



UiTM MELAKA CITY CAMPUS

**A STUDY ON TRUST AND PERCIEVED RISK
TOWARDS INTERNET BANKING SERVICE (IBS)
THAT INFLUENCE BEHAVIORAL INTENTIONS
AMONG MIRIAN**

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DAYANG KHAZIANA BINTI ABANG KHALIL

Submitted In Partial Fulfillment of the Requirement for the Bachelor of

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FACULTY OF BUSINESS MANAGEMENT

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MELAKA CITY CAMPUS

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DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) FINANCE**

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KAMPUS BANDARAYA MELAKA**

“DECLARATION OF ORIGINAL WORK”

I, Dayang Khaziana Binti Abang Khalil, (I/C Number: 830514-13-5344)

Hereby, declare that,

- 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 my 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: Dec 2012

LETTER OF SUBMISSION

Date: Dec 2012

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The Head of Program
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Dear Sir/Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “**A STUDY ON TRUST AND PERCIEVED RISK TOWARDS INTERNET BANKING SERVICE (IBS) THAT INFLUENCE BEHAVIORAL INTENTIONS AMONG MIRIAN**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

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ABSTRACT

Internet plays an important role in many developments and it make a good product especially for banking sector. It is the easiest way to attract customer but it depends on the trust and risk that come together. Many activities could be carried out by using the internet banking services and it is convenience ways to dealing with the bank rather than using the traditional methods.

Trust and perceived risks have a significant positive influence on commitment of the user. Trust can be defined as multidimensional constructs that related to the individual, cultures and contexts and perceived-risk is identified as a major barrier, discouraging consumers from considering using banking services on the internet (Black et al., 2001).

Not all users understand or perceive these risks and some consumers may consider that just working with computers could be risky since online transactions involve a lack of control on the part of customers with anonymous trading partners and, consequently, the potential for opportunism. Trust towards a system is depending not only on the laws, industry regulations and contracts but also on the professionalism of the other party.