

APPLYING THE EXTENSION OF TECHNOLOGY ACCEPTANCE MODEL (E-TAM) IN ANALYSING CUSTOMERS' INTENTION IN USING ONLINE ISLAMIC BANKING IN MALAYSIA

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ABSTRACT

Customers' intention in using online Islamic banking services has been one of the crucial concerns for every institution, either for banking institutions or eCommerce providers that are rapidly developing nowadays. Therefore, analysing customers' intention in using online Islamic banking services assists these institutions in finding alternatives to attract new customers more proficiently. This study investigated the determinants affecting customers' intention in using online Islamic banking services. This study was carried out by conducting a survey through questionnaire distribution to 149 respondents. The factors investigated in this study are Perceived Usefulness, Ease of Use, Enjoyment, Credibility, and Social Norms. This study adopted the relevant variables as they were frequently used in previous studies. The study identified that the customers' level of intention is high. Perceived Usefulness and Perceived Credibility are having significant influence on customers' intention. This study also showed that Perceived Credibility is the most significant determinant influencing customers' intention to use online Islamic banking services. This study contributes to the practitioners on enhancing services to ensure customer feels ease in using them, felt protected and trusted.

Keywords: Technology Acceptance Model, Customers' Intention, Online Islamic Banking

INTRODUCTION

The world has experienced a rapid evolution in the implementation of technology. The rapid development of technology has contributed to the development of various industries in a country, such as the economy, education, medical sector, and the banking industry. In this setting, the traditional banking sector constantly require a progressive development with the growth of other industries, which was also affected by the rapid development of technology. According to Guru, Ismail, Rajendra & Vaithilingam (2000), the introduction of electronic systems in the banking sector commenced in the 1970s. Even though the evolution of the banking system started earlier in 1970, Automated Teller Machines (ATMs), which was the first visible form of transformation of the electronic banking system, was introduced in 1981. Another banking technology was introduced in early 1990 in Malaysia, which was called telebanking. Then on 1st June 2000, internet banking services were allowed by the Malaysian Central Bank for commercial banks to be offered to the consumers. (Suganthi, Balachandher & Balachandran, 2001).

As posited by the Asian Institute of Finance (AIF) (2016), online banking in Malaysia has experienced rapid development. However, several issues lead to consumers losing confidence and trust towards the adoption of online banking services. One of the main issues regarding implementing online Islamic banking in the financial industry is security concerns. Asian Institute of Finance (2016) has stated that the inadequacy of privacy protection and security are amongst the prominent factors prohibiting consumers to use online banking as one of the channels to conduct financial transactions. Based on the study carried out by AIF, 58% of the surveyed consumers stipulated that the possible weak privacy protection measures bother them most. Meanwhile, 53% of consumers indicated that the potential of their data being accessed by others is one of their biggest concerns pertaining online banking. Secondly, the issues are regarding the scamming activities of online banking services. Based on San Ong et al., (2014), 73% of the population in Malaysia are concerned with the issues of security and the privacy issues in the usage of online Islamic banking services. Even though online banking services have experienced the evolution and advancement of technology, security and privacy remain as an issue in online banking services. Levi, M. (2016) stated that scamming activities had rapidly increased as the numbers of scamming activities reported to the cyber security authorities rose from 634 in 2009 to 1426 in 2011. Fraudsters cause scamming activities that have been widespread in Malaysia. Fraudsters commit scamming activities by attacking and compromising the customers' security details, data, and passwords. Therefore, this will cause the loss of funds by the consumers and violating consumer's privacy. This will lead to the refusal of the internet users to use online banking services given the trust issues and the distress of being hacked (Al-Subari, 2017). Additionally, malware threats have also been identified as one of the main factors decelerating the adoption of online banking services. Urrico (2015) has explained that malware threats have been reported to aim at the banks, which has created the rise of online banking malware. Online banking malware is a security threat posing critical risks to both customers and banks as the malware threat can acquire access to confidential, personal information and funds (Roniet II, 2017).

This study would reveal the consumers' intention towards using online Islamic banking and demonstrate how far the acceptance of online Islamic banking in Malaysian society. This study aims to identify the methods to increase and improve the acceptance and how the consumers react towards online Islamic banking, which will help to augment the banking sector with the continuous development of technology.

LITERATURE REVIEW

Technology Acceptance Model, or commonly referred to as TAM, was being introduced by Davis in 1986. This model was being improved from the adaption of the Theory of Reasoned Action. Davis created the technology Acceptance Model (TAM) to model consumer acceptance towards the information systems. According to Davis (1989), the Technology Acceptance Model was designed to clarify the computer acceptance's determinant, which is competent to describe the consumer's behaviour across a wide range of end-user computing technologies and user populations. Creating the Technology Acceptance Model also aims to serve as a basis for discovering the impact of external determinants for internal beliefs, attitudes, and intentions. The model of TAM has been broadly used among researchers, specifically in the field related to information systems. This model has been widely used because of its parsimony and the plenty of empirical support to prove the model's effectiveness (Agarwal & Prasad, 1999). The Technology Acceptance Model has been adopted in different technologies such as word processing, graphics software, spreadsheet software, email, voice mail, telemedicine technology and the World Wide Web (Mathieson, 1991).

A study conducted by Katsika (2007) in Greece on "Factors Influencing the Adoption of Internet Banking in Greece" has examined some of the factors affecting the adoption of online banking in Greece. In this study, Katsika used the Technology Acceptance Model as the main focus in the theoretical framework and has been enhanced with other variables adapted from previous research related to online banking. The theoretical frameworks adopted in this study consist of 6 factors influencing the adoption online banking in Greece: Perceived Usefulness, Perceived Ease of Use, Self-Efficacy, Security and Privacy, Awareness, and Bank Support. Based on the investigation carried out by Katsika using the correlation analysis towards the six aforementioned factors, it is identified that Bank Support was not supported by the analysis, hence excluded from this model. A study conducted by Almohaimmed (2012) used the model of Technology Accepted Model as the conceptual framework for his study, which consisted of Perceived Ease of Use and Perceived Usefulness. This study indicated that Perceived Usefulness is significantly and positively related to customers' intention towards the use of online banking. This finding was consistent with a previous study based on the Technology Acceptance Model (TAM) (Gerrard et al., 2006; Guritng & Ndubisi, 2006; Simon & Paper, 2007). Almohaimmed stated that the impact of Perceived Ease of Use towards the behavioural intention was not significant as this factor was only indirectly relevant on the behavioural intentions through Perceived Usefulness, contrary to earlier presumptions.

A study conducted by Safeena; Date; Hundewale & Kammani (2013) analysed the impact of Perceived Ease of Usefulness, Attitude, Subjective Norms and Perceived Behavioural Control towards the use of online banking. This study showed that Perceived Ease of Use, Perceived Usefulness, Attitude, Subjective Norms, and Perceived Behavioural Control had positively affected the use of online banking. From the study, it can be proven that Perceived Usefulness is the most significant determinant affecting customers' intention to use online banking. According to Safeena; Date; Hundewale & Kammani, Perceived Usefulness and Perceived Ease of Use were positively related to the use of online banking. This study showed that consumers are willing to use online banking because of the benefits provided by online banking and the convenience in use as compared to the other banking channels. In a study by Khan, Khan & Xiang (2017), the variables adopted were Perceived Usefulness, Perceived Ease of Use, and Risk. The result of this study indicated that Perceived Ease of Use, Usefulness, and Risk of Online Banking were the most significant determinants in the adoption of online banking. From the regression analysis used in carrying out this study, the finding has shown that Perceived Ease of Use, Usefulness and Risk in Online Banking were the most influential determinants in the adoption of online banking. Conversely, the results showed that Perceived Ease of Use and Perceived Usefulness are positively related to online banking usage.

RESEARCH METHODOLOGY

This study aims to investigate customers' intention in using online Islamic banking by applying the Technology Acceptance Model (TAM). This model has been adopted by this study as it is mostly used as variables in previous studies. The purpose of this study is also to describe how the factors related to customers' intention influence customers in accepting online Islamic banking. This research focused on five factors that can influence customers' intention: Perceived Usefulness, Perceived Ease of Use, Perceived Credibility, Perceived Enjoyment, and Social Norms. This study has been conducted throughout Malaysia.

The dependent variable of this study is the customer's intention in using online Islamic banking services. Meanwhile, the independent variables are perceived ease of use, perceived usefulness, perceived enjoyment, perceived credibility and social norms. The questionnaire distributed in this study was being separated into two sections. The first section was the demographic characteristics of respondents. One of the demographic questions asked in the demographic section is gender, marital status, the respondents' age, the status of employment, current income, how long they have used the online Islamic banking services and lastly, the frequency of the usage of online Islamic banking services. After that, the respondents must answer the second section after completing the demographic section. The second sections were the questions regarding the variables, which were separated into five different divisions. The second section was essential to be completed by respondents as this section will determine the influence of the factors on the consumers' intention. The questionnaire was adopted from the previous study and has been modified to fit the requirements of this research. The variable measurement for this study is according to the previous study, where the questionnaire distributed in this study was implemented from the previous study and modified accordingly.

Table 1: Variable Measurement.

Variables	Items	Reference
Perceived Usefulness	The Usage of online Islamic banking is able to enhance my performance in conducting my banking transactions. The usage of online Islamic Banking services is able to enhance my productivity in banking transactions. The usage of online Islamic banking services is able to enhance my effectiveness in conducting banking transactions. Using online Islamic banking services enables me to utilise banking services more quickly. Overall, I find online Islamic banking services are useful.	Pikkarainen, Pikkarainen, Karjaluoto, Pahnila (2004), Chisostomos (2009), Al-Ghandi (2012), Nasri, Zarai (2014), Katsika (2007).
Perceived Ease of Use	Learning to utilize online Islamic banking would be easy for me. I find it easier for me to utilize online Islamic banking services through online banking. Interaction with online Islamic banking does not require lot of effort for me. I find online Islamic banking is flexible to interact with. It is easy for me to become proficient at using online Islamic banking.	Pikkarainen, Pikkarainen, Karjaluoto, Pahnila (2004), Chisostomos (2009), Al-Ghandi (2012), Nasri, Zarai (2014). Katsika (2007).
Perceived Enjoyment	Using online Islamic banking services is enjoyable. I find it exciting in using online Islamic banking services. I find it productive to use online Islamic banking services. Using online Islamic banking services are pleasant.	Pikkarainen, Pikkarainen, Karjaluoto, Pahnila (2004), Nasri, Zarai (2014). Chisostomos (2009).
Perceived Credibility.	The usage of online Islamic banking services is financially secure. I trust in the capability of online Islamic banking services to protect my privacy. I find that the technology of online Islamic banking services is trusted. I am confident over the security and privacy aspects of online Islamic banking services in Malaysia. Online Islamic banking services keeps consumers information and details private and confidential.	Pikkarainen, Pikkarainen, Karjaluoto, Pahnila (2004), Katsika (2017), Nasri, Zarai (2014). Rogers (2010)
Social Norms	Most of my friends who are important to me trust that using online Islamic banking is a wise idea. Most of my friends who are important to me trust that I should use online Islamic banking. Most of my family members who are important to me trust that using online Islamic banking is a good idea. Most of my family members who are important to me trust that I should use online Islamic banking.	Chisostomos (2009), Al-Ghandi (2012), Nasri, Zarai (2014).
Intention	I plan to use online Islamic banking.	Al-Ghandi (2012),

	I would use the online Islamic banking for my banking needs.	Nasri, Zarai (2014),
	Using the online Islamic banking for handling my banking transactions is something I would do.	
	I would consider using online Islamic banking in the next year.	

RESEARCH DESIGN

This study adopted a quantitative research approach where is suitable for this study as quantitative research is the research that collects numerical data to explain a phenomenon and analyse it by using a mathematical method. Kemunto (2011) has explained that a quantitative research method is an approach that enables the statistical analysis to be carried out towards the data collection. The sample selection carried out in a study is defined as the number of people used as a sample for the study. A total of 149 respondents were selected as the sample for this research. The respondents are selected randomly among employees all over Malaysia. The sampling technique adopted in this study was the random sampling technique which meant that the chance of the population to be selected was equal. The population for this study was selected among Malaysian workers. This study focused on workers among Malaysia as the respondents because of the sustainability of this topic, which is internet banking to all individuals in Malaysia, specifically for Malaysian employees. The population among Malaysian workers was selected because workers are more likely to have a better disclosure towards internet banking usage.

DATA COLLECTION METHOD

For this study, questionnaires were distributed to collect information and data from the respondents. The questionnaire was distributed to 149 random customers of online Islamic banking. With the questionnaire distributed to the respondents, primary data and information were collected. This study also used secondary data as a reference in carrying out the study. Secondary data were used through references books, journals, articles, websites and previously selected thesis to explain the literature review.

FINDINGS AND DISCUSSION

The normality test is essential in research to ensure that a date can be met to be tested or otherwise. It is necessary to analyze normality for specific data since it is a significant assumption in parametric testing. The normality test is adopted in data analysis to determine whether a particular set of data is well-defined by a normal distribution. The value to determine the normality of given data using Skewness and Kurtosis should be within (+/-2) accordingly. However, according to Kline (2005), if the result falls within (+/-3), it is acceptable for Skewness and (+/-10) for Kurtosis. The data can be interpreted as not normally distributed if the result is out of the range. The table below shows the result of this research.

Table 2: Test of Normality

Variables	Skewness	Kurtosis	Normality
Intention (Dependent Variable)	-1.802	1.425	Normal
Perceived Usefulness (Independent Variable)	-1.832	2.507	Normal
Perceived Ease of Use (Independent Variable)	-2.403	4.345	Normal
Perceived Enjoyment (Independent Variable)	-2.789	6.392	Normal
Perceived Credibility (Independent Variable)	-2.489	4.633	Normal

To ensure the reliability of the data, the value of Cronbach's Alpha must be greater than 0.6. The data will not be reliable if the value of Cronbach's Alpha is below 0.6. The table below shows the results of Cronbach's Alpha based on each of the six variables. All of the variables show the value of Cronbach's Alpha is greater than 0.6, which means that all of the variables are reliable.

Table 3: Test of Reliability

Variable	No of Item	Cronbach's Alpha	Reliability
Intention (Dependent Variable)	4	0.962	Reliable
Perceived Usefulness (Independent Variable)	5	0.683	Reliable
Perceived Ease of Use (Independent Variable)	5	0.766	Reliable
Perceived Enjoyment (Independent Variable)	4	0.939	Reliable
Perceived Credibility (Independent Variable)	5	0.894	Reliable
Social Norms (Independent Variable)	4	0.931	Reliable

Based on the table above, the R^2 value is 0.305, also read as 30.5%. The above result showed that the independent variable (Perceived Usefulness, Ease of Use, Perceived Enjoyment, Credibility, and Social Norms) could explain 30.5% of the customer's intention to use online Islamic banking services.

Table 4: Model Summary of Factors Influencing Customers' Intention

Model	R	R^2	Adjusted R Square	Std. Error of the Estimate
1	.553 ^a	.305	.281	.30122

Based on the result of this study, it can be concluded that Perceived Usefulness, Ease Of Use, Perceived Enjoyment, Credibility, and Social Norms can explain 30.5% of the customers' intention in using online Islamic banking services. However, another 69.5% leaves unexplained due to other causes. The Pearson Correlation analysis indicates that the relationship between customers' intention and Perceived Usefulness is a strong positive relationship as the value of the Pearson correlation between those two variables is 0.456. The value of the Pearson correlation between intention and Perceived Ease of Use is -0.90, which indicates that intention and Perceived Ease of Use have a perfect negative relationship. According to the table, it can be seen that the value for Pearson Correlation of Perceived Enjoyment and intention is -0.122. The value of Pearson Correlation between these two variables explained a perfect negative relationship between intention and Perceived Enjoyment. The relationship between intention and Perceived Credibility has also been identified in this analysis whereby the value for Pearson Correlation between those two variables is -.022. This indicates that there is a perfect negative correlation between intention and perceived credibility. Finally, the value for Pearson Correlation of intention and social norms is -0.40, which indicates that there is also a perfect negative correlation between social norms and intention.

Table 5: Correlation between Independent and Dependent Variable

		Intention	Perceived Usefulness	Perceived Ease of Use	Perceived Enjoyment	Perceived Credibility	Social Norms
Pearson Correlation	Intention	1	.456	-.090	-.122	-.022	-.040
	Perceived Usefulness	.456	1	.210	.190	.175	.071
	Perceived Ease of Use	-.090	-.210	1	.933	.881	.566
	Perceived Enjoyment	-.122	.190	.933	1	.913	.663
	Perceived Credibility	-.022	.175	.881	.913	1	.785
	Social Norms	-.040	.071	.566	.663	.785	1

According to Table 6, there is a significant impact of the independent variables on dependent variables. In this study, there are five hypotheses, H1: There is a significant influence of Perceived Usefulness on customers' intention, H2: There is a significant influence of Perceived Ease of Use on customers' intention, H3: There is a significant influence of Perceived Enjoyment on customers' intention, H4: There is a significant influence of Perceived Credibility on customers' intention, H5: There is a significant influence of Social Norms on customers' intention. The coefficient results based on the table above demonstrate that the significance value for Perceived Usefulness is 0.000, less than 0.05. Therefore, H1 was accepted, and it can be concluded that Perceived Usefulness significantly influences customers' intention in using online Islamic banking. The finding in this research is parallel with several previous studies, such as from Almohaimmed (2012) and Safeena; Date; Hundewale & Kammani (2013), which found that Perceived Usefulness is one of the significant determinants towards customers' intention. On the other hand, the significant value for Perceived Ease of Use is 0.507, greater than 0.05. This indicates that Perceived Ease of Use does not significantly affect customers' intention in using online Islamic banking services. This means that H2 is rejected. This finding contradicts the previous study, such as from Medyawati, Christyanti & Yunanto (2011), which indicated that Perceived Ease of Use has a positive and significant relationship with customers' intention to use online Islamic banking services. In addition, this study also used the variable of Perceived Enjoyment in analysing the customers' intention towards using online Islamic banking services. The significant value for Perceived Enjoyment is 0.007. This explained that Perceived Enjoyment and customers' intention has a significant relationship. Thus, H3 was rejected. This finding contradict with the results of the research from Moditinos, Chatzoudes & Sarigiannidis (2013), which identified that Perceived Enjoyment was one of the most significant determinants impacting online banking adoption.

This study also used an independent variable which is Perceived Credibility. From this study, the result in the table above showed that the significant value is 0.004. This indicates that Perceived Credibility has a significant relationship with customers' intention in using online Islamic banking services. Thus, H4 was accepted. This finding is similar to a previous study by Mbrokoh (2016), where Perceived Credibility is also significantly related to customers' intention toward online Islamic banking services. The last independent variable was Social Norms which significant value is 0.378, which is higher than 0.05. This indicates no significant relationship between Social Norms towards the customers' intention in using online Islamic banking services. Hence, H5 is rejected. This result contradicts the finding from what has been explained by Kariman (2014), where the author found that Social Norms have a positive and significant effect on customers' intention in using online banking services.

Table 6: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
(Constant)	1.944	.767		2.534	.012
Perceived Usefulness	.761	.110	.495	6.930	.000
Perceived Ease of Use	-.202	.304	-.144	-.665	.507
Perceived Enjoyment	-.611	.223	-.632	-2.736	.007
Perceived Credibility	.748	.253	.683	2.956	.004
Social Norms	-.102	.116	-.111	-.884	.378

In conclusion, among five independent variables adopted in this study, two of them are being a significant influence on the customer's intention in using online Islamic banking services, which are perceived usefulness and perceived credibility. This is because the significant value by the two variables, which are perceived usefulness and perceived credibility, is lower than 0.05. Another three independent variables were found not to be the main factors influencing the customer's intention towards using online Islamic banking services.

Table 7: Summary of findings

Number	Hypothesis	Results
1	There is a significant influence of perceived usefulness on customer's intention.	Supported
2	There is a significant influence of perceived ease of use on customer's intention.	Not supported
3	There is a significant influence of perceived enjoyment on customer's intention.	Supported
4	There is a significant influence of perceived credibility on customer's intention.	Supported
5	There is a significant influence of social norms on customer's intention.	Not Supported

CONCLUSION

This study used several independent variables that have been the determinant that is being investigated in this study, which is perceived usefulness, perceived ease of use, perceived enjoyment, perceived credibility and social norms. Based on the finding of this study, the results highlight that Perceived Usefulness and Credibility are the determinants that can significantly affect customers' intention to use online Islamic banking services. The results impliedly presuppose that online banking service's customers are more concerned with Perceived Usefulness and Perceived Credibility factors than other variables used in this study, such as Perceived Ease of Use, Perceived Enjoyment and Social Norms. However, that does not mean Perceived Ease of Use, Enjoyment, And Social Norms do not entirely influence the customers' intention to use online Islamic banking services. This study contributed to the practitioners as they should focus more on their services to ensure the ease of use, customers can enjoy more in using the services and these may provide a good platform via goodmouth among customers. From academic perspectives, this research can be further extended to other qualitative studies for rich deliberation of findings. The findings of this research can provide the consumers with a deep disclosure regarding the security system of online banking, which can help improve the

acceptance of the consumers towards the usage of online Islamic banking. The significance of this study to the banking institutions would be able to deliver the bank with intuition and vision regarding the factors affecting the customer's intention towards the usage of online Islamic banking. Lastly, this study will help the e-commerce company increase the consumers' trustworthiness, which will increase the consumers of e-commerce stores and help develop and grow the company.

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