



**FACTORS AFFECTING CUSTOMER LOYALTY OF USING INTERNET  
BANKING IN SHAH ALAM**

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## ABSTRACT

In recent year's internet banking (or also known as online banking) services have begun to appear quite extensively as an electronic channel of conducting financial transactions. Malaysia commercial banks continue to offer most of their banking transactions using electronic means. More common internet banking services are the ATM, internet transactions, and transferring funds, whereby customers produce services for themselves without assistance from bank employees. The objective of this study to examine factors that affecting customer's loyalty of using internet banking. In this respect, we identified three factors that may influence customer's loyalty, namely trust, habit and reputation. We used internet banking as the target technology and employees as subject for this study. Eighty questionnaires were used for the data analysis and multiple regression analyses were conducted to analyze the data. Trust, habit and reputation were found to have a significant impact on customer's loyalty on internet banking.

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