

THE INFLUENCE OF ONLINE SERVICE QUALITY ON
CUSTOMERS' ACCEPTANCE: A STUDY OF
INTERNET BANKING

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ABSTRACT

The purpose of this study is to test the relationship between online service quality (content, accuracy, ease of use, timeliness, aesthetics and security) and customers' acceptance. This study will also look into how demographic factors such as age, gender and education background influence the relationship between online service quality and customers' acceptance. The online service quality dimensions were adapted from Jun and Cai (2001). This study was carried at four bank branches, namely, Hong Leong Bank Berhad, Kota Kinabalu, Hong Leong Bank Berhad, Lintas, Maybank Berhad, Kota Kinabalu and Maybank Berhad, Lintas. 240 questionnaires were distributed to the four bank branches. With 179 samples of respondents, it was discovered that not all the online service quality dimensions were found to be significant in the relationship between online service quality and customers' acceptance. Interesting findings was that all the demographic character used in this study has no effect on the relationship. This study was able to gather important and interesting findings regarding the characteristics of the respondents for both banks in both areas. Online service provider may find these information beneficial as they can consider using it to enhance their service quality as well as to increase the level of acceptance of internet banking in Kota Kinabalu area.

