

**UNIVERSITI TEKNOLOGI MARA**

**A STUDY OF DETERMINANTS THAT AFFECT  
CONSUMER'S SATISFACTION: EXAMINATION  
ON INTERNET BANKING BEHAVIOUR  
AMONG RURAL CONSUMERS IN SELANGOR**

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Final Year Project Paper submitted in fulfillment of the requirements for  
the degree of **Bachelor of Business Administration (Islamic Banking)**

**Faculty of Business and Management**

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## AUTHOR'S DECLARATION

I declare that the work in this final year project paper was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Undergraduate, Universiti Teknologi MARA, regulating the conduct of my study and research.


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## ABSTRACT

The banking industry has been rapidly developing the use of internet banking as an efficient and viable tool to create customer value. It is one of the popular services offered by most of banks to provide speedier and reliable services to online consumers. However, there are still consumers that are refuse to use internet banking services offered. The issues arose when there are many challenges that need to be face in adoption of these services such as cyber fraud and security risk, high cost of internet facilities and provision of excellent quality service especially in the rural area. This shows that services offered through internet banking have yet to satisfy the consumers. Consumer's satisfaction is an important factor that could assists banks to sustain their competitive advantages. Therefore, the purpose of this research is to investigate the determinants that affect consumer's satisfaction and examines the internet banking behaviour among rural consumers in Selangor. The three determinants which could influence consumer's satisfaction toward internet banking include of service quality, convenience and security. With the use of a questionnaire survey, 117 internet banking consumers who lived in rural area in Selangor that participated in this study have provided valuable responses pertaining to the above determinants. The results of this research showed that there is positive relationship between independent variable of service quality and dependent variable which closely linked to consumer's satisfaction towards internet banking as the p-value shows the significant value below 0.005.

Keywords: Internet banking, rural, service quality, convenience, security

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