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THE RELATIONSHIP OF SOCIAL INFLUENCE TOWARDS BEHAVIORAL INTENTION AMONG LOCAL COMMUNITIES IN KLANG VALLEY

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ABSTRACT

This research investigates the uneven adoption of mobile banking in Malaysia, observing varying acceptance rates across different communities. Factors such as accessibility, financial costs, security beliefs, social influences, perceived effort, and effort expectancy contribute to this divergence. The study aims to analyze social influences within local communities and their impact on the behavioral intention to use mobile banking, employing the Technology Acceptance Model (TAM) theory. Data were collected via a questionnaire from 131 respondents in the Klang Valley region. The analysis was conducted using SPSS to test hypotheses and accomplish the research objectives.

ARTICLE INFO

Keywords:

*Social Influence,
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1.0 INTRODUCTION

The evolution of financial management in the modern era has been significantly influenced by the rise of online and mobile banking, driven by the widespread use of smartphones and digital devices. These platforms have transformed how individuals engage with their finances, offering unmatched convenience and security (Kumar et al., 2020). Mobile banking has transitioned from a convenience to a necessity in contemporary society, playing a pivotal role in modern financial ecosystems. It has become an essential tool for accessing banking services, enhancing financial literacy, and fostering greater financial independence across various demographics (Suhartanto et al., 2019).

Mobile banking not only offers convenience but also reshapes fundamental aspects of financial behavior and interaction. By enabling cashless transactions and broadening access to banking services, mobile platforms contribute to the shift towards a digital economy, with significant implications for financial inclusion and economic development (Nguyen, 2023). These platforms empower users with a wide range of financial services, from routine transactions to complex operations like investment management, promoting greater engagement and efficiency in financial management (Riquelme & Rios, 2010).

The adoption of mobile banking is influenced by factors such as accessibility, ease of use, security measures, cost-effectiveness, and social norms. Understanding these dynamics is crucial for tailoring mobile banking solutions to meet users' diverse needs and preferences, thereby enhancing adoption rates and satisfaction levels (Raza et al., 2019). Previous research has explored the transformative impact of mobile banking on financial behavior and customer satisfaction, highlighting the need for further studies to comprehend the specific drivers and barriers to mobile banking adoption in different contexts (Singh & Srivastava, 2018).

Research focusing on the role of social influences in shaping individuals' intentions to use mobile banking, drawing upon the Technology Acceptance Model (TAM) framework, can provide valuable insights for policymakers, financial institutions, and stakeholders. By elucidating the motivations and barriers to adoption, such studies can inform strategies to promote mobile banking adoption and enhance financial inclusion (Makanyeza, 2017).

2.0 LITERATURE REVIEW

2.1 Social Influence

Social influence significantly impacts individuals' intentions to adopt technology. Kulviwat, Grdon, and Al-Shuridah (2009) emphasize that the influence of "significant or important others" can lead individuals to engage in behaviors perceived as beneficial by their reference group. This aligns with Bearden, Netemeyer, and Teel's (1989) assertion that an individual's intention to use technology is often influenced by the opinions of others in their social circle, driven by the desire to conform to group norms or enhance their image within the group.

Various researchers have discussed the concept of social influence, highlighting its impact on technology adoption decisions. Studies by Sathye et al. (2018) and Chairunnisa et al. (2020) emphasize that social influence can come from sources such as family, coworkers, and other social environments directly connected to the individual. Additionally, Rubaiai & Pria (2022) found that societal pressures to adopt change exerted the strongest influence on customers, underscoring the power of social influence in driving behavioral change.

Moreover, Wichean & Sungsanit (2022) underscore that social influence, in conjunction with factors like performance expectancy and effort expectancy, directly affects farmers' intentions to adopt technology. This indicates that perceptions and behaviors of others in their social network significantly shape individuals' decisions regarding technology adoption.

In conclusion, the literature reviewed highlights the pervasive impact of social influence on technology adoption decisions. Individuals are influenced by the behaviors and opinions of their social circles, leading them to adopt technologies that align with group norms and expectations. Understanding the dynamics of social influence is crucial for designing effective strategies to promote technology adoption and usage.

2.2 Behavioral Intention

Behavioral intention in mobile banking is a critical factor that influences the adoption of mobile banking services. Several studies have explored the factors affecting behavioral intention in the context of mobile banking. Alalwan et al. (2017) investigated the factors influencing behavioral intention and adoption of mobile banking by customers of Jordanian banks, emphasizing the importance of trust in this process. Saxena et al. (2023) identified performance expectancy, effort expectancy, social influence, optimism, and innovativeness as significant predictors of behavioral intention to use mobile banking. Deventer (2022) highlighted the role of attitude as a predictor of behavioral intention in mobile banking usage among South African Generation Y consumers.

Furthermore, Malaquias et al. (2021) found a direct effect of computer self-efficacy on the antecedents of behavioral intention to use mobile banking. Farah et al. (2018) studied factors explaining consumer intention and use behavior in mobile banking adoption, stressing the importance of understanding consumer behavior in mobile banking adoption. Additionally, Widiar et al. (2023) discussed the effects of perceived ease of use on behavioral intention, mediated by perceived usefulness and trust in the context of mobile banking.

In conclusion, these studies highlight the significance of various factors such as trust, performance expectancy, effort expectancy, social influence, attitude, and computer self-efficacy in influencing behavioral intention in mobile banking adoption. Understanding these factors is crucial for banks and policymakers to develop strategies that effectively promote the adoption of mobile banking services.

2.3 Technology Acceptance Model Theory

The technologies Acceptance Model (TAM), introduced by Davis in 1989, is one way for measuring how successfully individuals adapt to new technologies. Ajzen's Theory of Reasoned Action (TRA), established in 1991, was transformed into what is now known as the Technology Acceptance Model (TAM). The goal of TAM, according to (Widanengsih, 2021), is to "provide a concise explanation of the determinants of information technology user behavior towards acceptance of the use of information technology itself." According to Harryanto (2018), the TAM is in charge of investigating and evaluating the elements that determine whether information technology decisions are authorized or denied.

3.0 METHODOLOGY

3.1 Research Approach

A quantitative method is being used in this study. The term "quantitative" refers to the number or amount (how many) of information acquired during the course of the study that is in a quantified or numeric form, i.e., in statistical support, which is frequently done using software such as Excel, Access, SPSS, Python, SAS, JMP, R, or Stata (White & Millar, 2014). To explain phenomena, quantitative research collects quantifiable, detailed, and unchanging data. This data is then analyzed mathematically, specifically through statistics, to answer the questions of who, what, where, when, how much, how many, and how. It is founded on logic, statistics, and impartiality. It is a one-of-a-kind study in which the investigator selects the topic, writes targeted questions, collects quantitative data from participants, applies statistical analysis to these data, and performs the investigation impartially and objectively (Creswell, 2011). The major goal of basic research, such as this study, is to enhance information and theoretical understanding. Researchers choose what to study, formulate focused questions, collect quantitative data from participants, assess the data using statistics, and conduct the inquiry impartially and objectively in quantitative research. Currently, quantitative data is used in two-thirds of research articles published. These data are incredibly trustworthy and yield high-quality study outcomes. The use of quantitative techniques is nearly always required when analyzing data from big samples (Hunter & Leahey, 2008).

3.2 Questionnaire Design

The validity and reliability of a questionnaire in a quantitative study are important in their own terms. To verify the reliability and validity of the questionnaire, each concept is supported by measurement items drawn from applicable literature. The survey instrument was split into seven sections, the first section (A) is demographic, along with second (B) until seventh (G) section followed by independent (facilitating condition, perceived financial cost, perceived credibility trust, social influence, effort expectancy) and dependent variable (behavioural intentions). The prior information in section A is to collect basic information which consist of gender, age, occupation, education and experience in using mobile banking. The other section asked respondents the degree of satisfaction of all independent variables which has 4 questions each section with a point answer column ranging from strongly disagree to strongly agree. The primary language in the questionnaires is Malay along with the English version. This is fitting the respondent which communities in Malaysia. Respondents' information will be hidden throughout this questionnaire. All sections have their own specific question that is related to the variables that this study will observe. For example, in second section (B) that observed the goal of effort Expectancy is to measure respondents' level of ease and usability when using mobile banking. The estimated time of filling out the questionnaire was around 60 seconds.

3.3 Operational Framework



This figure indicates the independent variable (IV) and dependent variable (DV) of this research. The research framework consists of two variables which are independent variable and dependent variable. The independent variable is social influence and dependent variable is the behavioral intention that influences adoption of mobile banking technologies among local communities in Klang Valley. This figure shows the relationship between social influence and behavioral intention towards using mobile banking technologies that influence mobile banking users in Klang Valley.

3.4 Sampling and Data Collection

The non-probability convenience sampling approach was used in this thesis. It was among the best instruments for quickly and easily obtaining information. Random sample selection was one of the most effective methods for gathering a predetermined quantity of data. However, bias and uncontrollable factors may arise because the samples are drawn at random (Saunders et al. 2009). Those who will participate in the survey and are easily accessible make up the sample. Here, volunteer subject samples ought to be used. It is employed in numerous scientific fields that show minimal concern for the representativeness of their specimens (Kish, 1995). In this study, the research centred on mobile banking research among the community. All samples must be individuals who had experience using mobile banking services. To reach a large number of samples, the questionnaire was administered online and shared by the link through various forms of social media, such as WhatsApp and Instagram. The distribution period of collecting data was from 19th October to 22nd October 2023.

3.5 Reliability and Validity

The findings of this study have relatively high community validity since they focus on the relationship between causes and impacts impacting the Malaysian society as a case study on the adoption of mobile banking technology. It has minimal relevance in terms of other issues impacting Malaysian minorities. To avoid misconceptions and ensure data validity and reliability, the questionnaire began with terminology definitions. Furthermore, as mentioned in the mail when it was given, the questionnaire was anonymous. The survey had 131 respondents, and there were 131 valid responses. The thesis assessed the dependability of the outcomes using SPSS techniques.

3.6 Analysis Method

IBM SPSS (Statistical Package for the Social Sciences) is a computer program that facilitates statistical data analysis by generating tabular reports, charts, and plots of distributions and trends, descriptive statistics, and complicated statistical analysis. There are numerous functions available in SPSS, and three types of procedures were used in this thesis: reliability tests, independent t-tests, and one-way ANOVA (Analysis of variance) (Chandler, 2010). Cronbach's alpha is used to measure the consistency of a questionnaire, which is primarily illustrated by Likert scale questions. According to Laerd Statistics (2013), "Cronbach's alpha is the most common measure of internal consistency ("reliability"). It is most normally used when many Likert items create a scale in a questionnaire and researchers want to know if the scale is dependable.

$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Table 1.0 Cronbach's alpha coefficient

4.0 FINDINGS AND DISCUSSION

Descriptive Statistics

The descriptive analysis explains the demographic profile in section A of the questionnaire, as well as the mean and average mean of the independent variable in section B. The information gathered can be summarized in the form of a narrative or a basic quantitative summary. With this summary, the data obtained can be contextualized and turned into useful information, making the study more understandable.

DEMOGRAPHIC	CATEGORY	FREQUENCY	PERCENTAGE %
Gender	Male	35	26.7
	Female	96	73.3
	TOTAL	131	100
Age	Less than 20 years old	5	3.8
	21 – 30 years old	29	22.1
	31 – 40 years old	15	11.5
	41 – 50 years old	21	16.0
	Above 50 years old	61	46.6
	TOTAL	131	100
Occupation	Government	28	21.4
	Non – profit sector	1	0.8
	Student	25	19.1
	Private	28	21.4
	Other	49	37.3
	TOTAL	131	100
Level of Education	PHD Degree	13	9.9
	Master Degree	7	5.3
	Bachelor Degree	40	30.5
	Diploma	22	16.8
	SPM	36	27.5
	Other	13	9.9
	TOTAL	131	100
Experience In Using Mobile Banking	Yes	125	95.4
	No	6	4.6
	TOTAL	131	100

Reliability Analysis

Variables	Instruments	Cronbach's Alpha Coefficient (α)
Independent Variable		
Social Influence	4	.898
Dependent Variable		
Behavioral Intention	3	.948

Table 2.1 Reliability Analysis of Social Influence and Behavioral Intention

The assessment of social influence was conducted through the utilisation of a set of four questions. According to the data presented in Table 2.1, the Cronbach's Alpha coefficient for the questions in this section was calculated to be $\alpha = .898$ which considered to be satisfactory. As a consequence of this, the coefficients that were provided for the question in the situational variable could be trusted.

* The relationship between social influence and behavioural intention among local communities.

Correlation Coefficient

Correlations			
		SOCIALINFLUENCE	BEHAVIORALINTENTIONS
SOCIALINFLUENCE	Pearson Correlation	1	-.425**
	Sig. (2-tailed)		<.001
	N	131	131
BEHAVIORALINTENTIONS	Pearson Correlation	-.425**	1
	Sig. (2-tailed)	<.001	
	N	131	131
**. Correlation is significant at the 0.01 level (2-tailed).			

Table 2.2: Result Social Influence of Pearson Correlation Coefficient

The findings in Table 2.2 show a weak positive relationship ($r = -0.425$) between social influence and behavioural intention acceptability. Both observed values are statistically significant at the 0.001 level, which is less than the 0.05 level of significance. The current study found a statistically significant relationship between social impact and behavioural intention in local communities.

5.0 CONCLUSION

This chapter concludes with a discussion of the necessary findings on social impact and behavioral intent to use mobile banking. The study's objectives were not met due to the insignificant association between social impact and behavioral intention in the adoption of mobile banking among the Klang Valley community. This study can be used as a reference by other academics conducting research on the amount of community interest in mobile banking. The results acquired in chapter 4 using the Statistical Package for the Social Sciences (SPSS version 29) were explored further, and inferences were drawn based on the responses of the respondents. The results can be concluded that there are insignificant social influence and behavioral intention towards mobile banking. Therefore, all the information provided during this research is expected to help the other next researcher to make research about the community interest towards mobile banking for their research.

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