

**THE FACTOR AFFECTING INTERNET BANKING
USAGE AMONG SAB FINAL YEAR STUDENTS IN
SEMESTER 7 AT UMK CITY CAMPUS, PENGKALAN
CHEPA**

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DEGREE OF BUSINESS ADMINISTRATION (ISLAMIC BANKING AND
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The Factor Affecting Internet Banking Usage Among SAB
Final Year Students in Semester 7 at UMK City Campus,
Pengkalan Chepa

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LIST OF ABBREVIATIONS

IT	Information Technology
IR4.0	Fourth Industrial Revolution
ICT	Information and Communications Technology
DOSM	The Department of Statistics Malaysia
UMK	Universiti Malaysia Kelantan
TPB	Theory of Planned Behaviour
COVID-19	Corona Virus Disease – 2019
FinTech	Financial technology
IB	Internet Banking
ATM	Automated teller machine
PBC	Perceived behavioural control
SN	Subjective norms
PLS-SEM	Primer on Partial Least Squares Structural Equation Modelling
IS	Information Systems
SERVQUAL	The Service Quality Model
UAE	United Arab Emirates
FEB	Faculty of Entrepreneurship and Business
SPSS 26.0	Statistical Package for Social Science Version 26.0
PC	Personal computer
SAB	Bachelor of Business Administration (Islamic Banking and Finance) With Honours

EKRP

LIST OF SYMBOLS

%	Percentage
F	Frequency
M	Mean
B	Beta
H1	Hypothesis 1
H2	Hypothesis 2
H3	Hypothesis 3
H4	Hypothesis 4
Sig.	Significant
SD	Standard Deviation
α	Cronbach's alpha
N/n	Numbers
<	Less than
>	Greater than
r	Spearman Rank

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ABSTRAK

Perbankan Internet adalah perkhidmatan yang disediakan oleh bank yang membolehkan pelanggan mengakses dan mengurus niaga pada akaun tertentu melalui computer dan laman web. Ini termasuk transaksi yang dibuat melalui perkhidmatan perbankan mudah alih serta aplikasi telefon pintar. Kajian ini mengfokuskan kepada faktor-faktor yang boleh mempengaruhi penggunaan perbankan Internet terhadap pelajar SAB tahun akhir pada Semester 7 di Kampus Kota Universiti Malaysia Kelantan, Pengkalan Chepa. Terdapat empat faktor: kepercayaan, kualiti perkhidmatan, reputasi, dan keselamatan. Kajian ini dijalankan dengan menggunakan pendekatan kuantitatif dan persampelan kemudahan untuk mengesahkan bahawa data dianalisis menggunakan pakej perisian SPSS versi 26.0 yang boleh dipercayai. Maklumat tersebut diperoleh daripada borang kajian dan diedarkan melalui e-mel. Dalam kajian ini, pengkaji menggunakan teori (TPB), yang mempunyai beberapa ciri penting yang menjadikannya ia berguna untuk menerangkan dan meramalkan niat pelajar untuk menggunakan perbankan internet. Data yang dikumpul daripada pelajar SAB semester 7 adalah daripada 135 orang responden. Hasilnya adalah semua pembolehubah mempunyai hubungan yang significant dan nilai yang tertinggi adalah kualiti perkhidmatan dengan $r= 0.604$. Dengan sumbangan dalam menyediakan kualiti yang lebih baik dalam industri perbankan internet, organisasi yang berada dalam industri boleh meneliti setiap faktor yang akan mempengaruhi individu untuk berasa selamat menggunakan perbankan internet dan memastikan industri perbankan internet lebih dikenali dalam kalangan pelajar.

Kata Kunci: Perbankan Internet, Kepercayaan, Kualiti Perkhidmatan, Reputasi, Keselamatan

ABSTRACT

Internet banking is a service provided by banks that allows customers to access and transact on a specified account via a computer and a website. This includes transactions made via the mobile banking service as well as the smartphone app. This study focuses on factors that can affect the Internet banking usage of SAB final year students in Semester 7 at the UMK City Campus, Pengkalan Chepa. There are four factors: trust, service quality, reputation, and security. This study was conducted utilising quantitative approaches and convenience sampling to verify that the data was analysed using a reliable SPSS version 26 software package. The information was obtained from a Google Form and distributed via email contact. In this study, the researchers applied the Theory of Planned Behavior (TPB), which has a variety of key characteristics that make it beneficial for explaining and predicting student intentions to utilise internet banking. The data collected from SAB final year students in semester 7 is from 135 respondents. The result is all variable have a significant relationship and the highest value by service quality which is $r = 0.604$. With contribution in providing improvement quality in the internet banking sector, organisations that are in the industry can examine every factor that will influence individuals to feel safe using internet banking and ensure that the internet banking industry is more familiar among students.

Keywords: Internet Banking, Trust, Service quality, Reputation, Security

CHAPTER 1

INTRODUCTION

1.1 Overview of the research

The first chapter introduces the analysis, which is the overview of the study, the background of the study, the problem statement, the research question, research objective, scope of the study, the significance of the study, the operation definition, and lastly the organization of the proposal. This chapter has nine sections as shown in figure 1.1 which highlight the key components of the study for chapter 1.

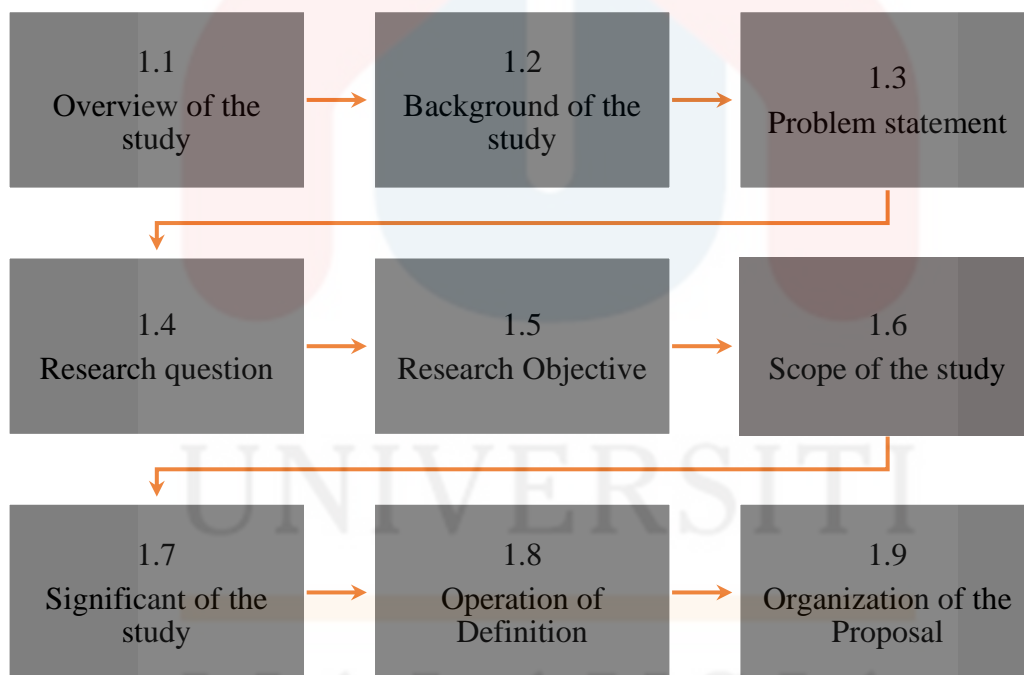


Figure 1.1: Key Component of Chapter 1

1.2 Background of the study

Information Technology (IT) development has been promising over the world, particularly in Malaysia, over the last few decades. Various new technologies have been developed to ensure that modern technology is used in a way that is consistent with the advancement of human civilization. According to Saadullah Khan (2007), the internet is a technology that has spread faster than any other. The development of technology day by day has given many advantages or benefits to many people. In Malaysia, the use of internet technology has developed to the point where almost all sectors will use it. Malaysia's financial and banking sectors are included. Traditional banking branches have several drawbacks that online banking addresses. Internet banking is more than just a convenient way to access and use existing financial services and products (Safari et al., 2020).

According to Gautam L et al. (2014), internet banking is defined as a system that allows customers to access and conduct financial transactions on their bank accounts at any time by connecting web-enabled computers to banks' websites. Internet banking brings more advantages to both parties which are the banks and also the customers compared to the traditional method. Online banking, which was first introduced in the early 1980s, which provides customers with a personal computer application software programme that can be contacted into the bank via a modem, telephone line, and the apps fully automated on the customer personal computer (Hamid et al, 2007). Online banking also brings the same meaning with internet banking but in a different term. According to Bob Batchelor (2017), the financial institutions began to introduce e-banking services in the mid-1990s, many consumers were wary of conducting financial transactions via the internet. The idea of paying for goods online wasn't widely accepted until electronic commerce, which was pioneered by businesses like eBay, Amazon.com and also America Online, was widely adopted. By the year 2000, e-

banking was available at 80% of United States banks. While at Malaysia, the development of internet banking was started at 1st June 2000 with the approval from Bank Negara Malaysia (BNM). A study from Hamid et al. (2007), stated that local domestic banks were permitted to offer a full range of products and services via the Internet at the beginning of 1st June. The practice of internet banking was quickly being adopted by Hong Leong Bank and others financial institutions after Maybank been the first bank that offer Internet banking services to the customers. Meanwhile, only after January 1st, 2002, foreign-owned banks with a local presence been allowed to offer internet banking services. In addition, only banks licenced under the Banking and Financial Institutions Act 1989 (BAFIA) and the Islamic Banking Act 1983 can now provide Internet banking services in Malaysia. A data from Bank Negara Malaysia (2022), the number of banks in Malaysia is 54 banks that include commercial banks, Islamic banks, and investment banks. From that, there are 30 banks all around Malaysia that offers internet banking services to the customers. With more than half of the banks in Malaysia that provide internet banking services, it shows that the banking industry is willing to take new challenges to their operation method in order to give more value to the customers.

Malaysian financial and banking institutions are one of the sectors that gain profit from this ICT technology. Financial institutions have taken use of internet technology by incorporating it into user-to-bank transactions. According to Jo and Mo (2018), because of its numerous advantages, internet banking has gradually supplanted the old, based counter-form of banking. Customers who use e-banking are more advantageous, devoted, and eager to recommend their bank to family and friends than those who use traditional banking. Online customers also keep more money in their accounts, require less customer service, and have lower attrition rates than traditional customers. Furthermore, E-banking provides numerous advantages to both consumers and businesses, including 24-hour access to accounts and services (Bob Batchelor, 2017).

Based on the data from The Department of Statistics Malaysia (DOSM) (2021), the percent of Malaysian whose using internet banking in 2020 reportedly increased compared to 2019 with 61.9 percent from 50.5 percent with around 11.4 increase rate. According to the data from Malaysian Communications and Multimedia Commission (2017), in the table below, it shows young adults between the ages of 20 and 29 make up nearly half (46.4%) of Internet banking users, and 60.0% of users have at least a diploma. Additionally, the majority of these users (74.2%) resided in urban areas. The analysis revealed that young adults with high academic credentials who reside in urban areas will dominate the future trend of e-banking. The usage of internet banking in banking transactions has revolutionized traditional business practices. The bank has leveraged internet banking to get people to use its services. As a result, modern characteristics in daily financial affairs may emerge.

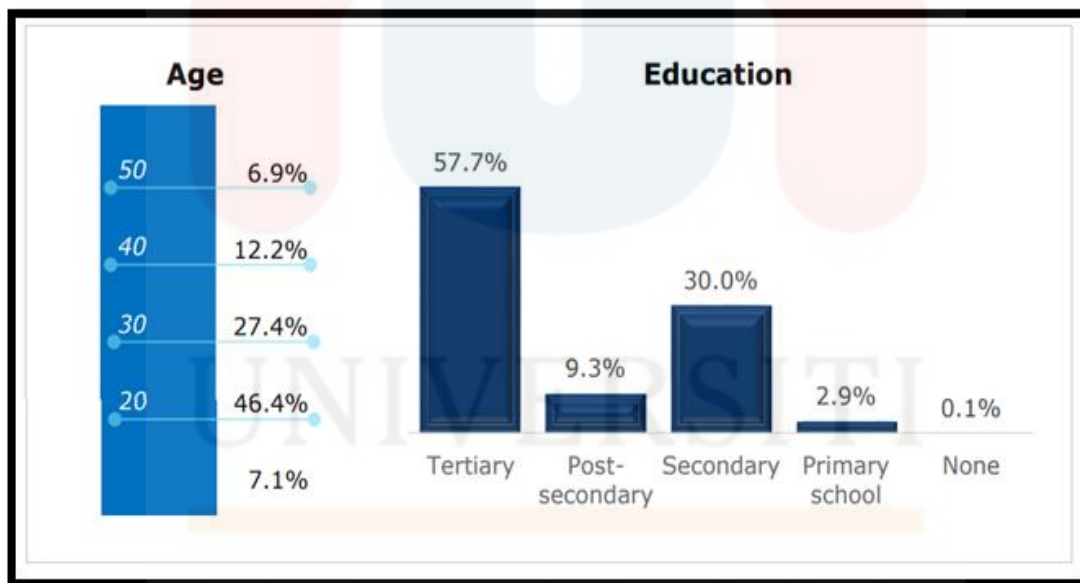


Figure 1.2.1: Profiling of online banking users by age and educational attainment

According to Bank Negara Malaysia (2020) data, usage and subscribers for mobile banking and internet banking have expanded considerably in recent months, with the increase occurring at a higher rate than during the Covid-19 lockdown period. In addition, according to Joyce Goh (2020), there were 33.6 million individual online banking subscribers in July 2020,

which rise up from 30.8 million in January 2020. This amounts to a 9% increase, which is triple the 3% growth for the same seven-month period in 2019 and represents an increase. Based on the table below, the percentage of people who use internet banking increased to 107.4% in July 2020 from 92.8 percent in July 2019. In the first seven months of 2020, there were 136.3 million internet banking transactions, a 25% increase from the previous year. Furthermore, it increased 34% year over year (yoy) from 101.4 million in July 2019. Comparing July 2020 to July 2019, the value of transactions increased by 17% year over year, reaching RM810.1 billion.

Internet and Mobile Banking: Penetration, Volume and Value						
	INTERNET BANKING PENETRATION TO POPULATION (%)	MOBILE BANKING PENETRATION TO POPULATION (%)	MOBILE BANKING VOLUME (MIL) VALUE (RM MIL)		INTERNET BANKING VOLUME (MIL) VALUE (RM BIL)	
Jan-19	90.2	44.5	31.7	13,039.50	91.3	721.7
Feb-19	91.4	45.2	29.9	11,816.00	79.3	528.2
Mar-19	92.5	46.3	35.6	14,400.30	94.1	664.7
Apr-19	93.5	47.1	34	14,731.70	93	693.8
May-19	94.5	47.9	38.6	16,148.90	101.6	667.9
June-19	91.8	47.8	35.2	14,910.90	86.9	591.4
July-19	92.8	48.9	41.9	17,563.90	101.4	691.3
Aug-19	93.9	49.9	44	17,903.80	100.6	730.9
Sept-19	94.7	50.2	45.3	18,868.70	99.3	672.5
Oct-19	95.8	51.1	49.8	20,524.50	108	714.8
Nov-19	96.7	51.8	49.5	20,641.80	106.2	724.7
Dec-19	97.6	52.9	54.3	23,295.60	111.5	786.5
Jan-20	98.5	53.7	56.2	26,225.60	109.4	771
Feb-20	99.5	54.6	53.6	24,142.40	104.1	661.2
Mar-20	100.3	53	61	26,022.70	111.7	748.9
Apr-20	101.2	54.1	69.3	23,766.90	119.7	669.8
May-20	105	55.1	86.2	33,437.90	137.8	597.2
June-20	106.2	55.9	77.4	36,112.30	127.6	727.5
July-20	107.4	57.5	82.1	40,441.30	136.3	810.1

Source: Bank Negara data

Figure 1.2.2: Internet and mobile banking penetration, volume, and value (Bank Negara Malaysia, 2020)

From the data, it clearly shows that there are positive results as each year the number of internet banking users increase year by year that also effect the volume of transaction in a year. With an expectation of Covid-19, it led to a further decline in cash usage and increase the consumption of online transaction among Malaysian. Because Malaysia has so many banking organizations, customers have a lot of options when it comes to choosing a bank and at the

same time, each banking institution should try to entice customers to use their services. As a result, the usage of internet banking is extremely beneficial as a tool for attracting customers' attention. In addition to the benefits of internet banking, there are concerns about consumer loyalty and happiness when utilizing the bank's internet banking. To resolve the issue, banking organizations must first understand what motivates customers to use internet banking. According to Yee and Faziharudean (2010), customers with proper access to internet banking can manage their funds with minimal effort. It allows customers to conduct various banking transactions quickly and easily using the Internet banking website at any time they desire.

1.3 Problem statement

In many countries around the world, including Malaysia, the development of information technology has given several benefits to all existing economic sectors. Malaysia is likewise becoming a digital nation, with the government encouraging citizens to use internet technology to help the country's transformation to the Fourth Industrial Revolution (IR4.0). According to Birruntha (2022), joining social networks is one of Malaysia's most common online activities. Additionally, during the pandemic, more and more people used the internet for entertainment, e-Health, e-Government, and learning activities.

Furthermore, it is undeniable that young people are the primary users of the internet. According to a study conducted by Omotayo and Adebayo (2015), young people, particularly students, are more enthusiastic than older people about adopting and using internet technologies. A study by Al-Fahim (2012) stated that cost reductions, accessing new sectors of the population, increased efficiency, and improved customer service satisfaction are the key advantages for banks in using internet banking. On the other hand, other benefits of internet banking include improving the bank's credibility, and cost savings, and making the bank more appealing to new consumers. It also attracts young customers, resulting in increased

competition through new financial service offerings (Safari et al., 2020). Additionally, users of internet-based or online banking can directly access a bank's information system from any place with a system association, such as their place of employment, place of study, place of residence, or any other area with a system association. In this contemporary paradigm, the customer is now seen as an end-client of the bank's information preparation system. (Muhammad et al., 2021).

Despite all of the advantages of internet banking, there are still concerns that will discourage other clients from using internet banking services. The topic of security is one of the most commonly raised by customers. According to Sheila Mitham (2021), security is one of the most critical challenges for online banking marketers due to the inherent problems with online banking. Despite the fact that financial systems are meant to be almost impenetrable, cyberattacks and fraudulent conduct continue to be a reality. Security problems can cause a variety of issues, including the loss of an operating system or the disruption of information access. Muhammad et al. (2021) found that cybercrime is typically described as any criminal conduct that involves technology and computers that occurs on the internet. In Malaysia, based on the statistics from Cyber Security Malaysia (2021), the two cybercrimes with highest cases are intrusion and fraud. Cybercrime has numerous effects, including financial and intangible damages. Some cybercrime involves fraudsters posing as experts and fooling people (Muhammad et al., 2021). In the meantime, if cybercrime is not controlled and handled, it can lead to limited e-commerce adoption in both developed and developing countries including Malaysia (Chevers, 2019).

#	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Spam	10	4	11	5	8	4	7	6	6	14	13	14	102
Intrusion	178	252	119	100	116	112	126	101	94	102	54	56	1,410
Cyber Harassment	35	37	40	29	30	55	41	34	35	30	25	26	417
Vulnerabilities Report	8	5	12	4	6	3	3	13	3	4	3	5	69
Intrusion Attempt	11	10	16	12	24	18	9	12	12	8	12	15	159
Denial of Service	1	2	3	1	3	0	1	2	3	0	4	2	22
Malicious Codes	58	44	42	29	83	64	44	25	76	53	60	70	648
Content Related	2	11	10	6	9	5	8	7	12	12	3	6	91
Fraud	746	502	566	726	689	861	639	680	490	473	365	361	7,098
	1,049	867	819	912	968	1,122	878	880	731	696	539	555	10,016

Figure 1.3.1: Statistics of cybercrime cases according to Cybersecurity Malaysia (2021)

Completing internet banking is not as simple as surfing the internet, personal efficacy may have a large influence on the intention to use technology across cultures. As a result, banks should focus their Internet banking services on giving sufficient guidelines, particularly for teenagers and young adults who are more prone to be risk-takers and like the convenience that Internet banking affords (Ernovianti et al., 2012). Customer's protection is very important in order to gain customers confidants while using internet banking. More than that, banks must be strategic in promoting their online banking services to all demographics so that everyone can benefit from the advantages of online banking.

Based on the findings of the previous study from Tahir and Khalid Ahmad (2010), the researcher suggests that future research should include a comprehensive examination of online banking practices in organizations, considering the customer's age and educational level, as well as factors such as customer security and privacy, as well as the utility of online banking, so that managers can make decisions about marketing expansion and customer growth. It is also supported by previous study from Salem et al. (2019) stated that there is a lack of study on the importance of internet banking services and the elements that influence customers'

decision to use them. More study is required to help banks better create marketing strategies and improve future service consumption. So, this opportunity is grabbed by researchers to study those factors.

According to Suh and Han (2002), the most important indicator of the willingness to use internet banking is internet trust. The desire to use internet banking has grown as a result of increased trust. Consumer trust in a bank's internet banking capabilities is critical because it can influence whether or not customers use their services. Onaolapo and Anene (2016) conducted a recent study in Nigeria on internet banking among Universiti students that solely examined the association between bank service quality and internet banking adoption among chosen students of tertiary institutions in Oyo State, Nigeria. According to the findings, the quality of a bank's website is an important factor in determining client acceptance of internet banking services. In addition, Heryani et al. (2020) mentioned that the bank's reputation is one of the important elements for the customers to use internet banking. A good reputation is also a factor in attracting customers to use the bank's services. If a bank has a bad reputation such as breach of trust and corruption, then customers will have less confidence in the credibility of the bank. Last but not least, Cheng et al. (2006) discovered that perceptions of web security have a direct impact on the desire to use internet banking. Banks must ensure that internet banking and websites are secure. This is because the chance of being defrauded by a scammer when dealing online is quite significant and concerning, and this is one of the reasons why clients do not use internet banking.

1.4 Research Question

The following research questions provide a more detailed outlook on the elements that are focus of this study:

RQ1: What is the relationship between trust and internet banking usage among SAB final year students in semester 7 at UMK City Campus, Pengkalan Chepa?

RQ2: What is the relationship between service quality and internet banking usage among SAB final year students in semester 7 at UMK City Campus, Pengkalan Chepa?

RQ3: What is the relationship between reputation and internet banking usage among SAB final year students in semester 7 at UMK City Campus, Pengkalan Chepa?

RQ4: What is the relationship between security and internet banking usage among SAB final year students in semester 7 at UMK City Campus, Pengkalan Chepa?

1.5 Research Objective

In this research, the main objective is to examine the relationship that exists between the elements influencing internet banking usage among SAB final year students in semester 7 at UMK City Campus via the determinants of trust, service quality, reputation, and security. More specifically, this research aims to:

RO1: To determine the relationship between trust and internet banking usage among SAB final year students in semester 7 at UMK City Campus, Pengkalan Chepa.

RO2: To determine the relationship between service quality and internet banking usage among SAB final year students in semester 7 at UMK City Campus, Pengkalan Chepa.

RO3: To determine the relationship between reputation and internet banking usage among SAB final year students in semester 7 at UMK City Campus, Pengkalan Chepa.

RO4: To determine the relationship between security and internet banking usage among SAB final year students in semester 7 at UMK City Campus, Pengkalan Chepa.

1.6 Scope of the study

The study focuses on factors affecting internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan (UMK) City Campus. The scope of this study is a limit to SAB final year students in semester 7 who have experience and are familiar with internet banking usage. The purpose of this study is to determine the factors that affect customers in using internet banking. Similar to Md Abdul Jalil et al. (2014) and Omoregie et al. (2018), this study makes use of the term base as referred to in some research. The data collection is based on questionnaires, and they will be used as references and surveys for this study.

1.7 Significance of Study

Advanced technology results in new products, services, and market prospects. Therefore, this study will discover the factor that has positive significance to the customer in using internet banking and this study also suggests the institution provides the internet banking services based on the result of significance in these factors which is trust, service quality, reputation, and security. According to Md Abdul Jalil et al. (2014) the study took an important step in that direction by conduct an inquiry into the direct impact on security, trust, and the website, which revealed relevant relationships with perceptions of online banking services. This study also provided some incentive for the proposed conceptual research model as well as an experimental basis for time ahead research. A previous study by Tahir and Khalid Ahmad (2010), saying that perceived usefulness and perceived ease of use are the main factors that determine intention to use online banking while there are also other factors such as security and privacy. Therefore, this study aims to find other factors that affect internet banking usage.

This study will be used by the bank institutions in order to increase their service performances and more focusing on the factors that affect the customer towards their internet banking services. The financial institution must prepare a strategic plan to achieve the customer needs to make sure their service has the competitive advantage in providing the service of banking.

The knowledge from the result of this study can be an overview for future researchers to recreate the next study. And future researchers can expand the scope of the study and find the other factor affecting the customer in future study research. Last but not least, this study also can be used as a resource of information to gain the quality of a study.

1.8 Operation Definition

An operational definition can provide a clear, concise, and precise definition of a variable that will be used in data collection. The following is an operational definition used to support the dependent variable and independent variable in the study.

1.8.1 Internet Banking Usage

According to Mohammed Z. Salem et al. (2019), internet banking can be defined as "the use of the internet as a remote delivery channel for banking services" because the internet provides the backbone of such services. A system that allowing customers of financial institutions, whether people or corporations, to access their accounts, conducting their transactions, or gather knowledge about financial products and services by using the internet is the definition of E-banking by Mobarek (2007). According to Davis (1989), usage of internet banking is referring the behaviour or attitude of that person to use it.

1.8.2 Trust

According to Khan (2007) defined trust as a behavioural goal or behaviour that represents a partner's ability to perform, reliability, intentionality and advocated for trust to be understood as a behavioural intention or activity that reflects reliance on the other partner.

1.8.3 Service Quality

According to a prior study Cahaya and Siswanti (2020), it is defined as how well a service provider fulfils or surpasses its consumers' expectations. Electronic service quality is generally defined as client evaluation and overall assessment of the excellence and quality of services offered in the virtual market. (Amin, 2016).

1.8.4 Reputation

Reputation means referring to the entire organization and not only to the website Casalo et al., 2008). According to Herbig and Milewicz (1993), a reputation is defined as an evaluation of an entity's consistency through time.

1.8.5 Security

Security refers to the technical aspects of internet use, such as how to use a website safely, password security, and information storage (Skvarciany & Jurevičienė, 2018). To ensure the legitimacy of online transactions, security mechanisms must be continually improved, as this will promote consumer trust and confidence (Tan & Lau, 2016).

1.9 Organization of the Proposal

The factor affecting internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan (UMK) City Campus is the focus of this study. The first chapter includes an introduction to internet banking, followed by the problem statement, research question, research objectives, scope of the study, the significance of the study, and operation definition.

Chapter 2 will discuss the literature review of the study which is in this chapter including the underpinning theory, previous study, hypotheses, and conceptual framework. Chapter 3 is about the methodology, which is data collection, a study of population, sampling techniques, and method to measure the variable and data analysis of the factor affecting customers in using internet banking.

CHAPTER 2

LITERATURE REVIEW

2.1 Overview of the research

In this chapter, the research will provide information and explanation on the overview of the research, introduction, internet banking usage among students, internet banking usage model, internet banking usage, trust in internet banking usage, service quality in internet banking usage, reputation in internet banking usage, security in internet banking usage, conceptual framework and lastly the summary of the chapter. All important components in chapter 2 will be shown in the figure below.

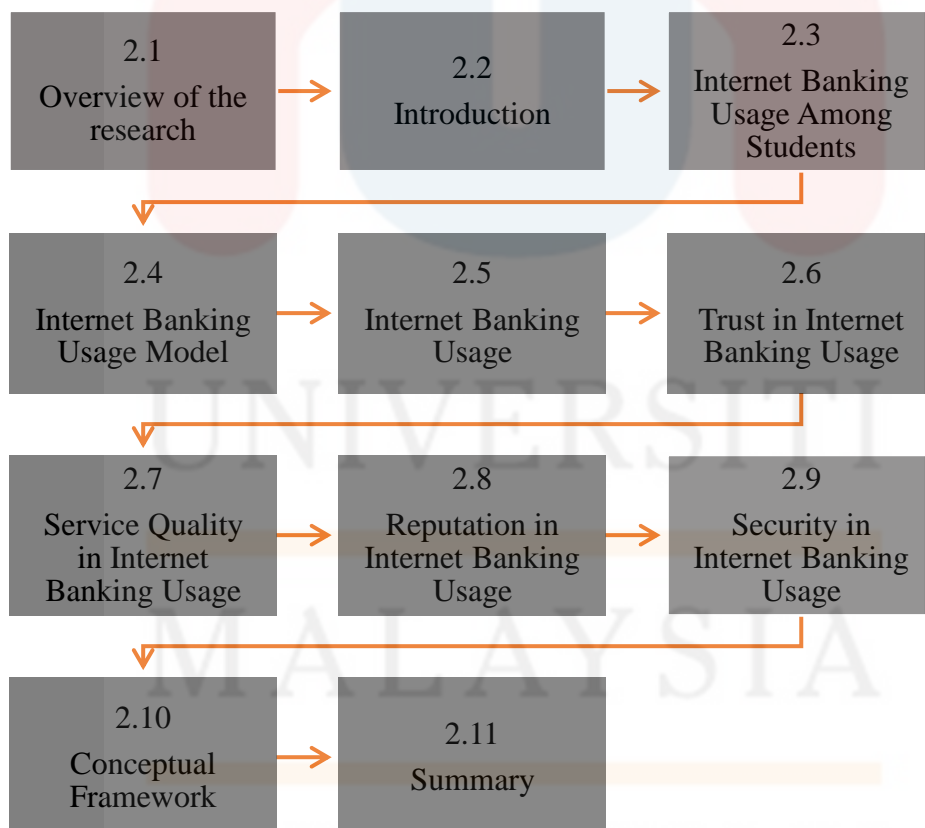


Figure 2.1: Key Component in Chapter 2

2.2 Introduction

In this study, the researcher describes in more detail the factors that affect customers in using internet banking among SAB final year students in semester 7 at UMK City Campus. This chapter also includes the independent variable which is, trust, service quality, reputation, and security, and the dependent variable is based on internet banking usage. To learn more about this study, the researcher used secondary data, gathered from a variety of sources such as journals, websites, articles, and other sources, to compile this research proposal.

This chapter contains the research review and attempted literature review which is underpinning theory. For underpinning theory, the researcher uses the Theory of Planned Behaviour (TPB). The next part of the previous study explained all the independent variables followed by a hypothesis, conceptual framework, and the summary at the end of this chapter.

2.3 Internet Banking Usage among Students

Internet banking is defined as a banking channel that empowers users to perform a variety range of monetary and non-monetary transactions via a bank website. Customers can use the internet banking service to manage and control their financial accounts and transactions via the website of the bank. According to Alwan and Al-Zubi (2016), some research has proven the benefits of using internet banking, emphasizing where this service gives advantages to both banks and customers. As a result of technological advancements, the connection between internet banking and users has transformed during the last few decades. The student's attitudes are crucial in order to justify their acquisition of internet banking in time ahead. The expectation among the students is important to evaluate what supposedly they desire from product offerings of internet banking. "Younger users" refer to teenagers aged 15 to 25, consisting of secondary students and Universiti students (Amin, 1970). However, in this study, we focused on SAB

final year students as they are among the highest group that actively use internet banking transactions.

Danurdoro & Wulandari (2016) stated that according to the majority, the internet users are between the age of 18-25 years which generally stipulates that student are the most dominant internet users. The amount of internet users among students also can be revealed from the ownership and use of internet-connected devices which includes smartphones, laptops, tabs, and computers. According to internet banking services allocated by banks, the student has the ability to fully maximize the service and be able to use it with full commitment. However, in reality, most students still practically did financial transactions through going to the bank or ATM in order to make transactions such as tuition fees payments and other non-cash transactions (Danurdoro & Wulandari, 2016). Considering the internet network and the kind of gadgets they own; they have a lot of potential to utilize these services. Research from Danurdoro and Wulandari (2016), also showed that female students are quite dominant in using internet banking rather than male students.

Students will not have difficulty learning and using internet banking because it is simple to utilize. The influence of the ease of use also specifies that the more convenient the internet banking makes higher student's intention to use internet banking. Students presume that applying internet banking in daily transactions allows them to be more flexible in conducting banking transactions. According to Danurdoro and Wulandari (2016), prior experience about everything which correlates with internet banking that every student felt during the previous exposure make them more assured to consider using internet banking. Other experiences which support such as students have involved applying internet-based transaction services in their life. Some of the banking courses that students have experienced before also make an influence

in their commitment to use the service of internet banking. As students are often existing banking customers, they make effective surrogates for banking consumers (Nor et al., 2008).

2.4 Internet Banking Usage Model

The Theory of Planned Behaviour (TPB) begins with a comprehensible characterization of the conduct of enjoyment in terms of its aim, the activity involved, some circumstances of its occurrence, and the time frame during which it arises. Each of these components can be classify at different levels of specificity and generality. All other constructions in the theory have to, nevertheless match the behaviour in all four elements after it has been described and this referred to the principle of compatibility (Ajzen, 1988). For instance, an investigator studying technology adoption can interpret the behaviour of interest as “installation (activity) a webcam monitor target in a domestic setting in the following time frame of three months.” Alternately, the researcher could be more interested in broader technological acceptance and characterize the behaviour as "purchasing (action) an internet-connected gadget (target) in the following three months (period)." It's important to note that both the target and the context have been left undetermined, with the target now covering a wide range of devices rather than just a webcam. All constructs in the TPB are enlarged and measured according to the current used behavioural definition (Ajzen, 2020).

Businesses, particularly banks, are willing to be able to properly forecast how and why their clients, which are students in this case, prefer to change their behaviour also with their intentions in various settings. There are many factors that influence human behaviour, which is a complex process. A few of the factors that will affect behaviour are personal attitudes and beliefs, prevailing economic conditions, bank and governmental restrictions, and bank marketing of products and services. TPB is a theory that attempts to explain the role of some of these components. The TPB is clarified to explain and forecast student intentions using

internet banking in this study. The TPB, which can be used to describe a person's banking intents, is based on three factors, or drivers: attitude, subjective standards, and perceived behavioural control. This idea can be used to develop a model for forecasting behaviour based on people's intentions (Tucker et al., 2019).

The choice of the TPB model in this research is because for three main reasons firstly, the three constructs are all easily linked to bank behaviour. A study of the literature reveals that the TPB has several essential features that make it useful for explaining and predicting student intentions to use internet banking. According to Tank and Tyler (2005), as explained in the literature, the construct “subjective norms” is mirrored in the widely used bank selection determinant “recommendations from family, friends, and possibly work colleagues.” Lastly, the TPB is often regarded as the most comprehensive consumer behaviour theory, capable of explaining much of the disparity between intention and actual behaviour (Bhattacharjee, 2000).

According to the theory of planned behaviour, one’s favourable attitude toward certain conduct, perception that significant individuals would support the action, and feeling of control over those behaviours will all influence actual behaviour. All of these elements are personal interpretations rather than objective truths. As a result, subjective norms may not necessarily represent what others believe about given conduct, and perceived control may not be the same as objective or actual control (Sia, 2022). According to Fishbein et al. (1980), the stronger the intention to perform the behaviour under examination, the more positive the attitude, the more favorable the social norms, and the higher the perceived behavioural control (PBC). Higher intentions lead to more instances of engaging in the behaviour (David & Rundle-Thiele, 2018).

In this study, researcher used the Theory of Planned Behavior (TPB) as it identifies four important constructs. First, personal favorable or unfavorable perceptions of the behaviour are referred to as attitude(s) toward the behaviour (Ajzen, 2011). Second, subjective norms (SNs)

express the social pressure from important people to engage or not engage in a behaviour. Third, perceived behavioural control (PBC) is linked to a person's perception of the availability or lack thereof of resources and chances to carry out a behaviour, as well as how easy or difficult the behaviour is to carry out. Finally, intentions indicate how much effort and dedication people are putting forth in order to accomplish more of the desired behaviour (David & Rundle-Thiele, 2018).

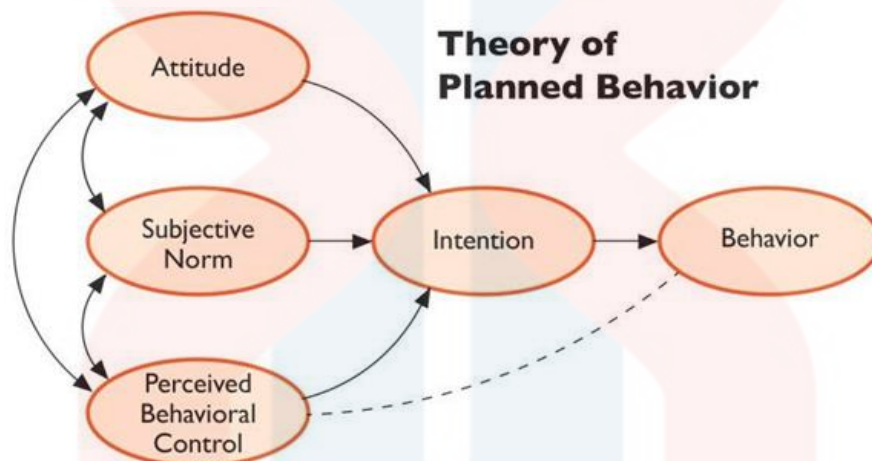


Figure 2.4.1: Framework from Theory of Planned Behaviour

Attitude: The TPB uses an expectancy-value framework to describe the establishment of an attitude toward behaviour. In particular, it is believed that behavioural beliefs—or easily available thoughts about the expected repercussions of the behavior are a function of how one feels about the conduct. A behavioural belief is a person's subjective conviction that acting in a certain way will produce a certain result or lead to a certain experience, such as the conviction that wearing a heart monitor (the behaviour) will detect heart arrhythmia (the consequence) or is inconvenient (the experience).

Behavioral beliefs are concepts to establish a favorable or negative mindset regarding a behaviour when they are taken in combination. In particular, the positive or negative valence of each expected outcome or experience will dominate overall attitude is relatively direct to the

subjective conviction that the desired event or experience will be created as a result of the behaviour (Ajzen, 2020).

Subjective norms: Two types of normative beliefs that can be distinguished are injunctive and descriptive (Fishbein & Ajzen, 2011). An injunctive normative view is connected to the expectation or subjective likelihood that a certain referent individual or group (such as friends, family, spouse, co-workers, one's doctor, or boss) will accept or disapprove of using the activity under debate. Other than that, descriptive normative beliefs are beliefs about whether or not a person commits the conduct themselves. These two types of beliefs provide the overall impression of social compulsion to conform to the behaviour or subjective norm (Ajzen, 2020).

Perceived behavioural control: Perceived behavioural control is supposed according to available control beliefs, just as attitudes and subjective norms are presumed to be based on accessible behavioural beliefs and normative beliefs, respectively. These beliefs are about the presence of elements that can help or hinder behaviour performance. Required skills and abilities, as well as the availability or lack thereof of time, money, and other resources, as well as cooperation from other people are included as control elements. The subjective probability that a certain facilitating or inhibiting factor will be accounted for in the situation of interest is defined as a control belief. In conjunction with the perceived factor power to assist or obstruct behaviour performance, each control belief contributes to perceived behavioural control (Ajzen, 2020).

According to the TPB, actual behavioural control reduces the impact of intention on behaviour, whereas perceived behavioural control reduces the impact of attitude and subjective norm on intention. This means that it is thought that a positive attitude and a supporting subjective norm contributed to the creation of positive behavioural intentions to the extent that people believe they can successfully complete the task in issue. In addition, as already said,

people look forward to being able to carry out their objectives to the extent that they have a say in how the action is carried out. Assuming that perceived control closely resembles actual control, perceived control can be utilised as a stand-in for actual control when knowledge of actual behavioural control is insufficient to forecast behaviour (Ajzen, 2020).

2.5 Internet Banking Usage

Internet banking is a new service delivery channel that provides banks with some benefits, including cost savings, market differentiation, work process streamlining, greater revenues, reach increasing, loyalty advancement, and the ability to attract new customers. For the customer, the service delivery from the internet banking channel is a self-help model that provides access to a wide range of banking goods and services at any time and from any location (Marakarkandy et al., 2017). Thaker et al. (2021) revealed that the financial sector has been impacted by technological advancements. The financial sector, notably the banking business, has recognized the value of technology and has begun to incorporate it into many aspects of banking activities. Internet banking is one of them. In comparison to manual engagement, the expansion of the digital biosphere has facilitated internet banking to interact with customers to interconnect even faster with their financial service providers.

According to VanHoose (2003), the act of providing financial services over the internet is defined as internet banking. Internet banking has become a one-stop centre for all financial needs that benefits both consumers and banks. Grabner-Kräuter and Faullant (2008) mentioned that internet banking can provide consumers with information on banking products and services, as well as access to accounts, fund transfers, and online purchases of financial products and services. In the meanwhile, internet banking help banks save money by reducing the cost of having employees physically serve consumers, shortening financial processing

times, increasing speed, and improving the flexibility of business operations (Sankari et al., 2015).

The importance of trust in the adoption of information technology and electronic-based services cannot be overstated. This is due in part to the perceived risk and unpredictability associated with electronic technologies. Research has shown the significance of trust in the adoption of electronic commerce, online and mobile banking, and electronic payment systems (Ofori et al., 2017). According to Alhabash et al. (2015), internet banking customers' trust may potentially be based on a variety of factors, including system and institutional factors. However, despite the significance of institutional trust in commerce by electronic and other adoption of online services, much research that has studied the impact of trust in internet banking adoption has rarely focused on the trust of institutions.

Customers' trust in institutions may be possible as growth in a continuum suggests that customers' trust before and after the adoption of internet banking must be of review to researchers and practitioners (Ofori et al., 2017). Research from Hong and Cho (2011) stated that trust is already the key factor that causes the customers to build long-term relationships and connect with businesses as customers' trust in institutions of banking is a foundation for continual usage of internet banking. Ofori et al. (2017) suggest that information quality, system quality, service quality, privacy, and security concerns are some of the supporting circumstances that create customers' faith in banks and, as a result, influence their intention to continue using internet banking.

Rahi and Ghani (2019) revealed that during the latest pandemic that happened around the world, the COVID-19 epidemic altered the corporate landscape. COVID-19 has caused a clear paradigm to change in companies and communities, with physical businesses and interactions being replaced by contactless enterprises and social connections. To prevent

COVID-19 viral transmission, the World Health Organization recommends maintaining social distance and avoiding contact. In the meantime, the contactless environment has allowed digital payment systems to flourish in the FinTech business (Shahabi et al., 2020). Consumers can preserve social distance during the COVID-19 pandemic by using digital payment, which is convenient and has contact-free capabilities. Yuan et al. (2019) stated that when compared to traditional banking services, internet banking websites are deemed to be an alternate banking channel in the banking sector.

With the pervasiveness of technology that defines the twenty-first century, banks are adopting a new set of procedures. The top banks of today recognise the value of offering services that are more extensive and modern than what is typically provided. The notion of e-banking is centered on the creation, design, and implementation of online financial services (Anouze & Alamro, 2019). Sathye (1999) simply stated that customers utilize the internet to access their bank accounts and practice financial transactions, which is known as e-banking. Internet banking, according to Al-Fahim (2012), is an internet portal that users utilize to access a variety of banking services, such as bill payments and investments. Internet usage as a delivery channel device for banking services has been termed "internet banking," and an internet bank is interpreted as a bank that provides transactional services through the internet (Lee, 2009).

According to Rahmath and Hema (2011), IB is the most current initiative in a long line of banking services innovation. The ATMs, telebanking, credit and debit cards, and internet banking have all proven to be efficient delivery methods for traditional banking goods. According to research by Booz and Hamilton (1997), online banking saves time. Besides, according to the researcher, around 20% of retail customers and 30% of business owners will apply some type of internet banking about five years forward.

Except for cash withdrawals, internet banking allows clients to do practically any form of banking transaction with just a few mouse clicks (DeYoung, 2001). The e-banking technologies encompass a wide range of financial services including electronic technology usage, from the now-ubiquitous automated teller machines through direct deposit, electronic bill payment, electronic funds transfer, telephone banking, and online banking. According to Thulani et al. (1970), internet banking is divided into three tiers or categories which now are being used in the market informative, communicational, and transactional.

Ofori K. S. et al. (2017) stated that customers can save time by adopting and continuing internet banking usage, and they can access internet banking services at any time. Payment methods and financial management are being revolutionized by digital advances. Nowadays, the use of checks and cash for payment has been reduced and replaced by debit and credit cards, internet banking but also online shopping (Patwardhan, 2017). This has made customers accept and follow the methods set by the banking institutions. However, not all customers can accept this method change due to several factors, especially in terms of the level of knowledge.

According to Rahmath S. and Hema (2011), Internet Banking is the most recent development in a line of cutting-edge banking services. Traditional banking products can now be delivered effectively via ATMs, Telebanking, credit, and debit cards, as well as internet banking. Study by Rajesh Kumar Srivastava (2007) was revealed that education, gender, and income play an important role in internet banking usage. This is because not many researchers focus on the influence of customer behaviour on internet banking use.

2.6 Trust in Internet Banking Usage

From the findings of a previous study, the study showed that in a Malaysian environment, security, trust, and the website itself had a substantial association with the consumer's view of online banking. Customer trust was the most essential variable that

influenced all other variables in a meaningful and favorable way (Md. Abdul Jalil et al., 2014). According to Beh Yin Yee and T.M. Faziharudean (2010) in Malaysia the client loyalty to individual internet banking websites is found to be influenced by trust, habit, and reputation. According to the PLS-SEM study, satisfaction, service quality, and trust all had considerable impact on loyalty, with satisfaction having the greatest impact (Omoregie et al., 2018).

The other previous results from the analysis study by K. S. Namahoot and T. Laohavichien (2017), indicated that service quality has a direct influence on perceived risk and trust. This indicates that trust is a factor that influences a user in the use of internet banking in every offer offered by a banking institution. The results of the study by Kulonsdwa Safari (2020) show that for internet banking users, their attitudes are determined by their perceptions of usability while for non-users they are determined by their perceptions of usability and internet beliefs. This clearly shows that the trust factor is a contributor to customers' use of internet banking.

This belief involves a person's level of confidence in something. In the context of the use of internet banking, customer confidence in the banking institution will encourage the use of internet banking offered by the banking institution.

The ability to use internet banking is aided by trust. Users are convinced of the benefits of using the internet and the previous research mentioned that trust is the motivating factor for the usage of internet banking (Srivastava, 2007). In the case of low-income nations, Zhou (2011) provided additional verification that trust influences online banking adoption. As a result, banks must devise new online banking tactics in order to increase service quality even further. This can lower the perceived risk that customers accept and boost trust, which can influence future behavioural intentions to utilize internet banking (Jegatheesparan & Rajeshwaran, 2020).

According to Al-Fahim (2012), previous research has stipulated that “trust” has a striking influence on users’ willingness to engage in online money exchange and personal information sensitivity. "Users’ thoughts, feelings, emotions, or behaviour that arise when they believe an agent can be trusted to behave in their best interests when they give up direct control," according to Patrick (2002). "Generalized expectancy that the word, promise, oral or written assertion of another individual, or group, may be relied upon" is how trust is defined (Wahab et al., 2009). The use of the internet, as well as other financial products and trust in commercial banks, are all factors to consider.

Access technologies, infrastructure, industry-specific internet banking issues, and other socioeconomic aspects are only a few of the many variables that have an impact on adoption. Indeed, a study conducted by Centeno (2003) in European Union countries found that the development of service by banks is insufficient to secure adoption on its own. Infrastructure for access to the service is required, and residential access may be a significant factor. To convert banking customers to use e-delivery channels, such as the internet, it will need time and trust.

Various researchers emphasize the importance of researching initial trust primarily in a high-risk setting, for instance, consider the adoption of novel technologies and also when new consumers are performing their initial purchase from unfamiliar vendors or new e-vendors who generally do not have a well-established reputation and sometimes could only have small scope targeting (Kaabachi et al., 2017). Most personal and professional activities are significantly influenced by trust. It is challenging to give a comprehensive definition of trust because its meaning is frequently influenced by the environment. In the context of e-business, trust has been described as "the readiness of a party to be vulnerable to the activities of another party

based on expectation that the other will execute a particular action crucial to the trustor, irrespective of the capacity to monitor and manage the other party."

According to Akhlaq and Ahmed (2013), one of the most important aspects in determining customers' attitudes toward the acceptance of internet banking was determined to be trust. Customers are extremely hesitant to give sensitive information to websites and are concerned about debit and credit card fraud. People in low-income countries find it difficult to adopt technology because they lack trust, especially when it comes to matters of money and banking. In order for internet banking to be adopted in low-income nations, trust must be built in the system. If the banking sector focuses on intrinsic and extrinsic motivational aspects, which would afterwards persuade clients to embrace and experience the benefits of internet banking system, trust may be maximised.

Thus, there is strong theoretical support for the relationship between trust and intention to use electronic banking as well as strong empirical support. For instance, Doney and Cannon (1997) found a link between consumer trust and future use of the vendor, whereas Gefen (2000) found a significant connection between trust and purchase intentions and proposed that trust in an e-commerce vendor increases the likelihood that a person will use the vendor's website. With the majority of metrics dependent on subjective self-evaluation, consumer knowledge has been used to characterise and identify lead user status in the lead user hypothesis.

When customers trust their service provider, they are more inclined to build social bonds with them (Čater, 2008). It becomes nearly impossible for customers to disconnect from this relationship as these social bonds become stronger (Ponder et al., 2016). According to Ofori et al. (2017), subscribers who acquire trust in their service provider are more likely to have good behavioural attitudes and intentions toward them. In this regard, it is believed that online banking users who have faith in their service providers will continue to use the service.

Consumers' perceptions of service outcomes, such as satisfaction, are influenced by their level of trust (Morgan & Hunt, 1994) as when a company has not earned the trust of its customers, it is nearly impossible to satisfy them (Erciş et al., 2012). Therefore, a satisfied and willing to commit consumer who trusts a brand is more likely to do so. In addition, Suh and Han (2003) revealed that trust has a strong relationship with intention to utilise online banking. Trust and distrust are two distinct categories that affect users' decisions regarding the use of internet banking, according to research by Benamiti and Serva (2007). According to the data, those who use online banking have confidence in banks with their money but are also wary of them and doubt what they do. According to Benamati et al. (2010), trust and mistrust constructions influence consumers' decisions about using internet banking. Consumer acceptance of the use of the internet to communicate with their bank was found to depend on trust. According to Chong et al. (2010), users of the Vietnamese language have adopted internet banking in a favourable and significant way. Thus, the researcher can expect trust to be significant factor in internet banking usage among user and hypothesize as below:

H1: There is a positive and significant relationship between trust and internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus.

2.7 Service Quality in Internet Banking Usage

Service quality offered by internet banking is something that will affect customers. This is because customer-related issues are closely related to a customer's satisfaction and loyalty to the use of internet banking (Yohanes Ferry Cahaya & Indra Siswanti, 2020). However, Beh Yin Yee and T.M. Faziharudean (2010) stated that while service quality was found to be an important factor in influencing technology adoption, it had no significant influence on customer retention. As the use of internet banking is closely related to customers, this makes customer satisfaction a matter that needs to be emphasized. This is supported by Salameh A. A. M. et al.

(2018), whose results of his study stated that service quality has significantly influenced customer satisfaction.

Therefore, this service quality will be one of the independent variables for the study that will be conducted. In addition, in a previous study by A. George (2018) stated that attention should be given in terms of improving the service quality. This is because failure in the fulfilment of the dimension of service quality will affect the user's internet banking. The service must meet to requirements for fulfilment, efficiency, dependability, website qualities, responsiveness, and privacy, among others. However, the study's findings imply that increasing internet speed, which is influenced by a variety of variables, including computer settings will reduce the issues related to the fulfilment dimension of service quality.

In the service business, service quality makes a significant impact. In order to meet clients' expectations, you must maintain a high quality of service. Based on previous interactions, referrals from friends, and advertising services, customers expect high-quality service. Following the completion of the service, clients can contrast the services they received with what they had previously perceived (Parasuraman et al., 1985). The model that is most frequently used for evaluating service quality is SERVQUAL, which was developed by Parasuraman et al. (1985).

Service quality has 10 characteristics: tangibles, dependability, responsiveness, competency, courtesy, assurance, credibility, security, access, and comprehension (Parasuraman et al., 1985). With the help of a 22-item survey questionnaire, Parasuraman et al. (1988) refined these ten traits into five overall dimensions:

(1) Tangibles: This refers to the physical surroundings that appear to emanate from numerous facilities such as persons, equipment, tools, materials used in communications, and symbols,

as well as the environment that makes consumers feel cared for and service providers' concern and willingness.

(2) Reliability: This refers to the ability to deliver services that are consistent with the promises given to clients. Every service must be reliable and accurate. Customers perceive the service to be extremely dependable as a result of this consistency.

(3) Responsiveness: This is the availability and willingness to serve and support consumers in a timely and efficient manner that meets their needs.

(4) Assurance: This refers to your ability to instill trust in your customers. Through successful communication, service providers must demonstrate their expertise, abilities, and ability to assist and meet the demands of consumers in a friendly manner, ensuring that clients receive the finest service possible.

(5) Empathy: This is the ability to care for and deliver personalized service to each consumer.

Arguably service quality is one of the most investigated subjects in marketing. Empathy, resiliency, responsiveness, assurance, and tangibles are all used to assess service quality (Zeithaml et al., 1996; Zhou, 2013). Delivering high-quality service to consumers is one approach for businesses to earn their customers' trust. According to Tang and Nguyen (2013), companies that deliver high-quality services are seen as trustworthy. Therefore, establishing a trustworthy institution requires banks providing an excellent service to their consumers. Customer satisfaction is one of the outcomes of good service. Rod et al. (2009) found that customer satisfaction is positively related to the overall quality of internet banking services. This is supported by Yee et al. (2011), who discovered that service quality has a significant effect on customer satisfaction in their research.

Banking services are crucial in today's society. However, due to changing technologies and changing consumer needs, many banks are currently encountering operational issues. As a result, banks must adapt their strategy to fit current economic conditions while still managing risk efficiently. They must also meet clients' demands for ease by providing a one-stop-shop for banking transactions. To make consumer transactions easier, many banks have established web-based service models. Due to its major goal being to improve the quality of services and benefit clients, the internet banking services usage has been regarded as a financial innovation. It also aids a bank's cost-cutting efforts by reducing the amount of face-to-face communication with customers.

Besides, clients can benefit from the convenience, speed, and ease of use of an online banking system. The issue of "ATM Skimming," a service that causes clients to be apprehensive about the security of their transactions while using an automated teller machine, makes online banking a more enticing option (Kuisma et al., 2007). Even while clients are concerned about security for the services, such as the risks of password changes, the development of internet access in various countries and the actual usage of internet banking is fast expanding (Nasri & Charfeddine, 2012). As a result, banks are scrambling to come up with new ways to protect transactions that will persuade clients to trust them and keep using their services.

When it comes to developing transaction services via the internet, internet banking is a fantastic option for banks since it focuses on lowering operational costs, improving service quality, raising security confidence, lowering risk, and increasing operational efficiency. This is a hybrid of banking operations and information technology (IT) which able improve the efficiency of internet transactions. Behavioral intentions to use internet banking have been affected by a variety of factors, including service quality, perceived risk, trust, website

usability, perceived security, ease of use, access, availability, and usefulness, depending on individual characteristics, societies, economies, politics, and technologies (Yoon & Steege, 2013). Although people's intentions to consume internet banking are complex and unpredictable, each bank must continue to improve internet banking services such as service quality, trust structure, and service reliability to improve operational efficiency and encourage customers to use banking services.

The majority of banks have recognized the importance of internet banking and have begun to use it as one of their primary channels for offering financial services to their consumers. Cashless activities, such as internet banking, mobile banking, and other sorts of cashless systems, are predicted to generate over US\$10 trillion in surplus over the next decade, according to a report by the Institute of Demand (2017). This exponential growth of cashless activities, such as internet banking, has had a positive impact on the entire banking system, as well as adjacent industries such as money transfers, fundraising, and asset management.

Namahoot and Laohavichien (2018) research stated that in many internet banking systems, service quality has risen in importance as a useful component in increasing behavioural intents to use. SERVQUAL is a widely used metric for assessing the quality of internet banking services. The evidence reveals that service quality and behavioural intentions to use have a positive relationship, implying that banks must provide internet banking services and that users must use these services. Therefore, it is imperative to enhance the service quality of internet banking services by incorporating data presented via internet websites, input commands, responsibility, reliability, assurance, and demonstrating empathy for customers' needs. This can increase service efficiency and response to customers' needs (Zeithaml et al., 1996).

In contrast to traditional services, website-based settings are perceived differently by customers, claims Amin (2016). So, it's crucial to look into how well services are provided in the online banking sector. It's critical to understand how users score the various components of the integrated online banking service, as well as to pinpoint the key parameters used to gauge the overall quality of the integrated service. According to Joseph and Stone (2003) study, there is a correlation between strong customer satisfaction and retention in the banking industry and the availability of internet banking services and their usability. Similarly, Rod et al. (2009) discovered that customers are more likely to be satisfied with their online service and, as a result, will be more satisfied with their banks, when overall internet banking service quality is assessed to be excellent. The findings of the Raza et al. (2015) study demonstrate that the core performance, relational performance, and elements of retail banking that are related to service quality have a significant impact on customer satisfaction. The findings of this study have suggested that the foundation of customer happiness, which will immediately result in a consistent use of internet banking, should be provided by the factors of service quality.

Service quality can be considered significant regarding the supporting argument from (Ofori et al., 2017) proposed that information quality, system quality, service quality, privacy, and security concerns as some facilitating circumstances that build customers' trust in banks which impact their continuance intentions towards usage of internet banking. Apart from that, service quality is one of the pillars on which customers build long-term relationships with businesses. It has an impact on a customer's intention to use an information system in the future. Last but not least, the researcher's purpose in this study is that customer satisfaction with internet banking services informs their preservation intentions towards internet banking usage. This argument is based on the premise that customer satisfaction speculates continuance intentions. Regarding these arguments, the researcher argues in this study that service quality contributes to student willingness in using internet banking.

H2: There is a positive and significant relationship between service quality and internet banking usage among SAB final year students in semester 7 at University Malaysia Kelantan City Campus.

2.8 Reputation in Internet Banking Usage

Customer loyalty to an Internet banking website is influenced by the reputation of the website or supplier. In fact, in Malaysia, reputation is the most critical element in retaining consumer internet banking website use, outweighing both trust and habit aspects (Beh Yin Yee & T.M. Faziharudean, 2010). The research reveals that two of these elements which is high customer satisfaction, a positively seen company image, and brand reputation that increase patron loyalty (Eriksson & Schuster, 2009).

The reputation of the service provider may also influence the usage of internet banking services (Kassim & Abdulla, 2006). Due to the fact that it facilitates information processing behaviour and perceived trust, customers' technology orientation toward electronic communication and the internet is commonly used as a proxy for their level of confidence in internet banking (Mukherjee & Nath, 2003). According to Rotchanakitumnuai and Speece (2003), reputation is crucial, as distrust of the service provider is a linked element. Customers' level of trust in a supplier or service provider's integrity and concern for them can be characterised as the provider's reputation. Businesses require experience in business operations, policy, and support staff if they want to build a reputation among their clients as capable technology-based service providers. The reputation of banks, which is one of the primary factors, has a considerable impact on customer adoption of innovative technology-based service delivery. Reputation is based on keeping policy commitments to consumers, particularly privacy commitments, as most customers do not appreciate their personal

information published in an inappropriate way or exploited by others through the internet platform.

The bank's standing in terms of scope, recognition, and trust makes the introduction of internet banking services possible. The findings of a study by Olatokun and Owoeye (2012) showed a substantial and favourable correlation between users' attitudes toward using internet banking and how well they perceive their organisations' reputations. According to the research, an organization's reputation had the second-highest impact on attitudes regarding using internet banking. Because of its enormous impact, it serves as an example of how much an organization's reputation may influence consumers' attitudes and their willingness to continue using internet banking services. Other studies' conclusions have been supported by the contribution of organisational reputation. Aladwani (2001) suggested that the corporate reputation is connected to how quickly a new invention like internet banking is adopted: the better the perceived company reputation, the quicker the adoption. Second, it is believed that the aim to enhance organisational reputation in financial institutions facilitates users' shift in technological acceptability. The article went on to say that a bank would be able to stand out in a cutthroat market if internet technology could be used to boost corporate reputations and performance.

The reputation of the bank is especially important in an online setting since, unlike in a physical location where physical cues like the appearance of the bank's branch can be used, structural assurance in e-banking is mostly derived from intangible cues. Similar to the development of interpersonal trust, Casaló et al. (2007) noted that a bank with a reputation for being trustworthy would have a larger incentive to put safeguards in place to prevent losing such a reputation. This suggests that a bank with a solid reputation would want to make sure that every aspect of its online service is made to foster and sustain clients' faith in the structural

certainty of e-banking. According to Flavian et al. (2005), elements that affect both the corporate image and the uptake of internet banking, such as transaction security, system usability, or level of reputé, have a higher impact on the level of trust displayed by the customer. In later stages, the consumer's enhanced experience will allow him or her to evaluate the virtual bank's reputation, security, or usability of the website through which transactions are carried out with greater impartiality.

Experts from Estonia and Lithuania concurred that a bank's reputation is the most important component of its qualities (Skvarciany & Jurevičienė, 2018). Without a doubt, reputation plays a role in achieving increased profitability because a positive reputation helps commercial banks draw in more clients. Customers who choose a bank based on its reputation have greater confidence in the bank; as a result, reputation directly encourages the expansion of consumer confidence in banking services. Following this, Tan and Teo (2000) included organisation reputation as one of the criteria for predicting Internet banking usage in Singapore. They discovered that while choosing an Internet banking service in Singapore, the bank's organisational reputation is of utmost importance. Once more, one of the key elements in maintaining a bank account is company reputation. Customers' perceptions of an organization's reputation are dependent on such factors, as well as the organization's solvency, dependability, and ability of the banks to obey the law.

Reputation is described as the continuity over time of a characteristic of a company, such as reputation in terms of value, product quality, inventiveness, or worldwide reputation. Reputation must be interpreted as referring to the complete business, not just the website, in accordance with Casaló et al. (2008). A more positive online reputation was associated with a higher level of loyalty in the study. Additionally, positive perceptions of an online supplier's reputation are directly and favourably linked to consumer behaviour intentions like loyalty.

Reputation was mentioned as a key element in determining whether or not customers would use an online organisation, particularly for internet banking.

Mukherjee and Nath (2003) found reputation as a very important factor of trustworthiness. For example, a customer would consider the bank's reputation when they process information from an online bank. Therefore, the researchers stated that reputation is an overall quality or character as seen or judged by people in general. Customers are more likely to use internet banking if they have more widespread access to computers and the internet. Developing the bank's reputation and brand will also provide customers with assurance (Kassim & Abdulla, 2006). Using the statement above, a hypothesis regarding reputation and internet banking usage among UMK students has been developed.

H3: There is a positive and significant relationship between reputation and internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus.

2.9 Security in Internet Banking Usage

According to the findings of the study by Kulonsdwa Safari (2020), the intention of an internet banking user is determined by a positive attitude toward security and usability. Here it is found that security is also a factor that will affect a customer in internet banking users, especially non-users of internet banking. In addition, there are also study results, which reveal that the perception of these users' intentions can be altered with the right security features (Rajesh Kumar Srivastava, 2007). This clearly illustrates that security factors are a contributor that will affect the use of internet banking customers.

Next, the study Md. Abdul Jalil et al. (2014) agreed that integrating security is a beneficial business strategy for developing a banking organization. Building trust in security

systems is an essential component of internet banking for all customers. Security is a state of being protected from danger or interference. Therefore, security exclusively influences the development of online banking. With the security improvement, the use of internet banking can be measured and given an improvement assessment to benefit a banking institution.

As the number of products and services available through internet banking continues to rise, people are becoming increasingly concerned about security (Jegatheesparan & Rajeshwaran, 2020). According to Sadeghi and Hanzae (2010) and also Ganguli and Roy (2011), many banking studies have underlined the significance of security in the acceptance and use of online banking. According to Pikkarainen et al. (2004), the security of online banking is a more concerning trigger and another element that is more likely to affect online banking adoption. The use of online banking is considered to be more difficult due to security concerns (Bhattacharjee & Premkumar, 2004).

Research from Salisbury et al., (2001) revealed that customers' fears about online purchases are alleviated by a sense of security when doing transactions over the internet. Customers are more likely to use e-services if they are confident in the security of their transactions (Cheng et al., 2006). It is obvious that security has an impact on the use of e-banking services, with higher security leading to increased utilization. In this vein, Daniel (1999) suggested that customer acceptance is influenced by security as one of the most critical aspects. It can be stated that clients will not use e-banking services unless they believe they are safe.

Additional components, based on previous research, might be included in the model to improve its explanatory ability. This would normally include the feeling of security and trust that comes with using internet banking services. This aspect has been identified as a major factor in the poor adoption of internet banking services in previous studies. Customers' low

confidence in the internet banking channel stems from their perceptions of high uncertainty, intangibility, heterogeneity, and vagueness as a result of using it (Salem, 2019). In this context, banks should build and maintain sophisticated online banking systems that allow customers to conduct their banking transactions in a personalised and secure manner. To ensure the continued use of internet banking, banks should employ trust-building measures. This necessitates banks maintaining the security of their online banking platforms.

As it is influenced by other social-economic variables, security is an important element. One incident of negative media coverage, for example, can erode consumer faith in e-banking. Customers' fears can be alleviated, and their trust restored with a good response to such publicity. Customers are given such information by certain banks, but not by others. This recommends that banks should rethink their tactics for delivering security information in an easy-to-understand manner to improve the impression of e-banking as a secure way to conduct banking activity. Besides, this statement is also supported by empirical findings from (Guerrero et al., 2007). According to research by Shanmugam et al. (2015), the services that customers utilize the most are money transfers, checking balances, and seeing statements. The authors' findings, which are consistent with previous research, also demonstrate that security is a major concern that deters people from using internet banking to conduct transactions.

As pointed out by Juwaheer et al. (2012), there is a security concern because of fraud and the possibility of a hacker accessing internet users' accounts. They live in continual worry that their money might be stolen. They believe that online banking transactions are not safe and worry that "someone will have limitless access to personal financial information" (Peterson, 1997).

In fact, Sathye's (1999) survey found that 73% of clients were unwilling to use this service due to security concerns. Furthermore, Littler and Melanthiou (2006) assert that this issue is likely to cause customers to experience a financial loss and that as a result, they fear a cyberattack. The confidence of the customer in the entire internet banking system is being harmed by this notion. According to Aladwani (2001), security would be one of the biggest problems with internet banking in the future. According to Mattila and Mattila (2005), banks that offer online banking should first convince their consumers that it is a secure medium.

The desire of consumers to use Internet-based transaction systems has been shown in numerous studies to be influenced by security and privacy, according to Wang et al. (2003) research. Protecting data or systems against unauthorised access or leaks is referred to as security. One of the elements that most studies have shown to be influencing the expansion and development of e-commerce is the fear of a lack of security. Accordingly, a crucial factor that will influence the use of online banking is how customers perceive how much security is maintained by internet banking systems to ensure that their transactions are done without any security breaches.

Sathye (1999) investigated internet banking adoption by Australian consumers and discovered that lack of knowledge and security concerns were the biggest barriers to adoption. According to Loh and Ong (1998), user worries about security and privacy would be a major factor in determining whether or not a new system would be adopted. In another study conducted by Aladwani (2001) showed that online security and privacy were identified as the most difficult problems banks would have to deal with in the future in a research of prospective internet banking users. According to a qualitative study by Shanmugam et al. (2015), adoption of internet banking in the UK is mostly driven by security concerns. Therefore, these arguments lead us to assume a hypothesis as below.

H4: There is a positive and significant relationship between security and internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus.

2.10 Conceptual Framework

In a research study, a conceptual framework is an operationalization of the theory that reveals the links between the various constructs (Kumar et al., 2012). After that, the indicator items for measuring the variable were made. In the table below, four variables and their items were selected from the most relevant research, empirically tested, and adapted to the study context.

Based on the various types of research and literature discussed above, this study will view the variable customer using internet banking (Y), which will be influenced by the variables trust (H1), service quality (H2), reputation (H3), and security (H4) as specified in the framework below.

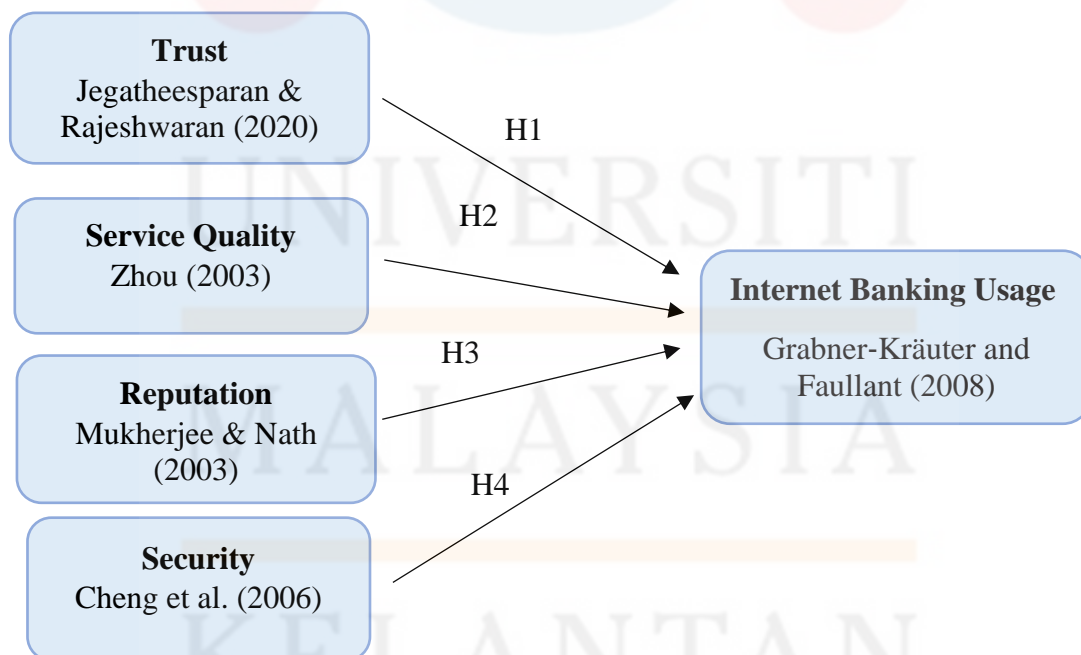


Figure 2.10.1: Conceptual Framework

This study aims to determine the factors affecting among SAB final year students in semester 7 at UMK City Campus in using internet banking. This study will explore four independent variables which is trust, service quality, reputation, and security, as well as a dependent variable is internet banking usage based on the theoretical framework indicated in the preceding section.

2.11 Summary

This chapter has been focused on previous researchers' active research projects as well as past study perspectives in order to generate a more significant, tangible, and relevant study. This chapter as a whole is about a literature review on the item of independent variables and dependent variables. The discussion included the definition of trust, service quality, reputation, security, and the level of internet banking usage. The following chapter will describe the methodology and approach used in this study. The researcher will determine the most useful research design to be applied.

Table 2.11.1: Table of Hypothesis Summary

Hypothesis	Statements
H1	There is a positive and significant relationship between trust and internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus.
H2	There is a positive and significant relationship between service quality and internet banking usage among SAB final year students in semester 7at Universiti Malaysia Kelantan City Campus.
H3	There is a positive and significant relationship between reputation and internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus.
H4	There is a positive and significant relationship between security and internet banking usage among SAB final year students in semester 7at Universiti Malaysia Kelantan City Campus.

CHAPTER 3

METHODOLOGY

3.1 Overview of the research

This chapter will discuss the outlines of the research that was conducted to finish this study. In this chapter as well, the researcher will discuss the methods of research procedures in the process of collecting data and information to make decisions that are the targets and objectives of the study. It includes the overview of the study, introduction, research design, data collection method, study population, sample size, sampling technique, research instruments development, measurement of the variables, procedure for data analysis, research ethics, and summary.

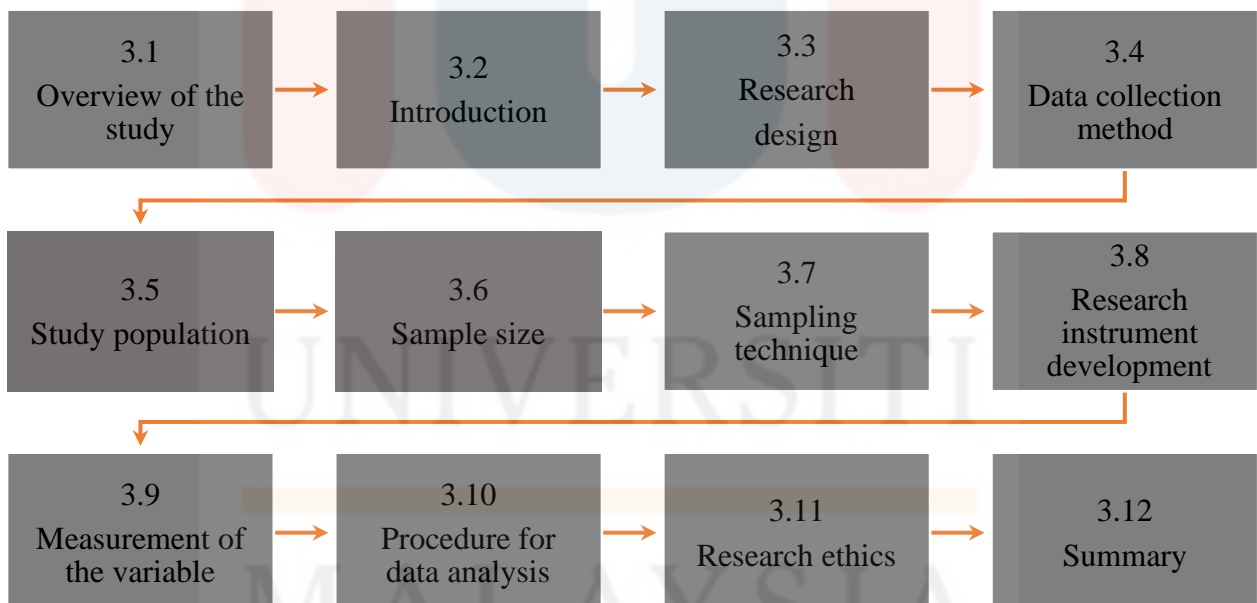


Figure 3. 1: Key Component of the Study

3.2 Introduction

In this chapter, the researcher discusses the research method that will be used in the study. According to C.R. Kothari (2004), research methods or techniques are related to the procedures that researchers employ when conducting research. In other words, research methods refer to all of the procedures utilized by the researcher to investigate his or her research problem. The research method is very important. The success and overall quality of your research study and its documentation are determined by the approach used (Uttkarsha Bhosale, 2022).

3.3 Research Design

The research design of this study is a quantitative method by using the e- questionnaire which was made in Google form. The questionnaire was distributed to SAB final year students in semester 7 at UMK City Campus who are using Internet banking users through social networking sites such as email contacts. Through the e-questionnaire, the researchers can access the relationship between independent variables and dependent variables from the data collected. The questionnaire consists of the demographic profile and factors affecting internet banking usage.

Table 3.3.1: Measurement items

	Variables	Indicator Items
1.	Internet Banking Usage	Grabner-Kräuter and Faullant (2008)
2.	Trust	Jegatheesparan & Rajeshwaran (2020)
3.	Service Quality	Zhou (2013)
4.	Reputation	Mukherjee & Nath (2003)
5.	Security	Cheng et al. (2006)

3.4 Data Collection Methods

The researcher will select the respondents who are using internet banking at the targeted location which is UMK City Campus by using convenience sampling. According to Sekaran and bougie (2016), convenience sampling is procedure refers to gathering information from respondents of the population who are freely able to provide it. The actual numbers of respondents are based on the sample size of the whole population. In this study the researcher using non-probability sampling technique as a medium to distribute the questionnaire. The questionnaire is by google form which will surely reach the respondents. In this study, the questionnaire is divided into three (3) parts for this review, with section A for the demographic profile, such as gender, age, and others. Section B comprises four independent variables, which are trust, service quality, reputation, and security. Section C comprises dependent variables which is internet banking usage.

3.5 Population

The objective of this research is to determine the factor that can be affecting the usage of internet banking among final year students in semester 7 at UMK City Campus, Pengkalan Chepa. According to Salaria (2012), the population can be referred to as any group of people or observation that includes all possible members of that category. Typically, a population is defined as "all members of any well-defined class of people, events, or objects." For this study of population, the population is part of a number of the respondents which is population denotes the number of respondents to be chosen for data collection.

In this research, the population will be focused on the students at Universiti Malaysia Kelantan (UMK) City Campus, and it is limited to final year students of semester 7 only. The reason for focusing on the UMK City Campus is to know the extent of the use of internet banking who are on the City campus. Other than that, to determine the development of internet

banking usage among students and can strengthen trust in respondent satisfaction in using internet banking, especially among students of Islamic Banking and Finance semester 7. Therefore, the population for this study is focused on the Faculty of Entrepreneurship and Business (FEB). According to the data active student enrolment for bachelor's degree session 2021/2022 from the Faculty of Entrepreneurship and Business, the population of students in Islamic Banking and Finance (SAB) is 200. The amount of population is 200 students of Islamic Banking and Finance in the Faculty of Entrepreneurship and Business (FEB). However, as a preventative measure to protect the data being acquired, the population will be 200 and the sample will be 135.

Table 3.5.1: Total respondent

Faculty Of Entrepreneurship And Business (2022/2023)	
Course	Semester 7
Islamic Banking and Finance	200
TOTAL: 200	

3.6 Sample Size

In conducting a survey, the sample size refers to the total number of individual samples measured, or observations made. According to Salaria (2012), the term "sample" refers to a subset of a larger population that is selected from among that population to obtain information about the larger population as a whole. Several qualitative factors, such as the spread of the data or the diversity of the population, the confidence level or the accuracy of the estimates,

the error range, and the number of subgroups, can affect the sample size (Ahmad & Halim, 2017).

For the sample size in this study, the researcher focused on the SAB final year students for Islamic Banking and Finance (SAB) semester 7 at the Faculty of Entrepreneurship and Business in UMK City Campus. The sample size uses are intended for students who are likely to be proficient or have often used internet banking. To calculate the sample size, the population data is shown in the following table by Krejcie & Morgan (1970). The table shows that 132 students will be the respondents in this study.

Table 3.6.1: Table for Determining Sample Size (Krejcie & Morgan 1970)

<i>Table for Determining Sample Size of a Known Population</i>									
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	100000	384

Note: N is Population Size; S is Sample Size *Source: Krejcie & Morgan, 1970*

3.7 Sampling Techniques

Data collection is also a systematic method of gathering and evaluating specific information in order to provide answers to relevant questions and assess the data collection process's outcomes. This data collecting could also include knowledge gained from all angles. The information gathered must also be used to assess the study's premise in order to comprehend the findings.

Generally, the primary data collection is the data gathering from the source. Researchers develop original data collection methods for the goal of research projects for specific data. Data gathering techniques have also been separated into two categories including qualitative and quantitative data collection approaches. The collecting of data using a qualitative analysis method does not necessitate the use of statistics or equations to analyse the data. Also consider the uncountable aspect, such as uncountable feelings or emotions, such as the researcher's sentiments or emotions. Quantitative analysis is sometimes defined as numbers that must be deduced using mathematics. Closed-ended questions are also used in questionnaires to obtain data that can be measured analytically. Correlation, regression, mode, median, and means are some examples of the approaches.

In this study, the researchers are using a quantitative data collection method to collect premier results. A survey approach with a list of closed or multiple-choice questions that are distributed to a sample is being chosen and using Google form questionnaires. This questionnaire consists of three (3) parts for this review. Section A set a demographic profile such as age, sex, and education level which is the demographic profile as stated by Rajasekar et al. (2021). Section B comprises the four independent variables including trust, service quality, reputation, and security. The last part in Section C consists of a question related to a

dependent variable which is internet banking usage among final year students in semester 7 at UMK City Campus.

3.8 Research Instrument

An instrument that has been used in this study is in the form of questionnaires. This method is the most suitable approach for gathering data and information from responders. This strategy allows respondents to provide immediate input on many parts of the study as directly. In this study, sources of data will be gathered in questionnaires to investigate the factors affecting customers in using internet banking among SAB final year students in semester 7 at UMK City Campus.

In addition, the questionnaire should explicitly state the research's objectives. The questionnaire prepared in this design serves two functions. One of them is the simplicity with which responders can understand and answer questions. The second aim of supporting the respondent in the questionnaire was to keep the long questions to a minimum rate when the questionnaire was provided to the respondent. The first page of the questionnaire is also attached to the front page of the research, containing the researcher's identity and information as well as a pledge of secrecy and guarantee of confidentiality. This may increase the motivation of responders to complete the survey without any doubt. The questionnaire was set up in three parts with Part A that included nominal and ordinal scales for demographic profiles such as gender, age, and education level. Ordinal scales to measure the usage of internet banking are also used. In addition, Part B consists of four independent variables which are trust, service quality, reputation, and security while Part B covers the dependent variable on the usage of internet banking among SAB final year students in semester 7 at UMK City Campus.

Table 3.8.1: Overview of Research Instrument

Section	Variables	Author
A	Demographic	Rajasekar et al. (2021)
B	Trust Service Quality Reputation Security	Jegatheesparan & Rajeshwaran (2020) Zhou (2003) Mukherjee & Nath (2003) Cheng et al. (2006)
C	Internet Banking Usage	Grabner-Kräuter and Faullant (2008)

Source: Developed for the research

Table 3.8.2: Distribution of Items in the Questionnaire Study

Section	Variables to be Identified	No. of Item	Total of Item
A	Demographic Profile (Personal Information)	5	1-5
B	Independent Variable i. Trust ii. Service Quality iii. Reputation iv. Security	5 5 5 5	1-5 6-10 11-15 16-20
C	Dependent Variable i. Internet Banking Usage	5	1-5
Total of Questions			30

Table 3.8.3: Items for the factors affecting internet banking usage among SAB final year students in semester 7 at UMK City Campus, Kelantan

No.	Original Items	Modified Items
1	The layout of the information in XYZBANK's internet banking website is easy to follow.	The layout of the information in the internet banking web site is easy to follow.
2	It is easy for me to complete a transaction through XYZBANK's internet banking website.	The layout information on internet banking allows me to complete a transaction quickly.
3	The information on XYZBANK's internet banking website is up to date	The layout information on the internet banking web site is up to date.
4	I believe that XYZBANK will not misuse my personal information	I believe that internet banking will not misuse my personal information.
5	I feel the risk associated with online transactions is low through XYZBANK's internet banking website	I feel the risk associated with online transactions is low through the internet banking website.

3.9 Measurement of the Variable

In this study, the content validity used in measuring the questionnaire. While two scales were used to measure the variable in this research: nominal and interval scales.

3.9.1 Content validity

According to Taherdoost (2016), content validity can be established by conducting a literature review and then having an expert panel or judge evaluate it. Researchers must be present with experts to ensure content validity through the use of a judgmental approach. In this research, content validity the researcher used two validity which is expert and peer validation.

- **Expert validation**

In conducting research, the main purpose of the questionnaire is to obtain the relevant details most validly and reliably possible. In this study, the expert validation method was used to examine the comprehension and validation of the questionnaire. Therefore, in this study for expert validation, the researcher gives a questionnaire to the lecturer to review and evaluate the questionnaire provided whether the research question is easy to understand, or the questionnaire complicated.

- **Peer validation**

Peer validation is critical because it is a stage in validating the questionnaire research. According to Jan-Willem Strijbos (2010), peer assessment and feedback are increasingly used in both networked and face-to-face collaborative learning environments. Furthermore, before it can influence later learning, each type of feedback must be received and processed mindfully, that is, attended to, comprehended, evaluated, and eventually translated into a remedial action by the student. Depending on the features of the source, feedback content may be seen as less

valuable or reliable, affecting task completion or learning differences. For this research, the research already receives an expert evaluation or validation, this peer validation is to strengthen the validity of the questionnaire. Based on feedback received from peer evaluation. All of them gave positive feedback about it and the questionnaire was easy to understand. Attached from Appendix B is the comment for the peer evaluation by three (3) students from SAB final year students in semester 7 at UMK City Campus.

3.9.2 Nominal Scale

With a nominal scale, this research study can classify the subjects into several classes or groups. The types are just intended to make it simple for respondents to choose a response from the various groups. Using the SPSS software version 26.0, the researcher can examine the nominal scale in a few simple, normative methods (Sekaran & Bougie, 2016). The demographic respondent question is in Section A of the questionnaire, and it contains such as gender, age, education level, experience using internet banking services, and types of banking institutions used for internet banking.

Table 3.9.2.1: Example of nominal scale

Gender/Jantina:
<input type="radio"/> Male
<input type="radio"/> Female

3.9.3 Interval Scale

The interval scale enables the researchers to turn up a "quantitative" form in the ordinary sense of the word. Unless they require knowledge of a 'true' zero point, almost all standard statistical tests are applicable here. The zero point on an interval scale is arbitrary, as evidenced by the fact that the scale form remains invariant when a constant is added (S. S. Stevens, 1946).

A Likert scale is used in sections B and section C of the questionnaire to apply an interval scale. In most cases, Likert scales are expressed in terms of agreement or disagreement (Amidei et al., 2019). Respondents can use a scale of 1 to 5 to express their level of agreement or disagreement with the method utilized. Respondents are asked to select items using a rating system, such as the five-point Likert Scale, where 1 indicates "Strongly Disagree," 2 indicates "Disagree," 3 indicates "Slightly Agree," 4 indicates "Agree," and 5 indicates "Strongly Agree". As a result, the scale was designed to be a summated scale that was then presumed to have interval scale qualities (Likert 1932). A 5-point Likert scale was used to assess respondents' level of agreement or disagreement with the assertions in sections B and C (Sekaran & Bougie, 2016).

Table 3.9.3.1: Likert Scale Table

Degree of agreement	Strongly Disagree	Disagree	Slightly Agree	Agree	Strongly Agree
Scale	1	2	3	4	5

3.10 Procedure for Data Analysis

Data analysis is the step in which the researcher must adjust the data collected to examine the data's meaning and messages in order to create a structure for analysis and appreciation. SPSS was used in this study to show how different types of researchers analysed data. SPSS is also used to handle and analyse data from market research, corporate surveys, educational research, and other sources.

As a result, the reliability test will be conducted using the SPSS software version 26.0 in this study. To continue the research, all of the information will be gathered. In this research, the data obtained were investigated using the Statistical Package for the Social Science (SPSS), pilot test, descriptive analysis, reliability analysis, and correlation analysis.

3.10.1 Descriptive Analysis

Descriptive analysis is being used in this study to summarize all the data that have been collected in questionnaires. This section is to determine how often respondents choose the same answer. This descriptive analysis is to analyse the results of the study related to the questions in section A that is related to the demographic information of the respondents. This research needs to measure the central tendency mode, median, mean, and standard deviation in the descriptive analysis.

3.10.2 Reliability Analysis

The purpose of a reliability test is to ensure that the questions that the researcher employs can be accurately measured. Reliability analysis is a useful tool for ensuring the accuracy of data collected (Bonett & Wright, 2014). The Cronbach Alpha value for each item will show whether or not the items in the set are connected.

Cronbach's alpha test is used in this study to determine the reliability of each risk, ensuring that the survey outcome is consistent. A higher coefficient alpha value closer to 1 is said to have greater reliability, and the minimum acceptable coefficient alpha value is 0.6; any number less than 0.6 is presumed inadequately reliable (Bonett & Wright, 2014). Aside from that, the higher the score, the more dependable the scale produced, and the risk reflects the high degree of inter-correlation.

3.10.3 Correlation Analysis

The purpose of correlation analysis is to determine the strength of a relationship between independent variables relationships, whether positive or negative. It is used in this section to meet the research goal of determining the factors affecting internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus. When two variables are correlated, the correlation coefficient is obtained. In this study the Spearman correlation had be applied to know which independent variables (trust, service quality, reputation, and security) had the strong significant relationships towards dependent variable (internet banking usage). Nonparametric tests are available to evaluate the relationship between variables measured on a nominal or ordinal scale. To determine relationships between two ordinal variables, Spearman's rank correlation is used. The correlation is calculated by comparing the changes in one variable to the changes in another variable.

3.11 Research ethics

Ethics in research refers to the norms that distinguish between what is right and what is wrong. Ethics is commonly defined as standards of conduct that distinguish between acceptable and inappropriate actions. The definition of ethics varies depending on the discipline that studies norms of conduct, such as philosophy, religion, law, psychology, or sociology (David B. Resnik, 2020). Each study brings its perspective and understanding of ethics. Uma Sekaran

(2016) defines ethics in research as "a rule of conduct or expected societal norms of behaviour when performing research." All members of the organization, including the sponsor, the researcher, and the responders, are subject to research ethics. At each stage of the research, all parties must ensure that they are performing the research in a trustworthy manner. Every step of the study process, including data collecting, data analysis, reporting, and sharing of knowledge on the Internet, requires ethical behaviour.

There are various ethical issues that must be handled by the parties involved when gathering data for primary sources. The first distinction is between ethics and researchers. The researchers must ensure that the information of respondents' data is fully confidential in order to protect their privacy. The researchers must not be asked for personal or potentially intrusive information. Furthermore, the respondents' self-esteem and self-respect should never be compromised by the researchers. In addition, the researchers must respect them in any way because they are valuable respondents. Simultaneously, the researchers also cannot compel the targeted respondents to reply to the survey. Last but not least, there should be no misrepresentation or distortion of the data gathered during the investigation. There are two crucial points to be mindful of about responders' ethical behaviour. To begin, if respondents opt to engage in the study, they must fully cooperate in order to complete the survey. Second, the responders' responses must be truthful and honest.

The goals of ethical behaviour in research studies are to ensure that no one is hurt or suffers during this investigation. Ethics is also highly crucial for researchers to demonstrate that their data and study results are not fabricated and are authentic. The information is stored in an unidentifiable format. The interview and survey data that is not labelled with individual identifiers are referred to as non-identifiable forms. The study's data will be de-identified by assigning a unique identification number. The researcher's password-protected PCs and

personal hard drives will store the soft copy material. Due to the anonymous data collection process, respondents couldn't identify individual data for withdrawal.

3.12 Pilot Test

A pilot study is conducted in order to find any imperfections in the measuring instrument (R. Srinivasan & C. P. Lohith, 2017). According to Sekaran and Bougie (2016), by using Cronbach's alpha, item can be identified as reliability coefficient that positively correlated. As being cite in research by Shahidah and Umasugi (2021), the value of Cronbach Alpha which less than 0.60 are regarded as no acceptable, those in 0.61-0.70 is regarded as acceptable, those in the 0.71-0.80 range as good and acceptable, those between 0.81-0.90 as good and those which are greater in 0.91-1.00 is considered excellent (Konting et al, 2009). Thus, the closer Cronbach alpha to 1.0, it shows the variables is highly reliable.

To determine the reliability and accuracy, the pilot test have been done to the 30 respondents. According to Johnson and Christensen (2017), a pilot test can have 10 to 30 respondents, with 30 being the ideal number. To distribute the questionnaires for pilot test, google form have been distributed to 30 respondents out of 135 respondents for actual study. With time consuming around five days, from 22nd October 2022 until 26th October 2022, the researchers distributed the questionnaires via email. With the data collected, the researchers used SPSS version 26.0 Data Editor to check their accuracy.

Table 3.12.1: Pilot test results

Variables	N Of Items	Cronbach's Alpha	Status
Trust (IV 1)	5	0.938	Accepted
Service Quality (IV 2)	5	0.935	Accepted
Reputation (IV 3)	5	0.920	Accepted
Security (IV 4)	5	0.871	Accepted
Internet Banking Usage (DV)	5	0.832	Accepted

Table 3.12.1 presented the pilot test results and Cronbach's alpha coefficients for each variable from 30 respondents of Universiti Malaysia Kelantan. The researchers designed a 30-question questionnaire with 25 questions for section B and C which consists of 5 questions for each variable. Section A also includes 5 questions for demographic profile. Based on Cronbach's alpha coefficient test that have been conducted to the variables, the results shows that score is highly internally consistent and good with value for independents variable of Trust (0.938), Service Quality (0.935), Reputation (0.920) and Security (0.871) while for dependents variable, the value of Internet Banking Usage present with 0.832. The above reliability test revealed that the majority of Cronbach's alpha cost factors had an acceptable reliability level of 0.8 or higher, indicating excellent. Hence, it is proven that the questionnaires are reliable and can be used for the research.

3.13 Summary

Overall, all techniques and processes used in this research are described clearly in this chapter. First of all, the research design for this study is by using a quantitative method by using an e-questionnaire in the google form. The questionnaire will be distributed to the student's final year in Islamic Banking and Finance (SAB) in semester 7 from the Faculty of Entrepreneurship and Business. The sample of 135 is a subset from all 200 populations to represent the population. This chapter also includes sampling technique, research instrument, variable measurement, and data analysis procedure. By using the material and description in this chapter, the researcher will proceed to the next chapter to make a finding for the research study.

CHAPTER 4

DATA ANALYSIS

4.1 Overview of the study

The fourth chapter introduce the data analysis, which is the process of in this chapter is starting from the collecting data, total of 136 respondent. After that, continue with the data cleaning, demographic test, descriptive analysis, reliability test, hypotheses testing and ending with the summary about all of this chapter.

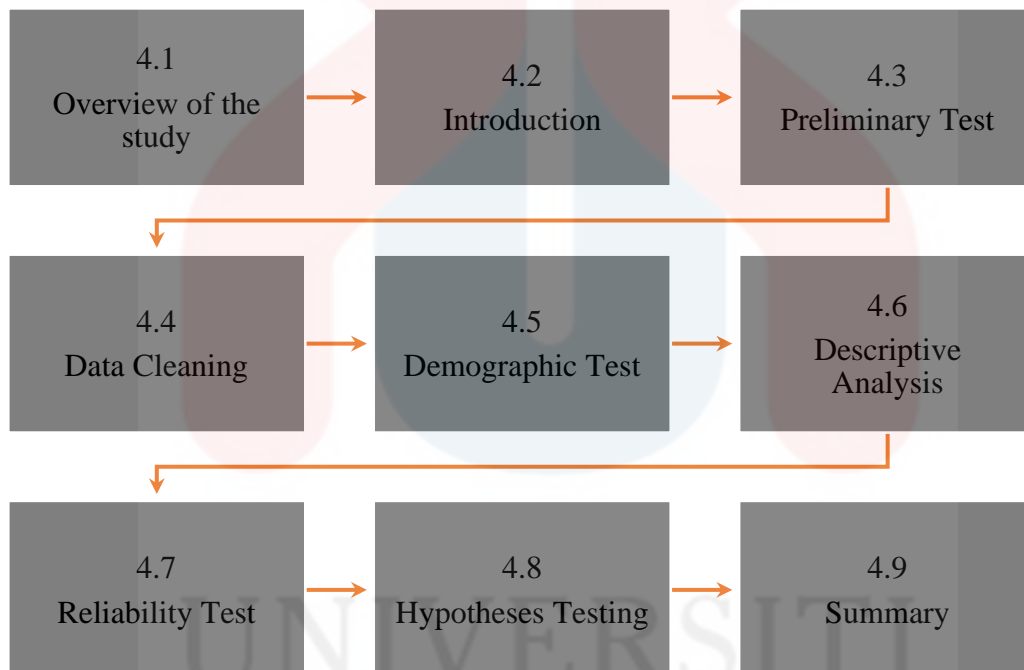


Figure 4. 1: The Key Component of the Research

4.2 Introduction

This chapter explain the findings of the research conducted. To analyse the data and findings obtained in this study, the researcher used the Statistical Package for Social Science (SPSS 26.0) software. In this study, the results of the research that have been found in collecting data from the research survey entitled “The Factor Affecting Internet Banking Usage Among SAB final year students in semester 7 at UMK City Campus” the total number that was successfully obtained is 136 respondents and the number that should be obtained according to Krejcie & Morgan 1970 is 132 respondents. All the data obtained is based on the results of the google form that has been created by the researcher, it has been distributed through email contact and successfully answered by the respondent.

In this finding the results were based on frequency analysis, descriptive analysis, reliability analysis, Spearman correlation analysis. This study aims to analyses the objective of this research.

4.3 Preliminary Test

Several analyses are done in this section as part of the data inspection procedure for this study. The preliminary test is how we want to determine the process or flow of each data obtained in the study. First of all, the researcher examined the questionnaire through a pilot test of 30 respondents. After getting the results, the overall result was very good, and this study continued by collecting actual data. All of the questionnaires were distributed via email contact, from which the researcher obtained the 136 respondents and cleaned the data for one respondent. All data was collected and analysed in the following order, which is cleaning data, demographic testing, descriptive analysis, reliability analysis and until the process of Spearman's correlation.

4.4 Data Cleaning

In this study, the researcher created a Google form as one of the data collection methods used in the survey. The researcher was able to collect a total of 136 responses during the course of this study, which began on 1 November 2022 and finished on 13 November 2022. However, one data point was discovered to be destroyed or damage among the 136 respondents, this is because the respondents to fail to answer the questions and provide an erroneous rating and the final respondent were use 135 respondents.

4.5 Demographic Test

Demography is the study of human groups using statistical data. This demographic is found in section A of the questionnaire. In this study, we asked five demographic questions, including gender, age, race, frequency of using internet banking, and bank type. Overall, all the data that has been obtained is based on the table and chart below.

4.5.1 Number of respondents based on gender

Table 4.5.1.1: Gender of Respondent

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	43	31.9	31.9	31.9
	Female	92	68.1	68.1	100.0
	Total	135	100.0	100.0	

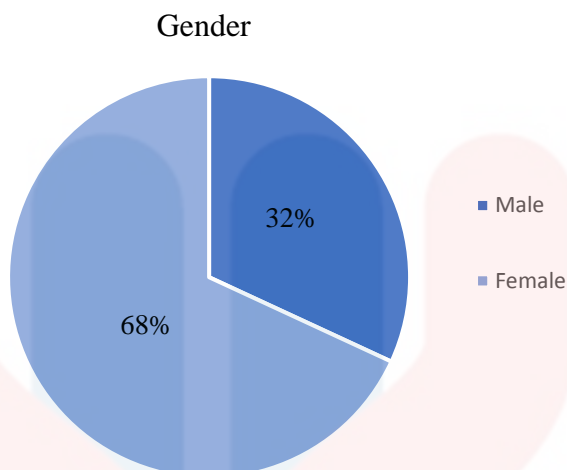


Figure 4.5.1.2: Percentage of Gender

According to the table 4.1 and figure 4.2 above, the total of respondents who successfully completed the survey is 135 respondents. There are 43 males (32% of the total) and 92 females (68% of the total). Overall researcher can see that highest respondents are females compare to males.

4.5.2 Number of respondents based on age

Table 4.5.2.1: Age of Respondent

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21 years old	2	1.5	1.5	1.5
	22 years old	45	33.3	33.4	34.8
	23 years old	61	45.2	45.2	80.0
	24 years old	18	13.3	13.3	93.3
	25 years old	9	6.7	6.7	100.0
	Total	135	100.0	100.0	

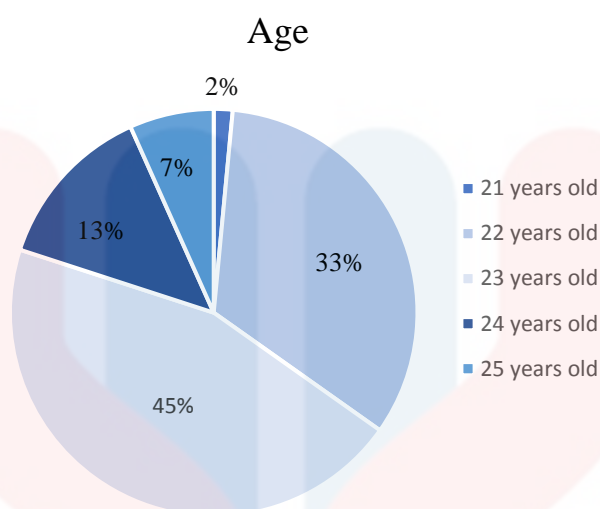


Figure 4.5.2.2: Percentage of Age

Based on the data collected through the distribution of the questionnaire, refer to the table 4.2 and figure 4.3, the highest percentage is 45%, meaning most of the respondents are 23 years old. Aside from that, the brown colour is the second highest on the chart, representing 33% of the 22-year-old respondent, 13% of the 24-year-old respondent, and 7% of the 25-year-old respondent, with the lowest being 2% from the 21-year-old respondent.

4.5.3 Number of respondents based on race

Table 4.5.3.1: Race of Respondent

		Race			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	133	98.5	98.5	98.5
	Chinese	2	1.5	1.5	100.0
	Total	135	100.0	100.0	

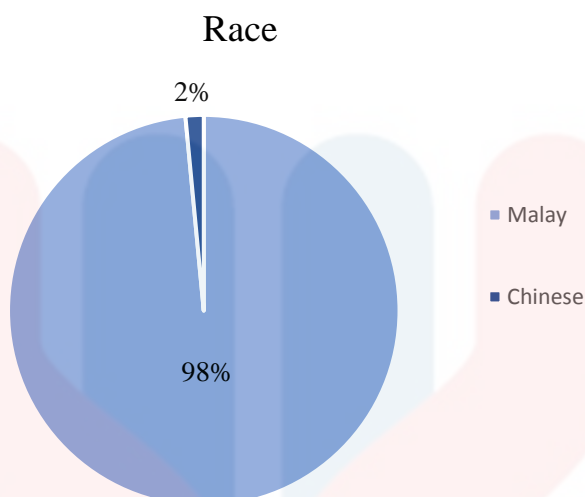


Figure 4.5.3.2: Percentage of Race

Based on table 4.3 and figure 4.4, there are two nations that have been counted that successfully answered this study. Malay had the highest percentage of respondents in this study, accounting for 98% of all respondents. However, only 2% of Chinese respondents took part in this survey. The vast majority of respondents are Malay.

4.5.4 Number of respondents based on internet banking usage frequency

Table 4.5.4.1: Frequency of Internet Banking Usage

Internet Banking Usage Frequency					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Once a week	21	15.6	15.6	15.6
	2-5 times a week	76	56.3	56.3	71.9
	6-9 times a week	28	20.7	20.7	92.6
	10-12 times a week	10	7.4	7.4	100.0
	Total	135	100.0	100.0	

Internet Banking Usage Frequency

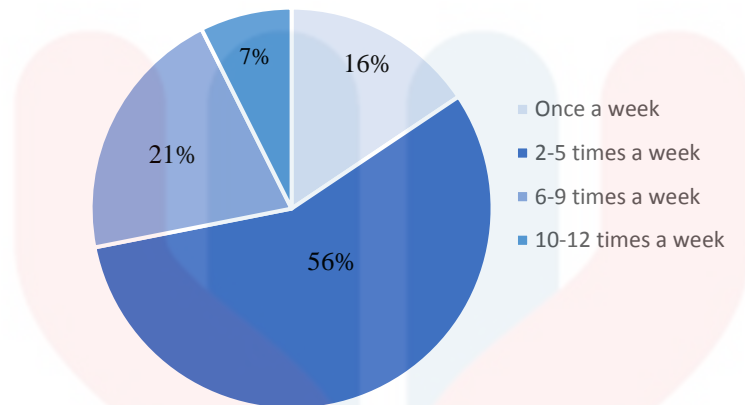


Figure 4.2.4.2: Percentage of Internet Banking Usage Frequency

According to table 4.4 and figure 4.5, in terms of internet banking usage, there are four frequency level, which is once a week, 2–5 times a week, 6–9 times a week, and 10–12 times a week. The researcher discovered that most people now use the internet 2–5 times per week. This means that the highest percentage, 56% of respondents use internet banking. Following that, 21% use internet banking 6–9 times per week, which is the second highest in the chart. Aside from that, 16% use internet banking once per week, and the lowest frequency of use is 7%, 10–12 times per week.

4.5.5 Number of respondents based on type of bank

Table 4.5.5.1: Type of Bank Respondent

Type of Bank					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bank Islam	96	71.1	71.1	71.1
	Maybank	27	20.0	20.0	91.1
	CIMB	9	6.7	6.7	97.8
	Bank Rakyat	3	2.2	2.2	100.0
	Total	135	100.0	100.0	

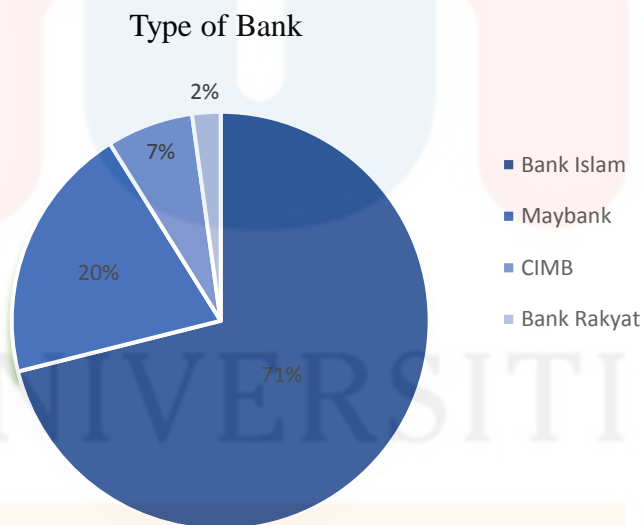


Figure 4.5.5.2: Percentage of Bank Type

Referring to table 4.5 and figure 4.6, there are four types of banks in this survey which is Bank Islam, Maybank, CIMB, and Bank Rakyat. 71% of respondents are likely to use Bank Islam for internet banking transactions. Aside from that, the second highest is 20%, which is

Maybank. CIMB is 7% and the lowest bank that respondents in this survey used is Bank Rakyat.

4.6 Descriptive Analysis

In a study, descriptive statistics are used to explain the basic properties of the data. It's provided concise summaries of the sample and measures. According to Bush (2020), nearly all quantitative data analyses are founded on descriptive statistic along with clear simple graphics analysis. The statistic below is derived from research conducted by the researcher. Moidunny's (2009) mean score interpretation table was used in this study to calculate the mean score. The interpretation of the mean score is shown in the table below:

Table 4.6.1: Interpretation of mean score (Moidunny ,2009)

Likert scale	Mean range	Score	Score range
5	Strongly agree	4.21-5.00	Very high
4	Agree	3.21-4.20	High
3	Slightly agree	2.61-3.20	Medium
2	Disagree	1.81-2.60	Low
1	Strongly disagree	1.00-1.80	Very low

Table 4.6.2: Descriptive statistic for independent variable (Trust)

Trust					
	N	Minimum	Maximum	Mean	Std. Deviation
I trust the information that is provided in online banking.	135	1	5	4.11	.740
I trust the system of internet banking is trustworthy and honest.	135	1	5	4.09	.767
I trust all services provided by internet banking.	135	3	5	4.10	.638
I trust the system of internet banking offers secure personal privacy.	135	2	5	4.07	.749
I trust payments made through the internet banking channel will be processed securely.	135	2	5	4.19	.704
Valid N (listwise)	135				

Based on table 4.6.1, it shows the data for means and standard deviation for independent variable for factor of trust in affecting internet banking usage among SAB final year students in semester 7 at UMK City Campus, Kelantan. The range of mean from 4.07 to 4.19 while

range for standard deviation is from 0.638 to 0.767. Derived from above reports, the highest means is 4.19 on I trust payments made through the internet banking channel will be processed securely which indicated the respondents trust that their internet banking will be process securely their transactions. In the other side, the lowest value of means is for item I trust the system of internet banking offers secure personal privacy with 4.07.

Table 4.6.3: Descriptive statistics for independent variable (Service Quality)

Service Quality					
	N	Minimum	Maximum	Mean	Std. Deviation
The layout of the information in the internet banking web site is easy to follow.	135	3	5	4.21	.565
The layout information on the internet banking web site is up to date	135	3	5	4.26	.559
The layout information on internet banking allows me to complete a transaction quickly.	135	2	5	4.36	.606
The internet banking site provides professional services.	135	3	5	4.32	.568

This internet banking site provides on-times services.	135	2	5	4.20	.667
Valid N (listwise)	135				

According to the data above, descriptive analyses was performed by using the SPSS to find the value of mean and standard deviation. The range for mean is between 4.20 to 4.36 while for standard deviation is between 0.559 to 0.667. As indicated from the table 4.6.2, the highest mean belong to the layout information on internet banking allows me to complete a transaction quickly. Meanwhile, the lowest mean is 4.20 for this internet banking site provides on-times services. From that, it is shows that majority of the respondent is agree with all the element that involve in the factor of service quality in affecting the customers to use internet banking.

Table 4.6.4: Descriptive statistic for independent variable (Reputation)

Reputation					
	N	Minimum	Maximum	Mean	Std. Deviation
My internet banking image is good and positive.	135	2	5	4.28	.594
My internet banking has a positive image with its customers.	135	3	5	4.29	.584
My internet banking website has a good reputation	135	2	5	4.17	.653

compared to other rival websites.					
My internet banking website has a reputation for offering good services.	135	2	5	4.27	.588
My internet banking website has a reputation for being fair in its relationship with its users.	135	3	5	4.27	.591
Valid N (listwise)	135				

Table above illustrate the reputation variables results test for mean. According to the results, the range for mean and standard deviation is between 4.17 - 4.29 and 0.584 – 0.653. The highest value of means is my internet banking has a positive image with its customers with value of 4.29. At the same time, the lowest mean value is my internet banking website has a good reputation compared to other rival websites with value of 4.17. It can be summarizing that majority of the respondent believe that the positive image is the most criteria they consider in reputation factor in order to use internet banking.

Table 4.6.5: Descriptive statistic for independent variable (Security)

Security					
	N	Minimum	Maximum	Mean	Std. Deviation
I believe that internet banking will not misuse my personal information.	135	2	5	4.05	.746
I believe that the bank will not expose my personal information to the third party.	135	1	5	4.10	.785
I believe that the platform of internet banking will process my transactions without any mistake.	135	1	5	4.08	.723
I feel the risk associated with online transactions is low through the internet banking website.	135	2	5	3.96	.771
My bank gives a lot of security instructions on how to protect accounts from scammer.	135	2	5	4.27	.704
Valid N (listwise)	135				

Table 4.6.4 above illustrate the value of mean and standard deviation for security as factor in using internet banking among respondents. The range for means is from 3.96 to 4.27 and the range for standard deviation is from 0.704 to 0.785. The highest mean score is 4.27, as shown in the table above which is because my bank gives a lot of security instructions on how to protect accounts from scammer. Meanwhile, the lowest mean score is 4.25 which means I feel the risk associated with online transactions is low through the internet banking website.it shows that the respondent believe that risk is low if using internet banking.

Table 4.6.6: Descriptive statistic for dependent variable (Internet banking usage)

Internet Banking Usage					
	N	Minimum	Maximum	Mean	Std. Deviation
I use internet banking almost every day.	135	1	5	3.79	1.023
I received confirmation of every online transaction by SMS	135	1	5	4.46	.689
I save time and effort by using internet banking services.	135	3	5	4.51	.597
I will continue dealing with the internet banking services in the future.	135	3	5	4.52	.597

I strongly recommended the use of internet banking services.	135	3	5	4.53	.596
Valid N (listwise)	135				

According to the table 4.6.5 above, it shows the means and standard deviation of the internet banking usage variable. The means of the relationship result is in range from 3.79 to 4.53 whereas the standard deviation is in range from 0.596 to 1.023. From the highest mean score results, students can interpret that they strongly recommended the use of internet banking services with the value 4.53. While the lowest mean score of .79 for use internet banking almost every day. It can interpret that majority of the respondents did not use internet banking every day.

4.7 Validity and Reliability Test

Validity Test

There are 2 types of validity. The first one is internal validity and the second one is external validity which examined the context of experiment design. While, to measure the validity of instrument itself, there are 3 types of validity used to measure it which are content validity, criterion-related validity, and construct validity (Sekaran & Bougie, 2016). In this research, the researchers only use content validity and face validity. According to Taherdoost (2016), content validity can be established by conducting a literature review and then having an expert panel or judge evaluate it. So, to obtain validity, the researcher carried out the face validity by obtain an approval from the expert which is the lecturers and peer. According to Bhandari (2022), face validity ia about the question of whether a test appears to measure what

it is intended to measure. This kind of validity is concerned with how relevant and appropriate a measure appears to be for the thing it's evaluating. Then, the pilot test was conducted to check the reliability of the instruments. The 81 results from the pilot test shows that all the variables are goods and excellent as the value of Cronbach alpha above 0.8. it shows the variables are highly reliable and can be used for research.

Reliability test

A measure's reliability indicates how well it is free of bias (error) and thus ensures consistent measurement over time and across different aspects of the instrument. Testing for consistency and stability is required to establish reliability. Cronbach's alpha is a coefficient of reliability that indicates how well items in a set are positively correlated. It is calculated using the average intercorrelations of the items used to measure the concept. In short meaning, the reliability of a measuring instrument is a test of how consistently it measures whatever concept it is measuring. The closer Cronbach's alpha is to 1 the higher the internal consistency reliability (Sekaran & Bougie ,2016). As being cite in research by Shahidah and Umasugi (2021), the value of Cronbach Alpha is in the table below:

Table 4.7.1: Table of Cronbach's Alpha (Konting et al, 2009)

Cronbach's Alpha Coefficient Range	Strength of Association
0.91 – 1.00	Excellent
0.81 – 0.90	Good
0.71 – 0.80	Good and Acceptable
0.61 – 0.70	Acceptable
0.01 – 0.60	Unacceptable

- Independent variable – Trust

Table 4.7.2: Reliability Statistic for Independent Variable

	Reliability Statistics		
	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Trust	0.880	0.882	5
Service Quality	0.802	0.808	5
Reputation	0.856	0.857	5
Security	0.852	0.852	5

Table 4.7.2 above shows the reliability statistics for independent variable trust, service quality, reputation and lastly security. From the table, it shows the value of Cronbach alpha for all the independent variables. The range of Cronbach alpha source derived from the SPSS are

from 0.802 to 0.880. First of all, the reliability analysis alpha value for independent variable trust is 0.880. Among all the value of independent variables, trust have the highest value of Cronbach alpha. At the same time, the value of Cronbach alpha for service quality is 0.802. According to the strength of association, the value is good and acceptable as it is in range between 0.71 and 0.80. In a meantime, the value for reputation is 0.852 and independent variable security is 0.852.

The Cronbach's Alpha value is interpreted as having good reliability when compared to the table of The Alpha Cronbach Value (Konting et al., 2009), as the values of the independent variables trust, reputation, and security all fall between 0.81 and 0.90. Additionally, the service quality independent variable is in the range of 0.71 and 0.80, indicating that it is good and acceptable. This means that all of the independent variables mentioned above are trustworthy and have a good chance of being put to use.

- Dependent variable – Internet Banking usage

Table 4.7.3: Reliability Statistic for Dependent Variable, Internet Banking Usage

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.676	.733	5

According to the table 4.7.3 above, it is showing the value of Cronbach alpha for internet banking usage. The value is 0.676. As being suggested by Konting et al, (2009), the value whose in the range of 0.61 – 0.70 is considered as acceptable. In a simple word, the reliability of dependent variable, internet banking usage is acceptable with 0.676. In overall, the researcher can conclude that, the reliability of all the item of variables is acceptable.

4.8 Hypotheses Testing

Spearman correlation coefficient

According to Bhat (2019), Spearman correlation coefficient assesses how strongly and in what direction two ranked variables are associated. The researchers need to know whether any correlation found between two variables is significant or not, even though the correlation could range from -1.0 to +1.0. Consequently, a research hypothesis that postulates a positive significant (or negative) relationship between two variables can be checked by examining the correlation between the two (Sekaran & Bougie ,2016). In addition, this hypothesis also uses two tailed which means in statistics it determines whether a sample is greater than or less than a specific range of values by using a two-sided critical area of a distribution. (Hayes, 2022). There is one main dependent variable; internet banking usage while four independent variables namely trust, service quality, reputation, and security. The table below gives Interpretation Table of Spearman Rank-Order Correlation Coefficients adopted Dancey and Reidy (2004).

Table 4.8.1: Interpretation Table of Spearman Rank-Order Correlation Coefficients

(Dancey and Reidy, 2004)

Spearman r	Correlation
>0.70	Very strong relationship
0.40-0.69	Strong relationship
0.30-0.39	Moderate relationship
0.20-0.29	Weak relationship
0.01-0.19	No or negligible relationship

4.8.1 Hypothesis 1

Table 4.8.1.1: Correlation between trust and internet banking usage

Correlations				
			Trust	Internet banking usage
Spearman's rho	Trust	Correlation Coefficient	1.000	.455**
		Sig. (2-tailed)	.	.000
		N	135	135

Table above shows the correlation between trust and internet banking usage. The value of correlation coefficient is .455 indicated that there is a strong relationship between both of it. As result, there is a positive relationship between trust and internet banking usage. Based on the result, the relationship between trust and internet banking usage is significant because the p-value 0.000 (p-value). So H1 is accepted.

The Relationship between trust and internet banking usage.

H1: There is a positive and significant relationship between trust and internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus.

4.8.2 Hypothesis 2

Table 4.8.2.1: Correlation between service quality and internet banking usage

Correlations				
			Service quality	Internet banking usage
Spearman's rho	Service quality	Correlation Coefficient	1.000	.604**
		Sig. (2-tailed)	.	.000
		N	135	135

Table above shows the correlation between service quality and internet banking usage. The value of correlation coefficient is .604 indicated that there is a strong relationship between both of it. As result, there is a positive relationship between service quality and internet banking usage. Based on the result, the relationship between service quality and internet banking usage is significant because the p-value 0.000 (p-value). So H2 is accepted.

The Relationship between service quality and internet banking usage.

H2: There is a positive and significant relationship between service quality and internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus.

4.8.3 Hypothesis 3

Table 4.8.3.1: Correlation between reputation and internet banking usage

Correlations				
			Reputation	Internet banking usage
Spearman's rho	Reputation	Correlation Coefficient	1.000	.581**
		Sig. (2-tailed)	.	.000
		N	135	135

Table above shows the correlation between reputation and internet banking usage. The value of correlation coefficient is .581 indicated that there is a strong relationship between both of it. As result, there is a positive relationship between reputation and internet banking usage. Based on the result, the relationship between reputation and internet banking usage is significant because the p-value 0.000 (p-value). So H3 is accepted.

The Relationship between reputation and internet banking usage.

H3: There is a positive and significant relationship between reputation and internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus.

4.8.4 Hypothesis 4

Table 4.8.4.1: Correlation between security and internet banking usage

Correlations				
			Security	Internet banking usage
Spearman's rho	Security	Correlation Coefficient	1.000	.365**
		Sig. (2-tailed)	.	.000
		N	135	135

Table above shows the correlation between security and internet banking usage. The value of correlation coefficient is .365 indicated that there is a moderate relationship between both of it. As result, there is a positive relationship between security and internet banking usage. Based on the result, the relationship between security and internet banking usage is significant because the p-value 0.000 (p-value). So H4 is accepted.

The Relationship between security and internet banking usage.

H4: There is a positive and significant relationship between security and internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus.

4.8.5 Overall Of Spearman Correlation

Table 4.8.5.1: Overall Spearman Correlation

	Research Question and Objective	Hypothesis	Spearman Correlation Result	
H1	<p>RQ1: What is the relationship between trust and internet banking usage among SAB final year students in semester 7 at UMK City Campus?</p> <p>RO1: To determine the relationship between trust and internet banking usage among SAB final year students in semester 7 students at UMK City Campus.</p>	<p>There is a positive and significant relationship between trust and internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus.</p>	0.455	Significant
H2	<p>RQ2: What is the relationship between service quality and internet banking usage SAB final year students in semester 7 of UMK City Campus?</p> <p>RO2: To determine the relationship between service quality and internet banking usage among SAB final year students in semester 7 of UMK City Campus.</p>	<p>There is a positive and significant relationship between service quality and internet banking usage SAB final year students in semester 7 students at Universiti Malaysia Kelantan City Campus.</p>	0.604	Significant
H3	<p>RQ3: What is the relationship between reputation and internet banking usage among SAB</p>	<p>There is a positive and significant relationship between reputation and internet banking usage</p>	0.581	Significant

	<p>final year students in semester 7 of UMK City Campus?</p> <p>RO3: To determine the relationship between reputation and internet banking usage among SAB final year students in semester 7 of UMK City Campus.</p>	<p>among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus.</p>		
H4	<p>RQ4: What is the relationship between security and internet banking usage among SAB final year students in semester 7 of UMK City Campus?</p> <p>RO4: To determine the relationship between security and internet banking usage among SAB final year students in semester 7 of UMK City Campus.</p>	<p>There is a positive and significant relationship between security and internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus.</p>	0.365	Significant

Based on the table above, there is a positive and significant relationship between trust, service quality, reputation, security, and internet banking usage. All the hypotheses were accepted at 0.01 significant levels.

4.9 Summary

The data that was actually gathered during the survey is examined in this chapter. Out of 135 questionnaires, 135 students in the FKP semester 7 of Islamic banking and finance responded that they had used internet banking. Data collection takes about two weeks after questionnaires are distributed. The actual data are then obtained by compiling the data into SPSS version 26.0. SPSS version 26.0 will produce a descriptive analysis (covering all variables and demographics), a reliability analysis, and a Spearman's correlation analysis as a result. The correlation analysis provides answers to all of the study's hypotheses. In a conclusion, these statistical analyses have helped to answer all of the research questions and study goals.

Finally, this chapter discussed how to conduct analytical data that is pertinent, acceptable, understandable, and evaluated correctly using some tests selected by the researcher. It included details of the data analysis of the study, including the background of the respondents. The reliability tests, which evaluate the respondents' level of knowledge when responding to questions and the viability of the offered questionnaires, are a component of the data analysis. The next chapter will discuss on the key findings of the study.

CHAPTER 5
DISCUSSION AND CONCLUSION

5.1 Overview of the Research

The fifth chapter describes regarding introduction, key findings, discussion of hypothesis, implications of the study, limitation of the research, research recommendation and conclusion of the study. This section also includes 8 sections as shown in Figure 5.1 that outline the main components of the research.

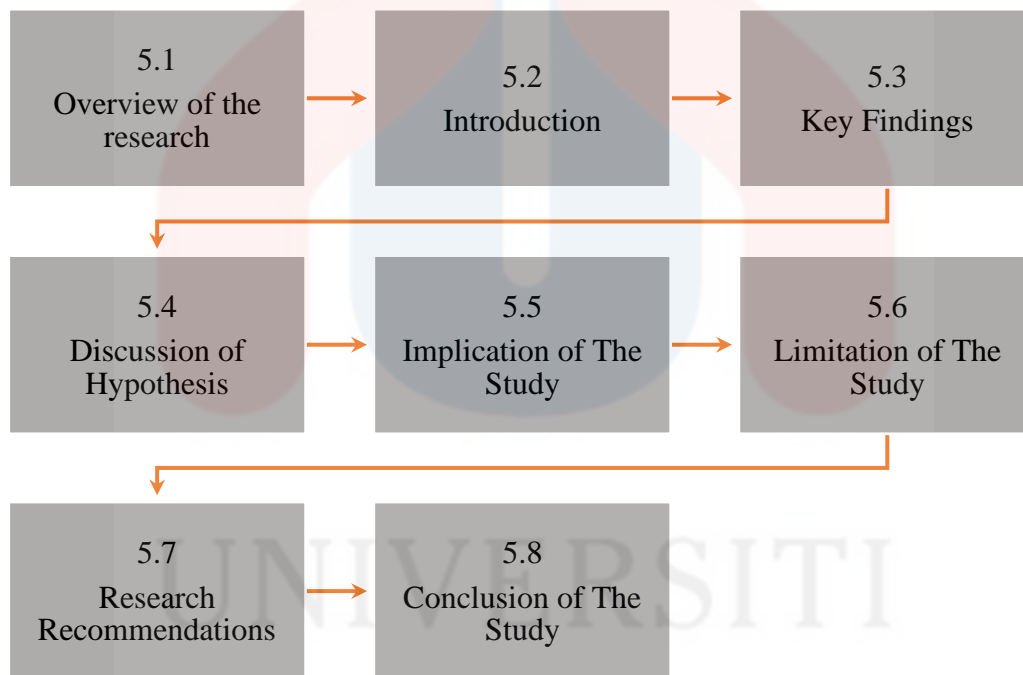


Figure 5. 1: The Key Component of the Research

5.2 Introduction

This chapter describes the discussion and conclusion that have been conducted in Chapter 4 which are analysis and results. This chapter also discusses the result of data analysis for independent variables (Trust, Service Quality, Reputation and Security) with dependent variables (Internet Banking Usage). This study also describes the key findings to answer the question for Research Question and Research Objectives for the Factor Affecting Internet Banking Usage Among SAB final year students in semester 7 at UMK City Campus, Pengkalan Chepa.

In addition, this study is also being analyzed using Spearman Correlation to answer the hypothesis development for the four independent variables (Trust, Service Quality, Reputation and Security) to determine the acceptance of the hypothesis. Hypothesis acceptance will understand students who use internet banking in their daily life to fulfil desired needs and wants.

5.3 Key Findings

According to Figueiredo Filho et al. (2013), the p value theoretically is on a continuous basis measure of evidence. However, practically the p value is typically trichotomized roughly with cut offs value upon highly significant ($p < 0.01$), marginally significant ($p < 0.05$) and not statistically significant ($p > 0.10$) measured at the conventional level. Below is the summary of hypothesis testing result from the research.

Table 5.3.1: Summary of Hypothesis Testing Result

Research Questions and Objectives	Hypothesis Result	Finding
<p>RQ1: What is the relationship between trust and internet banking usage among SAB final year students in semester 7 of UMK City Campus?</p> <p>RO1: To determine the relationship between trust and internet banking usage among SAB final year students in semester 7 of UMK City Campus.</p>	<p>P = 0.000</p>	<p>There is a significant relationship between trust and internet banking usage among SAB final year students in semester 7 at UMK City Campus.</p>
<p>RQ2: What is the relationship between service quality and internet banking usage among SAB final year students in semester 7 of UMK City Campus?</p> <p>RO2: To determine the relationship between service quality and internet banking usage among SAB final year students in semester 7 of UMK City Campus.</p>	<p>P = 0.000</p>	<p>There is a significant relationship between service quality and internet banking usage among SAB final year students in semester 7 at UMK City Campus.</p>
<p>RQ3: What is the relationship between reputation and internet banking usage</p>	<p>P = 0.000</p>	<p>There is a significant relationship between</p>

<p>among SAB final year students in semester 7 of UMK City Campus?</p> <p>RO3: To determine the relationship between reputation and internet banking usage among SAB final year students in semester 7 of UMK City Campus.</p>		<p>reputation and internet banking usage among SAB final year students in semester 7 at UMK City Campus.</p>
<p>RQ4: What is the relationship between security and internet banking usage among SAB final year students in semester 7 of UMK City Campus?</p> <p>RO4: To determine the relationship between security and internet banking usage among SAB final year students in semester 7 of UMK City Campus.</p>	<p>P = 0.000</p>	<p>There is a significant relationship between security and internet banking usage among SAB final year students in semester 7 at UMK City Campus.</p>

* According to Figueiredo Filho et al. (2013), the p value of ($p < 0.01$) is highly significant.

5.4 Discussion of Hypothesis

The goal of this study is to determine the student's internet banking usage at University Malaysia Kelantan, City Campus. The independent variables are trust, service quality, reputation, and security while the dependent variable is internet banking usage. Internet banking has a very significant role in daily transactions especially among SAB final year students in semester 7 at UMK. This is attributed to the many factors that affect internet banking usage. New results on factors affecting internet banking usage among SAB final year

students in semester 7 at UMK City Campus, Pengkalan Chepa have been established by conducting this research.

The research objective determines whether the factor has any relationship between independent variable and dependent variable. The research also defined the relationship between trust, service quality, reputation, and security entertainment as a major role in affecting internet banking usage among SAB final year students in semester 7 UMK City Campus. The objective of this research was achieved.

According to Spearman Rank-Order Correlation Coefficients adopted Dancey and Reidy (2004), value between 0.01 to 0.19 show no or negligible relationship, value between 0.20 to 0.29 show a weak relationship, value between 0.30 to 0.39 show a moderate relationship, value between 0.40 to 0.69 show a strong relationship while value greater than 0.70 show a very strong relationship. Below are the results of the relationship between trust, service quality, reputation, security, and internet banking usage among SAB final year students in semester 7 of UMK City Campus.

Table 5.4.1: Summary of Spearman Correlation Coefficient Result

No.	Objective	Hypothesis	Correlation	Result
1.	To determine the relationship between trust and internet banking usage among SAB final year students in semester 7 of UMK City Campus.	Internet banking usage will be significantly influenced by trust.	$r = 0.455$	Strong Relationship
2.	To determine the relationship between service quality and internet banking usage among SAB final year students in semester 7 of UMK City Campus.	Internet banking usage will be significantly influenced by service security.	$r = 0.604$	Strong Relationship
3.	To determine the relationship between reputation and internet banking usage among SAB final year students in semester 7 of UMK City Campus.	Internet banking usage will be significantly influenced by reputation.	$r = 0.581$	Strong Relationship

4.	To determine the relationship between security and internet banking usage among SAB final year students in semester 7 of UMK City Campus.	Internet banking usage will be significantly influenced by security.	r = 0.365	Moderate Relationship
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* According to Dancey and Reidy (2004), r value more than 0.00 has a positive relationship.

Based on research objective 1, there is a significant relationship between trust and internet banking usage among SAB final year students in semester 7 at UMK City Campus. From the result of the correlation test, the correlation value for trust and internet banking usage among SAB final year students in semester 7 of UMK City Campus show a positive value of 0.455. Therefore, the results indicate the alternative hypothesis (H1) is accepted. Depending on research question 1, the study can conclude that there is a positive and significant relationship between the trust and internet banking usage among SAB final year students in semester 7 at UMK City Campus. This study was also supported by Čater (2008) where the author mentioned that consumers prefer and love to form social networks with their service provider when they trust them. Subscribers tend to develop favourable behavioral attitudes and intentions toward their service provider as they grow in trust of the provider. In this respect, it is anticipated that customers of online banking who trust their service providers will have positive intents for usage continuances (Ofori et al., 2017).

Based on research objective 2, there is a significant relationship between service quality and internet banking usage among SAB final year students in semester 7 at UMK City Campus. From the result of the correlation test, the correlation value for trust and internet banking usage among SAB final year students in semester 7 of UMK City Campus show a positive value of

0.604. Therefore, the results indicate the alternative hypothesis (H2) is accepted. Depending on research question 2, the study can conclude that there is a positive and significant relationship between the service quality and internet banking usage among SAB final year students in semester 7 at UMK City Campus. Providing top-notch customer service is essential for creating a trustworthy bank. For customers to build enduring relationships with businesses, service quality serves as one of the foundations. It has an impact on customers' intentions to employ information systems going forward (Ofori et al., 2017). This correlation coefficient is supported by Joseph and Stone (2003) that highlighted the high levels of client satisfaction and retention seem to be correlated to the availability of internet banking services delivery and their usability that may lead to the internet banking usage.

Based on research objective 3, there is a significant relationship between reputation and internet banking usage among SAB final year students in semester 7 at UMK City Campus. From the result of the correlation test, the correlation value for trust and internet banking usage among SAB final year students in semester 7 of UMK City Campus show a positive value of 0.581. Therefore, the results indicate the alternative hypothesis (H3) is accepted. Depending on research question 3, the study can conclude that there is a positive and significant relationship between the reputation and internet banking usage among SAB final year students in semester 7 at UMK City Campus. This proved from the previous study, the respondents tend to trust the internet banking website reputation which leads to frequent usage. In Malaysia, reputation is more significant than both trust and habit aspects in determining whether a consumer would continue to use an Internet banking website. It is crucial from a management perspective that Internet banking website providers view reputation as the most significant component in fostering consumer loyalty among Malaysians towards their Internet banking websites (Yee & Faziharudean, 2010).

Based on research objective 4, there is a significant relationship between security and internet banking usage among SAB final year students in semester 7 at UMK City Campus. From the result of the correlation test, the correlation value for trust and internet banking usage among SAB final year students in semester 7 of UMK City Campus show a positive value of 0.365. Therefore, the results indicate the alternative hypothesis (H4) is accepted. Depending on research question 4, the study can conclude that there is a positive and significant relationship between the security and internet banking usage among SAB final year students in semester 7 at UMK City Campus. This correlation coefficient is supported by Daniel (1999) who argued that security being one of the most crucial factors that influence adoption which can be concluded that internet banking will not be accepted until the clients declare them as secure. According to Montazemi and Qahri-Saremi (2015), informing the clients on the reliability and security of internet banking, banks foster more customer trust, which may help to allay clients' concerns about the effectiveness of the service.

5.5 Implication of the Study

In research, the implications of the study will be one of the things that will be evaluated for the researcher. This is because the findings of the study should benefit the relevant parties so that this study does not become a wasted study. As a result of this study, the researchers found that the factors that affect the internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus are factors that need to be researched so that the use of internet banking will be more widespread and more adopted in all groups. This research is also important to see the acceptance among students at Universiti Malaysia Kelantan of the use of internet banking used by them for their daily use.

The findings of this study indicated that the hypothesis has a significant relationship with internet banking usage. It shows that the respondents are concerned about trust, service quality,

reputation, and security. The data provided may be useful in the banking field for improvements in the provision of online banking services. The results from this study will help in understanding customer needs as well as customer satisfaction to increase the benefits of the usage of internet banking. This data if used will help the banking management to formulate improvement strategies in the provision of internet banking services.

In addition, this study shows that service quality has strong relationships where the value of correlation coefficient exceeds other factors. In that means, this study revealed that service quality is very important in the process of ensuring internet banking usage become one of the most necessary uses in society in the future. This shows that most internet banking users believe that the service quality offered by the banking institution will be a reason for them to continue using the service.

In order to ensure that the use of internet banking continues to be a favourite of the public, the banking sector needs to provide excellent services that are able to attract the hearts of all existing users as well as potential users who will use internet banking services. Customers are satisfied when they have a positive impression of and trust in a bank, and as a result, they perceive a systemic value-based service delivery that provides them with quality service (Omoregie et al, 2018). Therefore, it is clear that service quality is a factor that greatly influences the use of internet banking.

Moreover, service quality is important in building a good appraisal of a banking institution. Indeed, a good valuation makes a banking institution have a high resilience to compete in the banking market. Finally, service quality can be used in general to explain that the internet banking usage is influenced by the quality service offered. This can be used as a guide of strategy that can be used by managers to achieve a higher percentage in getting users to use internet banking.

5.6 Limitation of the Study

All studies have their own limitations same goes to this study. In order to complete this study, there have several limitations that that need to be faced. The intention of this analysis was to address the relationship between the independent variable and the dependent variable. This was based on method of quantitative testing which is the data has been completely collected using online questionnaire where that is more suitable and easier in approaching the respondents. Because this study is only focused on quantitative methods, this study is adapted to be used as a reference for studies that use qualitative methods in their studies. Apart from that, this study is also limited considering that the number of respondents who are Malays exceeds the number of other races and this difference in race makes the difference in terms of culture. This gap of cultural differences will influence a person in giving a response in each question where each answer option given is based on their respective level of knowledge. Next, this study can only be used in the East Coast area, considering that this study is carried out in a university environment located in the state of Kelantan.

In this particular study, one of limitation that need to faced is the fact that the respondents are students. This factor will be a limitation of this study, this is because the level of interest in the use of internet banking among students may be slightly different when compared to general public users. Differences in terms of age, experience and financial resources will affect the results of this study. However, users among students are also contributing to the use of internet banking nowadays. Next, in this study have the highest percentage of female respondents which is 68% of the total 135 respondents. This is also a limitation in order to fully complete this study. Finally, the data collected only from banking students also be a limitation to this study and the results may not be generalizable to others.

In order to complete this study within the time frame specified, it is difficult to locate previous studies that are similar to the study. Because this study had some difficulty obtaining sufficient information, it is limited in its ability to be used as the primary reference for future studies. However, the researcher used several references to complete this study, which strengthen it and can be used as a side reference for future researchers. Because of this limitation, this study is less effective as a primary reference.

Besides that, limited in obtaining respondents through the online questionnaire according to the set collated period. However, this limitation does not make the researcher give up on gathering enough data to complete this study. In completing this analysis, the time taken is very limited. Researchers need to spend and allocate more time in finishing the collection data. Time is one of important part in carrying out this study. The researcher needed to have a good time management to complete this study in the limited period of time. This limitation is one of causes the researcher problem because this study needs a lot of the source information for the data collection. In this study time management should be manage well to ensure there no have any issue between researchers and also been punctual in complete this study. It is because the time limitation will make the quality of a study will questionable if there is less accurate information and not get satisfactory research results due to the time constraints experienced.

5.7 Research Recommendations

Based on findings in previous chapter, there have several factors affecting internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan (UMK). There were some aspects of the research that needed to be improved for future studies. The study is limited to students enrolled in the (SAB) Islamic Banking and Finance program. If the researcher expands the study to include all programme students on campus at Universiti

Malaysia Kelantan to increase the number of respondents, the study's results may improve. This study may be relevant for future researchers who will most likely conduct similar research in the future to use it as their guideline.

According to the findings, trust is one of the factors influencing internet banking usage, and there is a positive relationship between trust and internet banking usage. Every banking institution must address the issue of trust. User trust is required for long-term relationships with your target audience. After all, it allows businesses to provide better customer experiences, increase loyalty, and retain more customers. Encourage users to leave reviews is a simple way to boost user trust. Encourage your visitors and users to leave feedback on your products and services. Avoid shortcuts and clickbait tactics, and don't delete all negative feedback. This method will assist the banking institution in increasing the percentage of users. As a result, further research into the factors that influence trust in the development of the internet banking industry is also recommended.

Next is the service quality, which is the higher value of correlation coefficient that indicated there a strong relationship service quality and internet banking usage. In future research, the researcher can do a more detailed study on the factors that affect service quality among users. It is important to improve the service quality for assists organizations in meeting their goals of increasing user percentages by satisfying users and encouraging repeat business. Because the banking institution retains customers, high service quality reduces marketing costs. User retention is less expensive than acquiring new users.

Last but not least the reputation and security also being one of the factors that affecting internet banking usage which is there also have a positive relationship between it. in future studies, researchers are also advised to find factors that affect reputation and security in the use of internet banking. This is because, the capability of a service depends on the good reputation which is it brings a positive view of the user towards the service.

Finally, based on the results of this study it is hoped that this study can contribute to research for researchers in the future in continuing to study the factors that affect the independent variable in the study among others programme student and can contribute to organizations that intend to make improvements in the provision of internet banking services. According to data sources from the Malaysian Communication and Multimedia Commission (MCMC) in internet user surveys 2020, the percentage of internet use among individuals aged 20 to 24 years old, which is among students of higher education institutions, was 15.6% in 2018 and 34.1% in 2020. It is expected that there will continue to be an increase in the use of these students, therefore future research in the future can take advantage of this study for improvements in providing better quality in the internet banking industry. At the same time, organizations that are in the internet banking industry can examine every factor that will influence individuals to get the service to ensure that the internet banking industry is more familiar among students.

5.8 Conclusion of the Study

This research has been decided to make for purpose to know the factor affecting internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus. The result of this study is the result of the data obtained from the Google form questionnaire and also the respondents are from students in year four from Islamic Banking and Finance Program (SAB) which is as it was mentioned in chapter 3. The total of respondent

is 135 respondents that includes 68% of female and 32% of male. There have four independent variables have been observed that is trust, service quality, reputation, and security.

After that, in chapter 4, the result and findings about this research has been carried out by using the Statistical Package for Social Science (SPSS 26.0) software that to measure the reliability analysis. Spearman correlation coefficient and analysis are used to interpret data and the final result show that there is a positive relationship between independent variable and dependent variable. Which is the relationship between the factors and internet banking usage are significant. In this chapter, the summarized of the result has been measure. And at the end, for trust, service quality, reputation and security have significant relationship with the internet banking usage. In this chapter also has discussed the implication and limitation of this study to explain the important of this study and the weakness that this study faced until completing it. In particular, the current study is expected to provide a clear perspective of how the use of internet banking is closely related to the factors of trust, service quality, reputation, and security.

To conclude that, the result of analysis performed in order to determine whether or not the trust, service quality, reputation and security has affecting internet banking usage among SAB final year students in semester 7 at Universiti Malaysia Kelantan City Campus. As a result, all of the research objectives have been accepted, and the entire hypothesis has been met.

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APPENDIX A

The following table is the list of 30 banks registered under Bank Negara Malaysia (BNM) that offers internet banking:

LOCAL BANK	INTERNATIONAL BANK
1) Affin Bank Berhad	1) Bank of America Malaysia Berhad
2) Agrobank	2) Bank of China (Malaysia) Berhad
3) RHB Bank Berhad	3) Bank of Tokyo-Mitsubishi UFJ (Malaysia) Bhd
4) Alliance Bank Malaysia Berhad	4) BNP Paribas Malaysia Berhad
5) AmBank (M) Berhad	5) China Construction Bank Malaysia Berhad
6) Bank Islam Malaysia Berhad	6) Deutsche Bank (Malaysia) Berhad
7) Bank Kerjasama Rakyat Malaysia	7) Industrial and Commercial Bank of China (Malaysia) Berhad
8) Bank Muamalat Malaysia Berhad	8) J.P. Morgan Chase Bank Berhad
9) Bank Simpanan Nasional	9) Kuwait Finance House (M) Berhad
10) CIMB Bank Berhad	10) Mizuho Bank (Malaysia) Berhad

11) Public Bank Berhad	11) Sumitomo Mitsui Banking Corporation Malaysia Berhad
12) Hong Leong Bank Berhad	12) United Overseas Bank (Malaysia) Berhad
13) Malayan Banking Berhad	13) Standard Chartered Bank Malaysia Berhad
	14) Citibank Berhad
	15) Al Rajhi Banking & Investment Corporation (Malaysia) Berhad
	16) HSBC Bank Malaysia Berhad
	17) OCBC Bank (Malaysia) Berhad

(Sources: Bank Negara Malaysia, 2022)

Comment:

Please state any comments, which u think are significant for this research project.

Overall, all the items in your questionnaire are perfect match, however, there are some item and definitions that you need to justify.

Good Luck!

Name:

Organization:

Contact Number:

Email Address:

Validator Sign & Stamp:



DR. HASANNUDDIN BIN HASSAN
Penyarah Kanan
Fakulti Keusahawanan dan Perniagaan
Universiti Malaysia Kelantan

Date:

THANK YOU FOR YOUR KIND EVALUATION

Strongly Disagree <i>Sangat tidak setuju</i>	Disagree <i>Tidak setuju</i>	Slightly Agree <i>Setuju sedikit</i>	Agree <i>Setuju</i>	Strongly Agree <i>Sangat setuju</i>
1	2	3	4	5

Trust / Kepercayaan

Soalan okay dan pertanyaan soalan untuk setiap section bagus dan faham apa yang ditanya.

1) I trust the information that is provided in online banking.

- Siti Sarah -

Saya mempercayai maklumat yang diberikan dalam perbankan atas talian.

1 2 3 4 5

Strongly Disagree

Strongly Agree

2) I trust the system of internet banking is trustworthy and honest.

Saya percaya sistem perbankan internet boleh dipercayai dan jujur.

1 2 3 4 5

Strongly Disagree

Strongly Agree

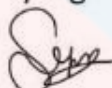
Strongly Disagree <i>Sangat tidak setuju</i>	Disagree <i>Tidak setuju</i>	Slightly Agree <i>Setuju sedikit</i>	Agree <i>Setuju</i>	Strongly Agree <i>Sangat Setuju</i>
1	2	3	4	5

Online Banking Usage / Penggunaan Perbankan Internet

1) I use internet banking almost every day.

Saya menggunakan perbankan internet hampir setiap hari.

Soalan mudah difahami, ringkas dan padat. Pilihan skala yang sesuai.



Nisa Asyura

QUESTIONNAIRE

SECTION A: DEMOGRAPHIC PROFILE

Before beginning to answer the question, be sure to read the instructions on this page.

Sila baca arahan soalan sebelum memulakan menjawab soalan.

Please read each statement carefully and tick (/) on your answer.

Sila baca setiap kenyataan dengan teliti dan tandakan (/) pada jawapan anda.

1. Gender / Jantina

- Male / Lelaki
- Female / Perempuan

Soalan boleh dibaca dengan jelas dan mudah difahami. Mengambil masa yang singkat untuk dijawab.

2. Age / Umur

- 21 years old / tahun
- 22 years old / tahun
- 23 years old / tahun
- 24 years old / tahun
- 25 years old and above / tahun dan ke atas

Muhammad Afiq (SAB)

MALAYSIA

KELANTAN

UNIVERSITI MALAYSIA KELANTAN
ENROLMEN PELAJAR AKTIF IJAZAH SARJANA MUDA SESI 2021/2022
(Mengikut Program dan Semester Pengajian)

		Semester 1		Semester 2			Semester 3			Semester 4			Semester 5			Semester 6			Semester 7			Semester 8			Semester 9			Semester 10			Semester 11		Jumlah		
		L	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum		
FAKULTI KEUSAHAWANAN DAN PERNIAGAAN	SAA - B. Accounting (Hons)			2	17	19	3	13	16	1		1																			6	30	36		
	SAB - BBA. (Hons) (Islamic Bank & Fin)			40	163	203				34	167	201				40	160	200	3	9	12	46	140	186	1		1				164	639	803		
	SAE - B.Ent. (Hons)			18	36	54				14	35	49				12	44	56	1	1	14	39	53								58	155	213		
	SAK - B. Ent. (Hons.) (Commerce)	1	1	51	140	191				68	162	220		2	2	64	161	225	1	11	12	60	170	230			1	1	2		236	647	883		
	SAL - B. Ent. (Hons) (Logistic)			60	143	204				66	152	208				78	150	228	2	9	11	46	88	134	1	1	2	1		1		244	543	788	
	SALO -			1		1				3	2	5																			4	2	6		
	SAR - B. Ent. (Hons) (Retailing)			52	138	190		1	1	37	149	186	2	12	14	50	119	169		2	2	54	163	217	1	1	2	1	2	3	1	1	198	587	785
	Jumlah Fakulti	1	1	224	637	862	3	14	17	203	667	870	2	14	16	244	634	878	6	32	38	220	600	820	3	2	5	3	3	6	1	1	910	2603	3513
	Jumlah Keseluruhan	1	1	224	637	862	3	14	17	203	667	870	2	14	16	244	634	878	6	32	38	220	600	820	3	2	5	3	3	6	1	1	910	2603	3514

(Sources: Faculty of Entrepreneurship and Business 2021/2022)

QUESTIONNAIRE**SECTION A: DEMOGRAPHIC PROFILE**

Before beginning to answer the question, be sure to read the instructions on this page.

Sila baca arahan soalan sebelum memulakan menjawab soalan.

Please read each statement carefully and tick (/) on your answer.

Sila baca setiap kenyataan dengan teliti dan tandakan (/) pada jawapan anda.

1. Gender / Jantina

- Male / *Lelaki*
- Female / *Perempuan*

2. Age / Umur

- 21 years old / *tahun*
- 22 years old / *tahun*
- 23 years old / *tahun*
- 24 years old / *tahun*
- 25 years old and above / *tahun dan ke atas*

3. Race / Bangsa

- Malay / *Melayu*
- Chinese / *Cina*
- Indian / *India*

4. Internet Banking Usage Frequency / Kekerapan Penggunaan Perbankan Internet

- Once a week / *Sekali seminggu*
- 2-5 times a week / *2-5 kali seminggu*
- 6-9 times a week / *6-9 kali seminggu*
- 10-12 times a week / *10-12 kali seminggu*

5. Types of Bank / Jenis Bank

- Bank Islam
- Maybank
- CIMB

- Bank Rakyat
- Others: _____

SECTION B: Factors Affecting Internet Banking Usage

Next, please kindly rate your level of importance towards opinion on the following selection regarding the factor affecting internet banking usage in Universiti Malaysia Kelantan. You can circle your honest response between 1 to 5. Please take note that there is no right or wrong in your answer.

Sila nilai tahap kepentingan terhadap pendapat mengenai kesedaran faktor penentu kegunaan e-pembelajaran pelajar di Univesiti Malaysia Kelantan. Anda boleh bulatkan jawapan jujur anda di antara 1 hingga 5. Sila ambil perhatian bahawa tiada jawapan betul ataupun salah dalam jawapan anda.

Strongly Disagree <i>Sangat tidak setuju</i>	Disagree <i>Tidak setuju</i>	Slightly Agree <i>Setuju sedikit</i>	Agree <i>Setuju</i>	Strongly Agree <i>Sangat setuju</i>
1	2	3	4	5

Trust / Kepercayaan

- 1) I trust the information that is provided in online banking.

Saya mempercayai maklumat yang diberikan dalam perbankan atas talian.

1 2 3 4 5

Strongly Disagree Strongly Agree

- 2) I trust the system of internet banking is trustworthy and honest.

Saya percaya sistem perbankan internet boleh dipercayai dan jujur.

1 2 3 4 5

Strongly Disagree Strongly Agree

3) I trust all services provided by internet banking

Saya percaya perkhidmatan perbankan internet yang bank sediakan.

1 2 3 4 5

Strongly Disagree Strongly Agree

4) I trust the system of internet banking offers secure personal privacy.

Saya percaya sistem perbankan internet menawarkan privasi peribadi yang selamat.

1 2 3 4 5

Strongly Disagree Strongly Agree

5) I trust payments made through the internet banking channel will be processed securely.

Saya percaya pembayaran yang dibuat melalui saluran perbankan internet akan diproses dengan selamat.

1 2 3 4 5

Strongly Disagree Strongly Agree

Service Quality / Kualiti Perkhidmatan

1) The layout of the information in the internet banking web site is easy to follow.

Susun atur maklumat dalam laman web perbankan internet mudah diikuti.

1 2 3 4 5

Strongly Disagree Strongly Agree

2) The layout information on the internet banking web site is up to date.

Susun atur maklumat di laman web perbankan internet adalah terkini.

1 2 3 4 5

Strongly Disagree Strongly Agree

3) The layout information on internet banking allows me to complete a transaction quickly.

Susun atur maklumat perbankan internet membolehkan saya menyelesaikan transaksi dengan cepat.

1 2 3 4 5

Strongly Disagree Strongly Agree

4) The internet banking site provides professional services.

Laman web perbankan internet menyediakan perkhidmatan profesional.

1 2 3 4 5

Strongly Disagree Strongly Agree

5) This internet banking site provides on-times services.

Laman web perbankan internet ini menyediakan perkhidmatan mengikut masa.

1 2 3 4 5

Strongly Disagree Strongly Agree

Reputation / Reputasi

- 1) My internet banking image is good and positive.

Imej perbankan internet saya bagus dan positif.

1 2 3 4 5

Strongly Disagree Strongly Agree

- 2) My internet banking has a positive image with its customers.

Perbankan internet saya mempunyai imej positif dengan pelanggannya.

1 2 3 4 5

Strongly Disagree Strongly Agree

- 3) My internet banking website has a good reputation compared to other rival websites.

Perbankan internet saya mempunyai reputasi yang baik berbanding laman web saingan yang lain.

1 2 3 4 5

Strongly Disagree Strongly Agree

- 4) My internet banking website has a reputation for offering good services.

Laman web perbankan internet saya mempunyai reputasi untuk menawarkan perkhidmatan yang baik.

1 2 3 4 5

Strongly Disagree Strongly Agree

- 5) My internet banking website has a reputation for being fair in its relationship with its users.

Laman web perbankan internet saya mempunyai reputasi untuk bersikap adil dalam hubungannya dengan penggunaanya.

1 2 3 4 5

Strongly Disagree Strongly Agree

Security / Keselamatan

- 1) I believe that internet banking will not misuse my personal information.

Saya percaya bahawa perbankan internet tidak akan menyalahgunakan maklumat peribadi saya

1 2 3 4 5

Strongly Disagree Strongly Agree

- 2) I believe that the bank will not expose my personal information to the third party.

Saya percaya bahawa bank tidak akan mendedahkan maklumat peribadi saya kepada pihak ketiga.

1 2 3 4 5

Strongly Disagree Strongly Agree

- 3) I believe that the platform of internet banking will process my transactions without any mistake.

Saya percaya bahawa platform perbankan internet akan memproses transaksi saya tanpa sebarang kesilapan.

1 2 3 4 5

Strongly Disagree Strongly Agree

- 4) I feel the risk associated with online transactions is low through the internet banking website.

Saya merasakan risiko yang berkaitan dengan transaksi dalam talian adalah rendah melalui laman web perbankan internet.

1 2 3 4 5

Strongly Disagree Strongly Agree

5) My bank gives a lot of security instructions on how to protect accounts from scammer.
Bank saya memberikan banyak arahan keselamatan tentang cara melindungi akaun daripada penipuan.

1 2 3 4 5

Strongly Disagree Strongly Agree

SECTION C: DEPENDENT VARIABLE

Next, please kindly rate your level of importance towards opinion on the following selection regarding the dependent variable. You can circle your honest response between 1 to 5. Please take note that there is no right or wrong in your answer.

Sila nilai tahap kepentingan terhadap pendapat mengenai pemboleh ubah bersandar. Anda boleh bulatkan jawapan jujur anda di antara 1 hingga 5. Sila ambil perhatian bahawa tiada jawapan betul ataupun salah dalam jawapan anda.

Strongly Disagree <i>Sangat tidak setuju</i>	Disagree <i>Tidak setuju</i>	Slightly Agree <i>Setuju sedikit</i>	Agree <i>Setuju</i>	Strongly Agree <i>Sangat Setuju</i>
1	2	3	4	5

Online Banking Usage / Penggunaan Perbankan Internet

1) I use internet banking almost every day.
Saya menggunakan perbankan internet hampir setiap hari.

1 2 3 4 5

Strongly Disagree Strongly Agree

- 2) I received confirmation of every online transaction by SMS.
Saya menerima pengesahan setiap transaksi atas talian melalui SMS.

1 2 3 4 5

Strongly Disagree Strongly Agree

- 3) I save time and effort by using internet banking services.
Saya menjimatkan masa dan tenaga dengan menggunakan perkhidmatan perbankan internet

1 2 3 4 5

Strongly Disagree Strongly Agree

- 4) I will continue dealing with the internet banking services in the future.
Saya akan terus berurusan dengan perkhidmatan perbankan internet pada masa hadapan.

1 2 3 4 5

Strongly Disagree Strongly Agree

- 5) I strongly recommended the use of internet banking services.
Saya amat mengesyorkan penggunaan perkhidmatan perbankan internet.

1 2 3 4 5

Strongly Disagree Strongly Agree

GANTT CHART

RESEARCH ACTIVITIES PPTA I	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Week 14	Week 15
Guideline for undergraduate academic report														
Selection of research topic														
Discussion: Chapter 1 <ul style="list-style-type: none"> ● Problem statement ● Research Objective ● Research questions 														
Discussion: Chapter 2 <ul style="list-style-type: none"> ● Underpinning theory ● Review hypotheses 														
Discussion: Chapter 3 <ul style="list-style-type: none"> ● Research design ● Data collection methods ● Study population ● Sample size 														
Writing: Chapter 1, 2, & 3														
Review Chapter 1, 2 & 3														

RESEARCH ACTIVITIES PPTA II	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Week 14	Week 15
Discussion: Chapter 4 <ul style="list-style-type: none"> ● Pilot test ● Expert and peer validation 														
<ul style="list-style-type: none"> ● Distribute questionnaire ● Collect data ● Data analysis 														
<ul style="list-style-type: none"> ● Writing of chapter 4 ● Submission chapter 4 														
Discussion: Chapter 5 <ul style="list-style-type: none"> ● Discussion of findings ● Implication of the study ● Recommendation for future research ● Overall conclusion 														
Writing chapter 5														
Submission of first draft of PPTA II														
Submission of second draft of PPTA II														
Final submission of PPTA II														
Presentation for final year project 2														
Review by Supervisor and correction by student														
Final editing of the proposal and final amendment														

PPTA

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Kod>Nama Kursus: AFS4113 Projek Penyelidikan Perbankan Dan Kewangan Islam II

Code/ Course Name: AFS4113 Research Project Islamic Banking and Finance II

Sesi/Session: Sept 2022/2023

Semester: 7

Nama Program/Name of Programme: SAK, SAB, SAL, SAR, SAP, SAH, SAW

Fakulti/Pusat/Faculty/Centre: Fakulti Keusahawanan Dan Perniagaan/

Faculty of Entrepreneurship and Business

Pengesahan Penyaringan Plagiat/ Verification of Plagiarism Screening

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The Factor Affecting Internet Banking Usage Among Sab Final Year Students In Semester 7 At Umk City Campus, Pengkalan Chepa

Tandatangan/Signature

.....
Nama Pelajar/Student Name: Nurferhana Binti Ali

No.Matrik/Matrix No: A19B0672

Tarikh/Date: 11 January 2023

Pengesahan
Penyelia/Supervisor:

Tandatangan/Signature:

Tarikh/Date: