

Title of Thesis	A Study on Effect of Perceived Risk on Consumer's Intention to Use Online Banking in Miri
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Date of Submission	December 2018
Student Thesis Code	2018/DEC/UCSI/BAAF/08

ABSTRACT

Online Banking is a computerized telecommunications device that provides the customers of a financial institution with access to financial transactions in a public space without the need for a human clerk or bank teller. In this research, the main purpose of this research project is to determine the relationship between consumers' intention to use online banking and such independent variables, which included financial risks, performance risks, time risks and security risks. There are detailed research in the part of literature review which one done by researchers including the dependent variable (consumers' intention to use) and also with the independent variables (perceived risk, financial risks, time risks, performance risks and security risks). Moreover, there are 24 questions is conducted by the researches in this survey questionnaire and total of 50 self-administered questionnaires was done by those bank users who's age are 18 and above in Miri. The result of statistical analyses is analysed by using Microsoft Excel. Few analyses were conducted to examine the effects of the consumers' intention to use online banking. This research may contribute to bankers and consumers of view so that, they can define a better strategy for banker in order to enhance competitive advantage and customer can understanding more about these various type of risks. Furthermore, the findings of this study can enhance to conduct further researchers on similar areas.