



**FACTORS THAT AFFECTING THE ACCEPTANCE OF INTERNET BANKING AT MAJLIS
PERBANDARAN JOHOR BAHRU TENGAH**

ZULEYANA BINTI KASIRAN

2011239156

NURUL NAJWAFILDZAH BINTI HAMIM

2011876056

BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (FINANCE)

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

BANDARAYA MELAKA

JUNE 2014

**FACTORS THAT AFFECTING THE ACCEPTANCE OF INTERNET BANKING AT MAJLIS
PERBANDARAN JOHOR BAHRU TENGAH**

ZULEYANA BINTI KASIRAN

2011239156

NURUL NAJWAFILDZAH BINTI HAMIM

2011876056

**Submitted in Partial Fulfilment of the Requirement for the
Bachelor of Business Administration with Honours (Finance)**

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

BANDARAYA MELAKA

JUNE 2014

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (FINANCE)

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

“DECLARATION OF ORIGINAL WORK”

We, Zuleyana Binti Kasiran (I/C Number: 921108-01-5412) and Nurul Najwafildzah Binti Hamim, (I/C Number: 921215-01-6322)

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 specially acknowledged.

Signature: _____

Date: _____

(ZULEYANA BT KASIRAN)

Signature: _____

Date: _____

(NURUL NAJWAFILDZAH BT HAMIM)

LETTER OF SUBMISSION

JULY 2014

The Head of Programme

Bachelor of Business Administration (Hons) Finance

Faculty of Business Management

Universiti Teknologi MARA

Kampus Bandaraya Melaka

75300 Melaka

Dear Sir

SUBMISSION OF PROJECT PAPER

Attached here is the project paper on title "ACCEPTANCE TOWARDS THE USAGE OF INTERNET BANKING" to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You.

Yours sincerely,

ZULEYANA BINTI KASIRAN
2011239156
BBA (Hons) Finance

NURUL NAJWAFILDZAH BINTI HAMIM
2011876056
BBA (Hons) Finance

ABSTRACT

Internet banking is becoming new focuses as the number of internet users is increasing globally and its benefits. (Yeoh S.F & Benjamin C.Y.F, 2011). The implementation of Internet Banking becomes a necessity for every bank to ensure that they are able to compete in the global market. (Hassan N.A et al, 2012). This research investigates the factors that affecting the acceptance of internet banking at MPJBT. It is an essential part of MPJBT to increase the level of internet banking usage among customer at MPJBT. Survey based on questionnaire design was carried out. The results have supported the hypothesis. 100 questionnaires have been distributed among the public at MPJBT. The data obtained were analyzed in SPSS 20.0 which involves reliability test, frequencies, Pearson Correlation Coefficient and regression analysis. The study also attempt to identify the factor that most affecting the acceptance of internet banking among those investigated which are trust, attitude and ease of use.

Based on the findings, trust is found to have a significant relationship towards the acceptance of internet banking but both attitude and attraction were found to have no significant relationship toward the acceptance of internet banking. Moreover, trust is found to be the most factor that affecting the acceptance of internet banking. The findings achieved in this study will be of interest for MPJBT in order to increase their customer who using internet banking.