



**FACTORS INFLUENCING
CONSUMER ADOPTION OF INTERNET BANKING**

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Messenger our Prophet Muhammad SAW.”**

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ABSTRACT

This thesis reports the findings of a study issues concerning the adoption of Internet banking in Malaysia. This study investigates the factors influencing customers' adoption within the context of Malaysia Internet Banking services. Theory was developed to identify the factors that would influence the adoption of Internet Banking. The framework includes Awareness, Perceived ease of use, Privacy concern and Customer's trust. The objective of this study is to identify the relationship between independent variables and dependent variables and to identify the most influencing Internet banking factors that can be adopt by consumers. The researcher had distributed the questionnaire among 100 respondents from Kuala Lumpur area. Structured questionnaire were used to collect data from the respondents. Statistical Package for the Social Sciences (SPSS) was used to analyze the data. Descriptive analysis was used in order to display the frequency and percentage of respondent in each variable such as gender, age, education, occupation and income level. Regression analysis denoted that there is significant relationship between the customer adoption of Internet banking with awareness, perceived ease of use, privacy concern and customer's trust. Most of the respondents strongly agreed that the perceived ease of use is the most influencing factors towards customer adoption of Internet banking even though all of the independent variables are accepted and have a significant relationship towards the dependents variable. Some of the recommendations was establish to improve the research study in the future such as develop system's design, build customer's confidence and future research.