

Factors Affecting the Decisions of Tabung Haji Customers in Malaysia to Use ATM Banking: An Empirical Investigation

Abstract

The aim of this paper is to provide a preliminary investigation of the factors that determine whether Malaysia's Tabung Haji customers in Eastern Malaysia will use or not a new facility introduced by the institution, namely Automated Teller Machine or ATM banking. As such, this study introduces the concept Tabung Haji ATM Banking (TAB). In order to explain the factors, this paper extends the applicability of the technology acceptance model (TAM) to TAB and includes "perceived credibility (PC)", and "perceived religiosity (PR)", in addition to "perceived usefulness (PU)" and "perceived ease of use (PEOU)". The results indicate that PU, PEOU, PC and PR are the key determinants to predicting the intentions to use TAB. In addition, PEOU is significantly associated with PU, which, in turn, affecting usage intention among Tabung Haji customers on TAB. This study suffers from two limitations, first is on its location of study and, second is on its limited number of measures suggested in the modified model for the study. Nevertheless, these limitations provide directions for the future study and also provide new information in a new introduced financial innovation at Tabung Haji. The results will be primarily of benefit to Tabung Haji since this study offers insights on the intentions of its customers to use TAB.