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THE DETERMINANTS OF ONLINE BANKING ADOPTION IN MALAYSIA

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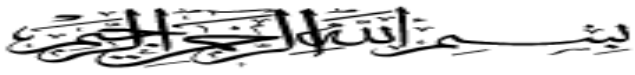

"In the name of Allah, the Merciful, the Beneficent"

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ABSTRACT

This research is conducted to study the determinants of online banking adoption in Malaysia. The objectives of this research are to identify the main factor that influence the adoptions of online banking. This study also aims to determine the most and least factor that influence the adoption of online banking and to examine the relationship between the adoption of online banking with the independent variables which is security, privacy, convenience and trust. Questionnaires had been distributed in Kota Bharu area in order to get feedback from the respondents. The result shows that there is a significant relationship between trust and security with the adoption of online banking.

Keywords : Adoptions, Online Banking, Privacy, Security, Convenience, and Trust.