

DETERMINANTS OF CONTINUOUS MOBILE
BANKING USAGE IN MALAYSIAN
POLICE FORCE

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We hereby declare that We have checked this thesis and in our opinion, this thesis is adequate in terms of scope and quality for the award of the degree of Doctor of Philosophy.

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ABSTRACT

Mobile banking has the potential to improve both people's lives and bank efficiency. The long-term success of mobile banking is dependent on its consistent use. This study aims to investigate determinants of continuous mobile banking usage in the Malaysian police force. Police officers are one of the essential services among government servants in Malaysia. Work patterns and internal work time challenges among police officers. Mobile banking services allow police officers to conduct banking transactions without going to the bank. The main elements influencing police officers' continuous usage intention of mobile banking services are technology acceptance, quality dimension, and protection motivation. Underpinned by the Unified Theory of Acceptance and Use of Technology (UTAUT), Delone Mclean IS model and Protection Motivation Theory. The partial least squares technique was used to analyse empirical data from 562 Malaysian police officers who had prior experience with mobile banking. Results show a positive relationship between technology acceptance, perceived service quality, perceived system quality positively affect continuous usage intention. Hence, perceived information quality and protection motivation do not have significant effects on continuous usage Intention. Technology acceptance and protection motivation positively have significant effects on continuous usage behaviour. Moreover, continuous usage intention positively significant effects mediate the relationship between technology acceptance and continuous usage behaviour. Instead, continuous usage intention positively not significant effects mediates the relationship between protection motivation and continuous usage behaviour. In addition, mobile banking usage intention positively affects continuous usage behaviour. As a result, banks should prioritise these factors in their decision-making to increase the perceived benefits of mobile banking.

ABSTRAK

Perbankan mudah alih dapat meningkatkan kualiti kehidupan masyarakat dan kecekapan bank. Kejayaan jangka panjang perbankan mudah alih bergantung pada penggunaannya yang konsisten. Kajian ini bertujuan untuk mengkaji faktor penentu penggunaan perbankan mudah alih yang berterusan di pasukan polis Malaysia. Pegawai polis merupakan salah satu perkhidmatan penting dalam kalangan penjawat kerajaan di Malaysia. Corak kerja dan cabaran masa kerja dalaman di kalangan pegawai polis. Perkhidmatan perbankan mudah alih membolehkan pegawai polis menjalankan transaksi perbankan tanpa pergi ke bank. Penerimaan teknologi, dimensi kualiti, dan motivasi perlindungan adalah elemen utama yang dapat mempengaruhi niat penggunaan perbankan bergerak secara berterusan oleh pegawai polis. Didukung oleh Unified Theory of Acceptance and Use of Technology (UTAUT), DeLone McLean IS model and Protection Motivation Theory. Teknik separa terkecil digunakan untuk menganalisis data empirikal dari 562 pegawai polis Malaysia yang mempunyai pengalaman sebelumnya dengan perbankan bergerak. Hasil menunjukkan hubungan positif antara penerimaan teknologi, kualiti perkhidmatan, kualiti sistem yang kesan positif mempengaruhi niat penggunaan berterusan. Oleh itu, kualiti maklumat dan motivasi perlindungan tidak memberi kesan yang signifikan terhadap penggunaan berterusan. Penerimaan teknologi dan motivasi perlindungan secara positif memberi kesan yang signifikan terhadap tingkah laku penggunaan berterusan. Lebih-lebih lagi, niat penggunaan berterusan kesan positif yang signifikan mempengaruhi hubungan antara penerimaan teknologi dan tingkah laku penggunaan berterusan. Sebaliknya, niat penggunaan berterusan secara positif dan bukan kesan yang signifikan mempengaruhi hubungan antara motivasi perlindungan dan tingkah laku penggunaan berterusan. Di samping itu, niat penggunaan perbankan mudah alih secara positif mempengaruhi tingkah laku penggunaan berterusan. Akibatnya, bank harus mengutamakan faktor-faktor ini dalam membuat keputusan untuk meningkatkan manfaat persepsi perbankan bergerak.

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