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**A SURVEY OF CRITICAL SUCCESS FACTORS IN THE MALAYSIA  
E-BANKING: A PERSPECTIVE OF UUM  
POSTGRADUATE STUDENTS**

**A Thesis submitted to the UUM College of Business  
In partial fulfillment of the requirement for the degree  
Master of Science Management  
Universiti Utara Malaysia**

**By  
NORLIZA MOHAMAD GHAZALI  
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**2011**

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## ABSTRACT

The topic of this paper is: A survey of critical success factors in Malaysia e-Banking: An organizational perspective from the view of UUM postgraduate students. The main purpose of this study is to obtain the critical success factors from the organizational perspective in e-banking sectors in Malaysia from the perspective of UUM Postgraduate students in UUMKL Campus. This study was conducted among 150 postgraduates of UUMKL by using questionnaires. The findings show that in Malaysia, technical capability of the e-banking systems is the critical success factors. Secure website and other related systems and IS integration are the technical capability of the e-banking success in Malaysia as compared to strategic factors. The results indicated that availability of resources and flexible organizational are the least important consideration to be the critical success factors in Malaysia.

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# **CHAPTER 1**

## **INTRODUCTION**

### **1.0 INTRODUCTION**

Rapid technologies advances have introduced significant changes in the global economic and business environment. Malaysia is no exception to this trend. In this regard, all industries in Malaysia are in way or another being affected by the advancement of the technological innovation. In the banking industry for instance, bank branches alone are no longer sufficient to provide banking services to cater the needs of today's sophisticated and demanding customers (Boon and Yu, 2003). The provision of banking services through electronic banking (e-banking) namely PC Banking and phone banking have provided an alternative means to acquire banking services more conveniently. The influence of information technology has created a highly competitive environment to compete domestically and internationally, and with this, organizations in the sector faced mounting pressure for quick changes (Cronin, 1998).

Technological developments particularly in the area of Telecommunications and Information Technology are revolutionizing the way business is done. Electronic commerce is now thought to hold the promise of a new commercial revolution by

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