

**Factors affecting UUM lecturer's adoption of internet  
banking  
Using TAM**

**A Thesis submitted to Faculty of Information Technology in partial  
fulfillment of the requirements for the degree Master  
(Information and Communication Technology),  
Universiti Utara Malaysia**

*By*

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## ABSTRACT

It is increasingly more interesting to the bank managers to understand what is Important to customers when it comes to Internet banking, and especially banking Conducted by the customers themselves. Customers' acceptance and Internet banking has been studied very modestly in the past, and especially the decision-making factors driving customers to go online. The purpose of this research is to identify the factors that influence acceptance lecturers' adoption of Internet banking services in University Utara Malaysia. The study will benefit banks and systems developers. This is because the factors identified can be used to strategize banks business and improve applications by system developers.

The hypotheses were found and chosen from other studies, and the reason to choose these hypotheses because they share in the majority of studies.

Technology Acceptance Model (TAM) is the primary basis for the study. The information gathered from former studies that are mainly concentrating on private customer acts as a foundation for building an extension of TAM suitable for bank's customers.

Due to the quantitative nature of the study, the results are analyzed with statistical measures. The analysis reveals that lecturers are not motivated by some factors toward internet banking. and to become Internet banking customers, it is extremely important for the customers to have a system that is easy to use and operate with full information from the bank, secure, not complex to use and don't growl their time, all application they like to do and they should feel that the system is useful for them. Also the most important for the customers to have the enough knowledge and IT literacy level about how to run the system and how to use the different applications on it.

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# CHAPTER ONE

## INTRODUCTION

### 1.1 Overview

Information systems and information technologies have become very powerful agents. Social, political, economic and technological turbulence in the sphere of operation has put organizations under a lot of pressure in responding effectively and efficiently to the needs of its clients. Cyberspace is the outcome of the growth of IT in a connected networked environment. *(Tan et al., 2000)*.

The internet is a revolution. At the current pace, it looks like certain that the internet will be the medium of communication in the 21st century. It is an essential enabler of information society and information superhighways. Almost everything involving the transfer of information can be done on-line in the cyberspace such as education, healthcare, banking, and business. *(Online Banking Report, 2001)*.

Internet is also a transaction medium for consumers at global market in the world today. Internet has been important channel for companies to provide product information and

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