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## **Adoption of Biometric Technology in Online Applications**

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**Abstract:** This paper aims to determine the factors that influence the users' intention to use biometric technology in online applications. A questionnaire survey was conducted among internet users in Malaysia. Results demonstrate that the highest predictive power for intention to use is perceived credibility, followed by perceived ease of use, personal innovativeness, perceived risk towards new technology and computer self-efficacy. Perceived usefulness was found to be insignificant on intention to use. The results provide significant insights on the various factors that affect the adoption of biometric technology in Malaysia, which also might be applicable to other developing countries as well. By discovering and understanding the important determinants of biometric technology in online applications, appropriate strategies can be planned and implemented to increase the acceptance of this technology as a better security measure to customers.

**Keywords:** Biometric technology, adoption, online application, Malaysia

### **INTRODUCTION**

Internet has become a common platform for users to conduct various activities or tasks. Many applications can be performed online, such as, purchasing of goods and services (e.g., airline ticket booking, searching for information, transacting online (e.g., bills and credit card payments, and online brokering to buy shares), submitting income tax submissions, and e-voting. Though online applications are convenient, the growing problem of online fraud such as the threat of spyware and virus which allows usernames and passwords to be stolen for unauthorized access has created huge problems to society (Philippsohn, Thomas and Berwald,

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