



Document details

< Back to results | 1 of 1

↗ Export Download Print E-mail Save to PDF Add to List More... >

Malaysian Journal of Consumer and Family Economics
Volume 22, Issue Special Edition 2, 2019, Pages 220-232

Likelihood of using online banking services among consumers : Application of the logit model (Article)

Duasa, J.^a, Nazri, N.J.Z.^b, Zainal, N.H.^c

^aDepartment of Economics, International Islamic University Malaysia, Malaysia

^bDepartment of Quran and Sunnah Studies, International Islamic University Malaysia, Malaysia

^cAcademy of Contemporary Islamic Studies (ACIS), University Technology of MARA, Malaysia

Abstract

View references (14)

Research on the area of internet banking has been extensively studied in developing countries since internet banking resumed from the new millennium. Most studies on this topic were conducted in Asian countries. Most methods adopted are attempted to analyze the 'perception' among respondents or consumers on this technology. Very limited studies were using logit or probit regression to explore the 'probability' or 'likelihood' of consumers using internet banking, in particular among Malaysian consumers. The current study aims to analyze the probability of using digital banking services among consumers in Malaysia using survey data collected in the area of Klang Valley. Responses from the survey are analyzed empirically using logistic regression and the study finds that regardless of the choice of consumers on banks whether it is local or foreign, Islamic or conventional and regardless of how often they visit the bank(s), the likelihood of using online banking is significantly determined by the level of education they have, gender and category of employment. There is a higher probability of choosing online banking services among those who are highly educated, females and those who are not working in the government sector. © 2019, Malaysian Consumer and Family Economics Association. All rights reserved.

Author keywords

Consumers Internet banking Logistic regression Malaysia

ISSN: 15112802

Source Type: Journal

Original language: English

Document Type: Article

Publisher: Malaysian Consumer and Family Economics Association

References (14)

View in search results format >

- 1 Agwu, M.E.
Empirical Determinants of Consumers' uptake of Electronic Banking in the Selected States of Nigeria
(2017) *International Journal of Information and Communication Technology Research*, 7 (1).

Metrics View all metrics >



PlumX Metrics

Usage, Captures, Mentions,
Social Media and Citations
beyond Scopus.

Cited by 0 documents

Inform me when this document
is cited in Scopus:

Set citation alert >

Set citation feed >

Related documents

A goodness-of-fit test in the
multinomial legit model based
on weighted squared residuals

Windmeijer, F.A.G.
(1994) *Statistica Neerlandica*

Credit union membership and
use of internet banking
technology

Damar, E. , Hunnicutt, L.
(2010) *B.E. Journal of Economic
Analysis and Policy*

Equivalence results in chi-square
tests

MaCurdy, T.E. , Ryu, K.
(2003) *Economics Letters*

View all related documents based
on references

Find more related documents in
Scopus based on:

Authors > Keywords >

- 2 Andrews, D.W.K.
Chi-square diagnostic tests for econometric models. Introduction and applications

(1988) *Journal of Econometrics*, 37 (1), pp. 135-156. Cited 74 times.
doi: 10.1016/0304-4076(88)90079-6

[View at Publisher](#)

- 3 Andrews, D.W.
Chi-Square Diagnostic Tests for Econometric Models: Theory
(1988) *Econometrica*, 56, pp. 1419-1453. Cited 68 times.

- 4 Malaysia, B.N.
(2004) *Governor's Keynote Address at the Malaysian Banking Summit 2004: Towards World-Class Banking-Efficient, Effective and Resilient Banking System, Speech by Governor of Bank Negara Malaysia, Tan Sri Dato' Sri Dr Zetiakhtar Aziz at Nikko Hotel Kuala Lumpur*
14 May, Retrieved 30 July 2018 from
<http://www.bnm.gov.my/index.php?ch=9&pg=15&ac=136>

- 5 Bauer, K., Hein, S.E.
The effect of heterogeneous risk on the early adoption of Internet banking technologies

(2006) *Journal of Banking and Finance*, 30 (6), pp. 1713-1725. Cited 44 times.
doi: 10.1016/j.jbankfin.2005.09.004

[View at Publisher](#)

- 6 Courchane, M., Nickerson, D., Sullivan, R.
Investment in internet banking as a real option: Theory and tests
(2002) *Journal of Multinational Financial Management*, 12 (4-5), pp. 347-363. Cited 30 times.
doi: 10.1016/S1042-444X(02)00015-4

[View at Publisher](#)

- 7 Furst, K., Lang, W.W., Nolle, D.E.
Internet banking
(2002) *Journal of Financial Services Research*, 22 (1-2), pp. 95-117. Cited 86 times.
doi: 10.1023/A:1016012703620

[View at Publisher](#)

- 8 Gan, C., Clemes, M., Limsombunchai, V., Weng, A.
A logit analysis of electronic banking in New Zealand
(2006) *International Journal of Bank Marketing*, 24 (6), pp. 360-383. Cited 69 times.
doi: 10.1108/02652320610701717

[View at Publisher](#)

- 9 Hosmer, D.W., Lemeshow, S.
(1989) *Applied Logistic Regression*. Cited 31049 times.
New York: Wiley