

**FACTORS AFFECTING STUDENTS' INTENTION TO
USE ONLINE BANKING AT UNIVERSITY MALAYSIA
KELANTAN**

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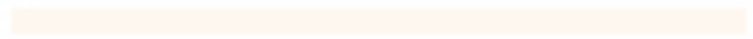
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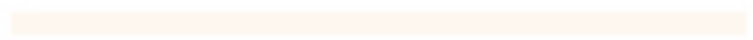
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Factors Affecting Students' Intention to Use Online Banking at University Malaysia Kelantan

by

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

**Faculty of Entrepreneurship and Business
UNIVERSITI MALAYSIA KELANTAN**

2024

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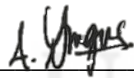
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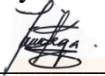
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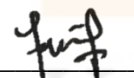
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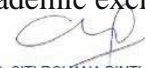
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LIST OF ABBREVIATIONS

TAM	Technology Acceptance Model
IV	Independent Variable
DV	Dependent Variable
UMK	University Malaysia Kelantan
SPSS	Statistical Package for the Social Science

LIST OF SYMBOLS

N	Population
S	Sample Size
n	Sample Size
P	Significant Value
r	Coefficient Value
a	Cronbach's Alpha

ABSTRAK

Tujuan kajian ini adalah untuk mengkaji faktor-faktor yang mempengaruhi hasrat pelajar menggunakan perbankan dalam talian di Universiti Malaysia Kelantan. Salah satu trend terkini dalam perbankan ialah keupayaan untuk memindahkan wang atau membeli apa sahaja dari rumah dengan hanya satu klik. Perbankan dalam talian berpotensi untuk berkembang menjadi cara baharu untuk transaksi kewangan atau penjualan barangan dan perkhidmatan antara pelanggan kepada pelanggan atau pelanggan kepada pihak ketiga. Kaedah pengumpulan data ialah soal selidik. Responden terdiri daripada 370 pelajar aktif Universiti Malaysia Kelantan (UMK). Dapatan kajian menunjukkan bahawa niat menggunakan perbankan dalam talian dalam kalangan pelajar UMK dipengaruhi oleh persepsi kemudahan penggunaan, persepsi kegunaan, persepsi keselamatan, dan kepercayaan. Faktor-faktor ini mempunyai kesan positif terhadap niat menggunakan perbankan dalam talian. Hasil kajian ini menunjukkan bahawa semakin besar persepsi kemudahan penggunaan, persepsi kegunaan, persepsi keselamatan, dan kepercayaan; penggunaan perbankan dalam talian yang lebih besar dalam kalangan pelajar UMK. Faktor-faktor yang mempengaruhi niat pelajar untuk menggunakan perbankan dalam talian adalah penting untuk perancangan strategik bagi jurubank. Penyelidikan masa depan mungkin mengambil kira variasi kontekstual dalam perbankan dalam talian atau pembolehubah lain yang berkaitan dalam bidang ini untuk mendapatkan hasil yang lengkap.

Kata kunci: Niat menggunakan perbankan dalam talian, persepsi kemudahan penggunaan, persepsi kegunaan, persepsi keselamatan, kepercayaan, pelajar UMK

ABSTRACT

The purpose of this study is to examine the factors affecting students' intention to use online banking at University Malaysia Kelantan. One of the most recent trends in banking is the ability to transfer money or buy anything from home with just one click. Online banking has the potential to develop into a new means for financial transactions or sales of goods and services between customer to customer or customer to third party. The data collection methods are questionnaires. The respondents are 370 active students from University Malaysia Kelantan (UMK). The research findings show that intention of using online banking among UMK students is influenced by perceived ease of use, perceived usefulness, perceived security, and trust. These factors have a positive effect on the intention of using online banking. The results of this study indicate that the greater the perceived ease of use, perceived usefulness, perceived security, and trust; the greater online banking usage among UMK students. The factors that affect student's intention to use online banking is vital for strategic planning for bankers. Future research may take into account the contextual variations in online banking or other relevant variables in this field for complete results.

Keywords: Intention of using online banking, perceived ease of use, perceived usefulness, perceived security, trust, UMK students

CHAPTER 1
INTRODUCTION

1.1 OVERVIEW OF THE RESEARCH

The first chapter introduces the analysis, which is the background of the research, the research problem, research objective and research question, research significant, research scope, limitation of the study, term of definition, chapter layout and the last want chapter summary. This chapter has nine sections as shown in figure 1.1 which outlines the key components of the research.

1.2 RESEARCH BACKGROUND

The internet connects people to others all over the world since it is a global computer. This breakthrough has had a significant impact on society, culture, occupations, networks, and, shockingly, the global economy. The advancement of technology, including the online and remote communication companies, has made it possible to do many activities through internet-based platforms like web-based banking, web-based buying, and web-based selling. According to Jaakkola et al. (2015), internet applications are now the primary means of communication between businesses and clients who provide a variety of services.

Since the exchanges guided are now not similar to the prior approach, where money is being used, banks assume a vital role in the online buying and selling exchange. These online trades cannot be carried out without the bank's web-based financial administrations. As mobile technology changes and fast modifies the state of banking and monetary administrations, banks are seen as pioneers in the digitization of services (Che Mingui et al., 2013).

It was mentioned that there is a noticeable increase in supporters of mobile banking and web banking, and that Malaysia should also be able to see the effects of the banking and financial services industries developing. Before the end of 2020, the percentage of international installment exchanges conducted online is expected to increase by four to five percent percentage points due to growing business sector behaviour (Joyce Goh,2020).

Additionally, the younger generation is outpacing the current technologies like PCs, laptops, cellphones, and tablets that enable access to internet banking. The young age range in Malaysia is 15 to 40 years old (Faizah Yunus, 2007). Evidently, younger generations are more open to the internet and online banking than older generations. Future users and customers of web-based financial administrations will be young people (Chitungo, et al., 2013).

Online banking services and products are quickly becoming into a full-service delivery and distribution channel. Thanks to the internet's expanding use, financial in cyberspace is swiftly developing into a different means of offering banking services and merchandise. With the competitive advantages of conventional branch networks fast eroding, the internet is increasingly viewed as a strategic weapon that is revolutionising how banks operate, supply services, and engage in competition with one another. Online purchasing was basically nonexistent a few decades ago.

Business operations have been significantly impacted by the rise of digital services (52% of Fortune 500 companies have filed for bankruptcy or been bought since 2000) (State Bank, 2019). Additionally, it is anticipated that using the digital banking system will bring in revenues between 43% and 48% (State Bank, 2019). Malaysia's banking sector has seen recent rapid growth and fierce competition between banks.

Research on factors influencing University Malaysia Kelantan (UMK) students' adoption of online banking emphasizes perceived ease of use, perceived usefulness, perceived

security, and trust. With the growth of digital banking in Malaysia and industry giants like Amazon, Snapdeal, and eBay, online banking has become a necessity. To promote adoption, user-friendly platforms, benefits, and security should be provided, while personal preferences, perceived security, social influence, and awareness should also be considered. Further research can inform strategies and policies to facilitate online banking adoption among UMK students and other user groups.

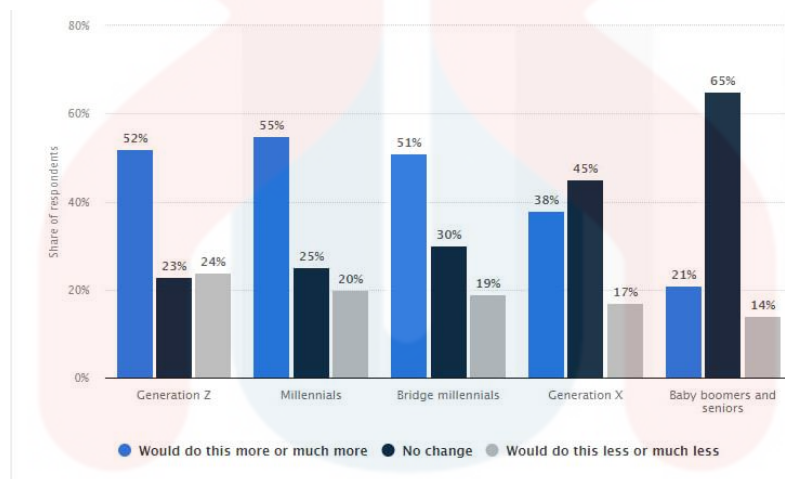
1.3 PROBLEM STATEMENT

The relationship a bank has with its customers is one of the most crucial factors in determining its profitability. Customers are the bank's lifblood since they conduct transactions with it and generate revenue. Customer loyalty is essential for long-term survival since happy customers will disparage the bank, whereas loyal clients would gain from recurring business and referrals. The bank's revenue stream will disappear without customers, making long-term sustainability challenging. Client satisfaction increases when expectations are met, and this has a significant impact on fostering client loyalty (Karim, R. 2020). Before there can be customer loyalty, the client must be happy. Therefore, it is essential for banks to keep up good client connections.

Through business-to-consumer interactions, the bank offers its clients the goods and services they want to keep their connections strong (Ebert, 2009). This is performed through gathering data on potential and existing clients and acting on that information. Most banks use customer relationship management (CRM), which is a key element. Customer behaviours are changing as a result of society's digitization, and people are starting to expect retail banking services anytime, anywhere. Changes in consumer behaviour are particularly evident in the retail banking sector because retail bank clients are natural individuals and because retail banks

now have to keep up with the consumer preferences, which are quickly changing, in order to satisfy them and strengthen the relationship with them. Consumers are impacted by the digitization process, but banks may use new technological developments to meet changing consumer needs. The bank can respond quickly to obvious changes in consumer behaviour by integrating digital technology into customer relationship management, but this will affect the bank's relationship with customers.

Estimated changes in conducting banking operations if consumers worldwide would have access to a super app as of January 2022, by age group



Source: Statista 2022

Figure 1.1: Frequency in Banking Operations

A super app is a mobile application that offers a wide range of services, including banking, payments, shopping, and more. As of January 2022, consumers worldwide would be able to perform all their financial transactions through a single platform. This could be beneficial for individuals who intend to use online banking, as they would no longer need to switch between different apps or websites to manage their finances. Additionally, the super app could offer additional features that traditional online banking platforms may not provide, such as discounts or cashback on purchases made through the app. Overall, the availability of a super

app could make online banking more convenient and accessible for consumers worldwide, encouraging them to adopt digital banking solutions and reduce their reliance on physical branches.

The widespread integration of online banking services has led to a shift in the traditional banking paradigm, offering students an alternative and convenient means of managing their finances. University students, in particular, represent a cohort that is increasingly reliant on digital platforms for various activities, from academic endeavors to personal finance management. In the context of University Malaysia Kelantan, it becomes crucial to delve into the factors influencing students' intention to use online banking, given the impact this usage can have on their financial literacy and overall financial well-being. By addressing the underlying determinants of students' intent to use online banking, this research aims to contribute to the development of strategies that promote responsible financial behavior and enhance students' banking experience within the university community.

The evolution of financial technologies, coupled with the digitization of banking services, has resulted in a paradigm shift in consumer behavior, particularly among the younger demographic. As such, a comprehensive examination of the factors shaping students' intention to engage with online banking services becomes imperative for stakeholders, including financial institutions and educational organizations. By undertaking this investigation, University Malaysia Kelantan can gain invaluable insights into the needs and preferences of its student population, allowing for the crafting of tailored initiatives that foster financial acumen and empower students to make informed decisions regarding their financial affairs.

Furthermore, the study will explore the influence of various factors such as perceived usefulness, perceived ease of use, perceived security and trust on students' intention to use online banking. Understanding the interplay of these factors is critical in formulating effective educational programs and interventions to promote financial literacy and ensure that students

feel secure and confident in utilizing online banking services. Additionally, the research aims to shed light on any unique contextual influences specific to the University Malaysia Kelantan student body, which may distinguish their attitudes and behaviors towards online banking from those of the general populace.

Moreover, the findings from this study will not only benefit the academic community but also offer practical implications for banking institutions seeking to tailor their services to better cater to the needs and preferences of the student market. By fostering a comprehensive understanding of the factors impacting students' intention to use online banking, financial institutions can enhance their service delivery, promote financial inclusion, and cultivate long-term relationships with potential future customers. Ultimately, this research endeavors to inform the development of targeted interventions and policies that address the specific concerns of University Malaysia Kelantan students, thereby facilitating their seamless integration into the digital banking landscape while nurturing responsible financial habits. Therefore, it is crucial for banks and other financial organisations to build confidence with their clients by ensuring the security and dependability of their systems. Additionally, they must make information about their services and rules plain and transparent.

In conclusion, user adoption is significantly influenced by the purpose to utilise online banking as well as perceived utility, simplicity of use, relative benefit, and trust. By offering dependable, safe services and being open about their policies, banks must aim to earn the trust of their clients.

1.4 RESEARCH QUESTIONS

For this study, there are four research questions to be answered to fulfil the objectives. These four research questions will determine the outcome after the study was conducted. The research questions of this study are:

1. What is the relationship between perceived ease of use and the intention of using online banking?
2. What is the relationship between perceived usefulness and the intention of using online banking?
3. What is the relationship between perceived security and the intention of using online banking?
4. What is the relationship between trust and the intention of using online banking?

1.5 RESEARCH OBJECTIVES

The research aims to study the factors that influence intention of using online banking among University Malaysia Kelantan (UMK) students. Hence, the researcher formulated the following research objectives:

1. To determine the relationship between perceived ease of use and the intention of using online banking.
2. To determine the relationship between perceived usefulness and the intention of using online banking.
3. To determine the relationship between perceived security and the intention of using online banking.
4. To determine the relationship between trust and the intention of using online banking.

1.6 SIGNIFICANCE OF THE STUDY

This research examines the factors that influence intention of using online banking among UMK students. This study can provide more information about possible research issues to determine the factors that influence intention of using online banking among UMK students through subjectively and objectively. The findings of the study will be advantageous to both clients and banks in the banking sector. The study's factors are crucial because they will affect clients' perceptions towards using online banking and its levels of satisfaction. To assure short-term advantage by increasing sales for a specific period of time, this research helps the banks identify the problem between client and online banking system. Due to technology advancement, everyone can make transactions at fingertip from anywhere using online banking. To avoid customer traffic at the counter, banks are creating and developing online banking systems to serve their customers. Therefore, banks can improve and develop new strategies to approach their customers effectively with better understanding of customer's intention to use online banking. Feedback or opinions from their own customers could help to improve services. Thus, this research can give benefits to the banks that are willing to enhance their online banking services according to the customers' desires.

Other than that, the search can give more awareness to the public regarding the advantages of online banking where it eases everyone's life. Lastly, this study would be useful for the academics or scholars and as a reference for the future researchers to whom want to do research in this field which is factors that influence intention of using online banking, assess the factors that affect user satisfaction, improve and build new ideas. Future researchers can now conduct more in-depth research on this topic.

1.7 SCOPE OF THE STUDY

To achieve the stated research objectives, students from University Malaysia Kelantan (UMK) only have been focused on this research. The scope of the study is limited to the students from UMK who have been using online banking for many purposes such as to pay semester fees, order foods, buy clothes and so on. The questionnaire was made based on the variables like perceived ease of use, perceived usefulness, perceived security and trust which influenced the students at University Malaysia Kelantan to use online banking for various purposes in their daily life such as pay semester fees, buy groceries and many more. We chose UMK students as respondents because nowadays students prefer cashless payment or instant transfer as they are having a lack of time to withdraw money from Automatic Teller Machines (ATM). Thus, UMK students as samples for this research would be useful to find positive factors that influence the intention of using online banking.

1.8 OPERATIONAL DEFINITION

Online banking services have grown to be a popular new category of financial services. Using internet banking has made a variety of payment transactions and other things easier. So, today, its use is strongly advised. To a certain extent, the services provided to the community can boost the economy and transform people's lives to make them more contemporary and secure.

1.8.1 Intention of Using Online Banking

By assessing the user's intention and other elements that may be influencing the user's behaviour, one can determine how they will behave when using technology (Davis, Bagozzi, & Warshaw, 1989). Numerous research on the subject of Internet banking usage have shown a strong correlation between "intention to use" and "actual use" (Walker & Johnson, 2006). According to Potaloglu and Ekin (2001), the main reason why most customers prefer online banking channels to the traditional format is because it allows them to access basic banking functions from any location and at any time, significantly increasing the amount of time they can save and their own personal efficiencies. This is supported by the research of Rotchanakitumnuai and Speece (2003) and Raman and Don (2013), who claim that online banking has a far more sophisticated ability to reach customers living in different geographies and decrease their waiting time for completing transactions. According to Poon's 2007 study, convenience is one of the most crucial variables in driving customer adoption of online banking platforms, largely because it is so simple to use.

1.8.2 Perceived Ease of Use

Perceived ease of use in the context of Internet banking refers to how simple users consider Internet banking transactions to be to comprehend, learn, and use. According to Davis (1993), perceived ease of use (PEOU) measures how little effort the user perceives the target system to need. Perceived ease of use in the context of Internet banking refers to the extent to which Internet banking transactions are viewed as being simple to comprehend, pick up, and use (Ramayah et al., 2009). Behavioural intention to use Internet banking in Malaysia was positively correlated with perceived ease of use, according to Guriting and Ndubisi's (2006) report. Additionally, perceived simplicity of use allows one to perceive and apply technology in a way that is simple to understand. As a result, according to Mufarih et al. (2020), perceived ease of use is the degree of confidence users have in how simple it will be to utilize an application to perform certain tasks. Additionally, this survey found that consumers are open to this technological change if Internet banking would make their life simpler (Ong, Hong, Teh, Soh & Tan, 2014). The implementation of such technologies can make it simpler for users to use online banking swiftly and effortlessly.

1.8.3 Perceived Usefulness

According to Davis (1989, 1993), perceived usefulness (PU) refers to a person's evaluation of the utility provided by new information technology in a particular situation. According to Davis (1989), perceived usefulness in the TAM model corresponds to task-related productivity, performance, and effectiveness. The degree to which a person believes that implementing a certain method will improve his or her job performance was how Davis defined PU (Davis, 1989). The desire of bank customers

to embrace IT has been proven in several research on technology acceptance to be strongly influenced by perceived usefulness (Al-Somali, Gholami & Clegg 2009; Chong et al. 2010; Lee 2009; Wu et al. 2010). As a result, adoption of electronic banking is correlated with how valuable users view using these services to be (Polatoglu and Ekin, 2001; Jaruwachirathanakul and Fink, 2005). Positive values can make customers feel more confident in their ability to apply them.

1.8.4 Perceived Security

Perceived security is a person's belief that a particular procedure is safe. Perceived security is defined by Flavián & Guinalú (2006) as the subjective likelihood that customers will think that their personal information can be stored during the transaction and storage in both personal and monetary form. Students who feel comfortable sharing their personal information and security details on an E-wallet application are more likely to utilise it, (Mohd Razif et al. 2020). Additionally, because they think using an e-wallet is secure, students frequently utilise them for any kind of financial transaction. Therefore, system security is essential to guaranteeing the security of personal data as well as card information, such as debit or credit card, in order to lessen users' concerns about handling personal data. As a result, people who believe the E-wallet app is trustworthy and safe will utilise it. As a result, there is a strong positive correlation between the use of e-wallets and perceived security.

1.8.5 Trust

Trust is used to manage social interactions and reduce ambiguity in human behaviour in some circumstances (Lee, Tsai, & Lanting, 2011). Trust can be seen as a key component of the e-commerce idea when it comes to user adoption of online banking (Bashir & Madhavaiah, 2015). According to Bashir and Madhavaiah, trust is defined as the confidence a person can have in the dependability and kindness of a person or organisation. The researchers further defined trust in the context of online banking as a user's assurance that a supplier of online Internet banking is capable of providing dependable services online. According to several investigations, trust is the key indicator of intent and acceptability to use a variety of online trades. Previous research has shown that trust is one of the key factors influencing a user's acceptance of online banking applications (Lansing and Sunyaev, 2016). Trust was identified as one of the key factors influencing the adoption of mobile banking in a study conducted in Iran (Hanafizadeh et al., 2014) In their studies on consumer e-banking shifting and factors linked with e-banking satisfaction, Lee et al. (2011) and Liébana-Cabanillas et al. (2013) concluded that trust is a crucial component of customers' conversion to Internet banking.

1.9 ORGANISATION OF THE STUDY

This proposal describes three chapters that go into greater detail on the factors influencing students at University Malaysia Kelantan's intention to use in online banking services.

The first chapter of the study provides background study on the topic, which is the issues that students at University Malaysia Kelantan are now experiencing. After then, research will be done to look into and raise any possible connected questions to the subject being studied. The objective research will then examine how the interaction between the company and its customers has changed as a result of online banking. In this first chapter of introduction, will explain about the the factors that influence intention of using online banking among University Malaysia Kelantan (UMK) students. Also, clarify about the overview, background to the study, declaration of issues, research question, research objectives, significant of the study operational definition, study organization and summary of this chapter.

The literature review in Chapter 2 has been divided into various stages for clarity. Among them is an introduction that describes the intention of using online banking. The hypothesis of planned behaviour, which is knowledge that actually happens, then acts as a variable to influence how people who utilise it see things. The next step is the understanding of online banking, which explains the requirements for online banking among students. Additionally, the TAM variables are used by the customers' attitude towards online banking to predict both their intention to use it and their attitude towards it. The perceived security then describes the study's security. Next, the trust towards online banking among UMK's students is about trust for use of something an impersonal system like online banking. Next, the hypothesis statement that has been identified for the study. The conceptual framework is also important since it illustrates the independent and dependent variables.

In Chapter 3, the research methodology, which is the process of analysing data and information to produce research findings, is explained. One of them is the research design, which presents a template for conducting research by creating unique processes to get the necessary data. The next step is to collect data using the data collection methods from all pertinent sources in order to conduct research. The data for the study population is then collected from a variety of student categories, faculties, races, and ages. When the population size grows to be too large, the sample size is then used in the analysis. In order to develop statistics and estimate population characteristics, the sampling approach is then employed to choose specific individuals or populations. Consequently, the tools and techniques employed in research instrument development. Additionally, the method of measuring the variables is used to establish connections between the researcher-set numerical values. The process for data analysis follows, which summarises the data using the scientific tools required to convert the basic data to numbers.

Chapter 4 serves as the focal point for the presentation of the statistical findings and analysis. This segment meticulously elucidates the implications of the model measurement evaluation process, which comprises an assessment of internal accuracy, indicator reliability, convergent reliability, and discriminant reliability. Furthermore, this chapter delves into a comprehensive exploration of mediation and moderation analysis, offering a detailed examination of the various factors and their interrelationships, thus enriching the understanding of the research framework.

In tandem with the preceding chapters, Chapter 5 encapsulates the culmination of the research endeavor, offering an extensive discussion of the current research findings and their implications. Additionally, this chapter critically examines the inherent limitations of the study, shedding light on potential areas for future research developments. Furthermore, the key objectives of the study are expounded upon, providing a comprehensive overview of the

original research aims and objectives. Notably, Chapter 5 culminates with a thorough overview of the research findings, encapsulating the key conclusions drawn from the study, thus paving the way for deeper insights into the implications of the research within the broader academic and practical contexts.

1.10 CHAPTER SUMMARY

Chapter 1 of this study introduces the research project on factors influencing online banking adoption among University Malaysia Kelantan students. It addresses gaps in existing literature and outlines the research objectives, including identifying key factors, examining their relationship with intention, and exploring adoption patterns across different demographic groups. The study's significance is discussed, emphasizing its potential contributions to academic research and practical implications for financial institutions. The research questions and hypotheses aim to explore perceive usefulness, perceived ease of use and trust. Chapter 1 serves as an introduction to the research project and highlights its importance for academic researchers and financial institutions.

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CHAPTER 2

LITERATURE REVIEW

2.1 OVERVIEW OF THE RESEARCH

This chapter covered the contextual introduction, underpinning theory, previous study, hypothesis statement, conceptual framework and conclusion. This chapter, which is divided into seven sections as shown in Figure 2.1 below, provides an overview of the key elements of the research.

2.2 INTRODUCTION

This chapter will include theories that can help us learn more about the science behind online banking among students in University Malaysia Kelantan. Comprehensive and quantitative causal models and theories that describe important dependent variables of interest, like behavioral intents to use and usage, have been used to study this research issue. These models and theories are drawn from the adoption and diffusion literature. This chapter discusses literature study to understand its use to students. Independent variables such as attitude, security and belief will be shown to influence the understanding of online banking among students in University Malaysia Kelantan.

2.3 UNDERPINNING THEORY

2.3.1 Theory of Technology Acceptance Model

The Theory of Technology Acceptance Model (TAM) is a widely accepted theory that explains how users perceive and adopt new technologies. The theory suggests that the perceived usefulness and ease of use of a technology are the primary factors that influence user acceptance and adoption. According to TAM, perceived usefulness refers to the degree to which a user believes that a technology will enhance their performance or productivity. Perceived ease of use, on the other hand, refers to the degree to which a user believes that using a technology will be effortless and straightforward. TAM also suggests that external factors such as social influence, training, and support can impact user acceptance and adoption. For example, if users receive adequate training and support, they are more likely to perceive a technology as useful and easy to use. Overall, TAM provides a framework for understanding how users perceive and adopt new technologies. By considering factors such as perceived usefulness, ease of use, and external influences, organizations can design technologies that are more likely to be accepted and adopted by users.

Technology Acceptance Model (TAM) has been widely used and researched in the context of understanding users' acceptance and adoption of various technologies, including online banking. Several studies have supported the use of TAM to explain the factors influencing the intention of students, including those from UMK, to use online banking. For instance, Abdul Wahab, Abdul Rahman, and Ariffin (2012) conducted a study that explored internet banking adoption behavior among management and science university students in Malaysia. The findings of their research supported the applicability of TAM, confirming that perceived usefulness and

perceived ease of use are significant determinants of adoption intention. Additionally, Zainuddin, Bahri, and Ilias (2019) investigated the determinants of online banking adoption among higher education students in Malaysia, finding that TAM's constructs of perceived usefulness and perceived ease of use significantly influenced students' intention to adopt online banking services. These studies provide empirical evidence, specific to the Malaysian context, that further supports the use of TAM in comprehending the factors influencing UMK students' intention to use online banking. Therefore, correlation analysis, combined with the underlying theory of TAM, can contribute to a deeper understanding of the relationship between different factors and students' intention to adopt and utilize online banking services within the educational setting.

The Technology Acceptance Model (TAM) is a theoretical framework frequently used in studies investigating users' acceptance and adoption of technology. TAM suggests that perceived ease of use and perceived usefulness are key determinants of users' attitudes towards and intention to use a particular technology.

Perceived ease of use refers to the degree to which individuals believe that using a particular technology is effortless and straightforward. In the context of online banking, if UMK students perceive online banking platforms as easy to understand, navigate, and operate, it is likely to positively influence their intention to use online banking services.

Perceived usefulness refers to the extent to which individuals believe that using a specific technology will enhance their performance or make particular tasks easier or more efficient. If UMK students perceive online banking as a useful tool that offers

advantages like convenience, time-saving, and access to a wide range of banking services, it is likely to positively impact their intention to use online banking.

Perceived security was found to have a significant influence on using internet banking, according to the variable analysis. A person's perception of the safety of a given procedure is known as perceived security. Flavián & Guinalú (2006) define perceived security as the subjective likelihood that customers think personal information can be stored in both financial and non-financial forms during transaction and storage. Therefore, system security is essential to guaranteeing the security of personal data as well as card information, such as debit or credit card, in order to lessen users' concerns about handling personal data.

According to Stroborn et al. (2004), a reliable e-payment system is necessary for any e-transaction. On online platforms, users require a certain level of privacy, hence it is crucial for websites to lack explicit privacy and security policies. The user's expectations and prior experiences influence their perception of the security of online transactions. This holds true even in cases where customers ensure the safety of their online transaction. That being said, users' perceptions of safety can be influenced by providing sufficient safety information (Mukherjee & Nath, 2003).

Trust is another crucial factor in influencing users' intentions towards technology adoption. Trust in online banking systems and platforms involves perceptions of security, privacy, reliability, and integrity. If UMK students trust the online banking platforms and believe that their personal and financial information will be protected, it is likely to positively impact their intention to use online banking services.

Therefore, in the context of the factors influencing the intention of UMK students to use online banking, there can be positive correlations between perceived ease of use, perceived usefulness, perceived security, trust, and the students' intention to use online banking. Higher levels of perceived ease of use, perceived usefulness, perceived security, and trust are likely to be associated with a stronger intention among UMK students to adopt and utilize online banking services.

2.4 PREVIOUS STUDIES

In this part, both Independent Variables (IV) and Dependent Variables (DV) are covered. The Dependent Variables (DV) is the intention of using online banking among UMK students. The Independent Variable (IV) such as perceived ease of use, perceived usefulness, perceived security and trust was influenced DV. Furthermore, based on the researcher framework which is the intention of using online banking among UMK students, the researcher will discuss independent and dependent variables in even more detail in this part.

2.4.1 Intention of Using Online Banking

All conventional banking operations and services are being converted into a digital setting through the process of digital banking. Innovation in financial services for consumers and business customers around mobile, digital, AI, and payment strategies, regulatory technology, data, blockchain, API, distribution channels, and technology generate the highly technologically demanding field of online banking. Digital banking as a whole refers to an information-sharing and transaction-processing model that banks use to communicate with their customers through technology (Nguyen, 2020). According to Salem et al., (2019), the current, well-established and

developed information systems in the banking industry are significantly influencing the creation of more effective banking services. When compared with the traditional banking system, online banking has greatly improved the following: it has significantly reduced transaction processing costs; it has enhanced payment efficiency; it has improved financial services; and it has improved the relationship between the bank and its customers. No matter the time or location, internet banking provides bank customers with access to a variety of online bank transactions. This is because banks will be ready to service a larger geographic area, which will also lower their operational costs, such as handling costs, transaction costs, labor costs, and overhead expenditures.

Additionally, the adoption of online banking is more complicated than that of online purchases since it typically entails a long-term, relational exchange among the bank and customer. Many Financial services experts have paid close attention to the factors that influence the decision to adopt online banking. Furthermore, despite the fact that there have been many studies on IB adoption, there has been little focus on post-adoption or ongoing IB service usage, even though users' ongoing behavior is more crucial than their initial adoption. Since users' needs and wants change as they gain experience, previous research also suggest that different decision factors may have an impact on customer's intention or keep using an innovation (Oertzen & Odekerken-Schröder, 2019).

Moreover, customers can avoid being constrained by the bank's business hours and drastically cut down on the amount of time they must wait in line for over-the-counter assistance by using online banking. As online banking has grown, customers have already become familiar to the services offered. Compared to early Fintech forms, online banking offers even more security because of its strong dispute settlement

processes, claim laws and rules, and extremely secure account privacy within the system (Lin et al., 2020).

2.4.2 Perceived Ease of Use

As shared by Omar Ali et al. (2020) the majority of recent research findings showed that people's intention to accept technology is influenced by how simple it is to use. It also indicated that the acceptance of online banking is significantly influenced by perceived ease of use. Moreover, the factors influencing users' satisfaction to use online banking acknowledged that ease of use plays a role in the practice of online banking. Since users in urban areas often lack of time to complete financial transactions at the bank, convenience or known as ease of use was determined to be the primary independent variable. Additionally, showed that if Internet banking can make people's lives easier, then people are willing to accept this technological transformation. Other than that, perceived ease of use regarded as a crucial component for both long-term use of technology and its adoption. From their study, the three indicators of perceived ease of use—interactive, simple to learn, and user-friendly have a direct impact on how often people use mobile banking. The notion of ease of use has been firmly established, and mobile banking offers convenience, ease of use, and ease of learning. Compared to other banking platforms, it has more user-friendly features (Prastiawan et al., 2021). Furthermore, for those who do not use mobile banking services, perceived ease of use may persuade them to give them some thought. A person's perception of how easy a system would be to use is called perceived ease of use. Self-service is essentially what mobile banking technology offers; if users could see that mobile banking is simple to

use and intuitive, they would likely feel more at ease and give it a try (Denaputri & Usman, 2019).

Next, when a person can use a system to complete a task without encountering any obstacles or challenges, their perception of how easy it is to use technology increases. A number of factors contribute to customers' perceptions of how easy technology is to use as follow, the features that the technology offers, the prestige or sign value that the technology confers upon the user and the technology's support for advanced features (Saparudin et al., 2020).

Additionally, ease of use can also be determined by the volume of use and interactions among users and the system. Their study shows significant impact on behavioral intentions regarding the adoption of information technology. When a technology is thought to be user-friendly, people tend to use it (Ramli & Rahmawati, 2020). Thus, the following hypothesis will be used to evaluate the opinion.

Hypotesis 1: *There is a positive relationship between perceived ease of use and the intention of using online banking.*

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2.4.3 Perceived Usefulness

According to the Gayan Nayanajith et al. (2019) stated that perceived usefulness has been defined as "the degree to which a product can be utilized by specific users to accomplish specific objectives with efficacy, efficiency, and get satisfy in a specific usage context." In their research, it has mentioned that the capacity of web-based applications to facilitate web-related tasks with efficacy, efficiency, and satisfaction is the definition of web usability. When users reach a predetermined objective, effectiveness is defined as precision and completion. In terms of accuracy and completeness, efficiency is the cost of resources. Convenience and acceptance of use are indicators of satisfaction. In the meantime, the Sri Lanka's Central Bank promotes the use of online platforms in financial services in an effort to reduce the frequency of cash transactions and consistently assists the sector in establishing an atmosphere in which the sector fully embraces technological advancements. Moreover, the perception of technology usefulness is significantly influenced by both innovation and environmental variables. Their study claims that perceived usefulness is a person's opinion of how adopting new technology will improve their performance and how it should be used. Since perceived usefulness is a well-known characteristic in the online banking industry, it is used as a forecast variable due to its significance in predicting adoption. When it comes to encouraging users to use cutting-edge, simple to operate technology for their banking needs, perceived usefulness effectively assesses actual behavior (Abdullah et al., 2019).

Besides that, perceived usefulness according to Alexander and Permana (2019) is a person's belief in the advantages of using technology. Perceived usefulness is defined as the belief that utilizing new technology will enhance its functionality. Their study discovered a vital relationship between the intention to use mobile payment

services and perceived usefulness. Furthermore, Haider et al. (2018) conducted a study that was comparable and discovered a significant correlation between the intention to use mobile banking and perceived usefulness.

Last, perceived usefulness is one of the main technological predictors. When it comes to attitude and intent to use online banking, perceived usefulness has a solid connection with attitude, yet perceived ease of use has a significant positive correlation with the two. The most important factors in determining if online bank users would remain with it were things like fulfilment and expectations (Alqudah et al., 2023). Thus, the following hypothesis will be used to evaluate the opinion.

Hypohotesis 2: *There is a positive relationship between perceived usefulness and the intention of using online banking.*

2.4.4 Perceived Security

Recently shared on the Lim et al. (2019), the perception of security significantly influences users' intention to continue using mobile fintech services for payment. Consumers are more likely to stick with mobile fintech service for payment if they believe they are secure. The degree to which users feel secure in the services they use is largely determined by how much trust and confidence they feel they can place in it. Users' awareness of security is influenced positively by factors like data encryption, safe authentication techniques, and fraud prevention, which in turn influence their intention to continue using it.

Other than that, the degree of confidence and trust that users have in a web-based channel to transfer sensitive data is known as perceived security. In fact, it was thought that security breaches considerably hindered customers' ability to obtain private information on the internet. The mobile channel was also affected by security breaches, which had a significant impact on the rate of mobile adoption. It makes sense that security is still the main barrier to the adoption of online banking, given the potential for data theft or leakage by hackers, for example. This was evident in Lebanon, where customers were discovered to be among those who are most worried about the security of online banking, which explains the importance of a perceived technological advances (Merhi et al., 2019).

According to research from Lin et al. (2020), customers who perceive a transaction to carry greater risks will opt not to proceed with it. When customers transact over the phone or the Internet, they must first provide their personal information to access the online services offered; as a result, privacy and security concerns will arise. Data security problems will therefore make customers feel more risk-averse about making phone or internet transactions, which will further affect their use of online platform. When customers transmit sensitive financial information through online to comply with business regulations, they are transferring private information that could be stolen and used without permission by staff members or other third parties. This is known as data security. Eventually, one of the elements impacting consumer usage of online banking was perceived security. Thus, the following hypothesis will be used to evaluate the opinion.

Hypothesis 3: *There is a positive relationship between perceived security and the intention of using online banking.*

2.4 Trust

Based on Lin et al. (2020), researchers in the past thought that there are greater risks and uncertainties in the e-commerce sector. As a result, trust is essential to the growth of e-commerce. Due to the geographical separation of the parties involved in a transaction and the limited protection afforded by the financial institution operator's information system and security plan, customers using online banking which exposed to the uncertainties. Transactions made through online banking are not the same as those made through a physical bank. Users must transmit sensitive data over the Internet, including private files, and if there are security lapses, their rights and interests will be affected. Users will consequently lose faith in online banking and possibly decline to use its services. Banking operators must work to reduce consumer worries about online banking security, foster consumer confidence and trust, and increase consumers' inclination to use online banking. Stated differently, financial institutions can enhance their customers' willingness to use their services by convincing them that using online banking will be secure.

Besides that, one indicator that users feel safe and don't have to worry about issues or risk when using a service is customer trust. It believes that a high degree of trust is a key factor in driving users to use online banking services. Research also indicates that users find websites and applications more useful when they have a sufficient level of trust (Nguyen, 2020). Sinha and Singh (2022) stated that Trust is

believed to be extremely important for measuring and influencing a customer's intention to adopt technology.

According to earlier research, perceived trust is defined as an emotional state that encourages an individual to trust something depending on their level of satisfaction. In addition, during the pandemic of COVID 19, retailers' willingness to use online payment services was limited most by a lack of trust. They proved that users discover that the online payment systems confusing to use and do not trust them (Cao, 2021). Omar Ali et al. (2020) state that trust is sometimes held to regulate interpersonal interactions and reduce the unpredictability of human behaviour. Trust is an essential element of the e-commerce concept when it comes to user acceptance of online banking. Thus, the following hypothesis will be used to evaluate the opinion.

Hypothesis 4: *There is a positive relationship between trust and the intention of using online banking.*

2.5 HYPOTHESIS STATEMENT

H1: There is a relationship between perceived ease of use and the intention of using online banking.

H2: There is a relationship between perceived usefulness and the intention of using online banking.

H3: There is a relationship between perceived security and the intention of using online banking.

H4: There is a relationship between trust and the intention of using online banking.

2.6 CONCEPTUAL FRAMEWORK

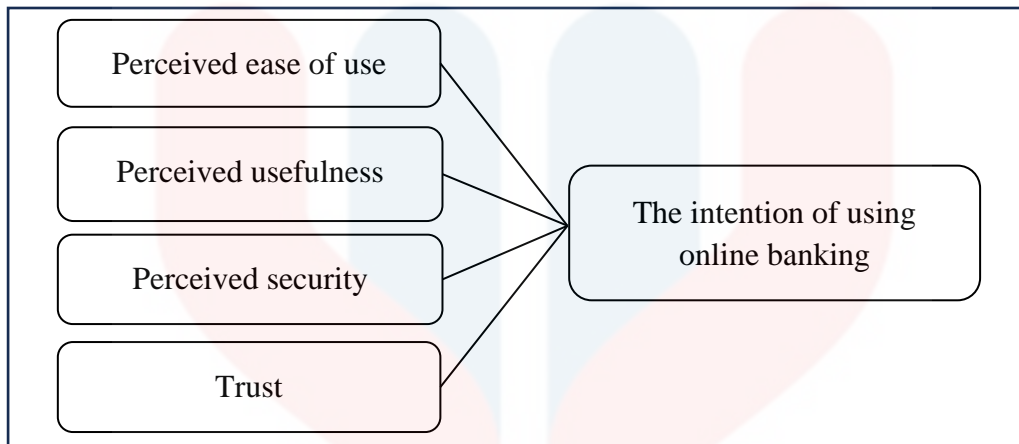


Figure 2.1: Conceptual Framework between Independent Variable (IV) and Dependent Variable (DV)

This study's framework examines the connections between independent variables (IV) which are perceived ease of use, perceived usefulness, perceived security and trust and the dependent variables (DV) which is the intention of Using Online Banking among UMK students.

Table 2.1: Items adapted for the study

Variables	Indicator Items
1. Intention of Using Online Banking	Safari et al., (2022)
2. Perceived Ease of Use	Bashir and Madhavaiah (2015), Omar Ali et al (2020)

3. Perceived Usefulness	Bashir & Madhavaiah (2014), Kazi (2013)
4. Perceived Security	(Cheng et al., 2006).
5. Trust	Omar Ali et al (2020), Lansing and Sunyaev (2016)

These four variables are adapted from the indicator items above in table 2.1. In order to strengthen the interrogative reference between variables, the variable was established conceptually and operationalized.

2.7 CONCLUSION

This section concludes by discussing a review of the research literature and concentrating on an examination of how University Malaysia Kelantan students comprehend internet banking services. The dependent variables (the intention of using online banking among University Malaysia Kelantan students) and the independent variables (perceived ease of use, perceived usefulness, perceived security and trust) can be identified from this chapter. Using the independent and dependent variables, we were able to come up with three hypotheses that helped us carry out this investigation.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 OVERVIEW OF THE RESEARCH

The chapter presents an introduction to the analysis, which is an introduction to research methodology chapter summary. This chapter comprises eleven sections as indicated in figure 1.1 which describe the major components of the research.

3.2 INTRODUCTION

The development of technology has fundamentally changed how individuals go about their daily lives, including banking. Due to its accessibility and ease, online banking has grown in popularity among consumers. The purpose of this study is to look at UMK students' intentions to use internet banking. The study will examine the variables of students' satisfaction with internet banking as well as their choice to utilise it.

3.3 RESEARCH DESIGN

Saunders, Lewis, and Thornhill (2009) mentioned that the plan for addressing research questions is known as the research design. The research design also includes goals derived from research questions that specify the sources from which data will be gathered. There are two different types of research designs. One of the research designs is quantitative research, which is the process of gathering and analysing numerical data while the other one is qualitative research, which is a method used for market research with the goal of gathering data through open-ended questions and interactions with the target respondents.

This study will use quantitative research since it is more focus on objective, examines and comprehends the relationship among the dependent variable (intention of using online banking among UMK students) and independent variable (perceived ease of use, perceived usefulness, and perceived security and trust). The main advantage in quantitative research design is its capacity to generate accurate and reliable findings from one study to the whole population and act as guidelines for future studies. To make this study more understandable and concise, we have gathered two types of data which are primary data and secondary data. Primary data that are collect from questionnaire and secondary data have been gathered from already-available sources to gain more information regarding this study, which includes newspapers, websites, journal articles. This will support the information gained from the primary data. Additionally, there are both advantages and disadvantages in using quantitative approaches, as seen in Table 3.1 below:

Table 3.1: Advantage and disadvantage of using quantitative methods

Advantages	Disadvantages
Can change of mind after selecting an answer.	Wrong focus on numbers.
Direct evaluation	Assembling a research model is challenging
Choices of answers are given	Can be unclear

3.4 DATA COLLECTION METHODS

A data collection method is a process for collecting data from all appropriate sources to answer a research problem and assess the results. Researchers collect data to find, investigate, and solve research problems, objectives, and studies. The researcher will collect data using questionnaires as a data collecting method for this study. Questionnaires are often used to collect large volumes of quantitative data. Additionally, quantitative methods are inexpensive to use and can be completed in less time than qualitative methods. In this research, our focus group are students from University Malaysia Kelantan (UMK) to highlight the relevant factors that intent to use online banking among them. The researchers need 370 students as target respondents for this study. The data were collected randomly from different faculties, student categories, race, and ages. The data was collected through questionnaires which were distributed to UMK students. The questionnaires were created using Google Form to get information that will be useful and complete this research successfully.

The Google Form will distribute in random sampling methods as it is not only focused on one faculty in UMK, but it is for all students from any faculty. Due to the nature of this study being quantitative, a questionnaire is used to gather the data. For this study, the

questionnaire has been separated into three sections, with section A containing information on the demographics, including age and gender. The intention of using online banking is the dependent variable in Section B. Perceived ease of use, perceived usefulness, perceived security and trust are the four independent variables in Section C.

The researcher will ask a closed-ended question in this section to produce data that can be measured mathematically. Furthermore, the data from respondents was transferred to Social Science Software (SPSS). SPSS was chosen because of its widespread use in academic and business were resulting in it being the most widely used software of its type. SPSS is also a versatile programme that can support a wide range of investigations, data alterations, and outcome layouts. Generally, it was beyond suffice for our needs in this study. To assess the consequences of the reliability analysis, the gained information will be analysed and transfer in the SPSS.

3.5 TARGET POPULATION

The population of this study was the students who are involved in several faculties in University Malaysia Kelantan. In every study, it's crucial to define the target population as well as the goals of the investigation. A target population offers a good starting point and basis for building the study's validity and reliability. This population plays a role in establishing the suitability of sampled cases for the study. The target populations should conduct the necessary research because it is crucial to receive a response from the target population when a questionnaire is distributed to them. Target population to obtain the goal for the entire unit for which the survey findings will be required to construct inferences.

3.6 SAMPLE SIZE

Currently, the student population of University Malaysia Kelantan is estimated to be 12,699 students, which has been utilised as the size of the population for which the researcher intends to create a questionnaire and was taken from the database of University Malaysia Kelantan. A set formula for population estimation was used by Krejcie & Morgan’s table to establish the size of the study sample. The total length is 370 respondents from a population of students in University Malaysia Kelantan according to the Krejcie& Morgan’s table (1970) shown below:

Table 3.2: Table for Determining Sample Size of a Know Population
(Krejcie and Morgan1970)

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

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

3.7 SAMPLING TECHNIQUES

The two primary forms of sample design are probability sampling and non-probability sampling. Probability sampling, often known as random or chance selection, is a sampling method that draws on the idea of randomly selecting samples from a population. Instead of using random selection, non-probability sampling is the practice where the researcher chooses a sample based on his own judgement (Fletwood, 2021). Additionally, the survey on UMK students' intentions to use internet banking included participants ranging in age from 19 to 25. As a result, probability sampling will be employed as students make up the bulk of the sample's age group at UMK. For this study, 370 questionnaires will be chosen at random from a population of 12699 in order to reflect the respondents. Although simple random sampling is straightforward to explain, the findings are simple to grasp, and the results are dependable, it will be used in this investigation. High population similarity calls for a simple random sampling approach.

3.8 RESEARCH INSTRUMENT DEVELOPMENT

There are three sections in the questionnaire for this study. While Section B deals with the respondent's intention to use internet banking, Section A deals with pertinent respondent information. Measurements of the respondent's knowledge, background, educational attainment, and product quality are made in Section C.

Table 3.3 : Overview of Research Instruments

PART	VARIABLES	ITEMS	AUTHORS
A	Demographic	6	(Mohd Najib & Yahya, 2020)
B	Intention	5	(Anouze, A. L. M., & Alamro, A. S. (2020).)
C	Perceived Ease of Use	5	(Cheng et al. (2006); Nor et al. (2010) Giovanis et al. (2012); Manzano et al. (2009))
	Perceived Usefulness	5	(Giovanis et al. (2012); Nor et al. (2010); Cheng et al. (2006); Manzano et al. (2009))
	Perceived Security	5	(Cheng et al (2006)).
	Trust	5	(Suh and Han (2002); Nor et al. (2010)

3.9 MEASUREMENT OF THE VARIABLES

The researcher only uses two from four scales in this study which are nominal and ordinal scale in section A and interval scale for section B and C. So, it can make it easy for respondents to tick the question in a set of questionnaires. Nominal scales consist of items to group or categories and the function of nominal scale is to label the variables, has no numerical significance, does not represent any order to distance and is used to indicate categories (Kumar, Talib et al. 2013). The ordinal scale is defined as a variable measurement scale used to simply depict the order of variables and not the difference between each of the variables. For interval scale researchers use a five-point Likert Scale.

A five-point Likert scale (1 represents ‘Strongly Disagree’, 2 represents ‘Disagree’, 3 stands for ‘Uncertain’, 4 stands for ‘Agree’ and 5 stands for ‘Strongly Agree’) was used in the questionnaire to collect data on replies to the pertinent question. A Likert scale is a five (or seven) point scale that allows a person to indicate how strongly they agree or disagree with a certain statement.

Table 3.4: Likert scale table

Indication	Strongly Disagree	Disagree	Uncertain	Agree	Strongly Agree
Rating	(1)	(2)	(3)	(4)	(5)

3.10 PROCEDURE FOR DATA ANALYSIS

The data of the research is collected from the survey, responded by University Malaysia Kelantan students. Based on the study, the data collected is quantitative data. By using the software version 26.0 of the Statistical Package for Social Sciences Program (SPSS), the data collected in this study were calculated and analysed. SPSS is a software statistic that can be used to analyse and interpret quantitative data, which is one of the reasons why we chose SPSS software in this study. In addition, the time taken to calculate primary data can be minimized in assisting research and thus facilitating quantitative data more quickly and accurately for analysis. The researchers will conduct reliability analysis, descriptive analysis and Pearson's Correlation analysis method will be discussed in following subsection:

3.10.1 Descriptive Statistic

This Descriptive Analysis is carried out to identify the factors that make students want to continue using online banking services. A mean score was calculated for each variable. After that, the criteria were sorted based on the mean scores. The factors with the highest mean scores have the most influence on UMK students' intentions to use internet banking.

3.10.2 Pearson Correlation

For numerical variables, the Pearson correlation method is the most commonly used. It examines how the two variables interact. We use this Pearson's correlation to determine the strength of the correlation and whether it is positive or negative.

3.10.3 Realibility Test

The Reliability Statistics table provides the actual value for Cronbach's alpha. Cronbach's alpha is used in this to measure the reliability analysis. Most commonly used in Likert questions. We use it to determine the scale whether it is reliable or not in our survey that forms a scale. We have five questions for each section to measure. Cronbach's alpha was calculated using a sample size of 100 UMK students to determine whether the questions in this questionnaire all consistently measure the same latent variable.

Correlation studies are carried out to explain a phenomenon and also help predict the possibility of what will happen. In order to explain a phenomenon, this type of study will explain the correlation or relationship between the researched variables. While in order to predict a phenomenon, predictor variables and criterion variables are required in the study.

Correlation research is conducted to explain the relationship that exists between two or more variables (Gall et al. 2007). Correlation research involves collecting data to determine the relationship between two or more scientific variables (Azizi Yahaya, 2006). Bhasah Abu Bakar (2007) also stated that correlation involves the measurement of a linear relationship between two variables that have several relationships such as positively related, no relationship or negative relationship.

3.10.4 Multi Linear Regression

Multiple linear regression is a statistical method used to study the relationship between a single dependent variable and multiple independent variables. A research project on the impact on students' intention to use online banking, the procedure will involve collecting data on the dependent variable (intention to use online banking) and relevant independent variables (perceived ease of use, perceived usefulness, perceived security and trust.) from the target sample. After checking assumptions such as linearity and multicollinearity, We will determine the regression model, conduct regression analysis using software such as R or SPSS, and interpret the results to understand how each independent variable affects the dependent variable

3.11 CHAPTER SUMMARY

In conclusion, this study sheds important light on UMK students' intentions to use internet banking. According to the research, students' decisions to utilize internet banking are significantly influenced by aspects like accessibility, convenience, and security. The survey also emphasises the need for banks to strengthen their online offerings in order to better serve clients and satisfy their expectations. Overall, this study adds to the body of knowledge on online banking and gives banks and governments vital data for enhancing their offerings.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 OVERVIEW OF THE RESEARCH

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.

4.2 INTRODUCTION

The research findings are explained in this chapter. The Statistical Package for Social Science (SPSS) software was used by the researcher to analyze the data and findings obtained from this study. According to the research findings in this study, 370 respondents in total were successfully gathered through the research survey titled "The Factors That Influence Intention of Using Online Banking Among University Malaysia Kelantan Students". All of the information gathered is from Google Form responses that the researchers created and distributed via the UMK Telegram and WhatsApp groups, to which the respondent successfully completed. The demographic analysis, descriptive analysis, validity and reliability analysis, and Spearman correlation analysis were used to write the findings in this study. Cronbach's Alpha was used for reliability testing to determine the validity and reliability of the samples collected. The purpose of this study is to examine the objective of this research.

4.3 PRELIMINARY ANALYSIS

In order to prepare the data for additional research, preliminary analysis seeks to clarify the primary features of the data, summarize the conclusions, and make modifications to the data. Some of the topics covered include measurement scales, various data types, graphical analysis methods like probability plots and histograms, and other graphical displays of data; also, basic descriptive statistics like mean, median, and standard deviation are covered.

An investigation designed to evaluate the validity and reliability of the questionnaire created for the study is known as a pilot test. It also checks for flaws or errors in the research that was done. Initially, the researchers used a pilot test with 30 respondents to review the questionnaire. After the results were obtained, the study proceeded by gathering real data because the overall outcome was excellent. Furthermore, Cronbach's alpha should be used by the researcher to assess the validity of the questionnaire in this study. In order to achieve validity and quality outcomes, the questionnaire's Cronbach's alpha value needs to be greater than 0.07.

Table 4.1: Pilot Test

Variable	Cronbach's Alpha	No of Items	Level of Reliability
Intention of Using Online Banking Among UMK Students	0.851	5	Good
Perceived Ease of Use	0.818	5	Good
Perceived Usefulness	0.837	5	Good
Perceived Security	0.886	5	Good
Trust	0.899	5	Good

4.4 DEMOGRAPHIC PROFILE OF RESPONDENTS

4.4.1 Gender

Table 4.2: Statistic of Respondent’s Gender

		Gender		Valid	Cumulative
		Frequency	Percent	Percent	Percent
Valid	Female	200	54.1	54.1	54.1
	Male	170	45.9	45.9	100.0
	Total	370	100.0	100.0	

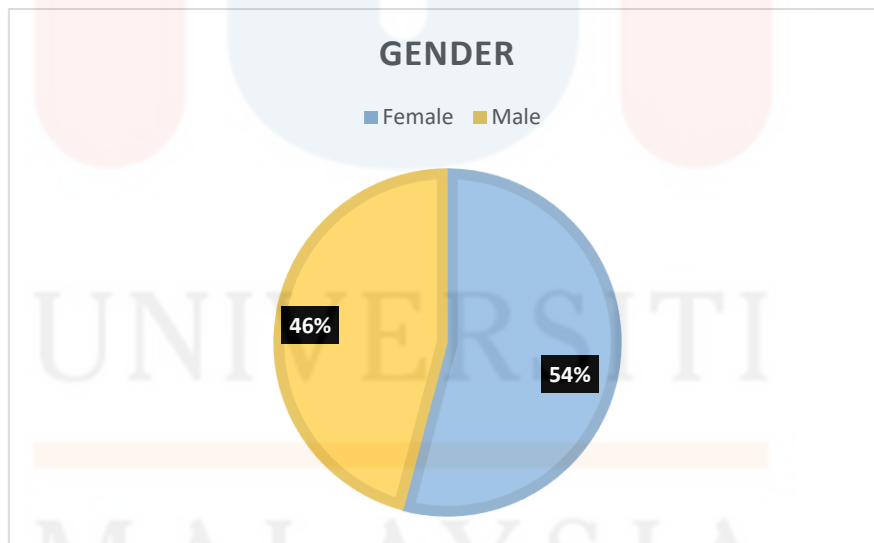


Figure 4.1: Statistic of Respondent’s Gender

Table 4.2 and Figure 4.1 shows demographic respondents based on gender. Both show the frequency and percentage of genders in this research. Majority of the respondents were female 54% (n=200), while the rest were male 46% (n=170).

4.4.2 Age

Table 4.3: Statistic of Respondent’s Age

		Age			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	21-22 years old	122	33.0	33.0	33.0
	23-24 years old	248	67.0	67.0	100.0
	Total	370	100.0	100.0	

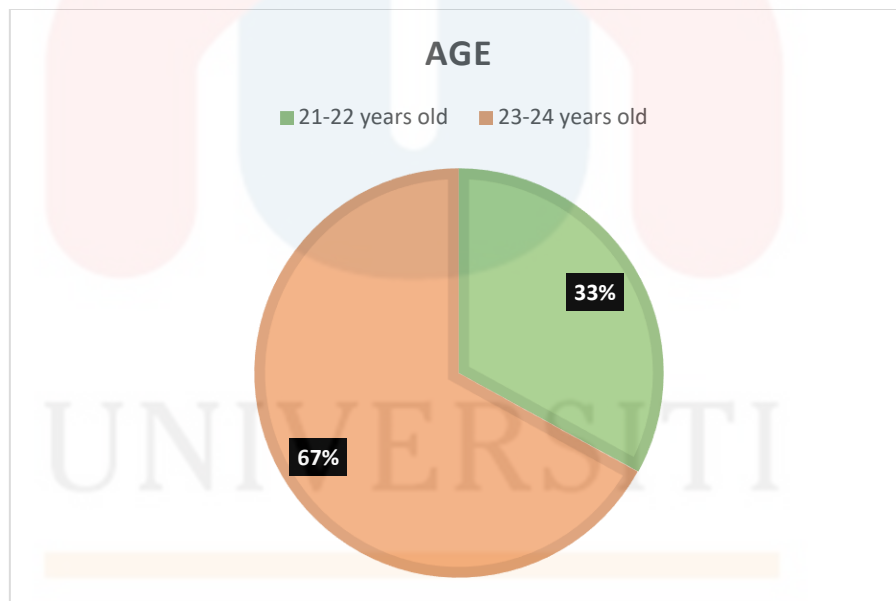


Figure 4.2: Statistic of Respondent’s Age

Table 4.3 and Figure 4.2 show the age of respondents. 67% (n=248) respondents were from the ages 23-24 years old. The remaining 33% (n=122) were from age 21-22 years old.

4.4.3 Race

Table 4.4: Statistic of Respondent's Race

		Race			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Others	2	.6	.6	.6
	Chinese	5	1.4	1.4	1.9
	Indian	8	2.2	2.2	4.1
	Malay	355	95.9	95.9	100.0
	Total	370	100.0	100.0	

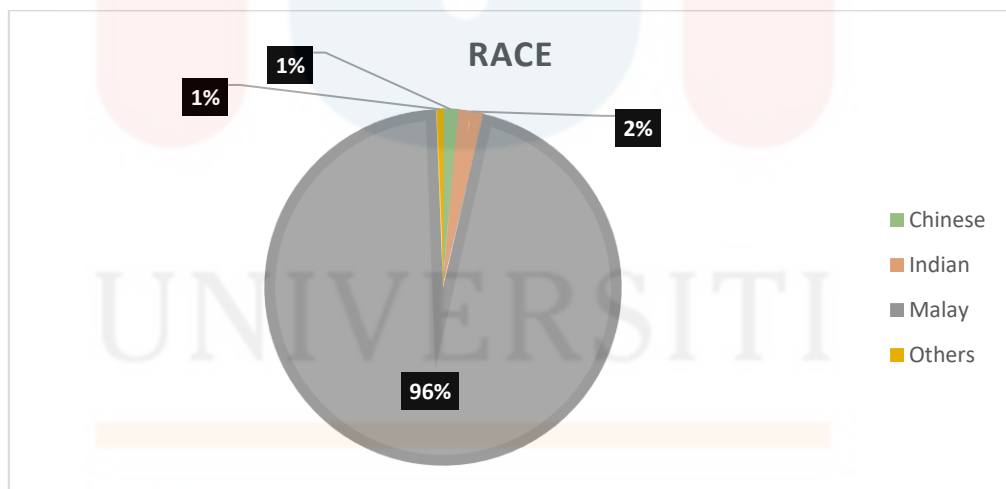


Figure 4.3: Statistic of Respondent's Race

Table 4.4 and figure 4.3 above show the respondent's race. The highest number of respondents were Malay 96% (n=355). The second highest is Indian 2% (n=8). The third is Chinese with 1% (n=5), and the last is others with 1% (n=2).

4.4.4 Campus

Table 4.5: Statistic of Respondent's Campus

		Campus			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Bachok	15	4.1	4.1	4.1
	Jeli	3	.8	.8	4.9
	Kota	352	95.1	95.1	100.0
	Total	370	100.0	100.0	

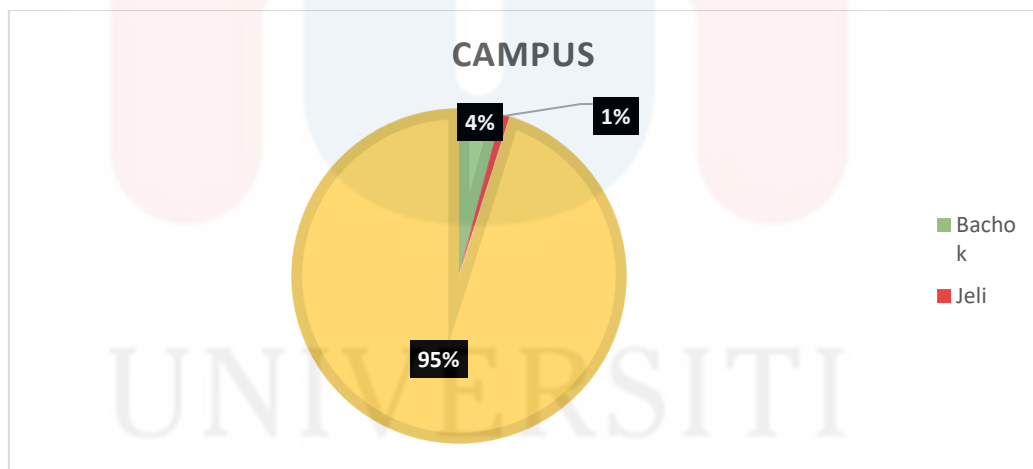


Figure 4.4: Statistic of Respondent's Campus

Table 4.5 and figure 4.4 above for the campus distribution among the respondents. The highest number of respondents were from campus Kota with 95% (n=352), the second highest respondent were from campus Bachok 4% (n=15), the last from campus Jeli 1% (n=3).

4.4.5 Year

Table 4.6: Statistic of Respondent’s Year

		Year			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Year 1	50	13.5	13.5	13.5
	Year 2	57	15.4	15.4	28.9
	Year 3	62	16.8	16.8	45.7
	Year 4	201	54.3	54.3	100.0
	Total	370	100.0	100.0	

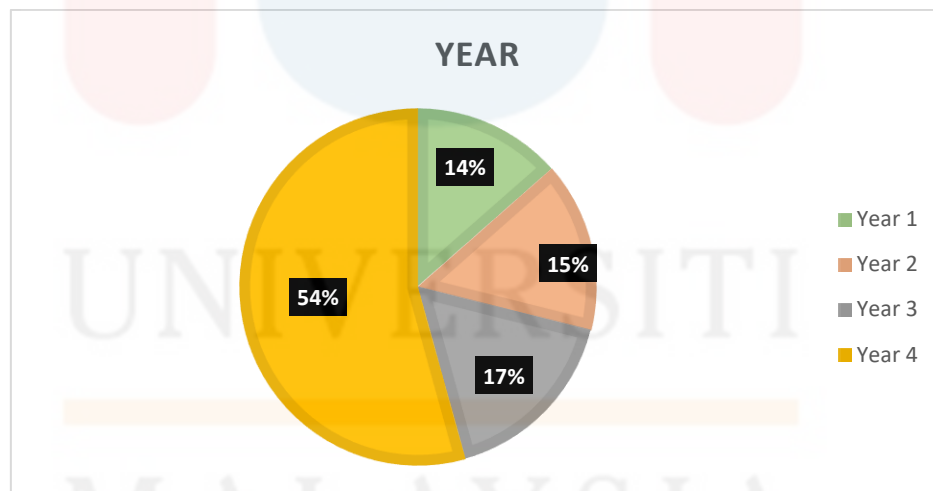


Figure 4.5: Statistic of Respondent’s Year

Table 4.6 and figure 4.5 above show demographic respondents based on student’s year. The highest number of respondents were from Year 4, 54% (n=201). The second highest were from Year 3, 17% (n=62), followed by Year 2, 15% (n=57) and Year 1, 14% (n=50).

4.4.6 Education Level

Table 4.7: Statistic of Respondent’s Education Level

		Education level			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Bachelor’s Degree	320	86.5	86.5	86.5
	Master’s Degree	50	13.5	13.5	100.0
	Total	370	100.0	100.0	

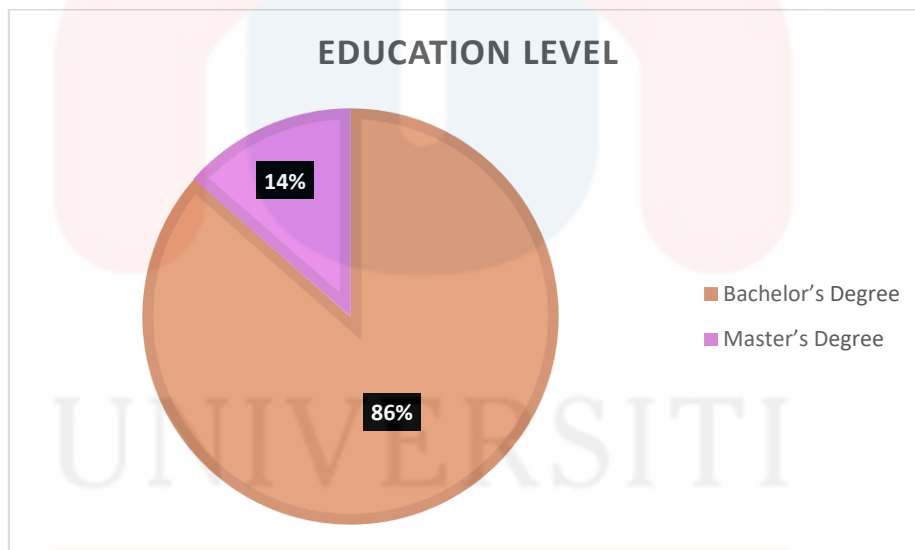


Figure 4.6: Statistic of Respondent’s Education Level

Table 4.7 and figure 4.6 above show the education level of respondents. Majority of the respondents were from bachelor's degree which is 86% (n=320) and the least were master’s degree students 14% (n=50).

4.4.7 I Use Online Banking Often

Table 4.8: Statistic of Respondent’s I Use Online Banking Often

		I use online banking often			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Yes	370	100.0	100.0	100.0

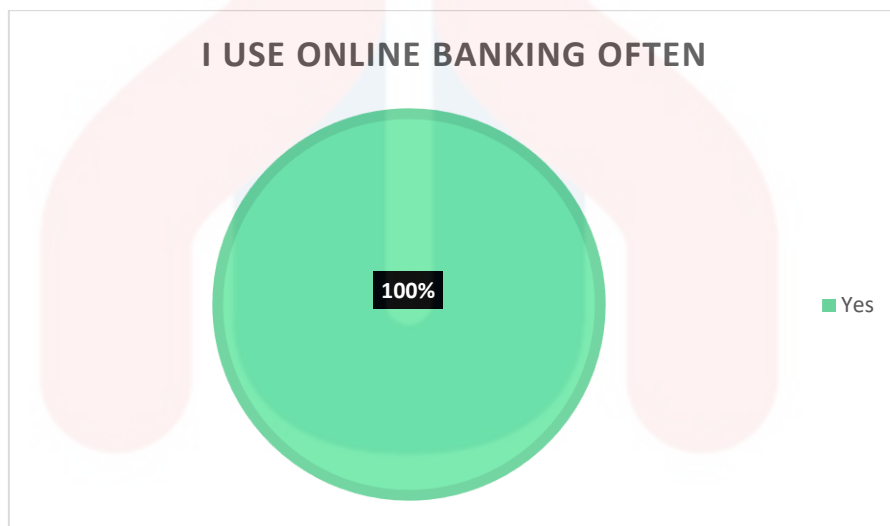


Figure 4.7: Statistic of Respondent’s I Use Online Banking Often

Table 4.8 and figure 4.7 above show the statistics of respondent’s “I use online banking often”. All 100% (n=370) of respondents answer yes for the question given.

4.4.8 How Often Do U Use Online Banking

Table 4.9: Statistic of Respondent’s How Often Do U Use Online Banking

		How often do u use online banking			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	More than twice a week	271	73.2	73.2	73.2
	Once a week	8	2.2	2.2	75.4
	Twice a week	91	24.6	24.6	100.0
Total		370	100.0	100.0	

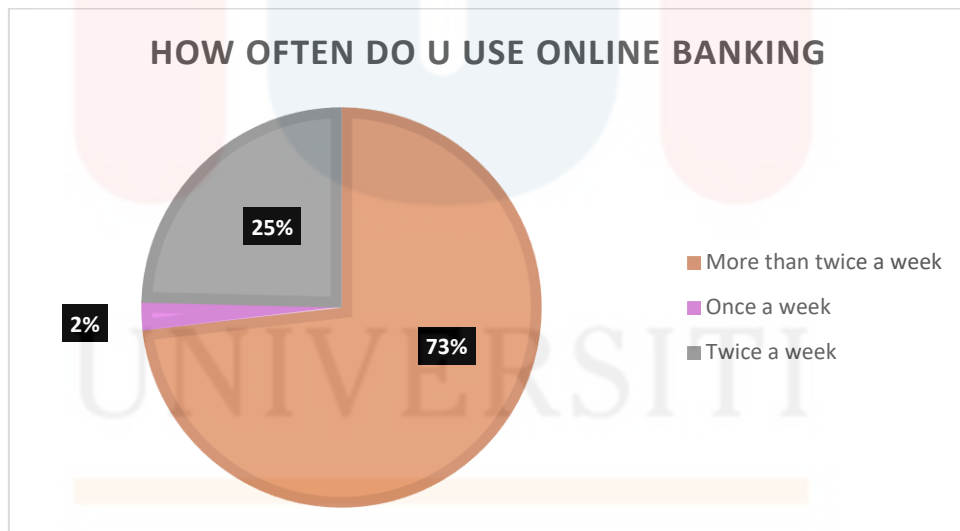


Figure 4.8: Statistic of Respondent’s How Often Do U Use Online Banking

Table 4.9 and figure 4.8 above show statistics of respondent’s “how often do you use online banking”. Majority of respondents use online banking more than twice a week 73% (n=271), followed by twice a week which is 25% (n=91) and the least were once a week 2% (n=8).

4.5 RESULT OF DESCRIPTIVE ANALYSIS

4.5.1 Intention Of Using Online Banking Among UMK Students

Table 4.10: Descriptive Analysis for Intention Of Using Online Banking Among UMK Students

	N	Mean	Std. Deviation
I intend to increase my use of the Internet banking service in the future	370	4.75	.597
I expect my transaction through Internet banking will increase in future	370	4.80	.463
I will add Internet banking to my favourite links	370	4.90	.335
I will encourage my friends and family to use Internet banking services	370	4.83	.406
I will strongly recommend others to use Internet banking services	370	4.89	.325
Valid N (listwise)	370		

Table 4.10 shows the frequency, mean and standard deviation for the items used to measure the intention of using online banking among UMK students. There were five questions measured with the highest mean of 4.90 on question number 3, “I will add internet banking to my favorite links”, where the majority of respondents strongly

agreed with the statement. Otherwise, the lowest mean was question number 1, “I intend to increase my use of the Internet banking service in the future” with mean only 4.75, where the majority of respondents also strongly agreed with the statement.

4.5.2 Perceived Ease of Use

Table 4.11: Descriptive Analysis for Perceived Ease of Use

	N	Mean	Std. Deviation
It is easy to use Internet banking	370	4.94	.287
Learning to use Internet banking is easy	370	4.90	.366
The instructions provided on my Internet banking website are clear and understandable	370	4.94	.243
I find it easy to remember how to use Internet banking	370	4.93	.271
Overall, i find the use of the Internet banking services easy	370	4.91	.359

Valid N (listwise)	370		
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Table 4.11 shows the frequency, mean and standard deviation for the items used to measure the perceived ease of use. There were five questions measured with the highest mean of 4.94 on question number 1 and 3, “It is easy to use Internet banking” and “The instructions provided on my Internet banking website are clear and understandable”, where the respondents strongly agreed with both statements. Otherwise, the lowest mean was statement number 2, “Learning to use Internet banking is easy” with mean only 4.90, where the respondents also strongly agreed with the statement.

4.5.3 Perceived Usefulness

Table 4.12: Descriptive Analysis for Perceived Usefulness

	N	Mean	Std. Deviation
Using Internet banking improves functioning of my banking activities	370	4.93	.266
Internet banking allows me to manage my banking activities more efficiently	370	4.85	.374

Internet banking enables me to complete my banking activities conveniently	370	4.84	.386
Internet banking enables me to complete my banking activities more quickly	370	4.90	.330
Overall, I find Internet banking very useful for carrying out my banking activities	370	4.84	.388
Valid N (listwise)	370		

Table 4.12 shows the frequency, mean and standard deviation for the items used to measure perceived usefulness. There were five questions measured with the highest mean of 4.93 on question number 1, “Using Internet banking improves functioning of my banking activities”, where the majority of respondents strongly agreed with the statement. Otherwise, there are two questions with the lowest mean, question number 3 and 5, “Internet banking enables me to complete my banking activities conveniently” and “Overall, I find Internet banking very useful for carrying out my banking activities” with mean only 4.84, where the majority of respondents also strongly agreed with those statement.

4.5.4 Perceived Security

Table 4.13: Descriptive Analysis for Perceived Security

	N	Mean	Std. Deviation
I believe that internet banking will not misuse my personal information	370	4.74	.483
I believe that the bank will not expose my personal information to the third party	370	4.70	.516
I believe that the platform of internet banking will process my transactions without any mistake	370	4.71	.495
I feel the risk associated with online transactions is low through the internet banking website	370	4.67	.505

My bank gives a lot of security instructions on how to protect accounts from scammer	370	4.78	.430
Valid N (listwise)	370		

Table 4.13 shows the frequency, mean and standard deviation for the items used to measure perceived security. There were five questions measured with the highest mean of 4.78 on question number 5, “My bank gives a lot of security instructions on how to protect accounts from scammers”, where the majority of respondents strongly agreed with the statement. Otherwise, the questions with the lowest mean was question number 4, “I feel the risk associated with online transactions is low through the internet banking website” with mean only 4.67, where the majority of respondents also strongly agreed with the statement.

4.5.5 Trust

Table 4.14: Descriptive Analysis for Trust

	N	Mean	Std. Deviation
I believe that it is always safe to transfer money using Internet banking	370	4.72	.463
I believe it is reliable to transfer money using Internet banking	370	4.73	.502
My bank promptly informs me whenever anything goes wrong with any of my transactions	370	4.73	.455
I am confident that my transaction through Internet banking will always be transparent because of the regulator	370	4.70	.464

Based on my past experience, I can say that using Internet banking is trustworthy	370	4.77	.436
Valid N (listwise)	370		

Table 4.14 shows the frequency, mean and standard deviation for the items used to measure trust.. There were five questions measured with the highest mean of 4.77 on question number 5, “Based on my past experience, I can say that using Internet banking is trustworthy”, where the majority of respondents strongly agreed with the statement. Otherwise, the lowest mean was question number 4, “I am confident that my transaction through Internet banking will always be transparent because of the regulator” with mean only 4.70, where the majority of respondents also strongly agreed with the statement.

4.6 VALIDITY AND RELIABILITY TEST

Validity Test

Validity is the degree to which the data gathered truly covers the topic of study (Ghauri et al., 2005). "Measure what is intended to be measured" is the basic definition of validity (Field, 2005). Two distinct types of validity occur. The first one examined internal validity, while the second one examined external validity, which looked at the design environment of the experiment. There are three forms of validity that are used to measure the validity of an instrument: content validity, criterion-related validity, and construct validity (Sekaran & Bougie, 2016). The researchers only make use of face validity and content validity in this study. According to Staub, Boudreau et al. (2004), content validity is "the degree to which items in an instrument reflect the content universe to which the instrument will be generalized". To ensure that a new survey instrument contains all the necessary items and excludes any that are not relevant to a certain concept area, content validity often entails evaluating the instrument (Lewis et al., 1995, Boudreau et al., 2001). Reviewing the literature and then having professional judges or panels evaluate it are the first steps in the judgmental method to establishing content validity. According to Johnson (2021), face validity refers to how well a test seems to measure the content that it is supposed to evaluate. The scope to which a measure seems relevant and appropriate for the object it is assessing is the basis for this type of validity. After that, the pilot test was run to make sure the instruments were reliable. The 30 pilot test results demonstrate that all of the variables are good or exceptional, and that they may be used for study because the Cronbach alpha value is more than 0.8.

Reliability Test

According to Blumenberg et al. (2005), a measurement is considered reliable if it consistently yields results with equal values. It evaluates a study's reliability, precision, repeatability, and consistency [Chakrabartty, 2013]. This guarantees consistent measurement over time and across the different items in the instruments (the observed scores) since it reflects the degree to which it is free from bias (error free). Establishing reliability requires testing for stability and consistency. The degree to which elements in a collection are positively associated is indicated by the reliability coefficient Cronbach's alpha. It is computed by averaging the intercorrelations of the concept-measuring components. To put it briefly, a measuring device's reliability is determined by how regularly it measures the notion it is supposed to measure. For this section, the researcher used Cronbach's Alpha to assess the reliability of the data in this study whether the data corresponded to a common measure of internal validity.

Table 4.15: Table of Cronbach's Alpha Coefficient Size

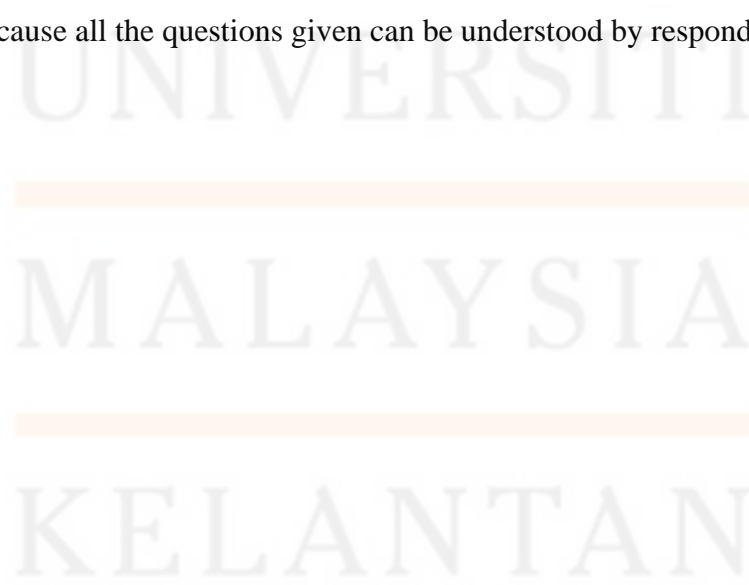
Cronbach's Alpha Coefficient Range	Strength of Association
< 0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Good
> 0.9	Excellent

4.6.1 Reliability Result For the Intention Of Using Online Banking

Table 4.16: Reliability Test for the Dependent Variable of The Intention of Using

Online Banking	
Reliability Statistics	
Cronbach's Alpha	N of Items
.851	5

Table 4.16 showed the reliability analysis for the dependent variable of the intention of using online banking among UMK students. The Cronbach’s Alpha is 0.851. According to the table of Cronbach’s Alpha Coefficient Size, it seems that the consistency and stability of 0.851 is very good. The 5 questions for the Intention of using online banking among UMK students were accurate because all the questions given can be understood by respondents.



4.6.2 Reliability Result for Perceived Ease of Use

Table 4.17: Reliability Test for The Independent Variable of Perceived Ease of Use

Reliability Statistics	
Cronbach's Alpha	N of Items
.818	5

Table 4.17 showed the reliability analysis for the independent variable of perceived ease of use was acceptable. The Cronbach's Alpha is 0.818. According to the table of Cronbach's Alpha Coefficient Size, it seems that the consistency and stability of 0.818 is very good. The 5 questions that have been given are to gain insight into perceived ease of use factors that influence the choices of the respondents.

4.6.3 Reliability Result of Perceived Usefulness

Table 4.18: Reliability Test for The Independent Variable of Perceived Usefulness

Reliability Statistics	
Cronbach's Alpha	N of Items
.837	5

Table 4.18 showed the reliability analysis for the Independent Variable of perceived usefulness also acceptable. The Cronbach's Alpha is 0.837. According to the table of Cronbach's Alpha Coefficient Size, it seems that the consistency and stability of perceived usefulness, which is 0.837 is also very good like perceived ease of use. The 5 questions that have been asked to the respondent is to get their view about perceived usefulness that influences the intention of using online banking among UMK students.

4.6.4 Reliability Result for Perceived Security

Table 4.19: Reliability Test for The Independent Variable of Perceive Security

Reliability Statistics	
Cronbach's Alpha	N of Items
.886	5

Table 4.19 showed the reliability analysis for the Independent variable of perceived security was acceptable. The Cronbach's Alpha is 0.886. According to the table Cronbach's Alpha Coefficient Size, it seems that consistency and stability of 0.886 is very good. The 5 questions for perceived security were accurate because all the questions given can be understood by the respondents.

4.6.5 Reliability Result for Trust

Table 4.20: Reliability Test for The Independent Variable of Trust

Reliability Statistics	
Cronbach's Alpha	N of Items
.899	5

Table 4.20 showed the reliability analysis for the independent variable of trust was acceptable. The Cronbach's Alpha is 0,899. According to the table of Cronbach's Alpha Coefficient Size, it seems that the consistency and stability of 0.899 is very good. The 5 questions that have been given about trust factors can be understood by respondents.

Table 4.21: Summary of Reliability Statistics

Variables	Cronbach's Alpha	No. of Items	Level of Reliability
Intention Of Using Online Banking Among UMK Students	0.851	5	Very Good
Perceived Ease of Use	0.818	5	Very Good
Perceived Usefulness	0.837	5	Very Good
Perceived Security	0.886	5	Very Good
Trust	0.899	5	Very Good

4.7 NORMALITY TEST

There are three methods of statistical tests commonly used to test the normality of data the Kolmogorov-Smirnov test, the Shapiro-Wilk test, or skewness and kurtosis. The Shapiro-Wilk test is the best because it rejects the null hypothesis of the normality test at the smallest sample size compared to the other tests for all levels of skewness and kurtosis of each distribution. If the Shapiro-Wilk test value is greater than 0.05 then the data is normal. if the value is smaller than the data is not normal. Therefore, the researcher used a nonparametric version of the test which is the skewness and kurtosis normality test. These normality tests were performed on all dependent and independent variables. Therefore, the researchers conducted this test to ensure that the data were distributed normally using skewness and kurtosis values for each item

Table 4.22: The Test of Normality

Variables	Skewness	Kurtois	Result
Intention of Using Online Banking Among UMK's Students	-2.170	3.976	Normal distributed
Perceived Ease of Use	-3.989	17.592	Normal distributed
Perceived Usefulness	-2.885	12.764	Normal distributed
Perceived Security	-1.229	0.243	Normal distributed

Trust	-1.224	0.036	Normal distributed
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The results of the analysis show that the table tests of normality for all dependent and independent variables have significant values of 0.000. This means the data is not normal because the value of 0.000 is smaller than 0.05.

4.7.1 Pearson Correlation Coefficient Analysis

To determine the relationship in linear regression or a linear relationship between two continuous variables, the researchers used the Pearson Correlation Coefficient of the intention of using online banking among UMK students which served as the dependent variable with each of the independent variables consisting of perceived ease of use, perceived usefulness, perceived security and trust. Table 4.7.1.1 showed the magnitude relationship of Pearson Correlation value while table 4.7.1.2 showed the result of Pearson's Correlation Coefficient that was used to identify the hypothesis.

Table 4.23: The Magnitude Relationship of Pearson Correlation Value

Pearson Correlation Value, r	Magnitude Relationship
0.01 – 0.09	Negligible
0.10 – 0.29	Low

0.30 – 0.49	Moderate
0.50 – 0.69	Substantial
0.70 – 0.90	High
1.0	Perfect

Table 4.24: Results of Pearson Correlation Analysis

		Correlations				
		Intention of Using Online Banking Among UMK's Students	Perceived Ease of Use	Perceived Usefulness	Perceived Security	Trust
Intention of Using Online Banking Among UMK's Students	Pearson Correlation	1	.508**	.265**	.158**	.099
	Sig. (2-tailed)		.000	.000	.002	.056
	N	370	370	370	370	370
Perceived Ease of Use	Pearson Correlation	.508**	1	.606**	.429**	.421**

	Sig. (2-tailed)	.000		.000	.000	.000
	N	370	370	370	370	370
Perceived Usefulness	Pearson Correlation	.265**	.606**	1	.689**	.667**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	370	370	370	370	370
Perceived Security	Pearson Correlation	.158**	.429**	.689**	1	.961**
	Sig. (2-tailed)	.002	.000	.000		.000
	N	370	370	370	370	370
Trust	Pearson Correlation	.099	.421**	.667**	.961**	1
	Sig. (2-tailed)	.056	.000	.000	.000	
	N	370	370	370	370	370

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

Based on the table, it was found that the Pearson correlation relationship between intention of using online banking among UMK students and intention of using online banking among UMK students is perfect which is equal to 1. while, the correlation relationship between intention of using online banking among UMK students and perceived ease of use (0.508), the relationship between intention of using online banking among UMK students and perceived usefulness (0.265), the relationship between intention of using online banking among UMK students and perceived security (0.158) and the relationship between intention of using online banking among UMK students and trust (0.099) show a correlation relationship the lowest.

Besides that, the Pearson correlation relationship between perceived ease of use and perceived ease of use is perfect which is equal to 1. while, the correlation relationship between perceived ease of use and intention of using online banking among UMK students (0.508), the relationship between perceived ease of use and perceived usefulness (0.606), and the relationship between perceived ease of use and perceived security (0.429) and the relationship between perceived ease of use and trust (0.421) show a correlation relationship the highest.

Next, the Pearson correlation relationship between perceived usefulness and perceived usefulness is perfect which is equal to 1. while, the correlation relationship between perceived usefulness and intention of using online banking among UMK students (0.265), the relationship between perceived usefulness and perceived ease of use (0.606), the relationship between perceived usefulness and perceived security (0.689) and the relationship between perceived usefulness and trust (0.667) show a correlation relationship the highest.

Next, Pearson's correlation relationship between perceived security and product quality is perfect which is equal to 1. while, the correlation relationship between perceived security and intention of using online banking among UMK students (0.158), the relationship between perceived security and perceived ease of use (0.429), the relationship between perceived security and perceived usefulness (0.689) and the relationship between perceived security and trust (0.961) show a correlation relationship the highest.

The most recent Pearson correlation between trust and trust is perfect, with a value of 1. Meanwhile, the correlation between trust and intention of using online banking among UMK students is 0.099. The correlation between trust and perceived ease of use is 0.421, the correlation between trust and perceived usefulness is 0.667, and the correlation between trust and perceived security is 0.961. These correlations are the highest.

4.7.2 Multiple Linear Regression

Multiple linear regression was used in this research to find out the factors that influence intention of using online banking among University Malaysia Kelantan (UMK) students based on the independent variables which are intention of using online banking among UMK students, perceived ease of use, perceived usefulness, perceived security and trust.

Table 4.25: Model Summary

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.552 ^a	.305	.299	.295

a. Predictors: (Constant), Trust, Perceived Ease of Use, Perceived Security

b. Dependent Variable: Intention of Using Online Banking Among UMK's Students

Based on table 4.24, the R square equals 0.552 or 55.20% indicating a strong significant relationship between the level of significance at 5%. Therefore, the value obtained is a strong correlation and indicates that all independent variables can explain 55.20% of the variation in the dependent variable whereas the remaining 45.80% of the variation in the dependent variable is explained by other factors that are not tested in this research.

Table 4.26: ANOVA table

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.013	3	4.671	53.563	.000 ^b
	Residual	31.918	366	.087		
	Total	45.931	369			

a. Dependent Variable: Intention of Using Online Banking Among UMK's Students

b. Predictors: (Constant), Trust, Perceived Ease of Use, Perceived Security

The value of F is 53.563, with a p-value of 0.001 indicating significance which is less than the 0.05 alpha level. This means that there is a statistically significant difference between dependent variables and independent variables. So, perceived ease of use, perceived usefulness, perceived security and trust influence the intention of using online banking among UMK students.

Table 4.27: MLR Correlation Coefficient Result

		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients			95.0% Confidence Interval for B	
Model		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound
1	(Constant)	1.794	.287		6.249	.000	1.229	2.359
	Perceived Ease of Use	.716	.063	.548	11.346	.000	.592	.840
	Perceived Security	.512	.127	.635	4.023	.000	.262	.762
	Trust	-.613	.130	-.741	-4.717	.000	-.868	-.357

a. Dependent Variable: Intention of Using Online Banking Among UMK's Students

Based on the table, the P value of perceived ease of use, perceived security and trust is 0.001 where the value is less than α (0.05). It indicates that perceived ease of use, perceived security and trust are influencing the intention of using online banking among UMK students.

4.8 HYPOTHESIS TESTING

4.8.1 Hypothesis 1

H0: There is no significant relationship between perceived ease of use and the intention of using online banking among UMK students.

H1: There is a significant relationship between perceived ease of use and the intention of using online banking among UMK students.

From table 4.24, it is showed that there is a significant relationship between perceived ease of use and the intention of using online banking among UMK students because the p-value is 0.001 which is less than the significant alpha 0.01. While the Pearson Correlation Coefficient value is 0.508 which explained the substantial relationship between perceived ease of use and the intention of using online banking among UMK students. Therefore, the H1 is accepted.

4.8.2 Hypothesis 2

H0: There is no significant relationship between perceived usefulness and the intention of using online banking among UMK students.

H2: There is a significant relationship between perceived usefulness and the intention of using online banking among UMK students.

From the table 4.24, it is showed that there is a significant relationship between perceived usefulness and the intention of using online banking among UMK

students because the p-value is 0.001 which is less than the significant alpha 0.01. While the Pearson Correlation Coefficient value is 0.265 which explained the low relationship between perceived usefulness and the intention of using online banking among UMK students. Therefore, the H2 is accepted.

4.8.3 Hypothesis 3

H0: There is no significant relationship between perceived security and the intention of using online banking among UMK students.

H3: There is a significant relationship between perceived security and the intention of using online banking among UMK students.

From table 4.24, it is shown that there is a significant relationship between perceived security and the intention of using online banking among UMK students because the p-value is 0.002 which is less than significant alpha 0.01. While the Pearson Correlation Coefficient value is 0.158 which explains the low relationship between perceived security and the intention of using online banking among UMK students. Therefore, the H3 is accepted.

4.8.4 Hypothesis 4

H0: There is no significant relationship between trust and the intention of using online banking among UMK students.

H4: There is a significant relationship between trust and the intention of using online banking among UMK students.

From table 4.24, it is showed that there is a significant relationship between trust and the intention of using online banking among UMK students because the p-value is 0.056 which is less than significant alpha of 0.01. While the Pearson Correlation Coefficient value is 0.099 which explained the negligible relationship between product quality and the intention of using online banking among UMK students. Therefore, the H4 is accepted.

4.9 CONCLUSION

Briefly, it can be concluded that this chapter is to present the results or findings that were successfully collected from the data collection activities through questionnaires. All tests in this study have been conducted by using the SPSS software to get the results of data analysis. The collected data are used for the descriptive analysis, reliability test, Pearson's Correlation, and multiple linear regression analysis to determine the relationship between the independent variable with the dependent variable and to identify the factors that influence intention of using online banking among University Malaysia Kelantan (UMK) students. The findings of the results for the relationship between the independent variable and the dependent variable and the factor influencing the intention of using online banking will be further discussed and explained in Chapter 5.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 OVERVIEW OF THE RESEARCH

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.

5.2 INTRODUCTION

In this chapter, the study examined and elucidated the findings of the research using the Pearson correlation coefficient and multiple linear regression analysis, as previously described in chapter 4. The summary of the conclusion was created using information from the problem and previous research in chapter 2. Researchers also shared their suppositions regarding the hypothesis testing to determine if the research hypothesis was accepted or rejected. This chapter also covered the findings that align with the research aim outlined in chapter 1.

5.3 KEY FINDINGS

The major purpose of this study is to examine the link between perceived ease of use, perceived utility, perceived security and trust, and the intention of utilising internet banking among UMK students. Based on the findings in chapter 4, the researchers agreed that perceived ease of use, perceived utility, perceived security and trust impact the intention of utilising internet banking among UMK students. Table 5.3.1 illustrates the summary of the results about objectives that are to identify the link between perceived ease of use, perceived utility, perceived security and trust to the intention of utilising internet banking among UMK students.

Table 5.1: Findings of the Result

Hypothesis	Result	Finding of data analysis
H1: There is a significant relationship between perceived ease of use and the intention of using online banking among UMK students.	$r = 0.001$ $p = 0.508$	H1 is accepted

<p>H2: There is a significant relationship between perceived usefulness and the intention of using online banking among UMK students.</p>	<p>$r = 0.001$ $p = 0.265$</p>	<p>H2 is accepted</p>
<p>H3: There is a significant relationship between perceived security and the intention of using online banking among UMK students.</p>	<p>$r = 0.002$ $p = 0.158$</p>	<p>H3 is accepted</p>
<p>H4: There is a significant relationship between trust and the intention of using online</p>	<p>$r = 0.056$ $p = 0.099$</p>	<p>H4 is accepted</p>

banking among UMK students.		
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5.4 DISCUSSION OF HYPOTHESIS

This study is about finding out the intention of using online banking among UMK students. The independent variables are perceived ease of use, perceived usefulness, perceived security and trust while the dependent variable is intention of using online banking among UMK students. Particularly for UMK students, internet banking plays a big part in everyday transactions. This can be ascribed to the various factors influencing the use of online banking. Through this research, new findings about the factors influencing UMK students' intention to use internet banking have been established.

The relationship between the variables which influence intention of using online banking is covered in this study. This study focuses on factors including ease of use, perceived usefulness, relative advantage and trust. There is also more discussion to determine whether the hypothesis is true or just a prediction.

Table 5.2: Summary of Pearson Correlation Coefficient Result

No.	Objective	Hypothesis	Correlation	Result
1.	To determine the relationship between perceived ease of use and the intention of using online banking among UMK students.	The intention of using online banking will be significantly influenced by perceived ease of use.	$r= 0.824$	Strong Relationship
2.	To determine the relationship between perceived usefulness and the intention of using online banking among UMK students.	The intention of using online banking will be significantly influenced by perceived usefulness.	$r= 0.817$	Strong Relationship
3.	To determine the relationship between perceived security and the intention of using online banking among UMK students.	The intention of using online banking will be significantly influenced by perceived security.	$r= 0.800$	Strong Relationship

4.	To determine the relationship between trust and the intention of using online banking among UMK students.	The intention of using online banking will be significantly influenced by trust.	r= 0.807	Strong Relationship
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* According to Dancey and Reidy (2004), r value more than 0.00 has a positive relationship

Based on research objective 1, there is a positive relationship between ease of use and the intention of using online banking among UMK students. According to the results of the correlation test, the correlation value for ease of use and the intention of using online banking among UMK students is 0.824 at a P-value of less than 0.01. It means that the alternative hypothesis (H1) is accepted based on the finding. Depending on the first research question, the study reached the conclusion that the ease of use with the intention of using online banking among UMK students is a positive relationship. According to Bashir and Madhavaiah (2015), internet banking acceptance is significantly impacted by perceived ease of use. The system greatly enhanced the user's desire to use it. According to Siew et al. (2020), the reason for their belief that the system is simple to comprehend and does not provide any difficulties is evident.

Based on research objective 2, there is a positive relationship between perceived usefulness and the intention of using online banking among UMK students. According to the results of the correlation test, the correlation value for perceived usefulness and the intention of using online banking among UMK students is 0.817 at a P-value of less than 0.01. It means that the alternative hypothesis (H1) is accepted based on the finding. Depending on the first research question, the study reached the conclusion that perceived usefulness with the intention

of using online banking among UMK students is a positive relationship. They can complete banking tasks more quickly, anytime, and anyplace, among other advantages. Customers' willingness to use mobile banking services increases when they believe they will be more useful. Put differently, users of mobile banking systems do so primarily because they find them helpful and "capable of being used advantageously" (Davis, 1989: 320).

Based on research objective 3, there is a positive relationship between perceived security and the intention of using online banking among UMK students. According to the results of the correlation test, the correlation value for perceived security and the intention of using online banking among UMK students is 0.800 at a P-value of less than 0.01. It means that the alternative hypothesis (H1) is accepted based on the finding. Depending on the first research question, the study reached the conclusion that perceived security with the intention of using online banking among UMK students is a positive relationship. Perceived security is the outcome of the cognitive process that consumers go through to assess the service's security protocols (Lim et al., 2019). As a result of this procedure, customers come to believe that the services have offered a secure system (Gupta et al., 2020b). This optimistic view will therefore influence consumers' feelings and actions about the service (Lim et al., 2019).

Based on research objective 4, there is a positive relationship between trust and the intention of using online banking among UMK students. According to the results of the correlation test, the correlation value for trust and the intention of using online banking among UMK students is 0.807 at a P-value of less than 0.01. It means that the alternative hypothesis (H1) is accepted based on the finding. Depending on the first research question, the study reached the conclusion that trust with the intention of using online banking among UMK students is a positive relationship. In support of this study, Čater (2008) noted that when customers trust a service provider, they prefer and love to build social networks with them. As their trust in the provider grows, subscribers typically exhibit positive behavioural attitudes and

intentions towards the provider. Online banking users who have faith in their service providers are therefore expected to want to continue using their services in a favourable way. By Ogori et al. (2017).

5.5 IMPLICATIONS OF THE STUDY

5.5.1 Theoretical Implications

The main purpose of this study is to evaluate whether perceived ease of use, perceived utility, perceived security and trust impact the intention of using internet banking among UMK students. Related past study has done a lot of this sort of research where the respondents are more focused on the general public and students throughout Malaysia. However, this study has confined the scope of respondents to UMK students exclusively so that utilisation of internet banking has a more particular view on the comprehension of students who come from diverse disciplines. In addition, this study was also undertaken since the study of online banking is still less done than traditional banking, especially in Malaysia. Therefore, the findings of this study can contribute to research papers in Malaysia and can aid future researchers who are also interested in investigating the online banking system by utilising this study as their reference and guidance.

5.5.2 Practical Implications

The findings of this research can significantly benefit future researchers seeking to delve deeper into the various factors influencing students' intention to use online banking. It lays a foundation for investigating additional elements that may impact the adoption of online banking services among university students, thus enabling a more comprehensive understanding of their financial behaviors and preferences.

Moreover, this study can serve as a valuable reference for researchers aiming to gauge the levels of perceived ease of use, usefulness, security, and trust associated with online banking in the daily lives of university students. By comprehensively analyzing these dimensions, researchers can gain insights into the specific barriers and facilitators that shape students' attitudes and behaviors towards online banking, further enriching the academic literature on this subject.

In addition to benefiting academic researchers, this study holds relevance for researchers interested in expanding their knowledge of online banking usage in the Malaysian context. The insights gathered can contribute to a nuanced understanding of the dynamics shaping the adoption of online banking services within the local student population, providing a valuable resource for industry professionals, policymakers, and researchers looking to gain a deeper understanding of the Malaysian online banking landscape.

Furthermore, companies and investors intending to leverage and develop online banking platforms can draw upon the research findings as a guiding resource for refining their business strategies. By aligning their operations with the insights derived from this study, they can adapt and strengthen their business models to cater to the needs and preferences of existing users, as well as attract new users to embrace online banking services, thereby fostering sustainable growth and user retention.

The results of this study, particularly the significant p-value of 0.000, offer pertinent information regarding the interplay between intention to use online banking and the dimensions of perceived ease of use, usefulness, security, and trust. These statistically significant relationships demonstrate a moderate to strong positive association, reaffirming the findings of prior research on the factors influencing students' intention to use online banking.

Moreover, the data collected during the study revealed that respondents may encounter challenges when utilizing online banking due to uncertainties or a lack of trust in the platform. This underscores the need for financial institutions and service providers to prioritize the establishment of robust security measures and trust-building initiatives to address these concerns effectively and enhance the overall user experience.

5.6 LIMITATIONS OF THE STUDY

We have determined that there are several limits based on the study that has been done. To begin with, only Universiti Malaysia Kelantan students are the subjects of this study. Due to this circumstance, it is hard to generalize the findings of this poll or draw broad generalizations regarding plans to utilise internet banking. In addition, information regarding respondents was obtained from surveys delivered online using Google Forms. Since not all respondents are devoted and support this study, the bulk of data received from respondents is erroneous. In addition, several UMK students did not offer any input, prompting the researcher to seek more respondents to complete the study. As a consequence, it is simpler to perform this study if it is available to students in other universities as well as the general population of Malaysia. The scale employed in the study is also one of the limitations. Since respondents typically reply to questions without reading the actual content, employing a Likert scale to record their replies has raised the likelihood of bias, a systemic mistake (Delgado-Rodriguez, 2004). In other words, each respondent will have different perspectives and opinions, which will impact the response they choose to make. This will make this study impossible to measure the true attitude of the respondents. Finally, the background of the respondents is distinct in this study since they are college students of varied ethnic and religious origins. It is also quite likely that several response outcomes may occur. Examples of disparities include divergent interests or lack of exposure to similar subjects. It is tough for responders to provide their views in this scenario.

5.7 SUGGESTIONS FOR FUTURE RESEARCH

There are several suggestions that have potential for future research to improve these limitations. First of all, A mixed-methods for research design which is mixing both quantitative and qualitative research methods in a single study. For example, combining surveys, interviews, and possibly observation can provide a broader and more comprehensive understanding of the factors that influence online banking intentions. Certainly, interviews with experienced people will further enhance the quality of this study and offer other several advantages. This encompasses the capacity to collect comprehensive and intricate data, inquire into and elucidate participants' responses, and customize the interview to meet the specific requirements of the research project. When qualitative and quantitative data align, it reinforces the validity of the conclusions.

Examine how financial literacy influences the perspectives of students regarding online banking, and assess whether those with enhanced financial literacy are more inclined to engage in online banking due to a clearer comprehension of its advantages and potential risks. Specify the questions further in the survey on financial education. This part emphasizes the importance of crafting specific and targeted survey questions to gather detailed information. The goal is to ensure that the survey effectively differentiates between individuals who are well-informed about the benefits and risks of online banking and those who may have a limited understanding. The analysis of the produced data will be more precise and of superior quality. It recommends concentrating on precision and a comprehensive analysis of the information collected in the survey.

Lastly, investigate the relation between attitudes towards technology and financial management and the factors that influence intention of using online banking among University Malaysia Kelantan (UMK) students. This could involve understanding whether students view

online banking as a convenient tool for financial management or as a potential source of complexity. Despite the advancement of technology, there are still many who do not know how to use current technologies. This lack of proficiency is not limited to the older generation, some younger individuals also face challenges in utilizing technology. This recognition underscores the nuanced nature of technological literacy and the need for a comprehensive understanding of diverse user experiences across different age groups.

5.8 CONCLUDING REMARKS

This research aims to study the factors that influence intention of using online banking among University Malaysia Kelantan students. An online survey using a Google Form was distributed and a total of 370 respondents were involved in this study. The data was later analyzed using the SPSS to examine the descriptive analysis, reliability test, Pearson's Correlation and multiple linear regression analysis to determine the relationship between the independent variable with the dependent variable and to identify the factors that influence intention of using online banking among University Malaysia Kelantan (UMK) students. Based on data analyzed, all the independent variables which are perceived ease of use, perceived usefulness, perceived security and trust have a strong positive relationship with the factors that influence intention of using online banking among UMK students.

In summary, the examination of factors impacting students' inclination to use online banking uncovers a complex interplay of diverse elements influencing their attitudes and behaviors. The analysis of these factors offers valuable insights for researchers and practitioners alike, aiding in the comprehension and improvement of the adoption of online banking services within this demographic.

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APPENDIX A: DRAFT OF QUESTIONNAIRE

THE INTENTION OF USING ONLINE BANKING AMONG UMK STUDENTS

Assalamualaikum and Salam Sejahtera.

Dear respondent,

We are final year students from University Malaysia Kelantan who are pursuing a Bachelor of Business Administration (Islamic Banking and Finance), under the Faculty of Entrepreneurship and Business (FKP).

We have been asked to conduct a research survey as part of our Final Year Project (FYP). The purpose of this study is to examine “*the intention of using online banking among UMK students.*”. To complete the task, we would be most grateful if you could answer the online questionnaire. All responses will be kept confidential and will be used for academic purposes only.

Your cooperation is appreciated. Thank you!

Responden yang dihormati,

Kami merupakan pelajar tahun akhir dari Universiti Malaysia Kelantan yang mengikuti pengajian Ijazah Sarjana Muda Pentadbiran Perniagaan (Perbankan dan Kewangan Islam), dibawah Faculti Keusahawanan dan Perniagaan (FKP), dari Kampus Kota.

Kami diminta untuk menjalankan tinjauan penyelidikan sebagai sebahagian daripada projek penilaian tahun akhir (PPTA) kami. Tujuan kajian ini adalah untuk mengkaji “*hasrat menggunakan perbankan atas talian dalam kalangan pelajar UMK.*”. Untuk menyelesaikan tugas, kami amat berterima kasih sekiranya anda dapat menjawab soal selidik dalam talian ini. Semua jawapan akan dirahsiakan dan akan digunakan untuk tujuan akademik sahaja.

Kerjasama anda amat dihargai. Terima kasih!

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SECTION A: DEMOGRAPHIC PROFILE / PROFIL DEMOGRAFI

Please answer the question with the right information by ticking on the options provided.

Sila jawab soalan dengan maklumat yang betul dengan menandakan pada pilihan yang disediakan.

(1) Gender / Jantina

Male	<input type="checkbox"/>
Female	<input type="checkbox"/>

(2) Age / Umur

20 years old and below / tahun dan kebawah	<input type="checkbox"/>
21-22 years old / tahun	<input type="checkbox"/>
23-24 years old / tahun	<input type="checkbox"/>
25 years old and above / tahun dan keatas	<input type="checkbox"/>

(3) Race / Bangsa

Malay	<input type="checkbox"/>
Chinese	<input type="checkbox"/>
Indian	<input type="checkbox"/>
Others	<input type="checkbox"/>

(4) Campus / Kampus

Kota	<input type="checkbox"/>
Bachok	<input type="checkbox"/>
Jeli	<input type="checkbox"/>

(5) Faculty / Fakulti

FKP	<input type="checkbox"/>
FHPK	<input type="checkbox"/>
FTKW	<input type="checkbox"/>
FPV	<input type="checkbox"/>

FIAT	
Others	

(6) Level of education / Tahap pendidikan

Diploma	
Bachelor's Degree	
Master's Degree	
PHD	
Others	

SECTION B: INTENTION OF USING ONLINE BANKING / HASRAT MENGGUNAKAN PERBANKAN DALAM TALIAN

Instruction: Listed below are a series of statements to ask about the intention of using online banking. For each statement, please indicate to what extent you agree or disagree by selecting one number from the scale provided.

Choose one answer for each statement using the following criteria:

Arahan: Berikut adalah beberapa siri pernyataan yang ingin ditanya tentang hasrat menggunakan perbankan dalam talian. Bagi setiap pernyataan, sila nyatakan sejauh mana anda bersetuju atau tidak bersetuju dengan memilih satu nombor daripada skala yang disediakan.

Pilih satu jawapan bagi setiap pernyataan dengan menggunakan kriteria berikut

- 1- Strongly Disagree/ Sangat Tidak Setuju
- 2- Disagree/ Tidak Setuju
- 3- Uncertain/ Tidak Pasti
- 4- Agree/ Setuju
- 5- Strongly Agree/ Sangat Setuju

STATEMENT	1	2	3	4	5
1. I intend to increase my use of the Internet banking service in the future. / Saya berhasrat untuk meningkatkan penggunaan perkhidmatan perbankan internet saya di masa depan.					
2. I expect my transaction through Internet banking will increase in future. / Saya mengharapkan transaksi saya melalui perbankan internet peningkatan masa depan.					
3. I will add Internet banking to my favourite links. / Saya akan menambah perbankan internet ke pautan kegemaran saya.					
4. I will encourage my friends and family to use Internet banking services. / Saya akan menggalakkan rakan dan keluarga saya menggunakan Internet perkhidmatan perbankan.					
5. I will strongly recommend others to use Internet banking services. / Saya akan sangat mengesyorkan orang lain menggunakan perbankan internet perkhidmatan.					

SECTION C: FACTORS THAT AFFECT THE LEVEL OF UMK STUDENTS' INTENTION TO USE THE ONLINE BANKING SYSTEM / FAKTOR-FAKTOR YANG MEMPENGARUHI TAHAP NIAT PELAJAR UMK TERHADAP PENGGUNAAN SISTEM PERBANKAN DALAM TALIAN

Instructions: Listed below are a series of statements to ask about factors that affect the level of UMK students' intention to use the online banking system. For each statement, please indicate to what extent you agree or disagree by selecting one number from the scale provided.

Choose one answer for each statement using the following criteria:

Arahan: Berikut adalah beberapa siri pernyataan untuk ditanya faktor-faktor yang mempengaruhi tahap niat pelajar UMK terhadap penggunaan sistem perbankan dalam talian. Bagi setiap pernyataan, sila nyatakan sejauh mana anda bersetuju atau tidak bersetuju dengan memilih satu nombor daripada skala yang disediakan.

Pilih satu jawapan bagi setiap pernyataan dengan menggunakan kriteria berikut:

1. Strongly Disagree/ Sangat Tidak Setuju
2. Disagree/ Tidak Setuju
3. Uncertain/ Tidak Pasti

4. Agree/ Setuju

Strongly Agree/ Sangat Setuju

(1) Perceived Ease of Use / Dirasai Kemudahan Penggunaan

STATEMENT	1	2	3	4	5
1. It is easy to use Internet banking./ Adalah mudah untuk menggunakan perbankan internet.					
2. Learning to use Internet banking is easy./ Belajar untuk menggunakan perbankan internet adalah mudah.					
3. The instructions provided on my Internet banking website are clear and understandable./ Arahan yang diberikan di laman web perbankan Internet saya adalah jelas dan boleh difahami.					
4. I find it easy to remember how to use Internet banking./ Saya rasa mudah untuk mengingat cara menggunakan perbankan Internet.					
5. Overall, I find the use of the Internet banking services easy./ Secara keseluruhan, saya dapati penggunaan perkhidmatan perbankan Internet adalah mudah.					

(2) Perceived Usefulness / Kebergunaan yang Dirasai

STATEMENT	1	2	3	4	5
1. Using Internet banking improves functioning of my banking activities./ Menggunakan perbankan Internet meningkatkan fungsi aktiviti perbankan saya.					
2. Internet banking allows me to manage my banking activities more efficiently./ Perbankan Internet membolehkan saya menguruskan aktiviti perbankan saya dengan lebih cekap.					
3. Internet banking enables me to complete my banking activities conveniently./ Perbankan Internet membolehkan saya menyelesaikan aktiviti perbankan saya dengan mudah.					
4. Internet banking enables me to complete my banking activities more quickly./ Perbankan Internet membolehkan saya menyelesaikan aktiviti perbankan saya dengan lebih cepat.					

5. Overall, I find Internet banking very useful for carrying out my banking activities./ Secara keseluruhannya, saya mendapati perbankan Internet sangat berguna untuk menjalankan aktiviti perbankan saya.					
---	--	--	--	--	--

(3) Perceived Security / Keselamatan yang Dirasai

STATEMENT	1	2	3	4	5
1. I believe that internet banking will not misuse my personal information./ Saya percaya bahawa perbankan internet tidak akan menyalahgunakan maklumat peribadi saya.					
2. I believe that the bank will not expose my personal information to the third party./ Saya percaya bahawa bank tidak akan mendedahkan maklumat peribadi saya kepada pihak ketiga.					
3. I believe that the platform of internet banking will process my transactions without any mistake./ Saya percaya bahawa platform perbankan internet akan memproses transaksi saya tanpa sebarang kesilapan.					
4. I feel the risk associated with online transactions is low through the internet banking website./ Saya merasakan risiko yang berkaitan dengan transaksi dalam talian adalah rendah melalui laman web perbankan internet.					
5. My bank gives a lot of security instructions on how to protect accounts from scammer./ Bank saya memberikan banyak arahan keselamatan tentang cara melindungi akaun daripada penipuan.					

(4) Trust / Amanah

STATEMENT	1	2	3	4	5
1. I believe that it is always safe to transfer money using Internet banking./ Saya percaya bahawa pemindahan wang menggunakan perbankan Internet sentiasa selamat.					
2. I believe it is reliable to transfer money using Internet banking./ Saya percaya ia boleh dipercayai untuk memindahkan wang menggunakan perbankan Internet.					
3. My bank promptly informs me whenever anything goes wrong with any of my transactions./ Bank saya segera memberitahu saya apabila berlaku sebarang masalah dengan mana-mana transaksi saya.					

4. I am confident that my transaction through Internet banking will always be transparent because of the regulator./ Saya yakin transaksi saya melalui perbankan Internet akan sentiasa telus kerana pengawal selia.					
5. Based on my past experience, I can say that using Internet banking is trustworthy./ Berdasarkan pengalaman lepas saya, saya boleh mengatakan bahawa menggunakan perbankan Internet adalah boleh dipercayai.					

**THANK YOU FOR RESPONDING.
TERIMA KASIH KERANA MEMBALAS.**



APPENDIX B: GANTT CHART

ACTIVITIES			WEEKS												
			2	3	4	5	6	7	8	9	10	11	12	13	
Selection of The Research Title			√												
CHAPTER 1	1.1	Background of the study	√	√	√										
	1.2	Problem Statement	√	√	√										
	1.3	Research Question	√	√	√										
	1.4	Research Objectives	√	√	√										
	1.5	Scope of the Study	√	√	√										
	1.6	Significance of Study	√	√	√										
	1.7	Definition of Term	√	√	√										
	1.8	Organization of the Chapters	√	√	√										
	2.1	Introduction				√	√								
	2.2	Underpinning Theory				√	√								

CHAPTER 2	2.3	Previous Studies				√	√							
	2.4	Hypotheses Statement				√	√							
	2.5	Conceptual Framework				√	√							
	2.6	Summary/ Conclusion				√	√							
CHAPTER 3	3.1	Introduction						√	√	√				
	3.2	Research Design						√	√	√				
	3.3	Data Collection Methods						√	√	√				
	3.4	Study Population						√	√	√				
	3.5	Sample size						√	√	√				
	3.6	Sampling Techniques						√		√				
	3.7	Research Instrument Development						√		√				

	3.8	Measurement of the Variables					√	√	√				
								√	√				
								√	√				
	3.9	Procedure for Data Analysis					√		√				
	3.10	Summary / Conclusion					√		√				

ACTIVITIES			WEEKS											
			2	3	4	5	6	7	8	9	10	11	12	13
Data Collection			√	√	√	√	√	√						
	4.1	Introduction							√	√	√			
	4.2	Preliminary							√	√	√			
	4.3	Demographic Profile of Respondent							√	√	√			

CHAPTER 4	4.4	Descriptive Analysis							√	√	√			
	4.5	Validity and Reliability Test							√	√	√			
	4.6	Normality							√	√	√			
	4.7	Hypothesis Testing							√	√	√			
	4.8	Conclusion							√	√	√			
CHAPTER 5	5.1	Introduction										√	√	√
	5.2	Key Findings										√	√	√
	5.3	Discussion: Hypothesis										√	√	√
	5.4	Implications of the Study										√	√	√
	5.5	Limitations of the Study										√	√	√
	5.6	Suggestion for Future Research										√	√	√
	5.7	Concluding Remarks										√	√	√



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UNIVERSITI MALAYSIA KELANTAN**

**BORANG KELULUSAN PENYERAHAN
LAPORAN AKHIR PROJEK PENYELIDIKAN TANPA JILID**

Kepada,

Dekan,
Fakulti Keusahawanan dan Perniagaan
Universiti Malaysia Kelantan

Kelulusan Penyerahan Draf Akhir Laporan Akhir Projek Penyelidikan Tahun Akhir Tanpa Jilid

Saya, . Dr Nur Syafiqah A.Samad, penyelia kepada pelajar berikut, bersetuju membenarkan penyerahan dua (2) naskah draf akhir Laporan Akhir Projek Penyelidikan Tahun Akhir tanpa jilid untuk pentaksiran.

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Nama Pelajar: Zubair Bin Subri	No Matrik: A20A2096
Nama Pelajar: Alia Najeeha Binti Sharuddin	No Matrik: A20A2104

Tajuk Penyelidikan:

**FACTORS AFFECTING STUDENTS' INTENTION TO USE ONLINE BANKING AT UNIVERSITY MALAYSIA
KELANTAN**

Sekian, terima kasih


DR. SITI ROHANA BINTI MOHAMAD
Pensyarah Kanan
Fakulti Keusahawanan & Perniagaan
Universiti Malaysia Kelantan

Tandatangan Penyelia

Tarikh: 29/1/2024



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Semester: 7

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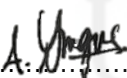
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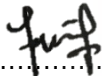
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 Student's Name: ALIA NAJEEHA BINTI SHARUDDIN

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Name of Supervisor: MADAM SITI ROHANA BINTI MOHAMAD Name of Programme: SAB
 Research Topic: FACTORS AFFECTING STUDENTS' INTENTION TO USE ONLINE BANKING AT UNIVERSITY MALAYSIA KELANTAN

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NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	<p>Content (10 MARKS)</p> <p>(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,</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.	<p>____ x 1.25</p> <p>(Max: 5)</p>	

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

	Research Question) (Scientific refers to researchable topic)	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.	____ x 1.25 (Max: 5)	
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)

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		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)	
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)	

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

		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)	

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**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
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		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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