

A STUDY ON ACCEPTANCE OF THE INTERNET BANKING: CUSTOMER FACTORS OF ACCEPTANCE ON USAGE OF AM ONLINE.COM

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ABSTRACT

The purpose of this study was to investigate the acceptance of AmOnline Internet banking towards customer satisfaction. AmBank Bukit Mertajam Branch customers with different cultural backgrounds were used as respondents in this study. The sample size of 150 customers were picked up and been asked about AmOnline. Respondents were asked to rate their evaluations on themselves towards awareness of AmOnline Internet banking which were written in English language and BahasaMelayu. Various data tools have been used to analyze the data such as Frequency Analysis, Reliability Analysis, Pearson's Correlation and Multiple Regression Analysis. As a whole, trust, security and education level was found to be significantly related on customer acceptance on usage of AmOnline Internet banking. This study will helps AmBank Bukit Mertajam Branch to understanding of customer acceptance towards AmOnline usage.