



**A STUDY ON THE EFFECTIVENESS OF ONLINE BANKING
SERVICES IN MALACCA**

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APRIL 2011

DECLARATION OF ORIGINAL WORK



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“DECLARATION OF ORIGINAL WORK”

I, **NUR SHAZLIN BINTI JAMALUDIN**, (I/C NUMBER: **880924-04-5144**)

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 investigations, except where otherwise stated.
- All verbatim extract have been distinguished by quotation marks and sources of my information have been specifically acknowledgement.

Signature: _____

Date: _____

LETTER OF SUBMISSION

30TH April 2011

**The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi MARA
Melaka**

Dear Sir/ Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled ‘A STUDY ON THE EFFECTIVENESS OF ONLINE BANKING SERVICES IN MALACCA’ to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you

Yours sincerely,

.....

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ABSTRACT

This research is to identify the factors that influence the online banking to become more effectiveness by the users from IPK Melaka and to identify the most influencer that help online banking to be more effective in services by using online banking services. About 100 of questionnaires were distributed by hand to selected staffs and officers at IPK Melaka.

The research findings show that the most factors influenced online banking to become more effective among the staffs and officers in IPK Melaka was the technology that has been used in banking business. As a conclusion, the results of the findings that include the analysis of the demographic profile, general information of respondents and the most factors that influence effectiveness towards internet banking by staffs and officers at IPK Melaka. From the findings, the researcher had come out with several recommendations that bank need to updates and innovate better services in terms of graphic and displays of to give the customer choices to use online banking easily and individual clients should be familiar with the computer literate and English language. Lastly, the government must take part and support this kind of services to give customer a self-confidence to use the services provided by each banks in Malaysia. Through this kind of supporting, the users feel that they're protected financially. So that, online banking services can be more effectiveness through meet the customers' preferences.

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