



**FACTORS THAT INFLUENCE INTERNET BANKING ADOPTION AMONG  
UITM MELAKA CITY CAMPUS UNDERGRADUATES**

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**MELAKA**

**JANUARY 2015**

**DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION  
WITH HONOURS (FINANCE)  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
“DECLARATION OF ORIGINAL WORK”**

I, NABILA EMIRA BINTI ABDUL HAMID, (I/C Number: 910719-14-5976)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not 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: \_\_\_\_\_

## LETTER OF TRANSMITTAL

The Head of Program  
Bachelor of Business Administration (Hons) Finance  
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Kampus Bandaraya Melaka, Melaka.

06 January 2015

Dear Sir/ Madam,

### TRANSMITTAL OF PROJECT PAPER

Attached is the project paper titled “**Factors that influence Internet banking adoption among UiTM Melaka City Campus undergraduates**” 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 thesis reports the findings of a study issues concerning the adoption of internet banking among UiTM Melaka City Campus undergraduates. It is becoming critical for bank managers to understand their customers in order to deliver services effectively. This study investigates students' adoption within the context of Malaysia Internet Banking services and research framework on the extension of Technology Acceptance Model (TAM).

Theory was developed to identify factors that would influence the adoption of Internet banking. The framework includes Perceived usefulness, Perceived ease of use and Perceived credibility. Survey was conducted to gather the data. 150 respondents were selected as sample using convenience-sampling method. Data analysis was then based on 134 valid responses. Results show that Perceived usefulness and Perceived ease of use significantly influence students' to adopt Internet banking while there is no significant relationship with Perceived credibility. The findings would be useful to theoretical development in Internet banking.