



اُنْبُورِ سَيْبِي تِيكْنُولُوجِي مَارَا

UNIVERSITI TEKNOLOGI MARA  
CAWANGAN KELANTAN

**A STUDY ON FACTORS THAT INFLUENCE THE ADOPTION  
OF INTERNET BANKING: A CASE OF KELANTAN BANKING CUSTOMERS**

**NOR ASYIKIN BTE ABDUL AZIZ  
2005653502**

**BBA HONS (FINANCE)  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
KAMPUS KELANTAN**

**APRIL 2007**



اَوْنِيُوْرْسِيْتِي تِيْكْنُوْلُوْجِي مَارَا  
UNIVERSITI TEKNOLOGI MARA  
CAWANGAN KELANTAN

FACULTY BUSINESS MANAGEMENT  
BACHELOR BUSINESS ADMINISTRATION (HONS)  
(FINANCE)

STUDY ON:  
A STUDY ON FACTORS THAT INFLUENCE THE ADOPTION  
OF INTERNET BANKING: A CASE OF KELANTAN BANKING CUSTOMERS

ADVISED BY:  
PN. ZARINA AYOB MOHAMED

EXAMINED BY:  
ASSOC. MADYA MOHD JAIS ATAN

PREPARED BY:  
NOR ASYIKIN ABD AZIZ  
2005653502

APRIL 2007



اَوْنِوَرَسِيْتِي تِيكْنُولُوْجِي مَارَا  
UNIVERSITI TEKNOLOGI MARA  
CAWANGAN KELANTAN

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

---

DECLARATION OF ORIGINAL WORK

I, NOR ASYIKIN ABDUL AZIZ I/C Number: 841221-06-5542.  
hereby, declare that:

1. 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 degree.
2. This project paper is the result of the independent investigation of the analyst, except where otherwise stated.
3. All verbatim extracts has extinguished by quotation marks and sources of information have specifically acknowledged.

Signature: 

Date: 26.4.2007

# LETTER OF TRANSMITTAL

---

Bachelor of Business Administration (Hons) (Finance)  
Faculty of Business Management  
Universiti Teknologi MARA (UiTM)  
Machang Campus, 18500 Machang  
KELANTAN DARUL NAIM

APRIL 15, 2007

The Head of Program  
Bachelor of Business Administration (Hons) (Finance)  
Faculty of Business Management  
Universiti Teknologi MARA (UiTM)  
Machang Campus, 18500 Machang  
KELANTAN DARUL NAIM

Dear Sir,

## SUBMISSION ON THESIS

It is with great pleasure that I present you my thesis entitle “**A STUDY ON FACTORS THAT INFLUENCE THE ADOPTION OF INTERNET BANKING: A CASE OF KELANTAN BANKING CUSTOMERS**” for your kind evaluation as required by the Faculty of Business Management, UiTM.

Your kindness in accepting the unbounded thesis is very much appreciated.

Thank you.

Yours Sincerely,



---

NOR ASYIKIN BINTI ABDUL AZIZ  
2005653502

## ABSTRACT

*Internet banking becomes the important modes of payment as world is moving towards a cashless society. It gives convenience and advantages to both financial institutions and banking customers. The provider of internet banking has increase and the awareness level is high, but it is not translated into the actual usage of Internet banking. The previous research revealed that bank customers have different attitudes towards Internet banking. There is limited research conducted on Internet banking adoption by individual in Kelantan. This research intends to identify the level of adoption of internet banking and to recognize the factors that influence the adoption of Internet banking among banks account holders in Kelantan.*