

**FACTORS OF INFLUENCING TOWARDS USING ELECTRONIC BANKING
AMONG THE WORKERS OF TENAGA NASIONAL BERHAD
AT FELDA JENGA, PAHANG DARUL MAKMUR**

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APRIL 2008

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (FINANCE)
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ABSTRACT

The use of electronic banking as a channel for financial services now becomes a growing phenomenon. However, this might not be easy for the consumers. Consumer's use of electronic banking requires acceptance of technology, which can be complicated because it involves the changing of behavioral patterns. This paper conducted to understanding on how perceived ease of use, risk and cost can influence the acceptance of electronic banking services. Data were collecting from 50 respondents from Tenaga Nasional Berhad Felda Jengka's staff and were analyzing using SPSS. From the analysis, showed that the most electronic banking service that used by Tenaga Nasional Berhad, Felda Jengka is Automated Teller Machine and the lowest service come from Phone/Screen phone banking service which is 74% and 2% respectively. Hence, the result shows that there is high correlation between dependent and independent variables using multiple regression and correlation of coefficient. It can be showed that from the Pearson's Correlation Coefficient which is represent perceived to use and risk is higher relation with acceptance of electronic banking at 0.819 (ease to use) and 0.761 (risk). The weak relationship is cost which is representing 0.505. The R-square value is 73.6% shows that interpretation of ease of use, risk and cost towards the acceptance of electronic banking among staff in Tenaga Nasional Berhad, Felda Jengka, Pahang Darul Makmur. For the recommendation, for the bank they must increase the electronic banking services and facilities and reduce the risk when customers conducting the transaction via electronic banking. Customers also want more convenience facilities on all types of electronic banking.

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