

Executive Summary

Many studies have concluded that banks may obtain considerable benefits by using the Internet to provide their service. For the banking management, it is very important to identify the influencing factors to the adoption of the Internet banking. This study is aimed to investigate the key determinants of customer adoption of Internet banking in Macau.

Three factors, namely reliability, accessibility and savings, have been identified for this thesis. Three hypotheses have been formulated for the study: (1) The higher reliability of the Internet banking, the higher of the customer adoption. (2) The higher accessibility of the Internet banking, the higher of the customer adoption. (3) The more savings offered by the Internet banking, the higher of the customer adoption.

A sample of 384 Macau banking customers was randomly selected for a questionnaire survey. The computer software of SPSS was used for the data analysis and the interpretation of the result. Furthermore, a conclusion for the management implication was demonstrated so as to present a valuable reference for the banks to initiate future business strategies.