey questionnaires which carried out among 207 of customers of mobile banking in Malaysia. All the accumulated data was processed using Statistical Package for the Social Science (SPSS). Descriptive, Reliable, Normality and Spearman were used to test the research questions and hypothesis of research model. The findings provide evidence that customers of mobile banking preferred use fund transfer services among others mobile banking services. The result of the study decline from past study whereby customers of mobile banking preferred use checking balance. The reason customer use the fund transfer due to the services is useful and saving on time and cost. Findings on system functionality shown customer use the fund transfer due to the services useful. Result for system responsive revealed the customer use the fund transfer due to service quality of the mobile banking services. On system interactivity result shown customers used the fund transfer due to secure of the system. Customers fell secure where system intelligent enough prompt to customer prior submission the transaction, this features to ensure transaction done by the exactly the right customers. Hypothesis result indicate strongest positive relationship between system responsive - useful and behavior. Study on trust on fund transfer services and usability of bill payment proposed for future research.

ACKNOWLEDGEMENT

Foremost, I would like to express my sincere gratitude and appreciation to my supervisor, **Puan Rogayah Abdul Majid**, for her continuous support, patience, motivation, enthusiasm and immense knowledge. I am extremely thankful and indebted to her for sharing expertise and valuable guidance and encouragement extended to me in completing this project.

Special thanks to my wife. for supporting me in good and bad times. Thank you for your patience, motivation and love during my difficult times throughout this journey. May Allah bless us with more happiness and success with our children,

TABLE OF CONTENTS

AUTHOR'S DECLARATION	i
ABSTRACT	ii
ACKNOWLEDGEMENT	iii
TABLE OF CONTENTS	iv
LIST OF TABLES	ix
LIST OF FIGURES	xiii
CHAPTER ONE: INTRODUCTION	1
1.1 Introduction	1
1.2 Background of Study	1
1.3 Problem Statement	3
1.4 Research Question	4
1.5 Research Objectives	4
1.6 Significance of Study	4
1.6.1 Banks	5
1.6.2 Users of Mobile Banking	6
1.7 Limitation	7
1.8 Scope of Study	8
CHAPTER TWO: LITERATURE REVIEW	9
2.1 Introduction	9
2.2 Study on Mobile Banking	9
2.3 Study on Behavior Intention	10
2.4 Study on Mobile Banking Security	11
2.5 Study on Trust of Mobile Banking Services	12
2.6 Study on Fund Transfer Services	13
2.7 Study on Usability of Mobile Banking Services	13
2.8 Study on Services Quality of Mobiles Banking	14
2.9 Study on Risks of Mobile Banking	14
2.10 Study on Mobile Banking Adoption	15

2.11	Study of Research Model	16
2.11.1	Information System Success Model	16
2.11.2	Technology Acceptance Model (TAM)	18
2.11.3	Self-Efficacy Theory	19
2.11.4	Integrated Hybrid Research Model	20
CHAPTER THREE: RESEARCH METHODOLOGY		21
3.1	Introduction	21
3.2	Research Phases	22
3.3.1	Phase 1: Planning	22
3.3.2	Phase 2: Data Collection	23
3.3.3	Phase 3: Data Analysis	24
3.3.4	Phase 4: Documentation	24
3.4	Research Approach	24
3.5	Research Design	25
3.5.1	Population of Study	26
3.5.2	Sample of Study	26
3.5.3	Research Instrument	26
3.5.4	Questionnaires Form	27
3.5.4.1	Demographics Characteristics of Respondents	27
3.5.4.2	System Functionality	28
3.5.4.3	System Responsiveness	28
3.5.4.4	System Interactivity	28
3.5.4.5	Behavior	29
3.6	Research Model	30
3.6.1	Usability of Fund Transfer toward User's Behavior	30
CHAPTER FOUR: RESULTS AND FINDING		33
4.1	Introduction	33
4.2	Demographic	33
4.2.1	Gender	33
4.2.2	Age	34
4.2.3	Profession	35
4.2.4	Education	36