

Master Project / IS Title: Factors Related to Customer Intention to Use Internet Banking

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ABSTRACT

The objective of this study were (1) to identify the factors the have relationship with customer intention to use Internet Banking (2) to identify relationship between attitude and intention to adopt Internet Banking (3) to identify relationship between subjective norms and intention to adopt Internet Banking (4) to identify relationship between perceived behavioral control factor and intention to adopt Internet Banking

This research was conducted by using survey technique. Study tool were questionnaire. 384 questionnaires were designed to collect data about factors that related to the customers intention to use Internet Banking at 10 specific Bangkok areas. SPSS program used to analyze and summarized data. Descriptive statistic were used to describe demographic of respondents and research hypothesis were tested by Pearson's Product Moment Correlation Coefficient

The results of research showed that attitude, subjective norms and perceived behavioral control had a significant relation to the intention to adopt Internet Banking. In particular perception of relative advantage, compatibility with value, Internet experience, complexity and risk were found to relate to the intention to use Internet Banking. Subjective norms, in form of reference group such as friend, family, and colleague and peers were found to have significant effect on the intention to use Internet Banking and results also showed that friends were critical factor to influence to adopt Internet banking. In addition, perceived behavioral control which composed of self- efficacy, government support and technology support had also related to the intention to adopt Internet Banking.

Keywords: Internet banking, perceived behavioral control, attitude, subjective norm