



**“IDENTIFYING CUSTOMERS TRUST TOWARDS
E-BANKING TRANSACTION
: A STUDY IN CIMB BANK KUALA LUMPUR”**

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DECLARATION OF ORIGINAL WORK



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“DECLARATION OF ORIGINAL WORK”

I, Ahmad Zahrisy Sufian B. Mohamad, (I/C Number: 880730-01-5115)

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- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of any independent work and investigation, except where otherwise stated
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature:

Date.....

LETTER OF SUBMISSION

11th Jan 2012

The Head of Program
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Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper title **“IDENTIFYING CUSTOMERS TRUST TOWARDS E-BANKING TRANSACTION : A STUDY IN CIMB BANK KUALA LUMPUR”** to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

.....
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TABLE OF CONTENT

CONTENT	PAGE NUMBER
DECLARATION OF ORIGINAL WORK	ii
LETTER OF SUBMISSION	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENT	v- vii
ABSTRACT	viii
LIST OF TABLES	ix-x
LIST OF FIGURES	xi
LIST OF CHARTS	xi
LIST OF COLUMNS	xi
CHAPTER ONE	
1.0 INTRODUCTION OF REPORT	
1.1 Introduction	1 - 2
1.2 Background Of Study	3 - 5
1.3 Problem Statement	6 - 7
1.4 Research Question	8
1.5 Research Objective	8
1.6 Hypothesis	9
1.7 Theoretical Framework	10 - 11
1.8 Significance of Study	12 - 13
1.9 Scope Of study	13
1.10 Definition Of Term	14 - 17

ABSTRACT

Internet banking is a vital and popular alternative in doing daily transaction. The growth of the technology influences the people in using internet banking. Nowadays internet banking are becoming an increasingly important in daily life. Malaysia that have the fifth largest banking sector in Asian which is CIMB Group are the one of the banker who provide good internet banking namely CIMB *Clicks*. However only a few from million people in Malaysia are using internet banking. It is because the problem of trust that occur in using internet banking. The purpose of this research is to determine and understanding why trust problem occur in internet banking not only in Malaysia but also in the world. The researcher aim in assisting banking sector to improve the level of trust in using internet banking.

The researcher used primary and secondary data in order to gather data. The findings are being interpreted using correlation coefficient in order to test the hypothesis. This research also uses descriptive statistics in order to find out the most factors that contribute towards trust in using internet banking. Base on the finding, attribute of E- Banking website, traditional transaction and complexities have positive relationship with the trust. Besides, it also shows that privacy is the most factors that contribute towards trust in using internet banking.