



اَوْنِبُورْسِيَّتِي تِيكْنُولُوجِي مَارَا

UNIVERSITI TEKNOLOGI MARA
CAWANGAN KELANTAN

**INTERNET BANKING SERVICE AND INTENTION
TO USE AMONG CUSTOMER IN BANKING
INSTITUTIONS**

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Dear Madam,

SUBMISSION OF FINANCE PROJECT PAPER (FIN 667)

Attached is the copy of Finance Project Paper (FIN 667) entitled “**Internet Banking Service and Intention to Use Among Customer in Banking Institutions**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You.

Yours sincerely

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ACKNOWLEDGEMENT

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

“With the name of Allah, the Most Merciful and Most Compassionate”

Alhamdulillah to Allah SWT, the most gracious, the most merciful and peace is upon his messenger Holy Prophet Muhammad S.A.W praise to Allah S.W.T for giving me courage, time and acknowledge in completing this research.

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ABSTRACT

The aim of this study was to examine the factors that affecting customer intention to use internet banking among customer in banking institutions. There are four factors that has been studied, which are responsiveness, security, reliability and ease of use. In collecting data, the present study used the primary data. Moreover, questionnaires had been used in order to get feedback from individuals who are use or intention to use internet banking. Researcher had distributed and collected 100 questionnaires. The data collected was then tested on its frequency, and then further analyzed using factor analysis, reliability analysis as well as regression analysis. The finding shows that in spite of their responsiveness, customers are willing to use internet banking if banks provide him necessary guidance. Based on the results of current study, Bank's managers would segment the market on the basis of security, reliability and ease of use and take their opinion and will provide them necessary guidance regarding use of internet banking. In short it can be concluded that responsiveness is the driver of the intention to use Internet banking.