

AN ANALYSIS OF ONLINE BANKING USAGE INTENTIONS: AN EXTENSION OF THE TECHNOLOGY ACCEPTANCE MODEL

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ABSTRACT

Purpose – This study is aimed at investigating the factors influencing the online banking acceptance in Kota Kinabalu, Northern Borneo, Malaysia. **Design/methodology/approach** -This study applies **technology acceptance model (TAM)** as the base model in order to investigate the online banking acceptance. For this purpose, a linear regression is employed to examine the factors influencing online banking acceptance. The model employs perceived credibility, perceived enjoyment, and social norm, in addition to perceived usefulness and perceived ease of use. **Findings** - The study results suggest that perceived usefulness, perceived ease of use, perceived credibility and social norm are statistically significant while perceived enjoyment are statistically insignificant. **Research limitations/ implications** – Due to the time and cost constraints, the present study has suffered from the two setbacks. On one hand, the sample of the study somewhat limits generalizations. On the other hand, other potential variables are not included in the model. **Practical implications** - Essentially, this study offers an insight into online banking in Kota Kinabalu, Northern Borneo, Malaysia, which has limited previously been investigated. Indeed, the results useful to banks planning further online banking. **Originality/value** – Worth to mention, the study is able to contribute to the literature on online banking in Kota Kinabalu, Northern Borneo, Malaysia.

Keywords: Online banking, Kota Kinabalu, Sabah, Banks, Technology acceptance model (TAM)