

# Influencing Factors of sustainability Usage of Internet Banking by Youth Market Perspective in Selangor Area

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## ABSTRACT

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**Purpose of project:** the main purpose of conducting this study is to investigate the relationship between influencing factors that have been figured out and behavioral intention of sustainability usage of internet banking by youth market perspective. By identifying the influencing factors of sustainability usage of internet banking, the Malaysian bank could gain benefits in order to increase internet banking service level. Ultimately, customer satisfactions happen among youth market as it leads to loyalty customers and help to increase adoption of internet banking.

**Research Methods:** The type of this research can be categorized as exploratory and descriptive research. The main methodology was used quantitative research as to ensure to get all different perspective and opinion from respondents. Data from the survey (Questionnaire) was collected and analyzed using the thematic framework analysis based on the study research questions and framework.

**Results:** A total of 220 questionnaires were successfully obtained from youth market in Selangor area. The findings of the study revealed a positive relationship between perceived of usefulness, innovation, service quality, ease of use and behavior intention of sustainability usage of internet banking. Meanwhile, social influence, perceived of risk and compatibility do not have significant relationship to the behavior intention of sustainability usage of internet banking.

**Conclusion:** The study provided an understanding the relationship between influencing factors of sustainability usage of internet banking and behavior intention to continuously using internet banking. Therefore, Malaysian banks are benefited to know perspective youth market as prospect future customer in order to find out influencing factors that makes them to continuously using internet banking so that Banks can improve their internet banking service. However, this study shows that there are a lot of factors that unexplained in order to examine behavior intention of sustainability usage of internet banking. The further research will be necessary to carry out more perspective and another area of internet banking studies.