

**THE FACTORS THAT AFFECT ONLINE BANKING
USAGE AMONG STUDENTS AT UNIVERSITI
MALAYSIA KELANTAN (UMK), FACULTY OF
ENTREPRENEURSHIP AND BUSINESS (FEB)**

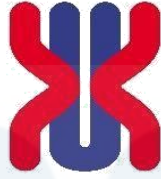
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KELANTAN

DEGREE OF BUSINESS ADMINISTRATION
(ISLAMIC BANKING AND FINANCE) WITH HONOR

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**The Factors That Affect Online Banking Usage Among
Students at Universiti Malaysia Kelantan (UMK),
Faculty of Entrepreneurship And Business (FEB)**

by

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A thesis submitted in fulfillment of the requirements for the degree of
Business Administration (Islamic Banking and Finance) With Honor

**FACULTY OF ENTREPRENEURSHIP AND BUSINESS
UNIVERSITI MALAYSIA KELANTAN**

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ABSTRACT

Web based banking (online banking) can be characterized as the strategy where exchanges are led electronically over the web. The purpose behind this paper is to study on the relationship between factors (Perceived ease of use, security, e-loyalty, trust) that online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. A quantitative report was led utilizing a poll to test the theory. By utilizing the Krejcie and Morgan (1970) technique, the absolute number of this example size is 346 respondents from the 3500 population of Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business students. A sampling technique in this research, researcher use a simple random sampling in probability sampling. The questionnaires were distributed by using google form. The data was transferred into Social Science Software (SPSS) version 26.0, in which the data collected will be calculated and analysed in the SPSS version 26.0. The findings of this study will provide information on the factors that affect online banking usage and can be of benefit to students who use online banking services. The result from this study showed that there is a positive relationship between factors (Perceived ease of use, security, e-loyalty, trust) and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. In addition, the study has some limitations and some suggestions are put forward for future research.

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OVERVIEW

This part clarifies the premise of the assessment and the subjects that rouse this exploration. The research background, research questions, research study likewise will be expressed in this part. Then, this section will talk about the extent of this examination and its importance. Finally, the meaning of each term utilized in this exploration likewise will be introduced in this part.

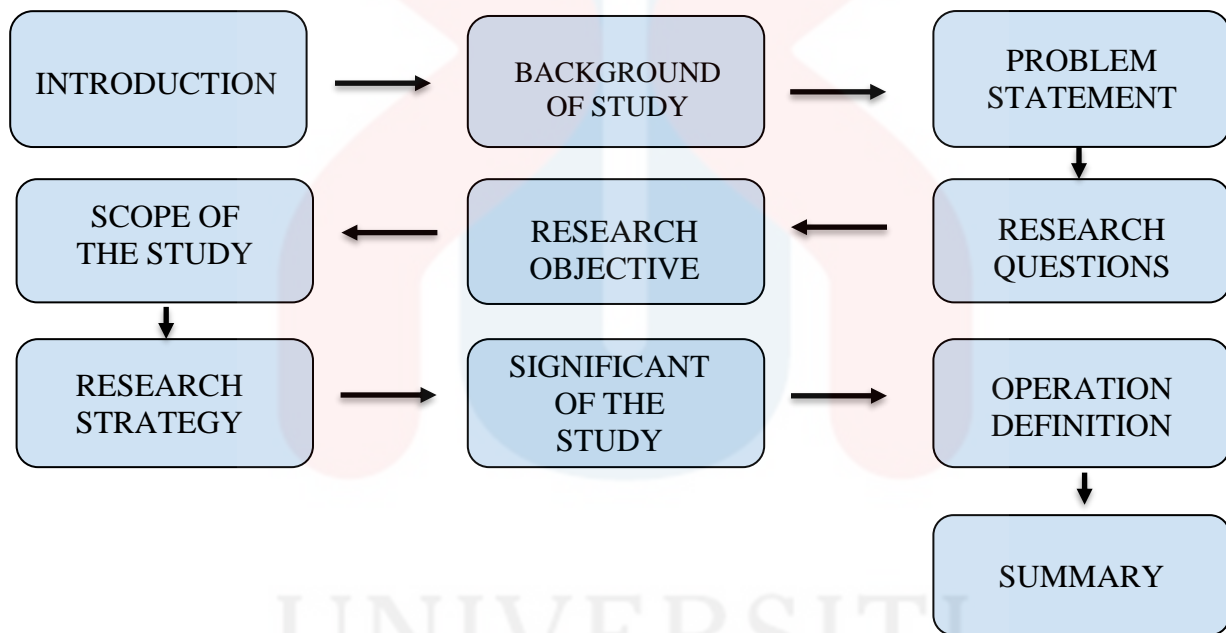


Figure 1.0: Process Flow

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1.1. INTRODUCTION

The manner in which organizations play out their everyday activity has changed by information and communication technology (ICT). In data and business processes, innovation fills in as an association. Banks, as different organizations, have long profited from data innovation. Each and every other day, we see changes in monetary constructions, and customary banking is diminishing. As more Internet-competent families utilize web-based banking, online money movement steadily builds step by step. The advancement of innovation in the worldwide market pushes banks to change into another age of practices.

This advancement expanded parallelly when the banks comprehended the need to offer additional refreshed types of assistance from what they as of now offer. As indicated by Frankenfield, J., and Anderson, S. (2020), most of the previously available services through local branches, such as deposits, transfers, and online bill payments, are now available on online banking. At present, most financial foundations have an internet banking stage accessible for work area renditions and portable applications. What's more, web based financial administrations are extremely advantageous to the client since they can perform and deal with their monetary exercises whenever and anyplace.

As per Nelson and Richmond (2007), internet banking administrations can be portrayed as an exchange handling framework that permits clients and banks to partake in financial exercises. Subsequently, internet banking has become vital in the industry and will constantly improve with mechanical headway. Subsequently, the current financial area is progressing from a money-based framework to a more advantageous and proficient "advanced" framework.

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1.2. BACKGROUND OF THE STUDY

The internet is a worldwide computer that can interface individuals with others across the world. Society, culture, occupations, network, and surprisingly the worldwide economy have all been profoundly impacted by this innovation. The development of innovation, for example, the web and remote correspondence organizations, permits numerous exercises to be done through internet-based stages like web-based buying, web-based selling, and web-based banking. As indicated by Jaakkola et al. (2015), online applications have turned into the connection medium among organizations and buyers that offer different sorts of administrations.

Banks assume a fundamental part in the internet buying and selling exchange since the exchanges directed are as of now not equivalent to the past strategy, where money is being utilized. Without web based financial administrations given by the bank, those internet-based exchanges can't be conducted. Banks are viewed as trailblazers in digitizing administrations, as versatile innovation is changing and quickly adjusting the state of banking and monetary administrations are being led (Che mingui and Iallouna, 2013).

The banking and financial service expanding changes likewise should be visible in Malaysia, and it was referenced that there is a recognizable expansion in portable banking and web banking endorsers. Before the finish of 2020, the quantities of web banking subscribers are anticipated to move by four to five percent focuses in the portion of worldwide installment exchanges performed on the web, moved by developing conduct of the business sectors. (Joyce Goh, 2020).

Furthermore, the current technologies such as computers, laptops, smartphones, tablets that give availability towards online banking are being overwhelmed by the youthful age. In Malaysia, the age of the youthful age is between 15 - 40 years of age (Prof Madya Dr Faizah Yunus, 2007). Those young evidently have greater openness towards the web thus internet banking more than the more established ages. Youth ages will be the future adopters and clients of web based financial administrations (Chitungo, S. K., and Munongo, S., 2013).

On the other hand, According to Alsamydai et al. (2012), the customers now are demanding a new level of convenience and flexibility of transaction methods which are no longer supported by the traditional ways. This resulted in businesses shifting their attention to electronic services to serve

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their customers before and after transaction-related phases, whole business processes. The results emphasize the significance of comprehending the factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. Hence, this study focuses on the perceived ease of use, security, e-loyalty, and trust factors towards online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

1.3. PROBLEM STATEMENT

In Malaysia, the current cashless payments environment, online banking is a widely used medium as a virtual banking counter, allowing a person to do daily banking operations such as transactions, money transfers, bill payments, and a variety of other services. This resulted in revenue being associated with reputable Banks in Malaysia to create and support the Online Payment Gateway ecosystem, which offers value to their e-banking consumers (Group, R., 2021).

In recent years, both mobile banking and online banking usage and subscriptions have expanded considerably. While online and mobile banking is unavoidable, the changes are occurring at a breakneck pace, and internet banking is quickly becoming a need in today's society. A detailed examination of Bank Negara Malaysia's statistics reveals that the growth is occurring at a higher rate than before the Covid- 19 shutdown period (source from Bank Negara Malaysia BNM).

Table 1.3: Bank Negara Malaysia Data

Internet Banking and Mobile Banking Subscribers (end of period)

Internet Banking					Mobile Banking			
million	Number of Subscribers			Penetration to population (%)	000	Number of subscribers	Penetration rate (%)	
	Total	Individual	Corporate				To population	To mobile subscribers
2016	22.8	22.0	0.8	72.0	2016	8,794.8	27.8	20.0
2017	25.5	24.6	0.9	80.6	2017	11,348.2	35.4	26.8
2018	29.5	28.3	1.2	91.1	2018	14,444.4	44.6	34.1
2019	31.8	30.5	1.4	97.6	2019	17,229.9	52.9	38.6
2020	36.7	35.1	1.6	112.5	2020	20,197.1	61.8	n.a.
Apr-21	37.8	36.1	1.7	115.9	Apr-21	21,512.6	65.9	n.a.

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According to UKEssays (2018), there are only a few studies about online banking that have been done in Malaysia. Although several researchers have looked into this topic of online banking. However, they don't pay attention to university students. The most similar research in the previous study is the effect of the use of mobile banking on the student's satisfaction and loyalty (J.D Trisnawati 2020), the usage of internet banking services among higher learning students in Malaysia (Ernovianti, E., Mat, N. K. N., Kassim, U., Rashid, R., & Shaari, M. S. M. (2012). As above, mention some research. The researcher above does not focus on factors that may affect online banking usage among university students.

As a result, the researcher wanted to study the relationship between factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business to use online banking services.

1.4. RESEARCH QUESTIONS

The research aims to study the relationship between factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. This study will focus on those factors: the perceived ease of use, security, loyalty, and trust. Hence, the researcher formulated the following research questions:

- a) What is the relationship between perceived ease of use factor and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business?
- b) What is the relationship between security factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business?
- c) What is the relationship between the E-loyalty factor and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business?
- d) What is the relationship between the trust factor and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business?

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1.5. RESEARCH OBJECTIVES

The research aims to study the relationship between factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. This study will focus on those factors: the perceived ease of use, security, loyalty, and trust. Hence, the researcher formulated the following research objectives:

- a) To study the relationship between perceived ease of use factor and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.
- b) To study the relationship between security factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.
- c) To study the relationship between the E-loyalty factor and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.
- d) To study the relationship between trust factor and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

1.6. SCOPE OF THE STUDY

The research focused on the relationship between factors that affect online banking usage. This study will be focusing on students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business

The area is primarily including the Universiti Malaysia Kelantan (UMK). This is on the grounds that numerous understudies utilize internet banking to make any exchange, for example, moving cash to another record, shopping, etc. Likewise, this exploration would be useful to future examination in light of the fact that the understudies can get some data that may be valuable for them through some further explanation while distributing the survey form and besides some of their questions may be possibly answered through this research.

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1.7. RESEARCH STRATEGY

A Research Strategy is a step-by-step plan that directs a specialist's musings and endeavors, permitting them to do explore in a precise and convenient way to convey great outcomes and the detailed reporting. This research was undertaken on quantitative methodology approaches. The quantitative design enables an in-depth survey that the factors perceived ease to use, security, loyalty, and trust may affect students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business to use online banking.

The quantitative method was selected by the researcher because it allows for a larger sample size. It is easier to get an accurate generalized conclusion when the researcher has the option to analyses a larger sample size for any hypothesis. With a bigger sample size, outliers in the study group are less likely to skew the conclusions that the researchers wish to accomplish.

In addition, this research is a quantitative study where data will be collected from students or respondents throughout the survey this research especially with the online survey method via Google Form. In order to study the relationship between the factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. The data was transferred into Social Science Software (SPSS) version 26.0, in which the data collected will be calculated and analyzed in the SPSS version 26.0.

On other hand, simple random sampling methods used by the 3438 students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business were considered appropriate. This research directed a survey to gather the information of this study. After that, enough information will then be collected to obtain a sample size. By using the Krejcie & Morgan (1970) method, the total number of this sample size is 346 respondents from the 3500 population of Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business students.

A sampling technique in this research, researcher use a simple random sampling in probability sampling. When a population has an equal chance of being included in a sample, it is called probability sampling. In probability sampling, the researcher selects respondents at random from the population. Probability or random sampling provides the highest freedom from bias for a given degree of sampling error.

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1.8. SIGNIFICANT OF THE STUDY

The study is conducted to measure the factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. The data and study will provide information toward the factors that affect online banking usage and can be of benefit to many organizations and people who are responsible for online banking.

Firstly, the study of factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business can be used by next researchers to continue the research and improve any of the inadequacy in the research. The study will help ease the next researcher to find specific references towards the topic. By doing this, the researcher might add extra knowledge and content to their research. Thus, their research will be more valid than the original research.

Furthermore, this study will be able to benefit the students and the community in using online banking. Hence, this data can become evidence for the bank to run or expand the use of online banking to all of their clients especially to students and can solve certain problems regarding the misuse of online banking.

The contribution of the study to the existing literature in this study will provide awareness and will also provide benefits to online banking users. The research will be focused on the independent and dependent variables of the study. This study will contribute new insights for future studies as it will be investigated at Universiti Malaysia Kelantan (UMK) by using quantitative methods.



1.9. OPERATION DEFINITIONS

1.9.1. Perceived Ease of Use

According to Singh, S., & Srivastava, R. (2018), perceived ease of use is the expectation of a targeted system by a prospective user for each effort and attitude by the use of technology that can be used positively against it. The main factor that can help customers to use e-banking is perceived ease of use. According to Anouze, A. L. M., & Alamro, A. S. (2019), showed that ease of use is perceived as an indispensable and important factor in using online banking services. With the use of such technology, it can make it easier for customers to use online banking easily and quickly.

1.9.2. Security

Singh, S., & Srivastava, R. (2018), define security as a threat that causes conditions or events that can complicate the economy to data sources or networks such as destruction, disclosure, data modification, denial of service or fraud, waste and abuse. The important thing for banks and customers is the security of the electronic banking system. The banking website now has a logout, deactivation of login details. It was after several wrong attempts and various verification steps. Furthermore, according to Chiu, J. L., Bool, N. C., & Chiu, C. L. (2017), based on a study of the use of electronic banking by consumers, security in electronic banking systems is a major factor that can influence customers to use them. Online banking also ensures their websites have an extra layer of encryption today. They must take these precautions to protect all sensitive customer data, just because too much is at stake.

1.9.3. E-Loyalty

According to Salem, M. Z., Baidoun, S., & Walsh, G. (2019). E-loyalty is defined as the effective deployment of Web technology and customer support in online banking for gaining trust and value by customers is most valuable. In the competition and economy, e-loyalty is very important in online banking that can provide customer loyalty. Indirectly, an understanding of website usage is essential for customer loyalty in the online banking sector. According to Amin, M. (2016), customer loyalty in internet banking is to encourage customers to continue using a particular website, customers regularly visit the website and improve the website fixture that can show it

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with high retention time. So, high loyalty by customers will always use certain websites in internet banking and be able to spread the word to others as well. Furthermore, loyal customers can provide a high commitment to internet banking consistently with the use of specific websites.

1.9.4 Trust

According to Salem, M. Z., Baidoun, S., & Walsh, G. (2019), trust is defined as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other party will perform certain actions that are important to the trustee, regardless of the ability to monitor and control the other party. Trust is very important in the relationship between customers and their banks. Next, according to Singh, S., & Srivastava, R. (2018), trust is a provision by individuals in banking who become vulnerable to banks, telecommunications providers, and mobile technology after owning a bank, and a feature of telecommunications providers embedded in technology artefacts. Banking customers must believe that banks can properly take care of their assets and safeguard and protect customer privacy properly.

1.9.5. Online Banking Service Usage

According to Salem, M. Z., Baidoun, S., & Walsh, G. (2019), the definition of online banking usage is as the use of online banking services that are used through the use of the internet with long-distance delivery. Online banking is a well-known term nowadays among adults to the elderly. This is because it is further strengthened by the depth and breadth of because online banking usage operations. According to Anouze, A. L. M., & Alamro, A. S. (2019), a highly agile online banking system can facilitate customers with a better system in which customers can open accounts, make deposits, transfer funds to entire accounts and make payments entirely online. Nowadays, the use of online banking has increased exponentially with a very high increase compared to the traditional banking system. This is due to lower transaction processing costs, improved payment efficiency, financial services and banker-customer relationships.

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1.10. SUMMARY

Online banking depends on the turn of events, plan of monetary administrations that occur on the web. Online banking happens when clients utilize the web to get to their ledgers for banking exchanges. Accordingly, internet banking has turned into a need for students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. Generally speaking, this section one diagrams the outline of this exploration. Part one examines the foundation of the review, trailed by an issue explanation that clarifies the issues proclamation. Then, trailed by research questions and research objectives. Then, at that point, the extent of the review and meaning of the review. From that point forward, the meanings of terms we use additionally have been expressed in this review.



OVERVIEW

This section explains further information about this research. The introduction will be recapping information from the previous chapter, underpinning theory used that is closely related to this research, the literature review from previous studies. Then, the hypothesis statement was constructed to be tested. Lastly, the conceptual framework gives an initial view of this research.

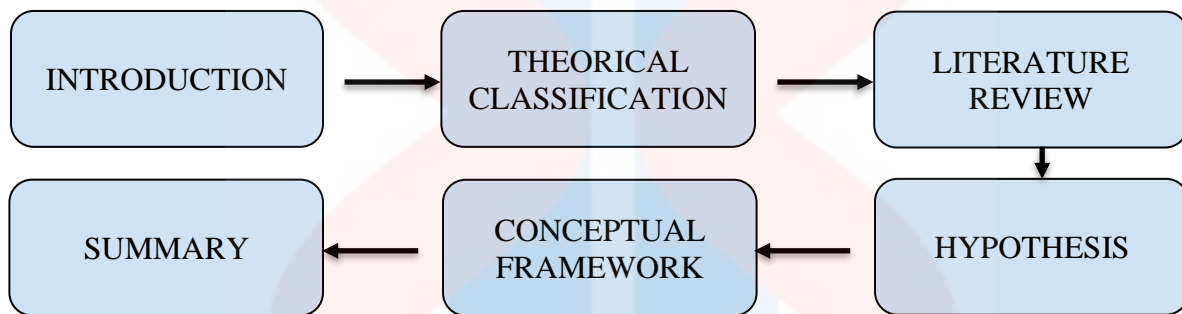


Figure 2.0: Process Flow

2.1. INTRODUCTION

This section looks at the literature review and the reason for the literature is to pass on the data and thoughts on a specific subject of examination. This section is intended to explain the research issue and analyze it. The research is important in the sense that among students at Universiti Malaysia Kelantan’s Faculty of Entrepreneurship and Business are potential customers of online banking to evaluate this issue. An independent variable has factors affecting the dependent variable. The independent variables are perceived ease of use, security, e-loyalty and trust while dependent variables by use of online banking services. Next, the hypothesis of this analysis was represented and the research issue.

According to Yiu, Grant, and Edgar (2007), the use of online banking by customers is a factor affecting the use of online banking as a beginner which is personal innovativeness, someone who can accept new ideas from other members of the system.

2.2. THEORETICAL CLASSIFICATION

Various exploration studies have been attempted utilizing different hypotheses on online banking, subsequently it's anything but another point. Different endeavors to grasp and gauge. The acknowledgment or reception of data frameworks by clients has started, presented by Davis (1989) the Technology Acceptance Model (TAM). It was perhaps the most generally perceived theoretical framework for foreseeing the fundamental determinants of clients' conduct and expectation toward the utilization of any new technology.

TAM has been generally involved by numerous analysts in this field from one side of the world to the other to analyze how clients embrace innovation over the long haul. As indicated by the literature TAM clarifies how a client acknowledges or decays the utilization of a technology based upon “perceived ease of use” and “perceived usefulness” of a technology (Aldas-Manzano, et al 2009).

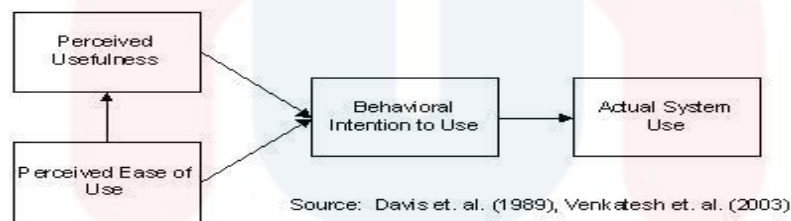


Figure 2.2.1: Technology Acceptance Model Theory

TAM proposes that users' attitudes toward utilizing the system have an impact on how the system is used, which is in turn influenced by their behavioral intentions to use the system and affected by perceived ease to use. Perceived ease of use (PEOU) refers to the degree to which a person believes that using the system will be free of effort (Davis et al., 1989). Perceived ease of use has an indirect impact on behavioral intention. Since system designers have some influence over ease of use, it is not only an efficient and parsimonious model for representing the determinants of system use but also a useful tool for system planning (Taylor & Todd, 1995).

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A few investigations have involved the TAM as an establishing system, either in its unique structure (Davis,1989) or in the drawn-out model (Venkatesh and Davis, 2000). A few analysts (Chang, 2009; Sukkar and Hasan,2005) examined the utility in the Technology Acceptance Model (TAM), created by Davis (1989), in a bid to clarify factors in acknowledgment of the advancement on the Internet (online constant) banking. At times, as in (Chang's, 2009) study, perceived privacy protection and perceived security (Kivijarvi et al, 2007). In their examination of the impacts of shopper trust on acknowledgment of electronic financial administrations, they arrived at a similar resolution.

Extra factors might be added to the model dependent on past exploration to further develop its logical power. This would typically incorporate the sense of security and trust that accompanies utilizing online banking service (perceived credibility). This angle has been recognized as a significant clarification for the low reception of online banking service in past examinations. Hence, Juan Carlos (2008) predicting the behavior of online banking users has also used an extended TAM to predict user intentions to use online banking. They included usefulness, ease of use, privacy and security, enjoyment, information on online banking and quality of internet connection.

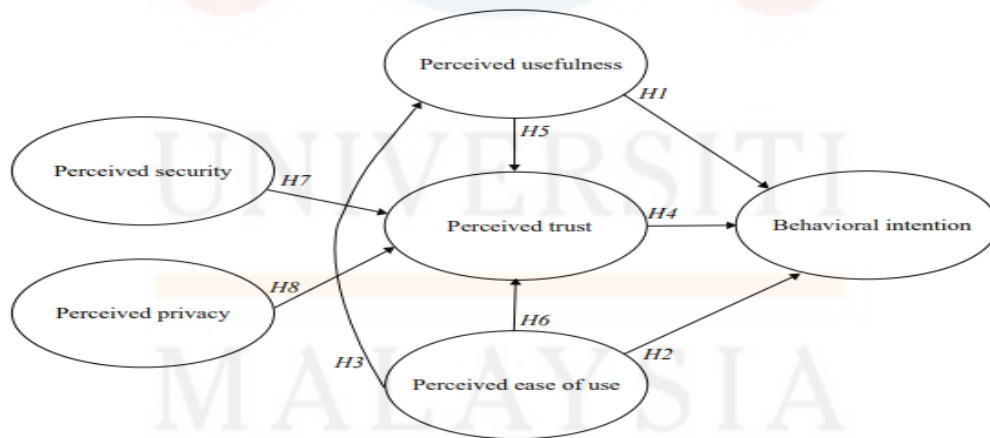


Figure 2.2.2: Extended TAM by Juan Carlos

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2.3. PERCEIVED EASE OF USE

This factor is one of the reasons that affect online banking among students. According to Nabeel Zanoon and Natheer Gharaibeh (2013), perceived ease of use has no direct effect on behavioural intention, but it does have an indirect influence through its effect on perceived usefulness and perceived danger. This conclusion is most likely due to the fact that a large component of our sample comprises experienced internet banking customers who have no trouble using the system due to its utility. Customers had a low level of concern and concern about potential security and personal privacy issues with their purchases. The students are already occupied with loads of assignments assigned by our lecturers, so we need something lighter to balance the stress. When we perform any online banking activities, we expect it to be easy, less hustle, and no need to answer any questions as we already had to burn our heads in class, as a manner of speaking. We truly appreciate it if our online activities are facilitating and easy to use. This will help to ease our tangled minds.

According to Mathieson (1991), the perceived ease of use is the consumer's perception that banking on the internet will involve a minimum of effort. As we students love everything easy and no hustle at all if possible. The reason why we chose online banking is that the bank provides an easy and convenient platform to perform any online activities. We no longer need to queue up over the counter or an automated teller machine just to make a simple payment anymore. Similarly, Consult (2002) noted that perceived ease of use refers to the ability of consumers to experiment with innovation and evaluate its benefits easily. Before we got used to online banking, we did feel that it was a bit troublesome because we do not know much about how the system works. After a few trials of understanding the systems and their features work, we found it easy and we do not feel burden anymore. That is what innovation and technology are. We will experience some kind of burden because we still have not gotten used to it. But eventually, without realizing it we depend and attach to it too much. He also claimed that what drives growth in electronic banking is the perceived ease of use, which is a mixture of convenience offered to those with quick internet access, availability of safe, high-standard electronic banking capabilities, and the need for financial services.

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According to Lee (2008), intentional and accidental rewards are the two most common types of perceived usefulness. The targeted rewards, according to Lee, are the immediate and concrete benefits that consumers receive from utilizing online banking services, such as lower transaction fees, higher deposit rates, and chances to win prizes, among other things. Students are not concerned about these rewards much. What we want are our online activities to be done in no time. This reward can be considered as a token for us. The unintended rewards on the other hand being those benefits that are palpable and tough to measure like services that allow customers to perform banking transactions anywhere in the globe.

Finally, perceived ease of use was observed to have an effect on usage continuance. Customers who believe in the ease of using information technology in the implementation of banking are more likely to believe that there are no risks associated with doing business banking. As a result, customers underestimate the risks that threaten banking security, resulting in a low-risk probability. Based on the above, we set the following hypothesis:

H1: There is a relationship between perceived ease of use factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

2.4. SECURITY

Security worries are a major source of anxiety for the majority of people, especially students, both inside and outside the banking business. This security factor could be useful in reflecting the user's subjective judgement of e-banking security risks. Security procedures that ensure confidentiality, authorization, authentication, availability, non-repudiation, and fraud detection are usually top of mind for users (Chen, 2008). The same goes for students.

The issue of privacy in the field of online business is becoming the biggest risk in the development of the field. This is because nowadays the habits of users and buyers can be tracked through the Internet in the presence of text files called 'cookies'. Through this cookie, users seem to have left their footprints on the Internet and these footprints are used by advertisers on the Internet in knowing their habits and interests towards something on the Internet. This method opens up space for marketers to approach customers, but this is also seen as one of the privacy breaches to consumers. Many researchers, such as Hernandez and Mazzon (2007), Westin and Maurici (1998),

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and Cranor et al. (1999), have found that privacy concerns are significant hurdles to using internet services. We, students, are really concerned about this issue as we might not be aware of the security level in that particular website or online banking. That is why we need some insurance or guarantee that our money in the bank is always secured and protected by other parties.

According to Alam and Yasin (2010), one of the most important needs for trust is security. Consumers using internet banking must have confidence in the security of their personal information, credit card information, and other sensitive information. The use of online banking must be careful to make payments to avoid any hacking or unknown scammers. This is because nowadays there are many scammers out there who use online banking for their own self-interest. They take the easiest way out to earn money from students by scamming them. They assume that students are easily deceived to get free money. Therefore, students should pay extra precautions whilst shopping online or do some online banking. Students must also secure their information and not share it with outsiders easily. The bank should provide their best service and instantly take action whenever some issue is raised by clients. When the bank takes the problem seriously, clients' faith and reliance on them grows. Obviously, their popularity will rise as well.

According to Alnsour et al. (2011), in order to make internet banking safer, bankers must first understand clients' security attitudes. According to their research, many clients are concerned about online security and face heightened uncertainty when conducting business over the internet. It also demonstrated that, simply by the idea of online security, feelings of insecurity were linked to the risk of losing money. Therefore, as a student, we must be wise in making decisions that involve our own information.

According to Rod, Ashill, Shao, and Carruthers (2008), understanding the criteria consumers use to evaluate internet banking services is crucial for banks in order to keep and develop their client base. Understand how these factors affect their opinion of total online banking service quality and e-service satisfaction. To improve acceptance and get more out of online banking, the consumer's perception of the internet or online banking must improve to the point where they grasp how it works. Rod et al. (2008), consider the quality of the online information system, the quality of financial service products, and the quality of online customer support to be the determining elements in attaining this stage. These are absolutely right. As a student, we

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personally do not really pay attention to the branding of the bank. If the bank can secure and provide us with what we need, we will be constantly loyal to the bank. This is not about which bank provides a fancier website or which bank's logo is catchier. This is about how the bank manages and secures the service and most importantly how they confront the issue. We, students just want our money in the account and services we use to be properly secured and managed by a trusted party. Then, we propose a security-related hypothesis:

H2: There is a relationship between security factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

2.5. E-LOYALTY

According to studies by Floh and Treiblmaier (2006), the relationship between trust and client e-loyalty is exactly proportional. To obtain and maintain a competitive edge, online providers, such as the bank, must first establish trust and reliability, which will then increase e-loyalty. Loyalty isn't something that happens overnight. "Loyalty isn't grey," as the saying goes. It's a black-and-white situation. Either you are entirely loyal or you are not loyal at all." First, we, students, create a bank account for the sake of our loan. We think we will not own a bank account if it is not because of it. Period. But eventually, as time passes, we feel secure and always at peace while doing any online transaction and we continue to perceive it. Until to the point that some of the students cannot live without online banking. They seemed to 'breathe' through online banking. Some called this an obsession. But the researcher prefers to call it loyalty. Steve Jobs once said, "Get closer than ever to your customers. So close that you tell them what they need well before they realize it themselves'. They believe the bank should do the same and it is proven. Almost every day we perform online banking, be it online money transfer or paying parking fee or sharing 'duit raya' online. Now, we can even pay *zakat* by clicking the button provided in the website. This is really amazing and the bank should be proud by introducing this to their clients or users.

The relationship between customers and the bank is very important because customers, especially students, want the best service. In addition, some students like to make purchases when they see promotions such as no shipping charges or buy one for free. This will allow customers to often want to visit the online business. If the bank is only interested in profit from their service,

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the customer will run away and not stay last. Even if only interacting online, the way of conversation is very important to strengthen the relationship between the two parties. The bank really facilitates their clients especially students when they introduce the bank apps. We can check our account easily in no time and no hustle. Not only that, we can even perform online banking without interruption.

Customer happiness is another factor that influences e-loyalty. Customer satisfaction is defined as "an overall assessment based on the complete buy and consume experience, with a focus on perceived product or service performance as contrasted to pre-buy expectations over time" (2004). When customers are satisfied with the way they interact and the buying process with the customer, they will be comfortable to approach the seller. As a student, there are times when we want to release some stress and we go shopping. Frankly speaking, we shop online a lot. That is why we need online banking. We need the bank. We need the service. Once we perceive what we want, absolutely we will be satisfied. In the end, we will continue to use the service. Therefore, bilateral relations are very important to implement. Thus, we hypothesize the following:

H3: There is a relationship between e-loyalty factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

2.6. TRUST

The banking system has always required trust and security, and the protection of information assets is required to develop and preserve confidence between the bank and its customers. According to Nabeel Zanoon and Natheer Gharaibeh (2013), the consequence of trust is recommended to lower perceived risk, leading to positive intention towards adoption of e-banking. The importance of trust and security as direct or indirect influencing elements in a person's decision to conduct business online. The readiness of an individual to be vulnerable to the acts of others is referred to as trust. Although trust is easy to lose, when we have no power to object to it, we need to follow whatever is before us. This situation can be applied in the relationship between the bank and the students. We students willingly share our personal information to the bank in order to use their service. In return, the bank should and must protect our information and must not leak them to third parties.

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The bank-customer relationship can be successful and strong if the bank and its clients have a good relationship. In comparison to the face-to-face setting, previous research has shown that a positive relationship is an important aspect in creating a successful client relationship in the technology environment. The findings of the research indicate the importance of the quality of the relationship for constructing a successful relationship between the customer and the technology in an online environment (Wang et al., 2003). This is a win-win situation where both parties complement each other. As the saying goes, it takes two to tango. The bank needs the clients to run continuously and for the sake of long-term business. The students or the clients need the bank to perform any online activities. That is why we need to trust each other because both have their own interests.

The idea of trust is more fundamental in online banking than in conventional banking since clients are worried about sharing fundamental documents and data through the Internet. The job of trust in the extension and keeping of compelling associations is probably going to be of specific significance in financial activities because of the confounded exercises engaged with parts of the exchanges. The level of clients' trust in online banking is connected with the perceived risk in light of the fact that the constructive outcomes of the trust are the aftereffect of low degree of risk (Shidrokh Goudarzi, Mohammad Nazir Ahmad, Seyed Ahmad Soleymani, Nastaran Mohammadhosseini, 2013). Indeed, the low level of risk will increase the level of trust. No one will ever invest in something that has a high level of risk. It is a loss and no benefit at all. Since all commercial banks are licensed under the Financial Services Act (FSA) 2013 and all Islamic banks licensed under Islamic Financial Services Act (IFSA) 2013 are member banks of PIDM, we have no worry. We are aware that our information and money in the account are secured. PIDM will protect us, depositors, if any unwanted event happens in future. Then, we proposed the following hypothesis:

H4: There is a relationship between trust factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

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2.7 CONCEPTUAL FRAMEWORK

According to toolshero (2021), A Conceptual Framework is a visual portrayal that assists with outlining the normal connection among circumstances and logical results in a financial context.. In conceptual framework, all variables that were assumed to has a relationship was included. It can be used to help researcher to clearly defined each different variables and their expected relationship established from the hypothesis

Table 2.7: The variables of online banking usage

VARIABLE TYPE	VARIABLE	DEFINITION	AUTHOR	YEAR
INDEPENDENT	PERCEIVED EASE OF USE	Perceived ease of use is the expectation of a targeted system by a prospective user for each effort and attitude by the use of technology that can be used positively against it	Singh, S., & Srivastava, R.	2018
INDEPENDENT	SECURITY	Security as a threat that causes conditions or events that can complicate the economy to data sources or networks such as destruction, disclosure, data modification, denial of service or fraud, waste and abuse	Singh, S., & Srivastava, R.	2018
INDEPENDENT	E-LOYALTY	E-loyalty is defined as the effective deployment of Web technology and customer support in online banking for gaining trust and value by customers is most valuable	Salem, M. Z., Baidoun, S., & Walsh, G.	2019

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VARIABLE TYPE	VARIABLE	DEFINITION	AUTHOR	YEAR
INDEPENDENT	TRUST	Defined as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other party will perform certain actions that are important to the trustee, regardless of the ability to monitor and control the other party	Salem, M. Z., Baidoun, S., & Walsh, G.	2019
DEPENDENT	ONLINE BANKING USAGE	Online banking usage is the use of online banking services that are used through the use of the internet with long-distance delivery	Salem, M. Z., Baidoun, S., & Walsh, G.	2019

Figure below shows a conceptual framework that illustrates the general ideas of the study. According to Bas Swaen (2021), “A conceptual framework illustrates what you expect to find through your research.” It maps out the activities needed in the course of the analysis, given his previous experience of the point of view of other researchers and his findings on the research subject.

FACTORS AFFECTING ONLINE BANKING USAGE AMONG STUDENTS AT UNIVERSITI MALAYSIA KELANTAN’S FACULTY OF ENTREPRENEURSHIP AND BUSINESS.

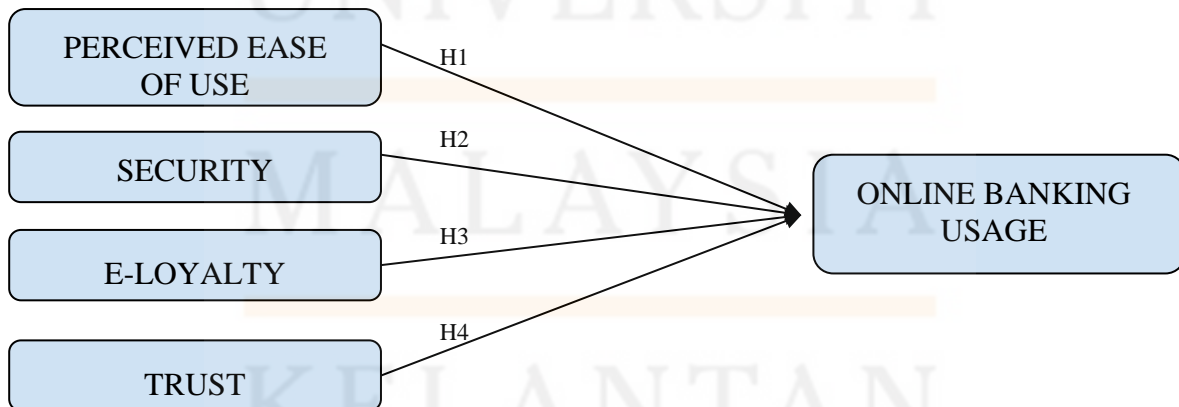


Figure 2.7: Conceptual framework of online banking usage

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2.8. SUMMARY

It tends to be summed up as that there are factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. This part also discussing on literature review from previous researcher and the hypothesis was assumed. Hence, four affecting factors addressed as independent variables are the perceived ease of use, security, e-loyalty and trust. The dependent variables factors are the online banking usage are addressed. Then, the conceptual framework was created to help researcher in continuing the research following chapter 3.



OVERVIEW

This chapter will be discussing the methodology used in this study. The first part of this chapter will briefly introduce this chapter. Then the research design, data collection method, sample size, sampling technique also will be discussed. Furthermore, the research instrument development on how the question develops will be stated. Next, how the measurement of variables will be measured, and what the procedure of analyzing the data will be discussed. Finally, the conclusion of the chapter will be stated.

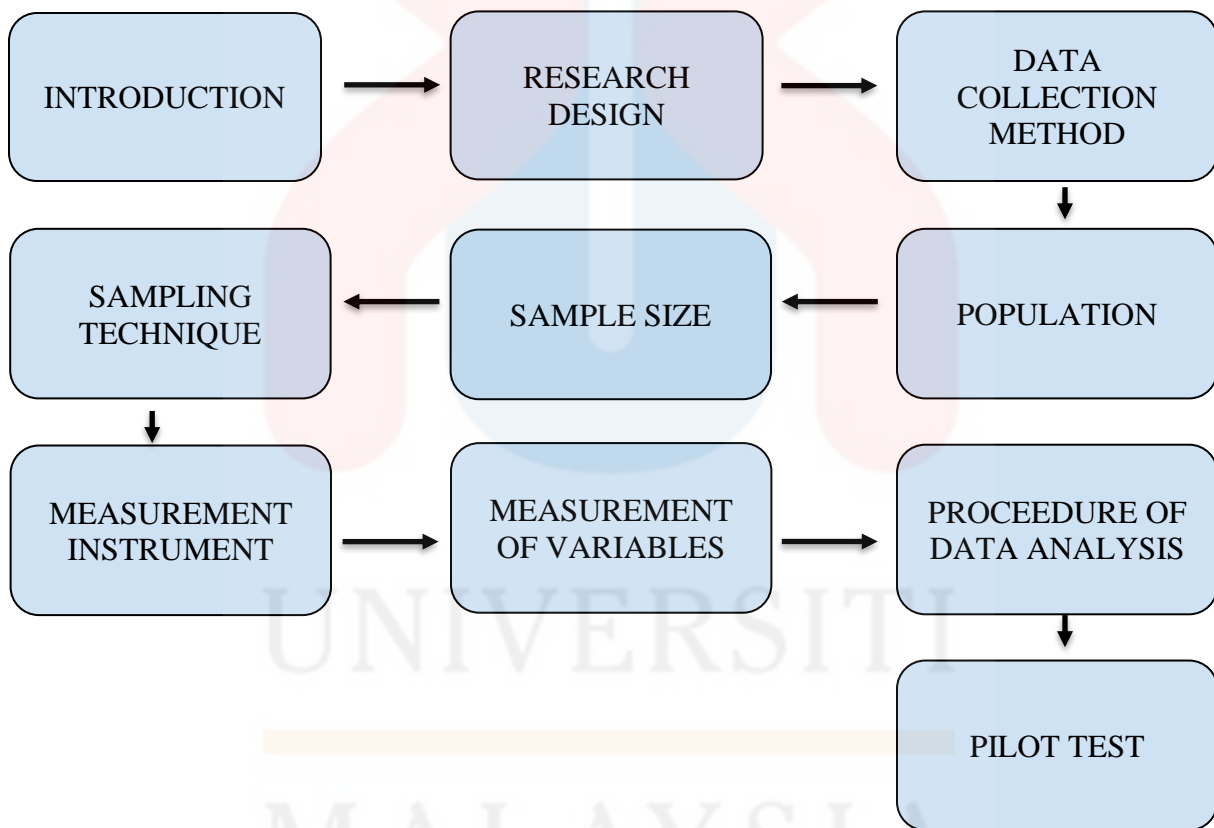


Figure 3.0: Process Flow

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3.1. INTRODUCTION

This part presents the research methodology utilized in this paper. It clarifies the research theories, methodology, and procedure used to respond to the answer questions and meet the research objectives. Research Methodology characterizes the real ways and exercises performed by a specialist over the span of executing the applied system of the examination issue Kothari (2004). By and large, this section will introduce the speculations that will be utilized to acquire an intensive comprehension of this exploration.

3.2. RESEARCH DESIGN

According to Saunders, Lewis and Thornhill (2009), research design will be the overall arrangement of how to address research questions. Additionally, the research design contains objectives got from research questions, determining the sources from which expect to gather information. The purpose of the study is to study the factors that influence online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business

This research was undertaken on quantitative methodology approaches. The quantitative design enables an in-depth survey that the factors perceived ease to use, security, loyalty, and trust may affect students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business to use online banking. The most noticeable benefit of quantitative research is the ability to generalize validity and trustworthy results from one study to the entire population and serve as a reference for future research.

Simple random sampling methods used by the 3438 students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business were considered appropriate. The reason to implement simple random sampling is that there are no biases in the sampling process because each element has the same chance of being chosen. The finding of this study will disclose the relationship between factors perceived ease to use, security, loyalty, and trust that may affect students from Universiti Malaysia Kelantan Faculty of Entrepreneurship and Business students to use online banking services.

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3.3. DATA COLLECTION METHOD

A data collecting method is a procedure for gathering data from all relevant sources to solve a research problem and evaluate the outcomes (Dudovskiy,2019). Researchers gather data to discover, examine, and confirm their research problems, aims, and study. To collect data, the study will use questionnaires as a data collection method.

Questionnaires are commonly used to gather significant amounts of quantitative data. Furthermore, when compared to qualitative methods, quantitative approaches are less expensive to utilize and may be used in less time (2019, Dudovskiy) The purpose of the focus group, comprising 3438, was to clarify the relevant factors that affect online banking usage among student of the Faculty of Business and Entrepreneurship, Universiti Malaysia Kelantan to use online banking services, the factors to be included and the results we will be able to see through in the final online questionnaire.

Electronic or online surveys are regularly evolved as web structures with an information base to record the reactions from the respondent. We will send the google form link to our respondents. The google form link submitted will also include instructions to answer the questionnaire. This is to facilitate our respondents to answer the questionnaire.

In addition, once our respondent responded in the google form link, the data was transferred into Social Science Software (SPSS) version 26.0. SPSS was picked because of its inescapable use in scholarly and business circles, making it the most often utilized programming of its sort. SPSS is additionally an adaptable programming that accommodates a wide scope of investigations, information changes, and result designs; all in all, it will more than do the trick for our requirements. The information gathered will be determined and broke down in the SPSS form 26.0 to know the aftereffects of the reliability analysis. The future investigation will be founded on these realities.

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3.4. POPULATION

A population in a research methodology is a bunch of components which is people or items that have a few general attributes controlled by the sampling criteria set by the researcher. In this study, the target population was students of the Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan and the population in this study was 3438 students. The sources of total students from the Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan. This research directed a survey to gather the information of this study. After that, enough information will then be collected to obtain a sample size.

3.5. SAMPLE SIZE

The sample size is to decide the quantity of subjects remembered for the sample size utilized in research. By sample size, among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business were chosen from the population and considered as illustrative of the genuine population for this research. By using the Krejcie & Morgan (1970) method table below, the total number of this sample size is 346 respondents from the 3500 population of students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. The always expanding need for a delegate factual example in empirical research has spurred the interest for a viable strategy for deciding sample size. Based on the table, Krejcie & Morgan (1970) to determine the sample size for a particular population for easy reference.

Table 3.5: Table for Determining Sample Size for a Finite Population, Source: Krejcie & Morgan, (1970):

<i>N</i>	<i>S</i>
1200	291
1300	297
1400	302
1500	306
1600	310
1700	313
1800	317
1900	320
2000	322
2200	327
2400	331
2600	335
2800	338
3000	341
3500	346
4000	351

3.6. SAMPLING TECHNIQUE

A sampling technique is a technique of selecting individuals or groups of individuals in order to make statistical conclusions and estimate the characteristics of the total population. Probability sampling is when a population has an equal chance of being included in the sample. In probability sampling, the researcher will choose randomly from the population's responders. For a given degree of sampling error, probability or random sampling offers the most freedom from bias, but it may also be the most expensive sample in terms of time and energy (Brown, 1947). Types of probability sampling are simple random, stratified random, cluster sampling, systematic sampling, and multi-stage sampling. Next, in non-probability, a sample of respondents is not random, but a clear explanation for including some situations or persons over others is required.

The research method of this study is to use simple random sampling in the probability sampling technique. Random sampling is easily defined as a sampling technique in which each item in a population has equal opportunities and possibilities for selection in the sample. The research uses simple random sampling because this method is a very effective way to obtain information that each member of the population is selected randomly and it is by chance. There is an equal probability for each individual to choose to be part of the sample. Simple random sampling does not require division of the population for subpopulations or making additional steps before selecting population members at random. Next, the collected data are well informed through this sampling method, the more samples the better the data quality.

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3.7 MEASUREMENT INSTRUMENTS

Measurement instrument can be described as different method that the researcher uses to collect data from respondent for research. It was designed to assist the researcher in collecting data according to the type of research conducted. According to Yaya, J. A. (2014), measurement instrument refers to various methods through which a researcher obtains data from respondents. Quantitative research requires the collection and analysis of numerical data. It can be used to find patterns and averages, make predictions, causal test relationships, and generalize results to broader populations (Bhandari, P.,2020). Thus, we have chosen the questionnaire data collection tool for this quantitative research conducted by referring to the questionnaires provided by the previous study. The type of questions provided was a closed question where the respondents were given several options of answers; this is to ensure that the data collected are narrowed to the research needs.

The questionnaire tools that are used to collect data for the study will be based on a five-point Likert scale with numerical values of 1 (strongly disagree), 2 (disagree), 3 (agree), 4 (strongly agree), and 5 (awesome) respectively. It has three sections: A, B, and C. Section A sought information on the respondent's demographic profile, allowing researchers to acknowledge the respondent and classify the data quickly. The questions asked for this section are according to the suitable profile of the students. In contrast, sections B and C focus on the factors affecting online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business

Table 3.7: Questionnaires

Section	Factors	Variables	References	Questions
A	Demographic Profile			<ol style="list-style-type: none">1. Gender2. Ages3. Previous Education Level4. Courses5. Years of study

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Section	Factor	Variables	Reference	Questions
B	Independent Variables	Perceived Ease of Use	Singh, S., & Srivastava, R. (2018)	<ol style="list-style-type: none"> 1. I think online banking system increase my productivity 2. I think online banking make me easier to accomplish my job 3. I think interaction with online banking is clear & understandable 4. I think using online banking allows me to manage my finances efficiently.
		Security	Singh, S., & Srivastava, R. (2018)	<ol style="list-style-type: none"> 1. I trust the authorization username & password are important for securing the data 2. I trust that transaction through online banking is private & secure 3. I trust the security will be enhanced from time to time 4. I am satisfied with the online banking security system
		E-Loyalty	Salem, M. Z., Baidoun, S., & Walsh, G. Mohammed Z. Salem (2019)	<ol style="list-style-type: none"> 1. I will continue using online banking services in the future 2. I will consider online banking service to be my 1st choice 3. I will recommend online banking service to someone who seeks my advice 4. I take pleasure in being a customer of online banking services
		Trust	Salem, M. Z., Baidoun, S., & Walsh, G. (2019)	<ol style="list-style-type: none"> 1. I believe the bank website is reliable 2. I believe the information exchange is only between the bank and customers 3. I believe the information quality provided by the bank website is consistent 4. I believe the bank website has a strong sense of integrity

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Section	Factor	Variables	Reference	Questions
C	Dependent Variables	Online Banking Usage	Salem, M. Z., Baidoun, S., & Walsh, G. (2019)	<ol style="list-style-type: none">1. I would use online banking services2. I would increase my usage of online banking3. I would save my time and effort by using online banking4. I would recommend others to always use online banking services

3.8 MEASUREMENT OF VARIABLE

Measurement of variables is the essential part of every research conducted because the data to answer the research questions are collected by measuring the variables. According to Kabir, S. M. S. (2016), measurement is assigning numbers to some characteristic or variables or event according to scientific rules. It is the process of observing and recording the collected observations as part of a research effort. According to Sekaran, U., & Bougie, R. (2016), a scale is needed as a tool where individuals are distinguished to show how they differ from one another towards the variable in the study. Several levels or scales of measurement can be used to interpret the data according to the variables. Those levels or scales are the nominal, ordinal, interval, and ratio. For this research, the scale used is a nominal and interval scale.

3.8.1 Nominal Scale

The researcher can use a nominal scale to categorize individuals, events, and perceptions into groups based on their characteristics. The group was then assigned a number to represent each category to describe where they belong. For example, grouping a male and female respondent into two groups and then was assigned into 1 or 2 as coding. The number assigned can be used to differentiate the groups without any further values. The nominal scale is the least measurement method used since it did not capture any information about the objects. Thus, this scale was used in section A for this research's demographic questions to differentiate the respondent into groups by assigning numbers.

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3.8.2 Interval Scale

The researcher can use the Interval scale to classify the objects that are mutually exclusive, exhaustive, and have some direct relationship, but the relationship between categories is known and exact. The measurement difference between the two scales is equal compared to the other two scales in the interval scale. For example, the measurement of scale argument between (1) strongly disagrees to (2) disagree the same with the measurement of (3) agree to (4) strongly agree. Those interval classifications of categories can be applied to the Likert scales, which are commonly used to measure opinions and attitudes. Likert scales are measuring the extent to which participants either agree or disagree with the statement provided. Thus, this scale was used in sections B and C of this research to show the differences between categories and rank the data according to its importance.

Table 3.8.2: Likert Scale

1	2	3	4	5
Strongly Disagree	Disagree	Agree	Strongly Agree	Awesome

3.9 PROCEDURE OF DATA ANALYSIS

This research is a quantitative study where information will be gathered from students or respondents throughout the survey this research especially with the online survey method via Google Form. In order to study the relationship between the factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. The data was transferred into Social Science Software (SPSS) version 26.0, in which the data collected will be calculated and analyzed in the SPSS version 26.0.

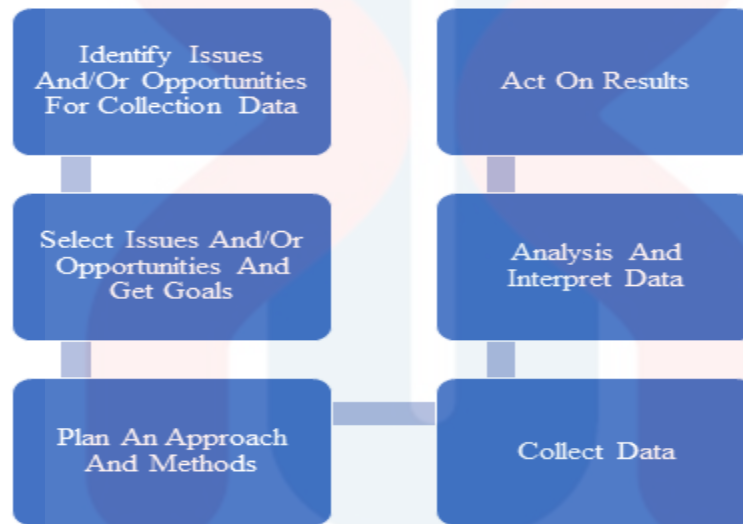


Figure 3.9: Procedure of data analysis

Step 1: Identify issues and/or opportunities for the collection of data

The first step in data collection is to identify issues and/or opportunities for collecting data. The researcher has introduced the independent variables and dependent variables in this research study, where the researcher has explored the factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. In order to collect the data, the researcher will distribute the questionnaire to the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business students.

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Step 2: Select issue(s) and/or opportunities and set a goal

The second step in data collection is to select the issue(s) and/or opportunities and set goals. In this step, the researcher needs to set the purpose and the goals that need to be archived in this research study. In the research paper, the researcher wants to study the relationship between the factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

Step 3: Plan an approach and methods

Planning an approach and methods is the third step in the data collection procedure. In this research study, the researcher had used the questionnaire as a method in collecting the data and information. In this questionnaire, the researcher had put various questions to be answered by the students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business so that the researcher could gain the information from the respondents. The researcher had applied close-ended questions for the questionnaires. The questionnaires were divided into three sections: section A, section B, and section C. The questions in the demographic portion (section A) concern ages, gender, previous education level, courses, and years of study. The independent and dependent variables were separated into (sections B and section C) that consist of questions according to the variables.

Step 4: Collect data

The fourth step in the data collection procedure is collecting the data. In this research paper, the researcher had conducted the questionnaire as a method to get the results. Then, the researcher had distributed the questionnaire via google form link to the students of the Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan as the respondents to answer the question. The total number of respondents for this research paper is 346 respondents. The researcher had set the timeline in order to make sure that things can be moved to the next according to the right time.

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Step 5: Analyze and interpret data

The fifth step in the data collection procedure is analyzing and interpreting the data. In this study, the researchers are conducting a pilot test as a trial to check the reliability and validity of the questionnaire. The coefficient alpha is represented as Cronbach's Alpha that is used to state the reliability. This is what we all Cronbach's Alpha that can show the value between 0 to 1.

Step 6: Act on results

The last step in the procedure for data analysis is acting on the results. In this step, the researcher already gained the results of all the variables that were tested. Thus, the researcher can proceed with the suggestions or recommendations for the future researcher that might be using the same topic for their research study

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3.10 PILOT TEST

A pilot study is a limited scale fundamental review that is utilized to test the proposed research review prior to directing the review in a full-scale execution. The pilot studied exactly using the same process and procedure as its full-scale counterparts but with a smaller number of respondents. Isaac and Michael (1995) suggested that “samples with N’s between 10 and 30 have many practical advantages” (p. 101), including simplicity, easy calculation, and the ability to test hypotheses, yet “overlook weak treatment effects”. Subsequently, a pilot study for this exploration was additionally led by circulating the survey to 30 respondents among students at Universiti Malaysia Kelantan’s Faculty of Entrepreneurship and Business.

The reason of this pilot study is to test the reliability of the preliminary data collected by testing both consistency and stability. According to Sekaran, U., & Bougie, R. (2016). Consistency indicates how well the items measuring concept hang together as a set. Cronbach’s alpha is a reliability coefficient that indicates how well the items in a set are positively correlated to one another. The closer the reliability scale to 1, the more confidence in the score that the researcher could gain from this study. Table 3.10.1 showed the Rules of Thumb of Cronbach’s Alpha coefficient size according to Hair et al (2007).

Table 3.10.1: Rules of Thumb of Cronbach Alpha Coefficient Size

Alpha Coefficient Range	Strength of Association
< 0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Good
0.9	Excellent

Source: Hair et al. (2007)

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Table 3.10.2: Result of Reliability Coefficient Alpha for the Independent Variables and Dependent Variables

Factors	Number of Items	Cronbach Alpha	Strength of Association
Perceived Ease of Use	4	0.830	Very Good
Security	4	0.944	Excellent
E-Loyalty	4	0.941	Excellent
Trust	4	0.919	Excellent
Online Banking Usage	4	0.952	Excellent

Table 3.10.2 indicates the overall value of Cronbach's Alpha Coefficient for the independent and dependent variables in the research. From the table, we can conclude that all the variables are more than 0.8 which has a very good strength of associations. The reliability for perceived ease of use is 0.830, reliability for security is 0.944, the reliability for E-Loyalty is 0.941, the trust reliability is 0.919 while the online banking usage reliability is 0.952. Therefore, the results shown are reliable and can be accepted for further data collection for this study.

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3.11 SUMMARY

This chapter discussed how the researcher conducts the research methodology in terms of research design, population, sample size, sampling technique, instrument development, measurement of the variable and procedure of data analysis.

This chapter also explains how the questionnaire was conducted and how the questionnaire could be applied to the research. The researcher also explains the content of each question and the use of each question. In this study, we used the Google Form platform for a questionnaire to collect the data of the factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business to use online banking services. At the end of this chapter, hopefully, all components of this research can be used in future research.



OVERVIEW

This section explains the data analysis results were explained using five types of analysis which are pilot test, demographic test, reliability analysis, descriptive analysis and Pearson correlation analysis. Finally, the conclusion of the chapter will be stated.

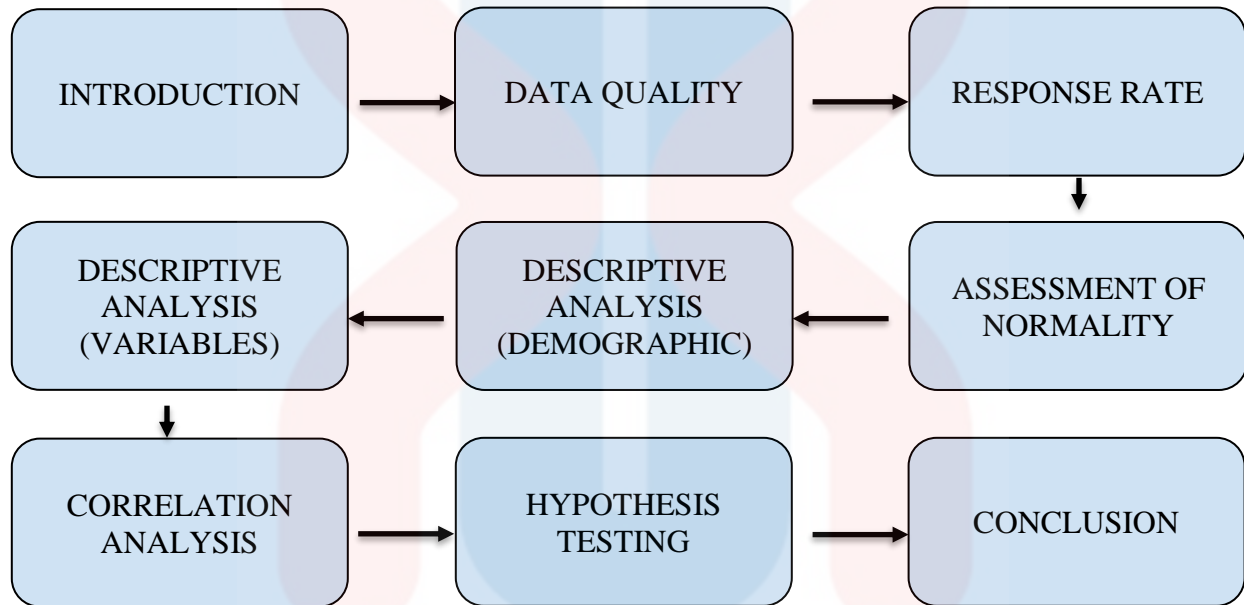


Figure 4.0: Process Flow

4.1 INTRODUCTION

In Chapter 4, the data were analyzed using the Statistical Package for the Social Science Software (SPSS) version 26.0. According to Krejcie and Morgan (1970), a total of 346 pupils from a population of 3500 were required to participate in this study. The questionnaire was given to students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. The data collection instrument was a Google form, and the data was circulated over a four-week period in order to acquire the appropriate number of respondents. The data was then evaluated in order to confirm the study's hypothesis. The reliability analysis, descriptive analysis, and Pearson correlation analysis are all used in this chapter. Finally, the chapter's conclusion will be expressed.

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4.2. DATA QUALITY

Several measures were taken prior to data analysis to guarantee that the data was suitable for the analysis and to obtain a specific degree of quality so that justifiable statistical conclusions could be made based on the data (Karr, Sanil, Banks 2006).

4.3. RESPONSE RATE

The response rate in survey research is calculated by dividing the number of people who responded to the survey by the total number of people in the sample. It relies on people's willingness to complete the survey in order to conduct research and public the results. It's usually expressed as a percentage. For many years, the response rate of a survey was considered a key indicator of survey quality. Many people assumed that higher response rates meant better survey results (Aday 1996; Babbie 1990; Backstrom and Hursh 1963; Rea and Parker 1997).

The respondent in this study was a group of students from the Faculty of Entrepreneurship and Business at Universiti Malaysia Kelantan who were emailed a link to a google form. The researcher emailed the google form link to 370 people, 353 of them responded, and the researcher wanted 346 legitimate responses as a sample. This explains why students from the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business answered all 346 questions correctly. As a result, when calculating response rates for the questionnaire, $346/370 = 0.9351$ is used. Then 0.9351 multiplied by 100 equals 93.51 percent. This indicates that the response rate calculation itself has a high percentage.

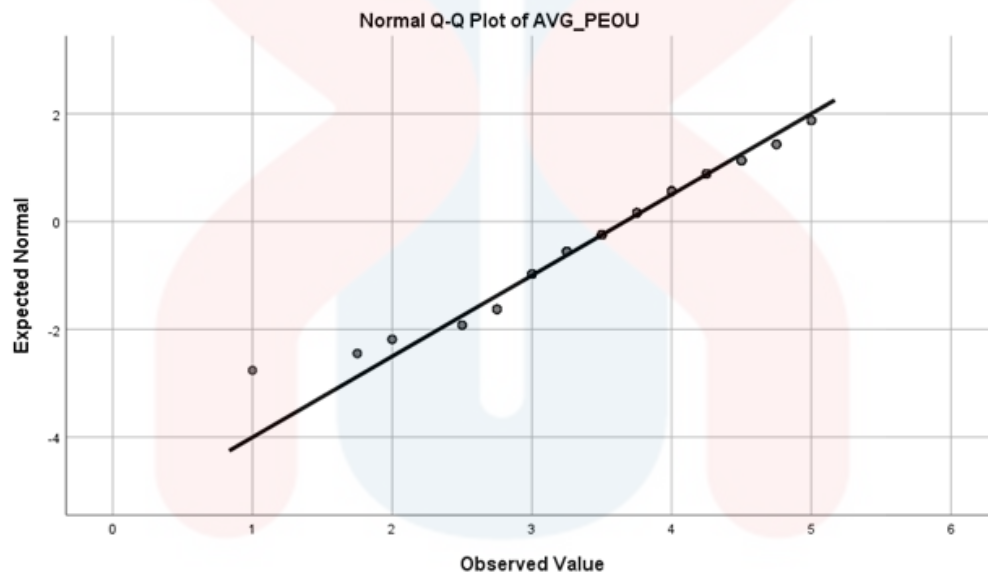
According to Yehuda Baruch (1999), using a questionnaire as a research instrument for data collection can only produce a complete set of data in the situation of a 100% response rate. The target population is in charge of deciding whether or not to respond. This is where the return rate comes into play, because researchers need a high response rate from a broad sample of the entire population under investigation in order to receive consistent, valid, and reliable data.

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4.4 ASSESSMENT OF NORMALITY

Normality tests are used to see if the data in a sample is from a normally distributed population. Normality tests are used in statistics to check if a data set is well-modeled by a normal distribution, according to Shaun Greer (2021). The tests also determine the likelihood that a random variable in the data set is regularly distributed

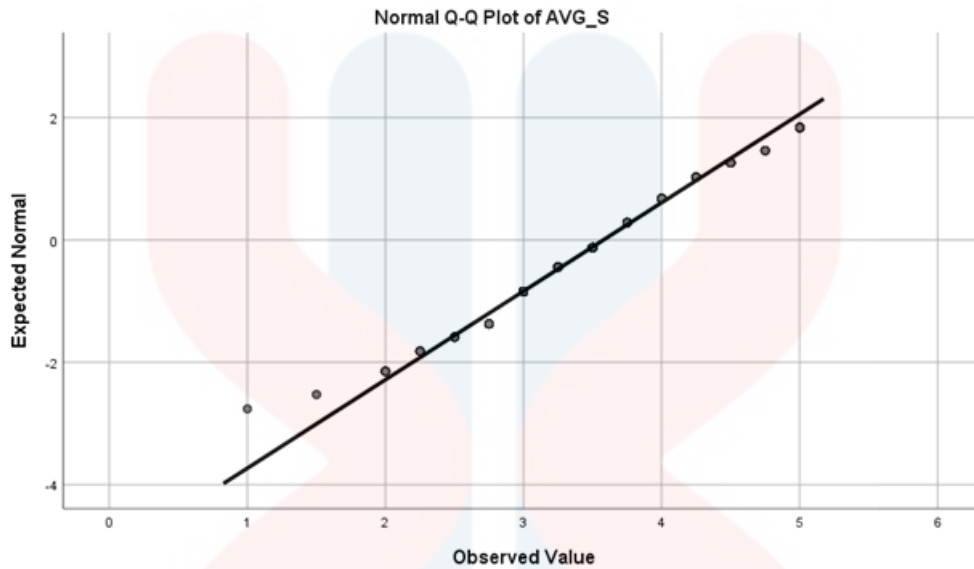
4.4.1 PERCEIVED EASE OF USE



Graph 4.4.1: Normal Q-Q Plot of Average Perceived Ease of Use

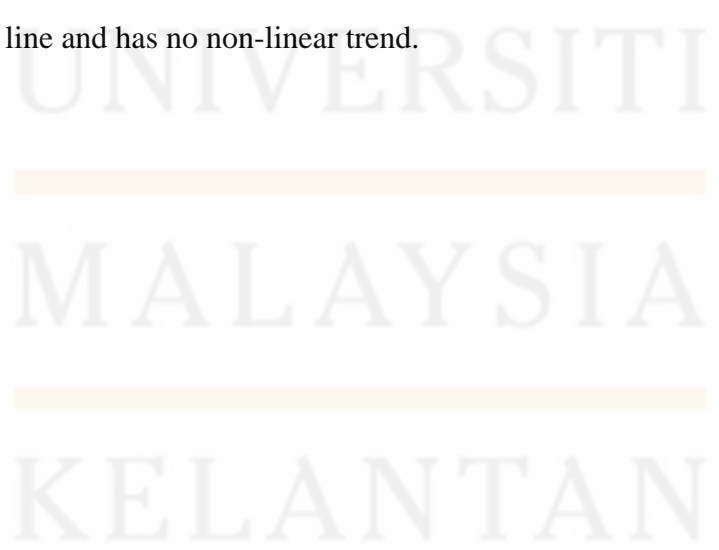
Graph 4.4.1 shows the Normal Q-Q Plot of Average Perceived Ease of Use. The total sample size for this study is 346 respondents, students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. According to Laerd Statistics (2018), the closer the plot data to the diagonal line, the normal the data will be. The researcher may deduce from this graph that the data is normally distributed because it closely follows the diagonal line and does not appear to have a non-linear pattern.

4.4.2 SECURITY

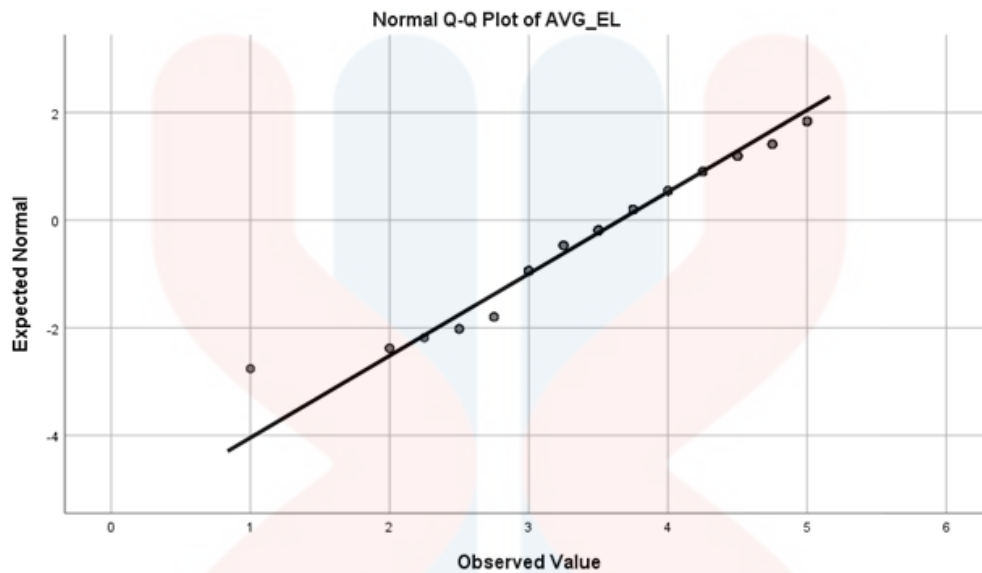


Graph 4.4.2: Normal Q-Q Plot of Average Security

Graph 4.4.2 shows the normal Q-Q Plot of Average Security. The important thing for banks and customers is the security of the electronic banking system. The total of researcher respondents is 346 students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. According to Laerd Statistics (2018), the closer the plot data to the diagonal line, the normal the data will be. As a result, the data for security appear to be normally distributed, as it closely follows the diagonal line and has no non-linear trend.



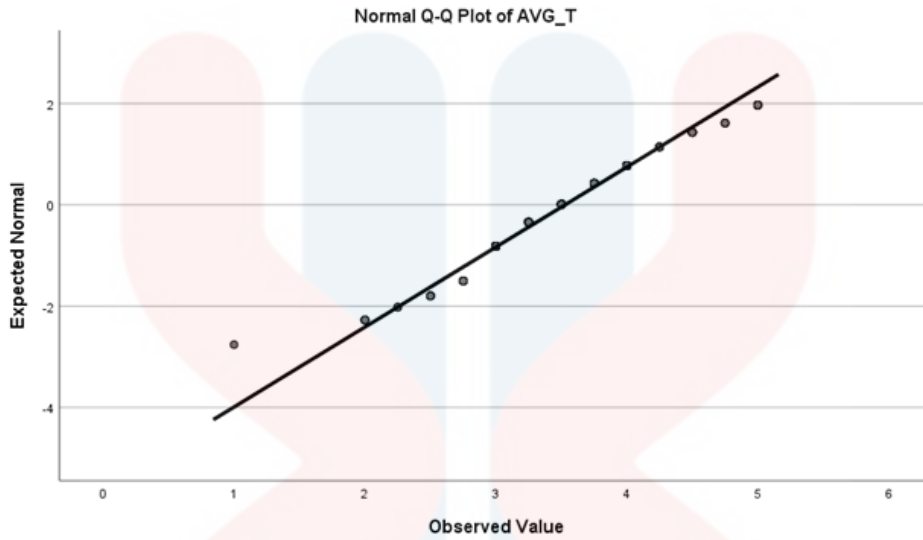
4.4.3 E-LOYALTY



Graph 4.4.3: Normal Q-Q Plot of Average E-Loyalty

Graph 4.4.3 shows the normal Q-Q Plot of Average E-Loyalty. The total number of research respondents is 346 students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. According to Laerd Statistics (2018), the closer the plot data to the diagonal line, the normal the data will be. For graph 4.4.3, the data appears to be normally distributed because it closely follows the diagonal line and has no non-linear pattern.

4.4.4 TRUST



Graph 4.4.4: Normal Q-Q Plot of Average Trust

Graph 4.4.4 shows the normal Q-Q Plot of Average Trust. The total number of research respondents is 346 students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. The closer the plot data is to the diagonal line, the more normal the data will be, according to Laerd Statistics (2018). The data in graph 4.4.4 are normally distributed since they closely follow the diagonal line and do not appear to have a non-linear pattern.

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4.4.5 ONLINE BANKING SERVICE USAGE



Graph 4.4.5: Normal Q-Q Plot of Average Online Banking Service Usage

Graph 4.4.5 shows the normal Q-Q Plot of Average Online Banking Service Usage. The total number of research respondents is 346 students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. The closer the plot data is to the diagonal line, the more normal the data will be, according to Laerd Statistics (2018). The data in graph 4.4.5 are normally distributed since they closely follow the diagonal line and do not appear to have a non-linear pattern.

4.5 DESCRIPTIVE ANALYSIS FOR DEMOGRAPHIC

Demographic analysis is the study of a population based on criteria such as age, and gender. Demographic data includes gender, ages, previous education level, courses and years of study. This demography is also helpful for the researcher to identify the groupings of people that participated in the study. It will be easier to perform a study that is well-planned and sufficient in terms of the information necessary by researchers in each of their study areas now that this demographic idea is available.

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The descriptive analysis is used to determine the mean for each variable and to investigate the link between factors that influence online banking usage among students at the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. The behavior of sample data is primarily described using descriptive statistics. It's a presentation tool for a quantitative study of a group of data. The researcher has generated five demographic questions in this section, including gender, age, previous education level, courses, and years of study.

4.5.1 Gender

Table 4.5.1 shows the number and percentage of respondents based on gender. The total sample size for this study is 346 students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. Based on the data, the researcher gets the result 49.1% male and 50.9% female from the students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. From the result, the number of female students is higher than male students.

Table 4.5.1: statistics table based on gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	170	49.1	49.1	49.1
	Female	176	50.9	50.9	100.0
	Total	346	100.0	100.0	

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4.5.2 Ages

Table 4.5.2 shows the number and percentage of respondents based on age. The total of researcher respondents is 346. Based on the data, respondents come from 19 > 21 years old which is the percent of 26.6%. Then followed by the age group at 22 > 24 years old with 59.0%. Lastly, 25 years old and above 14.5%. The majority of respondents that answered the questionnaire were 22 > 24 years old.

Table 4.5.2: statistics table based on ages

		Ages			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	19>21	92	26.6	26.6	26.6
	22>24	204	59.0	59.0	85.5
	25 and above	50	14.5	14.5	100.0
	Total	346	100.0	100.0	

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4.5.3 Courses

Table 4.5.3 shows the number and percentage of respondents based on courses. The total of researcher respondents is 346. Based on the data courses of SAA 11.3%, SAB 30.3%, SAE 12.7%, SAK 16.2%, SAL 12.4% and SAR 17.1%. The majority answer the questionnaire was SAB courses.

Table 4.5.3: statistics table based on courses

		Courses			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SAA	39	11.3	11.3	11.3
	SAB	105	30.3	30.3	41.6
	SAE	44	12.7	12.7	54.3
	SAK	56	16.2	16.2	70.5
	SAL	43	12.4	12.4	82.9
	SAR	59	17.1	17.1	100.0
	Total		346	100.0	100.0

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4.5.4 Education

Table 4.5.4 shows the number and percentage of respondents based on education. The total of researcher respondents is 346. Based on the data, Matriculation 26.9%, STAM 22.8%, STPM 36.1% and lastly Diploma 14.2%. The majority that answered the questionnaire was from STPM.

Table 4.5.4: statistics table based on education

		Educations			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MATRICULATION	93	26.9	26.9	26.9
	STAM	79	22.8	22.8	49.7
	STPM	125	36.1	36.1	85.8
	DIPLOMA	49	14.2	14.2	100.0
	Total	346	100.0	100.0	

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4.5.5 Years

Table 4.5.5 shows the number and percentage of respondents based on years. The total of researcher respondents is 346. Based on the data, year 1 12.4%, year 2 15.3%, year 3 34.1%, year 4 37.6% and year 5 6%. The majority that answered the questionnaire was year 4.

Table 4.5.5: statistics table based on years

		Years			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YEAR 1	43	12.4	12.4	12.4
	YEAR 2	53	15.3	15.3	27.7
	YEAR 3	118	34.1	34.1	61.8
	YEAR 4	130	37.6	37.6	99.4
	YEAR 5	2	.6	.6	100.0
	Total	346	100.0	100.0	

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4.6 DESCRIPTIVE ANALYSIS OF THE INDEPENDENT VARIABLE AND DEPENDENT VARIABLE.

The descriptive analysis is used to establish the mean for each variable and the most important characteristics that influence online banking usage among students at the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. The response was by using a 5-point Likert scale where 1 was strongly disagreed, 2 as disagreed, 3 agreed, 4 as strongly agreed and 5 as awesome.

Table 4.6: Table descriptive statistics independent variable and dependent variable

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
PERCEIVED	346	1.00	5.00	3.6669	.66632
SECURITY	346	1.00	5.00	3.5788	.69139
ELOYALTY	346	1.00	5.00	3.6553	.65682
TRUST	346	1.00	5.00	3.5282	.63340
USAGE	346	1.00	5.00	3.6951	.66530
Valid N (listwise)	346				

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4.6.1 Range of mean of perceived ease of use

ITEMS DESCRIPTION	N	MEAN	STANDARD DEVIATION
1. I think an online banking system increase my productivity	346	3.60	.808
2. I think online banking make me easier to accomplish my job	346	3.77	.812
3. I think interaction with online banking is clear & understandable	346	3.66	.809
4. I think using online banking allows me to manage my finances efficiently.	346	3.64	.837
AVERAGE MEAN	346		

Based on table 4.6.1 above we can see the respondents who chose that the factor that perceived ease of use among students for question factor perceived ease of use I think online banking make me easier to accomplish my job in future get a high mean rate of 3.77, and followed by questions of the I think interaction with online banking is clear and understandable which is 3.66. Next question, that says that I think using online banking allows me to manage my finances efficiently. The mean rate obtained is 3.64. Lastly, the question that. I think the online banking system increases my productivity by 3.60 means.

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4.6.2 Range of mean of security

ITEMS DESCRIPTION	N	MEAN	STANDARD DEVIATION
1. I trust the authorization username & password are important for securing the data	346	3.46	.851
2. I trust that transaction through online banking is private & secure	346	3.57	.832
3. I trust the security will be enhanced from time to time	346	3.63	.839
4. I am satisfied with the online banking security system	346	3.66	.833
AVERAGE MEAN	346		

Based on table 4.6.2 above we can see the respondents who chose that as the factor of security among students. The higher mean is for questions I am satisfied with the online banking security system get 3.66, and followed by questions of which I trust the security will be enhanced from time to time which is 3.63. The next question, that says that I trust that transaction through online banking is private & secures the mean rate obtained is 3.57. The last questions for security. I trust the authorization username & password are important for securing the data by 3.60 means.

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4.6.3 Range of mean E-Loyalty

ITEMS DESCRIPTION	N	MEAN	STANDARD DEVIATION
1. I will continue using online banking service in the future	346	3.58	.799
2. I will consider online banking service to be my 1st choice	346	3.66	.779
3. I will recommend online banking service to someone who seek my advice	346	3.66	.780
4. I take pleasure in being the customer of online banking service	346	3.73	.782
AVERAGE MEAN	346		

Based on table 4.6.3 above we can see the respondents who chose that as the factor of E-loyalty. The higher mean is for questions I take pleasure in being the customer of online banking service get 3.73, and followed by two questions that have the same meaning of which is I will recommend online banking service to someone who seeks my advice and I will consider online banking service to be my 1st choice which is 3.66. The last question for e-loyalty is that I will continue using online banking service in the future by 3.58 means.

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4.6.4 Range of mean trust

ITEMS DESCRIPTION	N	MEAN	STANDARD DEVIATION
1. I believe the bank website is reliable	346	3.41	.733
2. I believe the information exchange is only between the bank and customers	346	3.58	.785
3. I believe the information quality provided by the bank website is consistent	346	3.50	.781
4. I believe the bank website has a strong sense of integrity	346	3.63	.789
AVERAGE MEAN	346		

Based on table 4.6.4 above we can see the respondents who chose that as the factor of trust. The higher mean for questions of trust is I believe the bank website has a strong sense of integrity the mean is 3.63, and followed by I believe the information exchange is only between the bank and customers which is 3.58. Next question was I believe the information quality provided by the bank website is consistent, the mean for this question is 3.50. Lastly the question I believe the bank website is reliable is 3.41.

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4.6.5 Range of mean online banking usage

ITEMS DESCRIPTION	N	MEAN	STANDARD DEVIATION
1. I would use online banking services	346	3.65	.767
2. I would increase my usage of online banking	346	3.70	.775
3. I would save my time and effort by using online banking	346	3.71	.808
4. I would recommend other to always use online banking services	346	3.73	.789
AVERAGE MEAN	346		

Based on table 4.6.5 above is a dependent variable and we can see the respondents who choose online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. The higher mean for questions of online banking usage is I would recommend others to always use online banking services, the mean is 3.73. Followed by a question I would save my time and effort by using online banking which is 3.71. Next question was I would increase my usage of online banking, the mean for this question is 3.70. Lastly the question is I would use online banking services the mean was 3.65.

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4.7 PEARSON CORRELATION ANALYSIS

Pearson Correlation Analysis was used in this study to analyze the relationship between independent variables (perceived ease of use, security, e-loyalty and trust) and dependent variables (usage of online banking among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business). According to UNIVERSITY, K. S. (2021), Pearson correlation measures the strength and direction of a linear relationship between pairs of continuous variables. Correlation can take any values between -1 to 1 that indicates the strength of the relationship between variables. Table 4.7 below show the strength and direction of correlation value according to Mehmet Barlas Uzun, (2016):

Table 4.7(a): Interpretation of Correlation Coefficient

Size of Correlation	Interpretation
0.90 – 1.00 (-0.90 - - 1.00)	Very high positive (negative correlation)
0.70 – 0.90 (-0.70 - - 0.90)	High positive (negative correlation)
0.50 – 0.70 (-0.50 - - 0.70)	Moderate positive (negative correlation)
0.30 – 0.50 (-0.30 - - 0.50)	Low positive (negative correlation)
0.00 – 0.30 (-0.00 - - 0.30)	Negligible correlation

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Table 4.7(b): Correlation value for independent & dependent variables

		PERCEIVED	SECURITY	ELOYALTY	TRUST	USAGE
PERCEIVED	Pearson Correlation	1	.569**	.593**	.536**	.536**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	346	346	346	346	346
SECURITY	Pearson Correlation	.569**	1	.654**	.679**	.633**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	346	346	346	346	346
ELOYALTY	Pearson Correlation	.593**	.654**	1	.652**	.729**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	346	346	346	346	346
TRUST	Pearson Correlation	.536**	.679**	.652**	1	.633**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	346	346	346	346	346
USAGE	Pearson Correlation	.536**	.633**	.729**	.633**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	346	346	346	346	346

** . Correlation is significant at the 0.01 level (2-tailed).

Based on the table 4.7 above, the result indicated that the correlation coefficient between perceived ease of use, security, e-loyalty, trust (independent variables) and usage of online banking (dependent variables) among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business are positive. This showed that the changes in independent variables are significantly affecting the dependent variables. Hence the hypothesis is accepted and will be further discussed in the next part.

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4.7.1 PERCEIVED EASE OF USE

Table 4.7.1: Correlation Coefficient between perceived ease of use factor and usage of online banking among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

Correlations

		PERCEIVED	USAGE
PERCEIVED	Pearson Correlation	1	.536**
	Sig. (2-tailed)		.000
	N	346	346
USAGE	Pearson Correlation	.536**	1
	Sig. (2-tailed)	.000	
	N	346	346

** . Correlation is significant at the 0.01 level (2-tailed).

Based on the table above, the result indicated that the correlation coefficient between perceived ease of use and usage of online banking among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business are moderate positive at ($r = 0.536$, $N=346$). This showed that the changes in perceived ease of use factor are significantly affecting the usage of online banking among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. Hence, the hypothesis H1: There is a relationship between perceived ease of use factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business is accepted.

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4.7.2 SECURITY

Table 4.7.2: Correlation Coefficient between security factor and usage of online banking among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

		SECURITY	USAGE
SECURITY	Pearson Correlation	1	.633**
	Sig. (2-tailed)		.000
	N	346	346
USAGE	Pearson Correlation	.633**	1
	Sig. (2-tailed)	.000	
	N	346	346

** . Correlation is significant at the 0.01 level (2-tailed).

Based on the table above, the result indicated that the correlation coefficient between security and usage of online banking among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business are moderate positive at ($r = 0.633$, $N=346$). This showed that the changes in security factors are significantly affecting the usage of online banking among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. Hence, the hypothesis H2: There is a relationship between security factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. is accepted.

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4.7.3 E-LOYALTY

Table 4.7.3: Correlation Coefficient between e-loyalty factor and usage of online banking among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

		ELOYALTY	USAGE
ELOYALTY	Pearson Correlation	1	.729**
	Sig. (2-tailed)		.000
	N	346	346
USAGE	Pearson Correlation	.729**	1
	Sig. (2-tailed)	.000	
	N	346	346

**. Correlation is significant at the 0.01 level (2-tailed).

Based on the table above, the result indicated that the correlation coefficient between e-loyalty and usage of online banking among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business are highly positive at ($r = 0.729$, $N=346$). This showed that the changes in security factors are highly significant affecting the usage of online banking among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. Hence, hypothesis H3: There is a relationship between loyalty factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business is accepted.

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4.7.4 TRUST

Table 4.7.4: Correlation Coefficient between trust factor and usage of online banking among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

		TRUST	USAGE
TRUST	Pearson Correlation	1	.633**
	Sig. (2-tailed)		.000
	N	346	346
USAGE	Pearson Correlation	.633**	1
	Sig. (2-tailed)	.000	
	N	346	346

** . Correlation is significant at the 0.01 level (2-tailed).

Based on the table above, the result indicated that the correlation coefficient between trust and usage of online banking among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business are moderate positive at ($r = 0.633$, $N=346$). This showed that the changes in security factors are significantly affecting the usage of online banking among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. Hence, the hypothesis H4: There is a relationship between trust factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business is accepted

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4.8 HYPOTHESIS TESTING

In this study, hypothesis testing was used to support the pre-hypothesis hypothesis that was generated at the start of the study. Hypothesis testing was used to analyse the plausibility of a hypothesis using sample data, according to MAJASKI, C. (2021). Data collected from students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business was then examined using Pearson correlation analysis to discover the true link between the independent and dependent variables.

Table 4.8: Result of hypothesis testing

OBJECTIVES	HYPOTHESIS	CORRELATION VALUE (R)	RESULT
To study the relationship between perceived ease of use factor and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business	H1: There is a relationship between perceived ease of use factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.	0.536	Significant
To study the relationship between security factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.	H2: There is a relationship between security factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.	0.633	Significant
To study the relationship between the E-loyalty factor and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.	H3: There is a relationship between loyalty factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.	0.729	Significant

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OBJECTIVES	HYPOTHESIS	CORRELATION VALUE (R)	RESULT
To study the relationship between trust factor and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.	H4: There is a relationship between trust factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.	0.633	Significant

Throughout the analysis, Pearson correlation analysis showed the independent variables and dependent variables are positively related since the r values are positive and more than 0. Hence, the hypotheses H1, H2, H3 and H4 are accepted.

4.9 CONCLUSION

The researcher came to a number of conclusions about the factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business, based on the results of the literature review and a survey of 346 respondents among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. Furthermore, the data analysis was gathered using a questionnaire-based survey. To obtain the actual data, the data was compiled using SPSS. Normality Test, Descriptive Analysis, Demographic Test, Pilot Test, and Pearson Correlation Analysis were among the SPSS results. Hypothesis testing was used to answer all of the study's hypotheses. In a nutshell, these statistical analyses have answered all of the study's research questions and objectives.

OVERVIEW

The first part of this chapter will briefly introduce this chapter. Then the objective findings, methodology findings and limitations of research also will be discussed. Furthermore, suggestions of future research will be stated. Finally, the conclusion of the chapter will be discussed.

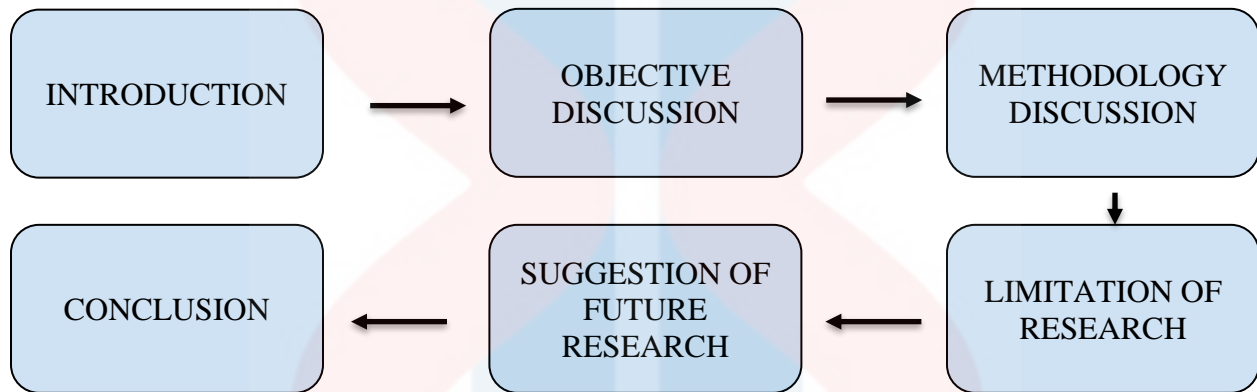


Figure 5.0: Process Flow

5.1 INTRODUCTION

In this section, the results of the analysis in Chapter 4 were discussed. It explains the research objective, methodology, limitations and suggestions of future research in this chapter 5. Besides, researchers had also prescribed some conclusions to support the finding and the result in order to measure the relationship between factors that affect online banking usage among students at Universiti Malaysia Kelantan’s Faculty of Entrepreneurship and Business to use online banking services. The research questions of this study are what is the relationship between independent variables (perceived ease of use, security, loyalty, and trust) and dependent variables of online banking usage among students at Universiti Malaysia Kelantan’s Faculty of Entrepreneurship and Business. Next, the research objective of this study is to study the relationship between factors that affect online banking usage among students at Universiti Malaysia Kelantan’s Faculty of Entrepreneurship and Business. The data and study will provide information on the factors that affect online banking usage and can be of benefit to students who use online banking services.

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5.2 OBJECTIVE DISCUSSIONS

The research aims to study the relationship between independent variables which are the perceived ease of use, security, e-loyalty, trust and the dependent variable which is online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. A total of 346 students of the Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan are needed as the respondent for this research. After that, researchers are conducting normality, reliability, descriptive and correlation analysis, the data showed that there is a relationship between the independent variables which are the perceived ease of use, security, e-loyalty, trust and the dependent variable which is online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

5.2.1 PERCEIVED EASE OF USE

Table: 5.2.1 Summary of Perceived ease of use factors

RESEARCH QUESTIONS	RESEARCH OBJECTIVE	HYPOTHESIS
What is the relationship between perceived ease of use and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business?	To study the relationship between perceived ease of use and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.	H1: There is a relationship between perceived ease of use factor and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

According to the Pearson correlation analysis, the variable is moderate positive at r value = 0.536. This showed that there is a relationship between perceived ease of use and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. Based on all the results of the analysis, it is concluded that the perceived ease of use factor has a significant relationship with the online banking usage among students at Universiti Malaysia

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Kelantan's Faculty of Entrepreneurship and Business. This statement has been supported by Denny Indra Prastiawan (2021), the author stated that the survey discovered that perceived usefulness, perceived ease of use, and social influence are empirically proven to have both direct effects on the use of mobile banking and indirect effects through attitude toward use. Sulaiman, Y. and N. Jauhari (2021) also supported this statement by stating that This hypothesis is accepted because the study shows that there is a strong influence and positive relationship between perceived ease of use and usage of consumers towards mobile banking. Lastly, according to AL-Zubi, K. (2021), It was found that the factors "website quality, perceived usefulness, and compatibility" significantly and positively affect intention to use online banking.

5.2.2 SECURITY

Table: 5.2.2 Summary of Security factors

RESEARCH QUESTIONS	RESEARCH OBJECTIVE	HYPOTHESIS
What is the relationship between security and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business?	To study the relationship between security and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.	H2: There is a relationship between security factors and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

According to the Pearson correlation analysis, the variable is moderate positive at r value = 0.633. This showed that there is a relationship between security and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. Based on all the results of the analysis, it is concluded that the security factor has a significant relationship with the online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. Shehzad, K., and Waqas, M. (2021) backed up this claim, claiming that there is a strong link between online banking adoption and Perceived Trust (PT) and Security

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& Privacy (SP). The findings also suggest that the security of banking systems is another important aspect in the CS Banking system, according to Li, F., et al. (2021). Finally, the evidence found with our variables (PEOU, PU, PS, and UB) demonstrates that both direct and indirect effects are positive and statistically significant for all hypotheses, according to Albort-Morant, G., et al. (2021).

5.2.3 E-LOYALTY

Table: 5.2.3 Summary of E-Loyalty factors

RESEARCH QUESTIONS	RESEARCH OBJECTIVE	HYPOTHESIS
What is the relationship between e-loyalty and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business?	To study the relationship between security and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.	H3: There is a relationship between the e-loyalty factor and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business.

According to the Pearson correlation analysis, the variable is highly positive at r value = 0.729. This showed that there is a relationship between e-loyalty and online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. Based on all the results of the analysis, it is concluded that the e-loyalty factor has a significant relationship with the online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. Levy, S., has backed up this assertion (2021), A cursory examination of the correlation matrix reveals a strong positive association between service utilization and loyalty. Kumar, R. M., et al. (2021) also noted that perceived e-service quality has a major impact on satisfaction and trust, which in turn has an impact on loyalty and brand equity.

5.2.4 TRUST

Table 5.2.4: Summary of Trust factors

RESEARCH QUESTIONS	RESEARCH OBJECTIVE	HYPOTHESIS
What is the relationship between trust and online banking usage among students at Universiti Malaysia Kelantan’s Faculty of Entrepreneurship and Business?	To study the relationship between trust and online banking usage among students at Universiti Malaysia Kelantan’s Faculty of Entrepreneurship and Business.	H4: There is a relationship between trust factor and online banking usage among students at Universiti Malaysia Kelantan’s Faculty of Entrepreneurship and Business.

According to the Pearson correlation analysis, the variable is moderate positive at r value = 0.633. This showed that there is a relationship between trust and online banking usage among students at Universiti Malaysia Kelantan’s Faculty of Entrepreneurship and Business. Based on all the results of the analysis, it is concluded that the trust factor has a significant relationship with the online banking usage among students at Universiti Malaysia Kelantan’s Faculty of Entrepreneurship and Business. Tangmanee, C., and N. Sritadawut (2021) reinforce this notion, stating that trust has a small but considerable impact on customers' use of Internet banking services. Next, trust has a considerable positive impact on consumer intention to use online banking, according to Aldammagh, Z., et al. (2021). Finally, according to Nayanajith, D. (2021), the results of the correlation analysis revealed that the adoption of electronic banking was positively correlated with the two independent variables (Perceived of Use and Trust).

5.3 METHODOLOGY DISCUSSIONS

The term "methodology" refers to a description of the logic that underpins the use of specific approaches. This section covers defining the theoretical concepts that guide method selection, as well as situating the method selection within the context of evaluating its relevance to the research problem. The focus of this study was on quantitative technique approaches. The quantitative design enables an in-depth survey that the factors perceived ease to use, security, loyalty, and trust may affect students of the Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan to use online banking. The ability to generalize validity and trustworthy results from one study to the entire population and act as a reference for future research is the most evident benefit of quantitative research.

The researchers use the five points Likert scale with numerical values of 1 (strongly disagree), 2 (disagree), 3 (agree), 4 (strongly agree), and 5 (awesome) respectively. The researchers use five points Likert scale because, for survey administrators and respondents, the 5-point Likert scale is straightforward to learn and use. It also provides for a lower margin of error, as any scale lacking a neutral option can sway results, casting doubt on survey results' validity. The 5-point scale is also the most frequent (universal) method of collecting data, and the format fits with a wide library of scientifically approved questions and comparative external benchmark data. As a result, the Likert scale allows us to identify respondents in terms of affecting online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business, with each responder being allocated a number suggesting a higher level of involvement.

This research wanted to study the relationship between factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business to use online banking services. According to UKEssays (2018), there are only a few studies about online banking that have been done in Malaysia. Although several researchers have looked into this topic of online banking. Thus, we have chosen the questionnaire data collection tool for this quantitative research conducted by referring to the questionnaires provided by the previous study in the article

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Factors affecting Palestinian customers' use of online banking services written by Salem, M.Z., Baidoun, S., & Walsh, G. (2019) and predicting the intention to use mobile banking in India written by Singh, S., & Srivastava, R. (2018). Hence, the researcher only used it for the purpose of looking at significance and used the same method as the previous study, only different in terms of population and sampling.

Methods in previous studies can still be used, but recommendations for future researchers, they can use qualitative methods. This is because it is likely that there will be a difference in study time between us and also future researchers, the researcher has a relatively limited time to use qualitative methods. This study investigates the factors that affect online banking usage by a quantitative method which is through the distribution of questionnaires. This research can be expanded in the future by using different research methodologies, such as the qualitative way of conducting interviews. The researcher can collect more in-depth information by employing interview methodologies, which can be utilized to investigate the factors that influence students' use of internet banking. The qualitative method also allows the researcher to get direct responses from the respondents.

5.4 LIMITATIONS OF RESEARCH

5.4.1 THEORITICAL

One of the limitations of this study is on the theoretical basis where according to UKEssays in 2018, there are only a few studies about online banking that have been done in Malaysia especially among the university students. Having a small amount of information on the scope of works will affect the prior understanding on the research. According to BRM (2021), Literature review is an important part of any research, because it helps to identify the scope of works that have been done so far in research area. The findings of the literature review are used as a foundation for the researcher to build on in order to fulfil her study goals. This limitation has an impact on this study since a lack of data, especially accurate data, will almost certainly force you to limit the scope of your analysis and the size of your sample or it will be a substantial barrier to discovering a trend and a relevant link (USC Libraries, 2021).

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5.4.2 METHODOLOGY

Methodology also becomes the limitation of this study, most of the study on the factors that affect online banking usage were conducted by a quantitative method which also conducted in this research. The outcome by conducting quantitative study were often to be general. According to Priya Chetty (2016), a systematic questionnaire with closed-ended questions is used in quantitative research. As a result, the research proposal's outcomes are limited. As a result, the outcomes may not always accurately reflect the real occurrence in a generic manner. In addition, the respondents' response alternatives are constrained due to the researcher's selection.

5.5 SUGGESTION OF FUTURE RESEARCH

According to our findings, all of the variables of perceived ease of use, security, e-loyalty, trust, and online banking service usage should be included in future research. So that future research can better understand the factors that influence online banking usage among students at the Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business, or so that the findings of this research can be used as references for future studies.

Then, it can serve as a reference for new researchers who want to do new research on online banking usage. This study will broaden horizons and serve as a new springboard for future research into the factors that influence online banking usage among students at the Faculty of Entrepreneurship and Business. As a result, in the future, researchers who desire to perform similar research should take into account these factors in order to obtain more precise and legitimate results. One proposal for the future study is to pick an independent variable that is easy to understand by respondents when it comes to the factors that influence online banking usage. Indirectly, it can provide respondents with some understanding of how to use internet banking.

Next, for the future study, the researchers can expand the scope of the study from students of the Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan to other students or students from other universities such as Universiti Putra Malaysia, Polytechnic and Universiti College of Islam Melaka to ensure the result that the researchers find can increase the online banking usage. This is because they were using online banking in their daily activities, but they do not have enough knowledge and are not aware of it. So, this research can increase online banking

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usage. Moreover, the future of study also can be on large samples and over a longer period in order to get more than 346 respondents. The analysis will be more accurate in determining the factors that affect online banking usage. With this kind of research, any misunderstanding or ambiguity regarding the factors that affect online banking usage can be avoided and explained carefully.

Last but not least, this study investigates the factors that affect online banking usage by a quantitative method which is through the distribution of questionnaires. Future studies can expand this research by conducting other methods of research such as the qualitative method which is interviews. By conducting the interview methods, the researcher can get more in-depth information that can be gathered to study the factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. In addition, the qualitative method also enables the researcher to get the answer directly from the respondents. Therefore, it can save time for researchers to gather information because it can get direct through interviews. Moreover, this is also why the collection of data is more accurate because it is directly from target respondents compared to questionnaires that can be the non-target respondents that answer it.

5.6 CONCLUSION

In a nutshell, this research has provided insight on factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. The research objective of this study is the relationship between factors that affect online banking usage among students at Universiti Malaysia Kelantan's Faculty of Entrepreneurship and Business. Based on data analyzed, all the independent variables which are the perceived ease of use, security, loyalty, and trust have a positive relationship with online banking usage among students. Therefore, the researcher can conduct a thorough study of this topic because it is very important and it can help students learn the importance of online banking usage. This topic also helps students in enhancing more knowledge about online banking usage and their future.

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7.0 APPENDIX

APPENDIX A: DRAFT OF QUESTIONNAIRE

PART A : DEMOGRAPHIC PROFILE

The following questions refer to the demographic profile of the respondents. Please **PROVIDE** the appropriate information by placing a tick to represent your answer.

1. Gender

	Male
	Female

2. Age

	19 to 21 years old
	22 to 24 years old
	25 years old and above

3. Courses

	SAA
	SAB
	SAE
	SAK
	SAL
	SALO
	SAR

4. Previous Education

	Matriculations
	STAM
	STPM
	DIPLOMA

5. Years of study at UMK

	Years 1
	Years 2
	Years 3
	Years 4

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PART B :

This part of the questionnaire contained questions investigated the relationship between the factors that affecting Online Banking Usage Among Universiti Malaysia Kelantan, Faculty of Entrepreneurship and Business Students. Respondents would assess the statement based on the scale which ranged from 1 (strongly disagree), 2 (disagree), 3 (agree), 4 (strongly agree) to 5 (awesome).

1	2	3	4	5
(Strongly disagree)	(Disagree)	(Agree)	(Strongly Agree)	(Awesome)

PERCEIVED EASE OF USE FACTOR:

	1	2	3	4	5
I think online banking system increase my productivity					
I think i online banking make me easier to accomplish my job					
I think interaction with online banking is clear & understandable					
I think using online banking allows me to manage my finances efficiently.					

SECURITY FACTOR:

	1	2	3	4	5
I trust the authorization username & password are important for securing the data					
I trust that transaction through online banking is private & secure					
I trust the security will be enhanced from time to time					
I am satisfied with the online banking security system					

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E-LOYALTY FACTOR:

	1	2	3	4	5
I will continue using online banking service in the future					
I will consider online banking service to be my 1st choice					
I will recommend online banking service to someone who seek my advice					
I take pleasure in being the customer of online banking services					

TRUST FACTOR:

	1	2	3	4	5
I believe the bank website is reliable					
I believe the information exchange is only between the bank and customers					
I believe the information quality provided by the bank website is consistent					
I believe the bank website has a strong sense of integrity					

USAGE OF ONLINE BANKING:

	1	2	3	4	5
I would use online banking services					
I would increase my usage of online banking					
I would save my time and effort by using online banking					
I would recommend other to always use online banking services					

FACULTY ENTREPRENEURSHIP AND BUSINESS

Semester 7 (PPTA 2)

No.	Items	Pages	W1	W2	W3	W4	W5	W6	W7	Midterm break	W8	W10	W11	W12	W13
CHAPTER 4															
4.0	Overview	40	/												
4.1	Introduction	40	/												
4.2	Data quality	41		/			/	/							
4.3	Response rate	41						/	/		/				
4.4	Assessment of normality	42			/	/									
4.5	Descriptive analysis for demographic	47			/	/									
4.6	Descriptive analysis of the independent variable and dependent variable	52				/	/								
4.7	Pearson correlation analysis	58				/									
4.8	Hypothesis testing	63			/										
4.9	Conclusion	64			/				/						
CHAPTER 5															
5.0	Overview	65							/						
5.1	Introduction	65							/		/				
5.2	Objective discussion	66									/				
5.3	Methodology Discussion	70										/			
5.4	Limitation research	71											/		
5.5	Suggestion for future research	73											/		
5.6	Conclusion	74												/	
	Total pages	83													

FYP FKP



FACULTY ENTREPRENEURSHIP AND BUSINESS

Student's Name: MUHAMMAD AIDIL BIN YAAKUB

Matric No. A18A0319

Name of Supervisor: ENCIK HASSANUDDIN BIN HASSAN Name of Programme: BACHELOR OF BUSINESS ADMINISTRATION (ISLAMIC BANKING & FINANCE) WITH HONOR

Research Topic: THE FACTORS THAT AFFECT ONLINE BANKING USAGE AMONG UNIVERSITI MALAYSIA KELANTAN (UMK), FACULTY OF ENTREPRENEURSHIP AND BUSINESS (FEB) STUDENTS

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	<p>Content (10 MARKS) (Research objective and Research Methodology in accordance to comprehensive literature review)</p> <p>Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific refers to researchable topic)</p>	<p>Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.</p>	<p>Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.</p>	<p>Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.</p>	<p>Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.</p>	<p>____ x 1.25 (Max: 5)</p>	
		<p>Content of report is written unsystematic that not include Background of study, Problem Statement, Research Objective, Research Question and unscientific with unsearchable topic.</p>	<p>Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.</p>	<p>Content of report is written systematic with include good Background of study, Problem Statement, Research Objective, Research Question and scientific with good researchable topic.</p>	<p>Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.</p>	<p>____ x 1.25 (Max: 5)</p>	

FACULTY ENTREPRENEURSHIP AND BUSINESS

2.	Overall report format (5 MARKS)	Submit according to acquired format	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	____ x 0.25 (Max: 1)
		Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	____ x 0.25 (Max: 1)
		Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	____ x 0.25 (Max: 1)
		Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)
		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	____ x 0.25 (Max: 1)

FACULTY ENTREPRENEURSHIP AND BUSINESS

3.	Research Findings and Discussion (20 MARKS)	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	___ x 1 (Max: 4)
		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	___ x 1 (Max: 4)
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	___ x 1 (Max: 4)
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	___ x 1 (Max: 4)
4.	Conclusion and Recommendations (15 MARKS)	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	___ x 1.25 (Max: 5)
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	___ x 1.25 (Max:5)
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	___ x 1.25 (Max:5)
TOTAL (50 MARKS)						

FACULTY ENTREPRENEURSHIP AND BUSINESS

Student's Name: SITI JULAIHA BINTI MOHD DAUD

Matric No. A18B0848

Name of Supervisor: ENCIK HASSANUDDIN BIN HASSAN Name of Programme: BACHELOR OF BUSINESS ADMINISTRATION (ISLAMIC BANKING & FINANCE) WITH HONOR

Research Topic: THE FACTORS THAT AFFECT ONLINE BANKING USAGE AMONG UNIVERSITI MALAYSIA KELANTAN (UMK), FACULTY OF ENTREPRENEURSHIP AND BUSINESS (FEB) STUDENTS

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	<p>Content (10 MARKS) (Research objective and Research Methodology in accordance to comprehensive literature review)</p> <p>Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific refers to researchable topic)</p>	Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.	$\frac{\quad}{1.25} \times$ (Max: 5)	
		Content of report is written unsystematic that not include Background of study, Problem Statement, Research Objective, Research Question and unscientific with unsearchable topic.	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	Content of report is written systematic with include good Background of study, Problem Statement, Research Objective, Research Question and scientific with good researchable topic.	Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.	$\frac{\quad}{1.25} \times$ (Max: 5)	

FACULTY ENTREPRENEURSHIP AND BUSINESS

2.	Overall report format (5 MARKS)	Submit according to acquired format	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	____ x 0.25 (Max: 1)
		Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	____ x 0.25 (Max: 1)
		Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	____ x 0.25 (Max: 1)
		Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)
		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	____ x 0.25 (Max: 1)

FACULTY ENTREPRENEURSHIP AND BUSINESS

3.	Research Findings and Discussion (20 MARKS)	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	___ x 1 (Max: 4)
		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	___ x 1 (Max: 4)
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	___ x 1 (Max: 4)
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	___ x 1 (Max: 4)
4.	Conclusion and Recommendations (15 MARKS)	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	___ x 1.25 (Max: 5)
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	___ x 1.25 (Max:5)
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	___ x 1.25 (Max:5)
TOTAL (50 MARKS)						

FACULTY ENTREPRENEURSHIP AND BUSINESS

Student's Name: SITI NUR ZAKIRAH BINTI MOHD NAWAWI Matric No. A18A0873
 Name of Supervisor: ENCIK HASSANUDDIN BIN HASSAN Name of Programme: BACHELOR OF BUSINESS ADMINISTRATION (ISLAMIC BANKING & FINANCE) WITH HONOR
 Research Topic: THE FACTORS THAT AFFECT ONLINE BANKING USAGE AMONG UNIVERSITI MALAYSIA KELANTAN (UMK), FACULTY OF ENTREPRENEURSHIP AND BUSINESS (FEB) STUDENTS

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
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FACULTY ENTREPRENEURSHIP AND BUSINESS

2.	Overall report format (5 MARKS)	Submit according to acquired format	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	____ x 0.25 (Max: 1)
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FACULTY ENTREPRENEURSHIP AND BUSINESS

3.	Research Findings and Discussion (20 MARKS)	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	___ x 1 (Max: 4)
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4.	Conclusion and Recommendations (15 MARKS)	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	___ x 1.25 (Max: 5)
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TOTAL (50 MARKS)						

FACULTY ENTREPRENEURSHIP AND BUSINESS

Student's Name: NORSYALINA BINTI ABDULLAH Matric No. A18A0971
 Name of Supervisor: ENCIK HASSANUDDIN BIN HASSAN Name of Programme: BACHELOR OF BUSINESS ADMINISTRATION (ISLAMIC BANKING & FINANCE) WITH HONOR
 Research Topic: THE FACTORS THAT AFFECT ONLINE BANKING USAGE AMONG UNIVERSITI MALAYSIA KELANTAN (UMK), FACULTY OF ENTREPRENEURSHIP AND BUSINESS (FEB) STUDENTS

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
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FACULTY ENTREPRENEURSHIP AND BUSINESS

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FACULTY ENTREPRENEURSHIP AND BUSINESS

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		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	___ x 1 (Max: 4)
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4.	Conclusion and Recommendations (15 MARKS)	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	___ x 1.25 (Max: 5)
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	___ x 1.25 (Max:5)
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	___ x 1.25 (Max:5)
TOTAL (50 MARKS)						



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MALAYSIA
KELANTAN