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Online Banking of Islamic Banks: The Customer's Perceptions in Kelantan

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Abstract

This paper focuses on problems associated with the usage of internet banking and its privacy and security in the Islamic banks in area of Kota

Bharu, a state capital of Kelantan which are attributed to the perspective, decision and suggestions from customers for possible actions that could be taken to overcome the problem. This study is conducted utilizing qualitative methods to ensure the data analyzed through a reliable software package of ATLAS.ti. The data employed were drawn from interviews and documents analysis. Interview's data collected from online banking users in Kota Bharu, Kelantan. The contents and textual analyses also used to achieve this purpose. Researchers concluded that everybody now ends up making online payment transactions by using the technology at their fingertips. Researchers find perception factor to be crucially significant and play a key role in determining whether e-banking adherents are confident and content with the privacy and security of online banking and whether perceptions affect their choice of e-banking. To avoid problems concerning privacy and security, awareness is an essential element. Trusts also influence decision-making and perception in online banking access. The implication of this study is that privacy and security are critical aspects in Islamic banking operation, and Islamic banking should take proactive measures to ensure that privacy and security in internet banking are at an optimal level.

Keywords

Online banking

Privacy and security

Islamic banking

Kota Bharu

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