

## *Abstract*

*The developing of technology dramatically and keep evolving, until creating an objects, technique which enable people in execution more efficient and quick. Banking industry is an industry which can gain an advantage of that developing technology which can change the conventional way of transaction into brand new online transaction known as electronic banking. Electronic banking grows rapidly in Indonesia, and BRI is a bank which has experienced highly developing of electronic banking in Indonesia.*

*This research aimed to know the factors which affect BRI customers by doing electronic banking transaction. In this research, customers split into two groups which are e-banking customer and non e-banking customer. This research is quantitative research. The collection of sampling used questionnaire, non probability sampling method with purposive sampling to 468 BRI customers. This research used factor analysis to find factors which affect BRI customers in e-banking transaction by using TAM as a research model. The result of this research showed that nine factors which created a non e-banking customers which are security and ability, performance, enjoyment, information of usefulness, perceived easy of use, prior internet knowledge, perceived benefit, time, and service accelerate factors. In addition there are 10 factors created to e-banking customers which are perceived benefit, performance, prior internet knowledge, perceived easy of use, technology, enjoyment, comfort, information on e-banking, security and usefulness, and service quality.*

*There are some differences in factors between two groups. There are security and ability, information of usefulness, time and perceived service accelerate factor in non e-banking user group. Meanwhile, there are technology, comfort, information on e-banking, security and usefulness and service quality factor in e-banking user group.*

***Keywords: Factor Analysis, TAM, Electronic Banking.***