

Abstract

This paper investigates adoption and continual use intention of Internet banking in Macao in order to figure out the obstacles underlying the acceptance of Internet banking. With Technology Acceptance Model as theoretical background, this paper finds that both perceived attributes, perceived usefulness and perceived ease of use, associated with intention to adopt and continual use of Internet banking. Perceived usefulness appears to be more influential than perceived ease of use does. Moreover, adoption and continual use of Internet banking vary with different education level, occupation and income. The awareness of Internet banking is quite high but the knowledge of it is not enough. Both users and non-users pay a lot of attention to security and privacy. This information helps banks to formulate suitable marketing strategy to drive customers to adopt and use Internet banking regularly.