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### RECEPTIVENESS OF MOBILE BANKING BY MALAYSIAN LOCAL CUSTOMERS IN SABAH: AN EMPIRICAL INVESTIGATION

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### **Abstract**

The aim of this study is to investigate the factors that determine the local people of Sabah (also known as *Sabahan*) bank customers' intention to use mobile banking. This study extends the applicability of the Technology Acceptance Model (TAM) to mobile banking and includes "perceived credibility", "perceived enjoyment" and "perceived self-efficacy", in addition to "perceived usefulness" and "perceived ease of use". The results indicate that perceived credibility, perceived enjoyment and perceived self-efficacy are important determinants to predicting the intentions of Malaysia's customers' to use mobile banking. However, perceived usefulness and perceived ease of use are not that of importance in predicting the intentions of the local customers to use mobile banking. The study contains a sample of local people of Sabah, in Eastern-Malaysia, and a limited number of measures in the model. Nonetheless, it provides new insight into factors affecting mobile banking use among local people in Sabah, a Malaysia's state. The results also provide general guidelines to banking institutions to better planning of mobile banking services as their future gadget of banking channel.

**Keywords:** Mobile banking; Consumer; Technology acceptance model; Financial transactions; Eastern-Malaysia; Malaysia

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### **INTRODUCTION**

*Sabah* is best known as "*the land below the wind*". It is one of the wonderful states in Malaysia. The state is blessed with amazingly beautiful landscapes, cultural diversities and natural resources. Kota Kinabalu is the capital city of the state that houses diverse banking and financial institutions. Customers of banks in the city play a major role in