



# **THE RELUCTANCE AMONG WOMEN CUSTOMERS TOWARDS INTERNET BANKING**

**HARYANA HIDAYAH MOHD ARIS  
2007129645**

**BACHELOR IN BUSINESS ADMINISTRATION (HONS.)  
MARKETING  
FACULTY OF BUSINESS ADMINISTRATION  
UNIVERSITI TEKNOLOGI MARA  
KAMPUS BANDARAYA MELAKA**

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**BACHELOR OF BUSINESS ADMINISTRATION  
(HONS) MARKETING  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITY TEKNOLOGI MARA  
MELAKA CITY CAMPUS**

**“DECLARATION OF ORIGINAL WORK”**

I, HARYANA HIDAYAH MOHD ARIS, (I/C: 861217-59-5100)

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 source of my information have been specifically acknowledge.

Signature: \_\_\_\_\_

Date:

## LETTER OF SUBMISSION

20<sup>th</sup> .....

The Head of Program  
Bachelor of Business Administration (Hons) Marketing  
Faculty of Business Management  
University Teknologi Mara  
Melaka City Campus  
Off Jalan Hang Tuah  
75300 Melaka.

Dear Madam,

### SUBMISSION OF PROJECT PAPER

Attached is the project paper titled **“THE RELUCTANCE AMONG WOMEN CUSTOMERS TOWARDS INTERNET BANKING”** to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

HARYANA HIDAYAH MOHD ARIS  
2007129645  
Bachelor of Business Administration (Hons) Marketing

### **Abstract**

Internet Banking has provided an opportunity for banking institutions to introduce new services to the consumer. The facilities provided enhanced functionalities and simple navigation, make Internet Banking easy and give more reasons to consumer to bank online. Somehow, these advanced technologies come with its cons which draw refusal among some of the consumer to adopt it.

This research is made to study and find out the factors that determine the reluctant of using Internet Banking among customers as a new way in conducting payment transactions. From the result of the study, the independent variables are usage barrier, value barrier, risk barrier, tradition barrier, and image barrier. All the independent variables are the factors that determine the reluctant towards Internet Banking among customers.

The research methodology used to gather the information is the secondary data, interviews and many others. The findings of this research is to answer whether the independent variables are effectives or ineffective to determine the reluctant towards internet banking.

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