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**A SURVEY ON THE USAGE OF INTERNET BANKING  
SERVICES BY THE STATE & FEDERAL CIVIL SERVANTS AT  
MAYBANK LAWAS, SALES & SERVICE CENTRE.**

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## **ABSTRACT**

**The purpose of this study are to determine the usage of Internet Banking services by the State and Federal Civil servant who are residing in the district of Lawas. In the study we also explore on how the various demographic variables can influence its usage. The findings will serve as important tool to develop new marketing strategies to promote and encourage the usage of Internet Banking services at Maybank Lawas SSC.**

**Throughout the period of conducting this study for about three months, the researcher had experienced time constraint. Despite the odd, 455 (Four hundred fifty five questionnaires ) were returned and the data collected were analysed.**

## **CHAPTER 1. INTRODUCTION**

### **1.1 BACKGROUND OF STUDY**

**Malayan Banking Berhad (Maybank) launched its Internet Banking portal in June 2000. It was claimed to be the first local banking portal. Within the space of two months, it had attracted 40,000 subscribers. Up to date Maybank2u has its subscribers base of over 700,000. Since its first launched, the website has registered more than five million transactions daily.**

**Currently, only banking institutions licensed under the Banking and Financial Institution Act 1989 and the Islamic Banking Act 1983 are allowed to offer Internet Banking services in Malaysia.**

**Internet Banking provides customers with a fast and convenient way to perform various banking transactions from the comfort of their home, office and wherever they may be during as well as after banking hours. Maybank is offering the services 24 hours a day, 7 days a week. Effectively, the customers can save traveling time and avoid the need to wait in the queue to access the banking services or to pay bills.**