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**FACTORS INFLUENCING INTENTION TO USE  
MOBILE BANKING IN BANK SIMPANAN NASIONAL  
USING MODIFIED TECHNOLOGY READINESS  
ACCEPTANCE MODEL (TRAM)**



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**UUM**  
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**Thesis Submitted to  
School of Business Management (SBM),  
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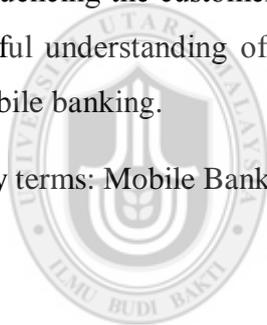
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## ABSTRACT

The aspiration of this research is to study the factors that influence the intention to use mobile banking in Malaysian perspective by using integrated model TRAM. The theoretical framework of this research is the combination of technology readiness (TR) and technology acceptance model (TAM), where perceived usefulness completely mediates the impact of technology readiness towards the intention to use mobile banking. This research employed the full 16-item of technology readiness index (Parasuraman and Colby, 2014) to measure optimism, innovativeness, discomfort, and insecurity; whereas perceived usefulness and intention to use were adapted from Davis (1989) and Wang et al., (2006). Based on the research analysis, optimism and innovativeness have a positive effect on customer's perceived usefulness of mobile banking. Whereas, discomfort and insecurity indicate a weak correlation towards perceived usefulness. On the contrary, perceived usefulness has a strong correlation in influencing the customer's intention to use mobile banking. This research provides a useful understanding of customer's perceived usefulness and their intention to use mobile banking.

Key terms: Mobile Banking, Technology Readiness, Technology Acceptance, TRAM



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## ABSTRAK

Kajian ini adalah untuk mengkaji faktor-faktor yang mempengaruhi niat untuk menggunakan perbankan mudah alih di Malaysia dengan menggunakan model TRAM bersepadu. Rangka kerja teori kajian ini adalah gabungan kesediaan teknologi (TR) dan teknologi model penerimaan (TAM), di mana tanggapan kebergunaan menjadi pemboleh ubah pengantara yang memberi kesan kepada kesediaan teknologi terhadap niat untuk menggunakan perbankan mudah alih. Kajian ini mempunyai 16 soalan yang melibatkan indeks kesediaan teknologi (Parasuraman dan Colby, 2014) untuk mengukur keyakinan, daya inovasi, rasa tidak selesa, dan tidak selamat; manakala soalan bagi tanggapan kebergunaan dan niat untuk menggunakan perbankan mudah alih diadaptasikan daripada kajian Davis (1989) dan Wang et al., (2006). Berdasarkan analisis kajian, keyakinan dan inovasi mempunyai kesan positif ke atas tanggapan kebergunaan pelanggan terhadap perbankan mudah alih. Manakala, rasa tidak selesa dan tidak selamat menunjukkan korelasi yang lemah ke arah perasaan kebergunaan perbankan mudah alih. Sebaliknya, tanggapan kebergunaan mempunyai korelasi yang kuat dalam mempengaruhi niat pelanggan untuk menggunakan perbankan mudah alih. Kajian ini membantu memberikan maklumat yang berguna tentang pandangan pelanggan terhadap tanggapan kebergunaan perbankan mudah alih dan hasrat mereka untuk menggunakannya. .

Kata kunci: Perbankan mudah alih, Kesediaan teknologi, Penerimaan teknologi, TRAM.

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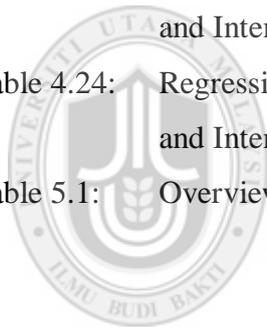
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## LIST OF ABBREVIATIONS

ANOVA	:	Analysis of Variance
ATM	:	Automated Teller Machine
BAFIA	:	Banking and Financial Institution Act
BSN	:	Bank Simpanan Nasional
CIMB	:	Commerce International Merchant Bankers Berhad
DBS	:	The Development Bank of Singapore Limited
DIS	:	Discomfort
DV	:	Dependent Variable
HSBC	:	Hong Kong and Shanghai Banking Corporation
IBA	:	Islamic Banking Act
INN	:	Innovativeness
INS	:	Insecurity
ITU	:	Intention to Use
IV	:	Independent Variable
MV	:	Mediator Variable
NTRS	:	National Technology Readiness Survey
OPT	:	Optimism
PDA	:	Personal Digital Assistance
PU	:	Perceived Usefulness
SIM	:	Subscriber Identity Module
SPM	:	Sijil Pelajaran Malaysia
SPSS	:	Statistical Package for Social Science
SST	:	Self-Service Technology
STPM	:	Sijil Tinggi Pelajaran Malaysia
TAM	:	Technology Acceptance Model
TR	:	Technology Readiness
TRA	:	Theory of Reasoned Action
TRAM	:	Technology Readiness Acceptance Model
TRI	:	Technology Readiness Index
UK	:	United Kingdom
VIF	:	Variance Inflation Factor

# CHAPTER 1

## INTRODUCTION

This chapter consists of eight major sections namely; (i) introduction of mobile banking, (ii) background of study, (iii) statement of research problem, (iv) research questions, (v) research objectives, (vi) significance of the study, and (vii) organization of the thesis. The purpose of this chapter is to introduce the context of the research and the structure of the thesis, which explains the contents of the subsequent chapters briefly.

### **1.0 Introduction**

Financial institution have undergone an endless innovation, exclusively in the past decade. The revolution in banking are catalysts to technology advancements, global commerce, competitiveness and customer demands. These financial service providers were required to act fast to develop and to adopt a new method of delivering the services to meet the customer expectations while maintaining competitiveness. The advancement of technology, especially in the mobile phone has provided windows of opportunities for the financial institutions to bring out new financial products and services to meet up the prospect. One of the favourite financial innovations is mobile banking.

Mobile banking viewed as a part of electronic banking with customers connecting to their bank via a mobile device such as cell phone. Drexelius and Herzig (2001) also defines mobile banking as the platform to conduct bank transactions via an electronic device, or more broadly – to carry out financial transactions via a portable terminal. Nowadays, mobile banking services are more accessible via devices such as smartphones and tablets to provide financial

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