



ADOPTION OF INTERNET BANKING
AMONG PHONE BILL PAYERS
IN KOTA KINABALU, SABAH

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ABSTRACT

Purpose

This research is conducted to identify what are the factors and the most importance factor influencing the phone bill payers in Kota Kinabalu, Sabah adopt internet banking in payments of phone bills. This research also identified the best strategy to encourage more phone bill payers adopt internet banking and be more often use it in payments of phone bills in the future.

Design/ Methodology/ Approach

The Researcher distributed the questionnaire with sampling size 150 respondents to take part in this survey. The completion of data helps the researcher to key in the data and analyses the data through Statistical Package for the Social Science (SPSS) to find out the finding on this study.

Findings

By using the multiple regressions, all of the variables are provide a significant which all the independent variable, such knowledge of internet banking, convenience, and security have a significant relationship with dependent variable with the significant value is less than 0.01. The hypothesis of this study which are H1, H2 and H3 have been accepted