A STUDY ON THE FACTORS AFFECTING THE ACCEPTANCE OF INTERNET BANKING AMONG SABAH SMEs

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DECEMBER 2015

ACKNOWLEDGEMENTS

With much appreciation, I would like to thank all those who supported me during my journey work on this project or research paper.

First, thanks to Allah for giving me the opportunity, ability and strength for the completion of this research paper.

Then, I would like to express my sincere gratitude to my two supervisors, Ms. Jacqueline Koh Siew Len Binti Stephen and Dr. Noorziah Binti Mohd Salleh. Many thanks, for your guidance, continuous support, patience in completing my research paper.

I am greatly indebted thanks a lot to my friends, Reena Imbi, Salinah Binti Yain, Mohd Shahrul Eshyan Bin Rasid and Mohd Syazwan Bin Jaidi, for their help, suggestion and advice throughout the research paper process.

My special appreciations go to my parents and family as well, who supported me and showed me their great empathy and understanding to complete this work.

ABSTRACT

The aim of the study were expected to demonstrate where there are any crucial relationship between the performance of expectancy, effort of expectancy, social influence and facilitating conditions, as to the acceptance of Internet banking by Sabah SMEs. This present study was replicated from the previous study or journal from (Gunda, 2014). The researcher distributed the questionnaires with sampling size of 200 respondents randomly to take part on the survey. The completion of data helps the researcher to key in and analyse data trough SPSS Version 20.0 as to find out the finding of the study. By using Pearson's Correlation, one variable have no significant which is performance expectancy towards dependent variable with Sig. = 0.358 which is less than 0.05 and the other three which are effort expectancy, social influence and facilitating conditions variables have significant relationship towards dependent variable which these independent variables has the significance of more than 0.05. The execution of Multiple Regression Analysis was performed. With this finding, three hypotheses which are H2, H3 and H4 on testing of association of the study were supported and H1 was rejected. The findings help further study on conduct the research on other branch with similar research paper. The findings of the are expected to help the business owners and other fields to understand the factors that influences in acceptance of Internet banking in business transactions and activities.

Keywords – Small and medium enterprises, Sabah, Internet banking, UTAUT Model.

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