

Abstract

The purpose of this research paper was to investigate the consumer's awareness on Internet banking in Kuala Lumpur and Ipoh. The dependent variable in this study was awareness (knowledge and perception), and the independent variables considered were age, gender, job level and education level. The data collection method is a 47-item questionnaire. A convenient sample of 100 respondents in Kuala Lumpur and 50 respondents in Ipoh at shopping malls were chosen for this study. The data analysis to test the several hypotheses included the use of Pearson correlations, t-tests and ANOVA test. The results showed that job level, education level has positive relationship with knowledge on Internet banking. There is also significant differences between individuals in Kuala Lumpur and Ipoh with respect to the items- useful, secure, convenient, flexible, cost effective and personalized in the perception on Internet banking.

The implications of this findings to the bankers have been made in this study. In order to enhance the consumer's awareness and to encourage the adoption of Internet banking, the banker has to educate the consumer about Internet banking and ensure the security of Internet banking.