

ABSTRACT

The rapid growth of the Internet changing the way companies connect with customers, especially the banking business. One of the easiest transaction medium for the presence of the internet is the internet banking. The purpose of this study was to determine the effect between the constructs that directly and indirectly affect the behavior intention in using internet banking by adopting TAM model proposed by J.-Cu. Gu et al., (2009). The process of data collection used purposive sampling method by randomly taking samples in Bandung. From the 258 questionnaires distributed, there were 214 questionnaires returned and 200 questionnaires that could be analyzed because it had complete answer. This research used a Partial Least Square (PLS) with SmartPLS 2.0 to test the causalities in the model that has been proposed. This research found that self-efficacy was the strongest antecedent of perceived ease of use, which directly and indirectly affected behavioral intention to use internet banking. Structural assurances was the strongest antecedent of trust which can enhance behavioral intention to use internet banking. And system quality was the strongest antecedent of perceived usefulness, which directly and indirectly affected behavioral intention to use internet banking. This research verified the effect of perceived usefulness, perceived ease of use and trust on behavioral intention in internet banking.

Keyword: *Adoption, Internet Banking, Technology Acceptance Model (TAM), Partial Least Square (PLS), Trust.*