

**Consumers' Attitudes toward Intention to Adopt Mobile Banking:
The Adoption of Diffusion of Innovation Theory
on the Study of ABA Mobile Bank**

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ABSTRACT

Upon the arrival and radical development of technology in Cambodia, mobile banking has provided its users with the remote gateway to conduct financial transactions and control through electronic devices. This qualitative research aims to investigate the five factors inspiring consumers' attitudes toward the intention to adopt mobile banking in Cambodia and their relationship with the attitudes. The factors are derived from the five innovation attributes, namely relative advantage, compatibility, complexity, trialability, and observability whose natures are determined by Diffusion of Innovation Theory. Regardless of age or status, ABA Mobile Bank users were randomly selected for participation in responding to the questionnaire administered through Google form. The data were analyzed using descriptive statistics, regression and correlation. The results have indicated that the five innovation attributes are the key drivers of financial users' attitudes toward the mobile banking application which is the important antecedent that formulates the intentional adoption as justified in Theory of Planned Behavior by Ajzen (1991). This encourages the banks to further examine the other features adding more values to their application in order to have its users' interest and attention by making mobile banking more advantageous, comprehensive, captivating, reliable, and ubiquitous. The consideration for future research is to more diversify the sample, extend the model, and broaden the area of their research.

Keywords: Consumers' attitudes, Traditional banking, Mobile banking, Diffusion of Innovation Theory (DIT)

1. Introduction

Global manufacturing has transformation and development throughout the period. Centuries ago, the production of food, clothing, houses, and weaponry were processed by labor force of human and animals. By the onset of the 17th century, manufacturing started drastic changes, initially presenting the birth of Industry 1.0 (Crandall, 2017). Factories' success in production was aided by water and steam machine as well as heavy workforce during the first industrial revolution. The following industrial stage allowed the complex operation through machines powered by electrical generation assisted by large scale production and labor separation. During the industry 3.0, production process equipped with electronics and information technology became more complex and automated (Umachandran et al., 2019).

Industry 4.0, publicly announced in 2011 by a representative group from different fields, is an initiative to enhance the German competitiveness in the manufacturing industry. This innovative idea has been adopted in its High-Tech Strategy since 2020 (Luenendonk, 2017). The concept of the fourth industrial revolution is influenced by five factors, namely Big Data, Smart Factory, Cyber Physical Systems, Internet of Things (IoT), and Interoperability (ARCWEB, 2016). The fourth industrial revolution impacts every industry in any scale that comes in its way, and the financial industry gets the crucial impacts, specifically on the financial functions of industries, business, and individuals. It assists the accessibility and sharing of real-time financial data through devices (Cholewinski, 2019). This has driven the birth of Financial Technology, short for FINTECH, having changed the financial industry by tackling traditional banking to better transformation and upgrading (Chen et al., 2017).

The first version of mobile banking is Short Messaging Service (SMS) banking. Upon the invention of smartphone, this service was transformed into another version known as mobile banking which can be either used on the web or installed on the compatible smartphone device (Pandey, 2019). According to the Asian Development Bank (ADB) Report in 2017, Cambodia possessed the highest mobile connectivity equivalent to 173% of its populations, which means that one person owns more than own mobile phone, yet only 13% of the population accessed mobile banking (Lago, 2019). Importantly, industry 4.0 is promoted in the Cambodian financial sector to make banking system more confident, efficient, strong, and competitive (Hin, 2019). The concept of creating mobile banking is counted as one of the innovations leading to the next level of life.

Founded in 1996, Advanced Bank of Asia (ABA) has become one of the Cambodia's leading private financial institution, subsidized by National Bank of Canada holding 90% of bank's shares (ABA Bank, 2019). Since 2015, ABA Bank has introduced its mobile bank, which is the first mobile banking application, compatible with both IOS and Android (Breen, 2020). This mobile banking involves account check, transfer, bill payments without commission, virtual card issuance, deposit/saving account opening and other free services (ABA Bank, 2019).

1.1 Problem Statement

The deployment of mobile banking through “always-on-bank” technology should be recognized for quality service, comprehensive functions, and assistance for customer’s banking transaction without complication, insecurity, and frequent visit to branches. It better helps the consumers manage their financial performance and control with warning, spending trends, saving programs, and calculators of various kinds (McClintock, 2018). There have been research papers, discovering the inspiring factors leading to the adoption of mobile banking by many researchers such as Al-Jabri and Sohail (2012), Yunus (2014), and Lin (2010), which were, however, undertaken in different contexts and technology acceptance theories.

In Cambodia, the factors behind consumers’ attitude and intention of mobile banking adoption remain vague and questionable as there is scarcity in papers to specifically observe and claim the factors taking place behind financial users’ attitudes. Therefore, it is high time that researcher examined the key factors that affect consumers’ attitude resulting in acceptance of the mobile banking, using ABA Mobile Bank as the case for this study based on the ground of diffusion of innovation theory developed by Roger (1983).

1.2 Research Objective

This study aims to identify the five factors, namely relative advantage, compatibility, complexity, trialability, observability that inspire consumers’ attitudes toward the intention of mobile banking adoption in Cambodia.

1.3 Research Questions

To accomplish this objective, the researcher has addressed the following questions.

- What are the DIT factors that inspire customers’ attitudes toward the intention to adopt ABA Mobile bank in Cambodia?
- What is the relationship between the DIT factors and consumer’s attitudes toward the intention of mobile banking adoption after using ABA Mobile Bank?

2 Literature Review

2.1 Mobile Banking

Mobile Banking is the emerging digital delivery of channel offered by banks as the provision of information and services to its customers (Mari and Minna, 2002). It is a service of full access to the details and transaction of personal bank account, through the bank website or mobile application (Al-Jabri & Sohail, 2012). It is applicable for both non-financial transaction (cheque book request, mini statement or balance inquiry) and financial transaction (bill payment, fund transfer, mobile recharge, merchant payment, etc. (Dash et al., 2014). Such an application provides flexibility and practicality, and ease of transaction Yunus (2014).

2.2 Diffusion of Innovation and Theory of Planned Behavior

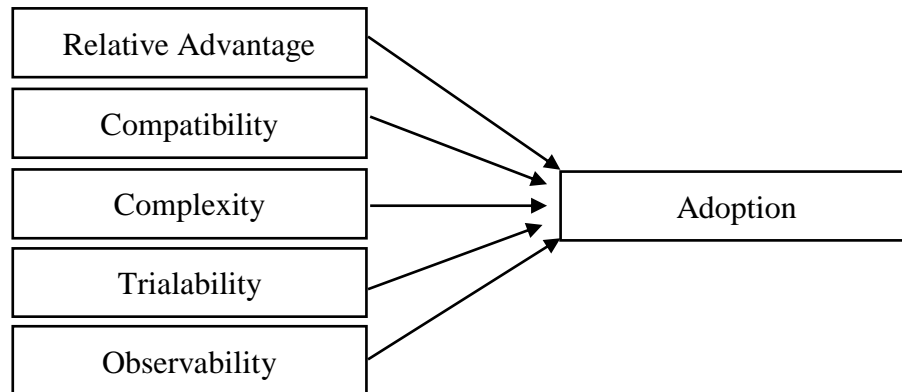


Figure 1: Diffusion of Innovation Theory (Roger, 1983)

In order to alleviate individuals' uncertainty regarding the innovation or technology, diffusion of innovation theories developed by Roger (1983) is applicable to shed light on what factors driving consumers' attitudes toward the intention to adopt mobile banking. Relative advantage is explained by to what extent the adopters perceived an innovation as better than ideas it has replaced while compatibility refer to how consistent the innovation is perceived to be with the existing value, experiences, and needs of the users. Complexity indicates how difficult the innovation is to comprehend and use as believed by its adopters, and trialability refers to how experimental an innovation is during the trial period. Observability can be indicative of how apparent the result of an innovation is to its users (Roger, 1983).

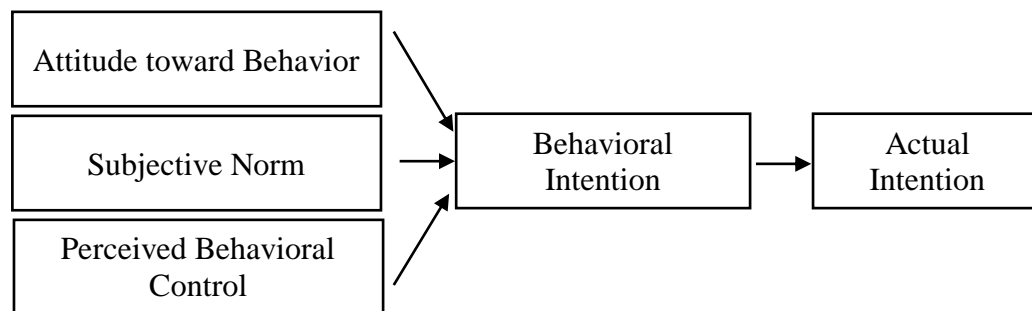


Figure 2: Theory of Planned Behavior (Ajzen, 1991)

For a profound grasp of the term “attitude”, the theory of planned behavior is introduced to explain complexities of human behavior and deal with antecedents of attitudes, which determines the intentions and actions toward something (Ajzen, 1991). In addition, attitude is related to behavioral intention of individuals for the fact that they form their intentions to do a specific behavior in the direction of which they have a positive result. Behavioral intention is an important function of three independent antecedents, such as consumers' attitude, subjective norm, and perceived behavioral control (Mamman et al., 2016).

2.3 Previous Literature

The work of Al-Jabri and Sohail (2012) illustrates that the adoption of mobile banking in Saudi Arabia is positively impacted by relative advantage, compatibility, and observability. Despite this, complexity and trialability have an insignificant effect on mobile banking adoption. However, in India, the study has argued that the customers' attitudes in using mobile banking were significantly impacted by only trialability and compatibility (Dash et al., 2014).

In Indonesia, customers' attitudes are directly and positively influenced by relative advantage, compatibility and trialability, whereas Nevertheless, relative advantage and partial trialability have a direct effect on customers' intention to use whereas compatibility has no significance (Yunus, 2014). In Taiwan context, Lin (2010) has asserted that perceived relative advantage and ease of use are observed to have significant effects of consumers' attitudes, and customer's perception about the compatibility of mobile banking also appears to be the indicator.

In Thailand, Chaipooirutana et al. (2009) have proved that compatibility, relative advantages, and trialability are the only factors, which have a positive relationship with customers' intentions of using internet banking, and compatibility is perceived to have the highest correlation while the rest are moderate. Once again in India, compatibility, relative advantage, and trialability are on a moderate level of relating to consumers' adoption of internet banking. However, only complexity negatively connects to internet banking use in both Indian and Thailand (Chaipooirutana et al., 2009).

Discovered in Kuwait by Hosseini et al. (2015), both perceived usefulness and compatibility are discovered to be the most effective factors influencing attitude and intention to the use of mobile banking. Moreover, Nor et al. (2010), Malaysian researchers, found that relative advantage, compatibility, and trialability create positive attitudes toward internet banking. Complexity is substituted by the ease of use inasmuch as the construct of complexity has a contradiction to the ease of use. Consistently, other Malaysian researchers, Mutahar et al. (2017), have claimed that compatibility and trialability have a positive association in improving consumers' perceptions of the ease of use and usefulness of mobile banking.

2.4 Conceptual framework

Theory by Roger (1983) followed by the partial presence of Theory of Planned Behavior (Ajzen, 1991) is the modification for application in this study. As the nature of mobile banking is recognized as an innovation in Cambodia the theory is used to test the dimension of the antecedent of attitudinal belief toward an innovation that response to intentional adoption of the mobile banking application. The research model is proposed in this study as shown in Figure 3.

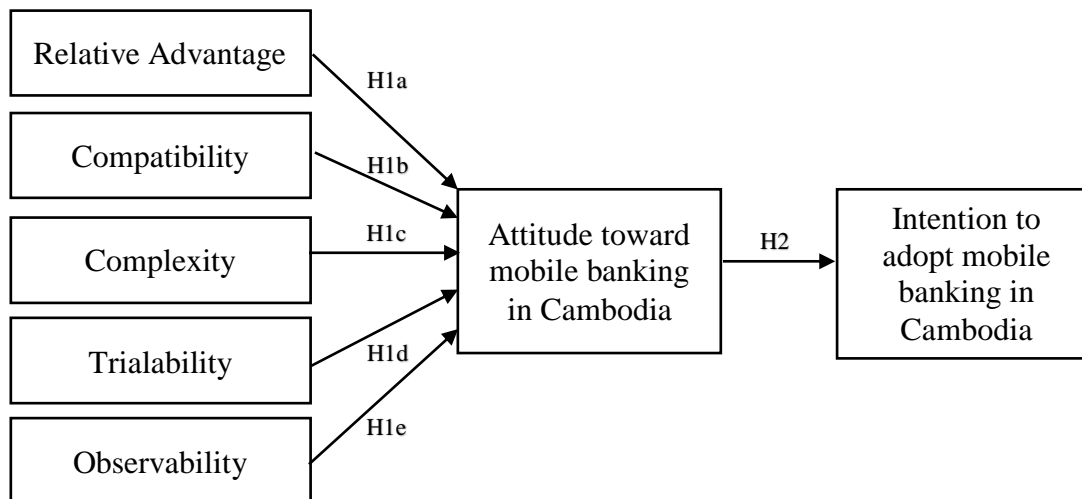


Figure 3: The Adoption of Diffusion of Innovation Theory on ABA Mobile Bank

Based on the proposed model, there are six hypotheses as following.

H1a: Relative Advantage has a positive impact on Cambodian consumers' attitudes toward mobile banking adoption.

H1b: Compatibility has a positive impact on Cambodian consumers' attitudes toward mobile banking adoption.

H1c: Complexity has a positive impact on Cambodian consumers' attitudes toward mobile banking adoption.

H1d: Trialability has a positive impact on Cambodian consumers' attitudes toward mobile banking adoption.

H1e: Observability has a positive impact on Cambodian consumers' attitudes toward mobile banking adoption.

H2: Consumer's attitudes have a positive impact on the intention to adopt mobile banking.

3 Methods

3.1 Research Design

This research employed quantitative approach with the correlational design as this paper aims to examine the five factors derived from innovation attributes by Roger (1983), and their connection and influence on attitudes and adopting intention would be studied. This paper also involved the development of hypotheses. The nature of correlational research explains the association between or among variables and the change in one variable that affect the change in other variables (Creswell, 2012). It initially started with an exploration of previous related literature to identify the issues and obtain in-depth understanding relevant to mobile banking from various contexts, then contextualizing them into Cambodia, based on the empirical data collected from the research participants in Cambodia.

3.2 Research Site

The research was conducted in Cambodia as a whole. Since the instrument was designed on online platform, it was made available and promoted through social networking site in which all Cambodia nationals could have access, but selected judgmentally by the researcher.

3.3 Population and Sample

ABA Mobile Bank serves mobile banking to approximately 551,200 users according to ABA Corporate Profile for the year-end 2019 (ABA Bank, 2019). A simplified formula $n = \frac{N}{1+N(e^2)}$ is supplied by Yamane (1967) to calculate sample size (Israel, 1992). The calculation of sample size, with a confidence level of around 92% ($e=0.077$) determined 168 users as sample units for this study.

3.4 Respondent profile

The demographic information of 168 respondents is illustrated in gender, age, education, and income as following.

Table 1: Demographic Information of Respondents

Item	Category (N=168)	Frequency	Percentage
Gender	Male	57	33.9
	Female	111	66.1
Age	18-25	145	86.3
	26-30	17	10.1
	31-35	3	1.8
	36-40	3	1.8
	More than 40	0	0
Monthly Income	Under \$200	22	13.1
	\$200-\$400	50	29.8
	\$400-\$600	25	14.9
	\$600-\$800	11	6.5
	More than \$800	6	3.6
	Prefer not to say	54	32.1
Occupation	Student	94	56
	Self-employed	14	8.3
	Employed	57	33.9
	Other	3	1.8

3.5 Research Instrument

The online questionnaire designated in English version was administered through Google Form as amid COVID-19 pandemic, the researcher had to practice social distancing for prevention. The five innovation attributes were used as the inspiring factors to measure consumers' attitudes toward adopting intention of mobile banking. Embedded with Likert Scale, the measurement questions were adopted and adjusted from the work of Al-Jabri and Sohail (2012), Lin (2010), Shi (2009), Awwad and Ghadi (2009), Salahuddin et al., (2017) and Akturan and Tezcan (2012). Below table reported the content validity of the measurement item picked from a validated scale in prior research from a different context.

Table 2: Measurement Constructs

Construct	Operational Definition	Reported Alpha	Sources
RA	How Mobile Banking appears in increased efficiency, economic benefit, and enhanced status	0.908	Al-Jabri and Sohail, (2012)
CP	How consistent Mobile Banking is with users' existing value, belief, knowledge and past experiences	0.883	Al-Jabri and Sohail, (2012)
CX	How hard Mobile Banking appears to the consumers in understanding the usage	0.843	Al-Jabri and Sohail, (2012) (Salahuddin et al., 2017)
TR	How beneficial Mobile Banking is during the trial period.	0.925	Al-Jabri and Sohail, (2012)
OS	How visible the Mobile Banking is to the consumers	0.783	Al-Jabri and Sohail, (2012) Salahuddin et al., (2017)
ATT	How consumers' responses of likes and dislike are corresponded by the attitude objects	0.764	Dash et al., (2014) Yunus, (2014)
INT	How consumers tend to consider the adoption of mobile banking	0.782	Salahuddin et al., (2017) Yunus, (2014)

3.6 Data Collection

The respondents could access the questionnaires simply with just one-click link sent and shared to them. The simple random method was used by posting the link on the site of social networking which required their purpose and willingness to complete. However, the researcher would employ judgmental sampling by selecting who is believed to be credible in answering such as researcher's closers known to be regular users, and experienced in using mobile banking for a long time. Upon the collection completion, the Google Form would automatically record every single data collected from the respondents' answers, and the raw data would be saved in excel files to be imported into Statistical Package for the Social Sciences (SPSS) for further computation and analysis.

3.7 Data Analysis

The SPSS is the software product of the IBM SPSS Statistics 21. Practically, the data set stored in the Google Form was exported as an excel file (*.xlsx) and imported into the

SPSS for running the descriptive statistics and regression analysis. The analysis began with producing the demographic information of the respondents, then investigating the five inspiring factors and their connection with the attitudes and intention by analyzing the correlation analysis and also regression analysis in order to respond to the research question and hypothesis as well as fulfilling the research objective.

3.8 Ethical Consideration

Voluntary participation and informed consent are obtained prior to the study (Saunders et al., 2012). The researcher is in no position to force or pressure the participants to answer the questions. Furthermore, there must be confidentiality of the data from participants having to be ensured (Bryman & Bell, 2007). The research did not leak the information as it can deteriorate their secrecy. Moreover, the researcher is ready to justify management decisions when the outcome is not supportive (Kumar, 2014). Lastly, the researcher also cited previous researcher's work to give credit to the previous researchers.

3.9 Reliability Test

The researcher piloted this study among 20 out of the targeted 168 respondents. The acceptable alpha range between 0.7 and 0.9 and above this is the best (Nunnally & Bernstein, 1994). The agreement level based on the mid-point scale is determined on criteria by Armstrong, (1987).

Table 3: Reliability Test

Variable	No. of Item	Mean	SD	Alpha	Agreement Level
RA	3	3.90	0.795	0.810	Agree
CP	3	4.23	0.758	0.771	Strongly Agree
CX	3	3.95	0.826	0.852	Agree
TR	3	3.48	0.806	0.881	Agree
OS	3	3.82	0.607	0.772	Agree
ATT	3	4.00	0.725	0.872	Agree
INT	3	3.85	0.820	0.830	Agree

4 Results and Discussions

4.1 Analysis of the Results

4.1.1 Level of Agreement

The result showed that all variables are agreed, and this has fulfilled the objective and responded to the research question, concerning the identification of the DIT factors that inspire consumers' attitudes toward the intention to adopt ABA Mobile Bank.

Table 4: Level of Agreement

Variable	Min	Max	Mean	SD	Level of Agreement
RA	1	5	3.82	0.825	Agree
CP	1	5	3.86	0.860	Agree
CX	1	5	3.77	0.853	Agree
TR	1	5	3.44	0.763	Agree
OS	1	5	3.71	0.779	Agree
Total	1	5	3.72	0.816	Agree
ATT	1	5	3.82	0.851	Agree
INT	1	5	3.65	0.853	Agree

4.1.2 Correlation Analysis

According to Pearson (1926), the closer r value is to +1, the more positive relationship between two variables is. Conversely, the closeness to -1 indicates the negative relationship while zero means no relationship. Thus, there were correlations between all variable listed in the above table as the scores were superscripted with the two-star label which indicated a high correlation of all the variables.

Table 5: Pearson Correlation Matrix

	RA	CP	CX	TR	OS	ATT	INT
RA	1						
CP	0.757**	1					
CX	0.779**	0.744**	1				
TR	0.673**	0.637**	0.739**	1			
OS	0.737**	0.692**	0.806**	0.701**	1		
ATT	0.761**	0.763**	0.795**	0.726**	0.770**	1	
INT	0.730**	0.745**	0.784**	0.733**	0.713**	0.803**	1

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

4.1.3 Multiple Linear Regression Analysis

This statistic indicated that the overall correlation of all DIT attributes inspiring consumers' attitudes were determined by $R = 0.864$, and the combination of these five inspiring factors made 73.9% of consumers' attitude as witnessed by adjusted R square of 0.739. and Sig. value below 0.05 which indicated the significance of each DIT variable to impact consumers' attitudes.

Table 6: Result of First Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	<i>t</i>	Sig.
	B	Std. Error	Beta		
(Constant)	0.031	0.180		0.174	0.862
RA	0.153	0.074	0.148	2.057	0.041
CP	0.247	0.065	0.249	3.771	0.000
CX	0.199	0.081	0.199	2.445	0.016
TR	0.200	0.069	0.179	2.891	0.004
OS	0.220	0.079	0.202	2.802	0.006

Dependent variable: Attitude

R = 0.864, R square = 0.746, Adjusted R square = 0.739

The result has found a correlation between consumers' attitudes and intention to adopt mobile banking based on Sig. value of 0.000, and adjusted R square of 0.642 suggested that intention to adopt is 64.2% made by consumers' attitudes Therefore, consumers' attitudes positively impact the intention to adopt mobile banking in Cambodia.

Table 7: Result of Second Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	<i>t</i>	Sig.
	B	Std. Error	Beta		
(Constant)	0.576	0.181		3.173	0.002
ATT	0.805	0.046	0.803	17.347	0.000

Dependent variable: Intention

R = 0.803, R square = 0.644, Adjusted R square = 0.642

4.2 Discussion

Table 8: Result of Hypothesis

Hypothesis			Sig.	Result
The DIT Factors toward Consumers' Attitudes				
RA	H1a	Relative Advantage has a positive impact on Cambodia consumers' intention toward mobile banking adoption.	0.041	Supported
CP	H1b	Compatibility has a positive impact on Cambodia consumers' intention toward mobile banking adoption.	0.000	Supported
CX	H1c	Complexity has a positive impact on Cambodia consumers' intention toward mobile banking adoption.	0.016	Supported
TR	H1d	Trialability has a positive impact on Cambodia consumers' intention toward mobile banking adoption.	0.004	Supported
OS	H1e	Observability has a positive impact on Cambodia consumers' intention toward mobile banking adoption.	0.006	Supported
Consumers' Attitudes toward Intention to ABA Mobile Bank				
INT	H2	Consumer's attitudes has a positive impact on intention to adopt mobile banking.	0.000	Supported

Hypothesis H1a, relative advantage has a positive impact on Cambodian consumers' attitudes toward mobile banking adoption, is found supportable of H1a ($\alpha \leq 0.05$). This outcome is contradicting to supporting literature of Dash et al., (2014) and Mutahar et al., (2017). Nevertheless, this result is consistent to the research of Al-Jabri and Sohail (2012), Yunus (2014), Lin (2010), Chaipooipirutana et al. (2009), Hosseini et al. (2015), and Nor et al., (2010), claiming relative advantage positively impacts mobile banking adoption and it is more like perceived usefulness in TAM that people find it useful and convenient to manage their finance efficiently and effectively. Therefore, it can be implied that the consumers do perceive the convenience, less time-consuming, efficiency and effectiveness of conducting transaction via mobile banking.

Compatibility is discovered to be most significant factor inspiring consumers' attitudes to the adoption of mobile banking ($\alpha \leq 0.05$), and support H1b which is compatibility has a positive impact on Cambodian consumers' attitudes toward mobile banking adoption. This support matches with past papers such as Al-Jabri and Sohail (2012), Dash et al. (2014), Yunus (2014), Lin (2010), Chaipooipirutana et al. (2009), Hosseini et al. (2015), Nor et al., (2010), and Mutahar et al. (2017). This result implies that the use of mobile banking application is well-compatible with their daily lifestyle, working, and preference in monitoring their finance.

Complexity is proven to be the least effective factor that inspires the attitude of financial users toward mobile banking ($\alpha \leq 0.05$), therefore supporting H2c. This finding has demonstrated that complexity has a positive impact on Cambodian consumers' attitudes toward mobile banking adoption, and it is opposite to prior literature of Al-Jabri and Sohail (2012), Dash et al. (2014), Yunus (2014), Chaipooipirutana et al. (2009), Hosseini et al., (2015) in which complexity is found insignificant to the adoption of mobile banking. However, in Cambodia context, users seem to react to the level of difficulty in using mobile banking, which requires certain technology literacy to take a grasp of its various functions, so it, with the result, can be inferred that Cambodia mobile banking adopters feel effortless in conducting banking transaction.

Trialability is evident to significantly impact consumers' attitudes toward mobile banking application ($\alpha \leq 0.05$), and it supports H1d hypothesizing that trialability has a positive impact on Cambodian consumers' attitudes toward mobile banking adoption. This DIT attribute is also found as impacting by Dash et al. (2014), Yunus (2014), Chaipooipirutana et al. (2009), Nor et al., (2010), and Mutahar et al. (2017). The inference is that consumers have benefited from mobile banking application during the trial period and have recognized it as the opportunity to try out and learn the function before the regular use.

Last of all, observability, having a positive impact on consumers' attitudes toward mobile banking, is found supportive of H1e. Observability has a positive impact on Cambodian consumers' attitudes toward mobile banking adoption, proven by the result of $\alpha \leq 0.05$. It is also consistent with Al-Jabri and Sohail (2012) raising that it is the ability that mobile banking consumers spot the benefit as the transaction is accessible around the clock, accurate, and immediate.

This is an essential support for the significance of consumers' attitudes on an intention to adopt mobile banking, and it is proven by Table 13 resulting in ($\alpha \leq 0.05$) and supporting H2 voicing out that consumer's attitudes have a positive impact on intention to adopt mobile banking. This outcome explains that Cambodia users, after experiencing a mobile banking application, found it interesting, beneficial, modern, and personally desirable. In reference to Yunus (2014), consumers' attitudes are also revealed to this significance to intention to adopt mobile banking.

In accordance with the prior paper by Ajzen (1991), behavioral intention is users' tendency or decision to adopt or not right after the responses as desirable or undesirable, which is consistent with the attitude which is the result of evaluating object or innovation. As displayed in Table 4, it is agreed that the consumer has the intention and plan to adopt mobile banking as actual (mean = 3.65). On top of that, the user will recommend mobile banking to everyone.

5. Conclusion and Recommendations

5.1 Conclusion

Mobile banking in Cambodia is perceived to be useful for adopters to do branchless banking transaction on their smartphones with ease, effectiveness, and efficiency. Cambodian people have acknowledged the functions of mobile banking as applicable in their way of managing finance which is found suitable in their daily activities. Moreover, technology literacy seems to fit in comprehending the functions being used, so they can discover almost none of the difficulty absorbing the services. Users admitted that before actual use, they used mobile banking on the trial because they were offered the opportunity to learn the unfamiliar function and seek the possible benefit. On top of that, mobile banking is ubiquitous. Accuracy and immediacy are found in its transaction personally by the adopters. This has driven consumers' attitudes to recognize that banking transaction on an electronic device is interesting and beneficial and that use is modern and desirable. Due to these reactions, it spearheads the consumers to the behavioral intention of making use of mobile banking.

5.2 Implication of the Study

The practical implication can be also seen in this paper in relation to the mobile banking gateway in Cambodia. First of all, the benefits add more values to mobile banking product of the banks that are the developers of the application. The service provider ought to improve the functions for easing the daily banking activities of financial consumers. It is effective to address the attitudes of users and develop mobile banking service that can accomplish the needs fitted with their preference and lifestyle. In addition, the function of mobile banking should be comprehensive to users. The preparation session of understanding the usage of mobile banking should be offered when necessary to lessen the difficulty in using such modern mobile banking application. Furthermore, the bank should ascertain the

speed and accuracy of the transaction after being conducted. In addition to this, the promotion of mobile banking should be more apparent to attract more adopting population.

The present study has limitation. The main scope of this study focuses on the investigation of the factors inspiring consumers' attitudes toward the intention to adopt mobile banking only in the Cambodia context, but the model was adopted from the prior literature which was already studied in other contexts. It does not guarantee the accuracy of the model application in Cambodia. Moreover, this paper studied only ABA users, and it concerns the generalization of the study. Plus, the questionnaires were reached out mostly to students who are in friendship with the researcher, and a few respondents participated in the survey link through social networking sites. Consequently, the research participants are mostly the young users rather than the whole diverse population. Due to the time and financial resource limitation, the researcher found it struggling to approach larger sample than can applicably represent the whole population.

5.3 Limitations, and Further Research

Future researchers are suggested to widen the context, diverse types of respondents and figure out the factors besides the DIT attributes. Simply speaking, different technology acceptance theory should be proposed for the future investigation for better understanding the phenomenon leading consistently to the adoption stage of the technology. Besides, the next researchers may adopt qualitative approach or mixed method to acquire more in-depth understanding and perspective of users regarding mobile banking adoption.

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