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The Factor Drive Consumer Perceptions Towards Banking 4.0

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Abstract

The Industrial Internet of Things (IoT) is associated with the fourth industrial revolution or Industry 4.0 in business settings. The business benefits of the Internet of Things (IoT) differ depending on how it is implemented; typically, agility and efficiency are top priorities. IoT applicable in banking services, namely banking 4.0, but the biggest concern for businesses to apply IoT is security. In the Islamic online banking system, unscrupulous individuals hack online banking services, placing bankers' low-security plans at risk. This study aims to identify fundamental factors that influence community perception in Islamic online banking transactions, such as confidence, protection, ease of use, and frequency. Besides, this study used a quantitative analysis with descriptive research and a questionnaire distributed to 150 communities in the University Malaysia Kelantan (UMK) Pengkalan Chepa. Questionnaires formed by Google Forms were used to collect data for this study. The statistical package for the social sciences (SPSS) version 23.0 was used to analyze respondents' data. Furthermore, this study examines the

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Author keywords

Banking 4.0; Confidence; Customer perceptions on online banking; Ease of use; Frequency; Protection

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