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## SOCIAL INFLUENCES AND BEHAVIORAL INTENTION IN MOBILE BANKING TECHNOLOGIES

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### ABSTRACT

This research investigates the relationship between social influence and behavioral intention towards Malaysian communities to adopt mobile banking technologies. The study provides insights into the nuances of the adoption process of mobile banking technology in Malaysia and can help financial institutions, legislators, and technology suppliers improve mobile banking services and advance financial inclusion. Theory Acceptance Model (TAM) is discussed that TAM makes user behaviour prediction possible by offering a useful theoretical framework for IT adoption and shedding light on the tenets of technology acceptance. In 1989 and 1993, Davis created the TAM, outlining the processes that control the connection between outside variables, such as an information system's characteristics, and the actual applications of these systems. The Theory of Reasoned Action, a psychological viewpoint on human conduct that was conspicuously lacking from the information systems literature at the time, was a source of inspiration for the model. The present study on this research using quantitative technique where the distribution online data of questionnaire with a method Likert scale and SPSS. The low adoption rate of mobile banking technology within Malaysian communities is a serious worry, considering the potential benefits of mobile banking in fostering financial accessibility and inclusion. This study is to investigate the factors affecting the uptake of mobile banking technology among various Malaysian populations, with a focus on identifying the drivers and impediments impacting their choices.

### ARTICLE INFO

*Keywords:*  
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## 1.0 INTRODUCTION

The research aims to investigate the factors influencing Malaysian communities' adoption of mobile banking technology. Factors such as social pressure, simplicity of use, self-efficacy, and perceived credit have been identified as key influencers in the decision-making process (Priya et al., 2018). Additionally, infrastructure, awareness, trust and security issues, individual motivations, and government initiatives are also considered as factors affecting the adoption of mobile banking services (Priya et al., 2018). The study conducted in Malaysia revealed a significant positive relationship between social influence and behavioral intention, with both social influence and behavioral intention showing good and excellent reliability measured using Cronbach's alpha (Priya et al., 2018).

The advancement of internet services and technology has revolutionized various sectors, including banking, by enabling routine banking activities to be conducted without the need for physical locations (Akturan & Tezcan, 2012). Mobile banking has expanded access to banking services beyond traditional physical channels like bank branches and ATMs, allowing customers to perform transactions anytime and anywhere (Akturan & Tezcan, 2012). This shift underscores the importance of factors such as perceived usefulness, social and performance risks, perceived benefit, and attitude in influencing the adoption of mobile banking services (Akturan & Tezcan, 2012).

In summary, the research on mobile banking adoption in Malaysia emphasizes the significance of factors like social pressure, simplicity of use, self-efficacy, and perceived credit in shaping customers' decisions to utilize mobile banking services. Understanding these factors is essential for improving mobile banking services, fostering financial inclusion, and meeting the changing demands of consumers in the Malaysian market.

## 2.0 LITERATURE REVIEW

This study that represents independent and dependent variable which is behavioral intention, social influence, theory acceptance model (TAM) and theoretical framework cover in this part.

### 2.1 Social Influence

Social influence, a crucial factor in technology adoption, refers to how consumers perceive the beliefs of significant others regarding the use of a particular technology (Chaouali & Hedhli, 2019). This influence is particularly strong when technology is new or not widely adopted, leading individuals to seek information from trusted sources due to a lack of publicly available information (Makanyeza, 2017). Research has consistently shown that social influence significantly impacts the adoption of technology, including mobile banking (Riquelme & Rios, 2010; Elhajjar & Ouaida, 2019).

The perception of important others' approval, such as family and friends, plays a crucial role in shaping individuals' decisions regarding technology adoption (Sitorus et al., 2019). Venkatesh and Davis (2000) highlighted the interconnectedness of social variables like subjective norm, voluntariness, and image in influencing users' intention to use technology (Elhajjar & Ouaida, 2019). Additionally, ties to family and friends have been identified as influential factors in decision-making processes (Makanyeza, 2017; Elhajjar & Ouaida, 2019).

Moreover, social influence extends to the perceived importance that others place on an individual's use of a system, affecting the individual's need to engage with the technology (Chaouali & Hedhli, 2019). This influence is not limited to personal relationships but also includes broader social networks such as coworkers, the media, and social media (Riquelme & Rios, 2010). Venkatesh et al. (2003) emphasized the significance of how individuals perceive the importance others assign to their use of technology (Chaouali & Hedhli, 2019).

In conclusion, social influence is a critical determinant of technology adoption, with family, friends, and social networks playing a pivotal role in shaping individuals' attitudes and behaviors towards new technologies like mobile banking. Understanding the impact of social influence is essential for businesses and policymakers seeking to promote the adoption of innovative technologies.

## 2.2 Behavioral Intention

Mobile banking has been widely acknowledged for its positive impact on the utilization of internet and mobile banking technologies in local communities, emphasizing convenience and necessity for consumers and marketers (Baptista & Oliveira, 2015). However, while many studies highlight the benefits of mobile banking, there is also evidence that points to challenges and barriers in its adoption. For instance, research has shown that factors like resistance to change, especially among older individuals, can hinder the adoption of mobile payment services (Shaikh & Karjaluoto, 2015). Additionally, the literature delves into various aspects influencing the adoption of mobile banking, such as trust formation, usability, compatibility, and intention to adopt (Kumar et al., 2020).

Moreover, studies have indicated that perceived ease of use, self-efficacy, and compatibility play crucial roles in shaping users' perceptions and intentions towards mobile banking (Kim et al., 2009). Furthermore, factors like bank reputation, innovation, and religiosity have been identified as influencers of attitudes and intentions towards mobile banking services (Merhi et al., 2020). It is essential to consider these diverse perspectives and factors when evaluating the impact and adoption of mobile banking services.

In conclusion, while mobile banking offers significant benefits in terms of efficiency, convenience, and financial savings for both customers and financial institutions, it is crucial to recognize the various challenges and barriers that can affect its adoption. Understanding the complex interplay of factors influencing mobile banking adoption is essential for academics, practitioners, and policymakers in the banking sector to develop strategies that promote wider acceptance and usage of mobile banking services.

## 2.3 Theory Acceptance Model (TAM)

Utilizing the Theory Acceptance Model (TAM) approach is highly suitable. The model is a theory of reasoned action that was first presented by Davis in 1982 and was specifically developed to describe users' adoption of technology. Its premise is that people's attitudes and behaviors are influenced by their reactions and perceptions of various topics (Davis, 1989). In order to forecast technological behavior and offer a theoretical foundation for its practical application, TAM's main goal was to shed light on the mechanisms that promote technology adoption. Educating practitioners on potential actions to take before installing systems was the practical goal of TAM.

With the advent of mobile banking, the need for in-person interactions between banks and their clients is eliminated. Physical branch offices are becoming less important and serving fewer purposes these days. The distinction between bank services that are physical and those that are not is being replaced. In this study, there will be favorable correlations between perceived credibility, perceived financial cost, social influence, and behavioral intention.

## 2.4 Theoretical Framework

Theoretical framework of the study from Merhi, M., Hone, K., & Tarhini, A. (2019) to assessing the factors affecting Malaysian communities to adopt mobile banking technologies depicted in the figure 1.



Figure 1: Theoretical framework of the relationship between social influence and behavioral intention

### 3.0 METHODOLOGY

The research methodology that we use to this study is quantitative which the method that generates broad concepts by using a large amount of data. It is a methodical, data-driven approach that uses statistics and numbers to measure public opinion. A Likert scale and background information from the questionnaire were used in the quantitative approach of data collection for this study. In the questionnaire information, we have six section such as demographic, behavioral intention, perceived financial cost, social influence, facilitating conditions and perceived credibility. Collecting descriptive and explanatory data can help improve the accuracy and reliability of study result. The opinion, attitudes, and perceptions of individuals on the factors influencing the adoption of mobile banking technology are measured using a Likert scale. The questionnaire was distributed by the link via the Internet which is Whatsapp toward 104 respondent to this research. Examining participant experiences and views of mobile banking services in Malaysian communities is the main goal of the research. The situation in these specific Malaysian communities is accurately depicted in the conclusion. The IBM SPSS (Statistical Package for the Social Science) computer tool facilitates the creation of intricate tabular reports, charts, and plots showing distribution and trends in addition to providing descriptive statistics. Three different types of procedures—dependability tests, independent t-tests, and one-way ANOVAs all of which are features offered by SPSS were used in this thesis. In reliability testing, Cronbach alpha is used to evaluate the coherence of Likert scale items, which are the primary indication of a questionnaire. The independent t-test is used to compare two unrelated groups' means on the same continuous and dependent variable. The one-way ANOVA was used to compare the means of three or more independent (unrelated) groups in order to determine whether there was a statistically significant difference. The means of many groups can be simultaneously compared using the one-way ANOVA.

### 4.0 FINDINGS AND DISCUSSION

This section was studied using descriptive, reliability, and correlation analysis Descriptive

Table 1: Demographic data

Category		Percentage
Gender	Male	38.3%
	Female	61.7%
Age	Less than 20 years old	0.9%
	20-30 years old	58.9%
	30-40 years old	14%
	40-50 years old	8.4%

	Above 50 years old	17.8%
Occupation	Government	17.8%
	Non-Profit Sector	2.8%
	Student	41.1%
Education	Private	31.8%
	Others	6.4%
	Phd Degree	2.8%
	Master Degree	3.7%
	Bachelor Degree	63.6%
	Diploma	22.4%
	SPM	5.6%
	Others	1.8%
Have you used mobile banking	Yes	98.1%
	No	1.9%

In the table 1 above, the indicated demographic data analysis based on assessing the factors affecting Malaysian communities to adopt mobile banking technologies that show on table 1. As stated in the table, the number of female who responded to the survey is more than male respondents. The table shows that 61.7% respondent are female while respondent only 38.3% of Malaysia communities mobile banking technologies. The demographic question examined age of Malaysian communities towards assessing the factors affecting to adopt mobile baking technologies by the table above. 58.9% of mobile banking

technologies from age 20-30 years old while 17.8% respondents from age above 50 years old, 14% of respondent are in the age 30-40 years old, 8.45 from the age 40-50 years old respondents. The other half of respondents age less than 20 years old is 0.9%. the most use mobile banking technologies mostly are students 41.1%, private 31.8%, government 17.8%, others occupation 6.4% and 2.8% respondents by non-profit sector. The table above show most of the assessing the factors affecting Malaysian communities to adopt mobile banking technologies background of education come from bachelor degree 63.6% and diploma 22.4% followed by SPM 5.6%. All of these have been answered by more than half of respondents which is master degree 3.7%, PhD degree 2.8% and others education 1.8%. 98.1% of Malaysia communities used mobile banking answered yes and 1.9% answered no because their do not used mobile banking.

### Reliability

Reliability is a important components of the research process that makes the study consistent and dependable. An alpha coefficient of reliability often known as Cronbach's Alpha. A range of SPSS (Statistical Package for the Social Sciences) techniques have been used to assess a scale's or set of questions' reliability; they are covered in the sections that follow. One useful method for assessing the internal idea consistency of Likert scale questions is to use a reliability test, such Cronbach's alpha, to look at how reliable each statement in a scaled question is. The reliability result for four items of Likert scale based on the table 2 below.

Table 2: Reliability Statistics

Reliability Statistics			
Cronbach's Alpha	N of Items		
.802	4		

  

Item Statistics			
	Mean	Std. Deviation	N
People who are important to me think that I should use mobile banking	3.8846	.89560	104
People who are familiar with me think that I should use mobile banking	3.9231	.83250	104
People who influence my behavior think that I should use mobile banking	3.9135	.90426	104
Most people surrounding with me use mobile banking	4.3365	.74535	104

A Cronbach's Alpha coefficient of .802 for four Likert scale questions indicates a "good" degree of internal consistency for the four items. The four questions were essentially created to evaluate the social influence and elements that impact Malaysian communities' adoption of mobile banking technology. The outcome demonstrates that the sample that was gathered had strong internal consistency and high dependability.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.960	3

**Item Statistics**

	Mean	Std. Deviation	N
I prefer to using mobile banking	4.2596	.91371	104
I intend to use mobile banking	4.2115	.93136	104
I would use mobile banking	4.2692	.94746	104

A Cronbach's Alpha coefficient of .960 indicates "excellent" internal consistency for the three Likert scale questions. Essentially, the purpose of the three questions was to evaluate the variables influencing the adoption of mobile banking technology and behavioural intentions in Malaysian populations. The outcome demonstrates that the sample was gathered with high reliability and strong internal consistency.

**Correlation**

A statistical method called correlation can be used to display the degree of association or strength of relationship between two variables. The correlation coefficient serves as a gauge for correlation. The correlation coefficient in SPSS (Statistical Package for the Social Sciences) is fairly simple to calculate that to see how their connected to each other based on the two variable.

Table 3: Correlation between independent variable and dependent variable

**Correlations**

		BehavioralIntention	SocialInfluence
BehavioralIntention	Pearson Correlation	1	.493**
	Sig. (2-tailed)		<.001
	N	104	104
SocialInfluence	Pearson Correlation	.493**	1
	Sig. (2-tailed)	<.001	
	N	104	104

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The table 3 shows that a Pearson correlation is .493 between behavioral intention and social influence. In the table 3 that has a low positive correlation between social influence and behavioral intention. It indicated that correlation significant at the 0.01 level. This result to see that correlation between social influence and behavioral intention go along with correlation analysis matrix that we selected.

According to Arenas-Gaitán, Peral-Peral, and Ramón-Jerónimo (2015), social influence has little bearing on users' intentions to use online banking. On the other hand, it is only significant when the individual's perspective is somewhat hazy, particularly in the case of first-hand accounts. Online users tend to depend more on their own values and ideas than seeking out other people's perspectives, claims Alqeisi (2009). As a result, people may base their opinions and goals on firsthand experience. In summary, several researches have concluded that the social influence factor is a positive element based on the facts mentioned above (e.g. Shankar, 2016; Yu, 2012; Zendehdel & Paim, 2015). On the other hand, other scholars (such as Arenas-Gaitán et al., 2015; Escobar-Rodríguez & Carvajal-Trujillo, 2013) contend that it has no significant impact on

behavioral intention. However, it is impossible to ignore the possibility that social influence will play a role in the adoption of mobile banking. In fact, this study identifies social impact as one of the key variables influencing the behavioral intention to use mobile banking.

Table 4 Social influence question from variable independent

Construct	Item	Percentage
Social Influence	People who are important to me think that I should use mobile banking	46.7%
	People who are familiar with me think that I should use mobile banking	47.7%
	People who influence my behavior think that I should use mobile banking	46.7%
	Most people surrounding with me use mobile banking	49.5%

In the table 4 above, it shows the result of survey that respondents answer 46.7% Malaysian communities people who are important to me think that I should use mobile banking while 47.7% of Malaysian communities people who are familiar with me think that I should use mobile banking. Following of Malaysian communities that people who influence my behavior think that I should use mobile banking is 46.7%. Last but not least, 49.5% of Malaysian communities that most people surrounding with me use mobile banking.

## 5.0 CONCLUSION AND RECOMMENDATION

In conclusion, a number of factors that including social influence affect the adoption of mobile banking technologies. Research indicates that social customers perceptions and actions regarding mobile banking are greatly influenced by social influence. The individual intentions to use mobile banking are specifically influenced by social influence and this in turn affects how satisfied they are with the service overall. It follow that social aspect interventions such as peer recommendations and community endorsements may play a critical role in encouraging positive behavioral intention towards mobile banking adoption. The efficient promotion and facilitation of widespread adoption of mobile banking technologies with in Malaysia communities necessities an understanding of and utilization of these social influence. With the charging financial landscape, the effective efforts to promote mobile banking use in Malaysia communities must be recognize and take into account social influence.

The recommendation for social influence that based on the research:

- Leverage social media: Make the most of well-known social media channel to raise awareness and positive discussions around mobile banking. Invite social media influence to talk about their experience in order to build community trust and familiarity
- Influence of social group and family: Be aware of how decision are influence by close social group and family. To increase The positive social influence on embracing mobile banking devise tactics that involve social network incentives strengthen or family endorsements.
- Engage local leaders: It's to promote mobile banking, team up with local influence, religious leader and community leaders. Their support has a big influence on how these technologies are viewed as legitimate and accepted in The community.

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