

UNIVERSITI TEKNOLOGI MARA

**USABILITY EVALUATION OF ONLINE
BANKING FOR ELDERY USER**

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ABSTRACT

The number of Internet users in Malaysia is larger than the number those who do online banking. This shows that there is an issue in online banking adoption among Malaysian especially elderly. Previous study had identified that the adoption issue was caused by the users' behaviour toward online banking which can be significantly affected by user satisfaction. This study is to evaluate the level of elderly satisfaction and usability of online banking. www.maybank2u.com.my, Malaysia's premier online banking site was chosen as object of study to observe online banking users' behaviour and satisfaction. Kano model was used as the framework of this study to evaluate elderly satisfaction. A survey was performed which resulted in a total of 20 respondents. The findings of this study revealed some behaviour of Malaysian elderly towards online banking when using www.maybank2u.com.my. Majority of them used www.maybank2u.com.my to do bill payment and most probably preferred to make the purchase in-store. Those who do made purchases at www.maybank2u.com.my consists of 85% male and only 15% female which proved that there is gender difference in online shopping adoption. However, the level of satisfaction between genders did not have significant difference. Elderly satisfaction was proved to have a positive relationship with the number of transaction made. This showed that familiarity with the website improves confidence and adoption in online banking. This showed that the level of elderly satisfaction was low when using www.maybank2u.com.my. The final part of the study was to identify areas for future improvement to increase customer satisfaction. Web interface design, elderly health was identified as the weakest part of the site's online service quality. Some recommendations were made to improve elderly satisfaction based on the respondents' comments toward the website. This study was able to shed light in the reality of Malaysian customers' behavior and satisfaction in online banking.

Keyword: Online banking, elderly satisfaction, online service quality, kano model, www.maybank2u.com.my

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CHAPTER ONE

RESEARCH BACKGROUND

1.1 Introduction

Online Banking is a service offered by banks that allows account holders to access their account data via the Internet. In order to take advantage of online banking, an account holder would need to meet several technological requirements, such as having a personal computer with Internet access and web browser. If those conditions are satisfied, online banking can be performed from anywhere in the world. To minimize the risk of fraud, online banking is enabled through a secure server, which grants the individual a private access to his or her bank account. Online banking is designed to streamline banking chores that otherwise require considerable time and effort. Thus, online banking facilitates direct access to account details, enables transfer of funds, allows for multiple bills payments, and performs an array other transactions. Online banking is available twenty four hours, seven days a week, regardless of the bank's working hours. Today, most banks offer online banking services.

The trend began with computer-knowledgeable, tech-savvy young males, which is common when new technology hits the market. It became a household necessity when the remainder of the population found out about it. From busy teens to the professional and adults online banking is now a normal part of our way of life.

One segment of the population appears to delegate the services that a bank offers. Generation Y are people born between 1945 and 1969[AARP, 2005,]. They tend to embrace technology as fast as it comes on the market. This group is also adept at finding others to do some technology tasks, especially direct billing services. These group members, until now, have been making biller-direct payments, dealing