



UNIVERSITI TEKNOLOGI MARA

**AWARENESS ON ELECTRONIC CENTRAL
CREDIT REFERENCE INFORMATION SYSTEM
(E-CCRIS) AMONG SOCIETY IN KOTA BHARU,
KELANTAN.**

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Final Year Project Paper submitted in fulfillment
of the requirements for the degree of
**Bachelor of Business Administration
(Islamic Banking)**

Faculty of Business and Management

June 2018

AUTHOR'S DECLARATION

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

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


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ABSTRACT

Central Credit Reference Information System (CCRIS) is a computerised database system which credit-related data received from participating financial institutions and convert the information into credit reports and made available (upon request) to the financial institutions and the borrowers. Any individual may request to access to his/her credit information from the Bank Negara Malaysia (BNM). Electronic Central Credit Reference Information System (e-CCRIS) is a new approach introduced by BNM to access the credit. The purpose of the study is to know whether there are significant associations between perceived usefulness, ease of use, perceived enjoyment and security and privacy towards awareness of e-CCRIS. A type of simple random sampling has been used in the survey towards 200 respondents and questionnaires have been distributed to society around Kota Bharu, Kelantan. A total of 185 respondents are valid, complete and accepted. The results are interpreted using three methods which are reliability and validity tests, descriptive statistics and one-way ANOVA. This study revealed that there are significant associations between perceived usefulness, ease of use, perceived enjoyment and security and privacy towards awareness of e-CCRIS

Key words: Awareness, Usefulness, Ease of You, Enjoyment, Security & Privacy, Electronic CCRIS

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