

Table of Contents

Acknowledgement	a
Abstract	b
Table of Contents	c
List of Figures	e
List of Tables	f
Chapter 1	
Introduction	1
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	9
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

Chapter 3	Methodology	29
	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