

UNIVERSITI TEKNOLOGI MARA

**DETERMINANTS OF CONSUMER'S INTENTION
TOWARDS ADOPTING BIOMETRIC
AUTHENTICATION IN ELECTRONIC BANKING**

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Final Year Project Paper submitted in fulfillment
of the requirements for the degree of
**Bachelor of Business Administration
(Islamic Banking)**

Faculty of Business and Management

June 2018

AUTHOR'S DECLARATION

I declare that the work in this final year project paper was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Undergraduate, Universiti Teknologi MARA, regulating the conduct of my study and research.


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ABSTRACT

The issue arises in term of the security of the electronic banking itself. The application of Internet Banking and ATM (Automated Teller Machine) indeed give great concern in security of the transactions to the consumers since both applications are widely used nowadays. The current authentication security system seems lacking and vulnerable to fraud and scam activities. There is an urgent need for innovation and technology enhancement for better security in electronic banking. Thus, the adoption of Biometric authentication system to strengthen the current security system is widely being proposed. This research aim is to study the factors of consumers' intention to adopt Biometric authentication in electronic banking. It specifically studies on electronic banking users of Universiti Teknologi Malaysia as the representative of the Skudai population. This research is based on data obtained from survey questionnaire that polled public expectation regarding on the Biometric Banking. The data was analysed to evaluate and examine the determinants and its level of influence towards the consumers' intention to use Biometric authentication system in electronic banking (ITA). The research suggested that the intention behaviours (ITA) are linked to the perception of biometric banking security (PBS), perceived usefulness (PU), perceived ease of use (PEU) and attitude to biometric banking use (ABU). The finding of this research shows that all the variables tested is significant with Consumers' Intention to Adopt Biometric Authentication (ITA). It is hope that the study can contribute to the improvement of the authentication security system in electronic banking in Malaysia.

ACKNOWLEDGEMENT

Firstly, I wish to thank God for giving me the opportunity to embark on my Bachelor Degree and for completing this long and challenging journey successfully. My gratitude and thanks go to my supervisor, Dr Roslina Binti Hj Mohamad Shafi.

I would like to thank Puan Zuraidah Binti Sipon for giving me a lot of guidance in completing this research paper and making sure that I'm on the right track.

Thousands gratitude towards Universiti Teknologi MARA (UiTM) Cawangan Johor Kampus Segamat for giving me chances to obtain my Bachelor Degree from this institution. Special thanks for my Research Methodology Lecturer, Puan Jaslin Binti Md Dahlan for giving me knowledge on this particular field.

My appreciation goes to the students and staffs of Universiti Teknologi Malaysia Skudai who provided the facilities and assistance during sampling. Special thanks to my colleagues and friends for helping me with this project.

Finally, this final year project is dedicated to my very dear father and mother for the vision and determination to educate me. This piece of victory is dedicated to both of you. Alhamdulillah.

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