



**“FACTORS AFFECT ATTITUDE TOWARDS USING
e-CARUMAN of EMPLOYEES PROVIDENT FUND”**

NUR HANANI BINTI BOHARI

2013243974

**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) MARKETING
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KAMPUS BANDARAYA MELAKA**

JULY 2016

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (MARKETING)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
“DECLARATION OF ORIGINAL WORK”**

I, Nur Hanani bt Bohari, (I/C Number: 940528-14-6316)

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 TRANSMITTAL

July 2016

The Head of Program

Bachelor of Business Administration (Hons) Marketing

Faculty of Business Management

Universiti Teknologi MARA

Kampus Bandaraya Melaka

110 Off Jalan Hang Tuah

73500 Melaka.

Dear Mrs,

Submission of Project Paper

Attached is the project paper titled "FACTORS INFLUENCE ATTITUDE TOWARDS USING e-CARUMAN" to fulfill the requirement needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you,

NUR HANANI BT BOHARI
(2013243974)

TABLES OF CONTENT

	Page
TITTLE PAGE	i
DECLARATION OF ORIGINAL WORK	ii
LETTER OF TRANSMITTAL	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENTS	v
LIST OF FIGURES	viii
LIST OF TABLES	ix
LIST OF ABBREVIATIONS	x
ABSTRACT	1
CHAPTER 1: INTRODUCTION	2
1.1 Introduction	2
1.2 Background of Study	2
1.3 Problem Statement	5
1.4 Research Objectives	7
1.5 Research Questions	7
1.6 Significance of Study	8
1.7 Scope of Study	9
1.8 Definition of Terms	10
CHAPTER 2: LITERATURE REVIEW	11
2.1 Introduction	11
2.2 Attitude towards Online Shopping	11
2.3 Perceived Ease of Use	13
2.4 Perceived Usefulness	15
2.5 Perceived Web Security	17
2.6 Theoretical Framework	19
2.6.1 Dependent Variable	20
2.6.2 Independent Variables	20
2.7 Conclusion	20

ABSTRACT

The technology acceptance model has identified the role of the perceived usefulness and perceived ease-of-use constructs in the information technology adoption process. Whereas past research has been valuable in explaining how such beliefs lead to system use such as online banking, online shopping, e-government and others support system. Therefore this study is to examine what extend attitude using e-caruman towards employers affected with the Technology acceptance model factors. In completing this research, cluster sampling was used. The sample for this survey was drawn from 220 employers who have i-Akaun and make payment at EPF counter. The questionnaires were distributed during peak hours within 2 weeks by researcher. There are three conceptual factors which are perceived ease of use, perceived usefulness and perceived web security has been analyzed. The study revealed that perceived usefulness stand out as main influential factors towards attitude using the e-caruman service.

Key Words: e-caruman, EPF, TAM, Perceived Ease of Use, Perceived Usefulness, Perceived Web Security, attitude