

ABSTRACT

The rapid development of intellectual capabilities and information communication technologies significantly influence the existence of the service industry, large companies, medium, and small. intensive improvement continues to force banks to seek new markets and expand their customer base. Implementation of e-banking services system provides various advantages for the company are cost and time efficiencies, and be able to create differentiation and able to target market segments with low cost. To determine the underlying motives customers to select and prefer one channel and the other required a systematic exploration of the customer perception itself. This study used a technique Multidimensional Scaling (MDS), which is an approach to determine the customer's perception of the BRI e-banking channel. The result shows that the ATM was perceived to be low cost, low complexity and most usefulness. EFT is also almost similar to the ATM, get the low cost and low complexity but low on security. Internet banking was perceived to be secure and most usefulness and get high on privacy. SMS banking was perceived to be accesible and scored high on privacy. And phone banking was perceived to be the most expensive and inaccurate. Future studies are expected in addition to using other multivariate techniques would also be able to add other attributes are more influential.

Keywords : Multidimesion Scalling, ATM, EFT, Internet banking, Phone banking, SMS banking