

FACTORS THAT INFLUENCE THE UNACCEPTABLE OF AUTO DEBIT
TOWARDS MPKB'S STAFFS

MODE B

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LETTER OF SUBMISSION

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Dear Ms,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled "FACTORS THAT INFLUENCE THE UNACCEPTABLE OF AUTO DEBIT TOWARDS MPKB'S STAFFS" to fulfill the requirement as needed by the Faculty of Business Management, University Technology MARA.

Thank you.

Yours sincerely,

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ACKNOWLEDGEMENT

Bismillahirrahmanirahim.

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ABSTRACT

The explosion of Internet usage and the huge funding initiatives in electronic banking have drawn the attention of researchers towards online banking. In the past, the conventional focus of online banking research has been on technological development, but this is now shifting to user-focused research. The purpose of this research is to identify the most factors that influence the unacceptable of Auto debit among MPKB's staffs. About 100 of questionnaires were distributed by hand to selected MPKB's staff's area Kota Bharu.

The method that researcher used in this study is Primary data, which researcher focused on 100 respondents to give feedback on the questionnaires that distributes to them. After that, the researchers used SPSS to run the data and chose certain methodology and explain.

The research findings show that the most factors influenced the unacceptable of Auto debit among MPKB's staffs was Fraudulent. The respondents were strongly agreed that fraudulent was the most factor that influence the unacceptable of using Auto debit system in making their monthly payment. Besides, the findings show that the most common factors that have a second higher mean are Lack of knowledge. As a conclusion, the results of the findings that include the analysis of the demographic profile, general information of MPKB's staffs and the most factors that influence unacceptable of Auto debit towards MPKB's staffs. For the recommendation of this study made based on several logical factors and impact of current situation to the unacceptable of Auto debit among MPKB's staffs.