

Title of Thesis	A STUDY ON THE USAGE OF COLLEGE STUDENTS USING MOBILE BANKING IN MIRI
Name	Ting Siew Chang
Program	BBA (Hons) Finance (In collaborations with Twintech International University College of Technology, KL)
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ABSTRACT

Mobile banking is an application of mobile computing which provide customers with the support needed to be able to use bank service anywhere, anytime using a mobile phone and a mobile service such as short text messaging (SMS). Mobile banking removes space and time limitations from banking activities such as checking account balances, or transferring money from one account to another. In recent research and studies it was found that while mobile banking and more specifically SMS-based mobile banking applications have become popular in some countries and regions, they were still not widely used. This study identify and investigate the factors which influence customers' decision to use a specific form of mobile banking, and specifically focuses on the evaluation of SMS-based mobile banking. The research model includes the basic concepts of the Technology Acceptance Model (TAM), as well as some constructs derived through a focus group discussion. The model is tested to determine its predictive power with respect to individual's behavior when considering the use of SMS-based mobile banking. A survey questionnaire was developed and employed to collect data from 50 college students in Miri. The results of the data analysis the benefit and drawback moving form bank such as service quality and service awareness are influencing user perceptions about the usefulness of SMS mobile banking which in turn affect intention to use and adoption. Secondly, the study demonstrates, the factors which lead to people choosing mobile banking. Although the study has its limitations, the implications of the results provide practical recommendations to the banking industry, and directions for further work.