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Malaysian Consumer Behaviour towards Internet Banking: An Application of Technology Acceptance Model

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Abstract--- *Technology Acceptance Model (TAM) explains customer behaviour towards using internet banking for fastest services. On the other hand, slow adoption of the internet banking depriving customer to this new technology. This research is based on the quantitative approach with 375 questionnaires collected from the faculty and students of the University Technology Malaysia. This study examined the Technology acceptance model comprises of individual perceived usefulness (PU), Perceived ease of use (PEU) and the perceived credibility (PC) on behavioural intention to use internet banking. The outcome shows all the variables have positive effects on the use of internet banking in daily life. This has highlighted the importance of TAM Model in understanding how Internet banking helps the banks in reducing time and resources to consumers.*

Keyword--- *Technology Acceptance Model (TAM) , Perceived usefulness (PU), Perceived ease of use (PEU), Perceive credibility (PC), Customer behavioural intention, Internet banking system*

I. INTRODUCTION

In the context of financial institutions, the fact that the service is still decisive, fast and convenient remote services, the development of non-account availability as a real market demand [9,46]. In the case of large companies and institutions, the banks do not yet see the replacement of client terminals. The e-business preparedness of domestic companies is still low, NinCS is a real demand for the exchange of the on-switch terminal system [6,46]. Among the possible deterrent factors, the respondents were the first place to be abused, and the issue of banking security was highlighted. However, while evaluating the risk of payment methods, the professionals considered that the risk of Internet transactions was lower than that of the ATM and POS terminals[16]. The growing popularity of mobile phones with ease, easy handling, and the spread of a wide range of people are already targeting a wider range of layers [46].

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The mobile bank can therefore also be considered a financial institution enclosed in a mobile phone. It is indeed a type of bankers, where all types of bank operations, except cash withdrawals and placement, can be carried out [20]. The accountant is also important for the bank, so that the cost of the service charged to the existing account[9]. The vast expansion of mobile payments (mobile payment) is the final momentum for mass-emergence and therefore will cause problems In responding to this issue, it is most interesting to mobile operators that end-users are mostly worried about safety, or user-friendly, fast and simple solutions[9].

Malaysian internet banking system commenced on 1st June 2000[20]. Banking and Financial Institution Act 1989 (BAFIA) and Islamic Banking Act 1983 are regulations guided internet banking in Malaysia [20]. Nowadays, approximately 13 banks are offering internet banking in Malaysia [20]. Detailed study of the top five banks in Malaysia which are (MayBank), "Hong Leong Bank (HLB) Berhad, Rashid Hussain Bank Berhad (RHB), AmBank (M) Berhad (Am Bank) and Public Bank Berhad" (Public Bank) are displayed in the Table 1. Based on the services, the Maybank are topped in the first rank acknowledged by its speedy services, and it also provides the internet and shopping facilities.

Most of Malaysian banks adopt the information technology, therefore they are able to offer new services; and share resources to reduce development costs Clemons (1986) [8]; Khairul (1999) [25]. The full electronic service provided by the Bank is therefore a high-level service for the public in the first instance (Home banking) and in the second case (Office banking). For the operation of the systems, some of the banks are using their own development or developed by others [3]. It is also due to the fact that the bank provides quality service to its customers, and it can also increase the number of bank traffic. The majority of domestic banks, in order to speed up customer provisioning, make it more convenient and reduce the "personal" turnover of bank accounts, introducing different telephony services.

The Technology Acceptance Model (TAM) related to online banking system suggests that the perceived ease of use and perceived utility of the technology are predictions of the user's attitude towards the use of technology, the consequent behavioral intentions and the actual use. It is also believed that the perceived ease of use influences the perceived utility of the technology. In TAM, perceived utility refers to the degree to which a user believes that the use of technology will improve their performance and the perceived ease of use refers to the ease with which they perceive the use of technology. Both are considered different factors that influence the user's attitude towards technology, although it is assumed that the perceived ease of use influences the utility and perceived attitude of the use of technology [39].

Table 1: Internet banking services in Malaysia

No,	*Internet Banking Services and features*	*Availability*				
		May Bank	*HLB*	*RHB*	*Am bank*	*Public Bank*
Informational Internet Banking Services						
1	Comprehensive FAQ	*	*	*	*	*

2	Internet banking transaction time	*	*	*	*	*
3	Internet banking demonstration	*	*	*	*	*
4	Language choice	**	*	**	*	*
Transactional Internet Banking Services						
5	Third party account transfer	*	*	*	*	*
6	Cheque request	*	*	*	*	*
7	Internet phone banking	*	*	*	**	*
8	Local fund transfer	*	*	*	*	*
9	Historical records	*	**	**	*	*
10	Change user id and password	*	*	*	*	*
11	Savings and current account management	*	*	*	*	*
12	Internet shopping	*	**	*	**	**
13	Stop cheque	*	*	*	*	*
14	Loan and mortgage repayment	*	*	*	*	*
15	International fund transfer	*	**	*	**	**
16	Credit and debit card payment	*	*	*	*	*
17	Loan and mortgage application	*	*	*	*	*
18	Utility payment	*	*	*	*	*
19	Credit and debit card application	*	*	*	**	*
20	Account balance viewing	*	*	*	*	*
21	Request for bank statement	*	*	**	*	*
22	Fixed deposit	*	*	**	*	*
23	Direct debit	**	**	*	*	*
Communicative Internet Banking Services						
24	Internet insurance	*	*	*	*	**
25	Internet Islamic banking	*	*	*	*	*
26	Internet investment	*	*	*	*	*
27	Internet business	*	*	*	*	*
28	E-mail support	*	*	*	*	*
29	Internet application form	*	*	*	*	*

Notes: *yes – service is available ** - service is not available

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Source: Adapted from [20, 46].

The advantages of the use of the Internet and its applications are multiple: social rapprochement and active maturity [21,13], the possibility of narrowing social networks [1] or access to information on important aspects, such as health or social services [15]. Regardless of age, people accept and adopt technology when it meets their needs and expectations [18]. However, it appears that older people do not use ICT like other younger segments [26,27], although that divergence is decreasing over time [31]. The reasons for these differences are the lower access to the Internet, the negative influence of its capabilities on the Internet [16], the learning difficulty due to changes sensors, engines and cognitive [15], to the difference in information needs [2], or because there are alternative means to obtain information and other services. In some cases, implemented, the Internet is a phenomenon that is indifferent to them.

II. LITERATURE REVIEW

A. Behavioural Intention to Use Internet Banking System

User acceptance is defined as a person's intention to use a technology [11]. Some previous technology acceptance research measured user attitude while others measured behavioural intention [42, 43]. However, behavioural intention was verified to be a valid and reliable measure of actual usage. Therefore, in this study, user acceptance is measured by behavioural intention to use Internet banking system. Behavioural intention to use Internet banking is post-acceptance behaviour which involves repeat purchasing of a product/service in the coming future [38,1]. Success in the Internet-based market primarily depends on behavioural intention to continue using Internet banking system rather than first-time use [23,37].

Strong competitive environment in the financial services industry increases the banker's pressure to reinforce customer's Internet banking acceptance since higher consumer loyalty can lead to increased revenues for the financial institutions [17,45], decreased costs [45] low customer turnover [20], and new business opportunities for the banks via word-of-mouth recommendations [17,36].

Understanding consumer behavioural intention to use Internet-based system has been popular since the last decade [33, 37]. Shanmugam et al. (2014) [40] revealed that consumer's contention was a key determinant of Internet banking acceptance as customers would reject low quality Internet banking system. Amran et al., (2020) discovered that company's benefits improved behavioural intention to use Internet banking services [3]. Bhattacherjee (2001) [7] discovered that poor customer service and slow server responses were two primary unsatisfactory factors for customers to stop banking online. Some literature suggested that Internet experience is habitual [32,4]. Customers are likely to visit the same website again if they become habitual in accessing the Internet banking website [29].

B. Technology Acceptance Model (TAM)

The TAM model developed by Special and Li-Barber (2012) [41] is the commonly used as a model to the measurement of the consumer acceptance of the specific technology. Banks have to understand the role of their

former information technology and their way of driving, because, rather than mere expense calculations, it has been clearly proven that the future benefits are important the electronic banking services [41].

The TAM model focus on the perceived use. The new generation of plastic cards in Hungary will be spread by chipboards and explosions. The main users of the chip cards will be the banks which in the first of all need their performance. You can also check the identity of your personal and ad on smart cards without damaging the confidentiality of the user's relationship with the bank [41]. These banking services will gradually lose their presence because the future of electronic in-out services is pointing to the Internet and mobile phones. Services are already much more expensive because they have fewer background infrastructures for their use (enough to have a browser program, or not a computer, and it's even cheaper to use a simple mobile phone To achieve a much larger customer base and offer new types of services.

Attitude is the feelings of the individual or feelings about the use of technology. At the same time, the intention of use is the possibility for the individual to use the technology in the future, which will affect the actual use of the system in the future. Therefore, the expected discovery based on this model will be to determine whether the system is widely used, moderately used, rarely used or not used at all.

C. Internet Banking System

In modern electronic societies of our time, the Internet is the state and the de-moralization of the state's tasks, which provides its technological side. In addition to increasing the market size, one of the main social funk of the World Wide Web is to support intra-society competition and mobility according to Basel Committee Report on Banking Supervision (1998) [5] as the provision of different banking products and services like bank account management, electronic bill payment and financial advice over the Internet, and Daniel (1999) [10] defined it as major information system of a bank to serve its customers via the Internet. On the other hand, Mukherjee and Nath (2003) [34] defined the Internet allows workers to remain in the home country daily, even after leaving the country boundaries, so that the internet can push the boundaries of nation states without prejudice to other countries.

Among the electronic value-setting channels, Internet-based banking is one of the most dynamic areas in the world [14]. In addition to the basic services, some of the role of the domestic banking sector is possible, in addition to the basic services, for the execution of other credit application and transaction Operations although the services implemented through the Internet On the domestic market is still very low, although both the number of customers using the service and the choice of transactions are constantly increasing Encarta MSN (2007) [12].

By monitoring developments in financial institutions, it is believed that the proliferation of Internet services is not going to be on banks. The spread of services is the poor supply of personal computers, high Internet subscriber fees, and the Internet visibility of the service [15]. According to an internet (Arcanian) visibility study, which affected the largest turnover-domestic shoulders,-some of the more well-known search programs [15].the next surprise or unpleasant result Born. Only 23% of the companies have their own websites, and most of them do not knowingly Co-host the search servers, but rather only the accidental muve was the result. On the altar of comfort and simplicity, it is often necessary to sacrifice security, with which the banks of the Hungarian-Internet service will struggle with more or less success. The growing Internet banks are double-squeezed: both customers and market

competition are forcing the development of solutions for any type of system that can be used, but also at the expense of security [30], because the open system of the Internet was not invented for the application of such security systems [30].

D. Research Model

The diagram below shows the research model highlighting all important variables of the study and explain how the internet banking technology acceptance affects the consumer behavioral intention to use internet banking system. Perceived usefulness, perceived ease of use and perceived credibility of technology acceptance are as independent variables and consumer behavioral intention to use internet banking system as dependent variable.

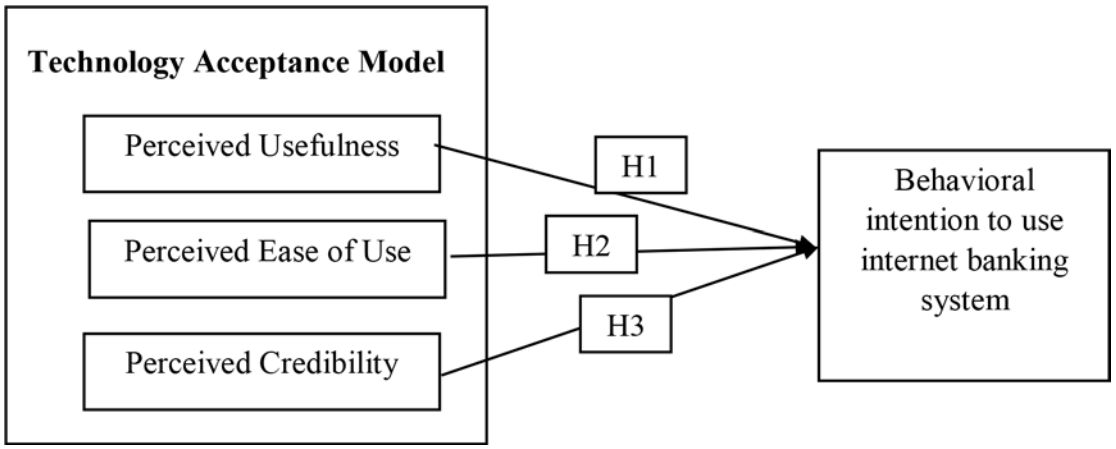

Figure 1: Research framework

III. RESEARCH METHODOLOGY

Identification of the total population of people (staffs & Students) relating to UTM which is approximately 30,000 according to Kamarulzaman et al., (2011) [24]. Among them, approximately 15,000 customers are using the service of the CIMB UTM branch. In this research the population is refers to as the customer of CIMB bank of UniversitiTeknologi Malaysia branch who are using ATM cards. The application of random method was done to arrive at sampling size for this study. The sample size was decided according the method proposed by Krejcie& Morgan (1970) [28]. Based on the 15,000 total populations, the sample size of the present study should be around 375. Multiple linear regressions was used to develop models relating to the three independent variables (PU, PEU, and PC) to the consumer behavioral intention to use internet banking system as an independent variable. For further analysis and validation purpose, test of validity was done to show the ability of a questionnaire that can actually measure what intended to measured thus is a valid instrument to measure what is desired and reveals the data on the variables base on this study while Cronbach's alpha was used to test the internal consistency of the item on each scale for reliability assessment.

IV. RESULTS

A. The Profiles

The result in Table 2 below shows the demographic profile of the respondents.

Table 2: Profiles of respondents (n = 375)

Variable	Category	Frequency	Percent
Gender	Male	221	58.9
	Female	154	41.1
Age	18-25	66	17.6
	26-30	119	31.7
	31-35	67	17.9
	36-40	57	15.2
	Above 41	66	17.6
Class	PhD	57	33.1
	Master	194	51.7
	Degree	124	15.2
Occupation	Staff	90	24.0
	Students	285	76.0

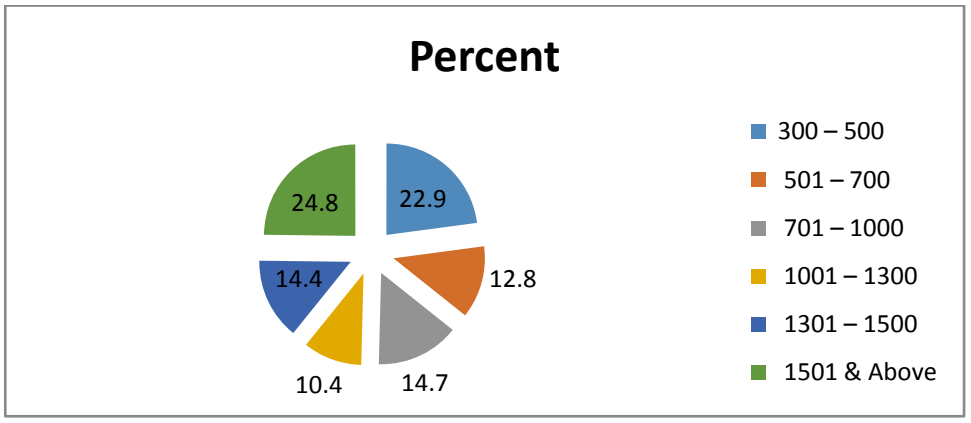

Figure 2: Monthly Salary (Us-$) of Respondents

The results of customers relationship and rating of the CIMB banking services by the students and staff of UniversitiTeknologi Malaysia indicate that for the past 2 years the number of customer are increasing as the study found that more than 57% of the respondents had known the CIMB bank.

Table 3: Banking Patronage (How long the respondents banking with CIMB)

Duration	Frequency	Per cent	Valid Per cent	Cumulative Per cent
1month-2yrs	**215**	**57.3**	**57.3**	**57.3**

3-4yrs	70	18.7	18.7	76.0
5-6yrs	36	9.6	9.6	85.6
7-8yrs	15	4.0	4.0	89.6
9yrs & Above	39	10.4	10.4	100.0
Total	375	100.0	100.0	

The study also found that the CIMB banking services can be classified as good based on 67% of the response from the respondents. The attributable factors here might be due to the security, proximity and or banking services that CIMB bank offered to their customers.

Table 4: Customers' Rating on CIMB bank service

Rating	Frequency	Percent	Valid Percent	Cumulative Percent
Very good	89	23.7	23.7	23.7
Good	**253**	**67.5**	**67.5**	**91.2**
Fair	27	7.2	7.2	98.4
Poor	6	1.6	1.6	100.0
Total	375	100.0	100.0	

B. Exploratory Factor Analysis

This analysis was used to determine whether the number of factors and the load of the measured variables (indicative) on them satisfy the expectations of the previously established theory described above. The factor load should be 0.7 or higher to confirm that the independent variables determined a priori are represented by specific factors [44]. An examination of factor loading identified items that did not load as expected, was removed from further analysis following Hair et al (2010) [19]. This study removed item 18 and item 20 as indicated reliability below 0.7. The descriptive statistics of these items, their loading, and reliabilities' are shown in Table 8 thus results shows that retained items are acceptable for the study.

Table 5: Component Matrix

Items	Component				
	1	2	3	4	5
(PU) Item 1	.392	**.899**	.291	-.133	.246

Item 2	.370	**.817**	.257	-.101	.299
Item 3	.377	**.822**	.193	-.197	.302
Item 4	.386	**.889**	.300	-.199	.357
Item 5	.384	**.885**	.230	-.297	.286
(PEU)					
Item 6	**.899**	.163	.107	-.100	.247
Item 7	**.915**	.224	.086	-.213	.051
Item 8	**.860**	.239	.103	-.227	.151
Item 9	**.935**	-.235	.121	.258	-.303
Item 10	**.786**	-.125	.080	.154	-.157
(PC)					
Item 11	.204	.475	.240	-.283	**.734**
Item 12	.135	.318	.190	-.321	**.828**
Item 13	.120	.524	.244	-.281	**.724**
Item 14	.186	.343	.217	-.338	**.785**
Item 15	.214	.191	.129	-.276	**.751**
(CBI)					
Item 16	-.192	-.192	.064	**.833**	-.321
Item 17	-.296	-.173	.209	**.802**	-.198
Item 19	-.003	.046	.329	**.880**	.087
Item 21	.176	.304	.223	**.726**	.204
Item22	.274	.246	.241	**.766**	.130

Extraction Method: Principal Component Analysis.

Kaiser Normalization.

Based on four constructs which are perceived usefulness, perceived ease of use, perceived credibility and behavioral intention to investigate the influence of technology acceptance model on behavioral intention use internet banking system among the CIMB customers within UniversitiTeknologi Malaysia. However, in the Table 6 the component figures highlighted indicate result of items that match each construct of the research. Item 1 to 5 i.e. (PU)

which are questions asked by the researcher to test the responses for the variable **perceived usefulness** related to technology acceptance in internet banking, item 6 to 10 represents (PEU) which was used in this research to test the variable **perceived ease of use** related to technology acceptance in internet banking, item 11 to 15 represents (PC) which was used to test the responses for the variable **perceived credibility**, and finally the item 16 to 20 represents (CBINTO) which was used to test the variable consumer behavioral intention to use internet banking system. All these variables that have been tested and helped further to build the model for this study as presented in figure 1.

C. Reliability Analysis

The study carried out reliability test through the scaling of the data. The value according to [35] 0.70 is considered acceptable for existing scales and a value of .60 is appropriate for newly developed scales. He further clarified that when a value is below 0.35, its shows low reliability and the instrument should be rejected but when a value of cronbash ranges from 0.35 - 0.60, the reliability of the measurement is medium, and finally, when it is above 0.70, the reliability of the measurement is considered appropriate. The table below shows the reliability test table according to the study and it is highly appropriate because the entire variable tested in cronbash alpha (Behavioural intention to use internet Banking system 0.912; perceived Usefulness 0.926; Perceived ease of use 0.899; perceived usefulness 0.878 while the overall cronbash shows 0.896.

Table 7: Reliability Test

Variables	*Cronbash Alpha*	*Items measured*
CBINTO	0.824	5
PU	0.926	5
PEU	0.899	5
PC	0.878	5
OVERALL	0.896	20

Further examination was carried out through to validity test to affirm the constructs.

D. Hypotheses testing

The three hypotheses set were tested as itemized in chapter three. All the hypotheses were subjected to multiple regression analysis.Multiple regressions were performed after the measures of sampling adequacy which reveals that all measures of sampling adequacy are well above acceptable. The independent variables are the mean scores of perceived usefulness (PU), perceived credibility (PC) and perceived ease of use (PEU), while the dependent variable was customer behavioral intention to use internet banking system (CBINTO). The regression analysis as reported in Table 8 and Table 9 respectively, explained that there is a significant relationship between intention to use internet banking system and perceived usefulness, perceived credibility and perceived ease of use.

These variables explained 49.9% in Table 8 of the variability in intention to use internet banking system and in Table 9, $F(371) = 109.005$, $p \leq 0.05$. The result suggests that three factors used in this study to an extent showed the influence of technology acceptance model on behavioral intention to use internet banking system. As indicated in

Table 10 below, regression coefficient table reported perceived ease of use (PEU) (β =0.473, p ≤ 0.000) contributed most among the three independent variables influencing behavioral intention to use internet banking system among the UniversitiTeknologi Malaysia customers, followed by perceived credibility (PC) (β = 0.477, p ≤0.000) and perceived usefulness (PU) (β = 0.253, p≤0.001).

Table 8: Model Summary for Multiple Regressions

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.707[a]	.499	.488	.70219

Table 9: ANOVA

Model	*Sum of Squares*	*Df*	*Mean Square*	*F*	*Sig.*
Regression	227.276	**3**	**75.759**	**109.005**	**000[a]**
Residual	257.663	**371**	.695		
Total	484.939	374			

Table 10: Regression coefficient

Model	*Unstandardized Coefficients*		*Standardized Coefficients*	*T*	*Sig.*	*VIF*
	B	*Std. Error*	*Beta*			
(Constant)	1.371	.298		4.529	.000	
PU	.253	.079	.363	3.620	.001	1.19
PEU	.473	.072	.572	7.754	.000	1.25
PC	.477	.089	.482	4.729	.000	1.29

Note: a predictors: (Constant), PU,PC, PEU

b. Dependent variable: CBINTO

This section discussed data analysis based on each hypotheses set to achieve the targeted aim of determining the influence of technology acceptance model on behavioral intention to use internet banking system among the CIMB banking customers within the UniversitiTeknologi Malaysia, Johor bahru.

H_1: *Perceived usefulness has positive impact with Behavioral Intent to Use Internet Banking System* ($\beta = 0.363$; $\rho < .001$)

The word usefulness is synonymous to relative advantage which shows one scaling on the gains received in the usage of particular technology as defined by Rogers, 1985 & Davis, 1989 in reference to technology acceptance model. The hypothesis tested revealed ($\beta = 0.363$; $\rho < .001$) positive significant impact on behaviour towards using internet banking technology and this was corroborated by earlier research on information system acceptance by [22, Morris & Dillon, 1996.

The attributable factors to this positive significant effect is borne out of passion by the users and availability of free internet access within the university environment immediately one fully registered as a bonafide staffs, researchers and or students because all information, transaction and information dissemination were usually done through internet hence the perceived usefulness of Internet banking technology as an addendum to the system in operation (UTM Wifi). The benefits that accompanies internet banking and its usefulness are its ability to reduce cost of transaction via transportation to banking premises, stocks and warehouses, shops and stores; convenience in transaction (online) , fast and speedy transaction, vetting and postage expenses at a very low rate compare to direct/ personal purchase. Finally, it was established that individual users attributed the usefulness of internet banking system to their personal gains hence the above listed benefits should be continuously hammering on so as to increase and motivate them the more to influence positive attitude towards internet banking system.

H_2: Perceived ease of use has positive impact with Behavioral Intent to Use Internet Banking System ($\beta = 0.572$; $\rho < .000$)

In furtherance to the attainment of the set aim and objectives with reference to hypothesis number 2 that stipulated Perceived ease of use has positive relationship with behavioral Intent to Use Internet Banking System ($\beta = 0.572$; $\rho < .000$). The finding gives credit to Lau, 2002; Chen, et al 2002 and Karahanna et al, 1999 that bestowed onus on banks to make internet banking extremely simple, precise and ease to use so as to meet the objective of introducing internet banking itself.

Perceived ease of use has great influence on behavioural intention to use internet banking system because the tougher the composition of internet operating system, the harder the usage and the less the patronage therefore the developer of internet banking system are enjoy to design the application in a simple and friendly manner for consumer to be able to access easily without stress and time wastage. If this is taken into consideration, it will increase internet usefulness thereby justified the influence of technology on behavioural intent to use internet banking system among staffs and students of UTM, Skudai, JohorBahru, Malaysia.

H_3: Perceived credibility has positive impact with Behavioral Intent to Use Internet Banking System ($\beta = 0.482$; $\rho < .000$)

The outcome of this analysis supported the hypothesis Perceived credibility has positive correlation/ relationship with Behavioral Intent to Use Internet Banking System ($\beta = 0.482$; $\rho < .000$). The significant effect of perceived credibility as shown here is in tandem with the other studies carried out by Lau, 2002; 7, Hsu &Chau, 2006 [23] that

individual customers are tend to adopt internet banking creditably when they possess the knowledge of its application.

V. CONCLUSION

Technology acceptance model was ~~has~~ used in this study to validate the influences of adoption of internet banking technology so as to ascertain customer behavioural intention to use the system. In addition the theory was also used to understand ~~and~~ why user sometimes declined as unveiled by the three most prominent factors that showcased the behavioural intention of bank users specifically CIMB as the study area. The model therefore revealed, positive behaviour towards adoption of internet banking system in CIMB and thus provide detail explanation of the motive for the acceptance. The reason for positive acceptance of internet banking in the study area is attributed to their level of education but still, the study lay more emphasizes on internet training and enlightenment, viable customer relation unit and personal contact to for more acceptability. The study have provided constructive recommendations to marketing practitioner, internet developers and bank management in particular which can effectively help CIMB Internet banking system increases Internet banking awareness and acceptance among staff and students of UTM.

The managers of the bank should acquaint themselves with their customers and thoroughly explore customer behavioural pattern or attributes keenly before institutionalizing internet banking system within a locality. The outcome of the research study has added to the novel of literature on internet banking system, banking profession, customer's behavioural intention and information system knowledge field generally. The research work limits itself to CIMB Bank, UTM branch users comprising majorly staffs and student of the university. The researcher aimed at using this future research to correct the abnormality in the study limitation. Hence, the following are proposed: increased sampling frame that comprises of different banks in various tertiary institution in Malaysia thus make generalization become easier and acceptable. The culture displayed in the study (CIMB, UTM Branch) conformed to the finding but other researchers are welcome to establish the negative influence of culture on internet banking system. Further studies are also welcome to authenticate the efficacy and trust influence on internet banking as most of the developing nation banking industries are confronted with a lot of abnormalities, insecurity and sometime management. Trust and its impact on internet banking acceptance is also another area of interest that requires researchers to be investigated.

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