



**THE DETERMINANTS OF CONSUMER  
ACCEPTANCE ON  
ACCESSIBILITY TOWARDS INTERNET BANKING  
IN MALAYSIA**

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**“DECLARATION OF ORIGINAL WORK”**

I, Khairunnisa Binti Hassan (I/C Number: 870831-14-5198)

Hereby, declare that,

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## **LETTER OF SUBMISSION**

26<sup>th</sup> April 2011

The Head of Program  
Bachelor of Business Administration (Hons) Finance  
Faculty of Business Management  
Universiti Teknologi MARA  
75000 Malacca.

Dear Sir,

### **SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled "THE DETERMINANTS OF CONSUMER ACCEPTANCE ON ACCESSIBILITY TOWARDS INTERNET BANKING IN MALAYSIA" to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely

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## **ABSTRACT**

### **The Determinants of Consumer Acceptance on Accessibility towards Internet Banking In Malaysia**

Internet banking is one of facilities served by banking institutions to their customers. Internet banking not only gave advantages to customers but also to banking institution. But, there are some individuals not really understand what type of service provides by internet banking. The past researcher shows that there are many factors that influence costumers using internet banking. Present research study revealed that there are three factors that influence consumer accessibility towards internet banking in Malaysia which are individual perception, technology system and also security. This study will be conducted at three different states which Selangor, Malacca and also Johor involved total of 50 respondents.

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