



**A STUDY ON FACTORS INFLUENCING ADOPTION TOWARDS
INTERNET BANKING AMONG UiTM MALACCA CITY CAMPUS
STUDENTS**

NUR FITRAH BINTI RAZALI

2015126049

BACHELOR OF BUSINESS ADMINISTRATION

WITH HONOURS (MARKETING)

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

BANDARAYA MELAKA

JULY 2018

ACKNOWLEDGEMENT

Thank you to Allah SWT, the most Merciful, by giving the spiritual strength and virtue in guiding me to completed this research.

First and foremost, I would like to give special appreciation to my parent who demonstrates a high level of understanding over my studies and supports they have provided. Next, I would like to express my deepest gratitude to my advisor at UiTM Alor Gajah campus, Dr. Rizuan Bin Abu Karim for the continuous support, guidance, advice and immense knowledge during the completion of this research even though I have so much flaws in myself. Besides that, my appreciation for those who assisted me in completing this research paper such as family and friends. These special thanks are dedicated to all respondents whom give their valuable time in completing the survey especially to marketing students from UiTM Malacca city campus. This study would not be completed without them.

Deepest thanks to my family and others for their cooperation, encouragement, constructive suggestion and full support for the thesis report completion, from the beginning till the end. Not to be forgotten, special thanks for those who contributed in making this thesis by supporting me directly or indirectly.

TABLE OF CONTENTS

TITLE PAGE	i
DECLARATION OF ORIGINAL WORK	ii
LETTER OF TRANSMITTAL	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENTS	v
LIST OF TABLES/FIGURE	vii
ABSTRACT	viii
QUESTIONNAIRE	x
CHAPTER 1: INTRODUCTION	1
1.1 Introduction to Study	1
1.2 Problem Statement	2
1.3 General Research Questions	2
1.4 General Research Objectives	3
1.5 Significance of Study	4
1.6 Scope of Study	5
1.7 Limitation of Study	5
1.8 Definition of Terms	6
CHAPTER 2: LITERATURE REVIEW	9
2.1 Technology Acceptance Model	9
2.2 Internet Banking Service Adoption	10
2.3 Perceived Usefulness	12
2.4 Perceived Trust	13
2.5 Perceived Ease of Use	15
2.6 Theoretical Framework	17
2.7 Hypothesis	18

CHAPTER 3: RESEARCH METHODOLOGY	19
3.1 Research Design	19
3.2 Data Collection Method	22
3.3 Questionnaires	23
3.4 Sampling	26
3.5 Data Analysis	29
CHAPTER 4: FINDING AND DATA ANALYSIS	32
4.1 Preliminary Data Analysis	32
4.2 Descriptive Statistics of Latent Construct	34
4.3 Demographic Analysis of Respondent	35
4.4 Findings	37
CHAPTER 5: CONCLUSION AND RECOMMENDATION	39
5.1 Discussion of The Finding	39
5.2 Conclusion	41
REFERENCES	viii
APPENDICES	xii

ABSTRACT

This thesis report the findings of a study issues concerning the adoption of internet banking among UiTM Malacca city campus students. It is becoming more critical for any bank managers to understand their customers in order to deliver the best and effective services. This study investigated students' adoption within the context of Malaysia internet banking services and research framework by the use of Technology Acceptance Model (TAM).

This study was developed to investigate the factors influencing adoption towards internet banking among UiTM Malacca city campus students. Perceived usefulness, perceived trust and perceived ease are the factors that used to influence the adoption of internet banking among students. Survey was conducted to gather the data and 209 respondents has been answered the questionnaire using online survey. Data analysis was then based on the 209 valid responses. Results show that Perceived Trust and Perceived Ease of Use significantly influence the students to adopt internet banking while there is no significant relationship with Perceived Usefulness. The findings would be useful to theoretical development in internet banking.