

FACTORS INFLUENCING CUSTOMER'S INTENTION TO USE MOBILE BANKING DURING THE COVID-19 PANDEMIC

BY

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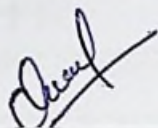
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I, hereby, declare that no portion of the work referred to in this thesis has been submitted in support of any application for another degree or qualification of this university or any other institution of learning.

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A handwritten signature in black ink, appearing to be 'David', written over a horizontal line.

Dedication

First and foremost, I wanted to express my gratitude to the **Almighty Allah** for all of the mercies in my career; without Him, I could not have progressed this much.

My sincerest thanks and respect belong to my mentor, Dr. Rao Muhammad Rashid, for all his guidance and essential advice from the commencement of thesis creation until the finish of this research thesis. I am immensely thankful to all members of the educational industries, particularly the students and faculty of Bahria University Karachi and the IOBM (Institute of Business Management), who helped me with all the necessary information, survey form filling, and unwavering support during the dispersion and gathering of the data.

In the end, I'd want to be grateful to my parents for their patience, love, support, and prayers during my postgraduate study.

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Abstract

Purpose: The purpose of this study is to investigate the determinants of the UTAUT2 framework and the effects of perceived threats and trust affecting user intent for using digital mobile banking throughout COVID-19 in Pakistan.

Methodology & Design: The study uses positivism philosophy and is founded upon a method of deductive research. The research design of the study is causal explanatory research, and a quantitative research approach is adopted to examine and collect data from those people who had used a digital mobile banking payment service in Pakistan. A PLS (partial least square) tool was used for the analysis of the data collected from the respondents. Random sampling is used in the investigation, and a total of 310 responses were collected and used in this survey to achieve the desired results.

Findings: The findings of the research show that the UTAUT2 framework, perceived risk, and trust all seem to have substantial effects on users' willingness to adopt digital mobile payment services. This implies that customers in Pakistan are likely to adopt the bank's technological facilities provided, where they believe the risk is minimal and can trust, particularly if they are linked to trustworthy mobile banking infrastructure. Furthermore, earlier studies had a gap in research that trust as an independent variable and perceived threat as a moderating variable was not collectively considered in Pakistan's educational sector, which this study addressed in its investigation.

Limitations: This research has some limitations in that only 310 samples size were collected from Pakistan's educational sector which is insufficient. Further rationale for this work was that such research was not undertaken in Pakistan's educational industry.

Recommendations: The research contributes to the collection of literature by studying the determinants, developing, and verifying the Unified Theory of Acceptance and use of Technology (UTAUT2), and utilizing the research outcome to generate suggestions for bank management regarding how to boost the frequency of adoption of digital mobile Banking. It outlines the variables influencing mobile banking acceptance in Pakistan.

Keywords: Mobile banking, perceived threat, performance expectancy, effort expectancy, social support, Facilitating Conditions, Trust, UTAUT2.

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