

ABSTRACT

Indonesia is a country with a total population of 249.8 million inhabitants. Currently, the Indonesian people have begun to realize the importance of technology, it seen that Indonesia is ranked 13th in the world as a country with internet users. This affected the utilization of electronic services (e-channel) via the interbank network by the banking industry. But high number of population and Internet users are not inline with the use of Link services that are currently still restricted to customers of Bank Mandiri, BRI, BNI and BTN with the number of transactions in 2013 only 147 million or just by $\pm 4\%$ of the total transaction e-channel in Indonesia.

Factors that influence their decision to use the interbank network services in Indonesia is not well understood because no previous studies that discuss the specifics regarding the adoption of inter-network services.

Based on the results of the literature review, it is known that the model UTAUT2 of Venkatesh Thong & Xu, 2012 is the most appropriate model to explain the tendency of consumers to use an information technology because it has seen the explanatory power of the R-square value of the greatest, reaching 70%. So the research model used in this r is a model Modified UTAUT2.

Data collection is done by distributing questionnaires to 220 respondents valid, and data processing is done with the help of tools SmartPLS 3.0. In this study, known behavior intention interbank network services in UTAUT2 Modified models can be explained by the ability of prediction of 74.2%. By order of greatest influence are Security and Privacy (0.285), Performance Expectancy (0.250), Price Value (0.222), Facilitating Condition (0.147) and the Effort Expectancy (0,142).

Security and Privacy is the most influential factor in the tendency of customers to adopt the interbank network services. Based on the responses from the questionnaires distributed, respondents had the lowest approval rate in the aspect Security and Privacy is a private network using a network link. So Link must pay attention to the entire network using a private network that links users to feel safe and secure privacy.

Keywords: *Technology Adoption, Interbank Network, Link, Modified UTAUT2, Indonesi*