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FACILITATING CONDITIONS ACCESSIBILITY TO MOBILE BANKING SERVICES

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ABSTRACT

To investigate the relationship between the facilitating conditions accessibility to mobile banking services and the behavioral intentions among the local communities. Transformational in nature is mobile banking which affords increased ease of managing the money, transactions and other accounts from anywhere at any time. The study discusses "facilitating conditions" as determinants for mobility in mobile banking. Conditions of facilitation cover some conditions determining how easily a person can use such mobile banking. This paper reviews literature and empirical data on critical enabling factors for mobile banking adoption and use. This is because the study starts with an overview of the required technical infrastructure consisting of network coverage, smart phone usage, and Internet accessibility for enabling the mobile banking entry. In addition, it outlines issues such as friendly interfaces, trusted authentications, and customer care that improve overall user engagement. This demonstrates the importance of educating people and raising awareness regarding mobile banking services among more people. This study finds out that combination of enabling factors plays an important role in making mobile banking accessible and usable. Knowing these determinants enables financial entities, policy makers and providers of technology to create plans that encourage use of more mobile banking which ultimately is beneficiary to consumers as well as the economic sector. This article gives recommendations on how stakeholders can optimize their investment in mobile based e-banking services in a dynamic digitized environment

ARTICLE INFO

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The financial services industry has experienced a significant transformation in recent years, primarily driven by the rapid integration of technology. Mobile banking services have emerged as a crucial component, providing customers with the convenience of accessing financial information and conducting transactions directly from their mobile devices. The success of mobile banking services relies not only on the availability of advanced technological features but also on facilitating conditions that enable users to interact seamlessly with the service (Zhang et al., 2018). Facilitating conditions encompass various factors that enhance accessibility to technology and facilitate its adoption, including user-friendly interfaces, technical support, internet connectivity, device compatibility, educational resources, security measures, language localization, notification systems, offline functionality, and legal compliance (Bhatiasevi, 2016).

To gain a deeper understanding of the elements that encourage users to adopt and integrate mobile banking services into their financial routines, it is crucial to explore the facilitating conditions that play a pivotal role in this process (Zhang et al., 2018). Previous studies have emphasized the significance of factors such as habit, perceived risk, security, interaction, perceived uncertainty, performance expectancy, effort expectancy, price value, and perceived security in influencing users' intention to use mobile banking applications (Kwateng et al., 2019; Merhi et al., 2020). Additionally, trust and flow experience have been identified as significant determinants of usage intention, underscoring the critical role of these factors in shaping users' attitudes towards mobile banking services (Zhou, 2011).

Furthermore, research has shown that the availability of facilitating conditions positively influences users' behavioral intention to use mobile banking services (Putranto, 2020). Studies have indicated that providing adequate support, tutorials, and expert assistance can enhance users' perceived usefulness and, consequently, foster a positive attitude towards mobile banking adoption (Foo-Wah et al., 2020). Additionally, the convenience offered by mobile banking, such as accessing banking services without the need to physically visit a bank, has been a key driver in its widespread adoption (Ong et al., 2023). In conclusion, comprehending and optimizing the facilitating conditions that impact users' adoption of mobile banking services are essential for industry practitioners and regulators. By analyzing and enhancing these enabling factors, stakeholders can enhance the design and delivery of mobile banking services, ultimately improving user experience and promoting the widespread adoption of mobile banking.

2.0 LITERATURE REVIEW

2.1 Facilitating Conditions Accessibility to Mobile Banking Services

The financial industry's shift towards digitalization, particularly in mobile banking services, is a significant trend reshaping the sector. To ensure the success of these services, analyzing the enabling conditions influencing their accessibility is crucial. Drawing from the Unified Theory of Acceptance and Use of Technology (UTAUT), researchers have explored the primary factors affecting the adoption of mobile banking services, especially among underserved populations like low-income individuals with limited literacy skills. Studies such as Mohapatra, Moirangthem, & Vishwakarma (2020) highlight the importance of financial inclusion in driving economic development and stability, with mobile banking being a key tool for achieving these goals. Venkatesh et al. (2003) emphasize the significance of facilitating conditions, which aligns with Oliveira et al.'s (2014) findings on the substantial influence of enabling conditions on behavioral intention among mobile banking users.

Moreover, research by Koori et al. (2020) indicates that technological innovations like mobile banking play a crucial role in enhancing financial inclusion, with these innovations being well adopted by customers. This underscores the importance of leveraging technology to improve accessibility to financial services, especially for marginalized populations. In essence, the transition towards digital financial services, particularly mobile banking, is not only transforming the financial industry but also serving as a catalyst for promoting financial inclusion and economic development, as evidenced by various studies focusing on the impact of enabling conditions, technological innovations, and the role of digitalization in enhancing accessibility to banking services.

The acceptance and utilization of mobile banking services can be influenced by factors such as the lack of financial resources and operational expertise (Alalwan et al., 2017). Additionally, variables like performance expectancy, effort expectancy,

hedonic motivation, price value, and trust have been found to significantly impact users' behavioral intention towards mobile banking (Alalwan et al., 2017). Researchers have been exploring these enabling factors through the UTAUT framework and related models to offer insights for enhancing the user-friendliness of mobile banking systems and driving greater adoption, particularly among marginalized populations (Alalwan et al., 2017). Enabling conditions are crucial in shaping the accessibility and acceptance of mobile banking services, which in turn contribute to broader financial inclusion and economic development efforts (Alalwan et al., 2017). Studies have demonstrated that factors like performance expectancy, effort expectancy, hedonic motivation, price value, and trust positively influence users' intention to use mobile banking services (Raza et al., 2019). Furthermore, the relationship between information quality and trust in mobile banking has been supported by various research studies (Deventer et al., 2017).

The UTAUT framework has been widely utilized in the context of mobile banking to understand user adoption and continued intention towards mobile banking services (Varma, 2018; , Bhatiasevi, 2016). This framework has been applied in diverse studies to explore technology acceptance among different user segments across various countries (Bhatiasevi, 2016). Additionally, research emphasizes the significance of factors such as trust, perceived integrity, and system quality in shaping users' trust in mobile banking services (Deventer et al., 2017). In conclusion, research on mobile banking adoption, particularly through the UTAUT framework, provides valuable insights for banks, technology firms, and policymakers to enhance the accessibility and acceptance of mobile banking services, thereby fostering financial inclusion and economic development.

2.2 Behavioral Intention

Mobile phone applications have significantly impacted not only how individuals utilize mobile phones but also their lifestyles due to advancements in mobile communication technologies (Holden & Karsh, 2010). To investigate university students' intentions towards mobile learning in higher education, the UTAUT model was enhanced by integrating constructs like mobile self-efficacy, perceived enjoyment, security-related factors (satisfaction, trust, perceived risk), and additional dimensions such as contentment (Ali & Arshad, 2016). Trust emerges as a crucial element influencing users' behavioral intentions towards technology adoption in various studies (Wei et al., 2020; , Neupane et al., 2021),. Additionally, perceived enjoyment plays a vital role in elucidating individuals' acceptance of e-learning , .

The UTAUT model has been suggested to be enhanced by incorporating variables like self-efficacy, trust, habits, satisfaction, and perceived risk (Ali & Arshad, 2016). Studies evaluating factors affecting users' intentions towards mobile payments have considered self-efficacy, risk, trust, security, and attitude (Alalwan et al., 2017). Moreover, the inclusion of trust and personal innovation specific to IT has been proposed to supplement the UTAUT model (Nguyen et al., 2021). Trust consistently emerges as a critical factor influencing users' behavioral intentions in adopting emerging technologies . Furthermore, the positive impact of trust on technology adoption, even in uncertain situations, has been highlighted .

In conclusion, trust plays a pivotal role in shaping users' attitudes and intentions towards technology adoption. It is a key factor that influences individuals' decisions to adopt new technologies, including mobile learning, mobile banking, and other emerging technologies. Understanding and fostering trust among users is essential for the successful implementation and acceptance of technological innovations.

2.3 Utaut Theory

The integration of new technologies in organizations is being propelled by the expansion of the e-commerce sector and the rise of digital technologies such as big data, artificial intelligence, cloud computing, and robotics (Gagnon et al., 2010). These advancements in information and communication technology (ICT) have significantly revolutionized business operations, reshaping both inter- and intra-organizational communication and optimizing business processes to enhance productivity, employee well-being, and consumer satisfaction (Barber & Santuzzi, 2015). Despite substantial investments in ICT, successful deployment is not guaranteed, often leading to low returns (Delina & Tkáč, 2015).

Companies are increasingly investing in digital technologies to remain competitive and meet the evolving demands of the market. However, the mere adoption of technologies is insufficient; a comprehensive approach that considers various perspectives of the digital workplace is crucial for successful implementation (Raković et al., 2022). Organizations need to be innovative in creating new working environments and fostering a culture that embraces digital advancements to retain clients, enhance productivity, and ensure employee satisfaction (Hamburg, 2020).

The challenges associated with ICT implementation are not specific to a particular sector but are widespread across various industries. Factors such as management support, human factors, and technology characteristics play a critical role in the successful adoption of ICT systems (Onyejeakor et al., 2020). Additionally, issues related to technical solutions, including electronic health records and calendars, have been identified as challenges in the implementation of ICT in certain settings (Bønes et al., 2023). In conclusion, while the benefits of ICT adoption in organizations are significant, the challenges associated with successful deployment are multifaceted. To maximize the advantages of digital technologies, organizations must address barriers such as management support, technical issues, and the need for a comprehensive approach to digital transformation.

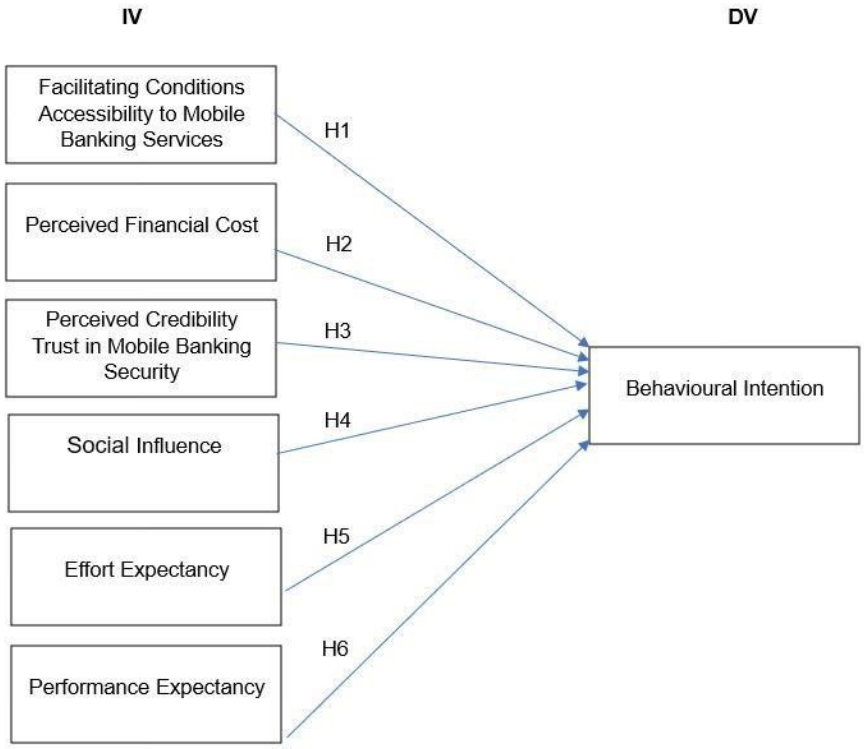
3.0 METHODOLOGY

Research Approach

There are two main research methods in social science studies, quantitative method and qualitative method (Saunders et al, 2012). The quantitative method gets general ideas through a large amount of data. It is a logical and data-led approach that provides a measure of what people think from a statistical and numerical point of view (British Library, n.d). As the objective of this thesis is to explore the factors affecting Pudu Ulu Communities to adopt mobile banking technologies in Malaysia, it is therefore of vital importance to understand why Pudu Ulu community is ready to embrace mobile banking while others lag, considering factors such as accessibility, financial cost, trust in security, social influences, perceived effort, and expected performance. Accordingly, the quantitative method of the questionnaire including 9 parts consisting of a total of 36 questions will be effective in gathering data from the audience.

In the current study, the quantitative approach of the questionnaire including multiple choice was for data collection. Collecting descriptive and explanatory data can ensure research findings are more reliable and accurate. A questionnaire at a descriptive stage mainly focuses on studying the general numerical results of Pudu Ulu Communities' preference for adopting mobile banking technologies. Likert scale questions are expected to concentrate on the exploratory analysis of Pudu Ulu community behavior towards mobile banking in Malaysia.

Theoretical Framework



(Figure 3.1: Operational Framework)

A conceptual framework establishes the rules for defining a research issue and finding relevant, meaningful responses to it. It links your research's hypotheses, assumptions, attitudes, and concepts and delivers them in a visual, graphical, or narrative fashion(Virdhi Schaderva,2023).According to Bas Swaen and Tegan George(2022), a conceptual framework depicts your variables' predicted connection. It identifies the important objectives for your research process and maps out how they interact to produce coherent results.

This figure indicates the independent variables (IV) and dependent variables (DV) of this research. The research framework consists of two variables and dependent variables. The dependent variables are facilitating conditions, accessibility to mobile banking services, perceived financial cost, perceived credibility, trust in mobile banking security, social influence, effort expectancy and performance expectancy. Whereby, the dependent variable is the behavioral intention. This figure shows the relationship between facilitating conditions accessibility to mobile banking services, perceived financial cost, perceived credibility trust in mobile banking security, social influence, effort expectancy and performance expectancy towards behavioral intention.

Reliability And Validity

Since the research is focused on the relationship between mobile banking technology and the residents of PPR Pudu Ulu as a research case study assessing the factors that influence the malaysian society using mobile banking technology, the results have a relatively high validity in the research case study at PPR Pudu Ulu. Regarding the validity and reliability of the data, the questionnaire began with an explanation of terms to avoid any misunderstandings. In addition, the questionnaire is anonymous, which is informed online that is google form. A total of 100 respondents participated in the survey and valid feedback was collected. The thesis uses the SPSS method to analyze the reliability of the results.

Analysis Method

IBM SPSS (Statistical Package for the Social Sciences) is a computer application that supports statistical analysis of data, generating tabulated reports, charts, and plots of distributions and trends, descriptive statistics, and complex statistical analysis. There is a quantity of functions provided in SPSS, three types of methods conducted in this thesis, reliability tests, independent t-test and one-way ANOVA (Analysis of variance). (Chandler, n,d) Reliability test involves Cronbach's alpha to measure the consistency of a questionnaire, majorly demonstrated by Likert scale questions. According to Laerd Statistics (2013), "Cronbach's alpha is the most common measure of internal consistency ("reliability"). It is most commonly used when there are multiple Likert questions in a questionnaire that forms a scale and researchers wish to determine if the scale is reliable. Cronbach's alpha is expressed as a number between 0 and 1 (Table 1). Internal consistency describes the extent to which all the items in a survey measure the same concept and hence it is connected to the inter-relatedness of the items within the survey (Tavakol and Dennick, 2011). There were 4 Likert scale questions in this questionnaire, which was divided into two parts. One was about acceptance of product placement with 1 statement and the other investigated the effectiveness of product placement with 3 statements. In order to generate trustworthy results, reliability test was included in data analysis.

Table of Cronbach's alpha coefficient

$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Laerd Statistics (2013) stated that "the independent t-test compares the means between two unrelated groups on the same continuous and dependent variable." In the case of this thesis, behavioral intention in Malaysian communities to adopt mobile banking technologies based on consumer influential variables. Dependent variables would be "behavioral intention" and independent variables would be "effort expectancy, social influence, perceived credibility, perceived financial cost, facilitating conditions, performance expectancy". Laerd Statistics (2013) claimed that "the one-way ANOVA was used to determine whether there are any statistically significant differences between the means of three or more independent (unrelated) groups." In order to understand whether behavioral intention in Malaysian communities to adopt mobile banking technologies based on consumer influential variables independent variables would be "effort expectancy, social influence, perceived credibility, perceived financial cost, facilitating conditions, performance expectancy (strongly disagree, disagree, neutral, agree, strongly agree)". The one-way ANOVA is an omnibus test, indicating at least two groups were different. Since there are three, four, five or more groups in study design, determining which of these groups differ from each other is also important. Thus, post hoc test presented the specific groups that were statistically significantly different from each other. Among several options in the post hoc test, the thesis involved LSD (The least-significant difference). LSD consisted of pairwise comparisons that were designed to compare all different combinations of the independent variables and was equivalent to performing multiple t-tests on the data. The only difference was that the LSD required the overall ANOVA to be significant. (Field, 2009) Sig.(Significance) or P value is the error probability of the scientific hypothesis that relative to null hypothesis (Field, 2009)

4.0 FINDINGS AND DISCUSSION

The findings of a survey with one hundred respondents are discussed in this chapter. Descriptive statistics were used to analyze the survey data. The data in this study were analyzed by the researcher using the Statistical Package for the Social

Sciences (SPSS). Descriptive analysis, reliability tests, and Pearson's correlation analysis were performed on the data. The conclusion of this chapter includes a discussion of the results.

Response Rate

About 100 surveys were received from respondents between October 17, 2023, and October 21, 2023, when the questionnaire distribution period ended. Everybody who lives in PPR Pudu Ulu. The general public provided comments on this questionnaire. In any case, the survey was finished and sent back with no missing responses in less than a week. A statistical program called SPSS (Version 26) will be used to examine certain surveys that have been coded. Out of the 100 surveys that were issued, 100% of them received a response.

In addition, it was found in the respondents that the most answers were among students and private sector workers. mostly, PPR Pudu Ulu residents know how to use mobile banking technology. This is in keeping with the times with advanced technology.

Demographic

Variables		Frequency	Percentage		
Gender		50		Male	50
		50		Female	100
Age	Less than 20 years old	15	15		
	21-30 years old	39	54		
	31-40 years old	21	75		
	41-50 years old	14	89		
	Above 50 years old	11	100		
Occupation	Government	18	18		
	Non-Profit Sector	5	23		
	Student	35	58		
	Private	33	91		
Other Occupation	Housewife	4	95		
	Pensioner	2	97		
	Pesara	1	98		
	Pesara Kerajaan	1	99		
	Retired	1	100		

Figure 4.2: Demographic

According to Table 3.2, data for 100 respondents is the gender response percentage. Out of all of them, 51 individuals, or 51%, are female, whilst the other genders account for 50 individuals or 51%. The percentage of responders by age is displayed

in Table 1 100 respondents, or 21%, of the total respondents in this survey are between the ages of 21 and 30. Ages 31 to 40 make up the second largest age group. That amounts to 21% of the populace. 19.8% of the group was 41–50 years old, while 11.0 percent of the group was 50 years and older. Other than that, the percentage of vocations that responded to the survey is shown in Figure 3. The private sector received five (or 5%) responses. This encompasses people who work as contractors, farmers, business owners, and so forth. Additionally, 35 students, or 35% of the total, come from various universities. With 18 respondents or 18%, government employment is ranked third in terms of employment.

Facilitating Conditions Accessibility To Mobile Banking Services

Item Statistics

	Mean	Std. Deviation	N
My living environment supports me to use mobile banking	4.2300	.87450	100
My working environment supports me to use mobile banking	4.2200	.87132	100
Using mobile banking is compatible with my life	4.1900	.84918	100
Help is available when I get problem in using mobile banking	4.0400	.95261	100

Table 4.3 Behavioral

Intention

Item Statistics

	Mean	Std. Deviation	N
I prefer to using mobile banking	4.2400	.80554	100
I intend to use mobile banking	4.2300	.77662	100
I would use mobile banking	4.3100	.74799	100

Table 4.4

Reliability of Data

Reliability is the degree to which a method measures something consistently. If the same result is consistently obtained under the same conditions using the same procedures, the measurement is deemed trustworthy (Fiona Middleton, 2023). The reliability of each statement in a scaled question is examined through reliability testing, which includes Cronbach's alpha as a coefficient tool to measure the internal consistency of Likert scale questions (Goforth, 2015). Table 1 displays the data results and the reliability of the eight Likert scale question parts.

Reliability Statistics

IV: Facilitating Conditions Accessibility To Mobile Banking Services	$\alpha \geq 0.9$	Excellent
DV: Behavioral Intention	$0.5 > \alpha$	Unacceptable

Cronbach's alpha coefficient for the 8 parts of the Likert scale question shows that the 8 parts have a relatively "good" internal consistency (more information in chapter 3.5). In other words, the eight parts of the question implement the acceptance of a research study assessing the factors that affect the Malaysian community using mobile banking technology. effectiveness According to the results, the validity results are quite high in the research case study at PPR Pudu Ulu.

Correlation

The purpose of the analysis in the section that follows is to determine whether there is a correlation between the independent variable (Facilitating Conditions Accessibility to Mobile Banking Services) and the dependable variable (Behavioral Intention). The author assumes the correlation between the variables (Facilitating Conditions Accessibility to Mobile Banking Services) and the dependable variable (Behavioral Intention) has a significant difference in the factors affecting to adopt mobile banking technologies. The standard scale is used to quantify the Pearson product-moment correlation coefficient, which has a maximum range of -1.0 and +1.0. Therefore, an effect magnitude can be represented by the correlation coefficient. It provides information on how strongly the two variables are related. Cohen's (1988) standards are used in psychological research to interpret effect magnitude. A weak or modest link is supposed to be represented by a correlation value of .10, a moderate correlation by a correlation coefficient of .30, and a strong or large correlation by a correlation coefficient of .50 or higher.

Correlations

		FacilitatingConditionsAccessibilitytoMobileBankingServices	BehavioralIntention
FacilitatingConditionsAccessibilitytoMobileBankingServices	Pearson Correlation	1	.755**
	Sig. (2-tailed)		.000
	N	100	100
BehavioralIntention	Pearson Correlation	.755**	1
	Sig. (2-tailed)	.000	
	N	100	100

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

The table above shows the correlation that examines the relationship between behavioral intention and facilitating conditions accessibility to mobile banking services. The table's results show that the Pearson correlation between these two variables is.755, which is higher than the.50 thresholds and indicates a strong positive correlation.

Table of Pearson Correlation Coefficient

SIZE OF CORRELATION	INTERPRETATION
0.90 to 1.0 (-0.90 to 1.0)	Very strong positive (negative) correlation
0.70 to 0.90 (-0.70 to -0.90)	Strong positive (negative) correlation
0.50 to 0.70 (-0.50 to -0.70)	Moderate positive (negative) correlation
0.30 to 0.50 (-0.30 to -0.50)	Weak positive (negative) correlation
0.00 to 0.30 (-0.00 to -0.30)	Negligible correlation

The Overall Pearson Correlation Result Between IV And DV.

Hypothesis: There is a positive relationship between iv facilitating conditions accessibility to mobile banking services with behavioral intention.

		Facilitating Conditions Accessibility to Mobile Banking Services	Behavioral Intention
Facilitating Conditions	Pearson correlation	1	.755**
	Sig. (2-tailed)		<0.01
	N	100	100
Behavioural Intention	Pearson Correlation	.755**	1
	Sig. (2-tailed)	<0.01	
	N	100	100

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

Finding

As a result of the findings, the hypothesis is accepted, and 100 persons answered to this study survey. It also describes the findings and conclusions made from the descriptive analysis, reliability test, and inferential analysis done on questionnaire data. Descriptive statistics were used to analyze the survey data. The data in this study were analyzed by the researcher using the Statistical Package for the Social Sciences (SPSS). Descriptive analysis, reliability tests, and Pearson's correlation analysis were performed on the data. About 100 surveys were received from respondents between October 17, 2023, and October 21, 2023, when the questionnaire distribution period ended. This research was made to all communities who live in PPR Pudu Ulu, Kuala Lumpur. A statistical program called SPSS (Version 26) will be used to examine certain surveys that have been coded. Out of the 100 surveys that were issued, 100% of them received a response. In addition, it was found in the respondents that the most answers were among students and private sector workers. Mostly, PPR Pudu Ulu residents know how to use mobile banking technology. This is in keeping with the times with advanced technology.

5.0 CONCLUSION AND RECOMMENDATIONS

Facilitating circumstances include elements that either facilitate or discourage the availability and usability of mobile banking services. The adoption and usage of mobile banking by consumers could be considerably enhanced through improvement in facilitating conditions. Here are some key points to consider in concluding and recommending improvements for facilitating conditions in accessing mobile banking services such as technological infrastructure by assessing the technological infrastructure. Make sure that it is strong, reliable, and widespread for smooth mobile banking, particularly in far-flung or rural regions. Secondly, Internet connectivity. Having stable and affordable internet connection is a key. The recommendations must involve measures that will lead to increased internet accessibility through expanded network coverage and cheaper data plans. Next is device accessibility. Promoting accessibility and affordability of smartphones or other similar devices, which are ideal for mobile money applications. Think of efforts of subsidy or lowpriced devices to those under served. Digital literacy is necessary to invest in digital literacy programs that will teach users the right way of using mobile banking service security. This will also involve tutoring on application use, safety precautions, and comprehending financial transactions. Regulatory environment also creates a favorable regulatory environment that encourages innovation and competition, while at the same time offering protection to consumers within the mobile banking sector. The regulations should balance innovation, and protection of users' interest. Last but not least is the security measures. Reinforce strong security systems in mobile banking applications so as to ensure user confidence. These services must incorporate regular updates, encryption, and multi-factor authentication.

The recommendations that I would suggest is having partnerships and collaborations by collaborating with banks, public entities, and tech firms to implement holistic measures for increasing the convenience of mobile banking. Secondly, having a community engagement. Community outreach programs addressing specific challenges and concerns of demographics. Designing education programs for specific targets as a means to improve adoption levels. Next suggestion is user-centric design. Constantly improving mobile banking applications using feedback of users. Making sure that the user interfaces are straightforward, usable by non-native speakers, and translatable into several other languages. Finally, financial inclusion initiatives which creates focused action to address issues related to people not banked but those who are only partially banked. This may encompass mobile banking clinics, collaboration in the community centers, and financial literacy campaigns that are enabled via mobility.

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