

## **Consumer acceptance of internet banking: application of unified theory of acceptance and use of technology**

### **Abstract**

The purpose of this research is to investigate the main factor that influences the usage of internet banking in Malaysia. This study applies the concept of Unified Theory of Acceptance and Use of Technology (UTAUT) in internet banking context. This research implements hierarchical regression for All the bankcompany should be alert in customer satisfaction for their system and not just focus for the profit. The framework will be useful for bank to improve their system to more systematic and efficient. data analysis. Data was collected from 210 students of public higher learning institution in Federal Territory of Labuan, Malaysia via convenience sampling technique. The result of this study give impacts towards the future research in technology acceptance. The empirical results will be useful for financial institution or bank in order to improve the internet banking system that they currently used.