



UNIVERSITI TEKNOLOGI MARA

**THE PERCEPTION OF CUSTOMER ON THE SECURITY OF
ELECTRONIC BANKING IN KOTA BHARU**

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ABSTRACT

The introduction of this paper aims to examine the factors that influence the customer's perception on the security of e-banking in Kota Bharu, Kelantan. In addition to investigate the customer's perception on the security of e-banking , the following criteria are proposed: confidentiality, availability, privacy and integrity. For the sample and respondents, this study present primary data collected by self-administrated questionnaires involving a sample of 300 respondents from Kota Bharu, Kelantan that is fore-banking customers. But only 252 questionnaires can be used to analyze the data. ~~This is because, the rest of questionnaires cannot be collected from the respondents and also the respondents do not answer the questionnaires perfectly~~ Data were obtained through a face to face survey using questionnaires. For the methodology, the researcher used frequency, descriptive, T-test, correlation and multiple regressions to analyze the data. ~~The researcher use frequency is to distribute the individual values or ranges of value for the variables. The descriptive analysis used is to determine which items were performing well and which needed an additional attention. T-test (Independent sample t-test) is to compare two groups on the same variables. The correlation coefficient analysis is to measure the significant level of relationship between independent variable and dependent variable. The last methodology is multiple regressions. Regression analysis is used in order to substantiate the hypothesis testing.~~ Thus, the researcher get the result based on the data, this study found all criteria are significant. The criteria is moderate significant, weak significant and two criteria is very weak. The moderate significant criteria are confidentiality. The weak significant is availability and then a very weak significant are privacy and integrity. In the conclusion, the researcher are answer the research objective whether the research answer the objective or not. As the summary for the conclusion, the researcher answers all the research objective.

Keyword: Customer's perception, information security, electronic banking system.