# Table of Contents

Acknowledgement a

Abstract b

Table of Contents c

List of Figures e

List of Tables f

## Chapter 1
### Introduction
   1.0 Overview 1
   1.1 Definition of Internet banking 3
   1.2 Objective of Research 4
   1.3 Research Questions 5
   1.4 Significance of the Study 5
   1.5 Sources of Data 6
   1.6 Selection of Sample 6
   1.7 Scope of the Study 7
   1.8 Limitations of the Study 7
   1.9 Organization of the Study 8

## Chapter 2
### Literature Review
   2.0 Consumer Awareness 9
   2.1 Factors Influence Awareness 11
   2.2 Banking in Malaysia 15
      2.2.1 Automated Teller Machine 16
      2.2.2 Telebanking 16
      2.2.3 PC-Banking 17
      2.2.4 Automated Self Banking Centres 17
      2.2.5 Internet banking 18
   2.3 The History of Internet 18
   2.4 Internet banking- General 20
   2.5 Internet banking versus Online banking 22
   2.6 The Benefit of Internet banking 22
   2.7 Internet banking in Malaysia 23
   2.8 Service and Product offered on Internet banking in Malaysia 24
   2.9 The Acceptance and usage of Electronic banking 25
   2.10 Demographic Trends and Lifestyle in Malaysia 26
# Table of Contents

## Chapter 3  Methodology
- 3.0 Theoretical Framework 29
- 3.1 Hypotheses and Research Questions 31
- 3.2 Survey Instruments 33
- 3.3 Data Collection Techniques 34
- 3.4 Data Analyze 35
- 3.5 Pilot Study- Reliability and Validity Tests 36

## Chapter 4  Research Results
- 4.0 Characteristics of the respondents 38
- 4.1 Analysis of Sources of Information 41
- 4.2 Analysis of knowledge on Internet banking 44
- 4.3 Analysis on Perception towards Internet banking 47
- 4.4 Hypotheses Testing 49
- 4.5 Adoption of current non Internet banking user 54
- 4.6 Summary of the findings 55

## Chapter 5  Conclusion
- 5.1 Discussion on the Results 56
- 5.2 Implications for bankers 57
- 5.3 Issues on Internet banking 59
- 5.4 Recommendations for future research 60

## Bibliography
i - iv

## Appendix
v - vi

## Questionnaire
I - V
List of Figures

Figure 2.0  Steps in the Adoption Process  10
Figure 2.1  The Model of Consumer Awareness  11
Figure 2.2  The Importance of Personal and Impersonal
    Mass Media Sources in the Adoption process  12
Figure 3.0  Dimension (D)) of the concept (C)) of Awareness  29
Figure 3.1  The Importance of Personal and Impersonal
    Mass Media Sources in the Adoption process  30
Figure 3.2  Diagram of the relationships among the
    independent and dependent variables  31
List of Tables

Table 4.0 Characteristics of the respondents 39
Table 4.1 Aware and Sources of information on Internet banking 41
Table 4.2 Informational Sources categorized as Personal and Impersonal 44
Table 4.3 Knowledge on Internet banking 45
Table 4.4 Perception on Internet banking 48
Table 4.5 Diagram of Perception on Internet banking 48
Table 4.6 Pearson Correlation between education and knowledge on Internet banking 50
Table 4.7 Pearson Correlation between occupational level and knowledge on Internet banking 50
Table 4.8 Pearson Correlation between knowledge and perception on Internet banking 51
Table 4.9 Pearson Correlation between knowledge and adoption on Internet banking 52
Table 4.10 Results of Anova with Perception as dependent variable - occupational 52
Table 4.11 Results of Anova with Perception as dependent variable - education 53
Table 4.12 Results of t-test with respects to the items-useful, secure, convenient, flexible, cost effective and personalized in the perception on Internet banking 54
Table 4.13 Adoption of current non Internet banking user 55