



**RECEPTIVENESS OF INTERNET BANKING BY
MALAYSIAN CONSUMER: STUDY CASE IN
MALACCA**

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“In the name of Allah, the most Gracious and the merciful”

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ABSTRACT

This study is about receptiveness of Internet Banking by Malaysian consumers especially in Malacca. The aim of this study is to identify the factors that determine acceptance of internet banking by users. A questionnaire with five point of Likert-scales is applied to 168 usable responses. The respondent consists of government servant and private sector employees. There used several method to analyze the influence of the independent variables towards the dependent variable for this study. The methods are Pearson's Correlation Coefficient, Multiple Linear Regression and Reliability Test. Four attributes will be tested, namely convenience, content, security and privacy. The research result indicates that there have two elements which are significant and another two elements are not significant. Convenience and security are the element that significant with respect to the users' acceptance of internet banking services. This paper shows that, the usage of internet banking is due to the convenience and security in order to perform the transaction and to minimize the risk of loss. This proves by the result from the SPSS program used. Overall, the researcher can consider the result gathered in this study is balanced.

CHAPTER 1

INTRODUCTION

1.1 Introduction

The internet is gateway to a vast wealth of knowledge and information, and its uses are unlimited. It is a source of news, facts, and figures. Besides that, internet also for a communication tool that allows millions of us to connect with each other every second of every day. It is a way use of bank, when do an investment and for educational. Then, it also as an entertainment medium that allows people from all walks of life to learn about the world and have fun doing it.

According to website Wikipedia, Internet was introduced in 1969 when ARPA (Advanced Research Projects Agency) goes online in December, connecting four major U.S universities. It designed for research, education and government organizations. It also provides a communications network linking the country in the event that a military attack destroys conventional communications systems.

After that, in 1972 electronic mail is introduced by Ray Tomlinson, a Cambridge, Mass, computer scientist. He uses @ symbol to distinguish between the sender's name and network name in the email address.