



**INTERNET BANKING ADOPTION:
THE LEVEL OF CUSTOMER ACCEPTANCE AT
SCOPE INTERNATIONAL**

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LETTER OF SUBMISSION

1 NOVEMBER 2010

The Head of Program

BA (Hons) Business Administration (Finance)

Faculty of Business Management

MARA University of Technology

Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is a project paper entitled "INTERNET BANKING ADOPTION: THE LEVEL OF CONSUMER ACCEPTANCE AT SCOPE INTERNATIONAL" to fulfill the requirement for the completion of degree studies as needed by MARA University of Technology.

Thank you

Yours sincerely,

.....
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DECLARATION OF ORIGINAL WORK



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"DECLARATION OF ORIGINAL WORK"**

I, Mohd. Aslam Bin Mohd Ariffin, (I/C Number: 870509495413)

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 sources of my information have been specifically acknowledged.

Signature: _____ Date: _____

ABSTRACT

The Internet banking has developed tremendously over the past years and will continue to develop as financial institutions continue to make every effort to allow its customers to complete fund transfers, pay bills and access important information online. As the Internet banking grown significantly, at the same time, it also has been overwhelmed by Internet criminals and fraudsters attempting to steal customer information and money. As a result, the services of Internet banking have become a crucial concern of financial institutions globally. This research examines the factors that determine consumers' intention to Internet banking at Scope International. Perceived of usefulness is considered to be elementary in determining the acceptance besides security and privacy, legal issues and also trust issues.

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