

**UNIVERSITI TEKNOLOGI MARA**

**APPLYING THE EXTENSION OF  
TECHNOLOGY ACCEPTANCE  
MODEL (E-TAM) IN ANALYSING  
THE CUSTOMER'S INTENTION IN  
USING ONLINE ISLAMIC BANKING  
SERVICES IN MALAYSIA**

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Academic Writing submitted in partial fulfillment  
of the requirements for the  
**Bachelor of Muallamat (Hons.)**

**Academy of Contemporary Islamic Studies**

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## AUTHOR'S DECLARATION

I declare that the work I carried out in this research is by my own effort except for those, which have been duly acknowledged and identified. This research also was accordance to the regulations of Universiti Teknologi MARA. This research has not been submitted to any other academic or non-academic institution for any qualification.

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

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## ABSTRACT

Customer's intention in using online Islamic banking services has been one of the crucial concerns for each and every institution either by banking institutions or e-commerce companies that are rapidly developing nowadays. Therefore, analysing the customer's intention in using online Islamic banking services assists these institutions in finding alternatives for the purpos of attracting new customers either directly or indirectly. This study attempts to investigate the determinants that affect the customer's intention in using online Islamic banking services. This study was carried out by conducting a survey through questionnaire distribution to 149 of respondents. The factors that were investigated in this study are perceived usefulness, perceived ease of use, perceived enjoyment, perceived credibility and social norms. The relevant variables were adopted by this study as they were frequently used in previous studies. The study has identified that the customers' level of intention is high at the level of 4.8322 based on the four likert scale. This study also showed that the perceived credibility is the most significant determinants that influences customers' intention in using online Islamic banking services.

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