



**A STUDY ON THE FACTORS THAT INFLUENCE
NON ADOPTION OF i-RAKYAT AMONG BANK
RAKYAT CONSUMERS IN NILAI BRANCH**

**ROSNAH BINTI HUSIN
2008279798**

**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MELAKA CITY CAMPUS**

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**A STUDY ON THE FACTORS THAT INFLUENCE
NON ADOPTION OF i-RAKYAT AMONG BANK
RAKYAT CUSTOMER IN NILAI BRANCH**

ROSNAH BINTI HUSIN

**Submitted in Partial Fulfillment
of the Requirement for the
Bachelor of Business Administration
(Hons) Finance**

**FACULTY OF BUSINESS MANAGEMENT
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**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MELAKA**

“DECLARATION OF ORIGINAL WORK”

I, Rosnah Binti Husin (I/C Number: 870312-08-6560)

hereby, declared that:

- This work has not previously been accepted in substance for any degree, any 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: April 26th, 2010

26th April 2010

The Coordinator Program of Industrial Practical
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi MARA
75300 Melaka

Dear sir / madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “A STUDY ON THE FACTORS THAT INFLUENCE NON ADOPTION OF i-RAKYAT AMONG BANK RAKYAT CUSTOMERS IN NILAI BRANCH” to fulfill the requirement as needed by the Faculty of Business Management, University Technology MARA.

Thank you.

Yours Sincerely,

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ROSNAH BINTI HUSIN

2008279798

Bachelor of Business Administration (Hons) – Finance

ABSTRACT

This thesis is especially prepared to study the factor influencing non adoption of internet banking, called i-Rakyat. To complete and make this thesis become stronger and also being more helpful, I have collected and analyze much of previous studies and research done by qualified researchers and also few references from various journal and business websites. A questionnaire was used to acquire data from 70 customers who are not i-Rakyat users. Non probability sampling is using where the elements in the population do not have any probabilities attached to their being chosen as sample subjects. The data obtained will be analyzing using Statistical Package for the Social Science (SPSS).

This thesis is contained of eight chapters and five factors were identified as independent variables. There are perceived risk, lack of perceived need, lack of knowledge about the service, inaccessibility and lack of human touch. The factors appear to provide a comprehensive understanding of why certain consumers are not i-Rakyat users. The factors provide a useful basis for researchers to conduct studies for better understand what influences consumers decision not to use the internet as a means of sourcing banking services. The findings create an awareness of a various reasons explaining why consumers are not adopting i-Rakyat. The various reasons provide scholars with an opportunity to conduct further research in this area and practitioners with an opportunity to enhance adoption rates.