

**UNIVERSITI TEKNOLOGI MARA**

**THE REJUVENATION OF A  
MATURE BUSINESS:  
TECHNOLOGY ACCEPTANCE OF  
ELECTRONIC BANKING  
FACILITIES OF TABUNG HAJI**

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requirements for the degree of**

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## AUTHORS' DECLARATION

We declare that the work in this dissertation was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of our own work, unless otherwise indicated or acknowledged as referenced work. This thesis/dissertation has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

We, hereby, acknowledge that we have been supplied with the Academic Rules and Regulation for Post Graduate, Universiti Teknologi MARA, regulating the conduct of our study and research

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his project work.

## **ABSTRACT**

Evolution of technology has significantly affected banking industry which forced banks and financial institutions to find new markets to expand and develop marketing and information strategies in order to stay competitive. The benefits of electronic banking services are creating service processes that demand few internal resources, reduce transaction cost, and increase speed of services and reaching more customers through its wider availability. Moreover, electronic banking services allow customers to access to financial services and save time in managing their finances (Almazari and Siam, 2008; Ayriga, 2011; Tan and Teo, 2000). The objective of this study are to study and understand the level of acceptance of the Lembaga Tabung Haji depositors/customers towards electronic banking services, to examine if there is any relationship between perceive ease of use, perceive of usefulness and trust towards electronics banking services and intention to use electronic banking services, and to recommend strategies for Lembaga Tabung Haji to focus on increasing the electronics banking utilization among their depositors. In this research use quantitative and qualitative, business tool are Gap analysis, swot, Tows and Ansoff matrix. Through analysis using TAM model, then the way to do it is to analyses indicators of ease of use and usefulness of e-banking is used to determine the approach to e-banking users developed by TH. Through studies conducted, it turns ease of use and usefulness of e-banking used is closely associated with the intention to use e-banking services provided by the TH.

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