

CHAPTER 3
FACTORS INFLUENCING THE USE OF E-BANKING
AMONG THIRD YEAR STUDENTS AT UNIVERSITI
MALAYSIA KELANTAN (UMK) KAMPUS KOTA

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INTRODUCTION

With the fast development of technology, the banking industry worldwide has been drastically changing by the advent of digital technologies and the Internet. Compatible with the revolutionary components of digital technologies and the Internet, the bank has actively developed electronic banking (e-banking) services. E-banking in Malaysia has become increasingly popular on developments in information technology and telecommunications. Some people love and like to use e-banking services to pay the bill, do online shopping and much other use.

On the other side, the lack of social contact while using e-banking services creates difficulty for the users as they need to have assistants to help and assist customers. Customers who do not prefer to use e-banking thought they would be involved in fraud when using e-banking services. So, it encourages the researcher to research the factors influencing customers to use e-banking. In this research, factors influencing the usage of e-banking among students are a significant concern. The purpose of this study is to analyze, explore and identify whether the factors such as security, time, convenience, quality of service and social influence affect the usage of e-banking among third-year Universiti Malaysia Kelantan (UMK) Kampus Kota students 2017/2018. Thus, it will help bankers, along with the researchers, to know more detail whether the factors that influence the usage of e-banking give affect the bank to compete with other