

THE ADOPTION OF MOBILE BANKING IN MALAYSIA: THE CASE OF BANK ISLAM MALAYSIA BERHAD (BIMB)

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ABSTRACT

For several years, commercial banks in Malaysia have tried to introduce mobile banking systems to improve their operations and reduce transaction costs. Bank Islam Malaysia Berhad (BIMB) is one of the commercial banks in Malaysia introduced mobile banking systems to its customers. On the basis of this argument, this research examines the factors that determine intention to use mobile banking among BIMB's customers. This work extends technology acceptance model (TAM) to include perceived credibility, the amount of information on mobile banking and normative pressure. The results indicate that perceived usefulness and perceived ease of use are strong determinants of behavioral intention to adopt mobile banking. The results also further reveal that perceived credibility, the amount of information on mobile banking and normative pressure are significant factors in explaining the acceptance of mobile banking. Significant relationship between "perceived ease of use and perceived usefulness", and "perceived ease of use and perceived credibility" are also found. Furthermore, the findings of this study are useful in order to disseminate important guidelines for BIMB in promoting the use of mobile banking among its customers.

Keywords: Malaysia; Banking; Mobile banking; Communication technologies; Technology acceptance; Islam.