



RESISTANCE AND MOTIVATION FACTORS IN USING  
MOBILE FINANCIAL SERVICE FOR PUBLIC

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SABAH

PP  
HF  
5548.34  
.857  
2014

JUNE 2014

## Acknowledgement

Alhamdulillah, praise to Allah as this project had been completed successfully. I feel high gratitude to my advisor, Miss Jacqueline Koh Siew Len Stephen for her guidance in helping me in doing my project paper. Without her consultation, the process of completing this project paper will be hard.

My appreciation also goes to my second examiner, Dr. Noorziah Salleh for her comment in my project paper presentation and her suggestion in improving my project. Without their assistance, there will be an error in my project paper that I have not notice before.

Lastly, I would like to give thanks to Nurulfifadillah binti Din, Ketty Suhailah binti Moidi, and Nurul Ain Mohd Razi as they are also being advice by Miss Jacqueline in helping me throughout the process and together we try to help each other in completing this project paper in time.

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## Abstracts

Mobile phone is a device that use to connect people through calling and messaging but with today's advance technology, mobile phone has equipped with the Internet connection that can give advantage in the creation of mobile financial services. Basically, mobile financial banking is a device which can be used in making financial transaction through a mobile phone especially smartphone. This study is to identify resistance and motivational factors that influence the intention in using mobile financial services. Using questionnaire that was construct by adapting from previous study, a survey was conduct with 156 respondents randomly in the area of Kota Kinabalu, Sabah. Result from the study shows that image barrier are the significant factor which make people resist to use mobile financial services whereas relative advantage, trialability, facilitating condition, and perceive enjoyment are the significant factors that motivates people in using mobile financial services. The findings in this study will give adequate information to marketers, mobile manufacturers, financial institutions, as well as researcher in enhancing the used of mobile financial services in today lifestyle.