

Abstract

The aim of this study is to identify the factors of mobile banking adoption in Malaysia. Specifically, this study explores the factors (perceived usefulness, perceived ease of use, perceived cost) that affect mobile banking adoption in Malaysia.

The research followed the descriptive approach. The convenience sampling was used, and a self-administered questionnaire was distributed to a sample consisted of 383 mobile banking users in Malaysia. then analyzed using the SPSS application.

The results showed that most respondents are youth (61.4%) and educated (84.3%), the majority of them were males (58.2%), and working in private sector (27.2%) and have a good background of IT (42%). The results also revealed that all tested factors are important factors that affect mobile banking adoption, while most of the respondents agreed on the importance of perceived usefulness and perceived ease of use and perceived cost as the factors affecting mobile banking adoption. The study also found that the increase of education level, income level and background of IT increases the customers' interest in mobile banking.

The study recommends that banks should add more services. Banks also should consider the ease of use and usefulness, and cost into consideration when they design their applications. should take action on the risks related to the usage of mobile banking.