

**DETERMINING EFFECT OF
WEBSITE USABILITY AND SATISFACTION
ON LOYALTY AND
POSITIVE WORD-OF-MOUTH:
MALAYSIA INTERNET BANKING**

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**Submitted to the Graduate School of Business
Faculty of Business and Accountancy
University of Malaya, in partial fulfillment
of the requirements for the Degree of
Master of Business Administration**

November 2010

ABSTRACT

In Malaysia, Internet Banking has been evaluated in many ways, often in the aspect of adoption and implementation. In this paper, we review Internet Banking from the competitive environment and consumer perspectives with the purpose to develop an understanding of the effect of website usability, customer satisfaction on loyalty and positive word-of-mouth (WOM).

It was found that website usability and customer satisfaction enhances customer loyalty and word-of-mouth in the Malaysia Internet Banking. It was also discovered that customer satisfaction mediates the relationship between website usability and customer loyalty as well as between website usability and WOM, and that customer loyalty mediates the relationship between customer satisfaction and WOM.

Results confirm findings of earlier studies of Internet Banking consumers in terms of the website satisfaction and their loyalty. The study sheds light on consumers' intention to positive WOM which suggests new insights to Malaysian banks on Internet customer relationship management and WOM communication.

ACKNOWLEDGEMENT

This project would not have been possible without considerable guidance and support. I would like to acknowledge those who have enabled me to complete this project.

First of all, I offer my sincerest gratitude to my supervisor, Puan Noor Ismawati Jaafar, who has supported me throughout my project with her patience and knowledge whilst allowing me the room to work in my own way.

Secondly, I convey special acknowledgement to staff members of Graduate School of Business, University of Malaya that I may have called upon for assistance since the genesis of this project.

I would like to thank you to all participants for their valuable time in participating in the surveys conducted as part of this project. Their opinions have provided the statistics necessary for this research as well as future research in the field of Internet Banking. To my colleagues in Maybank especially Maznun Zahari, Nasiroh Abdul Rahman and Nor Suriati Ahmad Roslan, thank you for their supports and accommodation that have helped my in realizing this project.

Finally, I offer my regards and blessings to all of those who supported me in any respect during the completion of the project.

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LIST OF ABBREVIATIONS

WOM	Word-of-mouth
PWOM	Positive word-of-mouth
NWOM	Negative word-of-mouth
HCI	Human-computer interaction