



اُونِيُوَرَسِيْتِي تِي كُونُوَلُو كِي مَارَا
UNIVERSITI
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MARA

**FACTOR AFFECTING CONSUMER'S PERCEPTION TOWARDS
ONLINE BANKING :**

A CASE STUDY AT BANK ISLAM IN SENAWANG BRANCH

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TABLE OF CONTENT

	Pages
Declaration	iii
Letter of Transmittal	iv
Acknowledgement	v
Table of Contents	vi
List of Tables	x
List of Figures	xii
List of Abbreviations	xiii
List of Appendices	xiv
Abstract	xv

CHAPTER 1 : RESEARCH OVERVIEW

1.0 Introduction	1
1.1 Research Background	1
1.2 Online Banking In Malaysia	4
1.3 Problem Statement	6
1.4 Research Questions	8
1.5 Research Objectives	8
1.5.1 General Objective	8
1.5.2 Specific Objectives	8
1.6 Significance of the Study	9
1.7 Scope of Study	10
1.8 Limitations of Study	10

1.8.1 Respondent's cooperation	10
1.8.2 Time Constraint	11
1.8.3 Inaccurate information.....	11
1.9 Definition of Terms	11
1.9.1 Security Factor	11
1.9.2 Trust	12
1.9.3 Quality Internet Connection	12
1.9.4 Ease To Use	13

CHAPTER 2 : LITERATURE REVIEW

2.0 Introduction	14
2.1 Online Banking Service	14
2.1.1 Security Factor	18
2.1.2 Trust	21
2.1.3 Quality Internet Connection	23
2.1.4 Ease To Use	26
2.2 Theoretical Framework	29
2.3 Hypothesis	30

CHAPTER 3 : RESEARCH METHODOLOGY

3.0 Introduction	32
3.1 Research Design	32
3.1.1 Purpose of Study	32
3.1.2 Types of Investigation	33
3.1.3 Study Setting	33
3.1.4 Unit of Analysis	33

ABSTRACT

Internet banking is still at an infant stage in the world. Many studies focused on usage of internet banking but many factors on non-usage were overlooked. This research was carried out to validate the conceptual model of internet banking. The causes were identified and researched through correcting the causative factors so that internet banking can be used by more people. This will help the banking operations to be more cost effective. The research is focused on customers' perceptions about internet banking, the factors that drive consumers, how consumers have accepted internet banking and the ways to improve the usage rate. The purpose of this research is to determine the factor affecting consumers' perception towards online banking at Bank Islam in Senawang. The study revealed that education, gender and age play an important role in usage of internet banking. Not much research has been done on these areas as they were focused more on the acceptance of technology rather than on people. The research corroborated the conceptual framework stating that if skills can be upgraded, there will be greater will to use internet banking by consumers. Inhibitory factors like security factor, trust, quality internet connection, and ease to use can have minimal effect on consumer mindset towards internet banking.

KEYWORDS: Internet Banking, Consumer's Perceptions, Security Factor, Trust, Quality Internet Connection, Ease To Use