

Table of Content

Content	Page
Acknowledgement	i
List of Tables	ii
Abstract	iv
Chapter 1	
Introduction	1
Background of the Study	1
The importance of Internet Banking	2
Development of Internet Banking in Malaysia	4
Main Objective of the Study	8
Organisation of the Study	9
Chapter 2	
Literature Review	11
IB User Profile	11
Critical Mass	12
Services/Products Used	13
Devices Used	14
Services	17
Consumer Data Security & Privacy	18
Consumer Protection	21
Adoption rate	22
E-Readiness	22
Legal Matters	25
Regulatory issues	31
Seigniorage Revenue	32
Internet Only Banks in Malaysia	33

Chapter 3

Research Methodology	34
Selection of Measures	34
Data collection Procedure & Techniques	34
Questionnaires	35
Limitation	36

Chapter 4

Research Results	38
Respondents Profile	38
Internet Banking Users	40
Products/Services Used	42
Devices Used & Reasons for Using Internet Banking	43
Quality of Service & Perception of Security	44
Reasons for Not Using Internet Banking	46
Internet Banking Adopters	48

Chapter 5

Conclusions and Recommendations	50
Suggestion for Additional Research	53
Bibliography	54

Appendices

Appendix 1	-	Questionnaire
Appendix 2	-	Survey Results
Appendix 3	-	McConnell International LLC and www.witsa.org – Cyber Crime... and Punishment – Archaic Laws threaten Global Information
Appendix 4	-	Basel Committee for Banking Supervision, Electronic Banking Group Initiatives and White Papers, Basel, Switzerland