



**AN EMPIRICAL EXAMINATION OF CONSUMER  
USAGE INTENTION IN MOBILE BANKING**

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## **ABSTRACT**

Nowadays, the advancement of mobile banking technologies has provided a wide opportunity for financial providers in introducing the new financial innovations. Whereas, one of the emerging of financial innovations introduced by financial providers is mostly on mobile banking. However, consumer should aware that banking apps on Android devices have become most vulnerable to cybercrime. Therefore, the objective of this study is to determine factor that influence consumer usage intention in mobile banking. This paper investigates on consumer usage intention on mobile banking in Permodalan Nasional Berhad, Kuala Lumpur whereas primary data will be used which it consist 100 questionnaires that will be distributed among potential respondents for this study. In this study, causal study is used to identify the cause and effect between the independent variables (information quality, system quality, structural assurance, initial trust, trust propensity and perceived usefulness) and the dependent variable (usage intention). However, further research is needed as to identify these factors. SPSS will be used as to analyze the data.

## TABLE OF CONTENTS

LETTER OF SUBMISSION .....	ii
ACKNOWLEDGEMENT .....	iii
ABSTRACT.....	iv
CHAPTER 1 : INTRODUCTION.....	1
1.1 INTRODUCTION.....	1
1.2 BACKGROUND OF STUDY .....	2
1.3 PROBLEM STATEMENTS .....	4
1.4 RESEARCH OBJECTIVE.....	5
1.4.1 Main Research Objective.....	5
1.4.2 Specific Research Objective .....	6
1.5 RESEARCH QUESTION.....	6
1.5.1 Main Research Question.....	7
1.5.2 Specific Research Question .....	7
1.6 SIGNIFICANCE OF THE STUDY .....	7
1.6.1 Researcher.....	8
1.6.2 Individual (Consumer).....	8
1.7 SCOPE OF STUDY .....	8
1.8 LIMITATION OF STUDY.....	9
1.8.1 Period of Gathering Data .....	9
1.8.2 Difficulty of Gain Cooperation.....	9
1.8.3 Lack of Ability by Researcher .....	9
1.9 DEFINITION OF TERMS.....	9
1.9.1 Trust.....	9
1.9.2 Mobile Banking .....	10
1.9.3 Information Quality .....	10
1.10 SUMMARY .....	10
CHAPTER 2 : LITERATURE REVIEW.....	11
2.1 INTRODUCTION.....	11

## **CHAPTER 1 : INTRODUCTION**

### **1.1 INTRODUCTION**

Today, mobile banking applications are widely evolved which lead to a new retail channel for all banks services. Mobile banking is a focal point of growth strategies for both the banking and mobile carrier industries (Goswami & Raghavendra, 2009). The developments in the sources of information technology have an enormous effect towards the banking sector which it create continually as more flexible payment methods and user-friendly banking services. Whereas the rapid growth development of information technology has affected the banking industry globally which shows the impact of information technology in the banking sector which is known as the introduction of mobile banking towards the consumer. Hence, this study investigates the factor that influence the consumer usage intention in mobile banking in an integrative framework among Permodalan Nasional Berhad staffs located in Kuala Lumpur.

Mobile phone banking or M-banking is well known as an emerging facet of electronic banking services. It is contrast with traditional phone banking services, as it offer a very limited functions, which is rich of platform for automated banking and other financial services that provided by banks. It is a wireless service delivery channel that offers increased value for customers by providing “any time, anywhere” access to banking services (Wessels & Drennan, 2010). The mobile banking services are very variety which involve mobile instant messaging, mobile search and mobile music