

## ***ABSTRACT***

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Technological advancement provides an environment for the emergence of electronic banking delivery channels like Automated Teller Machine (ATM) and Phone banking; these changes revolutionize the traditional ways whereby the bank customers conduct their routine banking transaction. Besides, Internet is also gaining popularity as a delivery channel in the banking sector over the world. This promises multiple benefits both for banks and for customers. Although Internet banking is a growing phenomenon, the underlying factors driving and inhibiting its adoption are not well understood and the situation may be different in countries. In this thesis, the present situation of Internet banking in Macau will be investigated and different factors are encountered for its development. Moreover, a survey was conducted specially for computer and Internet users, who are expected to be the potential Internet banking users. The questionnaire was designed to obtain information about the factors which consumers believed to be important in encouraging and discouraging the adoption of Internet banking. Lots of Internet banking users in this sample population believed they can use Internet banking at anytime and anywhere is the most benefit on Internet banking. However, security, reliability and resistance to change lead the non-Internet banking users not to subscribe Internet banking. In concluding, several factors are highlighted for discussion of the strategic implications.