

**UNIVERSITI TEKNOLOGI MARA**



**USER'S LOYALTY TOWARDS ONLINE BANKING IN MALAYSIA**

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## **ABSTRACT**

Due to Covid-19 situation, online banking has grown more significantly in the industry. According to Alias (2020), most Malaysian preferred to use contactless payment method such as online banking. One of the essential factors that has been recognized for the business survival and growth is maintaining user's loyalty. The purpose of this study is to examine the influence of risk, reliance, convenience and quality towards the loyalty of user on online banking in Malaysia. The data were collected from the respondents which consisted of 406 Malaysians who use online banking by using google form that been distributed through social media. The responses were analyzed using the Multiple Linear regression and descriptive analysis in order to achieve this study objective. The study shows that most of the respondents use Maybank online banking out of other online provided banking service. The result also show that all the factors have a significant relationship with loyalty except for the risk factor. Lastly, the factor that influences the loyalty on online banking the most is the convenience factor. On this basis, it is advisable for banking companies to present a system that is more convenient for their user to perform any transactions.

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# TABLE OF CONTENTS

<b>ABSTRACT</b>	<b>i</b>
<b>ACKNOWLEDGMENT</b>	<b>ii</b>
<b>TABLE OF CONTENTS</b>	<b>iv</b>
<b>LIST OF TABLES</b>	<b>v</b>
<b>LIST OF FIGURES</b>	<b>vi</b>
<b>Chapter 1 INTRODUCTION</b>	<b>1</b>
1.1 Background of Study	1
1.2 Problem Statement	3
1.3 Research Objective	4
1.4 Research Question	4
1.5 Research Hypothesis	4
1.6 Scope and Limitation	5
1.7 Significant of Study	5
<b>Chapter 2 LITERATURE REVIEW</b>	<b>6</b>
2.1 Introduction	6
2.2 Risk	6
2.3 Reliance	7
2.4 Convenience	7
2.5 Quality	8
2.6 Customer Loyalty towards Online Banking	9
2.7 Conclusion	10
<b>Chapter 3 METHODOLOGY</b>	<b>11</b>
3.1 Introduction	11
3.2 Research Design	11
3.2.1 Theoretical Framework	12
3.2.2 Instrument	13
3.3 Description of Data	14
3.4 Population and Sample	14
3.5 Sampling Method	15
3.6 Data Collection Method	16
3.7 Pilot Study	17
3.8 Method of Analysis	18
3.8.1 Descriptive Statistics	18
3.8.2 Multiple Linear Regression	18
3.9 Conclusion	23

<b>Chapter 4</b>	<b>RESULT AND DISCUSSION</b>	<b>24</b>
4.1	Introduction	24
4.2	Description of Respondents	24
4.2.1	Gender	24
4.2.2	Marital Status	25
4.2.3	Age	25
4.2.4	Race	26
4.2.5	Housing State	26
4.2.6	Profession/Employment	27
4.2.7	Working State	27
4.2.8	Household Income	28
4.2.9	Frequency Using Online Banking	28
4.2.10	Online Banking Used	29
4.2.11	Summary Table	30
4.3	Regression Analysis for Model 1	31
4.3.1	Part A - Model Fitness	31
4.3.2	Part B- Model Adequacy Checking	33
4.4	Regression Analysis for Model 2	37
4.4.1	Part A - Model Fitness	37
4.4.2	Part B- Model Adequacy Checking	39
4.5	Regression Analysis for Model 3	47
4.5.1	Part A - Model Fitness	47
4.5.2	Part B- Model Adequacy Checking	49
4.6	Conclusion	54
<b>Chapter 5</b>	<b>Conclusions and Future Recommendations</b>	<b>55</b>
5.1	Introduction	55
5.2	Conclusions	55
5.3	Future Recommendations	57
<b>References</b>		<b>58</b>
<b>APPENDIX A</b>		<b>64</b>
<b>APPENDIX B</b>		<b>69</b>
<b>APPENDIX C</b>		<b>72</b>