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Online banking adoption: an empirical analysis Alain Yee-Loong Chong Faculty of Computing and IT, INTI University College, Putra Nilai, Malaysia

[FACTORS AFFECTING THE ADOPTION OF ONLINE BANKING SERVICE ...](#)

The project entitled 'Factors Affecting the Adoption of Online Banking Service: A Case Study in Kuching, Sarawak' was prepared by Michelle Jenai anak Nelson Mujah Girie and submitted to the Faculty Of Economics and Business in partial fulfilment of the Strategic Online-Banking Adoption adoption of online banking is no indication of a positive effect on the adoption probability of the late adopters, as most of the adoption is likely to be driven by the fast decrease in the cost of providing this service.

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Online banking is the most current and recent advance technology in Pakistan like ATM, credit cards and debit cards internet banking is the now days banking product and services.

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bank prior to its adoption, they are likely to draw upon their trust in the physical bank to infer about the operations of the Internet bank. Thus, having high trust in the physical bank could

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adoption of internet banking and other types of e-

commerce. For the purpose of this study For the purpose of this study only the five external factors have been selected for closer investigation in this research.

Understanding consumer adoption of Internet banking adoption of internet banking, including theories of consumer behaviour in mass media choice and use, gratification theories, innovation diffusion, technology acceptance, online consumer behaviour, online service adoption, service

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The bank also reduced the online stock trading commission from RMB0.5 to RMB0.25 for the Internet-based service in order to increase visiting rates and profits (Ongkasuwan and Tantichattanon, 2002). In Thailand, Adoption Of Internet banking www.iosrjournals.org 47 | Page due to the economic crisis and Non Performing Loan (NPL) in 1997, many banks were forced to reduce costs via a reduction in