TRUST IN KNOWLEDGE TRANSFER PROCESS VIA E-BANKING WEB SITE AMONG UNDERGRADUATE PERSPECTIVE

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بسم الله الرحمن الرحيم

DECLARATION

I hereby declare that the work in this thesis is my own except for quotations and summaries which have been duly acknowledge.

Signature: ....

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Date: ....18/7/14........

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ABSTRACT

Electronic banking web site is a form of self-service technology. The numbers of Internet users have increased dramatically, but most of them are reluctant to provide sensitive personal information to banking web sites and they faced the negative incidents of their bank accounts and their transactions being tampered because they do not trust e-banking web site. This research has adapted Szulanski's widely accepted and recognized knowledge transfer model as a lens to study trust factor. The model consists of four stages: initiation; implementation; ramp-up; and integration. This research evaluate the trust factor which are affecting the knowledge transfer process via e-banking web site among e-banking clients, and also determine in which stage of knowledge transfer process of concern regarding trust issues in Malaysian context. Primary data collected from 372 respondents, through a structured questionnaire. Statistical analysis, descriptive statistics used to explain demographic profile of respondents and also correlation analyses were used to know trend of internet bank web site use affecting knowledge transfer process in e-banking web site. Result has shown that the trust factor had a positive effect in all knowledge transfer process stages, and trust factor has a high correlation with initiation stage via electronic banking web site in Malaysia. This research contributes to the understanding of how local context can shape perceptions of the criticality of trust affecting KT in e-banking web site. Provided IT practitioners involved in developing web site, particularly e-bank web site, provided with insights that can contribute to making a web site a successful channel for the delivery of bank knowledge resources to users.

ABSTRAK

E-perbankan yang menggunakan aplikasi laman web adalah merupakan satu bentuk teknologi perbankan internet yang berasaskan kepada konsep layan diri. Walaupun terdapat peningkatan jumlah pengguna-pengguna internet, namun masih ramai yang tidak mahu menggunakan aplikasi e-perbankan ini lantaran khuatir maklumat-maklumat sensitif seperti akaun bank serta transaksi yang dilakukan diakses oleh pihak-pihak lain yang tidak bertanggunjawab. Kajian ini mengadaptasi satu model pemindahan maklumat yang dipelopori oleh Szulanski iaitu suatu model yang digunapakai bagi mengkaji faktor-faktor yang mempengaruhi kebolehpercayaan terhadap sesuatu perkara. Model ini terdiri daripada empat peringkat iaitu penyediaan, pelaksanaan, penambahbaikan dan pengintegrasian. Penyelidikan ini membuat penilaian terhadap faktor-faktor yang mempengaruhi kebolehpercayaan pengguna-pengguna aplikasi e-perbankan di Malaysia terhadap proses pemindahan maklumat yang berlaku serta membuat penentuan pada peringkat manakah isu kebolehpercayaan terhadap proses pemindahan maklumat ini berlaku di kalangan pengguna-pengguna. Data-data primer kajian ini diperolehi melalui kaedah soal selidik berstruktur merangkumi sejumlah 372 responden. Analisis statistik dan deskriptif digunakan untuk menerangkan pola demografi responden-responden, manakala analisis korelatif diadaptasi bagi mengenalpasti trend e-perbankan yang mempengaruhi proses pemindahan maklumat dilakukan. Hasil kajian mendapati bahawa faktor kebolehpercayaan mempunyai kesan yang positif pada setiap peringkat pemindahan maklumat terutamanya pada peringkat penyediaan yang memperoleh tahap korelatif yang tinggi bagi aplikasi e-perbankan di Malaysia. Kajian ini memberikan sumbangan terhadap kaedah memahami persepsi kebolehpercayaan penggunaan e-perbankan di dalam konteks yang sesuai dengan persekitaran sesuatu tempat. Pakar-pakar IT yang terlibat didalam membangunkan perisian untuk pembangunan laman web e-perbankan hendaklah menggunakan segala kepakaran didalam membentuk laman web yang menarik serta mesra pengguna di dalam mengakses segala maklumat perbankan mereka.

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LIST OF ABBREVIATIONS

KM	Knowledge Management
KMS	Knowledge Management System
KT	Knowledge Transfer
E-Banking	Electronic banking
C2G	Citizen-to-Government
E-Government	Electronic Government
E-commerce	Electronic Commerce
E-health	Electronic Health
KT Model	Knowledge Transfer Model
ICT	Information and Communication Technology
E-service	Electronic service
BNM	Bank Negara Malaysia
SPSS	Statistical Package for the Social Sciences
CSFs	Critical Success Factors
PC	Personal Computer

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