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**The factors that affect customers' decision to use of internet banking and risks  
inherent in internet banking**

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## **ABSTRACT**

Electronic commercial technology is becoming popular in today's society and people attach great importance on applying internet banking system. In the past, technology development is the priority for improve the internet banking system. However, the convenient operation, practicability and security problems of using internet banking are the major concerns for potential customers. As a result, the goal of this research is to discover the major elements that can affect the customers' decision to apply internet banking system. According to the theory of technology acceptance model (TAM), perceived ease of use, perceived usefulness and perceived internet security are the main factors that have an influence on customers' acceptance of applying new technology. Then, the questionnaire, designed on the basis of TAM, were applied to collect data from WKU students and I used regression methodology to analyze the dataset. The result of this research supported that each one of PU, PEOU and PIS have positive relationship with customers' acceptance of using internet banking, which is similar to TAM while there are still some differences. Besides, this research contributed for finding the main influences that these factors bring about to manage the internet banking system. Eventually, the effective strategies are provided to solve the security problems inherent in internet banking system and improve the customers' trust toward it.

Key Words: Internet Banking; security; TAM

# 1. INTRODUCTION

With the rapid growth of information technology and internet development, internet banking, kind of electronic payment method, is becoming mature enough to allows clients to deal with a series of financial behaviors through the website. Such as checking bank account, making loans, deposit and so on. Compared to the traditional banking system, internet banking can expand the business scope between customers and financial institutions. According to Furst, time saving, cost-saving and flexibility are also the advantages of internet banking that allows more customers to accept this kind of emerging technology. Therefore, internet banking looks like a virtual bank counter and it can provide financial services through anyway without the limitation of time and space (Furst, Lang, & Nolle, 2000).

Even though there is a popularization of internet banking in recent society, a large number of customers still be worried about using this electronic commerce method to conduct financial business. The primary barrier of customers' acceptance of using internet banking is the security problem and risk inherent in this system. The development of electronic commerce promotes the development of internet banking. According to Teo, internet banking is faced with many challenges of hackers and further development of network technology, as well as a variety of risk such as operating risk. Besides, the distrust of customers also become a dominant barrier for the further development of internet banking (Teo & Tan, Margaret, 2000). In order

to prevent and defuse the risk effectively, we should pay attention on coordinating the relationship between technical, management and legal aspects.

The objective of this research is to observe the relationship between some major factors and customers' using of internet banking system by applying the regression methodology to analyze the relationship between each variable. After got the analysis result, I discussed some influences those factors bring to internet banking management. In addition, some prevention strategies and suggestions are provided to help the further development of internet banking. In section 2, there is a literature review about the definition, development of internet banking system and an explanation of technology acceptance model. In section 3, the methodology and hypothesis will be discussed and the result analysis will be put in in section 4.

## **2. LITERATURE REVIEW**

### **2.1 The Definition and Development of Internet Banking**

In the early 1980's, e-banking is defined as acquiring the banking services by using the computer or the phone line. In 1981, it was first put forward in New York and it was provided by the major banks, Citibank, Chase Manhattan, Chemical and Manufactured Hanover. According to Shannak, in 1983, Scotland is the first one to adopt this emerging technology among the banks from United Kingdom. At that time, the services from internet banking were quite simple and basic, like checking the account and paying bills through internet (Shannak, 2013).

Internet banking is different from e-banking, specifically, e-banking is a border concept that includes the internet banking. According to Minna, electronic banking not only contains the activity of internet banking, but also ATM, telephone banking and other non-internet banking activities (Minna Mattila, 2003). In this research, I decided to study the main factors that influence use of internet banking instead of electronic banking because I want to narrow this concept and internet banking is a representative function.

The internet banking system is also referred as online banking. According to Kashyap and Sharma, who describe it is a kind of account management tool provided by commercial banks using internet as the channel. The account management includes a series of developed financial management services that help customers

conduct better investment activities of their residual money. Through the personal computers, users are allowed to check account balances, deposit, pay bills or mortgages and do some financial instruments transactions (Kashyap & Sharma, 2012).

## **2.2 The Factors Influencing Customers' Acceptance of Internet Banking System**

According to the Davis's model, TAM (Technology Acceptance Model), the behavior about whether the customers choose to use a new technology depends on two elements, perceived usefulness and perceived ease of use. These two concepts mean the degree a person who believes how easily using the method and how much the benefit will bring by using the method (Davis, 1989). TAM, a model that is extensively and it can predict the extent of users' acceptance and usage of a new technology. Also, it is applied in the prediction of internet. Besides, the customers' intention and network safety are also the factors that influence their decision to use internet banking.

Based on this model, Moon and Kim conducted a study that applies research questionnaire to gather the data about customers' willingness and acceptance of using internet banking system. According to the result of study, both of the perceived ease of use and perceived usefulness have slight significant influence on the users' decision of using internet banking. Besides, the perceived ease of use has a larger influence on customers' attitudes of using internet banking than perceived ease of use (Moon & Kim, 2001).

According to Sathye's survey, more than 70% customers think the web security and actual return are the major hinder of considering using internet banking services. However, she did not put forward any model to test the influence of those factors. Research based on TAM model shows that the perceived of usefulness has the largest influence on the customers' using of internet banking (Sathye, 1999). Besides, perceived ease of use will affect the customers' perceived of usefulness while it will not influence intention of using internet banking. Therefore, customers usually want to apply the internet banking without considering the convenience of using this function. According to investigation about acceptance of online banking, people attach more great importance to perceived usefulness rather than perceived ease of use when choosing to accept the using of internet banking (Giovanis, Binioris, & Polychronopoulos, 2012). Therefore, people should pay more attention on the development of full-featured function of internet banking services to satisfy the different demands of different customers effectively.

In the recent society, more and more people start to show a concern about internet security because people attach great importance to protect their privacy information in today's network age. Therefore, the internet security problem inherent in internet banking system cannot be ignored. Based on the research conducted by Flavián & Guinalú, they found that the perceived security plays an important role on influencing users to apply the electronic technology, such as e-purchasing (Flavián & Guinalú, 2006). It is suggested that when customers use

internet banking services, they will consider whether this technology is reliable enough for them and their privacy information can be protected well.

Managers can improve the security functions about internet banking system and it can improve the trust of customers in long term. Also, they need to effectively deliver the information to customers that their system is safe enough. From the research of Suh and Han, they proposed a question about the exact definition of customers' trust. In addition, they defined that customers' trust is a belief or intention that originates from society psychology, which holds that human interaction and cognitive emotional response to such interaction determine their behavior (Suh & Han, 2002).

Customers' trust problem is more serious for internet banking services than the offline banking services because there is uncertainty and risk inherent in internet environment (Ratnasingham, 1998). When using internet, all the files and data about private information are available to network users around the whole world. Therefore, a large number of people will care about the security problem when they apply internet banking. In addition, there is an uncertainty problem exist in internet banking system because people conduct transactions via network, a virtual space, both parties cannot communicate directly and the physical gesture, expression and body language are the missing information for them to judge the worthiness of this transaction (Grazioli & Jarvenpaa, 2000). In general, the customers' trust is important for internet banking system to develop in the future.

## **3. METHODOLOGY AND DATA**

### **3.1 Discussion of Data and Sample**

This research targets to explore what factors that have an impact on the customers' using internet banking system. First, I simplified the TAM (technology acceptance model), exploited by Davis. Originally, there are two factors, the attitudes towards using and intention to use show the extent of customers' willingness to use internet banking. In this way, there exists many indirect relationships between each variable and it is difficult for me to observe the specific factors' influences. Therefore, there is no clear distinguish between the previous two factors and I combined them as the customers' acceptance of using internet banking. Finally, the basic idea is that perceived ease of use, perceived usefulness and perceived internet security, those 3 factors can influence users' acceptance of new technology a lot (Cheng, Lam, & Yeung, 2006). To sum up, I simplified the TAM and I planned to analyze the relationship between each factors and customers' acceptance of using internet banking. Then, I decided to do a survey to get the primary data from WKU students and they were required to do this survey on the platform of WenJuanXing. Finally, I got 53 response from this research.

### **3.2 Discussion of Methodology**

In this survey, I designed 14 questions. 9 questions were designed based on technology acceptance model (TAM) and they measured the scale value of respondents' agreement to indicate the degree to which customers' acceptance of internet banking system. 2 questions measured the frequency and attitude of respondents' using of internet banking. The remaining 3 questions were about the domestic information of respondents (gender, age and major).

After I got survey data, I used regression methodology to analyze the relationship between those factors and customers' acceptance of using internet banking. Before doing regression, Cronbach reliability analysis and factory loading analysis were applied to ensure the reliability and validity of data collected.

### **3.3 Discussion of Models**

#### **3.3.1 TAM**

Technology acceptance model is a theoretical model used to analyze the important elements that affect users' applying of a new technology. This model was proposed by Davis in 1989 and it is an important theory of Management Information Systems. According to this model, there are two major factors influence the customers' decision when they use the new technology, perceived usefulness (PU) and perceived ease of use (PEOU). PU was defined as the extent to which people think that using a particular system will improve their work performance. PEOU was

defined as the degree to which people think it is easy to use a particular system(Davis & Venkatesh, 1996). In order to do the research about internet banking, I decide to analyze three factors' influence on customers' acceptance of using internet banking, perceived usefulness, perceived ease of use and I add another factor based on TAM, perceived internet security, which can reflect the impact of customers' trust on their acceptance of using internet banking. In addition, there are two measures of customers' acceptance of using internet banking, attitude toward using internet banking and customers' using frequency.

### **3.3.2 Regression Methodology**

According to Koenker, the regression analysis is a kind of statistical method to explore the relationship between an independent variable and dependent variable. Besides, it is able to estimate one variable value based on the other variables. (Koenker & Bassett, Jr., 1978). For this research, the independent variables were perceived ease of use (PEOU), perceived usefulness (PU) and perceived internet security (PIS). The dependent variable was customers' acceptance of using internet banking (CAU). I applied regression methodology to study the relationship between each independent variable and the same dependent variable.

**Formula:**

$$CAU = \beta_0 + \beta_1 PEOU; CAU = \beta_0 + \beta_1 PU; CAU = \beta_0 + \beta_1 PIS$$

Null hypothesis:

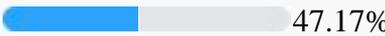
(1). PEOU has no relationship with CAU;

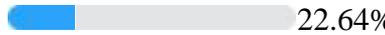
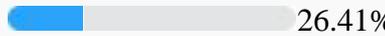
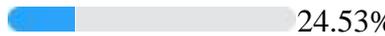
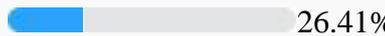
(2). PU has no relationship with CAU;

(3). PIS has no relationship with CAU.

## 4. ANALYSIS AND FINDINGS

### 4.1 Demographic Information

11. Gender	Amount	Proportion
Male	28	 52.83%
Female	25	 47.17%

12. Grade	Amount	Proportion
Freshman	12	 22.64%
Sophomore	14	 26.41%
Junior	13	 24.53%
Senior	14	 26.41%

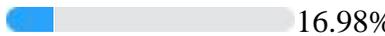
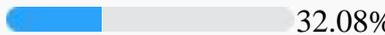
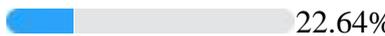
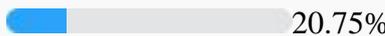
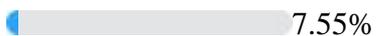
13. What is your major?	Amount	Proportion
Finance	9	 16.98%
Accounting	17	 32.08%
Marketing	12	 22.64%
English	11	 20.75%
Compute Science	4	 7.55%
Total	53	

Table 1 Demographic Information of Respondents

There was a descriptive statistical analysis of demographic information of WKU students. From the table 1, among the 53 respondents, 52.83% were male and 47.17% were female, the number of male respondents was almost equal to female respondents. For grade information, the number of respondents in each grade was

evenly distributed. In addition, the largest number of respondents were from accounting major, which was 32.08% and computer science had least respondents, which was 7.55%.

#### 4.2 Cronbach Reliability Analysis & Factory Loading Analysis

Cronbach Reliability Analysis		
PIS	CITC	Cronbach $\alpha$ Coefficient
I think using internet banking system is safe.	0.038	-1.357
I am worried my private information will be leaked when using internet banking system.	-0.807	
Internet banking system is secure enough to protect my private information.	0.038	

Table 2 Cronbach Reliability Analysis-1

After I got survey data which were measured by scale value, I did a Cronbach reliability analysis of the data in order to examine the reliability and accuracy of data. From table 2, the Cronbach Alpha of PIS was -1.357, lower than 0.6, it suggested that the data collected from those questions were not reliable enough. Therefore, I checked my questions again and I found that the second question was reverse compared to other two questions. To Maximize the reliability for further analysis, I decided to remove this reverse question and its data collected.

Cronbach Reliability Analysis		
PEOU	CITC	Cronbach $\alpha$ Coefficient
It is easy for me to use internet banking system.	0.788	0.884

I feel it is clear and understandable for me to use internet banking system.	0.751	
I can be a skillful person when using internet banking services.	0.791	
<b>PU</b>		
Internet banking system will help me to finish my work faster.	0.808	0.888
Internet banking system is useful for me when doing my task.	0.802	
I think using internet banking is an advantage for me.	0.741	
<b>PIS</b>		
I think using internet banking system is safe.	0.741	0.851
Internet banking system is secure enough to protect my private information.	0.741	
<b>CAU</b>		
I am willing to use internet banking and I think it is a good idea.	0.661	0.796
I use Internet Banking frequently.	0.661	

Table 3 Cronbach Reliability Analysis-2

I did a Cronbach reliability analysis again after I deleted data about reverse question. From table 3, each Cronbach Alpha of PEOU, PU and PIS was greater than 0.8 and it means the data from each factor have good validity and reliability. Besides, customers' acceptance using of internet banking had a Cronbach Alpha that is lower than 0.8 but higher than 0.7, so data collected about this factor was reliable enough.

<b>Factory Loading Analysis</b>		
<b>Factor (latent variable)</b>	<b>Questions (manifest variable)</b>	<b>Std. Factory Loading</b>
<b>PEOU</b>	It is easy for me to use internet banking system.	0.854
	I feel it is clear and understandable for me to use internet banking system.	0.802
	I can be a skillful person when using internet banking services.	0.887
<b>PU</b>	Internet banking system will help me to finish my work faster.	0.875
	I think using internet banking is an advantage for me.	0.814
	Internet banking system is useful for me when doing my task.	0.875
<b>PIS</b>	I think using internet banking system is safe.	0.85
	Internet banking system is secure enough to protect my private information.	0.872
<b>CAU</b>	I am willing to use internet banking and I think it is a good idea.	0.815
	I use Internet Banking frequently.	0.811

Table 4 Factory Loading Analysis

The value of factor loading showed the correlation between factors (latent variables) and questions (explicit variables). If the standard factory loading is greater than 0.70, the correlation between two variables is strong (Archer, Lefebvre, Wolford, & Hager, 1992). From table 4, the standard factory loadings of all questions were greater than 0.7 so each factor had a strong correlation with the questions they corresponded. This result showed my survey questions were rationally designed and the further analysis of all the data collected of each question was available.

### 4.3 Regression Analysis

Regression			
	PEOU	PU	PIS
Multiple R	4.47119E-18	1.19474E-20	3.72739E-19
P-value	0.883313548	0.909077895	0.894948698

Table 5 Regression Analysis

After I did regression analysis, I collected two index value in one table to make it is easier to observe and analyze. From table 5, P-value of each independent variable was much lower than significance level 0.1, which reflected that these 3 null hypothesises can be rejected. As a result, it could be concluded that there was a relationship between each independent variable and the dependent variable.

The multiple R can test whether there is a positive or negative relationship between two variables. From table 5, the multiple R of each independent variable was 0.88, 0.91, 0.89, all of them were close to 1 and it reflected that there was a

positive relationship between those variable and customers' acceptance of using internet banking. Compared to PEOU and PIS, PU had the slightly more significant influence on customers' using of internet banking. The positive relationship between PIS and CAU was more obvious than PEOU.

#### **4.4 Findings Compared to TAM**

The data analysis results were similar to the findings of Davis (TAM) and it is much closer to the finding results of Cheng's research (Cheng et al., 2006). First, Perceived ease of use, perceived usefulness and perceived internet security had a positive relationship with customers' acceptance of using internet banking. The second same point is that the perceived usefulness was the most important factor among three factors that influence the customers' using internet banking. For finding of Davis, the perceived ease of use ranked as second when affecting the CAU, which was different from my finding, that is perceived internet security was the secondary factory.

The contribution of my research to this research question was that I provided the updated data so my data analysis results will be more useful in recent society. Besides, when I analyzed the relationship between each variable, I applied regression methodology while the author used exploratory factor analysis. On one hand, this research became more accurate and rational because it added one kind of method to test the findings. On the other hand, the data analysis results were not

reliable enough because it is more suitable for scale value questionnaire to apply exploratory factor analysis. Another limitation of my study was that my survey only collected 53 responses, which was a small sample size and the bias cannot be ignored.

#### **4.5 Influences of Managing the Internet Banking**

The analysis result reflected that perceived usefulness plays a pivotal position in affecting customers' using of internet banking. Therefore, the priority for internet banking managers is considering the practicality of different online banking services and they are suggested to do a market research to know exactly what their customers' needs (Grabner-Kräuter & Faullant, 2008). Secondly, the perceived ease of use has less influence compared to perceived usefulness when customers choose to use online banking. According to Cheng and Yeung, this is because online systems are more common and standardized in modern society and it is easier for the public to use them. Combine the two findings, during the process of developing of internet bank system, developers should attach more importance to utility functions and popularize more guidelines on how to use online banking, especially for the new functions (Cheng et al., 2006).

Besides, the findings about perceived internet security reflects that customers will be more willing to apply internet banking service if the network system is more secure. However, it is possible to predict that when security functions are perfected

in the future, perceived internet security may not become a critical issue. Therefore, the only essential factor that affecting customers' using of internet banking is perceived usefulness and people only pay attention to whether the internet banking 's functions are useful enough (Khalil Md Nor, 2017).

#### **4.6 Effective Strategies to Solve the Security Problems**

It is recommended that managers of internet banking can implement preventive function in order to improve the security of internet system. Through this way, the internet banking system is a secure function for customers to execute transactions.

In addition, managers should consider using marketing strategy to highlight the security of internet system, which can help to reduce the customers' prejudice of using internet banking service. According to Cheng and Yeung, through an effective communication, customers will know the internet security tools can eliminate others' intrusion into customers' accounts. In this way, customers will reverse the negative implication about internet banking system (Cheng et al., 2006). Also, the customers' training of proper operation on using internet banking system is helpful for increasing customers' confidence toward internet banking security.

Authentication is an indispensable method to solve the security problem of internet banking system. According to Hiltgen, customers can access to specific service or check the private information only if they provide direct or indirect

evidence to determine who the customer actually is. It is assumed that only authentic customer can provide this evidence (A. Hiltgen, T. Kramp, & T. Weigold, 2006).

## 5. CONCLUSION

The primary goal of the research is finding the major factors that affecting the customers' using of internet banking system. On the basis of the theory about TAM, I applied regression analysis to find the relationship between the perceived use of ease, perceived usefulness, perceived internet security and customer's decision of using internet banking. In addition, the results support that each of this factor has a strong influence on customers' acceptance of applying internet banking function and it is similar to the TAM theory. Besides, the perceived usefulness is the most important factor that customer will consider when applying the internet banking service. On the account of using the updated dataset to analyze, those findings are more accurate than the previous investigation and they can provide as the reference for recent researcher. In addition, those findings are helpful for the managers of internet banking to come up with effective strategies to improve the internet banking system and reduce customers' distrust toward this technology. For this study, the limitation is that sample size is too small to guarantee its accuracy and the it is difficult to reduce the bias of this research.

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## **7. TABLES AND FIGURES**

**Table 1 Demographic Information of Respondents**

**Table 2 Cronbach Reliability Analysis-1**

**Table 3 Cronbach Reliability Analysis-2**

**Table 4 Factory Loading Analysis**

**Table 5 Regression Analysis**

## 8. APPENDIX

### Appendix A-The Questionnaire & Excel Analysis

#### Questionnaire

Please answer the following questions 1=strongly disagree, 5= strongly agree						
<b>Perceived Ease of Use</b>		1	2	3	4	5
(1). It is easy for me to use internet banking system.		1	2	3	4	5
(2). I feel it is clear and understandable for me to use internet banking system.		1	2	3	4	5
(3). I can be a skillful person when using internet banking services.		1	2	3	4	5
<b>Perceived Usefulness</b>		1	2	3	4	5
(4). Internet banking system will help me to finish my work faster.		1	2	3	4	5
(5). Internet banking system is useful for me when doing my task.		1	2	3	4	5
(6). I think using internet banking is an advantage for me.		1	2	3	4	5
<b>Perceived Internet Security</b>		1	2	3	4	5
(7). I think using internet banking system is safe.		1	2	3	4	5
(8). Internet banking system is secure enough to protect my private information.		1	2	3	4	5
<b>Customers' Acceptance of Using Internet Banking</b>		1	2	3	4	5
(9). I am willing to use internet banking and I think it is a good idea.		1	2	3	4	5
(10). I use internet banking system frequently.		1	2	3	4	5
<b>Demographic Characteristic</b>						
(11). What is your gender?	Male	Female				
(12). What is your grade?	Freshman	Sophomore	Junior	Senior		
(13). What is your major?	Finance	Accounting	Marketing	English	Computer	

## Regression Analysis Output in Excel

SUMMARY OUTPUT		H0: PEOU has no relationship with CAU						
回归统计								
Multiple R	0.883313548							
R Square	0.780242823							
Adjusted R Square	0.77584768							
标准误差	0.770282406							
观测值	52							
方差分析								
	df	SS	MS	F	Significance F			
回归分析	1	105.331114	105.331114	177.523855	4.47119E-18			
残差	50	29.66674927	0.593334985					
总计	51	134.9978632						
	Coefficients	std. error	t Stat	P-value	Lower 95%	Upper 95%	下限 90.0%	上限 90.0%
Intercept	0.014501654	0.106820677	0.135756992	0.89255849	-0.20005399	0.229057	-0.16452	0.193523
X Variable 1	0.841505328	0.06315802	13.32380783	4.4712E-18	0.71464871	0.968362	0.735658	0.947352

SUMMARY OUTPUT		H0: PU has no relationship with CAU						
回归统计								
Multiple R	0.909077895							
R Square	0.826422619							
Adjusted R Square	0.822951071							
标准误差	0.641214362							
观测值	52							
方差分析								
	df	SS	MS	F	Significance F			
回归分析	1	97.8781045	97.8781045	238.055965	1.19474E-20			
残差	50	20.55779293	0.411155859					
总计	51	118.4358974						
	Coefficients	std. error	t Stat	P-value	Lower 95%	Upper 95%	下限 90.0%	上限 90.0%
Intercept	-0.005020632	0.08892187	-0.056461161	0.95519946	-0.183625465	0.173584	-0.15405	0.144004
X Variable 1	0.811187606	0.052575302	15.42906233	1.1947E-20	0.705587005	0.916788	0.723076	0.899299

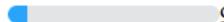
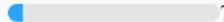
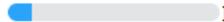
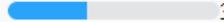
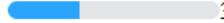
SUMMARY OUTPUT		H0: PIS has no relationship with CAU						
回归统计								
Multiple R	0.894948698							
R Square	0.800933173							
Adjusted R Square	0.796951836							
标准误差	0.851236308							
观测值	52							
方差分析								
	df	SS	MS	F	Significance F			
回归分析	1	145.7698374	145.7698374	201.171934	3.72739E-19			
残差	50	36.23016258	0.724603252					
总计	51	182						
	Coefficients	std. error	t Stat	P-value	Lower 95%	Upper 95%	下限 90.0%	上限 90.0%
Intercept	0.00951873	0.118047144	0.080634991	0.93605414	-0.227585937	0.246623	-0.18832	0.207355
X Variable 1	0.989947962	0.069795701	14.18350922	3.7274E-19	0.849759172	1.130137	0.872977	1.106919

## Appendix B-The Dataset

### 关于网上银行使用调查 (customers' acceptance of using internet banking)

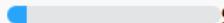
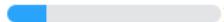
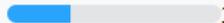
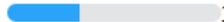
第 1 题 使用网上银行系统对我来说很容易。(It is easy for me to use internet banking system.) [量表题]

本题平均分: 3.79

选项	小计	比例
很不同意(strongly disagree)	5	 9.43%
不同意	4	 7.55%
一般	6	 11.32%
同意	20	 37.74%
很同意(strongly agree)	18	 33.96%
本题有效填写人次	53	

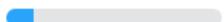
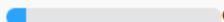
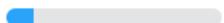
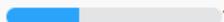
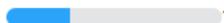
第 2 题 我觉得使用网上银行系统对我来说是清晰易懂的。(I feel it is clear and understandable for me to use internet banking system.) [量表题]

本题平均分: 3.74

选项	小计	比例
很不同意	4	 7.55%
不同意	5	 9.43%
一般	10	 18.87%
同意	16	 30.19%
很同意	18	 33.96%
本题有效填写人次	53	

第 3 题 我可以成为一个熟练的人在使用网上银行服务。(I can be a skillful person when using internet banking services.) [量表题]

本题平均分: 3.58

选项	小计	比例
很不同意	7	 13.21%
不同意	5	 9.43%
一般	7	 13.21%
同意	18	 33.96%
很同意	16	 30.19%
本题有效填写人次	53	

第 4 题 网上银行系统可以帮助我更快地完成工作。（Internet banking system will help me to finish my work faster.） [\[量表题\]](#)

本题平均分：3.79

选项	小计	比例
很不同意	3	5.66%
不同意	9	16.98%
一般	4	7.55%
同意	17	32.08%
很同意	20	37.74%
本题有效填写人次	53	

第 5 题 网上银行系统对我的工作很有用。（Internet banking system is useful for me when doing my task.） [\[量表题\]](#)

本题平均分：3.7

选项	小计	比例
很不同意	5	9.43%
不同意	7	13.21%
一般	5	9.43%
同意	18	33.96%
很同意	18	33.96%
本题有效填写人次	53	

第 6 题 我认为使用网上银行对我来说是一个优势。（I think using internet banking is an advantage for me.） [\[量表题\]](#)

本题平均分：3.72

选项	小计	比例
很不同意	4	7.55%
不同意	5	9.43%
一般	8	15.09%
同意	21	39.62%
很同意	15	28.3%
本题有效填写人次	53	

第 7 题 我认为使用网上银行系统是安全的。（ I think using internet banking system is safe.） [量表题]

本题平均分：3.85

选项	小计	比例
很不同意	5	9.43%
不同意	4	7.55%
一般	8	15.09%
同意	13	24.53%
很同意	23	43.4%
本题有效填写人次	53	

第 8 题 我担心在使用网上银行系统时，我的个人信息会被泄露。（ I am worried my private information will be leaked when using internet banking system.） [量表题]

本题平均分：2.49

选项	小计	比例
很不同意	10	18.87%
不同意	25	47.17%
一般	7	13.21%
同意	4	7.55%
很同意	7	13.21%
本题有效填写人次	53	

第 9 题 网上银行系统足够安全，可以保护我的个人信息。（ Internet banking system is secure enough to protect my private information.） [量表题]

本题平均分：3.81

选项	小计	比例
很不同意	5	9.43%
不同意	6	11.32%
一般	5	9.43%
同意	15	28.3%
很同意	22	41.51%
本题有效填写人次	53	

第 10 题 我愿意使用网上银行并且我认为使用网上银行是好主意。(I am willing to use internet banking and I think it is a good idea) [量表题]

本题平均分: 3.85

选项	小计	比例
很不同意	4	7.55%
不同意	6	11.32%
一般	5	9.43%
同意	17	32.08%
很同意	21	39.62%
本题有效填写人次	53	

第 11 题 我经常使用网上银行 (I use Internet Banking frequently.) [量表题]

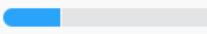
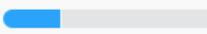
本题平均分: 3.75

选项	小计	比例
很不同意	5	9.43%
不同意	5	9.43%
一般	7	13.21%
同意	17	32.08%
很同意	19	35.85%
本题有效填写人次	53	

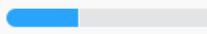
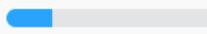
第 12 题 你的性别-Gender [单选题]

选项	小计	比例
Male	28	 52.38%
Female	25	 47.62%
本题有效填写人次	53	

第 13 题 你的年级-Grade [单选题]

选项	小计	比例
大一	12	 23.81%
大二	14	 26.19%
大三	13	 23.81%
大四	14	 26.19%
本题有效填写人次	53	

第 14 题 你的专业是什么? (what is your major?) [单选题]

选项	小计	比例
Finance	9	 16.67%
Accounting	17	 33.33%
Marketing	12	 23.81%
English	11	 21.43%
Compute Science	4	 4.76%
本题有效填写人次	53	