



**“FACTORS INFLUENCING THE ADOPTION OF
INTERNET BANKING IN KOTA KINABALU, SABAH.”**

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ABSTRACT

The Revolution Technology has shown a huge impact in business and industries. This revolution contributes to the young generation which is exposes to the Internet, which is easy and convenience to most of the peoples. The banking industry utilise the technology by provides the Internet banking to their customers not only for them to easy to access to banking services but also to maintain their customers. Internet banking the new-brand delivery channel in banking services. In Malaysia, most of the banking industries has offer this new-brand services to the customers since it is gives convenience to their customers. However, some of the customers do not adopt and use the Internet banking despite the service offer to give an easy for the customers to access to bank services. Thus, this is the right way to de research on the factors that influencing the adoption of the Internet banking in Kota Kinabalu. It is helping the banking industries to improve their Internet banking service to attracts more customers to willing and enjoy using the brand-new services that offer to the them. The respondents are selected randomly for all the Internet user in Kota Kinabalu. The total of 180 questionnaires was distribute through online to the respondents.